



MITIGATE RISK

Protect your organization from **mail delivery-related fraud and compliance exposure**

GrayHair brings **postal intelligence** into your enterprise data ecosystem, so risk teams can detect anomalies early, protect high-value communications, and reduce exposure.

THE EXECUTIVE PROBLEM

Risk teams are asked to manage fraud and compliance **without reliable visibility into mail delivery behavior**. The consequences of which are:

- Mail theft and interception.
- Fraud tied to address manipulation.
- Compliance failures due to missed delivery.
- Sensitive communications sent to bad addresses.
- Increased exposure to regulatory scrutiny.
- Increased fraud-related costs.
- Heightened customer concern.

EXECUTIVE OUTCOMES

With GrayHair's Enterprise Postal Data Platform, delivery becomes a visible risk signal.

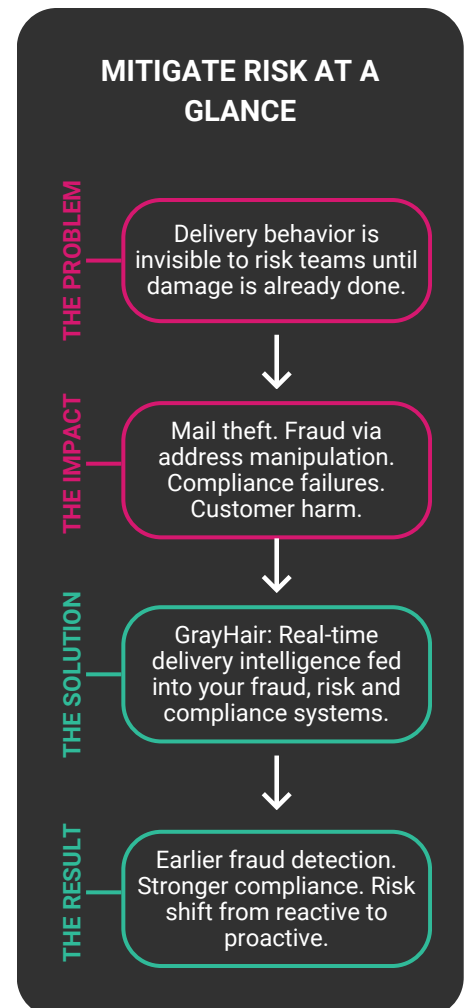
Typical Enterprise Impact:

- Earlier detection of suspicious mail delivery activity.
- Reduced exposure from high-risk destinations.
- Fewer sensitive mailings sent to outdated or incorrect addresses.
- Stronger compliance posture.
- Better coordination between Risk, CX, and Operations.
- Increased customer confidence.

What Changes for Risk Leaders?

- Delivery behavior becomes a monitored signal.
- Address anomalies surface earlier.
- High-value mail is protected.
- Compliance failures decline.
- Risk teams gain operational leverage.

YOU CANNOT MANAGE MAIL DELIVERY RISK YOU CANNOT SEE.



THE SOLUTION: GRAYHAIR'S ENTERPRISE POSTAL DATA PLATFORM

GrayHair's Enterprise Postal Data Platform is a centralized, governed data share that standardizes, enriches, and distributes real-time postal intelligence and insight across enterprise systems. It transforms fragmented mail-tracking, address, and ACS™ data into a secure, integrated asset that powers enterprise-wide analytics, fraud mitigation, customer experience, compliance, and cost optimization.

When Delivery Is Invisible, Risk Increases

Mail-related risk is rarely obvious at first. It appears as:

- Intercepted cards.
- Fraudulent address changes.
- Sensitive documents sent to old addresses.
- Missed regulatory notices.
- Customer harm that surfaces too late.

Without postal intelligence integrated into risk workflows:

- Risk teams react after damage occurs.
- Fraud patterns remain hidden.
- Compliance issues are discovered too late.
- CX teams absorb customer fallout.
- Resolution costs mount.

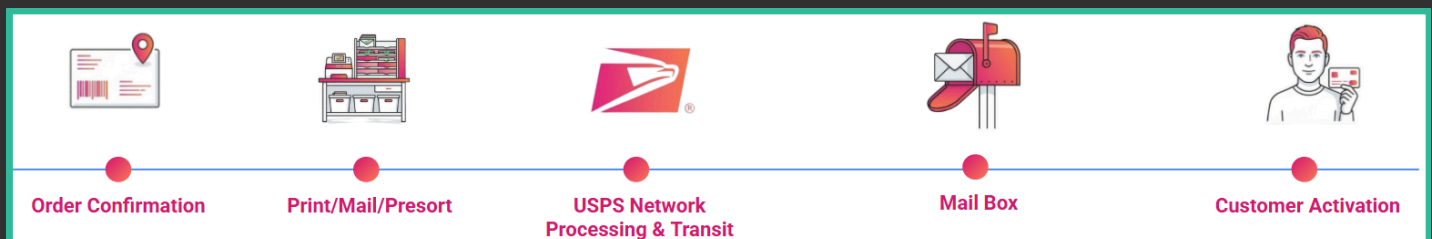
This is not a compliance failure.
It is a visibility failure.

