

The new **TrueTrace™**  
brings important upgrades  
to skip tracing

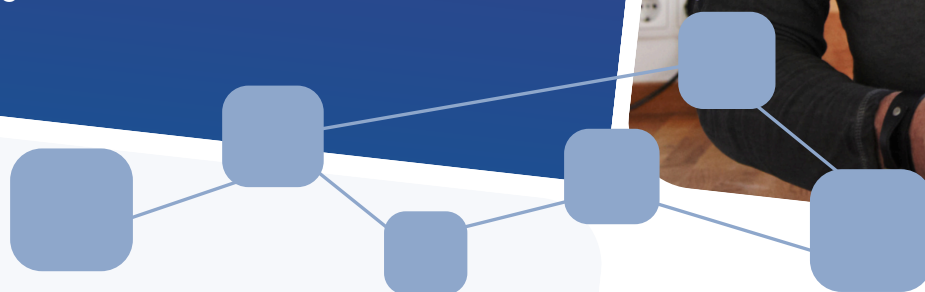
February 2025

# Executive summary

Call blocking and mislabeling have slowly decreased right-party contact (RPC) rates on calls. A surge in scam activity has led many consumers to ignore calls and texts, and rising postal rates make mail campaigns an increasingly costly option.

At the same time, the consumer data that collectors rely on for skip tracing has largely become a commodity. There's also an endless firehose of new data available, which requires a shift in focus from gathering data to efficiently organizing and delivering helpful results.

**It's within all that context Experian® has upgraded and relaunched TrueTrace™ to better meet your contact management needs.**



**Already a skip-tracing tool for small and large enterprises alike, TrueTrace now runs on an identity graph — a database that's specifically constructed to deliver the best and most recent contact data — and Experian incorporated email appending capabilities into TrueTrace, making it a convenient all-in-one solution.**

You might already ask vendors about their data sources or how frequently they update their files. In this white paper, you're going to learn why it's important to ask about the type of database they use. We're also going to look more closely at email as an efficient outreach channel, both on its own and as part of a larger digital communications strategy.

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# Why database structure matters

You might not expect a debt collections white paper to start by diving into database structure, but stick with us. **The structure of your vendor's database could directly affect hit rates and the quality of the results.**

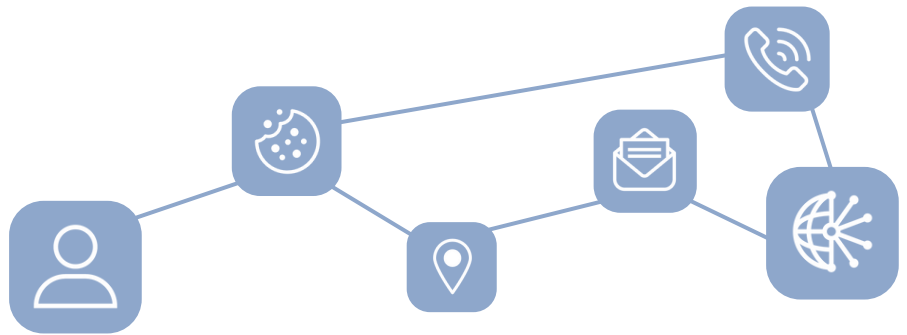
## Relational databases

are a common approach that use tables, similar to a spreadsheet. Each row might have someone's name, and each column could have a different attribute, such as an address or phone number.

## Graph databases

are less common in the collections industry, but they can be more powerful. They're built specifically for situations when you're working with connected datasets (such as lists of phone numbers) and trying to uncover relationships between data points (such as which phone number belongs to which person).

There are other types of databases as well, but these are two common options for storing skip-tracing data.



You can visualize a graph database as a series of hubs (also called nodes) and spokes (also called edges).

## What is an identity graph?

An identity graph (ID graph) is a type of graph database that can efficiently collect and link data to a single profile. Sometimes, the result is referred to as a consistent, unified or 360-degree view of a consumer.

Identity graphs are a go-to for organizations across industries, including social media, entertainment, tech and consumer goods.

**For example,** a retailer might use an identity graph to build customer profiles based on a complex web of data points. It can bring in data from previously siloed departments, such as sales, marketing and customer service. And add new information to the profiles based on cookies, device identifiers, behavioral data and offline purchases when customers use a loyalty account. Companies can also use cloud-based services to leverage additional and larger datasets, but this often requires a sophisticated approach to accurately link data to existing profiles.

