Data Fusion & Government Efficiencies

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Agenda

Data Fusion Overview
Government Debt Collection
Government Identity Based Fraud
LexID℠ is the linking technology behind our products that helps customers: Get a More Complete Picture. Make intelligent information connections beyond the obvious by drawing insights from both traditional and new sources of data. Better Results, Faster. Use the fastest technology for processing large amounts of data to help you solve cases more quickly and confidently. Protect private information. Keep customer SSNs and FEINs secure and enjoy peace of mind knowing you are taking steps to observe the highest levels of privacy and compliance.
LexisNexis is the world’s largest public record data aggregator
Government Debt Collection
One habit of people

MESSY
Life of Government Receivables

Obligation Created (Loan, Fine, Fee, Penalty)

Obligee Pays, debt stays with agency

Obligee does not pay, action is taken:

- Written off due to inability to pay (1099)
- Referred to Private Collection Agency (PCA)
- DoR's, Central Collection Offices, County Assoc.

- Obligee satisfies debt (in-full, installments)
- Obligee requests hearing(s)
- Obligee still does not satisfy debt

- Written off via a 1099
- Referred to a PCA
- Referred for litigation

Each node (*) after the date of delinquency represents a decision point that needs to be made with the intent to maximize collections. Information about the debtor can greatly increase collections.
Current State of Government Collections

This is the best practices in Government Collections -

- But it is state specific, which is limiting
- Can only see inside your boundaries

What if you had access to more data from more sources? -

- More debt collected means a reduced tax gap and solves a big problem in government
- Coupled with more recent, you gain ability to see outside your boundaries
What If You Had Access to Public Records

- Data from all States
  - 1,200,000 Records added daily
- 585 Million Identities
- 33 Billion Records
- 4.2 Billion Names & Addresses

Public Records

Current, Dynamic Information About Debtor

Data Warehouse

Historical, Static Information About Debtor When Debt Originated

- Motor Vehicle Data
- 1099-INT & W-2 Wages
- Secretary of State Data
- State Resident Income Tax Return
- Other State Data Sources

Other State Data Sources
Government Identity Based Fraud
Another habit of people
Current Best Practices in Fighting Refund Fraud

Taxpayer Submits for Refund

Rules Based Filter

$ - Paid this person already
$ - Refund is for too much money
$ - Person is on the Do Not Pay List
$ - This person is deceased
$ - Other rules based reasons

But Fraud is still getting paid

Taxpayer Receives Refund
There is overlap in the two filters but they can work together:

- If both flag a refund request as suspicious then this should be moved to the top (score the investigations)
- Get rid of false positives in the Rules Based Filter when system flags for identity issues revolving around address
Authentication Questions – Know Who You Are Dealing With

Feature Highlights
- Dynamic knowledge-based authentication (KBA)
- Public records driven question/answer solution
- Does not use credit file information – non FCRA
- Multiple configuration options and language offerings
- Numerous question type options
- Can integrate with customer supplied data

Key Benefits
- Increases identity assurance during account setup and other high risk activities
- Allows authentication efforts to be uniform across customer contact channels
- Reduce fraud during high risk transactions
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