DID YOU KNOW?

Almost 100,000 people in the United States move every day, but only 60% notify the USPS.



RISK SIGNALS ARE VISIBLE. YOU JUST NEED TO KNOW WHERE TO LOOK.



Turn Delivery Into a Risk Signal

GrayHair's Enterprise Postal Data Platform feeds delivery and address intelligence into fraud systems, risk models, compliance workflows, and analytics platforms. Risk teams gain visibility into:

- Address change patterns.
- Delivery failures on sensitive mail.
- Return mail tied to regulated communications.
- Anomalies that indicate potential fraud or interception.

Risk shifts from reactive investigation to early detection. With GrayHair, you can see:

- Cards activated before a delivery scan.
- Activation attempts before USPS out-for-delivery.
- Activation from IP addresses far from delivery addresses.

What Changes in Risk Operations?

- **Earlier Detection:** Suspicious delivery patterns are surfaced before fraud escalates.
- **Fewer Loss Events:** High-risk destinations are suppressed or flagged.
- **Stronger Compliance:** Proof of delivery and visibility into failures support audits and regulatory posture.
- **Better Cross-Team Coordination:** Risk, CX, and Operations work from the same delivery truth.

DELIVERY INTELLIGENCE CYCLE

CLEANER DATA

BETTER DELIVERY

BETTER CUSTOMER EXPERIENCE

BETTER MARKETING PERFORMANCE

REDUCED RISK AND WASTE

LOWER POSTAL SPEND

REINFORCES DATA QUALITY

POSTAL INTELLIGENCE DELIVERED!

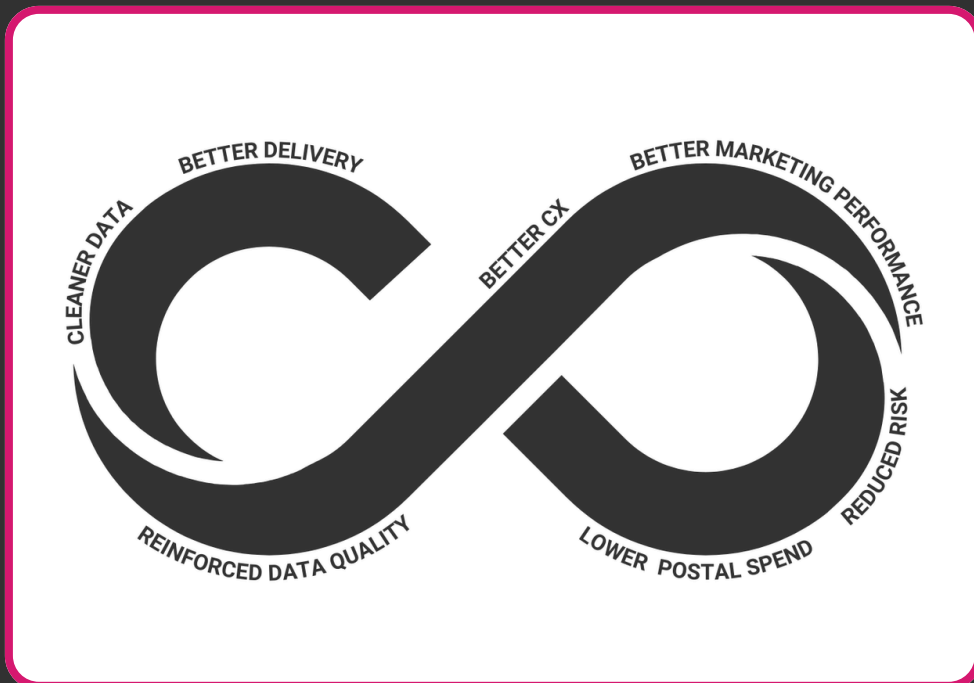
Every communication generates signals. Those signals generate intelligence. That intelligence improves the next communication and the one after that. This continuous delivery intelligence cycle creates a **self-reinforcing system that improves communications performance across the enterprise.**

Risk Management Depends on Shared Delivery Visibility.

- **Data Quality:** Better address data reduces fraud entry points.
- **Customer Experience:** Fewer delivery failures mean fewer customer harm events.
- **Marketing Effectiveness:** Risk suppression protects campaign integrity and brand trust.
- **Optimized Postal Spend:** High-risk waste is eliminated from mailing programs.

Risk mitigation improves when delivery becomes visible across the enterprise.

