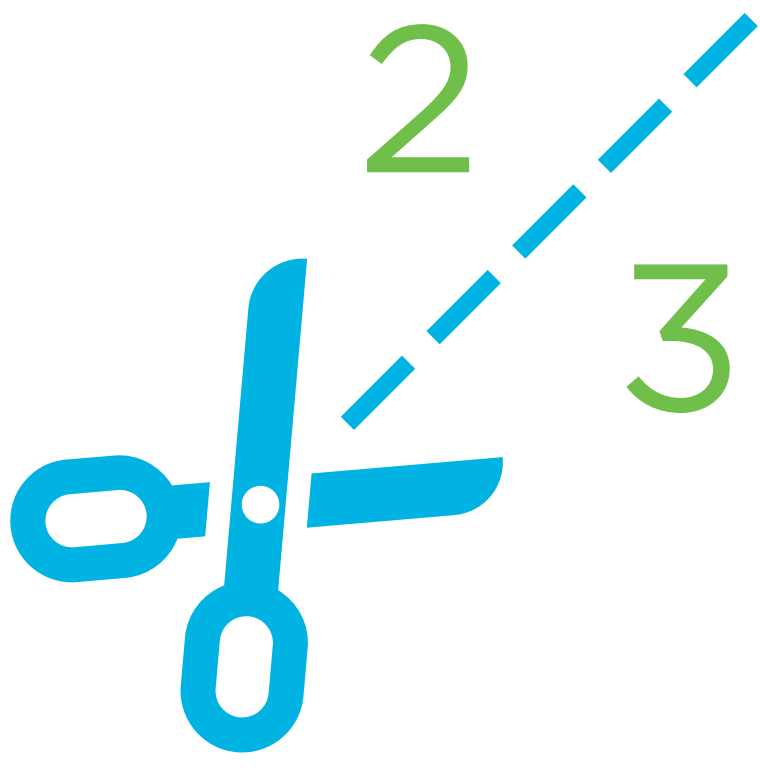


Every year, telecommunications, pay TV, home security, and utility companies write off billions of dollars in bad debt. To help combat this problem, industry leaders formed the National Consumer Telecom and Utilities Exchange (NCTUE). This comprehensive, industry-specific, full account history database helps members better identify and manage financial risks, as well as aid the monitoring of customer relationships throughout the lifecycle.

PROVEN TO DELIVER RESULTS

With a database of more than 430 million account records and over 220 million consumers, NCTUE is the premier industry-specific data source for accurately assessing new applicant risk. It is also an FCRA-compliant credit data exchange service for the telecommunications, pay TV, home security and utility industries only.



