



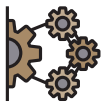
Personator Identity

The Best Defense Against Fraud is a Valid Identity

Personator Identity is a real-time, cloud-based electronic identity verification (eIDV) and resolution engine that gives you the confidence in knowing your customer is who they say they are. For this purpose, international personal data (name, phone, address, email) is checked, standardised and compared with several external databases. It is optimised to verify an individual's or business's identity in minutes, and instantly detects application fraud in both customer and business channels. Personator Identity helps protect organisations from fraud without offending customers, ensuring Know Your Customer (KYC) and Know Your Business (KYB) compliance.

Consumers are increasingly doing business online and they want a smooth and fast customer onboarding. This makes it increasingly difficult for businesses to protect themselves from growing online fraud, while at the same time meeting customer demands for convenience, speed and simplicity. Personator Identity offers a range of features to ensure that businesses eliminate costly delays, reduce manual review, retire legacy verification systems and avoid reputational risk with regulators as well as the public.

Personator Identity Features:



Easy Integration

Flexible web service integrates easily, and is adaptable to specific onboarding or risk management requirements for compliance. Available as API and SaaS.



Instant Name-to-Address Verification

Provide instant proof of address by matching a customer's name to an address 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

Verify and enrich customer addresses for 240+ countries and territories, including correcting and standardising addresses to country format and adding precise latitude/longitude coordinates.



High Accuracy Verification

Establish whether contact elements are real and current by checking if:

- ✓ Names are formatted correctly and match a given address
- ✓ Addresses are accurate & deliverable
- ✓ Phone numbers are active & callable
- ✓ Email addresses exist & receive email

Get more info about Personator Identity at:

>> www.melissa.com/eu/identity-verification

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 Identity also includes real-time access to international postal data and international AML data feeds.



Watchlists & Sanctions Screening

Monitors watchlists to check your customer list against federal and international databases to comply with regional economic and trade sanctions, AML/CTF regulations including the EU's 5th AML Directive (5AMLD) and other international legislation.



Negative News Checks

Scans national and 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

For over 39 years, Melissa has been a leading provider of data quality, identity verification and address management solutions. Melissa helps companies acquire and retain customers, validate and correct contact data, optimise marketing ROI and manage risk.

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