



e-OSCAR[®] RELEASE NOTES

Release eo2026.04

April 23, 2026

Release eo2026.04 Summary:

The **eo2026.04** release scheduled for April 23, 2026, includes a variety of enhancements related to the e-OSCAR System and to the Services by e-OSCAR application.

The following enhancements apply to the e-OSCAR System.

I. DATA FURNISHER CONTACT NUMBER NOW REQUIRED ON E-OSCAR REGISTRATIONS

The Phone Number field in the **Dispute Contact Information** section of the Registration Information screen is now a required field. It will be marked with a red asterisk, and a "Value cannot be blank" error will appear if it is left empty — consistent with how other required fields behave on this page. This applies whether you select a new address or choose "Same as Company Address."

Credit Reporting Agencies (CRAs) need a reliable way to reach Data Furnishers (DFs) regarding disputes and other case-related matters. Making the phone number required on registration ensures this contact information is consistently available for every submitted case, improving communication between DFs and CRAs.

Who is affected:

- **New registrations** — You will be required to provide a phone number when completing your registration.
- **Existing registrations being updated** — If you make any changes to your registration information, you will also need to ensure a phone number is provided at that time.
- **Existing registrations with no changes** — You are **not** affected. This change is not retroactive, so no action is needed unless you update your registration.

II. DATA FURNISHER CONTACT INFORMATION STREAMLINED FOR ACDV RESPONSES

The way Data Furnisher (DF) contact information is captured and sent with ACDV responses has been simplified and made more consistent across both the e-OSCAR Web UI and API Services.

- **In the UI:** The manually entered "DF Contact Number" field has been **removed** from the ACDV form, the ACDV Review page, and the Case Summary panel. Going forward, the submitting operator's **name** and **phone number** are automatically pulled from their Operator Profile. If no phone number is on file in the profile, the system will use the number from the Registration Information screen under "Dispute Contact Information." This removal is **retroactive** — the field will no longer appear on existing cases still within the 120-day retention window.
- **In API Services:** The dfAuthorizedName and phone number fields are now **required** when submitting or validating an ACDV response. Additionally, the phone number tag has been renamed from dfContactNumber to dfPhoneNumber. A backwards compatibility period will be in effect to allow time for API consumers to update their integrations (NOTE: see additional details regarding this API-specific change below)

Why it matters: Previously, contact information could be inconsistently entered — or missed entirely — leading to unreliable data in the batch files sent to Credit Reporting Agencies (CRAs). This update ensures CRAs consistently receive accurate operator names and phone numbers for every ACDV, improving their ability to reach Data Furnishers when needed.

What you need to do:

- **UI users:** Ensure your **Operator Profile** has a current phone number on file. If it does not, verify that a phone number is provided on your organization's Registration Information screen under "Dispute Contact Information." **No manual entry will be required** on ACDV forms going forward.

- **API users:** Update your integration to use the new dfPhoneNumber tag in place of dfContactNumber, and ensure both dfAuthorizedName and dfPhoneNumber are populated on every ACDV response submission. A backwards compatibility period is provided to support this transition.

III. DATA FURNISHER CONTACT INFORMATION STREAMLINED FOR REINSERTION TRANSACTIONS

The way Data Furnisher (DF) contact information is captured and sent with Reinsertion cases has been simplified to ensure consistency and accuracy in the batch files sent to Credit Reporting Agencies (CRAs).

The manually entered "DF Contact Number" field has been **removed** from the last page of the Reinsertion case form, as well as the "Phone" field from the Reinsertion Case Summary panel. Going forward, the submitting operator's **name** (first and last) and **phone number** are automatically pulled from their Operator Profile. If no phone number is on file in the profile, the system will use the number from the Registration Information screen under "Dispute Contact Information." These removals are **retroactive** — the fields will no longer appear on existing cases still within the 120-day retention window.

What you need to do:

- Ensure your **Operator Profile** has a current phone number on file. If it does not, verify that a phone number is provided on your organization's Registration Information screen under "Dispute Contact Information." **No manual entry will be required** on Reinsertion transactions going forward.

IV. DATA FURNISHER CONTACT INFORMATION STREAMLINED ON PDF PRINTS

The PDF printed forms for **ACDV**, **AUD**, **BRR**, and **Reinsertion** cases have been updated to ensure consistent, accurate contact information across all case types.

