

Utility and Telecom Service Providers Payment Reporting Survey

1. What services does your company provide? (check all that apply)
 - Electricity
 - Gas
 - Oil
 - Telecom landline
 - Telecom wireless
 - Water
 - Cable/Satellite
 - Other (please specify) _____

2. Approximately how many customers does your company service?
 - Less Than 1 Million
 - 1-10 Million
 - 10-25 Million
 - Over 25 Million

3. What regions does your company operate in? (check all that apply)
 - New England
 - Mid-Atlantic
 - South
 - Mid-West
 - Southwest
 - West (including Alaska and Hawaii)

4. Has your company ever reported delinquencies and defaults to a cooperative, such as a utility payment exchange which shares information among utility providers?
 - Yes
 - No

5. Does your company presently report delinquencies and defaults to a cooperative?
 - Yes
 - No

6. Has your company ever referred delinquencies and defaults to a collections agency?
 - Yes
 - No

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7. Does your company presently refer delinquencies and defaults to one or more collections agencies?
- Yes
 No
8. If so, do these collections agencies report to a consumer credit reporting agency?
- Yes
 No
 I Don't Know
9. At what point does your company refer these delinquencies and defaults to collections agencies?
- 90 Days Past Due
 120 Days Past Due
 150 Days Past Due
 180+ Days Past Due
 Other, please specify: _____
10. Does your company currently obtain credit reports or use 3rd party authentication services for any part of your new account opening processes?
- Yes
 No

PLEASE complete only one of the following sections.

Companies that are currently reporting any customer payment information to one or more consumer reporting agencies (other than a cooperative), please GO TO SECTION I.

Companies that have ceased reporting any customer payment information to one or more consumer reporting agencies (other than a cooperative), please GO TO SECTION II.

Companies that have never directly reported any customer payment information to one or more consumer reporting agencies (other than to a cooperative or through a collection agency), please GO TO SECTION III.

If your company currently does not report and you are unsure whether your company ever reported, please complete SECTION III.

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SECTION I: FOR COMPANIES THAT ARE CURRENTLY REPORTING

11. What sort of customer payments does your company report to a consumer credit reporting agency (other than a cooperative, such as a utility payment exchange which shares information among utility providers)?

- All Payments (timely payments, delinquencies and defaults)
- Negative only (delinquencies and defaults)

12. Why is your company reporting payment histories to credit bureaus? (Check all that apply.)?

- To reduce delinquencies, improve promptness of payments
- My company was consolidated with another company that does so
- Consumer reporting agencies asked us to
- To build brand and a competitive advantage by helping your customers build credit
- Other(s), please specify: _____

13. How satisfied is your company with its reporting experience?

- Very Satisfied
- Somewhat Satisfied
- Neutral/Mixed
- Somewhat Unsatisfied
- Very Unsatisfied

14. How has your company's rate of days sales outstanding changed since it began reporting?

- Strongly Improved
- Somewhat Improved
- No Changes
- Grown Somewhat Worse
- Grown Much Worse

15. How has your company's rate of aged receivables changed since it began reporting?

- Strongly Improved
- Somewhat Improved
- No Changes
- Grown Somewhat Worse
- Grown Much Worse

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16. How has your company's rate of write-offs changed since you began reporting?

- Strongly Improved
- Somewhat Improved
- No Changes
- Grown Somewhat Worse
- Grown Much Worse

17. Have there been any other benefits?

- No
 - Yes, please specify: _____
-

18. How long has your company been reporting?

- Less than 6 months
- 6 months-1 year
- 1-2 years
- 2-5 years
- Greater than 5 years

19. Did your company have a consumer communications programs that notified consumers that their payments would be reported?

- Yes
- No

20. If so, how were/are consumers notified? (please indicate all media)

- Separate insert included with monthly bill
- Printed notice on monthly bill
- Notice on web page
- Public service announcements on television and/or radio
- Customers given special notice when they first sign up
- Other (please specify) _____

21. If so, how frequently were/are consumers notified? (e.g., "monthly" if there was a monthly insert) _____

22. Did your company restructure its billing systems to facilitate reporting?

- Yes
- No

23. Did your company seek regulatory approval to report?

- Yes
- No

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24. Was regulatory approval necessary?

