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Michelle Macartney is a Managing Partner at Bridgeforce and oversees the US consumer reporting and disputes practice. Michelle has led numerous engagements focused on consumer reporting compliance from disputes operations improvements to establishing Center of Excellence credit reporting organizations to detailed Metro 2° data mapping and data furnishing accuracy controls. With over 30 years in the industry, Michelle's extensive experience has resulted in numerous requests to deliver presentations on this topic at CBA LIVE (2015–2018, 2022), at conferences hosted by insideARM, NAFCU, ACA, NCCR and SBFE, and during best practices forums with some of the largest furnishers in the U.S.