M2R

User Guide

Metro 2® Credit Reporting Software

Table of Contents

1. Getting Started

This section covers the initial setup of M2R, including license activation and navigating the main dashboard.

Loging In the First Time

After installing M2R and launching it the first time, you will be prompted for the user name and password. Use admin for both. You will then be prompted to change the password for the admin user. Make sure you make note of this user name and password.

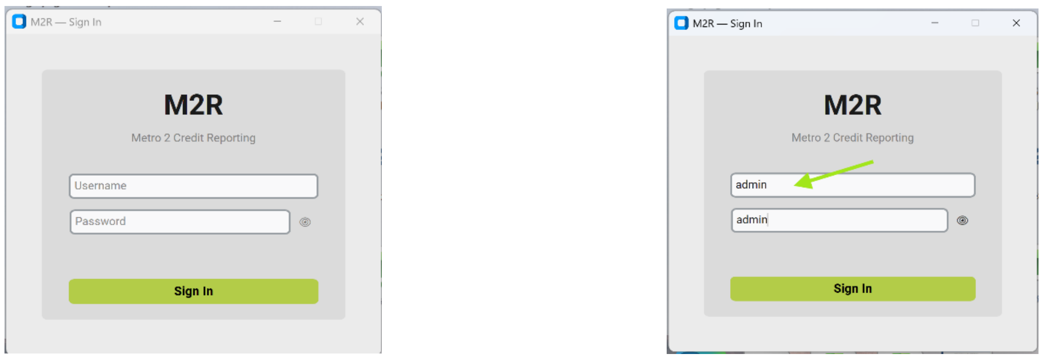


Figure 2: M2R Sign In Screen

How To Activate Your License

Once you sign in the Software Activation screen appears. You must complete this activation before using the software.

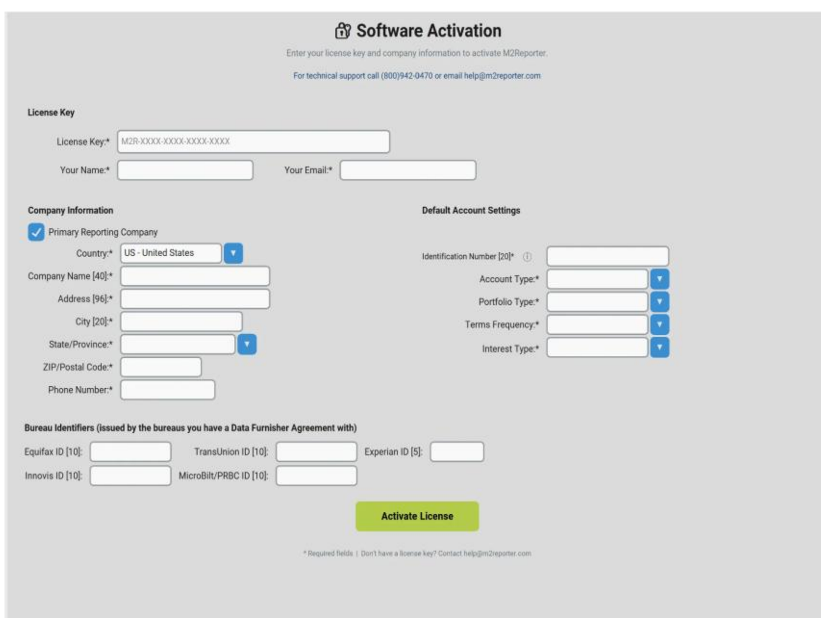


Figure 2: Software Activation Screen

Steps to Activate:

1. Enter your License Key in the format M2R-XXXX-XXXX-XXXX-XXXX

2. Enter Your Name and Your Email (required fields marked with *)

3. Complete the Company Information section:

- Select your Country from the dropdown
- Enter Company Name [40 characters max]
- Enter Address [96 characters max]
- Enter City [20 characters max]
- Select State/Province from dropdown
- Enter ZIP/Postal Code
- Enter Phone Number

4. Set your Default Account Settings (these will be used to pre-fill new account info):

- Identification Number - *A unique code (at least 5 digits but no more than 20) that you create. This code will get registered with your credit bureau account(s) upon the first Metro 2® report upload.*
- Account Type - Default account type for new accounts. If you have more than one account type, use the most common for your company. You can change this per account in the M2R program.
- Portfolio Type - Installment, Revolving, Mortgage, etc. If you have more than one portfolio type, use the most common for your company. You can change this per account in the M2R program.
- Terms Frequency - Monthly, Weekly, etc.. If you have more than one terms frequency, use the most common for your company. You can change this per account in the M2R program.
- Interest Type - Fixed, Variable, etc.. If you have more than one interest type, use the most common for your company. You can change this per account in the M2R program.

5. Enter your Bureau Identifiers (issued by each credit bureau): *At least one bureau id is required. If you are still waiting on this information your can enter TEST for the bureau(s) you will be reporting to.*

- Equifax ID [10 characters]
- TransUnion ID [10 characters]
- Experian ID [5 characters]
- Innovis ID [10 characters]
- MicroBilt/PRBC ID [10 characters]

6. Click the Activate License button

Note: *Your license is tied to the computer where you activate it. Keep your license key safe for future reference. If you need to move to a new computer, contact support.*

Tip: Don't have a license key? Contact help@m2reporter.com or call (800)942-0470

How To Navigate the Dashboard

After successful activation and setup, the Dashboard becomes your home screen. It provides quick access to all major features and displays important statistics about your accounts.

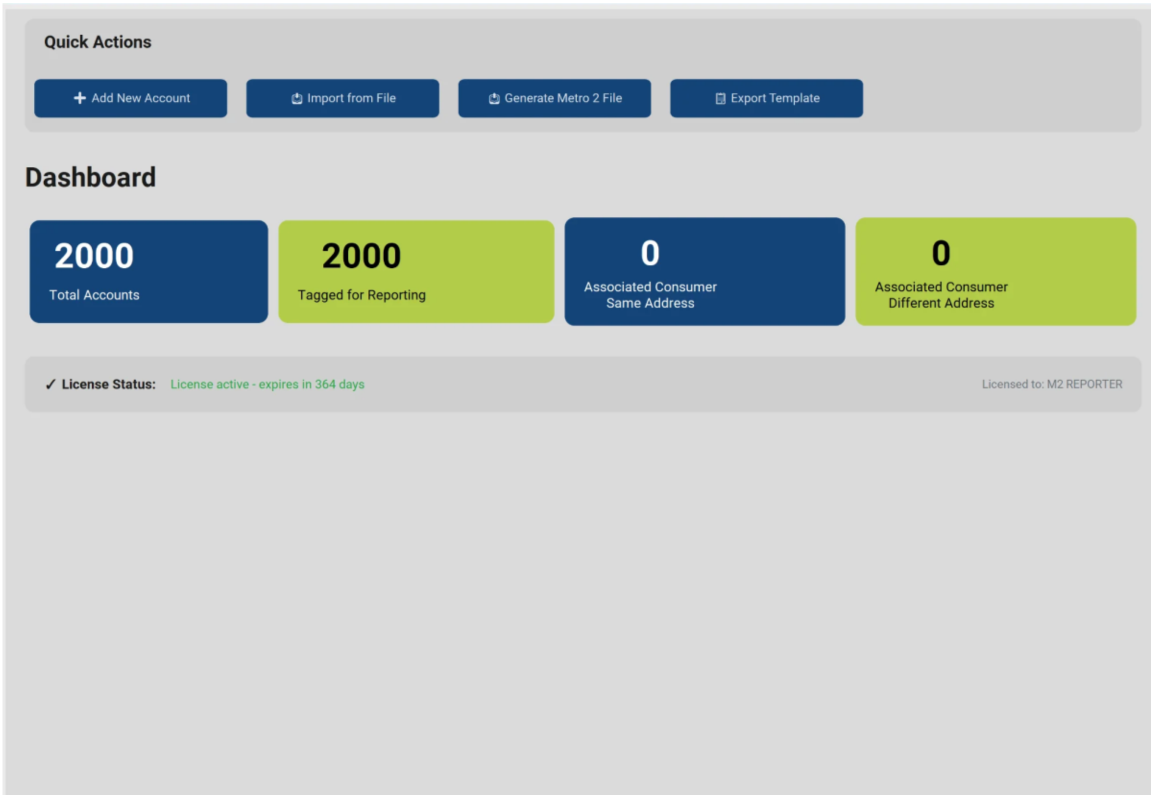


Figure 3: M2R Dashboard

Quick Actions

The Quick Actions bar at the top provides one-click access to common tasks:

Button	Description
+ Add New Account	Opens the account entry form to create a new consumer account
Import from File	Opens the import wizard to load accounts from Excel, CSV or .TXT files
Generate Metro 2® File	Creates a Metro 2® formatted file for submission to credit bureaus
Export Template	Downloads a blank Excel template for data entry which can used to import data into M2R if you don't already have one.

Dashboard Statistics

The Dashboard displays four key statistics about your account portfolio:

Statistic	Description
Total Accounts	Total number of consumer accounts in your database
Tagged for Reporting	Accounts marked to be included in the next Metro 2® file
Associated Consumer Same Address	J1 segments - co-signers/joint holders at the same address as Primary Consumer
Associated Consumer Different Address	J2 segments - co-signers/joint holders at a different address as Primary Consumer

License Status

At the bottom of the Dashboard, the License Status bar shows:

- Your license activation status (active/expired)
- Days remaining until license expiration
- The company name your license is registered to

Note: *When your license is within 30 days of expiration, the status bar will change to yellow as a reminder to renew.*

2. Reporting Company Setup

Before generating Metro 2® files, you must configure your Reporting Company settings. This information identifies your company to the credit bureaus.

How To Set Up Your Reporting Company Information

Note: *This information is collected and saved during the Software Activation process.*

Access the Reporting Company settings by clicking Settings, then selecting the Reporting Company sub-tab.

