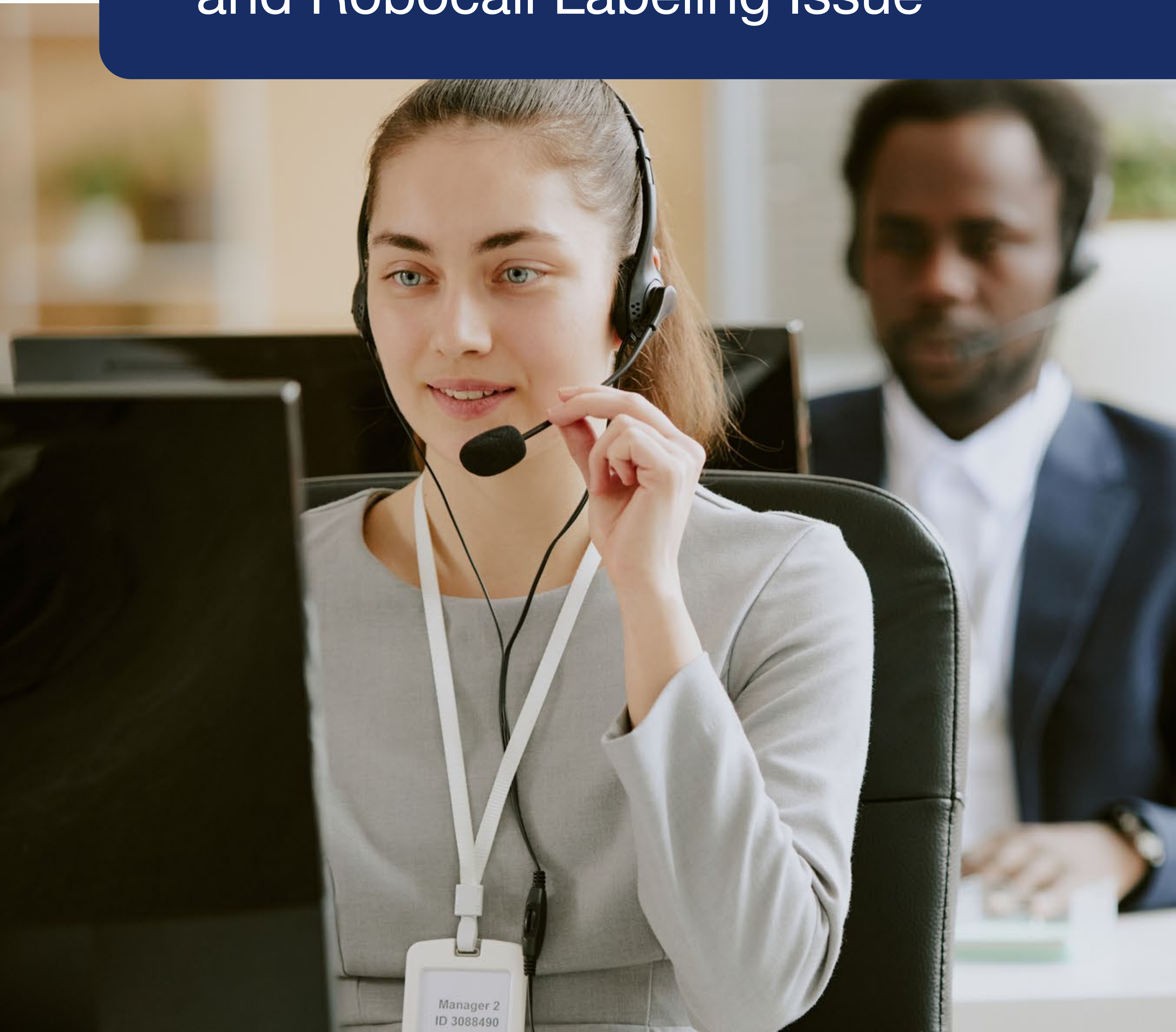
BUSINESS CASE

TNS' Investigation of Credit Union Phone Numbers Identifies a Severe Scam and Robocall Labeling Issue



Large US Credit Union Faces Outbound Call Reputation Challenges

The institution, which serves nearly 900,000 members and manages over $19 billion in assets, frequently makes outbound calls for fraud alerts, customer service and collections.

