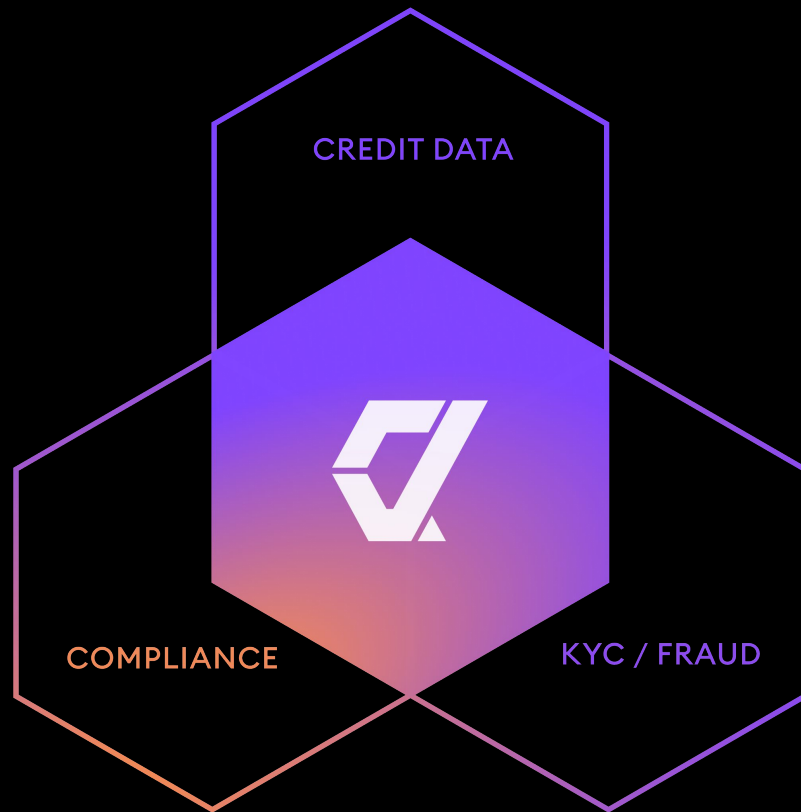




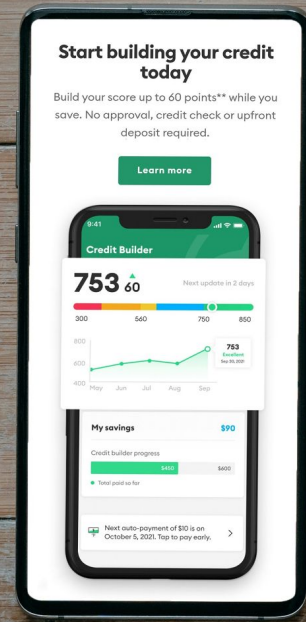
# Effortless, Compliant **Data Furnishing** — Powered by CRS Technology

Helping lenders, fintechs, and creditors  
improve credit outcomes, reduce portfolio  
risk, and fuel growth.



# Why Furnish?

- **Reduce Delinquency Rates** — furnishers are more likely to receive timely payments, reduce defaults, and recover on bad debt — simply by helping consumers understand their credit behavior matters.
- **Enhance Customer Satisfaction** — reporting on-time payments helps your customers build stronger credit files. This rewards good behavior and helps them access better financial opportunities.
- **Manage Credit Risk** — get access to the full credit ecosystem. Furnishing data supports more accurate risk modeling, which leads to better decisions — and better margins.
- **Meet Regulatory Expectations** — stay aligned with FCRA and industry best practices. Furnishing enables transparent, accountable credit reporting — and demonstrates your commitment to fair and accurate data.



# The **Problem** with Traditional Metro2 Furnishing

Built for a Different Era. Frustrating in This One.

**Legacy data furnishing processes were never designed for the speed and expectations of today's digital world.** The traditional Metro2 approach is manual, rigid, and slow — often taking weeks just to get feedback from the credit bureaus.

