

# Phone Number ID<sup>™</sup>

Maximize risk. Maximize reach. Stay compliant.

As regulations around consumer contact continue to evolve and tighten, the need to develop compliant outbound communications strategies is more critical than ever. Regardless of the business need, we offer tools to help mitigate the risk associated with unintentional third-party disclosure. Phone Number ID™ provides a seamless, unparalleled solution to verify your customer's phone information.

Phone Number ID takes input files and verifies the telephone numbers with carriers in real time to confirm connectivity and ownership. Our solution also provides transparency into how well your consumer records match the registered phone owner, helping collectors adhere to any safe harbor guidelines.

### Industry challenges

- Consumer Financial Protection Bureau's (CFPB's) debt collection rules and Fair Debt Collection Practices Act (FDCPA) requirements have restricted outbound communication practices.
- Regulators may be evaluating your contact-management process to identify potential gaps in compliance.
- Consumer disputes have increased more than 500% in the past five years, on average.
- Every unsolicited call, text message or fax to a wireless device can lead to a \$500 to \$1,500 fine.

## How does Phone Number ID help you?

#### Mitigate regulatory compliance risks while maximizing efficiency of outbound telecommunications strategies.

- Seamless contact management process for verification and new phone number appends
- Real-time verification of a phone number's line type, ownership, portability and carrier
- Comprehensive coverage across 5,000+ carriers with a 97% hit rate
- Match codes representing how closely carrier data aligns with each consumer record

#### **Core design features**



**Carrier**: Best Signal Enterprises Line type: Cellular phone Activation date: Feb. 24, 2004 **Origin**: Previous landline number

#### Verification information includes:

- Phone owner
- Current carrier
- Phone line type
- Business flag
- Additional benefits:
- **Options** Product is available as a standalone or bundled with Experian's Contact Monitor™ or TrueTrace.™
- Data Security Only the phone number is sent to the carriers; no personally sensitive information about consumers is shared.
- Secure file transfer Experian uses Secure File Transfer Protocol (SFTP) to ensure your files are processed safely.

To find out more about Phone Number ID, contact your local Experian sales representative or call 1 855 339 3990.

- Prepaid flag • Disconnect flag
- Time stamp
- Match score

Doe. John



Experian 475 Anton Blvd. Costa Mesa, CA 92626 T: 1 888 339 3990 www.experian.com © 2021 Experian • All rights reserved

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