However, its legitimate calls are being mislabeled as spam or robocalls, leading to very low answer rates, and around 80 to 90% of its outbound calls flagged as spam by analytics systems. The credit union faces the issue of critical calls going unanswered, which potentially harms its customer service and fraud prevention efforts.

Business Challenge

TNS analyzed two primary outbound phone numbers used by the credit union, an 800 toll-free customer service line and a local area number.

The findings revealed that outbound calls are being widely misidentified as spam or robocalls.

Toll-Free Line (800-xxx-xxxx) **408,496 Outbound Calls**	**79.5%** classified as spam **20.5%** classified as robocalls Together indicating over 99% spam suspicion
Local Line (773-xxx-xxxx) **3,092 Outbound Calls**	**91%** flagged as spam (2,813 calls) **9%** recognized as normal (279 calls)

Reasons for the spam labeling and low pickup rates include:

High-Volume, Automated Call Patterns

The credit union's fraud alert system or auto dialer for collections may make many short calls in bursts. These calls may be legitimate, but the pattern may resemble spam call operations in volume and pacing.

Over 83,000 calls from the 800 number were identified as robocalls

Frequent Spam Reports and Negative Feedback

Even a small number of user reports may tip a number into a spam category, and hundreds of thousands of the credit union's numbers have been marked as spam.

Lack of Positive Identification

Calls are not fully registered or whitelisted in major call filtering databases, so spam filters have no assurance that these are legitimate. Only 27 out of 28 user ratings for the credit union's 800 number were positive.

Almost no calls from the 800 number could be confidently marked as 'norm-compliant'

FTC Do-Not-Call Complaints

At least one official FTC complaint was filed in October 2024 against the 800 number for an unsolicited robocall. This entry marks the credit union's number in the government spam-call database.

Crowdsourced Spam-Reporting Sites

Platforms where users tag phone numbers show varied data for the credit union's numbers. One platform listed the 800 number as a spam caller based on the FTC report, but overall user feedback was limited and resulted in a neutral score. Another public directory identifies the credit union by name and marks it as low risk by default.

Customer Forums and Better Business Bureau

No scam reports about the phone number are on the Better Business Bureau, although on the credit union's community and social channels, members have warned of voice phishing scams.

Consumer Advocacy/Legal Blogs

Two law firms note that the credit union's number has been linked to repeated debt collection calls, some of which recipients found harassing enough to seek legal help.

Recommended Solution

The following steps would help the credit union improve its outbound calling answer rates and customer engagement and reduce levels of spam labeling:

Implement Branded Calling

This helps ensure all authenticated outbound calls are branded with the organization's name and logo. When receiving a call from the credit union, members would see 'Credit Union Name – Fraud Alert' instead of an unknown number or 'Spam Risk' label on their call screens. Branded calling can help with the following: improved answer rates, increased call durations and enhanced customer engagement.

66%

66% of people would answer a call from a financial services provider if the incoming call screen were branded with a name and logo[1]

Deploy Enterprise Authentication and Spoof Protection

These solutions leverage industry standards and APIs to authenticate calls and help ensure only legitimate verified calls are delivered with branding to consumers, while spoof calls are identified and either labeled or blocked. This helps organizations protect customers, restore trust and protect their reputations.

70%

Almost 70% of Americans say they would pay more for services that offer stronger protections[1]

Use Telephone Number Reputation Management

This provides visibility into calling behaviors to help organizations effectively reach customers and achieve optimum business outcomes. By maintaining accurate reputation scores for telephone numbers, it can help ensure calls are not mislabeled and are able to reach recipients. Access to real-time scoring and crowd-source feedback help to detect potential spoofing issues.