The identity graph allows the retailer to track customers across devices, even when they don't log in, and deliver highly targeted ads, promotions and customer service.

There are many potential applications for identity graphs. Streaming services use them to create personalized recommendations, and fraud investigators use them to spot fraudulent accounts and activity.

Within collections, skip-tracing tools can use identity graphs to link names, phone numbers, email addresses, physical addresses and assets from disparate databases to a single consumer profile.

**With TrueTrace's new identity platform — Ascend Identity Platform™ — we call this a persistent ID.**

# How new information gets linked to an identity

## Identity resolution

The process of using matching rules or algorithms to create or expand a profile

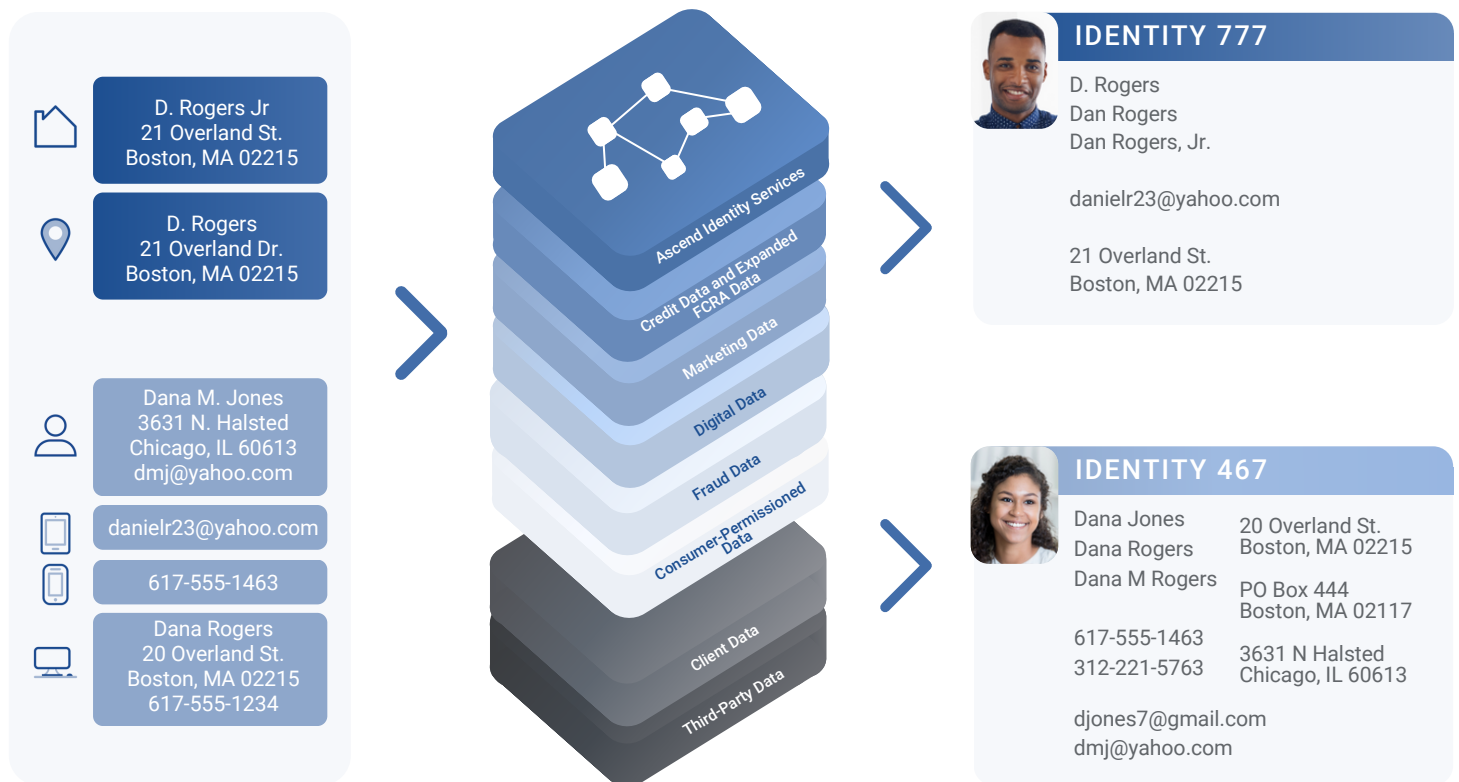
## Deterministic matching

Using predefined rules to connect individual pieces of information together

## Probabilistic matching

Matching information to a profile based on the probability that the information is connected to the person based on all available information.

