



Developed for telecommunications, energy, cable and other service providers, Experian's TEC Connect is designed to predict risk specifically on service accounts.

Developed with industry data for optimal performance

TEC Connect analyzes a consumer's credit profile and identifies the likelihood of serious delinquent/derogatory behavior on telecommunications and other types of utility accounts.

The model's ability to assess credit worthiness better than other bureau risk models allows utility companies to identify and acquire more low-risk accounts, which reduces bad debt and increases overall portfolio profitability.

Using TEC Connect enables you to:

- Reduce risk and increase profits through more accurate risk prediction
- Determine deposit/no deposit requirements for new accounts
- Streamline account management strategies
- Segment and prioritize collection accounts

No other scoring tool is more effective

TEC Connect has proven effective beyond all other methods for targeting and acquiring the right customers while identifying and reducing risk. In multiple score comparisons using standard model evaluation tools, TEC Connect:

- Consistently demonstrates greater separation of good and bad accounts
- Classifies more bad accounts in the worst-scoring ranges, allowing you to lower score cutoffs and target customers in a higher score range while maintaining or lowering the bad rate
- Provides an 8 percent lift over other bureau risk models

TEC Connect features

- Score range of 400 to 900 (a high score equals low risk)
- Broader exclusion criteria - scores more consumers than other bureau risk models
- Twelve-month performance window
- Includes up to four score factor codes (plus a fifth score factor for inquiries)

TEC Connect development

- Developed using a large, industry-specific sample that included consumer payment behavior on telecommunications, energy and cable accounts.
- Evaluated more than 1,700 credit-based variables during development — Experian's Premier AttributesSM
- Utilizes advanced modeling practices and multiple scorecard technology for optimal risk assessment
- Rigorous model development standards and comprehensive documentation

Make more confident decisions throughout the Customer Life Cycle

TEC Connect is an easily accessible, cost-effective model that can give you greater confidence in your credit decisions and reduce losses throughout the Customer Life Cycle:

- Target new customers for service offers
- Evaluate new applicants and set appropriate deposits
- Manage existing customers and modify strategies as needed
- Identify cross-sell opportunities
- Prioritize and manage collection accounts

Target untapped markets and score more consumers

Experian's TEC Connect can help you expand your business and enter new markets by accurately scoring a larger number of consumers considered unscorable by other bureau risk models. Put its power to work for you today.

To find out more about the TEC Connect risk model, contact your Experian sales representative or call 1 888 414 1120.