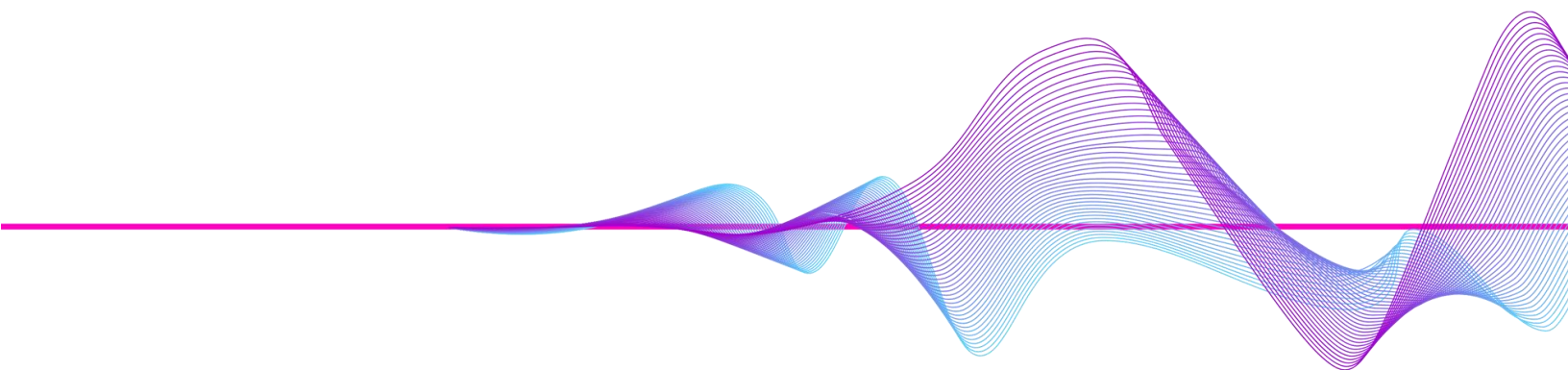




# Metric Report™ Data Furnisher FAQ



Experian Data Integrity Services  
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# 1. General Metric Report™ FAQs

## 1.1 Why doesn't my submission totals match the Metric Report totals?

The Metric Report is generated after an internal data quality check to ensure the reported Metro 2® file can be processed by our update system. This up-front quality check may generate slight differences in the reported totals.

## 1.2 Will I get a notification when the Metric Report has been uploaded to my STS folder?

An email notification is sent at month-end to the contact(s) associated with the Metric Report when the report(s) were uploaded to the STS folder during the month.

## 1.3 I'm not familiar with the Metro 2® codes. Is there a guide available?

Users who meet Metro 2 access policy can access the complimentary Metro 2 resources available on their CDIA accounts. Please contact [DD-DataValidation@experian.com](mailto:DD-DataValidation@experian.com) for instructions on how to download your complimentary Metro 2 guide from the CDIA website ([www.cdiaonline.org](http://www.cdiaonline.org)).

## 1.4 When can I expect to receive my Metric Report?

Please contact [DD-DataValidation@experian.com](mailto:DD-DataValidation@experian.com) for information on the scheduled delivery date of your Metric Report(s).

# 2. Technical FAQs

## 2.1 Can I add multiple users to our STS account?

Experian is not able to set up more than one STS user for the Metric Report. If you need access for multiple users, a group email is recommended.

## 2.2 How do I activate my STS account/ID?

To activate your STS ID or have any problems getting connected to <https://stm.experian.com>, please contact our Technical Support Center at 1 (800) 854-7201 Option 3 or [ExperianAccessTechSupport@experian.com](mailto:ExperianAccessTechSupport@experian.com).

## 2.3 How long is the Metric Report retained in my STS folder?

The Metric Report is available for 45 days before it is deleted from the STS folder.

## 3. Fatal Error FAQs

### 3.1 How do I get account numbers for the accounts that rejected?

To receive account numbers for rejected accounts, a Secure Transport Service (STS) account is required. Please contact [DD-DataValidation@experian.com](mailto:DD-DataValidation@experian.com) to receive instructions on how to set up an STS account.

### 3.2 Can Experian provide the e-OSCAR® Control Number for the ACDV/AUD that caused the Fatal Error?

e-OSCAR® keeps records of ACDVs and AUDs for the last 120 days. If the update or dispute response was submitted within the past 120 days, you can run an ACDV activity report or AUD activity report (depending on what you are searching for) to locate any control numbers that have been sent during this timeframe. If an ACDV or AUD is older than 120 days, you can contact the group that processes those forms. Their number should be on the form.