When new information is added to a database, it can be linked to an existing profile or, if it's related to an unknown consumer, lead to the creation of a profile. The process is called **identity resolution**, and databases often use **deterministic and/or probabilistic matching** to resolve identities.

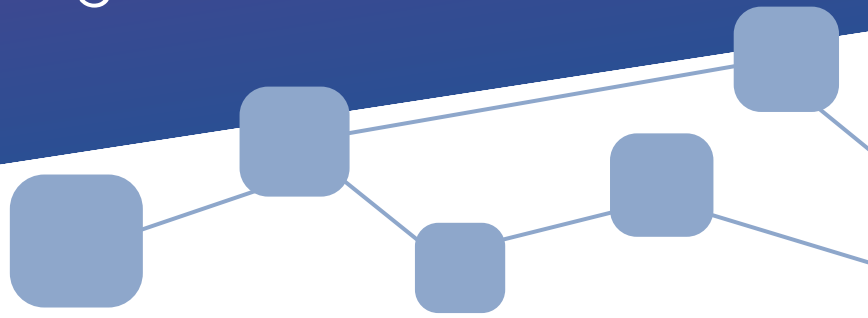


You can introduce varying degrees of “fuzziness” to deterministic matching, such as allowing matches when a certain number of characters aren’t identical. However, the relative rigidity can make it a poor fit for building an identity graph and lead to false negatives — when it misses a link because of errors or inconsistencies in the data.

Deterministic matching also doesn’t scale as well as probabilistic matching when data points (such as phone numbers or addresses) frequently change or when there are multiple data sources available.

The matching system that helps build the database as new data is ingested could also affect the results when you’re querying the database. For an application like skip tracing, an identity graph with probabilistic matching can offer significant benefits over alternative approaches.

# Probabilistic matching for skip tracing



Say you're trying to reach Jonathan Doe who lives at 123 Main Street #A, and your skip-tracing solution pulls data from four sources:



**Database A** has Jonathan's phone number and current address.



**Database B** has a date of birth, Social Security number and old address for a Jon Doe.



**Database C** has the same old address and a brand-new mobile number.



**Database D** has an email tied to a Jon Doe at 123 Main Street #1.

Deterministic matching might struggle because of the inconsistencies in the data from the various sources, leading to an incomplete profile for Jonathan.

But with probabilistic matching, the database can stitch together all the information to create one, high-quality Persistent ID with a comprehensive overview of Jonathan's previous and current contact information.

One doesn't want the matching rules to be so fuzzy that they lead to false positives, when data gets linked to the wrong consumer.

But probabilistic matching can quickly consider multiple variables to determine the likelihood of a match.

**For example,** the algorithm might consider whether Jonathan and Jon have the same date of birth, phone number and recent address history. Some probabilistic matching methods also use machine learning algorithms, a type of artificial intelligence, to improve matching and link data that would otherwise get overlooked.

# What does TrueTrace™ offer?

Experian's TrueTrace skip-tracing and contact management solution can help you build and optimize your debt collections operations. It gives you access to Experian's vast amount of proprietary and aggregated data. Perhaps more importantly, you'll also benefit from Experian's expertise in organizing and ranking data to give you the most accurate and up-to-date consumer information.

## The Ascend Identity Platform™ advantage

TrueTrace is now integrates Experian's Ascend Identity Platform, which gives it several advantages over competing skip-tracing tools.

### Purpose built

We created the identity graph specifically to tie data from disparate sources to a unique persistent ID for each consumer.

### Efficient growth

When you add new data to a relational database, it might become bloated and slow. Identity graphs can maintain, or even improve, performance as the database grows.

### More hits

A more holistic view of the consumer across datasets leads to an increase in match rates.

### Higher-quality results

Getting a low-quality hit could be even worse than no match at all, but we consistently outperform in terms of hit rates and RPC rates.

**Even before the upgrade to Ascend Identity Platform, some organizations that tested TrueTrace saw a 10 percent lift in RPC rates compared to the competition.**

## Robust data sources

Our identity graph and proprietary matching technology lead to accurate and timely results, and we built these systems to handle the vast amounts of data we receive. Top data sources include:

- Experian's database, including information from rental and alternative financial services providers.
- Select high-quality, third-party marketing datasets
- National Change of Address file via NCOALink®
- More data comes online every year

TrueTrace can deliver results with flexible formatting and matching scores to help you prioritize your outreach.

