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Summary

To provide a better user experience, Total Expert (TE) applies deduplication logic to contact data processed by the TE API or data importer. When contact data enters the TE system, the deduplication logic attempts to locate an existing matching contact record using values from required fields and, if configured, the external IDs field. All contacts entering the system, including borrowers, co-borrowers, and agents, are run through the deduplication process and must have a certain set of required fields. The deduplication logic for contacts which are agents (buyer’s agents, seller’s agent, etc.) uses employer information as an additional set of required fields used to match data.

Any contact data submitted without a minimum set of required fields will be rejected. For example, a borrower submitted with a last name and an email address, but no first name is invalid. Required fields for contacts are provided below.

Required Fields

The acceptable variations of required fields are listed below. Contact data for agents may contain either (or both) sets of required fields to satisfy de-deduplication criteria.

Required fields, applicable to all contacts:

- First name
- Last name
- Source
- At least 1 of the following:
 - Email address
 - Address (address, city, state and zip)
 - Phone home



- Phone cell
- Phone work

Required fields, applicable only to agents:

- Employer
- Source
- At least 1 of the following:
 - Email address
 - Employer address (address, city, state and zip)

Note

Agents may be submitted with either (or both) required fields from the “all contacts” required fields set or from the agent-specific required fields set.

Contact Data Submission Tips

Correcting duplicate contacts:

TE recommends reviewing contact data prior to submittal to ensure separately listed contacts are unique. For example: Jim Jones, James Jones, Jimmy Jones are all listed as separate contacts but have the same email address: jjones1@example.com. The three separate entries are actually the same person. Total Expert (TE) will import these as three separate contacts if the first names are not normalized prior to submittal to Total Expert (TE).

Missing email addresses:

Your contacts are more valuable if you can market to them via email. If you are not planning to send physical mailings, then it may be a good time to purge or update any missing email contacts before moving them to Total Expert (TE).

Matching Logic

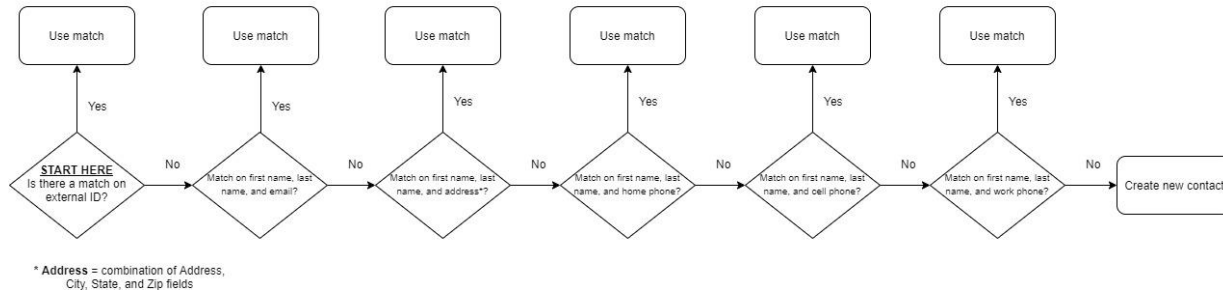
This section describes the matching logic used to match a submitted contact to an existing record in the TE system. The logic applied to most contacts is described first followed by the logic used to match agent records. Each subsection lists the matching steps used by API.

Matching General Contacts



De-duplication Logic

Below is the process by which contacts are de-duplicated within an individual user's database in Total Expert.



The diagram above shows the deduplication logic for contacts.

If a match is made at any step, the existing contact record will be updated with any new or updated information that is passed in. If no match is made, then a new contact is added to the system.

API matching steps:

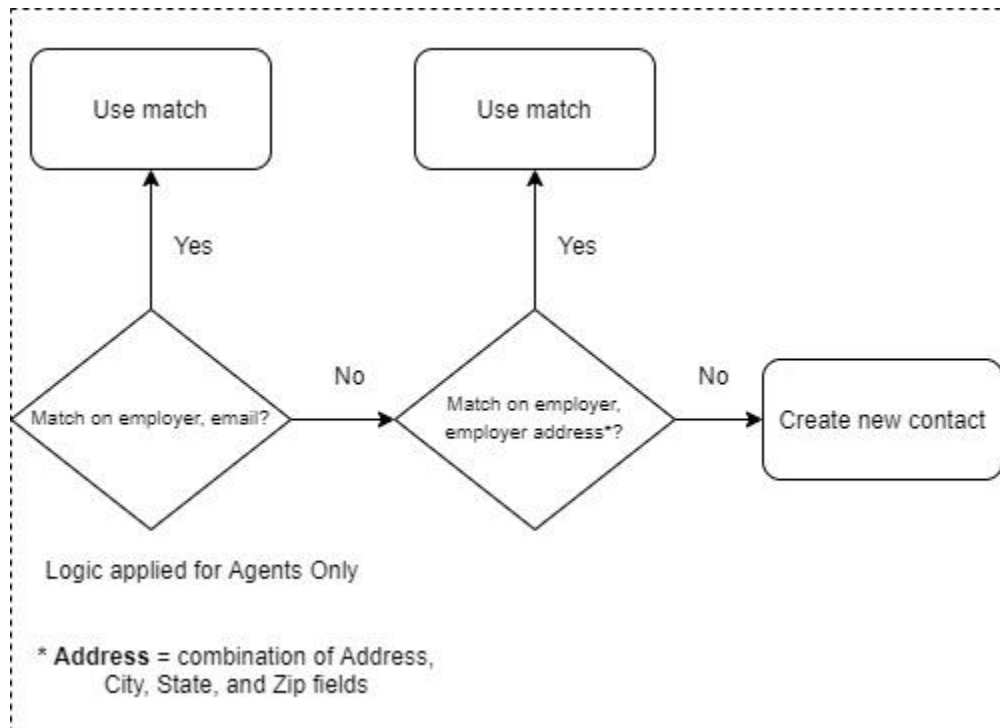
When using the API, submitted contact data is matched to existing records using these steps:

1. Match on external IDs value and external IDs source.
2. Match first name, last name, and email.
3. Match first name, last name, address, city, state, and zip code.
4. Match first name, last name, and home phone number.
5. Match first name, last name, and cell phone number.
6. Match first name, last name, and office phone number.
7. No match; create new contact record.

Matching Agents

The diagram below shows the additional deduplication steps taken for contacts submitted as agents. This applies to loan participants as being identified as agents. This includes the default loan participants available within Total Expert (Buyer's Agent, Seller's Agent, Settlement Agent) as well as applicable custom loan participants when indicated by the customer.





API matching steps:

Agent contact data input via the API is matched to existing records using these steps:

1. Match on external IDs field value and external ID source.
2. Match first name, last name, and email.
3. Match first name, last name, address, city, state, and zip code.
4. Match first name, last name, and home phone number.
5. Match first name, last name, and cell phone number.
6. Match first name, last name, and office phone number.
7. Match first name, last name, employer name, and email (personal email).
8. Match last name, employer name, and email where first name is empty in the database and not provided in the request.
9. Match employer name and email where first name and last name are empty in the database and are not provided in the request.
10. Match first name, last name, employer name, and employer address (address, city, state, and zip).
11. Match first name, employer name, and employer address where last name is empty in the database and not provided in the request.
12. Match last name, employer name, and employer address where first name is empty in the database and not provided in the request.
13. Match employer name, and employer address where first name and last name are empty in the database and are not provided in the request.
14. No match; create new contact

