



Customer Verification & Risk Evaluation

Customer Services

**Utility Board Study Session
October 24th, 2018**



OVERVIEW

- On March 28th, 2018 the Utility Board extended the contract for Equifax Information Services to provide customer verification and risk evaluation.
- Customer Services completed a Request for Proposal (RFP) during this extension and **Online Utility Exchange** was selected.
- Contract negotiations are underway.

● ● ● BACKGROUND

Customer Verification

- Customer Services offers new customers two options for verifying their identity:



1. Provide current government issued picture identification:
Driver's License, passport, tribal identification, etc.

- or -

2. Provide name and Social Security Number (SSN)

● ● ● BACKGROUND

Risk Evaluation

- Customer Services collects deposits on non-owner occupied renters to reduce the risk of unpaid charges. Deposits are returned after twelve (12) months of satisfactory payment history.
- Customers are provided deposit waiver options, such as:
 1. Previous satisfactory payment history at TPU
 2. Risk Verification through a utility risk model
 3. Letter of Credit from a previous utility company

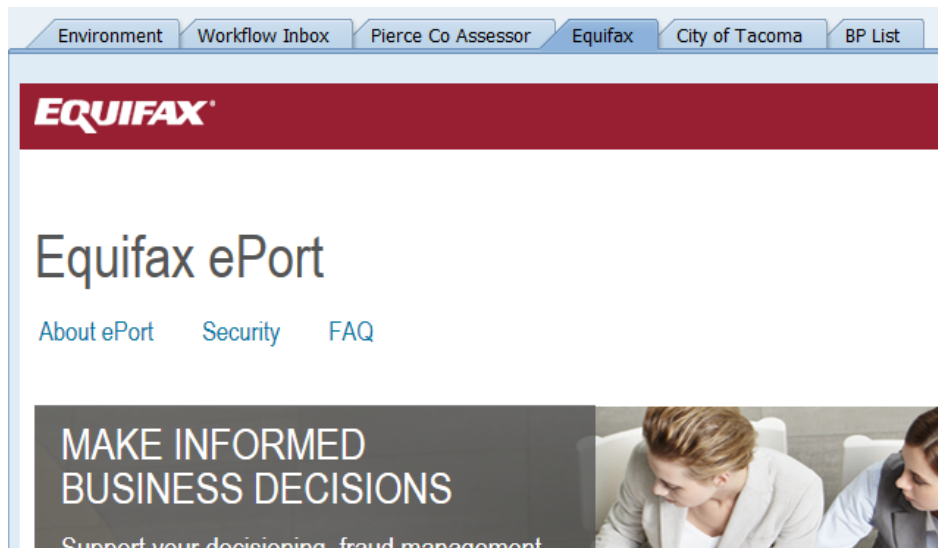
● ● ● BACKGROUND

Risk Evaluation (cont.)

- The Utility Risk model:
 1. Is a “soft hit” on a customers credit report
(i.e. does not impact a customer’s credit score)
 2. Is free to the new customer
 3. Has an immediate result
 4. Utilizes the third party’s credit information. TPU does not provide our account information to the third party.

● ● ● BACKGROUND

Services are accessed by two groups:



COT/TPU Staff
via SAP

Enter your tenant(s) information below, select 'Validate' after each entry, then select 'Continue'.

* First name: * Last name: * SSN: Phone number:

Additional tenant:

First name: Last name: SSN:

[Close](#)

Property Managers
via Property Manager Portal

●●● RFP TIMELINE

| Date | Activity |
|----------------------|--|
| Sept 7 th | RFP is published |
| Oct 2 nd | Three responses were received from TransUnion, Equifax and Online Utility Exchange |
| Oct 8 th | Online Utility Exchange was selected |
| Oct 24 th | Utility Board Study Session preview |
| TBD | Go live is planned to correspond with SAP programming (Q1 2019). |

Online Utility Exchange

- Provides similar services to over 1,000 utilities, including 300+ US municipals.
- Provides one price for Customer Verification, Risk Evaluation or both at once.

| | Equifax | TransUnion | Online Utility Exchange |
|-------------|---------|------------|-------------------------|
| Final Score | 53.0 | 65.7 | 74.5 |

●●● NEXT STEPS

- Contract negotiations are underway
- Three (3) year contract will likely be under \$200,000
- SAP/Portal work will be combined with Q1 SAP enhancements
- Online and self-study training will be available for TPU and COT staff