



Credit Reporting Service - Getting Started

STEP 1 – REPORTING REQUIREMENTS

Data Furnishers must meet the reporting requirements of at least one of the bureaus below in order to report their data. Let your Datalinx representative know which bureaus you qualify for in order to secure your membership.

- **Equifax – No minimum** as long as you are a member of one of the two trade associations listed below, otherwise there is a minimum of 500 active accounts.
 - [National Independent Automobile Dealers Association \(NIADA\)](#)
 - [National Alliance of Buy Here, Pay Here Dealers \(NABD\)](#)
- **Experian – No Minimum**
- **Trans Union – Minimum of 100 Active Accounts**

**Active accounts are defined as those having an outstanding balance with your company.*

***Minimum number is only required on the first file. Subsequent file may contain less accounts.*

STEP 2 – CREDENTIALING PROCESS

Data Furnishers must go through a credentialing process and sign a Data Furnisher's Agreement with each bureau they intend to report their data. Below are the general requirements for the credentialing process. Work with your Datalinx representative to complete the customer profile section on page 2 of this document to begin the process and obtain the necessary agreements.

- Data Furnisher Application
- Third-Party verification of business credentials (i.e. bank and/or trade reference, proof of lender sponsorship, etc.)
- On-Site Inspection

STEP 3 – TESTING AND APPROVAL

1. Assemble your input file using the Tradeline tab in the Data Furnisher Reporting package. Please ensure all necessary fields are populated as it is expected that your data be sent in this format for all future transmissions.
2. Submit your initial test file using the connectivity path established by your Datalinx representative. This will ensure secure transmission of your data to the Datalinx servers.
3. Once received, Datalinx will perform a series of tests to validate the accuracy and adherence to Metro 2 data requirements. If the data meets the requirements, you will be approved to begin reporting your data in our production environment. If concerns or issues are present your Datalinx representative will work with you to resolve them.

Please contact your Datalinx representative or the support team (support@datalinxllc.com) with any questions or concerns.

Fill out this form and return it to your Datalinx representative in order to get started on the credentialing process with the credit bureaus.

Contact Information:

Company Name:	
Mailing Address:	
Physical Address:	
City:	
State:	
Zip:	
Phone:	
Fax:	
Email:	
Primary Contact:	
# of records/mo:	

Briefly describe the nature of your business (e.g. Bank/Credit Union, Collection Agency, Auto Dealership, Law Office, Healthcare Provider, etc.):

Pricing Information:

- Services include data conversion to the Metro 2 Format and unlimited technical support for all credit bureaus approved for reporting.
- There is a one-time non-refundable setup fee of \$250 which includes membership with the bureaus and initial programming of your file.
- All services will be invoiced and are due upon receipt.

Please contact your Datalinx representative or email support@datalinxllc.com if you have any questions or need more information.