e-OSCAR® RELEASE NOTES

Release eo2026.09

November 5, 2026

Release eo2026.09 Summary:

The **eo2026.09** release scheduled for November 5, 2026, includes a variety of enhancements related to the e-OSCAR System.

Most of the features planned for this release relate to our ongoing development of API Services for the Consumer Reporting Agencies, and will have no tangible impact upon the use of the e-OSCAR System or Services by e-OSCAR for Data Furnishers.

The following enhancements apply to the e-OSCAR System.

I. UPDATES TO E-OSCAR SYSTEM TERMS OF USE

These updates modernize our language around automation and AI-driven tools and add new protections for Registrants going through corporate resolution processes.

Below is a plain-language summary of what's changing. The full, updated document can be found on our website at https://www.e-oscar.org/importantnews, and we encourage you to review the details.

What's Changing in the Terms of Use

- **New rules for automation tools and bots**. We've broadened the definition of "Registrant Automation Tool" to explicitly cover bots, intelligent agents, RPA, AI-driven agents, and similar non-human tools. Going forward, **use of any such tool against the e-OSCAR System is prohibited unless expressly authorized in writing by OLDE in advance** — a shift from the prior standard, which only required notifying OLDE before use.
    - If you're using an automation tool you **previously disclosed** to OLDE, you have a **180-day grace period** from the effective date of our new Terms to continue using it.
    - Use of OLDE's official API Services under our published API documentation is **not** affected by this change — **that's still the supported, sanctioned path for automation.**
    - Unauthorized automation tools **may result in immediate suspension** of the associated Operator ID, without advance notice.
    - If you are currently using a non-approved Registrant Automation Tool, please contact us **immediately** to discuss next steps.
- New protections for Registrants in resolution planning. We've added a new framework for Registrants subject to Dodd-Frank resolution planning requirements, ensuring continuity of e-OSCAR access during a resolution proceeding (so long as fees continue to be paid and the Registrant remains in compliance), along with a defined path for a resolution transferee to assume a Registrant's e-OSCAR rights and obligations.

II. UPDATES TO HOW PAYMENT HISTORY PROFILE DATA COULD BE DISPLAYED

Starting with this release, Consumer Reporting Agencies (CRAs) will now have the ability to send ACDVs and Notifications to e-OSCAR through our API Services as well as by batch file transfer.

Prior to this release, when the leading (earliest) months of the grid had no history, e-OSCAR filled them with dashes ("-").

After this release, for ACDVs and Notifications that a CRA sends through the API Services, we'll pass those months through **exactly as** the CRA sends them.

That means you may see either a **"D"** (no payment history reported or available) or a "-". Trailing months with no history will still be filled with dashes.

If you work ACDVs and Notifications in the e-OSCAR System: there's nothing to do. You may just start seeing a "D" where you used to see a dash.

If you use our API Services platform, please note the following:

- The API schema and the 84-character PHG field **are not changing**.
- **If you connect to API Services directly:** please make sure your system accepts both "D" and "-" in leading PHG months. Each CRA will start using the API Services **on its own schedule**, so plan for both values now even if you don't see a "D" right away.
- **If you use a third-party provider** (such as Provana, PMG, or Akuvo): check with them to confirm they're ready. You likely won't need to do anything yourself.

III. ADDITION OF ACCOUNT NUMBER VALIDATION ON DISPUTE RESPONSES SUBMITTED VIA API SERVICES BY e-OSCAR

This update adds an automated validation check when Data Furnishers respond to dispute requests (ACDVs) through integrated system services (APIs). Because account numbers are intended to remain static during dispute resolution, the system now verifies that the account number provided in a response matches the account number from the original dispute request.

When submitting or validating a dispute response via API services, users can no longer change the original account number. If an altered account number is sent, the system will prevent submission and prompt the user with a message indicating that the account number must either match the original request or be left blank. Capitalization differences are not flagged as changes. This validation applies solely to API submissions (both standard and encrypted formats) and does not affect responses submitted directly through the web portal interface.

IV. CLEAR AND SECURE ERROR MESSAGES FOR PASSWORD CHANGES IN API SERVICES BY e-OSCAR

This update standardizes the error feedback returned when users change their password via the automated authentication service. To improve security and eliminate misleading or overly specific error descriptions, the system now returns a uniform message whenever invalid information is provided.

Users attempting to change passwords through the service will receive a clear, consistent "Invalid Credentials" message if any submitted detail is incorrect—such as an unrecognized user ID, registration ID, API key, or invalid password.

V. RESTRICTED ACCESS FOR DISPUTE REQUEST RECORDS AWAITING SUPPORTING IMAGES (API SERVICES BY e-OSCAR)

This update prevents Data Furnishers from viewing or retrieving dispute requests (ACDVs) through API services while the request is in a "Pending-Image" status. It ensures that dispute records are not accessed or actioned before their supporting image documents have finished processing.

If a user or integrated system attempts to view, retrieve, or list dispute records that are still waiting for associated images to process, the system will not return the incomplete record. Instead, the service returns a standard notification indicating that the record cannot be found. This restriction applies to both encrypted and standard requests, ensuring users only work with complete dispute files.

VI. (BUG CORRECTION) VISIBILITY SAFEGUARDS FOR NOTIFICATIONS AWAITING IMAGES (API SERVIES BY e-OSCAR)

This fix addresses an issue where automated API connections could access Block and Dispute Response (DR) Notification records while they were still in "Pending-Images" status. This update aligns the API's behavior with the web portal by ensuring that pending notification data remains hidden until image processing is fully complete.

VII. (BUG CORRECTION) DEDICATED PERMISSION REQUIREMENT TO VIEW MANAGEMENT REPORTS

This change enforces role-based access controls for Data Furnisher Management Reports. To protect sensitive operational metrics and activity tracking, access to the Management Reports menu and its contents now strictly requires the "Reports Viewer" role (which is available only to users with a "Manager" operator type).

Users who do not have the Reports Viewer role will no longer see or have access to the Management Reports navigation menu or any reports within it (including the Productivity Report, Operator Profile Changes, and Operator Activity Report). Organizations should ensure that supervisory staff who require access to operational and productivity metrics have the appropriate manager operator type and Reports Viewer role assigned.

VIII. (BUG CORRECTION) READ-ONLY ENFORCEMENT ON REINSERTION TRANSACTIONS FOR OPERATORS WITH AUDITOR ROLE

This fix corrects user access permissions to ensure that accounts designated with the "Auditor" role have strictly read-only access to Reinsertion cases. It also clarifies that only Data Furnisher operators holding the explicit "Reinsertion Initiator" role can create or take action on Reinsertion cases.

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.

This information is subject to confidentiality terms in the e-OSCAR System Terms of Use.