
NEUSTAR VERIFICATION SOLUTION

Phone Type & Owner and Dialer
Efficiency

Verify Ownership & Phone Type with Neustar

Neustar's Authoritative Registry and Data Solutions Protect Your Business

VERIFICATION

Is the phone number associated with a given consumer?

- Neustar authoritative identity data & telco relationships
- Unmatched coverage and accuracy
- Millions of real-time updates every day



PHONE TYPE & ATTRIBUTES

What are the attributes of a specific number?

- Best-of-breed combination of carrier and network level data
- Attributes include:
 - ✓ Landline or Mobile?
 - ✓ Phone activity
 - ✓ Prepaid Flag



LINE PORTING

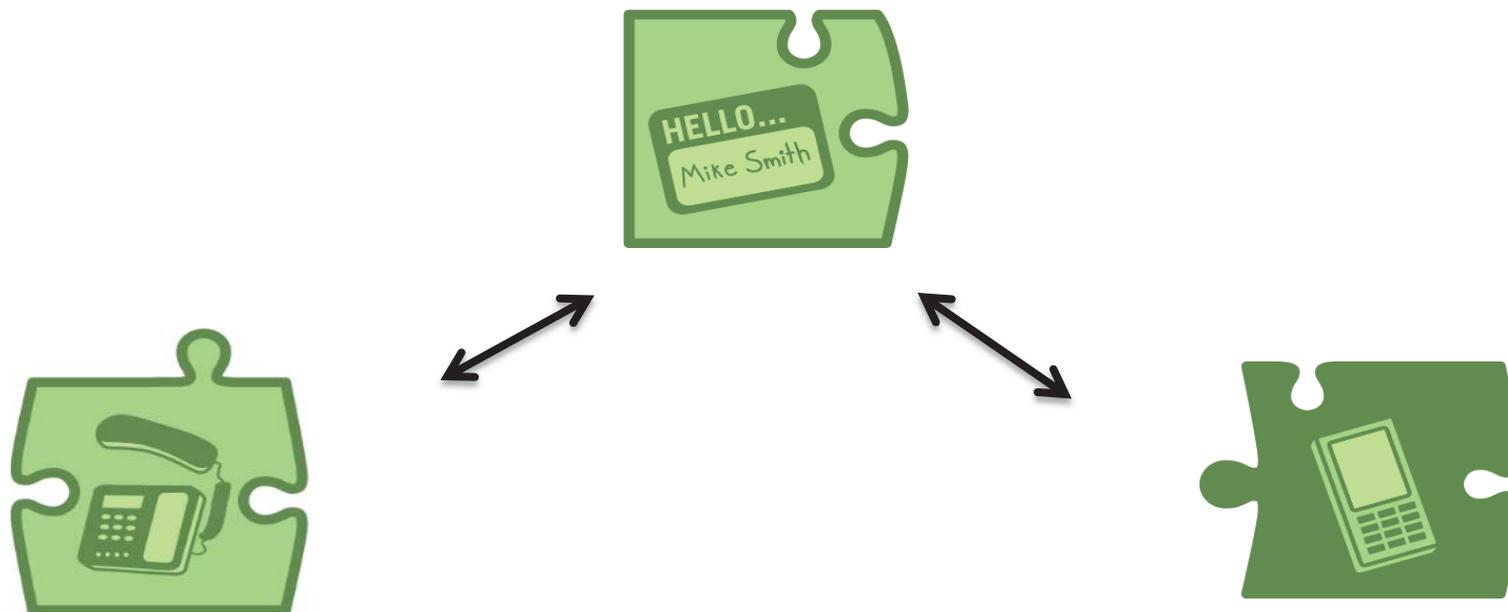
Has the phone been ported?

- Neustar manages over 600 Million telephone numbers in the US
- Unique real-time view of landline vs. mobile
- Number portability discovery services for mobile solution providers



Neustar Verification Solution

One query evaluates consumer's contact information

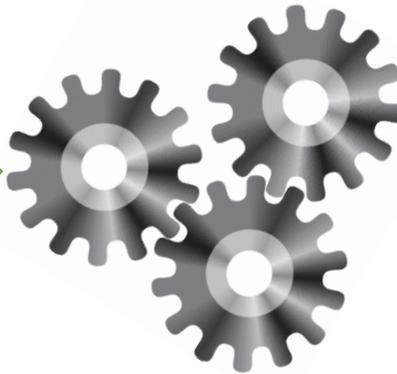


Is this phone a landline or wireless?
Is this person linked to this phone number?
Does the contact still own the phone?
Is the contact information current?
Is this phone number active?

