

Dispute Response (DR) Notification

A National Consumer Reporting Agency (NCRA) must notify a Data Furnisher (DF) if it:

- modifies or deletes information in a consumer's file as the result of a dispute reinvestigation (either due to the Data Furnisher's (DF) request or due to a non-response from the DF to a dispute) or
- modifies reported data based on its internal policies

The notification is called a Dispute Response (DR) Notification in e-OSCAR®. The DR Notification provides the DF with the disputed information and shows how the data is now reported by the NCRA based on the dispute response.

Scheduling and Viewing a DR Notification Report

DR Notification Reports are generally scheduled (i.e. requested, generated offline, and then viewed at a later time). If the data furnisher knows the notification control number of a DR Notification, the DF may view the details of the notification via the **Details Report** directly. Otherwise, the DF must schedule the report.

1. Log in to e-OSCAR® with a **System Administrator, Compliance Officer, Queue Manager, or Notification Viewer** user id.
2. Click **Notifications** in the top navigation menu.
3. Click **Notifications** in the left navigation menu and **DR** in the left navigation menu.
4. Click the radio button for **Details Report** or **Scheduled Reports**.
 - For a **Details Report**, enter the **Control Number** to view the specific DR Notification. *(This is not a common way to retrieve the report as most users will not know the notification control number.)*
 - Select **Scheduled Reports** to set up a scheduled report **and follow Steps 5 – 9 and the instructions for viewing the report**).
5. Select a **Report Name**
 - ⇒ "ALL" will allow the DF to view all DR notifications received by the company.
 - ⇒ If the DF has created other report subsets via the **Create Ad Hoc Report** hyperlink or the **User Defined Report** feature, those reports will also be listed in the **Report Name** pick list.

"Create Ad Hoc Report" will allow the DF to create a new report definition to view a subset of notifications.
6. Select the **All Unread** Checkbox or enter a **Date Range**.
 - ⇒ If the DF selects "**All Unread**",
 - e-OSCAR® will present all DR Notifications whose details have never been read (i.e. displayed or exported) by anyone in the DF's organization.
 - When "**All Unread**" is clicked, the date range entry fields will disappear.
 - ⇒ If the DF enters a date range, e-OSCAR® will retrieve and display all DR notifications received during that date range (that match the selected report criteria), including those that have been previously viewed and those that have not.

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Dispute Response (DR) Notification

- Click the checkbox for the **Report Type** you wish to create. (A **Details** or **Summary** report will ensure that the notifications are marked as read.)

There are four categories of reports:

Statistics	Displays the number of DR Notifications received and the cumulative total received to date
Summary	Displays a summary of each DR Notification received. Clicking on the Control Number hyperlink will allow you to view more details.
Details	Displays complete details of selected DR Notifications
Aging	Displays the number of DR notifications that have not been viewed by the DF and the age (number of days that have passed since the CRA sent the notification to the DF) of each

- Click the **Add to Schedule** button.
Result: A list of the reports that have been scheduled will appear in the bottom portion of the screen.
- Locate the **Status** column. This column indicates that the report has been scheduled. The report is usually available for viewing within **1 – 2 days** of the date it is scheduled. The DF must return to the **Scheduled Reports** screen within the specified time period to view the report. The field next to the **Status** column will contain a **View** hyperlink when the report is ready to be viewed.

If the **Status** column indicates that the report is “Scheduled to run”, the DF may exit the Scheduled Reports screen and return to it within the **1 – 2 days** to view the report.

Viewing the Report

- Click **Notifications** in the top navigation menu.
- Click **Notifications** in the left navigation menu and **DR** in the left navigation menu.
- Click the **Scheduled Reports** radio button.
- Locate the list of scheduled reports.
- Locate the desired report.
- Click the **View** link next to the **Status** column to view the report on screen in e-OSCAR® or click on the **Export XLS** link to download/save the report to the DF's computer or network.

Tips/Notes

- No action is required in e-OSCAR® on the part of a Data Furnisher after he/she has reviewed the DR Notification. The notifications are provided to the DF for his/her information.
- A user must have the role of a System Administrator, Compliance Officer, Queue Manager, or Notification Viewer to access a DR Notification in e-OSCAR®.

Block Notifications

Block Notifications are sent to a Data Furnisher (DF) from a Consumer Reporting Agency (CRA) to notify the DF that an account has been blocked as a result of identity theft. When a data furnisher receives this notification, it should take the appropriate steps to ensure that the blocked account is not re-reported to a Consumer Reporting Agency.

Viewing a Block Notification

1. Log in to e-OSCAR[®] with a **System Administrator, Compliance Officer, Queue Manager, or Notification Viewer** user id.
2. Click **Notifications** in the top navigation menu.
3. Click **Notifications** in the left navigation menu and **Block** in the left navigation menu.
4. Click the radio button for the desired type of report.

Statistics	displays the number of Block Notifications received and the cumulative total received to date
Summary	displays a summary of each Block Notification received. Clicking on the Control Number hyperlink will allow you to view more details.
Details	<p>displays the option to select Single Block Notification or Multiple Block Notifications</p> <p>Single: a specific Block Notification based on the Control Number entered by the DF</p> <p>Multiple: allows you to view the details for one or more Block Notification without knowing the Control Number. If more than one Block Notification is included in the results set for this report, the notifications are shown in a summary report and the details can be accessed for each notification from this report.</p>
Aging	displays the number of Block Notifications that have not been viewed by the DF and the age (number of days that have passed since the CRA sent the notification to the DF) of each

5. Select a **Report Name** (A Report Name is not required for the Single Block Notification Detail report.)
 - ⇒ “**ALL**” will allow the DF to view all Block Notifications received within the date range specified.
 - ⇒ “**Create Ad Hoc Report**” will allow the DF to create a new report definition to view a subset of notifications.
 - ⇒ If the DF has created other report subsets via the **Create Ad Hoc Report** hyperlink or the **User Defined Report** feature, those report names will also be listed in the pick list.
6. Select the **All Unread Checkbox** or enter a **Date Range** (if applicable to the report type).
 - ⇒ If the DF enters a date range, e-OSCAR[®] will retrieve and display all Block Notifications received during that date range (that match the selected report criteria), including those that have been previously viewed and those that have not.
 - ⇒ If the DF selects “**All Unread**”,
 - e-OSCAR[®] will present all Block Notifications whose details have never been read (i.e. displayed or exported) by anyone in the DF’s organization.
 - When “**All Unread**” is clicked, the date range entry fields will disappear.
7. Click the **View Report** command link.

Tips/Notes

- No action is required in e-OSCAR[®] on the part of a Data Furnisher after he/she has reviewed the Block Notification. The Block Notifications are provided to the DF for his/her information.
- A user must have the role of a System Administrator, Compliance Officer, Queue Manager, or Notification Viewer to access the Block Notifications in e-OSCAR[®].