

How to dispute your Information on your Credit Report

If a user has failed Remote Identity Proofing (RIDP) and manual ID proofing (MIDP), the Application Helpdesk can no longer help the user to gain access to CMS applications. The only alternative for the user is to contact Experian directly to correct any information that may be incorrect on their report.

There are several ways to dispute incorrect information on your report, but it is important that you first have your credit report on hand so that you can identify any errors. You can request a copy of your report here - <https://www.annualcreditreport.com>. There are also some tips below that will come in handy when starting this journey –

Helpful Hints:

Please note that Experian Support Services will not be able to give the user access to IDM after the user corrected the information that failed them with the Tier-1 helpdesk. The user will have to contact the Tier-1 helpdesk to restart that process.

Tell Experian Consumer Support Services that their “**Experian PreciseID**” feature failed to verify their information while going thru ID proofing with CMS.

The user should have the information they entered into their IDM profile ready, so that the user has the exact information that failed them. It will be helpful when comparing that info with what Experian has.

Credit report inaccuracies are not widespread, but they do occur. For that reason, if you see an inaccuracy on one credit report, there's good reason to suspect the error appears in your files at the other credit bureaus as well. Errors on credit reports can include outdated information like misspelled names, transposed digits in your Social Security number or incorrect addresses.

You should also check all your credit reports for accuracy, and file disputes with each bureau separately to ensure the information is updated everywhere. Additionally, credit disputes are completely free through each bureau, so it is more than worth it to file one if you find inaccuracies on your credit report.

Documents You Need to Dispute Your Experian Credit Report

To dispute your Experian credit report, start collecting documents to support your claim. Here are some documents you'll need:

- Personal Information
- Government-issued ID (such as a driver's license or passport)
- Social Security card
- Proof of Date of birth
- Addresses for the past two years
- Legal documents

Ways to Dispute Information on Your Experian Credit Report

TransUnion and Equifax have their own processes for disputing credit reports, but Experian provides three methods for submitting disputes:

- **Online:** This is the quickest way. Get access to your Experian credit report and initiate a dispute at the Experian [Dispute Center](#) (more on that below). There is no cost to you for using this service.
- **By phone:** To initiate a dispute by phone, you'll call the number displayed on your Experian credit report. If you'd like to have a copy of your credit report delivered to you by mail, call [866-200-6020](tel:866-200-6020).
- **By mail:** You can dispute without a credit report by writing to Experian, P.O. Box 4500, Allen, TX 75013. (Printing out [Dispute by Mail](#) instructions can streamline the process; you can also scan the completed form and submit it electronically to Experian.com/upload).

What Happens After You Submit Your Dispute?

After you've submitted a dispute, Experian goes to work to resolve the issue. Then one of three things will happen:

- Incorrect information will be corrected.
- Information that cannot be verified will be updated or deleted.
- Information verified as accurate will remain intact on your credit report.

How to Track Your Dispute Status

Once you've submitted your dispute, Experian will send you alerts via email whenever there is a status update. If you already have an account with Experian, you can also view your dispute alerts in the main Alerts section of your Experian account. Alerts you'll receive while Experian processes your dispute include:

- **Open:** This indicates the dispute process has been initiated.
- **Update:** Your dispute investigation has been completed and your credit report is being updated with the results.
- **Dispute results ready:** Your credit report has been updated with the results of the dispute investigation.

I resolved my dispute with Experian and am ready to request access to my CMS Application!

Once you have successfully resolved your dispute, you'll need to provide evidence to the Application Helpdesk that you will pass the RIDP process. Since you were locked out of identity proofing in IDM

when you failed online and with the helpdesk, you'll need to go back to your application helpdesk with all of your documents, and depending on the application, they will have their own policy on how they handle the information from there, so be sure to reach out to them first before sending anything.

Have your communications with Experian ready, along with any other information, such as Experian ticket numbers, e-mails, letters, etc., and be ready to send them to the Application Helpdesk for them to process. They will also request copies of your documentation, such as social security card, drivers' license, birth certificate, etc. These documents can either be sent to them through a password protected e-mail, or if the helpdesk prefers, through the mail.