In order to meet all of your training needs, Customer Education offers additional training. Visit us at http://Learn.LexisNexis.com, contact us toll-free at 800.201.6411 or email us at CustomerEducation@LexisNexis.com

Customer Support 866.277.8407
Table of Contents

Signing On..................................................................................................................................................3
Permissible Purpose ........................................................................................................................................4
Main Menu .....................................................................................................................................................5
Find A Person Search ....................................................................................................................................6
Find A Person Results .....................................................................................................................................7
Find A Person Results Personal Information ..............................................................................................8
Find A Person Results Address Summary ....................................................................................................9
Find A Person Results Real Property ..........................................................................................................10
Find A Person Results Potential Relatives ..................................................................................................11
Get LexisNexis® Identity Report ..................................................................................................................12
LexisNexis® Identity Report Results ............................................................................................................13
Find A Person Bankruptcies ..........................................................................................................................14
Find A Business ............................................................................................................................................15
Find A Business Results ................................................................................................................................16
Best Practices ...............................................................................................................................................17
Case Scenarios and Examples .......................................................................................................................19
Signing On
Everything you need to help protect your organization.

Signing on is easy. Go to risk.lexisnexis.com/riskmanagement. Enter your personal ID, password and the security code. Then click the Sign On button.
Permissible Purpose

Select a DPPA and GLBA permissible use, such as: DPPA - Debt Recovery/Fraud or GLBA - Fraud Prevention or Detection. By selecting a permissible use, you are certifying that the data returned to you will be used only for that purpose.
Main Menu
A Powerful Find a Person and SmartLinx® Tool

Built-In timesaving features and state-of-the-art matching and linking technology help obtain the best search results.
Find A Person Search

Find a Person and SmartLinx® Person Report

Find a Person retrieves the most comprehensive results by ranking your search criteria.

Start your search with as much or as little information that you have on your subject such as an SSN. Our phonetic “Sounds Like” technology searches on names of persons, cities, streets and nicknames.

The Reference ID box allows you to use a unique ID number or qualifier to track your research. Use an identifier that has significance for you.
Risk Flags - Risk flags provide valuable information to help identify potentially high-risk addresses, phones and SSNs and help you identify individuals who deserve additional consideration. Yellow flags indicate moderate risk. Red flags indicate high-risk.

Address - Quickly view location or information, and persons associated with the SSN and telephone number. Click on an address to view additional information.

Telephone Number – The current phone number is identified. Electronic Directory Assistance (EDA) is updated daily.

Reverse Telephone Look-up - Instantly verifies phone numbers with corresponding name and address data. By clicking a phone number, run a reverse telephone look-up.

Get Person Report - Retrieve a SmartLink® Report directly from your initial results screen.

Negative News - Research negative news on a subject.

View Sources – Quickly view source details. Click on “View Sources” to link directly to additional detail on Driver’s License, Motor Vehicle, and nationwide person locator databases.
Find A Person Results Personal Information

Find A Person and SmartLinx® Person Report Results

Uncover even more data on persons and their associates including current and associated addresses, SSN, telephone and DOB information.

Visualize This Report - Access a graphical representation of your Person Report through the i2 Anacubis™ Viewer software to better understand relationships between the subject of your report and other individuals and entities. Complex relationships become clearer.

Report Contents - Quickly access and navigate the entire Person Report though linking to any of the listed content summaries.

View All Sources - Quickly link to underlying source documentation for the origin of the displayed content.

Social Security Number Summary - Uncover SSN detail such as the state and date in which the number was issued, and see warnings if the SSN is invalid, associated with a deceased person or was issued in the past 5 years. View other individuals with whom the SSN is associated.
**Find A Person Results Address Summary**

**Find A Person and SmartLinx® Person Report Results**

Address Summary - Chronological summary of address information for this individual.

View Details - View details of the address that include an expanded view of most recently reported dates at the address, telephone detail, neighbors, household members and other individuals associated with this address.

Address Details - Detailed chronological listing of address information.

Get Report - Retrieve additional SmartLinx® Person Reports on household members or associates of this address.
Find A Person Results Real Property
Find A Person and SmartLinx® Person Report Results

Uncover additional details such as real and personal property with which the subject is associated, including buyer/seller information and assessment data. For personal property, reveal details for ownership of cars, boats and planes.
Find A Person Results Potential Relatives

Find A Person and SmartLinx® Person Report Results

Retrieve additional information on potential relatives, including names and shared addresses.
Get LexisNexis® Identity Report

LexisNexis® Identity Report Results generate the ‘best’ consumer personally identifiable information, improved and relevant identity indicators, and captures new functionality that exposes dates of first and last seen identity information.
LexisNexis® Identity Report Results

Primary Identity Risk Categories - Type of identity and depth and breadth of identity footprint. A quick glance of severity and counts of the number of suspicious risk indicators.

Primary Identity - Unprecedented insight into the true consumer - SSN, name, address, DOB, phone, and DL.

High Risk Indicator - Identity risks of Personal Identifiable Information (PII).

