



## Transforming **Digital Behavior** into **Actionable Intelligence** with LexisNexis® BehavioSec®

Leverage genuine behavioral biometrics intelligence to more confidently trust good users, actively detect threats and provide a seamless experience to your consumers.

## Deploy Advanced **Behavioral Biometrics:** Recognize Trust and Keep **Fraudsters Out**

**LexisNexis® BehavioSec® is a leading solution for behavioral biometrics that expands your ability to trust digital transactions, reduce fraud and improve your consumers' experience.**

**BehavioSec® analyzes patterns of how a person interacts with a website or mobile application.**

Digital behaviors can be markedly different across different groups of users and have proven to be an effective way to differentiate between trusted and high-risk users as early as the first user interaction.

**BehavioSec works passively in the background without requiring changes to the user interface or adding unnecessary disruptions.**

This allows **BehavioSec** to collect and analyze behavior throughout the user journey, helping companies verify

## Benefits to Businesses



**Boost revenue opportunities** by facilitating account opening for genuine customers



**Access deep insights** on interaction patterns associated with fraudulent behavior



**Improve transaction conversion rates** across the digital journey by verifying and approving trustworthy transactions more accurately



**Add an invisible layer** to identity trust and risk mitigation that delivers a superior experience to your customers



**Reduce financial losses** by actively detecting and preventing various types of fraud



**Increase business growth** by removing unnecessary barriers to customers, increasing loyalty



**Protect your customers' privacy** with the highest standards for security

the authenticity of high-risk events such as account openings, logins and payments.

**BehavioSec** has a self-learning fraud prevention approach that mitigates risk now and in the future, offering risk intelligence and protection for both web and mobile environments.

The solution can be accessed via the Dynamic Decision Platform portal and fully integrated with the **LexisNexis® ThreatMetrix®** solution, adding an extra layer of defense.

# Game-changing Behavioral Biometrics Technology

**BehavioSec is a unique solution that goes beyond spotting fraud, helping to identify trusted patterns of behavior and detect fraudulent behavior.**

**BehavioSec** identifies distinct behavioral patterns for each user in an environment and compares them with their behavioral profile to flag inconsistencies and help establish trust.



## Balance **Fraud** and **Friction** at Every **Touchpoint** Across the Customer Journey

BehavioSec uses a combination of different behavioral methods to help organizations detect potential patterns that could be indicative of fraud, such as:

### New Account Creation and Onboarding:

- Monitor behavioral anomalies to detect potential patterns that could be indicative of fraud.
- Detect application and data familiarity anomalies associated with account opening fraud.
- Build a trusted baseline of what's considered normal behavior in an environment utilizing sophisticated machine learning.

### Account Management:

- Adopt a risk-based authentication approach across various consumer touchpoints including change of passwords, adding beneficiaries, and others.
- Rely on our state-of-the-art passive authentication to improve trust across the user journey.

### Account Login:

- Analyze each session for a wide set of risk and trust factors.
- Recognize returning users by verifying behavior with their past behavioral profile.
- Flag anomalies, evaluate risk and enable a great experience for genuine users.

### Transaction Fraud and Social Engineering:

- Detect payment fraud by identifying behaviors that do not fit a customer's profile.
- Incorporate new detection mechanisms that scan user activity for behavioral signs of scams, coaching or coercion.

Unleash the **Unique Power of Leading Device and Digital Identity Intelligence with Superior Behavioral Biometrics**

Combined with the digital identity and device intelligence from LexisNexis® ThreatMetrix®, BehavioSec helps organizations improve trust in users and transactions, helping to shield both businesses and consumers from fraud losses, and improve the overall user experience.

ThreatMetrix® provides leading technology on device and digital identity intelligence – recognizing trusted and suspicious behaviors related to location, IP, use of Proxies and VPNs, payments and beneficiary data, device and email history, among others – BehavioSec brings complementary intelligence on human device interactions.

## More **Intelligence**, Better **Risk Decisions** with **LexisNexis® Risk Solutions**

Our multi-layered approach leverages market-leading identity verification, authentication, fraud detection, investigation and digital identity intelligence capabilities, helping you create a more accurate risk management strategy.



## Discover the Power of **LexisNexis® BehavioSec®**

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### 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](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

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