In the dispute type / reason scenarios listed in the table below where a consumer disputes the fact that they are not on the Electoral Roll or that that they should have a bankruptcy or Insolvency on their Credit Report there is nothing to link the dispute to on the Credit Report as it does not exist. In these scenarios there is a need to log the dispute in Optimus and assign it to a dispute type and reason code manually as Optimus cannot return a credit line item to raise a dispute against.

|  |  |
| --- | --- |
| **Dispute Type** | **Dispute Reason** |
| Administration Order | An Administration Order should be present on my credit file |
| Bankruptcy/Sequestration | A Bankruptcy/Sequestration should be present on my credit file |
| CCJ/Decree | A CCJ/Decree should be present on my credit file |
| Debt Relief Order | A Debt Relief Order should be present on my credit file |
| Electoral roll | I should have an Electoral Roll entry at my current address |
| IVA/Trust Deed/Fast Track Voluntary Arrangement | An IVA/Trust Deed should be present on my credit file |

This scenario occurs 35-50 times per day.

A mechanism is required in Optimus to raise a dispute when no line items are returned against the dispute type that allows the dispute to be entered and processed. This also needs to include the ability to record it against a dispute type e.g. ER and a reason code e.g. ‘I should have an Electoral Roll entry at my current address’.