
Credit Bureau Reporting Registration

According to the MPF Servicing Guide, each Servicer must provide a “full-file” credit status report to the four major credit bureaus each month (Innovis Data Solutions, Equifax, Experian, and TransUnion), indicating the exact status of each Mortgage Loan.

Innovis:

There is no cost to report data to Innovis. To apply, please email DMSG@innovis.com. Innovis will forward all necessary registration information and answer any questions.

In order for Innovis to be able to accept your data, Innovis asks that your company meets the following minimum reporting requirements:

- Data file must be in the Metro 2 industry standard format.
- Have the ability to transmit a file electronically by an approved method.
- Currently be reporting to 1 or more of the National Consumer Reporting Agencies (Equifax, Experian and Trans Union.)
- Be registered with e-OSCAR for automated dispute processing.

If you believe your credit reporting agency may already be reporting to Innovis, please contact your reporting agency to confirm.

Experian:

To apply, please contact:

Experian Client Support
800-831-5614 opt. 3

Client support will ask for your institution name and address. They will also ask for a contact name, email and phone number. Within 2-3 business days an Experian Sales Representative will contact you regarding the next steps and answer any questions.

Equifax:

To apply, please contact:

Equifax
888-202-4025 opt. 3 then opt. 5

Equifax will forward all necessary registration information and answer any questions.

TransUnion:

There is a cost to report to TransUnion. To apply, please contact:

TransUnion
866-922-2100 opt. 3

Client support will ask for your institution name and address. They will also ask for a contact name, email and phone number. Within approximately 24 hours, a TransUnion sales representative will contact you regarding the next steps and answer any questions. The setup process typically takes 4-6 weeks.