- **Slow Feedback Loops** — submissions to CRAs are typically batch-based, with **no real-time validation**. Errors are only discovered months later, forcing a painful cycle of rework and delays.
- **Cumbersome File Formatting** — Metro2 files require strict fixed-width formats with hundreds of field rules and obscure codes — **mistakes are common**, and tooling is outdated.
- **Manual and Siloed** — processes often rely on homegrown systems, legacy software, and FTP transfers — making compliance, traceability, and scaling a real challenge.
- **Hard to Get Started** — just getting credentialed with the bureaus involves navigating an opaque process, submitting test files, and waiting weeks for approval.

```
0426HEADER 1111111 2222222222
8331112222ROSWELL Software, LLC
04261051720241424540ZQRTNVKJXCBW
0000019640000000000000000512604302
US1111 TESTERS RD S LOT 100
04261051720241424540ZQRTNVKJXCBW
000000000000000000000000000004182
US222 N TESTWARE AVE
04261051720241424540ZQRTNVKJXCBW
00000000000000000000000000172104302
US3333 TESTS AVE
0426TRAILER0000236502
0000000036000002034900001320400023
0000000000000000000000000000000000
2000020349000013204000268701
```

*Sample legacy Metro2 file*



[crscreditapi.com](https://crscreditapi.com)

# Metro2 was built decades ago. CRS was built for today.

A faster, simpler, more compliant way to furnish credit data.



From onboarding and furnishing to disputes and verification — **CRS handles it all.**

## CRA Credentialing Support

We help you get approved by Experian, Equifax, and TransUnion — fast. From paperwork to test submissions, we guide you through the entire onboarding process.

## Data Furnishing

You then use our modern API to furnish consumer credit data. We handle validation, formatting, compliance, and secure transmission — so you don't have to touch Metro2 or FTP.

## Dispute Resolution (beta)

In limited beta, our next-gen AI-powered dispute engine helps you resolve consumer disputes quickly, accurately, and in full alignment with FCRA — using intelligent automation.

## Data Verification (beta)

As you pull credit reports through CRS, we automatically verify that your furnished data is accurately reflected in bureau files — so you can trust that your reporting is working as expected. Full circle end-to-end assurance.

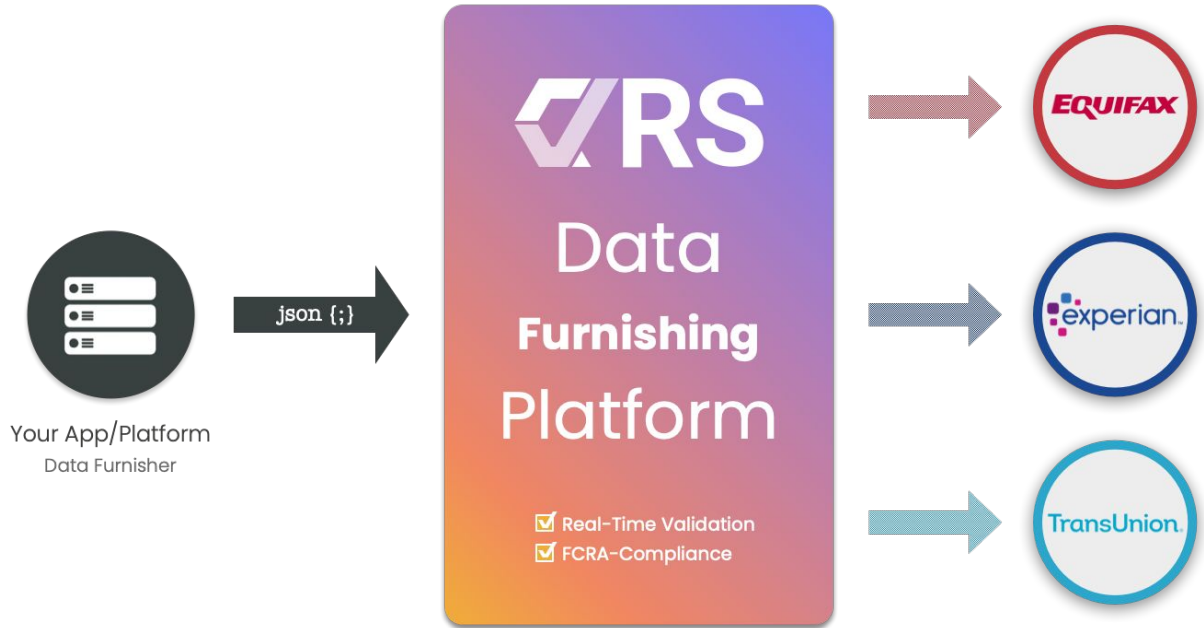
[crscreditapi.com](https://crscreditapi.com)

# The CRS Data Furnishing Platform

Modern credit data reporting — without the complexity of Metro2

How it—basically—works:

1. **You register consumers, create accounts, and send monthly updates** via our simple API.
2. **CRS handles the rest** — validating your data, ensuring regulatory compliance, formatting, and securely delivering it to all three bureaus.



