Credit Manager 5
Metro 2® Credit Reporting Software

Credit Manager – Metro 2 credit reporting software is the industry leader for credit reporting software

Credit Manager was designed to support all trade line reporting and adheres to the Metro 2, **Credit Reporting Resource Guide.** Our software solution allows businesses to accurately report consumer, debtor, and commercial trade lines to the national credit bureaus using the industry standard, **Metro 2 format.**

✔ Credit Bureau Approved
✔ Industry Leader
✔ Accurate & Easy To Use
✔ Best Reporting Solution
✔ Free 30-Day Demo

Credit Manager Data Flow

Database	→	Metro 2 file
C.S.V. files	→	Reports
Other files	→	C.S.V. files

How to Get Started

How to Report Credit   Free 30-Day Demo   Lease Now

Companies reporting with Credit Manager software

- Automobile Dealerships
- Collection Agencies
- Credit Bureaus
- Credit Reporting Agencies
- Finance Companies
- Jewelry Stores

- Educational
- Property Management
- Law Firms
- Banks & Credit Unions
- Loan institutes
- Medical Billing

- Utility Companies
- Government
- Mortgage Companies
- Retail
- and many more

Data Management Solutions

Credit Manager offers a wide variety of features to help manage your customers credit history profile. Easy data entry and flexible file import solutions that fit any size business.

Data Entry

The data entry form is efficient, powerful, and easy to use.

Complete Metro 2® field support. All tradeline fields required by the Metro 2® format are available for editing.

Required fields are clearly marked, color coded and easy to find.

Compliance indicators and validation help you report more accurately while reducing rejected data from the Credit Bureaus.

Updating an account is easy with the Receive Payment, quick update form. This form reduces data entry time by presenting the most common updated fields in a single compact form.

Import your data

Large account volume? No problem.

Importing files from other programs is a snap with fully customizable import features.

Supported file types include:

- Comma Separated Value (.CSV) Files.
- Text (.TXT) Files (fixed length/blocked format)
- Delimited Text File (user definable delimiter)
- Microsoft Access databases – 32 bit Windows only.
- XML
- Excel (XLS/XLSX)
- Metro 2®, 426 Formatted files
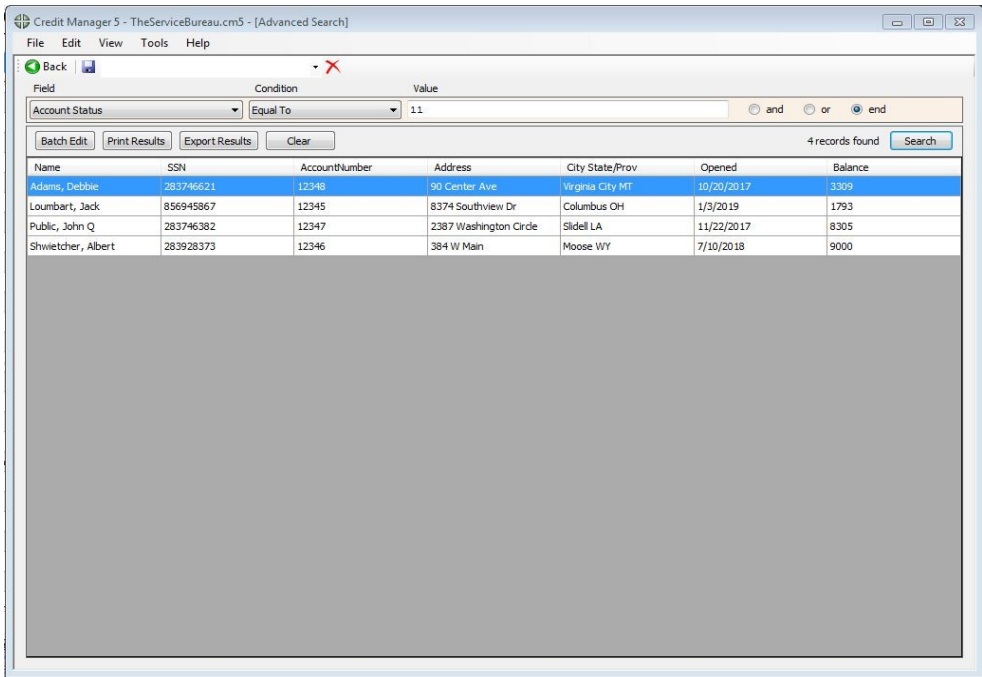- SQLite (Elite version only)

