

FACTA 312 Policy - Template #2

Credit Bureau Disputes

Easy to edit, 7 page MS Word document. Policy contains outline and general descriptions for the components of a Credit Bureau Disputes policy, including the new FACTA 312 requirements. The document is ready for you to add/change/delete information as required to customize for your institution and includes the following:

- Policy Updates and Approvals
- Disputes Processing
- e-Oscar User Administration / Security Controls
- Dispute Initiation
- Dispute Centralization
- New FACTA 312 Dispute Requirements, including -
 - ◇ Direct disputes
 - ◇ Data furnisher responsibilities
 - ◇ Credit bureau responsibilities
 - ◇ Consumer's responsibilities
 - ◇ Frivolous & irrelevant disputes