

MELISSA DATA Magazine

Fraud Prevention for E-commerce Merchants

Easy steps to
dramatically
reduce fraudulent
transactions

NEW!

Personator –

the Ultimate

ID Verification

Solution



Fraud Prevention for Ecommerce Merchants

Easy steps to dramatically reduce fraudulent transactions

Ecommerce is booming. And experts say there's more online spending to come. In fact, the National Retail Federation announced it expects sales to jump 3.7% to \$630.5 billion in November and December 2015 – higher than the 10-year average of 2.5%.

But, while the surge in spending is good news for e-retailers, there's another issue they must contend with – online fraud. According to a study by LexisNexis, merchants pay \$3.10 in costs (replacement costs plus fees) for each dollar of fraud losses they incur. Determining if a shopper is who they say they are is a critical step to preventing fraud.

The tricky part is that customers expect quicker transactions as they perform ever-increasing amounts of purchases online. So while e-retailers look to ensure a fast and seamless customer experience, they also have to combat the challenges of data accuracy and protect their business from fraud.

How can retailers maneuver through this delicate balancing act?

The key is to figure out how to straddle the line between ensuring a smooth, no-fuss shopping process, while also authenticating the consumer to prevent fraud. Here is a 3-step action plan to solve that – and make your customers happy and your business fraud-free.

Step 1: Auto-Complete Addresses with Verified Information

To ensure a customer can quickly enter their billing/shipping information and get through the payment process with little hassle is critical in ecommerce. The last thing online retailers need is a frustrated customer submitting long fields of contact information on a Web form or shopping cart. The customer may abandon the shopping cart altogether. Customers want a simplified checkout system – and if it's easier for them, e-retailers will also reap the benefits.

Integrating a real-time address auto-complete solution into Web forms will help speed up order entries with reduced keystrokes. This type of solution makes it easy for customers to enter an address as it uses a type-ahead function that will complete queries with a verified address, including city, state, and ZIP Code™ for U.S. addresses, or postal code for international addresses. E-retailers will also be able to ensure that only clean data is entered into their database. It's a win-win.

A more streamlined verification process will keep customers happy – which in turn, means increased conversions, an improved customer experience, and higher revenue for the e-retailer.

Step 2: Capture Clean Data & Verify ID

Let's face it, oftentimes customers are in a rush or distracted, they don't have the time or the patience to fill out a Web form – which in turn means their online submissions are sloppy and inaccurate – such as omitting a letter or punctuation mark from an email address, transposing numbers in a mailing address, or leaving out the area code of a phone number.

Meanwhile, customer service representatives are guilty of committing the same crime – entering data incorrectly in the frantic rush to place an order to expedite delivery. Among the most common data entry errors – inaccurate data (44%); typos (22%); and spelling mistakes (19%), according to a published report.

The first line of defense is to employ a “data quality firewall” at the point-of-entry to immediately verify the accuracy of information as it comes through shopping carts, Web forms, or calls made into a call center. If a potential customer or your own data entry personnel submits invalid contact information, a real-time data verification solution can be applied to verify, correct, update and standardize name, address, phone, and email address information – to prevent bad data from entering your database in the first place.

Capturing clean data at the point-of-entry will help save time and money and improve customer satisfaction with more timely shipments. This helps cut down on costs associated with undeliverable packages and address correction fees. Returned mail costs businesses \$3 per piece on average, and can go as high as \$50, according to published reports.

E-retailers will now be able to verify or authenticate the identity of a consumer with clean data. Using an identity verification, name-to-address matching solution is a smart move to make.



For example, if John Smith resides at 100 Main Street, and it is a verified address – how does a business know if John Smith actually resides at that address? And how can it determine if the address is even deliverable? Can John Smith be reached at the phone number listed in his record? Is John Smith even a verified contact?

Online retailers need to fully identify and verify all contact elements of a record together – to make clear connections across data sets and truly know who their customers are. By identifying that John Smith lives at a deliverable address, has a callable, verified phone number that belongs to that individual, and has a reachable, up-to-date email address that is also connected to him, e-retailers can determine that John Smith is, indeed, a legitimate contact.

So, before processing and fulfilling an order – retailers can, with confidence, now rule out the possibility of fraud – saving time and money. This method of identity verification is also a cheaper and more streamlined way to authenticate the consumer than other, more involved processes.

Continued
on Page 29

FIGHTING



ONLINE FRAUD

Everyone loves online shopping. Unfortunately, so do cyber thieves. Every day, fraud and identity theft threaten online businesses.

