Subscribervise *Risk Management Solutions for the Communications Industry*

SubscriberWise: Credit Segmentation Crucial for Operators and Prospects

MASSILLON, Ohio /PRNewswire-iReach/ -- SubscriberWise®, the leading provider of subscriber analytics and decision management technology and America's issuing consumer reporting agency for the communications industry, announced that its proprietary subscriber segmentation technology has markedly improved the credit prequalification process for credit grantors and consumers.



To view this video, please visit: <u>www.youtube.com/watch?v=bIuv0VWmXdU</u>

"Score driven risk management systems inevitably incorporate only a few levels of segmentation to determine qualification and deposits," said SubscriberWise president David Howe. "Other more rudimentary systems use a pass-fail method, an even less effective approach that negatively impacts an operator's growth and selling opportunities because the systems fail to identify reliable prospects. SubscriberWise eliminates this weakness by providing operators a highly complex decision technology that includes nearly a dozen risk and marketing categories which dramatically improves close rates while boosting sales and increasing cash flow substantially."

"SubscriberWise performs because the system looks for redeeming characteristics contained in the consumer report to segment credit challenged individuals into more favorable decision levels despite what may well be a very subprime credit score," explained Howe. "By analyzing multidimensional positive factors such as the absence of collection accounts or past due balances, the system may return a better rating with reduced or waived security deposits without compromising its predictive power. It's a proven solution that balances risk and reward and it's the only system that's empirically built around a decade of performance metrics of communications subscribers."

"Although the evolution of an operator's credit process and deposit policy require significantly more

thought and preparation from the standpoint of the initial system launch and agent training, the effort is utterly profound and the results are quantifiable with SubscriberWise," said Howe. "Operators immediately see a remarkable improvement in sales with more total connects and rarely a disappointed prospect looking for offerings elsewhere. Agents also prefer SubscriberWise over other decision systems because the solution has minimal impact on commissions and, importantly, because they've been empowered with education and best practices that deliver success. And because SubscriberWise incorporates a genuine FICO score as a leading component in its decision management technology, the system generates federally compliant 'Risk Based Pricing' notices that include the only credit score consumers know and really want."

About SubscriberWise

By incorporating years of communications performance data and decision models, including FICO's latest analytic technology (FICO 8 Score), SubscriberWise® delivers unprecedented predictive power with a fully compliant, score driven decision management system. SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative. The NCTC helps nearly 1000 members nationwide.

Media Contact: David Howe SubscriberWise, 3308804848, dehowe@subscriberwise.com

"We feel that SubscriberWise will give us another tool in making strategic business decisions and enable us to improve our customer service." **Patrick A. Dolohanty, Cable ONE Vice President and Treasurer**

"Thank you so much for coming to Vincennes and providing this very valuable training. This was of great advantage to Avenue Broadband to have you present the material as you did. Many many good comments."

Mary lafrate, Vice President and General Manager, Avenue Broadband

"Partnering with SubscriberWise is a win-win for everyone." Ron Fournet, leader of Acxiom's Risk Mitigation Organization

"It suddenly makes a lot of sense to pay attention to credit." Chris Hilliard, President, USA Companys.

"SubscriberWise has been fundamental to the elimination of virtually all bad debt and the recovery of virtually every single piece of customer premise equipment without jeopardizing our buy-in rate for new customers or upgrades. Maintaining that high level of performance is important to us."

Robert Gessner, President, MCTV