

# NCTUE PLUS

NATIONAL CONSUMER TELECOM & UTILITIES EXCHANGE PLUS

## National Consumer Telecom & Utilities Exchange PLUS

**NCTUE PLUS is an industry-specific full account history database that accurately identifies risk for consumers.**

Telecom, pay TV and utilities providers need a comprehensive risk tool set in order to appropriately set deposits, increase activation rates, and reduce losses. NCTUE Plus allows for better risk management across the account lifecycle.

**By joining the NCTUE PLUS, members may:**

**Unlock additional ROI with full account payment data**

**Identify high-risk accounts and reduce write-offs**

**Increase revenue recovery rates**

### Other benefits:

- Full tradeline level account information, which, when used with customer service applications and unpaid closed account information, can assist in accurately assessing risk and deposit classifications for thick file, thin file, and no-hit customers.
- Significantly increased hit rates compared to the NCTUE exchange, and enhanced risk assessment for new applications.
- Management reports detail unpaid closed accounts, payment profiles, account reviews, activity analysis, and more.
- All members receive technical and user support, including a dedicated toll-free customer service number for consumer adverse action.
- Configurable search-match logic unique to your business or region for improved results.
- Participation in the Exchange is available online or via batch process.
- All data is shared blindly between members, keeping your portfolio protected from the marketing efforts of other members. Data usage is governed by the NCTUE Board.

NCTUE PLUS provides comprehensive coverage across the following industries:

- Local Phone Service
- Cable Service and Pay TV
- Wireless Service
- Electricity/Power
- Long Distance Phone Service
- Gas
- Internet Service Provider
- Water

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Prospective member packets and applications are available by contacting the NCTUE Executive Director, Alan Moore, at 972-518-0019 or via email at [alan@nacmsw.com](mailto:alan@nacmsw.com).

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## Unlock Additional ROI with Full Account Data

With the newly expanded NCTUE Plus database, members now have additional valuable insight into prospective and current customers. Payment practices on consumers' telco, pay TV and utility obligations can deviate significantly from their financial behaviors, so relying just on the payment information members get from the traditional credit file may not provide the comprehensive, relevant customer view needed. The NCTUE Plus database incorporates full account data from subscribing members. Used with the traditional credit file, this tool provides members with the 360 degree view needed today to make profitable risk decisions across the customer lifecycle. The addition of full account history also helps capture that elusive segment of the market – the no-hit/thin-files – and will allow members to make appropriate behavior-based decisions when other data sources are not available.

All this adds up to additional portfolio ROI and allows you to better manage risk at account opening, account management, and later stages of the lifecycle.

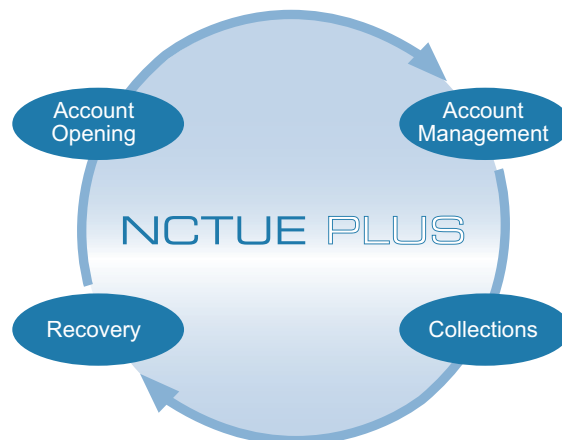
## Identify High-Risk Accounts and Reduce Write-offs

NCTUE Plus catalogs Member-provided tradeline-level information on Unpaid Closed Accounts (UCAs) and Customer Service Applications (CSAs). The database then generates unique "Match Reports" that link new account inquiries to previously submitted UCAs, providing for an effective front-end risk mitigation tool. This is an extremely effective way to identify higher-risk applicants before they are put on the books – reducing bad debt and potential write-offs.

## Increase Revenue Recovery

Similar to the NCTUE Plus alert notifying Members if a new applicant has an outstanding balance with another Member, a matching process can be utilized as a highly effective skip-locate tool. Members receive a "Match Report" whenever previously submitted UCAs match CSAs within the database. UCAs are coded for skip tracing so Members are automatically notified that the debtor is active within the database, and Members are provided with contact information. The identity of the CSA contributor is never revealed except when the member receiving the report also submitted the CSA. This skip-tracing application provides up-to-date contact information that is useful for increasing the rate of revenue recovery.

### NCTUE PLUS is Utilized Throughout the Customer Lifecycle



## FCRA Compliance

High customer-service standards are provided through the toll-free support for consumers who have been denied credit or assessed a deposit fee.