New Identity Intelligence - first and last seen dates, verifying sources, and contributing source counts.

Associated Identities - Other subjects linked to the primary identity - with inferred associations.
Find A Person Bankruptcies
Find A Person and SmartLinx® Person Report Results

When searching any of the single content sources such as Bankruptcies, Real Property, State, Civil and Criminal Filings, etc., enter relevant information on the subject, such as SSN or name. For common names, you may narrow your search by adding parameters such as city/state or zip code.
Find A Business
Find A Business and SmartLinx® Business Report Results

Quickly obtain the most accurate results to verify businesses and find associates along with pertinent details.
Find A Business Results

Find A Business and SmartLinx® Business Report Results

Research a business and its holding company. Find additional business results in other searches such as Secretary of State filings, UCC filings and Motor Vehicle Records.
Best Practices

Why do we run an InstantID® International?

- Mitigate domestic and international risks.
- Help your organization with ongoing compliance obligations including the U.S. PATRIOT Act and the 3rd European Money Laundering Directive.
- Check against global international lists like United Nations and OFAC.
- Validate NRAs and identities from various foreign countries quickly and cost effectively.
- Significantly reduce false positives.
- Streamline your customer acquisition process.
- Increase overall operational efficiency with advanced automation.
- Book quality accounts faster to impact your ROI.
- Coverage includes Australia, Germany, Norway and Sweden.

Why do we run an InstantID® Search?

- InstantID® quickly searches billions of public records, alerting you to potential data mis-keys, which are often mistaken for fraudulent data.
- It combines verification, validation and risk detection processes to instantly authenticate consumer and business identities, spot potential fraud or identity theft, and automatically flag discrepancies found in an applicant’s data such as:
  - Invalid SSN
  - SSN issued prior to birth
  - SSN associated with a different person
  - Deceased SSN
  - Invalid address(es)
  - Disconnected phones (cell or land lines)

Why do we search O.F.A.C. and other Watch List?

- To assist the public in complying with the various sanctions programs administered by OFAC. It is a reference tool that provides actual notices of action.
- Provides the latest changes that may appear prior to their publication in the Federal Register.
Why do we search professional licenses?

- If a person needs a license in order to work, they will make sure that information is up-to-date.
- Many types of licenses are covered in multiple states, and vary by state. It is important to look at the “coverage” button in order to know what licensure information is covered in each state.

Why do we search News & Finance?
Keep abreast of negative news concerning industry risk, bankruptcy and criminal activities etc...

Why do we run Phones Plus?

- Phones Plus gives you access to over 200 million cell and unlisted numbers in addition to electronic directory assistance.
- Start with either a name or a phone number.
- The carrier and location of the service are also listed.
Case Scenarios and Examples

<table>
<thead>
<tr>
<th>CASE SCENARIOS AND EXAMPLES</th>
</tr>
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<tbody>
<tr>
<td>Obtain a comprehensive SmartLinx® report on your subject.</td>
</tr>
<tr>
<td>Instantly verify the identity of your subject.</td>
</tr>
<tr>
<td>Locate a business regardless of size and determine if that business is in good standing in the state(s) it does business in.</td>
</tr>
<tr>
<td>Find out additional information about a business such as name, address, telephone number, executives, sales and headquarters location.</td>
</tr>
<tr>
<td>Keep abreast of negative news concerning industry risk, bankruptcies, criminal activity, etc.</td>
</tr>
<tr>
<td>Find the owner of the particular address and determine the value of that property.</td>
</tr>
<tr>
<td>Judge your subject’s earning potential by learning if he has a professional license.</td>
</tr>
<tr>
<td>Ascertain if motor vehicles are registered in your subject’s name and determine the age of those vehicles.</td>
</tr>
<tr>
<td>Find a recent address and telephone number for a business.</td>
</tr>
<tr>
<td>Discover if your subject has filed a bankruptcy claim.</td>
</tr>
<tr>
<td>Determine if your subject has recently moved and changed their address or obtained a new telephone number.</td>
</tr>
<tr>
<td>Locate your subject’s neighbors to find out where they may have moved or to determine a recent telephone number.</td>
</tr>
</tbody>
</table>

* Use of this data is subject to applicable laws, including but not limited to the Driver’s Privacy Protection Act (DPPA) and various similar state laws, which may be more restrictive than the DPPA, govern distribution and use of driver’s license and motor vehicle registration records. Driver’s license and motor vehicle registration records found on the LexisNexis® services are not to be used to determine a consumer’s eligibility for credit or insurance for personal, family, or household purposes; employment or a government license or benefits. LexisNexis Risk Management Solutions, InstantID and SmartLinx does not constitute a “consumer report” as that term is defined in the federal Fair Credit Reporting Act, 15 USC 1681 et seq. (FCRA). Accordingly, LexisNexis Risk Management Solutions, InstantID and SmartLinx may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another permissible purpose under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. InstantID is a registered trademark of LexisNexis Risk Solutions FL Inc. SmartLinx is a registered trademark of Reed Elsevier Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright 2012 LexisNexis. All rights reserved.