If you have further questions, please contact the e-OSCAR® Help Desk at (866) 696-7227. For e-OSCAR® issues specific to Experian, please contact the Experian e-OSCAR® support group at (800) 525-0689. Have your seven-digit Experian subscriber code available. You may also reach this department via email at [Experian.E-Oscar@experian.com](mailto:Experian.E-Oscar@experian.com).

### 3.3 The foreign address reported is the correct one for the consumer. Why doesn't Experian accept it?

Experian accepts consumer addresses from the United States and its territories, Canada, and Mexico. Addresses from countries other than the United States and its territories, Canada, or Mexico, will not be added to the consumer credit database.

Tradelines that were established on the database with a U.S. address and then are later reported with a foreign address will be processed. Experian will update the existing tradeline with the current balance and payment information but will not add the foreign address to the consumer's identification information. If the tradeline has not been established on the database and the record is being reported for the first time with a foreign address, Experian will reject the entire account record.

### 3.4 Why doesn't Experian accept some consumer names?

Certain consumer names are considered invalid by our system and have been blocked to prevent inaccurate consumer files from loading to our database. Experian is not required to load and/or store credit data information for all consumers. Our primary requirement is that consumer credit information is accurate before it is loaded to the database.

### 3.5 Why doesn't Experian accept single-letter surnames even though it is the consumer's legal name?

Even if a single-letter surname is the consumer's legal name, it is considered invalid by our system and will be rejected. The minimum length for a valid surname is two letters. This is done to prevent inaccurate consumer files from loading to our database.

Experian is not required to load and/or store credit data information for all consumers. Our primary requirement is that consumer credit information is accurate before it is loaded to the database.

### 3.6 The consumer has never been past due, so why did the account reject due to missing Date of First Delinquency (DOFD)?

A current account (Account Status Code 11 or Accounts Status Code 05 or 13 with Payment Rating 0) reported with a Consumer Information Indicators A-H and Z (Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with BK Chapters) must have the date of the bankruptcy/personal receivership notification in the Date of First Delinquency Field.

### 3.7 The consumer did not provide their Social Security Number (SSN). Will the account be rejected by Experian?

Records reported with either a blank, partial, or otherwise invalid social security number (SSN) will not be rejected. They will be loaded to the database.

However, reporting an invalid SSN without reporting a date of birth (DOB), will cause the account record to be rejected since either a valid SSN or DOB is required. Experian uses consumer name, address, date of birth, and social security number to match consumer information on our database. It is recommended to always provide complete and accurate data to Experian so we can match data to the correct consumer.

### 3.8 The consumer only provided an ITIN, not an SSN. Will the account be rejected by Experian?

Reporting a consumer with an Individual Taxpayer Identification Number (ITIN) will not cause the consumer account record to be rejected. The account will update the Experian database, but the ITIN will not be added to the consumer's identification information because this is not considered a valid Social Security Number (SSN). Reporting an ITIN without reporting a date of birth (DOB), however, will cause the account record to be rejected since either a valid SSN or DOB is required.

According to the Credit Reporting Resource Guide (<http://www.cdiaonline.org>) reporting a Social Security Number greatly enhances accuracy in matching to the correct consumer. You should report valid Social Security Numbers in the Social Security Number Field for each consumer. If the consumer does not have a SSN or one is not available for reporting, zero- or 9-fill all positions of the SSN field. Individual Taxpayer Identification Numbers (ITIN) or Employer Identification Numbers (EIN) should not be reported because they do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes.

### 3.9 What is a “purgeable condition”?

The Fatal Error “Reported trade meets a purgeable condition” indicates that the account rejected because the Date of First Delinquency (DOFD) is older than 7 years or the reported Date of Account Information (DOAI) is older than 10 years. These are only delinquent newly reported trades that have not been established on the database and are being reported within the purge period.

If the DOFD is accurate and older than 7 years with a delinquent/derogatory status, remove from reporting. If the reported DOAI is accurate, if older than 10 years, remove from reporting.

### 3.10 I corrected a rejected account, but it continues to appear as a Fatal Error.

If an account continues to appear as a Fatal Error, it is typically rejecting due to “Reported Status Code does not match with the e-OSCAR® /ACDV correction”. If you update an account via e-OSCAR®, you must also update your credit data software system to reflect the specific account-related change that you submitted via e-OSCAR®. The way in which the account is reported in your system must match the change you made via e-OSCAR®, or else the account may be rejected on your next month’s credit activity file transmission.