E-commerce is expected to increase 50% from 2012 by 2017

 2012
\$1.077 trillion

 2015
\$1.592 trillion

 2017
\$2.197 trillion

emarketer.com



DO NOT CROSS

DO NOT CROSS

DO NOT CROSS

DO NOT CROSS

Online Fraud Continues to Hurt E-Retailers



E-commerce fraud set to jump to **\$6.8 billion** by 2018 (RSA)



Merchants pay \$3.10 in costs (replacement costs + fees) for each dollar of fraud losses they incur



Accounts for .9% of revenue for e-retailers

LexisNexis.com

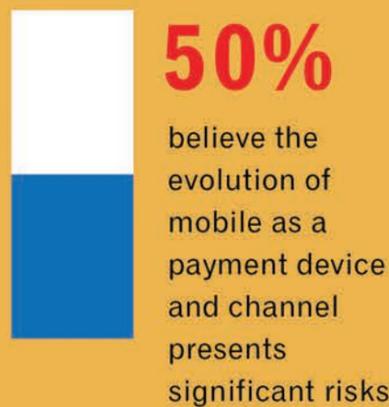
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DO NOT CROSS

DO NOT CROSS

Online Fraud Has E-Retailers Worried



LexisNexis.com



DO NOT CROSS

Stop Online Fraud in its Tracks

1. Match customer name to the address

A simple address verification solution can tell you quickly if the address and name submitted match to ensure the customer is who they say they are for ID verification.

2. Use the phone as a fraud signal

Verifying a phone number as part of the automated check process can aid in the merchant's decision to determine if it's fraud.

3. Determine the IP location to prevent fraud

Obtaining the geographic location of an IP address can help flag fraud if it's far away from a billing or shipping address.



PERSONATOR[®]



The Ultimate **Identity Verification**
& Data Quality Cloud Service

Personator improves online marketing and increases ecommerce sales by verifying, correcting, and enriching incoming customer and prospect information against multisourced data sets, like Telco data, title and deed, financials, and GIS information in the Cloud.

Try Personator for FREE now!

www.MelissaData.com/personator-ultimate

Available as a Cloud Service, for Excel[®], Salesforce[®],
SQL Server[®], and Online.

Identity Verification

Personator verifies the true identity of a customer by matching a name to a U.S. or Canadian address, phone number, email address, and social security number – so you can determine that an individual is who they say they are – giving you peace of mind knowing your data is relevant, accurate, and trustworthy. With clear, correlated data, you know have the tools to:

- Prevent fraud by verifying identity
- Determine risk
- Improve sales and marketing efforts

Address

22382 Avenida Empresa
Rancho Santa Margarita
CA
92688-2112

Name

John Wayne Brown

Email

JohnB@melissadata.com

Phone

949-858-3000

Data Validation

Personator acts as your point-of-entry firewall in Web forms, shopping carts, and call center applications – to prevent bad data from entering your database. The solution validates, standardizes, and parses addresses, phone numbers, and email addresses.

- Eliminate undeliverable mail and re-shipping fees
- Ensure more efficient delivery of your products and services
- Improve customer satisfaction and retention

Address

22382 Avenida Empresa
Rancho Santa Margarita
CA
92688-2112

Name

John Wayne Brown

Email

JohnB@melissadata.com

**See Next page for more
Personator capabilities**

Change of Address Processing

Update the addresses of the customers in your database to ensure your shipments arrive on time.

- Eliminate undeliverable shipments to save on costs
- Access millions of multisourced move records to maintain database accuracy
- Maintain communications with recently-moved customers

Old Address

50 Enterprise
Aliso Viejo
CA
92656-1153

Name

John Wayne Brown

New Address

22382 Avenida Empresa
Rancho Santa Margarita
CA
92688-2112

Enrich Data

Missing Contact Information

All customer databases have gaps that prevent you from maximizing your sales and omnichannel marketing campaigns. Add missing street addresses, emails, phone numbers, names, and company names to your records.

Demographics

Add valuable information such as birth date, number of children, marital status, gender, household income, resident type, occupation, and more for better profiling and targeting.

Geographics

Append latitude and longitude coordinates (geocodes) to an address to power dealer/store location lookups, and make informed decisions about logistics.

Address

22382 Avenida Empresa
Rancho Santa Margarita
CA
92688-2112

Name

John Wayne Brown

Email

JohnB@melissadata.com



Added Phone Number

949-858-3000



Household Income:

\$15,001-\$20,000

Length of Residence:

5-6 Years

Own/Rent:

Definite Renter

Age:

37



Latitude:

33.637553°

Longitude:

-117.607415°

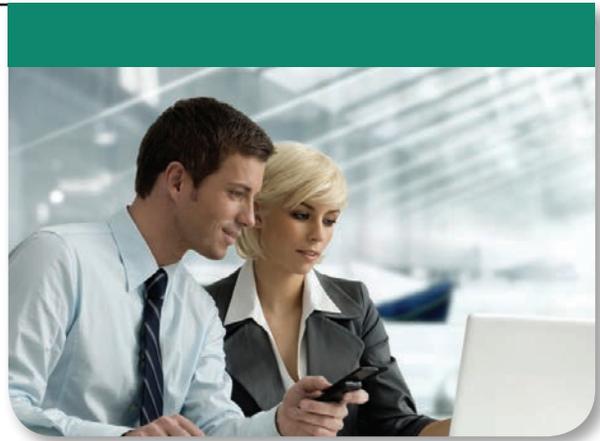
How Personator *Helps Businesses*

USE CASE #1



Identity Verification for Risk Management

A leading risk management, investigative services, and litigation support firm helps its clients solve complex issues in the legal, government, financial, and healthcare sectors. These issues involve forensic accounting, compliance investigation, finance management, and more. The firm uses Personator for a special purpose – to verify if a name corresponds with an address for identity authentication. The firm wants to be confident knowing that the address provided by the individual reflects a current mailing address – and not a work address or address of a dependant. They also use Personator to verify if an individual's date of birth matches the name of a specific individual in their database – to prevent fraud and protect their client's business.