## Want to learn more?

**Visit us online** for more information or **request to speak** with an Experian representative to discuss TrueTrace and see if you qualify for a pilot program.



# Email appending and validation

With TrueTrace, email append can add a “best” email to your contact strategy. The emails are cleansed before they enter the database to remove typos or other common errors that could affect deliverability. Additionally, we validate email addresses by pinging the email servers to confirm that the address exists and can receive emails.

We also identify emails that are likely to be issued by employers, and we validate emails again in response to append requests. If your emails frequently bounce back, or recipients often mark them as spam, you may wind up on blocklists and have trouble delivering emails to consumers’ inboxes in the future.

The email addresses in our databases are collected from consumers who knowingly share their emails and can opt out of sharing at any time. All of our data providers agree to this warranty:

*The data has been lawfully collected and compiled from consumers pursuant to a clear and unambiguous notice advising consumers that their personal data was being collected and affording consumers the opportunity to have their name/information removed from such compilation.*



Experian has a large database of emails that we update regularly with new data and to reflect consumer opt-outs.

## Complementary tools



### Experian Email Validation:

Ask about Experian’s stand-alone Email Validation tool. TrueTrace automatically validates emails before appending them, but you may want to validate emails that you’ve independently collected or added to your contact list.



### FirstSweep<sup>SM</sup>:

Identify consumers who need special handling, such as consumers who are in bankruptcy, active military or litigious, and deceased. Filtering accounts can be a helpful first step that reduces risk and allows you to focus on the accounts that may offer the best ROI.



### Phone Number ID<sup>TM</sup>:

Improve your phone outreach and minimize regulatory risk by verifying a phone number’s line type, carrier, ownership and portability in real time. Append new numbers after ownership changes to increase RPC rates.

# Why the industry is embracing email

Regulation F further encouraged digital communication channels for debt collectors in 2021. Since then, we've increasingly seen that email can be an effective and efficient option. For some collectors, email offers better RPC rates and a higher ROI than texts, physical letters or making calls.

## It's easy to add email addresses to your contacts

You may already have or collect email addresses from some consumers. Additionally, an email appending solution — such as the one included with TrueTrace™ — can help you identify the best email addresses for reaching consumers based on other information in your existing contact list, such as their name and physical address.

## It's an important part of a larger digital communication strategy

Many organizations are experimenting with self-service payment options and AI chatbots or negotiators. But those are only effective if you can get consumers to your online portal — and email can be a reliable and relatively inexpensive starting point.

Plus, although emails may be subject to the Fair Debt Collection Practices Act (FDCPA) time of day and inconvenient place restrictions, consumers are able to check and respond to emails at any time.



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## It can improve outreach strategies

Diversifying your outreach options is important, especially if you have an optimized strategy with clear objectives, such as minimizing monthly expenses or maximizing dollars collected.

Email can be your low-cost and low-effort option, especially if you're working with a high-quality email append service that suggests an email address to prioritize.

## It could offer a significant ROI

For illustrative purposes, consider an agent who's contacting consumers via phone and email. Assume a cost of \$1.50 per call and that 10,000 emails can be appended for \$1,000. If it takes an average of four attempts per channel to collect a payment from a consumer, every \$0.50 spent on email saves \$14 on phone costs.

The organization might be able to save tens of thousands of dollars, and potentially increase recoveries, by prioritizing email when a phone call goes unanswered.

## When credit card issuers email delinquent cardholders

Every card issuer surveyed by the Consumer Financial Protection Bureau (CFPB) in 2022 used email as an outreach channel for collections. The CFPB reports that:

- **87.6%** of delinquent consumers agreed to be contacted by email.
- **62.6%** of those were contacted by email at least once per month.
- The email click-open rate was **36.3%**, and about **1%** of emails bounced back (couldn't be delivered).



# Best practices for email campaigns

Incorporating email into your outreach strategy can help you reach customers faster, more frequently and via a preferred channel. But getting it right could take some trial and error.

Here are a few tips for starting or improving your email campaigns:



## Validate emails:

Regularly revalidate your email list to confirm deliverability and reduce the chances of winding up on a blocklist.



## Test your copy:

Continually try different subject lines, body text and images to figure out what works best.