- **"DF Contact Number" removed from ACDV and Reinsertion PDFs.** This manually entered field has been removed from the bottom of these printed forms. AUD and BRR PDFs were already using the automated approach and did not require this change.
- **Operator Name now displayed in "Submitted By."** All four case type PDFs (ACDV, AUD, BRR, and Reinsertion) now display the submitting operator's **first and last name** in the "Submitted By" field. The name shown is that of the **last operator to submit the case** — i.e., the person who clicks the submit button — captured at the time of submission, not at the time the PDF is printed.
- **Phone number sourced automatically.** Across all four case types, the phone number on the PDF is now automatically pulled from the submitting operator's **Operator Profile**. If no phone number exists in the profile, the system falls back to the number in the **"Dispute Contact Information"** section of the Registration Information screen. If an extension is on file, it will be displayed alongside the phone number in the same field.

V. ACDV PRINTED PDF NOW INCLUDES RESPONSE CODE DEFINITIONS

The **Response Code** field on ACDV printed PDFs has been expanded to include the full response code definition alongside the numeric code. Previously, only the code number was displayed (e.g., "01"). Now, the printout will show both the code and its meaning (e.g., "01 - Information accurate as of date reported").

Why it matters: Until now, when reviewing a printed ACDV — whether a final submission or a draft — Data Furnishers had to manually look up what each response code number meant. This added unnecessary time and effort to the record review process. With definitions included directly on the printout, you can quickly understand the response without needing to reference a separate code table.

This information below provides an overview of the items included in this release that specifically only impact API Services.

VI. IMPLEMENTING NEW APPROACH FOR 'BACKWARDS COMPATIBILITY'

In the past, whenever e-OSCAR updated an API schema, we released a new endpoint version (for example, when the ACDV Request FIND call was updated, we introduced /acdvreq/v3/find to replace /acdvreq/v2/find). Users could continue using the older version for six months before switching to the new one.

With e-OSCAR 4.0, you'll no longer need to switch endpoint versions. Instead, you'll use a **backward compatibility request header** that gives you control over which version of the schema to use — all under the same endpoint.

The new header is:



Here is how backwards compatibility will work:

- When a schema update is released, the **endpoint name will remain the same**
- To continue using the **prior version** of the schema, simply continue making the call as per normal
- To move to the **newest version** of the endpoint, include the **backward compatibility** header noted above in the API call.

NOTE: Backwards compatibility will be available for a period of six (6) months following the introduction of API schema changes.

After the six (6) month Backwards Compatibility period ends:

1. The backwards compatibility header will no longer be required
2. The newest version of the endpoint will be the default version of the endpoint, and the prior version will be deprecated
3. API calls **WILL NOT** fail if you include the backward compatibility header **AFTER** the six (6) months has passed

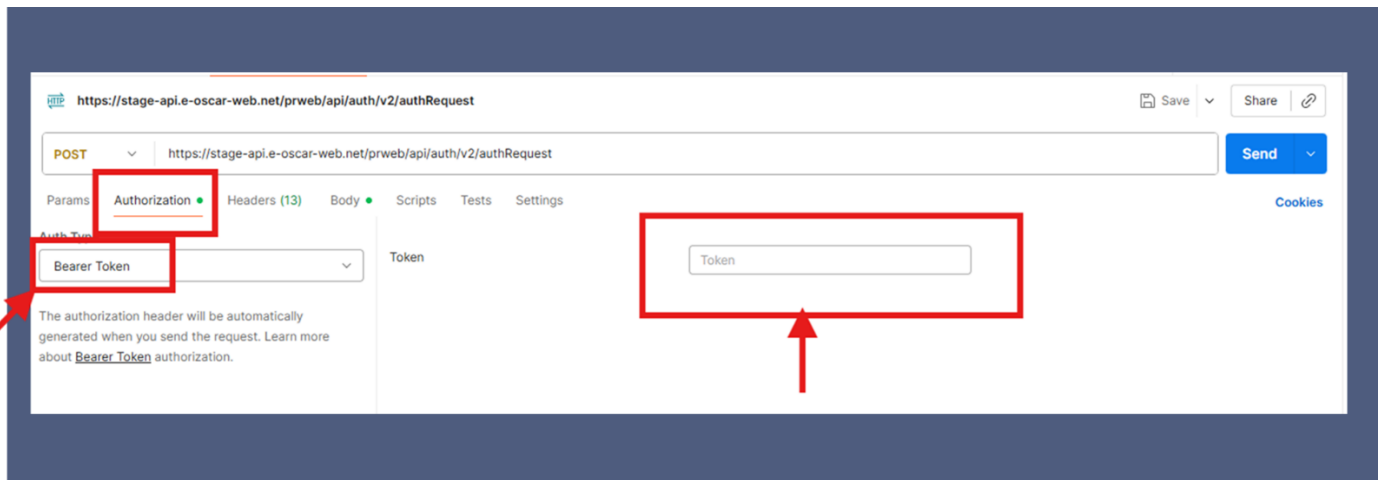
VII. UPDATES TO /AUTH/V2/AUTHREQUEST ENPOINT

