

## Modernize. Transform. Protect.

Fortify fraud security  
while providing  
members a seamless  
digital experience.



## Empower members to safely interact online while ensuring their security

As the pace of digital transformation accelerates, local and state agencies face a significant challenge. On one hand, members who regularly interact with other financial institutions online have come to expect an easy omnichannel experience everywhere – including the public sector. Yet this ease of access cannot come at the expense of security. Digitalization of public employee retirement systems has provided a tempting target for account takeovers because of rapidly evolving cyber threats.

Increasingly, cybercriminals, hacktivists and even relatives threaten to access personally identifiable information (PII) in order to redirect pension funds. All of this is occurring as public employee retirement systems are undertaking a tremendous fiduciary duty. 19% of total retirement savings assets in the U.S. are in state and local government pensions – more than \$4 trillion.<sup>1</sup>

As states modernize their systems, they are challenged by legacy technology and older systems that are susceptible to risk, specifically account takeover fraud. The risk of personal data breaches, using stolen or hacked passwords, is rising exponentially as a result of limited or missing identity access passwords.

## Secure personal information with a multi-pronged approach

Digitalization drives change. You need a better way to secure state and local government employee personal information before it is compromised. LexisNexis® Risk Solutions puts powerful physical and digital intelligence and fraud mitigation to work, protecting funds AND improving member experience.



**Identity Assessment & Assurance** — State and local agencies need to deliver services through multiple channels, with enhanced security that protects highly sensitive data and detects fraud, waste and abuse. Managing this “triple play” of government assessment and assurance requires more than simply robust data. LexisNexis Risk Solutions combines multi-dimensional physical and digital identity intelligence with behavioral biometric and powerful linking and dynamic risk-based authentication. These tools lend meaningful context and ultimately, build strong identity trust.



**Fraud Detection & Prevention** — Agencies must be good stewards of their limited resources. With government services and transactions, timeliness is essential – but so is scrutiny. LexisNexis Risk Solutions helps agencies deliver efficient and seamless services fortified by fraud detection and prevention solutions specifically designed for government. As a result, agencies can better detect sophisticated and coordinated fraud schemes – then feed that intelligence back into upfront tools to strengthen future defenses.



**Data Quality Management** — Strong data management is instrumental to achieving better service, reducing operational risk and tightening control of fraud, waste and abuse. But the fluid nature of member data and its siloed use across disparate systems make data quality management challenging. Our Data Quality Management solutions help state and local government agencies to cleanse, enrich and connect data leveraging powerful linking, machine learning and analytics. By doing so, it is easier to find correlations and spot trends.








**Identity Risk Mitigation** — Agencies must defend against identity-based threats if they're going to prevent fraud, stop improper payments, strengthen the integrity of their programs and maintain public trust. That defense requires a complete, accurate picture of identity information, one that encompasses data sharing, data analytics and data visualization. Our AmplifyID™ Identity Risk Navigator helps government agencies strengthen their fraud protection by defending against the full range of current and emerging identity fraud threats.

