



e-OSCAR[®] 4.0

e-OSCAR[®] RELEASE NOTES

Release eo2025.14

Nov 13, 2025

Release eo2025.14 Summary:

The **eo2025.14** release scheduled for November 13, 2025, introduces two key updates to enhance the e-OSCAR platform's functionality and user experience.

This summary provides an overview of the operator-facing new features and improvements included in this release.

I. ACCEPTANCE OF INDIVIDUAL TAXPAYER IDENTIFICATION NUMBERS AS SOCIAL SECURITY NUMBER EQUIVALENTS

This feature introduces the capability for Individual Taxpayer Identification Numbers (ITINs) to be used in place of Social Security Numbers (SSNs) for ACDVs, Dispute Response Notification, and Reinsertion transactions. This change will help organizations better support consumers who use ITINs. Per the Internal Revenue Service, all valid ITINs are a nine-digit number in the same format as a SSN, beginning with the number "9" and the fourth and fifth digits falling into one of the following ranges: 50-65, 70-88, 90-92, or 94-99. ITINs will be entered into the existing SSN fields; the field name **will not be** updated to reflect the added acceptability of ITIN.

ITINs are permitted for use in the SSN field in the Consumer Information section of ACDV Responses, as well as the First Associated Consumer and Second Associated Consumer sections. Case Search capabilities for ACDVs, Dispute Response and Reinsertion transactions have been updated to allow for the use of ITINs. Note that

NOTE: Existing validations relating to the requirement to include a Date of Birth in instances where the Account Date Opened is on or after September 15, 2017 **have not changed**. In circumstances where the Account Date Opened is on or after September 15, 2017, you will be required to include the Date of Birth or SSN.

II. VALIDATION ENHANCEMENTS FOR ORIGINAL CREDITOR NAME FIELD & PURCHASED FROM OR SOLD TO NAME FIELD

Only standard ASCII characters are now allowed in the "Original Creditor Name" and "Purchased From or Sold To Name" fields, preventing issues with special characters in both the user interface and API for ACDV Responses, AUDs, Block Rescission Requests, Reinsertions, and all Notification types. Allowable characters include #, hyphens, slashes, periods, (), and commas. For a list of non-ASCII characters, please refer to <https://terpconnect.umd.edu/~zben/Web/CharSet/htmlchars.html>.

NOTE: For additional information, please contact the e-OSCAR Help Desk at 1.866.696.7227 Monday through Friday between the hours of 8:00 a.m. – 6:00 p.m. ET.

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