To improve the **performance and efficiency** of the Auth token process, e-OSCAR will require Data Furnishers to include the **most recent Auth token** in the header of each new Auth token request via the **auth/v2/authRequest** endpoint.

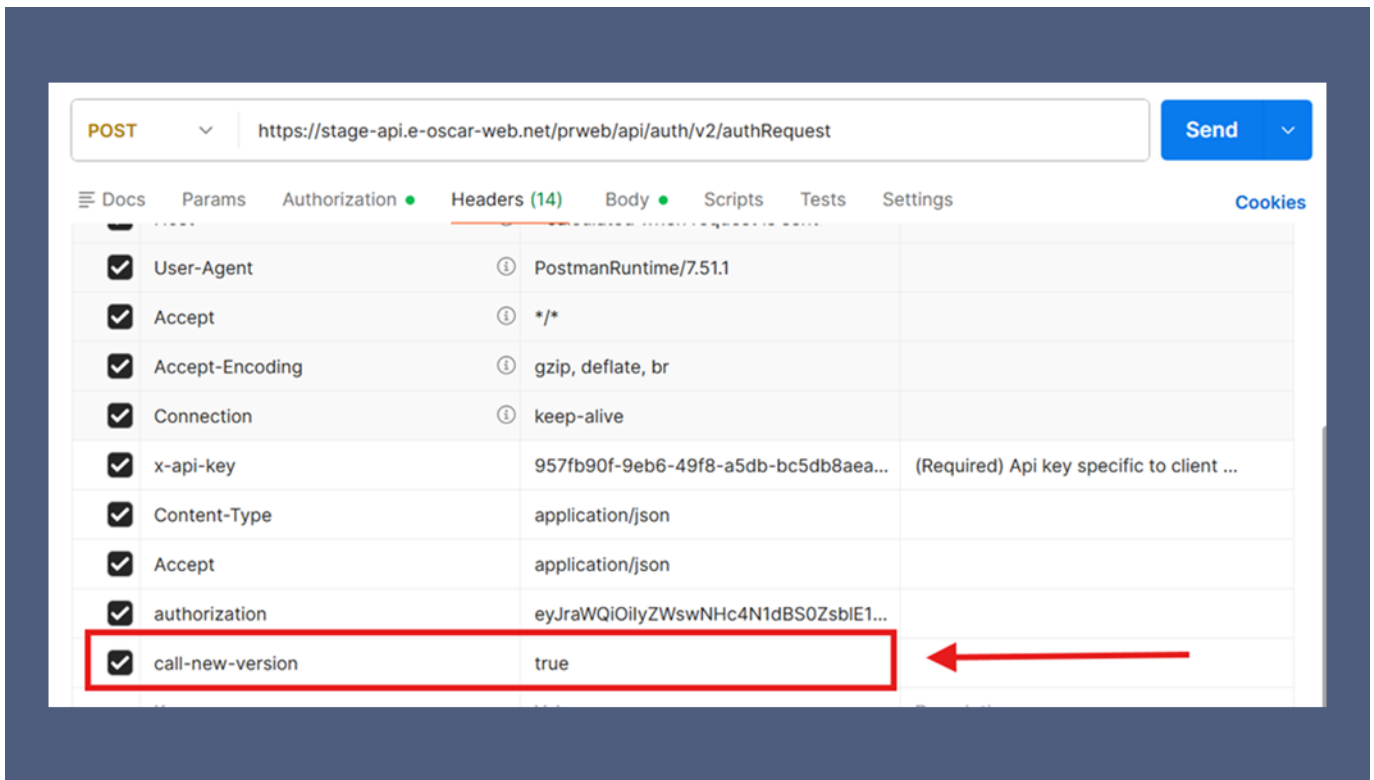
By including the previous token in your request header for the **auth/v2/authRequest** API call, e-OSCAR can determine if the token is still valid:

