



Good for **business.**  
Good for **consumers.**  
Good for **communities.**

What you need to know about NCTUE —  
and why you should join it





Fraudulent account openings, unpaid balances, and unpaid closed accounts (UCAs) with other service providers can cost businesses in more ways than one.

**But to better identify and manage financial risk, you need deeper insight into these delinquent and/or fraudulent consumers.**

**This is precisely why NCTUE exists.**

And it can be a **powerful tool** for contributing members, especially those looking to get ahead of risk and loss.

- **Sound like you?** Great — let's discuss how NCTUE®, or National Consumer Telecom & Utilities Exchange®, does some real good for its members, their customers, and the communities they serve.





# First, what is NCTUE?

**The only non-profit of its kind**, National Consumer Telecom & Utilities Exchange is a member-exclusive, Fair Credit Reporting Act (FCRA)-compliant data exchange — compiling industry-specific payment information on millions of consumers in a centralized location.

**It's a consortium of 160+ service providers** from telco, pay TV, security, internet, and utilities industries. To help organizations better identify and manage financial risks and monitor customer relationships — while doing good for the industry through better experiences, greater access to services, and more.

**And only contributing members can take advantage of these benefits.**

## Who can join?

Membership\* is open to national, regional, and local companies that provide a range of services, including telephone, cable TV, gas, electric, internet, water, home security, and more.

\*Membership is governed by member agreements, operating guidelines, and bylaws. Eligibility and data usage is governed by the member led NCTUE Board of Trustees.

## NCTUE COVERAGE — AT A GLANCE



**467M+**  
active accounts



**238M+**  
distinct customers



**38M+**  
customers not found in  
traditional credit reporting



**160+**  
member contributors



# Businesses write off billions of dollars in bad debt each year

Why? Fraud, unpaid balances, unsuccessful collections — to name a few reasons.

But when contributing to a national data exchange like NCTUE, members gain access to exclusive insights to help **more easily combat write-offs and make smarter up-front decisions** around things like when to collect a deposit, or what services to offer and at what price.

## BY JOINING NCTUE, CONTRIBUTING MEMBERS CAN:



Access industry-specific data and events



Use member-only products that enhance risk assessment and decisioning



Improve collections efforts to reduce losses

• Let's dive into each of these a little deeper.



