



# System-to-System



## **Equifax Models** Programming Guide



## System-to-System Model Manual

Equifax Inc.

Atlanta, Georgia

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## EQUIFAX INFORMATION SERVICES LLC

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

If you have questions or concerns, regarding these programming specifications, please send an email to:  
[GPS\\_Technical\\_Client\\_Services\\_Team@Equifax.com](mailto:GPS_Technical_Client_Services_Team@Equifax.com).

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## Preface

### Introduction

The *Equifax System-to-System Model Manual* is both an information resource and a programming aid. As such, it:

- Complements the *Equifax System-to-System Manual* which should be used as a first reference to this manual;
- Explains the system's basic operation in non-technical terms;
- Describes the system's available Model products;
- Provides programmers and analysts alike with the technical information needed to implement the system into the designated hardware and establish an interface with the Equifax system; and
- Provides record layouts, including layouts showing various error conditions.



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***This document was designed to be used in conjunction with the Equifax System-to-System Version 6.0, 5.0 or TotalView programming guide. Refer to those manuals for sign-on and inquiry format layouts and product information.***

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### Learning Advice

System-to-System is an effective and simple method for ordering credit reports from Equifax. Consult your manual frequently during implementation and rely on it to answer day-to-day questions. If a problem does occur, contact: GPS\_Technical\_Client\_Services\_Team@Equifax.com. If you have questions or require activation of Equifax Models, please contact your Equifax sales associate.

### Other recommended sources

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

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## Equifax Model Product Guide

Model Name & Number	Description
<b>Advanced Communications</b> <b>Model # 05271</b>	Advanced Communications <sup>SM</sup> is a risk score for the Telecommunications industry that was developed from industry specific telecommunications data with market-leading Equifax consumer credit data and advanced analytics to assist Communications Service Providers in making fast, informed business decisions across all stages of the consumer lifecycle.
<b>Advanced Communications Plus</b> <b>Model # 05274</b>	Advanced Communications Plus <sup>SM</sup> from Equifax combines traditional credit history, telecommunications, and utility payment history from the National Consumer Telecommunications Exchange (NCTUE®) database, as well as select public record data such as real property ownership, address history, and evidence of wealth into one exclusive, powerful utilities-specific score.
<b>Advanced Energy Plus</b> <b>Model #: 05236</b>	Advanced Energy Plus <sup>SM</sup> is a risk score that indicates a consumer's propensity to pay in a timely fashion using three data inputs: Credit history; Utilities, Pay TV, and Telecommunications account payment history (per NCTUE); and Public record data such as identity, address, phone, education, occupation, assets and asset behavior.
<b>Advanced Energy Risk Score</b> <b>Model #: 05285</b>	Combining market-leading Equifax consumer credit data, energy and utility industry data and proven analytics, the Advanced Energy Risk Score is a third generation score for the energy/utilities industry and is a redevelopment of the Advanced Energy Risk Assessment Model.
<b>Advanced Energy 4.0</b> <b>Model #: 05816</b> <b>Available: 12/15/2022</b>	Advanced Energy 4.0 is based on utility payment history and utilizes traditional credit sources to measure the likelihood of a consumer becoming 61+ days past due or a customer having to charge-off on a new utility account within nine months of opening.
<b>Auto Fusion Score</b> <b>Model #: 5169</b> <b>Auto Fusion Score Only (w/o credit report): 05249</b>	The Auto Fusion Score™ from Equifax offers a new kind of credit score for auto lenders looking for expanded strategies to securely grow business in an increasingly competitive market. The Auto Fusion Score™ rank orders applicants based on payment risk associated with auto trades
<b>Bankruptcy Navigator Index 5.0:</b> <b>Model #'s:</b> <b>#05477 – (w/Bkrptcy) – (Numeric Reason Codes)</b> <b>#05478 – (w/Bkrptcy) – (Alpha/Numeric Reason Codes)</b>	Bankruptcy Navigator Index ® (BNI) 5.0 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, patented NeuroDecision technology and trended consumer credit data and advanced statistical techniques to create an industry leading bankruptcy tool.  Scores files with previous bankruptcies. Score Scale is 1 – 600.  <b><i>New customers will be boarded on BNI 5.0 models only.</i></b>

## EquifaxModel Product Guide (continued)

Model Name & Number	Description
<b>Bankruptcy Navigator Index 4.0: Model</b> <b>#05373 – Recalib (with Bkrptcy)</b> <b>#05374 – Recalib (w/o Bkrptcy)</b> <b>#05375 – Recalib (with Bkrptcy – Numeric Reason codes)</b> <b>#05376 – Recalib (w/o Bkrptcy – Numeric Reason codes)</b> <b>#05146 – (with Bkrptcy)</b> <b>#05147 – (w/o Bkrptcy)</b> <b>#05276 – (with Bkrptcy – Numeric Reason codes)</b> <b>#05277 – (w/o Bkrptcy – Numeric Reason codes)</b>	<p>Bankruptcy Navigator Index 4.0 predicts the likelihood of consumer bankruptcy within the next 24 months – and helps customers make timely decisions regarding acquisitions, credit limits, risk based pricing, credit line management, over-limit authorization, re-issuance and collection activity.</p> <p>Scores files with previous bankruptcies. Score Scale is 1 – 600.</p> <p>Note: All previous versions of Bankruptcy Navigator Index have been retired (#'s: 01993, 01999, 02456, 02468, 02520, 02521, 02781, 02782, 02783, 02784, 02502, 02503 &amp; 05071).</p> <p><b>Retired 12-2022 - New customers will be boarded on BNI 5.0 models only.</b></p>
<b>Consumer IncomeView Model</b> <b>Model #: 05453</b>	<p>The Equifax Consumer IncomeView Model (formerly Personal Income Model) is an enhanced analytical tool that predicts a consumer's annual income. By predicting income at an individual level versus household level, Consumer IncomeView model assists customers in better targeting their product offerings. Consumer IncomeView can be used for marketing and risk-based segmentation where there is permissible purpose. The model cannot be used for declination purposes or adverse action.</p>
<b>DDA Risk Score</b> <b>Model # 05174</b>	<p>DDA Risk Score is a tri-bureau enabled credit score designed to determine the likelihood a consumer checking account will be charged off.</p>
<b>Enhanced DTI Models:</b> <b>Bankcard: 05014</b> <b>Installment: 05015</b> <b>Real Estate: 05016</b> <b>Other Revolving: 05017</b> <b>Enhanced DTI Models:</b> <b>Bankcard: 05018</b> <b>Installment: 05019</b> <b>Real Estate: 05011</b> <b>Other Revolving: 05012</b>	<p>Enhanced DTI™ is a new analytic tool that leverages the debt obligations on the credit file, along with income and other factors to provide a three-digit value.</p> <p><b>Stop Sell Issued – No New Customers will be boarded onto the Enhanced DTI Models – refer to your sales rep for alternatives.</b></p>
<b>FICO® Capacity Index</b> <b>Model #: 02373</b>	<p>FICO® Capacity Index is a unique patent-pending predictive analytic that assesses consumer credit risk associated with future incremental debt.</p> <p>FICO® Capacity Index is a rank-ordering tool that assigns a consumer credit file a 1-digit decile score (0-9), indicating the relative likelihood that a consumer can safely take on incremental (future) debt within a given risk level.</p>

Equifax Model Product Guide (continued)

Model Name & Number	Description
<p><b>FICO® Insurance Scores</b></p> <p><b>FICO® Auto Insurance</b></p> <p><b>Model #: 02778</b></p> <p><b>FICO® Home Insurance</b></p> <p><b>Model #: 02779</b></p>	<p>FICO® Auto Insurance Score and FICO® Home Insurance Score (formerly known as InScore) is a family of insurance underwriting tools developed by Equifax and Fair Isaac Corporation (FICO®) that evaluates Equifax consumer credit information to produce a measurement of insurance risk performance using a numeric score. FICO® Insurance Score indicates the expected loss ratio relativity associated with an applicant or existing policyholder as indicated by the information on the Equifax consumer credit report. The higher the FICO® Insurance Score, the lower the expected loss ratio relativity.</p>
<p><b>FICO® Score 10 based on Equifax Data</b></p> <p><b>FICO 10 Model #: 05557</b></p> <p><b>FICO 10 T Model #: 05558</b></p> <p><b>FICO Auto 10 Model #: 05632</b></p> <p><b>FICO Bankcard 10 Model #: 05631</b></p> <p><b>Dodd-Frank and Risk-Based Pricing solutions available with all FICO® Scores</b></p> <p><a href="#">Click here for the Custom Models section of this manual.</a></p>	<p>FICO® Score 10 Based on Equifax Data, demonstrate greater predictive power over all previous versions of the FICO® Score and were developed on recent datasets.</p> <p>FICO® Score 10 Based on Equifax Data has been designed to be backward compatible to simplify the process of adopting a newer, more powerful FICO® Score. FICO® Score 10 Based on Equifax Data is aligned to a similar odds-to-score relationship and has the same minimum score criteria, reason codes, score ranges as prior versions of the FICO® Score. It is designed to enable credit grantors to migrate to an updated score with less effort.</p> <p>FICO Auto Score 10 and FICO Bankcard 10 are consistent with previous FICO versions in market today and are designed to be backward compatible with previous versions.</p>
<p><b>FICO® Score 9, 8 and 5 based on Equifax Data, FICO® Industry Scores based on Equifax Data (Auto Score; Bankcard Score; Installment Score; Personal Score and Mortgage Score)</b></p> <p><a href="#">Click here for FICO® Scores based on Equifax Data model numbers.</a></p> <p><b>Dodd-Frank and Risk-Based Pricing solutions available with all FICO® Scores</b></p> <p><a href="#">Click here for the Custom Models section of this manual.</a></p>	<p>FICO® Score 9, 8 and 5 based on Equifax Data, and FICO® Industry Scores, developed by Fair Isaac Corporation, are risk assessment models which predict the likelihood that a prospect, applicant, or existing customer will become 90 days or more delinquent in a 24-month period. The models are installed at Equifax and analyze information in the consumer's credit file to assign a 3-digit score based on level of risk; the higher the score, the less risky.</p> <p>FICO® Score 9 the second newest version introduced analytic innovations which increased score performance. Results show that the FICO® Score 9 will outperform all prior versions of the FICO® Score across all core industries and lifecycles. Enhancements include the use of an innovative, multi-faceted modeling approach using FICO®'s Multiple Goal Scorecard technology, a more sophisticated way to assess consumer collection information, and a more effective risk assessment for consumers with limited credit history, or so-called thin files.</p> <p>FICO Score 9, 8 and 5 based on Equifax Data and FICO Industry Scores based on Equifax Data are available in Non-FACTA (NF) and FACTA (F) versions (5th Reason Code) and provide score disclosure information regarding inquiries for CRA's/resellers that provide consumer reports for mortgage purposes, mortgage lenders, or mortgage arrangers/brokers.</p>

## Equifax Model Product Guide (continued)

Model Name & Number	Description
<p><b>FICO® Score NextGen 2 based on Equifax Data</b></p> <p><b>Non-FACTA Model #: 02825</b> <b>FACTA Model #: 02906</b></p> <p><b>FICO® Score NextGen 1 based on Equifax Data</b></p> <p><b>Model #'s: 02531</b> <b>FACTA version: 02905</b></p> <p><b>Dodd-Frank and Risk-Based Pricing solutions available with FICO® Score NextGen.</b></p> <p><a href="#">Click here for the Custom Models section of this manual.</a></p>	<p>FICO® Score NextGen 2 based on Equifax Data is the second version of FICO® Score NextGen which is a generic risk model that predicts severe delinquencies within 24 months from scoring. FICO® Score NextGen 2 based on Equifax Data, uses a new, innovative design blueprint to leverage Equifax's rich consumer credit information and Fair Isaac's predictive technologies. Like FICO® Score 9 suite, FICO® Score NextGen 2 analyzes the information contained within the credit file, assesses the future risk of a consumer, and assigns a score based upon the risk level. A new version of FICO® Score NextGen (F) (FACTA) will provide a Yes code when the four key factors or reason codes that accompany the score do not include the key factor or reason code regarding the number of inquiries. A Yes value indicates, "Number of inquiries adversely affected the score but not significantly."</p> <p>FICO Score NextGen 1 based on Equifax Data to be sunset, new customers should program for FICO Score NextGen 2.</p>
<p><b>FICO® Resilience Index 2 Model #: 05633</b></p> <p><b>FICO® Resilience Index Model #: 05542</b></p> <p><b>(Formerly Fico Stress Score Indicator (FSSI))</b></p>	<p>In the face of severe financial stress such as that brought about by an economic downturn, some consumers will perform materially worse from a credit loss perspective than others. Even within a narrow FICO® Score band, a range of so-called "economic stress sensitivity" can be observed. The FICO® Resilience Index is designed to rank order consumers with respect to their resilience to an economic downturn.</p> <p>FICO® Resilience Index 2 represents a major advance in FICO's ground-breaking product, empowering financial institutions with more precise insight about a borrower's resilience to future economic disruption.</p>
<p><b>FICO® Score XD 2 Model #: 05438</b></p> <p><del><b>FICO® Score XD 1 Model #: 05265</b></del> <b>(Stop sell for FICO Score XD 1 – to be sunset.)</b></p>	<p>FICO introduces FICO® Score XD Based on Equifax®, LexisNexis® and NCTUE® Data (referenced as "FICO® Score XD")—developed in partnership with LexisNexis® Risk Solutions and Equifax®. This new score leverages alternative data sources to give issuers a second opportunity to assess otherwise unscorable consumers.</p>
<p><b>Healthcare Predictor Model</b></p> <p><b>Model #: 04016</b></p>	<p>The Healthcare Payment model is a model built using healthcare data that predicts the likelihood of an applicant or existing customer becoming a serious credit risk. The model contains only one scorecard. By verifying identification and providing risk assessment, the Payment Predictor for Healthcare model helps set deposits, determine actions to be taken, and reduce write-off's.</p>

## Equifax Model Product Guide (continued)

Model Name & Number	Description
<b>Inflection™ Insurance Score</b> <b>Model #: 05533</b>	Inflection™ Insurance Score is driven by the power of a partnership between Equifax, a global data, analytics and technology leader and Verisk, a leader in insurance analytics, compliance, and actuarial science. Inflection can help shift your growth and profitability trends for the better while providing a balanced framework in which to evaluate consumers.
<b>Initial Quote Score-Inflection (IQS-Inflection™) Score</b> <b>Model #: 05552</b>	IQS-Inflection™ only returns the Inflection Insurance Score for an applicant at the time of quote. IQS-Inflection™ allows insurers to calculate a very accurate premium quote, but does not return enough information upon which an insurance company may bind (finalize) a policy.
<b>Insight Score for Auto</b> <b>Model #: 05819</b>	Insight Score™ for Auto is an industry-specific credit risk score that combines proprietary credit data from Equifax with alternative NCTUE data (including utility, pay TV, Internet, and wireless payment history) not available through other third-party providers.
<b>Insight Score for Credit Cards</b> <b>Model #: 05610</b>	Insight Score™ for Credit Cards is an industry-specific credit risk score that combines proprietary credit data from Equifax with alternative NCTUE data (including utility, pay TV, Internet, and wireless payment history) not available through other third-party providers.
<b>Insight Score for Insurance</b> <b>Model #'s:</b> 05503 (Credit & Score) 05510 (Score Only) 05693 (Nevada – Credit & Score) 05694 (Nevada – Score Only)	Insight Score™ for Insurance is an FCRA-compliant score that enhances insurance underwriters' ability to segment policyholders and optimize profitability to grow policyholders while reducing loss ratio.  The Nevada Division of Insurance (DOI) requires a state-specific version of the Insight Score™ for Insurance.
<b>Insight Score for Personal Loans</b> <b>Model #: 05509</b>	Insight Score™ for Personal Loans, a risk score optimized to help lenders evaluate applicants seeking unsecured personal loans.
<b>Insight Score for Rental</b> <b>Models #: 10002, 10003, 10004, 10005 &amp; 10006</b>	The Insight Score™ for Rental provides unique insight into tenant applicants with FCRA data that enhances your ability to segment and reduce risk. All while enhancing the tenant application consumer experience.
<b>Insight Score for Retail Banking v2</b> <b>Model #: 05184</b>	Insight Score™ for Retail Banking leverages relevant non-traditional data to assess DDA risk in the new environment and provides a more comprehensive view of a consumer's financial obligations. Insight Score for Retail Banking focuses on identifying the charge-off risk associated with DDA accounts.
<b>PowerView™ Score</b> <b>Model # 05264 (Equifax)</b> <b>Model # 05318 (LexisNexis)</b>	PowerView™ Score, developed in partnership with LexisNexis® Risk Solutions, is a supplemental risk score developed specifically for auto lenders.

Equifax Model Product Guide (continued)

Model Name & Number	Description
<p><b>Equifax Risk Score 3.0 (ERS3.0)</b></p> <p><b>Model #:</b></p> <ul style="list-style-type: none"> <li>➤ Odds Scale – 02874</li> <li>➤ Probability Scale – 02875</li> </ul>	<p>Equifax Risk Score SM 3.0 (ERS 3.0) is a general-purpose risk model that predicts the likelihood of a consumer becoming seriously delinquent (90+ days past due). By identifying and rank ordering individuals based on their likelihood to go seriously delinquent, lenders can make acquisition and account management decisions that allow them to reduce losses, increase approval rates, and generate more profitable accounts.</p>
<p><b>True In-Market Propensity™ Scores</b></p> <p><b>Model #'s:</b></p> <p>Auto TIP Score - 05092</p> <p>Bankcard TIP Score – Open - 05093</p> <p>Bankcard TIP Score – Multiple - 05094</p> <p>Bankcard TIP Score – Performance- 05100</p> <p>Mortgage – Open – 05119</p> <p>Home Equity – Open - 05120</p>	<p>True In-Market Propensity™ Scores, or TIP Scores, are a unique set of scores that identify a consumer’s propensity to open a new auto or bankcard tradeline within the next 2-4 months. TIP Scores are based upon a consumer’s credit file credit file information to calculate a 1-990 value demonstrating “how” in-market each consumer is.</p> <p>Equifax TIP Score use can optimize point-of-sale offers. Lenders can cross-sell/up-sell current portfolios by identifying credit-qualified consumers with a higher propensity to open. Only make offers to those who are more likely to accept the offer.</p>
<p><b>VantageScore Models</b></p> <p><b>V4.0 Model #'s: 05402 &amp; 05483 - (English)</b></p> <p><b>05403 &amp; 05484 - (Spanish Reason Codes)</b></p> <p><b>v3.0 Model #'s: 05143 &amp; 05151 - (English)</b></p> <p><b>05151 &amp; 05216 - (Spanish Reason Codes)</b></p> <p><b>v2.0 Model #'s: 05008 (English)</b></p> <p><b>*v1.0 Model #: 02978 (English)</b></p> <p><i>Dodd-Frank and Risk-Based Pricing solutions available with VantageScore. See the <a href="#">Custom Models</a> section of this manual.</i></p>	<p>VantageScore<sup>SM</sup> is the first tri-bureau consumer credit risk model of its kind and is defining a new standard in consumer credit risk scoring. VantageScore fuses extensive credit data attributes with innovative statistical modeling techniques to yield greater predictive power while scoring a broad range of consumers. All three credit reporting companies came together to jointly develop the common VantageScore algorithm, which means that score differences are attributable solely to data differences in a consumer’s credit file. The net result is a powerful tool poised to drive revenue by enhancing credit risk decision making through unparalleled levels of model performance and consistency.</p> <p>VantageScore<sup>SM</sup> 4.0 leverages the core VantageScore platform to deliver superior predictive performance. The impetus for the updated model came from opportunities to enhance predictive performance through the credit bureau trended data solutions, utilizing machine learning techniques for attribute design to model the universe expansion population and to align with the reduction in public record information available in consumer credit files.</p> <p><b>*All new customers will be boarded on VantageScore 4.0 only.</b></p>

## Equifax Custom Model Product Guide

Model Name & Number	Description
<b>Ability-to-Pay Bundle 1: Comprehensive</b>  Model #: <b>04116</b> Does not return Score or Reason Codes - data returned in Data Attribute Segments.	Consists of all 25 of the Ability-to-Pay attributes.
<b>Ability-to-Pay Bundle 2: Primary Components</b>  Model #: <b>04117</b> Does not return Score or Reason Codes - data returned in Data Attribute Segment.	Consists of 11 attributes, which provide card issuers with the necessary inputs to assess a consumer's ability to pay. This includes an estimated monthly income, monthly debt obligations present on the Equifax credit file, and pre-calculated debt- to- income ratios and monthly disposable or "residual" income attributes. Any child/family support payments, balances in major derogatory status and balances in collections which are present on the credit file are also included in this bundle. When combined with the estimated monthly payment associated with the new credit card or increased credit line (provided by the issuer), the Ability-to-Pay Attributes Primary Components bundle provides all the tools necessary to complete a proper evaluation of a consumer's ability to pay consistent with the Regulation Z guidelines.
<b>Ability-to-Pay Bundle 3: Debt Obligations</b>  Model #: <b>04118</b> Does not return Score or Reason Codes - data returned in Data Attribute Segment.	Consists of 6 attributes summarizing the monthly debt obligations on the Equifax credit file. This bundle is comprised of three variations of total monthly scheduled payments, as well as any child/family support payments, balances in major derogatory status, and balances in collections which are present on the credit file. This bundle may be leveraged when a credit card issuer is acquiring a consumer's income from another source, such as the consumer, to assist in completing the ability-to-pay assessment.
<b>Ability-to-Pay Bundle 4: Total Scheduled Monthly Payments</b>  Model #: <b>04119</b> Does not return Score or Reason Codes - data returned in Data Attribute Segment.	Consists of a single attribute that summarizes the total scheduled monthly payments associated with all debt obligations present on the Equifax credit file. This attribute includes all scheduled payments specified on the credit file. In addition, for outstanding balances where no payment is specified, a monthly payment was estimated in order to fully reflect a consumer's total monthly obligations. An issuer may combine this attribute, along with a consumer's income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or "residual" income to complete the ability to pay assessment.

Equifax Custom Model Product Guide (continued)

Model Name & Number	Description
<p><b>Ability-to-Pay Bundle 5: Total Scheduled Monthly Payments - Reported</b></p> <p>Model #: <b>04128</b></p> <p>Does not return Score or Reason Codes - data returned in Data Attribute Segment.</p>	<p>Consists of a single attribute that summarizes all the total scheduled monthly payments specified on the Equifax credit file. This attribute does not include any estimated/calculated scheduled payments for outstanding balances where a scheduled payment is not specified. This attribute strictly includes those scheduled monthly payments specified on the credit file. An issuer may combine this attribute, along with a consumer's income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or "residual" income to complete the ability-to-pay assessment.</p>
<p><b>Medlytix Payment Predictor Score</b></p> <p>Model # <b>04089</b></p>	<p>Medlytix is a credit and demographic scoring model which predicts the likelihood of a medical care recipient paying their debt within a 12 month period.</p>
<p><b>Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution</b></p>	<p>Equifax solutions designed to facilitate compliance with Section 1100F of the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act ("CFPA"), titled as "Use of Consumer Reports", amends Section 615 of federal Fair Credit Reporting Act ("FCRA") (section 1681m). Refer to the Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution.</p>
<p><b>Risk-Based Pricing Solutions</b></p>	<p>Equifax solutions designed to facilitate compliance with the Risk-Based Pricing provisions in Section 311 of the FACT ACT of 2003. Refer to the Comments on Equifax Risk-Based Pricing Solutions.</p>

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	<hr/>

## Comments on Equifax Models\*

### Informative

Please note the following comments, reason codes, reject messages, error layout and error codes pertain strictly to Equifax Models as it relates to System-to-System. For detailed information on system-to-system sign-on, inquiry, various output product layouts and error messages, refer to the Equifax System-to-System TotalView or Version 5.0 or 6.0 Manual.

### Specific Information

- Equifax models (i.e. Bankruptcy Navigator Index, VantageScore, etc.), are optional products offered by Equifax. The model segment will be totally transparent to non-model users.
- Equifax models are offered as optional services for the following System-to-System output formats: JSON, XML, Full-File Fixed, Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS and ACROFILE PLUS Print Image and all Combo Report options.
- Equifax model(s) will only be returned once the sign-on, [DIAL](#), IDNT, AD and “[MD](#)” (Model Data) segment(s) or an “O” is entered in the “Optional Feature” code field of the IDNT segment are sent. (Refer to the IDNT and AD layouts in the System-to-System version programming guide you have coded for as they are different.)
- Your customer number must be validated for **each** of the Equifax model(s) you are requesting by your Equifax Sales Representative as a “default” or “multiple” for the “O” optional feature code request option.
- JSON API customers can send multiple model ‘identifier’ field (max 20) as well as additional model field(s) as needed.
- Model users requesting output format [JSON](#) will receive the model results following the trade or consumer narrative if present on the file requested. For customers using outputs [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 format will receive the model segment(s) as segment 05.
- Model users requesting Standard 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.
- Equifax models are available when requesting Joint File access. It will score all files separately or return the appropriate reject message within the model segment.

## Comments on Equifax Models\*

### Specific Information (cont.)

- Some models can return multiple model segments. Refer to the comments section for the model you are requesting for specific information.
- Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores\*, Enhanced Delinquency Alert System\*, ON-LINE DIRECTORY\*, etc.).
- Each model presented in this manual will contain:
  - a. A description of the model and model number(s).
  - b. Specific Reason codes for the model. Any Reason Codes that are not defined in the Equifax system will return the verbiage “Undefined Reason Code”; and
  - c. Specific Reject Codes for the model . However, some models may access multiple systems to produce the model results and may instead, return a Reject Code from the list of [Equifax Model Reject Messages](#).
- Most models can return up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code. If a Reject Code is returned, the Numeric Score field may be zero filled or blank filled.
- Some models can return a fifth “FACTA” reason code. (See comments on the specific model(s) you are coding, for the reason/reject code specifics.)

\* Contact your Equifax Sales representative for additional information and/or activation.

### 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 TotalView or Version 5.0 or 6.0 Manual.

## Model DIAL Segment Procedure

### Introduction

The Model DIAL Segment Procedure follows the Sign-on and is required only once. A new DIAL Segment can be transmitted before any inquiry should you wish to change the contents of any of the segment's fields. The Equifax system will wait up to "30" seconds for an inquiry before timing out, at which time the DIAL segment would need to be re-sent.

\*Customers using SNA or TCP/IP protocol **must** omit punctuation in the DIAL segment below.

### Exception

If you are using Fixed Input and you want to change the customer number, output processing code or optional feature code, these may be changed from inquiry to inquiry in the "IDNT" Segment of the format.

### Procedure Table

STEP	PROCEDURE
1	<p>Enter the DIAL Segment as follows:  <b>DIAL-AAABBCCCCC-DDD,A,EEEE,FF-GG,H,I,J,K,L.</b></p> <p>where:</p> <ul style="list-style-type: none"> <li>▪ AAABBCCCCC-DDD = your customer number and 3-byte security code.</li> <li><b>Or</b></li> <li>AAABBCCCCC-DD = your customer number and 2-byte security code.</li> <li>▪ A = protocol indicator (1 = asynchronous protocol, 2* = other).</li> <li>▪ EEEE = the customer code assigned by Equifax.</li> <li>▪ FF = the input format being used:  72 = TotalView – Fixed Inquiry  62 = 6.0 Version – Fixed Inquiry  52 = 5.0 Version – Fixed Inquiry  51 = 5.0 Version – Variable Inquiry</li> </ul> <p>*Note: Variable input format <b>not</b> supported with TCP/IP protocol.</p>

## Model DIAL Segment Procedure

STEP	PROCEDURE
1	<ul style="list-style-type: none"> <li>▪ GG = the output format desired: Refer to the STS Manual (TotalView, 5.0 or 6.0) for Output Format Codes</li> <li>▪ H = multiple file indicator codes: 1 = one file F = multiple files C* = one file and the Consumer Referral Location — Plain Language Segment (Optional – Variable Input only) – Not available with Equifax Model(s). M* = multiple files and the Consumer Referral Location – Plain Language Segment (Optional – Variable Input only). Not available with Equifax Model(s).</li> <li>▪ I = B (file selection level)</li> <li>▪ J = an <u>optional</u> field which may be used to limit the number of months to count inquiries. The codes for this field are:  <ul style="list-style-type: none"> <li><del>B</del> = last 24 months. (blank)</li> <li>A = last 3 months.</li> <li>B = last 6 months.</li> <li>C = last 9 months.</li> <li>D = last 12 months.</li> </ul> </li> </ul> <p>Note: If requesting the optional Enhanced Delinquency Alert System (EDAS)* or FICO® Score please see the comment section for these products.</p> <ul style="list-style-type: none"> <li>• K = Filler (blank space)</li> </ul>

**\*Note**

The optional Consumer Referral Location ("C" or "M") and an Equifax Model cannot be requested together when using the variable (STS 5.0) inquiry format. You can receive either the Consumer Referral Location or Model(s), not both together.

## Model DIAL Segment Procedure

STEP	PROCEDURE
1	<ul style="list-style-type: none"> <li>▪ L = the last <i>optional</i> field which is used to request Plain Language format on the credit report when using a Fixed Inquiry or optional features if using the Variable Inquiry.</li> </ul> <p><b><u>FIXED INQUIRY CUSTOMERS</u></b></p> <p>P = Plain language report        ✕ = Traditional language report (5.0 only)</p> <p><b><u>VARIABLE INQUIRY CUSTOMERS (5.0 only)</u></b></p> <p>E = Model/24-Month Payment History/FICO Score/Plain Language        K = Model/Plain Language        T = Model/FICO Score/Plain Language</p> <p>Notes: The optional Consumer Referral Location is not available when requesting a model for the variable inquiry.</p> <p>If you are requesting a Model and would like additional features, an "OF" (Optional Feature) segment can be sent. (Refer to Layout for Variable Inquiry (OF) Optional Feature Segment further into this document.)</p> <p>*The DIAL segment <b>must</b> end with a period.</p>
2	<p>Response:</p> <ul style="list-style-type: none"> <li>▪ <b>D</b> = DIAL segment was processed</li> <li>▪ <b>CERR</b> = Record showing the type of format error that has been encountered.</li> </ul>

## Related Pages

The Equifax System-to-System Version 6.0, 5.0 or TotalView Manual: Chapter 4, Input Format Specifications: Comments on Equifax's Fixed Inquiry Format; Fixed Inquiry Format Layout; Comments on Equifax's Variable Inquiry Format. Chapter 5, Error Code Specifications: DIAL Segment Error Conditions.

This document: [Fixed Inquiry Format Segment Directory](#); [Layout for Fixed Inquiry \(MD\) Model Data Segment](#); [Layout for Variable Inquiry \(OF\) Optional Feature Segment](#).

## Fixed Inquiry Format Segment Directory

## Description

The fixed inquiry can be composed of the following segments and follows the sequential order below. **Refer to the Fixed Inquiry Format Layouts in the System-to-System Version 6.0, 5.0 or TotalView Programming Guide as they are different.** See next page for (MD) Model Data segment layout.

SEGMENT IDENTIFIER	MAXIMUM OCCURRENCES	REQUIRED/ OPTIONAL	DESCRIPTION
IDNT	1	Required	Identification and general transaction information
AD	2	Required	Address information
JA	1	Optional	Co-Applicant Address Information (TotalView only)
ES	1	Optional	Employment Information
AN	1	Optional	Account Number (California In-Person)
PA	1	Optional	Property Address
EU	1	Required	End User information for customer numbers containing an IG, IL, IZ, ZB or ZT Industry Code
PC	1	Optional	Product Code
PI	1	Optional	Product Information
MD	20	Optional	Model Data

FICO® Scores based on Equifax Data, Enhanced Delinquency Alert System (EDAS), ON-LINE DIRECTORY, ON-LINE DIRECTORY with Address, FraudIQ Identity Scan Alert and Equifax Models are optional products offered by Equifax and require your customer number be activated for each feature. Contact your Equifax Sales Associate for additional information and activation.

## 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 6.0, 5.0 or TotalView Programming Guide.

## Layout for Fixed Inquiry (MD) Model Data Segment

### Description

The optional MD segment is used to request optional Equifax models with the exception of Enhanced Delinquency Alert System (EDAS). A maximum of 20 "MD" segments can be sent per inquiry. Each model requested can have up to twenty 20 byte model fields.

Note: Some Equifax models may require the use of an expanded "MD" segment. Refer to the comments for each model you are requesting in this document for exact MD segment requirements. The most common MD segment is 9-bytes (i.e. MD0540200).

Refer to the System-to-System TotalView, 6.0 or 5.0 Programming Guide for complete Fixed Inquiry Format Layouts.

Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION/COMMENTS
0	2	O	A	–	MD	Model Data Segment ID
2	5	R	A/N	L	–	Model Number
7	2	R	N	–	–	Number of Model Fields* (00 to 20)
9	20	O	A/N	L	–	Model Field(s)*
29 Bytes = Maximum Segment Length						

### \*Notes:

1. If you are not requesting a custom model you are not required to send the 20-byte Model Field (only send the 9-byte segment ending with "00" Number of Model Field(s)).
2. The contents of the Model Field(s) are unique to the specific model requested. Please view all comments, layouts and value(s) in this document for each model you are requesting.
3. For customer specific models housed at Equifax, please contact your Equifax Technical Client Services Analyst for model layout specifications.

### Other recommended source

Visit the Equifax Technical Specifications website 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 6.0, 5.0 or TotalView Programming Guide.

## Comments and Examples of JSON Model Requests

### Description

The following examples show how to request model(s) and if necessary, how to send additional model field(s) in a JSON API Consumer Credit Report request.

The spec below is from the [Development Portal](#) and in the YAML file download.

### JSON Model Request Spec

→ productInformation >	object
→ models v	Array of objects [ 0 .. 20 ] items Model Score
<pre>Array () [   identifier      string &lt;= 5 characters                   Model number   modelField      Array of strings ]</pre>	
→ customerCode	string <= 4 characters Assigned customer code

### JSON Request Examples

```
"models": [  
  {  
    "identifier": "05206"  
  },  
  {  
    "identifier": "05557"  
  },  
  {  
    "identifier": "05206"  
  }  
],  
"models": [  
  {  
    "identifier": "05264",  
    "modelField": [  
      "6500",  
      "M"  
    ]  
  }  
],  
"models": [  
  {  
    "identifier": "05264",  
    "modelField": [  
      "6500",  
      "M"  
    ]  
  }  
]
```

### Other recommended sources

Visit the Development Portal for current JSON Specifications at:  
<https://developer.equifax.com/>.

Equifax Models require your Customer Number to be activated for each model you are requesting through your Equifax Sales representative.

## Comments on Advanced Communications<sup>SM</sup>

### Introduction

Advanced Communications<sup>SM</sup> is a risk score for the Telecommunications industry that was developed from industry specific telecommunications data with market-leading Equifax consumer credit data and advanced analytics to assist Communications Service Providers in making fast, informed business decisions across all stages of the consumer lifecycle. Available through online and offline delivery channels, Advanced Communications assists Telecommunications customers in boosting risk assessment processes during onboarding of new accounts, throughout ongoing account management activities, and within collections and recovery prioritization processes.

Predicting the likelihood of an applicant or existing customer becoming a serious credit risk, Advanced Communications helps better optimize deposit terms, determine whether an existing account is appropriate for cross-selling opportunities or if refund of deposit is warranted, among other use cases. The score measures the probability that an account will go 90+ days delinquent or in charge off within a 12 month window.

### Technical Specifics

**Model Number:** 05271

**Score Range:** 101-982 (lower score indicates higher risk of delinquency/loss)

**Performance Definition:** 90 Days Past Due or Worse, Write Off

**Reason Codes :** [List of Advanced Communications Reason Codes](#)

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	MODEL DELIVERY NOT AVAILABLE: FILE UNDER REVIEW
C1	MODEL DELIVERY NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT
L0	MODEL DELIVERY NOT AVAILABLE: SUBJECT DECEASED
R0	MODEL DELIVERY NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE

Comments on Advanced Communications<sup>SM</sup>

- 
- Technical Information
- » Advanced Communications is an optional product 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 formats: Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image, TotalView, XML 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.
  - » Advanced Communications can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code.
  - » Advanced Communications can return an “I = NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT” - indicating the Equifax logic for the 5th Reason indicator was utilized or a “blank” is returned (5<sup>th</sup> Reason Code).
  - » Risk-Based Pricing Solutions is available with Advanced Communications.
- 

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, 6.0 or TotalView Manual.

---

## List of Advanced Communications Reason Codes

Note Up to four of the following Reason Codes can be returned with the Advanced Communications. 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).

REASON CODE	ADVERSE-ACTION STATEMENT
16	PERCENT OF OPEN BANKCARD ACCOUNTS
35	PERCENT OF ACCOUNTS DEPARTMENT STORE
37	PERCENT OF ACCOUNTS OPENED RECENTLY
38	PERCENT OF ACCOUNTS RETAIL
40	PERCENT OF ACCOUNTS SATISFACTORY
68	AGE OF BANKCARD ACCOUNTS
70	AGE OF INSTALLMENT ACCOUNT ACTIVITY
71	AGE OF INSTALLMENT ACCOUNTS
75	AGE OF REVOLVING ACCOUNT ACTIVITY
76	AGE OF REVOLVING ACCOUNTS
79	AGE OF ACCOUNT ACTIVITY
83	BANKCARD HIGH CREDIT
87	INSTALLMENT HIGH CREDIT
95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
96	NUMBER OF BANKCARD ACCOUNTS
106	NUMBER OF BANKCARD ACCOUNTS WITH BALANCE
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
123	NUMBER OF INQUIRIES
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
144	NUMBER OF OPEN MORTGAGE ACCOUNTS
147	NUMBER OF OPEN REVOLVING ACCOUNTS
154	NUMBER OF RECENT INQUIRIES
174	NUMBER OF REVOLVING ACCOUNTS LESS THAN 60 DAYS DELINQUENT
175	NUMBER OF REVOLVING ACCOUNTS OPENED RECENTLY
187	NUMBER OF SATISFACTORY INSTALLMENT ACCOUNTS
199	NUMBER OF ACCOUNTS OPENED RECENTLY
200	NUMBER OF ACCOUNTS PAST DUE
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
205	REVOLVING HIGH CREDIT
206	REVOLVING UTILIZATION

## List of Advanced Communications Reason Codes

REASON CODE	ADVERSE-ACTION STATEMENT
207	TOTAL AMOUNT PAST DUE FOR ACCOUNTS
213	TOTAL BALANCE ON AUTO ACCOUNTS
217	TOTAL BALANCE ON INSTALLMENT ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
287	INSUFFICIENT INFORMATION ON CREDIT HISTORY
289	INSUFFICIENT INFORMATION ON OR LACK OF AUTO 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
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
303	NUMBER OF RECENT NON-UTILITY INQUIRIES
308	NUMBER OF MORTGAGE ACCOUNTS
314	60+ DAYS DELINQUENCY OCCURRENCES
327	LENGTH OF CREDIT HISTORY
351	NUMBER OF UNPAID COLLECTIONS
352	TOTAL UNPAID COLLECTION AMOUNT
672	30+ DAYS DELINQUENCY OCCURRENCES
690	NUMBER OF ACCOUNTS 30+ DAYS DELINQUENT

## Comments on Advanced Communications<sup>SM</sup> Plus

### Introduction

Advanced Communications Plus<sup>SM</sup> from Equifax combines traditional credit history, telecommunications, and utility payment history from the National Consumer Telecommunications Exchange (NCTUE<sup>®</sup>) database, as well as select public record data such as real property ownership, address history, and evidence of wealth into one exclusive, powerful utilities-specific score.

Advanced Communications Plus<sup>SM</sup>

- Provides better indication of customers' propensity to pay by combining three data sources and industry specific data\*
  - Credit history
  - NCTUE<sup>®</sup> Plus
  - Public Records
- New information to address full file and unscorable/underserved customers
- Advanced Communications Plus\* often provides:
  - Increased potential for consumer predictability and overall consumer coverage
  - Increased activations
  - Help better optimize deposit terms to minimize risk

\*You must be a member of the National Consumer Telecommunications and Utilities Exchange (NCTUE<sup>®</sup>) to access this score.

### Technical Specifcics

**Model Number: 05274**

**Score Range:** 101-989 (lower score indicates higher risk of delinquency/loss)

**Performance Definition:** 90 Days Past Due or Worse, Write Off

**Exclusion Codes:** (01-50) [List of Advanced Communications Plus Exclusion Codes](#)

**Reason Codes :** [List of Advanced Communications Plus Reason Codes](#)

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	NOT AVAILABLE, FILE UNDER REVIEW
C1	NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT.
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
L0	MODEL DELIVERY IS NOT AVAILABLE: SUBJECT DECEASED
R0	MODEL DELIVERY IS NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE

**Comments on Advanced Communications Plus**

- 
- Technical Information
- » Advanced Communications Plus is an optional product 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 formats: Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image, TotalView, XML 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.
  - » Advanced Communications Plus can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks), an Exclusion Score or a Reject Code.
  - » Advanced Communications Plus can return a “J = NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications & Energy Plus models only.) If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned (5<sup>th</sup> Reason Code).
  - » Risk-Based Pricing Solutions is available with Advanced Communications Plus.
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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, 6.0 or TotalView Manual.

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## List of Advanced Communications Plus Reason Codes

Note Up to four of the following Reason Codes can be returned with the Advanced Communications Plus<sup>SM</sup> 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).

