

The Equifax logo is displayed in white, bold, italicized capital letters on a red square background.

System-to-System

**Bankruptcy Navigator Index<sup>®</sup> 4.0 Models**  
Programming Guide



The material presented in this document is confidential and proprietary to Equifax Information Services LLC (“Equifax”). By accepting this document, recipients agree not to disclose any information contained herein to any third parties and/or to reproduce any part of this document without, in each instance, the prior written consent of Equifax.

Equifax Information Services LLC  
Marketing Communications, H-22  
1550 Peachtree Street, N.W.  
Atlanta, GA 30309



This document was designed to be used in conjunction with the *Equifax System-to-System TotalView, Version 5.0 or 6.0 Manual and the Equifax Model Manual*. Visit the Equifax Technical Specifications website at: [www.equifax.com/tcs/](http://www.equifax.com/tcs/)

If you have questions or concerns, regarding these programming specifications, please leave a message on the Equifax Technical Client Services Mailbox at 770-752-1145.

If you have questions regarding Insight for Score for Retail Banking, please contact your Equifax Sales Representative.

*This publication contains many of the valuable trademarks, service marks, names, titles, logos, images, designs, copyrights and other proprietary materials owned, registered and used by Equifax Inc. and its affiliated companies, including but not limited to, the registered mark "Equifax." Any unauthorized use of same is strictly prohibited and all rights in same are reserved by Equifax Inc. and its affiliated companies. All other trademarks and service marks not owned by Equifax Inc. or its subsidiaries that appear in this publication are the property of their respective owners.*

©2015 Equifax Inc., Atlanta, Georgia. All rights reserved.

## Comments on Bankruptcy Navigator Index 4.0 Models

---

### Introduction

Bankruptcy Navigator Index<sup>®</sup> (BNI) 4.0 is a powerful analytical tool designed to identify consumer bankruptcy risk at an early stage. Using a unique multi-tiered approach, BNI draws upon the combined strength of the Equifax credit reporting database and advanced statistical techniques to create an industry leading bankruptcy tool.

Developed to project consumer bankruptcy risk within the next 24 months, BNI helps you make timely decisions regarding acquisitions, credit limits, risk-based pricing, credit line management, over-limit authorization, re-issuance and collections activity.

BNI is a robust, fourth generation bankruptcy score that helps you predict the likelihood of consumer bankruptcy over 24 months. In particular, this version of the score delivers a significant performance improvement, showing a 7 percent to 10 percent lift over prior versions.

*Note: All versions of the BNI 4.0 models share the same model code base **the only difference is the output of the Reason Codes**. Models 05375 and 05376 return all **Numeric Reason Codes**, where 05373 and 05374 return **Alpha/Numeric Reason Codes**.*

---

### Technical Specifics

**Model Numbers:** 05373 – Recalibrated (w/Bankruptcy – Alpha/Numeric Reason Codes)  
 05374 – Recalibrated (w/o Bankruptcy – Alpha/Numeric Reason Codes)  
 05375 – Recalibrated (w/Bankruptcy – Numeric Reason codes)  
 05376 – Recalibrated (w/o Bankruptcy – Numeric Reason codes)

Models 05373 & 05375 can return a value of “1” in the Model ID field for those consumers who have a previous bankruptcy.

**Score Range:** 1 – 600 Higher the score, less risk. (higher the score, less likely to file bankruptcy)

**Score Interpretation:** Predicts the likelihood of a consumer filing bankruptcy (Chapter 7 or 13) within the next 24 months.

**Reason Codes:** [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Alpha/Numeric\) Reason Codes](#)

[List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Numeric\) Reason Codes](#)

---

Comments on Equifax Bankruptcy Navigator Index 4.0 Models

Technical Specific's  
(cont.)