USE CASE #2



Identity Verification for Fraud Prevention

An online agency uses Personator to provide good quality leads to its clients – which include leading retailers, women's apparel, and credit and financial services brands – so they can increase sales opportunities. The leads the agency supplies include a verified full name, gender, birth date, email, phone number, and address. So to ensure it provides its clients with the most accurate and trustworthy leads, the agency uses Personator to clean and correct its customer and prospect contact information, including email addresses and phone numbers; and also verify the identity of each lead to reduce the possibility of fraud.



How Can Personator Help You? Call us now!

1-800-MELISSA

Ensure Integrity Throughout

Full spectrum data quality solutions for cleaner customer data at

Even good data goes stale over time. Up to 2% of records in a customer database become obsolete in just one month as people move, change jobs, get married, divorce, or die.

This data decay affects the accuracy and usefulness of data used for communications, analytics, and compliance – and puts your company at a disadvantage. That’s why it is critical to have a data quality process in place – one that can be repeated regularly to capture clean data today, and keep it accurate and up-to-date tomorrow and into the future.

Watch a short video on Full Spectrum Data Quality at:
www.MelissaData.com/fullspectrum



Step 4: Match Your Data

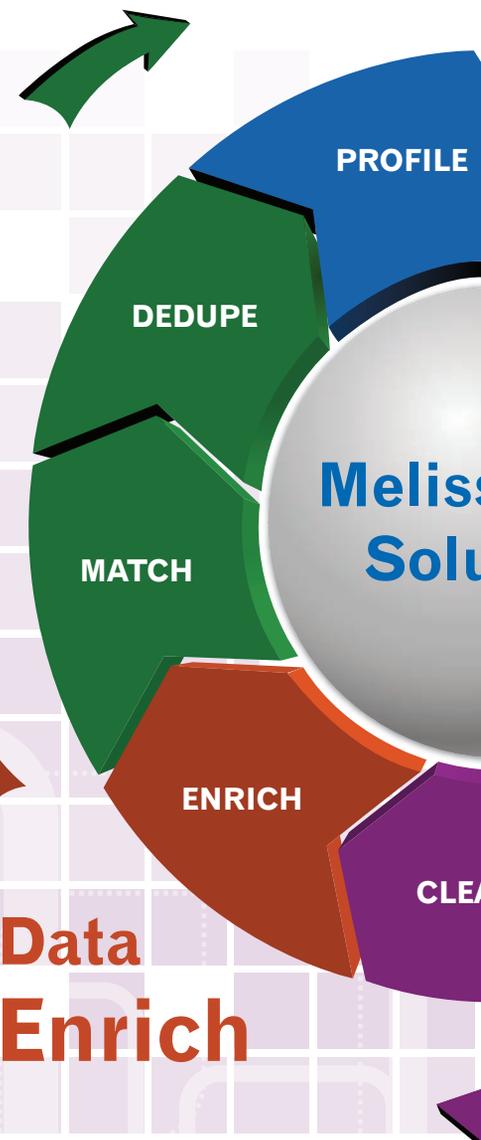
Associating matching records (record linkage) and getting rid of duplicates play a huge role in the entire data quality process. Once duplicates are found, they should be eliminated or consolidated into a single Golden Record to provide an accurate, 360 degree view of the customer.

Step 3: Enrich Your Data

When you enrich your data with missing email, phone, and address info or add consumer and business demographics, geographics, and property information – you extend the value of your data to gain deeper insight into your customers, identify trends, and improve targeting and personalization.

