okta

Outsmart Fraud with LexisNexis® Risk Solutions and Okta

Modern and simple identity verification is key

Public sector agencies continue to have it rough during the pandemic. Your workforce went fully remote and, from unemployment to social services, everything went online at breakneck speed. Older systems were overwhelmed with the unprecedented amount of aid to be distributed. It has been the perfect storm, and your response has been nothing short of heroic. Unfortunately, this storm provided cover for fraudsters. While estimates vary, COVID-19 unemployment and pandemic relief programs paid out between $100B and $400B due to fraudulent activities. Hindsight is 20/20, and the storm is still blowing. What can you do to prevent fraud before it happens?

Benefits of Okta + LexisNexis® Risk Solutions

- **Risk-based:** Security options and decisioning to support a risk-based authentication approach
- **Scalable:** Easily supports growth in user base and adoption
- **Choice:** Authentication technique versatility to minimize user friction
- **Identity Binding:** Improved user identification that works with authentication methods
- **Reporting and Administration:** Online self-service options for ease of administration and ability to audit

Verify citizen identities continuously

The first step is strong identity proofing, which helps prevent the creation of fake accounts. During the registration or application process, identity proofing prompts individuals for information that only they'd know—and doesn't rely on easy-to-find data. It asks questions like, "What was your approximate mortgage payment in 2002?" The right individual will know, but fraudsters will be forced to guess.

The next step is continuous, strong authentication to prevent bad actors from accessing services and systems. You already know that passwords aren't enough. Multi-factor authentication is stronger than a single password, but we can make it even stronger. This is where identity verification comes in, ensuring a person is who they say they are. These two steps combined protect citizens who need your help. With Okta + LexisNexis Risk Solutions, agencies can better prevent, detect, and investigate fraud while keeping the service experience frictionless. You want your teams to spend more time helping citizens in need. Let's free your workforce up so they can do that.

Okta + LexisNexis Risk Solutions are helping state and local governments around the country keep their services fraud-free by:

- Leveraging outside, comprehensive data on citizens for strong identity proofing
- Managing identities and access from the cloud, freeing your staff to focus on better citizen services
- Protecting citizen identities with strong yet simple multi-factor authentication

One identity platform for all

The Okta Identity Cloud is a modern platform built on open standards and integrates with all types of applications, on-premises or in the cloud. It acts as a powerful digital hub for secure identity management and authentication. Better yet: It has the automation and auditing features that today's IT teams need.

Government agencies at all levels use the Okta Identity Cloud to secure and manage access to their applications, internal or external, effortlessly.

The Okta Identity Cloud taps the power of Okta's Adaptive Multi-Factor Authentication (AMFA). AMFA uses risk-based analysis, as configured by the customer, to align with their organization's approach to risk management. The authentication approach is customizable with options, such as SMS, push, and voice.

Okta ThreatInsight provides further protection by identifying potentially malicious IP addresses and blocking threats to prevent user lockouts.

- Machine learning and statistical models detect when an agency is under attack from bots
- Suspicious IP requests, such as those from password spraying and phishing, are blocked aggressively until the threat subsides
- Agencies are protected from credential stuffing, botnets, and brute force and DDoS attacks

Digital identity verification that learns over time

LexisNexis Risk Solutions leverages insights from billions of data assets to digitally determine whether the user logging into a system is authentic. LexID matches records of users as they move through life and change over time, giving a complete and precise picture of a person rather than a single snapshot. This system automatically searches and accounts for potentially mismatched records from marriage, changes in name usage, juniors/seniors, moves, and more. It also resolves these records to a single identity, including all the information from multiple records. All of which make identification simpler in the future.

LexisNexis Risk Solutions uses a multi-layered security approach with four lines of defense:

- Looks for risk factors such as device ID behavior and attributes, geo-location including VPNs, proxies, and malware bots
- Handles document authentication, assigns identity attributes and scores and tracks identity anomalies
- Assigns a fraud score and reason codes, tracks speed and frequency of attacks, and tracks patterns in attacks to look for correlations
- Successfully manages knowledge-based authentication, biometrics, and one-time passwords

A complete and powerful solution to fight fraud

Okta's authentication and LexisNexis Risk Solutions Identity Proofing pair together to deliver complementary seamless solutions that help agencies fight fraud while providing access to services citizens need.

Modern identity solutions can replace legacy systems to help agencies secure their systems and protect government funds and citizen data.

Because these solutions are built on an open platform and learn with your agency, Okta + LexisNexis Risk Solutions also deliver the benefit of future-proofing your authentication capabilities. Combined, Okta + LexisNexis Risk Solutions:

- Match the authentication experience to the risk of a transaction
- Provide a superior consumer experience without compromising the security level
- Reduce authentication times and friction to provide a superior experience
- Deliver secure authentication despite the increased risk of identity fraud from stolen PII and data breaches

Learn more

Visit **Okta.com** or contact your Okta representative today to learn how Okta + LexisNexis Risk Solutions[1] can help your agency outsmart fraud and improve citizen experience seamlessly.

About Okta

Okta is the leading independent provider of identity for the enterprise. The Okta Identity Cloud enables organizations to securely connect the right people to the right technologies at the right time. With over 7,000 pre-built integrations to applications and infrastructure providers, Okta customers can easily and securely use the best technologies for their business. More than 10,650 organizations, including JetBlue, Nordstrom, Slack, T-Mobile, Takeda, Teach for America and Twilio, trust Okta to help protect the identities of their workforces and customers.

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