

A silhouette of a person standing on a mountain peak with their arms raised in a 'V' shape, set against a background of misty, layered mountains. A diagonal line with a teal-to-white gradient runs from the bottom left towards the top right, passing behind the person.

melissa

Global Identity

Resolution & Verification

Solutions to Reduce Risk, Ensure KYC
Compliance & Keep Customers Happy

Join the eIDV Revolution

Global Identity Verification & Enrichment

National ID, Age & Profile Enrichment

Watch List Compliance/PEP Screening

Entity Resolution

Optical Character Recognition (OCR)

Customer Case Studies

Join the eIDV Revolution

Declare Independence from Fraud

The financial services and banking industries lose billions each year due to fraud and compliance costs. Employ fast, accurate electronic identity verification (eIDV) – you'll free yourself from untrusty identities and achieve compliance while providing customers the fast, convenient onboarding they demand.

That's where Melissa can help. Since 1985, we have provided identity verification and global address management solutions to thousands of customers worldwide, helping them to gain and maintain a single customer view (SCV).

Melissa helps financial services and banking industries to:

- Prevent card-not-present fraud & money laundering
- Speed up onboarding & service + improve communication
- Remain compliant in areas of KYC, BSA, AML & CIP
- Check customers against PEP & international watch lists
- Gain an accurate, single customer view (SCV)



Join the eIDV Revolution

Global Identity Verification & Enrichment

Provide Fast, Reliable Onboarding

Full Contact Data Verification tools speed up transaction time, while reducing the risk of fraud.

- **Name to Address** – confirm the name and address match, and the address is deliverable and standardized to USPS® and international specifications for 240+ countries.
- **Phone** – verify number is live and callable, and get reliable and accurate caller name information.
- **Email** – ping each email address to ensure it is active and can receive mail.

Location Intelligence services assign lat/long coordinates to addresses, and add comprehensive geolocation information to the IP address of your web visitors.

Demographic Enrichment services add 125 detailed demographic and lifestyle elements to your records. We also provide business firmographics.

Contact Data Append services add name, address, phone or email, and return to current address for customers that have moved.

For a full list of countries and verification levels available, visit: melissa.com/wiki-coverage.



National ID & Age Verification

Uncover Untrusty Identities

Beyond contact data verification, Melissa offers services that provide deeper entity resolution to prevent losses from card-not-present fraud and identity theft.

National ID verifies an applicant or customer's Social Security Number (SSN), driver's license or National ID at point-of-entry.

Age Verification quickly confirms an age to prevent underage, card-not-present activities.

*Banks and merchants
lose **\$201 billion**
annually due to fraud **

* LexisNexis® 2016
True Cost of FraudSM Study



Watch List Compliance/ PEP Screening

Achieve AML & KYC Compliance

Melissa's identity resolution engine helps you avoid doing business with risky customers, while meeting compliance in the areas of Know Your Customer (KYC), Bank Secrecy Act (BSA) and Customer Identification Program (CIP).

Our flexible Cloud-based solution can be tailored to your specific sign-up process and risk management requirements, ensuring an excellent customer experience while guarding against fraud and money laundering.

Watch List and Politically Exposed Persons (PEP) Screening checks an individual against OFAC and other federal and international databases containing economic and trade sanctions against certain nations, entities/businesses and individuals.

For a full list of supported
watch lists, visit:
melissa.com/wiki-watch.



Entity Resolution

Generate a Single Customer View

Creating a single customer view (SCV) can provide more insights into your customers' purchasing habits, financial needs and life stages. Additionally, a SCV provides better risk assessment, quicker lending decisions and improved cross-selling opportunities. Melissa's entity resolution solutions consolidate data across multiple sources to provide you with the most accurate SCV.

- **Deep-domain knowledge** is used to identify hidden relationships in your data
- **Fuzzy matching** detects phonetic, miskeyed and abbreviated variations
- **Advanced record linking** technology can match structured and unstructured data
- **Golden Record Selection** intelligently chooses the master record from a group of duplicates based on the criteria hierarchy you set
- **Survivorship functionality** allows you to consolidate duplicate records into one master record that "survives" the merge process



Optical Character Recognition (OCR)

Empower Mobile Identity Management

To power the next generation of intelligent, automated and personalized KYC compliance and risk management services, Melissa partnered with Scanovate.

Scanovate offers the unique capability of dynamic Optical Character Recognition (OCR) and proprietary biometric facial recognition to enable the extraction of information from printed documents to a fully digital format, while validating customer authentication and a live session presence.

This sophisticated component verifies that the individual is alive and present in an open video session.

Scanovate's digital identity management platform integrates Melissa's identity resolution tools and comprehensive datasets to enable an extremely advanced level of ID resolution that accelerates the ID process, and ensures compliance and cost savings.

The platform enables customers to perform a variety of functions directly from within the customer's mobile application or the bank's website – while still collecting all the data necessary to complete the process and comply with all regulatory requirements.



Customer Case Studies



The Challenge

Every day, MetaBank – a savings institution that also provides pre-paid payment cards – imports up to 30 million customer records from many sources, all with different data formats, incomplete or duplicate records, and non-standard addresses. Aside from having to standardize the data into a condition that can be used, the company had trouble catching fraudsters due to spotty location information.

The Solution

MetaBank turned to Melissa's solutions to verify, correct and enrich contact data (name, address, phone and email) in real-time, as it flows directly into Meta Payment's database. The solution also returns geocodes and updates addresses.

“ I believe Melissa has helped us improve not only data quality, but also our downstream experience for end users. We're now able to identify everything from fraud to missing data, and allow our individual customers to swipe their cards with confidence.

Mark Lanners,
Meta's director of data management.



The Challenge

In order to fulfill its mission of enabling users to easily find, reserve, rent and return vehicles within one mobile app, car2go needed to include a way for new users to register online. Furthermore, whatever solution the company decided to pursue needed to come with the ability to verify data as it's entered.

The Solution

Melissa set up a dedicated "private cloud" server specifically for car2go. The web service validates that the information entered by the customer is plausible and correct. Once the data passes the validation process, the customer's ID is then confirmed with Personator World – all within a few seconds!

“ With the help of Melissa's solutions, we have been able to realize a customer onboarding process which makes registration much faster and simpler. As a result, we have also reduced manual validation costs.

Elisabeth Ihmels,
Digital Optimization Manager, car2go



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www.melissa.com

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