Accounts Receivable Management Outbound Calling Study

FEBRUARY 2020

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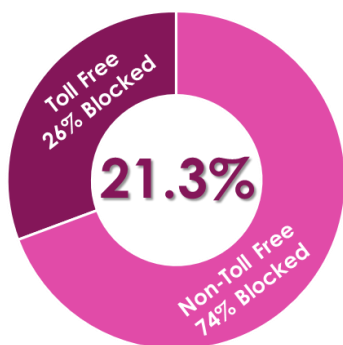**Number Sentry**

Calling Number Solutions

Study Highlights

NumberSentry.com

Conducted in February of 2020 by Number Sentry, LLC., this study measures the impact of current call blocking and call labeling practices on outbound calls placed from Accounts Receivable Management (ARM) callers. It measures how a typical consumer be presented with such calls using the default settings provided by their voice service provider or app across 20 mobile networks, 4 Cable Telephony providers and on the Top 10 Call Labeling & Blocking apps.

21.3% — Toll Free 26% Blocked / Non-Toll Free 74% Blocked

25.7% — Toll Free 37% Labeled / Non-Toll Free 63% Labeled

24.2% — Toll Free 37% Mislabeled / Non-Toll Free 63% Mislabeled

Over 21% of ARM Study Calls were Blocked

- 21.3% of the 223,711 ARM Calls in the study were Blocked (47,704 Blocked calls)
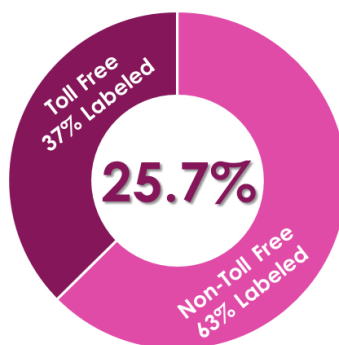
Another 25.7% of ARM Study Calls were Labeled

- Of the ~79% of calls that were not blocked, 25.7% were Labeled (57,465 Labeled calls)
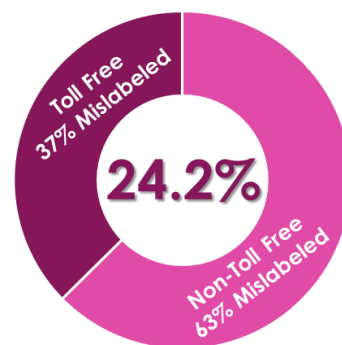
24.2% of Labeled ARM Study calls were Mislabeled

- A call was considered Mislabeled if the applied Label did not reflect the purpose of the call

Bottom Line: 21.3% of ARM study calls were blocked and an additional 25.7% were labeled. So for every 1,000,000 ARM calls, 213,000 would be blocked and an additional 257,000 would be labeled. This means 47% or 470,000 ARM calls would be impacted by current blocking and labeling practices.

NumberSentry.com

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About the Study

- ➤ **223,711 Calls**
- ➤ **3-weeks in Feb2020**
- ➤ **Over 400 standard calling numbers**
- ➤ **Plus over 150 Toll Free numbers**

This study was conducted in February of 2020 by Number Sentry, LLC. The purpose of the study was to measure the impact of current call blocking and call labeling practices on outbound calls from the Accounts Receivables Management (ARM) industry as experienced by typical USA consumers using the default phone and/or app settings provided by their voice service provider or app provider.

The study results have been broken out by Tier 1 carriers, Tier 2 carriers, Apps and Cable Telephony providers. Additionally, where applicable, the results include a breakdown of Toll Free versus standard calling numbers. All 561 outbound calling numbers in the study were tested against 20 USA mobile networks, 4 Cable Telephony providers and 10 of the top calling name, call blocking and call labeling apps.