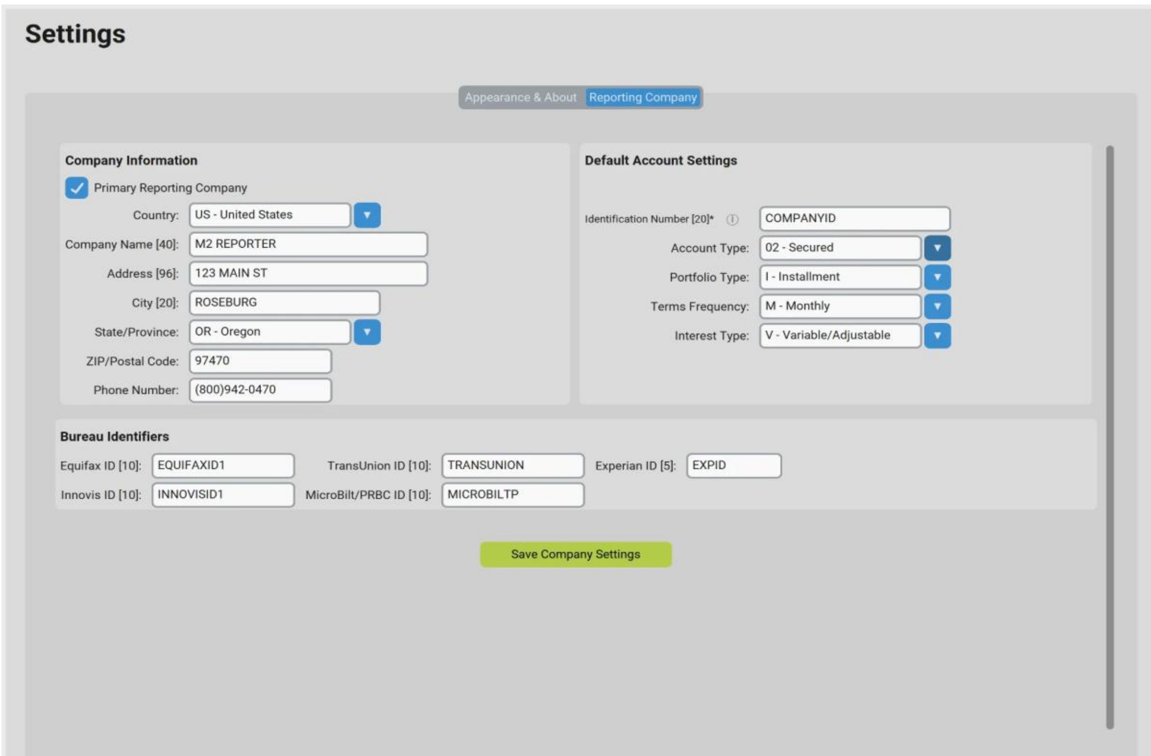


Figure 4: Reporting Company Settings

Company Information Section

Field	Description	Max Length
Country	Select from dropdown (US - United States is default)	-
Company Name	Your business name as registered with credit bureaus	40
Address	Street address including suite/unit numbers	96
City	City name	20
State/Province	Select from dropdown	-
ZIP/Postal Code	5 or 9 digit ZIP code	10
Phone Number	Company phone number	10

Default Account Settings

These are your company's default settings and will be automatically applied when creating new accounts, saving you time on data entry:

Field	Description
Identification Number	A unique code (at least 5 digits but no more than 20) that you create. This code will get registered with your credit bureau account(s) upon the first Metro 2® report upload.
Account Type	The default type of accounts you report (e.g., 02 - Secured)
Portfolio Type	The default portfolio category (I - Installment, R - Revolving, M - Mortgage, etc.)
Terms Frequency	How often payments are due (M - Monthly, W - Weekly, etc.)
Interest Type	Whether accounts have fixed, variable or no interest rates

Bureau Identifiers

Enter the subscriber codes issued to you by each credit bureau. These codes identify your company when submitting data.

Bureau	ID Length	Contact Number
Equifax	10 characters	1-888-407-0359
TransUnion	10 characters	1-800-303-9664
Experian	5 characters	1-800-831-5614
Innovis	10 characters	1-800-540-2505
MicroBilt/PRBC	10 characters	1-800-884-4747

> ***Note:*** *You must have a Data Furnisher Agreement with each bureau before they will issue your subscriber code. Contact each bureau you want to report to directly to establish this agreement.*

Saving Your Settings

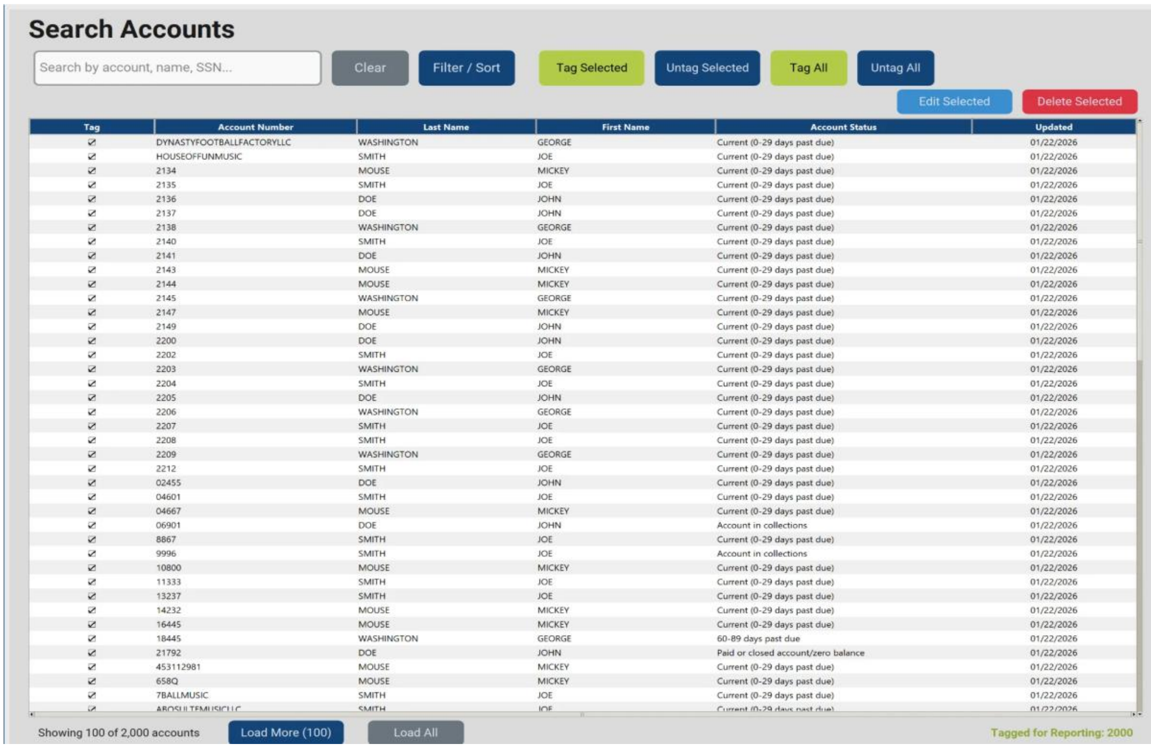
After entering all required information, click the Save Company Settings button. Your settings are stored and will be used for Metro 2® files you generate.

3. Account Management

The Account Management section is where you create, edit, search, and manage consumer accounts. Each account represents a tradeline that can be reported to the credit bureaus via the Metro 2® report created in the M2R program.

How To Search and Manage Accounts

Access your accounts by clicking on the Search Accounts (left menu side bar - main navigation). This screen displays all accounts in your database and provides tools for filtering, tagging, and bulk operations.



Tag	Account Number	Last Name	First Name	Account Status	Updated
☑	DYNASTYFOOTBALLFACTORYLLC	WASHINGTON	GEORGE	Current (0-29 days past due)	01/22/2026
☑	HOUSEOFFUNMUSIC	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2134	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	2135	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2136	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	2137	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	2138	WASHINGTON	GEORGE	Current (0-29 days past due)	01/22/2026
☑	2140	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2141	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	2143	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	2144	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	2145	WASHINGTON	GEORGE	Current (0-29 days past due)	01/22/2026
☑	2147	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	2149	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	2200	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	2202	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2203	WASHINGTON	GEORGE	Current (0-29 days past due)	01/22/2026
☑	2204	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2205	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	2206	WASHINGTON	GEORGE	Current (0-29 days past due)	01/22/2026
☑	2207	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2208	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	2209	WASHINGTON	GEORGE	Current (0-29 days past due)	01/22/2026
☑	2212	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	02455	DOE	JOHN	Current (0-29 days past due)	01/22/2026
☑	04601	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	04667	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	06901	DOE	JOHN	Account in collections	01/22/2026
☑	8867	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	9996	SMITH	JOE	Account in collections	01/22/2026
☑	10800	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	11333	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	13237	SMITH	JOE	Current (0-29 days past due)	01/22/2026
☑	14232	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	16445	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	18445	WASHINGTON	GEORGE	60-89 days past due	01/22/2026
☑	21792	DOE	JOHN	Paid or closed account/zero balance	01/22/2026
☑	453112981	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	658Q	MOUSE	MICKEY	Current (0-29 days past due)	01/22/2026
☑	7BALLMUSIC	SMITH	JOE	Current (0-29 days past due)	01/22/2026

Figure 5: Search Accounts Screen

Search and Filter

Use the search bar at the top to find accounts by account number, consumer name, or SSN. The Filter / Sort button opens advanced filtering options.

Account List Columns

Column	Description
Tag	Checkbox indicating if the account is tagged for the next Metro 2® file
Account Number	Your unique identifier for this account
Last Name	Primary consumer's last name
First Name	Primary consumer's first name
Account Status	Current status (e.g., Current, 30-59 days past due, Account in collections)
Updated	Date the account was last modified

Tagging Accounts for Reporting

Only accounts that are tagged will be included when you generate a Metro 2® file. Use these buttons to manage tags: ***Note:*** *Accounts that are newly added or edited will automatically tag for reporting.*

Button	Action
Tag Selected	Tags all currently selected (highlighted) accounts
Untag Selected	Removes tags from selected accounts
Tag All	Tags all accounts matching the current search/filter
Untag All	Removes tags from all accounts

Bulk Operations

Select multiple accounts by clicking their rows, then hold Shift or CTRL key. Then use:

Button	Action
Edit Selected	Opens the selected account(s) for editing
Delete Selected	Permanently removes selected accounts (use with caution)

Loading More Accounts

The list shows 100 accounts at a time by default. Use the Load More button to load additional accounts, or Load All to display every account matching your search criteria.

> **Tip:** The "Tagged for Reporting" count in the bottom-right corner shows the total number of accounts that will be included in your next Metro 2® file.

How To Enter a New Account

Click the + Add New Account button from the Dashboard or New Account in the left side bar menu to open the New Account form. The form is organized into six tabs, each containing related fields.

Account Info Tab

The Account Info tab contains the core financial account information required for Metro 2® reporting.