REASON CODE	ADVERSE-ACTION STATEMENT
16	PERCENT OF OPEN BANKCARD ACCOUNTS
35	PERCENT OF ACCOUNTS DEPARTMENT STORE
37	PERCENT OF ACCOUNTS OPENED RECENTLY
38	PERCENT OF ACCOUNTS RETAIL
40	PERCENT OF ACCOUNTS SATISFACTORY
68	AGE OF BANKCARD ACCOUNTS
70	AGE OF INSTALLMENT ACCOUNT ACTIVITY
71	AGE OF INSTALLMENT ACCOUNTS
75	AGE OF REVOLVING ACCOUNT ACTIVITY
76	AGE OF REVOLVING ACCOUNTS
79	AGE OF ACCOUNT ACTIVITY
83	BANKCARD HIGH CREDIT
87	INSTALLMENT HIGH CREDIT
95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
96	NUMBER OF BANKCARD ACCOUNTS
106	NUMBER OF BANKCARD ACCOUNTS WITH BALANCE
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
123	NUMBER OF INQUIRIES
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
144	NUMBER OF OPEN MORTGAGE ACCOUNTS
147	NUMBER OF OPEN REVOLVING ACCOUNTS
154	NUMBER OF RECENT INQUIRIES
174	NUMBER OF REVOLVING ACCOUNTS LESS THAN 60 DAYS DELINQUENT
175	NUMBER OF REVOLVING ACCOUNTS OPENED RECENTLY
187	NUMBER OF SATISFACTORY INSTALLMENT ACCOUNTS
199	NUMBER OF ACCOUNTS OPENED RECENTLY
200	NUMBER OF ACCOUNTS PAST DUE
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
205	REVOLVING HIGH CREDIT
206	REVOLVING UTILIZATION
207	TOTAL AMOUNT PAST DUE FOR ACCOUNTS

## List of Advanced Communications Plus Reason Codes

REASON CODE	ADVERSE-ACTION STATEMENT
213	TOTAL BALANCE ON AUTO ACCOUNTS
217	TOTAL BALANCE ON INSTALLMENT ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
287	INSUFFICIENT INFORMATION ON CREDIT HISTORY
289	INSUFFICIENT INFORMATION ON OR LACK OF AUTO 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
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
303	NUMBER OF RECENT NON-UTILITY INQUIRIES
308	NUMBER OF MORTGAGE ACCOUNTS
314	60+ DAYS DELINQUENCY OCCURRENCES
327	LENGTH OF CREDIT HISTORY
351	NUMBER OF UNPAID COLLECTIONS
352	TOTAL UNPAID COLLECTION AMOUNT
672	30+ DAYS DELINQUENCY OCCURRENCES
690	NUMBER OF ACCOUNTS 30+ DAYS DELINQUENT
802	THE INPUT SSN IS REPORTED AS DECEASED
803	THE INPUT SSN WAS ISSUED PRIOR TO THE INPUT DATE-OF-BIRTH
804	THE INPUT LAST NAME AND SSN ARE VERIFIED, BUT NOT WITH THE INPUT ADDRESS AND PHONE
806	THE INPUT SSN IS INVALID
807	THE INPUT PHONE NUMBER MAY BE DISCONNECTED
808	THE INPUT PHONE NUMBER IS POTENTIALLY INVALID
809	THE INPUT PHONE NUMBER IS A PAGER NUMBER
810	THE INPUT PHONE NUMBER IS A MOBILE NUMBER
811	THE INPUT ADDRESS MAY BE INVALID ACCORDING TO POSTAL SPECIFICATIONS
812	THE INPUT ZIP CODE BELONGS TO A POST OFFICE BOX
813	THE INPUT ADDRESS HAS AN INVALID APARTMENT DESIGNATION
814	THE INPUT ADDRESS IS A TRANSIENT COMMERCIAL OR INSTITUTIONAL ADDRESS
815	THE INPUT PHONE NUMBER MATCHES A TRANSIENT COMMERCIAL OR INSTITUTIONAL ADDRESS
816	THE INPUT PHONE NUMBER AND INPUT ZIP CODE COMBINATION IS INVALID
819	UNABLE TO VERIFY NAME, ADDRESS, SSN/TIN AND PHONE
820	UNABLE TO VERIFY APPLICANT NAME, ADDRESS AND PHONE NUMBER

## List of Advanced Communications Plus Reason Codes

REASON CODE	ADVERSE-ACTION STATEMENT
822	UNABLE TO VERIFY APPLICANT NAME AND ADDRESS
823	UNABLE TO VERIFY APPLICANT NAME AND SSN
824	UNABLE TO VERIFY APPLICANT ADDRESS AND SSN
825	UNABLE TO VERIFY ADDRESS
826	UNABLE TO VERIFY SSN/TIN
827	UNABLE TO VERIFY PHONE NUMBER
828	UNABLE TO VERIFY DATE-OF-BIRTH
829	THE INPUT SSN/TIN MAY HAVE BEEN MISKEYED
830	THE INPUT ADDRESS MAY HAVE BEEN MISKEYED
831	THE INPUT PHONE NUMBER MAY HAVE BEEN MISKEYED
835	INSUFFICIENT VERIFICATION TO RETURN A SCORE UNDER CA LAW
836	IDENTITY ELEMENTS NOT FULLY VERIFIED ON ALL AVAILABLE SOURCES
837	UNABLE TO VERIFY NAME
841	THE INPUT DRIVER'S LICENSE NUMBER IS INVALID FOR THE INPUT DL STATE
845	THE INPUT SSN AND ADDRESS ARE NOT ASSOCIATED WITH THE INPUT LAST NAME AND PHONE
848	UNABLE TO VERIFY FIRST NAME
849	THE INPUT PHONE AND ADDRESS ARE GEOGRAPHICALLY DISTANT (>10 MILES)
850	THE INPUT ADDRESS MATCHES A PRISON ADDRESS
851	THE INPUT LAST NAME IS NOT ASSOCIATED WITH THE INPUT SSN
852	THE INPUT FIRST NAME IS NOT ASSOCIATED WITH INPUT SSN
871	THE INPUT SSN IS NOT FOUND IN THE PUBLIC RECORD
872	THE INPUT SSN IS ASSOCIATED WITH A DIFFERENT NAME AND ADDRESS
873	THE INPUT PHONE NUMBER IS NOT FOUND IN THE PUBLIC RECORD
874	THE INPUT PHONE NUMBER IS ASSOCIATED WITH A DIFFERENT NAME AND ADDRESS
877	THE INPUT NAME WAS MISSING
878	THE INPUT ADDRESS WAS MISSING
879	THE INPUT SSN/TIN WAS MISSING OR INCOMPLETE
880	THE INPUT PHONE WAS MISSING OR INCOMPLETE
881	THE INPUT DATE-OF-BIRTH WAS MISSING OR INCOMPLETE
882	THE INPUT NAME AND ADDRESS RETURN A DIFFERENT PHONE NUMBER
883	THE INPUT DATE-OF-BIRTH MAY HAVE BEEN MISKEYED
891	SECURITY FREEZE (CRA CORRECTIONS DATABASE)
892	SECURITY ALERT (CRA CORRECTIONS DATABASE)
893	IDENTITY THEFT ALERT (CRA CORRECTIONS DATABASE)
894	DISPUTE ON FILE (CRA CORRECTIONS DATABASE)
895	SUBJECT HAS OPTED OUT OF PRESscreen OFFERS
897	CRIMINAL RECORD FOUND
898	LIEN/JUDGMENT RECORD FOUND

## List of Advanced Communications Plus Reason Codes

REASON CODE	ADVERSE-ACTION STATEMENT
899	THE INPUT ADDRESS IS VERIFIED BUT MAY NOT BE PRIMARY RESIDENCE
89A	NO EVIDENCE OF PROPERTY OWNERSHIP
89B	EVIDENCE OF HISTORICAL PROPERTY OWNERSHIP BUT NO CURRENT RECORD
89C	LENGTH OF RESIDENCE
89D	CHANGE OF ADDRESS FREQUENCY
89E	NUMBER OF SOURCES CONFIRMING IDENTITY AND CURRENT ADDRESS
89F	DATE OF CONFIRMING SOURCE UPDATE
89G	INSUFFICIENT AGE
89H	EVIDENCE OF SUB-PRIME CREDIT SERVICES SOLICITED
89I	NO EVIDENCE OF POST-SECONDARY EDUCATION
89J	AGE OF OLDEST PUBLIC RECORD ON FILE
89K	ADDRESS DWELLING TYPE
89L	DISTANCE BETWEEN THE CURRENT AND PREVIOUS ADDRESS
89M	INSUFFICIENT EVIDENCE OF WEALTH
89N	CORRECTIONAL INSTITUTION IN ADDRESS HISTORY
89O	NO EVIDENCE OF PHONE SERVICE AT ADDRESS
89P	NUMBER OF CONSUMER FINANCE INQUIRIES
89Q	NUMBER OF INQUIRIES IN THE LAST 12 MONTHS
89R	LENGTH OF TIME ON SOURCES CONFIRMING IDENTITY
89S	TYPE OF MORTGAGE
89T	INPUT PHONE IS INVALID, NON-RESIDENTIAL, OR DISCONNECTED
89U	INPUT ADDRESS IS INVALID, NON-RESIDENTIAL, OR UNDELIVERABLE
89V	INPUT SSN IS INVALID, RECENTLY ISSUED, OR INCONSISTENT WITH DATE OF BIRTH
89W	BANKRUPTCY RECORD ON FILE
89X	INSUFFICIENT INFORMATION ON FILE
89Y	INSUFFICIENT PURCHASE ACTIVITY REPORTED
8EV	EVICITION RECORD FOUND
8MI	MULTIPLE IDENTITIES ASSOCIATED WITH THE INPUT SSN
8MN	THE INPUT SSN WAS ISSUED WITHIN THE LAST SEVENTEEN YEARS
8MS	MULTIPLE SSNS REPORTED WITH APPLICANT
8PV	INSUFFICIENT PROPERTY VALUE
A13	NUMBER OF NCTUE ACCOUNTS INVOLUNTARY DISCONNECTED IN THE LAST 48 MONTHS
A14	NUMBER OF MONTHS SINCE CLOSED BY BANKRUPTCY OR WITH BALANCE
A15	NUMBER OF MONTHS SINCE THE LATEST NCTUE VOLUNTARY DISCONNECTION

## List of Advanced Communications Plus Reason Codes

REASON CODE	ADVERSE-ACTION STATEMENT
A16	NUMBER OF NCTUE SATISFACTORY OCCURRENCES REPORTED IN THE LAST 12 MONTHS
A45	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 36 MONTHS
A59	MONTHS SINCE LATEST NCTUE PAID-CLOSED ACCOUNT REPORTED IN THE LAST 24 MONTHS
G91	NOT ENOUGH INFORMATION ON NCTUE VOLUNTARY DISCONNECTIONS
G92	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN LAST 6 MONTHS
G93	NOT ENOUGH INFORMATION ON PAID-CLOSED NCTUE ACCOUNTS
G94	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 3 MONTHS ON NCTUE
G95	NOT ENOUGH INFORMATION ON NCTUE ACCOUNT DISCONNECTIONS
P01	NO USABLE PUBLIC RECORD DATA
P02	NO USABLE CREDIT DATA
P03	NO USABLE NCTUE DATA
X01	AVG NUMBER OF NCTUE SATISFACTORY OCCURRENCES REPORTED IN THE LAST 12 MONTHS
Y14	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 12 MONTHS
Y15	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 24 MONTHS
Y26	AGE OF OLDEST NCTUE CONNECTION
Y28	MONTHS SINCE THE LATEST PAID-AS-AGREED REPORTED WITHIN 24 MONTHS ON NCTUE
Y36	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 6 MONTHS
Y37	HIGHEST NCTUE BALANCE REPORTED IN THE LAST 6 MONTHS
Y38	TOTAL OF LATEST PAYMENTS MADE REPORTED IN THE LAST 2 MONTHS
Y45	TOTAL CHARGE-OFF AMOUNT ON NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y46	AVERAGE NUMBER OF MONTHS SINCE NCTUE CONNECTIONS
Y48	NOT ENOUGH INFORMATION ON LATEST PAYMENTS ON NCTUE
Y50	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y53	NOT ENOUGH INFORMATION ON NCTUE CONNECTIONS
Y56	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y61	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 3 MONTHS
Y67	MONTHS SINCE THE LATEST NCTUE ACCOUNT DISCONNECTION
Y72	MONTHS SINCE LATEST NCTUE 60+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS
Y74	MONTHS SINCE CONNECTION OF OLDEST PAID-AS-AGREED NCTUE ACCOUNT

## List of Advanced Communications Plus Reject Codes

## Introduction

The following Reject Codes can be returned in the Reject Code field, for those records that are unscorable.

REJECT CODE	DESCRIPTION
01	DECEASED ON CREDIT, NCTUE AND LEXISNEXIS
02	DECEASED ON CREDIT AND NCTUE
03	DECEASED ON CREDIT AND LEXISNEXIS
04	DECEASED ON NCTUE AND LEXISNEXIS
05	DECEASED ON CREDIT,CSD AND LN
06	DECEASED ON NCTUE
07	DECEASED ON LEXISNEXIS
08	FILE IN REVIEW-CREDIT,FRAUD-NCTUE,IDENTITY THEFT -LEXISNEXIS
09	FILE IN REVIEW-CREDIT,FRAUD-NCTUE
10	FILE IN REVIEW-CREDIT,IDENTITY THEFT -LEXISNEXIS
11	FRAUD-NCTUE,IDENTITY THEFT -LEXISNEXIS
12	FILE IN REVIEW-CREDIT
13	FRAUD-NCTUE
14	IDENTITY THEFT -LEXISNEXIS
15	NO HIT-CREDIT,NO HIT-NCTUE,NO HIT-LEXISNEXIS
16	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,NO HIT-LEXISNEXIS
17	NO HIT-CREDIT,INQUIRY ONLY-NCTUE,NO HIT-LEXISNEXIS
18	INADEQUATE INFO-CREDIT,INQUIRY ONLY-NCTUE,NO HIT-LEXISNEXIS
19	NO HIT-CREDIT,BANKRUPTCY-NCTUE,NO HIT-LEXISNEXIS
20	INADEQUATE INFO-CREDIT,BANKRUPTCY-NCTUE,NO HIT-LEXISNEXIS
21	NO HIT-CREDIT,NO HIT-NCTUE,FAIL CA VERIFY-LEXISNEXIS
22	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,FAIL CA VERIFY-LEXISNEXIS
23	NO HIT-CREDIT,INQ ONLY-NCTUE,FAIL CA VERIFY-LEXISNEXIS
24	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,FAIL CA VERIFY-LEXISNEXIS
25	NO HIT-CREDIT,BKP-NCTUE,FAIL CA VERIFY-LEXISNEXIS
26	INADEQUATE INFO-CREDIT,BKP-NCTUE,FAIL CA VERIFY-LEXISNEXIS
27	NO HIT-CREDIT,NO HIT-NCTUE,SECURITY FREEZE-LEXISNEXIS
28	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,SECURITY FREEZE-LEXISNEXIS
29	NO HIT-CREDIT,INQ ONLY-NCTUE,SECURITY FREEZE-LEXISNEXIS
30	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,SECURITY FREEZE-LEXISNEXIS
31	NO HIT-CREDIT,BKP-NCTUE,SECURITY FREEZE-LEXISNEXIS
32	INADEQUATE INFO-CREDIT,BKP-NCTUE,SECURITY FREEZE-LEXISNEXIS
33	NO HIT-CREDIT,NO HIT-NCTUE,SECURITY ALERT-LEXISNEXIS
34	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,SECURITY ALERT-LEXISNEXIS

## List of Advanced Communications Plus Reject Codes

REJECT CODE	DESCRIPTION
35	NO HIT-CREDIT,INQ ONLY-NCTUE,SECURITY ALERT-LEXISNEXIS
36	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,SECURITY ALERT-LEXISNEXIS
37	NO HIT-CREDIT,BKP-NCTUE,SECURITY ALERT-LEXISNEXIS
38	INADEQUATE INFO-CREDIT,BKP-NCTUE,SECURITY ALERT-LEXISNEXIS
39	NO HIT-CREDIT,NO HIT-NCTUE,DISPUTE ON FILE-LEXISNEXIS
40	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,DISPUTE ON FILE-LEXISNEXIS
41	NO HIT-CREDIT,INQ ONLY-NCTUE,DISPUTE ON FILE-LEXISNEXIS
42	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,DISPUTE ON FILE-LEXISNEXIS
43	NO HIT-CREDIT,BKP-NCTUE,DISPUTE ON FILE-LEXISNEXIS
44	INADEQUATE INFO-CREDIT,BKP-NCTUE,DISPUTE ON FILE-LEXISNEXIS
45	NO HIT-CREDIT,NO HIT-NCTUE,INADEQUATE INFO-LEXISNEXIS
46	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,INADEQUATE INFO-LEXISNEXIS
47	NO HIT-CREDIT,INQ ONLY-NCTUE,INADEQUATE INFO-LEXISNEXIS
48	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,INADEQUATE INFO-LEXISNEXIS
49	NO HIT-CREDIT,BKP-NCTUE,INADEQUATE INFO-LEXISNEXIS
50	INADEQUATE INFO-CREDIT,BKP-NCTUE,INADEQUATE INFO-LEXISNEXIS

## Comments on Advanced Energy Plus<sup>SM</sup>

**Introduction** Advanced Energy Plus<sup>SM</sup> is a risk score that indicates a consumer's propensity to pay in a timely fashion using three data inputs: Credit history; Utilities, Pay TV, and Telecommunications account payment history (per NCTUE); and Public record data such as identity, address, phone, education, occupation, assets and asset behavior.

Advanced Energy Plus helps strengthen risk assessment, include unscorable and underserved markets in deposit segmentation strategies, and increase revenue through the advantage of alternative data.

### Technical Specifics

**Model Numbers: 05236**

**Score Range:** 73-981 (lower score indicates higher risk of delinquency/loss)

**Exclusion Codes:** 01-50 for those records that are not scoreable

**Reason Codes :** [List of Advanced Energy Plus Reason Codes](#)

**Reject Codes:** [List of Advanced Energy Plus Reject Codes](#)

REJECT CODE	DESCRIPTION
A1	**NOT AVAILABLE, FILE UNDER REVIEW
C1	NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT. NO HIT
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
L0	MODEL DELIVERY IS NOT AVAILABLE: SUBJECT DECEASED
R0	MODEL DELIVERY IS NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE

### Technical Information

- Advanced Energy Plus is an optional product 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 formats: Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image and all Combo Report options.

Comments on Advanced Energy Plus

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Technical Information  
(cont.)

- » 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.
  - » Advanced Energy Plus can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks), an Exclusion Score or a Reject Code.
  - » Advanced Energy Plus can return a “J = NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications & Energy Plus models only.) If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned (5<sup>th</sup> Reason Code).
  - » Risk-Based Pricing Solutions is available with Advanced Energy Plus.
- 

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 Manual.

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## List of Advanced Energy Plus Reason Codes

Note Up to four of the following Reason Codes can be returned with the Advanced Energy Plus 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
27	PERCENT OF REVOLVING ACCOUNTS SATISFACTORY
28	PERCENT OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT
31	PERCENT OF ACCOUNTS 60+ DAYS DELINQUENT
36	PERCENT OF ACCOUNTS INSTALLMENT
37	PERCENT OF ACCOUNTS OPENED RECENTLY
39	PERCENT OF ACCOUNTS REVOLVING
40	PERCENT OF ACCOUNTS SATISFACTORY
49	30 DAYS DELINQUENCY OCCURRENCES ON BANKCARD ACCOUNTS
68	AGE OF BANKCARD ACCOUNTS
71	AGE OF INSTALLMENT ACCOUNTS
75	AGE OF REVOLVING ACCOUNT ACTIVITY
79	AGE OF ACCOUNT ACTIVITY
80	AGE OF ACCOUNTS
83	BANKCARD HIGH CREDIT
96	NUMBER OF BANKCARD ACCOUNTS
104	NUMBER OF BANKCARD ACCOUNTS LESS THAN 60 DAYS DELINQUENT
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
109	NUMBER OF COLLECTIONS
123	NUMBER OF INQUIRIES
124	NUMBER OF INSTALLMENT ACCOUNTS
125	NUMBER OF INSTALLMENT ACCOUNTS 120+ DAYS DELINQUENT
126	NUMBER OF INSTALLMENT ACCOUNTS 120-180 OR MORE DAYS DELINQUENT
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
136	NUMBER OF INSTALLMENT ACCOUNTS WITH MAJOR DEROGATORY EVENT
144	NUMBER OF OPEN MORTGAGE ACCOUNTS
154	NUMBER OF RECENT INQUIRIES
164	NUMBER OF RETAIL ACCOUNTS WITH HIGH UTILIZATION
166	NUMBER OF REVOLVING ACCOUNTS
174	NUMBER OF REVOLVING ACCOUNTS LESS THAN 60 DAYS DELINQUENT
190	NUMBER OF SATISFACTORY ACCOUNTS
191	NUMBER OF ACCOUNTS
198	NUMBER OF ACCOUNTS LESS THAN 60 DAYS DELINQUENT
199	NUMBER OF ACCOUNTS OPENED RECENTLY
200	NUMBER OF ACCOUNTS PAST DUE
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
208	TOTAL AMOUNT PAST DUE FOR BANKCARD ACCOUNTS
219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
224	TOTAL COLLECTION AMOUNT
287	INSUFFICIENT INFORMATION ON CREDIT HISTORY
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

## List of Advanced Energy Plus Reason Codes

CODE	DESCRIPTION
296	INSUFFICIENT INFORMATION ON OR LACK OF RETAIL ACCOUNTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
298	INSUFFICIENT INFORMATION ON OR LACK OF SALES FINANCE ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
301	NUMBER OF RECENT UTILITY INQUIRIES
302	NUMBER OF UTILITY INQUIRIES
303	NUMBER OF RECENT NON-UTILITY INQUIRIES
305	NUMBER OF AUTO ACCOUNTS
315	60+ DAYS DELINQUENCY OCCURRENCES ON BANKCARD ACCOUNTS
317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
322	NUMBER OF RETAIL ACCOUNTS PAST DUE
327	LENGTH OF CREDIT HISTORY
330	PERCENT OF UTILITY INQUIRIES POSTED RECENTLY
331	PERCENT OF NON-UTILITY INQUIRIES POSTED RECENTLY
802	THE INPUT SSN IS REPORTED AS DECEASED
803	THE INPUT SSN WAS ISSUED PRIOR TO THE INPUT DATE-OF-BIRTH
804	THE INPUT LAST NAME AND SSN ARE VERIFIED, BUT NOT WITH THE INPUT ADDRESS AND PHONE
806	THE INPUT SSN IS INVALID
807	THE INPUT PHONE NUMBER MAY BE DISCONNECTED
808	THE INPUT PHONE NUMBER IS POTENTIALLY INVALID
809	THE INPUT PHONE NUMBER IS A PAGER NUMBER
810	THE INPUT PHONE NUMBER IS A MOBILE NUMBER
811	THE INPUT ADDRESS MAY BE INVALID ACCORDING TO POSTAL SPECIFICATIONS
812	THE INPUT ZIP CODE BELONGS TO A POST OFFICE BOX
813	THE INPUT ADDRESS HAS AN INVALID APARTMENT DESIGNATION
814	THE INPUT ADDRESS IS A TRANSIENT COMMERCIAL OR INSTITUTIONAL ADDRESS
815	THE INPUT PHONE NUMBER MATCHES A TRANSIENT COMMERCIAL OR INSTITUTIONAL ADDRESS
816	THE INPUT PHONE NUMBER AND INPUT ZIP CODE COMBINATION IS INVALID
819	UNABLE TO VERIFY NAME, ADDRESS, SSN/TIN AND PHONE
820	UNABLE TO VERIFY APPLICANT NAME, ADDRESS AND PHONE NUMBER
822	UNABLE TO VERIFY APPLICANT NAME AND ADDRESS
823	UNABLE TO VERIFY APPLICANT NAME AND SSN
824	UNABLE TO VERIFY APPLICANT ADDRESS AND SSN
825	UNABLE TO VERIFY ADDRESS
826	UNABLE TO VERIFY SSN/TIN
827	UNABLE TO VERIFY PHONE NUMBER
828	UNABLE TO VERIFY DATE-OF-BIRTH
829	THE INPUT SSN/TIN MAY HAVE BEEN MISKEYED
830	THE INPUT ADDRESS MAY HAVE BEEN MISKEYED
831	THE INPUT PHONE NUMBER MAY HAVE BEEN MISKEYED
835	INSUFFICIENT VERIFICATION TO RETURN A SCORE UNDER CA LAW
836	IDENTITY ELEMENTS NOT FULLY VERIFIED ON ALL AVAILABLE SOURCES
837	UNABLE TO VERIFY NAME
841	THE INPUT DRIVER'S LICENSE NUMBER IS INVALID FOR THE INPUT DL STATE
845	THE INPUT SSN AND ADDRESS ARE NOT ASSOCIATED WITH THE INPUT LAST NAME AND PHONE
848	UNABLE TO VERIFY FIRST NAME

## List of Advanced Energy Plus Reason Codes

CODE	DESCRIPTION
849	THE INPUT PHONE AND ADDRESS ARE GEOGRAPHICALLY DISTANT (>10 MILES)
850	THE INPUT ADDRESS MATCHES A PRISON ADDRESS
851	THE INPUT LAST NAME IS NOT ASSOCIATED WITH THE INPUT SSN
852	THE INPUT FIRST NAME IS NOT ASSOCIATED WITH INPUT SSN
871	THE INPUT SSN IS NOT FOUND IN THE PUBLIC RECORD
872	THE INPUT SSN IS ASSOCIATED WITH A DIFFERENT NAME AND ADDRESS
873	THE INPUT PHONE NUMBER IS NOT FOUND IN THE PUBLIC RECORD
874	THE INPUT PHONE NUMBER IS ASSOCIATED WITH A DIFFERENT NAME AND ADDRESS
877	THE INPUT NAME WAS MISSING
878	THE INPUT ADDRESS WAS MISSING
879	THE INPUT SSN/TIN WAS MISSING OR INCOMPLETE
880	THE INPUT PHONE WAS MISSING OR INCOMPLETE
881	THE INPUT DATE-OF-BIRTH WAS MISSING OR INCOMPLETE
882	THE INPUT NAME AND ADDRESS RETURN A DIFFERENT PHONE NUMBER
883	THE INPUT DATE-OF-BIRTH MAY HAVE BEEN MISKEYED
891	SECURITY FREEZE (CRA CORRECTIONS DATABASE)
892	SECURITY ALERT (CRA CORRECTIONS DATABASE)
893	IDENTITY THEFT ALERT (CRA CORRECTIONS DATABASE)
894	DISPUTE ON FILE (CRA CORRECTIONS DATABASE)
895	SUBJECT HAS OPTED OUT OF PRESCREEN OFFERS
897	CRIMINAL RECORD FOUND
898	LIEN/JUDGMENT RECORD FOUND
899	THE INPUT ADDRESS IS VERIFIED BUT MAY NOT BE PRIMARY RESIDENCE
89A	NO EVIDENCE OF PROPERTY OWNERSHIP
89B	EVIDENCE OF HISTORICAL PROPERTY OWNERSHIP BUT NO CURRENT RECORD
89C	LENGTH OF RESIDENCE
89D	CHANGE OF ADDRESS FREQUENCY
89E	NUMBER OF SOURCES CONFIRMING IDENTITY AND CURRENT ADDRESS
89F	DATE OF CONFIRMING SOURCE UPDATE
89G	INSUFFICIENT AGE
89H	EVIDENCE OF SUB-PRIME CREDIT SERVICES SOLICITED
89I	NO EVIDENCE OF POST-SECONDARY EDUCATION
89J	AGE OF OLDEST PUBLIC RECORD ON FILE
89K	ADDRESS DWELLING TYPE
89L	DISTANCE BETWEEN THE CURRENT AND PREVIOUS ADDRESS
89M	INSUFFICIENT EVIDENCE OF WEALTH
89N	CORRECTIONAL INSTITUTION IN ADDRESS HISTORY
89O	NO EVIDENCE OF PHONE SERVICE AT ADDRESS
89P	NUMBER OF CONSUMER FINANCE INQUIRIES
89Q	NUMBER OF INQUIRIES IN THE LAST 12 MONTHS
89R	LENGTH OF TIME ON SOURCES CONFIRMING IDENTITY
89S	TYPE OF MORTGAGE
89T	INPUT PHONE IS INVALID, NON-RESIDENTIAL, OR DISCONNECTED
89U	INPUT ADDRESS IS INVALID, NON-RESIDENTIAL, OR UNDELIVERABLE
89V	INPUT SSN IS INVALID, RECENTLY ISSUED, OR INCONSISTENT WITH DATE OF BIRTH
89W	BANKRUPTCY RECORD ON FILE
89X	INSUFFICIENT INFORMATION ON FILE

## List of Advanced Energy Plus Reason Codes

CODE	DESCRIPTION
89Y	INSUFFICIENT PURCHASE ACTIVITY REPORTED
8EV	EVICITION RECORD FOUND
8MI	MULTIPLE IDENTITIES ASSOCIATED WITH THE INPUT SSN
8MN	THE INPUT SSN WAS ISSUED WITHIN THE LAST SEVENTEEN YEARS
8MS	MULTIPLE SSNS REPORTED WITH APPLICANT
8PV	INSUFFICIENT PROPERTY VALUE
991	NUMBER OF OPEN ACCOUNTS AND TOTAL COLLECTION AMOUNT
992	INSUFFICIENT INFORMATION OR NUMBER OF OPEN ACCOUNTS
993	INSUFFICIENT INFORMATION OR NUMBER OF OPEN ACCOUNTS OR TOTAL COLLECTION AMOUNT
A05	AVERAGE OF OPEN BALANCES ON NCTUE NON-DEROGATORY ACCOUNTS IN LAST 12 MONTHS
A14	NUMBER OF MONTHS SINCE THE LATEST NCTUE INVOLUNTARY DISCONNECTION
A16	NUMBER OF NCTUE SATISFACTORY OCCURRENCES REPORTED IN THE LAST 12 MONTHS
A26	# OF NCTUE 60+ DAYS PAST DUE OR DEROGATORY ACCOUNTS REPORTED IN LAST 12 MONTHS
A31	% OF NCTUE ACCOUNTS IN LAST 6 MONTH REPORTED 30 DAYS PAST DUE
A34	NUMBER OF MONTHS SINCE LATEST NCTUE 90+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS
C18	INSUFFICIENT INFORMATION ON RECENTLY REPORTED NCTUE ACCOUNT BALANCES
G93	NOT ENOUGH INFORMATION ON NCTUE PAID-CLOSED ACCOUNTS
I	NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT
J	NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT
P01	NO USABLE PUBLIC RECORD DATA
P02	NO USABLE CREDIT DATA
Y15	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 24 MONTHS
Y24	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 3 MONTHS
Y29	MONTHS SINCE LATEST 30+ DAYS PAST DUE REPORTED WITHIN 24 MONTHS ON NCTUE
Y33	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y41	NUMBER OF TIMES 60 DAYS PAST DUE WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y44	MONTHS SINCE THE LATEST NCTUE CHARGE-OFF REPORTED IN THE LAST 24 MONTHS
Y46	AVERAGE NUMBER OF MONTHS SINCE NCTUE CONNECTIONS
Y47	NOT ENOUGH INFORMATION ON LATEST BALANCES REPORTED ON NCTUE
Y49	NOT ENOUGH INFORMATION ON CONNECTIONS OF NCTUE ACCOUNTS
Y56	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y58	WORST NCTUE DELINQUENCY OR DEROGATORY REPORTED IN THE LAST 6 MONTHS
Y72	MONTHS SINCE LATEST NCTUE 60+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS
Y74	MONTHS SINCE CONNECTION OF OLDEST PAID-AS-AGREED NCTUE ACCOUNT
Y91	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y92	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 12 MONTHS

## List of Advanced Energy Plus Reject Codes

REJECT CODE	DESCRIPTION
01	DECEASED ON CREDIT, NCTUE AND LEXISNEXIS
02	DECEASED ON CREDIT AND NCTUE
03	DECEASED ON CREDIT AND LEXISNEXIS
04	DECEASED ON NCTUE AND LEXISNEXIS
05	DECEASED ON CREDIT
06	DECEASED ON NCTUE
07	DECEASED ON LEXISNEXIS
08	FILE IN REVIEW-CREDIT,FRAUD-NCTUE,IDENTITY THEFT -LEXISNEXIS
09	FILE IN REVIEW-CREDIT,FRAUD-NCTUE
10	FILE IN REVIEW-CREDIT,IDENTITY THEFT -LEXISNEXIS
11	FRAUD-NCTUE,IDENTITY THEFT -LEXISNEXIS
12	FILE IN REVIEW-CREDIT
13	FRAUD-NCTUE
14	IDENTITY THEFT -LEXISNEXIS
15	NO HIT-CREDIT,NO HIT-NCTUE,NO HIT-LEXISNEXIS
16	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,NO HIT-LEXISNEXIS
17	NO HIT-CREDIT,INQUIRY ONLY-NCTUE,NO HIT-LEXISNEXIS
18	INADEQUATE INFO-CREDIT,INQUIRY ONLY-NCTUE,NO HIT-LEXISNEXIS
19	NO HIT-CREDIT,BANKRUPTCY-NCTUE,NO HIT-LEXISNEXIS
20	INADEQUATE INFO-CREDIT,BANKRUPTCY-NCTUE,NO HIT-LEXISNEXIS
21	NO HIT-CREDIT,NO HIT-NCTUE,FAIL CA VERIFY-LEXISNEXIS
22	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,FAIL CA VERIFY-LEXISNEXIS
23	NO HIT-CREDIT,INQ ONLY-NCTUE,FAIL CA VERIFY-LEXISNEXIS
24	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,FAIL CA VERIFY-LEXISNEXIS
25	NO HIT-CREDIT,BKP-NCTUE,FAIL CA VERIFY-LEXISNEXIS
26	INADEQUATE INFO-CREDIT,BKP-NCTUE,FAIL CA VERIFY-LEXISNEXIS
27	NO HIT-CREDIT,NO HIT-NCTUE,SECURITY FREEZE-LEXISNEXIS
28	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,SECURITY FREEZE-LEXISNEXIS
29	NO HIT-CREDIT,INQ ONLY-NCTUE,SECURITY FREEZE-LEXISNEXIS
30	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,SECURITY FREEZE-LEXISNEXIS
31	NO HIT-CREDIT,BKP-NCTUE,SECURITY FREEZE-LEXISNEXIS
32	INADEQUATE INFO-CREDIT,BKP-NCTUE,SECURITY FREEZE-LEXISNEXIS
33	NO HIT-CREDIT,NO HIT-NCTUE,SECURITY ALERT-LEXISNEXIS
34	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,SECURITY ALERT-LEXISNEXIS
35	NO HIT-CREDIT,INQ ONLY-NCTUE,SECURITY ALERT-LEXISNEXIS
36	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,SECURITY ALERT-LEXISNEXIS
37	NO HIT-CREDIT,BKP-NCTUE,SECURITY ALERT-LEXISNEXIS
38	INADEQUATE INFO-CREDIT,BKP-NCTUE,SECURITY ALERT-LEXISNEXIS
39	NO HIT-CREDIT,NO HIT-NCTUE,DISPUTE ON FILE-LEXISNEXIS

## List of Advanced Energy Plus Reject Codes

REJECT CODE	DESCRIPTION
40	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,DISPUTE ON FILE-LEXISNEXIS
41	NO HIT-CREDIT,INQ ONLY-NCTUE,DISPUTE ON FILE-LEXISNEXIS
42	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,DISPUTE ON FILE-LEXISNEXIS
43	NO HIT-CREDIT,BKP-NCTUE,DISPUTE ON FILE-LEXISNEXIS
44	INADEQUATE INFO-CREDIT,BKP-NCTUE,DISPUTE ON FILE-LEXISNEXIS
45	NO HIT-CREDIT,NO HIT-NCTUE,INADEQUATE INFO-LEXISNEXIS
46	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,INADEQUATE INFO-LEXISNEXIS
47	NO HIT-CREDIT,INQ ONLY-NCTUE,INADEQUATE INFO-LEXISNEXIS
48	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,INADEQUATE INFO-LEXISNEXIS
49	NO HIT-CREDIT,BKP-NCTUE,INADEQUATE INFO-LEXISNEXIS
50	INADEQUATE INFO-CREDIT,BKP-NCTUE,INADEQUATE INFO-LEXISNEXIS

## Comments on the Advanced Energy Risk Score<sup>SM</sup>

**Introduction** Combining market-leading Equifax consumer credit data, energy and utility industry data and proven analytics, the Advanced Energy Risk Score is a third generation score for the energy/utilities industry and is a redevelopment of the Advanced Energy Risk Assessment Model. The Advanced Energy Risk Score can be used throughout the customer lifecycle to predict serious delinquency risk, helping energy and utility providers set more appropriate deposits, proactively adjust account management strategies, and boost risk assessment during collections and recovery prioritization processes.

Equifax Advanced Energy Risk Score<sup>SM</sup> helps predicts the likelihood of a consumer becoming over 90 days past due on energy and utility accounts—important information that is useful in account acquisition, activation, management and collections.

Advanced Energy Risk Score can help your business:

- **Activate more accounts faster** by qualifying energy and utility applicants quickly and consistently, with fewer exceptions needing judgmental evaluation
- **Deepen customer relationships** by segmenting energy and utility applicants more precisely than traditional risk models for targeted cross-selling and re-evaluating deposits
- **Save money, time and resources** associated with processing, managing, collecting and writing off high-risk accounts

### Technical Specifics

**Model Number: 05285**

**Score Range:** 73 - 958 (lower score indicates higher risk of delinquency/loss)

**Reason Codes :** [List of Advanced Energy Risk Score Reason Codes](#)

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	**NOT AVAILABLE, FILE UNDER REVIEW
B0	INSUFFICIENT INFORMATION TO SCORE
C1	NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT. NO HIT
L0	MODEL DELIVERY IS NOT AVAILABLE: SUBJECT DECEASED
N1	INQUIRY ONLY FILE
R0	MODEL DELIVERY IS NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE

**Comments on Advanced Energy Risk Score (continued)**

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- Technical Information
- » Advanced Energy Risk Score is an optional product 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 formats: 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.
  - » Advanced Energy Risk Score can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks), an Exclusion Score or a Reject Code.
  - » Advanced Energy Risk Score can return a “Y (Yes) indicates “Number of inquiries adversely affected the score – impact was not significant” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned (5<sup>th</sup> Reason Code).
  - » Risk-Based Pricing Solutions is available with Advanced Energy Risk Score.
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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 TotalView, Version 5.0 or 6.0 Manual.

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## List of Advanced Energy Risk Score Reason Codes

Note Up to four of the following Reason Codes can be returned with the Advanced Energy Risk 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).

REASON CODE	DESCRIPTION
27	PERCENT OF REVOLVING ACCOUNTS SATISFACTORY
28	PERCENT OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT
30	PERCENT OF ACCOUNTS 120+ DAYS DELINQUENT
31	PERCENT OF ACCOUNTS 60+ DAYS DELINQUENT
33	PERCENT OF ACCOUNTS BANKCARD
36	PERCENT OF ACCOUNTS INSTALLMENT
37	PERCENT OF ACCOUNTS OPENED RECENTLY
39	PERCENT OF ACCOUNTS REVOLVING
40	PERCENT OF ACCOUNTS SATISFACTORY
49	30 DAYS DELINQUENCY OCCURRENCES ON BANKCARD ACCOUNTS
68	AGE OF BANKCARD ACCOUNTS
71	AGE OF INSTALLMENT ACCOUNTS
75	AGE OF REVOLVING ACCOUNT ACTIVITY
78	AGE OF TAX LIEN
79	AGE OF ACCOUNT ACTIVITY
80	AGE OF ACCOUNTS
83	BANKCARD HIGH CREDIT
95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
96	NUMBER OF BANKCARD ACCOUNTS
104	NUMBER OF BANKCARD ACCOUNTS LESS THAN 60 DAYS DELINQUENT
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
109	NUMBER OF COLLECTIONS
123	NUMBER OF INQUIRIES
124	NUMBER OF INSTALLMENT ACCOUNTS
125	NUMBER OF INSTALLMENT ACCOUNTS 120+ DAYS DELINQUENT
126	NUMBER OF INSTALLMENT ACCOUNTS 120-180 OR MORE DAYS DELINQUENT
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
135	NUMBER OF INSTALLMENT ACCOUNTS WITH HIGH BALANCE OUTSTANDING
136	NUMBER OF INSTALLMENT ACCOUNTS WITH MAJOR DEROGATORY EVENT
144	NUMBER OF OPEN MORTGAGE ACCOUNTS
154	NUMBER OF RECENT INQUIRIES
164	NUMBER OF RETAIL ACCOUNTS WITH HIGH UTILIZATION
166	NUMBER OF REVOLVING ACCOUNTS

## List of Advanced Energy Risk Score Reason Codes

REASON CODE	DESCRIPTION
174	NUMBER OF REVOLVING ACCOUNTS LESS THAN 60 DAYS DELINQUENT
190	NUMBER OF SATISFACTORY ACCOUNTS
191	NUMBER OF ACCOUNTS
198	NUMBER OF ACCOUNTS LESS THAN 60 DAYS DELINQUENT
199	NUMBER OF ACCOUNTS OPENED RECENTLY
200	NUMBER OF ACCOUNTS PAST DUE
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
208	TOTAL AMOUNT PAST DUE FOR BANKCARD ACCOUNTS
219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
224	TOTAL COLLECTION AMOUNT
287	INSUFFICIENT INFORMATION ON CREDIT HISTORY
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
296	INSUFFICIENT INFORMATION ON OR LACK OF RETAIL ACCOUNTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
298	INSUFFICIENT INFORMATION ON OR LACK OF SALES FINANCE ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
301	NUMBER OF RECENT UTILITY INQUIRIES
302	NUMBER OF UTILITY INQUIRIES
303	NUMBER OF RECENT NON-UTILITY INQUIRIES
305	NUMBER OF AUTO ACCOUNTS
315	60+ DAYS DELINQUENCY OCCURRENCES ON BANKCARD ACCOUNTS
317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
322	NUMBER OF RETAIL ACCOUNTS PAST DUE
327	LENGTH OF CREDIT HISTORY
330	PERCENT OF UTILITY INQUIRIES POSTED RECENTLY
331	PERCENT OF NON-UTILITY INQUIRIES POSTED RECENTLY
991	NUMBER OF OPEN ACCOUNTS AND TOTAL COLLECTION AMOUNT

## Comments on Advanced Energy 4.0 Score

**Introduction** The latest Advanced Energy Score from Equifax uses traditional credit sources as input to measure the likelihood of a consumer becoming 61+ days past due or a customer having to charge-off on a new utility account within 9 months of opening. Helps utility companies set an appropriate deposit amount and potentially segment consumers for rate offerings.