The study focuses on 2 important aspects:

- The blocking of ARM originated calls by carriers and apps and the implications of this blocking

- The labeling of the calls to be delivered to ARM consumers, including the degree of mislabeling of these calls

Outbound ARM Call Blocking

26% of Blocks were on Toll Free numbers

21.3%
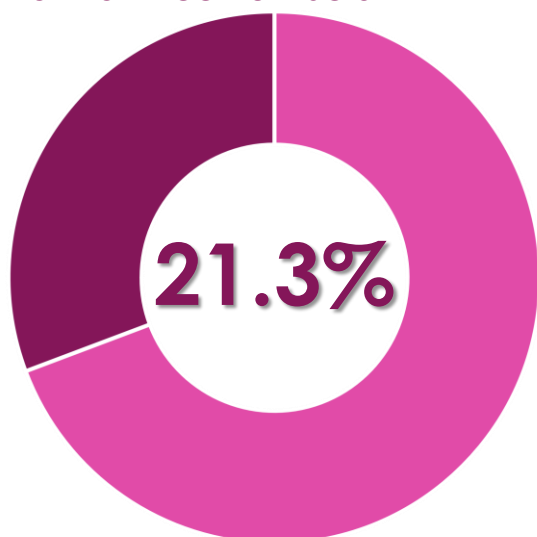
74% of Blocks were on Standard Numbers

21.3% of the 223,711 calls in the study were Blocked (47,704 Blocked Calls)

Of the 21.3% of calls that were blocked, 26% of them were from Toll Free numbers and 74% were from standard, non-Toll Free numbers
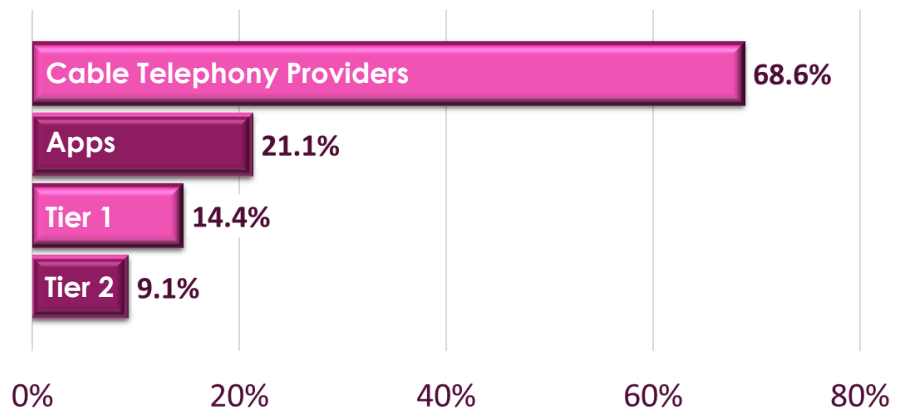
Implications:

➤ For every 1,000,000 ARM calls made, approximately 213,000 will never be delivered to the consumer

➤ Both Toll Free and standard numbers are blocked, with Toll Free numbers experiencing slightly higher blocking rates than Non-Toll Free numbers

Call Blocking Propensity

ARM originated calls are Blocked at varying rates depending on the players involved in the call

Propensity to Block
ARM Calls by Group

Cable Telephony Providers	68.6%
Apps	21.1%
Tier 1	14.4%
Tier 2	9.1%

0%   20%   40%   60%   80%

Implications:

➢ The study found the most aggressive ARM call blocking was from the Cable Companies – though they have a smaller subscriber base

➢ The Tier 2 carriers (Metro, Tracfone, US Cellular, etc.) had the lowest blocking propensity in the study at 9.1%

Call Blocking Propensity

More Implications:

➢ At 14.4%, the Tier 1 Carriers showed a higher propensity to block ARM calls than their Tier 2 counterparts. With their large subscriber bases, the preponderance of ARM outbound calls likely go to these Tier 1 carriers

➢ Apps displayed 2.3 times the rate of aggressive blocking versus Tier 2 carriers and their propensity to block calls was 1.4 times higher than Tier 1 carriers

Further Notes on Apps:

➢ Apps can be downloaded and used by consumers to screen and block calls regardless of whether they use a Tier 1 or Tier 2 carrier. This enables consumers to have App blocking in addition to carrier blocking, effectively adding 'layers' of labeling and blocking to their incoming calls.

