



Total Expert Deduplication Logic

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Total Expert applies deduplication logic to all contact data sent to the Total Expert API or the data importer. The deduplication logic attempts to match existing records to newly submitted data through the user-configured `external_id` or through required fields.

Types of Contacts

Deduplication applies to data sent to the Contacts API endpoint as well as other objects that are conceptually similar to contacts. These objects, commonly referred to as *participants*, include (but are not limited to): borrowers, co-borrowers, and account holders (refer to [Loans](#) and [Accounts](#) API documentation to learn more). Agents are also treated similarly to contacts but have a slightly different deduplication process because of different required fields. Each of these objects undergo deduplication when they are sent to Total Expert.

Leads

Data sent to the Leads API endpoint (`v1/leads`) also undergoes deduplication. However, unlike Contact and Participant objects, Leads are not deduplicated against the Contacts endpoint, but the Leads endpoint itself. Instead of deduplicating, the API attempts to match lead submissions to existing contacts. If a match is made, the API creates the new lead and automatically associates it to the matched contact.

Agents

Agent objects must be sent with employer fields (name, address), so agent deduplication involves additional steps to detect duplicates against existing records.

The table specifies the required fields for each type of contact.



Required Fields	Contacts, Leads, Participants (Borrower, Co-Borrowers, Account Holders)	Agents
First_name	X	
Last_name	X	
Email OR address (address, city, state and zip) OR phone (home, cell OR office)	X	
Source	X	X
Employer_name		X
Email OR employer_address		X

Avoiding Duplicate Contacts

Before sending data to Total Expert, review your data to ensure that each distinct object in your submission is truly unique.

For example, your organization could have two contacts with different names—Jim Jones and James Jones—but each contact has the same email address (jjones1@example.com). The identical email address confirms that the two contacts represent the same person. However, if both contacts are sent to Total Expert without modifications, the API will create two separate contacts because the first names are not identical. Reviewing your submissions beforehand is an easy way to save time and avoid headaches down the road.

Tip:

Submitting all contacts and related objects with distinct `external_id` values is best practice for avoiding duplicates. Total Expert recommends devising a system to assign different values to each of these objects.

Matching Logic

Total Expert's deduplication is a stepwise process. If a match is made at any step of the logic, the API updates the existing record with the new record by converting your request from a `POST` to a `PATCH`. The API response displays the updated record's details.

If no match is made, the API creates a new record.

Standard Deduplication

API matching steps:

1. External ID
2. First name, last name, and email.
3. First name, last name, and address (street address, city, state, zip code)
4. First name, last name, and home phone number.
5. First name, last name, and cell phone number.
6. First name, last name, and office phone number.
7. No match; create new contact record.



Example deduplication process:

1. Send a POST request to create a new contact.
2. The API matches the new object's `first_name`, `last_name`, and `email` fields to an existing record and detects a duplicate.
3. The API checks for differences in all other fields between the new and existing records.
4. The API updates any differing fields with the new record's fields to deduplicate and merge them.
5. The API response shows all the details of the updated record.

Agent Deduplication

Agent objects undergo the standard process first, then a second process that checks the required fields that are unique to agents: `employer_name` and `employer_address`.

1. First name, last name, employer name, and email (personal, not employer).
2. Last name, employer name, and email where first name is not provided in the request, and/ or are empty in the database.
3. Employer name and email where first name and last name are not provided in the request, and/ or are empty in the database.
4. First name, last name, employer name, and employer address (street address, city, state, zip code).
5. First name, employer name, and employer address where last name is not provided in the request, and/ or are empty in the database.
6. Last name, employer name, and employer address where first name is not provided in the request, and/ or are empty in the database.
7. Employer name and employer address where first name and last name are not provided in the request, and/ or are empty in the database.
8. No match; create new record.