- If the token **is still valid**, the system will return the **same token** without reaching out to Okta, improving response time
- If the token **has expired**, the system will automatically request and return a **new token** from Okta

This enhancement will help reduce unnecessary calls to our Okta instance and improve overall system performance. The previous Authorization Token received will be entered as the Bearer Token in all subsequent **auth/v2/authRequest** API calls as shown below:



Below is an example of backwards compatibility to call the newest version of the **auth/v2/authRequest** endpoint during the backwards compatibility period:



To maintain backwards compatibility for six (6) months post release, you may continue making calls as per normal. No change to the header is required. To utilize the newest version of the updated **auth/v2/authRequest** schema during the six (6) months post release, **you must include the backward compatibility header** in your API calls

The current **auth/v2/authRequest** schema is published in Swaggerhub as version 2.0. The **updated version** of this schema will be published in Swaggerhub as version 2.1.

VIII. UPDATES TO /NOTIFICATION/V1/GETLIST ENPOINT

We will be introducing two separate changes to the **notification/v1/getList** schema.

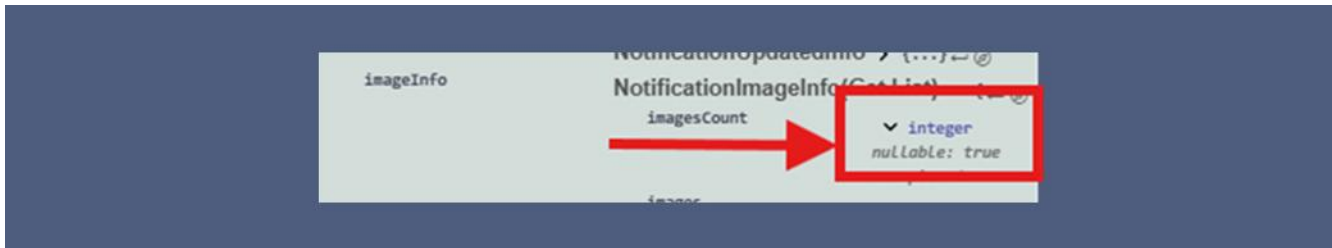
Currently, when Data Furnishers call the **Block/DR Notification Service**, multiple notifications can sometimes be returned for the same control number, which can cause confusion.

To improve clarity, the **notification/v1/getList** endpoint will be updated to add a new field: **notificationID**. This field will assign a **unique identifier** to each Block and Dispute Response Notification, ensuring that Data Furnishers can easily distinguish between individual notifications.

Additionally, in our current schema, the **imagescount** field is identified as an integer – but there are instances where a **null value** is returned, potentially causing confusion.



To improve clarity, the schema has been updated to include descriptive text that indicates that the **imagescount** field may be nullable.



Below is an example of backwards compatibility to call the newest version of the **notification/v1/getList** endpoint during the backwards compatibility period:

<input checked="" type="checkbox"/>	User-Agent	PostmanRuntime/7.51.1	
<input checked="" type="checkbox"/>	Accept	*/*	
<input checked="" type="checkbox"/>	Accept-Encoding	gzip, deflate, br	
<input checked="" type="checkbox"/>	Connection	keep-alive	
<input checked="" type="checkbox"/>	x-api-key	957fb90f-9eb6-49f8-a5db-bc5db8aea...	(Required) Api key specific to client ...
<input checked="" type="checkbox"/>	Content-Type	application/json	
<input checked="" type="checkbox"/>	Accept	application/json	
<input checked="" type="checkbox"/>	authorization	eyJraWQiOiIyZWswNHc4N1dBS0ZsbE1...	
<input checked="" type="checkbox"/>	call-new-version	true	

To maintain backwards compatibility for six (6) months post release, you may continue making calls as per normal. No change to the header is required. To utilize the newest version of the updated notification/v1/getList schema during the six (6) months post release, **you must include the backward compatibility header** in your API calls

The current notification/v1/getList schema for Block/DR Services is published in Swaggerhub as version 3.2 (unencrypted) and version 3.0 (encrypted). The **updated version** of this schema will be published in Swaggerhub as version 3.3 (unencrypted) and version 3.1 (encrypted).

