

# 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 receive a **Welcome Package** with instructions on how to reach an **Experian Consumer Data Specialist** and download the **Metro 2<sup>®</sup> Credit Resource Report Guide**.



### APPLY FOR MEMBERSHIP

Call 1 800 478 0650, email [BISdatareporting@experian.com](mailto:BISdatareporting@experian.com) or go to [experian.com/datareportingbusiness](http://experian.com/datareportingbusiness) to reach a **Experian Business Data Specialist**.

Metro 2<sup>®</sup> is the **industry standard format** for consumer data reporting and meets all requirements of the FCRA, FCBA and ECOA.<sup>1</sup> More information on Metro 2<sup>®</sup> can be found here: [www.cdionline.org](http://www.cdionline.org).



### GET TO KNOW METRO 2<sup>®</sup>

Metro 2<sup>®</sup> is an **optional format** for business data reporting.

When reporting both consumer and business data, Experian recommends using Metro 2<sup>®</sup> to **report in one file**.

### Choose a Metro 2<sup>®</sup> 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

Experian accepts a **variety of reporting formats** including business industry, custom layouts as well as **Metro 2<sup>®</sup>**.

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

This browser-based, Metro 2<sup>®</sup>-compliant system enables consumer data furnishers to **address disputes**.



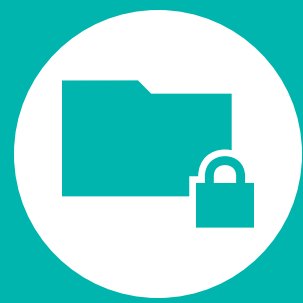
### REGISTER FOR e-OSCAR

*(Online Solution for Complete and Accurate Reporting)*  
[www.e-oscar.org/implementation-checklist.aspx](http://www.e-oscar.org/implementation-checklist.aspx)

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

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

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 encrypted transmission method including options; **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 Data Verification 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**.<sup>2</sup>



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



### MONITOR DATA ACCURACY

Use Experian's monthly **Contributor Insight Report** to identify and correct reporting issues. This is available to new data reporters.

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