

## Introducing a better way to manage consumer disputes: CreditBrowser® Subscriber Code Reports

Managing consumer disputes efficiently is more critical than ever. Your customer service representatives are under pressure to address inquiries quickly and effectively when consumers call to report errors or discrepancies on their credit reports. The typical processes in place to address these calls to customer service are time-consuming and can require your team to contact the credit bureaus directly. It can also involve looking through multiple bureau websites with different user IDs to find tradeline information across bureaus.

CreditBrowser® can help streamline this process, through an optional report view that stacks Subscriber Code reports and color codes them for each credit bureau, making it easier to review tradelines. Reports in this web-based tool are delivered in an easy-to-read, proprietary report format for an enhanced user experience.

### Multi-Bureau Report View

Users can quickly pull Subscriber Code reports from each of the respective bureaus with a single mouse click. The need to log in to multiple systems to pull reports from more than one bureau is eliminated. This results in significant efficiency gains and cost savings. The stacked view expedites review and correction of errors.

### Simplified Administration

Security is self-administered and includes the ability to limit user access to specific report types, data sources, IP ranges, time of day/week, and other guidelines set by the administrator. Defined authority levels simplify routine maintenance tasks and the administration of user options.

### Improved Efficiency

A streamlined report order process, stacked report view, and color-coded Subscriber Code reports result in efficiency gains and quantifiable cost savings. Depending on inquiry volume, minutes saved per customer can translate into significant cost reductions. Clients can select an optional batch processing upgrade that allows users to bypass the manual entry of inquiry information for even greater efficiency.



### CreditBrowser® delivers:

- Increased operational efficiency
- Improved risk management processes
- Masking of sensitive data
- Deduped and merged reports
- Ability to quickly view and leverage Subscriber Code report detail for Equifax, Experian, TransUnion, and Innovis
- Efficient handling of consumer disputes and other essential activities such as balance transfers, credit line increases, collections, and more

In 2024, over 3 million CFPB complaints were filed, with credit reporting representing roughly 85% of the total. Your organization can help reduce complaint volume by addressing consumer inquiries before they escalate into formal complaints.

Interested in learning more about Subscriber Code reports, or the full capabilities of CreditBrowser®? Send an email to [sales@dms.net](mailto:sales@dms.net) to get started.