



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 electronic identity verification (eIDV) and resolution engine that gives you the confidence in knowing your customer is who they say they are. It is optimized 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 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 Identity 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 Identity 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 Identity.

Personator Identity Features:



Easy Integration

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



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 standardizing addresses to country format, adding precise latitude/longitude coordinates, and verify business information and business ID.



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/personator-identity

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 Identity 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

Monitors watchlists to check your customer list 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

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 organizations 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.

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