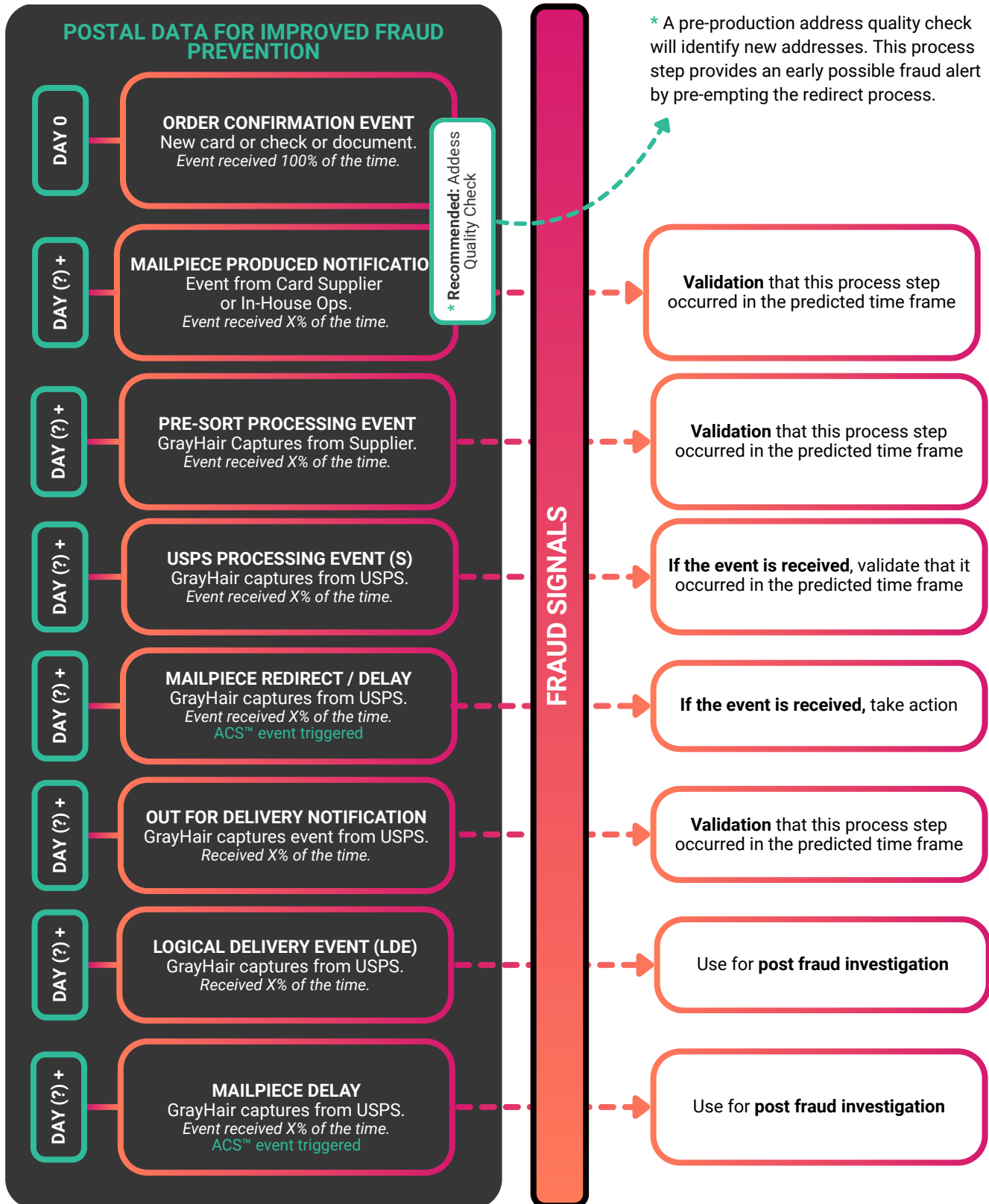
GRAYHAIR'S DELIVERY INTELLIGENCE CYCLE CONTINUOUSLY IMPROVES COMMUNICATIONS PERFORMANCE.



When GrayHair connects directly to your data lake, warehouse, CRM, and enterprise platforms, postal signals become operational intelligence.

POSTAL ADDRESS DATA QUALITY IS AN ENTERPRISE CAPABILITY

Enterprise postal data is a critical component of any comprehensive postal fraud mitigation effort and an important visibility layer for assessing delivery risk. With GrayHair, risk teams detect problems earlier, compliance improves through delivery transparency, sensitive communications are protected, and delivery intelligence becomes part of the enterprise risk posture.



