



# Credit Check Service

## Product Overview



### Credit Check & Verification System

Professional Computer Systems, Co. (PCS) and ONLINE Information Services have partnered together to provide you seamless access to the ONLINE Utility Exchange: the premier credit-risk assessment and bad-debt elimination solution for utilities.

The ONLINE Utility Exchange eliminates bad debt by providing you with instant identity verification and custom deposit decisions based on the credit risk of applicants through the billing application, **Utilit-e Connect**. By generating fraud alerts, the ONLINE Utility Exchange can be used as an integral part of your utility's identity theft prevention program by verifying applicant identity and detecting possible Red Flags at the point of application, all through your **Utilit-e Connect** software.

### The ONLINE Utility Exchange Takes the Guesswork out of Red Flag Compliance

The ONLINE Utility Exchange has been consulting utilities on Red Flag compliance with proven results long before most of their competitors had ever heard of this regulation. Their easy-to-use services can aid your organization in complying with this important regulation at all stages of the relationship.

#### At the Point of Application

To help you take the guesswork out of your Red Flag compliance efforts, the ONLINE Utility Exchange reports include a visual warning whenever a possible Red Flag is detected.

#### How Does PCS Interface with ONLINE Utility Exchange?

With just a click of a button from within the PCS billing application, **Utilit-e Connect** customer service representatives can verify identity, view fraud alerts, determine deposit decisions, and view Exchange results within seconds on new service applicants.

For more information, call PCS today at 888-843-3106.

## Key Features

- Instant SSN verification
- Red Flag compliance
- Seamless integration to PCS **Utilit-e Connect**
- Red Flag alerts including "Match to Other Name" and "Non-issued SSN"
- Instant customized deposit decisions based on credit levels and deposit amounts pre-determined by utility
- Exchange results showing utility-specific debts are constantly updated by other Exchange members in the proprietary Exchange database
- Other unpaid utilities including power, phone, gas, sewer, and cable, which negatively impacts the deposit decision

YOUR COMPANY NAME | USER NAME | 11/28/2007 2:09:12 PM | Report # 9999999

TESTFILE, JOSEPH  
987654321 | SSN Search | 1700 COBB KING SE  
SMYRNA, GA 30080  
PHONE: 7705551212  
Reported DOB: 11/14/1963

ONLINE UTILITY EXCHANGE

TESTFILE, AMY  
SSN Search | 912345678  
1700 COBB KING SE  
SMYRNA, GA 30080  
PHONE: 7705551212  
Reported DOB: 6/30/1967

Print Report  
Print Adverse Letter

<p>SSN Verification</p> <p><b>RED FLAG ALERT</b></p> <p>Good Match</p> <p>CREDIT ESTABLISHED PRIOR TO SSN ISSUE DATE REPORTED ADDRESS DOES NOT MATCH INQUIRY.</p>	<p>SSN Verification</p> <p><b>RED FLAG ALERT</b></p> <p>Match to Other Name --AMY SMITH--</p>
<p>Deposit Decision</p> <p><b>53.7%</b> Potential Delinquency Risk ZX Average Usage</p>	<p>Deposit Decision</p> <p><b>8.6%</b> Potential Delinquency Risk Waive Deposit</p>
<p>Exchange Results</p> <p><b>X JOSEPH B TESTFILE</b> 104-F MARINER POINTE MONROE, GA 30655 ACCT# 123456789 Company: WALTON EMC Amount Owed: \$376.31 Service Ended: 11/18/2007</p>	<p>Exchange Results</p> <p>✓ No Negative Data Found</p>
<p>Other Unpaid Utilities</p> <p><b>X SALT RIVER PROJECT</b> Amount Owed: \$342.00 as of 07/05</p> <p><b>X VERIZON</b> Amount Owed: \$272.00 as of 10/07</p> <p><b>X ALABAMA POWER</b> Amount Owed: \$314.00 as of 09/06</p>	<p>Other Unpaid Utilities</p>



# Collections

## Eliminate Your Bad Debt with ONLINE Collections

### Key Features

- Updates bad phone numbers and addresses with correct information every time your debtor applies for utility service
- Collectors treat debtors with respect, never resorting to fear and intimidation tactics
- Debtors are educated to help them see the advantages of paying in full now
- Work with debtors to find the most timely, and effective payment method to return the money owed to you quickly
- Accept account information in many popular formats via secure website, and provide customized data layouts

### The Exchange Advantage™: Collections with Proven Results

ONLINE's Exchange Advantage™ overcomes the biggest single obstacle to debt collection: locating your debtors. When you partner with ONLINE, you are partnering with one of the largest utility specific collection agencies in the country. Refer your accounts and reduce or eliminate your write-offs today.

Here's how it works:

1. Once a debtor leaves the utility, his or her contact information becomes useless. Typically, this means accounts are referred to ONLINE Collections with insufficient contact information.
2. When the debtor applies at an Exchange Member, ONLINE Collections automatically receives updated and current contact information in real time.
3. ONLINE's collectors contact your debtor typically the next business day to achieve payment in full.

Debtor: [Link] Debtor

Demographic: JOOY, KIMBERLY A  
10 PARKER ROAD  
ASHLAND, MA 01721  
SSN: 887-70-0366 BIA: Y Business: N

Rem: Bank/Rem: IDATA 03-07  
Work: TECH SUPPORT  
License: [ ]  
Phones: Home: [ ] Work: [ ]

Current Account: 1234 5678 EMC \$450.00

ONLINE UTILITY EXCHANGE ADMIN

JODY, KIMBERLY A  
887700366 SSN Search  
7029 N FISK CT  
KANSAS CITY, MO 64511  
PHONE: 8165551212  
Reported DOB: 03/25/1959

Print Report  
Print Adverse Letter

ONLINE UTILITY EXCHANGE



Debtor: [Link] Debtor

Demographic: JOOY, KIMBERLY A  
7029 N FISK CT  
KANSAS CITY, MO 64511  
SSN: 887-70-0366 BIA: N Business: N

Rem: Bank/Rem: IDATA 03-07  
Work: TECH SUPPORT  
License: [ ]  
DOB: [ ]

Spouse: TIMOTHY JO  
Score: [ ]  
Aux: [ ]  
Ed. Trk: [ ]

Phones: Home: (816) 555-1212 Work: [ ] Spouse Work: [ ]

Current Account: 1234 5678 EMC \$450.00 Command: [ ]

Account Summary Account History

Client: 1234 EMC Phone: 85011222 Client Acct No.: 12345678 Client Info

Balances	Dates	Account #	Int Code
AR \$450.00	DOR 11/4/2009	1948375	0 \$ 103
PB \$0.00	DOS 4/21/2009	For 10 Parker Road	
AI \$0.00	DLP 10/1/2010	Rem ASHLAND MA 01721	
CC \$0.00	JD 999999	Fwd For To [ ]	
AF \$0.00		Status PIF	
OC \$0.00	Collector 88 S/L # 00	Patient No. [ ]	
OV \$0.00	Clerk # TE Type 3	DOB [ ]	
Int \$0.00	Doc CD 0 C.F. D	Pin Number [ ]	
Total \$0.00	LLS PDC		
	B.C. 00		

PAID

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