

Consumer Data Reconciliation

View trade-level detail as it's displayed in Experian's database

As a furnisher, data accuracy needs to be a top priority. Not only must data furnishers adhere to FCRA and CFPB oversight, but they must also find ways to minimize consumer disputes, as these may lead to complaints or even lawsuits. Experian® offers three ways to validate the accuracy of the data displayed to the consumer on their credit report. Use this data to validate trade updates, perform data audits against your system of record and identify potential inaccuracies. We have multiple options that provide the level of service you need, whether self-service, partial service or full-service, with the assistance of our data experts.

BullseyeSM

Available via Experian AccessSM, our web-based portal, clients can easily submit requests to view any changes to previously reported credit information.

Verify credit information quickly and easily

Instant validations — View entire tradeline with actual account status in the same format as Credit Profile report.

Soft inquiries — These only display on administrative reports and do not impact the consumer.

Secure requests — Clients are only able to access their own tradelines.

Batch capabilities — Up to 20K Bullseye requests can be submitted via batch with each returned individually.

DataArc CompleteTM

Like Bullseye, DataArc CompleteTM offers tradeline-level data for a customer that allows clients to validate accuracy with more customizable input criteria. DataArc Complete provides a more comprehensive, machine-readable output, delivered via secure file transfer and options to schedule recurring reports for ongoing reconciliation.

Tailor to your needs — Customize criteria for greater insight.

On-file visibility — Validate accuracy of the information displayed on a consumer's credit report.

Extract or match — Select on-file data based on specific criteria or provide Experian a list to match on.

An 84-month payment history — Get a comprehensive view of tradeline history.

Onfile Reconciliation from data experts

Onfile Reconciliation is a full-service analysis that provides transparency to data furnishers. Understand how Experian processes and transforms reported data to update consumer tradelines.

Our commitment

Accurate data is important to us, our data providers and consumers. That's why we employ the highest standards within our comprehensive Experian Data Integrity Services.SM

To find out more about Consumer Data Reconciliation, contact your Experian Account Executive or call 1 855 339 3990.