How It Works

Input

- **First Name:** Mark
- **Last Name:** Moser
- **Phone Number:**
940-781-5687
- **Consent Date:**
02/11/2014



Output

- **Result Code** =Verification Score
- **Phone Validation** =1
- **Phone Type** =W
- **Phone Activity** =A3
- **Prepaid Phone** =N

- » Inputs are:
 - » Name
 - » Phone Number
 - » Consent Date



- » Key Output for TCPA & Operational effectiveness:
 1. Phone Validation & Type
 2. Mobile Phone to Name Verification Code
 3. Phone Attributes Status
 - » Activity
 - » Inactivity
 - » Prepaid

Enhanced with Service Discontinued

▶ *What it is*

The subscriber has given up the phone number, so that it can be reassigned to another subscriber

▶ *What it covers... wireless phone numbers*

- Covers about 40 million numbers
- Grows about 3 million numbers per month
- Moving forward – covers about ~95% of the mobile phone market

▶ *How it works*

- Include Consent Date with Name and Phone Query
- Checks for service discontinued after consent date



COLLECTION AND CREDIT RISK WEBINAR

Prepared for

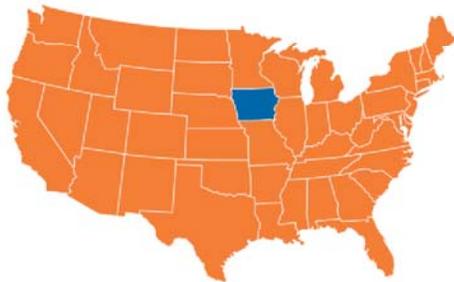
Neustar

10/22/14

neustar®



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in Iowa



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**GLOBAL
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CBE Approach to TCPA

- Manual vs. Auto-Dial Strategy
 - Neustar's cell phone scrub technology allows CBE to differentiate between phone types
 - CBE then sends appropriate phones to a proprietary, patent-pending application
- Reason for this approach
 - Compliance
 - Maximize inventory

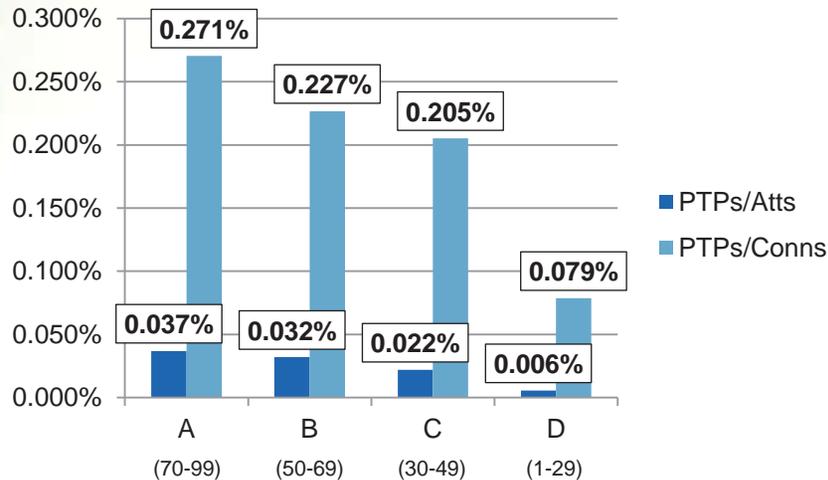
“ According to the Consumer Financial Protection Bureau's (CFPB) quarterly report, 24.1% of their complaints in quarter two of 2014 stemmed from continued attempts to collect on debts not owed, including wrong numbers. ”

Neustar Solutions in CBE Process

- Why Neustar?
 - TCPA compliance and consumer complaint risk mitigation
 - Ability to pre-qualify phones prior to dialing
 - Trusted partner with a credible product
- Outbound calling strategies
 - Scoring grades are used for determining what phones are placed on the dialer
 - Cell phone scrub is used to separate phones appropriately
- Improve operational efficiencies
 - Reduce overhead for manual dialing (higher quality phones)
 - Increase right party contact (RPC) rates
 - Through data analytics, CBE is able to verify the positive correlation between Neustar scoring and RPC rates

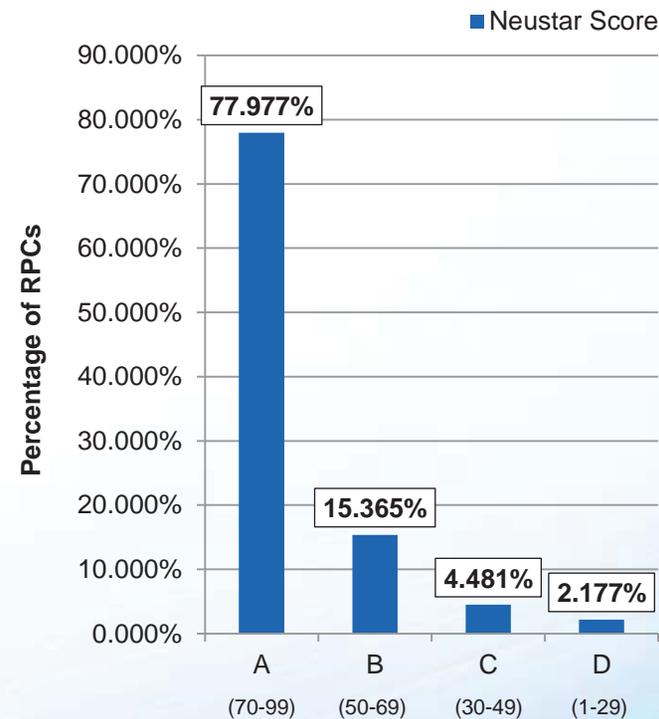
Neustar Score Early Results

Promise to Pay (PTP) Metrics by Neustar Score



- 4X more likely to have a PTP connect on “A” number vs. “D” number
- “A” numbers get top priority
- Stopped dialing “D” numbers

RPC % Comparison by Neustar Score





Questions or Additional Discussion?

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QUESTIONS?

TCPA LAWSUITS UP 33% OVER LAST YEAR ***IS YOUR COMPANY AT RISK?***

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