

## NCOA: National Change of Address

### *PEOPLE ARE ALWAYS MOVING....*

Every year approximately forty million Americans move their place of residence and/or business, but their old addresses often remain in mailer's databases. As a result, mailings continue to go to old addresses and not the new ones. It is estimated that at least 8% of all mail is undeliverable because of incorrect addresses. This means lost opportunities, lost sales, and wasted money.

There is a solution. The [National Change of Address](#) System makes available current change of address information that can help reduce your undeliverable mail. Addressing errors are identified and corrected before mail enters the mailstream. Mailers use NCOA to save thousands of dollars that would have been spent on wasted materials and postage. In addition, valuable customer names that would have been lost have been updated to receive current and future mailings.

The National Change of Address (NCOA) file is a consolidated file of move information that on average contains approximately 108 million permanent change-of-address (COA) records filed with the United States Postal Service. Each record contains the relocating Postal customer's name along with an Old and New address. The old address is the one compared to the NCOA customer's list for matching purposes and the New address is the one returned, if a match is made, to the customer. These records are retained on the file for a three-year period from the move-effective date. The source of the NCOA data is a permanent Change of Address (COA) filed by the relocating postal customer. Approximately 40 million of these COA's are filed annually. The NCOA database is updated every week with this information.

Both addresses supplied by the postal customer must be ZIP+4 codeable to qualify for addition to the NCOA file.

**The typical profile of the new address information contained in the 108 million records on the NCOA file is as follows:**

- 84.30% are forwardable moves (contain address information).
- 12.85% are moved-left-no-address.
- 2.65% are PO BOX closed.
- 0.20% are foreign moves.

All input addresses submitted by an NCOA customer are standardized and Coding Accuracy Support System (CASS) certified ZIP+4/DPC processed. New address information is provided only when an NCOA match to the input name and address is attained.

The provision of Change of Address information is controlled by strict name and address matching logic. To make the best use of the information returned to them from the NCOA process, potential customers should understand NCOA matching logic. All matches made to the NCOA file require

complete address matching logic. Name matching logic is determined by the move type in the data record on the NCOA file that is a candidate for a match.

Move types and associated logic are:

Individual Match on first name, middle name or initial, surname and title required. (The NCOA customer can elect to have only an individual match logic utilized regardless of the move type in the NCOA record when the file is processed.

Family Match to surname only.

Business Match on entire business name.

The NCOA file is comprised of approximately 47% family moves, 47% individual moves and 6% business moves.

When possible, postal customers who move multiple times within the three year period are linked or chained to ensure that the latest address is furnished when an NCOA match is attained. This is not always possible if subsequent COA's are not filed in exactly the same manner as a COA filed previously (e.g., if move types differ - family vs individual then they will not be chained).

NCOA Nixie matching is an optional process that can be requested by the customer from most NCOA licensees. The Nixie matching process provides footnotes indicating why an authorized NCOA match could NOT be made to the input address (e.g., Nixie code 'U' - Apartment Number Missing).

A National Deliverability Index (NDI) report is supplied for each list that is NCOA processed providing a uniform methodology to evaluate deliverability of the address list.

Every customer taking advantage of NCOA processing must have completed and returned to a NCOA licensee a signed.

WHY MAIL IS UNDELIVERABLE.....

The [United States Postal Service](#) has identified the following reasons for undeliverable mail:

**The First Line of the Address:**

Address unknown to carrier.

Addressee temporarily away.

Addressee's name misspelled.

Addressee's Street Address Errors.

Missing address line or street name.

No such or incorrect number.

Missing house number/P.O. Box.

**The Last Line of the Address:**

Incorrect or missing ZIP Code.

No such or incorrect apartment, suite, etc.

Missing or incorrect street directional or suffix.

No such rural route number/rural route box.

Rural route address change to city-type address.

**Other Reasons for Undeliverability:**

Change of address on file.

Forward order expired.

Moved, left no address/box closed, left no order.

Address vacant.

No label/illegible label.

No mail receptacle