

Personator

Identity
Verification
& Enrichment



800.MELISSA (635.4772)
www.Melissa.com

melissa[™]

Solutions to Reduce Risk, Ensure Compliance and Speed Checkout and Onboarding

Personator, Melissa's industry-leading identity verification and enrichment solution, captures accurate personal and demographic details that can be leveraged for processes such as marketing, fulfillment, and even fraud prevention. Personator works in real time to provide a seamless customer experience and easily integrates into your applications, web forms and existing IT systems to give you flexible options for your data quality needs.

Personator Identity is Melissa's Global AML & KYC Check designed for organizations that need high-speed, rigorous identity resolution to meet compliance requirements and fraud prevention initiatives. Personator Consumer is Melissa's U.S. & Canada Consumer Check that verifies, cross-checks, and fills missing contact information and enriches consumer records with demographic, location, and lifestyle details. Both Personator solutions are specially designed to leverage Melissa's leading capabilities to provide robust identity verification and enrichment.



What Makes Our Personator Products Unique?

1. We are the Address Experts

Melissa began with ZIP+4 and turned into so much more. Our deep domain address expertise began in 1985 and has grown to include complete contact and identity verification. Our unique address verification engine has been tweaked and fine-tuned over the course of decades and is coupled with strong partnerships with global postal authorities. It implements cutting-edge artificial intelligence and fuzzy matching to ensure your addresses are correct, up-to-date and deliverable. We ensure the identity of a consumer or business is accurate starting with the foundation – contact data verification.

2. Data Quality Is Built into the Fabric of Every Layer

Unlike other providers, data quality is woven into the fabric of every layer of our Personator products. We don't simply check an identity against a static list. We verify each piece of the identity puzzle in real time before it gets passed to the next step. This not only ensures the customer data is accurate, which has a multitude of benefits in itself, but also reduces the number of false positives and negatives that are returned while increasing matching rates.

3. Individual Integrations

Each layer is built upon a previous check and has its own dedicated engine for correcting, parsing and understanding names and addresses. We have the unique advantage of having separate data quality tools built into each Personator product. These crucial data quality abilities are missing from other identity verification and enrichment solutions, but are absolutely integral to increase the matching accuracy.

4. One Source for All Data Quality or Enhancement Needs

Our datasets and knowledge base are unmatched. Billions of constantly updated records and multi-sourced reference data are utilized so customer data is not simply matched against a static list – it's verified in real time with consistently updated sources.

PERSONATOR Identity

Global AML & KYC Check

Designed for organizations that need high-quality, real-time eIDV, Personator Identity is delivered using a layered approach of data quality checks. Each has a dedicated engine that corrects, parses and understands names and addresses, empowering organizations to safely onboard new customers while ensuring the greatest protection against fraud.

3. Contact Data Verification

2. Proof of Address

1. eIDV, 2+2 & Mobile Doc Scan

0. Sanction, PEP & Deceased Screening

3. Contact Data Verification

The first step to identity resolution: contact data verification. Melissa is the only eIDV service that employs a data quality verification layer that verifies each piece of the identity puzzle before it gets passed to the next step. Verify global addresses, emails, phones & recognize 6+ million last names & 4+ million first names.

2. Proof of Address

Once contact elements are verified, ensure the person actually lives at the provided address. Leverage 2.1 billion records to perform a proof-of-address check. It's a light-weight, quick check that goes a long way to providing enhanced fraud prevention & is available in select countries including U.S., U.K., Germany & many others.

1. eIDV, 2+2 & Mobile Doc Scan

eIDV: Verify SSN, national ID & DOB to prevent underage or consumer-not-present activities.

2+2: A more advanced mode of eIDV uses 2 different sources to corroborate & verify 2 pieces of information. Check a person's ID against relevant sources like electoral rolls or credit & court data.

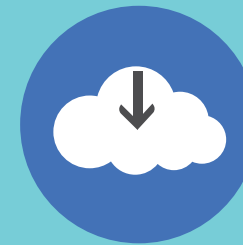
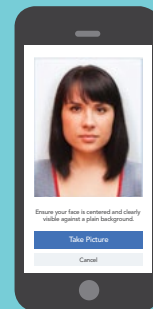
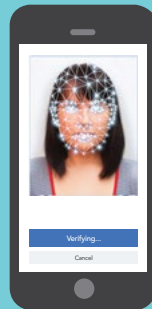
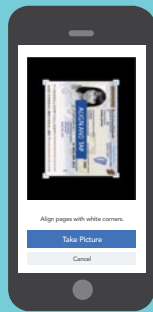
Mobile Doc Scan: See details on next page.

0. Sanction, PEP & Deceased Screening

Gain the greatest confidence in an individual or entity after they have been screened through [sanctions lists](#), Politically Exposed Persons, & other federal & international restricted party watch lists including a Negative News Screening. All reference data which a user is screened against is refreshed daily in our real-time environments.