Equifax Advanced Energy 4.0 Score helps predicts the likelihood of a consumer becoming over 61+ days past due on energy and utility accounts—important information that is useful in account acquisition, activation, management and collections.

Advanced Energy 4.0 Score can help your business:

- **Set appropriate deposit amounts** to help mitigate risk
- **Segment Customers** for rate offerings
- **Review their portfolio** of existing customers
- **Reduce the cost** of payment delinquencies

### Technical Specifcics

**Model Number: 05816**

**Global Score Range:** 97 - 999 (lower score indicates higher risk of delinquency/loss)

**Reason Codes:** [List of Advanced Energy 4.0 Score Reason Codes](#)

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	MODEL DELIVERY IS NOT AVAILABLE: FILE UNDER REVIEW
C1	NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT. NO HIT
L0	MODEL DELIVERY IS NOT AVAILABLE: SUBJECT DECEASED
R0	MODEL DELIVERY IS NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE
X1, X3, X5, X7	ACRO SYSTEM REJECT - MODEL DELIVERY IS TEMPORARILY UNAVAILABLE

**Comments on Advanced Energy 4.0 Score (continued)**

- Technical Information
- Advanced Energy 4.0 Score is an optional product 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 formats: JSON, 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.
  - Advanced Energy 4.0 Score can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks), an Exclusion Score or a Reject Code.
  - Advanced Energy 4.0 Score can return a “Y” (Yes) indicates “Number of inquiries adversely affected the score – impact was not significant” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned (5<sup>th</sup> Reason Code).
  - Risk-Based Pricing Solutions is available with Advanced Energy 4.0 Score.

Other recommended sources

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

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

## List of Advanced Energy 4.0 Score Reason Codes

Note Up to four of the following Reason Codes can be returned with the Advanced Energy 4.0 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).

REASON CODE	DESCRIPTION
192	Age of Line of Credit Acct
252	Number of Joint Installment Acct with Satisfactory History
301	Percent of Acct Excl Student Loan Opened Recently
352	Time Since Recent Personal Finance/Student loan Inquiry
356	Time Since Recent Inquiry Excl Auto and Mortgage
11N	Age of Collection Acct
11O	Age of Latest Delinquency on Acct
12G	Age of Latest Delinquency on Installment Acct
14Z	Age of Payment on Acct Excl Affected Natural Disaster
15F	Age of Payment on Student Loan Acct
18L	Age of Contractor Acct
1BI	Age of Acct Opened
1FD	Balance on HELOC Acct
1FK	Balance on Installment Acct
1N9	Credit Limit/High Credit on Bank Acct
1O9	Credit Limit/High Credit on Revolving Acct
1OF	Credit Limit/High Credit on Unsecured Bankcard Acct
1Q0	Credit Status on Secured Acct
1QB	Credit Utilization on Bankcard Acct
1QI	Credit Utilization on Retail Revolving Acct
1QL	Credit Utilization on Revolving Acct
1RM	Current Credit Status on Mortgage Acct
1W5	Life Span of Acct Excl Student Loan
1WB	Life Span of Auto Acct
1WV	Life Span of Installment Acct
1X9	Life Span of Retail Revolving Acct
1XH	Life Span of Secured Acct
22O	Number of Acct with Delinquent History
22Q	Number of Acct Excl Student Loan with Delinquent History
24J	Number of Auto Acct with Satisfactory History
25B	Number of Personal Finance Installment Acct with Satisfactory History
29Z	Number of Home Equity Acct
2F1	Number of Installment Acct with Balance
2KU	Number of Acct with Past Due Amount
2O4	Number of Inquiry
2O5	Number of Auto Inquiry
2O6	Number of Bank Inquiry

## List of Advanced Energy 4.0 Score Reason Codes

REASON CODE	DESCRIPTION
2OC	Number of Inquiry Excl Auto and Mortgage
2Q3	Payment on Acct
2QB	Payment on Auto Acct
2QK	Payment on Student Loan Acct
2QL	Payment on Department Store Acct
2QV	Payment on Installment Acct
2R1	Payment on Mortgage Acct
2RN	Payment on Unsecured Acct
2RS	Percent of Acct with Delinquent History
2RU	Percent of Acct Excl Student Loan with Delinquent History
2SK	Percent of Installment Acct with Delinquent History
2T6	Percent of Secured Acct with Delinquent History
34Z	Time Since Recent Auto Inquiry
3C1	Age of Open Satisfactory Auto Acct
3D2	Age of Open Satisfactory Revolving Acct Excl HELOC
3EP	Credit Limit/High Credit on Open Revolving Acct Excl HELOC
3F4	Maximum Collection Amount
9A1	Total Balance or Available Credit on Revolving Acct
9A2	Number of Acct Excl Student Loan with Satisfactory History
9A3	Credit Limit/High Credit on Open Acct
9A4	Mortgage Acct with Satisfactory History
B2W	Scheduled Payment on Revolving Acct in 9 Months
B30	Scheduled Payment on Revolving Acct in 24 Months
B6W	Number of months since largest bankcard balance
BB2	Available Credit Change on Bankcard Acct in 24 Months
BB5	Available Credit on Bankcard Acct in 3 Months
BBB	Available Credit on Bankcard Acct in 9 Months
BBM	Available Credit Trend on Revolving Acct in 24 Months
Z1V	Lack Info on Auto Acct with Satisfactory History
Z2E	Lack Info on Joint Installment Acct with Satisfactory History
Z2N	Lack Info on Personal Finance Installment Acct with Satisfactory History
Z3V	Lack Info on Balance on HELOC Acct
Z42	Lack Info on Balance on Installment Acct
Z57	Lack Info on Credit Limit/High Credit on Bank Acct
Z66	Lack Info on Credit Limit/High Credit on Revolving Acct Excl HELOC
Z67	Lack Info on Credit Limit/High Credit on Revolving Acct
Z6D	Lack Info on Credit Limit/High Credit on Unsecured Bankcard Acct
Z7I	Lack Info on Credit Status on Mortgage Acct
Z7Y	Lack Info on Credit Status on Secured Acct
Z89	Lack Info on Credit Utilization on Bankcard Acct
Z8G	Lack Info on Credit Utilization on Retail Revolving Acct
Z8J	Lack Info on Credit Utilization on Revolving Acct
Z8O	Lack Info on Payment on Acct
Z8W	Lack Info on Payment on Auto Acct

## List of Advanced Energy 4.0 Score Reason Codes

REASON CODE	DESCRIPTION
Z91	Lack Info Total Balance or Available Credit on Revolving Acct
Z95	Lack Info on Payment on Student Loan Acct
Z96	Lack Info on Payment on Department Store Acct
Z9G	Lack Info on Payment on Installment Acct
Z9M	Lack Info on Payment on Mortgage Acct
Z9T	Lack of Info on Acct Excl Student Loan with Satisfactory History
Z9W	Lack Info on Satisfactory Mortgage Acct
Z9X	Lack of Info on Credit Limit/High Credit on Open Acct
Z9Y	Lack Info on Payment on Revolving Acct
ZA8	Lack Info on Payment on Unsecured Acct
ZAB	Lack Info on Acct
ZAC	Lack Info on Acct Excl Affected Natural Disaster
ZAD	Lack Info on Acct Excl Student Loan
ZAJ	Lack Info on Auto Acct
ZAO	Lack Info on Contractor Acct
ZAS	Lack Info on Student Loan Acct
ZAY	Lack Info on Home Equity Acct
ZB3	Lack Info on Installment Acct
ZB5	Lack Info on Line of Credit Acct
ZBH	Lack Info on Retail Revolving Acct
ZBI	Insufficient Information on or Lack of Bankcard Accounts
ZBK	Lack Info on Revolving Acct Excl HELOC
ZBP	Lack Info on Secured Acct
ZCQ	Lack Info on Installment Acct with Balance
ZF8	Lack Info on Inquiry
ZF9	Lack Info on Auto Inquiry
ZFA	Lack Info on Bank Inquiry
ZFC	Lack Info on Personal Finance/Student loan Inquiry
ZFG	Lack Info on Inquiry Excl Auto and Mortgage
ZFJ	Lack Info on Available Credit on Bankcard Acct
ZFT	Lack Info on Available Credit on Revolving Acct

## Comments on the Equifax Auto Fusion Score

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### Introduction

The Auto Fusion Score™ from Equifax offers a new kind of credit score for auto lenders looking for expanded strategies to securely grow business in an increasingly competitive market. The Auto Fusion Score™ rank orders applicants based on payment risk associated with auto trades.

The Auto Fusion Score™ delivers fresh and unique visibility into a consumer's ability to pay by fusing the following three risk models using Equifax's proprietary fusion technology:

1. A traditional risk model which predicts performance based on traditional credit attributes
2. A risk model which predicts performance by focusing only on an individual's capacity to meet their obligations, including that individual's stated or verified income
3. A risk model developed using non-financial payment history

The Auto Fusion Score™ can help you:

- Find underserved populations, including recent graduates, seniors and more
- Better understand the propensity-to-pay of certain "thick-file" consumers

Highly customized, targeted and precise, the Auto Fusion Score™ helps you accurately assign risk to more consumers by augmenting the negative data found in traditional credit files with positive payment information, which reveals a more complete view of an individual's bill-paying history.

The alternative data leveraged in the score includes non-financial payment history on obligations not represented in a credit report such as mobile, landline, pay TV and utility bills. With data on more than 171 million consumers, you can:

- Reduce financial risk with stronger credit risk decisioning
  - Boost new customer acquisition rates with expanded views of payment history
  - Accelerate new customer activation rates by using one, integrated credit risk model
  - Strategically expand business and increase profitability
  - Better segment customers and optimize the way offers are presented
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**Comments on the Equifax Auto Fusion Score**

**Technical Specifics**

**Model Numbers: 05169 Auto Fusion Score**

**05249 Auto Fusion Score Only** (w/o credit report)

- Key Benefits:**
- Access new, differentiated data on 25 million unique consumers
  - Reduce risk with deeper insight into payment history
  - Better understand customers with full credit files, thin files or no files.
  - Potentially increase account openings and profitability

**Score Range/**

**Indicators:** 300 to 850; (300 representing the highest risk and 850 representing the lowest risk)

**Reason Codes** – [List of Auto Fusion Score Reason Codes](#)

**Reject Codes** – [List of Auto Fusion Score Reject Codes](#)

**Reject Scores** – [List of Auto Fusion Score Reject Scores](#)

**Specific Information**

- Equifax Auto Fusion Score™ is an optional service offered by Equifax.
- Auto Fusion can be returned with or without a credit report. (see model numbers for specifics.)
- 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 Combo Report options.
- Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, Identity Scan, ON-LINE DIRECTORY etc.).
- Equifax Auto Fusion Score can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks), a 2-byte Reject Code or a Reject Score.
- The Equifax Dodd-Frank solution is offered as an optional service for Auto Fusion Score. Dodd-Frank score information will be returned via a second separate “MM/05” segment. The first segment will contain the Auto Fusion Score results, and the second “MM/05” (Format Type 4) will contain the Dodd-Frank data and will echo the model number (05169) from the actual model segment for easy pairing.

## Comments on the Equifax Auto Fusion Score

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Specific Information  
(cont.)

- Your customer number must be validated for **each** of the Equifax model(s) you are requesting. When requesting multiple models, either multiple “MD” segments must be sent **or** the “O” optional feature code sent. 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.
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## Layout for Fixed Inquiry (MD) Model Data Segment

Description	The optional MD segment is used to request optional Equifax models with the exception of Enhanced Delinquency Alert System (EDAS). A maximum of 20 "MD" segments can be sent per inquiry.
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Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	<b>MD</b>	Model Data Segment ID
2	5	R	N	–	05169 05249	Model Number: Auto Fusion Score Auto Fusion Score Only (w/o credit report)
7	2	R	N	–	00	Number of Model Fields* (00-20)
9	20	O	A/N	L	See Below	Model Field(s)*
29 Bytes = Maximum Segment Length						

Example of "MD" Segment for Auto Fusion Score #05169:

Model Data (MD) segment identifier (2 Bytes) → MD

Auto Fusion Model Number (5 Bytes) → 05169

Indicates 00 fields being sent. (2 Bytes) → 00

**MD0516900 = 9 bytes total being sent.**

Example of "MD" Segment for Auto Fusion Score Only #05249:

Model Data (MD) segment identifier (2 Bytes) → MD

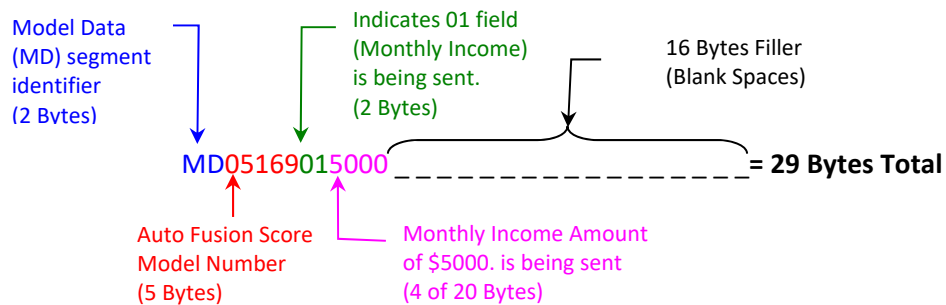
Auto Fusion Model Number (5 Bytes) → 05249

Indicates 00 fields being sent. (2 Bytes) → 00

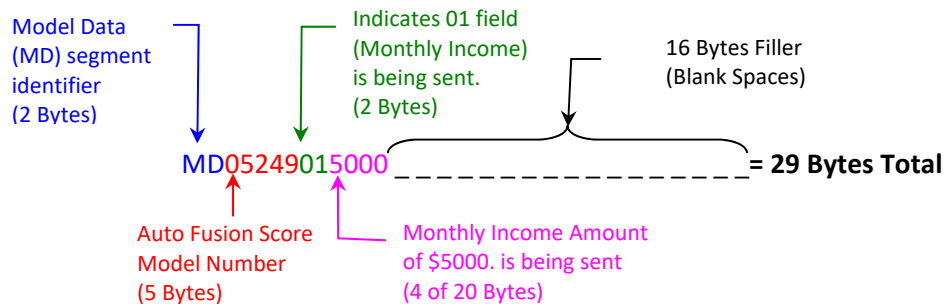
**MD0524900 = 9 bytes total being sent.**

## Layout for Fixed Inquiry (MD) Model Data Segment

Example of “MD” Segment for Auto Fusion Score # **05169** with **Monthly** Income being sent:



Example of “MD” Segment for Auto Fusion Score Only # **05249** with **Monthly** Income being sent:



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/).

## List of Auto Fusion Score Reason Codes

Introduction      The following list of Reason Codes may be returned for the Auto Fusion Score model.

CODE	DESCRIPTION
0	YOU HAVE NO ACCOUNTS THAT CAN BE USED IN DETERMINING A CREDIT SCORE
1	YOU HAVE NO OPEN ACCOUNTS
2	NONE OF YOUR ACCOUNTS SHOW A CREDIT AMOUNT
3	YOU HAVE NO RECENTLY REPORTED ACCOUNTS
4	YOU HAVE NO ACCOUNTS THAT CURRENTLY SHOW YOUR PAYMENT STATUS
5	YOU HAVE NO ACCOUNTS THAT SHOW YOUR PAYMENT STATUS
6	YOU HAVE NO OPEN ACCOUNTS THAT SHOW A PAYMENT STATUS
7	YOU HAVE NO RECENTLY OPENED ACCOUNTS THAT SHOW A PAYMENT STATUS
8	NONE OF YOUR ACCOUNTS SHOW WHEN THEY WERE OPENED
9	YOU HAVE NO OPEN ACCOUNTS WITH A BALANCE
10	NO USABLE INSTALLMENT ACCOUNTS
11	YOU HAVE NO OPEN INSTALLMENT ACCOUNTS
12	NONE OF YOUR INSTALLMENT ACCOUNTS SHOW A CREDIT AMOUNT
16	YOU HAVE NO OPEN INSTALLMENT ACCOUNTS THAT SHOW A PAYMENT STATUS
17	YOU HAVE NO RECENTLY OPENED INSTALLMENT ACCOUNTS THAT SHOW A PAYMENT STATUS
20	NO USABLE REVOLVING ACCOUNTS
21	YOU HAVE NO OPEN REVOLVING CREDIT ACCOUNTS
22	NONE OF YOUR REVOLVING ACCOUNTS SHOW A CREDIT AMOUNT
28	NONE OF YOUR REVOLVING ACCOUNTS SHOW WHEN THEY WERE OPENED
30	NO USABLE BANKCARD ACCOUNTS
31	YOU HAVE NO OPEN BANK CREDIT CARD ACCOUNTS
32	NONE OF YOUR BANK CREDIT CARD ACCOUNTS SHOW A CREDIT AMOUNT
33	YOU HAVE NO RECENTLY REPORTED BANK CREDIT CARD ACCOUNTS
35	YOU HAVE NO BANK CREDIT CARD ACCOUNTS THAT SHOW YOUR PAYMENT STATUS
36	YOU HAVE NO OPEN BANK CREDIT CARD ACCOUNTS THAT SHOW A PAYMENT STATUS
40	YOU HAVE NO AUTO ACCOUNTS THAT CAN BE USED IN DETERMINING A CREDIT SCORE
45	YOU HAVE NO AUTO ACCOUNTS THAT SHOW YOUR PAYMENT STATUS
46	YOU HAVE NO OPEN AUTO ACCOUNTS THAT SHOW A PAYMENT STATUS
50	NO USABLE REAL ESTATE ACCOUNTS
51	YOU HAVE NO OPEN REAL ESTATE ACCOUNTS
52	NONE OF YOUR REAL ESTATE ACCOUNTS SHOW A CREDIT AMOUNT
55	YOU HAVE NO REAL ESTATE ACCOUNTS THAT SHOW YOUR PAYMENT STATUS
60	NO USABLE RETAIL REVOLVING ACCOUNTS
61	YOU HAVE NO OPEN RETAIL REVOLVING ACCOUNTS
62	NONE OF YOUR RETAIL REVOLVING ACCOUNTS SHOW A CREDIT AMOUNT

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
90	YOU HAVE TOO FEW CREDIT ACCOUNTS
91	THERE IS A BANKRUPTCY ON YOUR CREDIT REPORT
1A	NONE OF YOUR INSTALLMENT ACCOUNTS HAVE RECENTLY REPORTED YOUR PAYMENT STATUS
2A	NONE OF YOUR REVOLVING ACCOUNTS HAVE RECENTLY REPORTED YOUR PAYMENT STATUS
2B	YOU HAVE NO RECENTLY OPENED REVOLVING CREDIT ACCOUNTS
3A	NO RECENTLY RATED BANKCARD ACCOUNTS
4A	NONE OF YOUR AUTO ACCOUNTS HAVE RECENTLY REPORTED YOUR PAYMENT STATUS
5A	NONE OF YOUR REAL ESTATE ACCOUNTS HAVE RECENTLY REPORTED YOUR PAYMENT STATUS
AA	NOT ENOUGH OF YOUR AUTO ACCOUNTS HAVE BEEN CONSISTENTLY PAID ON TIME
AB	TOO MANY OF YOUR AUTO ACCOUNTS HAVE A SEVERE DELINQUENCY
AC	TOO MANY OF YOUR AUTO ACCOUNTS ARE SEVERELY DELINQUENT OR DEROGATORY
AD	WORST STATUS ON AUTO ACCOUNTS IS DELINQUENT/DEROGATORY
AE	WORST STATUS IN RECENT MONTHS ON AUTO ACCOUNTS IS DELINQUENT/DEROGATORY
AF	A DELINQUENCY IS CURRENTLY THE WORST STATUS ON YOUR OPEN AUTO ACCOUNTS
AG	NEWEST DELINQUENCY/DEROGATORY STATUS ON AUTO ACCOUNTS IS TOO RECENT
BA	YOU HAVE TOO MANY RECENTLY OPENED BANK CREDIT CARD ACCOUNTS
BB	YOU HAVE TOO MANY OPEN BANK CREDIT CARD ACCOUNTS
BC	TOO MANY OPEN BANKCARD ACCOUNTS, OPEN FOR AT LEAST SIX MONTHS
BD	YOU HAVE TOO MANY OPEN BANK CREDIT CARD ACCOUNTS WITH A BALANCE
BE	YOU HAVE TOO MANY OPEN BANK CREDIT CARD ACCOUNTS WITH A HIGH BALANCE
BF	YOU HAVE TOO MANY BANK CREDIT CARD ACCOUNTS WITH HIGH UTILIZATION
BG	TOO FEW OPEN BANKCARD ACCOUNTS, OPEN FOR AT LEAST SIX MONTHS
BH	NOT ENOUGH OF YOUR BANK CREDIT CARD ACCOUNTS ARE CONSISTENTLY PAID ON TIME
BJ	TOO MANY BANKCARD ACCOUNTS WITH DELINQUENCY/DEROG STATUS IN RECENT MONTHS
BK	WORST STATUS ON BANKCARD ACCOUNTS IS DELINQUENT/DEROGATORY
BL	WORST STATUS IN RECENT MONTHS ON BANKCARD ACCOUNTS IS DELINQUENT/DEROGATORY
BM	WORST PRESENT STATUS ON OPEN BANKCARD ACCOUNTS IS DELINQUENT
BN	THE SUM OF YOUR BANK CREDIT CARD ACCOUNT BALANCES IS TOO HIGH
BP	THE AVAILABLE CREDIT ON YOUR OPEN BANK CREDIT CARD ACCOUNTS IS TOO LOW
BQ	YOUR AVERAGE CREDIT AMOUNT ON BANK CREDIT CARDS IS TOO LOW

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
BR	THE MAXIMUM CREDIT AMOUNT ON YOUR OPEN BANK CREDIT CARD ACCOUNTS IS TOO LOW
BS	OPEN BANKCARD ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
BT	TOO HIGH A PROPORTION OF YOUR BANK CREDIT CARD ACCOUNTS WERE OPENED RECENTLY
BU	TOO HIGH PROPORTION OF BANKCARD ACCOUNTS RECENTLY DELINQUENCY/DEROGATORY
BV	TOO HIGH PROPORTION OF BALANCES FROM OPEN BANKCARD ACCOUNTS
BW	TOO MANY OF YOUR BANK CREDIT CARD ACCOUNTS HAVE HIGH UTILIZATION
CA	TOO MANY COLLECTION AGENCY ACCOUNTS WITH AN AMOUNT GREATER THAN \$250
CB	YOU HAVE TOO MANY UNPAID COLLECTION AGENCY ACCOUNTS
CC	YOU HAVE TOO MANY COLLECTION AGENCY ACCOUNTS
CD	YOU HAVE TOO MANY RECENT COLLECTION AGENCY ACCOUNTS
CE	YOU HAVE A COLLECTION AGENCY ACCOUNT LISTED ON YOUR CREDIT REPORT
CF	YOU HAVE A HIGH SUM OF BALANCES ON COLLECTION AGENCY ACCOUNTS
CG	YOU HAVE A COLLECTION AGENCY ACCOUNT THAT WAS RECENTLY OPENED
CH	TOO MANY OF YOUR COLLECTION AGENCY ACCOUNTS WERE OPENED RECENTLY
CJ	TOO MANY OF YOUR COLLECTION ACCOUNTS ARE UNPAID
DA	YOU HAVE TOO MANY OPEN RETAIL REVOLVING CREDIT ACCOUNTS WITH A BALANCE
DB	YOU HAVE TOO MANY RETAIL REVOLVING CREDIT ACCOUNTS WITH HIGH UTILIZATION
DC	TOO MANY OF YOUR RETAIL CREDIT ACCOUNTS HAVE SEVERE DELINQUENCIES
DD	THE SUM OF YOUR OPEN RETAIL REVOLVING CREDIT ACCOUNT BALANCES IS TOO HIGH
DE	OPEN RETAIL REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
FA	YOU HAVE TOO MANY FINANCE COMPANY ACCOUNTS
FB	YOU HAVE TOO MANY OPEN FINANCE COMPANY ACCOUNTS
IA	YOU HAVE TOO MANY RECENTLY OPENED INSTALLMENT ACCOUNTS
IB	YOU HAVE INSTALLMENT ACCOUNTS THAT ARE CURRENTLY DELINQUENT OR DEROGATORY
IC	YOU HAVE AN INSTALLMENT ACCOUNT THAT IS SEVERELY DELINQUENT OR DEROGATORY
ID	WORST STATUS ON INSTALLMENT ACCOUNTS IS DELINQUENT/DEROGATORY
IE	WORST STATUS IN RECENT MONTHS ON INSTALLMENT ACCOUNTS IS DELINQUENT/DEROG
IF	WORST STATUS ON RECENTLY OPENED INSTALLMENT ACCOUNTS IS DELINQUENT/DEROGATORY
IG	WORST PRESENT STATUS ON OPEN INSTALLMENT ACCOUNTS IS DELINQUENT
IH	SUM OF BALANCES ON DELINQUENT/DEROGATORY INSTALLMENT ACCOUNTS IS TOO HIGH
IJ	YOUR SUM OF CREDIT AMOUNTS ON INSTALLMENT ACCOUNTS IS TOO LOW

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
IK	YOUR AVERAGE CREDIT AMOUNT ON INSTALLMENT ACCOUNTS IS TOO LOW
IL	THE AMOUNT PAID ON YOUR OPEN INSTALLMENT ACCOUNTS IS TOO LOW
IM	NEWEST DELINQUENCY/DEROGATORY STATUS ON INSTALLMENT ACCOUNTS IS TOO RECENT
IN	OPEN INSTALLMENT ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
IP	TOO HIGH PROPORTION OF BALANCES FROM OPEN NON-INSTALLMENT ACCOUNTS
MA	YOU DO NOT HAVE ENOUGH OPEN REAL ESTATE ACCOUNTS
MB	TOO MANY OF YOUR REAL ESTATE ACCOUNTS HAVE BEEN SEVERELY DELINQUENT
MC	WORST STATUS IN RECENT MONTHS ON REAL ESTATE ACCOUNTS IS DELINQUENT/DEROG
MD	WORST PRESENT STATUS ON OPEN REAL ESTATE ACCOUNTS IS DELINQUENT
ME	YOUR AVERAGE CREDIT AMOUNT ON OPEN REAL ESTATE ACCOUNTS IS TOO LOW
MF	THE AMOUNT PAID ON YOUR OPEN REAL ESTATE ACCOUNTS IS TOO LOW
MG	TOO LOW OF A PROPORTION OF YOUR ACCOUNTS ARE REAL ESTATE ACCOUNTS
PA	THERE ARE TOO MANY PUBLIC RECORD JUDGMENTS OR TAX LIENS ON YOUR CREDIT REPORT
PB	TOO MANY RECENT PUBLIC RECORD JUDGMENTS/TAX LIENS
PC	TOO MANY UNSATISFIED PUBLIC RECORD JUDGMENTS/TAX LIENS
PD	THERE ARE TOO MANY PUBLIC RECORD BANKRUPTCY FILINGS ON YOUR CREDIT REPORT
PE	YOU HAVE ONE OR MORE PUBLIC RECORD JUDGMENTS OR TAX LIENS THAT ARE TOO RECENT
PF	PRESENCE OF PUBLIC RECORD JUDGMENT/TAX LIEN SINCE BANKRUPTCY FILING
PG	TOO HIGH PROPORTION OF PUBLIC RECORD JUDGMENTS/TAX LIENS ARE UNSATISFIED
Q0	NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT
QA	YOU HAVE TOO MANY RECENT INQUIRIES ON YOUR CREDIT REPORT
QB	YOU HAVE TOO MANY INQUIRIES ON YOUR CREDIT REPORT
RA	YOU HAVE TOO MANY OPEN REVOLVING CREDIT ACCOUNTS
RB	YOU HAVE TOO FEW REVOLVING ACCOUNTS WITH HIGH CREDIT LIMITS
RC	YOU HAVE TOO MANY REVOLVING CREDIT ACCOUNTS WITH HIGH UTILIZATION
RD	PRESENCE OF PRESENTLY DELINQUENT/DEROGATORY REVOLVING ACCOUNTS
RE	TOO MANY OF YOUR REVOLVING CREDIT ACCOUNTS ARE DELINQUENT OR DEROGATORY
RF	WORST STATUS OF ANY REVOLVING ACCOUNT IS DELINQUENT/DEROGATORY
RG	WORST STATUS IN RECENT MONTHS ON REVOLVING ACCOUNTS IS DELINQUENT/DEROGATORY

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
RH	WORST STATUS ON RECENTLY OPENED REVOLVING ACCOUNTS IS DELINQUENT/DEROGATORY
RJ	THE SUM OF YOUR REVOLVING CREDIT ACCOUNT BALANCES IS TOO HIGH
RK	THE AVERAGE BALANCE ON OPEN REVOLVING CREDIT ACCOUNTS IS TOO HIGH
RL	THE AVAILABLE CREDIT ON YOUR OPEN REVOLVING CREDIT ACCOUNTS IS TOO LOW
RM	SUM OF BALANCES ON DELINQUENT/DEROGATORY REVOLVING ACCOUNTS IS TOO HIGH
RN	YOUR AVERAGE CREDIT AMOUNT ON OPEN REVOLVING ACCOUNTS IS TOO LOW
RP	YOUR OLDEST REVOLVING CREDIT ACCOUNT WAS OPENED TOO RECENTLY
RQ	YOUR NEWEST REVOLVING CREDIT ACCOUNT WAS OPENED TOO RECENTLY
RR	ON AVERAGE, YOUR REVOLVING CREDIT ACCOUNTS WERE OPENED TOO RECENTLY
RS	NEWEST DELINQUENCY/DEROGATORY STATUS ON REVOLVING ACCOUNTS IS TOO RECENT
RT	OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
RU	RECENTLY OPENED REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
RV	TOO HIGH PROPORTION OF REVOLVING ACCOUNT DELINQUENCIES/DEROGS ARE RECENT
RW	TOO HIGH PROPORTION OF RECENTLY OPENED ACCOUNTS ARE REVOLVING ACCOUNTS
RX	TOO HIGH OF A PROPORTION OF YOUR BALANCES ARE FROM OPEN REVOLVING ACCOUNTS
RY	TOO MANY OF YOUR REVOLVING CREDIT ACCOUNTS HAVE HIGH UTILIZATION
T0	TOO HIGH A PROPORTION OF YOUR ACCOUNT DELINQUENCIES ARE RECENT
T1	TOO LOW PROPORTION OF ACCOUNTS PAID ON TIME IN RECENT MONTHS
T2	TOO LOW PROPORTION OF ACCOUNTS WITH NO RECENT SEVERE DELINQUENCY
T3	TOO HIGH PROPORTION OF ACCOUNTS RECENTLY DELINQUENCY/DEROGATORY
TA	YOU HAVE TOO MANY RECENTLY OPENED ACCOUNTS
TB	TOO MANY OF YOUR RECENTLY REPORTED ACCOUNTS ARE CURRENTLY DELINQUENT
TC	TOO MANY RECENTLY REPORTED ACCOUNTS PRESENTLY DELINQUENT/DEROGATORY
TD	NOT ENOUGH OF YOUR ACCOUNTS HAVE BEEN PAID ON TIME IN RECENT MONTHS
TE	YOU HAVE ACCOUNTS THAT ARE CURRENTLY DELINQUENT OR DEROGATORY
TF	YOU HAVE TOO MANY OPEN ACCOUNTS THAT ARE CURRENTLY DELINQUENT
TG	TOO MANY RECENTLY OPENED ACCOUNTS WITH DELINQUENCY/DEROGATORY STATUS
TH	TOO MANY OF YOUR ACCOUNTS HAVE BEEN INCLUDED IN A BANKRUPTCY
TJ	TOO MANY OF YOUR ACCOUNTS HAVE BEEN DELINQUENT OR DEROGATORY IN RECENT MONTHS

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
TK	A DELINQUENT OR DEROGATORY ITEM IS THE WORST STATUS ON YOUR REPORTED ACCOUNTS
TL	WORST STATUS ON RECENTLY OPENED ACCOUNTS IS DELINQUENT/DEROGATORY
TM	WORST PRESENT STATUS ON OPEN ACCOUNTS IS DELINQUENT
TN	WORST PRESENT STATUS ON RECENTLY OPENED, OPEN ACCOUNTS IS DELINQUENT
TP	WORST PRESENT PERFORMANCE ON ACCOUNTS IS DELINQUENT/DEROGATORY
TQ	OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
TR	THE SUM OF THE BALANCES ON DELINQUENT OR DEROGATORY ACCOUNTS IS TOO HIGH
TS	TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT
TT	YOUR MOST RECENTLY OPENED ACCOUNT IS TOO NEW
TU	ON AVERAGE, YOUR ACCOUNTS ARE TOO NEW
TV	NEWEST DELINQUENCY/DEROGATORY STATUS ON ACCOUNTS IS TOO RECENT
TW	PRESENCE OF DELINQUENCY/DEROGATORY STATUS SINCE BANKRUPTCY FILING
TX	NOT ENOUGH OF YOUR ACCOUNTS ARE CONSISTENTLY PAID ON TIME
TY	TOO HIGH OF A PROPORTION OF YOUR ACCOUNTS ARE DELINQUENT OR DEROGATORY
TZ	TOO HIGH A PROPORTION OF YOUR ACCOUNTS WERE OPENED RECENTLY
--	NO ADVERSE ACTION APPLIED
A01	RELATION OF INCOME AND AVAILABLE BANKCARD CREDIT TO SCHEDULED DEBT
A02	RELATION OF INCOME TO CURRENT BANKCARD DEBT
A03	RELATION OF INCOME MINUS CURRENT DEBT
A04	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO SCHEDULED INSTALLMNT DEBT
A05	RELATION OF INCOME, AVAIL CREDIT AND 1ST MTG BAL PAID TO SCHED INSTALL DEBT
A06	RELATION OF INCOME AND AVAILABLE BANKCARD CREDIT TO CURRENT DEBT
A07	RELATION OF INCOME, 1ST MTG BAL PAID AND AVAIL CREDIT TO CURRENT HELOC DEBT
A08	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO SCHEDULED BANKCARD DEBT
A09	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO MAJOR DEROG AMT
A10	RELATION OF INCOME, 1ST MTG BALANCE PAID AND AVAIL CREDIT TO MAJOR DEROG AMT
A11	RELATION OF INCOME, AVAIL CREDIT AND 1ST MTG BAL PAID TO SCHEDULED MTG DEBT
A12	RELATION OF INCOME MINUS CURRENT HELOC DEBT
A13	RELATION OF INCOME MINUS SCHEDULED DEBT

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
A14	RELATION OF INCOME, AVAIL CREDIT AND 1ST MTG BAL PAID TO CURRENT MTG DEBT
B01	RELATION OF CURRENT BANKCARD DEBT TO INCOME MINUS CURRENT DEBT
B02	RELATION OF 1ST MORTGAGE BALANCE PAID TO INCOME MINUS CURRENT DEBT
B09	RELATION OF INCOME, AVAIL CREDIT AND 1ST MORTGAGE BALANCE PAID TO CURR DEBT
B13	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO CURRENT DEBT
B16	RELATION OF INCOME AND AVAIL BANKCARD CREDIT TO CURRENT AND COLLECTION DEBT
C01	CURRENT DEBT ON CERTAIN REVOLVING ACCOUNTS
D01	RELATION OF INCOME TO COLLECTION BALANCE
D02	RELATION OF INCOME, AVAIL CREDIT AND 1ST MTG BAL PAID TO COLLECTION BALANCE
D03	RELATION OF INCOME TO SCHEDULED DEBT
D04	RELATION OF INCOME TO SCHEDULED HELOC DEBT
D05	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO CURRENT BANKCARD DEBT
D06	RELATION OF INCOME TO CURRENT HELOC DEBT
D07	RELATION OF INCOME TO CURRENT 1ST MORTGAGE DEBT
D08	RELATION OF INCOME TO SCHEDULED BANKCARD DEBT
D09	RELATION OF INCOME TO SCHEDULED REVOLVING DEBT
D10	RELATION OF INCOME TO CURRENT AUTO DEBT
D11	RELATION OF INCOME TO CURRENT INSTALLMENT DEBT
D12	RELATION OF INCOME TO CURRENT MORTGAGE DEBT
D13	RELATION OF INCOME TO CURRENT REVOLVING DEBT
I01	RELATION OF INCOME, AVAILABLE CREDIT AND 1ST MTG BALANCE PAID TO CURRENT DEBT
I10	RELATION OF INCOME AND AVAILABLE CREDIT TO CURRENT DEBT AND COLLECTION DEBT
I13	RELATION OF INCOME, AVAIL CREDIT & 1ST MTG BAL PAID TO CURRENT & COLLECT DEBT
L01	TOTAL BALANCE-AUTO ACCOUNTS
L02	INSTALLMENT ACCOUNT BALANCE
L03	AMOUNT OF 1ST MORTGAGE BALANCE
L04	AMOUNT OF REVOLVING BALANCE
L05	TOTAL BALANCE-BANKCARD ACCOUNTS

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
L06	HOME EQUITY LOAN BALANCE
L07	HOME EQUITY BALANCE
M01	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO CURRENT DEBT
M09	RELATION OF INCOME AND 1ST MORTGAGE BALANCE PAID TO CURRENT DEBT
M20	RELATION OF CURRENT BANKCARD DEBT TO INCOME AND AVAILABLE BANKCARD CREDIT
M25	RELATION OF INCOME MINUS CURRENT AND COLLECTION DEBT TO SCHEDULED DEBT
M29	RELATION OF INCOME AND AVAILABLE CREDIT TO CURRENT DEBT
O01	AMOUNT OF HOME EQUITY LINE OF CREDIT AVAILABLE
O02	TOTAL AMOUNT OF INSTALLMENT ACCOUNT BALANCES PAID
O03	AMOUNT OF 1ST MORTGANCE BALANCE PAID
O04	AVAILABLE REVOLVING CREDIT
O05	TOTAL AVAILABLE CREDIT-BANKCARD ACCOUNTS
R01	RELATION OF INCOME, AVAILABLE CREDIT AND 1ST MTG BALANCE PAID TO CURRENT DEBT
R11	RELATION OF INCOME AND AVAILABLE CREDIT TO CURRENT DEBT
Y01	NO HIT TO CREDIT FILE
Y02	NO TRADE ON CREDIT FILE
Y03	NUMBER OF OPEN TRADES ON CREDIT FILE
Y04	NUMBER OF OPEN TRADES ON CREDIT FILE AND 3RD PARTY COLLECTION
Y05	PERCENT OF SATISFACTORY TRADES OF ALL TRADES ON CREDIT FILE
Y06	PERCENT OF SATISFACTORY TRADES & LACK OF OPEN BANKCARD TRADES ON CREDIT FILE
Y07	PERCENT OF SATISFACTORY TRADES AND BANKCARD UTILIZATION ON CREDIT FILE
Y08	UTILIZATION ON OPEN BANKCARD TRADES ON CREDIT FILE
Y09	THIRD PARTY COLLECTION AMOUNT ON CREDIT FILE
Y10	NUMBER OF INQUIRIES IN THE LAST 24 MONTHS ON CREDIT FILE
Y11	PRESENCE OF PUBLIC RECORD JUDGMENT ON CREDIT FILE
Y12	NUMBER OF NCTUE ACCOUNTS
Y13	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 6 MONTHS
Y14	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 12 MONTHS
Y15	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 24 MONTHS
Y16	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 48 MONTHS
Y17	NUMBER OF NCTUE PAID-AS-AGREED ACCOUNTS REPORTED IN THE LAST 3 MONTHS

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
Y18	NUMBER OF NCTUE PAID-AS-AGREED ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y19	NUMBER OF NCTUE ACCOUNTS REPORTED IN LAST 6 MONTHS AS WORST 30 DAYS PAST DUE
Y20	# OF NCTUE NON-DEROGATORY 60+ DAYS PAST DUE ACCTS REPORTED IN LAST 6 MONTHS
Y21	# OF NCTUE NON-DEROGATORY WORST 60+ DAYS PAST DUE ACCOUNTS IN LAST 3 MONTHS
Y22	# OF NCTUE ACCOUNTS 60+ DAYS PAST DUE OR DEROGATORY REPORTED IN LAST 6 MONTHS
Y23	# OF NCTUE 90+ DAYS PAST DUE OR DEROGATORY ACCOUNTS REPORTED IN LAST 6 MONTHS
Y24	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 3 MONTHS
Y25	NUMBER OF NCTUE ACCOUNTS INVOLUNTARY DISCONNECTED IN THE LAST 3 MONTHS
Y26	AGE OF OLDEST NCTUE CONNECTION
Y27	AGE OF YOUNGEST NCTUE CONNECTION FOR PAID-AS-AGREED ACCOUNTS
Y28	MONTHS SINCE THE LATEST PAID-AS-AGREED REPORTED WITHIN 24 MONTHS ON NCTUE
Y29	MONTHS SINCE LATEST 30+ DAYS PAST DUE REPORTED WITHIN 24 MONTHS ON NCTUE
Y30	MONTHS SINCE LATEST NCTUE 30+ DAYS PAST DUE OR DEROGATORY REPORTED IN 24 MOS
Y31	MONTHS SINCE LATEST NCTUE DEROGATORY ACCOUNT REPORTED IN THE LAST 24 MONTHS
Y32	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y33	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y34	% OF NCTUE TOTAL OPEN BALANCES OF TOTAL BALANCES REPORTED IN LAST 2 MONTHS
Y35	AVERAGE BALANCE ON OPEN NCTUE ACCOUNTS IN THE LAST 6 MONTHS
Y36	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 6 MONTHS
Y37	HIGHEST NCTUE BALANCE REPORTED IN THE LAST 6 MONTHS
Y38	TOTAL OF LATEST PAYMENTS MADE REPORTED IN THE LAST 2 MONTHS
Y39	NUMBER OF TIMES PAID-AS-AGREED WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y40	NUMBER OF TIMES 30 DAYS PAST DUE WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y41	NUMBER OF TIMES 60 DAYS PAST DUE WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y42	% OF NCTUE ACCOUNTS IN LAST 6 MONTH REPORTED 60+ DAYS PAST DUE OR DEROGATORY

## List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
Y43	% OF NCTUE ACCOUNTS IN LAST 6 MONTH REPORTED 90+ DAYS PAST DUE OR DEROGATORY
Y44	MONTHS SINCE THE LATEST NCTUE CHARGE-OFF REPORTED IN THE LAST 24 MONTHS
Y45	TOTAL CHARGE-OFF AMOUNT ON NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y46	AVERAGE NUMBER OF MONTHS SINCE NCTUE CONNECTIONS
Y49	NOT ENOUGH INFORMATION ON CONNECTIONS OF NCTUE ACCOUNTS
Y50	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y51	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y52	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y53	NOT ENOUGH INFORMATION ON NCTUE CONNECTIONS
Y54	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y55	NOT ENOUGH INFORMATION ON BALANCES REPORTED ON NCTUE
Y56	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y57	NUMBER OF NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS
Y58	WORST NCTUE DELINQUENCY OR DEROGATORY REPORTED IN THE LAST 6 MONTHS
Y59	TOTAL LATEST BALANCE ON OPEN NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y60	AVERAGE BALANCE ON OPEN NCTUE ACCOUNTS IN THE LAST 3 MONTHS
Y61	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 3 MONTHS
Y62	AVERAGE NUMBER OF MONTHS SINCE NCTUE DISCONNECTION
Y63	TOTAL BALANCE OF DEROGATORY NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y64	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS
Y66	MONTHS SINCE THE LATEST NCTUE ACCOUNT CONNECTION
Y67	MONTHS SINCE THE LATEST NCTUE ACCOUNT DISCONNECTION
Y68	MONTHS SINCE LATEST NCTUE INVOLUNTARY DISCONNECTION IN THE LAST 24 MONTHS
Y69	NUMBER OF TIMES PAID AS AGREED REPORTED IN THE LAST 3 MONTHS ON NCTUE
Y70	# OF NCTUE ACCOUNTS WORST NON-DEROGATORY 60+ DAYS PAST DUE IN LAST 6 MONTHS
Y71	# OF NCTUE 60+ DAYS PAST DUE OR DEROGATORY ACCOUNTS REPORTED IN LAST 3 MONTHS
Y72	MONTHS SINCE LATEST NCTUE 60+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS

List of Auto Fusion Score Reason Codes

CODE	DESCRIPTION
Y73	TOTAL CHARGE-OFF AMOUNT ON NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y74	MONTHS SINCE CONNECTION OF OLDEST PAID-AS-AGREED NCTUE ACCOUNT
Y75	MONTHS SINCE LATEST NCTUE 90+ DAYS PAST DUE OR DEROGATORY IN LAST 24 MONTHS
Y77	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y79	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y80	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y81	NUMBER OF COLLECTIONS ON CREDIT FILE
Y82	THIRD PARTY COLLECTION AMOUNT ON CREDIT FILE
Y83	NUMBER OF RECENT INQUIRIES ON CREDIT FILE

## List of Auto Fusion Score Reject Codes

## Introduction

The Reject message is a 2-byte alpha/numeric code that corresponds to the following narratives.

