Early Warning®

NUMBER VERIFICATION SERVICE

Mitigating TCPA Risk

In the current regulatory climate, outbound calling or SMS texting carries the multi-million dollar risk of violating the Telephone Consumer Protection Act (TCPA). Organizations need a deterministic (fact-based), not a probabilistic (PII based estimate) source to determine if the number they have on file still belongs to the consumer — before contact is made.

Organizations cannot contact consumers without their consent, regardless of accidental or "wrong number" calls. Consumers are now empowered with a number of legal remedies in response to unwanted or "wrong number" phone calls — including the right to file lawsuits and collect damages in response to unsolicited telemarketing calls, SMS texts, faxes, pre-recorded calls or auto-dialed calls. The TCPA also imposes statutory penalties of up to $1,500 per violation, for simply dialing the number on file, but reaching the wrong person.

THE SOLUTION

Number Verification Service, offered by Early Warning, provides organizations with a deterministic source to give "Call" or "Do Not Call" guidance directly from the mobile network operators and does not rely on Personally Identifiable Information (PII). Because the service monitors for changes from the mobile network in real-time, clients have access to the most current and accurate data available.

Confirming the accuracy of a number reduces the risk of dialing a reassigned or deactivated number or sending a one-time password, an SMS account notification text, or calling to collect a past-due debt. By delivering the most accurate insights, Early Warning's solution helps clients mitigate TCPA risk, enhance operational efficiencies in the call-center, augment SMS text strategies (notifications, fraud alerts, etc.), improve the customer experience, and improve collection efforts.

THE EARLY WARNING DIFFERENCE

Owned by seven of the country's largest financial institutions, Early Warning provides risk management solutions based on collaborative intelligence to a diverse array of financial and non-financial services companies. With real-time access to Mobile Network Operator data, inquiries can be cross-checked against more than 760 million phone numbers, reflecting more than 99 percent of U.S. wireless coverage and more than 300 million wireless customers.

HOW ACCURATE IS EARLY WARNING'S NUMBER VERIFICATION SERVICE?

Early Warning leverages real-time connectivity to the MNOs to accurately identify phone ownership and phone type:

- More than 760 million phone numbers reflecting more than 99% wireless coverage

- More than 99% VoIP coverage

- More than 99% landline identification

KEY BENEFITS

- Reduce false positives and false negatives to nearly 0%

- Provide deterministic Call or Do Not Call guidance to Contact Centers

- Optimize operational efficiencies by developing 'right-party contact strategies'

- Bolster SMS strategies

- Identify ownership changes due to reassigned numbers

- Gain visibility of mobile change events throughout customer transactional lifecycle

- Improve customer experience

	NUMBER VERIFICATION	AGGREGATOR SOLUTION
Model	Deterministic / Answer provided	Probabilistic / Best Guess
Methdology	Provides access to real-time phone record changes (ports, disconnects, activity, etc.) and applies complex business rules. Determines whether there have been changes to phone number ownership after a certain date and provides a response that is a definitive change or no-change.	Search CRM data from multiple non-definitive databases and match that data with a basic matching algorithm. Then provide a "best guess" confidence indicator of phone number ownership based on how many third-party sources agree.
Data Sources	Direct connectivity to Mobile Network Operators (MNOs) including AT&T, Verizon, T-Mobile, Sprint and porting data.	• Porting data • Multiple marketing databases • Access to 3rd party static MNO data • Line Information Database (LIDB)
Data Source Updates	Near Real-time	Variable — (dependent on the database used)
Coverage	• Mobile Number coverage — more than 99% • VoIP coverage — more than 99% • Landline identification — more than 99%	• 70-80%
Accuracy (tested)	• 99.6% Accuracy • ~0.0% false positives • 0.001% false negatives	• 30-35% false positives • 20% false negatives
Input Requirements	• Name • Postal address • Phone number • Right Party Contact Date (RPCD)	• Name • Postal address • Phone number • Email address
Responses	• Line Type (Mobile, Landline, fixed VoIP and non-fixed VoIP) • Number "Match" or "No Match"	Confidence score for clients to make their own risk decisions on whether to call.

Creating and Tracking the Early Warning Mobile Identifier

Early Warning leverages its access to real-time Mobile Network Operator data to create the Early Warning Mobile Identifier. This unique identifier provides visibility of the consumer throughout all mobile change events within a consumer's telecom and transactional life-cycle.

NUMBER VERIFICATION SERVICE

• Provides access to over 760 million phone numbers in the United States.
• Real-time connectivity to Mobile Network Operators with over 99% wireless coverage, reaching over 300 Million wireless customers.
• Enables the tracking of change events throughout a consumer's telecom transactional life cycle, while other solutions only compare caller-ID or port records.
• Optimizes auto-dial calls with TCPA requirements.

For more information about Number Verification Service, contact an Early Warning Account Manager at webinquiry@earlywarning.com.

ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For almost three decades, our identity, authentication and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the Zelle Network®, a financial services network focused on transforming payment experiences. The combination of Early Warning's risk and payment solutions enable the financial services industry to move money fast, safe and easy, so people can live their best financial lives.

To learn more about Early Warning, visit www.earlywarning.com