

Data Integrity Insights Dashboards™

Drive Metro 2® reporting accuracy and dispute resolution with actionable intelligence

It's standard practice to furnish consumer credit data to credit reporting agencies, but to ensure consumer data is treated with integrity, the Consumer Financial Protection Bureau (CFPB) has set up guidelines so that data furnishers don't unknowingly violate the Fair Credit Reporting Act (FCRA). Specifically, a data furnisher must correct and update all errors in a consumer's credit history (Section 23). Also, policies and procedures concerning the accuracy and integrity of furnished information must be in place (regulation V).

Depth of analysis and insight

Experian's Data Integrity Insights Dashboards™ helps furnishers address data accuracy head on, providing the most complete Metro 2® reporting solution to date. With 14 different views available on demand, furnishers can gain unparalleled visibility into consumer credit data regardless of whether it was reported directly or via a third-party processor. Experian's dashboards provide a complete picture by analyzing the previous six months of furnished data, on-file data and 12 months of Experian® consumer disputes via the consumer assistance processing system.

End-to end solution

Data automatically refreshes whenever a new Metro 2 submission is received by Experian, providing furnishers with actionable intelligence, peer benchmarking and an ongoing monitoring program in a centralized location. The dashboards are dynamic, allowing furnishers to use various filters to dive deep into root-cause analysis. Combined with Consumer Data Industry Association (CDIA) Metro 2 expert consultation, users will be able to easily improve data accuracy while maintaining FCRA compliance.

Automatic, on demand, always current



On-demand access

Experian-hosted Tableau reporting



Automatic data refresh

Insights available as soon as Experian processes Metro 2 submission



Dynamic insights

With subcode, portfolio, specific date or submittal filters



Downloadable samples

Account-level information for root cause analysis and remediation



Metro 2 expert support

Subject matter expertise provided by dedicated Experian Metro 2 consultants

Multiple dashboard views to meet every need

- Client overview
- On-file data summary
- Metro 2 submission statistics
- Credit Reporting Resource Guide® (CRRG) illogical reporting conditions
- Field-level completeness statistics
- Fatal errors and notifications for rejected trades
- Client disputes statistics, demographic summary and trending
- Peer benchmarking for Metro 2 reporting and accuracy
- Peer benchmarking for disputes by reason and action taken

- ✓ Actionable insights
- ✓ Increase reporting accuracy
- ✓ Decrease dispute volume
- ✓ Enterprise-wide visibility

Our commitment

Accurate data is important to us, our data providers and consumers. That's why we employ the highest standards within our comprehensive Experian Data Integrity Services.

To find out more about Data Integrity Insights Dashboards, email us at dataintegrityservices@experian.com. For immediate assistance, contact your Experian account executive or call 1 855 339 3990.

Metro 2® is a registered trademark of the Consumer Data Industry Association (CDIA). Credit Reporting Resource Guide® is a registered trademark of CDIA.

