



# Everything is addressable

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The Knowledge Fabric helps organizations surface relevant business insights.





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## Introduction

Every meaningful thing on Earth exists in an actual location. Our addresses indicate not only where we live in this world, but also where we work, play, shop, eat, and learn, on street corners or in cyberspace.

An address is typically tied to a physical location, but an address is more than that. It's the data that binds people, places and things together. That data tells the history and context of a space—the families who owned a home over the years, the businesses that flourished or failed, the changing/adjusted property line, the wildfire that did damage a decade ago.

We bring our addresses with us everywhere we go. One-third of the human population uses social networks; many of us use several social profiles. We communicate through multiple email addresses and sign on to IP addresses that link us to our personal devices, our workspaces, our homes. We use our phones to navigate and transmit GPS. Our digital addresses link together our behaviors, everything from our financial interactions to our shopping habits.

Addresses offer us the ability to predict behavior. When we talk about marketing powered by Artificial Intelligence and Machine Learning, using programmatic buying and matching algorithms, those audiences are “addressable.” We can assign them to a marketing opportunity the way we could to a location, deliver to them an ad experience, and know whether or not they received it.

**Everyone, everyplace, everything is addressable.**

## A history of disruption: Pitney Bowes

For nearly a century, Pitney Bowes has been collecting, distilling, and perfecting its knowledge of the world and the world's many addresses.

In fact, long before our identities included our addresses in cyberspace, Pitney Bowes was at our doorstep. They have always known that connecting people to their addresses is fundamental to the world of commerce, and facilitated that connection through innovation and continued investment. Pitney Bowes today has more knowledge about addresses than any other company in the world.

Digital transformation has allowed Pitney Bowes to turn the envelope inside out, to connect the address on the outside with the customer on the inside, to map the relationships within and among addresses. The modern era of big data and algorithms that can contextualize and normalize vast amounts of information has brought this knowledge to life.

Pitney Bowes is now offering the keys to unlock a century's worth of knowledge and industry expertise to enable businesses to connect people, places and things and uncover insights that allow them to improve decision making, develop deep understanding of their customers, and increase customer engagement. They refer to this knowledge and expertise as the Knowledge Fabric.





## The Knowledge Fabric from Pitney Bowes

The Knowledge Fabric helps organizations surface relevant business insights by understanding the relationships between people, places, and things.

Envision an address—a building on a city block. Picture this building ensconced in a web of thousands of data points, in which each data point is a thread. The point at which these threads intersect—where those data points collide—that is Pitney Bowes' point of differentiation. The Knowledge Fabric reveals insights that were impossible to see outside of the web.

Pitney Bowes has cultivated this data over decades, across 250+ geographies, honing the process by which these data points are applied. Your perfect customer profile can be woven in seconds. Your mission-critical business insight appears in real-time.

## The knowledge that powers your business

Since they were founded, Pitney Bowes has validated four billion addresses globally, processed hundreds of billions of addresses, matched thousands of data points to each address, and ensured billions of pieces of mail reached their intended recipients.

Perfecting the process of connecting businesses to people has enabled Pitney Bowes to understand the variables that affect business and map the relationships between people, places, and things that drive decisions. Handling vast amounts of data propelled Pitney Bowes to develop new software that reaches hundreds of organizations in various industries. Today, Pitney Bowes is helping businesses prevent fraud, meet regulations, mitigate risk, identify opportunity, and expand to new markets.

And because Pitney Bowes has facilitated the connection between businesses and their customers, they have paid attention to helping businesses digitally transform their customer experience through rich insights, more accurate profiles, and personalized communications.

The thread between the business and customer remained unbroken because Pitney Bowes evolved to match the growing expectations of its clients and their customers.

All threads connect through the address. Pitney Bowes can pinpoint more than 181 million addresses in the US—even addresses the US Postal Service deems unreachable or those that have no phone service. Their geocoding software has rooftop precision in more than 100 different geographies.

In the insurance industry, location data must be accurate to the inch for actuarial scientists to make effective and evidence-based predictions. That 25 of the world's largest insurance companies trust Pitney Bowes speaks volumes about the accuracy and effectiveness of their software and data.





*Willis Re, one of the world's largest risk management firms, has partnered with Pitney Bowes to get a better view of their clients' risk. Willis Re deployed a solution using Pitney Bowes software and data to perform risk analysis and catastrophe modeling for their insurance clients in more than 150 countries.*

Meeting customer expectations means knowing as much as you can about the customer—be it their socioeconomic status, family demographics, purchase history, channel preferences, and more. You must be able to show customers that you understand what they need. With incomplete or static data, you miss rich marketing opportunities, lose customers, and waste valuable employee time reconciling out-of-date databases.

With thousands of attributes, anchored by their address in the world, Pitney Bowes can weave a complex, in-depth profile of people, places and things. Layering the disparate threads of data from your customer's life together, Pitney Bowes offers a comprehensive view not just of the customer now, but of their history, their relationships—and their future.



