Retail Data Compliance & Identity Verification Suite for Proven Savings and Trust

Retailers need to maintain a high standard of regulatory compliance while managing consumer expectations for privacy. Here's how a single-source address management solution achieves data integrity and payment security to help you save millions.

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melissa

Achieve Retail Efficiency with Simple, Secure Identity Verification

Incorrect shipping, poor compliance, digital complexities, and fraudulent payments can get in the way of business. Retailers are under immense pressure to protect data while delivering secure, omnichannel experiences for their customers.

By securing consumer data, organizations ensure that their privacy standards satisfy regulatory requirements from GDPR, CCPA, PCI-DSS, and HIPAA for health-related retail. With this rise in regulatory and consumer demands, retailers are looking for a safer way to provide digital verification.

Melissa provides an Identity Verification service for retail security, which serves as a practical, measurable answer to these challenges. With their solutions, retailers can scale confidently, meet privacy obligations, improve ROI, and ensure data accuracy.

Businesses can tailor Melissa's electronic identity verification solutions to specific sign-up processes and risk management requirements. Featuring personalized Know Your Customer (KYC), Know Your Business (KYB), and Anti-Money Laundering (AML), this approach ensures a fast customer onboarding experience while supporting reliable information. It helps you secure transactions across channels, so you can maintain trust at every touchpoint.

With Melissa, You Can:

- **Verify identities** of customers worldwide in real time and detect high-risk activities that support your Customer Due Diligence (CDD) obligations.

- **Customize verification** processes by choosing at which point within your business operations you want to validate a customer's identity and meet your business needs.

- **Maximize ROI** by lowering chargebacks and preventing regulatory penalties.

- **Leverage services** for a seamless end-to-end process to establish and safely track customer data.

- **Simplify compliance** at scale in areas of AML, Politically Exposed Persons (PEP), and Bank Secrecy Act (BSA) requirements.

- **Ensure privacy** with their commitment to GDPR, CCPA, HIPAA, SOC 2, and other privacy regulations across the omnichannel retail environment.

Ensure Data Quality and Accuracy to Drive Business Success

With accurate data, businesses gain actionable insights that allow them to reduce costs and boost customer satisfaction. But in reality, an alarming 94% of companies believe their data may be inaccurate.

Melissa helps improve data quality and accuracy for retailers all over the world. Having better data ensures lower costs, revenue growth, greater customer insights, and waste reduction. Businesses can use the flexible data quality solutions to monitor data and consolidate duplicate records for a rich database with accurate information.

Data precision is non-negotiable, so Melissa is committed to providing accurate software for your continued success. Their verification service uses industry-leading solutions to meet your KYC and AML compliance needs, including:

- Contact data quality
- ID & document verification
- Age and death validation
- Watchlist and sanctions screening
- Mobile identity authentication

Explore the two parts of the identity security suite to understand what you gain.

Personator Identity (Supports 60+ countries)

- Ensure accurate ID verification from national and global sources.
- Fast-track authentication processes for seamless customer onboarding.
- Safeguard your operations against fraud.
- Gain a 360-degree view of your customers.
- Comply with areas of AML, PEP, and BSA requirements.
- Authenticate identities directly with data from trusted Mobile Network Operator sources, ensuring frictionless and secure user verification.
- Support current and future B2B networks with secure KYB checks, ensuring partnership legitimacy.

Personator Consumer (US/CAN)

- Verify actual customer residency with geocoding for unparalleled address accuracy.
- Use a single API call to access consumer demographic and geographic information.
- Stay updated with AI & matching algorithms.
- Leverage one source for multiple data enhancement needs, including IP location, proprietary change of address, US consensus information, and high-precision location data.
- Enjoy cost-effective and quick identity checks during new customer sign-ups or purchases.
- Update customer contact information, including phone, address, and email, with a cloud solution that improves retail delivery and prevents fraud.
- Unlock flexibility to meet your retail needs across eCommerce platforms, SaaS applications, and more.

Identity Verification Features

How Personator Identity Works

- **Contact data verification**
  Validate addresses, names, emails, and phone numbers individually with precision.