## NCTUE MEMBERSHIP BENEFITS



## Access industry-specific data and events

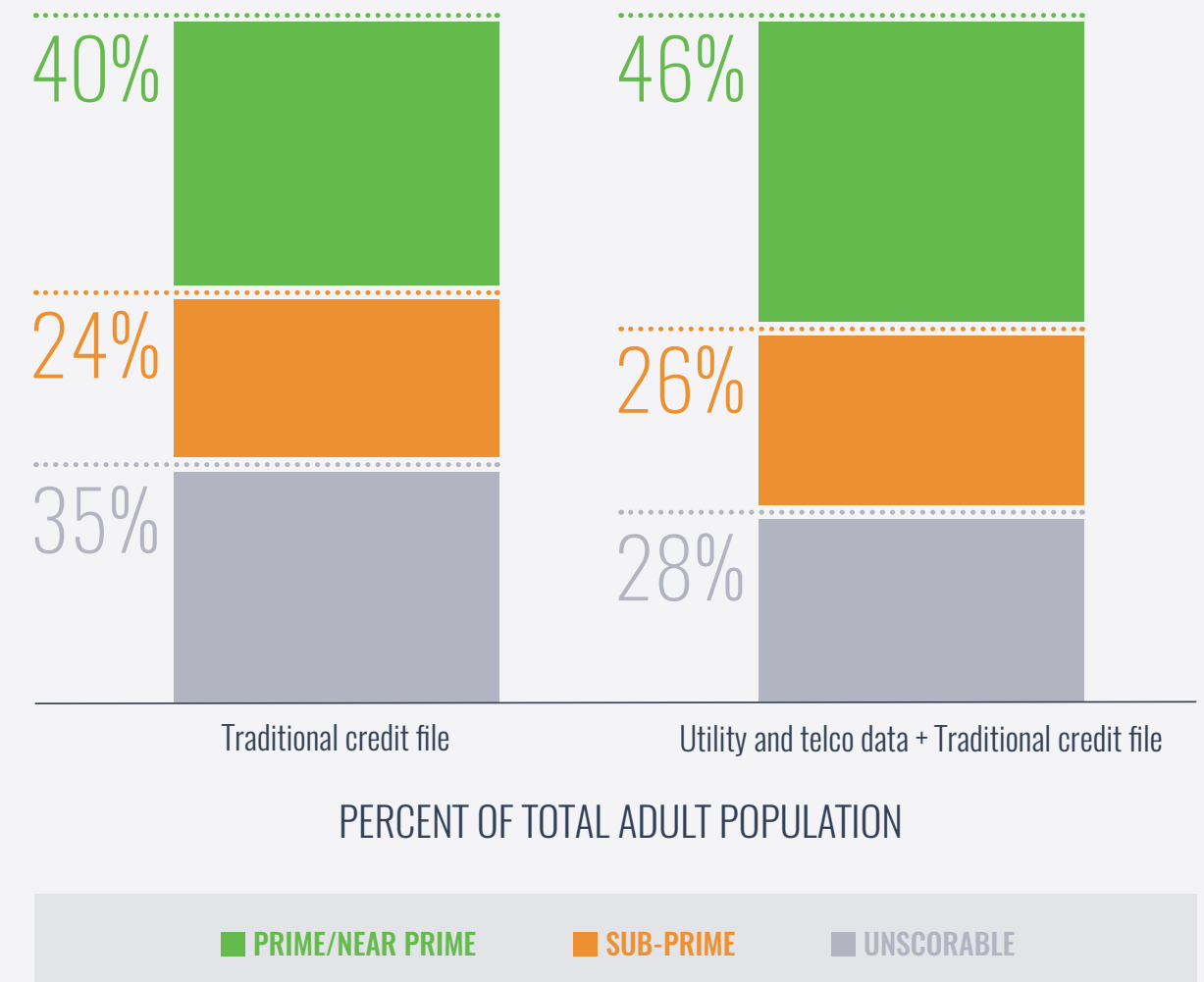
It's amazing what more data and support can do for your business and scoring.

### NCTUE contributing members can take advantage of:

- ✦ A score with data sources that help you accurately determine deposits for your specific industry and business
- ✦ Updated, accurate contact information that greatly improves collections efforts
- ✦ Automatic alerts (skip tracing) when previously submitted UCAs match new Customer Service Applications (CSAs)
- ✦ Quarterly industry insights delivered in an easy-to-use report to help fuel business decisions
- ✦ Annual meetings that provide actionable content, thought leadership, and best practices
- ✦ A dedicated phone line for consumer adverse action

**These insights aren't available anywhere else if you're in an industry approved to contribute to NCTUE.** And with all of it at your disposal, stronger, smarter decisions become a reality.

## SEE HOW NCTUE DATA CAN HELP YOU SCORE MORE APPLICANTS, BETTER<sup>1</sup>



<sup>1</sup> Equifax data



## NCTUE MEMBERSHIP BENEFITS



## Use member-only products that enhance risk assessment and decisioning

Since information gleaned from the NCTUE database is layered onto traditional credit data, **contributing members get an exclusive 360-degree view of consumer finances.** And when this comprehensive information is populated into member-only scores like Advanced Energy Plus, Advanced Communications Plus, and customer-specific scores, you can:

- ✦ Maximize consumer approval rates
- ✦ Reduce manual intervention and costs
- ✦ Improve risk detection
- ✦ Improve the customer experience

But the best part of it all? These industry-specific credit models score no-hit/thinner credit files. And co-innovation among members can be used to fuel new member scores. **So you can expand your coverage and do more good for more consumers (and your business).**

These scores incorporate industry-specific data not found in traditional credit reports. Which means contributing members see higher scorability and performance.