- Yes
 No

25. Please rate the following in terms of difficulty in implementing consumer payment reporting to a consumer credit reporting agency. Check one. (1= very easy, 2= easy, 3 = somewhat easy, 4= neither easy nor difficult, 5 = somewhat difficult, 6 = difficult, 7= very difficult)

	1	2	3	4	5	6	7
Developing internal policy							
Developing right team							
Restructuring IT systems							
Meeting Fair Credit Reporting Act obligations							
Working with regulatory agency							
Educating consumers							

26. If possible, could you estimate the fixed IT costs to your company from payment reporting?

- Large cost (>30% of IT budget)
 Medium cost (15-30% of IT budget)
 Small cost (5-15% of IT budget)
 Minimal/No cost (<5% of IT budget)
 Don't know
 Approximate amount (if able to provide) _____
 Would prefer not to answer

27. If possible, could you estimate the direct non-IT costs (customer service/administrative) to your company from payment reporting in terms of staff and/or outlays.

- Large cost(>30% of customer service budget)
 Medium cost (15-30% of customer service budget)
 Small cost (5-15% of customer service budget)
 Minimal/No cost (<5% of customer service budget)
 Don't know
 Approximate amount (if able to provide) _____
 Number of additional staff needed (if able to provide) _____
 Would prefer not to answer

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28. To the best of your knowledge, did the benefits of fully reporting to a credit bureau (or credit bureaus) exceed the costs of assuming data furnisher obligations?

- YES
 NO

29. Please estimate the rough ratio of benefits (e.g. reduced delinquencies, reduced charge offs, etc.) of fully reporting to a credit bureau (or credit bureaus) to the costs of assuming data furnisher obligations (e.g. IT upgrades, additional customer service seats, etc.).

- Benefits are more than 10 times greater than costs.
 Benefits are between 5 and 10 times greater than costs
 Benefits are between 2 and 5 times greater than costs
 Benefits are between 1 and 2 times greater than costs
 Benefits are equal to the costs in terms of dollars
 Costs are between 1 and 2 times greater than benefits
 Costs are between 2 and 5 times greater than benefits
 Costs are between 5 and 10 times greater than benefits
 Costs are more than 10 times greater than benefits

30. When did your company first start realizing benefits?

- 0-3 months
 3-6 months
 6 months - 1 year
 1-2 years
 2-4 years
 After 4 years
 Never realized any benefits

31. Does your company use the Metro2 reporting format?

- Yes
 No

32. Does your company use the eOscar reverification system?

- Yes
 No

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33. **If your company *fully* reports (positive and negative) customer payment data skip to Question 29.** If your company only reports negative customer payment data, please indicate how much of an incentive the following would be in encouraging your company to fully report customer payment data (positive and negative information—that is on-time payments as well as delinquencies) to one or more credit reporting agencies. Check one. (1= no incentive, 2= a modest incentive, 3 = moderate incentive, 4= strong incentive, 5 = very strong incentive)

	1	2	3	4	5
Clarification of the legal/regulatory environment in which the onward transfer of payment data is clearly permitted.					
The creation of best practices and guidelines for companies in your industry to begin fully reporting.					
Evidence your company's customers would, on net, benefit from your company fully reporting as they build credit histories and enable greater access to more affordable credit.					
Knowledge that prominent advocacy organizations (e.g. Committee for Economic Development) and minority interest groups (e.g. Congressional Hispanic Caucus) support the practice of fully reporting payment data to credit bureaus.					
Information that indicates costs and hurdles involved in fully reporting are modest.					
Specific information from peer group case studies on whether, how much and how soon write-offs and delinquencies have declined with full payment reporting.					
Tax incentives for upgrading your IT systems in order to regularly report and verify/re-verify customer payment data.					

Can you think of any other incentives that might be effective? _____

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34. Are there other relevant issues (aspects of reporting) not touched on in the survey that you think would be useful for us to know?

