



KeyCredit Reporting Software and Services

How do you get started reporting?

Go to <http://morethandata.org/products/keycredit/> and review the documents on the KeyCredit product page and complete the KeyCredit order form. There is no charge to affiliates who have an active Keystone subscription, but we do need the information on the form. Download the Data Furnishers Reporting Agreement from the KeyCredit product page on the MTD website, sign it and mail us a copy. We cannot process your file without this agreement.

Verify that your Keystone data is accurate, complete, and meets Credit Reporting standards. There are no special characters allowed in your name and address field. Special characters are those characters that are neither numbers nor letters, e.g.()&\$#?, etc. You may have a hyphen if the homeowner has a double last name, but may not be a "space hyphen space". You also may use periods in addresses, but they are not necessary. You need zip codes on your properties. Zip + 4 is not required at this time, but if you need to look up the zip code, I would suggest that you enter the entire zip code. Social security numbers for your homeowners are not required, but are strongly recommended. They help to eliminate mistaken identify. Be sure your mortgage term in Keystone is in months.

Notify your homeowners that you are going to start reporting their mortgage information and payment history to Equifax and TransUnion. You must give them 30 days' notice. To be very conservative, we recommend that you give them 60 days. The report is for the prior 24 months. [Sample notification.](#)

Schedule an appointment with one of the MoreThanData support people to train on the use of KeyCredit. Notify keycredit@morethandata.org a week before the end of your first reporting month that you will be sending your first report. You will receive an email at the beginning of the month with the upload link for that month. If you do not receive this email, check your junk or spam folder and if it's not there send an email to keycredit@morethandata.org telling us you did not receive the reporting email.

If you do the preparation to ensure your data is clean, it should only take 30 minutes or less to do the monthly credit report. There is a step by step process in the KeyCredit Help File.

If you have any additional questions about getting started, please contact nancy@morethandata.org 800.455.5617 X100.