



SOLUTION SPOTLIGHT

The Melissa Personator Identity Validation and Enrichment Suite



BY JOHN K. WATERS

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Everyone knows there's nothing good about bad data. In fact, that phrase is practically a cliché in the enterprise. But the truth of it hits home when it comes with a few clarifying statistics:

- ▶ In 2016, data scientists working at tech giant IBM estimated the cost to the U.S. economy of poor data quality to be around \$3.1 trillion annually in an oft-cited report on extracting business value from Big Data. As if to underscore the importance of data accuracy, the company added an extra "V" to the "Three Vs" that defined "Big Data" at the time (volume, variety, velocity) to include veracity.
- ▶ In a 2018 survey, Gartner analysts found that organizations believed poor data quality was responsible for an average of \$15 million in annual losses. The analysts said at the time that worsening losses due to bad data were inevitable as "information environments become increasingly complex," and that the problem would continue to pose a challenge to organizations of all sizes for years to come.
- ▶ In its annual global data management research study, credit reporting agency Experian found that 77% of responding company executives believed that inaccurate data was preventing them from delivering a good customer experience, and that a quarter of their customer records were inaccurate.
- ▶ CRM powerhouse Salesforce validated those concerns recently with a study in which 90% of contact records in the average customer's database were shown to be incomplete, 74% of the records needed updates, and more than 25% were duplicates.

“**Melissa Personator helps to capture accurate personal and demographic detail that can be applied to other processes, such as marketing, timely fulfillment, and even fraud prevention.**”

Quality issues can and do affect many types of data in an organization, from product data to financial data, vendor and external stakeholder data to internal operations data. But the inaccuracy and/or incompleteness of contact records is one of those ground-level bad-data problems that directly affect the cost and performance of enterprise sales and marketing initiatives. Bad contact data can cripple marketing campaigns, erode customer satisfaction and trust, impede an organization's ability to make informed decisions, and cause a company to miss important revenue opportunities.

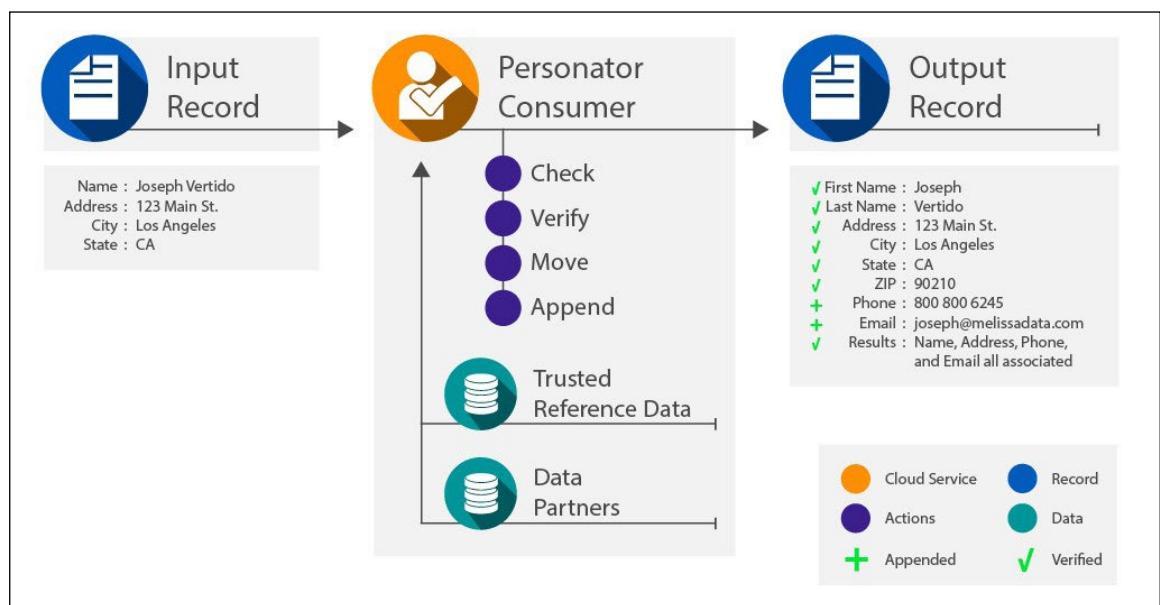
Solutions designed to solve this critical enterprise data problem range from open-source tools for cleaning up the company contact databases, to pricey contact-cleansing-and-management frameworks with more of a big-picture approach to overall enterprise data hygiene.