## NCTUE MEMBERSHIP BENEFITS



# Improve collections efforts to reduce losses

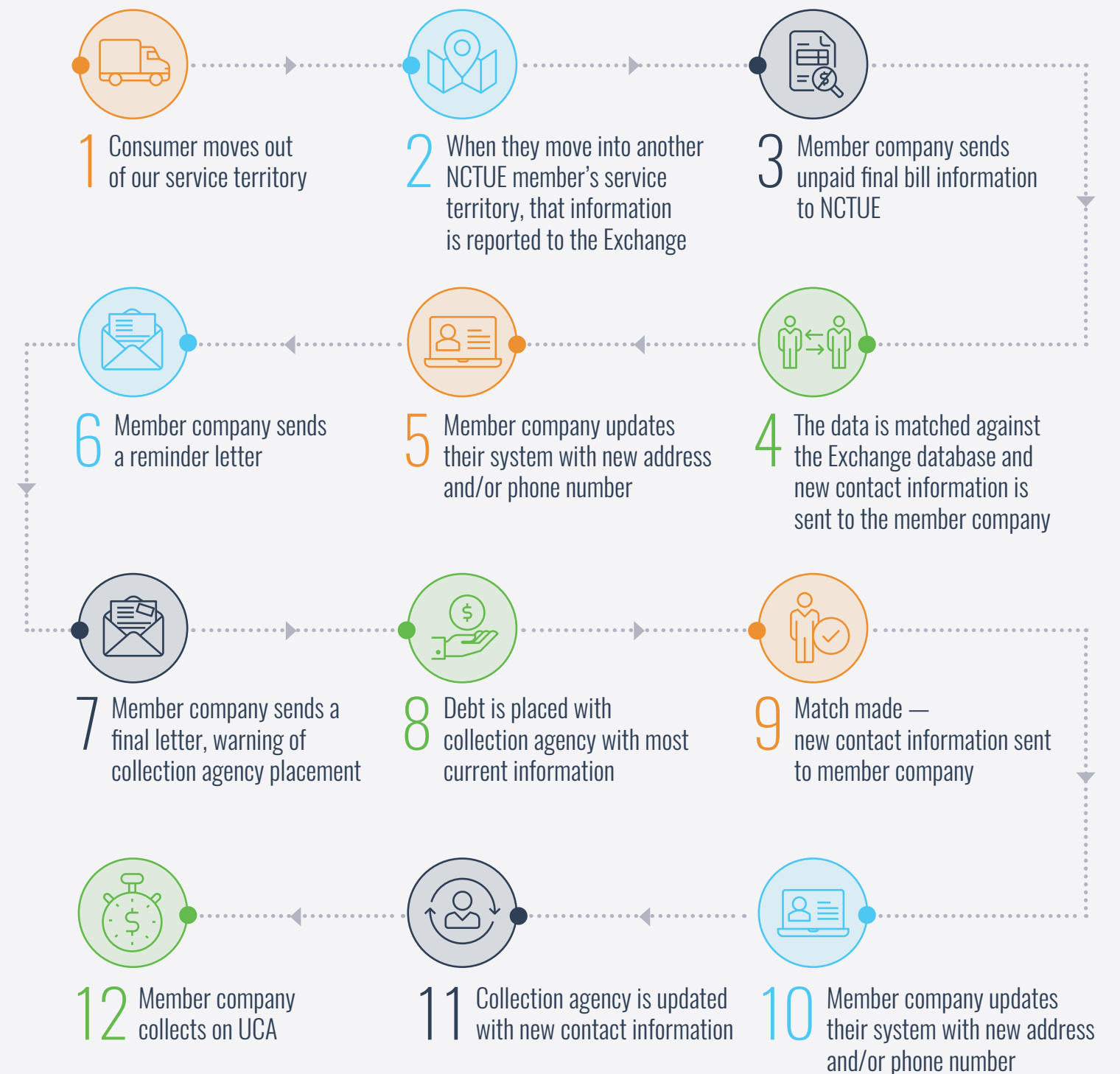
More data helps reveal more and better opportunities.

And because contributing members receive alerts when new information matches previously reported UCAs, **you get access to the most up-to-date, industry-specific data available.**

This matching process can be quite effective in skip tracing and locating evasive customers, which ultimately helps increase revenue recovery and reduce losses.

## BACK-END DATA MATCHING

Let's explore a scenario where the exchange helped one member locate a consumer with a UCA — and collect on it.





