



Consumer Relations Consortium Call Labeling Benchmark Report

The Perception of Collections Industry Phone Numbers Across the Call Blocking and Labeling Ecosystem

ABOUT THIS STUDY

In response to the increasing prevalence of improper call blocking and labeling experienced across the Collections industry, Numeracle partnered with the Consumer Relations Consortium (CRC) to conduct a Benchmark Study.

This study set out to examine the impact of call blocking and labeling on a cross-section of participating member organizations within the CRC to identify strategies to improve caller ID presentation across this industry.

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Methodology

Five Consumer Relations Consortium member organizations were selected for volunteer participation in this Benchmark Study. Participant companies ranged in size from small privately-held businesses to large publicly-traded entities.

Call intent included a mix of first and third party collections with focus industries including healthcare, education, government, property, commercial, and more.

Each volunteer company submitted ten phone numbers used for consumer communications within their organization for the purposes of this analysis.

Each organization's phone numbers were analyzed across multiple call blocking and labeling analytics sources to produce an average risk rating associated with each phone number.

Call blocking and labeling data included in the analysis was representative of risk rating perception across multiple wireless service providers and 3rd party apps.

Phone numbers analyzed included a mix of local DID's and toll-free numbers. All participating organizations had consent to call the consumers being dialed from the phone numbers included in this examination.

Risk Ratings: The Scoring Behind the Label

Call labeling terminology varies across the calling ecosystem as a function of nomenclature specific to each service provider or caller identification app provider. Some examples of popular call labels presented by widely-known providers include "Fraud," "Scam," and "Scam Likely."

As a general rule of thumb, risk ratings, as described for the purposes of this Benchmark Study, can be defined as the raw perception data driving the presentation of the call labels themselves. Higher 'risk' drives more severe 'warning' language as presented to the consumer in the form of a call label.

To give a few examples, numbers classified in the 'severe' risk category are often associated with labels such as "Fraud," "Scam," or "Scam Likely." Numbers in the 'high' risk category have the potential of being labeled with descriptors such as "Nuisance" or "Suspected Spam." And numbers in the 'medium' to 'low' risk categories are less often associated with any specific 'warning' or 'risk' labels.

It is important to note that caller ID presentation, while fairly straightforward within the mainstream carrier/service provider ecosystem, varies widely across the 3rd party app ecosystem.

Apps, depending on consumer preference, can be configured to present a wide range of available data associated with a phone number including geographical information, call category, consumer ratings, suggested calling party name, etc. Consumer preference, in the app world, remains king.

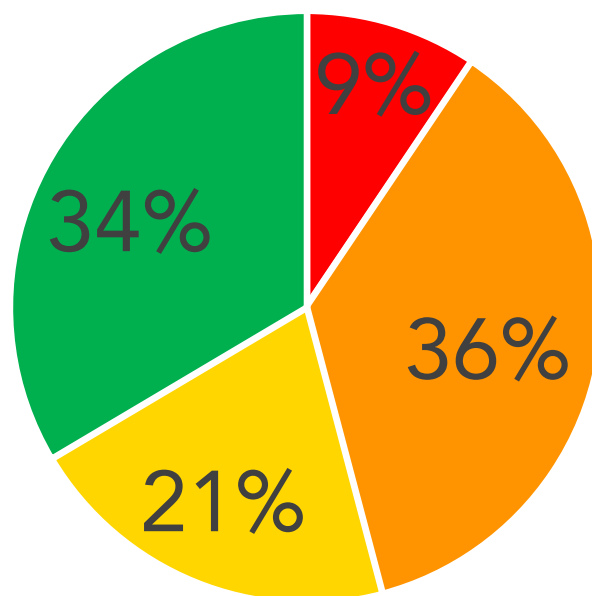


Summary of Results

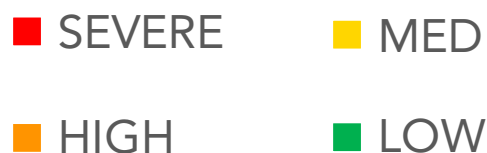
Nearly Half of Sampled Phone Numbers at Risk for Improper Call Blocking & Labeling

As uncovered through this analysis, 45% of examined phone numbers were found to be in the 'severe' to 'high' risk categories, inclusive of data averaged across multiple call blocking and labeling analytics sources, representing both the wireless service provider and 3rd party app ecosystem.

Based on this data, nearly half of the phone numbers examined were at risk for improper call blocking and labeling.



Risk Rating Key:



Conclusion

Each of the five organizations participating in this Benchmark Study was affected in some way by improper call blocking and labeling. Nearly half of the group's combined numbers were associated with the highest risk categories of call labeling.

Individual organization risk ratings ranged from 27% to 75% of all numbers improperly listed in 'high' to 'severe' risk categories. All organizations experienced some form of subsequent incorrect caller ID labeling.

Recommendations

1.

Consider Call Volumes

In order to assess the true impact of improperly labeled or blocked phone numbers, your organization will need to understand the relationship between phone number risk and phone number usage.

For example, If 90% of an organization's call traffic is delivered across 'low' risk numbers, the associated impact of improper call blocking or labeling would be low. However, if 90% of an organization's traffic is being delivered across an agency's 'severe' to 'high' risk numbers, the potential for degradation of contact rates would be significantly higher. It's all about the volume.

Avoid Mixed Intent

Using one phone number to make a variety of different types of phone calls can come off as 'confusing' and 'inconsistent' to the call labeling ecosystem. This can also result in an increase in risk rating perception.

Think of this as a case of 'multiple personalities.' To the call labeling analytics community, if one number is originally documented as calling about 'new account set-up for Company A' then tomorrow it's calling about 'customer service for Company B,' and the next day, 'past-due payments for Company C,' this perceived lack of clarity and consistency can seem suspicious and negatively affect risk perception.

2.

3.

Stay Consistent

It's a symptom of today's ecosystem, but due to the increase in illegal robocall traffic, the call blocking and labeling community can sometimes perceive abrupt changes to calling patterns, sudden spikes in traffic, and the frequent swapping of phone numbers as 'fraudulent-looking behaviors.'

Call labeling algorithms are not perfect, but when the behaviors legal call originators are too-closely resembling the preferred behaviors of illegal call originators, an increase in risk ratings associated with legal call originators' numbers can result.

About



Numeracle is working with major carriers, analytics companies, app developers, device manufacturers, and industry leaders to deliver a path to visibility and control into the new calling ecosystem.

Through the company's technology vision and industry leadership, Numeracle is laying the foundation for returning trust and transparency to customer communications.

To learn more about Numeracle's call blocking and labeling solutions for call originators and call centers, visit www.numeracle.com.



The Consumer Relations Consortium (CRC) is a membership group for forward-thinking creditors, technology providers, larger collection agencies, and law firms.

The CRC provides a forum for a select group of senior technology, strategy, operations and compliance executives to shape understanding of the BIG technology issues redefining collections, and to collaborate on solutions.

This Benchmark Study was conducted as part of the group's continuous efforts to innovate and progress the initiatives of the Collections industry. To learn more about the CRC, visit www.crconsortium.org.