

8

EASY STEPS to report to EXPERIAN

REPORTING
CONSUMER DATA

REPORTING
BUSINESS DATA

Call 1 800 831 5614 and select option 3 to get started as a data reporter. Members will receive a **Welcome Package** with next steps. Once approved, data management sets up reporting and sends instructions for downloading the **Metro 2[®] Credit Resource Report Guide[®]**.



APPLY FOR MEMBERSHIP

Contact your Account Executive or call Experian at **1 877 565 8153**.

Metro 2[®] is the **industry standard format** for data reporting and meets all requirements of the FCRA, FCBA and ECOA.¹ More information on the Metro 2[®] format can be found here: www.cdiaonline.org



GET TO KNOW METRO 2[®]

Metro 2[®] is an **optional format** for business data reporting.

When reporting both consumer and business data, Experian recommends using Metro 2[®] to **report in one file**.

Choose a Metro 2[®] reporting strategy

Build the file directly with your IT team and report, or **Buy** software from an online vendor and report, or **Partner** with your third-party processor to report.



CHOOSE A REPORTING STRATEGY

Choose how you want to send Experian Business Information your file. Build a file and **submit directly or partner** with your third-party processor to report.

Consumer data furnishers are required to register for e-OSCAR.

This browser-based, Metro 2[®]-compliant system enables consumer data furnishers to **address disputes**.



REGISTER FOR e-OSCAR

(Online Solution for Complete and Accurate Reporting)
www.e-oscar.org/implementation-checklist.aspx

Business data contributors are not required to register for e-OSCAR.

Contact your Consumer Data Specialist to coordinate sending a test file using **Experian's free Secure Transport Service (STS) Web portal**.



TRANSMIT TEST FILE

Select an encrypted transmission method, options include; **STS Web Portal** (our website), **SFTP** (Secured Transport) or **Connect Direct** for efficient and secure delivery.

Review Experian's automated summary reports.

A Consumer Data Specialist will be available to help troubleshoot any errors with your test file.



VALIDATE TEST FILE

Review and approve the Data Verification Forms Packet which includes samples and reports. A Data Acquisition Specialist will be available to help troubleshoot any errors.

START MONTHLY REPORTING TO EXPERIAN

Reward and protect your borrowers and businesses throughout their financial journey by revealing a **more complete credit history**.²



Use Experian's monthly **Metric Report[™]** to help identify and correct fatal errors. Metric Report is **FREE for one year**³ to new data reporters.



MONITOR DATA ACCURACY

Your **Data Specialist** will provide you with documentation to handle any **reporting issues**.

¹Fair Credit Reporting Act (FCRA), Fair Credit Billing Act (FCBA) and the Equal Credit Opportunity Act (ECOA)
²Experian does not accept the reporting of certain types of data.
³After one year, invoicing for the Metric Report will begin automatically according to the pricing schedule agreed to during the membership process.