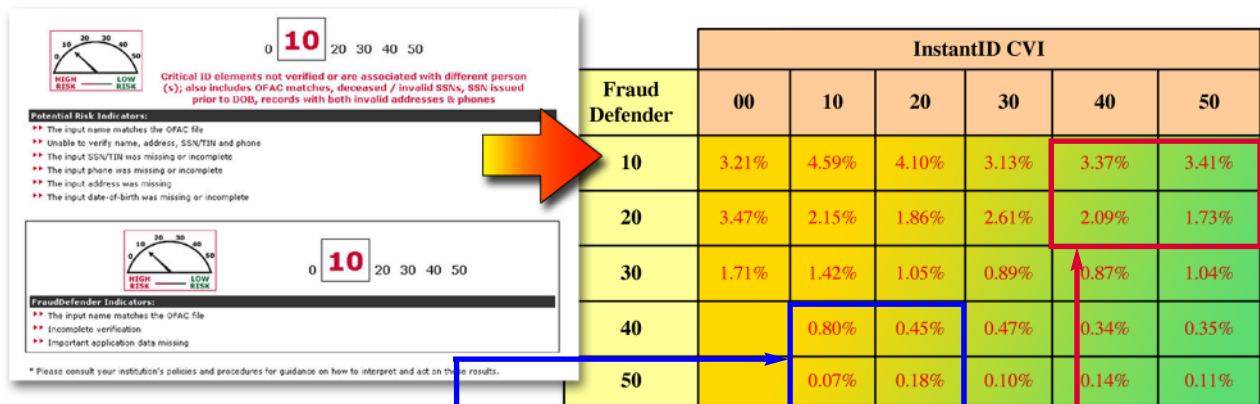# LexisNexis® InstantID® & FraudDefender®
Results Application Guide

LexisNexis FraudDefender is now available as part of the InstantID identity verification report. FraudDefender estimates the potential for fraud or identity theft by looking for characteristics indicative of fraud that may not be obvious in the verification and validation process. FraudDefender can help identify the accounts that present the highest likelihood of fraud and allow you to gain a better understanding of who you are dealing with.

With the addition of FraudDefender, InstantID now provides a unique and powerful combination of authoritative identity authentication and advanced fraud prediction.

InstantID + FraudDefender: *Using the Results*

Because both an InstantID CVI and a FraudDefender score are returned on the applicant, the results of these scores can be mapped against each other to rank order applications <u>by fraud risk.</u>

Fraud Defender	InstantID CVI					
	00	**10**	**20**	**30**	**40**	**50**
10	3.21%	4.59%	4.10%	3.13%	3.37%	3.41%
20	3.47%	2.15%	1.86%	2.61%	2.09%	1.73%
30	1.71%	1.42%	1.05%	0.89%	0.87%	1.04%
40		0.80%	0.45%	0.47%	0.34%	0.35%
50		0.07%	0.18%	0.10%	0.14%	0.11%

Key

High Risk

Low Risk

% = Fraud Rate Within Number of Applications

Key Scenarios

Scenario 1: Applicant **is not verified, but FraudDefender shows as relatively low risk**

CVI=20   FraudDefender=50

How this can happen: The identity information is not able to be verified; however, someone with the same last name owns the house at that address + the SSN, Phone and Address are valid + there is no contradictory or suspicious information

Benefit to the customer: *Reduce Exception Processing*

Scenario 2: Applicant **is verified,** but FraudDefender shows as **relatively high risk**

CVI=40   FraudDefender=10

How this can happen: Name, Address, Phone, and SSN exist together in the public record databases; however, SSN is used by multiple individuals + Verified address is a previous address + the phone is disconnected + the address is an apartment

Benefit to the customer: *Identifying More Fraud*

For additional information, call 1-800-227-4908, or to schedule training, call 1-888-332-8244.