

DataArc 360™

Your trusted solution for accurate Metro 2® reporting

When you report consumer information to the credit bureaus, accuracy matters. That's why the Consumer Data Industry Association (CDIA) created the Metro 2® data format for consumer credit information. The format provides a standardized methodology by which data furnishers can provide consumer records to credit reporting agencies.

While the Metro 2® format is designed to capture a wide range of consumer credit history, legacy systems and a lack of data management capabilities can make compliance complicated. To help data furnishers meet the requirements of the Metro 2® format, we developed DataArc 360™. This solution combines our innovative data management platform, Experian Pandora, with our trusted expertise in credit reporting.

With DataArc 360™, you get our most powerful data discovery, transformation, and monitoring capabilities together with more than 115 pre-configured Metro 2® rules. This means that you can assess data files for a range of metrics and gain instant visibility into the quality of your consumer data files, enabling you to resolve errors before they become disputes.

Key features of DataArc 360™



Bureau agnostic

This solution can be used to report Metro 2® files to any of the credit reporting agencies.



Defect detection

Instantly profile Metro 2® data fields for uniqueness, completeness, statistical anomalies, and more.



Issue resolution

Identify errors in consumer records, and analyze root causes to resolve issues proactively.



Accuracy monitoring

View Metro 2® accuracy with dashboards and receive alerts when quality falls below a certain threshold.

With DataArc 360™ you get:

- **Instant insight into your Metro 2® files**
On load, DataArc 360™ will automatically check your file using more than 115 pre-configured Metro 2® rules to identify records that require further attention.
- **Business user empowerment**
Intuitive to use, DataArc 360™ enables business users to generate reports and dashboards, collaborate with colleagues, and resolve errors quickly without the need for technical coding expertise.
- **Visibility into your data 24/7**
No matter the time of day, you can schedule data quality checks to run on your files, updating your Metro 2® dashboards and reports in real time.
- **Full-volume profiling capabilities**
Profile full volumes of consumer data to gain a complete understanding of Metro 2® data accuracy, rather than relying on sample tests to catch errors.

Benefits of accurate credit reporting

- **Remain in compliance**
Penalties and publicity related with non-compliance can damage a company's reputation. We'll help you ensure the consumer data you report adheres to requirements of the Metro 2® standards.
- **Reduce consumer disputes**
With a more proactive approach to the quality of your Metro 2® file, you'll catch errors before they are sent to the bureaus—reducing the number of disputes and improving your customer experience.
- **Maintain customer satisfaction and loyalty**
Ensure that your customers have a positive experience with your brand by minimizing reporting errors and maintaining accurate records to accelerate the dispute process.

Organizations rely on DataArc 360™ to improve the accuracy of their Metro 2® files. Contact us today to discuss how we can help you.

[Contact us](#)