



The National Consumer Telecom & Utilities Exchange, Inc.

The NCTUE allows members to screen new applicants for customer service applications and unpaid closed accounts to decrease write-offs and improve profitability.

Telecommunications, pay TV, and utility companies write off in excess of \$7 billion in bad debt each year. To combat this problem, proactive industry leaders have collaborated to form a national Exchange whose members directly benefit from identifying high-risk consumers during the account acquisition process. With more than 30 million records in the database, NCTUE is the premier industry-specific data source for accurately assessing new applicant risk.

By joining the NCTUE, members can:

- Identify whether or not a new applicant has outstanding unpaid balances resulting in unpaid closed accounts from other member companies
- Gain insight into fraudulent new applications containing duplicate or invalid Social Security numbers
- Access unique industry-specific data sources to accurately determine deposits
- Access updated address information from other members to greatly improve skip tracing and collections results
- Receive management reports to view unpaid closed accounts aging, 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. Data usage is governed by the NCTUE Board

Although results vary, members may see a potential 25% lift in loss mitigation by joining the NCTUE. Members also receive updates with new phone numbers and/or address information for a high percentage of their outstanding unpaid closed accounts.

NCTUE 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

Other benefits and value-added services

NCTUE offers the following additional benefits and services:

- Skip Tracing triggers automatically alert members when previously submitted Unpaid Closed Accounts match new Customer Service Applications in the Exchange

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.

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Identify Higher-Risk Accounts and Reduce Write-Offs

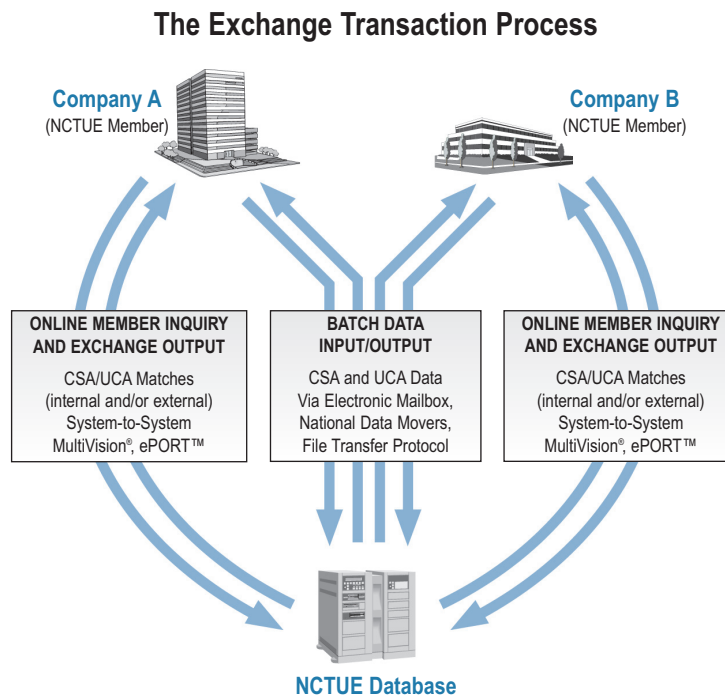
NCTUE members are required to send their consumer service applications (CSAs), unpaid closed accounts (UCAs) and UCA payment updates to the database. A member who submits a CSA that matches a UCA will automatically receive a “match” report containing all of the information in the UCA record, except the identity of the member that submitted the UCA. 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. The system also provides objective risk-assessment information for deposit setting and prioritizing collections.

Increase Revenue Recovery Rates with an Effective Skip-Tracing Tool

Members receive a report whenever previously submitted UCAs match CSAs in the Exchange. UCAs are coded for skip tracing so members automatically will be notified and provided with contact information when a match occurs. The identity of the CSA data contributor is never revealed unless the member receiving the report is the same member that submitted the CSA. This skip-tracing application provides up-to-date contact information that is useful for increasing the rate of revenue recovery.

Powered by Equifax

Equifax, a global leader in Information Solutions, was selected in 1989 to manage all platform operations for the Exchange.



FCRA Compliance

Consumers who have been denied credit or assessed a deposit based on information in the NCTUE database can contact the Exchange Service Center via a toll-free customer service number.