



Equifax Tracing of Individuals

Equifax provides a range of services to help trace individuals. These provide a flexible and powerful means of finding where an individual currently lives using whatever full, or partial name and address components are known to our clients. The service is available via a batch solution, or online real time via a portal.

Service Description

Locate Segmentation is designed to provide an easy way for Equifax customers to interpret the Locate output to maximise the value of the data presented. This has many benefits including an enhanced understanding of the data, which leads to;

- A better consumer experience – due to more accurate data being presented
- Reduced resource requirements
- Better assignment of cases
- Improved collection rates

Equifax's Evo4 solution is our latest generic model, built on the same foundations and principles as Equifax's successful Evo3 segmentation trace process. Equifax are also happy to work with clients to develop enhanced, bespoke models that match their particular operational circumstances and business objectives. A bespoke segmentation model can be designed to support a range of activities (tracing and contact strategies being key).

Key Benefits



Finds, profiles and segments debtors and other absconders



Locates wanted individuals thus enabling for further investigations



Will assist with positive asset reunification (e.g monies owed, pension beneficiaries etc)



Improves efficiencies by reducing the time needed to trace individuals



Improves collections strategies by assessing a debtor's ability to pay an outstanding debt



Ensures that contact details (including email addresses and mobile numbers) are up to date



Facilitates accurate decisions based on an individual's complete address history



Helps improve customer relations



equifax.co.uk/business

Equifax believes that trace should not just be about finding new addresses; it is equally a process to locate an individual at a particular address, confirming their residency status.

On reviewing a portfolio of accounts, the key to success is confirming a level of residency - which could be at a trace address or at the last known address: it is almost irrelevant at which address though. Whichever address it is, having a good indication the subject is resident, ensures prompt action and effective resource deployment.

Building trust in the data is key to building confidence in taking the right action at the right time. Without this trust the business will not capitalise fully on the insight the data creates.

Equifax approaches this by building in transparency in how we arrive at the customer's residency status, whether within generic models or when designing new models tailored to a client's own methodology.

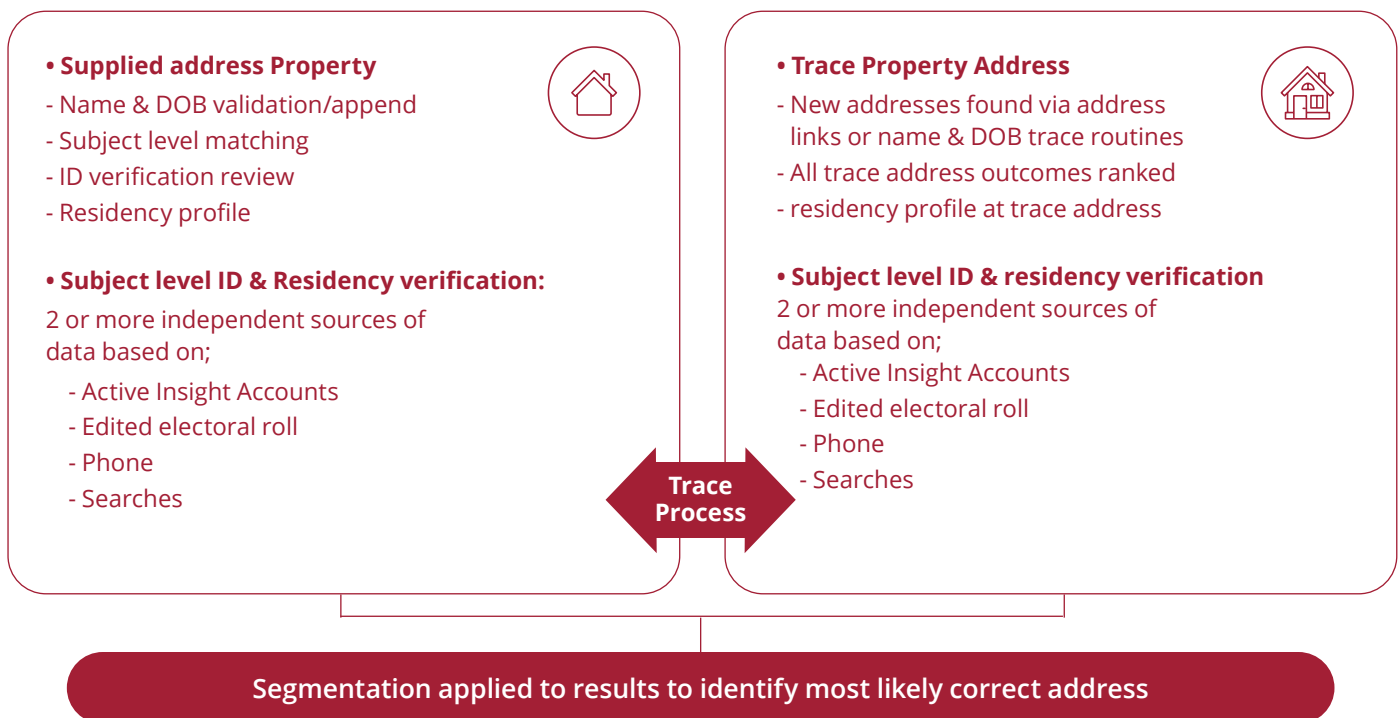
Segmentation is designed to act as an ID check for the customer being traced. Looking at the data at the supplied or traced address, and setting minimum data requirements, allows the customer to effectively pass or fail the rules created. In the Evo4 model the minimum pass cut-off is set at two independent sources of data for the customer being traced. Live data assets are used in the process - currently from Insight data providers, Edited Electoral Register, phone number name-match, and credit searches (for the applicant).

If a bespoke model is required we will work together with a customer to determine the model's requirements. This can be as simple as making some subtle changes to the generic model or wholesale changes creating something completely individual.

Delivery Mechanism

The Equifax Tracing of Individuals can be delivered Online or via a Batch solution with full segmentation.

Files can also be processed through an automated workflow powered by Equifax's partner. This allows for automation of the segmentation journey.



Let's talk

Contact us today to schedule a consultation with one of our experts.

[Speak to our experts](#)