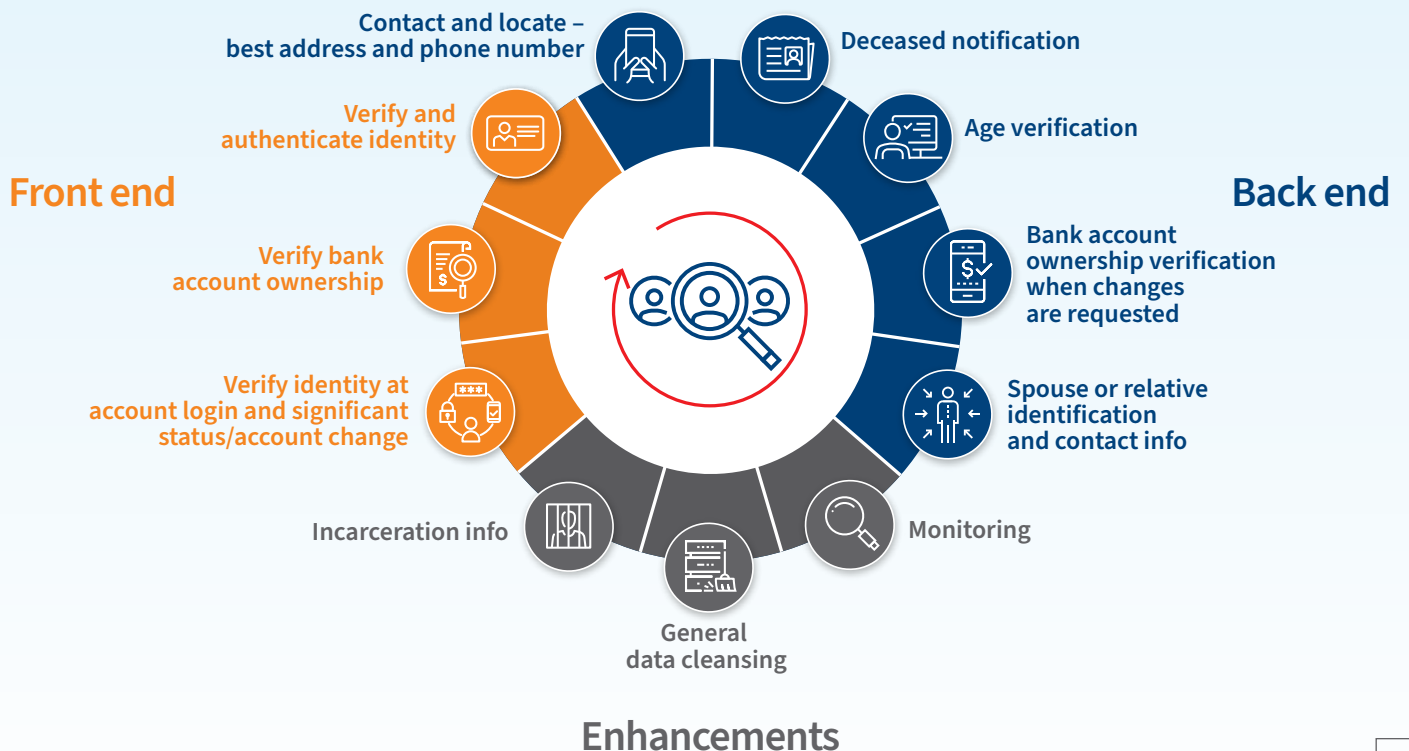
LexisNexis Risk Solutions has a suite of solutions that help state and local government public employee retirement systems create trusted connections, streamline member access and protect against fraudsters.

### The LexisNexis Risk Solutions advantage: Tech + Data + People

LexisNexis Risk Solutions can help you understand the opportunities available in your data, guide data-driven implementation and prioritize or triage results according to your staff capabilities. As a result, retirement systems can:

-  **Enable members to safely interact with your agency online and maintain data security**
-  **Implement security controls to ensure transactions and member accounts are secure each step of the journey**
-  **Increase operational efficiency by expanding online and value-added services through increased digitalization**
-  **Automate and streamline more transactions for a better member experience**
-  **Improve authentication through call center channels**

### Seamless integration and delivery mechanisms to dovetail with your systems Comprehensive identity verification, fraud prevention and data quality management



## Modernizing through digitalization

The Texas County & District Retirement System (TCDRS) has been providing retirement, disability and survivor benefits to Texas County and district employees since 1967. A \$37 billion system, TCDRS now serves more than 330,000 members. One of their biggest challenges was to allow their members to safely interact with them online.

LexisNexis Risk Solutions worked closely with TCDRS to improve account security across all access points. Implementing layered solutions helped TCDRS meet its goal of making every customer channel secure and customer friendly.

“LexisNexis Risk Solutions enabled us to use the products to their fullest potential as well as training us where and how to use them. We view our relationship with them as a great partnership.”

— Karen Correa, Chief Administrative Officer with TCDRS

For more information, call 888.216.3544 or  
visit [risk.lexisnexis.com/government/retirement-systems](https://risk.lexisnexis.com/government/retirement-systems)



### 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).

Our government solutions assist law enforcement and government agencies with deriving insight from complex data sets, improving operational efficiencies, making timely and informed decisions to enhance investigations, increasing program integrity and discovering and recovering revenue.

<sup>1</sup> <https://www.urban.org/policy-centers/cross-center-initiatives/state-and-local-finance-initiative/projects/state-and-local-backgrounders/state-and-local-government-pensions>