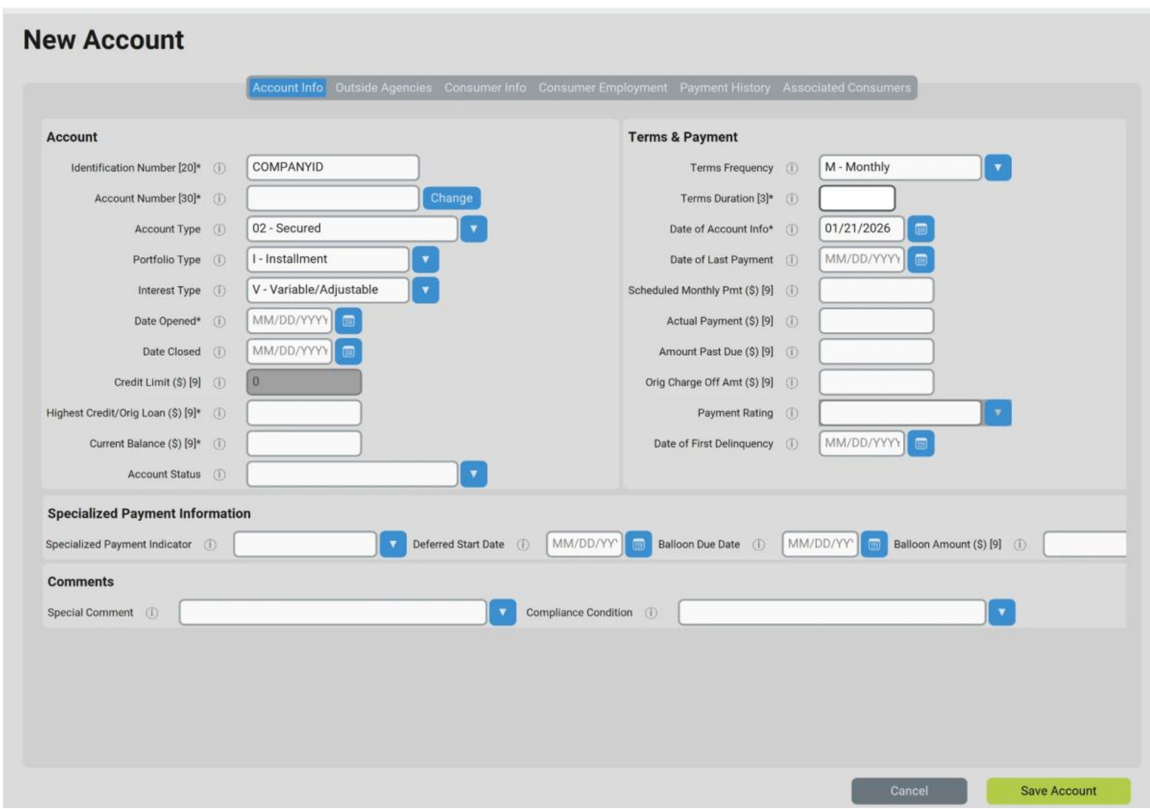


Figure 6: New Account - Account Info Tab

Account Section

Field	Description	Required
Identification Number	Your company's identifier prefix (auto-filled from Reporting Company Settings)	Yes
Account Number	unique account number extracted from your data	Yes
Account Type	Type of credit account (auto-filled from Reporting Company Settings)	Yes
Portfolio Type	Account category (auto-filled from Reporting Company Settings)	Yes
Interest Type	F - Fixed, V - Variable/Adjustable, OR N - None (auto-filled from Reporting Company Settings)	Yes
Date Opened	Date the account was opened	Yes
Date Closed	Date account was closed (if applicable)	No
Credit Limit	Maximum credit available (for revolving accounts)	If REV
Highest Credit/Orig Loan	Original loan amount or highest balance	Yes
Current Balance	Current amount owed on the account	Yes
Account Status	Current account status code (e.g., 11 - Current, 71 - 30 days late)	Yes

Terms & Payment Section

Field	Description	Required
Terms Frequency	Payment frequency: M (Monthly), W (Weekly), B (Bi-weekly), etc.	Yes
Terms Duration	Length of loan in payment periods	Yes
Date of Account Info	As-of-date for this account data	Yes
Date of Last Payment	Date of most recent payment received	IF Applicable
Scheduled Monthly Pmt	Regular payment amount due	IF Applicable
Actual Payment	Amount of last payment received	IF Applicable
Amount Past Due	Total amount currently overdue	IF Applicable
Orig Charge Off Amt	Original amount charged off (if applicable)	No
Payment Rating	Current payment rating code	IF Applicable
Date First Delinquency	First date account became delinquent	IF Applicable

Specialized Payment Information

Use these fields for accounts with special payment arrangements:

Field	Description
Specialized Payment Indicator	Code for special payment types
Deferred Start Date	When deferred payments begin
Balloon Due Date	Date balloon payment is due
Balloon Amount ($)	Size of balloon payment

Comments Section

Field	Description
Special Comment	Standardized comment codes for special situations
Compliance Condition	FCRA compliance condition codes

> ***Note:*** *Fields marked with an asterisk (*) and [number] indicate the maximum character length allowed by Metro 2® format.*

Outside Agencies Tab

Use this tab when reporting accounts that involve third-party creditors, debt purchases, or mortgage-related information.

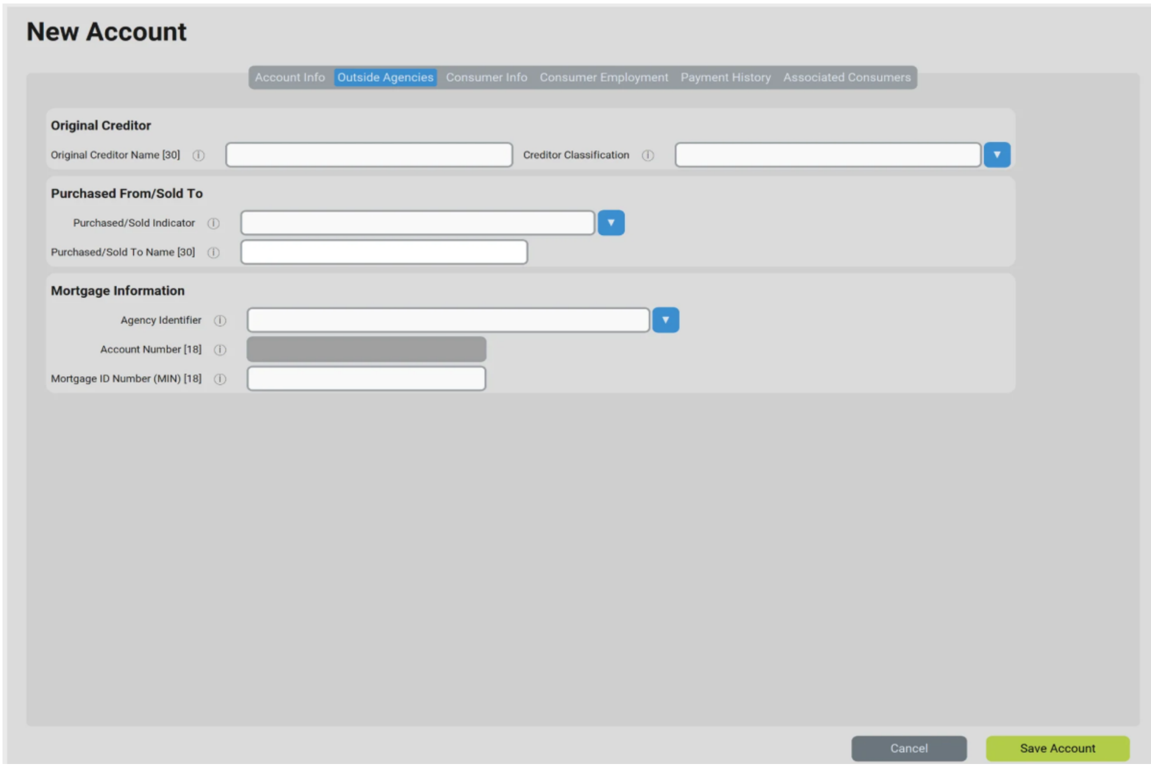


Figure 7: New Account - Outside Agencies Tab

Original Creditor

Field	Description
Original Creditor Name	Name of the original creditor if this debt was purchased or transferred
Creditor Classification	Type of original creditor (e.g., Retail, Bank, Credit Union)

Purchased From/Sold To

Field	Description
Purchased/Sold Indicator	Indicates if account was purchased from or sold to another party
Purchased/Sold To Name	Name of the party the account was purchased from or sold to

Mortgage Information

Required for mortgage portfolio types:

Field	Description
Agency Identifier	Government agency involved (FHA, VA, etc.)
Account Number	Agency's reference number for the loan
Mortgage ID Number (MIN)	MERS Mortgage Identification Number

Consumer Info Tab

Enter the primary consumer's personal information on this tab. This data is required for proper credit bureau matching.

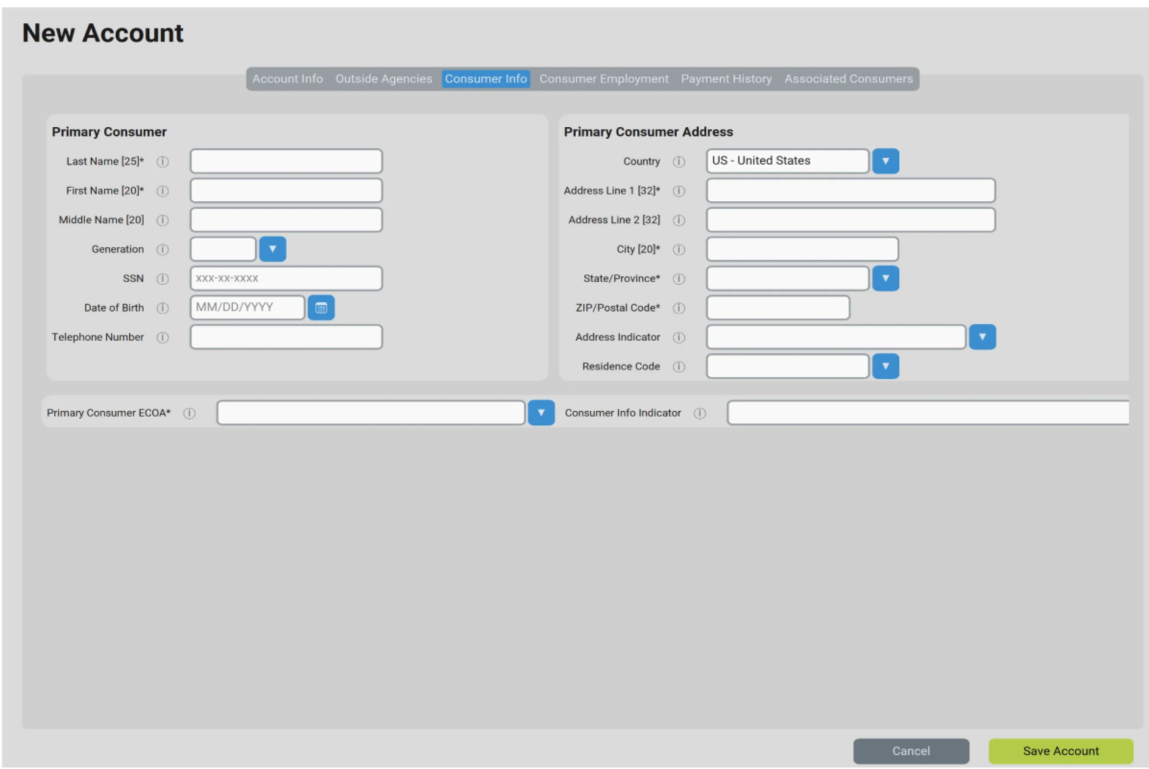


Figure 8: New Account - Consumer Info Tab

Primary Consumer

Field	Description	Required
Last Name	Consumer's surname	Yes
First Name	Consumer's given name	Yes
Middle Name	Consumer's middle name	No
Generation	Suffix (Jr., Sr., II, III, etc.)	No

