Contact and Locate

Helping you get and stay connected to your customers

Connecting with your consumers is paramount to a successful relationship and meeting business needs. Contact and Locate from Equifax gives you the most accurate information available on the primary contact methods – Address and Phone. Our leadership position as a data, technology, and analytics company allows us to give you accurate information at an unparalleled return rate.

Contact and Locate is a suite of six (6) products that provide necessary information to help you connect with your customer base. Contact and Locate products focus on providing accurate, current, and historical address and phone information to help you meet your needs.

What are six products included in Contact and Locate?

- Address List
- Address History
- Address Insights
- Phone List
- Phone History
- Identity Header

Our **List** products provide a raw, non-curated view of information we have available.

Our **History** products provide a curated view in chronological, de-duplicated view with additional indicators including First/Last Seen and is Current/Best.

Our **Insights** products provide additional contextual information that can be helpful in contacting your customer base.

Our **Header** product combines credit header data and address history information as well as key indicators (e.g. Deceased indicator, aliases, etc.) in a single report.

Contact and Locate At-A-Glance

Features

- Returns Address and Phone information
- Delivers address and phone in either a List or History format
- Provides additional insights on Address providing additional context
- Requires minimal inputs of Name, Address Line 1 and State to return information
- Accepts full SSN only to return information (excluding Address Insights)
- Use cases are compliant with Section 6802(c) or General Exceptions to Section 6802(e) Gramm-Leach Bliley Act (GLBA)

Sample Use Cases

- Debt Recovery
- Skip Tracing
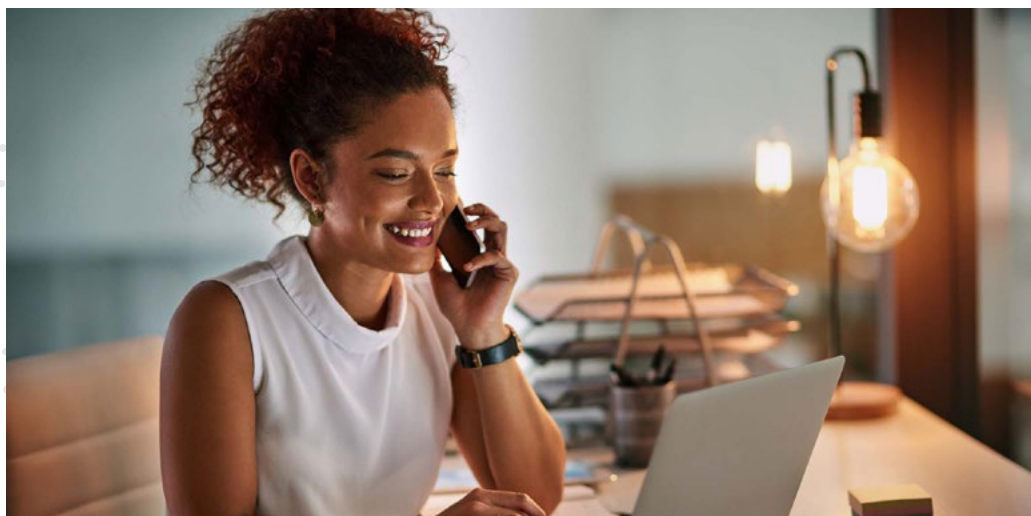- Benefit Criteria Checks
- Portfolio Management

Available via

- Direct API
- Batch Processing

What Information is returned by Contact and Locate

Contact and Locate has distinguished List, History, and Insights and differentiated the outputs.

	List	History	Insights	
Description	All information in no particular order and without deduplication	All information in a chronological order with deduplication	Additional information provided to give you further context and assistance	

Address	• Consumer Name (Prefix, First, Middle, Last, Suffix)
	• List of addresses
	  – Address(es)
	  – Times reported last 12 months
		• Consumer Name (Prefix, First, Middle, Last, Suffix)
		• Address History
		  – Sequence of address(es)
		  – Address(es) standardized
		  – First seen
		  – Last seen
		  – Is current
		  – Is best
			• Address type
			• Address use
			• Combined address,
			• County
			• First seen
			• First seen occupant,
			• First seen owner
			• Is deliverable
			• Is owner occupied
			• Is renter
				• Last seen
				• Last seen occupant
				• Last seen owner
				• Latitude/Longitude
				• Occupancy type
				• Occupant count #
				• Occupant name
				• Occupant names history Occupant names current, Standardized addresses ZIP+4

Phone	• Consumer Name (Prefix, First, Middle, Last, Suffix)
	• List of phone(s)
	  – Phone number
	  – Country code
	  – Date reported
		• Consumer Name (Prefix, First, Middle, Last, Suffix)
		• Phone(s) history
		  – Sequence of phone number(s)
		  – Country code
		  – Is best
		  – Is current
		  – First seen
		  – Last seen
		  – Phone type
		  – Use type
			Phone Insights is not yet available as a product.	

Validation Messages	Yes, if triggered. Examples: "value of the SSN has more than 9 characters", "Field lastName is null" , "Address Line 1 is required. Please resubmit request(s)", etc.			
Notes	Must comply with Section 6802(c) or General Exceptions to Section 6802(e) of the Gramm-Leach Bliley Act (GLBA); Use case approval is required.			

Identity Header minimum required outputs

	Identity Header Returned Outputs
Description	Combined credit header data and address history information in a single report
Identity	• Consumer Name (Prefix, First, Middle, Last, Suffix) • Name aliases or changes • Date credit file was created • DOB(*) • Full SSN(*) • Deceased Indicators • Consumer ID (CID)
Address	• Current known address • Previous known address • Sequence of address(es) • Address(es) standardized • First seen • Last seen
Validation Messages	Yes, if triggered. Examples: "value of the SSN has more than 9 characters", "Field lastName is null", etc.
Notes	• Outputs indicated with an asterisk may be masked or omitted depending on the use case • Must comply with Section 6802(c) or General Exceptions to Section 6802(e) of the Gramm-Leach Bliley Act (GLBA); Use case approval is required.

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