

## 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 a 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 information based on its internal policies

The notification is called a Dispute Response (DR) Notification in e-OSCAR®. The DR Notification shows the disputed data and the data as it is reported by the NCRA after the modification or deletion.

## Scheduling and Viewing a DR Notification Report

Users must request (schedule) a DR Notification Report on one day and return to e-OSCAR® to view the report within 1 to 10 days after requesting it. The report is deleted 10 days after it is generated.

### Scheduling the Report

1. Log into e-OSCAR® with a **System Administrator, Compliance Officer, Queue Manager, or Notification Viewer** User ID.
2. Click **Notifications** in the top navigation menu. If you do not see the Notifications menu option, you are logged in with a User ID that does not have the ability to view notifications.
3. Click **Notifications** in the left navigation menu.
4. Click **DR** in the left navigation menu.
5. Click the **Scheduled Reports** radio button.
6. Select "**ALL**" from the **Report Name** picklist. "**ALL**" will allow the DF to view all DR notifications received in e-OSCAR® for the company in the timeframe specified (or all unread notifications received in the past 120 days).
7. Select the **All Unread** checkbox. When **All Unread** is selected, e-OSCAR® will present all DR Notifications that have never been read (i.e. displayed or exported in a Summary or Detail report) by anyone in the DF's organization. Additionally, when **All Unread** is clicked, the date range entry fields will disappear.
8. Select the **Report Type** checkbox for the Detail and/or Summary Report. When a notification is retrieved and viewed in a Detail or Summary report, e-OSCAR® will mark the notification as read (i.e. viewed).
9. Click the **Add to Schedule** button.  
**Result:** The report will appear in a table in the bottom section of the screen where "No records found" was previously displayed.
10. Locate the **Status** column in the Scheduled Reports table. This column should indicate "**Scheduled to Run**".
11. The report will be generated and will be available for viewing the next day. When the report is available for viewing, log into e-OSCAR® and follow the steps below for "Viewing the Report".

### Viewing the Report

12. Click **Notifications** in the top navigation menu.
13. Click **Notifications** in the left navigation menu and **DR** in the left navigation menu.
14. Click the **Scheduled Reports** radio button.
15. Locate the list of scheduled reports (displayed below the "**Add to Schedule**" button).
16. Locate the desired report. The status should indicate "**Report Generated**".
17. Click the **View** link next to the **Status** column to view the report on screen in e-OSCAR®.

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### 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.
- ◆ The Data Furnisher must contact the NCRA directly if there are questions about the information in the DR Notification.
- ◆ DR Notifications are retained for 120 days from the notification date.
- ◆ There are four categories of reports:

<b>Statistics</b>	Displays the number of DR Notifications received and the cumulative total received within the specified date range.
<b>Summary</b>	Displays a summary of each DR Notification received. The details of each notification can be viewed by clicking on the hyperlinked <b>Control Number</b> .
<b>Details</b>	Displays complete details of selected DR Notifications
<b>Aging</b>	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

- ◆ Sample Summary Report & Explanation of Specific Data Fields

Control Number	Notification Date	Originator Code	Subscriber Code	First Name	Middle Name	Last Name	State	Zip	SSN	Account Number	Action	Reason Type	Notification Type
13172619838957	06/11/2006	EXP	expdfredit	Valle	J	Del	WA	98010	753-95-1852	105005100018440610500510001844	M	IP	Trade
13038401757001	06/23/2006	EXP	expdfredit3	Edward	Kim	Bush	VA	20718	987-65-4321	1523004507297552	M	DR	ID
130384017573	06/04/2006	EXP	expdfredit	Barbara		Robben	NC	28205	517-113788	1003078	D	DR	Trade
1964659781001	06/24/2006	EXP	expdfredit	Barbara	D	Robben	CA	21202	147-25-3368	27302288	D	DR	Trade

Field Name	Description				
<b>Control Number</b>	The identification number for the notification. <u>This is also a hyperlink to the detailed information for the notification.</u>				
<b>Notification Date</b>	The date the notification was created.				
<b>Originator Code</b>	A code representing the NCRA that sent the DR Notification <table style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;">⇒ <b>EFX</b> = Equifax</td> <td style="width: 50%;">⇒ <b>INN</b> = Innovis</td> </tr> <tr> <td>⇒ <b>EXP</b> = Experian</td> <td>⇒ <b>TUN</b> = TransUnion</td> </tr> </table>	⇒ <b>EFX</b> = Equifax	⇒ <b>INN</b> = Innovis	⇒ <b>EXP</b> = Experian	⇒ <b>TUN</b> = TransUnion
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⇒ <b>EXP</b> = Experian	⇒ <b>TUN</b> = TransUnion				
<b>Action</b>	Action taken on the account – <b>M</b> or <b>Modify</b> , <b>D</b> or <b>Delete</b> , or <b>F</b> or <b>Delete Due to Fraud</b>				
<b>Reason</b>	The reason the action was taken on the account <ul style="list-style-type: none"> <li>▪ <b>DR</b> or <b>Dispute Response</b> - a dispute response from the Data Furnisher</li> <li>▪ <b>DNR</b> or <b>No Response</b> - the Data Furnisher did not respond to the ACDV by the <b>Response Due Date</b></li> <li>▪ <b>IP</b> or <b>Internal Policy</b> - a change per the CRA's internal policy without an ACDV</li> </ul>				
<b>Notification Type</b>	The type of DR Notification <ul style="list-style-type: none"> <li>▪ <b>6</b> or <b>Trade</b> = Tradeline</li> <li>▪ <b>7</b> or <b>ID</b> = Identification</li> </ul>				