

PRODUCT SHEET

Credit Risk Management | Identity Verification and Authentication

AZ PICK

The delivery check for your addresses

Your challenge

Entering address data is an important step in the customer journey of any online shop and essential for successfully completing the order process. However, it's sometimes the case that customers accidentally or knowingly enter incorrect names or addresses. As a consequence, non-deliverable goods increase the costs of handling returns for online shop operators. If the personal identity information given is incorrect (but the address is ok), the goods may well still arrive at the customer. This is however usually coupled with an increased risk of payment default, with postal invoice and payment reminders potentially being undeliverable. Additionally, later debt collection is usually unsuccessful for such cases.

Our solution

AZ PICK (Person Identification Check) – a solution by AZ direct GmbH – not only checks whether a postal address is correct during the order process, but also whether a customer actually exists at the address entered. This means online merchants receive reliable information about whether mail related to the submitted orders can be delivered to the address without any problems. The address data entered is reconciled with the extensive database of AZ direct GmbH and other publicly accessible sources. Thanks to the results, companies can better identify non-verifiable addresses before the order is completed and the goods are shipped.

Your advantages



Reduced payment defaults



Lower follow-up costs for handling returns



High data quality



Excellent availability



Optimal address management



How AZ PICK works

Address entry

A customer enters their address during the order process in an online shop. The address data is checked before the purchase is completed, which can help combat higher return rates and higher costs.

Address standardization and validation

The entered postal addresses are first brought into a consistent and correct format.

Address verification

In the next step, the addresses are reconciled with the data inventory of AZ PICK. A smart evaluation algorithm then validates the results. This depends on the number of multiple confirmations and the relevance of the respective data sources.

Easy-to-interpret results

As a result of verification, AZ PICK returns easy-to-interpret abbreviations such as PPB (person known at stated address).

Easy integration

AZ PICK can be easily and securely integrated into the internal processes and systems of online shops thanks to the real-time and batch interfaces of Arvato Financial Solutions.

The result

AZ PICK enables non-verifiable addresses to be identified before shipping goods. In these cases, online shop operators can take targeted measures early and only offer secure methods of payment, for example. AZ PICK is ideally complemented with credit and fraud checks by Arvato Financial Solutions.

Feature	Short Description	Information
PPB	Confirmation on person level	Person known at stated address*
PHB	Confirmation on household level	Household known at stated address*
PAB	Confirmation on address level only	Address is correct and known by PICK, household or person could not be verified
PNP	Address not known	Address contains structural defects (e.g. missing name)
PNZ	Person no longer living at this address	Person has been known at stated address, but is likely not to live there anymore*
PPV	Person deceased	Person deceased*
PPF	Address incorrect/not correctable	Address – is incorrect – is ambiguous
PUG	Building/house unknown	Address is formally correct but the building is not known by AZ Direct GmbH
PXX	Timeout	Verification not possible due to timeout (request will not be invoiced)

* fault-tolerant

Please note: This translation is for your convenience. Only the German version of this document is legally binding.

Arvato Financial Solutions Services

Arvato Financial Solutions provides professional financial services to renowned international brands as well as respected local businesses – allowing them to leave their credit management to a professional, so they can focus on what matters most for their business. The services center around cash flow in all segments of the customer lifecycle: from identity, fraud and credit risk management, to payment and financing services and debt collection.

Any questions. Contact us.

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