SSN	Social Security Number (XXX-XX-XXXX format)	Yes
Date of Birth	Consumer's date of birth (if no SSN then DOB is required	No
Telephone Number	Contact phone number	No

Primary Consumer Address

Field	Description	Required
Country	Country of residence	Yes
Address Line 1	Street address	Yes
Address Line 2	Apartment, suite, unit number	IF Applicable
City	City name	Yes
State/Province	State or province	Yes
ZIP/Postal Code	ZIP or postal code	Yes
Address Indicator	Address confirmation status	No
Residence Code	Type of residence (Owns, Rents, etc.)	No

Additional Fields

Field	Description	Required
Primary Consumer ECOA	Equal Credit Opportunity Act code indicating relationship to account	Yes
Consumer Info Indicator	Special consumer information indicator for bankruptcy, assumptions, etc.	IF Applicable

Tip: Double-check the SSN and name accuracy - credit bureaus use these to match records to the correct consumer file.

Consumer Employment Tab

This optional tab allows you to report the consumer's employment information. While not required, this data can help credit bureaus verify consumer identity.

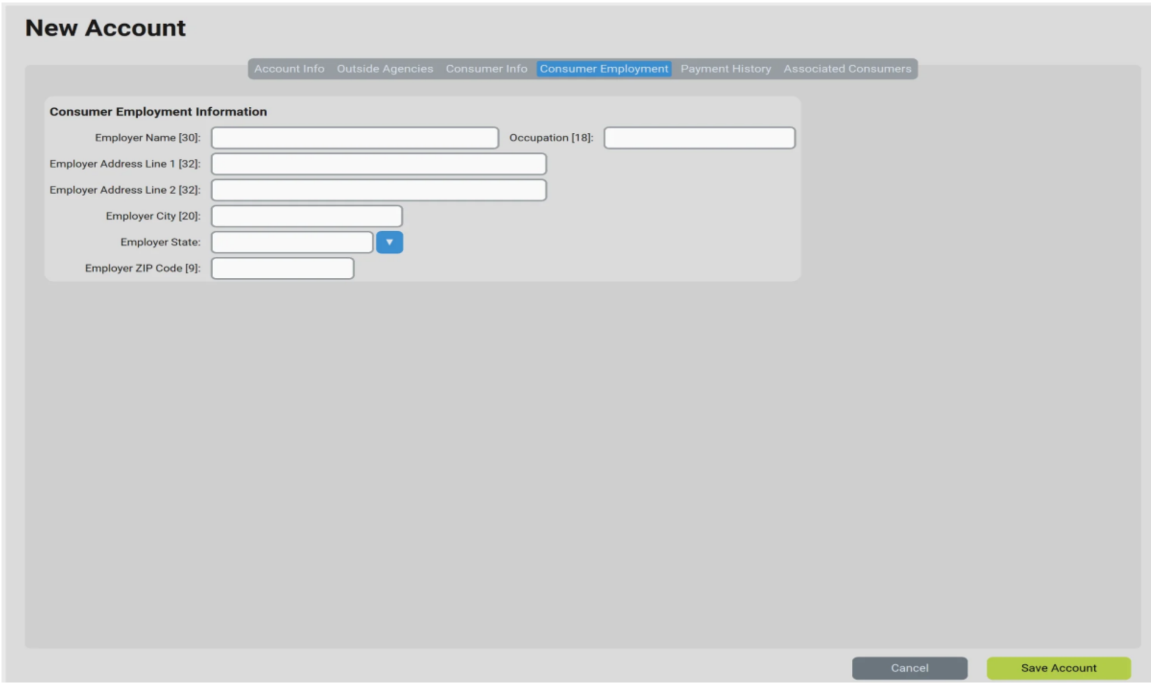


Figure 9: New Account - Consumer Employment Tab

Field	Description	Required
Employer Name	Name of consumer's employer	No
Occupation	Consumer's job title or profession	No
Employer Address Line 1	Employer's street address	No
Employer Address Line 2	Suite or additional address info	No
Employer City	City where employer is located	No
Employer State	State where employer is located	No
Employer ZIP Code	Employer's ZIP code	No

Note: *Employment information is optional in Metro 2® format. Only include if you have verified, current employment data.*

Payment History Tab

The Payment History Profile tracks the account's payment status for the most recent 24 months. This creates a payment history pattern that significantly impacts consumer credit scores. This information is automatically created and populated by the M2R program and should not be edited.

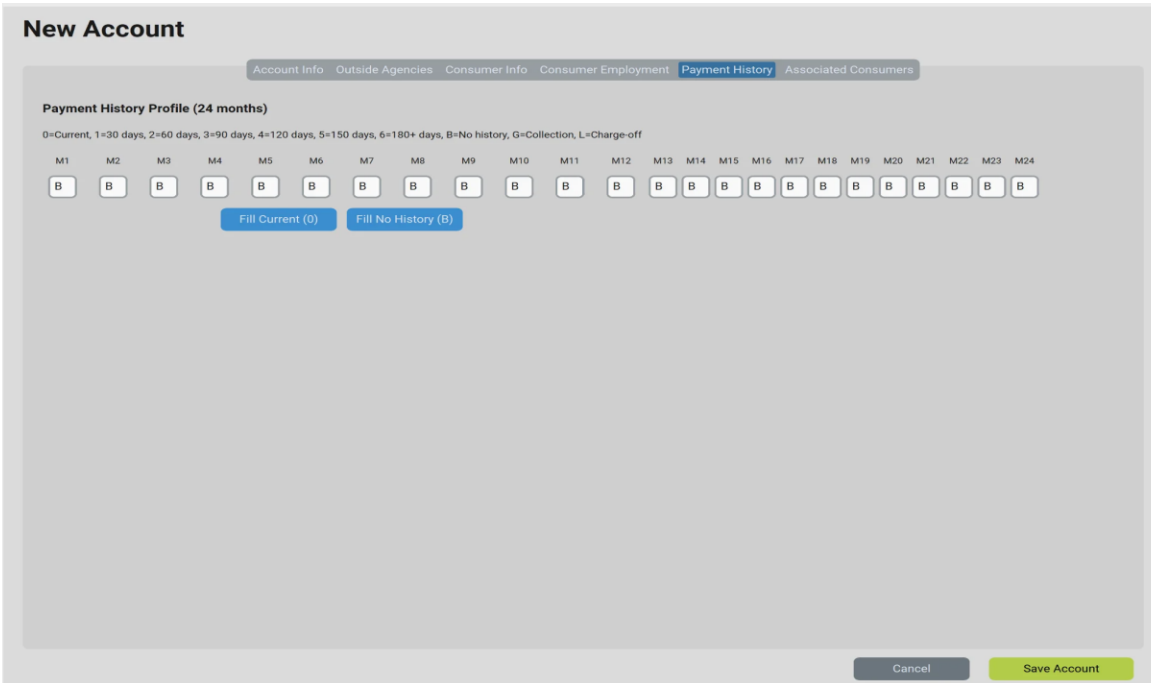


Figure 10: New Account - Payment History Tab

Payment History Codes

Each month (M1-M24) shows the payment status for that period, where M1 is the most recent month reported to the bureaus:

Code	Meaning
0	Current - Account is paid as agreed
1	30-59 days past due
2	60-89 days past due
3	90-119 days past due
4	120-149 days past due
5	150-179 days past due
6	180+ days past due
B	No payment history available for this period
G	Collection
L	Charge-off

Quick Fill Buttons

Button	Action
Fill Current (0)	Sets all 24 months to "0" (Current)
Fill No History (B)	Sets all 24 months to "B" (No history available)

Note: *Use caution if editing. This information is automatically created and populated by the M2R program based on reported data. Usually, this data should not be edited.*

How To Add Associated Consumers

Associated Consumers are additional parties connected to an account, such as co-signers, joint account holders, or authorized users.

Associated Consumers Tab

Click the Associated Consumers tab to view and manage associated consumers for the account.