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	File Under Review
C1	No Qualifying Accounts Present
C2	Bankruptcy Occurrence Present (for models 05374 & 05376 only)
L0	Consumer Deceased
R0	Insufficient Information to Score (must have 1 trade or inquiry or Public Records on file)
X1	Model Delivery Temporarily Unavailable
X3	Too Many Inquiries on File
X5	No Input Fields Provided
X7	Model Delivery Temporarily Unavailable – File Cannot Be Scored

Features/ Benefits

- Protects the profitability of portfolios against present and future bankruptcy risk.
- Improve bankruptcy prediction with up to 10 percent predictive lift over past bankruptcy scores.
- Make more consistent decisions with a robust score that leverages our most updated and comprehensive consumer credit attributes – our Advanced Decisioning Attributes.
- Increase decisioning stability with an expansive sample that includes 270 million accounts and covers three different observation points.
- Identifies high-potential “surprise” bankruptcies (consumers who appear to be low risk, but actually pose higher than average bankruptcy risk) by utilizing customized signals developed through proprietary data mining techniques.
- Provides superior bankruptcy forecasting with an option to score consumers with previous bankruptcies on file.
- Uses logistic regression to project bankruptcy risk within the next 24 months.
- Seamlessly integrates with other Equifax risk tools, creating a total solution.
- Not industry specific; therefore can be used across all industries – e.g. financial, telco, mortgage, etc.

**Comments on Equifax Bankruptcy Navigator Index 4.0 Models**

**Additional Information**

- Equifax Bankruptcy Navigator Index 4.0 is an optional service offered by Equifax and requires your customer number to be activated by your sales representative.
- Equifax models are offered as optional services for the following System-to-System output products: Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image and all Combo Report options.
- Equifax model(s) will only be returned system-to-system when the fixed inquiry contains an “MD” (Model Data) segment(s) or an “O” is entered in the “Optional Feature” code field of the IDNT segment. The model(s) must be activated by your Equifax Sales Representative as a “default” or “multiple” for the “O” optional feature code request option.
- Model users requesting output product [Full-File Fixed](#) or [Full-File Fixed Human/Machine Readable](#) will receive the Model segment(s) (MM) as segment 35. For those requesting [ACROFILE PLUS](#) output will receive the model segment(s) as segment 05.
- Model users requesting Print Image or ACROFILE PLUS Print Image will receive the model score message at the beginning of the credit report. For Identity Scan subscribers, the model score message will be returned before the Identity Scan message.
- Bankruptcy Navigator Index 4.0 can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code.
- Bankruptcy Navigator Index 4.0 can return an “I” - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

**Note**

The Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution is available with Bankruptcy Navigator Index 4.0. See Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the Custom Model section of the Equifax Model Manual.

**Other recommended sources**

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: [www.equifax.com/tcs/](http://www.equifax.com/tcs/).

For detailed information on system-to-system sign-on, inquiry, various output product layouts and error messages, refer to the Equifax System-to-System Version 5.0 or 6.0 or TotalView Manual.

List of Bankruptcy Navigator Index 4.0 Recalibrated Model Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 4.0 **Alpha/Numeric** Reason Codes can be returned with the (05373 or 05374) BNI model score. They are returned in the 5-Byte Reason Code field(s) of the MM/05 segment, right justified and preceded with filler (blanks) (i.e. \_\_166).

