FINDING THE RIGHT CONSUMER WITHOUT CREATING MORE WRONG-PARTY CONTACTS

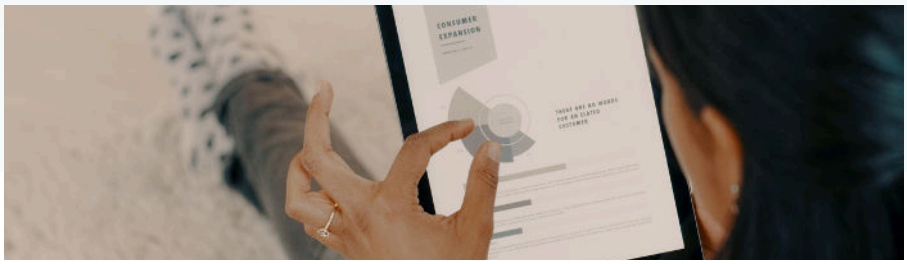
THE CHALLENGE

Collection records often move through several systems before an account reaches an agent. During that time, consumers move, phone numbers change hands, email addresses become inactive, and source files lose context.

A record may still look complete while pointing to the wrong person or an old communication channel.

Wrong-party outreach creates more than wasted work. It can trigger disputes, expose private debt information, damage trust, and send agents into repeated searches that produce another uncertain match.

Federal rules generally limit communications about a debt with third parties, with narrow exceptions for location information and other permitted contacts.



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The problem is not solved by adding the first phone number or email address a system finds. A returned contact point is a research signal.

It does not prove that the person controls the channel today, that the debt belongs to that person, or that the organization has permission to use the channel.

387.4 K debt collection complaints received by the CFPB in 2025

115% increase in the monthly average for "attempts to collect debt not owed" versus the prior two-year average

60% of 2024 complainants who said a debt was not owed reported that it was not their debt

Complaint figures describe consumer submissions and reported experiences. They are not a count of proven legal violations.

THE OPERATIONAL QUESTION

Can the team connect the account to the intended consumer using several consistent identifiers before an agent, dialer, email platform, or mailing workflow acts on the record?

Three common gaps make contact data look more certain than it is.

- **Old source data:** The creditor file may contain a prior address, a disconnected number, a shared household phone, or an email account that the consumer no longer checks.
- **Weak field matching:** A name-only or phone-only match can select the wrong person, especially when names are common, household members share details, or a number has been reassigned.
- **Disconnected systems:** A wrong-party response, opt-out, returned mail flag, or dispute may be recorded in one platform but not in the CRM, dialer, letter vendor, or email system.

FEDERAL COMMUNICATION CONTROLS RAISE THE COST OF GETTING THE RECORD WRONG.

Third-party disclosure. Regulation F generally prohibits a debt collector from communicating about a debt with anyone other than the consumer and specified permitted parties. A collector may contact another person for location information under defined limits, but the debt itself generally cannot be discussed.

Channel-level requests. When a person asks a collector not to use a particular communication medium, the collector generally must stop using that medium, subject to the rule's exceptions. A suppression instruction should follow the record across every outreach platform.

Record retention. Regulation F requires covered debt collectors to retain records that show compliance or noncompliance from the start of collection activity until three years after the last collection activity on the debt. Existing contact logs, communication records, and review decisions should be managed under a documented retention policy.

HELPFUL CONTROL: USE NEUTRAL FIRST CONTACT

A limited-content voicemail contains only the information permitted by Regulation F and is not treated as a communication under the rule. It can reduce disclosure risk when another person hears the message, but it does not fix an incorrect phone match or replace a full data review.

THE SOLUTION

SEARCHBUG PHONE, NAME, ADDRESS AND EMAIL API

The Searchbug API helps collection teams fill gaps and compare contact fields before outreach begins.

Starting with available identifiers such as a phone number, name, address, or email, a workflow can request related contact data and return the results to the collection platform for review.

The API works best as a decision-support layer. It gives the team more fields to compare, reduces manual searching, and helps route uncertain records away from automated contact.

It should not be treated as proof that a consumer owes the debt or currently controls every returned phone number, email address, or mailing address.

A PRACTICAL PRE-CONTACT WORKFLOW

1 PRESERVE THE SOURCE RECORD

Keep the original creditor data, account identifiers, placement date, prior contact history, disputes, and suppression instructions.

2 NORMALIZE KNOWN FIELDS

Standardize names, phone formats, email spelling, apartment details, and postal fields before the API query.

3 QUERY WITH THE STRONGEST IDENTIFIERS

Use the best available combination of name, phone, address, and email instead of relying on one weak field.

4 COMPARE RETURNED FIELDS

Check whether several data points agree with the source file and any consumer-provided information.

5 ROUTE BY CONFIDENCE

Send strong multi-field matches to the next validation step. Hold conflicts, common-name results, and single-field matches for manual review.

6 LOG THE DECISION

Store the input, returned fields, query time, reviewer action, and final routing outcome in the account history.

EXAMPLE MATCH-ROUTING RULES

Observed result	What it means	Suggested route
Name, address, and phone align	Strong identity signal, but not proof of the debt or permission to contact	Continue to channel and compliance checks
Name aligns; address is old; new phone returned	Possible move or reassignment; source data is stale	Manual review before contact
Phone matches; name conflicts	High wrong-party risk	Do not auto-dial; investigate or suppress
Email only, with no second field	Weak match and possible shared or abandoned account	Verify and seek another identifier

USE THE API BEFORE, NOT AFTER, AN AVOIDABLE CONTACT

Place the query at account intake, before dialer entry, when mail is returned, after a wrong-party response, or whenever a source field conflicts with a newer record.

HOW SEARCHBUG CAN HELP

- Complete records that contain only part of a consumer's contact information.
- Compare phone, name, address, and email fields in one automated workflow.
- Reduce manual research time before an account reaches an agent or contact platform.
- Flag conflicts and low-information records for manual review instead of automatic outreach.
- Support consistent routing when the API is connected to the CRM, collection system, or internal review queue.

WHAT THE API DOES NOT ESTABLISH

- That the returned person legally owes the debt.
- That a phone number or email address is still controlled by the intended consumer.
- That the organization has consent or another lawful basis for a call, text, or email.
- That a debt is accurate, properly substantiated, within the applicable limitations period, or ready for collection.
- That federal, state, client, and internal communication rules have been satisfied.

RECOMMENDED POLICY STATEMENT

No single returned field should authorize consumer contact. Require field agreement, source review, suppression screening, channel validation, and documented routing before outreach.

CONCLUSION

The right consumer is not simply the record with the most data. It is the record where several identifiers agree, contradictory signals have been resolved, and the selected communication channel has passed the organization's compliance controls.

Searchbug's Phone, Name, Address and Email API can automate the data-completion and comparison step.

Used with clear confidence rules, manual review, channel validation, suppression controls, and documented account history, it can help teams reduce wrong-party outreach without slowing every account with a full manual search.

ABOUT SEARCHBUG

Searchbug provides contact data and research tools that help collection teams find and validate phone, name, address, and email information.

Its APIs can support pre-contact research by helping teams compare available contact details, identify gaps, and route uncertain records for further review.

Sources

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