Equifax Solutions for the Communications Industry

Extensive Industry Experience Combined with Relevant Data, Powerful Analytics and Superior Technology...
Yielding Greater Results for Your Business
Advanced Technology for Efficient Decisioning and Data Integration

Your business is faced with constant challenges in the communications market… from acquiring the right prospects for your bundled services to confirming the identity of your applicants to integrating your data.

With the rise of mergers and acquisitions in the communications industry, data integration across disparate systems is a critical need. By providing a standard set of modules for application processing, decision management and data integration, Equifax helps you master control over your business management tools while supporting lower operating costs.

• **InterConnect® for Communications** — Designed specifically for communications companies, InterConnect for Communications integrates data from multiple sources, including the National Consumer Telecom & Utilities Exchange (NCTUE) — enabling you to make faster, more accurate decisions around deposit determination and identity verification.

Make More Informed Decisions with Valuable Consumer Credit Information

Our consumer credit database contains more than 200 million consumer credit files, is updated daily with current consumer data, and is operated using advanced search techniques and matching logic.

However, information provided by Equifax is much broader than credit data. We have a host of unique data sources ranging from consumer demographics and lifestyle to tri-bureau and commercial data. Overall, this richness and variety of information allows Equifax to deliver the solutions you need for a range of critical decisions.

Improve Credit and Direct Marketing Efforts

Equifax offers many services to help you accurately and efficiently identify and reach the right audience.

• **Readi-Screen™** — A consumer segmentation tool that helps refine your target audience and increase response rates with more than 40 unique credit attributes.

• **TargetPoint Acquisition™** — A customized, automated prescreen tool designed to quickly and accurately pinpoint new account opportunities — weekly, biweekly, monthly or quarterly.

Control Risk and Reduce Losses with Powerful, Industry-Specific Risk Scoring Tools

Combining powerful analytics with our consumer credit information provides the marketing and risk management insight needed to optimize customer transactions and make faster, smarter decisions.

• **Advanced Wireless Risk Model™** — Developed from extensive data specific to the communications industry, this model predicts the likelihood of an applicant or established customer becoming a serious credit risk, such as 60+ days delinquent.

• **Telco Score** — Built using actual local and long-distance nationwide performance data, this model calculates a numeric score that provides an intuitive probability of payment ranking for new and existing service accounts.

• **Custom Scores** — Our custom analytical solutions provide a finer level of prospect and customer segmentation to assist in advanced target marketing, fraud prevention and portfolio risk management programs for your communications business.

Reduce Fraud and Facilitate Compliance

Equifax offers a one-source suite of fraud detection and identity verification tools that assist companies in combating fraudulent activity — while allowing you to minimize manual review costs and comply with regulatory requirements.

• **SAFESCAN®** — An online database that alerts you to questionable and potentially suspicious information elements, which helps you reduce application fraud.

• **OFAC Alert™** — Automates the OFAC screening process and delivers clear, easy-to-read results to the point-of-sale on every inquiry, allowing you to streamline compliance with federal regulations, such as the USA PATRIOT Act.

• **Other Advanced Fraud Solutions** — Equifax partners with other leaders in authentication and security to offer tools developed to address the range of low exposure/low risk transactions to extremely robust, complex needs. Contact your Equifax representative for details.
Access Superior Data Exchanges Built Specifically for the Communications Industry

To make intelligent business decisions, you rely on customer data provided by other creditors... just as they rely on you. As such, Equifax is an industry leader in facilitating member-owned exchanges that combine industry information from multiple organizations for powerful risk assessment — which ultimately leads to improved results for your business.

Our data exchanges represent a partnership between Equifax and today’s leading communications carriers — including exchanges for the small business lending industry.

- **National Consumer Telecom & Utilities Exchange — NCTUE** provides critical support for members’ risk management processes by identifying higher risk consumers at the point of sale — allowing you to develop customized treatment and collection strategies for applicants who may have an unpaid final bill at other communications and/or utilities companies.

- **National Telecommunications Data Exchange — NTDE** enables members to enhance risk assessment and prescreen processes through the exchange of defaulted commercial account information — which provides account information on more businesses than any other national database.

- **Small Business Exchange — SBX** leverages two proprietary databases to deliver exclusive information and tools that provide you with a complete view of a small business’s financial obligations, including bank loans, leases, credit cards and trade credit history.

Recover Debt with Effective Collections Tools

With consumer debt continuing to rise, you need cost-effective, expeditious tools to find debtors and improve your return on debt recovery efforts.

- **FirstSearch™** — A front-end skip-trace tool that returns new location information from various proprietary sources who are among the first to know when a consumer has moved or requested service associated with a physical address. *Available for NCTUE members only.*

- **RE-APPEAR™** — An automated notification tool that monitors your flagged accounts daily for new activity and notifies you within 24 hours when new contact information is posted to the file.

Contact Equifax Today!

For more information about our solutions for the communications industry, call **1-800-879-1025** or contact your Equifax representative.

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**Equifax: A Leader in the Communications Industry**

- **Superior Information Management**
  Equifax houses and manages the industry’s two leading communications exchanges — NCTUE and NTDE — that include nearly 60% of the nation’s leading communications companies.

- **Advanced Technology**
  Equifax provides application processing and decision solutions for 40% of the communications industry, including key players in local, long distance, wireless, small business, cable and satellite.

- **Dedicated Experts**
  Equifax has a dedicated team of communications experts with deep domain experience in the critical issues facing the industry.

- **Relevant Credit Data**
  Equifax supplies critical consumer and business credit data to virtually all of the top communications providers in the U.S.