Section 15 of the Credit Reporting Resource Guide ([www.cdiaonline.org](http://www.cdiaonline.org)) contains several pages of information about e-OSCAR® and the consumer dispute process.

### 3.11 Besides the account number, does Experian provide additional information on rejected accounts?

In addition to the Metric Report, Experian’s Data Integrity suite of products includes the Metro 2 Field Level Error Report. The Field Level Error Report serves to provide Experian data furnishers a list of all accounts with rejects on the field level. These accounts will display all the relevant Metro 2 fields which may contain one or more errors resulting in rejection. This provides a way for data furnishers to streamline the review of their data submissions.

Please contact [DataIntegrityServices@experian.com](mailto:DataIntegrityServices@experian.com) for further information on pricing and how to set up for delivery of the Field Level Error Report.

## 4. Notifications & Stale Accounts FAQs

### 4.1 Can I get account numbers for “Notifications” of accounts previously reported as Paid?

Accounts previously reported as Paid cannot be actioned because the condition of the account has already been established or can no longer be added to our database. That being the case, Experian does not store samples for these types of reporting anomalies.

### 4.2 Can I get account numbers for “Stale” accounts?

Please contact [DD-DataValidation@experian.com](mailto:DD-DataValidation@experian.com) to request the account numbers for accounts flagged as “stale” in Experian’s database.

## 5. E-OSCAR® and Dispute FAQs

### 5.1 I submitted an AUD, but the account is still rejecting. Why didn’t e-OSCAR® process the AUD?

For questions regarding AUD or Reinsertion/Correction forms, please contact Experian e-OSCAR® support at [Experian-e-Oscar@experian.com](mailto:Experian-e-Oscar@experian.com)

### 5.2 Can data furnishers report through e-OSCAR®?

No. The e-OSCAR® platform can only be used for the modification/deletion of tradeline data that is already existing on Experian’s database.

### 5.3 How do I reset my e-OSCAR® password?

Contact the e-OSCAR® Help Desk at (866) 696-7227.

## 6. Data Reporting FAQs

### 6.1 I submit multiple files per month. Will I receive multiple Metric Reports every month?

If multiple files are submitted each month, an aggregate Metric Report is generated that contains combined Metro 2 reporting statistics for all the files processed for the month.

### 6.2 What does a data furnisher need to do if there is incorrect information on their consumer’s credit report?

We suggest that data furnishers pull a Bullseye on the consumer’s account to view how the tradeline is currently reflecting. Once the incorrect information is identified, the data furnisher can submit an AUD through e-OSCAR® to have the incorrect information modified.

# 7. Deeper Understanding of the Metric Report

## 7.1 How to I read the Metric Report?

For in-depth training on the Metric Report, please visit [Metric Report | Experian](#).

## 7.2 Can I schedule a call with someone to walk me through my Metric Report?

To schedule a call with a Data Consultant, please contact [DD-DataValidation@experian.com](mailto:DD-DataValidation@experian.com) to schedule a Metric Report review.

## 7.3 Does Experian offer additional consulting services in addition to a Metric Report review?

In addition to a Metric Report review, Data Integrity consulting engagements help identify key areas of interest in your data quality and reporting processes.

Services include, but are not limited to:

- Metro 2 best practices – The consulting team will help educate data furnishers to ensure alignment with requirements, industry best practices, and standards.
- DataArc™ review – Consultant-led analysis of one month of Metro 2 submissions, fatal errors, dispute metrics and identification of potential areas of concern in illogical conditions.
- Core system mapping – Review of all data sources, systems, calculations, and business rules which feed into the Metro 2 Credit Reporting files submitted to the Credit Reporting Agencies. The review process will result in the creation of a mapping document showing the data flow from your system of record to Metro 2 output, noting business and transformation logic applied.
- Business process review – Assess and/or design the right data reporting program to ensure alignment with requirements, industry best practices, and standards. Evaluate current processes and workflows between groups and assignments of responsibilities in areas of potentially including loan origination, customer support, dispute resolution, risk, governance, and any other groups who could influence FCRA applicable data.
- On-file reconciliation – Full-service consultant-led analysis to help data furnishers understand how Experian processes and transforms reported data to update consumer tradelines. Target a specific line of business, portfolio, or have our experts conduct an enterprise-wide data review.

For more information, contact your Experian Account Executive or [DataIntegrityServices@experian.com](mailto:DataIntegrityServices@experian.com).