

E-OSCAR Dispute Codes (Numerical Order)

Dispute Codes List:

- 001 - Not his/hers.
- 002 - Belongs to another individual with same/similar name.
- 006 - Not aware of collection.
- 008 - Late due to change of address and never received statement.
- 010 - Settlement or partial payments accepted.
- 012 - Claims paid the original creditor before collection status or paid before charge-off.
- 014 - Claims paid before collection status.
- 019 - Included in the bankruptcy of another person.
- 023 - Claims account closed.
- 024 - Claims account closed by consumer.
- 031 - Contract canceled or rescinded.
- 037 - Account included in bankruptcy.
- 038 - Claims active military duty.
- 039 - Insurance claim delayed.
- 040 - Account involved in litigation.
- 041 - Claims victim of natural or declared disaster.
- 100 - Claims account deferred.
- 101 - Not liable for account (i.e. account belongs to ex-spouse, business, etc).
- 102 - Account reaffirmed or not included in bankruptcy.
- 103 - Claims true identity fraud/account fraudulently opened.
- 104 - Claims account take-over, fraudulent charges made on account.
- 105 - Disputes Dates of Last Payment/Opened/of First Delinquency/Billing/Closed.
- 106 - Disputes present/previous Account Status/Payment History Profile/Payment Rating.
- 107 - Disputes Special Comment/Compliance Condition Code/narrative remarks.
- 108 - Disputes Account Type or Terms Duration/Terms Frequency or Portfolio Type disputed.
- 109 - Dispute current balance.
- 110 - Claims company will change.
- 111 - Claims company will delete.
- 112 - Claims inaccurate information.

Key FCRA Case Law:

Cushman v. TransUnion (3rd Cir. 1997)

Holding: A CRA that blindly relies on a creditor's verification, without further investigation, may violate its obligations under the Fair Credit Reporting Act (FCRA).

Quote: "A credit reporting agency may be required, in certain circumstances, to verify the accuracy of a creditor's initial report, particularly when a consumer disputes the information and provides credible evidence of inaccuracy."

Stevenson v. TRW Inc. (5th Cir. 1998)

Holding: The court found the CRA's reinvestigation to be unreasonable because it failed to do more than passively forward information back and forth. This case underscored that reinvestigation must be more than a rubber stamp.

Richardson v. Fleet, Equifax, et al.

Holding: Though not as widely cited as the other two, this case followed the same reasoning: a CRA cannot absolve itself of responsibility by leaning solely on the creditor's word without evaluating the merits of the consumer's claim.

Widely Held Legal View:

CRAs have an independent duty under the FCRA (15 U.S.C. § 1681i) to reasonably investigate a consumer's dispute. Simply forwarding the dispute to the furnisher and accepting their response is **not always sufficient**, particularly when the consumer provides credible documentation or raises substantial doubts about the information's accuracy.