IX. UPDATES TO ACDV RESPONSE SERVICES

Currently, when Data Furnishers utilize the `/acdvresp/v2/submit` or `/acdvresp/v2/validate` endpoints, the following fields are optional:

- dfAuthorizedName
- dfContactNumber

This enhancement will cause the use of these two fields to become mandatory.

Additionally, the field for **dfContactNumber** will be renamed to **dfPhoneNumber** for the following endpoints:

- `/acdvresp/v2/submit`
- `/acdvresp/v2/validate`
- `/acdvresp/v2/get/{acdvCtrlNum}`
- `/acdvresp/v2/getList`

Currently, both the `/acdvresp/v2/get/{acdvCtrlNum}` and `/acdvresp/v2/getList` endpoints contain fields for **dfContactNumber** and **DFPhoneNumber**, as noted in the image below:



Since the field name for **dfContactNumber** is being updated to **dfPhoneNumber**, the following changes are being made to the `/acdvresp/v2/get/{acdvCtrlNum}` and `/acdvresp/v2/getList` endpoints:

- a. The existing field for **dfContactNumber** will be changed to reflect **dfPhoneNumber**

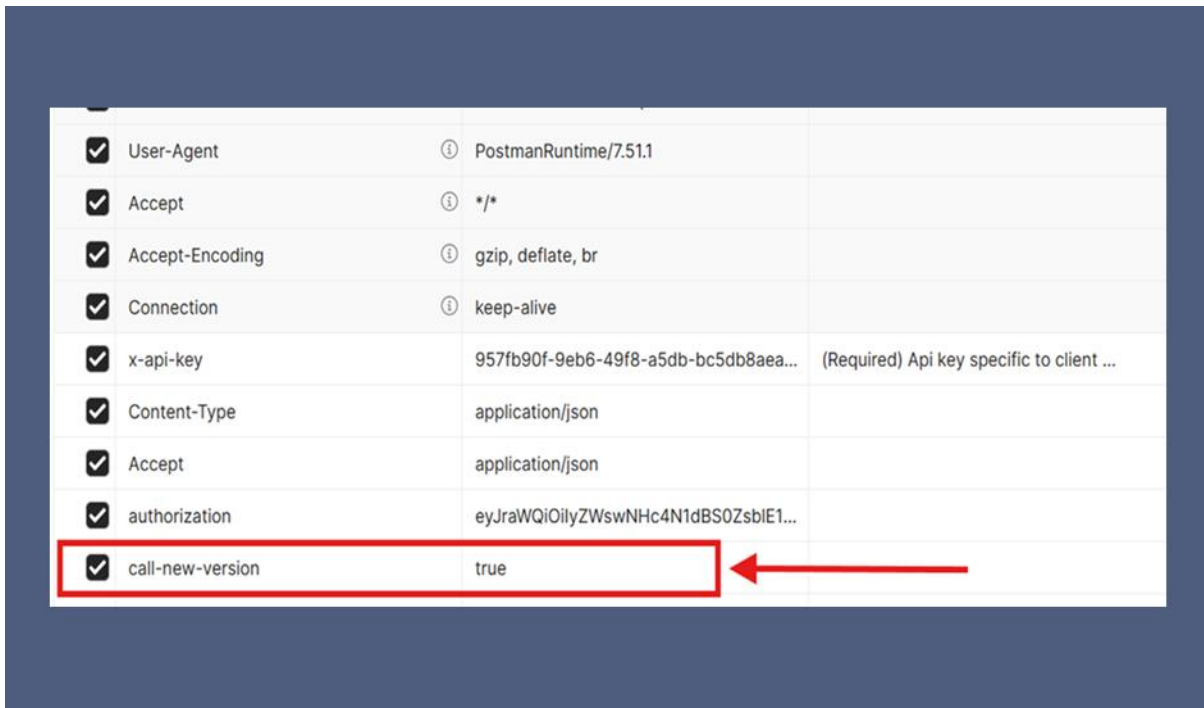


- b. The field that is currently **dfPhoneNumber** will be removed from the schema



Below is an example of backwards compatibility to call the newest version of the following endpoints during the backwards compatibility period:

- a. `/acdvresp/v2/submit`
- b. `/acdvresp/v2/validate`
- c. `/acdvresp/v2/get/{acdvCtrlNum}`
- d. `/acdvresp/v2/getList`



To maintain backwards compatibility for six (6) months post release, you may continue making calls as per normal. No change to the header is required. To utilize the newest version of the updated schemas during the six (6) months post release, **you must include the backward compatibility header** in your API calls

The current ACDV Response Services are published in Swaggerhub as version 3.1 (unencrypted) and version 3.0 (encrypted). The **updated version** of this schema will be published in Swaggerhub as version 3.2 (unencrypted) and version 3.1 (encrypted).