CODE	DESCRIPTION
5	PERCENT OF BANKCARD ACCOUNTS 60+ DAYS DELINQUENT
15	PERCENT OF MORTGAGE BALANCE OUTSTANDING
20	PERCENT OF OPEN ACCOUNTS
36	PERCENT OF ACCOUNTS INSTALLMENT
40	PERCENT OF ACCOUNTS SATISFACTORY
51	30 DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
67	AGE OF BANKCARD ACCOUNT ACTIVITY
68	AGE OF BANKCARD ACCOUNTS
70	AGE OF INSTALLMENT ACCOUNT ACTIVITY
73	AGE OF MORTGAGE ACCOUNTS
79	AGE OF ACCOUNT ACTIVITY
80	AGE OF ACCOUNTS
81	TOTAL AMOUNT PAST DUE FOR BANKCARD ACCOUNTS
83	BANKCARD HIGH CREDIT
95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
106	NUMBER OF BANKCARD ACCOUNTS WITH BALANCE
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
109	NUMBER OF COLLECTIONS
123	NUMBER OF INQUIRIES
124	NUMBER OF INSTALLMENT ACCOUNTS
137	NUMBER OF MORTGAGE ACCOUNTS WITH HIGH BALANCE OUTSTANDING
138	NUMBER OF MORTGAGE ACCOUNTS WITH MAJOR DEROGATORY EVENT
144	NUMBER OF OPEN MORTGAGE ACCOUNTS
166	NUMBER OF REVOLVING ACCOUNTS
176	NUMBER OF REVOLVING ACCOUNTS PAST DUE
178	NUMBER OF REVOLVING ACCOUNTS WITH HIGH UTILIZATION
179	NUMBER OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT
191	NUMBER OF ACCOUNTS

## Bankruptcy Navigator Index 4.0 Recalibrated Model Reason Codes

CODE	DESCRIPTION
201	NUMBER OF ACCOUNTS WITH BALANCE
202	NUMBER OF ACCOUNTS WITH MAJOR DEROGATORY EVENT
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
209	TOTAL AMOUNT PAST DUE FOR INSTALLMENT ACCOUNTS
214	TOTAL BALANCE ON BANKCARD ACCOUNTS
216	TOTAL BALANCE ON DEPARTMENT STORE ACCOUNTS
219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
220	TOTAL BALANCE ON RETAIL ACCOUNTS
221	TOTAL BALANCE ON REVOLVING ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
224	TOTAL COLLECTION AMOUNT
226	WORST RATING FOR MORTGAGE ACCOUNTS
290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS
292	INSUFFICIENT INFORMATION ON OR LACK OF DEPARTMENT STORE ACCOUNTS
293	INSUFFICIENT INFORMATION ON OR LACK OF INSTALLMENT ACCOUNTS
294	INSUFFICIENT INFORMATION ON OR LACK OF MORTGAGE ACCOUNTS
295	INSUFFICIENT INFORMATION ON OR LACK OF PERSONAL FINANCE OR STUDENT LOAN ACCTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
304	NUMBER OF NON-UTILITY INQUIRIES
305	NUMBER OF AUTO ACCOUNTS
306	NUMBER OF STUDENT LOAN ACCOUNTS
308	NUMBER OF MORTGAGE ACCOUNTS
317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
332	WORST RATING FOR ALL ACCOUNTS
C33	PERCENT OF ACCOUNTS STUDENT LOAN
C91	NO TRADE INFORMATION
C92	OCCURRENCE OF BANKRUPTCY EVENT
C93	OCCURRENCE OF 60+ DAYS DELINQUENT OR DEROGATORY
C95	PERSONAL FINANCE OR STUDENT LOAN TRADES ON FILE

List of Bankruptcy Navigator Index 4.0 Recalibrated Model Numeric Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 4.0 **Numeric** Reason Codes can be returned with the (05375 or 05376) BNI model score. They are returned in the 5-Byte Reason Code field(s) of the MM/05 segment, right justified and preceded with zeroes (i.e. 00166).

