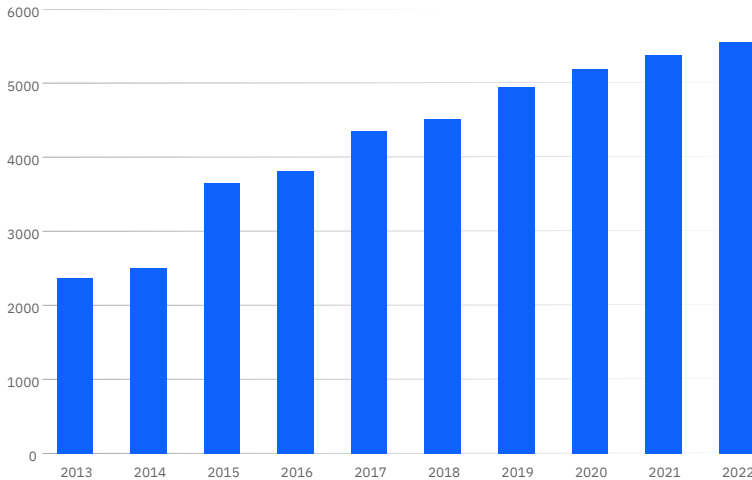


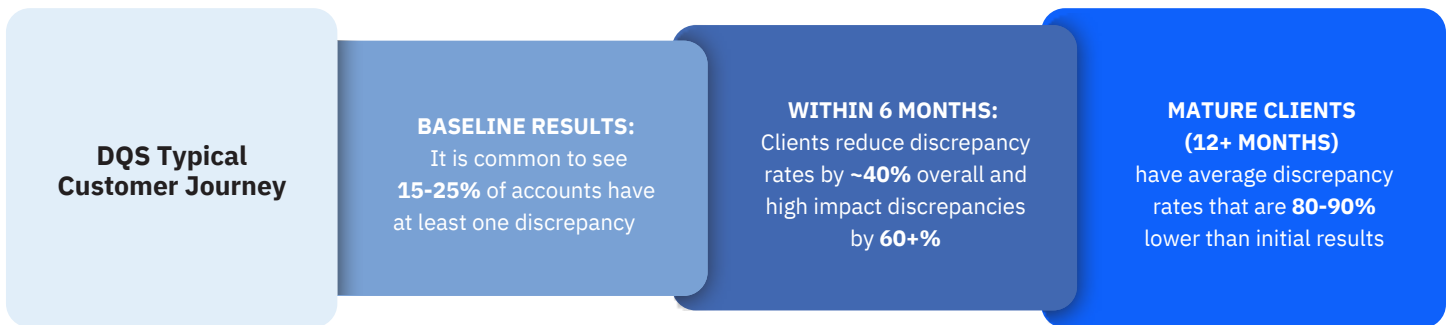
# Automated Credit Reporting Compliance & Benchmarking

## FCRA Litigation

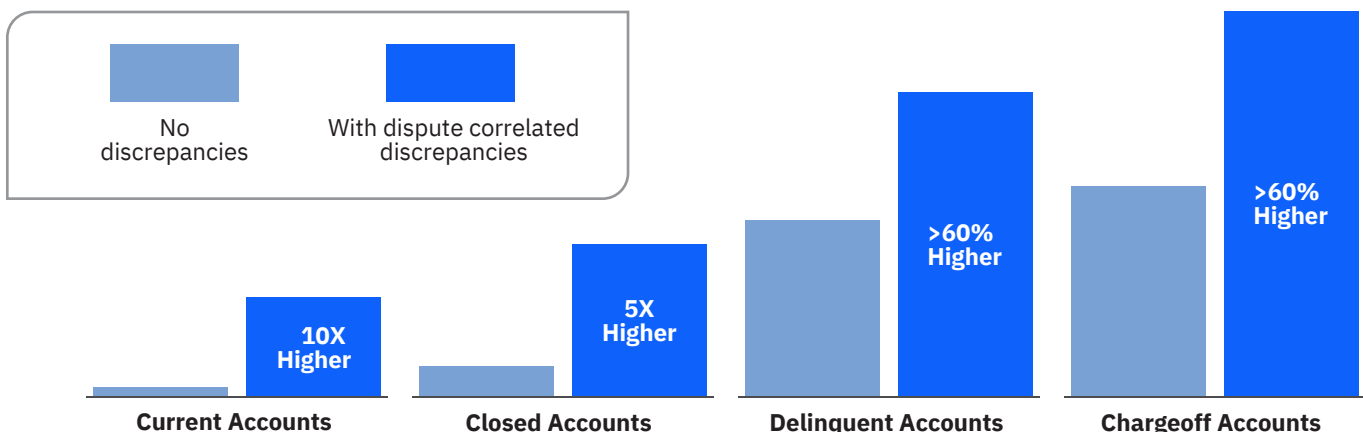


The Data Quality Scanner (DQS) is **the only automated credit reporting compliance and benchmarking solution partnered with a credit bureau**. Comprehensively assess the accuracy of Metro 2<sup>®</sup> data against a ruleset of 380+ rules, enabling a proactive data-driven approach to finding, prioritizing, and fixing account-level issues and reduce costly regulatory scrutiny and litigation.


With the quality of data being furnished to the credit bureaus continuing to receive intense regulatory scrutiny with FCRA Litigation rising for 10+ years straight, it's essential for furnishers to inspect, benchmark, and optimize their data. Additionally, in 2022, credit reporting accounted for 76% of all complaints submitted to the CFPB.



Furnishers have been able to minimize credit bureau discrepancies and reduce dispute rates by 10-30% by using DQS to improve their furnishing accuracy. Based on our latest research and analysis, we have seen **dispute rates are up to 10x higher for accounts with dispute-correlated discrepancies.**



## Trusted Security & Performance

powered by 

PCI-DSS Certified



Our cloud environment is hosted by AWS, PCI-DSS certified, and has passed an annual SOC 2 Type 2 audit. Our network architecture uses the AWS Well-Architected Framework to provide our clients with a secure, resilient, high-performing, and efficient infrastructure to support their data service needs.

## DQS Implementation

The Data Quality Scanner offers quick and easy implementation, along with configuration and continuous environment management at no extra expense. Users gain access to supplementary cloud-based services, including benchmarking, while enhancing DQS results by submitting additional data sets for resolving disparities, such as NSF data. Clients can send files to DQS directly, or Equifax can securely send your data directly to DQS with your permission.

### DQS Features and Details

Feature	DQS Details
Number of Rules	380+
Usage Frequency	Unlimited
Metro 2 File Delivery	From Client or Equifax
Control Type	Preventive & Detective
Deployment Option	Cloud or On-Premise
Separate Testing Environment	Included
License Term	1 or 3 Years
Peer Benchmarking	Free for License Term

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*We could not believe how easy it was to get started using Data Quality Scanner. With other vendors we're used to drawn out projects with many hurdles and unexpected challenges. That has not been the case here, thank you so much!*

Senior Executive, Top 20 Credit Union

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★★★★★

*Within the first year, DQS helped us improve our credit reporting accuracy - a 70% reduction in discrepancies. DQS directly contributed to the effective rating on our FCRA audit.*

Senior Executive, Top Bank