



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.