CODE	DESCRIPTION
C1	MODEL DELIVERY UNAVAILABLE, SCORE RANGE NOT MET
C2	MODEL DELIVERY UNAVAILABLE, FILE CONDITION NOT MET
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C5	BUSINESS NAME INVALID
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDB LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CT	INTERNAL CUSTOMER ID ERROR
CZ	RETRY TRANSACTION - IF ERROR CONTINUES, CONTACT EQUIFAX

## List of Auto Fusion Score Reject Scores

REJECT SCORE	DESCRIPTION	
	ACRO	CSD
1	NO HIT	NO HIT
2	NO HIT	INQUIRY ONLY FILE
3	SUBJECT DECEASED	SUBJECT DECEASED
4	NO HIT	BANKRUPTCY
5	NO HIT	FRAUD
6	FILE UNDER REVIEW	NO HIT
7	FILE UNDER REVIEW	INQUIRY ONLY FILE
8	FILE UNDER REVIEW	BANKRUPTCY
9	FILE UNDER REVIEW	FRAUD
10	FILE UNDER REVIEW	VALID SCORE
11	SUBJECT DECEASED	SUBJECT DECEASED
12	INQUIRY ONLY FILE	NO HIT
13	INQUIRY ONLY FILE	INQUIRY ONLY FILE
14	INQUIRY ONLY FILE	BANKRUPTCY
15	INQUIRY ONLY FILE	FRAUD
16	INSUFFICIENT INFORMATION	NO HIT
17	INSUFFICIENT INFORMATION	INQUIRY ONLY FILE
18	INSUFFICIENT INFORMATION	BANKRUPTCY
19	INSUFFICIENT INFORMATION	FRAUD
991	TBD	
992	TBD	
993	TBD	
994	NO TRADES WITH BALANCE >0	
995	NO TRADES HAVE BEEN REPORTED WITHIN 6 MONTHS	
996	NO OPEN TRADES	
997	EXCLUSION TRADES	
998	NO INCOME AVAILABLE	
999	NO TRADES	

## Comments on Bankruptcy Navigator Index® 5.0 Models

### Introduction

Bankruptcy Navigator Index® (BNI) 5.0 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, patented NeuroDecision technology and trended consumer credit data 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, fifth 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 9 percent KS lift over prior versions.

### Technical Specifics

**Model Numbers:** **05477** – with Bankruptcy – Numeric Reason Codes  
**05478** – with Bankruptcy – Alpha/Numeric Reason Codes

Models 05477 & 05478 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 5.0 Model Numeric Reason Codes](#)

[List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes](#)

(Continued)

## Comments on Equifax Bankruptcy Navigator Index® 5.0 Models (continued)

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® 5.0 Models (continued)**
**Additional  
Information**

- Equifax Bankruptcy Navigator Index 5.0 is an optional service offered by Equifax and requires your customer number to be activated by your Equifax 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, XML 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 FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the Identity Scan Alert message.
- Bankruptcy Navigator Index 5.0 can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code. If a Reject Code is returned, the Numeric Score field will be zero filled.
- Bankruptcy Navigator Index 5.0 can return a “Y” - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - 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 Solutions are available with Bankruptcy Navigator Index 5.0. 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 5.0 Model Numeric Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 5.0 Alpha/Numeric Reason Codes can be returned with the BNI 5.0 (05477) 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. \_\_125).

CODE	DESCRIPTION
2	Percent of Balance Past Due
3	Percent of Bankcard Balance Past Due
6	Percent of Bankcard Accounts 90+ Days Delinquent
8	Percent of Bankcard Accounts With Major Derogatory Event
12	Percent of Installment Balance Outstanding
33	Percent of Accounts Bankcard
34	Percent of Accounts Credit Union
37	Percent of Accounts Opened Recently
40	Percent of Accounts Satisfactory
41	Percent of Accounts With Major Derogatory Event
53	30 Days Delinquency Occurrences On Revolving Accounts
59	60 Days Delinquency Occurrences On Revolving Accounts
67	Age of Bankcard Account Activity
68	Age of Bankcard Accounts
70	Age of Installment Account Activity
73	Age of Mortgage Accounts
74	Age of Retail Accounts
75	Age of Revolving Account Activity
76	Age of Revolving Accounts
77	Age of Sales Finance Accounts
79	Age of Account Activity
84	Bankcard Utilization
86	Department Store Utilization
95	Number of Auto Accounts With Major Derogatory Event
96	Number of Bankcard Accounts
107	Number of Bankcard Accounts With High Utilization
123	Number of Inquiries
125	Number of Installment Accounts 120+ Days Delinquent

(Continued)

## Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes (continued)

CODE	DESCRIPTION
133	Number of Installment Accounts Opened Recently
135	Number of Installment Accounts With High Balance Outstanding
138	Number of Mortgage Accounts With Major Derogatory Event
154	Number of Recent Inquiries
165	Number of Retail Accounts With Major Derogatory Event
173	Number of Revolving Accounts 90+ Days Delinquent
175	Number of Revolving Accounts Opened Recently
176	Number of Revolving Accounts Past Due
177	Number of Revolving Accounts With Balance
178	Number of Revolving Accounts With High Utilization
190	Number of Satisfactory Accounts
191	Number of Accounts
196	Number of Accounts 60+ Days Delinquent
199	Number of Accounts Opened Recently
200	Number of Accounts Past Due
201	Number of Accounts With Balance
203	Occurrence of Severe Derogatory Event
205	Revolving High Credit
212	Total Amount Past Due For Accounts
214	Total Balance On Bankcard Accounts
215	Total Balance On Credit Union Accounts
220	Total Balance On Retail Accounts
221	Total Balance On Revolving Accounts
222	Total Balance On Sales Finance Accounts
223	Total Balance On Accounts
224	Total Collection Amount
225	Worst Rating For Auto Accounts
226	Worst Rating For Mortgage Accounts
287	Insufficient Information On Credit History
288	Insufficient Information On or Lack of Student Loan Accounts
290	Insufficient Information On or Lack of Bankcard Accounts
291	Insufficient Information On or Lack of Credit Union Accounts

(Continued)

## Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes (continued)

CODE	DESCRIPTION
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
296	Insufficient Information On or Lack of Retail Accounts
297	Insufficient Information On or Lack of Revolving Accounts
298	Insufficient Information On or Lack of Sales Finance Accounts
299	Insufficient Information On or Lack of Accounts
304	Number of Non-Utility Inquiries
305	Number of Auto Accounts
311	Total Balance On Student Loan Accounts
312	Student Loan High Credit
314	60+ Days Delinquency Occurrences
317	60+ Days Delinquency Occurrences On Installment Accounts
324	90+ Days Delinquency Occurrences On Retail Accounts
325	90+ Days Delinquency Occurrences On Revolving Accounts
326	Number of Revolving Accounts 30+ Days Delinquent
327	Length of Credit History
329	Retail Utilization
334	Number of Home Equity Line Accounts
340	Number of Home Equity Loan Accounts
347	Number of Non-HELOC Revolving Accounts
351	Number of Unpaid Collections
359	Number of Satisfactory First Mortgage Accounts
362	Number of Satisfactory Non-HELOC Revolving Accounts
364	Occurrence of Dismissed Bankruptcy Public Record
377	Insufficient Information On or Lack of First Mortgage Accounts
380	Insufficient Information On or Lack of Non-HELOC Revolving Accounts
381	Insufficient Information On or Lack of Non-Mortgage Installment Accounts
914	Loan Type For Most Recent First Mortgage
921	30+ Days Delinquency Occurrences On Installment Accounts
922	Current overall available credit
923	Current balance of all accounts
924	30+ Days Delinquency Occurrences
925	30+ Days Delinquency Occurrences On Department Store Accounts

(Continued)

## Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes (continued)

CODE	DESCRIPTION
926	Current overall credit limit
927	Insufficient information on current overall available credit
928	Insufficient information on current balance of all accounts
929	Insufficient information on current overall credit limit
930	Percent of bankcard in the last 24 months for transactors
931	Revolver in the last 24 months( equal to 1)
932	Balance on auto accounts in the last 6 months
933	Balance on student loan accounts in the last 6 months
934	Balance on student loan accounts in the last 12 months
935	Balance on student loan accounts in the last 24 months
936	Insufficient information on monthly scheduled payment
937	Insufficient information on current available credit of auto loan
938	Insufficient information on current available credit of bankcard loan
939	Insufficient information on current available credit of home equity line of credit
940	Insufficient information on current high credit of first mortgage
941	Revolving Accounts Balances Trend in the Last 24 Months
942	Bankcard Accounts Scheduled Payment Amounts Trend in the Last 12 Months
943	First Mortgage Accounts Balances Trend in the Last 12 Months
944	Bankcard Accounts Utilizations in the Last 24 Months
945	Revolving Accounts Available Credits in the Last 6 Months
946	Revolving Accounts Balances in the Last 9 Months
947	Revolving Accounts Available Credits in the Last 24 Months
948	Revolving Accounts Credit Limits in the Last 12 Months
949	Revolving Accounts Available Credits in the Last 24 Months
950	Bankcard Accounts Utilizations in the Last 24 Months
951	Revolving Accts Monthly Utilizations in the Last 24 Months
952	Revolving Accts Monthly Utilizations in the Last 24 Months
953	Monthly scheduled payment on credit file
954	Current available credit of installment loan
955	Current available credit of auto loan
956	Current available credit of bankcard loan
957	Current available credit of home equity line of credit
958	Current high credit of installment loan
959	Current balance of auto loan
960	Current high credit of first mortgage

## List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 5.0 Alpha/Numeric Reason Codes can be returned with the BNI 5.0 (05478) 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. \_\_125).

CODE	DESCRIPTION
2	Percent of Balance Past Due
3	Percent of Bankcard Balance Past Due
6	Percent of Bankcard Accounts 90+ Days Delinquent
8	Percent of Bankcard Accounts With Major Derogatory Event
12	Percent of Installment Balance Outstanding
33	Percent of Accounts Bankcard
34	Percent of Accounts Credit Union
37	Percent of Accounts Opened Recently
40	Percent of Accounts Satisfactory
41	Percent of Accounts With Major Derogatory Event
53	30 Days Delinquency Occurrences On Revolving Accounts
59	60 Days Delinquency Occurrences On Revolving Accounts
67	Age of Bankcard Account Activity
68	Age of Bankcard Accounts
70	Age of Installment Account Activity
73	Age of Mortgage Accounts
74	Age of Retail Accounts
75	Age of Revolving Account Activity
76	Age of Revolving Accounts
77	Age of Sales Finance Accounts
79	Age of Account Activity
84	Bankcard Utilization
86	Department Store Utilization
95	Number of Auto Accounts With Major Derogatory Event
96	Number of Bankcard Accounts
107	Number of Bankcard Accounts With High Utilization
123	Number of Inquiries
125	Number of Installment Accounts 120+ Days Delinquent

(Continued)

## Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes (continued)

CODE	DESCRIPTION
133	Number of Installment Accounts Opened Recently
135	Number of Installment Accounts With High Balance Outstanding
138	Number of Mortgage Accounts With Major Derogatory Event
154	Number of Recent Inquiries
165	Number of Retail Accounts With Major Derogatory Event
173	Number of Revolving Accounts 90+ Days Delinquent
175	Number of Revolving Accounts Opened Recently
176	Number of Revolving Accounts Past Due
177	Number of Revolving Accounts With Balance
178	Number of Revolving Accounts With High Utilization
190	Number of Satisfactory Accounts
191	Number of Accounts
196	Number of Accounts 60+ Days Delinquent
199	Number of Accounts Opened Recently
200	Number of Accounts Past Due
201	Number of Accounts With Balance
203	Occurrence of Severe Derogatory Event
205	Revolving High Credit
212	Total Amount Past Due For Accounts
214	Total Balance On Bankcard Accounts
215	Total Balance On Credit Union Accounts
220	Total Balance On Retail Accounts
221	Total Balance On Revolving Accounts
222	Total Balance On Sales Finance Accounts
223	Total Balance On Accounts
224	Total Collection Amount
225	Worst Rating For Auto Accounts
226	Worst Rating For Mortgage Accounts
287	Insufficient Information On Credit History
288	Insufficient Information On or Lack of Student Loan Accounts
290	Insufficient Information On or Lack of Bankcard Accounts
291	Insufficient Information On or Lack of Credit Union Accounts

(Continued)

## Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes (continued)

CODE	DESCRIPTION
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
296	Insufficient Information On or Lack of Retail Accounts
297	Insufficient Information On or Lack of Revolving Accounts
298	Insufficient Information On or Lack of Sales Finance Accounts
299	Insufficient Information On or Lack of Accounts
304	Number of Non-Utility Inquiries
305	Number of Auto Accounts
311	Total Balance On Student Loan Accounts
312	Student Loan High Credit
314	60+ Days Delinquency Occurrences
317	60+ Days Delinquency Occurrences On Installment Accounts
324	90+ Days Delinquency Occurrences On Retail Accounts
325	90+ Days Delinquency Occurrences On Revolving Accounts
326	Number of Revolving Accounts 30+ Days Delinquent
327	Length of Credit History
329	Retail Utilization
334	Number of Home Equity Line Accounts
340	Number of Home Equity Loan Accounts
347	Number of Non-HELOC Revolving Accounts
351	Number of Unpaid Collections
359	Number of Satisfactory First Mortgage Accounts
362	Number of Satisfactory Non-HELOC Revolving Accounts
364	Occurrence of Dismissed Bankruptcy Public Record
377	Insufficient Information On or Lack of First Mortgage Accounts
380	Insufficient Information On or Lack of Non-HELOC Revolving Accounts
381	Insufficient Information On or Lack of Non-Mortgage Installment Accounts
914	Loan Type For Most Recent First Mortgage
C01	30+ Days Delinquency Occurrences On Installment Accounts
C03	Current overall available credit
C04	Current balance of all accounts
C05	30+ Days Delinquency Occurrences
C06	30+ Days Delinquency Occurrences On Department Store Accounts

(Continued)

## Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes (continued)

CODE	DESCRIPTION
C07	Current overall credit limit
D03	Insufficient information on current overall available credit
D04	Insufficient information on current balance of all accounts
D07	Insufficient information on current overall credit limit
DAO	Percent of bankcard in the last 24 months for transactors
DDX	Revolver in the last 24 months (equal to 1)
DEE	Balance on auto accounts in the last 6 months
DEK	Balance on student loan accounts in the last 6 months
DEL	Balance on student loan accounts in the last 12 months
DEM	Balance on student loan accounts in the last 24 months
M00	Insufficient information on monthly scheduled payment
M21	Insufficient information on current available credit of auto loan
M22	Insufficient information on current available credit of bankcard loan
M27	Insufficient information on current available credit of home equity line of credit
M57	Insufficient information on current high credit of first mortgage
TCD	Revolving Accounts Balances Trend in the Last 24 Months
TCF	Bankcard Accounts Scheduled Payment Amounts Trend in the Last 12 Months
TCW	First Mortgage Accounts Balances Trend in the Last 12 Months
TEB	Bankcard Accounts Utilizations in the Last 24 Months
TIR	Revolving Accounts Available Credits in the Last 6 Months
TIT	Revolving Accounts Balances in the Last 9 Months
TKD	Revolving Accounts Available Credits in the Last 24 Months
TKG	Revolving Accounts Credit Limits in the Last 12 Months
TLF	Revolving Accounts Available Credits in the Last 24 Months
TLU	Bankcard Accounts Utilizations in the Last 24 Months
TPZ	Revolving Accts Monthly Utilizations in the Last 24 Months
TTE	Revolving Accts Monthly Utilizations in the Last 24 Months
V00	Monthly scheduled payment on credit file
V20	Current available credit of installment loan
V21	Current available credit of auto loan
V22	Current available credit of bankcard loan
V27	Current available credit of home equity line of credit
V50	Current high credit of installment loan
V51	Current balance of auto loan
V57	Current high credit of first mortgage

## Comments on Bankruptcy Navigator Index 4.0 Models

### Introduction

Bankruptcy Navigator Index® (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 strengths of Equifax's reporting database and advanced statistical techniques to deliver the industry's leading bankruptcy tool.

Developed to project consumer bankruptcy risk over the next 24 months, BNI helps you make informed decisions regarding credit acquisitions, credit limits, risk-based pricing, and over-limit authorization, re-issuance

**Retires 12-2022 - New Customers will be boarded on BNI 5.0**

BNI 4.0 is a next 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)  
 05146\* – (w/Bankruptcy – Alpha/Numeric Reason Codes)  
 05147\* – (w/o Bankruptcy – Alpha/Numeric Reason Codes)  
 05276\* – (w/ Bankruptcy - Numeric Reason codes)  
 05277\* – (w/o Bankruptcy - Numeric Reason codes)

**\*Note:** New customers should code for the Recalibrated (newest) BNI models.

Models 05373, 05375, 05146 & 05276 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.

## Comments on Equifax Bankruptcy Navigator Index 4.0 Models

Technical Specific's  
(cont.)

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

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	File Under Review
C1	No Qualifying Accounts Present
C2	Bankruptcy Occurrence Present (for models 05147 & 05277 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.

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

Features/ Benefits  
(cont.)

- 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.

Technical  
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.
- Equifax Bankruptcy Navigator Index 4.0 can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code. If a Reject Code is returned, the Numeric Score field will be zero filled.
- Equifax 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.)

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

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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 <a href="#">Custom Model section</a> of this document.
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.equifax.com/tcs/">www.equifax.com/tcs/</a>.</p> <p>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 Manual.</p>

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## 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
72	AGE OF JUDGMENT
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

## List of 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

## List of Bankruptcy Navigator Index 4.0 Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 4.0 **Alpha/Numeric** Reason Codes can be returned with the (05146 or 05147) 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
72	AGE OF JUDGMENT
73	AGE OF MORTGAGE ACCOUNTS
78	AGE OF TAX LIEN
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 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 ACCOUNTS
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
C94	OCCURRENCE OF PUBLIC RECORDS OTHER THAN TAX LIENS, SUITS AND JUDGMENTS
C95	PERSONAL FINANCE OR STUDENT LOAN TRADES ON FILE

## List of Bankruptcy Navigator Index 4.0 Numeric Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 4.0 **Numeric** Reason Codes can be retuned with the (05276 or 05277) 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
72	AGE OF JUDGMENT
73	AGE OF MORTGAGE ACCOUNTS
78	AGE OF TAX LIEN
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 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 ACCOUNTS
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
705	OCCURRENCE OF PUBLIC RECORDS OTHER THAN TAX LIENS, SUITS AND JUDGMENTS
706	PERSONAL FINANCE OR STUDENT LOAN TRADES ON FILE

## Comments on the DDA Risk Score

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### Introduction

DDA Risk Score is a tri-bureau enabled credit score designed to determine the likelihood a consumer checking account will be charged off.

DDA Risk Score fuses extensive credit data attributes with innovative statistical modeling techniques to yield greater predictive power while scoring a broad range of consumers.

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### Technical Specifics

**Model Number: 05174**

**Score Range/**

**Indicators:** 250 to 850; (250 representing the highest risk and 850 representing the lowest risk)

**Reason Codes:** [List of DDA Risk Score Reason Codes](#)

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	FILE UNDER REVIEW
C1	NO QUALIFYING ACCOUNTS PRESENT
L0	SUBJECT DECEASED
R0	INSUFFICIENT INFORMATION TO SCORE

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**Key Benefits:**

- Development sample consisted of booked consumers pooled from several retail bank portfolios from late 2010 through early 2011.
  - Built with scale range of 250 - 850, which is more familiar to consumers and often embedded in lenders systems and applications, and consistent to other Equifax proprietary scores.
  - Has the ability to score consumers that are excluded from most traditional credit risk scores.
  - Score is tuned specifically to consumer DDA behavior in order to maximize effectiveness and capture unique behavior displayed in this space.
-

## List of DDA Risk Score Reason Codes

CODE	DESCRIPTION
3	Percent of Bankcard Balance Past Due
7	Percent of Bankcard Accounts Satisfactory
24	Percent of Revolving Accounts 60+ Days Delinquent or Major Derogatory
27	Percent of Recently Reported Revolving Accounts that are Satisfactory
33	Percent of All Open Accounts that are Bankcards
37	Percent of Accounts Opened Recently
40	Percent of Accounts Satisfactory
66	Age of Most Recent Open Auto Account
68	Age of Oldest Bankcard Account
71	Age of Oldest Installment Account
76	Age of Revolving Accounts
80	Age of Oldest Account
84	Bankcard Utilization
96	Number of Bankcard Accounts
104	Number of Bankcard Accounts Less Than 60 Days Delinquent
107	Number of Bankcard Accounts With High Utilization
109	Number of Collections
110	Number of Department Store Accounts
129	Number of Installment Accounts 60+ Days Delinquent
133	Number of Installment Accounts Opened Recently
136	Number of Installment Accounts With Major Derogatory Event
149	Number of Open Accounts
174	Number of Revolving Accounts Less Than 60 Days Delinquent
191	Number of Accounts
198	Number of Accounts Less Than 60 Days Delinquent
199	Number of Accounts Opened Recently
203	Occurrence of Severe Derogatory Event
209	Total Amount Past Due For Installment Accounts
214	Total Balance On Bankcard Accounts
219	Total Balance On Personal Finance or Student Loan Accounts
223	Total Balance On Accounts
289	Insufficient Information On or Lack of Auto 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
296	Insufficient Information On or Lack of Retail Accounts
297	Insufficient Information On or Lack of Revolving Accounts
299	Insufficient Information On or Lack of Accounts
302	Number of Utility Inquiries
303	Number of Recent Non-Utility Inquiries

## List of DDA Risk Score Reason Codes

CODE	DESCRIPTION
304	Number of Non-Utility Inquiries
305	Number of Auto Accounts
308	Number of Mortgage Accounts
309	Number of Retail Accounts
310	Number of Retail Accounts With Balance
312	Student Loan High Credit
317	60+ Days Delinquency Occurrences On Installment Accounts
331	Percent of Recent Non-Utility Inquiries Posted
334	Percent of Recently Reported Accounts that are Satisfactory
336	Age of Most Recent Open Bankcard Account
337	Age of Most Recent Open Account
338	Recent Occurrence of Bankruptcy Event
339	Occurrence of Bankruptcy Event
340	Number of Judgments
341	Total Original Collection Amount on Unpaid 3rd Party Collections Posted Recently
343	Total Original Collection Amount on Unpaid 3rd Party Collections
344	Number of Retail Accounts Reported Recently
347	Age of Most Recent Open Retail Account
991	Number of Open Accounts & Total Collection Amount
992	Percent of Accounts Satisfactory & Number of Bankcard Accounts With High Utilization

## Comments on FICO® Score 10 Based on Equifax Data

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### Introduction

For over 30 years, FICO has periodically redeveloped its models in order to keep pace with changes in credit grantor reporting, new financial products, consumer behavior, and economic conditions. In support of this strategy, FICO is launching two new scores to accommodate the two types of credit bureau data used by lenders today:

- **FICO® Score 10 Based on Equifax Data** relies on credit bureau data consistent with previous FICO® Score versions in market today. It reflects a normal model development cadence extending features that were introduced in FICO® Score 8 and FICO® Score 9. FICO® Score 10 is designed to be backward compatible with previous score versions.
- **FICO® Score 10 T Based on Equifax Data** incorporates a broader set of credit bureau data available, including trended data which captures unique aspects of the consumer financial profile over time. While the blue-print design is very similar, it uses new characteristics to enhance predictive power.
- **FICO®Auto Score 10 Based on Equifax Data** is consistent with previous FICO®AutoScore versions in market today. It retains the same blueprint design and innovative features that were introduced in FICO®AutoScore 8 and FICO®AutoScore 9. FICO®Auto Score10 is designed to be backward compatible with previous score versions.
- **FICO®Bankcard Score 10 Based on Equifax Data** is consistent with previous FICO®BankcardScore versions in market today. It retains the same blueprint design and innovative features that were introduced in FICO®BankcardScore 8 and FICO®BankcardScore 9. FICO®Bankcard Score10 is designed to be backward compatible with previous score versions.

**Customers will need to code for the new FICO® Score 10 Based on Equifax Data Indicator Codes, New Reason Codes (FICO Score 10 T only) and/or Model numbers. FICO 10 T will be available for return in the Model (MM/05) segment and will not be able to be returned in the FICO (CP/03) segment.**

FICO® Score 10 Based on Equifax Data, demonstrates greater predictive power over all previous versions of the FICO® Score and were developed on recent datasets.

FICO® Score 10 Based on Equifax Data has been designed to be backward compatible to simplify the process of adopting a newer, more powerful FICO® Score. FICO® Score 10 Based on Equifax Data is aligned to a similar odds-to-score relationship and has the same minimum score criteria, reason codes, score ranges as prior versions of the FICO® Score. It is designed to enable credit grantors to migrate to an updated score with less effort.

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**Comments on FICO® Score 10 Based on Equifax Data (continued)**

**Technical Information** All FICO® Score 10 Based on Equifax Data scores provide FACTA score disclosure information regarding inquiries for CRAs/resellers which provide credit reports for mortgage purposes, mortgage lenders, or mortgage arrangers/brokers. The FACTA (5<sup>th</sup> Reason Code) “Y – “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY””) can be returned.

The score returned in the “Model” segment can be requested by sending a Model Data “MD” segment in the fixed inquiry or an optional feature code in the Fixed Inquiry (IDNT):

1. Request one FICO® Score by sending an “MD” segment in the Fixed Inquiry **or** by sending the Optional Feature Code “O” (must be set up as default or multiple models with Equifax) in the IDNT. The score is returned in the “Model” segment of the output.
2. Request another FICO® Score option by sending the Option Feature Code “X” in the Fixed Inquiry. The score is returned in the FICO Score “CP/03” segment output. (FICO 10 T is not available in FICO Score segment.)

FICO® Score 10 indicator codes and model numbers are as follows:

FICO® SCORE BASED ON EQUIFAX DATA	FICO® INDICATOR CODE (CP/03)	MODEL NUMBER (MM/05)
FICO® Score 10 Based on Equifax Data	A	05557
FICO® Score 10 T Based on Equifax Data	N/A	05558
FICO® Auto Score 10 Based on Equifax Data	1	05632
FICO® Bankcard Score 10 Based on Equifax Data	B	05631
FICO® Score 10 Internet Prequalification	N/A	05824
FICO® Score 10T Internet Prequalification	N/A	05825

FICO® Scores Based on Equifax Data scores range from 300 to 850.

FICO Auto and Bankcard 10 Scores range from 250-900. (Higher FICO Scores demonstrate lower credit risk, and lower FICO Scores demonstrate higher credit risk.)

**Additional Information**

- All versions of FICO® Scores Based on Equifax Data are optional products offered by Equifax.
- FICO® Scores will only be returned when your customer number has been activated with your desired FICO® Score choice, through your Equifax Sales representative.
- To trigger the FICO® Score process, the “Optional Feature” field in the request requires an “X” for FICO® Score to be returned in FICO segment.

Comments on FICO® Score 10 Based on Equifax Data (continued)

Additional  
Information  
(cont.)

- 
- When an IDNT contains a non- FICO® Score customer number the credit report will be returned **without** the FICO® Score message. If the IDNT contains a valid FICO® Score customer number, but the FICO® Score criteria was **not** met in the Optional Feature field of the IDNT, the credit report will be returned without the FICO® Score message.
  - FICO® Score subscribers requesting output products Full-File Fixed or Full-File Fixed Human/Machine Readable can receive the FICO® Score results in the FICO® Score “CP/31” segment (except FICO 10 T) or in the Model “MM/35” segment.
  - FICO® Score subscribers requesting ACROFILE PLUS output can receive the FICO® Score results (except FICO 10 T) in the FICO® Score “03” segment or in the [Model “05” segment](#).
  - FICO Score 10 T Based on Equifax Data will only be available for return in the Model (MM/05) segment.
  - FICO® Score subscribers requesting output product Print Image will receive the FICO® Score message at the beginning of the credit report.
  - FICO® Score will be indicated in the header segment (segment counters) for Full-File Fixed or Full-File Fixed Human/Machine Readable and in the Segment Counter Segment for ACROFILE PLUS.
  - For FraudIQ™ Identity Scan subscribers, the FICO® Score message will be returned before the Identity Scan message. The same also applies to ACROFILE PLUS – Print Image Output.
  - FICO® Scores can return a score and up to 5 reason codes **or** a reject code and FICO® Score Indicator Code only, all other fields will be blank (filler).
  - FICO® Scores Based on Equifax Data is available if you request Joint File Access. It will score all files separately or return the appropriate reject message and FICO® Score Indicator Code.
-

## List of FICO® Scores Based on Equifax Data Reason Codes

## Description

The Reason Codes reflect the most significant characteristics contributing to the score a consumer's report receives when requesting a FICO® Score Based on Equifax Data.

The Reason Code is a numeric code that corresponds to the following narratives; up to four Reason Codes are delivered per score.

REASON CODE	NARRATIVE
01	Amount owed on accounts is too high
02	Level of delinquency on accounts
03	Too few bank/national revolving accounts
04	Too many bank/national revolving accounts
05	Too many accounts with balances
06	Too many consumer finance company accounts
07	Account payment history is too new to rate
08	Too many inquiries last 12 months
09	Too many accounts recently opened
10	Proportion bal to credit lmt is too hi on bk revolving/other revolving accts
11	Amount owed on revolving accounts is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time accounts have been established
15	Lack of recent bank/national revolving information
16	Lack of recent revolving account information
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Too few accounts currently paid as agreed
20	Time since derogatory public record or collection is too short
21	Amount past due on accounts
23	Number of bank/national revolving accounts with balances
24	No recent revolving balances
25 (I,T) <sup>1,3</sup>	Length of time installment loans have been established
26 (I) <sup>1</sup>	Number of revolving accounts
28	Number of established accounts
29 (M,T) <sup>2,3</sup>	No recent bank/national revolving balances
30	Time since most recent account opening is too short

(Continued)

## List of FICO® Scores Based on Equifax Data Reason Codes (continued)

REASON CODE	NARRATIVE
31	Too few accounts with recent payment information
32	Lack of recent installment loan information
33	Proportion of loan balances to loan amounts is too high
34	Amount owed on delinquent accounts
36 (M) <sup>2</sup>	Length of time open installment loans have been established
38	Serious delinquency, and public record or collection filed
39	Serious delinquency
40	Derogatory public record or collection filed
44 (T) <sup>3</sup>	Amount owed on personal loans is high
45 (T) <sup>3</sup>	Amount paid down on recently active installment loans is low
47 (T) <sup>3</sup>	High number of established accounts
48 (T) <sup>3</sup>	Proportion of balance to limit on retail revolving accounts is high
49 (T) <sup>3</sup>	Proportion of balance to loan amount on personal loans is high
53 (M) <sup>2</sup>	Amount paid down on open mortgage loans is too low
55 (M) <sup>2</sup>	Amount paid down on open installment loans is too low
58 (M) <sup>2</sup>	Proportion of balances to loan amounts on mortgage accounts is too high
59 (M) <sup>2</sup>	Lack of recent revolving HELOC information
61 (T) <sup>3</sup>	High number of monthly balance increases on bank rev/other rev accts
62 (M) <sup>2</sup>	Ratio of balances to credit limits on revolving HELOC accts is too high
63 (T) <sup>3</sup>	High balance to limit ratio over time on bank revolving/other rev accts
64 (M) <sup>2</sup>	Ratio of revolving HELOC balances to total revolving balances is too high
65 (M) <sup>2</sup>	Length of time bank/national revolving accounts have been established
67 (M) <sup>2</sup>	Length of time open mortgage loans have been established
68 (T) <sup>3</sup>	High balance to limit ratio over time on retail revolving accounts
70 (M) <sup>2</sup>	Amount owed on mortgage loans is too high
71 (M) <sup>2</sup>	Too many recently opened installment accounts
77 (M) <sup>2</sup>	Proportion of balances to loan amounts on auto accounts is too high
78 (M) <sup>2</sup>	Length of time reported mortgage accounts have been established
79 (M) <sup>2</sup>	Lack of recent reported mortgage loan information
81 (M) <sup>2</sup>	Frequency of delinquency
84 (T) <sup>3</sup>	High ratio of recent to historical balances on bank rev/other rev accts
85 (M) <sup>2</sup>	Too few active accounts
89 (T) <sup>3</sup>	Time since high balance to limit ratio on bank revolving/other rev accts
96 (M) <sup>2</sup>	Too many mortgage loans with balances
98 (I) <sup>1</sup>	Lack of recent auto finance loan information
99 (I) <sup>1</sup>	Lack of recent consumer finance company account information
999	Notification of absence of a reason code. <i>Note: This is a system code to the end user and not a reason code that would be returned to a consumer.</i>

(Continued)

## List of FICO® Scores Based on Equifax Data Reason Codes (continued)

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*Notes*

1 (I) denotes reason codes only used in one or more FICO® Industry Scores (formerly known as Industry Options) including the FICO® Mortgage Score but which is not currently used in the base model. Thus, if you are coding for the FICO® Auto Score, Bankcard Score, Installment Score or Personal Finance Score, you need only account for the base FICO® Score codes plus the industry codes (I) but not the FICO® Mortgage Score codes (M).

2 (M) denotes reason codes added for the FICO® Mortgage Score; these are not used in either the base FICO® Scores or other FICO® Industry Scores (auto, bankcard, installment and personal finance). Thus, if you are coding for the FICO® Mortgage Score, you need to account for all the base FICO® Score codes, plus all the codes marked (I) and (M).

3 (T) denotes reason codes added for FICO® Score 10 T that are not currently used in the base model. Thus, if you are coding for the FICO® Score 10 T, you need to account for the base FICO® Score codes plus the codes marked (T).

All other reason codes and statements listed may be applicable to any of the FICO® Score based on Equifax Data models.

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## List of FICO® Scores Based on Equifax Data Reject Messages

## Description

The Reject Messages below correspond to the following narratives when requesting a FICO® Score to be **returned in the FICO® Score “CP/03” segment** and the file cannot be scored.

CODE	NARRATIVE
A	FICO NOT VALID FOR THIS SERVICE
B	FICO NOT AVAILABLE, PLEASE CONTACT YOUR SALES REP
C	FICO NOT AVAILABLE, PLEASE CONTACT YOUR SALES REP
G	FICO IS TEMPORARILY UNAVAILABLE
H	FICO IS TEMPORARILY UNAVAILABLE
I	FICO NOT AVAILABLE, FILE CANNOT BE SCORED
J	FICO NOT AVAILABLE, FILE UNDER REVIEW
L	FICO NOT AVAILABLE, SUBJECT DECEASED
M	FICO NOT AVAILABLE, NO QUALIFYING ACCOUNTS PRESENT
N	FICO NOT AVAILABLE, INSUFFICIENT OR UNKNOWN ACCOUNT HISTORY
O	FICO NOT AVAILABLE, NO RECENTLY REPORTED ACCOUNT INFORMATION
P	FICO NOT AVAILABLE, NO QUALIFYING ACCOUNTS PRESENT
Q	FICO NOT AVAILABLE, PLEASE ALERT YOUR EQUIFX REP

## Introduction

The Reject Messages below correspond to the following narratives when requesting a FICO® Score to be **returned in the Model “MM/05” segment** and the file cannot be scored.

CODE	NARRATIVE
L0	SUBJECT DECEASED INDICATED
L1	NO TRADE LINES
L2	INSUFFICIENT OR UNKNOWN TRADE LINE HISTORY
L3	NO RECENTLY REPORTED TRADE LINE INFORMATION (No trade line updates in last 6 months)
L4	NO TRADE LINES REPORTED WITH VALID CURRENT STATUS
L5	RECORD UNABLE TO BE SCORED

## List of FICO® Scores Based on Equifax Data Indicator Codes

## Introduction

The Indicator Code is a one-byte alpha/numeric code that is returned in the “FICO® Score Indicator Code” field of the FICO® Score segment. It will identify which FICO® Score Based on Equifax Data option is being returned.