CODE	DESCRIPTION
5	PERCENT OF BANKCARD ACCOUNTS 60+ DAYS DELINQUENT
15	PERCENT OF MORTGAGE BALANCE OUTSTANDING
20	PERCENT OF OPEN ACCOUNTS
36	PERCENT OF ACCOUNTS INSTALLMENT
40	PERCENT OF ACCOUNTS SATISFACTORY
51	30 DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
67	AGE OF BANKCARD ACCOUNT ACTIVITY
68	AGE OF BANKCARD ACCOUNTS
70	AGE OF INSTALLMENT ACCOUNT ACTIVITY
73	AGE OF MORTGAGE ACCOUNTS
79	AGE OF ACCOUNT ACTIVITY
80	AGE OF ACCOUNTS
81	TOTAL AMOUNT PAST DUE FOR BANKCARD ACCOUNTS
83	BANKCARD HIGH CREDIT
95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
106	NUMBER OF BANKCARD ACCOUNTS WITH BALANCE
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
109	NUMBER OF COLLECTIONS
123	NUMBER OF INQUIRIES
124	NUMBER OF INSTALLMENT ACCOUNTS
137	NUMBER OF MORTGAGE ACCOUNTS WITH HIGH BALANCE OUTSTANDING
138	NUMBER OF MORTGAGE ACCOUNTS WITH MAJOR DEROGATORY EVENT
144	NUMBER OF OPEN MORTGAGE ACCOUNTS
166	NUMBER OF REVOLVING ACCOUNTS
176	NUMBER OF REVOLVING ACCOUNTS PAST DUE
178	NUMBER OF REVOLVING ACCOUNTS WITH HIGH UTILIZATION
179	NUMBER OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT
191	NUMBER OF ACCOUNTS

## Bankruptcy Navigator Index 4.0 Recalibrated Model Numeric Reason Codes

CODE	DESCRIPTION
201	NUMBER OF ACCOUNTS WITH BALANCE
202	NUMBER OF ACCOUNTS WITH MAJOR DEROGATORY EVENT
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
209	TOTAL AMOUNT PAST DUE FOR INSTALLMENT ACCOUNTS
214	TOTAL BALANCE ON BANKCARD ACCOUNTS
216	TOTAL BALANCE ON DEPARTMENT STORE ACCOUNTS
219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
220	TOTAL BALANCE ON RETAIL ACCOUNTS
221	TOTAL BALANCE ON REVOLVING ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
224	TOTAL COLLECTION AMOUNT
226	WORST RATING FOR MORTGAGE ACCOUNTS
290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS
292	INSUFFICIENT INFORMATION ON OR LACK OF DEPARTMENT STORE ACCOUNTS
293	INSUFFICIENT INFORMATION ON OR LACK OF INSTALLMENT ACCOUNTS
294	INSUFFICIENT INFORMATION ON OR LACK OF MORTGAGE ACCOUNTS
295	INSUFFICIENT INFORMATION ON OR LACK OF PERSONAL FINANCE OR STUDENT LOAN ACCTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
304	NUMBER OF NON-UTILITY INQUIRIES
305	NUMBER OF AUTO ACCOUNTS
306	NUMBER OF STUDENT LOAN ACCOUNTS
308	NUMBER OF MORTGAGE ACCOUNTS
317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
332	WORST RATING FOR ALL ACCOUNTS
701	PERCENT OF ACCOUNTS STUDENT LOAN
702	NO TRADE INFORMATION
703	OCCURRENCE OF BANKRUPTCY EVENT
704	OCCURRENCE OF 60+ DAYS DELINQUENT OR DEROGATORY
706	PERSONAL FINANCE OR STUDENT LOAN TRADES ON FILE

Full-File Fixed - Layout for Segment 35 – Model

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field. All other fields will be blank.

Record Code: MM

Format Type 03 = Model w/Numeric Score, Reason Codes and Reject Code

Report ID: G0203

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	—	MM	Record Code
2	2	N	R	03	Format Type
4	5	N	R	<a href="#">BNI Model Number</a>	Model Number: BNI 4.0 Model Number requested
9	1	A/N	—	1 – 9 or A – Z	Model ID (Scorecard)
10	1	A/N	—	0, 1 or 2	Score Number (# of MM segments being returned)
11	5	N	R	<a href="#">Related Pages</a>	Numeric Score (1-600)
16	1	A/N	—	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
17	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #1
22	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #2
27	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #3
32	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #4
37	2	A/N	—	<a href="#">Related Pages</a>	Reject Code
39	1	A/N	—	I or Blank	FACT Act – Inquiries are a Key Factor*
40 Bytes = Segment Length					

\*Note

I - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

Full-File Fixed Layout for Segment 35 – Model

---

Related Pages

This document: [Comments on Bankruptcy Navigator Index 4.0 Models](#); [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Alpha/Numeric\) Reason Codes](#); [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Numeric\) Reason Codes](#); [Reject Codes](#).