MELISSA PERSONATOR

Somewhere in the middle is a product suite called Personator, an all-in-one, cloud-based system for contact checking, verification, move updates, appending and enrichment. It was developed by an Orange County, Calif.-based company called Melissa (formerly Melissa Data), which has been making data-quality tools and services for about 30 years.

Melissa bills Personator as a contact “verification and enrichment” solution. The tools the suite comprises were designed to compare contact information—a name, physical address, phone number, email address, date of birth, national ID, etc.—against trusted reference data compiled and maintained by the company from a range of proprietary and publicly available databases. The Personator suite leverages more than two billion records from the United States and Canada for this purpose.

Even more impressive than its ability to access this massive resource, is the solution’s ability to leverage that data to verify contact information with remarkably limited inputs. No specific address format is required, nor are complete addresses—neither of which is a unique capability in this type of solution—but Personator has the rare ability to make associations across data sets to complete a customer record from no more than a few contact elements—virtually any piece of a contact record. This is a crucial advantage of this solution.



Personator also “enriches customer data to provide a clearer picture of the people a company is attempting to serve effectively,” the vendor explains on its Web site. In other words, it helps to capture accurate personal and demographic detail that can be applied to other processes, such as marketing, timely fulfillment, and even fraud prevention.

PERSONATOR CONSUMER

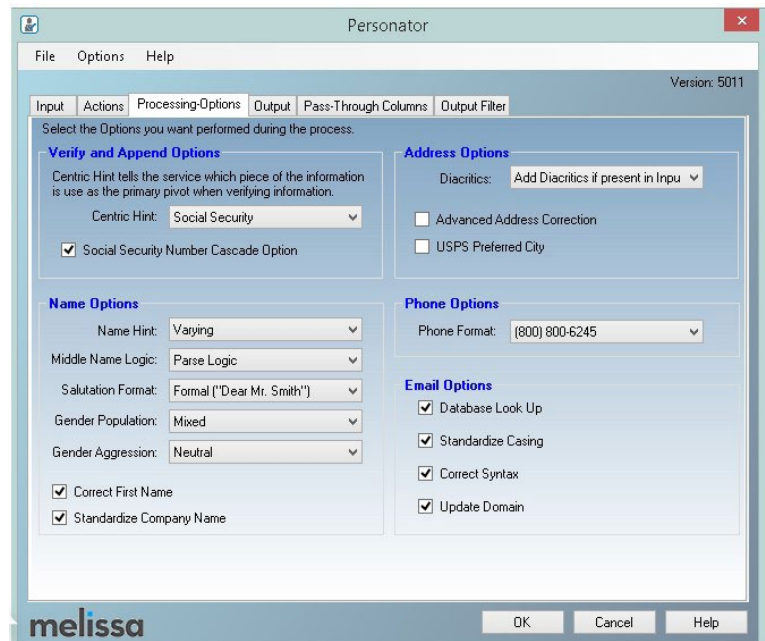
The suite’s core Web service is called Personator Consumer. This service is targeted for the U.S. consumer at their residence (as opposed to a business or a person at their work).

Users enter contact record elements—names, addresses, phone numbers, and/or email addresses, etc.—which the service parses simultaneously and checks for correctness. It also makes “conservative” or “aggressive” corrections, depending on the user’s preferences, acquires the latest addresses for the contacts, and appends data. (A “conservative” correction might be something like changing janedoe@gail.com to janedoe@gmail.com.) As mentioned earlier, the service can leverage virtually any of these inputs to verify whole contact records.

Personator Consumer performs four primary actions: check, verify, move update, and append, which the user initiates by entering a request into the system. The user’s ID serves as the key for accessing the service and any action or actions the user wants to execute. The user then configures the way the service will behave via a Processing Options field.

The user then cycles through all the records he or she wants to add, entering the various values into the proper fields, and then adding the record to the request structure. Once the request is completed, the user sends it to the service and receives the response. The response contains a list of records equivalent to the one sent in the request. Each record in the response contains the output for one record from the request.

There’s virtually no difference between single-record and batch processing in Personator Consumer. Single-record and batch requests are both made



to the same endpoint; single-record requests are effectively batches of one. The service is designed to handle batches of up to 100, and the company actually recommends 100 records per request, because the service performs much faster with more records in each request.

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User requests can be configured to perform one or more of the following actions:

▶ **Check:** When the service checks a record, it inspects it to determine whether the data in it is correct—that the zip code is the right one for the neighborhood, for example. A record doesn't need to be complete for the service to perform this action; any combination of contact elements will be enough. During this action, the service might also make limited corrections and appends to the data. The check action involves the inspection of each piece of the record separately and independently of the user inputs. The action then returns result codes that describe which inputs were invalid, valid or corrected. It also returns the input data after it has been corrected and appended.