Register and Authenticate Outbound Numbers

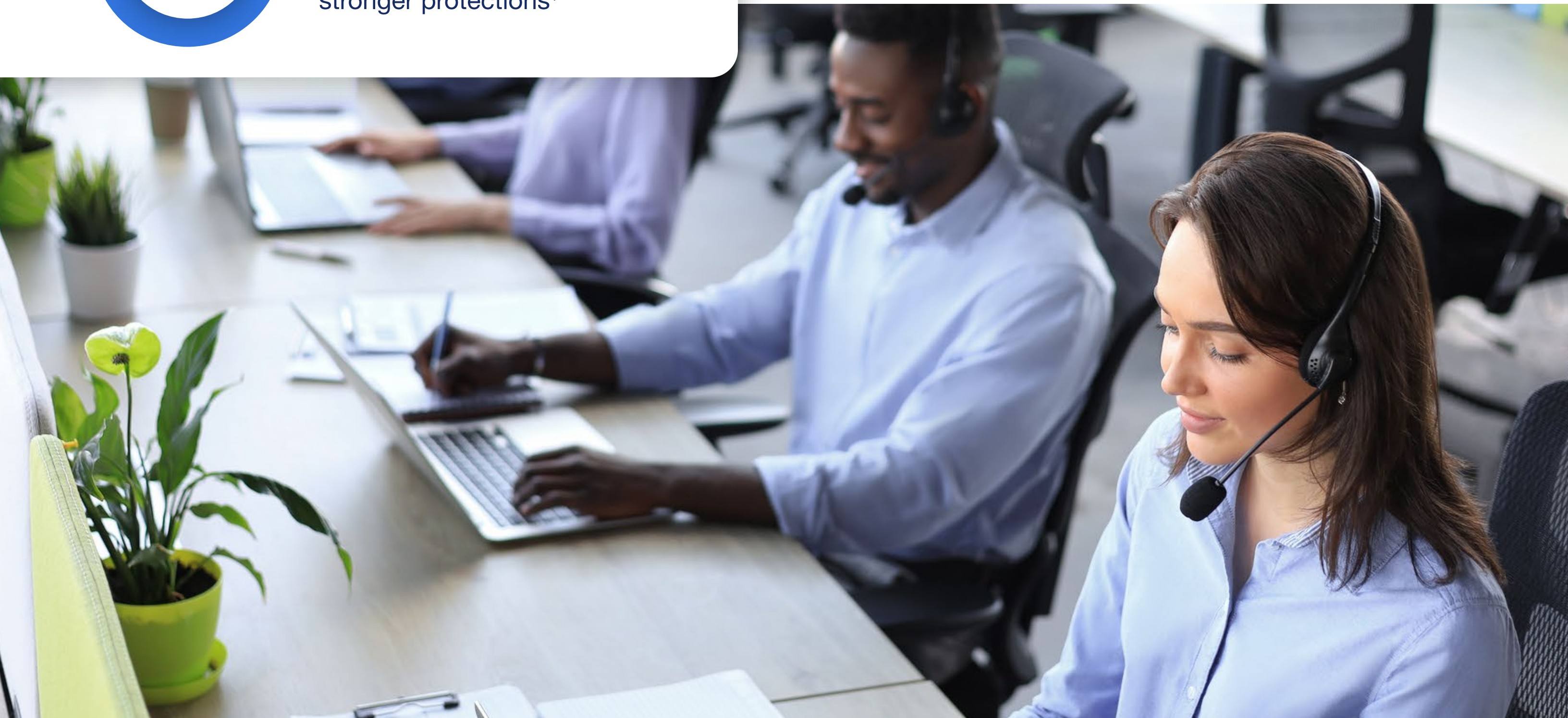
The credit union should register its phone numbers in anti-spoofing databases and work with its telephony provider to ensure calls have A-level attestation under STIR/SHAKEN.

Optimize Dialing Procedures

The credit union can help address calling patterns that may trigger spam notifications. For example, the collections department's auto dialer should reduce the number of contacts with the same number in a single day and avoid dialing incorrect or outdated numbers. Implementing robust opt-out options for automated calls and routinely updating contact lists to prevent calls to non-members would enhance the reputation of these phone numbers over time.