➢ Apps are often downloaded for their calling name display capabilities, and are then used to block additional calls not already blocked by the carrier

Outbound ARM Call Labeling

30% of Labels were on Toll Free Numbers

25.7%

70% of Labels were on Standard Numbers
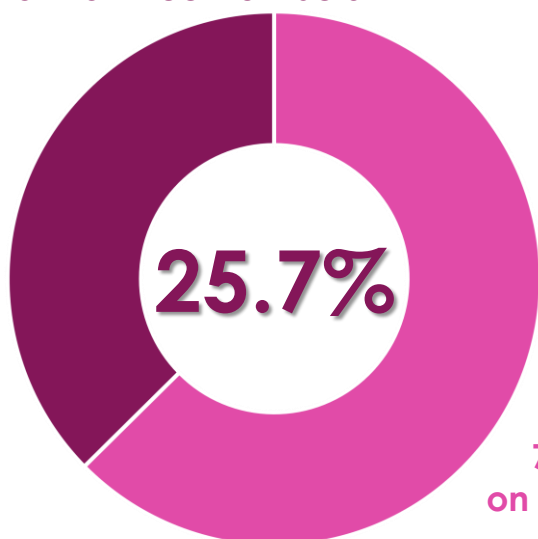
**In addition to the Blocked ARM calls, another 25.7% of the 223,711 calls in the study were Labeled**

Implications:

- ➢ Of the 79% of the calls that were not blocked, 25.7% were labeled with some type of caller label

- ➢ 30% of the labeled numbers were toll-free numbers leaving 70% of labeled numbers associated with standard numbers

Recap: 21.3% of ARM study calls were blocked and an additional 25.7% were labeled. So for every 1,000,000 calls, 213,000 would be blocked and an additional 257,000 would be labeled. This means 47% or 470,000 calls would be impacted by current blocking and labeling practices.

Call Labeling Propensity

Labeling Propensity

Tier 2	40.3%
Tier 1	18.5%
Apps	14.3%
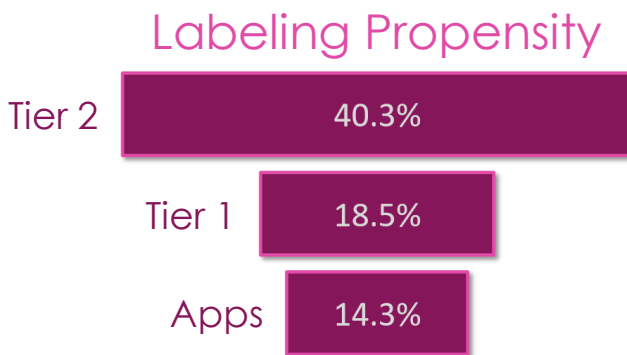
Some Carriers and Apps are more likely to Label an ARM call than others

Labeling Propensity measures the likelihood of the service provider or app to label the call when presented with an ARM call

Implications:

➢ Tier 2 carriers are 2.8 times more likely to label an ARM call than an App provider while Tier 1 carriers are 1.3 times as likely to label an ARM caller than an App

➢ While the Tier 1 and Tier 2 carriers in the study have a lower propensity to Block an ARM call than other groups, they are more aggressively labeling the ARM calls terminating on their networks.
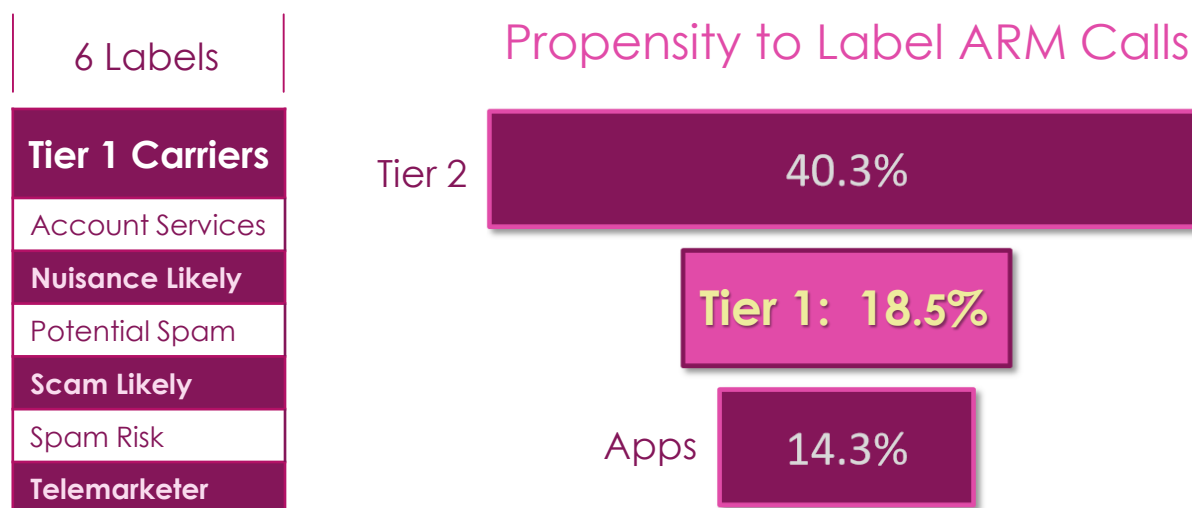
ARM Call Labels Vary