Search

Finding customer accounts has never been easier. Powerful search features enable you to find and edit customer records quickly.
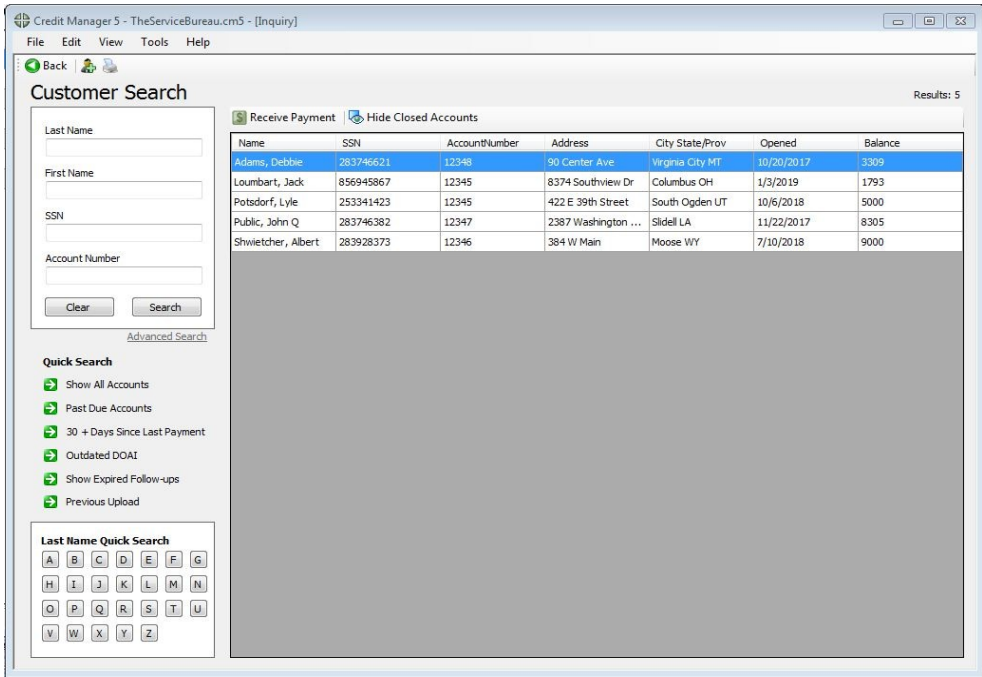
Advanced Search

Advanced search features make it possible to pinpoint customers based on multiple field criteria and special conditions. You can also generate reports from your search results.

Batch Editing

The Batch Edit feature allows you to find and replace data for multiple accounts simultaneously.

Compliance Management for Accuracy

Required Data & Compliance Management

Reporting accurately is one of the most important aspects of credit reporting.

Credit Manager helps you keep your customer data compliant with the latest reporting laws and regulations using our advanced Compliance Management system.

Compliant with FCRA, FCBA, ECOA, FDCPA and Metro 2® regulations and specifications.
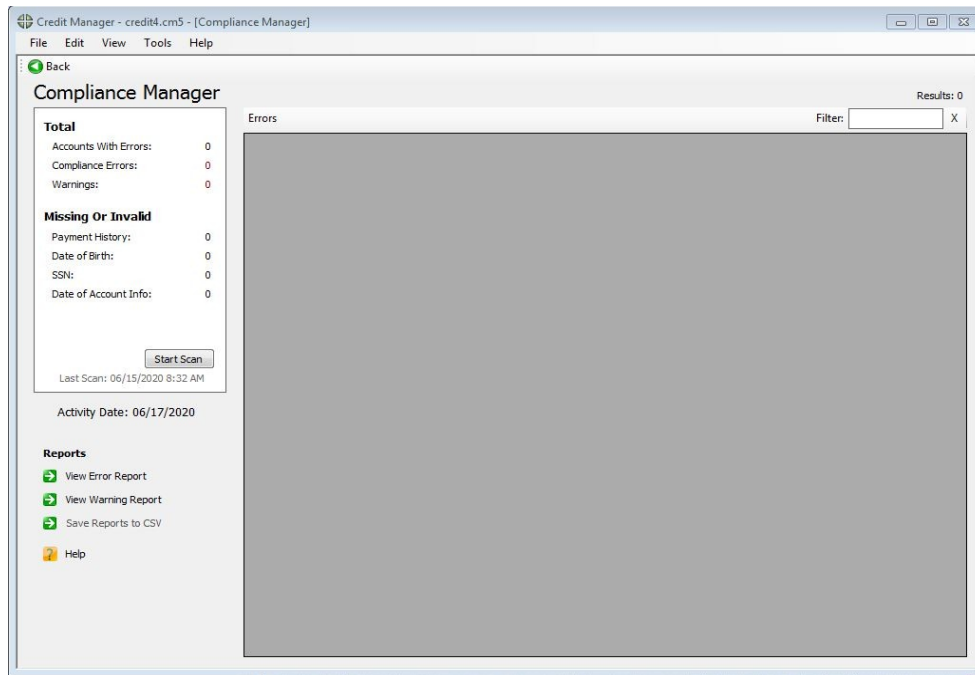
Field Validation and Compliance Messages

