

SubscriberWise®

Risk Management Solutions for the Cable Industry

FOR IMMEDIATE RELEASE

“A CREDIT CHECK FOR CABLE?”

Massillon, OH, March 3, 2010 – SubscriberWise, the leader in analytics-driven subscriber risk management, today announced its scoring and rules technology are changing the landscape for cable operators and their subscribers just as sweeping credit card rules go into effect across the US.

“A credit check for cable...?” That’s a refrain often heard from cable operators and their CSR’s (customer service representatives) when they’ve learned management has made the decision to implement a credit policy and partner with SubscriberWise. And one might think that prospective subscribers themselves would have a similar mentality. But, in fact, rarely does a subscriber raise even the slightest objection when a CSR completes the sale and politely says: “...I’ll need to complete a quick credit prequalification to let me know if any deposits are required on service or equipment...and everyone is approved, regardless of past payment experience...”

So to better understand this dynamic one must start with this simple premise:

CABLE OPERATORS ARE CREDIT GRANTORS...

Yes, it’s true. Cable operators are creditors exactly like the bank around the corner that lends cash over the counter. And the federal government - under the Fair Credit Reporting Laws (FCRA) (15 U.S.C. §1681 et seq.) of the United States – has designated that cable operators are creditors when they extend their expensive equipment and programming. In other words, cable operators have a legal and permissible purpose to obtain consumer credit information about their prospective subscriber – before approving service and releasing expensive equipment.

So will the earth really continue to rotate around the sun when a CSR requests some personal information, including a social security number, from a prospective subscriber who has initiated a service request with an operator?

“Indeed,” said David Howe, president of SubscriberWise. “It’s because cable operators are doing legitimate business and offering legitimate services. And not surprisingly, consumers today understand that to conduct legitimate business they’ll need to provide some personal information as part of their application for service - even when the service request is for cable. And as the cost to deliver video, data, and voice skyrockets, so goes the opportunity for significant programming and equipment write-offs that require a more sophisticated understanding of the subscriber. It’s just that simple.”

About SubscriberWise® (www.subscriberwise.com)

SubscriberWise employs enhanced Subscriber Level Segmentation technology to precisely identify credit-challenged subscribers to ultra-high achievers to maximize sales and boost profits. By incorporating years of cable-specific performance data and proprietary decisioning models, including FICO’s latest analytic technology (FICO® 8), SubscriberWise delivers unprecedented predictive power with a fully compliant, score-driven decision management system. Combined with Red Flag compliance and operator-controlled rules, SubscriberWise analytics empower

CSRs to instantly and accurately respond to payment and credit characteristics with appropriate options for every subscriber.

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