Typical Labels Applied to ARM Calls in the Study

6 Labels	12 Labels	20 Labels	
Tier 1 Carriers	**Tier 2 Carriers**	**Apps**	
Account Services	Account Services	****** Scammer	Scam Artist
Nuisance Likely	**Credit**	****** **Spam**	**Scam From India**
Potential Spam	Credit Collection	****** Spammer	Scam Likely
Scam Likely	**Debt Collection**	****** **Spammers**	**Scammers**
Spam Risk	Debt Collector	Reported as Debt Collector	Scummer
Telemarketer	**Nuisance Likely**	**Reported as Robocaller**	**Spam**
	Reported as Debt Collector	Reported as Scam or Fraud	Spam ******
	Reported as Robocaller	**Reported as Telemarketer**	**Spam Or Scam**
	Reported as Scam or Fraud	Robospam	Spam Overseas
	Reported as Telemarketer	**Scam**	**Suspected Spam**
	Scam Likely		
	Suspected Spam		

****** Indicates a company name was referenced and obscured for privacy reasons

Tier 1 ARM Call Labels

Call Labels Typically Applied to ARM Calls by Tier 1 Carriers

6 Labels

Tier 1 Carriers
Account Services
Nuisance Likely
Potential Spam
Scam Likely
Spam Risk
Telemarketer

Propensity to Label ARM Calls

|	
Tier 2	40.3%
	Tier 1: 18.5%
Apps	14.3%

Implications:

➢ Tier 1 carriers have the least variation of ARM call Labels observed in the study with just 6 commonly applied labels.

➢ Other than Account Services, the study did not observe any Tier 1 call labels with ARM specific call labels such as Debt Collector, Collections, etc.

Tier 2 ARM Call Labels

Tier 2 Carriers Apply a Broader Range of Non-Standardized Labels to ARM Calls

12 Labels

Tier 2 Carriers
Account Services
Credit
Credit Collection
Debt Collection
Debt Collector
Nuisance Likely
Reported as Debt Collector
Reported as Robocaller
Reported as Scam or Fraud
Reported as Telemarketer
Scam Likely
Suspected Spam

Propensity to Label ARM Calls

Tier 2: 40.3%

Tier 1   18.5%

Apps   14.3%
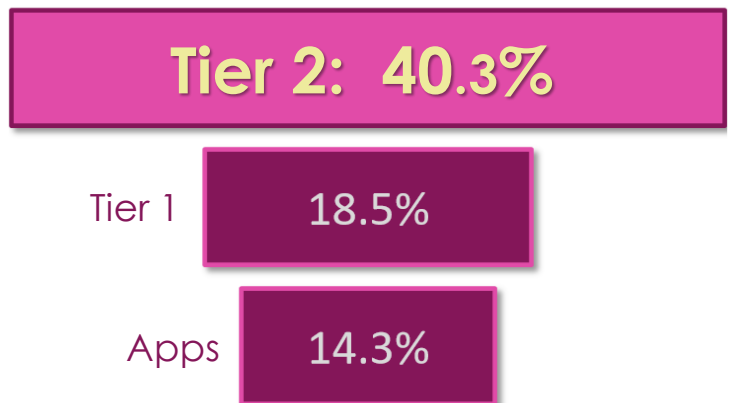
Implications:

➢ Tier 2 carriers utilize twice as many labels versus the Tier 1 carriers

➢ Tier 2 call labels tend to use a variety of ARM specific labels (Debt Collection, Debt Collector, Credit Collection, etc.)

