



Personator Identity

Drive Confidence in Global Banking Relationships

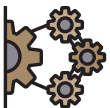
The best defense against fraud is an ironclad identity. Personator Identity is a real-time, cloud-based identity resolution and verification engine that gives you the confidence in knowing your customer is who they say they are. It is optimized to verify an identity in minutes, and instantly detects application fraud in customer channels. Personator helps protect organizations from fraud without offending customers, ensuring Know Your Customer (KYC) and Know Your Business (KYB) compliance. Financial institutions can finally eliminate costly time wastes, reduce manual review and retire legacy verification systems.

Reduce Risk, Ensure Compliance & Keep Customers Happy

Personator is a flexible web service that adapts to existing sign-up processes. It blends quick ID verification seamlessly into the overall customer journey. The service is easily tailored to specific risk management requirements for a rapid, secure onboarding experience. Personator captures verified and standardized customer data with every transaction, so satisfying stringent KYC, KYB, AML, PEP, and BSA obligations is automatic.

Accepting only clean, confirmed customer data at collection means only clean, verified data flows downstream into system processes and customer-facing applications. Organizations can rely on better data for customer analytics, enhance operational efficiency and boost the bottom line with Personator.

Personator Features:



Easy Integration

Personator's flexible web service integrates easily, and is adaptable to specific onboarding or risk management requirements for compliance.



Instant Name-to-Address Verification

Personator can verify a customer's name-to-address in seconds for quick ID confirmation with less friction.



National ID & Age Verification

Verify a person's national ID, such as social security number (SSN) or driver's license. Correlate date of birth to deter under-age, consumer-not-present activities and combat rising synthetic identity theft.



Completes & Corrects Customer Details

Personator ID adds missing names, addresses, phone numbers, and email addresses to complete and standardize customer data. It corrects addresses, adds missing street suffixes, state, province, and administrative area info, plus standardizes addresses to specific country formats.



High Accuracy Verification

Personator ID will further establish whether contact elements are real and current by checking if:

- ✓ Names are formatted correctly
- ✓ Addresses are deliverable
- ✓ Phone numbers are active & callable
- ✓ Email addresses exist & receive email

Get more info about Personator Identity at:

>> www.melissa.com/au/compliance

Peerless Global Reference Data

Melissa's extensive knowledge base powers Personator Identity. Sourced from numerous global datasets, it contains billions of active and historical records - plus millions more referenced only in proprietary data stores. Personator also includes real-time access to USPS®, SERP® and other international postal data, U.S. credit data (GLBA), OFAC and international AML data feeds.



Watchlists & Sanctions Screening

Personator watch list screening checks nations, entities, etc. against OFAC, federal and international databases to comply with regional economic and trade sanctions, AML/CTF regulations including the EU's 5th AML Directive (5AMLD), U.S. Bank Secrecy Act, Patriot Act and other international legislation.



Negative News Checks

Scans international media sources for negative or unfavorable news about an individual or business – providing titles, links and dates of news coverage.



Know Your Business Checks (KYB)

Matches businesses, addresses, & business IDs worldwide to ensure companies are working with a legitimate partner. This includes verification of business name, country-specific ID, status, type (e.g., "Corporation", "Limited Liability Company"), and registration date.

About Melissa

Melissa is a leading provider of data quality, identity verification and address management solutions. Melissa helps businesses win and retain customers, validate and correct contact details, optimise their marketing ROI and manage risk. Since 1985, Melissa has been a trusted partner for key industries like retail, education, healthcare, insurance, finance, and government. For more information visit www.melissa.com/au or call +61 02 8091 0600.

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