
Overview of Data Furnisher Batch Processing

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1. Purpose

This document summarizes the general processes associated with the **e-OSCAR Batch Interface**, which is a secure method of transporting ACDV Request and ACDV Response batch files between the Data Furnisher and e-OSCAR.

This summary provides sufficient insight into the e-OSCAR Batch Interface capabilities to afford potential high volume users an opportunity to determine whether the Batch Interface will streamline their processing workload. Interested Data Furnishers must already be familiar with e-OSCAR concepts, including ACDV queues and Work in Progress (WIP) areas.

Additional detailed technical information beyond this summary requires the execution of a Batch Interface Agreement and payment according to the **Project Payment Schedule and Standard Fees** section outlined within this document.

2. Overview

Designed for the Data Furnisher that receives large volumes of Automated Consumer Dispute Verification (ACDV) Requests, the e-OSCAR Batch Interface is a product offering that provides the Data Furnisher with the secure receipt of ACDV Request batch files in XML format from e-OSCAR for use within the Data Furnisher's internal application. The Data Furnisher may further streamline processes through the internal development of ACDV Responses for secure transport of XML files to e-OSCAR via the Batch Interface.

Utilizing the e-OSCAR Batch Interface may allow the Data Furnisher to manage the dispute process in their own application, which could present efficiencies internally. Depending upon the Data Furnisher's current processes, the e-OSCAR Batch Interface could prevent the duplication of effort by allowing entries to be made in their own application and not have to repeat the process again in e-OSCAR.

An added advantage of the e-OSCAR Batch Interface is the storage of daily files up to 30 days. This can be of benefit if there is ever a need to recover files sent or received within the past 30 calendar days.

3. Batch Interface Implementation Variations

3.1 New Connection

In this scenario, no VPN/SFTP connectivity currently exists between e-OSCAR and the Data Furnisher. A full Batch Interface implementation process, including connectivity stages, is necessary.

3.2 Existing Connection

In this scenario, the Data Furnisher has an existing, active VPN/SFTP connection to e-OSCAR and plans to use the same tunnel and SFTP configuration for the Batch. The implementation process will be somewhat abbreviated.

4. Batch Interface Implementation Stages

In general, implementation of the Batch Interface occurs in multiple stages as follows:

Stage 1: Data Furnisher acceptance of the **e-OSCAR Batch Interface Agreement**.

Stage 2: Data Furnisher receives and pays first invoice.

Stage 3: Data Furnisher review of all e-OSCAR Batch Interface operational and technical documentation and preparation of internal project plan.

- Begins internal build

Stage 4: Project Kickoff Meeting

- Data Furnisher provides Data Furnisher Contact Information and Project Milestones form to OLDE
- Review and return of Data Furnisher Contact Information and Project Milestones form
- Review milestone presentations
- Review of Data Furnisher Batch Processing Implementation Guide (Setup, Testing and Go-Live)

Stage 5: Data Furnisher

- Builds internal application:
 - To receive and process ACDV Request XML files per specifications
 - To return ACDV Response XML files per specification
- Provides OLDE with the following forms:
 - VPN Configuration Form
 - SFTP Form with SSH public keys
- Testing Plan
 - Number of ACDVs
 - What ACDVs will be used
 - Working Testing ACDVs

Stage 6: Connectivity Testing and Support, including

- OLDE-provided invitation to Conference Call/Work Session (date to be determined after SFTP client setup, VPN setup, and completes XML mapping/internal build by Data Furnisher)
- Connectivity Work Session
 - Implementation of VPN connectivity
 - Configuration of SFTP for UAT (Time permitting, will also configure for Production and Disaster Recovery)
 - Testing support

Stage 7: User Acceptance Testing and support, including

- UAT Period
 - Creation of Batch Queues in UAT
 - Testing of batch file XML format and transport in UAT
 - Testing support
 - Congruence on what testing data is used

Stage 8: Go Live, including

- Batch-enabling of production registration(s)
- Creation of Batch Queues in production
- Go Live
- Ongoing Batch Interface support
- Data Furnisher signs Batch Interface Final Acceptance form

5. System Considerations / Requirements

5.1. Data Furnisher Development

To achieve the benefits of the Batch Interface, the Data Furnisher's development effort will vary depending on the Data Furnisher's internal business and compliance requirements. **The internal development effort is the responsibility of the Data Furnisher.**

Upon receipt of the Data Furnisher's signed **Batch Interface Agreement**, OLDE will provide technical specifications, including the Data Definitions Document and other detailed specifications.