App ARM Call Labels

Top 20 Labels

Apps
****** Scammer
****** **Spam**
****** Spammer
****** **Spammers**
Reported as Debt Collector
Reported as Robocaller
Reported as Scam or Fraud
Reported as Telemarketer
Robospam
Scam
Scam Artist
Scam From India
Scam Likely
Scammers
Scummer
Spam
Spam ******
Spam Or Scam
Spam Overseas
Suspected Spam

Apps Apply the Broadest, Least Standardized Range of Labels to ARM Calls

Propensity to Label ARM Calls

Tier 2	40.3%

| Tier 1	18.5%

Apps	**14.3%**
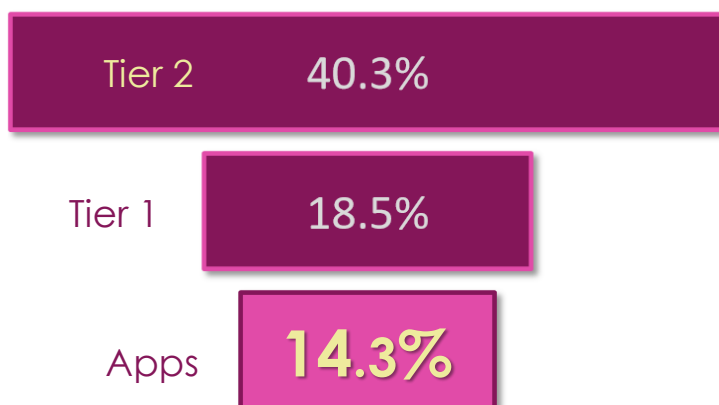
Implications:

➢ Apps are the least likely to label an ARM call, but when they do, they use non-standardized labels

➢ Apps seem to rely on "Crowd-sourced" labels, but many do not appear to filter derogatory or personal opinions from the labels they display

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Mislabeled ARM Calls

Toll Free
37% Mislabeled

24.2%

Non-Toll Free
63% Mislabeled
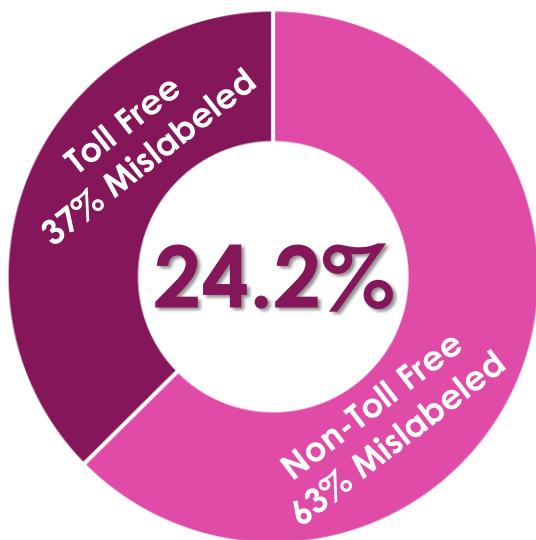
24.2% of Labeled calls were Mislabeled

Of the 25.7% of the calls that were Labeled in the study, 24.2% of them were "Mislabeled"

For study purposes, a Labeled Call was considered Mislabeled if the label applied to the call had one or more of these characteristics:

➢ Label Does not reflect the general calling category.
Example: Telemarketing is a mislabel for ARM calls.

➢ Label applied is an individual opinion or is too generic to categorize.
Example: DNA (for Do Not Answer), scam artist, etc.