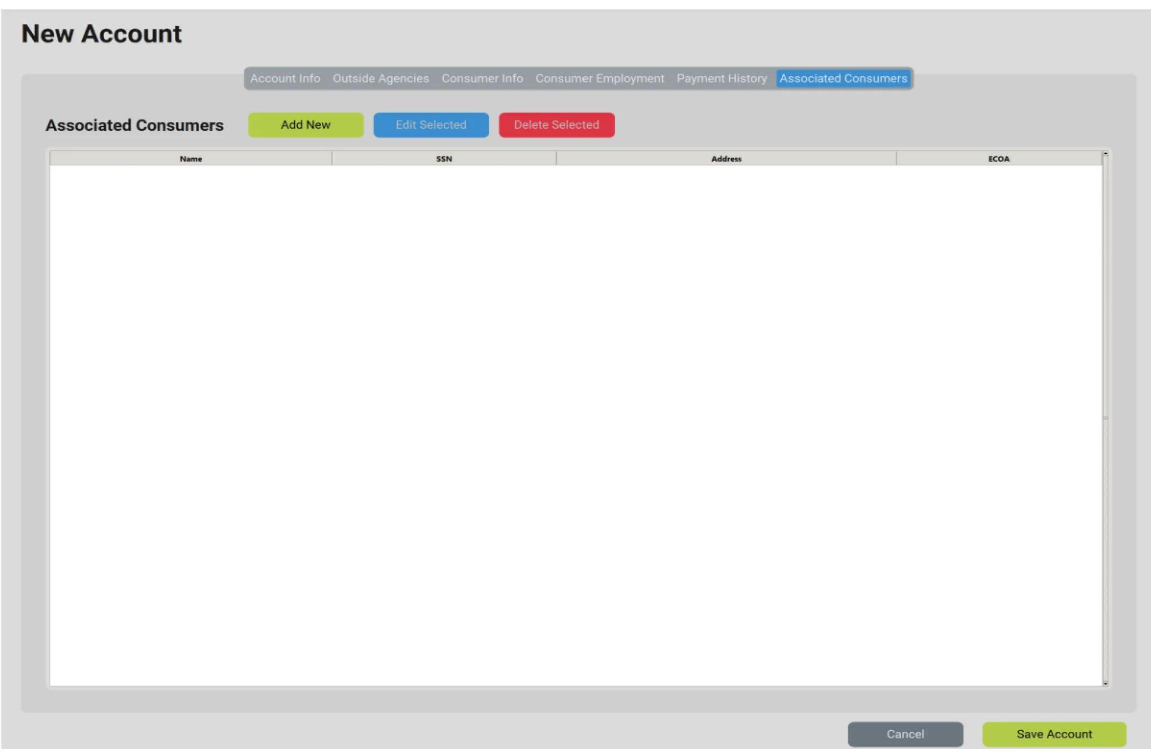


Figure 11: New Account - Associated Consumers Tab

The tab displays a list of all associated consumers with their Name, SSN, Address, and ECOA code. Use the buttons at the top to:

- Add New - Opens the Add Associated Consumer dialog
- Edit Selected - Modify an existing associated consumer
- Delete Selected - Remove an associated consumer from the account

Adding an Associated Consumer

Click Add New to open the Add Associated Consumer dialog:

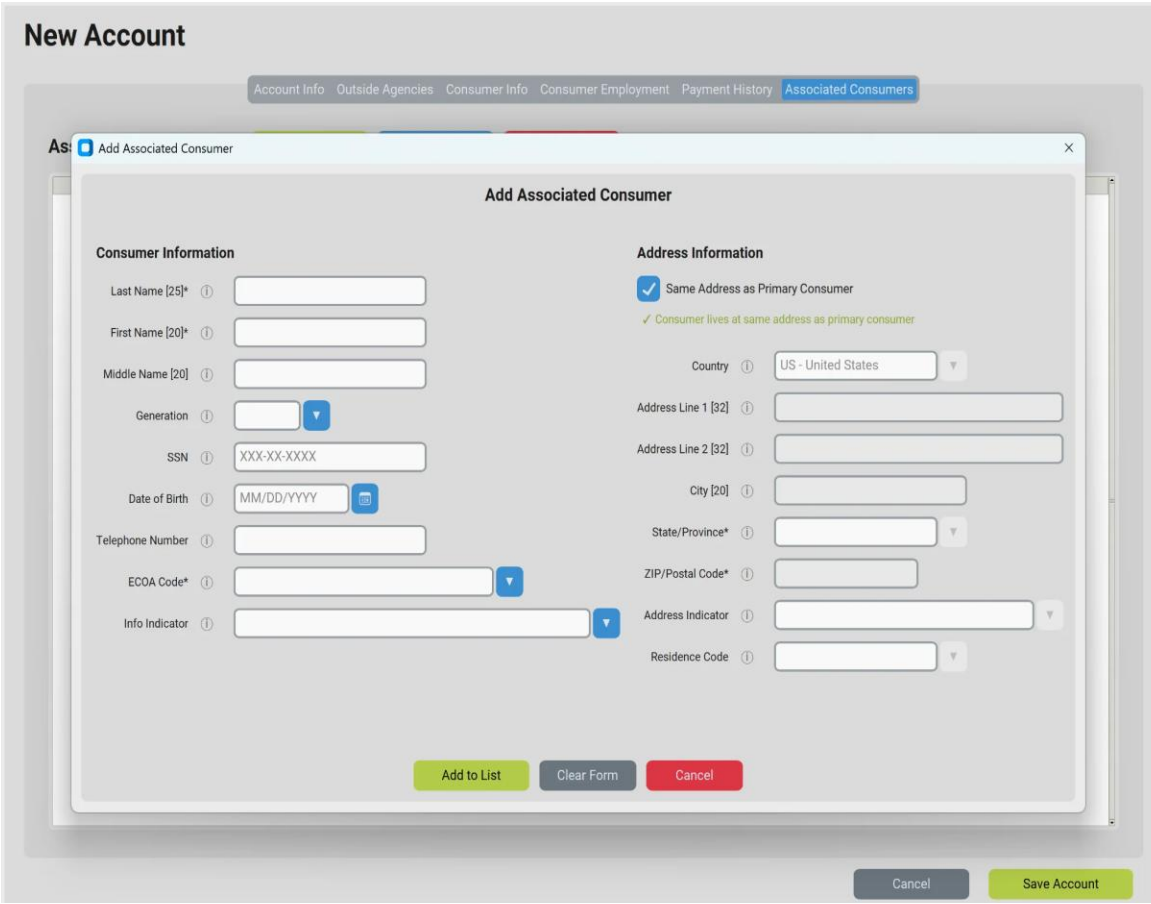


Figure 12: Add Associated Consumer Dialog

Consumer Information

Field	Description	Required
Last Name	Associated consumer's surname	Yes
First Name	Associated consumer's given name	Yes
Middle Name	Middle name	No
Generation	Suffix (Jr., Sr., etc.)	No
SSN	Social Security Number	Yes
Date of Birth	Date of birth (required in no SSN)	No
Telephone Number	Contact phone	No
ECOA Code	Relationship to account (required)	Yes
Info Indicator	Special information indicator	No

Address Information

The "Same Address as Primary Consumer" checkbox determines the associated consumer type:

- Checked - Associated consumer lives at the same address as primary. Address fields are disabled and auto-filled based on primary consumers address information.
- Unchecked - Associated consumer has a different address. Enter their complete address.

Field	Description	Required
Country	Country of residence	Yes
Address Line 1	Street address	Yes
Address Line 2	Apartment, suite, unit number	IF Applicable
City	City name	Yes
State/Province	State or province	Yes
ZIP/Postal Code	Postal code	Yes
Address Indicator	Address confirmation status	No
Residence Code	Type of residence	No

Saving the Associated Consumer

Click Add to List to save the associated consumer to the account. They will appear in the Associated Consumers list. You can add multiple associated consumers to a single account.

> ***Note:*** *Each associated consumer generates a separate J1 or J2 segment in the Metro 2® file. Ensure all required fields are complete for accurate reporting.*

> **Tip:** The ECOA Code indicates the consumer's relationship to the account. Common codes include: 2 (Joint), 3 (Authorized User), 5 (Co-maker), and 7 (Maker).

Saving the Account

After completing all required tabs, click the Save Account button at the bottom of the form. The account will be added to your database and appear in the Search Accounts list. New accounts are automatically tagged for reporting.

4. Data Import

The Import feature allows you to quickly add multiple accounts from spreadsheet or .txt files. M2R supports Excel (.xlsx, .xls), CSV and .txt formats, making it easy to migrate data from other systems or bulk-load accounts.

How To Import Data from CSV or Excel

Access the Import wizard by clicking Import from File on the Dashboard or navigating to the Import\Export-Import Data menu in the side bar menu.

Step 1: Upload Your Data File

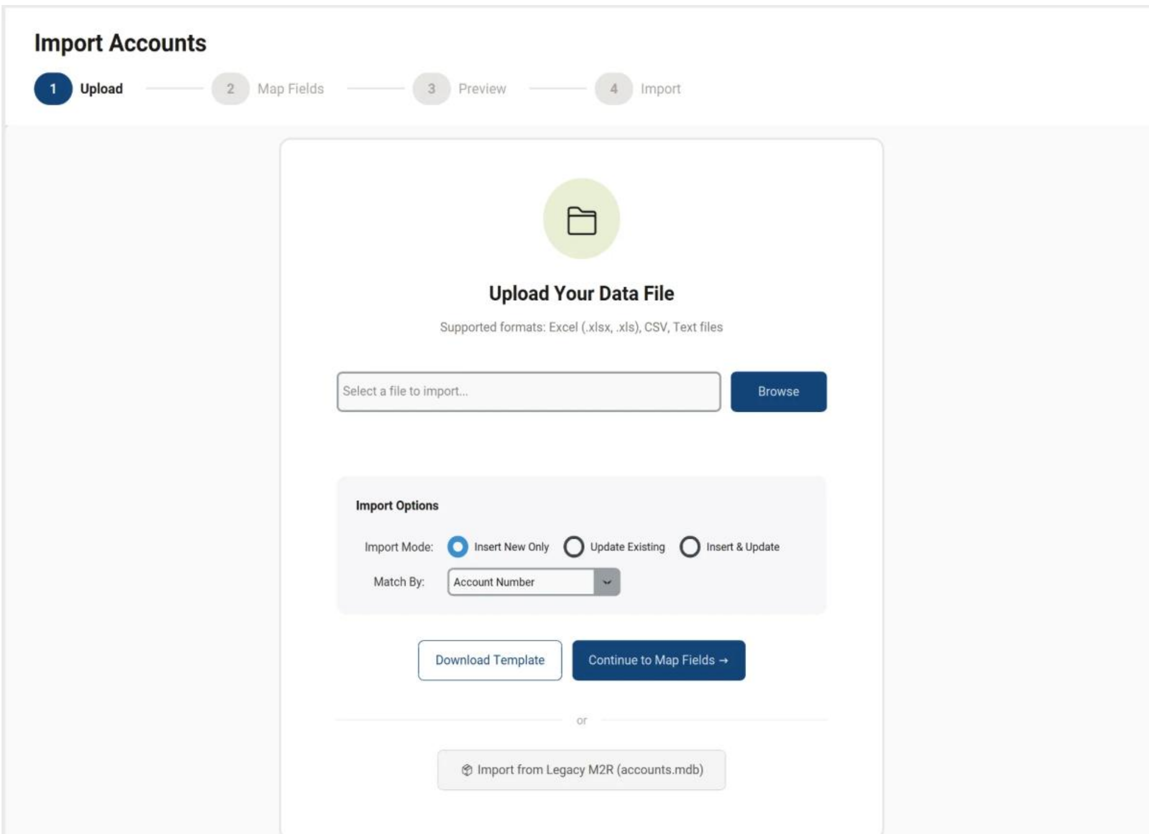


Figure 13: Import Accounts - File Selection

The Upload screen allows you to select your data file and configure import options:

Supported File Formats

- Excel files (.xlsx, .xls) - Recommended for complex data
- CSV files - Comma-separated values
- Text files - Tab or delimiter-separated

Import Options

Option	Description
Import Mode: Insert New Only	Only adds accounts that don't already exist (based on Match By field)
Import Mode: Update Existing	Only updates accounts that already exist and skips new accounts
Import Mode: Insert & Update	Adds new accounts AND updates existing accounts
Match By	Field used to identify duplicate accounts (usually Account Number)

Getting Started

1. Click Browse to select your data file

2. Select your Import Mode based on whether you're adding new accounts or updating existing accounts

3. Choose the Match By field (Account Number is recommended)

4. Click Continue to Map Fields to proceed

Legacy M2R Import

If you're migrating from the legacy M2R desktop application, click Import from Legacy M2R to directly import your accounts.mdb database file.