*A US-based bank needed to solve data issues in multiple areas. A new approach from Pitney Bowes consolidates data from the bank's multiple outdated systems into a more flexible model providing a single view of the customer. This means the bank can conduct targeted, relevant marketing, reduce call center volume, and free up IT professionals to spend more time on work that drives business growth.*

## Contextually relevant insights for your business

An address goes beyond geography. It anchors the insights that allow your business to make choices based on thousands of verified attributes—decisions that will remain shrewd and relevant for years in the future.

Consider retailers looking to select the site for their next brick-and-mortar location. The process of selecting a new retail location involves numerous data points like nearby competitors, consumer behavior, and the cost of real estate—all fluctuating data that's hard to nail down. This is where the Knowledge Fabric from Pitney Bowes shines. Pitney Bowes not only has the fresh and accurate data, but also the analytical software and models to help businesses adopt data-driven decision making.



*Domino's is the largest pizza chain in Australia, which makes managing franchise territories complex and raises the risk of inadvertently creating territory conflict. Using Pitney Bowes software and data, Dominos deployed a solution to ensure that addresses within a territory are determined within minutes allowing for territory adjustments and increase delivery reach by providing the ability to keep up to date with any new builds, demolitions and changes to building use.*

As cities around the world grow, shrink, change and age, Pitney Bowes is the world traveler that has visited each of them. Local governments understand that strategic growth requires a deep understanding of the history of the community and the people, places and things that inhabit it.

The Knowledge Fabric from Pitney Bowes gives public sector managers the contextual data and tools to make strategic, evidence-based decisions about how to optimize taxpayer dollars.

The technology behind city infrastructure data must respond to fluctuating conditions instantaneously. In a world that moves faster by the minute, constituents, like customers, expect their governments to know them.



*The Torfaen, Wales County Borough Council is working with Pitney Bowes to streamline, automate, and share city data. They have developed informative, mobile-friendly interactive maps that saves taxpayers time and money by allowing agencies across Torfaen's government to pinpoint problems and act quickly to solve them.*

Telecommunication companies require the ability to combine precise locations with various layers of other relevant data, such as subscriber usage, network quality, and store locations. That explains why 40 out of 50 of the top global telecommunications companies trust Pitney Bowes Software and Data.



*One of the largest telecommunications providers in the United States set out to prove the quality of their coverage by developing a crowdsourced coverage map. Using Pitney Bowes Software and Data, the provider generated a multilayered map in minutes—versus weeks—to demonstrate service coverage to potential subscribers.*



## **Build Connections, Understand Relationships and Engage Effectively**

Good data is accurate, complete, authoritative, and standardized—and alive. Good data is dynamic. It changes because people's lives, relationships, and businesses change.

The billions of threads of data that crisscross the world leading back to our physical and virtual addresses also carry our personalities, habits, and connections. Pitney Bowes software consolidates and stitches together these data points to develop a rich portrait of your customer. Relationships revealed through data cleansing, reconciling, and validation act as a window to customer behavior and show patterns that can influence both your customer's decisions and your company's next steps.

Making the right connections between customers, accounts, and transactions, for example, allows financial institutions to monitor money laundering transactions and screen customers on various watch lists. Pitney Bowes helps financial institutions more accurately resolve identities by comparing millions of name variations, including nicknames and various spellings, across 143 cultures globally, to create precise customer profiles. Profiles that help these institutions identify bad actors, separate out legitimate transactions from illegal ones, and improve compliance as well as lower costs.





*Financial institutions have transaction monitoring systems to detect behavioral anomalies and outliers that could mean fraudulent or criminal activity. Using Pitney Bowes software and data one large retail bank in the US deployed a solution to resolve nicknames and other name variances and create a single instance of each individual across the bank's various systems. This enhanced view of customers has resulted in 58% fewer false positives and an estimated \$10 million in annual savings in investigator efficiency.*

When it comes to connections, Pitney Bowes understands that it's not always enough to send information to a customer's address: you must *address* your customers. Pitney Bowes helps businesses know how, when and where to connect with their customers. By increasing the accuracy of client data and customizing how and when information is delivered, Pitney Bowes helps companies to communicate with their customers in the most relevant and engaging manner.

Consider insurance policies as an example. Thick packets of paper detailing the minutiae of coverage, deductibles, claims and costs aren't customer friendly, but they are essential components of the customer's entire policy. Using Pitney Bowes software and data, insurers transforms these burdensome policy packages into interactive digital engagements.



## Bringing it all together

All of the touchpoints—the thousands of minutiae that make up individual identities, properties, and organizations—are, on their own, insufficient. Pitney Bowes offers not only the vast data sets collected through diligent and meaningful work across dozens of industries, but also the software that makes that data work for your business. The Knowledge Fabric from Pitney Bowes weaves together the data about people, places, and things to reveal insights into your customers' lives, locations, behavior and much more. In the end, Pitney Bowes' technology binds precision, context, and connections together to generate *knowledge* for your business.

At Pitney Bowes, we have always known that to know an address means to know more. When situated in the center of a constellation of facts, figures, histories, and attributes, an address reveals more than a location. It reveals your company's path forward.

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