

Get Started Reporting Your Consumer Accounts to Experian Today

STEP 1

To start reporting consumer credit data to Experian, [download their membership contractual documents](#) for consideration. The membership application includes:

- Credentialing Application (with Head Designate section for Experian Internet solutions)
- Data Release Agreement
- Subscriber Questionnaire Document

STEP 2

Once your documents are complete, please submit all three documents to esupport@experian.com.

Reporting Requirements

- *Experian can only accept data in Metro 2® format*. Data providers must send data electronically in Metro 2® format—requires Metro2 Software for formatting.*
- *Our M2R software will make formatting your data into the Metro 2® format simple*
- *All accounts must be reported every month (e.g., all delinquent and charged-off accounts).*
- *e-OSCAR* is required for managing off cycle updates and consumer disputes. (For more information on e-OSCAR, please go to www.e-Oscar.org or call 1-866-696-7227).*

Note*

Metro 2® is a credit industry standard format that allows flexible and complete information on the consumer's credit history. In addition, the Metro 2® format meets all requirements of the Fair Credit Reporting Act (FCRA), the Fair Credit Billing Act (FCBA), and the Equal Credit Opportunity Act (ECOA).

e-Oscar The Online Solution for Complete and Accurate Reporting, Metro 2® compliant system that was designed to provide you with an online solution for processing Automated Credit Dispute Verifications (ACDV's) and Automated Universal Data forms (AUD's). More information on E-Oscar can be found on their website- <http://www.e-oscar.org/>