35. **(OPTIONAL)** For purposes of quality control please identify your company by name and/or by the anonymous ID code if one was provided to you.

Company

Name: _____

ID Code: _____

36. May we contact you regarding the survey and your responses?

Yes

No

End of Survey, Thank You.

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SECTION II: FOR COMPANIES THAT HAVE CEASED REPORTING

37. When your company reported, which sort of payments did it report to a consumer credit reporting agency (other than a cooperative, such as a utility payment exchange which shares information among utility providers)?
- All Payments (timely payments, delinquencies and defaults)
 - Negative only (delinquencies and defaults)
38. How long did it report prior to ceasing?
- Less than 6 months
 - 6 months-1 year
 - 1-2 years
 - 2-5 years
 - Greater than 5 years
39. Why did it cease reporting? (check all that apply)
- Consumer complaints
 - Unsure of legal status of reporting
 - High recurring costs (costs stemming from disputes concerning payment reports, costs of furnisher obligations, e.g.)
 - Did not witness any benefits (e.g., declines in late payments)
 - Other (please specify) _____
40. Did your company have a consumer communications programs that notified consumers that their payments would be reported?
- Yes
 - No
41. If so, how were/are consumers notified? (please indicate all media)
- Separate insert included with monthly bill
 - Printed notice on monthly bill
 - Notice on web page
 - Public service announcements on television and/or radio
 - Customers given special notice when they first sign up
 - Other (please specify) _____
42. If so, how frequently were/are consumers notified? (e.g., “monthly” if there was a monthly insert) _____
43. Did your company restructure its billing systems?
- Yes
 - No

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44. Did your company seek regulatory approval?

- Yes
 No

45. Was regulatory approval necessary?

- Yes
 No

46. Please rate the following in terms of difficulty in implementing consumer payment reporting to a consumer credit reporting agency. Check one. (1= very easy, 2= easy, 3 = somewhat easy, 4= neither easy nor difficult, 5 = somewhat difficult, 6 = difficult, 7= very difficult)

	1	2	3	4	5	6	7
Developing internal policy							
Developing right team							
Restructuring IT systems							
Meeting Fair Credit Reporting Act obligations							
Working with regulatory agency							
Educating consumers							

47. If possible, could you estimate the fixed IT costs to your company from payment reporting?

- Large cost (>30% of IT budget)
 Medium cost (15-30% of IT budget)
 Small cost (5-15% of IT budget)
 Minimal/No cost (<5% of IT budget)
 Don't know
 Approximate amount (if able to provide) _____
 Would prefer not to answer

48. If possible, could you estimate the direct non-IT costs (customer service/administrative) to your company from payment reporting in terms of staff and/or outlays.

- Large cost(>30% of customer service budget)
 Medium cost (15-30% of customer service budget)
 Small cost (5-15% of customer service budget)
 Minimal/No cost (<5% of customer service budget)
 Don't know
 Approximate amount (if able to provide) _____
 Number of additional staff needed (if able to provide) _____
 Would prefer not to answer

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49. To the best of your knowledge, did the benefits of fully reporting to a credit bureau (or credit bureaus) exceed the costs of assuming data furnisher obligations?

- YES
 NO

50. Please estimate the rough ratio of benefits (e.g. reduced delinquencies, reduced charge offs, etc.) of fully reporting to a credit bureau (or credit bureaus) to the costs of assuming data furnisher obligations (e.g. IT upgrades, additional customer service seats, etc.).

