



# THE NEXT GENERATION OF ADDRESS VERIFICATION

REDUCE RETURNED MAIL COSTS AND FRAUD RISK.  
ENSURE NEW EMV CARDS REACH INTENDED CUSTOMERS.

Every time a financial institution issues or re-issues credit or debit cards, there is the potential for returned mail costs and fraud losses. New cards need to be shipped due to expiration, data breaches, lost cards, portfolio acquisitions or other scenarios. It's in companies' best interests to ensure that addresses on file are verified first.

For more info about ID Insight's **Safe2Ship** solution and to find out how to receive a free portfolio address consultation, visit [idinsight.com/solutions/](http://idinsight.com/solutions/)

Safe2Ship is a comprehensive solution that is specifically engineered to minimize the costs and risks associated with the delivery of debit or credit cards to end customers. This next-generation address verification solution provides the following benefits:

- ✓ Reduce returned mail and production costs
- ✓ Maintain trust and positive customer relationships
- ✓ Reduce fraud losses

Safe2Ship is an especially pertinent solution considering the massive re-issue of EMV cards now underway. It's an out-of-cycle re-issuance requiring large amounts of operational resources — and given the sheer volume of EMV cards going out, the potential returned mail costs are staggering, not to mention the increased exposure to account takeover fraud.

Address accuracy is a major hurdle for card issuers, considering the national move rate is

**17%**  
and

**MORE THAN HALF**  
of residents do not report address changes to the USPS.

# How SAFE2SHIP<sup>SM</sup> WORKS



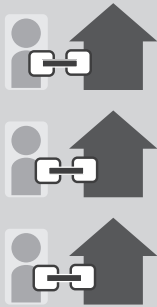
Addresses in question are sent to the Safe2Ship application, along with other identifying information.

## 1 VALIDATION



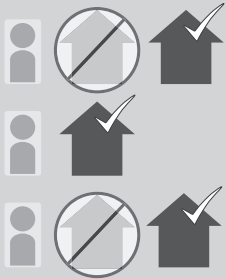
Safe2Ship processes the addresses to ensure each is valid and a legitimate delivery point.

## 2 VERIFICATION



Safe2Ship matches the input data to its consolidated database, containing hundreds of billions of continuously refreshed records to verify the customers' identities.

## 3 BEST ADDRESS



Safe2Ship identifies and appends the most current address if the customer does not reside at the address on file.

## 4 FRAUD PROTECTION



Safe2Ship examines the addresses, looking for suspected and known fraud activity.



Safe2Ship returns validation, verification and fraud mitigation elements to enable more informed decision making.

## EMV ROLL-OUT

EMV card technology, paired with new payment terminals, will offer greater security against card fraud and data breaches at the point-of-sale during in-store transactions. However, the massive wave of new EMV-enabled cards being sent out to replace the old magnetic stripe cards is exposing issuers to a significant new fraud risk.

Fraudsters are hard at work changing addresses on victims' accounts in anticipation of the EMV roll-out. Unlike typical account takeover fraud scenarios, crooks won't even need to request a new card after they change the account's address during the transition to EMV; they know a new card will be in the mail soon anyway and are lying in wait.

For more info and to find out how to receive a free portfolio address consultation, visit [idinsight.com/consultation\\_offer](http://idinsight.com/consultation_offer).

More than  
**650,000,000**  
cards are being  
re-issued due to the  
EMV transition

Returned mail and  
other operational  
costs can exceed

**\$10**  
per card

**idinsight**  
ACCESS INTELLIGENCE<sup>SM</sup>

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