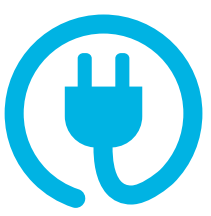


FROM SHARE OF WALLET TO WRITE-OFFS, NCTUE® CAN HELP

As an NCTUE member, your view into customer credit and risk is greatly expanded compared to traditional credit databases. By joining NCTUE, your business has access to shared alternative data sources fused with customer payment information – important factors that can help you acquire more customers, mitigate fraud risk, reduce write-offs, and simplify the way you do business.

WHO CAN BENEFIT FROM NCTUE?



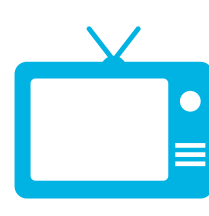
UTILITY COMPANIES



TELECOMMUNICATIONS COMPANIES



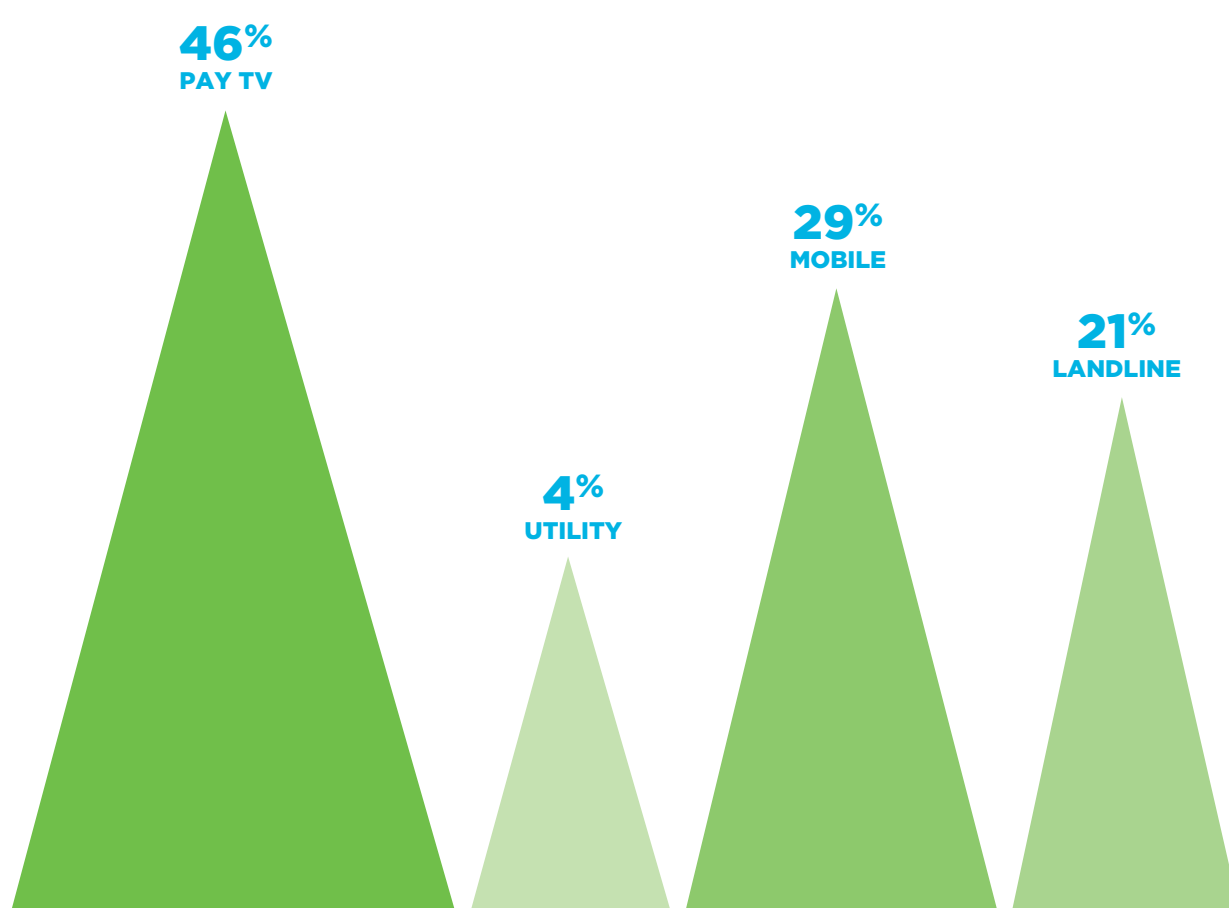
WIRELESS COMPANIES



PAY TV INDUSTRIES



HOME SECURITY COMPANIES



430+ MILLION RECORDS

OVER 95 MEMBERS CONTRIBUTED RECORDS

By sharing information, NCTUE members can access credit and payment information across various industries. In 2016 alone, more than 95 members contributed data, allowing them to gather information from over 430 million records on the extensive NCTUE database.

NCTUE SERVES MANY KINDS OF MEMBERS



Whether your job is to mitigate risk, prevent fraud, serve existing customers or collect debt, NCTUE data can help you:

- Assess risk and deposit classifications for thick file, thin file, and no-hit customers more accurately
- Locate customers whose information has changed faster
- Reduce write-offs and manual reviews
- Grow share of a wallet and better monitor customer relationships
- Mitigate fraud and recover debt more efficiently

NCTUE KEEPS YOUR COMPANY AND YOUR INFORMATION SECURE



The NCTUE database includes information to help strengthen your business and serve your customers.

- All data is anonymously shared between members
- NCTUE ensures no information is used for target marketing purposes by other members
- Members are always in control of their data and usage
- For your protection, NCTUE is governed by the Exchange Members By-Laws

NCTUE MEMBERSHIP

To learn more about how NCTUE helps your business decrease write-offs and improve profitability, visit www.nctue.com. Contact us about membership at admin@nctue.com.