How To Map Import Columns

The Map Fields step connects the data in your import fiel spreadsheet to M2R's Metro 2® fields.

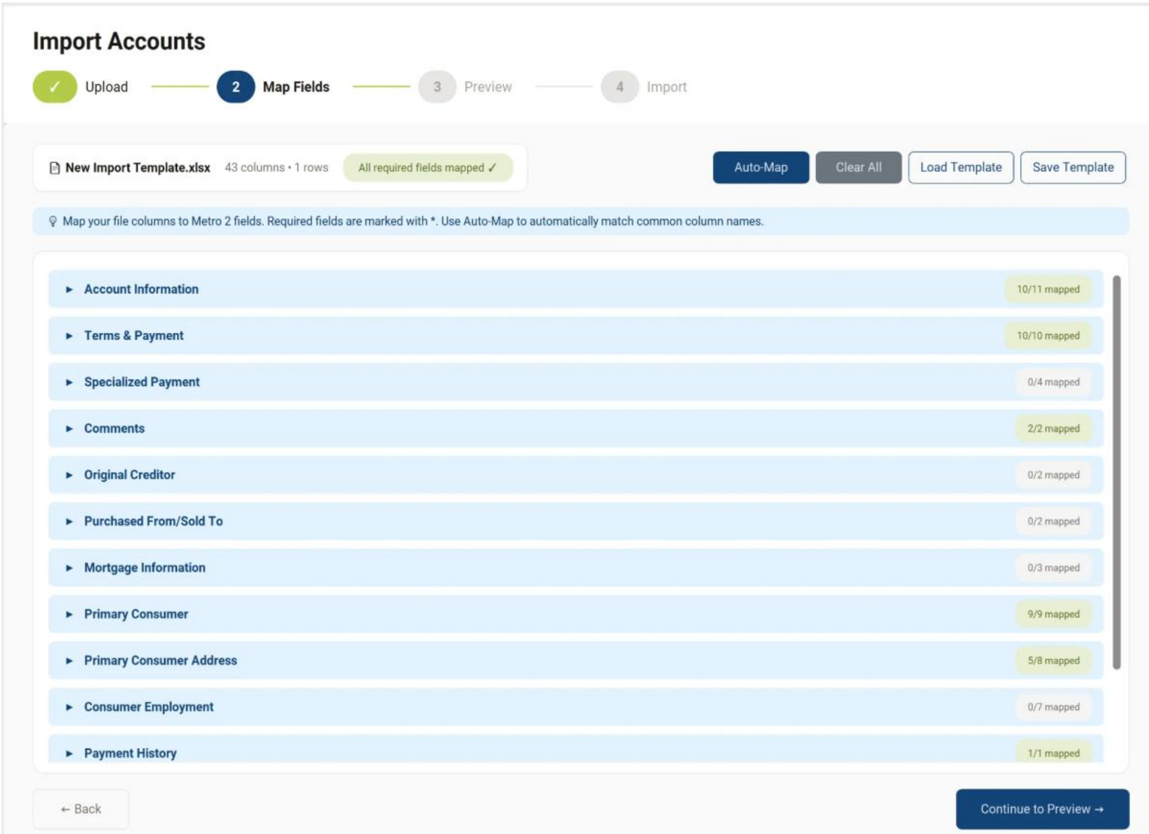


Figure 14: Import Accounts - Field Mapping Overview

Fields are organized into expandable categories that match the account entry form. The badge on each category shows how many fields are mapped (e.g., "10/11 mapped").

Field Mapping Categories

Category	Contains
Account Information	Account number, type, status, dates, balances
Terms & Payment	Payment frequency, amounts, dates
Specialized Payment	Deferred payments, balloon payments
Comments	Special comments, compliance conditions
Original Creditor	Original creditor name and classification
Purchased From/Sold To	Debt purchase/sale information
Mortgage Information	Agency identifiers, MIN numbers
Primary Consumer	Name, SSN, date of birth, phone, ECOA

Field Mapping Categories cont.

Category	Contains
Primary Consumer Address	Street address, city, state, ZIP
Consumer Employment	Employer name and address
Payment History	24-month payment history profile
Associated Consumer (Same Address)	Name, SSN, date of birth, phone, ECOA
Associated Consumer (Different Address)	Name, SSN, date of birth, phone, ECOA, Street address, city, state, ZIP

Mapping Fields

Click on a category to expand it and see individual field mappings:

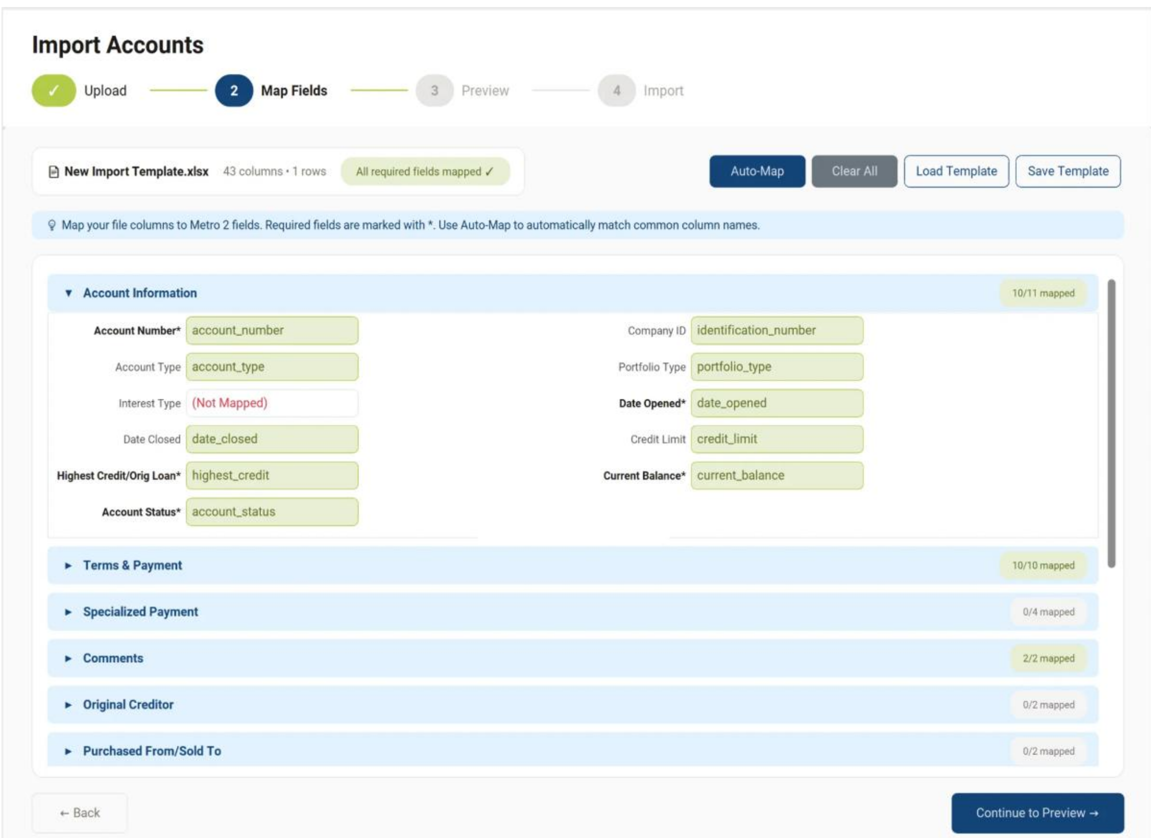


Figure 15: Import Accounts - Field Mapping Detail

Each Metro 2® field shows:

- Field name with asterisk (*) if required
- Mapped column name from your file (green highlight) or "(Not Mapped)" red text

Mapping Tools

Button	Action
Auto-Map	Automatically matches columns with similar names to Metro 2® fields
Clear All	Removes all field mappings
Load Template	Loads a previously saved mapping configuration
Save Template	Saves your current mapping for reuse with similar files

> ***Note:*** *Required fields must be mapped before you can proceed. The status bar shows "All required fields mapped" when ready.*

> **Tip:** Use Save Template after setting up mappings for a file format you'll import regularly. This saves significant time on future imports.

How To Preview and Complete an Import

Step 3: Preview Your Data

The Preview step shows how your data will be imported, allowing you to verify the mapping is correct before committing.