5.2. Software Requirements

To transfer files securely, the Batch Interface process requires a combination of Virtual Private Network (VPN) and SFTP (using SSH keys). Each Data Furnisher that uses the Batch Interface must provide both products to be able to communicate with the e-OSCAR data center via the Batch Interface.

The Data Furnisher's configuration effort required for the Batch Interface will vary, depending if the Data Furnisher has an existing VPN tunnel and SFTP connection with Vendor. **The internal configuration effort for the Batch Interface is the responsibility of the Data Furnisher.**

5.3. Batch Queues

Once your company is Batch Enabled, the next step is to set up the **Batch Queues**. Like interactive queues, Batch Queues and the rules behind them are created by the Data Furnisher System Administrator(s) or Queue Manager(s).

When ACDVs are received from the Consumer Reporting Agencies (CRAs), logic in the e-OSCAR system is applied to create batch request files that are transmitted to the Data Furnisher based upon Batch Queue names. One file is sent for each Batch Queue.

Every Batch Queue includes parameters for setting the following:

- For ACDV Request batch file: The time of day that you would like to have the ACDV Request batch files sent to you (within the defined standard window); and
- For ACDV Response batch file: The Batch Error Threshold, which is the number of errors that are acceptable for each ACDV Response batch file transmitted. If the number of errors exceeds the threshold, the ACDV Response file is rejected.

If any ACDV Response (within the ACDV Response batch file) is incomplete or contains errors, the ACDV Response will appear in the *Incomplete* or *Error WIP* respectively and will require that the Data Furnisher resolve the ACDV Response interactively.

- Special Considerations for Batch Queues:
 - The number of Batch Queues translates into the number of files created and transmitted. The Batch Queue *Timing* selected for each individual Batch Queue dictates the time that the Batch Queue file is processed.

- As you increase the number of Batch Queues with similar Batch Timings, transmission times of the batch files will be affected. In particular, Batch Queues whose Timings are scheduled during peak timeframes may be additionally impacted.
- In order to meet your operational needs, please consider a review of all your Batch Queue Timings to provide for possible increases in transmission times.

5.4. ACDV Requests

ACDV Requests are submitted by the CRAs to e-OSCAR and are appropriately routed to the Data Furnisher Batch Queues based on the specified rules and precedence of each Batch Queue.

e-OSCAR collects the ACDV Requests that are attached to each Batch Queue and converts the ACDV Requests to XML format.

These records are then transmitted via **Batch File** to the Data Furnisher at the designated time. One ACDV Request batch file is sent for each Queue, once a day.

5.5. Processing ACDV Requests and Responses

As mentioned previously, the Data Furnisher's development effort required for the Batch Interface will vary, depending upon the Data Furnisher's internal business and compliance requirements. **The internal development effort is the responsibility of the Data Furnisher.**

Upon receipt of the ACDV Request batch file, the Data Furnisher reads the Request records into its systems and prepares Responses. The Data Furnisher may then compile the ACDV Responses in the ACDV Response batch file for transmission to e-OSCAR.

Once the ACDV Response batch file has been created and successfully transmitted to e-OSCAR, any errors or incompletes will appear in the *Incomplete* or *Error WIP* respectively within e-OSCAR.

The *Incomplete* WIP contains ACDV Responses that have missing data in certain fields and are therefore incomplete. The *Error WIP* contains ACDV Responses that have errors other than missing data. The Incomplete and Error Responses can then be resolved interactively.

After e-OSCAR successfully receives the ACDV Response batch file, responses are returned to the CRAs.

6. Data Furnisher Responsibilities

- 6.1. **The Data Furnisher is responsible for ensuring that the data included within the ACDV Responses comply with the Metro 2 format.**
- 6.2. The Data Furnisher is required to program its system(s) to receive ACDV Requests in the XML format supplied by e-OSCAR and return ACDV Responses in the XML format expected by e-OSCAR. XML Schemas will be provided to the Data Furnisher upon execution of the **Batch Interface Agreement**.
- 6.3. The Data Furnisher is required to install, configure and test both VPN and SFTP before logical communication with e-OSCAR can be tested and established.

