



Full Service Provider

Fair Isaac Corporation is a non-exclusive Licensee of the USPS® (United States Postal Service®) to provide Full Service NCOA^{Link} processing, ZIP + 4® Coding and DPV™ (Delivery Point Validation).

It is important to note that not all Service Providers can provide the same level of service. Data quantity and frequency of distribution differs based on license level. Full Service Providers receive the full 48 month data while Limited Service Providers receive an 18 month data set. All data fulfillments to Service Providers are provided weekly under direct license from the USPS.

The full NCOA^{Link} file is a consolidated file of move information that on average contains approximately 160 million permanent changes-of-address (COAs) filed with the United States Postal Service (USPS). These COAs are retained on the file for a four-year period from the move-effective date and the file is updated weekly.

Before being added to the NCOA^{Link} file, the **Old** address supplied by the Postal customer must be ZIP + 4 coded. The **New** addresses must be ZIP + 4 coded and validated using the USPS' proprietary database of actual delivery points. (NOTE: The delivery point database does not include NAMES or COA information.) Each delivery point confirmed **New** address is included on the NCOA^{Link} file. If unable to validate the **New** address, the NCOA^{Link} process will indicate that a move exists but will not provide the undeliverable **New** address.

New address information is provided only when a match to the input name and address is attained. The typical profile of the **New** address information contained on the NCOA^{Link} file is as follows:

- 80.92% Forwardable moves containing delivery point confirmed **New** addresses – **New** address provided
- 1.18% Moves containing unconfirmed **New** addresses – **New** address not provided
- 13.80% Moved, left no address
- 3.92% PO Box Closed
- 0.18% Foreign moves

When possible, postal customers who move multiple times within the NCOA^{Link} time period are "linked" or "chained" to ensure that the latest address is furnished when an NCOA^{Link} match is attained. This is not always possible if subsequent COAs are not filed in exactly the same manner as a COA filed previously (e.g., name spelling differences or conflicting secondary information).

The provision of change of address information is controlled by strict name and address matching logic. NCOA^{Link} processing will only provide new address information when queried with a specific algorithm of the name and input address from a mailers address list which matches the information on the NCOA^{Link} Product. Data contained in and information returned by NCOA^{Link} is determined by the name and move type (Business, Individual, or Family) indicated on a Postal customer's Change of Address form.

The data contained within the NCOA^{Link} Product is comprised of approximately 40% family moves, 54% individual moves, and 6% business moves.

All matches made to the NCOA^{Link} file require a ZIP + 4 coded, parsed input address. For name matching, Standard Processing Mode requires inquiries in the following order:

- Business:** Match on business name.
- Individual:** Match on first name, middle name, surname and title required. Gender is checked and nickname possibilities are considered.
- Family:** Match on surname only.

Under no circumstances shall there be a "Family" match only option.

The NCOA^{Link} customer may choose to omit all "Family" match inquiries and allow only "Individual" and "Business" matches to be acceptable. This processing mode is known as BI Processing Mode.

The NCOA^{Link} customer may also choose to omit "Business" match inquiries when processing individual names for mailing lists that contain no business addresses under Individual Processing Mode.

The NCOA^{Link} customer may choose to process for only "Business" matches when processing a "Business-to-Business" mailing list which contains no personal (Individual or Family) addresses under Business Processing Mode.

All nickname possibilities are derived from a standard USPS nickname list. In considering alternate presentations of an input name, only reasonable derivatives of the original input name are acceptable. If an input name and address do not match to NCOA^{Link} and alternative queries are attempted, any variations which obtain NCOA^{Link} matches will be provided to the NCOA^{Link} customer for analysis.

When a match or a near match of an input name and address to NCOA^{Link} is identified, a standard NCOA^{Link} return code is provided indicating the type of match made or reason that a match could not be made.

The standard output of a USPS NCOA^{Link} process is:

- a) Each original unaltered input name and address as it was presented.
- b) The standardized input address appended with the correct ZIP + 4/DPC, other postal values and any other intelligence flags or footnotes that result from the CASSTM (Coding Accuracy Support System) processing segment.
- c) For each mailing address for which there is a match to the NCOA^{Link} Product, a standardized new address with 11-digit Delivery Point Barcode (DPBC) and standard return codes.
- d) When a match is made, the following elements must be returned: the move effective date, the specific name and address utilized in the query that obtained the match, and the move type. The move type is determined by the Interface based on the specific name inquiry utilized to obtain the match.
- e) For each mailing address for which there is not a match to the NCOA^{Link} Product, the Interface shall return all elements as appropriate under items a and b as well as any standard return codes as may be appropriate.

- f) The urbanization name information, when applicable.
- g) The carrier route information for new (updated) addresses.
- h) DPV results for the input address, if requested.
- i) LACS^{Link-™} results, if requested (when available).
- j) Processing summary report containing information to identify the specific list and the statistics resulting from the NCOA^{Link} process performed on the list.

An NCOA^{Link} customer with questions about the specific results returned from an NCOA^{Link} process must first contact the processor for explanation and resolution.

Prior to the processing of NCOA^{Link} data, every customer must have completed and returned to their NCOA^{Link} Licensee the "NCOA^{Link} PROCESSING ACKNOWLEDGEMENT FORM" provided to them by their Licensee or Agent.

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