



e-OSCAR[®] RELEASE NOTES

Release eo2026.08

October 8, 2026

Release eo2026.08 Summary:

The **eo2026.08** release scheduled for October 8, 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. ADDITION OF NEW, DATA-FURNISHER REQUESTED SKILL CATEGORIES

We are introducing a variety of new skills in the e-OSCAR System based upon Data Furnisher requests. Appropriate tooltip (help) text updates have been made within the e-OSCAR System. The newly added skills, and their definitions, are captured below:

- **HELOCs** – Portfolio Type of C (Line of Credit) and Account type of 89 (Home Equity Line of Credit)
- **Blue Repossession** – Dispute Code 1 or 2 contains 15, 19, 23, 24, 104, 108, 114, 116, 117 or 119 and Account Status Code equals 95, 96, 61 or 63
- **Yellow Repossession** – Dispute Code 1 or 2 contains 6, 10, 12, 31, 38, 39, 40, 41, 100, 102, 106, 110, 111, 112, 115 or 118 and Account Status Code equals 95, 96, 61 or 63
- **Blue Full Term** – Dispute Code 1 or 2 contains 15, 19, 23, 24, 104, 108, 114, 116, 117, or 119 and Special Comment Code equals BC, BF or BD
- **Yellow Full Term** – Dispute Code 1 or 2 contains 6, 10, 12, 31, 38, 39, 40, 41, 100, 102, 106, 110, 111, 112, 115 or 118 and Special Comment Code equals BC, BF or BD
- **Payment History** – Dispute Code 1 or 2 contains 12, 39, 106 or 114

II. CREATION OF NEW ALERTS RELATING TO SKILL CHANGES

To help administrators better manage skill assignments and understand downstream impacts, an informational reminder is now displayed when viewing or removing skills:

- **Organization Level:** The **Skills Management** screen now displays a continuous reminder at the top of the page.
- **Operator Level:** A reminder will appear on the **Operator Profile** window whenever a previously assigned skill is being removed.

The message included in the informational reminder is, “*REMINDER: Any change to skills impacts ACDVs in the work queue as well as in progress ACDVs in an operator’s worklist.*”. This alert is informational only—it does not block actions or require confirmation before proceeding.

III. SUBSCRIBER CODE FORM VALIDATIONS

To prevent delays in the approval process when a Data Furnisher is adding or deleting Subscriber Codes, required field validations have been introduced on the Subscriber Code form for Data Furnishers.

As a result of these new validations, when a Data Furnisher adds or deletes/modifies a Subscriber Code, the selection of an affiliated NCRA will now be required. If the field is left blank upon submission, the following message will appear: *"NCRA must be selected when adding or modifying a Subscriber Code."*

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.