---

Equifax Bankruptcy Navigator Index 4.0 Models are an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

---

Full-File Fixed Human/Machine Readable – Layout for Segment 35 – Model

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

**Note: Full-File Fixed Human/Machine Readable output is not available in version 6.0 or TotalView.**

Record Code: MM

Format Type 3 = Model w/Numeric Score, Reason Codes and Reject Code

Report ID: G0C03

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	—	—	—	ANSI Control Character
1	2	A	—	MM	Record Code
3	1	N	—	3	Format Type
4	20	A/N	L	—	Model Description
24	1	—	—	—	Filler
25	1	A/N	—	1–9 or A–Z	Model ID (Scorecard)
26	1	—	—	—	Filler
27	1	A/N	—	0, 1 or 2	Score Number (# of MM segments being returned)
28	1	—	—	—	Filler
29	5	N	R	<a href="#">Related Pages</a>	Numeric Score (1-600)
34	1	A/N	—	—	Numeric Score Indicator: Blank = Positive Dash = Negative
35	1	—	—	—	Filler
36	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #1
41	1	—	—	—	Filler
42	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #2
47	1	—	—	—	Filler
48	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #3
53	1	—	—	—	Filler
54	5	A/N	R	<a href="#">Related Pages</a>	Reason Code #4
59	1	—	—	—	Filler
60	1	A/N	—	I or blank	FACT Act – Inquiries are a Key Factor*
61	9	—	—	—	Filler

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
70	5	A/N	R	<a href="#">BNI Model Number</a>	Model Number: BNI 4.0 Model Number requested
75	1	—	—	—	Filler
76	1	A/N	—	—	Address Match (Y/N)
77	1	—	—	—	Filler
78	2	A/N	—	<a href="#">Related Pages</a>	Reject Code
80 Bytes = Segment Length					

---

\*Note I - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

---

Related Pages This document: [Comments on Bankruptcy Navigator Index 4.0 Models; List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Alpha/Numeric\) Reason Codes; List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Numeric\) Reason Codes; Reject Codes.](#)

---

Equifax Bankruptcy Navigator Index 4.0 Models are an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

---

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

**Note: Full-File Fixed Human/Machine Readable output is not available in version 6.0 or TotalView.**

Record Code: MM

Format Type 9 = Model w/Numeric Score, Reason Codes & Narratives

Report ID: G0C09

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	—	—	—	ANSI Control Character
1	2	A	—	MM	Record Code
3	1	N	—	9	Format Type
4	20	A/N	L	—	Model Description
24	1	—	—	—	Filler
25	1	A/N	—	1-9 or A-Z	Model ID (Scorecard)
26	1	—	—	—	Filler
27	1	A/N	—	0, 1 or 2	Score Number (# of MM segments being returned)
28	1	—	—	—	Filler
29	1	N	—	Note <sup>1</sup>	Total Number of 80 byte lines to Follow
30	1	—	—	—	Filler
31	1	A/N	—	I or Blank	FACT Act – Inquiries are a Key Factor*
32	2	—	—	—	Filler
34	5	N	R	Related Pages	Numeric Score (1-600)
39	1	A/N	—	—	Numeric Score Indicator: Blank = Positive Dash = Negative
40	5	—	—	—	Filler
45	5	A/N	R	Related Pages	Reason Code #1
50	1	—	—	—	Filler
51	5	A/N	R	Related Pages	Reason Code #2
56	1	—	—	—	Filler
57	5	A/N	R	Related Pages	Reason Code #3
62	1	—	—	—	Filler
63	5	A/N	R	Related Pages	Reason Code #4
68	2	—	—	—	Filler

