

Blankingship & Christiano Exposes TransUnion's Alleged Reckless Credit Reporting Practices

Case 1:24-cv-00143-PTG-LRV

RESTON, VA, UNITED STATES,
December 19, 2024 /

EINPresswire.com/ -- [Blankingship & Christiano](#) is proud to announce a successful resolution on behalf of their client Master Sergeant Ramon Espinosa, who was subjected to erroneous credit reporting by TransUnion, one of the nation's largest consumer credit reporting agencies.



The litigation highlighted the credit reporting agency's violations of the Fair Credit Reporting Act (FCRA) and exposed the disregard for the reinvestigation of consumer credit report disputes.

“

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The case revealed that TransUnion mishandled Mr. Espinosa's identity theft claims by outsourcing dispute investigations to an under-supervised third-party processor in India: Teleperformance.

Evidence presented during discovery demonstrated that Teleperformance failed to conduct proper reinvestigations, as required by the FCRA, repeatedly “parroted” inaccurate information from furnishers without verifying its accuracy

and failed to conduct the critical final step of determining if the disputed data was verifiably accurate.

Among the key findings:

- TransUnion admitted to outsourcing 30 million consumer disputes annually to Teleperformance. It also acknowledged paying Teleperformance \$3,775,000 annually to process disputes. Doing the math, that equates to a cost of just \$0.125 per dispute, prioritizing savings

over compliance and accuracy.

- The outsourced processors achieved substandard monthly quality scores, with some as low as 40%, far below TransUnion's own stated minimum proficiency level of 95%.
- Despite overwhelming evidence, including a fraud alert, a filed police report, and direct disputes from Mr. Espinosa, TransUnion failed to investigate adequately and continued to report a fraudulent account on his credit file.

"We have to hold corporations accountable when they fail to protect consumers' rights, and this case confirms that. No individual should have to endure the emotional and financial distress caused by such reckless disregard for federal law and consumer protections," [Hugo Blankingship](#), attorney for Mr. Espinosa, said.

The evidence revealed through depositions and discovery exposed how reckless credit reporting agencies like Trans Union are when it comes to investigating consumer complaints about inaccurate data on their credit files.

"This case sends a clear message that credit reporting agencies cannot evade their responsibilities to conduct a reasonable reinvestigation of consumer credit disputes by outsourcing critical consumer protection processes," [Thomas Christiano](#), another attorney for Mr. Espinosa, said.

Blankingship & Christiano remains committed to advocating for consumers' rights and ensuring that no individual suffers due to systemic failures by powerful institutions. For more information visit yourfaircreditlawyer.com or call 571-307-6419.

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