

DATA QUALITY SCANNER

Furnisher Readiness Checklist

The CFPB complaint process is evolving, and furnishers are facing more volume, scrutiny, and pressure to respond consistently. The furnishers best positioned for what comes next can quickly show what they reported, what was disputed, what they investigated, and what they did about it. Use this self-assessment to pressure-test your readiness today.

18 ITEMS

HOW TO USE

Check every statement that accurately describes your current capabilities. Then total the checked items to find your readiness score.

1 Complaint & Dispute Intake

- ☐ Every complaint and dispute is captured in one place, across all channels (CFPB portal, direct, and e-OSCAR®).
- ☐ You can distinguish legitimate disputes from duplicative or abusive submissions.
- ☐ Intake is routed, prioritized, and tracked consistently across channels.

2 Investigation Quality

- ☐ Every dispute triggers a documented, reasonable investigation, not a template response.
- ☐ Investigators can see the full tradeline history.
- ☐ Investigation outcomes are consistent for similar fact patterns across your team.

3 Data Accuracy at the Source

- ☐ You proactively scan furnished data for Metro 2® errors before they generate disputes or complaints.
- ☐ Recurring root causes are escalated and fixed upstream, not just resolved case by case.
- ☐ Corrections flow back to all bureaus consistently and are verified.

4 Defensibility & Audit Trail

- ☐ For any account, you can produce what was reported, disputed, investigated, and acted upon in minutes.
- ☐ Your audit trail would stand up to an examiner, regulator, or court.
- ☐ Consumer and CRA communications are accurate and consistent with investigation findings.

5 Investigation Quality

- ☐ Investigations and responses reliably meet FCRA timeframes.
- ☐ You track dispute and complaint aging and flag at-risk items before deadlines lapse.
- ☐ Your process aligns with current FCRA, Reg V, and applicable CFPB expectations.

6 Data Accuracy at the Source

- ☐ You can see which tradelines, products, or data fields drive the most disputes and complaints.
- ☐ You can identify recurring dispute and complaint patterns over time.
- ☐ Leadership receives regular reporting on furnishing and dispute risk.

YOUR READINESS SCORE



16-18 STRONG

Ready for increased scrutiny and portal changes.



10-15 GAPS TO CLOSE

Prioritize defensibility and root-cause fixes.



UNDER 10 - ELEVATED RISK

Prioritize data accuracy and audit-trail readiness.

18 ITEMS TOTAL

TURN READINESS INTO ACTION

Connect furnishing accuracy with dispute oversight.

See how the Data Quality Scanner helps identify risks earlier, strengthen audit trails, and support more defensible investigations.

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