Call Label & Blocking Changes
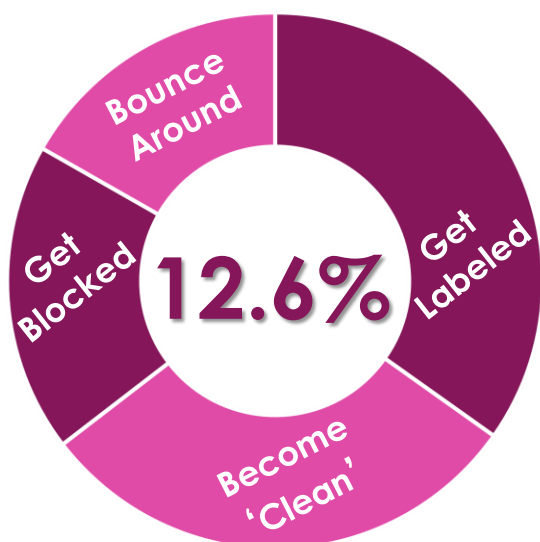
12.6% of numbers Change their Labeled or Blocked status each month

53.4% of changes involve Labeling or Blocking a number that was previously Unlabeled or Not Blocked. 29.8% of changes involve making a Labeled or Blocked number 'Clean'.

Implications:

➢ 1 in 8 ARM outbound calling numbers will experience a change in their Labeling or Blocking status every month. Over half of these number changes are either Blocking or Labeling a previously 'Clean' number.

➢ 29.8% or 1 in 3.4 numbers change from being Blocked or Labeled to being a 'Clean' number each month - while 1 in 6 numbers Bounce Around from category to category

Study Methodology

NumberSentry.com

223,711 call events were placed through the various networks and to the apps listed below in February 2020. Calls were originated from 561 outbound telephone numbers provided by ARM industry members. These numbers are currently used for ARM outbound calling. This study was solely funded by Number Sentry, LLC.

Tested Carriers & Apps Groupings:

➢ **Tier 1 Group:** AT&T, Sprint, T-Mobile, Verizon Wireless

➢ **Tier 2 Group:** Boost, Cricket, GoSmart Mobile, MetroPCS, Net10, Page Plus, SafeLink, SIMPLE Mobile, Straight Talk, TelCel US, Total Wireless, Tracfone, US Cellular, Virgin, Walmart Family Mobile

➢ **Cable Telephony:** Optimum by Altice, Spectrum, Voice Premier (Cox), Xfinity

➢ **Apps:** Call Control, CallApp, CIA Call Blocker, Hiya, Mr. Number, NoMoRoBo, RoboKiller, Truecaller, YouMail Visual Voicemail, YouVOXX Social Voicemail & Call Blocker

Study Definitions:

➢ **Blocked Call:** A call whose presentation to the consumer is prevented as the result of a carrier or app action

➢ **Propensity to Block:** The percentage of calls a group blocked out of the total number of calls received by that group

➢ **Labeled Call:** A call was considered Labeled if the presentation to the consumer includes any of the following words or variants of these words: scam, spam, scum, telemarketer, nuisance likely, robocaller, fraudulent, account services, potential spam, business services, high volume caller. Additionally, if the call presentation includes any of the following words, but no company name is presented along with the call label: debt, collections, bill collector, tax collectors, bankruptcy, credit

➢ **Mislabeled Call:** : A call was considered Mislabeled if the applied label did not reflect the general purpose of an ARM call (e.g. Telemarketing), if the label reflected a personal opinion provided by a crowd-sourced contributor (e.g. scam artists) or if the label was indistinct or non-specific (e.g. DNA (Do Not Answer)).

About Number Sentry

Number Sentry helps call centers manage how their outbound calls are presented to consumers. Starting with visibility, our online portal identifies which of your outbound numbers are being blocked on 20 USA mobile networks, 4 Cable telephony providers and the Top 10 calling name and call blocking apps.

For your calls that are not being blocked, our technology shows you any call labels being applied to your calls. Then, for your unblocked and unlabeled calls, see exactly what business name is being presented on the incoming call display when a call is placed to a consumer.

But visibility is only the beginning...
We believe that just because a call center places a lot of outbound calls – it is not unreasonable to expect that most of these calls <u>will</u> <u>not</u> <u>be</u> <u>blocked</u> <u>or</u> <u>labeled</u>. Our unique 3-M approach *(Measure, Map, Manage)* helps you manage your outbound calling traffic, making it more network friendly – thereby increasing your Outbound Number Reputation while minimizing blocked and labeled calls.

Ready to start connecting with consumers again?
Start by connecting with Number Sentry*!*