- **Proof of address confirmation**
  Link a person's name to a specific address to confirm proof of address in real time – available in select countries.

- **Advanced identity authentication**
  Use electronic Identity Verification (eIDV) to cross-reference consumer information, validate it against multiple independent data sources for each country, and access authoritative data sources from government, telecom providers, and credit bureaus for high-confidence identity verification.

- **Watchlist screening**
  Screen customers in real time against sanctions lists, Politically Exposed Persons (PEP), and globally restricted party watchlists to ensure compliance and mitigate risk.
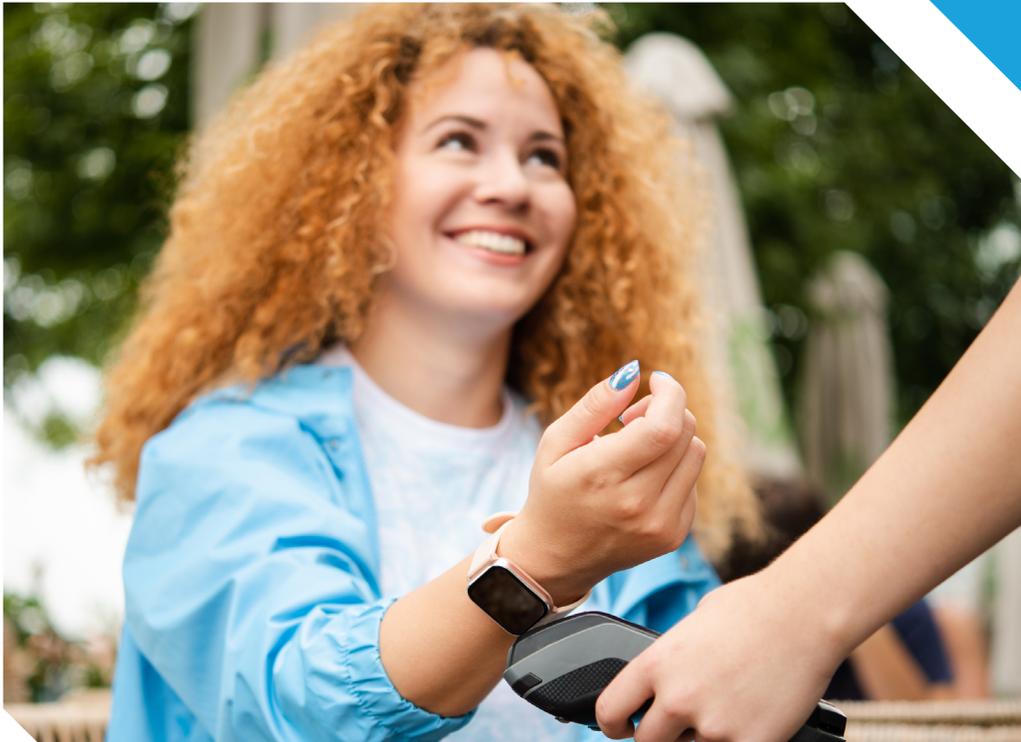
How Personator Consumer Works

- **Identify consumer data**
  Check and correct a name, address, email, and phone number.

- **Verify information**
  Confirm that the name, residential address, phone number, and email address are all associated for quick identity verification.

- **Update customer addresses**
  Using multiple, proprietary datasets, Personator provides up to 30% more change of address matches than USPS NCOA[Link] alone.

- **Identity matching**
  Add missing email addresses, names, and phone numbers to contact records.

- **Enrich records**
  Personator enriches records with consumer demographic and geographic location data.

- **DOB**
  Validate a given date of birth.

Why Melissa?

Melissa combines unmatched technology with global support to offer solutions that verify addresses in real-time. They ensure accurate, high-quality customer data that empowers you to drive sales and improve compliance for overall business efficiency.

Are you ready to improve your retail compliance and identity verification?

Get Started

Their company has been providing data compliance and identity verification services for 40 years and counting. In that time, they have helped thousands of enterprises globally and across multiple industries to proactively manage the quality of their data.

Melissa is the choice for retailers that want to increase operational efficiency, deliver outstanding customer service, establish compliance, and maximize direct mail ROI.