Required Fields are clearly marked.

Accounts are validated and compliance messages appear in the customer edit screens.

Credit Manager compliance validation makes it easy to correct data errors and helps ensure you are reporting accurate information to the Credit Bureaus.

Security

Company File Encryption

The Credit Manager Company File is encrypted using AES-256 encryption by default so you know you data is secure. Our Metro 2® software solution complies with data storage security regulations.

User Accounts

Credit Manager offers user accounts for accessing the software.

User Accounts allows you to define each user with a login and password before they can access the Licensed Software. With the Pro version of Credit Manager, one User Account (Admin) may be defined while the Elite version can have unlimited User Accounts defined per **Software License**. User Accounts help to secure the software and limit access to only those who have a login and password.

Admin accounts have complete access to all the software options. The Admin User can define which software options the other User Accounts are allowed to access. Example, create/open/purge a database, backup/restore, upload, import and so on.

This helps with securing who is using the software and the options which are available to the user.

Log Files

Credit Manager offers a log file system to keep track of activity in the software such as upload history, import history, Metro 2® compliance management and more. *For Example: When you report to the credit bureaus, a log file is created containing the history of upload activity.*

Audit History

Each consumer record in the Credit Manager has an Audit History. The Audit History contains a history/log of edits made to the consumer record.

For example: editing the accounts 'current balance' field will generate an entry into the records Audit History.

SFTP / HTTPS (SSL) Secure File Transfer

Credit Manager, Metro 2® format files are uploaded securely through SFTP or the standard HTTPS/SSL web portals provided by the Credit Bureaus.

Credit Manager Feature Comparison Chart	PRO	ELITE
Supports the latest Metro 2® Format	X	X
Import files from: Excel, CSV, XML, Fixed ASCII, Delimited, Metro 2®	X	X
Free updates for minor software revisions	X	X
Network compatible	X	X
Unlimited, true multi-user support with record overwrite protection	X	X
Compliance Checking (for accurate reporting)	X	X
Secure Backup and Restore	X	X
Customer, statistical and geographical reports in PDF format	X	X
Automated data clean-up (standardization) routines	X	X
Log files for audit tracking	X	X
AES-256 encrypted database to securely store your account information	X	X
Extensive Help System to assist with accurate reporting and all software features. Intuitive F1 help on all fields with Metro 2® layout description.	X	X
Multiple company support	X	X
Pre-defined and advanced database searches to easily locate your customers	X	X
Batch edit	X	X
CSV File Export	X	X
Supports United States and Candaian reporting standards	X	X
Direct (in-house) reporting to Equifax, Experian, Innovis, TransUnion, D&B, Credit Builders Alliance, MicroBilt and more.	X	X
Bureau uploads via HTTPS, SFTP or removable media	X	X
Reports more than 50,000 accounts (high volume reporting)	-	X
Database Import from SQLite	-	X
Definable user account permissions	-	X
Audit tracking by user accounts	-	X
Command line automation (Import, Send, Purge, and more)	-	X
Automated Secure batch SFTP uploads to all bureaus	-	X
36 User definable fields including dates, dollars and comments	-	X
Save Advance Search queries	-	X
Variable length Metro 2 file creation	-	X
Audit history searches	-	X
User account logins with password protection (per license)	1 Admin	Unlimited
Number of companies (Record ID's allowed per database)	2	6

How To Report Credit

Companies reporting good credit (positive trade lines) or bad debt (negative trade lines) to the credit bureaus, must first establish a Data Furnisher's Agreement or Service Agreement with each credit bureau (Equifax, Experian, Innovis, TransUnion, Dun & Bradstreet, and others) to which you will be reporting. This agreement is required whether you are reporting directly (in-house) to the credit bureaus or through a processor/stacking service such as The Service Bureau. This is a separate agreement from pulling credit reports.