# Flexible, easy participation that delivers results

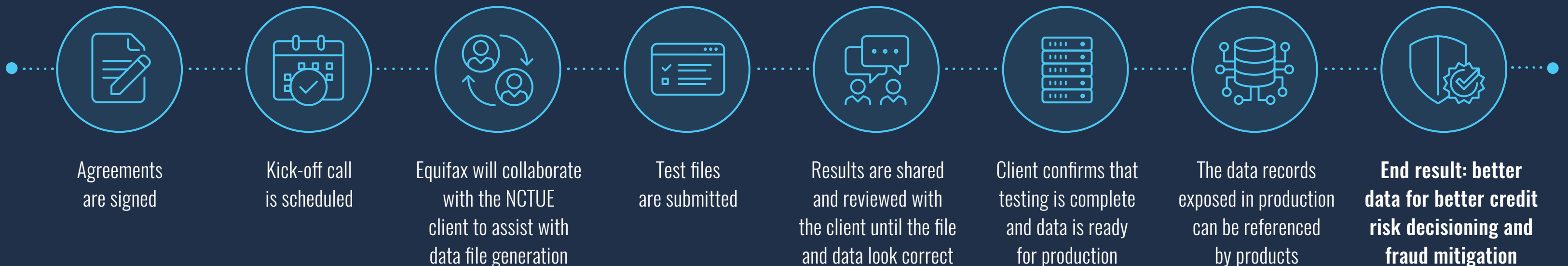
It's worth repeating that being a contributing member of NCTUE allows you to screen new consumers for CSAs and UCAs to help improve your business processes and profitability — **in ways you can't do otherwise.**

**But to receive this data, you must also contribute data** — which is done anonymously either online or via batch uploading.

Equifax then manages and stores the contributed data to ensure real-time access and the utmost security.\*

\*Equifax is the approved partner who oversees operation and management of the NCTUE database. NCTUE is not an Equifax product.

## THE NCTUE DATA CONTRIBUTION PROCESS



## CASE STUDIES

# One NCTUE member reduces annual write-offs with new skip-tracing process

## THE CHALLENGE

An NCTUE member examined a 10-year period of annual write-offs to find that **53% were from customers who self-terminated their service.**

Upon further review, they realized that **70% of these customers were current up until the point of termination** — and had never been in a collections cycle. They also had no security deposit to offset the remaining balance.

## THE SOLUTION

The member turned to the NCTUE database to help understand where these once good-paying customers went. **With stronger, more accurate contact information, NCTUE was able to match consumer data against millions of accounts.**

The member then received an electronic file with the most current contact information for the requested consumers.

## The results

The member was then given a series of internal collections steps to use moving forward. By creating this new recovery stream and additional skip-tracing process, **they were able to achieve record low write-offs for that year.**





# NCTUE member uses the exchange to recover 21%+ of balances against matched consumers

## THE CHALLENGE

Customer account collections can be difficult in even the best financial environments.

To better determine creditworthiness and appropriately manage accounts, **businesses must have a deeper view of the consumers they're working with.**

## THE SOLUTION

To be successful in their collections endeavor, one NCTUE member submitted UCAs and CSAs to the exchange and **received consumer matches daily.**

NCTUE gave this member immediate access to unique data on millions of consumers and the most up-to-date, right-party contact information available on their delinquent debtors. **This allowed the member's team to:**

- ✦ Ensure there were no outstanding balances
- ✦ Use the data for skip tracing customers
- ✦ Enhance overall collections efforts

## The results

The member used the exchange for 11 months while opening nearly \$3 million in accounts. And they were able to match NCTUE data to 22% of those accounts.

**They then collected more than 21% against the provided matches, which netted a return of more than 8:1 to the bottom line.**



## CUSTOMER TESTIMONIAL: NCTUE MEMBERSHIP VALUE

“[NCTUE] data has improved our customer experience. We take a look at that opening score ... and we can say hey, our [customers at high risk of not paying], we should probably do something different from a segmentation perspective — reach out to them sooner. And our lower-risk customers, we could give them a little more time.”

**SIR GUY EPPS | COMCAST CABLE**

- **See what members are saying about the power of NCTUE data**




# Data that does good for consumers and businesses alike

NCTUE is the premier, industry-specific data exchange that helps companies just like yours better manage account portfolios and make more informed risk decisions. So you can improve customer experiences, offer access to more services, and do more good for your business, consumers, and the community.

**To join NCTUE and reap the full benefits of membership,  
please contact:**

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