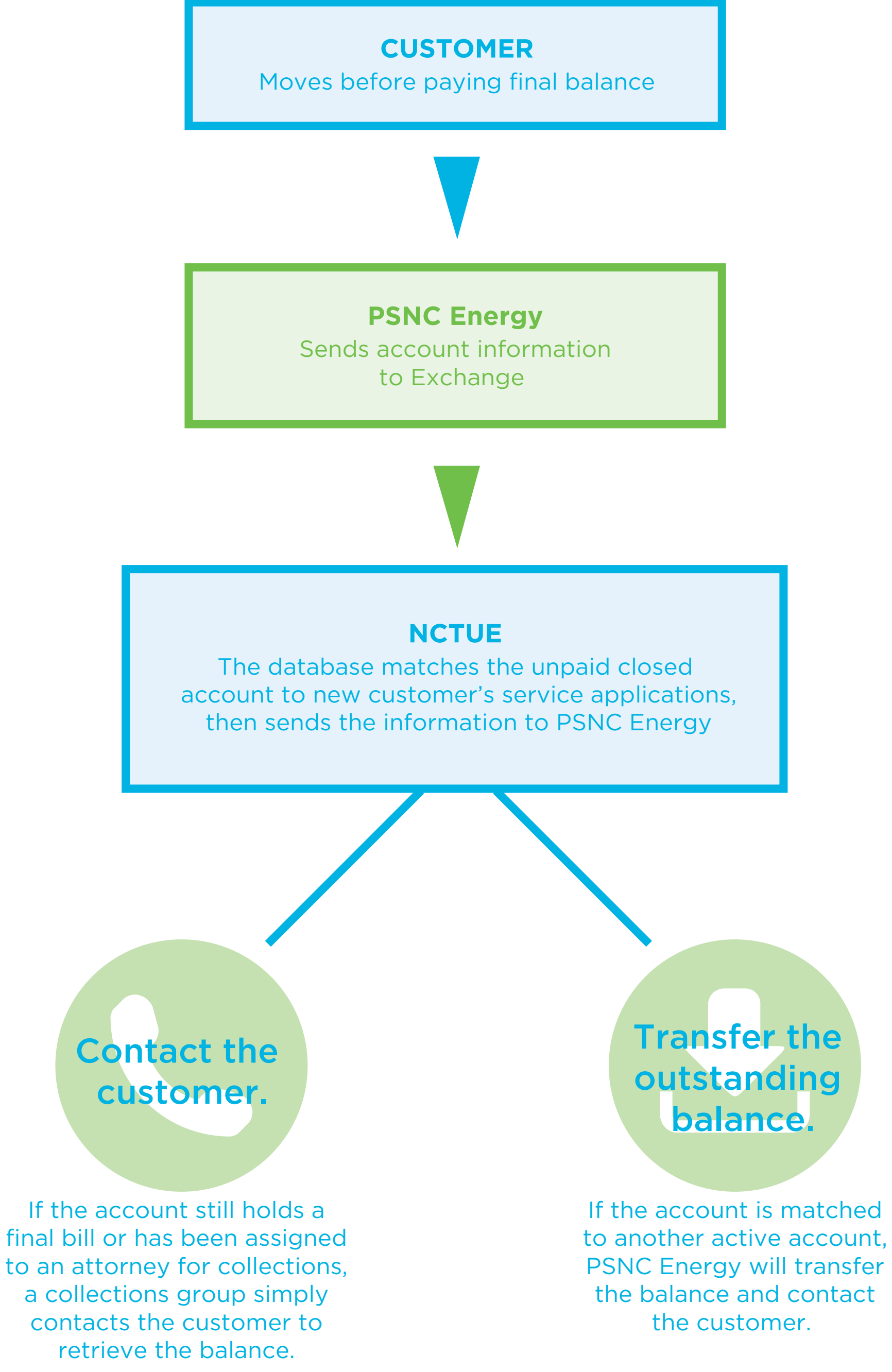
PSNC Energy cut their write-offs by two thirds.

By using data from NCTUE to influence business decisions, this company has taken control of write-offs and improved their business process. How? By helping locate customers with unpaid bills — and fast.

BECAUSE OF THIS, PSNC ENERGY WAS ABLE TO:

- 26.7%** Find 26.7% of customers who had moved or changed account information
- 23.1%** Collect payments from 23.1% of that 26.7%
- 9.4x** Earn 9.4 times the amount PSNC Energy had to pay

WITH NCTUE, PSNC ENERGY FOLLOWED A SIMPLE PROCESS.



With this matched information from NCTUE, PSNC Energy has found that their contact rate is 41 percent higher than before. That's not all PSNC Energy found. They also found:

- About 10 percent of the population has either a thin credit file, or no credit file
- Because of this, they're able to aid these customers to help build credit

After adding NCTUE Plus, collected payments increased to 35-40 percent of matched accounts.

GEORGIA POWER FOUND STABILITY THROUGH ANTICIPATED RESULTS

Along with lowering write-offs by \$1,000,000, Georgia Power used NCTUE to anticipate results to help avoid debt:

RISK	MONITOR	PINPOINT	CREDIT	SECURITY
Using the database to score customers based on risk	Monitoring and reviewing account scores for one year	Obtaining security on 20% of accounts to pinpoint fraud	Submitting both negative and positive credit data	Using traditional and alternate data for additional security

NCTUE MEMBERSHIP

To learn more about lowering write-offs, anticipating results and benefitting from alternative data, visit www.nctue.com. Contact us about membership at admin@nctue.com.

