

The Right Call Can Win the Game

Drive collections success home by avoiding the 19 million phone numbers disconnected monthly.



Protect your business from TCPA compliance violations

As Telephone Consumer Protection Act (TCPA) regulations and adherence to the “safe harbor” provisions under the CFPB Debt Collection Rules (“Reg F”) have become more complex, your collection agencies have faced many new compliance challenges, such as avoiding wrong party contacts.

In the U.S., approximately 19 million phone numbers are disconnected each month according to data submitted by service providers as required by the FCC.¹ Manually verifying the consumers’ associated phone numbers is a time-consuming process, but dialing an unverified number that is listed on the Reassigned Number Database (RND) may lead to a TCPA violation.



Streamline validation of consumer phone numbers

LexisNexis® Phone Disconnect Verify is a non-FCRA product created for the collections market to simplify the phone verification process. Phone Disconnect Verify is available through batch services. Simply input a phone number and consent date and Phone Disconnect Verify searches the RND and receives a **yes** or **no** indicator that the phone is in the database and was placed there on or before the customer consent date entered.

Using Phone Disconnect Verify may qualify you for a "safe harbor" from TCPA liability for certain reassigned numbers you've called or texted. This helps you avoid compliance fines and penalties as well as potential consumer litigation.



Fortify your calling strategies

Phone Disconnect Verify can be used as a stand-alone product or as an integrated solution with other collection assessment tools. It gives you the ability to:

- **Confirm if a phone number has been reported as disconnected after the consumer's consent date for compliance verification**
- **Receive Phone Disconnect Verify data points within a stand-alone batch format which can be integrated within other products to enhance operations**
- **Download data points to support compliance rules and regulations**



The danger of recycled phone numbers

A study in 2021 by researchers at Princeton University took a sample of 259 phone numbers assigned to new subscribers by two leading service providers. They discovered that 171 of those numbers were still connected to accounts belonging to the previous owners. That equates to 66% of newly-assigned phone numbers and presents a significant challenge for collection agencies.²



Dial in compliance

Collection agencies can't be too careful when it comes to calling consumers. Compliance risk is real; fines and penalties are costly. Navigate to a safe harbor using LexisNexis Phone Disconnect Verify to avoid making inadvertent calls to consumers who haven't given consent for the call.



For more information, call 866.528.0780 or visit risk.lexisnexis.com/collections-and-recovery

About LexisNexis® Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

Our receivables management solutions assist debt recovery professionals with increasing workflow efficiencies, gaining greater insight into debt portfolios, collecting more in less time and achieving greater profitability.

¹ <https://nanc-chair.org/docs/FCCNAOWGContractOversight02242022FinalMeetingNotes.docx>

² <https://recyclednumbers.cs.princeton.edu/assets/recycled-numbers-latest.pdf>

Phone Disconnect Verify provided by LexisNexis Risk Solutions is not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and does not constitute a "consumer report," as that term is defined in the FCRA. Phone Disconnect Verify may not be used in whole or in part as a factor in determining eligibility for credit, insurance, or employment or for any other eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified.

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