Please include your Information Technology/Network team to establish VPN connectivity, the encrypted tunnel between the Data Furnisher and the e-OSCAR network firewalls.

- 6.4. The Data Furnisher must provide the e-OSCAR team with information required for configuration of SFTP, which is used for file transfers.

Activity	Responsibility
Internal Build of Data Furnisher Application	Data Furnisher
VPN Installation/Configuration	Data Furnisher
SFTP Installation/Configuration	Data Furnisher

7. Project Payment Schedule and Standard Fees

7.1. Application Software and Support

The Batch Interface Non-recurring pricing listed below includes **set-up support** for the following:

- Project management of e-OSCAR implementation
- VPN connectivity and testing between e-OSCAR and Data Furnisher
- Configuration and testing of e-OSCAR SFTP to transact with Data Furnisher
- Batch Interface enablement of Data Furnisher's e-OSCAR registration(s)
- Testing support for XML files and batch test transactions
- Data Furnisher Batch Interface Training, including
 - Batch functionality and monitoring
 - Batch queues
 - Batch reports and message logs
- Go Live support

7.2. Pricing: Non-recurring Activities

The Non-recurring cost to implement the Batch Interface does not include any cost incurred by the Data Furnisher to purchase or install VPN and SFTP.

7.2.1 New Connection; New VPN Tunnel & New SFTP Configuration

Non-recurring Activity	Production and Disaster Recovery Environments
Batch Interface Agreement: Upon signing of the <i>e-OSCAR Batch Interface Agreement</i>	\$9,500.00
User Acceptance Testing Readiness Upon successful completion of Connectivity session	\$6,500.00
User Batch Interface Final Acceptance Upon signing of the <i>Batch Interface Final Acceptance</i> Form	\$4,000.00
Total Non-recurring Cost	\$20,000.00

7.2.2 Existing Connection; Current VPN Tunnel & SFTP Configuration

Non-recurring Activity	Production and Disaster Recovery Environments
Batch Interface Agreement: Upon signing of the <i>e-OSCAR Batch Interface Agreement</i>	\$5,000.00
User Acceptance Testing Readiness Upon successful completion of Connectivity session	\$3,000.00
User Batch Interface Final Acceptance Upon signing of the <i>Batch Interface Final Acceptance</i> Form	\$1,800.00
Total Non-recurring Cost	\$9,800.00

7.3. Pricing: Recurring Activities

7.3.1 New Connection; New VPN Tunnel & New SFTP Configuration

Recurring Activity	Cost
Monthly Batch Interface Support fee (subject to future increases)	\$1,000.00
\$.30 per ACDV transaction charge still applies to ACDVs that are processed using a Batch Interface connection (subject to Terms of Use)	30 cents per transaction

7.3.2 Existing Connection; Current VPN Tunnel & SFTP Configuration

Recurring Activity	Cost
Monthly Batch Interface Support fee (subject to future increases)	\$250.00
\$.30 per ACDV transaction charge still applies to ACDVs that are processed using a Batch Interface connection (subject to Terms of Use)	30 cents per transaction

8. Next Steps

To obtain more technical information and/or enter into technical discussions regarding the e-OSCAR Batch Interface, your company must execute the **Batch Interface Agreement** with OLDE.

If you feel that the Batch Interface will streamline your operation and benefit your company and wish to execute the Batch Interface Agreement, please contact e-OSCAR.

- To assure a timely response, please include the following information in your request:
 - Subject Line:** REQUEST FOR BATCH INTERFACE AGREEMENT
 - e-OSCAR Registration ID
 - Formal Company Name
 - Contact Name
 - Contact Telephone Number
 - Contact E-mail Address
- Please e-mail your request to bdunkley@newmgtservices.com and jstuhr@newmgtservices.com.

9. OLDE Follow-up

OLDE will review your request for the **e-OSCAR Batch Interface Agreement** and provide the Agreement to your specified Contact for signature (by an officer of your company), upon readiness to begin the implementation process.