INDICATOR CODE	DESCRIPTION	ABBREVIATION
A	FICO® Score 10 Based on Equifax Data – F	FICO Score 10
N/A*	FICO® Score 10 T Based on Equifax Data – F	FICO Score10 T
1	FICO® Auto Score 10 Based on Equifax Data – F	FICO Score 10 Auto
B	FICO® Bankcard Score 10 Based on Equifax Data – F	FICO Score 10 Bankcard
S	FICO® Score 9 Based on Equifax Data – NF	FICO Score 9-EFX-N
4	FICO® Auto Score 9 Based on Equifax Data – NF	FICO Auto 9-EFX-N
8	FICO® Bankcard Score 9 Based on Equifax Data – NF	FICO Bkcrd 9-EFX-N
V	FICO® Score 9 Based on Equifax Data – F	FICO Score 9-EFX-F
@	FICO® Auto Score 9 Based on Equifax Data – F	FICO Auto 9-EFX-F
\$	FICO® Bankcard Score 9 Based on Equifax Data – F	FICO Bkcrd 9-EFX-F
9	FICO® Score 8 Based on Equifax Data – NF	FICO Score 8-EFX-N
C	FICO® Auto Score 8 Based on Equifax Data – NF	FICO Auto 8-EFX-N
D	FICO® Bankcard Score 8 Based on Equifax Data - NF	FICO Bkcrd 8-EFX-N
O	FICO® Mortgage Score 8 Based on Equifax Data – NF	FICO Mortg 8-EFX-N
G	FICO® Score 8 Based on Equifax Data – F	FICO Score 8-EFX-F
H	FICO® Auto Score 8 Based on Equifax Data – F	FICO Auto 8-EFX-F
X	FICO® Bankcard Score 8 Based on Equifax Data – F	FICO Bkcrd 8-EFX-F
Q	FICO® Mortgage Score 8 Based on Equifax Data – F	FICO Mortg 8-EFX-F
J	FICO® Score 5 Based on Equifax Data – NF	FICO Score 5-EFX-N
K	FICO® Auto Score 5 Based on Equifax Data – NF	FICO Auto 5-EFX-N
L	FICO® Bankcard Score 5 Based on Equifax Data – NF	FICO Bkcrd 5-EFX-N
M	FICO® Personal Finance Score 5 Based on Equifax Data – NF	FICO PerFn 5-EFX-N
N	FICO® Installment Score 5 Based on Equifax Data – NF	FICO Instl 5-EFX-N
Z	FICO® Score 5 Based on Equifax Data – F	FICO Score 5-EFX-F
R	FICO® Auto Score 5 Based on Equifax Data – F	FICO Auto 5-EFX-F
W	FICO® Bankcard Score 5 Based on Equifax Data – F	FICO Bkcrd 5-EFX-F
U	FICO® Personal Finance Score 5 Based on Equifax Data – F	FICO PerFn 5-EFX-F
P	FICO® Installment Score 5 Based on Equifax Data – F	FICO Instl 5-EFX-F

N = Non-FACTA; F = FACTA version.

\*FICO 10 T Based on Equifax Data can only be returned in the Model (MM/05) segment. It is not available in the FICO Score (CP/03) segment.

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Comments on FICO® Scores 9, 8 and 5 based on Equifax Data

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## Introduction

The FICO® Score 9 Suite inclusive of FICO® Score 9 based on Equifax Data, FICO® Auto Score 9 based on Equifax Data and FICO® Bankcard Score 9 based on Equifax Data, developed by FICO for Equifax, are risk assessment credit scoring models which predict the likelihood that a prospect, applicant, or existing customer will become 90 days or more delinquent on a credit obligation over 24 months following scoring. The models are installed at Equifax and analyze information in the consumer's credit file to assign a 3-digit score based on level of risk; the higher the score, the less risky.

FICO® Score 9 Suite introduces analytic innovations which increase score performance. Results show that the FICO® Score 9 models will outperform all prior versions of the FICO® Score across all core industries and lifecycles. Enhancements include the use of an innovative, multi-faceted modeling approach using the FICO Multiple Goal Scorecard technology of FICO® Model Builder, a more sophisticated way to assess consumer collection information, and a more effective risk assessment for consumers with limited credit history, or so-called thin files.

To simplify the process of implementing and adopting a newer, more powerful FICO® Score, there is backward compatibility. FICO® Score 9 and the FICO® Industry Scores, are aligned to the same odds-to-score relationship and has the same minimum score criteria, reason codes, score ranges as prior versions of these FICO® Scores.

Each time a FICO® Score is requested, the model will provide an accurate assessment of that report at that point in time. The higher the FICO® Score, the lower the risk associated with that account.

- FICO® Score based on Equifax Data scores range from 300 to 850.
- FICO® Industry Options scores range from 250 to 900
- FICO® Mortgage Score 8 score range from 300 to 850

FICO® Scores are available in both Non-FACTA (NF) and FACTA (F) versions. The FACTA (5<sup>th</sup> Reason Code) versions provide score disclosure information regarding inquiries for CRAs/resellers which provide credit reports for mortgage purposes, mortgage lenders, or mortgage arrangers/brokers. Contact your sales associate for additional information or activation.

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## Comments on FICO® Scores based on Equifax Data

## Specific Information

Current FICO Scores based on Equifax Data:

FICO SCORE BASED ON EQUIFAX DATA	MODEL NUMBER
FICO Score 9-EFX-F	05206
FICO Score 9-EFX-NF	05200
FICO Auto 9-EFX-F	05207
FICO Auto 9-EFX-NF	05201
FICO Bkcrd 9-EFX-F	05208
FICO Bkcrd 9-EFX-NF	05202
FICO Score 9-EFX-F – Internet Prequalification	05823
FICO Score 8-EFX-F	02369
FICO Score 8-EFX-NF	02352
FICO Auto 8-EFX-F	02367
FICO Auto 8-EFX-NF	02354
FICO Bkcrd 8-EFX-F	02368
FICO Bkcrd 8-EFX-NF	02356
FICO Mortg 8-EFX-F	02392
FICO Mortg 8-EFX-NF	02391
FICO Score 8-EFX-F – Internet Prequalification	05822
FICO Score 5-EFX-F	02958
FICO Score 5-EFX-NF	02801
FICO Auto 5-EFX-F	02964
FICO Auto 5-EFX-NF	02803
FICO Bkcrd 5-EFX-F	02965
FICO Bkcrd 5-EFX-NF	02805
FICO PerFin 5-EFX-F	02967
FICO PerFin 5-EFX-NF	02802
FICO Instal 5-EFX-F	02966
FICO Instal 5-EFX-NF	02804
FICO Score 5-EFX-F – Internet Prequalification	05821

If you would like to receive two different FICO® Scores in the same consumer report, the two scores will be returned in separate segments: one FICO® score is returned in the “MM/05” (Model) segment and another FICO® Score is sent in the “CP/03” (FICO® Score) segment. This requires additional programming. The score returned in the “MM/05” segment can be requested by sending a Model Data “MD” segment in the fixed inquiry or an optional feature code:

- Request one FICO® Score by sending an “MD” segment in the Fixed Inquiry **or** by sending the Optional Feature Code “O” (model be set up as default or multiple model(s) with Equifax) in the IDNT. The score is returned in the “MM/05” (Model) segment output.
- Request another FICO® Score by sending the Option Feature Code “X” in the Fixed Inquiry. The score is returned in the “CP/03” (FICO® Score) segment output.

## Comments on FICO® Scores based on Equifax Data

Specific Information  
(cont.)

**Reason Codes** – [List of FICO® Scores based on Equifax Data Reason Codes](#)

**Reject Codes**

REJECT CODE	DESCRIPTION
L0	REJECTED FOR DECEASED
L1	REJECTED FOR NO TRADE ON FILE
L2	REJECTED FOR OLDEST DATE OPEN < 6
L3	REJECTED FOR NO DATE RTPD <= 6
L4	REJECTED FOR DATA SUPPRESSION
L5	REJECTED FOR UNABLE TO SCORE

Note

Dodd-Frank and Risk-Based Pricing solutions are available with FICO® Scores. See the [Custom Model](#) section in this manual.

Related Pages

*The Equifax System-to-System v6.0, 5.0 or TotalView Manual*, Comments on FICO® Scores based on Equifax Data; FICO® Score Indicator Codes.

FICO® Scores based on Equifax Data and FICO® Industry Scores based on Equifax Data are optional products offered by Equifax, and require your customer number to be activated for each product. Contact your Equifax Sales Associate for additional information and activation of your desired FICO® Score choice.

## List of FICO® Scores based on Equifax Data Reason Codes

REASON CODE	NARRATIVE
00	Returned when FICO® does not return a reason code (NO VERBIAGE RETURNED)
01	Amount owed on accounts is too high
02	Level of delinquency on accounts
03	Too few bank revolving accounts
04	Too many bank or national revolving accounts
05	Too many accounts with balances
06	Too many consumer finance company accounts
07	Account payment history is too new to rate
08	Too many inquiries last 12 months
09	Too many accounts recently opened
10	Proportion bal to credit lmt is too hi on bk revolving/other revolving accts
11	Amount owed on revolving accounts is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time accounts have been established
15	Lack of recent bank revolving information
16	Lack of recent revolving account information
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Too few accounts currently paid as agreed
20	Length of time since derogatory public record or collection is too short
21	Amount past due on accounts
23	Number of bank or national revolving accounts with balances
24	No recent revolving balances
25	Length of time installment loans have been established (Industry Scores only)
26	Number of revolving accounts (Industry Scores only)
28	Number of established accounts
29*	No recent bank/national revolving balances
30	Time since most recent account opening is too short
31	Too few accounts with recent payment information
32	Lack of recent installment loan information
33	Proportion of loan balances to loan amounts is too high
34	Amount owed on delinquent accounts
36*	Length of time open installment loans have been established
38	Serious delinquency, and derogatory public record or collection filed
39	Serious delinquency

## List of FICO® Scores based on Equifax Data Reason Codes

REASON CODE	NARRATIVE
40	Derogatory public record or collection filed
53*	Amount paid down on open mortgage loans is too low
55*	Amount paid down on open installment loans is too low
58*	Proportion of balances to loan amounts on mortgage accounts is too high
59*	Lack of recent revolving HELOC information
62*	Proportion of balances to credit limits on revolving HELOC accounts is too high
64*	Proportion of revolving HELOC balances to total revolving balances is too high
65*	Length of time bank/national revolving accounts have been established
67*	Length of time open mortgage loans have been established
70*	Amount owed on mortgage loans is too high
71*	Too many recently opened installment accounts
77*	Proportion of balances to loan amounts on revolving auto accounts is too high
78*	Length of time reported mortgage accounts have been established
79*	Lack of recent reported mortgage loan information
81*	Frequency of delinquency
85*	Too few active accounts
96*	Too many mortgage loans with balances
98	Lack of recent auto finance loan information (Industry Scores only)
99	Lack of recent consumer finance company account information (Industry Scores only)

NOTIFICATION OF ABSENCE OF REASON CODE	NOTES
999	Receipt of a '999' value in place of a reason code is notification of absence of a reason code. <i>Note: This is a system code to the end user and not a reason code that would be returned to a consumer.</i>

**Notes**

(Industry Scores only) denotes reason codes only used in one or more FICO® Industry Score model (formerly known as FICO® Industry Options) including the FICO® Mortgage Score but not currently used in the base model. To be clear, if you are coding for the FICO® Auto Score, Bankcard Score, Installment Score or Personal Finance Score, you only account for the base FICO® Score codes plus the industry codes (Industry Scores only) and not the FICO® Mortgage Score codes (\*).

(\*) Denotes reason codes added for the FICO® Mortgage Score; these are not used in either the base FICO® Scores or other FICO® Industry Score models (auto, bankcard, installment and personal finance). To be clear, if you are coding for the FICO® Mortgage Score, you need to account for all the base FICO® Score codes, plus all the codes marked as (Industry Scores only) and (\*).

## Comments on the Equifax Consumer IncomeView Model

Description	<p>Consumer IncomeView Model (formerly Personal Income Model (PIM)) is an enhanced analytical tool that predicts a consumer's annual income. By predicting income at an individual level versus household level, Consumer IncomeView Model assists customers in better targeting their product offerings. Consumer IncomeView Model can be used for marketing and risk-based segmentation where there is permissible purpose. The model cannot be used to take adverse action.</p>
Technical Specifics	<p><b>Model Number: 05453</b></p> <p><b>Model Values</b> - Values range from 020-300 Estimates an individual's income and then returns a specific three-digit income value that represents estimated income in thousands (i.e., a value of 050 = \$50,000; 110 = \$110,000; 300 = \$300,000).</p> <p><b>Consumer IncomeView Model does not return Reason Codes</b>, only an income value (score) or a Reject Code.</p> <p><b>Reject Codes</b> - A1 = File Under Review  C1 = Model Delivery is Not Available: No Qualifying Accounts Present  L0 = Subject Deceased  R0 = Insufficient Information to Score  X7 = Model Delivery is Temporarily Unavailable</p>
Features / Benefits	<ul style="list-style-type: none"> <li>■ An enhanced model that provides fresher data and uses more advanced analytical techniques.</li> <li>■ Estimates an individual's income and then returns a specific three-digit income value – providing a more accurate prediction since all consumers in a household or geographic area are not the same.</li> <li>■ Developed using Equifax's unique The Work Number® payroll data as the dependent variable, thereby avoiding reliance on less reliable data sources, such as census or self-reported income.</li> <li>■ Provides full income coverage when actual income is not available via The Work Number.</li> <li>■ Can be combined with other Equifax products, such as Bankruptcy Navigator Index®, The Work Number's actual income and employment data, and Equifax's credit file data to create a more targeted population and improved market segmentation.</li> <li>■ Assists in acquiring new customers more effectively by targeting consumers who most closely match the income profile of your best existing customers.</li> <li>■ Improved accuracy over previous versions of our income models based on advanced modeling techniques, additional data attributes and including trended data.</li> </ul>

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Comments on the FICO® Capacity Index™ Model

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## Description

The FICO® Capacity Index™ powered by FICO® (CCI) is a unique patent-pending predictive analytic that assesses consumer credit risk associated with future incremental debt.

FICO® Capacity Index is a rank-ordering tool that assigns a consumer credit file a 1-digit decile score (0-9), indicating the relative likelihood that a consumer can safely take on incremental (future) debt within a given risk level. Validations show FICO® Capacity Index adds substantial predictive lift on top of a FICO® Score based on Equifax Data when used within strategies for revolving and mortgage products (other product areas under evaluation). FICO® Capacity Index is not a broad-based risk measure and SHOULD NOT be used in isolation without a baseline measure of risk, e.g. high exposure credit lines are not recommended for consumers with high capacity when they have lower (high risk) FICO scores.

FICO® Capacity Index uses the same minimum scoring criteria as FICO® Scores such that most consumers scored by FICO Scores will also be scored by FICO® Capacity Index with the exception that Authorized User (AU) trade lines are not considered by FICO® Capacity Index. This requires that consumers have at least 1 (non-AU) tradeline opened for at least 6 months and at least 1 (non-AU) tradeline reported within the last 6 months prior to scoring, without a deceased indicator.

FICO® Capacity Index uses a combination of FICO® Score score reasons, reasons from other FICO® credit bureau-based scores (bankruptcy and revenue scores), plus a limited number of new numeric reason codes. If FICO® Capacity Index is unavailable or if there is a problem in processing, a reject message will be returned in the model segment.

## Technical Specifics

**Model Number: 02373**

**Score Values** - The score will be provided in a 0-9 index (0=lowest predicted capacity; 9=highest predicted capacity), based on a decile (10%) distribution breakdown from the development data.

**Reason Codes** – [FICO® Capacity Index Model Reason Codes](#)

**Reject Codes** – L0 = Rejected for deceased  
L1 = Rejected for no trade on file  
L2 = Rejected for oldest date open < 6  
L3 = Rejected for no date rtpd <= 6  
L4 = Rejected for data suppression  
L5 = Rejected for unable to score

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## FICO® Capacity Index Model Reason Codes

REASON CODE	REASON STATEMENT
06	TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
08	TOO MANY INQUIRIES LAST 12 MONTHS
10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
11	AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
15	LACK OF RECENT BANK REVOLVING INFORMATION
16	LACK OF RECENT REVOLVING ACCOUNT INFORMATION
19	TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
24	NO RECENT REVOLVING BALANCES
32	LACK OF RECENT INSTALLMENT LOAN INFORMATION
40	DEROGATORY PUBLIC RECORD OR COLLECTION FILED
55^	AMOUNT PAID DOWN ON OPEN INSTALLMENT LOANS IS TOO LOW
58^	PROPORTION OF BALANCES TO LOAN AMOUNTS ON MORTGAGE ACCOUNTS IS TOO HIGH
65^	LENGTH OF TIME BANK/NATIONAL REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
76+	TOO MANY RECENTLY ACTIVE BANK/NATIONAL REVOLVING ACCOUNTS
79^	LACK OF RECENT REPORTED MORTGAGE LOAN INFORMATION
84+	TOO FEW BANK/NATIONAL REVOLVING ACCOUNTS WITH RECENT PAYMENT INFORMATION
89*	AMOUNT OWED ON CONSUMER FINANCE COMPANY ACCOUNTS IS TOO HIGH
^	Used in FICO® Mortgage Score 8 based on Equifax Data
+	Sourced from FICO® Score NextGen based on Equifax Data
*	New code; not used in FICO® Score Suite

## Comments on FICO® Resilience Index 2

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### Introduction

The FICO® Resilience Index is designed to rank-order consumers with respect to their resilience or sensitivity to economic stress. First introduced in late 2019, FICO Resilience Index allows lenders to keep credit flowing during economic downturns and limit their use of traditional tactics to reduce overall risk exposure, such as universally raising credit score cut-offs for new loans or dramatically reducing credit limits on existing accounts. The FICO Resilience Index provides enables lenders to factor consumer-level resilience insight into decisions to better maintain profitable relationships with current customers and continue to grow their account base throughout economic cycles.

Regardless of the state of the economy, FICO® Resilience Index enables lenders to better simulate the effect of economic stress on their portfolios – for strategic activities such as regulatory stress testing and loan loss estimations. Lenders can “right-size” their account management and early-stage collections strategies for customers experiencing financial stress at any point in the economic cycle with resilience insights gained from FICO Resilience Index.

FICO® Resilience Index 2.0 is the next generation of FRI – offering important performance gains over the previous release. It’s designed to predict an individual’s latent credit risk associated with a severe economic downturn, has the same score range as the prior version, and is also compatible with multiple versions of the FICO Score. Additionally, it offers greater predictive power in identifying consumer resilience compared to the first release of FRI. This is particularly true for account originations in bankcard, broadening the recommended use cases for FRI to encompass account/ loan origination across all major lending industries, including mortgage, auto and personal installment lending.

### Technical Specifics

**Model Number:** 05633

**Score Range:** 01 – 99 with lower values representing greater consumer resilience and conversely, higher values indicating greater consumer sensitivity or higher incremental risk in the event of an economic downturn.

**Resilience Grade: 1 - 4** - In addition to the two-digit FICO® Resilience Index, the FICO Resilience Index output includes a single digit grade, from 1-4, mapped to four levels of consumer economic resilience ranging from Resilient (grade 1) to Very Sensitive (grade 4). See [Resilience Grade Distribution](#).

**Reason Codes:** [List of FICO Resilience Index 2 Reason Codes](#)

**Reject Codes:** [List of FICO Resilience Index 2 Reject Codes](#)

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Comments on FICO® Resilience Index 2 (continued)

Features / Benefits

Benefits	Description
More Predictive	FICO® Resilience Index 2 demonstrates up to 100% greater resilience predictive power compared to the previous version, depending on industry and lifecycle, offering stronger risk differentiation in economic stress scenarios.
Expanded use cases	FICO® Resilience Index 2 use cases are expanded to include bankcard account origination, complementing existing account management use cases across other lending industries, including mortgage, auto finance and personal installment lending.
Broader FICO® Score range	FICO® Resilience Index is designed to be used in conjunction with the FICO Score. FICO Resilience Index 2 has a broader effective FICO Score operating range of 580 to 850 offering improved coverage of near-prime and super-prime segments.
Demonstrated resilience prediction	Beyond its demonstrated efficacy rank ordering serious delinquencies during the Great Recession, FICO® Resilience Index 2 has shown to predict the likelihood of payment accommodations, an indicator of financial stress relevant during the 2020-2021 pandemic-driven downturn.
Applicable across economic cycles	FICO® Resilience Index 2 is relevant during recovery and growth phases of the economy and has applicability in early-stage collections. In addition, FICO Resilience Index 2 is effective for portfolio stress testing, as well as acquisition and account management strategies to enhance the overall resilience levels of portfolios over time.
Integrates easily with existing FICO® Score processes	FICO® Resilience Index 2 is available for use in conjunction with the FICO Score based on Equifax Data and can be pulled simultaneously as a simple extension to existing batch and online processes.

**Comments on FICO® Resilience Index 2 (continued)**

**Technical  
Information**

- › Equifax FICO® Resilience Index 2.0 is an optional service offered by Equifax and requires your customer number to be activated by your Equifax 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, XML 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.
- › Equifax FICO® Resilience Index 2.0 is an optional service offered by Equifax and requires your customer number to be activated by your Equifax Sales representative.
- › Equifax models are offered as optional services for the following System-to-System output products: JSON, Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image, XML 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 FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the Identity Scan Alert message.

**Comments on FICO® Resilience Index 2 (continued)**

**Technical  
Information  
(cont.)**

- » Equifax FICO® Resilience Index 2 can return a Score and up to 5 Reason Codes (5<sup>th</sup> Reason Code regarding inquiries) and a Resilience “Grade” (1-4) or a Reject Code.
- » Equifax FICO® Resilience Index 2 can return a “Y” - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized.
- » Equifax FICO® Resilience Index 2 should not be used as a standalone measure of risk; rather, it should be paired with the FICO® Score based on Equifax Data.

**Note**

The Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solutions are available with Equifax FICO® Resilience Index 2.0. See Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the [Custom Model section of this document](#).

**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 Programming Guide.

## List of FICO® Resilience Index 2 Reason Codes

Note Up to four of the following FICO® Resilience Index 2.0 Reason Codes can be returned with the 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. 00028). The reason codes highlighted below are new for FICO® Resilience Index 2.

CODE	DESCRIPTION
002	Level of delinquency on accounts
008	Too many inquiries last 12 months
011	Amount owed on revolving accounts is too high
012	Length of time revolving accounts have been established
014	Length of time accounts have been established
015	Lack of recent bank/national revolving information
016	Lack of recent revolving account information
017	No recent non-mortgage balance information
024	No recent revolving balances
028	Number of established accounts
029	No recent bank/national revolving balances
030	Time since most recent account opening is too short
032	Lack of recent installment loan information
033	Proportion of loan balances to loan amounts is too high
035	Amount owed on auto loans is high
036	Length of time open installment loans have been established
065	Length of time bank/national revolving accounts have been established
109	Too Many recent inquiries
113	Amounts due on installment loans are high
114	High number of open bank/national revolving accounts
115	High proportion of authorized user accounts
116	High proportion of revolving accounts
117	Too many recently active accounts
118	High proportion of revolving balances
119	Amount owed on consumer finance company accounts is high
120	Term duration on auto loans is long
999	Receipt of a '999' value in place of a reason code is notification of absence of a reason code. <i>Note: This is a system code to the end user and not a reason code that would be returned to a consumer.</i>

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List of FICO® Resilience Index 2 Reject Codes

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Note      The Reject Codes correspond to the following narratives when requesting FICO® Resilience Index. The Reject Message codes and their meanings are in the table below. If a reject code is returned, the model segment will contain the record code, format type, score will be 99999, Reason Codes will be 00999 and a reject code (in reject code field). All other fields will be blank.

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REJECT CODE	DESCRIPTION
L0	Subject deceased indicated
L1	No trade lines
L2	Insufficient or unknown trade line history
L3	No recently reported trade line information (no trade line updates in last 6 months)
L4	No trade lines reported with valid current status.
L5	Record unable to be scored.

## FICO® Resilience Index 2 Resilience Grade Distribution

The FICO® Resilience Index “resilience grades” included in the FICO Resilience Index 2 output in the Model ID/Scorecard field, range from 1 to 4, with the following interpretation

Grade Value	Resilience Category	Interpretation	Corresponding Range of FICO® Resilience Index Values
1	Resilient	More resilient than average from a credit risk perspective to an economic downturn.	1 – 44
2	Moderate	Moderate or near average resilience from a credit risk perspective to an economic downturn.	45 – 59
3	Sensitive	More sensitive than average from a credit risk perspective to an economic downturn.	60 – 69
4	Very Sensitive	Very sensitive from a credit risk perspective to an economic downturn.	70 – 99

## Comments on FICO® Resilience Index

### Introduction

In the face of severe financial stress such as that brought about by an economic downturn, some consumers will perform materially worse from a credit loss perspective than others. Even within a narrow FICO® Score band, a range of so-called “economic stress sensitivity” can be observed. The FICO® Resilience Index is designed to rank order consumers with respect to their resilience to an economic downturn. Put another way, the Resilience Index can provide insights into, for example, which consumers are more likely to go seriously delinquent when economic conditions deteriorate.

While the FICO Score rank order is independent of economic cycles, lenders may have confidence it will rank order robustly over many years, FICO Resilience Index provides a more granular view of economic stress sensitivity. Lenders can use in combination with the FICO Score to differentiate consumers who have little to no change in their credit risk in the face of economic disruption from those who may represent an elevated level of risk. In contrast to portfolio level adjusters that represent a somewhat blunt instrument - treating consumers uniformly - FICO® Resilience Index allows lenders to make adjustments in strategies at the individual consumer level, providing a surgical level of precision compared to lowering or raising credit score cut-offs.

**Stop Sell Notification 09-08-2021 –  
New Customers see version 2.0 05633**

### Technical Specifics

**Model Number:** 05542

**Score Range:** 01 – 99 with higher values representing higher sensitivity to financial stress.

**Exclusion Score:** 99999 (Returned when a Reject Code is encountered)

**Reason Codes:** [List of FICO Resilience Index Reason Codes](#)

**Reject Codes:**

REJECT CODE	DESCRIPTION
L0	Subject deceased indicated
L1	No trade lines
L2	Insufficient or unknown trade line history
L3	No recently reported trade line information (no trade line updates in last 6 months)
L4	No trade lines reported with valid current status.
L5	Record unable to be scored.

## Comments on FICO® Resilience Index (continued)

## Features / Benefits

Feature	Benefit
Designed to rank order consumers with respect to their sensitivity to Severe Financial Stress	FICO® Resilience Index is designed to rank order individuals on a scale of 1 to 99 with respect to their sensitivity to economic stress. Higher scores indicate consumer sensitivity or higher risk in the event of economic stress, and lower scores indicate greater resilience or lower risk under economic stress. Thus, the risk directionality is opposite that of the FICO® Score.
Based on the same information as the FICO® Score	FICO® Resilience Index is calculated solely on credit bureau data, with no additional data feeds required.
Complementary to the FICO® Score	FICO® Resilience Index has very low correlation with the FICO® Score, with a correlation ranging from 1-3% with the most commonly used versions of the FICO Score. Thus, FICO® Resilience Index identifies additional credit risk beyond the FICO Score—in this case the risk associated with an economic downturn.
Streamlined integration with existing FICO® Score processes	FICO® Resilience Index is available for use in conjunction with the FICO® Score and can be pulled simultaneously as a simple extension to your current FICO Score processes—whether batch or online.
Delivered with reason codes for explainability	Similar to a FICO® Score, FICO® Resilience Index returns up to five reason codes that provide insights into the key factors which have determined the consumer's resilience index value and can be used by lenders to support adverse action communication, as necessary.

## Technical Information

- › FICO® Resilience Index is an optional product offered by Equifax and requires your customer number to be activated by your Equifax 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, XML 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.

Comments on FICO® Resilience Index (continued)

Technical  
Information  
(cont.)

- Model users requesting Print Image or ACROFILE PLUS Print Image will receive the model score message at the beginning of the credit report. For FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the Identity Scan Alert message.
- FICO® Resilience Index can return a Score and up to 5 Reason Codes (5<sup>th</sup> Reason Code regarding inquiries) or a Reject Code.
- FICO® Resilience Index can return a “Y” - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized.
- FICO® Resilience Index should not be used as a standalone measure of risk; rather, it should be paired with the FICO® Score.

Note

The Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solutions are available with FICO® Resilience Index. See Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the [Custom Model](#) section of this document.

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 Programming Guide.

## List of FICO® Resilience Index Reason Codes

Note Up to four of the following FICO® Resilience Index Reason Codes can be returned with the 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. 00028).

CODE	DESCRIPTION
002	Level of delinquency on accounts
008	Too many inquiries last 12 months
011	Amount owed on revolving accounts is too high
014	Length of time accounts have been established
015	Lack of recent bank/national revolving information
016	Lack of recent revolving account information
028	Number of established accounts
029	No recent bank/national revolving balances
032	Lack of recent installment loan information
033	Proportion of loan balances to loan amounts is too high
113	Amounts due on installment loans are high
114	High number of open bank/national revolving accounts
115	High proportion of authorized user accounts
116	High proportion of revolving accounts
117	Too many recently active accounts
999	Receipt of a '999' value in place of a reason code is notification of absence of a reason code. <i>Note: This is a system code to the end user and not a reason code that would be returned to a consumer.</i>

## Comments on FICO® Score XD

### Introduction

Bankcard issuers have a new opportunity to extend credit to millions of U.S. consumers who otherwise cannot be scored appropriately, either due to insufficient or stale data in traditional credit bureau files. FICO introduces FICO® Score XD Based on Equifax®, LexisNexis® and NCTUE® Data (referenced as “FICO® Score XD”)—developed in partnership with LexisNexis® Risk Solutions and Equifax®. This new score leverages alternative data sources to give issuers a second opportunity to assess otherwise unscorable consumers. FICO® Score XD 2 is designed with precision and compliance in mind to enable issuers to safely extend credit to a largely untapped market using an accessible and familiar FICO® Score.

FICO® Score XD 2 continues to utilize the same proven modeling methodology and scoring range as the previous version, while scoring a higher total volume of consumers through refined scoring algorithms and updated minimum scoring criteria. FICO® Score XD 2 has shown to score up to 72% of previously unscorable credit applicants, up from 58% in the previous version. Additionally, the predictive performance saw a KS improvement of 4.2% through additional modeling insights and development. FICO® Score XD can only be calculated on consumers who cannot be scored by a traditional risk score, such as FICO 8 or 9. FICO Score XD is aligned to the odds to score relationship of FICO® Score 9 and FICO Score 8.

- FICO Score XD score range uses the common score range 300-850.
- FICO Score XD 2 includes three new reason codes which can help provide additional transparency into what factors were most impactful in a consumer’s score for.

### Technical Specifics

#### Model Numbers:

- **05438 FICO Score XD 2 (FICO Score 9 baseline)**
  - **05466 FICO Score XD 2 (FICO Score 8 baseline)**
  - ~~05265 FICO Score XD 1 (FICO Score 9 baseline)~~
  - ~~05465 FICO Score XD 1 (FICO Score 8 baseline)~~
- } Stop sell FICO Score XD 1  
01-2022

**Waterfall model number is provided during customer activation and setup for customers who choose to use the waterfall option.**

**Score Range:** 300-850 (lower score indicates higher risk)

**Reason Codes :** [List of FICO® Score XD Reason Codes](#)

**Reject Codes:** [List of FICO® Score XD Reject Codes](#)

Comments on FICO® Score XD (continued)

Additional  
Information

- Customers have the ability to request FICO score versions (FICO 8 or 9) be the initial (baseline) scoring model for the FICO Score XD model request.
- FICO Score XD provides the ability for customers to distinguish which score is returned for the FICO XD request (initial FICO score, other risk score or FICO Score XD). The model segment in the output report will reflect the model number (initial model or FICO XD model) for the model that is actually used to produce the score that is returned. The Waterfall Trigger model number will not be returned in the output.
- Waterfall indicators are used in the inquiry process to determine the flow of the FICO Score XD request when a waterfall trigger model number is sent in the credit report request.
  - If the initial credit file score attempt results in it “cannot be scored by a traditional credit risk score” (no-hit or model reject), then the request will waterfall to FICO Score XD for scoring. The Lexis Nexis and NCTUE external data sources will be called.
  - If the initial credit file score attempt results in a valid score, (hit and the initial model did not return a reject), the request will not waterfall to FICO Score XD and the Lexis Nexis and NCTUE external data sources will not be called.
  - If the request results in one of the special no-hit conditions (Manual File, File Under Review, Frozen file, etc.) the model request will not be processed.

Technical  
Information

- FICO® Score XD is an optional product offered by Equifax and requires your customer number to be activated for all of the models involved with the FICO Score XD model(s) by your Equifax sales associate.
- The telephone number is required during **testing** only in order to get a response from LexisNexis, but it is not required in **production**.
- If the file you are inquiring on is a “No-Hit” on the Equifax (ACRO) system, the NCTUE Address(es) and Personal Identification Information (PII) will be returned if available.
- Equifax models are offered as optional services for the following System-to-System output formats: Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image, all Combo Report options, TotalView and XML.
- The customer request should contain the waterfall trigger model number and any other models desired but not the FICO Score XD (FICO 9 or 8) or the initial model desired for the FICO Score XD waterfall.

Comments on FICO® Score XD (continued)

Technical  
Information  
(cont.)

- 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](#) (5.0 only) 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.
- For customers requesting output product [Full-File Fixed](#) or [Full-File Fixed Human/Machine Readable](#) (5.0 only) the data attribute results are returned in the ‘DA’ segment(s). Segment ‘DA/36’ for version 6.0 and as ‘DA/38’ in TotalView and version 5.0. For customers requesting output product [ACROFILE PLUS](#) the [Data Attribute\(s\) results are returned in segment\(s\) \(06\)](#).
- The model segment in the output report will contain the model number (initial model or other risk score or FICO Score XD model) for the model used to produce the score returned. The Waterfall Trigger model number will not be returned in the output.
- FICO® Score XD can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code.
- FICO® Score XD can return a “FACT Act – Inquiries are a Key Factor” 5<sup>th</sup> Reason Code “J - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” when inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned (5<sup>th</sup> Reason Code).
- Risk-Based Pricing Solutions is available with FICO® Score XD.

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 TotalView, Version 6.0 or 5.0 Programming Guide.

## List of FICO® Score XD Reason Codes

Note Up to four of the following Reason Codes can be returned with FICO® Score XD versions. They are returned in the 5-Byte Reason Code field(s) of the MM/05 segment, right justified and preceded with zero's (i.e. 00111). (The 3 shaded Reason Codes are only returned on FICO Score XD 2 versions only.)

REASON CODE	DESCRIPTION
02	LEVEL OF DELINQUENCY ON ACCOUNTS
06	TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
07	ACCOUNT PAYMENT HISTORY IS TOO NEW TO RATE
08	TOO MANY INQUIRIES LAST 12 MONTHS
10	PROPORTION BAL TO CREDIT LMT IS TOO HI ON BK REVOLVING/OTHER REVOLVING ACCTS
12	LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
15	LACK OF RECENT BANK/NATIONAL REVOLVING INFORMATION
16	LACK OF RECENT REVOLVING ACCOUNT INFORMATION
18	NUMBER OF ACCOUNTS WITH DELINQUENCY
19	TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
20	TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
21	AMOUNT PAST DUE ON ACCOUNTS
24	NO RECENT REVOLVING BALANCES
31	TOO FEW ACCOUNTS WITH RECENT PAYMENT INFORMATION
32	LACK OF RECENT INSTALLMENT LOAN INFORMATION
33	PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
38	SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
39	SERIOUS DELINQUENCY
40	DEROGATORY PUBLIC RECORD OR COLLECTION FILED
100	PROPORTION OF ACTUAL PAYMENT TO BALANCE ON REVOLVING ACCOUNTS IS TOO LOW
101	AMOUNT PAID DOWN ON OPEN OR CLOSED INSTALLMENT LOANS IS TOO LOW
102	PROPORTION OF BALANCE TO LIMIT ON RETAIL ACCOUNTS IS TOO HIGH
103	LACK OF RECENT RETAIL ACCOUNT INFORMATION
104	NO RECENT RETAIL BALANCES
105	LENGTH OF TIME CREDIT REPORT HAS BEEN ESTABLISHED IS TOO RECENT OR UNKNOWN
106	TIME SINCE ACCOUNT ACTIVITY IS TOO LONG
107	DELINQUENCY ON RECENTLY OPENED ACCOUNTS
108	DATE OF LAST INQUIRY TOO RECENT
109	TOO MANY RECENT INQUIRIES
110	AMOUNT OWED ON COLLECTIONS FILED
111	LACK OF ESTABLISHED ACCOUNTS

## List of FICO® Score XD Reason Codes (continued)

REASON CODE	DESCRIPTION
300	ADDRESS NOT SUPPLIED OR ON FILE
301	TELEPHONE INFORMATION NOT SUPPLIED OR ON FILE
302	INSUFFICIENT IDENTITY VERIFICATION
303	DEROGATORY PUBLIC RECORD
304	RECENT DEROGATORY PUBLIC RECORD
305	LENGTH OF TIME TELEPHONE INFORMATION ON FILE SHORT OR UNKNOWN
306	SHORT TIME AT ADDRESS
307	LACK OF EVIDENCE OF PROPERTY OWNERSHIP
309	LENGTH OF TIME LEXISNEXIS FILE HAS BEEN ESTABLISHED SHORT OR UNKNOWN
310	NUMBER OF LEXISNEXIS CREDIT INQUIRIES LAST 12 MONTHS
311	LACK OF NON-DEROGATORY PUBLIC RECORDS
312	NUMBER OF ADDRESS CHANGES ON FILE
400	LACK OF RECENT NCTUE ACCOUNT INFORMATION
401	LEVEL OF DELINQUENCY ON NCTUE ACCOUNTS
402	TIME SINCE MOST RECENT NCTUE ACCOUNT ESTABLISHED SHORT OR UNKNOWN
403	LACK OF RECENT PAID AS AGREED NCTUE ACCOUNT HISTORY
404	LACK OF RECENT NCTUE ACCOUNT BALANCES
405	LENGTH OF TIME NCTUE ACCOUNTS HAVE BEEN ESTABLISHED SHORT OR UNKNOWN
406	HIGH RECENT BALANCE ON NCTUE ACCOUNTS
407	MULTIPLE RECENTLY OPENED NCTUE ACCOUNTS
408	NUMBER OF INVOLUNTARY NCTUE ACCOUNT DISCONNECTIONS
409	SHORT TIME SINCE DELINQUENCY OR DEROGATORY INDICATOR ON NCTUE ACCOUNTS
410	SERIOUS DELINQUENCY OR DEROGATORY INDICATOR ON NCTUE ACCOUNTS
411	LACK OF RECENT NCTUE PAYMENT INFORMATION
412	TIME SINCE PAID AS AGREED NCTUE ACCOUNTS ESTABLISHED SHORT OR UNKNOWN

NOTIFICATION OF ABSENCE OF REASON CODE	NOTES
999	Receipt of a '999' value in place of a reason code is notification of absence of a reason code. <i>Note: This is a system code to the end user and not a reason code that would be returned to a consumer.</i>

## FICO® Score XD Reason Code Values

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Note Reason code statement values for FICO® Score XD have been coded to enable the end user to identify the data source to which each reason code is associated. All reason codes pertain to the Equifax credit report unless otherwise noted. The mapping is as follows:

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REASON CODE VALUES	DATA SOURCE
01-111	EQUIFAX CONSUMER CREDIT REPORT
300-312	LEXISNEXIS
400-412	NCTUE

## List of FICO® Score XD Reject Codes

**Note** The following Reject/Exclusion Codes can be returned for FICO® Score XD 2 and FICO® Score XD 1 when the model is unable to be processed/scored. When a file is unable to be scored the model segment will contain the record code, format type, model number, numeric score field with a default score of either '00000' or '99999':

Score field: '00000' for **System** rejects: Reason Code fields will default to 'blank'

Score field: '99999' for **Model** rejects: Reason Code fields will default to '00999'

And a reject code will be returned in the Reject Code field, all other fields will be blank

REJECT CODE	DESCRIPTION
<b>MODEL REJECT CODES</b>	
L0	SUBJECT DECEASED
L1	NO TRADE ON FILE
L2	OLDEST DATE OPENED < 6 MONTHS
L3	NO DATE REPORTED <=6 MONTHS
L4	NO TRADE LINES REPORTED WITH VALID CURRENT STATUS
L5	RECORD UNABLE TO BE SCORED
L6	ALTERNATE SCORE AVAILABLE
L7	SCORE NOT APPLICABLE
<b>SYSTEM REJECT CODES</b>	
C1	NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT. NO HIT
C2	MODEL DELIVERY UNAVAILABLE, SCORE RANGE NOT MET
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C5	BUSINESS NAME INVALID
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDS LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CT	INTERNAL CUSTOMER ID ERROR
CZ	RETRY TRANSACTION – IF ERROR CONTINUES, CONTACT EQUIFAX

## List of FICO® Score XD Reject Codes (continued)

REJECT CODE	DESCRIPTION
SYSTEM REJECT CODES (cont.)	
X1	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: PROGRAM NOT DEFINED OR IN THE SYSTEM
X3	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: TOO MANY INQUIRIES ON FILE
X4	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: CONTACT EQUIFAX
X5	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: MODEL NEEDS INPUT FIELDS AND NONE WERE PROVIDED
X6	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: CONTACT EQUIFAX MODELING
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: FILE CANNOT BE SCORED

## List of FICO® Score XD Attribute Values

Risk View Attribute	Name\Definition	Possible Values	Value Description
285	<b>(SecurityFreeze)</b> Subject has requested security freeze on their file	0	No request found
		1	Subject requested security freeze on their file and therefore all other attribute values have been suppressed
11	<b>(VerifiedAddress)</b> Indicates if the input address is verified	-1	Address not input, or information not on file
		0	Input address not verified
		1	Input address verified
288	<b>(ConsumerStatement)</b> Consumer has a dispute regarding the data on their file	0	No consumer dispute statement on file
		1	Subject has filed a dispute regarding the data on file and therefore all other attribute values have been suppressed
29 Combined with RV Score 200	<b>(Deceased)</b> Time since SSN subject was reported as deceased	-1	Information not on file
		0-960	Time in months
289	<b>(PrescreenOptOut)</b> Indicates if subject is on Prescreen Opt-out list	-1	Prescreening Permissible Purpose not selected as input
		0	Subject is not on the Prescreen Opt-out list
		1	Subject is on the Prescreen Opt-out list and therefore all other attribute values have been suppressed
12	<b>(verified DOB)</b> Indicates if the input date of birth (DOB) is verified	-1	Date of birth not input
		0	No element verified
		1	Day only verified
		2	Month only verified
		3	Year only verified
		4	Month and year verified
		5	Month and day verified
		6	Day and year verified
		7	Full date of birth verified

## List of FICO® Score XD Attribute Values (continued)

Risk View Attribute	Name\Definition	Possible Values	Value Description
9	<b>(SSN Verified)</b> Indicates if the subject's input SSN is verified	-1	SSN not input, or information not on file
		0	Input SSN not verified
		1	SSN linked to a different name and address
		2	SSN verified
100	<b>(CAInsufficientVerification)</b> identifies cases when there is insufficient information to verify in CA		
200 Combined with RV Attr 29	<b>(Deceased)</b> Time since SSN subject was reported as deceased	-1	Information not on file
		0-960	Time in months

## Full-File Fixed Layout for Segment 36/38 – Data Attribute

**Description** Segment 36 (version 6.0) 38 (version 5.0 & TotalView) is the Data Attribute segment. It contains attributes associated with FICO® Score XD. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

Record Code: DA

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	CH	A	-	DA	Record Code
2	2	CH	N	L	'20'	Number of 15 character fields with Variables. (This field indicates the number of fields with variables being returned.)
4	15	CH	A/N	L	1000=0000*	Data Attribute 1
19	15	CH	A/N	L	1001=0000*	Data Attribute 2
34	15	CH	A/N	L	1002=0000*	Data Attribute 3
49	15	CH	A/N	L	1003=0000*	Data Attribute 4
64	15	CH	A/N	L	1004=0000*	Data Attribute 5
79	15	CH	A/N	L	1005=0000*	Data Attribute 6
94	15	CH	A/N	L	1006=0000*	Data Attribute 7
109	15	CH	A/N	L	1007=0000*	Data Attribute 8
124	15	CH	A/N	L	1008=0000*	Data Attribute 9
139	15	CH	A/N	L	1009=0000*	Data Attribute 10
154	15	CH	A/N	L	1010=0009*	Data Attribute 11
169	15	CH	A/N	L	1011=0009*	Data Attribute 12
184	15	CH	A/N	L	1012=0009*	Data Attribute 13
199	15	CH	A/N	L	1013=0009*	Data Attribute 14
214	15	CH	A/N	L	1014=0009*	Data Attribute 15
229	15	CH	A/N	L	1015=0009*	Data Attribute 16
244	15	CH	A/N	L	1016=0009*	Data Attribute 17
259	15	CH	A/N	L	1017=0009*	Data Attribute 18
274	15	CH	A/N	L	1018=0009*	Data Attribute 19
289	15	CH	A/N	L	1019=0009*	Data Attribute 20
304	6	-	-	-	-	Filler
310	5	CH	N	-	<a href="#">See Comments</a>	Model Number: FICO® Score XD
315	35	-	-	-	-	Filler
350 Bytes = Segment Length						

**\*Notes** 1000-1009 – System Monitoring Codes – For Internal Use – Default Value '0'  
 1010-1019 – Alert Flags – For Future Use – Default Value '9'  
 These attributes will be populated and documented at a later date.