Within the check action is an optional feature called `AdvancedAddressCorrection (AAC)`, which leverages the name input with the record to make more aggressive corrections and appends to an address. It can correct or add house numbers, cities, states and ZIP Codes.

▶ **Verify:** When the service verifies a record, it looks at a datapoint selected by the user and determines whether the other datapoints are associated with it. An address-centric verification, for example, determines whether the name, phone number and email address on that record are correlated with the address in Melissa's database. Verify returns only the result codes describing what it found.

▶ **Move:** When the service performs a move update action, it looks for evidence that a contact has relocated. To perform this action, the service must have a person's name and an address. The returned address information will contain the updated address if a move was detected. Move update also returns result codes that help the user identify which addresses have changed.

▶ **Append:** The append action is the one that “enriches” a contact and fills the gaps. When the service appends a record, it returns elements based on a user-selected datapoint (like the verify action), which can be the address, email, or phone number. If the datapoint is address-centric, for example, the append action will return the name, phone number, and email associated with that address. The append action can also add demographic data for sales and marketing purposes—things like date of birth, gender, marital status, and home ownership. This action also returns result codes that help users identify which elements were appended.

The power of Personator lies in the flexibility of its inputs, as well as the intelligence it can provide with its outputs. From census information to demographics like size of household, income level and education level, the user has the ability to target and customize campaigns. As a cloud-based web service API, Personator Consumer can be integrated into any application. Additionally, Melissa provides pre-built tools in Salesforce, Microsoft CRM, SSIS and Excel. It’s even possible to upload a list directly to Melissa using the Listware Online portal and have it processed and ready for immediate use with no programming or advanced skills needed.

PERSONATOR SEARCH API

The Personator Search API is a programming interface that enables the user to perform extremely flexible searches of Melissa’s massive consumer database. The API is commonly used for performing skip-tracing-type searches, the company says. It’s designed to allow the user to search for consumer information with scant information—say, just the person’s name. The Personator Search lookup was designed to allow a user to find anyone in the United States. It includes features for searching full or last names, as well as other contact elements. What makes this component of the Personator suite stand out is its ability to verify the true identity of the searched-for person and display his or her information—not just name and address, but demographic information, as well.

PERSONATOR WORLD

This component of the Personator suite is a digital identity verification service designed to meet strict international compliance obligations. It provides real-time electronic identity verification (eIDV) and sanctions/watchlist screening tools, which Melissa markets as “an ideal solution for fast onboarding, fraud prevention, and Know Your Customer (KYC) and AML compliance.” While Personator Consumer focuses on the United States, Personator World provides access to data from countries around the world. Users can verify addresses in 240+ countries and territories. Additionally, users can verify full identity in 35+ countries and counting.

Personator World verifies identities and onboards customers into enterprise contact databases via a single API integration. With Melissa’s partner IDPal, users can leverage mobile

KYC capabilities to extract and verify information from passports, utility bills, driver's licenses and similar records using Optical Character Recognition (OCR) and Machine Readable Zone (MRZ). It employs a set of algorithms to identify more than 60 facial feature characteristics and perform proof-of-life checks to ensure the person behind the device is alive and not a static image.

The company emphasizes Personator World's ability to mitigate online fraud risk, and ensure compliance in areas of Anti-Money Laundering (AML), Politically Exposed Persons (PEP) and the Bank Secrecy Act (BSA). Another advantage: It provides a single point of access to local, in-country reference data.

CONCLUSION

One of the most common data-quality problems enterprises continue to face is inaccurate and/or incomplete contact records. Contact data decays by an estimated 30% per year, so it's an ongoing challenge. And it's one the enterprise ignores at its peril. Bad contact data weakens sales intelligence, hamstringing marketing campaigns, and erodes customer satisfaction and trust. And it leads to missed opportunities. The rest of the organization can be running like a well-oiled machine, but without the proper connection between a customer's name and ZIP code, it's just spinning its wheels.

Tools like those collected in Melissa's Personator suite offer a powerful solution to this problem. The suite combines a well-designed toolset, easy integration options, and a massive database to provide a singular system for contact checking and verification.

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ABOUT THE SPONSOR

Since 1985, Melissa has specialized in global intelligence solutions to help organizations unlock accurate data for a more compelling customer view. More than 10,000 clients worldwide in arenas such as retail, education, healthcare, insurance, finance, and government, rely on Melissa data quality and ID verification software, including data matching, validation, and enhancement services to gain critical insight and drive meaningful customer relationships.

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