4. Data Match & Dedupe

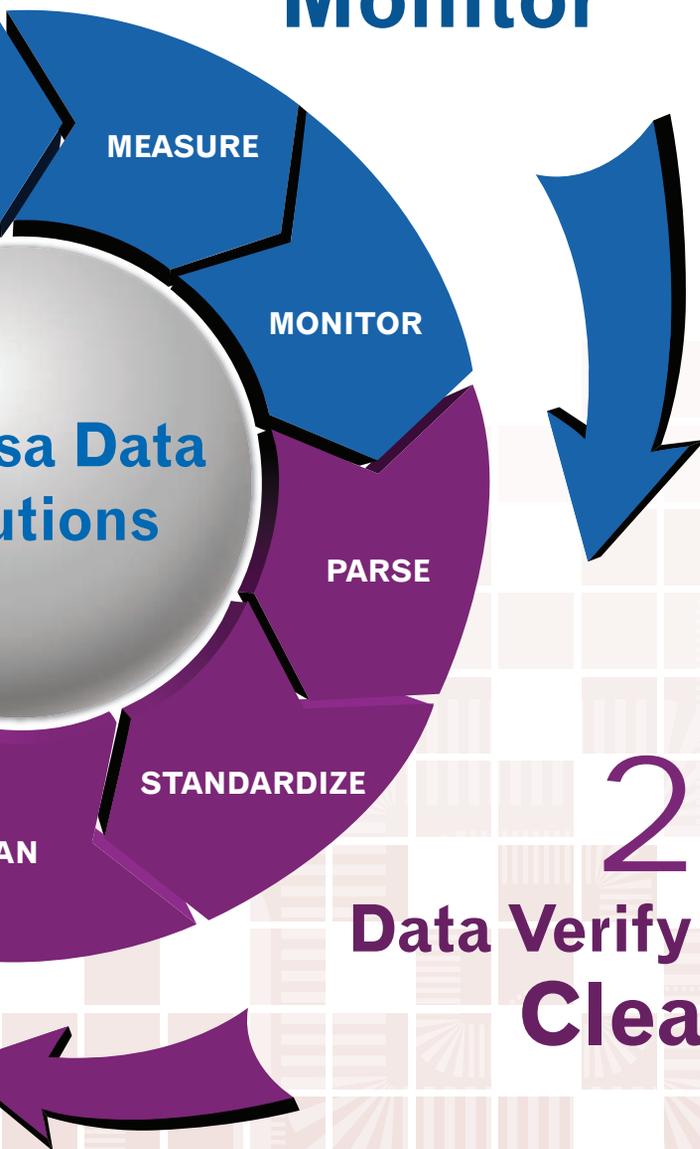
3. Data Enrich



Your Data's Life Cycle

point of entry and over time

1. Data Profile & Monitor



Step 1. Profile & Monitor Your Data

Profiling is the first, necessary step. It helps you identify weaknesses in your data and collection efforts so you can set up repeatable processes to maintain a high level of data quality and monitor it over time.

2. Data Verify & Clean

Step 2: Verify & Cleanse Your Contact Data (Address, Name, Email & Phone)

Without accurate, verified contact data your marketing and sales efforts will suffer, mail and shipments will be undeliverable, waste and inefficiencies will mount, and your business will lose money.

Melissa Data's Full Spectrum Data Quality Solutions

Our full spectrum solutions help you address the entire data quality life cycle from profiling data to identify weaknesses, to cleaning, enriching, matching, and monitoring.

No matter what the size of your organization or the sophistication of your IT/development team, we offer a solution that is right for you.

- On-premise APIs & Cloud services (25+ programming languages)
- Plugins for CRM, Ecommerce, and Data Integration
- Service Bureau
- Professional Services/Consulting

Why Melissa Data?

For 30+ years, Melissa Data has offered data quality solutions that integrate quickly into internal applications and systems. We offer:

- ✓ **Free trials**
- ✓ **Free sample codes**
- ✓ **Flexible pricing**
- ✓ **ROI guarantee**
- ✓ **Unlimited technical support to customers all around the world.**



Data Profile and Monitor Solutions

Know exactly what your system's data quality issues are right at the start – before any data-driven initiatives are executed.

Profiling

Profiler Object analyzes data in a variety of column types to ensure it adheres to the limits you've imposed. It also provides statistics, at varying levels of detail, so you can develop informed strategies on how best to manage and employ data.



- Discover problems in your data (duplicates, badly fielded data, distinct values, max length, etc.)
- Supports building a target schema with sizes, nulls, unique counts, length, and field identification
- Helps you understand your data by uncovering relationships across tables, databases, and source applications

Union All Output 1 Data Viewer at Data Flow Task

▶ Detach Copy Data

| ColumnName | ProfanityCount | NameInconsistentOrderCount | ZipCodeInvalidCount | PostalCodeInvalidCount | StateZipCodeMismatchCount | EmailSyntaxCount | PhoneInvalidCount |
|------------|----------------|----------------------------|---------------------|------------------------|---------------------------|------------------|-------------------|
| FullName | 6 | 4 | 0 | 0 | 0 | 0 | 0 |
| Zip | 0 | 0 | 94 | 5 | 4 | 0 | 0 |
| State | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| City | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Phone | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| Email | 1 | 0 | 0 | 0 | 0 | 2 | 0 |
| Country | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Attached Total rows: 0, buffers: 0 Rows displayed = 7

Monitoring

Profiler Object also includes a feature that allows for the continuous monitoring of data after it's merged into a data warehouse to maintain the data quality necessary for successful data migration and master data management.



For more info visit:
www.MelissaData.com/dataprofile

Data Verify & Cleanse Solutions

In today's fast-paced world, approximately 20% of the data in a customer database becomes invalid or outdated within a year, resulting in returned mail, address correction fees, waste and operational inefficiencies. The best course of action is capturing accurate contact data at point-of-entry and periodically updating it.

Address Autocompletion

Our **Express Entry** solution autocompletes domestic and international addresses as you type. Not only does this ensure a valid address enters your database at point of entry – but it also completes addresses using 50% fewer keystrokes. Express Entry helps increase the speed and ease of shopping cart transactions and improves the productivity of call center personnel.

Global Address Verification

Our powerful **Global Address Verification (GAV)** solution will parse, standardize, verify, correct, transliterate, and format addresses for over 240+ countries and territories. Almost every country in the world is covered, allowing you to verify postal address information before you send out letters, packages, and direct mail advertising.