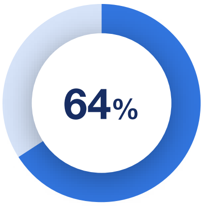
Member Education and Use of Channels

The organization should continue to educate members on how to recognize legitimate calls, and consider using email or app notifications to alert members prior to calls, such as fraud alerts.



Anticipated Outcome

Consumers are much more likely to pick up a call when they see a verified identity on their caller ID.



64% of adults prefer to engage with their financial services provider via a phone call over any other method[1]

By authenticating its calls, the credit union would improve answer rates and its phone numbers would be less likely to be blocked, marked as spam or be spoofed by bad actors.

Higher answer rates would see more members receive real-time service and security alerts and fewer cases escalated due to missed contact.

The TNS Enterprise Product Suite is an award-winning collection of call authentication, spoof protection and branded calling solutions. Designed to reverse the damage of mislabeled numbers, robocalls and fraud, our solutions help restore trust in an enterprise's most vital communication channel—voice.

TNS Enterprise Branded Calling

- **Helps Increase Call Answer Rates**
- **Grow Conversion Rates**
- **Competitive Advantage**

TNS Enterprise Authentication and Spoof Protection

- **Helps Protect Customers and Brand Reputation**
- **Restore trust in voice calls**
- **Optimizes call durations**

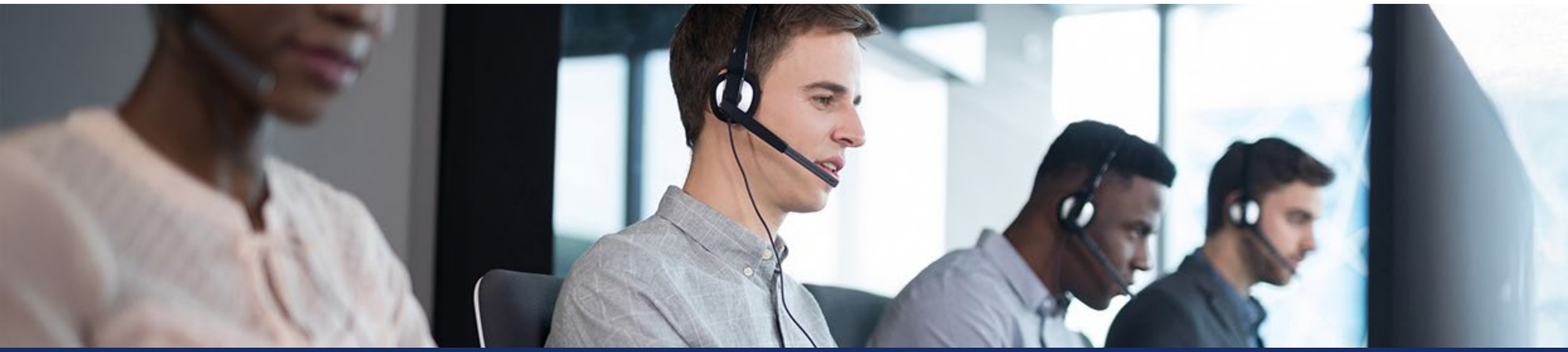
Telephone Number Reputation Management and TN Insights

- **Critical Intelligence**
- **Business Continuity**
- **Brand Protection**

About TNS

Established more than 30 years ago, TNS is a market leader in call analytics and robocall mitigation, supporting thousands of organizations across more than 60 countries.

With 10 years of call identification experience, TNS handles over **1.5 billion** daily call events from over **500 operators** and has facilitated over **three billion branded calls**.



Want to know more about how your business can help address the transformation of its outgoing calling operations and restore trust to voice? Please contact our team.

solutions@tnsi.com
tnsi.com/solutions/communications/restoring-trust-to-voice/

1. Consumer Demand for Branded Calling Remains High | TNS