



STATE OF MICHIGAN

DEPARTMENT OF HUMAN SERVICES  
LANSING

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### IV-D MEMORANDUM 2013-023

**TO:** All Friend of the Court (FOC) Staff  
All Office of Child Support (OCS) Staff

**FROM:** Erin P. Frisch, Director  
Office of Child Support

**DATE:** July 23, 2013

**UPDATE(S):**

Manual

Form(s)

**SUBJECT:** Online Solution for Complete and Accurate Reporting (e-OSCAR) Document Image Enhancement; Action Required by August 10, 2013

**RESPONSE DUE:** None

**POLICY EFFECTIVE DATE:** Upon receipt

**PURPOSE:**

The e-OSCAR system will include a document image enhancement on August 10, 2013. This IV-D Memorandum describes the enhancement, identifies its impact on credit reporting dispute processing, and explains how FOC e-OSCAR users must prepare to use it.<sup>1</sup>

**DISCUSSION:**

e-OSCAR is a standard online computer system that all credit reporting agencies (CRAs) use to process Automated Credit Dispute Verifications (ACDVs)<sup>2</sup> and Automated Universal Data forms (AUDs).<sup>3</sup> ACDVs and AUDs are electronic means of exchanging information about credit reporting accounts between CRAs and an entity reporting account information (e.g., Michigan's IV-D program). Michigan law requires FOCs to report NCPs whose delinquency exceeds two months' child support obligation to a CRA. For complete information regarding the credit reporting process, refer to the

<sup>1</sup> The information in this memorandum will be incorporated into a future credit reporting manual section in the *Michigan IV-D Child Support Manual*.

<sup>2</sup> An ACDV is an electronic way that a CRA can request that the FOC verify, update or delete account information on a non-custodial parent's (NCP's) credit report.

<sup>3</sup> The Michigan Child Support Enforcement System (MiCSES) sends updates directly to the CRA; therefore, Michigan IV-D workers do not need to use AUDs.

[State Court Administrative Office \(SCAO\) Administrative Memorandum 2009-04, Providing Information to Credit Reporting Agencies](#). Supplemental information is available in [Michigan IV-D Action Transmittal \(AT\) 2008-042, e-OSCAR: The Online Credit Reporting Dispute System](#).

NCPs reported to a CRA have a legal right to dispute a mistake of fact regarding the amount reported or the identity of the person reported.<sup>4</sup> An NCP may file a dispute with the CRA or with the FOC. When the NCP files a dispute with the CRA, the CRA reports the dispute to e-OSCAR, and e-OSCAR notifies the FOC via an ACDV. FOCs must respond to these disputes via e-OSCAR. IV-D workers designated as e-OSCAR ACDV Responders will respond to the disputes.

## Document Image Enhancement

On August 10, 2013, e-OSCAR will implement a feature that allows e-OSCAR users to view images of original documents that a consumer (NCP) submits in support of his/her credit dispute. e-OSCAR will attach the document images to the ACDVs.<sup>5</sup> e-OSCAR will attach no more than five document images per ACDV. Currently, CRAs use a free-form field to describe the information the NCP provided in support of his/her dispute.

Document images will not accompany every ACDV because not all NCPs will submit supporting documents. However, if e-OSCAR attaches a document image to an ACDV, the user **cannot** process the ACDV unless the user views, prints, or downloads the document image. If the user does not process the ACDV by the response due date, the CRA will delete the NCP's child support account from the NCP's credit report.<sup>6</sup>

OCS does not recommend printing or downloading document images containing confidential information.<sup>7</sup> A user must not download and store a document image containing confidential information to a mobile device<sup>8</sup> without explicit permission from OCS.<sup>9</sup> If a user prints a document image, (s)he must handle the document the same way IV-D workers are required to handle and dispose of ad hoc reports.<sup>10</sup>

## Required Actions for e-OSCAR Users

All e-OSCAR users must participate in one of the e-OSCAR Document Image Retrieval Testing sessions. Users must go to the e-OSCAR [training schedule webpage](#) to register

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<sup>4</sup> Michigan Compiled Law (MCL) 552.512

<sup>5</sup> The document image file types are .TIFF, .GIF, .JPG (.JPEG), and .PNG. Most of the document images will be in the .TIFF file type.

<sup>6</sup> 15 United States Code (USC) 1681i.

<sup>7</sup> For a discussion of confidential information, reference [Section 1.10, "Confidentiality/Security" of the Michigan IV-D Child Support Manual](#).

<sup>8</sup> Mobile devices include laptops.

<sup>9</sup> Reference the Department of Technology, Management & Budget (DTMB) [Technical Standard 1340.00.06, "Storage of Sensitive Information on Mobile Devices and Portable Media."](#)

<sup>10</sup> For a description of how to handle ad hoc reports, reference [AT 2005-008, Dissemination of Ad Hoc Reports](#).

for a session. The purpose of the testing session is to ensure that a user's web browser is able to access the document images. e-OSCAR users must register for and participate in a testing session as soon as possible to allow time to make changes to their web browser if necessary before the implementation date of August 10, 2013.<sup>11</sup> Any user who cannot view the document images will not be able to process ACDVs.

For information and updates on the e-OSCAR document image enhancement, visit the [e-OSCAR website](#) and click the "e-OSCAR Enhancement" link in the left menu.

**NECESSARY ACTION:**

Retain this IV-D Memorandum until further notice.

**REVIEW PARTICIPANTS:**

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**CC:**

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**SUPPORTING REFERENCES:**

Federal  
15 USC 1681i

State  
MCL 552.512

**ATTACHMENTS:**

None

**EPF/VPW**

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<sup>11</sup> Users who connect to a county-provided central server must contact their county's information technology department for assistance with browser changes. All other users should contact the MiCSES Help Desk at 800-968-2644.