- Parse, Format and Verify

| Sample Address Input |
|--|
| Giessener 30 Frankfurt am Main 60435 DE |

| Sample Address Output |
|-------------------------|
| Gießener Str. 30 |
| Nordend-West |
| 60435 Frankfurt Am Main |
| Lat: 50.140164 |
| Longitude: 8.693925 |

GAV will add missing components such as postal codes, region, etc., format the address to the local country formats, and even append precise lat/long coordinates.

- Transliterate

| Example in Simplified Chinese |
|-------------------------------|
| 天津市河北区长张屯村6 |

| Transliterated to Latin |
|--|
| 6 ChangZhangTunCun HeBeiQu TianJinShi |

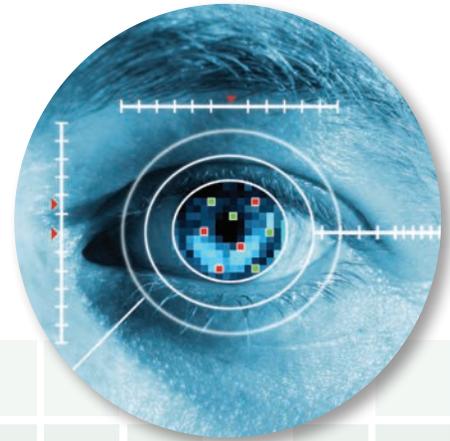
Chinese, Japanese and Cyrillic – these are just a few of the writing systems that GAV supports. Addresses can be automatically transliterated from one system to another.

For more info visit:
www.MelissaData.com/dataverify



Identity Verification

Personator's powerful name-to-address matching and retrieval technology combs through over 1 billion U.S. & Canada contact records to verify that each data element – name, address, phone, email, and social security number – belongs to the same person for identify verification and fraud prevention.



Contact Data Verification

The Data Quality Suite (World and North American editions) provides address, name, phone, and email verification in real-time and in batch, to keep your contact data clean and up-to-date.



- Address Verification

Checks addresses at the point of entry to instantly correct transposed numbers, misspelled street names, or missing information.



- Phone Verification

Verifies U.S., Canada and international phone numbers, updates area codes and appends data associated with the phone number including exchange type, phone type, and geographic data for the wire center (U.S./Canada only).



- Email Verification

Provides real-time email mailbox verification that removes up to 95% of bad emails to improve deliverability and protect your sender reputation. The tool also corrects common typographical errors, standardizes email addresses, and updates domain name changes.



- Name Verification

Recognizes 530,000 last names and 132,000 first names to correct misspelled names and many company names to help in standardization and genderization efforts.



For more info visit:
www.MelissaData.com/dataverify

Data Enrich Solutions

Filling in missing gaps in your customer data is a powerful way to segment your contact list, personalize your message, gain new insights, and create new opportunities for your business. Melissa Data's data enrichment solutions make your contact data even more valuable and useful.

Contact Data Append

Melissa Data has several append solutions that can add missing contact data to your records.



- Email Append

Adds business and/or consumer email addresses to your list from a database of 250 million records to improve email and omnichannel marketing campaigns.



- Phone Append

Improves the effectiveness of telemarketing campaigns by adding valid, callable consumer, business, and Canadian phone numbers to your database.



- Address Append

Completes your contact records by either adding a matching name and postal address to an email or phone number.

Geocoding

Melissa Data geocoding solutions translate global and U.S. addresses into exact latitude and longitude coordinates. Geocoding addresses helps you make smarter decisions based on where your customers are located, plan sales routes and logistics, and accurately assign county, block and tract codes for FFIEC compliance.

Sample Address Input

22382 Empresa
RSM, CA 92688-2112

Sample Geocoder Output

Lat: **33.637943°**
Long: **-117.607721°**
Census Tract: **032053**
Census Block: **1005**
Status: **Verified**
County Name: **Orange**
FIPS Code: **06059**

- Reverse Geocoding

Provides the nearest valid U.S. addresses to a latitude and longitude coordinate. Reverse geocoding is ideal for vehicle tracking, location-based services, and other applications where you have a GPS signal with a lat/long and you want information about the address that location represents.

For more info visit:
www.MelissaData.com/dataenrich



IP Location

The **IP Locator** determines the physical location of an IP address and returns useful geographic information, including: country; region; city; latitude and longitude; postal code; ISP; and domain name. The service is useful in profiling Web traffic and preventing credit card fraud.



Property Append

The **Property Service** provides comprehensive property and mortgage data on over 150 million U.S. properties. There are over 100 information fields to choose from, including owner info, property values, current sales, parcel info, and many more.

Demographics

Increase your marketing power by adding consumer and business demographic information to your database.

- Consumer Enhancements

Returns many important information fields including estimated household income, age in two year increments, gender, presence of children, number of adults, marital status, home owner/renter, length of residence, dwelling type, credit card, and many more.

- Business Enhancements

Adds data elements including Standard Industrial Classification (SIC) codes, North American Industry Classification System (NAICS) codes, contact name & title, employee size, range, sales volume, and many more.

