Personator

Complete Identity Verification

melissa®

Solutions to Reduce Risk, Ensure Compliance and Safeguard Customer Onboarding

Melissa's industry-leading identity verification solution is designed for organisations that need high-speed, rigorous Know your Customer (KYC) & Anti Money Laundering (AML) checks to meet compliance requirements and prevent fraud.

Melissa Offers two flexible variants of identity verification to suit any business need.

Personator Identity: 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 ID: A mobile KYC approach to verifying a person's identity from their smartphone while using the power of AI, biometrics and proof of life, all in an easy 1-2-3 process.

What Makes Our Identity 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 over 37 years ago 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 Identity 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 and enrichment solutions, but are absolutely integral to increase the matching accuracy.

4. One Source for All Data Quality or Enhancement 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.

Global AML & KYC Check

Designed for organisations that need high-quality, real-time identity verification, Personator Idenity 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. ID / Age Verification 2+2 Checks

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 lightweight, quick check that goes a long way to providing enhanced fraud prevention & is available in select countries including the UK, U.S., Germany & many others.

1. ID / Age Verification & 2+2 Checks

ID / Age Verification: Perform full ID checks by verifying SSN, national ID & date of birth to prevent underage consumer-not-present activities.
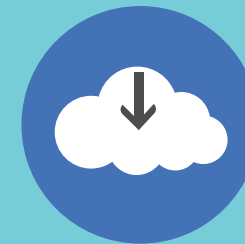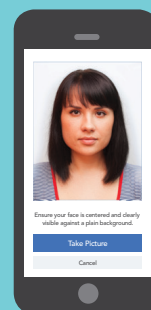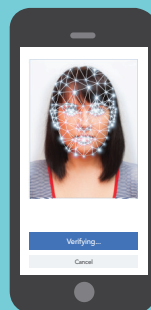
2+2: A more advanced mode of ID verification using 2 different sources to corroborate & verify 2 pieces of information. Check a person's ID against relevant sources like electoral rolls or credit & court data.

0. Sanction, PEP & Deceased Screening

Gain the greatest confidence in an individual or entity after they have been screened through sanctions & deceased lists, politically exposed persons and other federal and international watchlists. All reference data which a user is screened against is refreshed daily in our real-time environments.

MOBILE DOCUMENT SCAN APP

Need a streamlined, easy-to-use approach to rapid onboarding and robust security? Melissa's Mobile KYC App is a quick way to capture and verify customer ID documents and securely store consumer due diligence reports with a full audit trail. Reduce fraud, improve customer engagement, and ensure peace of mind – in a matter of seconds.

ID Check

MRZ and OCR technologies instantly identify document type, extract client data and populates data into relevant systems, like CRM platforms with no manual entry.

Biometrics Check

Smart facial recognition and comparison algorithms recognise a match between a selfie and an ID image and distinguishes changes like facial hair, makeup, hairstyle and more.
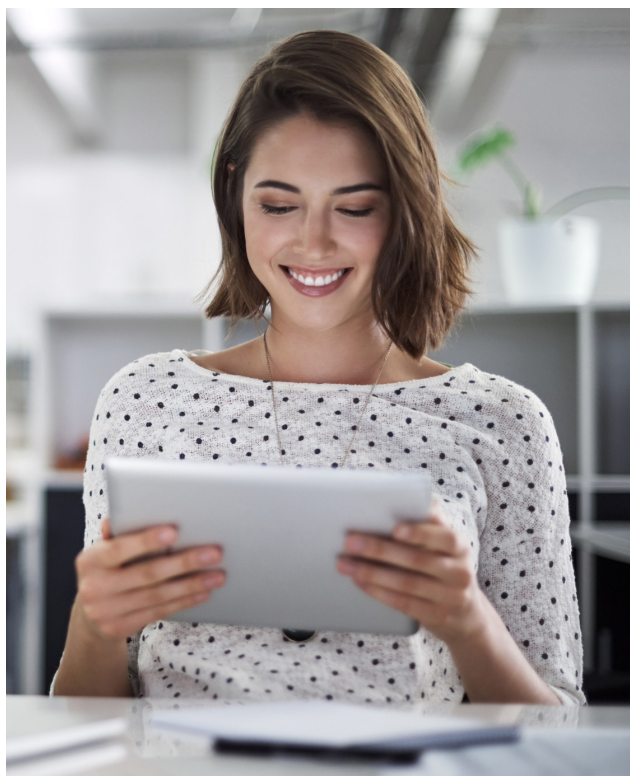
Liveness Check

Determines if the person behind the device is live and not a static image by distinguishing eye movement to ensure user authentication.

Compliance Reporting

Customer due diligence reports and full audit trails are generated and stored. All documents and reports are organisation - controlled and may be evaluated at any time.

Request a Demo!

WHY MELISSA?

Our 38+ years of address expertise started with ZIP+4 and turned into so much more. Melissa is 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 120-day ROI guarantee

Time Inc.   BAE SYSTEMS

SIEMENS   NORDSTROM   Bank of America

verizon   AAA   Ford

HYUNDAI   FedEx   GOV.UK

AVIVA   MHRA

Learn More: www.melissa.com/uk/identity-verification