

Registration FAQ

The E-OSCAR registration contains only three pages. You, the Data Furnisher, will need at least one subscriber code in order to complete the registration.

Page one:

Enter company information and choose a **Company Type**. Create an admin user ID and password.

Choosing a **Company Type**. Three choices are available.

- **Data Furnisher** – Also known as credit grantors. Examples are banks, credit card companies, auto loan companies, etc. DFs create AUDs and respond to ACDVs.
- **MRC** – Mortgage Reporting Companies buy credit reports from 2 or more NCRAs for the purpose of originating a mortgage for a consumer. MRCs create ACDVs.
- **ICRA** – Affiliates of one of the NCRAs. They handle a certain portion of the NCRA's business. ICRA's create ACDVs and receive AUDs.

Passwords and User IDs must conform to the guidelines; A minimum of 8 to a maximum of 20 characters and must contain 1 character from at least 3 of the following 4 character types: lower case alpha, upper case alpha, numeric; special (i.e., all non-alphanumeric characters are acceptable) characters. Passwords and user ID's are case sensitive. Your E-Oscar password may not be the same as your User ID.

The administrator role you choose for E-OSCAR does NOT need to be the company's owner or the systems administrator of your company's IT dept., but rather one who would oversee the operations of the E-OSCAR-web application itself. The admin's duties include creating/maintaining E-OSCAR-web passwords, user ID's, queues, sub codes, registration information, and reports.

Use the Save button only if you're unable to complete the registration at any one time. Your newly created user ID and password will be needed to regain access to the saved registration form. Otherwise, use the Continue button to advance through the registration form until completed.

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Page two:

Enter Subscriber code(s) and choose a **Business Type**.

Choosing a **Business Type**. There are 7 choices available

If you only do ONE of the types of business listed below, that's what you should select here, otherwise select "Credit" - for access to all of the Metro2 codes used within E-OSCAR-web.

- Collection Agency
- Debt Purchaser
- Factoring Company
- Family - Child Support
- Student Loan
- Mortgage (lender)
- Credit

Page three

This is a summation page of all information entered thus far, including your newly created User ID. Print this page for future reference. Your password will *not* be included so write it down. Click the Submit button when finished.

Now what:

You will receive a phone call or email notification from the NCRA's you are registering with in about 7 business days. This notification is not an approval, just an acknowledgement of receipt of your registration. NCRA approval of your registration and subsequent approval of your subscriber codes will follow.

First-time login of E-OSCAR following registration.

After you have received an acknowledgement of your registration from one or more of the NCRA's and you attempt to login to E-OSCAR at <http://www.e-oscar-web.net>, one of two things will occur. A screen notification indicating that your registration is currently pending approval OR, if your registration has been *approved*, the E-OSCAR-web online Training Tutorial will launch. This applet will teach you how to use the E-OSCAR-web application.

Online Training Tutorial

A large Start button will appear in the middle of the screen, click it to begin. A new separate window will appear. This is the Main Menu. Click on each subject to learn about it. When training is completed, click the "Logout of Training" button in the lower right hand corner of this window, it will close. Another similar but different blue page will appear with a large Start button in the middle of the screen.

The message will offer a choice. It instructs those already using E-OSCAR-web to close this window. First time users, click the large Start button in the middle of the screen - this is what new users are required to do, for they have not actually been into the E-OSCAR-web system yet.

System Access after completing the Online Training Tutorial for the first time.

Click the System Access button. As System Admin for E-OSCAR, enter the user ID and password that you created during the registration process. You will then be prompted to create a “Default Password”.

The Default Password is the password that all newly created user ID’s will need in order to gain initial access the system. All newly created users are automatically assigned the Default Password. The Default Password is also the password that “Suspended” user ID’s will use, after a “Reset” by the admin, to *regain* access to the system. In both cases, the E-OSCAR-web system will then prompt that user ID to create a *new* password specific to that user ID.

Worth noting:

Your role, as an E-OSCAR-web System Admin, does not allow you to Respond to ACDV’s or Create AUD’s. If you are an E-OSCAR-web System Admin and wish to work the disputes as well, you must create an additional user ID with the role of ACDV Responder and AUD Initiator.