Social Media

Melissa Data's social media enrichment provides you with social contact information from many popular social networks including Twitter, Facebook, Google+. Simply use an individual's email address to learn more about their affiliations, chat handles, and other details.



For more info visit:
www.MelissaData.com/dataenrich

Data Match & Dedupe Solutions

A typical database contains 8-10% duplicate records. Depending on the functional area (sales, marketing, customer service, etc.), high levels of duplicate customer data can:

- Increase mailing costs
- Annoy customers and harm your company image
- Prevent a single, unified customer view – needed for better analytics, segmentation, and campaign optimization

Removing records and rows can be a lengthy and mundane process, but using a good duplicate removal software can save you a lot of time and reduce this common, and costly business problem.

Deduplication

MatchUp[®] is the leading deduplication software to clean, correct, optimize and remove duplicates from your lists and databases. MatchUp uses advanced fuzzy matching algorithms, and deep domain knowledge to find hard-to-spot duplicate data in international and domestic records.

| Matches Found | | | |
|---------------|--------|-----------------------|--------------------------------|
| John | Smyth | | 12 Main St |
| Mr. J | Smithe | Taxman Constulting | Suite 5 12 North Main St |
| Jack | Smith | Taxman Constl | 12 N. Main Street |

MatchUp identifies matching records with abbreviations, nicknames, miskeys and incomplete entries.

Here are some of the features available in MatchUp to help find true matches.

Proximity Match – set geographic distance to match records that are close.

Domain Knowledge – Build rules to handle idiosyncracies like address obscurities, nicknames, abbreviations, company keywords, suffixes, and different formatting.

Householding – Group data by pre-defined criteria that is often a household (all members of a house count as one group). The concept can also be applied to a department, last name, etc.

List Intersection/Suppression – Find all common data between multiple lists. Use suppression to find just the data unique to each individual list.



For more info visit:
www.MelissaData.com/datamatch



Golden Record/Survivorship

When used within Microsoft SQL Server® Integration Services (SSIS), **MatchUp** has the unique ability to determine the most accurate customer record – known as the Golden Record – based on the actual quality of the data. Other deduplication software typically use generic survivorship rules like most complete or most frequent. MatchUp can employ these type of rules, but in addition, it can incorporate reference data to identify the best record based on the validity of data such as address, phone number, email address, and name.

| NAME | ADDRESS | CITY | STATE | ZIP | PHONE | LAST_VISIT | SALE_AMOUNT |
|-----------------|------------------------------|------|-------|-------|---------------------|-------------------|-------------|
| John Doe | 22382 Avenida Emp. | RSM | CA | 92688 | | 4/16/2013 | 45 |
| John Doe | 22382 Avenida Empresa | RSM | CA | 92688 | 800-800-6245 | 10/22/2008 | |
| John Doe | 22382 Ave. Empresa | RSM | CA | 92688 | 949-2007 | 8/4/2011 | 560 |

The Golden Record selection criteria of the best Data Quality Score (based on Name, Address, and Phone) would select the second record as the **Most Complete**.

| NAME | ADDRESS | CITY | STATE | ZIP | PHONE | LAST_VISIT | SALE_AMOUNT |
|----------|-----------------------|------|-------|-------|--------------|------------|-------------|
| John Doe | 22382 Avenida Empresa | RSM | CA | 92688 | 800-800-6245 | 4/16/2013 | 560 |

The Survivorship process allows you to gather column data from one duplicate and gather another column value from another record. In this graphic, incomplete matching records – the most recent sales date (Last Visit) and the highest purchase amount (Sale Amount) – are collapsed to fill in the blanks – to form a complete, accurate, single record.



For more info visit:
www.MelissaData.com/datamatch

More Data Quality Solutions

E-Commerce

Data Quality Tools for Magento® and Shopware®



Verify, correct, and auto-complete addresses in real-time for more than 240 countries and territories with our global address verification plugin for Magento and Shopware.

- Reduce form abandonment with 50% less keystrokes to enter address data
- Enter only verified addresses into your system
- Speed deliveries and ensure customer satisfaction

CRM

Listware® for Salesforce®

The screenshot shows a success message at the top with a green checkmark icon and the text 'Success'. Below it is a bulleted list: 'Address validated!', 'Email validated!', 'Phone validated!', and 'Name validated!'. Underneath is a section titled 'Global Verification' with a 'Lookup Global Address' button. Below this is a table with the following content:

| Result | |
|------------------------------|--|
| Last Modified Date | 2015-05-22 10:40:22 |
| Results | AV24,GS06,ES01,ES21,PS01,PS08,NS01,NS05,NS06 |
| | View Result Descriptions |
| Address Verification Results | |

Integrate data cleansing, validation, and enrichment directly into Salesforce.com's CRM programs. The plugin also provides real-time auto-completion of international customer addresses, and adds missing name, email address, and phone information.

- Increase response rates and ROI with clean data
- Enhance omnichannel marketing efforts with complete records
- Avoid undeliverable mail costs

For more info visit:
www.MelissaData.com/dataintegrations



Data Integration

Data Quality Tools for SQL Server® Integration Services (SSIS)

Maximize the effectiveness of your master data management, big data analytics, and omnichannel marketing initiatives with more accurate, reliable data. Our Data Quality Tools for SSIS is a suite of custom data cleansing transformation components to verify, correct, standardize, consolidate, and update all your contact data.

