

Block Notifications

Block Notifications are sent to a Data Furnisher (DF) from a Consumer Reporting Agency (CRA) to notify the DF that an item has been blocked as a result of identity theft. When a DF receives this notification, the DF should take the appropriate steps to ensure that the blocked item is not re-reported to a Consumer Reporting Agency. The DF cannot dispute or respond to the Block Notification within e-OSCAR® and is not required to respond within e-OSCAR®.

Viewing a Block Notification 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.
3. Click **Notifications** in the left navigation menu.
4. Click **Block** in the left navigation menu.
5. Click the **Summary Reports** radio button. When a notification is retrieved and viewed in a Detail or Summary report, e-OSCAR® will mark the notification as read (i.e. viewed).
6. Select **"ALL"** from the **Report Name** picklist. **"ALL"** will allow the DF to view all Block Notifications received in e-OSCAR® for the company.
7. Select the **All Unread** checkbox. When **All Unread** is selected, e-OSCAR® will present all Block Notifications whose details have never been read (i.e. displayed in a report or exported in a report) by anyone in the DF's organization. Additionally, when **All Unread** is clicked, the date range entry fields will disappear.
8. Click the **View Report** command link.

Tips/Notes

- A Block Notification is provided to a Data Furnisher so that it can take the appropriate steps to update its records and ensure the item is not re-reported. The Data Furnisher should consult with his/her internal compliance officer and/or legal representative to determine the appropriate action.
- No action is required within 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.
- The Data Furnisher must contact the NCRA directly if there are questions about the information in the Block Notification.
- Block Notifications are retained in e-OSCAR® for 120 days from the notification date.

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Block Notifications

Tips/Notes

◆ Report Types

| | |
|-------------------|--|
| Statistics | Displays the number of Block Notifications received and the cumulative total received within the specified date range. |
| Summary | Displays a summary of each Block Notification received. The details of each notification can be viewed by clicking on the hyperlinked Control Number . |
| Details | Displays the option to select Single Block Notification or Multiple Block Notifications Single: a specific Block Notification based on the Control Number entered by the DF Multiple: allows the Data Furnisher 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 by clicking on the hyperlinked Control Number . |
| 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 |

◆ Sample Summary Report & Explanation of Specific Data Fields

Block Notification Summary Reports - Selection Criteria

Statistics Reports
 Summary Reports
 Details Reports
 Aging Reports

Report Name: ALL [Create Ad Hoc Report](#)

All Unread

Block Notification Summary Report

| Control Number | Notification Date | Originator Code | Subscriber Code | First Name | Middle Name | Last Name | State | Zip | SSN | Account Number | Action | Reason Type | Notification Type |
|--------------------|-------------------|-----------------|-----------------|------------|-------------|-----------|-------|-------|-------------|----------------|--------|-------------|--------------------------|
| 18685388200202180A | 09-11-2007 | TUN | SUBCD103 | BRANDON | E | BURKE | CA | 94538 | 188-44-4829 | XXXX748381 | F | BLK | Block Notification Trade |
| 1868538820022280A | 05-22-2007 | TUN | SUBCD103 | BRANDON | E | BURKE | CA | 94538 | 188-44-4829 | XXXX748381 | D | BLK | Block Notification Trade |
| 18688108000602180A | 09-11-2007 | TUN | SUBCD103 | BRANDON | E | BURKE | CA | 94538 | 188-44-4829 | XXXX371281 | F | BLK | Block Notification Trade |
| 18688108000602079A | 09-11-2007 | TUN | SUBCD103 | BRANDY | R | BURKE | TN | 37148 | 188-44-4823 | XXXX371281 | F | BLK | Block Notification Trade |
| 18688108000602279A | 05-22-2007 | TUN | SUBCD103 | BRANDY | R | BURKE | TN | 37148 | 188-44-4823 | XXXX371281 | D | BLK | Block Notification Trade |

| Column | Description |
|--------------------------|---|
| Control Number | The identification number for the notification. <u>This is also a hyperlink to the detailed information for that notification.</u> |
| Notification Date | The date the notification was created |
| Originator Code | A code representing the NCRA that sent the Block Notification ⇒ EFX = Equifax ⇒ EXP = Experian ⇒ INN = Innovis ⇒ TUN = TransUnion |
| Action | Action taken on the account; typically F for Delete Due to Fraud or D for Delete |
| Reason Type | The reason the action was taken on the account |
| Notification Type | The type of notification (Trade or ID) ⇒ 8 or Trade – Tradeline ⇒ 9 or ID – Identification |