## Full-File Fixed - Layout for Segment 36/38 – Data Attribute (continued)

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	DA	Record Code
2	2	CH	N	R	20	Number of 15 character fields with Variables. (This field indicates the number of fields with variables being returned.)
4	15	CH	A/N	L	1020=0009*	RV Attr 285: Security Freeze
19	15	CH	A/N	L	1021=0009*	RV Attr 11: Verified Address
34	15	CH	A/N	L	1022=0009*	RV Score 100: CA Insufficient Verification
49	15	CH	A/N	L	1023=0009*	RV Attr 288: Consumer Statement
64	15	CH	A/N	L	1024=0009*	RV Attr 29: SSN Age Deceased
79	15	CH	A/N	L	1025=0009*	RV Attr 12: Verified DOB
94	15	CH	A/N	L	1026=0009*	RV Attr 9: Verified SSN
109	15	CH	A/N	L	1027=0009*	Data Attribute 8
124	15	CH	A/N	L	1028=0009*	Data Attribute 9
139	15	CH	A/N	L	1029=0009*	Data Attribute 10
154	15	CH	A/N	L	1030=0009*	Data Attribute 11
169	15	CH	A/N	L	1031=0009*	Data Attribute 12
184	15	CH	A/N	L	1032=0009*	Data Attribute 13
199	15	CH	A/N	L	1033=0009*	Data Attribute 14
214	15	CH	A/N	L	1034=0009*	Data Attribute 15
229	15	CH	A/N	L	1035=0009*	Data Attribute 16
244	15	CH	A/N	L	1036=0009*	Data Attribute 17
259	15	CH	A/N	L	1037=0009*	Data Attribute 18
274	15	CH	A/N	L	1038=0009*	Data Attribute 19
289	15	CH	A/N	L	1039=0009*	Data Attribute 20
304	46	-	-	-	-	Filler
310	5	CH	N	-	<a href="#">See Comments</a>	Model Number: FICO® Score XD
315	35	-	-	-	-	Filler
350 Bytes = Segment Length						

## \*Notes

1020-1026 – Alert Flags will display LexisNexis values or a default value of ‘9’

Attribute 1022 flag will return a True=(1) or False=(0)

1027-1029 – Alert Flags – For Future Use – Default Value ‘9’

1030-1039 – Alert Flags – For Future Use – Default Value ‘9’

These attributes will be populated and documented at a later date.

## Related Pages

This document: [Comments on FICO® Score XD; List of FICO® Score XD Attribute Values](#)

## Full-File Fixed Human/Machine Readable - Layout for Segment 38 – Data Attribute

**Description** Segment 38 is the Data Attribute segment. It contains attributes associated with FICO® Score XD. A maximum of 999 “DA” segments can be returned per report.

**Note:** Full-File Fixed Human/Machine Readable output only in version 5.0.

Record Code: DA

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A	-	DA	Record Code
2	2	CH	N	L	'20'	Number of 15 character fields with Variables. (This field indicates the number of fields with variables being returned.)
4	15	CH	A/N	L	1000=0000*	Data Attribute 1
19	15	CH	A/N	L	1001=0000*	Data Attribute 2
34	15	CH	A/N	L	1002=0000*	Data Attribute 3
49	15	CH	A/N	L	1003=0000*	Data Attribute 4
64	15	CH	A/N	L	1004=0000*	Data Attribute 5
79	15	CH	A/N	L	1005=0000*	Data Attribute 6
94	15	CH	A/N	L	1006=0000*	Data Attribute 7
109	15	CH	A/N	L	1007=0000*	Data Attribute 8
124	15	CH	A/N	L	1008=0000*	Data Attribute 9
139	15	CH	A/N	L	1009=0000*	Data Attribute 10
154	15	CH	A/N	L	1010=0009*	Data Attribute 11
169	15	CH	A/N	L	1011=0009*	Data Attribute 12
184	15	CH	A/N	L	1012=0009*	Data Attribute 13
199	15	CH	A/N	L	1013=0009*	Data Attribute 14
214	15	CH	A/N	L	1014=0009*	Data Attribute 15
229	15	CH	A/N	L	1015=0009*	Data Attribute 16
244	15	CH	A/N	L	1016=0009*	Data Attribute 17
259	15	CH	A/N	L	1017=0009*	Data Attribute 18
274	15	CH	A/N	L	1018=0009*	Data Attribute 19
289	15	CH	A/N	L	1019=0009*	Data Attribute 20
304	6	-	-	-	-	Filler
310	5	CH	N	-	See Comments	Model Number: FICO® Score XD
315	35	-	-	-	-	Filler
350 Bytes = Segment Length						

**\*Notes** 1000-1009 – System Monitoring Codes – For Internal Use – Default Value ‘0’  
 1010-1019 – Alert Flags – For Future Use – Default Value ‘9’  
 These attributes will be populated and documented at a later date.

## Full-File Fixed Human/Machine Readable - Layout for Segment 38 – Data Attribute (continued)

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	DA	Record Code
2	2	CH	N	R	20	Number of 15 character fields with Variables. (This field indicates the number of fields with variables being returned.)
4	15	CH	A/N	L	1020=0009*	RV Attr 285: Security Freeze
19	15	CH	A/N	L	1021=0009*	RV Attr 11: Verified Address
34	15	CH	A/N	L	1022=0009*	RV Score 100: CA Insufficient Verification
49	15	CH	A/N	L	1023=0009*	RV Attr 288: Consumer Statement
64	15	CH	A/N	L	1024=0009*	RV Attr 29: SSN Age Deceased
79	15	CH	A/N	L	1025=0009*	RV Attr 12: Verified DOB
94	15	CH	A/N	L	1026=0009*	RV Attr 9: Verified SSN
109	15	CH	A/N	L	1027=0009*	Data Attribute 8
124	15	CH	A/N	L	1028=0009*	Data Attribute 9
139	15	CH	A/N	L	1029=0009*	Data Attribute 10
154	15	CH	A/N	L	1030=0009*	Data Attribute 11
169	15	CH	A/N	L	1031=0009*	Data Attribute 12
184	15	CH	A/N	L	1032=0009*	Data Attribute 13
199	15	CH	A/N	L	1033=0009*	Data Attribute 14
214	15	CH	A/N	L	1034=0009*	Data Attribute 15
229	15	CH	A/N	L	1035=0009*	Data Attribute 16
244	15	CH	A/N	L	1036=0009*	Data Attribute 17
259	15	CH	A/N	L	1037=0009*	Data Attribute 18
274	15	CH	A/N	L	1038=0009*	Data Attribute 19
289	15	CH	A/N	L	1039=0009*	Data Attribute 20
304	46	-	-	-	-	Filler
310	5	CH	N	-	<a href="#">See Comments</a>	Model Number: FICO® Score XD
315	35	-	-	-	-	Filler
350 Bytes = Segment Length						

## \*Notes

1020-1026 – Alert Flags will display LexisNexis values or a default value of ‘9’

Attribute 1022 flag will return a True=(1) or False=(0)

1027-1029 – Alert Flags – For Future Use – Default Value ‘9’

1030-1039 – Alert Flags – For Future Use – Default Value ‘9’

These attributes will be populated and documented at a later date.

## Related Pages

This document: [Comments on FICO® Score XD; List of FICO® Score XD Attribute Values](#)

## ACROFILE PLUS - Layout for Segment 06 – Data Attribute

## Description

Segment 06 is the Data Attribute segment. It contains attributes associated with FICO® Score XD. A maximum of 999 “06” segments can be returned per report.

**Note:** ACROFILE PLUS output is not available in TotalView.

Record Code: 06

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	2	CH	N	-	06	Record Code: Data Attribute
3	1	-	-	-	-	Filler
4	1	CH	N	-	5	Total Number of 80 Byte Lines that Follow
5	1	-	-	-	-	Filler
6	10	CH	A/N	-	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	-	-	-	-	Filler
17	15	CH	A/N	R	1000=0000*	Data Attribute #1
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1001=0000*	Data Attribute #2
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1002=0000*	Data Attribute #3
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1003=0000*	Data Attribute #4
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1004=0000*	Data Attribute #5
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1005=0000*	Data Attribute #6
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1006=0000*	Data Attribute #7
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1007=0000*	Data Attribute #8
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1008=0000*	Data Attribute #9
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1009=0000*	Data Attribute #10
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1010=0009*	Data Attribute #11

(Continued)

## ACROFILE PLUS - Layout for Segment 06 - Data Attribute (continued)

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1011=0009*	Data Attribute #12
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1012=0009*	Data Attribute #13
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1013=0009*	Data Attribute #14
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1014=0009*	Data Attribute #15
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1015=0009*	Data Attribute #16
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1016=0009*	Data Attribute #17
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1017=0009*	Data Attribute #18
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1018=0009*	Data Attribute #19
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1019=0009*	Data Attribute #20
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	5	CH	N	-	See Comments	Model Number: FICO® Score XD
22	58	-	-	-	-	Filler
480 Bytes = Maximum Segment Length						

## \*Notes

1000-1009 – System Monitoring Codes – For Internal Use – Default Value ‘0’

1010-1019 – Alert Flags – For Future Use – Default Value ‘9’

These attributes will be populated and documented at a later date.

## ACROFILE PLUS - Layout for Segment 06 - Data Attribute (continued)

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	2	CH	N	-	06	Record Code: Data Attribute
3	1	-	-	-	-	Filler
4	1	CH	N	-	5	Total Number of 80 Byte Lines that Follow
5	1	-	-	-	-	Filler
6	10	CH	A/N	-	"ATTRIBUTES"	Constant "ATTRIBUTES"
16	1	-	-	-	-	Filler
17	15	CH	A/N	R	1020=0009*	RV Attr 285: Security Freeze
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1021=0009*	RV Attr 11: Verified Address
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1022=0009*	RV Score 100: CA Insufficient Verification
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1023=0009*	RV Attr 288: Consumer Statement
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1024=0009*	RV Attr 29: SSN Age Deceased
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1025=0009*	RV Attr 12: Verified DOB
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1026=0009*	RV Attr 9: Verified SSN
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1027=0009*	Data Attribute #8
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1028=0009*	Data Attribute #9
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1029=0009*	Data Attribute #10
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1030=0009*	Data Attribute #11
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1031=0009*	Data Attribute #12

(Continued)

## ACROFILE PLUS - Layout for Segment 06 - Data Attribute (continued)

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1032=0009*	Data Attribute #13
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1033=0009*	Data Attribute #14
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1034=0009*	Data Attribute #15
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1035=0009*	Data Attribute #16
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	1036=0009*	Data Attribute #17
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	1037=0009*	Data Attribute #18
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	1038=0009*	Data Attribute #19
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	1039=0009*	Data Attribute #20
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	5	CH	N	-	<a href="#">See Comments</a>	Model Number: FICO Score XD
22	58	-	-	-	-	Filler
480 Bytes = Maximum Segment Length						

## \*Notes

1020-1026 – Alert Flags will display LexisNexis values or a default value of ‘9’

Attribute 1022 flag will return a True=(1) or False=(0)

1027-1029 – Alert Flags – For Future Use – Default Value ‘9’

1030-1039 – Alert Flags – For Future Use – Default Value ‘9’

These attributes will be populated and documented at a later date.

## Related Pages

This document: [Comments on FICO® Score XD; List of FICO® Score XD Attribute Values](#)

# Comments on the Equifax Enhanced DTI Models

## Introduction

Enhanced DTI is a new analytic tool that leverages the debt obligations on the credit file, along with income, to create a highly predictive three-digit value indicating a consumer's ability to pay. Enhanced DTI is available in two different versions; Enhanced DTI and Enhanced DTI Custom. Enhanced DTI/Enhanced DTI Custom does not equate to a standard debt-to-income ratio. Instead, it is modified with attributes being re-weighted to maximize the predictiveness of assessing risk. Enhanced DTI is a broad-based risk

**Stop Sell Issued (03-2023) – No New Customers will be boarded onto the Enhanced DTI Models – refer to your sales rep for alternatives.**

Enhanced DTI utilizes stated income, Equifax's Personal Income Model (PIM), as the income variable and cannot be used for adverse action. Enhanced DTI Custom utilizes stated or verified income that is passed by the customer. Enhanced DTI Custom returns reason codes which allow this version of the model to be used for adverse action. For each of the model versions there are four variations available which are tuned to the specific portfolio type- Bankcard, Real Estate, Installment and Other Revolving.

## Technical Specifics

### Model Number:

Enhanced DTI: Bankcard	05014
Enhanced DTI: Installment	05015
Enhanced DTI: Real Estate	05016
Enhanced DTI: Other Revolving	05017

Enhanced DTI Custom: Bankcard	05001
Enhanced DTI Custom: Installment	05010
Enhanced DTI Custom: Real Estate	05011
Enhanced DTI Custom: Other Revolving	05012

**Score Range:** 001-990 index ("990" indicating a higher debt load and higher risk)

991 - 999 are Exclusion Codes

**Reason Codes:** [List of Enhanced DTI Reason Codes](#)

**Reject Codes -** A1 = File Under Review  
B0 = Tradeline Date Reported Not Within 24 Months  
L0 = Subject Deceased  
X7 = Model Delivery is Temporarily Unavailable

**Default Value:** Are equal to the Exclusion codes listed in the table that follows.

Comments on the Equifax Enhanced DTI Models

SCORE	REASON	DESCRIPTION
999	No Trades	Customer has no trade at all
998	No Income Available	Personal Income Model is not available
997	Exclusion Trades	Customer only has exclusion trades on file – exclusion trades include: *Checking trade, commercial trade, lost/stolen trade, dispute trade, authorized user trade, deceased trade, deferred trade, co-maker; CHK_TD=1 COM_TD=1 LST_STN_TD=1 DISP_TD=1 AUTH_USR_TD=1 DEC_TD=1 DFR_TD=1 account_designator='C' rate in ('H','#')
996	No Open Trades	Customer has no open trade
995	No Trades Have Been Reported within 6 Months	Customer has no trade has been reported within 6 months
994	No Trades with Balance>0	Customer has no trade with balance>0
Notes: Exclusion codes are based on a hierarchy beginning with 999 criteria down to score 994. 991-993 have currently not been assigned.		

Related Pages

Refer to the *Equifax System-to-System 5.0, 6.0 or TotalView Manual* for sign-on procedures, inquiry, output format specifications and all error information.

# Layout for Fixed Inquiry (MD) Model Data Segment

**Description** The Model Data segment is used to request optional Equifax models. A maximum of 10 “MD” segments can be sent per inquiry. Each model requested can have up to twenty 20 byte model fields.

Refer to the System-to-System 6.0 or 5.0 Manual for complete Fixed Inquiry Format Layouts.

**Note:** *The income amount must be sent in the Model Field(s) when using the “Custom” version models.* (see example below.)

Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	O	A	–	MD	Model Data Segment ID
2	5	R	N	–	99999	Enhanced DTI Model Number
7	2	R	N	–	–	Number of Model Fields* (00 to 20)
9	20	O	A/N	L	–	Model Field(s)* (used to send Income and frequency) <b>Required for Custom models</b>
29 Bytes = Maximum Segment Length						

Example of “MD” Segment for Enhanced DTI # **05015** without income being sent:

Model Data (MD) segment identifier (2 Bytes) → MD0501500 = 9 bytes total being sent.

↑ Indicates 00 fields is being sent. (2 Bytes)

Enhanced DTI: Installment Model Number (5 Bytes)

Example of “MD” Segment for Enhanced DTI Custom # 05001 with Income being sent (**required for Custom EDTI models only**):

Model Data (MD) segment identifier (2 Bytes) → MD05001015000

↑ Indicates 01 Model Field(s) (Income) is being sent. (2 Bytes)

16 Bytes Filler (Blank Spaces)

Enhanced DTI Custom: Bankcard Model Number (5 Bytes)

Income Amount of \$5000. is being sent (4 of 20 Bytes)

= 29 Bytes Total

## Enhanced DTI Reason Codes

REASON CODE	NARRATIVE
A01	Relation of income and available bankcard credit to scheduled debt
A02	Relation of income to current bankcard debt
A03	Relation of income minus current debt
A04	Relation of income and 1st mortgage balance paid to scheduled installment debt
A05	Relation of income, avail credit and 1st mtg bal paid to sched install debt
A06	Relation of income and available bankcard credit to current debt
A07	Relation of income, 1st mtg bal paid and avail credit to current HELOC debt
A08	Relation of income and 1st mortgage balance paid to scheduled bankcard debt
A09	Relation of income and 1st mortgage balance paid to major derog amt
A10	Relation of income, 1st mtg balance paid and avail credit to major derog amt
A11	Relation of income, avail credit and 1st mtg bal paid to scheduled mtg debt
A12	Relation of income minus current HELOC debt
A13	Relation of income minus scheduled debt
A14	Relation of income, avail credit and 1st mtg bal paid to current mtg debt
B01	Relation of Current Bankcard Debt to Income minus Current Debt
B02	Relation of 1st mortgage balance paid to income minus current debt
B09	Relation of income, avail credit and 1st mortgage balance paid to curr debt
B11	Relation of income minus current debt
B13	Relation of income and 1st mortgage balance paid to current debt
B16	Relation of income and avail bankcard credit to current and collection debt
B22	Relation of income, avail credit and 1st mortgage balance paid to curr debt
C01	Current debt on certain revolving accounts
D01	Relation of income to collection balance
D02	Relation of income, avail credit and 1st mtg bal paid to collection balance
D03	Relation of income to scheduled debt
D04	Relation of income to scheduled HELOC debt
D05	Relation of income and 1st mortgage balance paid to current bankcard debt
D06	Relation of income to current HELOC debt
D07	Relation of income to current 1st mortgage debt
D08	Relation of income to scheduled bankcard debt
D09	Relation of income to scheduled revolving debt
D10	Relation of income to current auto debt
D11	Relation of income to current installment debt
D12	Relation of income to current mortgage debt
D13	Relation of income to current revolving debt

## Enhanced DTI Reason Codes

REASON CODE	NARRATIVE
I01	Relation of income, available credit and 1st mtg balance paid to current debt
I02	Relation of income minus current debt
I04	Relation of income, available credit and 1st mtg balance paid to current debt
I10	Relation of income and available credit to current debt and collection debt
I13	Relation of income, avail credit and 1st mtg bal paid to current and collection debt
L01	Total Balance-Auto Accounts
L02	Installment account balance
L03	Amount of 1st mortgage balance
L04	Amount of revolving balance
L05	Total Balance-Bankcard Accounts
L06	Home equity loan balance
L07	Home equity balance
M01	Relation of income and 1st mortgage balance paid to current debt
M09	Relation of income and 1st mortgage balance paid to current debt
M20	Relation of current bankcard debt to income and available bankcard credit
M25	Relation of income minus current and collection debt to scheduled debt
M29	Relation of income and available credit to current debt
O01	Amount of home equity line of credit available
O02	Amount of installment account balances paid
O03	Amount of 1st mortgage balance paid
O04	Available revolving credit
O05	Total Available Credit-Bankcard Accounts
R01	Relation of income, available credit and 1st mtg balance paid to current debt
R05	Relation of income to current revolving debt
R09	Relation of income, available credit and 1st mtg balance paid to current debt
R11	Relation of income and available credit to current debt
S01	Scheduled bankcard debt

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Comments on the Equifax Healthcare Predictor Model

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Description	The Healthcare Predictor model was built using Healthcare specific data. It predicts the likelihood of an applicant or existing customer becoming a serious credit risk. The model contains only one scorecard. By verifying identification and providing risk assessment, the Payment Predictor for Healthcare model helps set deposits, determine actions to be taken, and reduce write-offs.
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Technical Specifics	<p><b>Model Number: 04016</b></p> <p><b>Score Range</b> - 0-999 (0 representing the highest risk and 999 representing the lowest risk)</p> <p><b>Reason Codes</b> – <a href="#">Healthcare Predictor Reason Codes</a>.</p> <p><b>Reject Codes</b> – B0 = No trade or inquiry reported within 24 months B1 = Subject Deceased X7 = File cannot be scored</p>
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## Healthcare Predictor Reason Codes

CODE	DESCRIPTION
11	PERCENT OF INQUIRIES POSTED RECENTLY
20	PERCENT OF OPEN ACCOUNTS
27	PERCENT OF REVOLVING ACCOUNTS SATISFACTORY
29	PERCENT OF REVOLVING ACCOUNTS SATISFACTORY
45	120-180 OR MORE DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
66	AGE OF AUTO FINANCE ACCOUNTS
68	AGE OF BANKCARD ACCOUNTS
71	AGE OF INSTALLMENT ACCOUNTS
72	AGE OF JUDGMENT
73	AGE OF MORTGAGE ACCOUNTS
78	AGE OF TAX LIEN
79	AGE OF ACCOUNT ACTIVITY
87	INSTALLMENT HIGH CREDIT
105	NUMBER OF BANKCARD ACCOUNTS PAST DUE
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
109	NUMBER OF COLLECTIONS
123	NUMBER OF INQUIRIES
141	NUMBER OF OPEN CREDIT UNION ACCOUNTS
191	NUMBER OF ACCOUNTS
200	NUMBER OF ACCOUNTS PAST DUE
205	REVOLVING HIGH CREDIT
210	TOTAL AMOUNT PAST DUE FOR RETAIL ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
224	TOTAL COLLECTION AMOUNT
289	INSUFFICIENT INFORMATION ON OR LACK OF AUTO FINANCE ACCOUNTS
290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS
293	INSUFFICIENT INFORMATION ON OR LACK OF INSTALLMENT ACCOUNTS
294	INSUFFICIENT INFORMATION ON OR LACK OF MORTGAGE ACCOUNTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS

## Comments on FICO® Insurance Score

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### Overview

FICO® Insurance Score (formerly known as InScore) is a family of insurance underwriting tools developed by Equifax and Fair Isaac Corporation (FICO®) that evaluates Equifax consumer credit information to produce a measurement of insurance risk performance using a numeric score. FICO® Insurance Score indicates the expected loss ratio relativity associated with an applicant or existing policyholder as indicated by the information on the Equifax consumer credit report. The higher the FICO® Insurance Score, the lower the expected loss ratio relativity.

FICO® Insurance Score is a valuable aid to new policy and renewal business underwriting. It can be used in various ways to grow profitably, control loss ratio levels, and make decision-making more efficient, including:

- New applicant underwriting and pricing
- Renewal customer underwriting and pricing
- External information purchasing
- Late payment reinstatement
- Endorsement request
- Payment option offering

FICO® Insurance Score is made up of a suite of five models (three auto models and two homeowner models).

FICO® Insurance Score assesses risk by examining characteristics of a consumer's current record of credit behavior. Using a unique model approach, FICO® Insurance Score assigns numerical values, or points, to key attributes of each characteristic. The sum of these points is the individual's score. InScore rank-orders the risk using three digit scores that range from 100-999, which provide the underwriter with the loss ratio relativity associated with each prospect or policyholder. High scores indicate low relative risk and low scores indicate high relative risk.

Each score will be accompanied by up to four of the most influential characteristics expressed as score reason codes. These score reasons provide insight into what characteristics in the consumer credit information most influenced the score. They are displayed on the credit report in decreasing order of importance, starting with the score reason that influenced the score the most. Only negative reason codes are delivered to better meet customer and legislative requirements, previously negative and positive reason codes were delivered.

The "MD" (Model Data) segment must include both the InScore Model Number and Scorecard ID. (See [Fixed Inquiry "MD" segment example](#) on next pages.)

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# Comments on FICO® Insurance Score

## Overview (cont.)

The inquiry state is used to select the state scorecard within FICO® Insurance Score. If the state in the inquiry address is not the same as the state in which the auto or property will be insured, the “risk state” needs to be sent in the MD (Model Data) segment. (See [Fixed Inquiry “MD” segment risk state example](#) on next pages.)

If the inquiry state is the same as the insured state, the “risk state” does not need to be populated.

The “MM/05” (Model) segment returned will differ from the regular segment in nine states, in which legislation required modifications to the base model. The states are Alabama, Alaska, Connecticut, Georgia, Indiana, Mississippi, Montana, New Mexico and Washington. (See [List of FICO® Insurance Score Scorecard ID’s](#))

## Technical Specifics

### FICO® Insurance Score Auto Model Number – 02778

Name	Scorecard ID	Description
Non-Standard	3	Auto Non-Standard, All Liability Limits
Standard	4	Auto-Standard, All Liability Limits
Preferred	5	Auto-Preferred, All Liability Limits

**Score Values** - Scores range from 100-999 (the higher the score, the lower the risk)

**Scorecard ID’s** - [List of FICO® Insurance Score Scorecard ID’s](#)

**Reason Codes** - [List of FICO® Insurance Score Reason Codes](#)

**Reject Codes** - [List of FICO® Insurance Score Reject Codes](#)

### FICO® Insurance Score Homeowner Model Number – 02779

Name	Scorecard ID	Description
HO1/HO2/HO3/ HO5/HO6	1	Homeowners including standard, broad, comprehensive, condo and fire
HO4	2	Renters Coverage

**Score Values** – Scores range from 100-999 (the higher the score, the lower the risk)

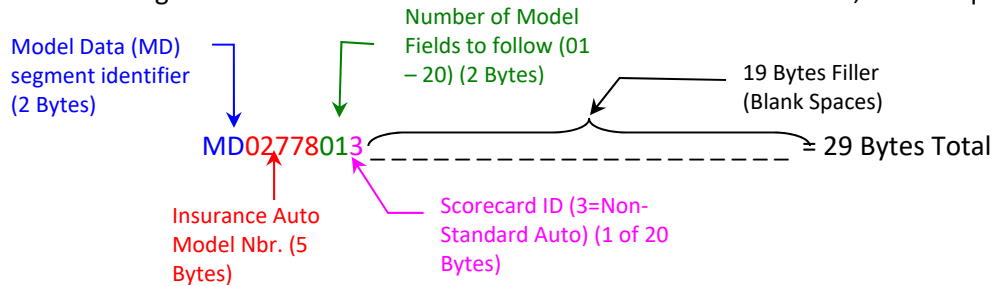
**Scorecard ID’s** – [List of FICO® Insurance Score Scorecard ID’s](#)

**Reason Codes** – [List of FICO® Insurance Score Reason Codes](#)

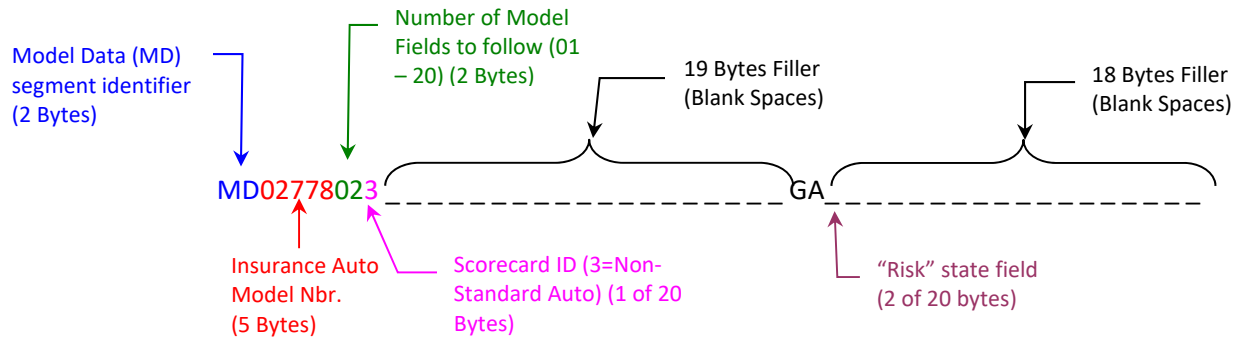
**Reject Codes** – [List of FICO® Insurance Score Reject Codes](#)

## Comments on FICO® Insurance Score

Example of “MD” Segment for FICO® Insurance Score Model #'s **02778** & **02779**, Fixed Inquiry:



Example of “MD” Segment for FICO® Insurance Score Model #'s **02778** & **02779**, Fixed Inquiry with “risk state” field in second model field:



### Notes

If Model Fields are to be sent, each field must be a length of 20 bytes. For example, if you send an FICO® Insurance Score Scorecard ID for 1 byte, the remaining 19 bytes must be blank-filled. You do not have to blank-fill MD fields that are not used.

### Related Pages

This document: [List of FICO® Insurance Score Scorecard ID's](#); [List of FICO® Insurance Score Reason Codes](#); [List of FICO® Insurance Score Reject Codes](#).

The Equifax System-to-System 6.0 or 5.0 Manual, Chapter 3, Input Format Specifications: Comments on Equifax's Fixed Inquiry Format; Fixed Inquiry Format Layout.

## List of FICO® Insurance Score Scorecard ID's

Description Due to legislation passed in the following nine states: Alabama, Alaska, Connecticut, Georgia, Indiana, Mississippi, Montana, Nevada, New Mexico and Washington, the Scorecard ID returned in the Model ID field in the "MM" (35 or 05) segment are listed below. All other states run through the base model, which are scorecard ID's 1 to 5. Three states, Arizona, Maryland and Texas, are run through the base model. The characteristics, excluded from scoring based upon legislation, are removed prior to running FICO Insurance Score for these three states.

MODEL ID (SCORECARD)	STATE AND MODEL
1	Other States scorecard – Home Owner
2	Other States scorecard – Home Renter
3	Other States scorecard – Auto Non-Standard
4	Other States scorecard – Auto Standard
5	Other States scorecard – Auto Preferred
6	Connecticut/New Mexico scorecard – Home Owner
7	Connecticut/New Mexico scorecard – Home Renter
8	Indiana scorecard – Auto Non-Standard
9	Indiana scorecard – Auto Standard
A	Indiana scorecard – Auto Preferred
B	Washington scorecard – Home Owner H03
C	Washington scorecard – Home Renter H04
D	Washington scorecard – Auto Non-Standard
E	Washington scorecard – Auto Standard
F	Washington scorecard – Auto Preferred
G	Alaska scorecard – Home Owner
H	Alaska scorecard – Home Renter
I	Alaska scorecard – Auto Non-Standard
J	Alaska scorecard – Auto Standard
K	Alaska scorecard – Auto Preferred
L	Alabama/Mississippi scorecard – Home Owner
M	Alabama/Mississippi scorecard – Home Renter
N	Alabama/Mississippi scorecard – Auto Non-Standard
O	Alabama/Mississippi scorecard – Auto Standard
P	Alabama/Mississippi scorecard – Auto Preferred
Q	Georgia scorecard – Home Owner
R	Georgia scorecard – Home Renter
S	Georgia scorecard – Auto Non-Standard
T	Georgia scorecard – Auto Standard
U	Georgia scorecard – Auto Preferred
V	Montana scorecard – Home Owner

List of FICO® Insurance Score Scorecard ID's

MODEL ID (SCORECARD)	STATE AND MODEL
W	Montana scorecard – Home Renter
X	Montana scorecard – Auto Non-Standard
Y	Montana scorecard – Auto Standard
Z	Montana scorecard – Auto Preferred
.	Nevada scorecard – Home Owner
<	Nevada scorecard – Home Renter
(	Nevada scorecard – Auto Non-Standard
+	Nevada scorecard – Auto Standard
&	Nevada scorecard – Auto Preferred

## List of FICO® Insurance Score Reason Codes

**Description** Each FICO® Insurance Score will be accompanied by up to four of the most influential characteristics expressed as score reason codes. They are displayed on the consumer report in decreasing order of importance, starting with the score reason that influenced the score the most. (Only negative reason codes are delivered.)

CODE	MEANING
30*	Excessive amount owed on accounts
31*	Lack of recent account information
32*	Proportion of revolving balances to revolving credit limits is too high
33*	Lack of recent revolving account information
34*	Unfavorable amount owed on revolving accounts
35*	Delinquency date too recent
36*	Unfavorable percentage of recently opened revolving accounts to all rev accts
37*	Proportion of bank/natl rev balances to bank/natl rev credit limits too high
38*	Lack of recent bank or national revolving account information
39*	Insufficient length of time bank or national revolving accounts established
40*	Excessive amount owed on auto finance accounts
51	Excessive or unknown amount owed on accounts
55	Too many consumer finance company accounts
56	Too many recent credit checks
57	Too many new accounts
58	Proportion of revolving balances to revolving credit limits is too high or there are no revolving credit accounts
59	Unfavorable or unknown amount owed on revolving credit accounts
61	Delinquency date too recent (or date unknown)
62	Insufficient length of time of credit history
63	Accounts currently or in the past delinquent
67	Presence of collection account
70	Insufficient length of time since most recent account established
71	Unfavorable number of installments loan accounts
83	Unfavorable number of accounts
84	Unfavorable length of time since most recent retail account opened
88	Presence of adverse public records
89	Unfavorable number of accounts currently paid as agreed
92	Unfavorable percentage of retail accounts with balances to all retail accounts
93	Unfavorable percentage of recently opened revolving accounts to all revolving accounts or there are no revolving accounts
94	Proportion of bank or national revolving balances to bank or national revolving credit limits is too high or there are no bank or national revolving accounts

## List of FICO® Insurance Score Reason Codes (continued)

CODE	MEANING
95	Insufficient length of time bank or national revolving accounts established or none present
96	Unfavorable percentage of recently opened revolving accounts with balances to all revolving accounts with balances
97	Excessive or unknown amount owed on auto finance accounts
98	Relationship of installment loan balances to amounts

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\*Note      These reason codes are specific only to risks located in the State of Nevada (Nevada DOI adjustments - effective 9-22-2013). Reference the [Equifax Fall 2013 Release Guide](#) for further information.

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## List of FICO® Insurance Score Reject Codes

CODE	NARRATIVE
A1	MODEL DELIVERY IS NOT AVAILABLE: FILE UNDER REVIEW
B1	SUBJECT DECEASED
F1	NO TRADES ON FILE
F2	NO TRADES ON FILE WITH DATE OPEN OLDER THAN 5 MONTHS
F3	NO TRADES ON FILES WITH DATE REPORTED IN LAST 6 MONTHS
F4	NO TRADES ON FILE WITH A VALID CURRENT STATUS AND WITHOUT DATA SUPPRESSION OR DISPUTED INFO.
X5	INVALID SOURCE DATA INPUT (request missing a 1, 2, 3, 4 or 5 for the score desired.)

## Comments on Insight Score™ for Auto

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### Description

Insight Score for Auto is a Fair Credit Reporting Act (FCRA) risk score optimized for auto loans. It is used for new account origination or underwriting and pre-screen, pre-qualification, and pre-approval.

Insight Score for Auto combines core consumer credit with unique Equifax data assets and technology, such as the following:

- National Consumer Telecom and Utilities Exchange (NCTUE) V2
  - Trended Data
  - Ability to Pay
  - Gradient Boosting
  - NeuroDecion® Technology (NDT) Gen 2 neural networks
  - Insight Score for Auto enables lenders to target a broad spectrum of consumers and better segment them within risk bands.
- 

### Key Benefits

Gain more confidence in your approval process, say “yes” to more prospects, and improve serviceing to existing customers with the next generation model for auto loans.