- Unique Golden Record & Survivorship capabilities
- Personator for ID verification is an available component
- Deliver data quality routines without writing any code
- Broad connectivity to any type of data



Data Quality Components for Pentaho®

Clean, correct, and update your records as you integrate data into a data warehouse. Powerful data extract, transform and load (ETL) capabilities, an intuitive and rich graphical design environment, and an open and standards-base architecture makes Pentaho Data Integration (PDI) a must-have data integration solution.

- Get a 360-degree view of your customers for better business decisions
- Personator for ID verification is an available component
- Improve analytics and business intelligence efforts with clean data
- Improve customer communications and marketing efforts



For more info visit:
www.MelissaData.com/dataintegrations

Mailing Solutions

From our industry-leading mailing and shipping software, to our suppression services and targeted mailing lists, Melissa Data offers the solutions you need to prepare mailings, increase deliverability, reduce costs, and better target your best prospects.

Mailing Software

MAILERS+4®

MAILERS+4 is an affordable, easy-to-use postal automation software that verifies, standardizes, and presorts addresses with its CASS™ and PAVE™ Certified engine to increase mail deliverability at the lowest postal rates. The software also adds missing postal data like ZIP+4® codes, carrier route numbers, delivery points, and presorts your mailings for automation and non-automation rate discounts.

- Reduce waste associated with undeliverable mail
- Increase mail deliverability at the lowest postage rates
- Manage an effective, productive database

An easy-to-use wizard to presort your mail. MAILERS+4 also verifies addresses and provides one-click access to change-of-address processing to improve deliverability.

SmartMoverSM

Get the new addresses of your customers and reduce wasted materials and postage associated with undeliverable mail. SmartMover will:

- Compare your mailing list records to more than 160 million address changes in the U.S. filed in the past 48 months.
- Update the addresses in your list using the Canada Post® database of Canadian individuals, families, and businesses that have moved over the past 72 months.

For more info visit:
www.MelissaData.com/mailingsoftware



List Hygiene

Suppression Services

Avoid the costs associated with sending unwanted mail. Our list suppression services help you weed out the names of individuals and companies that do not wish to receive unsolicited mail.



DMA Do-Not-Mail Suppression

Avoid mailing to uninterested recipients by suppressing the records of those who have registered with the Direct Marketing Association (DMA) to opt-out from receiving advertising mail.



For more info visit:
www.MelissaData.com/listhygiene

Deceased Suppression

Protect your company's brand and avoid the unfortunate situation of mailing to deceased individuals by flagging and removing deceased individuals from your mailing list.



Inmate Suppression

Flag records addressed to federal and state prisons and other correctional facilities.



Duplicate Suppression (Merge/Purge)

Reduce unnecessary printing and postage costs by cleaning out duplicates from your customer files before you mail. Our merge/purge service identifies and suppresses more duplicate records than other services helping reduce waste while protecting your brand image.



For more info visit:
www.MelissaData.com/listhygiene



Sales Leads/Mailing Lists

We offer mailing lists and sales leads if you're looking to add direct mail to your campaigns and target specific customers. Choose from our popular lists below. Available for purchase online. Lowest price guarantee.

Saturation/Occupant Mailing List

Reach all the residents and/or businesses in a ZIP Code within a radius of your location. Plus our Saturation/Occupant mailing lists provide the names associated with 77% of residences, unlike other saturation lists that are usually addressed to current occupant. Increase response rates by personalizing your messages with the resident's name on the address label. 142 million residential and 14 million business addresses.



To view a short video :
www.MelissaData.com/saturation-video

New Mover Mailing List

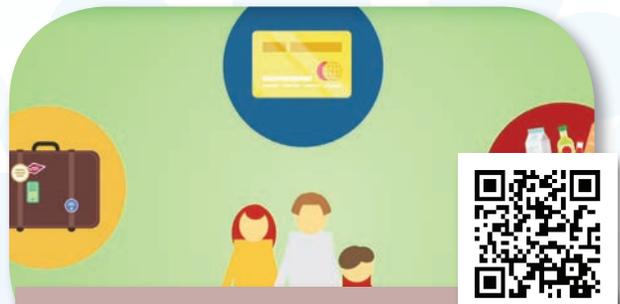
New movers – whether they're renters or homeowners – spend more money on home-related purchases within the first three months of living in their new household than most people do in three to five years. Take advantage of this three-month window of opportunity with a New Movers mailing list. Over 100,000 records added weekly.



To view a short video :
www.MelissaData.com/newmover-video

Consumer Mailing List

Generate more leads by targeting a specific audience for your business. Our Consumer lists offer household, demographic, purchasing, and lifestyle information on nearly 200 million households nationwide.



To view a short video :
www.MelissaData.com/consumer-video



Get Free Counts and Download Now:
www.MelissaData.com/maillinglists

Property Owner Mailing List

Capture more leads with a Property Owners list that covers more than 150 million properties and provides owner name, address, mortgage amount, and more.