*No Metro2 headaches. No delays. Just simple, compliant credit reporting.*

[crscreditapi.com](https://crscreditapi.com)

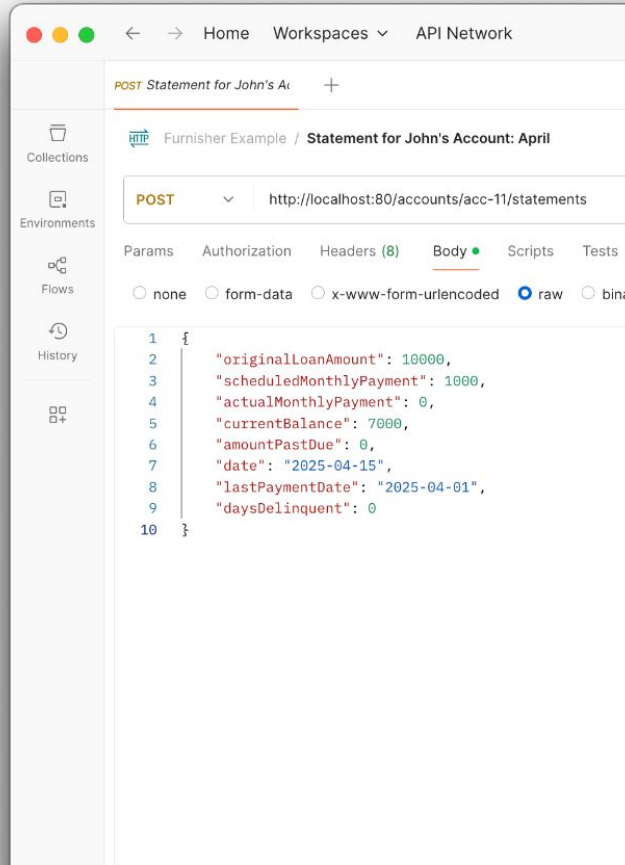
# How the **API Works**

The CRS API is organized around four simple calls:

1. **Create a Consumer:** **POST** `/consumers`  
Register each consumer *once* using basic identifying info (e.g., name, SSN, DOB, address).
2. **Create an Account:** **POST** `/accounts`  
Link a tradeline—account—to the consumer, including account type, open date, terms, etc.
3. **Submit Monthly Statements:** **POST** `/accounts/{token}/statements`  
Each month, report account activity: balance, due amount, payments, and status.
4. **Optionally Post Events:** **POST** `/accounts/{token}/events`  
Send key lifecycle changes like account closures, charge-offs, or transfers.



RESTful • JSON • Schema-Validated • Real-time feedback — no batch guessing



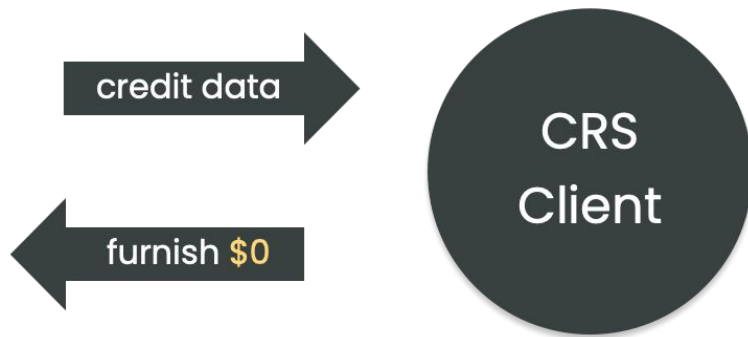
# Furnish for Free — When You Pull Through CRS\*

Rewarding responsible, full-cycle credit data usage

When you pull a credit report on a consumer through CRS, you can furnish data back on that same consumer — **at no extra cost.**

**This model encourages full-cycle participation in the credit ecosystem: you assess risk and contribute to your customers' financial health—and everyone benefits.**

By reporting payment history, you help consumers build credit, while you stay compliant — all through a single, modern API.



*Yes, it's completely free.*



*\*Furnishing-only pricing is also available.*

[crscreditapi.com](https://crscreditapi.com)



# Thank You

*Request a sandbox key today.*

**[crscreditapi.com](https://crscreditapi.com)**





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Please reach out if you have any questions, ideas, whatever.



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