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
70	5	N	R	BNI Model Number	Model Number: BNI 4.0 Model Number requested
75	1	—	—	—	Filler
76	1	A/N	—	—	Address Match (Y/N)
77	1	—	—	—	Filler
78	2	A/N	—	Related Pages	Reject Code
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Score Range Narrative
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #1
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #2
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #3
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #4
480 Bytes = Maximum Segment Length					

Note <sup>1</sup>

Use the code returned in the “Number of 80 Byte Lines that Follow” field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines(400 Byte) segment or 5 = 6 lines (480 Bytes Maximum) segment.

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

---

\*Note I - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

---

Related Pages This document: [Comments on Bankruptcy Navigator Index 4.0 Models](#); [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Alpha/Numeric\) Reason Codes](#); [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Numeric\) Reason Codes](#); [Reject Codes](#).

---

Equifax Bankruptcy Navigator Index 4.0 Models are an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

---

ACROFILE PLUS - Layout for Segment 05 - Model

Description

Segment 05 is the Model segment. The Format Type will determine what type of segment 05 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

Format Type 9 = Model w/Score, Score Narrative, Reason Codes & Narratives

Report ID: G0309

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code
3	1	N	-	9	Format Type
4	20	A/N	L	-	Model Description
24	1	-	-	-	Filler
25	1	A/N	-	1-9 or A-Z	Model ID (Scorecard)
26	1	-	-	-	Filler
27	1	A/N	-	0, 1 or 2	Score Number (Number of 05 Segments being returned)
28	1	-	-	-	Filler
29	1	A/N	-	<a href="#">Note<sup>1</sup></a>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A	-	-	constant "SCORE:"
37	2	-	-	-	Filler
39	5	N	R	<a href="#">Related Pages</a>	Numeric Score
44	1	A/N	-	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
45	6	-	-	-	Filler
51	1	A/N	-	I or Blank	FACT Act – Inquiries are a Key Factor*
52	20	-	-	-	Filler
72	5	N	R	<a href="#">BNI Model Number</a>	Model Number: BNI 4.0 Model Number requested
77	1	-	-	-	Filler
78	2	A/N	-	<a href="#">Related Pages</a>	Reject Code
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	-	Score Narrative

ACROFILE PLUS - Layout for Segment 05 - Model

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	1	-	-	-	Filler
2	13	A/N	-	-	constant "REASON CODES:"
15	1	-	-	-	Filler
16	5	A/N	R	Related Pages	1 <sup>st</sup> Reason Code
21	1	-	-	-	Filler
22	5	A/N	R	Related Pages	2 <sup>nd</sup> Reason Code
27	1	-	-	-	Filler
28	5	A/N	R	Related Pages	3 <sup>rd</sup> Reason Code
33	1	-	-	-	Filler
34	5	A/N	R	Related Pages	4 <sup>th</sup> Reason Code
39	41	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	1 <sup>st</sup> Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	2 <sup>nd</sup> Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	3 <sup>rd</sup> Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	4 <sup>th</sup> Reason Narrative
560 Bytes = Maximum Segment Length					

Note <sup>1</sup>

Use the code returned in the "Number of 80 Byte lines that follow" field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines (400 Byte) segment; 5 = 6 lines (480 Bytes) segment or 6 = 7 lines (560 Bytes Maximum) segment.

ACROFILE PLUS - Layout for Segment 05 - Model

---

\*Note I - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

---

Related Pages This document: [Comments on Bankruptcy Navigator Index 4.0 Models](#); [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Alpha/Numeric\) Reason Codes](#); [List of Bankruptcy Navigator Index 4.0 Recalibrated Model \(Numeric\) Reason Codes](#); [Reject Codes](#).

---

Equifax Bankruptcy Navigator Index 4.0 Models are an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

---