A graphic for the Property Owner Mailing List. It features a light blue background with a pattern of white circles. On the left, there are several circular icons containing different types of buildings: a house, a school, a church, a city building, and a garage. In the center, a man in a green shirt and blue pants stands with his back to the viewer, looking towards a large yellow house with a red roof on the right. A QR code is positioned to the right of the man. Below the graphic, a dark grey banner contains the text: "To view a short video : www.MelissaData.com/property-video".

To view a short video :
www.MelissaData.com/property-video

Business Mailing List

Enhance your business-to-business marketing opportunities by identifying the businesses that most need your products or services. Over 14 million businesses to choose from.

A graphic for the Business Mailing List. It features a red background. On the left, a computer monitor displays a map of the United States with several red location pins. To the right of the monitor, there are icons of a city skyline and a house. A QR code is positioned to the right of the city skyline. Below the graphic, a dark grey banner contains the text: "To view a short video : www.MelissaData.com/business-video".

To view a short video :
www.MelissaData.com/business-video

New Homeowner Mailing List

New homeowners are stable, creditworthy, have above average income, and more importantly – they're ready to buy. The best time to reach them is immediately after they buy a home. New homeowners spend an average of 8-10 times more than an established resident over a 2-year period. Melissa Data's New Homeowners lists contain over 24 million records compiled from property transfers and deed recordings. Over 75,000 names added weekly.

A graphic for the New Homeowner Mailing List. It features a light grey background. On the left, there is a red house with a brown roof and a white sign that says "SOLD". To the right of the house, a woman in a green dress and a child in a red shirt are walking. A QR code is positioned to the right of the woman and child. Below the graphic, a dark grey banner contains the text: "To view a short video : www.MelissaData.com/homeowner-video".

To view a short video :
www.MelissaData.com/homeowner-video

Get Free Counts and Download Now:
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Specialty Lists

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- Canadian Consumer and Business
- Mexican Business-to-Business
- Bankruptcy
- Pre-Movers
- Absentee Homeowners
- Medical Conditions
- Student Lists

And more.....



**Interested in targeting a specialty niche market?
Call our list specialists for more info.**

1-800-MELISSA



**Get Free Counts and Download Now:
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Lead Generation

LeadGen Cloud APIs

Integrate this collection of REST/XML Cloud APIs into your custom applications to get counts and pull marketing lists such as a Business, Consumer, Property, or Saturation, for internal or retail use.

- Create a new revenue stream by providing mailing lists
- 24/7 access to list counts and ordering
- Add valuable demographic and lifestyle data to big data applications



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For more info visit:
www.MelissaData.com/dataleadgen



Step 3: Prevent Fraud with IP Location

Location intelligence is also helpful in preventing credit card fraud and identity theft. Using an IP locator tool can help e-retailers gather information to protect their Web forms from spam and abuse and use it to identify problematic IP addresses or ranges.

For instance, if a customer's credit card information, such as a billing and shipping address, are based in New York, but the person placing the order is logged in from an IP address in Australia – the transaction would be flagged for further investigation into the authenticity of that order. E-retailers would be able to deny or block that IP address from accessing their site and stop processing that order immediately – minimizing the financial loss associated with credit card fraud.

Find Balance with Clean Data

The successful delivery of your products and services, protection from online fraud, and the growth of your business absolutely depend on accurate, complete, and trustworthy customer data. By implementing this easy 3-step process, online retailers can successfully manage the delicate balancing act of cleaning and maintaining accurate contact data, keeping their customers happy, while also protecting their business from fraud.



Welcome to the Melissa Knowledge Base



Improve Your Data Quality Knowledge and Skills

Maximizing the performance of our data quality solutions depends on having an extensive set of resources – from basic data cleansing techniques to data quality best practices – to ensure you are working with valid, accurate, and actionable data.

On-Demand Webinars

From product demos and tutorials to advanced topics in data profiling, data cleansing, data enrichment, and matching techniques.

Watch our webinars:

<http://www.melissadata.com/ecommerce-webinar>

Product Training: Get Melissa Data Certified

Learn basic data quality concepts, best practices, and get hands-on use of our data quality tools and software. Certification empowers you to recommend our solutions and receive referral fees, fast track support, and help with developing an OEM solution built around our tools.

Let us work to solve your unique technical and business needs.

<http://www.melissadata.com/ecommerce-training>





Professional Services: Contact Data Quality Consulting

Jump-start your data quality initiatives with expert advice to get you up and running quickly – plus, develop an action plan that grows with your data needs.

Get a free consultation now!

<http://www.melissadata.com/ecommerce-consult>



White Papers and eBooks

Practical advice and how-to strategies on the latest topics in data quality essentials.

Check out our white papers now!

<http://www.melissadata.com/ecommerce-resources>



Melissa Data MVP Network

MVPs are recognized data enthusiasts and leaders in their respective fields who know how to get the most out of our data quality solutions.

Find an MVP or learn how to become one!

<http://www.melissadata.com/ecommerce-mvp>



MELISSA DATA CORP.
22382 Avenida Empresa
Rancho Santa Margarita
California, 92688-2112

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