Insight Score for Auto provides the following benefits:

- **Market Expansion:** Layering NCTUE V2 data to augment risk scores and widen the pool of prospects.
  - **Greater Predictive Power:** Using advanced data science techniques such as trended data, gradient boosting, and Equifax NDT Gen 3 neural networks to improve accuracy.
  - **Better Customer Service and Retention:** Optimized for the automotive industry to help lenders make the most competitive offer, improve decisioning, and better service customers.
- 

### Technical Specifics

**Model Number:** 05819

**Score Range/Indicators:** 250 to 900; (250 representing the highest risk and 900 representing the lowest risk)

**Reason Codes:** [List of Insight Score for Auto Reason Codes](#)

**Reject Codes:** [List of Insight Score for Auto Reject Codes](#)

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## List of Insight Score™ for Auto Reason Codes

CODE	DESCRIPTION
11N	Age of Collection Acct
11O	Age of Latest Delinquency on Acct
12G	Age of Latest Delinquency on Installment Acct
172	Age of Latest Satisfactory Activity on Student Loan Acct
18F	Age of Auto Loan Acct
18G	Age of Auto Acct
18I	Age of Bank Acct
18J	Age of Bankcard Acct
196	Age of Mortgage Acct
19I	Age of Revolving Acct
19T	Age of Unsecured Acct Excl Student Loan
1BI	Age of Acct Opened
1D3	Age of Unsecured Acct Excl Student Loan Opened
1EU	Balance on Acct Excl Student Loan
1EZ	Balance on Auto Loan Acct
1GA	Balance on Unsecured Installment Excl Student Loan
1N0	Credit Limit/High Credit on Acct Excl Affected Natural Disaster
1N9	Credit Limit/High Credit on Bank Acct
1NA	Credit Limit/High Credit on Bankcard Acct
1NR	Credit Limit/High Credit on Installment Acct
1O9	Credit Limit/High Credit on Revolving Acct
1OD	Credit Limit/High Credit on Secured Acct
1OO	Credit Status on Acct Excl Student Loan
1QJ	Credit Utilization on Revolving Acct Excl Natural Disaster
1QK	Credit Utilization on Revolving Acct Excl HELOC
1QL	Credit Utilization on Revolving Acct
1QQ	Current Credit Status on Acct Excl Student Loan
1SE	Available Credit on Bankcard Acct
1SV	Life Span of Close Acct Excl Student Loan
1T1	Life Span of Close Auto Acct
1UG	Life Span of Delinquent Acct
1V6	Life Span of Delinquent Installment Acct Excl Mortgage Acct
1WB	Life Span of Auto Acct
1WV	Life Span of Installment Acct
1X9	Life Span of Retail Revolving Acct
1XH	Life Span of Secured Acct
1XO	Life Span of Unsecured Acct Excl Student Loan
1XQ	Life Span of Acct with Major Derogatory
1XS	Life Span of Acct Excl Student Loan with Major Derogatory
22N	Number of Collections

(Continued)

## List of Insight Score™ for Auto Reason Codes (continued)

CODE	DESCRIPTION
22O	Number of Acct with Delinquent History
22Q	Number of Acct Excl Student Loan with Delinquent History
22W	Number of Auto Acct with Delinquent History
24D	Number of Acct Excl Student Loan with Satisfactory History
24J	Number of Auto Acct with Satisfactory History
24P	Number of Credit Union Acct with Satisfactory History
252	Number of Joint Installment Acct with Satisfactory History
25L	Number of Revolving Acct with Satisfactory History
25W	Number of Unsecured Acct Excl Student Loan with Satisfactory History
27N	Number of Open Acct
28W	Number of Open Revolving Acct Excl HELOC
29L	Number of Bank Installment Acct
2AA	Number of Mortgage Acct
2AM	Number of Revolving Acct
2AX	Number of Unsecured Acct Excl Student Loan
2O4	Number of Inquiry
2O5	Number of Auto Inquiry
2OC	Number of Inquiry Excl Auto and Mortgage
2OD	Presence of Severe Derogatory Event
2OF	Past Due Amount on Acct
2Q3	Payment on Acct
2QK	Payment on Student Loan Acct
2QV	Payment on Installment Acct
2R0	Payment on Joint Mortgage Acct
2R1	Payment on Mortgage Acct
2RN	Payment on Unsecured Acct
2RR	Percent of Paid Collection Payment
2RS	Percent of Acct with Delinquent History
2RU	Percent of Acct Excl Student Loan with Delinquent History
2S0	Percent of Auto Acct with Delinquent History
2SI	Percent of Installment Acct Excl Mortgage Acct with Delinquent History
2SK	Percent of Installment Acct with Delinquent History
2T6	Percent of Secured Acct with Delinquent History
2TF	Percent of Acct with Satisfactory History
2WX	Percent of Open Auto Acct
2ZZ	Percent of Acct Opened Recently
301	Percent of Acct Excl Student Loan Opened Recently
33K	Ratio of Bank Acct Closed

(Continued)

## List of Insight Score™ for Auto Reason Codes (continued)

CODE	DESCRIPTION
34X	Time Since Recent Severe Derogatory Event
34Y	Time Since Recent Inquiry
34Z	Time Since Recent Auto Inquiry
352	Time Since Recent Personal Finance/Student loan Inquiry
353	Time Since Recent Retail Inquiry
356	Time Since Recent Inquiry Excl Auto and Mortgage
36S	Total Balance on Unsecured Acct Excl Student Loan
38H	Total Collection Amount
38I	Total Collection Balance
38J	Total Past Due Amount on Acct
3BT	Age of Open Satisfactory Acct
3CK	Age of Open Satisfactory Joint Installment Acct
3CL	Age of Open Satisfactory Installment Acct
3D2	Age of Open Satisfactory Revolving Acct Excl HELOC
3D7	Age of Open Satisfactory Secured Acct
3DE	Age of Open Satisfactory Unsecured Acct Excl Student Loan
3DQ	Credit Limit/High Credit on Open Bank Acct
3DR	Credit Limit/High Credit on Open Bankcard Acct
3ED	Credit Limit/High Credit on Open Joint Mortgage Acct
3EQ	Credit Limit/High Credit on Open Revolving Acct
3EW	Credit Limit/High Credit on Open Unsecured Bankcard Acct
3F0	Credit Limit/High Credit on Open Unsecured Acct
3F3	Maximum Collection Balance
3F4	Maximum Collection Amount
3F5	Percent of Past Due Amount on Acct
3F7	Percent of Past Due Amount on Acct Excl Student Loan
9N1	Insufficient information on NCTUE accounts
9N2	Insufficient information on Wireless accounts
B3A	Balance Change on Bankcard Acct in 6 Months
B3B	Balance Change on Student Loan Acct in 6 Months
B66	Credit Utilization on Revolving Acct in 3 Months
B67	Credit Utilization on Bankcard Acct in 6 Months
BB0	Available Credit Change on Bankcard Acct in 12 Months
BB8	Available Credit on Bankcard Acct in 6 Months
BBA	Available Credit on Revolving Acct in 6 Months
BBF	Available Credit on Bankcard Acct in 24 Months
BBH	Available Credit on Revolving Acct in 24 Months
BBM	Available Credit Trend on Revolving Acct in 24 Months
K13	Insufficient information on Open NCTUE accounts

(Continued)

## List of Insight Score™ for Auto Reason Codes (continued)

CODE	DESCRIPTION
K17	Insufficient information on Open Wireless accounts
M20	Insufficient information on current available credit of installment loan
M21	Insufficient information on current available credit of auto loan
M22	Insufficient information on current available credit of bankcard acct
N07	Total latest charge-off amount of all NCTUE accounts
N15	Average months since involuntary closed of NCTUE accounts
N19	Average age of voluntary closed NCTUE accounts
N23	Shortest age of involuntary closed NCTUE accounts
N36	Months since the most recent paid-as-agreed NCTUE account
N41	Age of oldest NCTUE connection
N42	Age of oldest Satisfactory NCTUE connection
N51	Number of occurrences of paid-as-agreed on NCTUE accounts
N52	Number of occurrences of paid-as-agreed on NCTUE wireless accounts
N61	Average months since all open NCTUE accounts connected
N62	Average months since all open NCTUE wireless accounts connected
N82	Percent of always paid-as-agreed connected NCTUE accounts
N87	Percent of paid-as-agreed NCTUE accounts
N90	Worst status of last reported NCTUE accounts
V03	Collection amount on credit file
V20	Current available credit of installment loan
V21	Current available credit of auto loan
V22	Current available credit of bankcard acct
Z00	Lack Info on Satisfactory Acct
Z1L	Lack Info on Satisfactory Unsecured Acct Excl Student Loan
Z1P	Lack Info on Acct Excl Student Loan with Satisfactory History
Z1V	Lack Info on Auto Acct with Satisfactory History
Z21	Lack Info on Credit Union Acct with Satisfactory History
Z2E	Lack Info on Joint Installment Acct with Satisfactory History
Z2X	Lack Info on Revolving Acct with Satisfactory History
Z3C	Lack Info on Balance on Acct Excl Student Loan
Z3H	Lack Info on Balance on Auto Loan Acct
Z3L	Lack Info on Balance on Bankcard Acct
Z3R	Lack Info on Balance on Student Loan Acct
Z4S	Lack Info on Balance on Unsecured Installment Excl Student Loan
Z4V	Lack Info on Balance on Unsecured Acct Excl Student Loan
Z4Y	Lack Info on Credit Limit/High Credit on Acct Excl Affected Natural Disaster
Z57	Lack Info on Credit Limit/High Credit on Bank Acct
Z58	Lack Info on Credit Limit/High Credit on Bankcard Acct
Z5P	Lack Info on Credit Limit/High Credit on Installment Acct

(Continued)

## List of Insight Score™ for Auto Reason Codes (continued)

CODE	DESCRIPTION
Z5U	Lack Info on Credit Limit/High Credit on Joint Mortgage Acct
Z67	Lack Info on Credit Limit/High Credit on Revolving Acct
Z6B	Lack Info on Credit Limit/High Credit on Secured Acct
Z6D	Lack Info on Credit Limit/High Credit on Unsecured Bankcard Acct
Z6H	Lack Info on Credit Limit/High Credit on Unsecured Acct
Z6M	Lack Info on Credit Status on Acct Excl Student Loan
Z89	Lack Info on Credit Utilization on Bankcard Acct
Z8H	Lack Info on Credit Utilization on Revolving Acct Excl Natural Disaster
Z8I	Lack Info on Credit Utilization on Revolving Acct Excl HELOC
Z8J	Lack Info on Credit Utilization on Revolving Acct
Z8O	Lack Info on Payment on Acct
Z8Q	Lack Info on Payment on Acct Excl Student Loan
Z95	Lack Info on Payment on Student Loan Acct
Z9G	Lack Info on Payment on Installment Acct
Z9L	Lack Info on Payment on Joint Mortgage Acct
Z9M	Lack Info on Payment on Mortgage Acct
ZA8	Lack Info on Payment on Unsecured Acct
ZAB	Lack Info on Acct
ZAD	Lack Info on Acct Excl Student Loan
ZAI	Lack Info on Auto Loan Acct
ZAJ	Lack Info on Auto Acct
ZAK	Lack Info on Bank Installment Acct
ZAL	Lack Info on Bank Acct
ZAM	Lack Info on Bankcard Acct
ZAS	Lack Info on Student Loan Acct
ZB1	Lack Info on Installment Acct Excl Mortgage Acct
ZB2	Lack Info on Joint Installment Acct
ZB3	Lack Info on Installment Acct
ZB9	Lack Info on Mortgage Acct
ZBH	Lack Info on Retail Revolving Acct
ZBK	Lack Info on Revolving Acct Excl HELOC
ZBL	Lack Info on Revolving Acct
ZBP	Lack Info on Secured Acct
ZBW	Lack Info on Unsecured Acct Excl Student Loan
ZFJ	Lack Info on Available Credit on Bankcard Acct
ZFT	Lack Info on Available Credit on Revolving Acct

## List of Insight Score™ for Auto Reject Codes

### Introduction

The following Reject/Exclusion Codes can be returned for when the model is unable to process/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number, the numeric score field will contain '99999' and a reject code will be returned in the Reject Code field, all other fields will be blank.

CODE	DESCRIPTION
A1	Model Delivery Is Not Available: File Under Review
L0	Model Delivery Is Not Available: Subject Deceased
R2	Insufficient Information to Score: ACRO Insufficient and NCTUE Insufficient

## Comments on Insight Score™ for Credit Cards

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### Description

Today, credit card issuers face a variety of challenges: Rising acquisition and retention costs. Increased competition from alternative lenders. Uncertain economic and employment outlook. To compete in this environment, you need ways to grow credit card accounts with new and existing customers — all while helping minimize risk within your portfolios.

Insight Score for Credit Cards is an industry-specific credit risk score that combines proprietary credit data from Equifax with alternative NCTUE data (including utility, pay TV, Internet, and wireless payment history) not available through other third-party providers. The insight score then employs NeuroDecision® Technology to apply models designed exclusively for the credit card industry and help predict the likelihood of a consumer becoming 90 days past due (or worse) within 24 months of a credit card account being opened.

This unique, proprietary approach enables you to potentially score more consumers, expand your prospect pool, and ultimately help improve performance while mitigating risk — all within a framework that is customized specifically to credit card issuers.

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### Key Benefits

#### **Optimize performance. Minimize risk.**

Insight Score for Credit Cards leverages a deeper, more diverse range of alternative data that many traditional scoring models overlook. In doing so, it enables you to:

- **Evaluate new credit card applicants** with greater confidence
  - **Uncover new prospects** among no file, thin file, and unbanked consumers
  - **Adjust credit levels among current customers** based on a more complete view of their payment histories and behaviours
- 

### Technical Specifics

**Model Number:** 05610

#### **Score Range/**

**Indicators:** 380 to 850; (90 Days Past Due or Worst including Charge-Off and Bankruptcy w/in 24 Months (to newly opened credit card account))

**Number of Scorecards Included:** 8 (Returned in the 'Model ID (Scorecard) field)

**Reason Codes:** [List of Insight Score for Credit Cards Reason Codes](#)

**Reject Codes:** [List of Insight Score for Credit Cards Reject Codes](#)

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(Continued)

## Comments on Insight Score™ for Credit Cards (continued)

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| Specific Information | <ul style="list-style-type: none"> <li>▪ Equifax Insight Score™ for Credit Cards is an optional service offered by Equifax.</li> <li>▪ 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 various Combo Report options.</li> <li>▪ Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, FraudIQ™ Identity Scan Alert, OFAC, ON-LINE DIRECTORY etc.).</li> <li>▪ The inquiry must contain the standard DIAL, IDNT, Current Address (AD) and either the Model Data (MD) segment or model(s) may be requested by sending the “O” optional feature code in the IDNT segment as long as they have been setup as a default or multiple model through your sales rep.</li> <li>▪ Your customer number must be validated for <b>each</b> of the Equifax model(s) you are requesting. When requesting multiple models multiple “MD” segments must be sent and those model(s) must be activated by your Equifax sales representative.</li> <li>▪ Equifax Insight Score™ for Credit Cards can return a Score, Scorecard number and up to 4 Reason Codes (alpha/numeric, including blanks) <b>or</b> a Reject Code.</li> <li>▪ Insight Score™ for Credit Cards can return a 5<sup>th</sup> Reason Code: “Y (Yes) indicates “Number of inquiries adversely affected the score – impact was not significant” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned in this field.</li> <li>▪ 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.</li> <li>▪ Model users requesting Print Image or ACROFILE PLUS Print Image will receive the model score message at the beginning of the credit report. For FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the FraudIQ™ Identity Scan Alert message.</li> </ul> |
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## List of Insight Score™ for Credit Cards Reason Codes

CODE	DESCRIPTION
15	Outstanding Balance on Mortgage Account
24	Percent of 60+ Days Delinquent Revolving Account
26	Percent of Revolving Account Opened Recently
31	Percent of 60+ Days Delinquent Account
37	Percent of Account Opened Recently
40	Percent of Satisfactory Account
68	Age of Bankcard Account
73	Age of Mortgage Account
74	Age of Retail Account
75	Recent Delinquency on Revolving Account
76	Age of Revolving Account
79	Recent Delinquency on Account
80	Age of Account
82	High Credit of Auto Account
84	Utilization on Bankcard Account
86	Utilization on Department Store Account
87	High Credit of Installment Account
88	High Credit of Mortgage Account
95	Number of Auto Account with Major Derogatory Event
107	Number of Bankcard Account with High Utilization
109	Number of Collections
121	Number of Department Store Account with High Utilization
163	Number of Retail Account Past Due
178	Number of Revolving Account with High Utilization
199	Number of Account Opened Recently
200	Number of Account Past Due
205	High Credit of Revolving Account
206	Utilization on Revolving Account
216	Total Balance on Department Store Account
222	Total Balance on Sales Finance Account
224	Total Collection Amount
288	Insufficient Information on or Lack of Student Loan Account
289	Insufficient Information on or Lack of Auto Account
290	Insufficient information on or lack of Bankcard Account
292	Insufficient Information on or Lack of Department Store Account
293	Insufficient Information on or Lack of Installment Account
294	Insufficient Information on or Lack of Mortgage Account
296	Insufficient Information on or Lack of Retail Account
297	Insufficient Information on or Lack of Revolving Account
298	Insufficient Information on or Lack of Sales Finance Account

(Continued)

## List of Insight Score™ for Credit Cards Reason Codes (continued)

CODE	DESCRIPTION
299	Insufficient Information on or Lack of Account
303	Number of Recent Non-Utility Inquiries
304	Number of Non-Utility Inquiries
314	Account with 60+ Days Delinquency
318	Retail Account with 60+ Days Delinquency
319	Monthly Payment on Non-HELOC Revolving Account
320	High Credit on Most Recent First Mortgage Account
324	High Credit on Most Recent Non-HELOC Revolving Account
327	Utilization on Non-HELOC Revolving Account
331	Percent of Non-Utility Inquiries Posted Recently
351	Number of Unpaid Collections
352	Total Unpaid Collection Amount
359	Number of Satisfactory First Mortgage Account
377	Insufficient Information on or Lack of First Mortgage Account
380	Insufficient Information on or Lack of Non-HELOC Revolving Account
899	Months since most recent worst status of NCTUE accounts
969	Number of Recent Opened Unsecured Installment Account
979	Age of Recently Opened Unsecured Installment Account.
987	High Credit on Most Recent Non-HELOC Revolving Account
988	Age of Non-HELOC Revolving Account
989	Account with 30+ Days Delinquency
998	Total Balance on Unsecured Installment Account
999	Number of Recent Opened Bankcard Account
D67	Total latest charge-off amount of all NCTUE accounts
D76	Total latest past due amount of all NCTUE accounts
D80	Total latest past due amount of all NCTUE PayTV accounts
DBY	Percent of Substantially Paid Retail Account in 24 Months
DDX	Transactor or Revolver Type Account in 24 Months
DFP	Payment Trend on Mortgage Account in 12 Months
DFR	Payment Trend on Student Loan Account in 12 Months
DHP	Recency of Revolving Account with Balance
E84	Percent of always paid-as-agreed connected NCTUE accounts
F42	Percent of paid-as-agreed NCTUE accounts
H47	Worst status of last reported NCTUE accounts
H64	Worst status of NCTUE accounts since connection
H89	Age of oldest Satisfactory NCTUE connection
H90	Age of oldest Satisfactory NCTUE wireless connection
H91	Age of oldest Satisfactory NCTUE PayTV connection
H94	Months since the most recent connected NCTUE wireless account
I26	Months since the most recent 31+ DPD NCTUE PayTV account
I36	Months since the most recent 31+ DPD or derogatory NCTUE account
I40	Months since the most recent 61+ DPD or derogatory NCTUE account

(Continued)

## List of Insight Score™ for Credit Cards Reason Codes (continued)

CODE	DESCRIPTION
I51	Average months since connected of all open NCTUE accounts
I59	Average age of disconnected NCTUE accounts
I62	Average age of disconnected NCTUE landline accounts
IS1	New to credit
IS2	Num of Bankcard Accounts w/High Utilization or Lack of Recent Bankcard Info
IS3	Number of Accounts Past Due
IS4	Number of Accounts Past Due
IS5	Age of Bankcard Accounts
IS6	Revolving High Credit
IS8	No telecommunication/utility information available
J12	Total balance of all derogatory NCTUE accounts in 24 Months
J17	Total balance of all derogatory NCTUE accounts
J19	Total balance of all derogatory NCTUE PayTV accounts
M19	Insufficient Information on Revolving Account
M20	Insufficient Information on Installment Account
M21	Insufficient Information on Auto Account
N01	Insufficient information on NCTUE accounts
N02	Insufficient information on Wireless accounts
N04	Insufficient information on PayTV accounts
O27	Number of occurrences of paid-as-agreed on NCTUE accounts
P45	Number of occurrences of 31+ DPD on NCTUE PayTV accounts
TCF	Payment Trend on Bankcard Account in 12 Months
TCP	Credit Utilization Trend on Bankcard Account in 24 Months
TCU	Balance Trend on Revolving Account in 6 Months
TDK	Balance Trend on Retail Account in 12 Months
TDO	Credit Utilization Trend on Bankcard Account in 12 Months
TDQ	Credit Utilization Trend on Revolving Account in 24 Months
TDU	Balance Change on Retail Account in 3 Months
TDX	Payment Change on Revolving Account in 3 Months
TGT	Payment on Revolving Account in 24 Months
TGW	Credit Utilization on Bankcard Account in 6 Months
THA	Credit Utilization on Revolving Account in 9 Months
THK	Payment on Revolving Account in 24 Months
TIC	Payment on Retail Account in 24 Months
TID	Credit Limit/High Credit on Bankcard Account in 24 Months
TIR	Available Credit on Revolving Account in 6 Months
TJT	Credit Limit/High Credit on Revolving Account in 24 Months
TKC	Available Credit on Bankcard Account in 12 Months
TKD	Available Credit on Revolving Account in 24 Months

(Continued)

## List of Insight Score™ for Credit Cards Reason Codes (continued)

CODE	DESCRIPTION
TLE	Available Credit on Bankcard Account in 24 Months
TLF	Available Credit on Revolving Account in 24 Months
TLV	Credit Utilization on Revolving Account in 3 Months
TLW	Credit Utilization on Revolving Account in 24 Months
TME	Available Credit on Bankcard Account in 24 Months
TMF	Average Available Credit on Revolving Account in 24 Months
TNK	Credit Utilization Trend on Bankcard Account in 24 Months
TNS	Balance Change on First Mortgage Account in 6 Months
TNZ	Payment Change on Bankcard Account in 24 Months
TOU	Credit Utilization Change on Revolving Account in 24 Months
TPM	Available Credit Change on Revolving Account in 24 Months
TPS	Payment above the Minimum Requirement on Revolving Account in 9 Months
TRD	Available Credit on Revolving Account in 9 Months
TRN	Payment above the Minimum Requirement on Bankcard Account in 9 Months
TRY	Past Due on Revolving Account in 3 Months
TSR	Credit Utilization on Bankcard Account in 9 Months
TSS	Credit Utilization on Bankcard Account in 12 Months
TSU	Credit Utilization on Revolving Account in 6 Months
TSW	Available Credit on Revolving Account in 3 Months
U63	Months since the most recent 1-30 DPD NCTUE PayTV account
V03	Collection amount on credit file
V19	Available credit on Revolving Account
V20	Paid Obligation on Installment Account
V21	Paid Obligation on Auto Account
Y46	Average months since connected of all NCTUE accounts
Y61	Highest balance of all open NCTUE accounts

## List of Insight Score™ for Credit Cards Reject Codes

Introduction      The following Reject/Exclusion Codes can be returned for when the model is unable to process/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number, the numeric score field will contain '99999' and a reject code will be returned in the Reject Code field, all other fields will be blank.

CODE	DESCRIPTION
A1	Model Delivery Is Not Available: File Under Review
C1	Model Delivery Is Not Available: Score Range Not Met
L0	Model Delivery Is Not Available: Subject Deceased
R0	Model Delivery Not Available: Insufficient Information to Score
X1	Model Delivery Is Temporarily Unavailable – Program Not Defined or in the System
X3	Model Delivery Is Temporarily Unavailable – Too Many Inquiries on File
X5	Model Delivery Is Temporarily Unavailable – Model Needs Input Fields and none were Provided
X7	Model Delivery Is Temporarily Unavailable – File Cannot Be Scored

## Comments on Insight Score™ for Personal Loans

Description	<p>Insight Score™ for Personal Loans, a risk score optimized to help lenders evaluate applicants seeking unsecured personal loans. Insight Score™ for Personal Loans uses advanced modeling techniques by combining Equifax unique data assets from telecommunications, utility and trended data and artificial intelligence to help cover a broad spectrum of consumer profiles with respect to personal loans. In addition, to help with predictive power, the model uses Equifax's patented NeuroDecision™ Technology, a machine learning technique that has the ability to identify consumers of various credit profiles to help align with a company's risk tolerance. Notably, the neural network model improves performance and accuracy as compared to older modeling methods. Therefore, it gives financial institutions the ability to make faster credit decisions when reviewing unsecured loan applicants.</p> <p>Insight Score for Personal Loans does not require consumer-contributed financial data, which allows lenders to extend credit offers without requiring applicants to submit financial account credentials.</p>
Key Benefits	<p><b>Market Expansion</b> – Layering alternative data such as communications, pay TV and utility payment history data can help augment risk scores and widen pool of prospects.</p> <p><b>Greater Predictive Power</b> – Using advanced data science techniques, such as NeuroDecision™ Technology and explainable AI, to improve accuracy.</p> <p><b>Better customer servicing and retention</b> – Configuration options to ensure you make the most competitive offer, improve targeting and better service customers.</p>
Technical Specifics	<p><b>Model Number:</b> 05509</p> <p><b>Score Range/Indicators:</b> 364 to 825 (A lower score indicating a higher probability of a consumer's delinquency.)</p> <p><b>Reason Codes:</b> <a href="#">List of Insight Score for Personal Loans Reason Codes</a></p> <p><b>Reject Codes:</b> <a href="#">List of Insight Score for Personal Loans Reject Codes</a></p>

(Continued)

## Comments on Insight Score™ for Personal Loans (continued)

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- |                      |  |
|----------------------|--|
| Specific Information | <ul style="list-style-type: none"><li>■ Equifax Insight Score™ for Personal Loans is an optional service offered by Equifax.</li><li>■ 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 various Combo Report options.</li><li>■ Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, FraudIQ™ Identity Scan Alert, OFAC, ON-LINE DIRECTORY etc.).</li><li>■ The inquiry must contain the standard DIAL, IDNT, Current Address (AD) and either the Model Data (MD) segment or model(s) may be requested by sending the “O” optional feature code in the IDNT segment as long as they have been setup as a default or multiple model through your sales rep.</li><li>■ Your customer number must be validated for <b>each</b> of the Equifax model(s) you are requesting. When requesting multiple models multiple “MD” segments must be sent and those model(s) must be activated by your Equifax sales representative.</li><li>■ Equifax Insight Score™ for Personal Loans can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code.</li><li>■ A 5<sup>th</sup> Reason Code ‘Y’ (Yes) may be returned to provide score disclosure information regarding inquiries.</li><li>■ 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.</li><li>■ Model users requesting Print Image or ACROFILE PLUS Print Image will receive the model score message at the beginning of the credit report. For FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the FraudIQ™ Identity Scan Alert message.</li></ul> |
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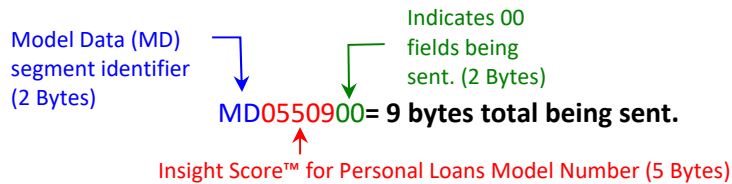
## Layout for Fixed Inquiry (MD) Model Data Segment

Description	The optional MD segment is used to request optional Equifax models with the exception of Enhanced Delinquency Alert System (EDAS). A maximum of 20 “MD” segments can be sent per inquiry.
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Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	<b>MD</b>	Model Data Segment ID
2	5	R	N	–	<b>05509</b>	Model Number: <a href="#">Insight Score™ for Personal Loans</a>
7	2	R	N	–	<b>00</b>	Number of Model Fields* (00-20) Always 00
9	20	O	A/N	L	–	Model Field(s)*
29 Bytes = Maximum Segment Length						

Example of “MD” Segment for Insight Score™ for Personal Loans #05509:



- \*Notes:
4. The Number of Model Fields counter (two-digit field that immediately follows the model number) is required to designate how many 20 byte model fields are included. The maximum segment length is 29 Bytes.
  2. If you are not requesting a scorecard or additional model fields, you are required to send a “00” in the Number of Model Fields and end the segment with the total being 9-bytes (i.e. **MD0550900**=9-Bytes).

**Related Pages** The Equifax System-to-System TotalView, 5.0 or 6.0 Programming Guide, Chapter 3: Input Format Specifications. The Equifax System-to-System Model Programming Guide.

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

## List of Insight Score™ for Personal Loans Reason Codes

CODE	DESCRIPTION
5	INSUFFICIENT INFORMATION ON OR LACK OF UNSECURED INSTALLMENT ACCOUNTS
13	PERCENT OF INSTALLMENT ACCOUNTS SATISFACTORY
18	PERCENT OF OPEN INSTALLMENT ACCOUNTS
20	PERCENT OF OPEN ACCOUNTS
26	PERCENT OF REVOLVING ACCOUNTS OPENED RECENTLY
31	PERCENT OF ACCOUNTS 60+ DAYS DELINQUENT
34	PERCENT OF ACCOUNTS CREDIT UNION
37	PERCENT OF ACCOUNTS OPENED RECENTLY
40	PERCENT OF ACCOUNTS SATISFACTORY
48	30 DAYS DELINQUENCY OCCURRENCES
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
71	AGE OF INSTALLMENT ACCOUNTS
76	AGE OF REVOLVING ACCOUNTS
79	AGE OF ACCOUNT ACTIVITY
80	AGE OF ACCOUNTS
84	BANKCARD UTILIZATION
87	INSTALLMENT HIGH CREDIT
123	NUMBER OF INQUIRIES
124	NUMBER OF INSTALLMENT ACCOUNTS
127	NUMBER OF INSTALLMENT ACCOUNTS 30 DAYS DELINQUENT
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
136	NUMBER OF INSTALLMENT ACCOUNTS WITH MAJOR DEROGATORY EVENT
141	NUMBER OF OPEN CREDIT UNION ACCOUNTS
145	NUMBER OF OPEN PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
154	NUMBER OF RECENT INQUIRIES
188	NUMBER OF SATISFACTORY RETAIL ACCOUNTS
190	NUMBER OF SATISFACTORY ACCOUNTS
194	NUMBER OF ACCOUNTS 30 DAYS DELINQUENT
195	NUMBER OF ACCOUNTS 60 DAYS DELINQUENT
200	NUMBER OF ACCOUNTS PAST DUE
207	TOTAL AMOUNT PAST DUE FOR ACCOUNTS
215	TOTAL BALANCE ON CREDIT UNION ACCOUNTS
219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
220	TOTAL BALANCE ON RETAIL ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
224	TOTAL COLLECTION AMOUNT
288	INSUFFICIENT INFORMATION ON OR LACK OF STUDENT LOAN ACCOUNTS
290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS

(Continued)

## List of Insight Score™ for Personal Loans Reason Codes (continued)

CODE	DESCRIPTION
291	INSUFFICIENT INFORMATION ON OR LACK OF CREDIT UNION ACCOUNTS
293	INSUFFICIENT INFORMATION ON OR LACK OF INSTALLMENT ACCOUNTS
295	INSUFFICIENT INFORMATION ON OR LACK OF PERSONAL FINANCE OR STUDENT LOAN ACCTS
296	INSUFFICIENT INFORMATION ON OR LACK OF RETAIL ACCOUNTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
301	NUMBER OF RECENT UTILITY INQUIRIES
302	NUMBER OF UTILITY INQUIRIES
303	NUMBER OF RECENT NON-UTILITY INQUIRIES
304	AGE OF NON-MORTGAGE INSTALLMENT ACCOUNTS
308	NUMBER OF MORTGAGE ACCOUNTS
325	MOST RECENT NON-HELOC REVOLVING UTILIZATION
326	NUMBER OF REVOLVING ACCOUNTS 30+ DAYS DELINQUENT
329	RETAIL UTILIZATION
351	NUMBER OF UNPAID COLLECTIONS
352	TOTAL UNPAID COLLECTION AMOUNT
380	INSUFFICIENT INFORMATION ON OR LACK OF NON-HELOC REVOLVING ACCOUNTS
381	INSUFFICIENT INFORMATION ON OR LACK OF NON-MORTGAGE INSTALLMENT ACCOUNTS
903	30+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
A03	AGE OF NON-HELOC REVOLVING ACCOUNTS
A08	NUMBER OF NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
A29	NUMBER OF FIRST MORTGAGE ACCOUNTS 120-180 OR MORE DAYS DELINQUENT
A77	NUMBER OF NCTUE ACCOUNTS CLOSED BY BANKRUPTCY OR WITH BALANCE EVER
D76	TOTAL OF LATEST PAST DUE ON OPEN NCTUE ACCOUNTS IN THE LAST 24 MONTHS
DBY	PERCENTAGE OF TRANSACTOR CONSUMER BEHAVIOR TYPE TRADES THAT ARE ALL REVOLVING INDUSTRY ACCOUNTS
DFH	ACTUAL PAYMENT TO SCHEDULED PAYMENT ON REVOLVING ACCOUNT IN THE LAST 6 MONTHS
DFQ	PERCENT STUDENT LOAN ACTUAL PAYMENT TO SCHEDULED PAYMENT IN LAST 6 MONTHS
DHK	SMALLEST REVOLVING BALANCE FOR A SINGLE MONTH IN LAST 13-24 MONTHS
E24	HIGHEST BALANCE ON OPEN PAY-TV ACCOUNTS IN THE LAST 6 MONTHS
E27	HIGHEST LATEST BALANCE ON NCTUE ACCOUNTS IN THE LAST 6 MONTHS
F45	PERCENT OF SATISFACTORY TO TOTAL NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS
H81	WORST DELINQUENCY OR DEROGATORY ACCOUNT STATUS REPORTED ON OPEN NCTUE ACCOUNTS CONNECTED IN 12 MONTHS
H89	AGE OF OLDEST SATISFACTORY NCTUE CONNECTION
I20	MONTHS SINCE THE LATEST PAID-AS-AGREED REPORTED WITHIN 24 MONTHS ON PAY-TV CONNECTED WITHIN 24 MONTHS

(Continued)

## List of Insight Score™ for Personal Loans Reason Codes (continued)

CODE	DESCRIPTION
I36	MONTHS SINCE LATEST 31+ DAYS PAST DUE OR DEROGATORY REPORTED WITHIN 24 MONTHS ON NCTUE
I53	AVERAGE NUMBER OF MONTHS SINCE OPEN PAY-TV ACCOUNTS CONNECTIONS
I56	AVERAGE NUMBER OF MONTHS SINCE NCTUE CONNECTED ACCOUNTS ON WIRELESS ACCOUNTS CLOSED BY BANKRUPTCY OR WITH BALANCE
I59	AVERAGE AGE OF NCTUE CLOSED ACCOUNTS
I63	AVERAGE AGE OF NCTUE CLOSED BY BANKRUPTCY OR WITH BALANCE
I74	LEAST AGE OF NCTUE ACCOUNTS CLOSED BY BANKRUPTCY OR WITH BALANCE
I91	TOTAL OF LATEST BALANCES ON OPEN NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
IP1	PERCENT OF INSTALLMENT ACCOUNTS 60+ DAYS DELINQUENT
IS1	NEW TO CREDIT
IS2	LIMITED INFORMATION ON CREDIT FILE
IS4	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
IS5	NUMBER OF OPEN REVOLVING ACCOUNTS
IS6	REVOLVING HIGH CREDIT
LD2	INSUFFICIENT INFORMATION ON OR LACK OF UNSECURED INSTALLMENT ACCOUNTS
LD3	AGE OF MOST RECENTLY OPENED UNSECURED INSTALLMENT TRADE
LD4	HIGH CREDIT ON MOST RECENTLY OPENED UNSECURED INSTALLMENT TRADE
LD5	BALANCE ON MOST RECENTLY OPENED UNSECURED INSTALLMENT TRADE
LD7	HIGH CREDIT ON RECENTLY OPENED UNSECURED INSTALLMENT TRADE
LD8	BALANCE ON RECENTLY OPENED UNSECURED INSTALLMENT TRADE
M00	INSUFFICIENT INFORMATION ON MONTHLY SCHEDULED PAYMENT
M01	SCHEDULED PAYMENT DEBT
M20	INSUFFICIENT INFORMATION ON CURRENT AVAILABLE CREDIT OF INSTALLMENT LOAN
M22	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNT BALANCES PAID
M48	INSUFFICIENT INFORMATION ON CURRENT CREDIT LIMIT OF INSTALLMENT LOAN
M67	INSUFFICIENT INFORMATION ON CURRENT AVAILABLE CREDIT
M68	INSUFFICIENT INFORMATION ON CURRENT HIGH CREDIT
N01	INSUFFICIENT INFORMATION ON NCTUE ACCOUNTS
N04	INSUFFICIENT INFORMATION ON PAYTV ACCOUNTS
O27	NUMBER OF TIMES PAID AS AGREED OCCURRENCES REPORTED IN THE LAST 24 MONTHS ON NCTUE
OF1	NUMBER OF INSTALLMENT ACCOUNTS OPENED WITHIN 1 MONTH
OF6	NUMBER OF INSTALLMENT ACCOUNTS OPENED WITHIN 6 MONTHS
PA1	NUMBER OF INQUIRIES & NUMBER OF RETAIL ACCOUNTS WITH HIGH UTILIZATION
PA2	PERCENT OF ACCOUNTS OPENED RECENTLY & BANKCARD ACCOUNTS UTILIZATIONS IN THE LAST 24 MONTHS
PA3	PERCENT OF ACCOUNTS OPENED RECENTLY & RETAIL UTILIZATION
PA4	NUMBER OF ACCOUNTS 30 DAYS DELINQUENT & BANKCARD ACCOUNTS CREDIT LIMITS IN THE LAST 3 MONTHS

(Continued)

## List of Insight Score™ for Personal Loans Reason Codes (continued)

CODE	DESCRIPTION
TDX	REVOLVING ACCOUNTS SCHEDULED PAYMENT AMOUNTS IN THE LAST 3 MONTHS
TGW	BANKCARD ACCOUNTS UTILIZATIONS IN THE LAST 6 MONTHS
THA	REVOLVING ACCOUNTS UTILIZATIONS IN THE LAST 9 MONTHS
TIR	REVOLVING ACCOUNTS AVAILABLE CREDITS IN THE LAST 6 MONTHS
TIS	REVOLVING ACCOUNTS AVAILABLE CREDITS IN THE LAST 24 MONTHS
TJT	REVOLVING ACCOUNTS CREDIT LIMITS IN THE LAST 24 MONTHS
TLC	BANKCARD ACCOUNTS AVAILABLE CREDITS IN THE LAST 6 MONTHS
TNC	REVOLVING ACCOUNTS MONTHLY AVAILABLE CREDITS TREND IN THE LAST 6 MONTHS
TNY	BANKCARD ACCOUNTS MONTHLY BALANCES IN THE LAST 24 MONTHS
TPM	REVOLVING ACCTS MONTHLY AVAILABLE CREDIT IN THE LAST 24 MONTHS
TTF	REVOLVING ACCOUNTS MONTHLY AVAILABLE CREDITS IN THE LAST 24 MONTHS
V00	MONTHLY SCHEDULED PAYMENT ON CREDIT FILE
V01	SCHEDULED PAYMENT DEBT
V03	TOTAL COLLECTION AMOUNT
V20	CURRENT AVAILABLE CREDIT OF INSTALLMENT LOAN
V22	AMOUNT OF BANKCARD ACCOUNT BALANCES PAID
V48	CURRENT CREDIT LIMIT OF INSTALLMENT LOAN
V67	CURRENT AVAILABLE CREDIT
V68	CURRENT HIGH CREDIT
Y12	NUMBER OF NCTUE ACCOUNTS
Y24	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 3 MONTHS
Y28	MONTHS SINCE THE LATEST PAID-AS-AGREED REPORTED WITHIN 24 MONTHS ON NCTUE
Y57	NUMBER OF NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS

## List of Insight Score™ for Personal Loans Reject Codes

**Introduction** The following Reject/Exclusion Codes can be returned for when the model is unable to process/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number, the numeric score field will contain '99999' and a reject code will be returned in the Reject Code field, all other fields will be blank.

CODE	DESCRIPTION
A1	MODEL DELIVERY IS NOT AVAILABLE: FILE UNDER REVIEW
C1	MODEL DELIVERY IS NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT
C2	MODEL DELIVERY UNAVAILABLE, FILE CONDITION NOT MET
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C5	BUSINESS NAME INVALID
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDB LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CT	INTERNAL CUSTOMER ID ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CZ	RETRY TRANSACTION - IF ERROR CONTINUES, CONTACT EQUIFAX
L0	SUBJECT DECEASED
R0	MODEL DELIVERY NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE
X1	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – PROGRAM NOT DEFINED OR IN THE SYSTEM
X3	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – TOO MANY INQUIRIES ON FILE
X5	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – MODEL NEEDS INPUT FIELDS AND NONE WERE PROVIDED
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – FILE CANNOT BE SCORED

## Comments on Insight Score™ for Rental

### Description

The Insight Score™ for Rental provides unique insight into tenant applicants with FCRA data that enhances your ability to segment and reduce risk. All while enhancing the tenant application consumer experience.

The score predicts the likelihood of a residential tenant becoming delinquent in property rental payments. The model was built using the positive and negative data available in a proprietary alternative database. Clients will refer the consumer to NCTUE whenever the consumer disputes information used to calculate an Insight Score for Rental report.

The score is based on consumer payment information, such as wireless, landline, pay TV and utility bills. These are data sources that are exclusive to Equifax.

### Technical Specifics

#### Model Numbers:

<b>10002</b>	FICO v5 Waterfall NC+ 2.0 Rental
<b>10003</b>	FICO v8 Waterfall NC+ 2.0 Rental
<b>10004</b>	FICO v9 Waterfall NC+ 2.0 Rental
<b>10005</b>	VantageScore 3.0 Waterfall NC+ 2.0 Rental
<b>10006</b>	VantageScore 4.0 Waterfall NC+ 2.0 Rental

**Key Benefits:** Produce lift in the absence of traditional credit file (i.e. 'no hit') OR where a score is unable to be calculated from a traditional credit file (i.e. 'thin file' and 'unscorables').

