

# DATA QUALITY SCANNER

## 2-YEAR CREDIT BUREAU DISPUTES ANALYSIS SHOWS ACROSS THE BOARD GAINS IN PRODUCTIVITY & ACCURACY

Data accuracy issues—caused by discrepancies from furnishing and bureau transformations and omissions—are common in credit bureau disputes. **25-60% of disputes have an identifiable data issue upon receipt.** Dispute Agents are inconsistent in identifying and correcting these discrepancies, which can lead to costly repeat disputes, regulatory complaints, and litigation. Our 2-year analysis shows that **using the Data Quality Scanner Modules significantly reduces these problems.**

**Disputes Quality Assurance Personnel dropped their review time from 3 hours to 15 minutes\***



### PRODUCTIVITY GAINS

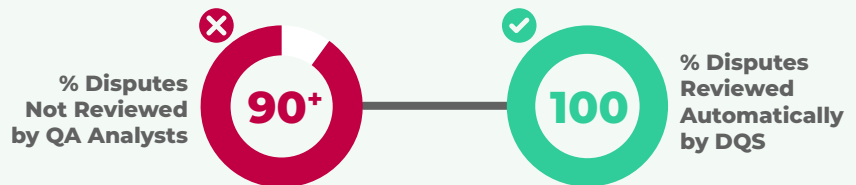
An accurate, aggregated historical overview of disputes and furnishing activity is critical for QA Personnel. Without it, they lack visibility into past Metro 2® furnishing records or dispute history beyond 120 days, leading to overlooked data discrepancies. Our 2-year analysis shows how the Data Quality Scanner Disputes Module can provide significant analyst time savings.

**Our findings show that research which typically takes Quality Assurance upwards of 3 hours can now be completed in just 15 minutes with help from the Disputes Module.**

### QUALITY ASSURANCE PRODUCTIVITY GAINS

Our analysis indicated that **Quality Assurance Analysts were able to increase their review rates from ~10% to 100%** using the Disputes Module. Prior to that, a significant portion of their time was dedicated to manual disputes identification and response reviews.

#### SIGNIFICANT REVIEW RATE INCREASES VIA DISPUTES MODEL

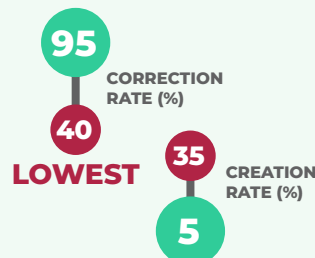


### AGENT RESPONSE ACCURACY GAINS

Our analysis revealed significant variation in Dispute Agents' abilities to identify and correct discrepancies and generate new discrepancies based on their responses, even within a single organization. **Using the Disputes Module significantly improved agent accuracy.**

#### TOP VS LOWEST PERFORMERS

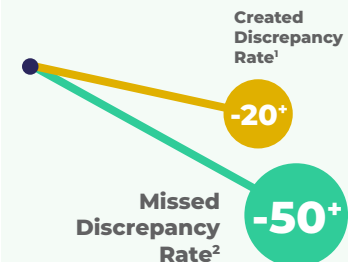
##### TOP PERFORMERS



### DISPUTE ACCURACY GAINS

Utilizing the Data Quality Scanner's **Disputes Module significantly decreased the rates of missed discrepancies** and reduced the issues inadvertently created by Dispute Agents during their responses.

#### DISCREPANCY PERCENT DECREASE



\*Agent times varied, ranging from as high as three hours. Reductions also varied, with the lowest being 15 minutes.

<sup>1</sup> Discrepancies in ACDV Response that weren't originally present in ACDV Request.

<sup>2</sup> Discrepancies in ACDV Request that remained in ACDV Response.