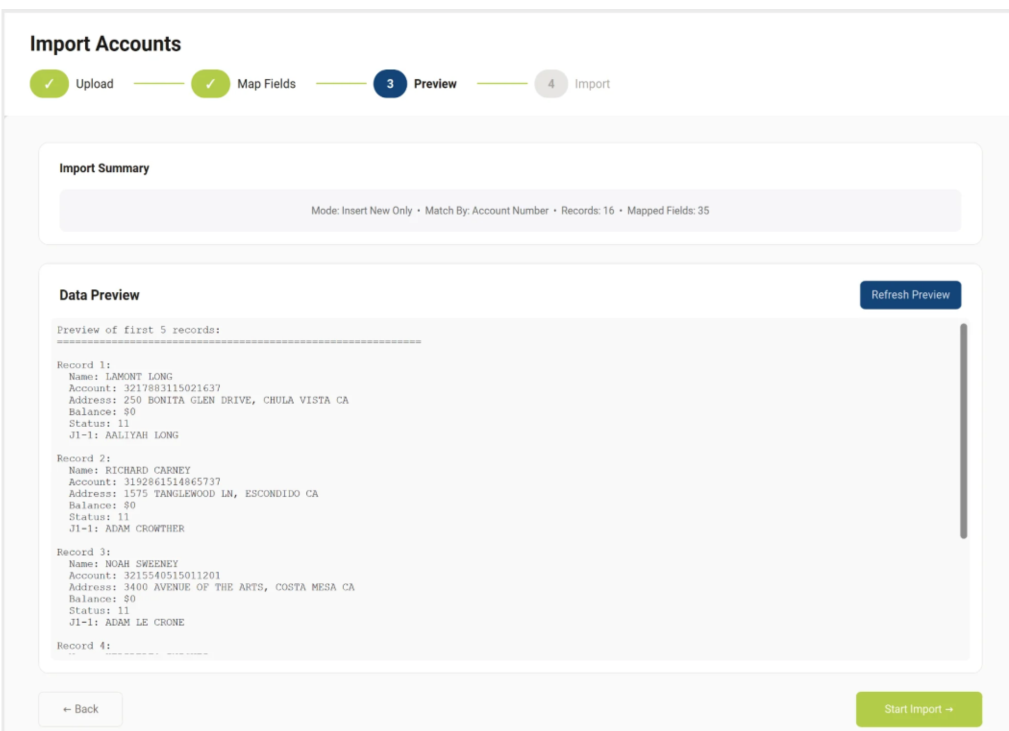


Figure 16: Import Accounts - Data Preview

Import Summary

The summary bar displays key information about your import:

- Mode - Your selected import mode (Insert New Only, Update Existing, or Insert & Update)
- Match By - The field used to identify existing accounts
- Records - Total number of records in your file
- Mapped Fields - Number of fields that will be imported

Data Preview

The preview shows the first 5 records formatted as they will appear after import. Review this carefully to ensure:

- Names are in the correct format (Last Name, First Name)
- Account numbers match your expected format
- Addresses are complete
- Associated consumers (J1/J2) are correctly identified

Click Refresh Preview if you go back and change field mappings.

Starting the Import

When you click Start Import, a confirmation dialog appears:

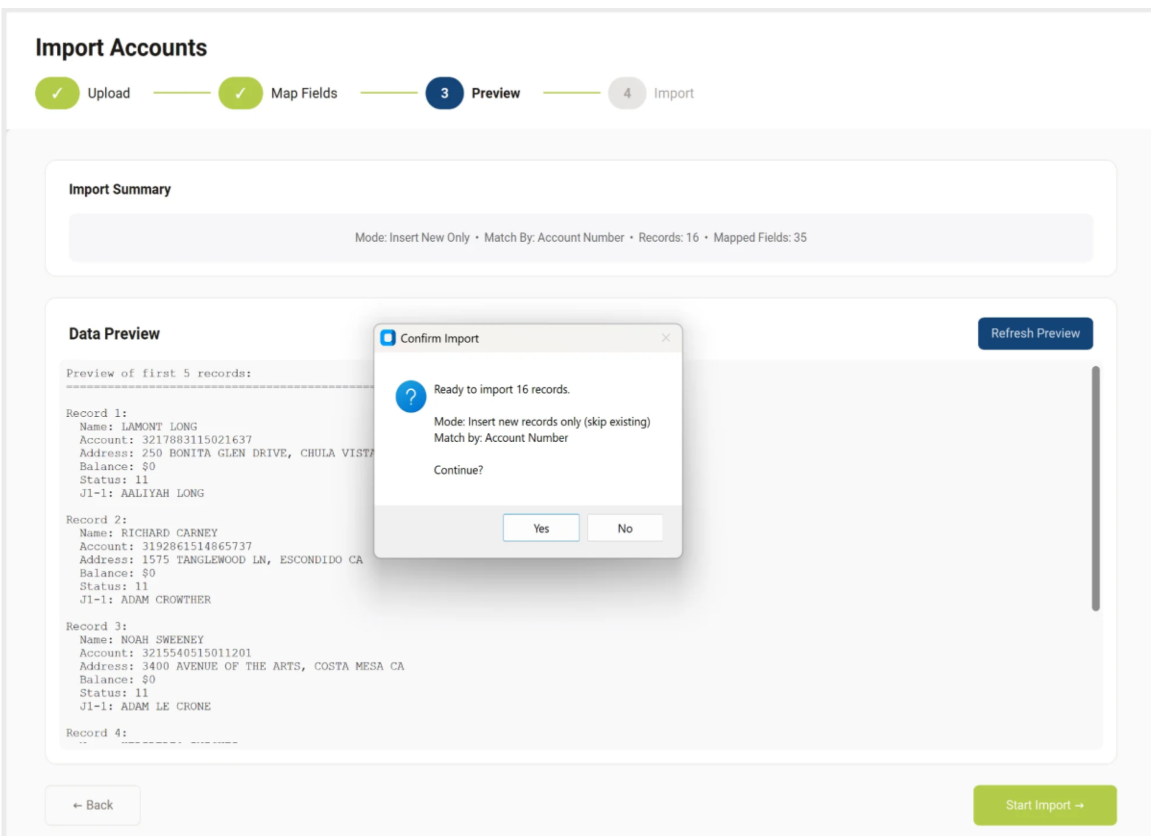


Figure 17: Import Confirmation Dialog

The dialog confirms:

- Number of records to be imported
- Import mode and match field

Click Yes to begin the import process, or No to return to the preview.

Step 4: Review Import Results

After the import completes, the Results screen shows a summary of what was processed.

Successful Import (No Warnings)

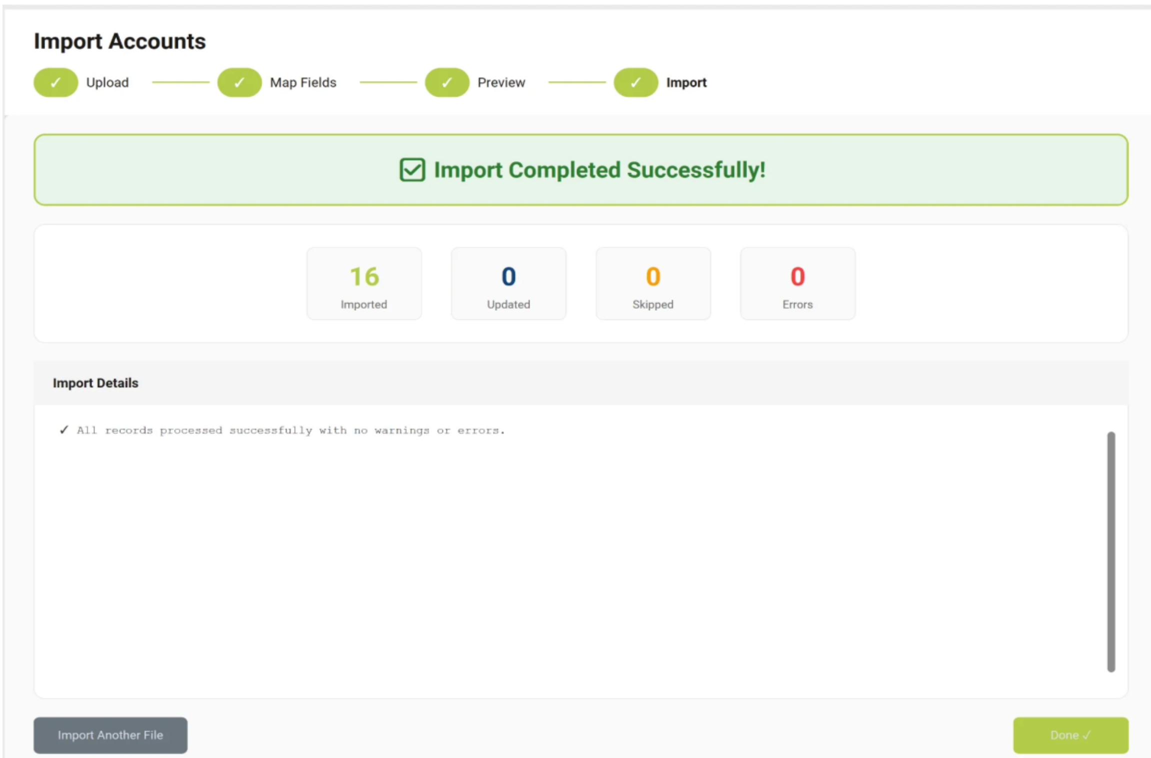


Figure 18: Import Results - Successful Import

The results display four statistics:

Statistic	Description
Imported	Number of new accounts successfully added
Updated	Number of existing accounts that were updated
Skipped	Records skipped (duplicates in Insert New Only mode, or not found in Update mode)
Errors	Records that failed due to data issues

Import with Warnings

When the import encounters data issues that were automatically corrected, warnings are displayed:

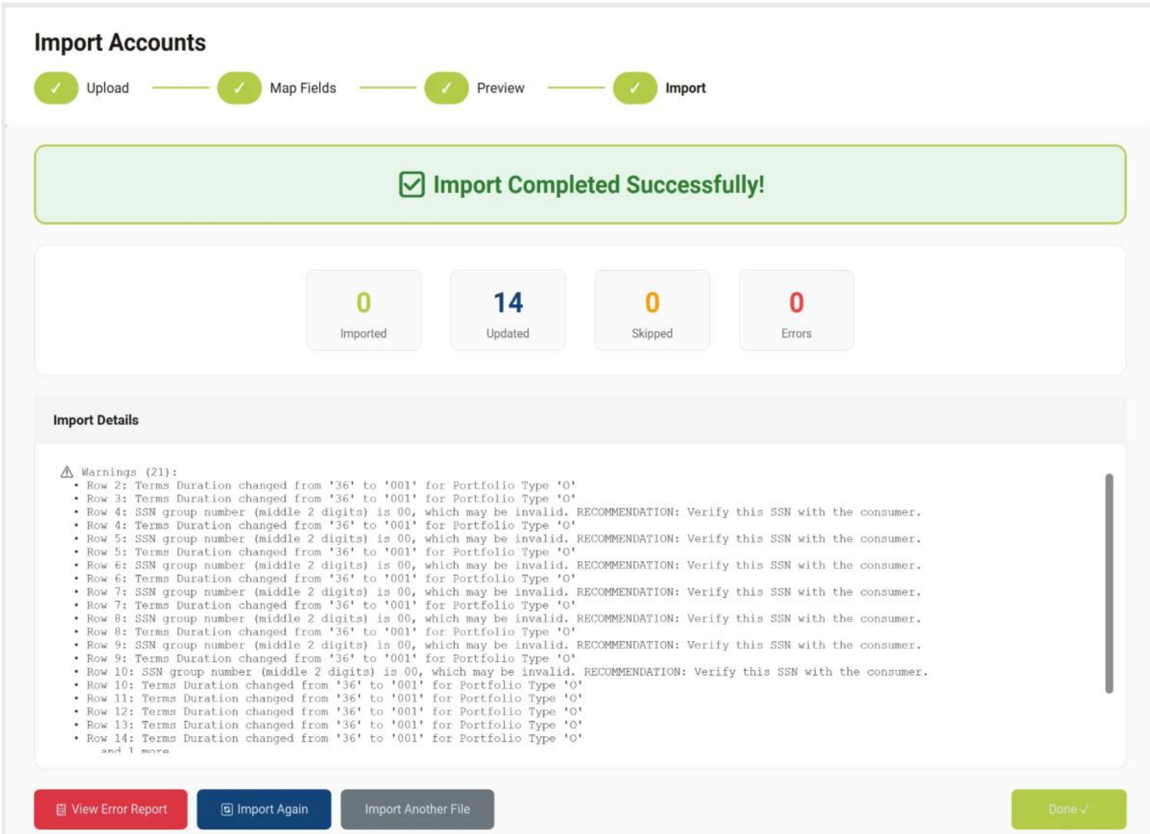


Figure 19: Import Results - With Warnings

Common warnings include:

