

Personator

Identity
Verification



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melissa[®]

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

Melissa's identity verification solutions are designed for organisations that need high-speed, rigorous Know Your Customer (KYC) & Anti Money Laundering (AML) checks to meet compliance requirements and prevent fraud. They work 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 captures accurate personal details that can be leveraged for processes such as marketing, fulfillment, and even fraud prevention. This eIDV (electronic identity verification) option uses a layered approach of contact data quality verification, proof of address, age verification & 2+2 checks as well as screening of individuals against sanctions and international watchlists.



Melissa's Differentiators

What Makes Our Identity Verification 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 identity product. These crucial data quality abilities are missing from other identity verification solutions, but are absolutely integral to increase the matching accuracy.

4. One Source for All Data Quality Needs

Our datasets and knowledge base are unmatched. Billions of constantly updated records and multi-sourced reference data are utilised 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 organisations 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 organisations to safely onboard new customers while ensuring the greatest protection against fraud.

3. Contact Data Verification

2. Proof of Address

1. eIDV & 2+2

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 & recognise 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 Germany, U.S., U.K., & many others.

1. eIDV & 2+2

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.

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, and 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.



WHY MELISSA?

Powering clean customer data since 1985, Melissa is the Address Expert. We are a single-source vendor of global address management, data quality and identity verification solutions that help organisations 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 GDPR-compliant

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