MELISSA ID

Need a streamlined, easy-to-use approach to rapid onboarding and robust security? Melissa ID is a quick way to capture and verify customer ID documents and securely store consumer due diligence reports with full audit trails. Reduce fraud, improve customer engagement and ensure peace of mind – in a matter of seconds.



ID Check

MRZ and OCR technologies instantly identify document type, extract client data and populates data into relevant systems, like CRM platforms, with no manual entry.

Biometrics Check

Smart facial recognition and comparison algorithms recognize a match between a selfie and an ID image and distinguishes changes like facial hair, makeup, hairstyle and more.

Liveness Check

Determines if the person behind the device is live and not a static image by distinguishing eye movement to ensure user authentication.

Compliance Reporting

Customer due diligence reports and full audit trails are generated and stored. All documents and reports are organization-controlled and may be evaluated at any time.

Request a Demo!



PERSONATOR Consumer

U.S. & Canada Consumer Check

Bad data directly impacts sales and marketing efforts, erodes customer satisfaction, and prevents organizations from being able to make informed decisions. Personator Consumer verifies customer and business contact information and enriches your records with valuable demographics – connecting your data for a complete customer view, deeper insight and more effective business intelligence.

According to estimates, e-commerce losses to online payment fraud were estimated at 41 billion U.S. dollars globally in 2022, up from the previous year.

SOURCE - STATISTA



PERSONATOR CONSUMER CAPABILITIES & ENRICHMENTS



Address, Name, Phone & Email Check

Verifies, corrects and standardizes U.S., Canada and international contact data.



Real-Time Name to Address Cross-Check

Instantly matches names to addresses as they are entered during onboarding and checkout.



Data Appends

Adds missing components such as addresses, names, phone numbers and emails.



Geocoding

Converts U.S., Canadian and international postal addresses to precise latitude/longitude coordinates.



Consumer Demographics

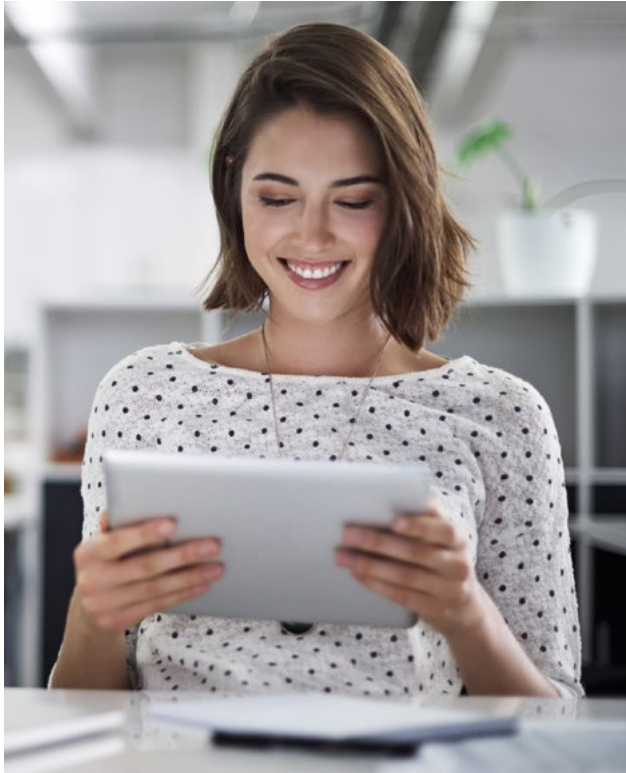
Adds detailed demographic information such as household income, marital status, occupation & more.



US Identity

Verify Date of Birth and Date of Death. Check full or last four SSN.





WHY MELISSA?

Our 38+ years of address expertise started with ZIP+4 and turned into so much more. Melissa is a single-source vendor of global address management, data quality and identity verification solutions that help organizations harness accurate data for a more compelling customer view. Our industry-leading solutions have processed over 1 trillion address, name, phone and email records, making it clear why thousands of businesses worldwide trust Melissa with their data quality needs.

- Breadth of data: billions of postal addresses, landline and mobile numbers, email addresses
- HIPAA/HITECH and SOC 2 compliant
- Flexible technology: developer tools, enterprise software plugins, service bureau
- Unlimited technical support and 120-day ROI guarantee

Time Inc.

BAE SYSTEMS

SIEMENS

NORDSTROM

Bank of America



FedEx



Learn More: www.melissa.com/identity-verification

GERMANY

+49 (0) 221 97 58 92 40

INDIA

+91 (0)80 4854 0142

CANADA

800 635 4772

UK

+44 (0)20 7718 0070

AUSTRALIA

+61 02 8091 6000

SINGAPORE

+65 8 2997442

melissa™

www.Melissa.com | 800.MELISSA (635-4772)