



First Data® Dynamic Credit Bureau Reporting™ Solutions

Improve your credit bureau reporting quality – across diverse portfolios.

Based on functionality asked for by clients, First Data provides an enhanced set of solutions that support your credit bureau reporting management.

Dynamic Credit Bureau Reporting Solutions is an optional tool to use with Rules Risk, a component of First Data's Credit Processing.

Our enhanced capabilities help you to:

- Improve the accuracy of credit bureau reporting
- Gain easier access to data for disputes, audits, and validation
- Build more detailed rules to better meet reporting criteria
- Reduce your reliance on First Data client support

Benefits to Your Business



Product Diversity

Rules-based decisioning allows for segmentation not only at the product level, but reporting rules based on individual account attributes and circumstances.



Customer Satisfaction

Extension of available data archiving provides you with a better, more actionable audit trail. Support for your proper disposition of customer disputes.



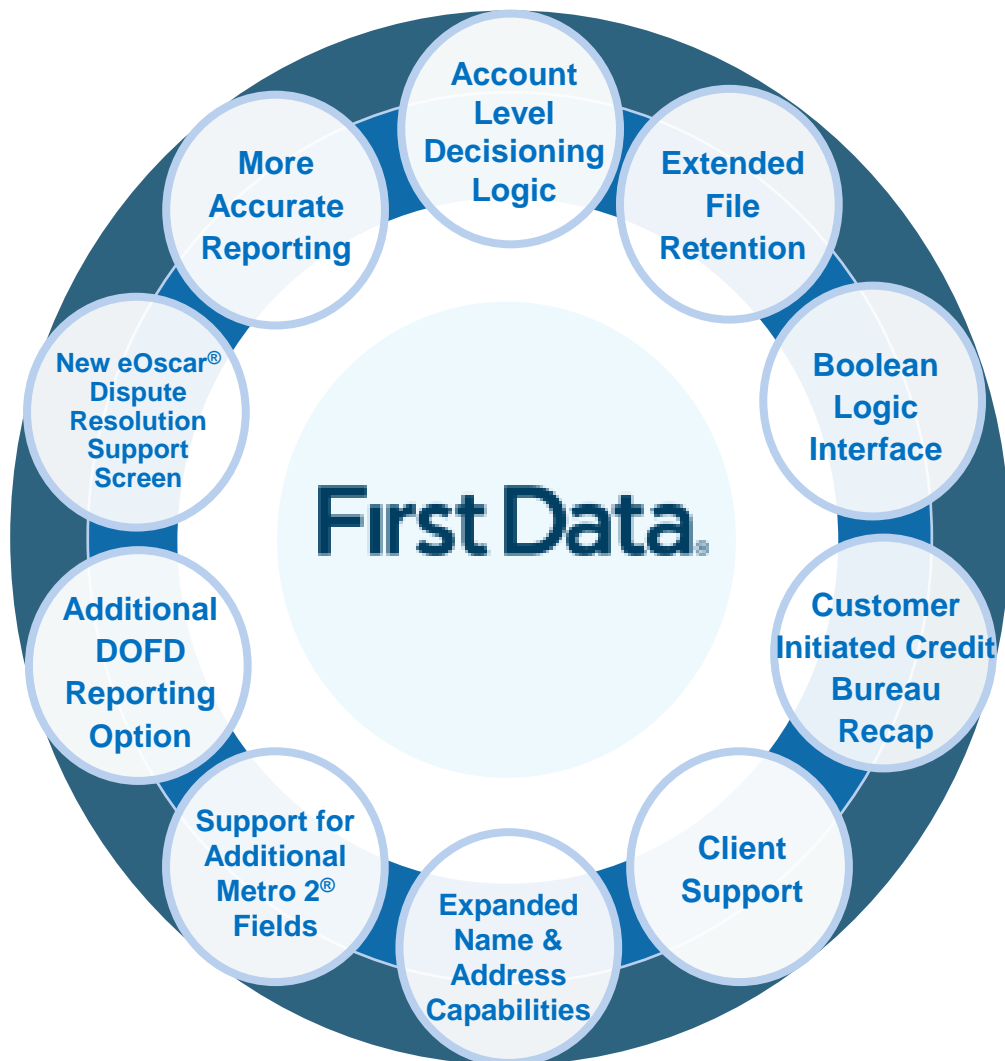
Flexibility

Our flexible tool set enables you to quickly make reporting changes based on your reporting needs – new product roll-outs, internal policies changes, audit needs, or the evolving regulatory landscape.

First Data® Dynamic Credit Bureau Reporting™ Solutions

Real innovation to support your credit bureau reporting management.

- Robust browser based modern user interface with enhanced user features requested by clients
- Advanced decisioning logic for more flexible and formulaic decision practices
- Extended retention of report files up to the Credit Reporting Agencies “purge” time-frame
- Customer-Initiated Credit Bureau Recap, with ability to see what was actually reported to agencies
- Extensive Metro 2 support enhancements, with new support features and field options
- Optional data quality scanning, a single e-OSCAR® resolutions screen and more also available



Client Requested

With regulators taking a closer and harder look at furnishers – including your handling of disputes received directly from consumers – the compliance stakes have never been higher for both Credit Reporting Agencies and furnishers.

Are you prepared for this increasing scrutiny?

For more information, contact your Account Representative, or visit FirstData.com.

First Data®