

# A proactive approach to the credit reporting process

Errors are consumers' #1 complaint about credit reporting. But, let's face it, current practices are too manual, reactive, and time-consuming. Here are some ideas to help you proactively manage your credit reporting and avoid costly disputes.

## Create a data culture and processes

Designate people in your organization to form, monitor, and maintain data quality standards. These people can monitor monthly reporting processes and disputes to identify trends and recommend solutions.



## STEP 01



## STEP 02

### Run routine data quality checks

Perform regular data quality audits to assess the state of your data. Data profiling helps you perform root cause analysis and catch red flags early on.

## Clean your data

Prioritize and manage data transformations to improve the quality of your data. This includes relationship linking to remove duplicates and investigating anomalies in the data with the appropriate stakeholders.



## STEP 03



## STEP 04

### Embrace automation

Automating processes can keep your data quality practices running even when you're off the clock. This can help you manage quality standards continuously and can provide alerts when quality is below a set threshold.

## Use technology to ease the burden

Current practices for resolving credit disputes are reactive and generally time-consuming. The right tools can help you catch errors proactively, check compliance with specific Metro 2 requirements, and visualize data quality through user-friendly dashboards.

## STEP 05



Set yourself up for success by being proactive with your credit reporting practices. Experian's DataArc 360™ is your ally for forward-looking credit reporting.

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