

Company History



1980s

In the late 1980s the business credit executives of long-distance carriers and the National Association of Credit Management Southwest (NACMSW) formed the National Telecommunications Credit Group.

1992

For several years the leaders of the Credit Group had expressed a desire to establish a national database. In August 1992, members of the Credit Group voted to devote time at their next meetings to the discussion of the establishment of a national database.

1993

During a February 1993 meeting, an informal committee was formed, made up of Credit Group members and a representative of NACMSW, to pursue the establishment of a national database to be owned and operated in accordance with guidelines set by the members.

The members of the committee requested approval from their legal departments to proceed with the establishment of a national database. Attorneys gave permission for the committee to proceed under the legal guidance of a senior attorney from AT&T and a senior attorney from MCI.

In October 1993, after numerous meetings and teleconferences, the National Telecommunications Data Exchange (NTDE), a non-profit corporation, was founded by AT&T, MCI, Sprint, Allnet, Business Telecom, Inc., Cable & Wireless, Inc., LDDS Metromedia, and Wiltel, Inc. A representative of NACMSW was chosen as executive director and vice president of NTDE.

1994

NTDE started the process of interviewing potential vendors and developing the Request for Proposal to be sent to the vendors. The attorneys emphasized the importance of keeping NTDE independent from any vendor. At the same time, the attorneys started the process of obtaining approval from the Department of Justice Antitrust Division. Approval was obtained on March 8, 1994.

1995

Equifax was selected to be the vendor, and NTDE and Equifax signed a contract on July 25, 1994. In August of 1995, after numerous meetings, teleconferences and extensive testing, the national database became active.

1996

In 1996 telecommunications consumer executives, with the assistance of NACMSW, started the process of developing a national database of consumers who do not pay their local and long distance phone bills. The process followed very closely to the process of the development of the NTDE database, with the exception of having to address the laws governing consumer credit and the utility regulations of the various states.

1997

The National Consumer Telecommunications Data Exchange (NCTDE) was founded in 1997 by AT&T, Bellsouth, Citizens, Frontier, IXC, MCI, NYNEXLD, Sprint, and Worldcom. A representative of NACMSW was selected as executive director and vice president of NCTDE. In September 1997, the Department of Justice approved the creation of the database, and Equifax was selected as the vendor.

2002

In 2002, NCTDE and Equifax re-signed an agreement to manage the database. Also in this year, the US Department of Justice approved the combination of telecommunications and utilities providers in one exchange. Thirty-seven companies merged into a combined exchange and changed the name to NCTUE (National Consumer Telecom & Utilities Exchange). Pay TV providers were added to the by-laws in 2003, bringing the mix of data providers to its current state.

2009

Equifax and NCTUE signed a new agreement to allow for the expanded reporting and use of data, including tradeline-level reporting and integrating NCTUE Plus data into products. In 2009, Equifax and the NCTUE established the NCTUE Plus database, which added member-provided tradeline-level account information to turn the existing “negative-only” repository into a more comprehensive tool by adding positive information for better decisioning.

2023

In 2023, Equifax extended its long-standing relationship with NCTUE. Under the terms of the extended agreement, Equifax will continue its exclusive operation and management of the NCTUE database and provide the organization with enhanced product innovation, advanced data security measures, and marketing support for new member recruitment.