



# Fortify against cybersecurity attacks and online fraud with adaptive authentication and identity proofing solutions via a seamless user experience

Supplement your Identity Access Management (IAM) authorization controls by safeguarding entry to systems, data and applications, with best in class digital and physical identity analysis and verification tools.



#### Online security starts with identity management

As the digital economy expands and more consumer interactions move online, the threat of cybercrime and data breaches also grows. Customers want the option to transact from anywhere, at any time, on any device. Employees too, want that type of flexibility in their work. By offering that convenience, organizations are accommodating users but also increasing their exposure to security risks.

The rapid growth in identity theft, synthetic fraud, and account takeover presents a challenge that is far more complex than traditional on-premise security measures can address. To be effective, today's security solution must focus on identity rather than network or physical security.



#### Augment security at control access points

Azure Active Directory B2C (Azure AD B2C) is a customer identity access management (CIAM) which enables the scaling and safety of the authentication platform through Identity Protection by monitoring and automatically handling threats like denial-of-service, password spray, or brute force attacks. Moreover, they also enables customers to customize the entire user experience with your brand so that it blends seamlessly with your web and mobile applications. By augmenting CIAM with LexisNexis® Risk Solutions, which analyze that user's behavior from interactions across other devices, platforms and industries across the globe, customers can extend protection to include account takeover protection, identity theft detection and synthetic identity account registration detection.

You stay ahead of cybersecurity threats by ensuring that only the right individuals sign into your organization's network. Systems, data and applications remain inaccessible to unauthorized users.

The LexisNexis® Risk Solutions IAM integration kit is flexible and adaptive, assessing risk based on rules you set, known risks and a person's individual digital history and triggering interdiction for customers at the risk thresholds that you designate based on your risk appetite. Users will appreciate the ease and speed with which they can access the resources they need without unnecessary friction.



### LexisNexis® Risk Solutions integration on the Azure AD B2C Platform

For organizations looking to improve security of their access points, Azure AD B2C and LexisNexis® Risk Solutions have joined forces together to deliver an integration kit via the Microsoft Marketplace, simplifying integration with the LexisNexis® Risk Solutions fraud and identity proofing suite.

LexisNexis® Risk Solutions authenticates identities in real-time, using a multi-layered, risk-based approach. It leverages the power of more than 78 billion data records enhanced by digital identity coverage of the LexisNexis® Digital Identity Network® combined with machine learning, artificial intelligence and technology automation through LexisNexis® ThreatMetrix®.

The full suite of identity verification services provides coverage from device assessment to evaluating user-entered details as part of the KYC (Know Your Customer or Citizen) onboarding process. Together, they unite all aspects of an online user's digital footprint and are available through a simple Application Programming Interface (API) call to LexisNexis® ThreatMetrix®.

The IAM integration kit allows Azure AD B2C customers to augment rules for access privileges to enable your organization to easily assess the risk of new and returning users by applying adaptive authentication methods. The IAM integration kit works seamlessly and discreetly in the background, providing security without causing friction for users.

Using the IAM integration kit you can:

- Distinguish between trusted and fraudulent behavior
- Establish a true digital identity with combined digital and physical attributes
- Differentiate between a trusted customer and a cyber-threat in milliseconds
- Leverage a multi-layered analysis completely invisible to the user
- Benefit from crowdsourced intelligence based on millions of daily transactions

Azure AD B2C makes it easy to connect to these robust services that add an extra layer of security.





#### IAM services for multiple applications

IAM is suitable for numerous entities including:



**Retail:** With a single point of access consumers can move seamlessly between devices for cross-channel price comparisons, product reviews, coupons, loyalty rewards, purchase history and to make payments.



**Workplace:** Employees can access multiple cloud-based services on many different systems; a single sign-in (SSO) unlocks them all.



**Government:** Give citizens, customers and businesses access to hundreds of government services, including the ability to pay taxes, apply for unemployment benefits, complete a Supplemental Nutrition Assistance Programs (SNAP) applications, and more.



#### **Detect risk by layering solutions**

With LexisNexis® Risk Solutions, you are able to leverage the industry's most authoritative identity verification, fraud analytics and authentication services through a single IAM platform across all your key use cases—new account openings, logins, account management and payments.

The IAM integration kit simplifies the access to these solutions, offers you the ability to:

- · Detect and block complex fraud
- · Streamline account opening and onboarding
- Reduce customer friction and accelerate positive identification
- Defend against emerging fraud threats
- · Optimize ongoing account servicing
- Minimize fraud losses and avoid reputational risk



## The future of online security is IAM and we are there to add additional protection and insights

The number of customer and employee interactions taking place online is steadily rising. And the complexity of those interactions continues to grow as users interact through multiple channels. Reducing authentication time and friction is critical to the user experience but can't come at the expense of compromised security.

If you rely on yesterday's cybersecurity solutions for today's online interactions, your organization is vulnerable to hackers and fraudsters. An Identity Access Management system augmented with a comprehensive suite of identity proofing and authentication solutions offers the most secure, flexible form of protection while optimizing the user experience.



For more information, call 1-800-953-2877 or visit <u>risk.lexisnexis.com/FraudandIdentity</u>

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

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