

FCRA Defensibility: What 2026 Cases Teach Furnishers

Federal regulatory pressure eased. FCRA litigation risk has not.

42.4%

more FCRA lawsuits filed through August 2026 vs. 2025

\$5.4M+

in two 2026 jury verdicts against a credit union and bank

36%

of August 2026 consumer-statute plaintiffs had sued before

1 Where furnishers miss, and how DQS helps

WHERE FURNISHERS MISS

Account changes don't carry through

Payoffs, settlements, discharges, and forbearance updated in one field but not the others.



Errors return after disputes

Prior corrections don't hold, or bureau data no longer matches what was furnished.



Responses miss what the consumer sent

Payment confirmations, court orders, and settlement letters not reconciled before verifying.



HOW DQS HELPS

Furnishing Module

NEW RELEASE

400+ risk-ranked rules across 100% of furnished tradelines flag conflicting status, balance, and bankruptcy fields, including discharge, paid/settled, and forbearance logic.

Disputes Module

Every disputed account and response reviewed. Up to 80% reduction in unresolved dispute errors.

AI Resolution Engine

IN PILOT

Designed to review consumer images, assemble dispute history, and surface missing or contradictory evidence.

2 What 2026 courts rewarded, and where furnishers were exposed

DEFENSIBLE: FURNISHER PREVAILED

[Cox v. Credit Acceptance \(E.D.N.Y.\)](#)

Summary judgment: matched ID to origination documents and reviewed payment history

[Jordan v. M&T Bank \(7th Cir.\)](#)

Affirmed: cross-referenced ACDVs, escalated fraud, handled repeat disputes consistently

[Ward v. National Credit Systems \(10th Cir.\)](#)

\$500K verdict reversed: objective records tied the consumer to the account

EXPOSED: WHERE DQS COULD HAVE HELPED

[Robinson v. Tower FCU \(D. Del.\)](#)

\$2.6M verdict (Oct 2026): accounts not hers kept returning after disputes

[Huizar v. Horizon Bank \(N.D. Ind.\)](#)

\$2.865M verdict: re-verified a debt a court had voided

[Weeks v. Nationstar \(D. Nev.\)](#)

Claim advanced: charged off with a balance after Ch. 13 discharge

Could you show what was reviewed, and why?

- ✓ Can you prove a correction held at every bureau in later cycles?
- ✓ Are consumer-provided documents reconciled before a response is submitted?
- ✓ Do repeat disputes get a fresh review, or the prior answer?

[Request Your Free FCRA Baseline Review](#)

No cost. Minimal IT effort.



Scan to request