- Terms Duration adjusted for Portfolio Type
- SSN validation warnings (middle digits are 00)
- Date format corrections
- Field truncation (data exceeded maximum length)

After Import Actions

Button	Action
View Error Report	Downloads detailed error/warning log
Import Again	Restart import with the same file
Import Another File	Start a new import with a different file
Done	Return to the main Accounts screen

> ***Note:*** *Imported accounts are automatically tagged for reporting. Review them in the Search Accounts screen before generating your Metro 2® file.*

> **Tip:** If you see many warnings, review your source data and consider updating it before re-importing. Use View Error Report to identify specific issues.

5. Creating Metro 2® Files

After entering or importing accounts and tagging them for reporting, you can generate Metro 2® formatted files to submit to the credit bureaus. The generated file follows the CDIA Metro 2® Format specification.

How To Generate a Metro 2® File

Access the generation screen by clicking Generate Metro 2® File on the Dashboard or navigating to Generate Report.

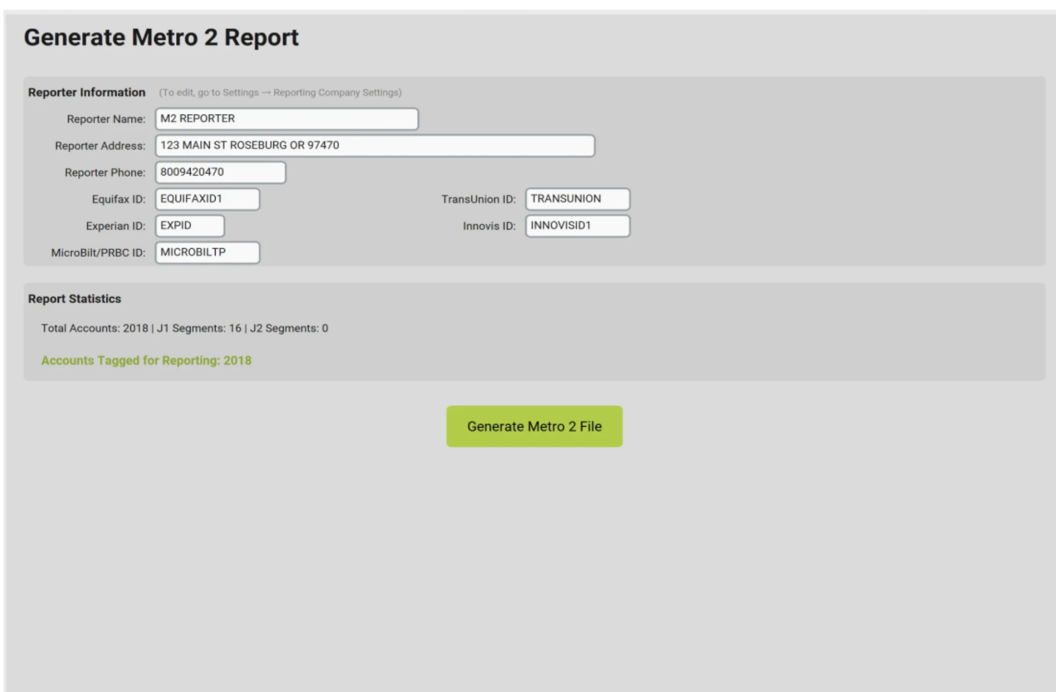


Figure 20: Generate Metro 2® Report Screen

Reporter Information

The top section displays your company information that will appear in the Header record of the Metro 2® file. This data comes from your Reporting Company Settings:

Field	Description
Reporter Name	Your company name (appears in Header Segment)
Reporter Address	Your company address
Reporter Phone	Contact phone number
Equifax ID	Your Equifax subscriber code
TransUnion ID	Your TransUnion subscriber code
Experian ID	Your Experian subscriber code
Innovis ID	Your Innovis subscriber code (optional)
MicroBilt/PRBC ID	Your MicroBilt/PRBC subscriber code (optional)

Note: *To update Reporter Information, go to Settings > Reporting Company Settings. Changes take effect on the next file generation.*

Report Statistics

The Report Statistics section shows what will be included in the generated Metro 2® file:

Statistic	Description
Total Accounts	Number of base records that will be generated
J1 Segments	Associated consumers at the same address
J2 Segments	Associated consumers at different addresses
Accounts Tagged for Reporting	Total accounts marked for inclusion

Tip: If the "Accounts Tagged for Reporting" count is lower than expected, return to Search Accounts and use Tag All or Tag Selected to include more accounts.

Generating the File

Click the Generate Metro 2® File button to start the generation process. A progress dialog shows the status:

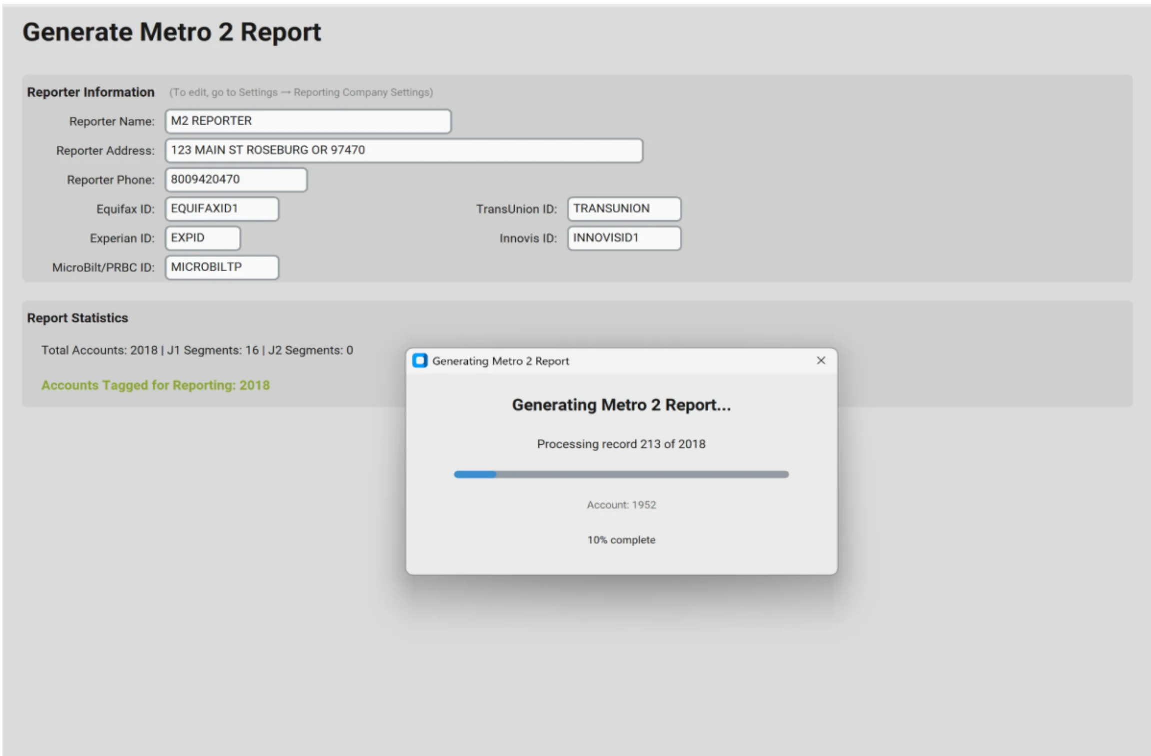


Figure 21: Metro 2® File Generation in Progress

The dialog displays:

- Current record being processed
- Account number being written
- Percentage complete

Generation time depends on the number of accounts. A file with 2,000 accounts typically generates in under a minute.

How To Review Generation Results

When generation completes successfully, M2R prompts you to save the Metro 2® file.

Saving Your File

The file is saved in Metro 2® Fixed Length format with a .txt extension. The recommended naming convention is:

- COMPANYNAME_MMDDYYYY.txt (e.g., ACMECREDIT_01152026.txt)

Metro 2® File Structure

The generated file contains:

Segment	Description
Header Segment	Identifies your company, contains bureau IDs, reporting date
Base Segments	One per account - contains account and primary consumer data
J1 Segments	Associated consumers at same address (follows each relevant Base)
J2 Segments	Associated consumers at different addresses
Trailer Segment	Contains record counts and control totals

Submitting to Credit Bureaus

Each credit bureau has its own submission method:

Bureau	Submission Method
Equifax	ePort
TransUnion	TU Connect or SFTP
Experian	Experian Upload or SFTP
Innovis	Innovis Secure File Transfer

> ***Note:*** *Contact each bureau for specific submission credentials and procedures. Most bureaus require an initial test file submission before accepting production data.*

> **Tip:** Keep copies of all submitted files for your records. M2R does not automatically archive generated files.

After Generation

After successfully generating and saving your file:

- Review the file in a text editor to spot-check the data – FEATURE COMING SOON
- Submit to each credit bureau according to their procedures
- Monitor for bureau acknowledgment or rejection notices
- Address any errors reported by bureaus before the next reporting cycle
- Errors not addressed before next reporting cycle will need to be fixed in the M2R program AND through your eOscar account.