Important Metro 2® Announcement
U.S. Government Shutdown Guidance

Consumer reporting agencies are mindful of a possible shutdown of the federal government and that some government employees might not be paid while the U.S. government is closed for lack of funding.

The Consumer Data Industry Association (CDIA) is issuing guidance to companies that furnish data to consumer reporting agencies who may temporarily postpone payments as a result of a consumer's inability to make payments due to the government shutdown.

Reporting Credit Account Information in the Metro 2® Format for Consumers Affected by the U.S. Government Shutdown Reporting Temporarily Postponed Payments

Institutions that furnish data to consumer reporting agencies in the Metro 2® Format are reminded that new Temporary Payment Postponement guidance was added to the Credit Reporting Resource Guide® in 2022, in FAQ 43, to provide insight on reporting these scenarios, including Payment Holiday/Skip-a-Pay.

In addition, there is also specific guidance to assist with the reporting of accounts in deferment or forbearance in FAQ 44 and FAQ 45, respectively.

Please note that it is the Data Furnisher's business decision based on internal policies & procedures as to which reporting option applies and how long to report the account as deferred or in forbearance.

You can find FAQ 43, FAQ 44, and FAQ 45 along with other relevant furnisher information on the Metro 2® section of the CDIA website.

© 2023 Consumer Data Industry Association