X. UPDATES TO PAYLOAD ENCRYPTION

The following change only affects **Data Furnishers using Payload Encryption Services**. If your firm is not currently using Payload Encryption Services, the following changes **WILL NOT** impact you.

Currently, the field **pxObjClass** appears in the response payload for all encrypted API calls (if leveraging JSON; XML did not include this field). With this update, **pxObjClass will be removed** from response payloads for **all endpoints** when payload encryption is used.

To maintain backward compatibility for 6 months post release, you may continue making the calls as you do today. No change to the header is required if you need to continue receiving the pxObjClass field during the 6-month transition period.

To utilize the newest version, **you must include the backward compatibility header** in your API calls if you will be utilizing the listed endpoints in their new configuration during the 6-month transition period.

Currently, all responses from e-OSCAR in our Payload Encryption include the following:

```
Example Value | Schema
{
  "pxObjClass": "OLDE-EOSCAR-Int-XSD-Common",
  "Payload": "eyJhbGciOiJSU0EtT0FFUC01MTIiL",
  "message": {
    "pxObjClass": "OLDE-EOSCAR-Int-XSD-Message",
    "id": "SUCCESS",
    "value": "string"
  },
  "transactionId": "67ca02e4-b758-458b"
}
```

With this update, the response will no longer include the **pxObjClass**:

```
Example Value | Schema
{
  "pxObjClass": "OLDE-EOSCAR-Int-XSD-Common",
  "Payload": "eyJhbGciOiJSU0EtT0FFUC01MTIiL",
  "message": {
    "pxObjClass": "OLDE-EOSCAR-Int-XSD-Message",
    "id": "SUCCESS",
    "value": "string"
  },
  "transactionId": "67ca02e4-b758-458b"
}
```

```
Example Value | Schema
{
  "Payload": "eyJhbGciOiJSU0EtT0FFUC01MTIiL",
  "message": {
    "id": "SUCCESS",
    "value": "string"
  },
  "transactionId": "67ca02e4-b758-458b"
}
```

Below is an example of backwards compatibility to call the newest version of the **notification/v1/getList** endpoint during the backwards compatibility period:

<input checked="" type="checkbox"/>	User-Agent	PostmanRuntime/7.51.1	
<input checked="" type="checkbox"/>	Accept	*/*	
<input checked="" type="checkbox"/>	Accept-Encoding	gzip, deflate, br	
<input checked="" type="checkbox"/>	Connection	keep-alive	
<input checked="" type="checkbox"/>	x-api-key	957fb90f-9eb6-49f8-a5db-bc5db8aea...	(Required) Api key specific to client ...
<input checked="" type="checkbox"/>	Content-Type	application/json	
<input checked="" type="checkbox"/>	Accept	application/json	
<input checked="" type="checkbox"/>	authorization	eyJraWQiOiIyZWswNHc4N1dBS0ZsbE1...	
<input checked="" type="checkbox"/>	call-new-version	true	

To maintain backwards compatibility for six (6) months post release, you may continue making calls as per normal. No change to the header is required. To utilize the newest version of the updated notification/v1/getList schema during the six (6) months post release, **you must include the backward compatibility header** in your API calls

The current Payload Encryption Services are published in Swaggerhub as version 3.0. The **updated version** of this schema will be published in Swaggerhub as version 3.1.

NOTE: This change impacts **EVERY** Service and Endpoint for Payload Encryption for JSON specifically. After the six (6) months' backward compatibility period expires, all endpoints in Payload Encryption will default to the newest version and will no longer return the **pxObjClass** field.

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.

NOTE: In some cases, AI assisted tools may be employed to support User customer service interactions, content development, and communications. Any such use of AI will follow appropriate safeguards and have human oversight in place.

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