



Mitigate Non-Compliance Risk When Connecting with Customers

Outbound communications organizations must manage the dynamic legal requirements involved in maintaining compliance with contact regulations while maintaining operational efficiency. Companies invite financial and reputational risk if they don't proactively incorporate best practices for managing these compliance regulations:

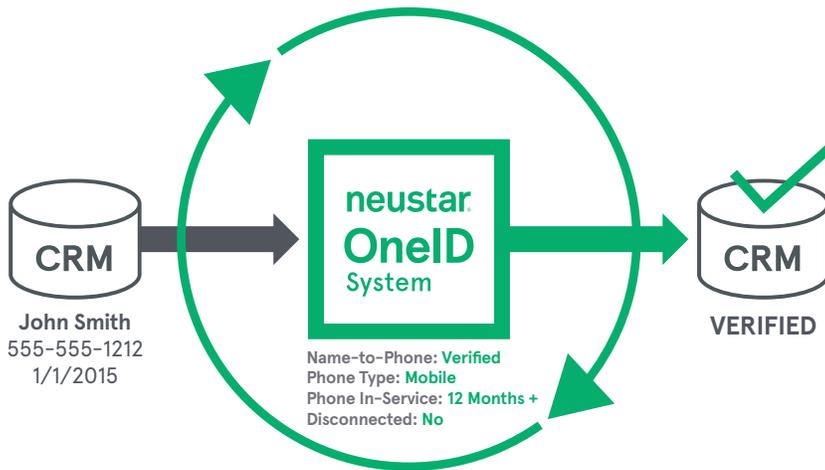
- The Telephone Consumer Protection Act (TCPA), which prohibits using auto-dialers, pre-recorded messaging, and SMS messages when contacting wireless devices without the consent of the called party
- The TRACED Act, which expanded the TCPA in July, 2020, proposes to penalize certain TCPA violations without first warning the offenders, impose a penalty of up to \$10,000 per intentional illegal robocall, and has a statute of limitations of four years to pursue intentional violators¹
- Regulation F revisions by the Consumer Financial Protection Bureau², including comments associated with Section 806 of the Fair Debt Collection Practices Act, which limit the number of phone calls and electronic communications that debt collectors may attempt per a seven day period, and also clarifies the prohibition of communications to consumers' work email addresses.

DID YOU KNOW

Each time you erroneously contact a consumer, your business is at risk of a civil liability that could cost up to \$1,500 per violation.

Your potential liability for violation of applicable TCPA requirements can grow quickly when using outdated contact information:

- **\$150,000 Penalty**
100 Consumers in One Day
- **\$600,000 Penalty**
400 Consumers in One Month
- **\$7.2 Million Penalty**
4,800 Consumers in One Year



Constantly changing consumer phone data further exacerbates contact compliance risk. Because 35 million U.S. phone numbers change every year,³ companies need to ensure their CRM records are accurate and up-to-date before calling or texting a number. Unintentional mistakes could lead to significant regulatory fines, class action damages, and wasted operational resources.

Use the most current, complete and, accurate landline and wireless data to make informed decisions that align with your compliance risk tolerance when dialing or texting each consumer.

Neustar Contact Compliance Risk, the 2018 CODiE Award winner⁴ for “Best Customer Relationship Management Solution,” provides insights on who to call or text and how to prioritize numbers for lowest risk. By leveraging unique relationships with telecom providers and powering over 90 percent of caller ID in the U.S., Neustar verifies, in real time, the linkages among a consumer’s name, phone number, valid consent, and other attributes.

The precision of Neustar data intelligence reduces non-compliance risk, allows you to quickly identify and prioritize the right telephone numbers for a given consumer, and fills in gaps in your consumer records. As verified changes to consumer data occur, Neustar proactively pushes updates directly to client databases so your consumer records are always kept complete and up-to-date.

³ <https://www.home.neustar/resources/whitepapers/consumer-identity-omnichannel-marketing>

⁴ <https://www.home.neustar/blog/2018-codie-awards-finalist-best-crm>

⁵ <https://www.fcc.gov/document/tcpa-omnibus-declaratory-ruling-and-order>

Why Neustar?

Neustar Contact Compliance Risk lowers your risk exposure with the OneID[®] platform, the most extensive list of authoritative data sources in the industry. The Neustar OneID system leverages hundreds of authoritative data sources, continuously corroborating consumer and device identity with an exceptionally high degree of trust, in near real-time.

- Unparalleled coverage of wireless, VoIP, and non-public phone numbers
- Trusted by the top 10 U.S. banks and top 10 credit card issuers
- Unique insight into billions of call transactions
- Management of over 90 percent of the U.S. caller ID market
- Precise linkages between each consumer’s name, phone number and phone activity
- Hundreds of clients across a wide range of verticals, including finance, retail, healthcare, utilities, insurance, collections, and travel & hospitality
- Consumer data refreshed every 15 minutes
- Neustar was the only solution provider mentioned in the FCC’s TCPA Omnibus declaratory ruling⁵

LEARN MORE

For more information about Neustar Contact Compliance Risk, please call **1-855-898-0036 x4**, email **risk@team.neustar**, or visit **www.risk.neustar**.