Okta | LexisNexis® RISK SOLUTIONS

Outsmart Fraud with LexisNexis® Risk Solutions and Okta

Modern and simple identity verification is key.

Public sector agencies continue to deal with pandemic driven challenges stemming from a pivot to remote workforces and online services such as social and unemployment. Older systems were overwhelmed with the unprecedented amount of aid to be distributed and the transformation initiatives that began. It was a perfect storm, and your response was nothing short of heroic. Unfortunately, this storm provided cover for fraudsters. Approximately 50%[1] of the unemployment money distributed during the pandemic was stolen. Hindsight is 20/20, and fraud continues to evolve. What can you do to prevent fraud before it happens?

Verify citizen identities continuously

The first step is strong identity verification, which helps prevent the creation of fake accounts. During the registration or application process, identity verification 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.

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

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[1] Jack Kelley, *"The Most Brazen $400 Billion Unemployment Funds Heist in History,"* Forbes

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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 verification

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

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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, movers, 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 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, combined with LexisNexis Risk Solutions identity verification, delivers a seamless, innovative solution that helps agencies fight fraud while providing access to services citizens need.

The modern identity solution can replace legacy systems to help agencies secure their systems and protect government funds and citizen data. Because the solution is built on an open platform and learns with your agency, the Okta + LexisNexis Risk Solutions solution also delivers the benefit of futureproofing your authentication capabilities:

Matches the authentication experience to the risk of a transaction

Provides a superior consumer experience without compromising the security level

Reduces authentication times and friction

Delivers secure authentication despite the increased risk of identity fraud from stolen PII and data breaches

For more information on this integration, visit okta.com/partners/lexisnexis-risk-solutions. If you have more questions, please contact our sales team at okta.com/contact-sales.

About Okta

Okta is the leading independent identity provider. The Okta Identity Cloud enables organizations to securely connect the right people to the right technologies at the right time. We provide simple and secure access to people and organizations everywhere, giving them the confidence to reach their full potential. To learn more, visit **okta.com**