With simple A/B tests, you send two versions, track the results, keep the winner and introduce a new challenger.



## Add easy payment options:

Make it easy for recipients to make a payment or start a payment plan.

Consider whether someone who's waiting in a line could open the email on their phone and make a payment before getting to the end.



## Include your contact information:

Make it easy for recipients to verify your company's information and contact you directly.

Email can be an effective way to drive consumers to inbound call channels at times of optimal convenience.



## Personalize the message:

If you're already segmenting your list, try to personalize your emails based on the unique features of each group.



## Offer an opt-out:

An easy-to-find unsubscribe button reaffirms that the email is legitimate and compliant.

## Quick stats

- Email addresses go stale at a rate of **3%** each month.
- There are **820 million** changes across all contact databases every **90 days**.
- Human errors lead to **50%** of data issues, such as a typo that results in a bounced email.

# Expand your digital strategy with Experian

The revamped TrueTrace™ brings the power of an identity graph to Experian's vast amounts of proprietary and aggregated data.

A single configurable input allows you to perform various searches, including phone, best address, best email or any combination of different contact methods. And TrueTrace will help you access accurate and up-to-date contact information on millions of consumers with a system that grows more efficient over time.

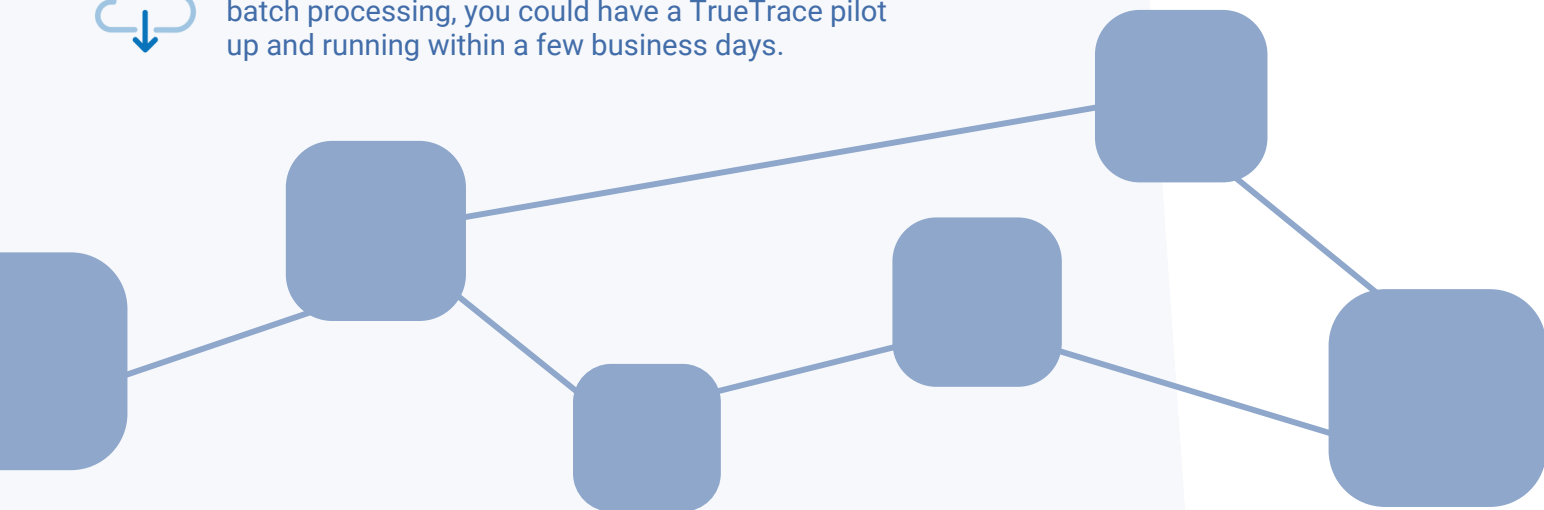


## Test TrueTrace today

Organizations that test TrueTrace report improved hit rates and better matching accuracy compared to their previous solutions, and our ranked results can lead to up to a **40 percent improvement** in RPC rates using features such as score cutoffs.



Available on the cloud with secure file transfers for batch processing, you could have a TrueTrace pilot up and running within a few business days.



## Want to learn more?

[Visit us online](#) for more information or [request to speak](#) with an Experian representative to discuss TrueTrace™ and see if you qualify for a pilot program.