- Benefits are more than 10 times greater than costs.
 Benefits are between 5 and 10 times greater than costs
 Benefits are between 2 and 5 times greater than costs
 Benefits are between 1 and 2 times greater than costs
 Benefits are equal to the costs in terms of dollars
 Costs are between 1 and 2 times greater than benefits
 Costs are between 2 and 5 times greater than benefits
 Costs are between 5 and 10 times greater than benefits
 Costs are more than 10 times greater than benefits

51. When did your company first start realizing benefits?

- 0-3 months
 3-6 months
 6months - 1 year
 1-2 years
 2-4 years
 After 4 years
 Never realized any benefits

52. Did your company use the Metro2 reporting format?

- Yes
 No

53. Did your company use the eOscar reverification system?

- Yes
 No

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54. Please indicate how much of an incentive the following would be in encouraging your company to fully report customer payment data (positive and negative information—that is on-time payments as well as delinquencies) to one or more credit reporting agencies. Check one. (1= no incentive, 2= a modest incentive, 3 = moderate incentive, 4= strong incentive, 5 = very strong incentive)

	1	2	3	4	5
Clarification of the legal/regulatory environment in which the onward transfer of payment data is clearly permitted.					
The creation of best practices and guidelines for companies in your industry to begin fully reporting.					
Evidence your company's customers would, on net, benefit from your company fully reporting as they build credit histories and enable greater access to more affordable credit.					
Knowledge that prominent advocacy organizations (e.g. Committee for Economic Development) and minority interest groups (e.g. Congressional Hispanic Caucus) support the practice of fully reporting payment data to credit bureaus.					
Information that indicates costs and hurdles involved in fully reporting are modest.					
Specific information from peer group case studies on whether, how much and how soon write-offs and delinquencies have declined with full payment reporting.					
Tax incentives for upgrading your IT systems in order to regularly report and verify/re-verify customer payment data.					

Can you think of any other incentives that might be effective? _____

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55. Are there other relevant issues (aspects of reporting) not touched on in the survey that you think would be useful for us to know?

56. **(OPTIONAL)** For purposes of quality control please identify your company by name and/or by the anonymous ID code if one was provided to you.

Company Name: _____

ID Code: _____

57. May we contact you regarding the survey and your responses?

Yes

No

End of Survey, Thank You.

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SECTION III: FOR COMPANIES THAT HAVE NEVER REPORTED

58. Has your company ever considered reporting?

- Yes
 No

59. If so, what potential benefits did your company perceive? (Check all that apply.)

- Improvement in rate of days sales outstanding
 Improvement in rate of aged receivables
 Improvement in rate of write-offs
 Build brand and competitive advantage by helping your customers build credit
 Did not see any benefits to doing so
 Other (please specify) _____

60. If so, why did your company decide not to report? (Check all that apply.)

- Consumer complaints
 Unsure of legal status of reporting/legal prohibition
 High initial costs (need to restructure billing systems, e.g.)
 High recurring costs (costs stemming from disputes concerning payment reports, costs of furnisher obligations, e.g.)
 Did not see any benefits to doing so (e.g., declines in late payments)
 Other (please specify) _____

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61. Please indicate how much of an incentive the following would be in encouraging your company to fully report customer payment data (positive and negative information—that is on-time payments as well as delinquencies) to one or more credit reporting agencies. Check one. (1= no incentive, 2= a modest incentive, 3 = moderate incentive, 4= strong incentive, 5 = very strong incentive)

	1	2	3	4	5
Clarification of the legal/regulatory environment in which the onward transfer of payment data is clearly permitted.					
The creation of best practices and guidelines for companies in your industry to begin fully reporting.					
Evidence your company's customers would, on net, benefit from your company reporting as they build credit histories and enable greater access to more affordable credit.					
Knowledge that prominent advocacy organizations (e.g. Committee for Economic Development) and minority interest groups (e.g. Congressional Hispanic Caucus) support the practice of reporting payment data to credit bureaus.					
Information that indicates costs and hurdles involved in reporting are modest.					
Specific information from peer group case studies on whether, how much and how soon write-offs and delinquencies have declined with payment reporting.					
Tax incentives for upgrading your IT systems in order to regularly report and verify/re-verify customer payment data.					

Can you think of any other incentives that might be effective? _____

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62. Are there other relevant issues (potential aspects of reporting) not touched on in the survey that you think would be useful for us to know?

63. **(OPTIONAL)** For purposes of quality control please identify your company by name and/or by the anonymous ID code if one was provided to you.

Company Name: _____

ID Code: _____

64. May we contact you regarding the survey and your responses?

Yes

No

End of Survey, Thank You.