8

EASY STEPS
to report to EXPERIAN

REPORTING
CONSUMER DATA

REPORTING
BUSINESS DATA

1. APPLY FOR MEMBERSHIP

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® Credit Resource Report Guide**.

Call 1 800 478 0650, email **BISdatareporting@experian.com** or go to **experian.com/datareportingbusiness** to reach a **Experian Business Data Specialist**.

2. GET TO KNOW METRO 2®

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

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**.

3. CHOOSE A REPORTING STRATEGY

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.

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

4. REGISTER FOR e-OSCAR

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

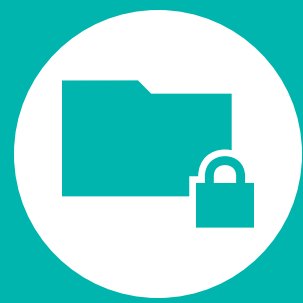This browser-based, Metro 2®-compliant system enables consumer data furnishers to **address disputes**.

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

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

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

5. TRANSMIT TEST FILE

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

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

6. VALIDATE TEST FILE

Review Experian's automated summary reports.

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

7. START MONTHLY REPORTING TO EXPERIAN

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

8. MONITOR DATA ACCURACY

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.

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

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