

Dispute Code and Response Code Validations - Job Aid

Purpose This document provides and explanation of how Dispute Codes and Data Furnisher response entries and validated and influence the availability of the Response Codes within the e-OSCAR application.

Overview When Data Furnishers are responding to ACDVs in e-OSCAR, the Response Codes that are available for selection are dependent on the Disputes Codes included in the ACDV as well as the Data Furnisher's entries in the Response fields of the ACDV.

Response Code Validations In order to allow Data Furnishers to use a Response Code that is better aligned with their response and an ACDV, the below statements are true.

The e-OSCAR system will only consider an "update" to a specific field(s) to be an entry in the Response column that is different from the data provided in the Original column. (see image below)

	Original	Response	
Date of Account Information	01-30-2017	03 -30 -2017	DIFFERENT Data Entry = UPDATE

The e-OSCAR system will only consider an entry to a specific field(s) in the Response column that is

	Original	Response	
Date of Account Information	01-30-2017	01 -30 -2017	IDENTICAL Data Entry = NO UPDATE

identical to the data provided in the Original column to be a "validation" only; not an "update". (see image below)

Dispute Codes and Available Response Codes

Dispute Category	Dispute Codes	Description	Definition/Validation Guidance	Available Response Codes
Ownership	01	Not his/hers.	Provide or confirm complete ID.	1, 3, 4, 6, 7, 23
	02	Belongs to another individual with the same/similar name.	Provide or confirm complete ID.	1, 3, 4, 6, 7, 23
	101	Not Liable for account (e.g., ex-spouse, business).	If liable, provide or confirm complete ID.	1, 3, 4, 6, 7, 23
Closed Account	23	Claims Account Closed.	Verify Compliance Condition Code, Special Comment Code, and Date Closed.	1, 3, 4, 6, 7, 21, 22, 23
	24	Claims Account Closed by Consumer.	Verify Compliance Condition Code and Date Closed.	1, 3, 4, 6, 7, 21, 22, 23
Account Specific	15	Credit Limit or Highest Credit/Original Loan Amount incorrect.	Verify Credit Limit or Highest Credit/Original Loan Amount.	1, 3, 4, 6, 7, 21, 22, 23
	100	Claims account deferred.	Verify Specialized Payment Indicator and Deferred Payment Start Date.	1, 3, 4, 6, 7, 21, 22, 23
	108	Disputes Portfolio Type, Account Type or Terms Duration/Terms Frequency.	Verify Portfolio Type, Account Type, Terms Duration and Terms Frequency.	1, 3, 4, 6, 7, 21, 22, 23
	118	Disputes Current Balance and/or Amount Past Due.	Verify Current Balance or Amount Past Due.	1, 3, 4, 6, 7, 21, 22, 23
	119	Disputes Original Charge-off Amount, Actual Payment Amount or Scheduled Monthly Payment Amount.	Verify Original Charge-off Amount, Actual Payment Amount or Scheduled Monthly Payment Amount.	1, 3, 4, 6, 7, 21, 22, 23
Account Comments	10	Settlement or partial payment accepted.	Verify Special Comment Code.	1, 3, 4, 6, 7, 21, 22, 23,
	116	Disputes Compliance Condition.	Verify Compliance Condition Code.	1, 3, 4, 6, 7, 21, 22, 23
	117	Disputes Special Comment Code and/or Narrative Remarks.	Verify Special Comment Code and/or Narrative Remarks.	1, 3, 4, 6, 7, 21, 22, 23
Account Dates	114	Disputes Date Opened, Date of Last Payment and/or Date Closed.	Verify Date Opened, Date of Last Payment and/or Date Closed.	1, 3, 4, 6, 7, 21, 22, 23
	115	Disputes Date of First Delinquency.	Verify Date of First Delinquency.	1, 3, 4, 6, 7, 21, 22, 23

Dispute Category	Dispute Codes	Description	Definition/Validation Guidance	Available Response Codes
Account Derogatory Payments	39	Insurance claim delayed.	Verify Account Status, Payment Rating, Amount Past Due, Current Balance and Account History.	1, 3, 4, 6, 7, 21, 22, 23
	106	Disputes present/previous Account Status/Payment Rating/Account History.	Verify Account Status, Payment Rating and Account History.	1, 3, 4, 6, 7, 21, 22, 23
Collection	6	Not aware of collection.	Provide or confirm complete ID and verify Account Information.	1, 3, 4, 6, 7, 21, 22, 23
	12	Claims paid the original creditor before collection status/paid before charge off.	Verify Account Status, Payment Rating, Current Balance, Amount Past Due and Account History.	1, 3, 4, 6, 7, 21, 22, 23
Bankruptcy	19	Included in the bankruptcy of another person.	Verify Consumer Information Indicator.	1, 3, 4, 6, 7, 21, 22, 23
	37	Account included in bankruptcy.	Verify Consumer Information Indicator.	1, 3, 4, 6, 7, 21, 22, 23
	102	Account reaffirmed or not included in bankruptcy.	Verify Consumer Information Indicator and Account Status.	1, 3, 4, 6, 7, 21, 22, 23
Fraud	103	Claims true identity fraud, account fraudulently opened.	Provide or confirm complete ID	1, 3, 4, 6, 7, 23
	104	Claims account take-over, fraudulent charges made on account.	Verify Special Comment Code.	1, 3, 4, 6, 7, 21, 22, 23
Account Not Specific	31	Contract cancelled or rescinded.	Verify all Account Information.	1, 3, 4, 6, 7, 23
	38	Claims active military duty.	Verify all Account Information.	1, 3, 4, 6, 7, 21, 22, 23, 24
	40	Account Involved in Litigation.	Provide or confirm complete ID and verify all Account Information	1, 3, 4, 6, 7, 21, 22, 23, 24
	41	Claims Victim of Natural or Declared Disaster.	Verify all Account Information.	1, 3, 4, 6, 7, 21, 22, 23, 24
	110	Claims company will change.	Verify all Account Information.	1, 3, 4, 6, 7, 21, 22, 23, 24
	111	Claims company will delete.	Verify all Account Information.	1, 3, 4, 6, 7, 23
	112	Consumer states inaccurate information.	Provide or confirm complete ID and verify all Account Information.	1, 3, 4, 6, 7, 21, 22, 23, 24
	120	Consumer disputes deceased ECOA.	Provide or confirm complete ID and verify ECOA Code.	1, 3, 4, 6, 7, 21, 22, 23