

## CASE STUDY: NATIONAL RETAIL CHAIN

### *The Importance of TCPA Compliance*

#### OVERVIEW

One of the nation's largest department stores, who also operates their own retail credit card division, realized how significantly the recent changes to TCPA legislation could impact their business model.

Their credit compliance team began searching for a partner who could provide them with the data needed to maintain TCPA compliance, and who could also work within their stringent data security standards.



#### SCENARIO

Changes to the Telephone Consumer Protection Act (TCPA) in October 2013 have significantly impacted all businesses who contact consumers through telephone communication. Prior express written consent is required for all autodialed, pre-recorded calls, or text messages to wireless numbers and pre-recorded calls made to residential landlines, with the exception of informational calls (i.e. school closings).

Fines for violating the TCPA range from \$500-\$1500 per call or text message. Making thousands of calls per year, violation of the TCPA could result in millions of dollars in litigation fees and fines.

#### CHALLENGE

The retail client needed to implement and document TCPA-compliant best practices, thus mitigating risk of TCPA lawsuits. With numerous high-profile lawsuits resulting in tens of millions of dollars in fines, this retailer needed to ensure their data provider was offering the highest quality data.

After assurance of data quality, the data must easily integrate within the retailer's internal systems, with limited manual intervention. This required a provider who could offer flexible input and output, with resources to accommodate programming changes.

In addition to needing the highest quality data and flexible programming, the retail client also needed to ensure that their data provider adheres to the most stringent security standards, to ensure full protection over sensitive consumer credit information.

#### SOLUTION

Through an analysis of competing data suppliers, Infutor's retail client tested various solution providers who could provide the necessary data to identify and supply:

1. **Phone type** (including phones that have recently been ported from landline to wireless): ensures current identification of landline and wireless numbers to avoid autodialing wireless numbers
2. **Phone owner name**: ensures that the person who provided consent is still the current owner of the telephone number
3. **Record type**: differentiates business and residential records
4. **Confidence score**: provides an indicator of the accuracy and quality of the phone owner data appended

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“Aside from the fact that we are now confident in our ability to demonstrate TCPA Compliance best practices, one of the things we liked most about Infutor’s TCPA Compliance solution was their ability to return more granular data as part of the overall solution. This additional data allow us to make better, fact-based business decisions within our fraud and risk department.”

- Director of Compliance

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To complete this process, Infutor accessed its extensive Telephone Number Resources, the industry’s largest collection of public and private telephone numbers. This data is verified against the live, telco databases for up-to-the-minute phone validation. Infutor’s Telephone Number Resources include the most current phone type designation for telephone numbers that have recently been ported from landline to VoIP or wireless numbers.

The retailer’s TCPA compliance solution is delivered through Infutor’s automated batch platform, PowerFlex, and integrates into the retailer’s internal customer data platforms.

To address the concerns surrounding data security, the retailer conducted a thorough security audit, including written and physical inspection of Infutor’s SSAE 16 certified co-location facilities. All of Infutor’s data security processes, practices, and facilities were thoroughly evaluated, and deemed secure for protection of Personally Identifiable Information (PII).

## RESULTS

The retail client analyzed test results from competing providers to identify coverage, quality, and flexibility of the TCPA solution. Testing included repeated telephone data quality analysis as well as a thorough understanding of the integration process. After evaluating test results and integration processes from competing data providers, as well as a thorough physical and written security audit, the retail client selected Infutor for a long-term partnership.

Through Infutor’s TCPA solution, the retailer is able to document and ensure all TCPA compliance best practices are followed and mitigate their risk of a potential TCPA lawsuit. Additionally, the retailer was able to reduce the cost of manually dialing consumers by appropriately identifying phone type, in order to robodial, where appropriate.

## ABOUT INFUTOR DATA SOLUTIONS

Infutor Data Solutions provides marketers with access to elite consumer data, business data, new movers, telephone, automotive, and email data. Specializing in cost-effective solutions for retailers, non-profit and fundraising organizations, and direct marketers, Infutor has gained industry recognition and grown significantly over the past several years.

In addition to providing high-quality compiled data and marketing solutions, Infutor also provides automated data processing, including telephone append, e-append, reverse e-append, and a variety of proprietary data cleansing processes to help marketers reach the maximum number of customers and prospects, while reducing the cost of acquisition.

Infutor’s Senior Leadership team includes key executives from companies including TransUnion, Experian, and Acxiom. Together they bring a wealth of experience in data sourcing, linkage, and database applications.



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