

# SubscriberWise®

*Risk Management Solutions for the Communications Industry*

## **FICO® Score Calculation – Inquiries Post as “Soft” from U.S. Communications Operators Leveraging SubscriberWise®**

### **PRESS ROOM – FOR IMMEDIATE RELEASE**

**Massillon, OH, December 7, 2010** – SubscriberWise, the nation’s leading provider of analytics-driven subscriber risk management for the communications industry, announced today that consumer credit inquiries generated by its U.S. member operators will now record as “soft” inquiries at TransUnion for both acquisition and account management review purposes. With this policy change, inquiries generated by SubscriberWise will no longer display to anyone except the consumer and without affecting the calculation of a FICO® score.

“This is an important and positive change for our member operators and the consumers they serve,” said David Howe, president of SubscriberWise. “Until now, when a member operator requested a TransUnion consumer report from SubscriberWise, the inquiry was coded the same way a hard inquiry for a loan or credit card is recorded – with the potential to impact the credit score. By better distinguishing between different kinds of inquiries, having a more precisely coded inquiry, SubscriberWise members help ensure credit bureau data can continue to be scored accurately.”

“With this modification, applications to communications service providers will be treated in much the same way banks use soft inquiries to verify identities when opening checking or savings accounts,” said David Hoffer, vice president of SubscriberWise. From our perspective, this is a win-win for SubscriberWise technology partners, our member operators, and especially the nation’s communications consumers.”

### **About SubscriberWise**

The nation’s first Issuing Credit Reporting Agency for the communications industry, 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 communications performance data and proprietary decisioning models, including FICO’s latest analytic technology (FICO® 8 Score), 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 CSR’s to instantly and accurately respond to payment and credit characteristics with appropriate options for every subscriber. With SubscriberWise, no subscriber request is ever denied because of credit risk factors.

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