



National Consumer Telecom & Utilities Exchange

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), a comprehensive, industry-specific, full account history database that accurately identifies risk. Members anonymously share industry-specific payment information to help members to better identify and manage financial risks, as well as aid the monitoring of customer relationships throughout the lifecycle. With a database of more than 420 million account records and 215 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.

Highlights of NCTUE Membership:



Comprehensive Nationwide Risk Assessment

Alternative credit scores that can assist in accurately assessing risk and deposit classifications for thick file, thin file, and no-hit customers with industry-specific modeling and analytics based on relevant data not found in other traditional credit data sources.



Flexible Participation

Daily refresh of information, available online or via batch process.



Proven to Deliver Results

Demonstrated success in helping to reduce write-offs and manual reviews, grow share of wallet, recover debt from customers, locate customers whose information has changed and mitigate fraud or credit risks.



Dedicated Support

Technical and user support for customers, including a dedicated toll-free customer service number for consumer dispute and disclosure actions.



Anonymously Shared Data and Governed Usage

All data is shared anonymously between members, keeping portfolios protected from other members' marketing efforts. Data usage is governed by elected NCTUE Board members.

NCTUE Database 2017



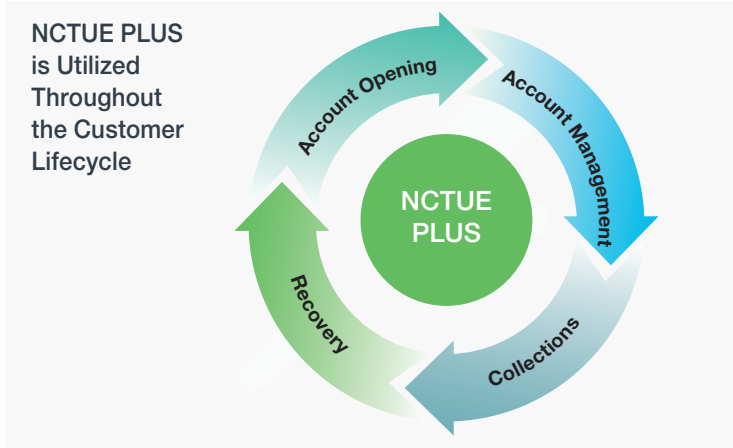
420M+
Accounts



215M+
Unique Consumers

Comprehensive coverage across these service types:

- Telecommunications - Voice, Data, and Video
- Cable, Satellite, and Pay TV
- Wireless service
- Electricity/power
- Gas
- Water
- Home security



Unlock Additional Potential Return On Investment (ROI) with Full Account Data

Payment practices on telecommunications, pay TV, and utility accounts can deviate significantly from a consumer’s actual financial behavior, consequently, relying on the traditional credit file does not support an accurate assessment of payment behavior. The NCTUE Plus database – with its full account data from subscribing members – is combined with the traditional credit file, resulting in a 360-degree view to assist in making profitable risk decisions across the customer lifecycle. The NCTUE database also helps capture that elusive segment of the no-hit/thin-file groups.

With the NCTUE Plus database, members can potentially increase their portfolio ROI and better manage risk at account opening and throughout all stages of account management, including collections and recovery.

Increase Revenue Recovery (optional and additional fees may apply)

Members receive a report whenever new information matches previously submitted Unpaid Closed Accounts (UCAs). Because this matching process can be a highly effective skip-locate tool, members are provided with up-to-date contact information that increases the rate of revenue recovery. The reporting contributor’s identity is never revealed except when the member receiving the report is also the reporting contributor.

FCRA Compliance

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