CARD INTERCEPT FRAUD SIGNALS AND EVENTS

GrayHair helps fraud departments leverage signal and event data to identify suspicious activity in real-time:

- **Rerouted Mail Recognition:** Boost security protocols by promptly recognizing instances where mailpieces are rerouted during the delivery process.
- **Scan Event Monitoring:** Strengthen tracking and security measures by identifying mailpieces with no scan events within a defined timeframe.
- **Return Status Identification:** Facilitate timely intervention by identifying mailpieces designated for "Return" status.
- **Claims Decisioning:** Enhance decision-making processes by seamlessly incorporating delivery confirmation data into claims assessments.
- **Duplicate Request Monitoring:** Ensure heightened security by detecting and preventing duplicate mailpiece requests linked to the same recipient.
- **Address-based Request Analysis:** Enhance fraud-prevention measures by identifying multiple mailpiece requests from a shared address.
- **Informed Delivery®:** Leverage this USPS service as an additional audit point by linking the physical mail piece to the digital image.

MONEY LAUNDERING THREATS

FinCen issued an alert on Feb 27, 2023 warning of a recent surge in mail theft-related check fraud, citing it as the largest source of illicit proceeds in the US. According to the United States Treasury Department, fraud represents one of the most significant money laundering threats.

INFORMED DELIVERY® SPOTLIGHT

With this USPS service, you can give your audience a digital preview of their physical mail before it arrives, engaging them via email and interactive content. **We seamlessly integrate Informed Delivery® into your campaigns** and guide you through USPS promotions that offer substantial postage discounts, so your direct mail is more cost-effective and coordinated with digital campaigns.

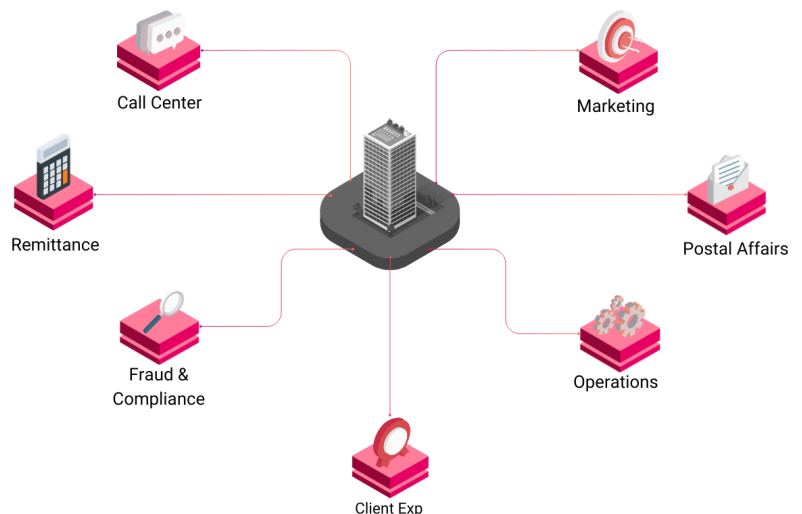


BETTER VISIBILITY. SEE AN IMMEDIATE IMPACT ON CUSTOMER EXPERIENCE.

The same postal delivery data utilized by your fraud department can also improve the customer experience.

Enhanced visibility ensures customers are better informed about the delivery process, enabling them to promptly alert you of any issues. By implementing end-to-end monitoring, a proactive notification system can be established that delivers updates via email, SMS, or an online portal. This ensures customers remain informed about the status of their high-value mail, promoting trust and satisfaction while reducing the risk of mail fraud.

When GrayHair connects directly to your data lake, warehouse, CRM, and enterprise platforms, postal signals become operational intelligence. This enables AI applications, delivers real-time insights, and improves decision-making across critical functions, including contact centers, marketing operations, compliance, fraud monitoring, and postal operations.





The Postal Data Center of Excellence (PDCoE)

GrayHair combines technology, process, and expertise to help organizations operationalize postal intelligence.

Tools + Process + Integrations + Outcomes

Delivered by People through the PDCoE — **Postal Data Center of Excellence**

The PDCoE helps enterprises:

- Design delivery intelligence systems
- Implement address quality governance
- Integrate postal data into enterprise platforms
- Continuously improve communications performance

STOP REACTING. START DETECTING.

Mail-related fraud and compliance failures don't announce themselves. GrayHair makes delivery behavior visible, so risk teams can act before damage occurs.

Transform your risk posture by connecting postal delivery intelligence to your fraud and compliance systems.

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ABOUT GRAYHAIR SOFTWARE

GrayHair Software helps the largest financial services, banking, insurance, telco, and healthcare organizations integrate more than 125 billion complex enterprise postal data points (including real-time mail tracking, address quality, and location intelligence) directly into core customer and prospect data platforms. As a result, GrayHair clients achieve dramatic outcomes, including improved marketing campaign performance, enhanced customer communications, reduced undeliverable mail and postal spend, strengthened compliance and fraud measures, and enhanced contact center performance.