The credit bureau repositories (Equifax, Experian, Innovis, TransUnion, Dun & Bradstreet) also require a minimum number of active accounts (trade lines/customers/debtors) and monthly reporting, even if you are reporting through The Service Bureau or another processor/stacking service - see example. We have provided phone numbers and account minimums for each credit repository for your convenience (see below).

Companies reporting trade lines must use an application which is up-to-date with the Credit Reporting Resource Guide®, meets all credit reporting laws and regulations and is capable of accurately producing the Metro 2® format layout such as Credit Manager.

Please Note: Consumers (individuals) reporting personal loans are not eligible to report credit.

Credit Bureau Contacts & Account Minimums

Equifax U.S.A.   Equifax Canada
(888) 202-4025   (800) 278-0278
Contact Equifax for reporting requirements and account minimums.

Experian U.S.A.
(800) 831-5614
Each request is reviewed individually and Experian determines eligibility based on their independent merit.

TransUnion U.S.A.   TransUnion Canada
(866) 922-2100   (800) 565-2280
Contact TransUnion for reporting requirements and account minimums.

Innovis U.S.A.
(614) 538-2123
Contact Innovis for reporting requirements and account minimums.

Dun & Bradstreet U.S.A   Dun & Bradstreet Canada
(512) 794-7520   (403) 689-3943
Dun & Bradstreet reviews each request individually and determines eligibility based on proprietary requirements. Participants have access to several incentives for contributing their data.

Notice: Please contact each repository you wish to report with and verify how many accounts they will accept for direct (in-house) reporting or reporting through The Service Bureau's processing service. Each credit repository has their own policies for the minimum number of accounts to report.

Minimum Reporting Example

The bureaus ask that you report your entire portfolio each month in the Metro 2® format. By reporting the minimum number of accounts required the first month, subsequent months will automatically meet that minimum.

In this example, the reporting bureau requires 500 accounts:
- First Months Reporting – 500 accounts report your entire portfolio up to 6.5 years old)
- Second Month Reporting – 500 accounts (from the first month + 50 new accounts totaling 550 accounts
- Third Month Reporting – 550 account + 35 new accounts totaling 585 accounts.
  Note: It is not required to have 500 new accounts each month.

Procedures for reporting your accounts to the Credit Bureaus

Step 1 - Establish a Data Furnishers or Service Agreement with each Credit Bureau Repository (Equifax, Experian, TransUnion, Innovis) to which you will be reporting.

Step 2 - All businesses reporting to the bureaus, must meet the minimum reporting requirements established by each Credit Bureau.

Step 3 - Once you have established an agreement with the bureau(s) and meet their account minimums, then you are ready to order Credit Manager software to accurately report your customers or debtors accounts using the Metro 2® format.

Step 4 - Install Credit Manager software on your computer

Step 5 - Enter or update your accounts using the user friendly edit screen or import your accounts electronically using the Import function.

Step 6 – Use the intuitive compliance checking and built in help functions to ensure your accounts are compliant and accurate with the Metro 2® reporting standards.

Step 7 - With the built in "Send" interface, export your accounts to the bureau(s) using SFTP (secure FTP), HTTPS (secure web browser) or removable media.

Step 8 - Repeat steps 5-7 for monthly bureau updates. It's that easy.

System Requirements

Credit Manager is intended to be installed on your local workstation. Network functionality can be achieved through database management over a network using standard file sharing or by connecting to a database server.

For multi-user functionality, Additional Site Licenses are available for customers using the software on more than one computer in the same office.

- Windows 10,11
  - Linux / Mac OS – see note
- Minimum RAM: 4Gb – Pro version / 8Gb Elite version
- Modern multi-core CPU (high volume reporting)
- Microsoft .NET Framework version 4.8.1
- Hard disk space: 100 Mb + 20Mb for every 20,000 accounts. Elite users: SSD recommended.
- PDF Reader (Adobe Acrobat Reader recommended) visit: http://www.adobe.com

Note: Credit Manager can run on non-Windows systems through a virtual machine, such as Parallels Desktop, VMWare Fusion, Virtual Box and others. This requires a valid Windows license.

Pricing

Credit Manager, Metro 2* Credit Reporting Software Prices
Click Here for current Credit Manager lease options.

Processing/stacking fees
Click Here for current processing/stacking fees (optional).

* Metro 2 is the registered trademark of CDIA
** Prices are subject to change without notice.