#### Score Range/

**Indicators:** 300 to 850; (300 representing the highest risk and 850 representing the lowest risk)

**Exclusion Score Range:** 0 – 50

**Exclusion Scores:** [List of Insight Score for Rental Exclusion Scores](#)

**Reason Codes:** [List of Insight Score for Rental Reason Codes](#)

**Reject Codes:** [List of Insight Score for Rental Reject Codes](#)

(Continued)

## Comments on Insight Score™ for Rental (continued)

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- |                      |  |
|----------------------|--|
| Specific Information | <ul style="list-style-type: none"><li>▪ Equifax Insight Score™ for Rental is an optional service offered by Equifax.</li><li>▪ 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 various Combo Report options.</li><li>▪ Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, FraudIQ Identity Scan Alert, OFAC, ON-LINE DIRECTORY etc.).</li><li>▪ The inquiry must contain the standard DIAL, IDNT, Current Address (AD) and either the Model Data (MD) segment or model(s) may be requested by sending the “O” optional feature code in the IDNT segment as long as they have been setup as a default or multiple model through your sales rep.</li><li>▪ Your customer number must be validated for <i>each</i> of the Equifax model(s) you are requesting. When requesting multiple models multiple “MD” segments must be sent and those model(s) must be activated by your Equifax sales representative.</li><li>▪ Equifax Insight Score™ for Rental can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) an Exclusion Score, a Reject Score or a Reject Code.</li><li>▪ A 5<sup>th</sup> Reason Code may be returned to provide score disclosure information regarding inquiries.</li><li>▪ 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.</li><li>▪ Model users requesting Print Image or ACROFILE PLUS Print Image will receive the model score message at the beginning of the credit report. For FraudIQ Identity Scan Alert subscribers, the model score message will be returned before the FraudIQ Identity Scan Alert message.</li></ul> |
|----------------------|--|
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## Layout for Fixed Inquiry (MD) Model Data Segment

Description	The optional MD segment is used to request optional Equifax models with the exception of Enhanced Delinquency Alert System (EDAS). A maximum of 20 “MD” segments can be sent per inquiry.
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Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	<b>MD</b>	Model Data Segment ID
2	5	R	N	–	Comments	Model Number: Insight Score™ for Rental
7	2	R	N	–	<b>00</b>	Number of Model Fields* (00-20) Always 00
9	20	O	A/N	L	–	Model Field(s)*
29 Bytes = Maximum Segment Length						

Example of “MD” Segment for Insight Score™ for Rental #05175:

Model Data (MD) segment identifier (2 Bytes) → MD

Insight Score™ for Rental Model Number (5 Bytes) → 10002

Indicates 00 fields being sent. (2 Bytes) → 00

**MD1000200 = 9 bytes total being sent.**

\*Notes:

- The Number of Model Fields counter (two-digit field that immediately follows the model number) is required to designate how many 20 byte model fields are included. The maximum segment length is 29 Bytes.
- If you are not requesting a scorecard or additional model fields, you are required to send a “00” in the Number of Model Fields and end the segment with the total being 9-bytes (i.e. MD1000200=9-Bytes).

Related Pages

The Equifax System-to-System TotalView, 5.0 or 6.0 Programming Guide, Chapter 3: Input Format Specifications. The Equifax System-to-System Model Programming Guide.

Other recommended sources

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

## List of Insight Score™ for Rental Exclusion Scores

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Description	An Exclusion Score may be returned in the Numeric Score field of the Model segment if the file requested could not be scored. When a file is unable to be scored the model segment will contain the record code, format type, model ID, score number, model number and a reject code. All other fields will be blank (filler).
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REJECT SCORE	DESCRIPTION
0	NC+ NOHIT
10	SCORE NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE
20	SCORE NOT AVAILABLE: SUBJECT DECEASED
30	SCORE NOT AVAILABLE BANKRUPTCY
40	SCORE NOT AVAILABLE: FRAUD
50	SCORE NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT

## List of Insight Score™ for Rental Reason Codes

CODE	DESCRIPTION
AZ1	Months since latest paid as agreed reported on NCTUE
D56	Total of latest payments made on Wireless accounts opened in the last 3 months
D66	Total of latest payments made on Pay-TV accounts in the last 6 months
D67	Total of latest charge-off amount on NCTUE accounts
D71	Total of latest charge-off amount on NCTUE accounts closed in the last 24 months
D74	Total of latest past due on open Wireless accounts in the last 12 months
D76	Total of latest past due on open NCTUE accounts in the last 24 months
E19	Highest balance on open NCTUE accounts in the last 24 months
E24	Highest balance on open Pay-TV accounts in the last 6 months
E80	Percent of always paid as agreed NCTUE account connected in last 12 months
F52	Percent of derogatory Wireless accounts ever
F71	Percent of Accounts reported on Pay-TV in last 6 Months that were Ever 91+ DPD or Derogatory
H89	Age of oldest Satisfactory NCTUE connection
H94	Months since the latest Wireless account connection
I17	Months since the latest paid-as-agreed reported within 24 months on Pay-TV Connected within 12 Months
I18	Months since the latest paid-as-agreed reported within 24 months on NCTUE Connected within 24 Months
I24	Months since latest 31+ days past due reported within 24 months on NCTUE
I40	Months since latest 61+ days past due or Derogatory reported within 24 months on NCTUE
I51	Average number of months since open NCTUE accounts connections
I67	Average age of NCTUE closed paid as agreed accounts
I74	Shortest age of NCTUE accounts closed by bankruptcy or with balance
I78	Longest account age of NCTUE closed accounts
J17	Total of latest balances on NCTUE accounts ever reported as Derogatory
N01	Insufficient information on NCTUE accounts
N02	Insufficient information on Wireless accounts
N04	Insufficient information on PayTV accounts
O27	Number of times paid as agreed occurrences reported in the last 24 months on NCTUE
U31	Number of times 1-30 days past due Occurrences reported in the last 6 months on NCTUE
Y32	Total of latest balances on NCTUE accounts reported in the last 6 months

## List of Insight Score™ for Rental Reject Codes

**Introduction** The following Reject/Exclusion Codes can be returned for when the model is unable to processed/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number and a reject code will be returned in the Reject Code field, all other fields will be blank.

CODE	DESCRIPTION
C1	MODEL DELIVERY IS NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT
C2	MODEL DELIVERY UNAVAILABLE, FILE CONDITION NOT MET
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C5	BUSINESS NAME INVALID
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDB LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CT	INTERNAL CUSTOMER ID ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CZ	RETRY TRANSACTION - IF ERROR CONTINUES, CONTACT EQUIFAX

## Comments on Insight Score™ for Retail Banking

### Description

Insight Score™ for Retail Banking (ISRB) from Equifax offers a new kind of credit score for organizations looking for expanded strategies to securely grow business in an increasingly competitive market. The Insight Score for Retail Banking focuses on identifying the charge-off risk associated with DDA accounts.

By combining Equifax proprietary credit sources and powerful alternative data, including data that contains discretionary payment history from utility, pay TV and wireless communication sectors, the Insight Score delivers fresh, unique visibility into a consumers' ability to pay that can help you:

- Serve underserved populations, including recent graduates, seniors and more
- Better understand the propensity-to-pay of certain "thick-file" consumers

Highly customizable, targeted and precise, the Insight Score helps you accurately assign risk to more consumers by augmenting the negative data found in traditional credit files with positive payment information, revealing a more complete view of an individual's bill-paying history.

The alternative data leveraged in the score includes non-financial payment history on obligations not represented in a credit report such as mobile, landline, pay TV and utility bills. With data on more than 200 million consumers, you can:

- Reduce financial risk with stronger risk decisioning
- Boost new customer acquisition rates with expanded views of payment history
- Accelerate new customer activation rates by using one integrated risk model
- Strategically expand business and increase profitability
- Better segment customers and optimize the way offers are presented

### Technical Specifics

**Model Number:** 05184 – Insight Score for Retail Banking v2

**Score Range/**

**Indicators:** 250 to 850; (250 representing the highest risk and 850 representing the lowest risk)

**Reason Codes** – [List of Insight Score for Retail Banking v2 Reason Codes](#)

**Reject Scores** – [List of Insight Score for Retail Banking Reject Scores](#)

**Reject Codes** – [List of Insight Score for Retail Banking Reject Codes](#)

## Comments on Insight Score™ for Retail Banking

## Key Benefits

- Access new, differentiated data on 25 million unique consumers that have no credit history
- Reduce risk with deeper insight into payment history
- Better understand customers with full credit files, thin files or no files.
- Potentially increase account openings and profitability

## Specific Information

- Equifax Insight Score for Retail Banking is an optional service offered by Equifax.
- 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 Combo Report options.
- Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, Identity Scan, ON-LINE DIRECTORY etc.).
- Equifax Insight Score for Retail Banking can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) **or** a Reject Score in the “Numeric Score” field **or** a Reject Code in the “Reject Code” field.
- A 5<sup>th</sup> Reason Code may be returned to provide score disclosure information regarding inquiries.
- Your customer number must be validated for **each** of the Equifax model(s) you are requesting. When requesting multiple models, either multiple “MD” segments must be sent **or** the “O” optional feature code sent, 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.
- When an ISRB transaction is processed, a soft inquiry (displayed as “ND”) is made to both the credit report and the NCTUE+ report for the consumer.
- For ISRB Score Chart and recommended segmentation scheme ([click here](#)).

## Comments on Insight Score™ for Retail Banking

Specific Information  
(cont.)

- Mailing address for customer disputes:

➤ **ACRO:** Equifax  
P.O. Box 740241  
Atlanta, GA 30374-0241  
Phone number: 800-685-1111

➤ **NCTUE:** Exchange Service Center  
P.O. Box 105161  
Atlanta, GA 30348-5398  
Phone number: 866-349-5185

The current approved Use Cases for ISRB are:

Use Case	Description
Deposit Account Opening	Determining the risk of charge off in the next 12 months for the newly opened deposit account.
Account Management (non-credit related)	Determining the risk of charge off in the next 12 months for an existing deposit account. Provide insight into proactive upgrade/downgrade of existing checking accounts based on charge off risk. Help institutions set ATM, Debit Card and Remote Deposit Capture limits based on charge off risk.
Assist with Setting Discretionary OD Limits	ISRB can be used to help set discretionary OD limits, but cannot be used for actual pay/no pay decisions. While ISRB doesn't rely on prohibited bases or obvious proxies for those, the user must acknowledge that Equifax is not representing that it is designed to meet §1002.2(p) technical requirements. With the assumption that some number of accounts are going to be given discretionary OD limits, we require Adverse Action notices be provided on those accounts not given a discretionary OD limit.

ISRB Population Gains Chart

Min Score	Max Score	Total # of Accounts	% of Total	Decum % of Total	Number of Bads	% of Bads	Decum % of Bads	Interval Bad Rate	Cumulative Bad Rate
811+		21,618	5.11	100.00	27	0.06	100.00	0.12	0.12
799	810	21,927	5.19	94.89	52	0.11	99.94	0.24	0.18
788	798	20,985	4.97	89.70	76	0.16	99.83	0.36	0.24
776	787	20,475	4.84	84.73	91	0.19	99.67	0.44	0.29
762	775	21,330	5.05	79.89	147	0.31	99.48	0.69	0.37
743	761	20,912	4.95	74.84	225	0.47	99.17	1.08	0.49
718	742	21,523	5.09	69.89	332	0.70	98.70	1.54	0.64
689	717	20,684	4.89	64.80	548	1.15	98.00	2.65	0.88
657	688	21,324	5.05	59.91	905	1.91	96.85	4.24	1.26
627	656	21,165	5.01	54.86	1,286	2.71	94.94	6.08	1.74
603	626	21,031	4.98	49.85	1,772	3.73	92.23	8.43	2.34
580	602	20,988	4.97	44.88	2,200	4.63	88.50	10.48	3.02
561	579	21,076	4.99	39.91	2,821	5.94	83.87	13.38	3.81
544	560	20,842	4.93	34.92	3,379	7.11	77.93	16.21	4.68
526	543	21,711	5.14	29.99	3,984	8.39	70.82	18.35	5.62
511	525	20,808	4.92	24.86	4,399	9.26	62.43	21.14	6.57
494	510	22,244	5.26	19.93	5,435	11.44	53.17	24.43	7.67
478	493	19,770	4.68	14.67	5,359	11.28	41.73	27.11	8.68
456	477	21,481	5.08	9.99	6,601	13.90	30.45	30.73	9.86
455 or less		20,750	4.91	4.91	7,863	16.55	16.55	37.89	11.24
Total		422,644			47,502				

## List of Insight Score for Retail Banking v2 Reason Codes

## Introduction

The following Reason Codes may be returned for Insight Score for Retail Banking **(05184)** v2 model.

CODE	DESCRIPTION
3	PERCENT OF BANKCARD BALANCE PAST DUE
7	PERCENT OF BANKCARD ACCOUNTS SATISFACTORY
24	PERCENT OF REVOLVING ACCOUNTS 60+ DAYS DELINQUENT OR MAJOR DEROGATORY
27	PERCENT OF RECENTLY REPORTED REVOLVING ACCOUNTS THAT ARE SATISFACTORY
33	PERCENT OF ALL OPEN ACCOUNTS THAT ARE BANKCARDS
37	PERCENT OF ACCOUNTS OPENED RECENTLY
40	PERCENT OF ACCOUNTS SATISFACTORY
66	AGE OF MOST RECENT OPEN AUTO ACCOUNT
68	AGE OF OLDEST BANKCARD ACCOUNT
71	AGE OF OLDEST INSTALLMENT ACCOUNT
76	AGE OF REVOLVING ACCOUNTS
80	AGE OF OLDEST ACCOUNT
84	BANKCARD UTILIZATION
96	NUMBER OF BANKCARD ACCOUNTS
104	NUMBER OF BANKCARD ACCOUNTS LESS THAN 60 DAYS DELINQUENT
107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
109	NUMBER OF COLLECTIONS
110	NUMBER OF DEPARTMENT STORE ACCOUNTS
129	NUMBER OF INSTALLMENT ACCOUNTS 60+ DAYS DELINQUENT
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY
136	NUMBER OF INSTALLMENT ACCOUNTS WITH MAJOR DEROGATORY EVENT
149	NUMBER OF OPEN ACCOUNTS
174	NUMBER OF REVOLVING ACCOUNTS LESS THAN 60 DAYS DELINQUENT
191	NUMBER OF ACCOUNTS
198	NUMBER OF ACCOUNTS LESS THAN 60 DAYS DELINQUENT
199	NUMBER OF ACCOUNTS OPENED RECENTLY
203	OCCURRENCE OF SEVERE DEROGATORY EVENT
209	TOTAL AMOUNT PAST DUE FOR INSTALLMENT ACCOUNTS
214	TOTAL BALANCE ON BANKCARD ACCOUNTS
219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
223	TOTAL BALANCE ON ACCOUNTS
289	INSUFFICIENT INFORMATION ON OR LACK OF AUTO 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
296	INSUFFICIENT INFORMATION ON OR LACK OF RETAIL ACCOUNTS
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS

## List of Insight Score for Retail Banking v2 Reason Codes

CODE	DESCRIPTION
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
302	NUMBER OF UTILITY INQUIRIES
303	NUMBER OF RECENT NON-UTILITY INQUIRIES
304	NUMBER OF NON-UTILITY INQUIRIES
305	NUMBER OF AUTO ACCOUNTS
308	NUMBER OF MORTGAGE ACCOUNTS
309	NUMBER OF RETAIL ACCOUNTS
310	NUMBER OF RETAIL ACCOUNTS WITH BALANCE
312	STUDENT LOAN HIGH CREDIT
317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
331	PERCENT OF RECENT NON-UTILITY INQUIRIES POSTED RECENTLY
334	PERCENT OF RECENTLY REPORTED ACCOUNTS THAT ARE SATISFACTORY
336	AGE OF MOST RECENT OPEN BANKCARD ACCOUNT
337	AGE OF MOST RECENT OPEN ACCOUNT
338	RECENT OCCURRENCE OF BANKRUPTCY EVENT
339	OCCURRENCE OF BANKRUPTCY EVENT
340	NUMBER OF JUDGMENTS
341	TOTAL ORIGINAL COLLECTION AMOUNT ON UNPAID 3RD PARTY COLLECTIONS POSTED RECENTLY
343	TOTAL ORIGINAL COLLECTION AMOUNT ON UNPAID 3RD PARTY COLLECTIONS
344	NUMBER OF RETAIL ACCOUNTS REPORTED RECENTLY
347	AGE OF MOST RECENT OPEN RETAIL ACCOUNT
991	NUMBER OF OPEN ACCOUNTS & TOTAL COLLECTION AMOUNT
992	PERCENT OF ACCOUNTS SATISFACTORY & NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
Y01	NO HIT TO CREDIT FILE
Y02	NO TRADE ON CREDIT FILE
Y03	NUMBER OF OPEN TRADES ON CREDIT FILE
Y04	NUMBER OF OPEN TRADES ON CREDIT FILE AND 3RD PARTY COLLECTION
Y05	PERCENT OF SATISFACTORY TRADES OF ALL TRADES ON CREDIT FILE
Y06	PERCENT OF SATISFACTORY TRADES & LACK OF OPEN BANKCARD TRADES ON CREDIT FILE
Y07	PERCENT OF SATISFACTORY TRADES AND BANKCARD UTILIZATION ON CREDIT FILE
Y08	UTILIZATION ON OPEN BANKCARD TRADES ON CREDIT FILE
Y09	THIRD PARTY COLLECTION AMOUNT ON CREDIT FILE
Y10	NUMBER OF INQUIRIES IN THE LAST 24 MONTHS ON CREDIT FILE
Y11	PRESENCE OF PUBLIC RECORD JUDGMENT ON CREDIT FILE
Y12	NUMBER OF NCTUE ACCOUNTS
Y13	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 6 MONTHS
Y14	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 12 MONTHS
Y15	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 24 MONTHS
Y16	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 48 MONTHS
Y17	NUMBER OF NCTUE PAID-AS-AGREED ACCOUNTS REPORTED IN THE LAST 3 MONTHS

## List of Insight Score for Retail Banking v2 Reason Codes

CODE	DESCRIPTION
Y18	NUMBER OF NCTUE PAID-AS-AGREED ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y19	NUMBER OF NCTUE ACCOUNTS REPORTED IN LAST 6 MONTHS AS WORST 30 DAYS PAST DUE
Y20	# OF NCTUE NON-DEROGATORY 60+ DAYS PAST DUE ACCTS REPORTED IN LAST 6 MONTHS
Y21	# OF NCTUE NON-DEROGATORY WORST 60+ DAYS PAST DUE ACCOUNTS IN LAST 3 MONTHS
Y22	# OF NCTUE ACCOUNTS 60+ DAYS PAST DUE OR DEROGATORY REPORTED IN LAST 6 MONTHS
Y23	# OF NCTUE 90+ DAYS PAST DUE OR DEROGATORY ACCOUNTS REPORTED IN LAST 6 MONTHS
Y24	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 3 MONTHS
Y25	NUMBER OF NCTUE ACCOUNTS INVOLUNTARY DISCONNECTED IN THE LAST 3 MONTHS
Y26	AGE OF OLDEST NCTUE CONNECTION
Y27	AGE OF YOUNGEST NCTUE CONNECTION FOR PAID-AS-AGREED ACCOUNTS
Y28	MONTHS SINCE THE LATEST PAID-AS-AGREED REPORTED WITHIN 24 MONTHS ON NCTUE
Y29	MONTHS SINCE LATEST 30+ DAYS PAST DUE REPORTED WITHIN 24 MONTHS ON NCTUE
Y30	MONTHS SINCE LATEST NCTUE 30+ DAYS PAST DUE OR DEROGATORY REPORTED IN 24 MOS
Y31	MONTHS SINCE LATEST NCTUE DEROGATORY ACCOUNT REPORTED IN THE LAST 24 MONTHS
Y32	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y33	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y34	% OF NCTUE TOTAL OPEN BALANCES OF TOTAL BALANCES REPORTED IN LAST 2 MONTHS
Y35	AVERAGE BALANCE ON OPEN NCTUE ACCOUNTS IN THE LAST 6 MONTHS
Y36	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 6 MONTHS
Y37	HIGHEST NCTUE BALANCE REPORTED IN THE LAST 6 MONTHS
Y38	TOTAL OF LATEST PAYMENTS MADE REPORTED IN THE LAST 2 MONTHS
Y39	NUMBER OF TIMES PAID-AS-AGREED WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y40	NUMBER OF TIMES 30 DAYS PAST DUE WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y41	NUMBER OF TIMES 60 DAYS PAST DUE WAS REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y42	% OF NCTUE ACCOUNTS IN LAST 6 MONTH REPORTED 60+ DAYS PAST DUE OR DEROGATORY
Y43	% OF NCTUE ACCOUNTS IN LAST 6 MONTH REPORTED 90+ DAYS PAST DUE OR DEROGATORY

## List of Insight Score for Retail Banking v2 Reason Codes

CODE	DESCRIPTION
Y44	MONTHS SINCE THE LATEST NCTUE CHARGE-OFF REPORTED IN THE LAST 24 MONTHS
Y45	TOTAL CHARGE-OFF AMOUNT ON NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y46	AVERAGE NUMBER OF MONTHS SINCE NCTUE CONNECTIONS
Y47	NOT ENOUGH INFORMATION ON LATEST BALANCES REPORTED ON NCTUE
Y48	NOT ENOUGH INFORMATION ON LATEST PAYMENTS ON NCTUE
Y49	NOT ENOUGH INFORMATION ON CONNECTIONS OF NCTUE ACCOUNTS
Y50	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y51	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y52	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y53	NOT ENOUGH INFORMATION ON NCTUE CONNECTIONS
Y54	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y55	NOT ENOUGH INFORMATION ON BALANCES REPORTED ON NCTUE
Y56	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y57	NUMBER OF NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS
Y58	WORST NCTUE DELINQUENCY OR DEROGATORY REPORTED IN THE LAST 6 MONTHS
Y59	TOTAL LATEST BALANCE ON OPEN NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y60	AVERAGE BALANCE ON OPEN NCTUE ACCOUNTS IN THE LAST 3 MONTHS
Y61	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 3 MONTHS
Y62	AVERAGE NUMBER OF MONTHS SINCE NCTUE DISCONNECTION
Y63	TOTAL BALANCE OF DEROGATORY NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y64	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS
Y66	MONTHS SINCE THE LATEST NCTUE ACCOUNT CONNECTION
Y67	MONTHS SINCE THE LATEST NCTUE ACCOUNT DISCONNECTION
Y68	MONTHS SINCE LATEST NCTUE INVOLUNTARY DISCONNECTION IN THE LAST 24 MONTHS
Y69	NUMBER OF TIMES PAID AS AGREED REPORTED IN THE LAST 3 MONTHS ON NCTUE
Y70	# OF NCTUE ACCOUNTS WORST NON-DEROGATORY 60+ DAYS PAST DUE IN LAST 6 MONTHS
Y71	# OF NCTUE 60+ DAYS PAST DUE OR DEROGATORY ACCOUNTS REPORTED IN LAST 3 MONTHS
Y72	MONTHS SINCE LATEST NCTUE 60+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS
Y73	TOTAL CHARGE-OFF AMOUNT ON NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y74	MONTHS SINCE CONNECTION OF OLDEST PAID-AS-AGREED NCTUE ACCOUNT

List of Insight Score for Retail Banking v2 Reason Codes

CODE	DESCRIPTION
Y75	MONTHS SINCE LATEST NCTUE 90+ DAYS PAST DUE OR DEROGATORY IN LAST 24 MONTHS
Y77	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y79	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y80	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y81	NUMBER OF COLLECTIONS ON CREDIT FILE
Y82	THIRD PARTY COLLECTION AMOUNT ON CREDIT FILE
Y83	NUMBER OF RECENT INQUIRIES ON CREDIT FILE

**Shaded rows indicate NCTUE Reason Codes. Non-Shaded rows indicate ACRO Reason Codes**

## List of Insight Score for Retail Banking Reject Scores

REJECT SCORE	DESCRIPTION	
	ACRO	CSD
1	NO HIT	NO HIT
2	NO HIT	INQUIRY ONLY FILE
3	SUBJECT DECEASED FILE UNDER REVIEW INSUFFICIENT INFORMATION VALID SCORE	NO HIT
4	NO HIT	BANKRUPTCY
5	NO HIT	FRAUD
6	FILE UNDER REVIEW	NO HIT
7	FILE UNDER REVIEW	INQUIRY ONLY FILE
8	FILE UNDER REVIEW	BANKRUPTCY
9	FILE UNDER REVIEW	FRAUD
10	FILE UNDER REVIEW	VALID SCORE
11	SUBJECT DECEASED	SUBJECT DECEASED
		NO HIT
		INQUIRY ONLY
		DECEASED
		BANKRUPTCY
		FRAUD
		VALID SCORE
20	INQUIRY ONLY FILE	NO HIT
21	INQUIRY ONLY FILE	INQUIRY ONLY FILE
22	INQUIRY ONLY FILE	BANKRUPTCY
23	INQUIRY ONLY FILE	FRAUD
24	INSUFFICIENT INFORMATION	NO HIT
25	INSUFFICIENT INFORMATION	INQUIRY ONLY FILE
26	INSUFFICIENT INFORMATION	BANKRUPTCY
27	INSUFFICIENT INFORMATION	FRAUD

## List of Insight Score for Retail Banking Reject Codes

CODE	DESCRIPTION
C1	MODEL DELIVERY UNAVAILABLE, SCORE RANGE NOT MET
C2	MODEL DELIVERY UNAVAILABLE, FILE CONDITION NOT MET
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C5	BUSINESS NAME INVALID
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDB LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CT	INTERNAL CUSTOMER ID ERROR
CZ	RETRY TRANSACTION - IF ERROR CONTINUES, CONTACT EQUIFAX

## Comments on Insight Score™ for Insurance

### Description

The Insight Score™ for Insurance (ISI) model provides unique insight into your customers and prospects with FCRA data that enhances your ability to segment policyholders and optimize profitability. Grow policyholders while reducing your loss ratio. The model was built using the positive and negative data available in our proprietary alternative data.

Insight Score™ for Insurance is a Fair Credit Reporting Act (FCRA) score based on consumer payment information, such as wireless, landline, pay TV and utility bills.

The additional intelligence on more than 230 million unique consumers gives underwriters a tool to predict financial responsibility, assess risk, effectively segment the market, and price more competitively. This score is based on data sources that are exclusive to Equifax.

The Nevada Division of Insurance (DOI) requires a state-specific version of the Insight Score for Insurance. When an order for the Insight Score for Insurance is ordered for an applicant with a risk state of Nevada the Nevada-specific model numbers (05693/05694) must be included to be in compliance. The Nevada DOI also requires expanded reason code text to be included on the insurance carriers' adverse action notices.

### Technical Specifics

**Model Numbers:** 05503 (Credit & Score)  
05510 (Score Only)  
05693 (Nevada – Credit & Score)  
05694 (Nevada – Score Only)

#### Key Benefits:

- Produce lift over all other carrier rating variables including credit (standard/preferred/non-standard)
- Produce lift in the absence of any credit rating / credit information (standard/preferred/non-standard)

#### Score Range/

**Indicators:** 100 to 999; (100 representing the highest risk and 999 representing the lowest risk)

**Reason Codes:** [Insight Score for Insurance Reason Codes](#)  
[Insight Score for Insurance NV Expanded Text Reason Codes](#)

**Reject Scores:** [List of Insight Score for Insurance Reject Scores](#)

**Reject Codes:** [List of Insight Score for Insurance Reject Codes](#)

(Continued)

## Comments on Insight Score™ for Insurance

- Specific Information
- Equifax Insight Score for Insurance is an optional service offered by Equifax.
  - 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 Combo Report options.
  - Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO® Scores, FraudIQ™ Identity Scan Alert, ON-LINE DIRECTORY etc.).
  - Equifax Insight Score for Insurance can return multiple model segments based on how many scores are being requested in the “Number of Additional Model Fields” field. The model segment(s) can contain a Score and up to 4 Reason Codes (alpha/numeric, including blanks) a Reject Score or a Reject Code and a FACT Act 5<sup>th</sup> Reason Code.
  - Your customer number must be validated for **each** of the Equifax model(s) you are requesting. When requesting multiple models multiple “MD” segments must be sent and those model(s) must be activated by your Equifax sales representative.
  - 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.

**Notes:**

1. For 05503 and 05510 the Model Data (MD) segment Number of Model Fields counter (two-digit field that immediately follows the model number) is required to designate how many 20-byte model fields are included, the model fields, for Insight Score is used to indicate which or whether both scores are produced. The total segment length **must** be 29 Bytes total. For example, if you send a request for Insight Score for Insurance with “B” Both Scores scorecard, the remaining 19-bytes must be blank-filled.
2. If you are not requesting a scorecard, you are required to send a “01” in the number of Model Fields and 20-bytes of Filler (blank) in Model Field (i.e. MD0550301C ) for models 05503 and 05510 only.

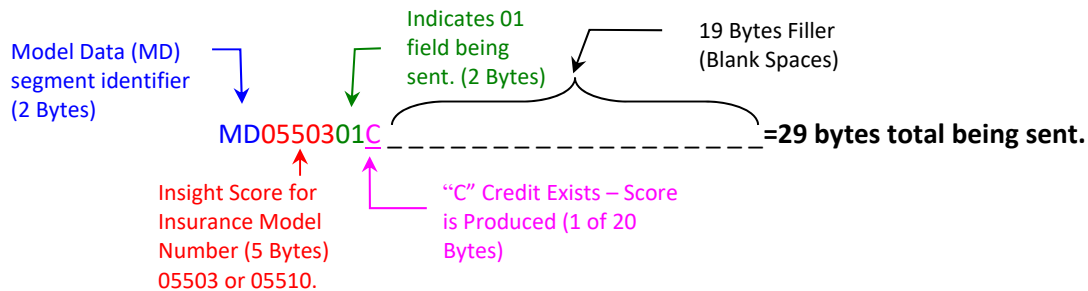
## Layout for Fixed Inquiry (MD) Model Data Segment

Description	The optional MD segment is used to request optional Equifax models with the exception of Enhanced Delinquency Alert System (EDAS). A maximum of 20 "MD" segments can be sent per inquiry. For models 05503 and 05510 you must send the desired 1-Byte score identifier ('B', 'C', 'N' or a 'blank') in the 20-Byte Model Field.
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Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	MD	Model Data Segment ID
2	5	R	N	–	Comments	Model Number: 05503 and 05510 only
7	2	R	N	–	01	Number of Model Fields* (00-20) Always 01
9	20	R	A/N	L	B, C, N or Blank	Model Field(s)* (See below)
29 Bytes = Maximum Segment Length						

Example of "MD" Segment for Insight Score for Insurance #05503/05510 only:



\*ISI Score(s) 05503 & 05510 are requested by sending one of the required following codes in the Model Field:

MODEL FIELD CODE*	DESCRIPTION/COMMENTS
B	BOTH SCORES ARE PRODUCED
C	CREDIT EXISTS - SCORE IS PRODUCED
N	NO-CREDIT - SCORE IS PRODUCED
Blank (Filler)	LOGIC IS USED TO DETERMINE WHICH OF THE TWO SCORES IS PRODUCED

**Important Note:** When requesting the NV models (05693 & 05694), the number of model fields and the model field are not required and will cause an error if they are included.

## List of Insight Score™ for Insurance Reason Codes

Description      The Insight Score for Insurance (**05503/05510**) Reason Codes reflect the most significant characteristics contributing to the model score result. The Insight Score™ for Insurance codes are shown below.

REASON CODE	DESCRIPTION
A09	NUMBER OF NCTUE ACCOUNTS REPORTED IN THE LAST 12 MONTHS
A16	NUMBER OF NCTUE SATISFACTORY OCCURRENCES REPORTED IN THE LAST 12 MONTHS
A21	# OF NCTUE WORST EVER SATISFACTORY ACCOUNTS REPORTED IN THE LAST 12 MONTHS
A23	# OF NCTUE NON-DEROGATORY WORST 30 DAYS PAST DUE ACCOUNTS IN LAST 12 MONTHS
A24	NUMBER WORST-EVER 60+ DAYS PAST DUE NCTUE ACCOUNTS REPORTED IN LAST 12 MONTHS
A60	MONTHS SINCE MOST RECENT NCTUE CONNECTION FOR REPORTED SATISFACTORY ACCOUNT
Y12	NUMBER OF NCTUE ACCOUNTS
Y14	NUMBER OF NCTUE ACCOUNTS CONNECTED IN THE LAST 12 MONTHS
Y21	# OF NCTUE NON-DEROGATORY WORST 60+ DAYS PAST DUE ACCOUNTS IN LAST 3 MONTHS
Y29	MONTHS SINCE LATEST 30+ DAYS PAST DUE REPORTED WITHIN 24 MONTHS ON NCTUE
Y31	MONTHS SINCE LATEST NCTUE DEROGATORY ACCOUNT REPORTED IN THE LAST 24 MONTHS
Y33	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 2 MONTHS
Y44	MONTHS SINCE THE LATEST NCTUE CHARGE-OFF REPORTED IN THE LAST 24 MONTHS
Y45	TOTAL CHARGE-OFF AMOUNT ON NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y46	AVERAGE NUMBER OF MONTHS SINCE NCTUE CONNECTIONS
Y66	MONTHS SINCE THE LATEST NCTUE ACCOUNT CONNECTION
Y72	MONTHS SINCE LATEST NCTUE 60+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS
Z01	DELINQUENCY WITH A LOW BALANCE ON ONE OR MORE NCTUE ACCOUNTS
Z02	HIGH BALANCE ON ONE OR MORE RECENTLY-OPENED NCTUE ACCOUNTS

## List of Insight Score™ for Insurance NV Expanded Text Reason Codes

Description Nevada requires the use of expanded reason code text to ensure consumer understanding. Equifax will only return the reason code. The **(05693/05694)** NV-specific expanded reason code text to be included on NV risk state adverse action notices and programmed by you are included below.

CODE	DESCRIPTION
A16	The number of satisfactory payment occurrences reported on your NCTUE accounts in the last 12 months is less than 12. Having 12 or more satisfactory payment occurrences reported is best.
A21	The number of NCTUE accounts reported in the last 12 months as having never been paid late is three or fewer. Having four or more NCTUE accounts reported as always paid on time in the last 12 months is best.
A23	You have three or more NCTUE accounts reported in the last 12 months as having been paid 30 days past due. Having no 30 days past due accounts reported is best.
A24	You have one or more NCTUE accounts reported in the last 12 months as having been paid 60 days past due. Having no 60 days past due accounts is best.
Y29	The number of months since your most recent 30 (or more) days past due payment was reported on NCTUE accounts in the last 24 months is too recent. Having no past due payments reported is best.
Y31	The number of months since your most recent severely derogatory payment status was reported on NCTUE accounts in the last 24 months is too recent. Having no severely derogatory accounts reported is best.
Y44	You have an NCTUE account reported in the last 24 months as having been charged off (uncollectable). Having no charged off accounts reported is best.
Y45	Your total charge-off amount reported on NCTUE accounts in the last 6 months is more than \$250. Having no charge-off amount or an amount less than \$250 reported is best.
Y72	The number of months since your most recent 60 (or more) days past due payment was reported on NCTUE accounts in the last 24 months is too recent. Having no past due payments reported is best.
Z01	You have an NCTUE account reported as delinquent with a balance amount of \$100 or less. Having no NCTUE accounts of this type is best.

## List of Insight Score™ for Insurance Reject Scores

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Description	A Reject Score may be returned in the Numeric Score field of the Model segment if the file requested could not be scored.
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REJECT SCORE	DESCRIPTION
0	NC+ NOHIT
10	SCORE NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE
20	SCORE NOT AVAILABLE: SUBJECT DECEASED
40	SCORE NOT AVAILABLE: FRAUD
50	SCORE NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT

## List of Insight Score™ for Insurance Reject Codes

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Introduction	The following Reject/Exclusion Codes can be returned for when the model is unable to processed/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number and a reject code will be returned in the Reject Code field.
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REJECT CODE	DESCRIPTION
C1	MODEL DELIVERY UNAVAILABLE, SCORE RANGE NOT MET
C2	MODEL DELIVERY UNAVAILABLE, FILE CONDITION NOT MET
C3	ADDRESS FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C4	NAME FORMATTED INCORRECTLY FOR ALTERNATE DATA SOURCE
C5	BUSINESS NAME INVALID
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDB LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CT	INTERNAL CUSTOMER ID ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CZ	RETRY TRANSACTION - IF ERROR CONTINUES, CONTACT EQUIFAX

## Comments on Inflection™ Insurance Score

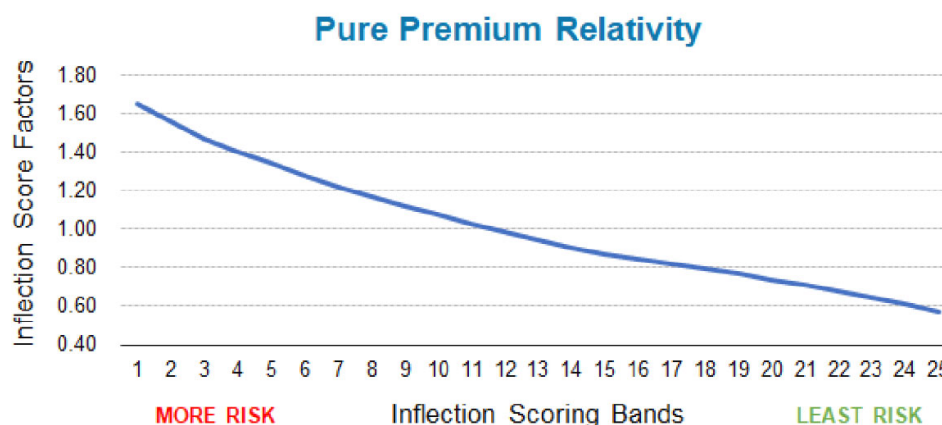
### Description

The Inflection™ Insurance Score product delivers:

1. a modeled insurance score based on credit and trended credit attributes;
2. the top four attributes (reason codes) that contributed to the score;
3. reason code text (limited to 80 characters); and
4. (if requested) the full consumer credit report.

Inflection is driven by the power of a partnership between Equifax, a global data, analytics and technology leader and Verisk, a leader in insurance analytics, compliance, and actuarial science. Inflection can help shift your growth and profitability trends for the better while providing a balanced framework in which to evaluate consumers.

The Inflection score was developed with the latest modeling analytics and credit attributes (including trended credit attributes) to help maximize predictability of a consumer's future loss. Inflection also lowers the number of thin files and limits the number of policies that are rated without the benefit of credit information. Inflection can provide more than a 2.8x lift when comparing the worst to best risks within rating plans not using credit attributes.



### Technical Specifics

**Model Number:** 05533

**Score Range/**

**Indicators:** 350 to 950; (higher score less risk) (995 = Thin Files; 996 = No-Hit)

**Reason Codes:** [List of System-Generated Inflection Insurance Score Reason Codes for All Available States;](#)

[List of System-Generated Inflection Insurance Score Reason Code Exceptions for MD.](#)

**Scorecard Codes:** [List of Risk State Codes and Scorecard Codes](#)

**Reject Codes:** [List of Inflection Insurance Score Reject Codes](#)

**Comments on Inflection™ Insurance Score (continued)**

Specific Information

- Inflection™ Insurance Score is an optional service offered by Equifax.
- 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 various Combo Report options, XML and JSON.
- Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, FraudIQ™ Identity Scan Alert, OFAC etc.).
- The inquiry must contain the standard DIAL, IDNT, Current Address (AD) and the Model Data (MD) segment containing the model number and 2-byte Risk State code (one of 47 states or District of Columbia (DC) – excludes CA, HI and MA).
- Your customer number must be validated for **each** of the Equifax model(s) you are requesting. When requesting multiple models multiple “MD” segments must be sent and those model(s) must be activated by your Equifax sales representative.
- Inflection Insurance Score can return a Score, Scorecard ID and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code.
- The Risk State that was requested will be returned in the response in the Data Attribute (DA) segment as Attribute ‘6000’.
- 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 FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the FraudIQ™ Identity Scan Alert message.

## Layout for Fixed Inquiry (MD) Model Data Segment

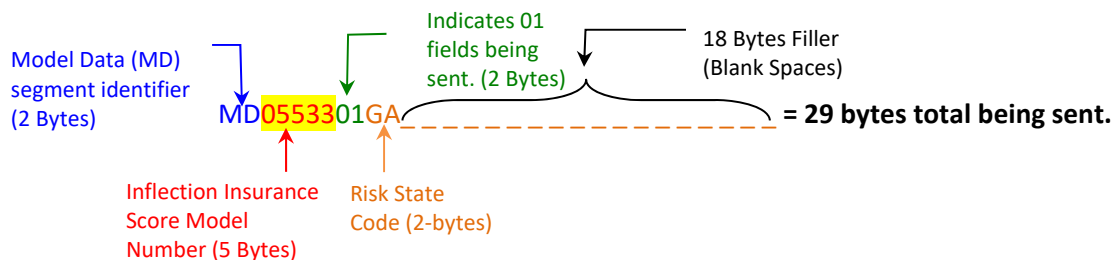
**Description** The optional MD segment will identify which model and scorecard to use for each request. A maximum of 20 “MD” segments can be sent per inquiry.

**The request must include the desired 2-Byte Risk State Code** (one of 47 states or District of Columbia (DC) – excludes ‘CA’, ‘HI’ and ‘MA’. If an unrecognizable code, an excluded state code (‘CA’, ‘HI’ or ‘MA’) or no code is sent, a model error message will be returned.

Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	<b>MD</b>	Model Data Segment ID
2	5	R	N	–	<b>05533</b>	Model Number: <a href="#">Inflection Insurance Score</a>
7	2	R	N	–	<b>01</b>	Number of Model Fields (00-20) <b>Always 01</b>
9	10	R	A	L	<b>Risk State Code</b>	Risk State Code ( <a href="#">see lists on next pages</a> )
11	20	O	A/N	L		
29 Bytes = Maximum Segment Length						

Example of “MD” Segment for Inflection Insurance Score #05533 with a risk (policy) state of Georgia:



JSON Model Request

```

{
  "models": [
    {
      "identifier": "05533",
      "modelField": [
        "GA"
      ]
    }
  ]
}

```

Related Pages

This document: [Inflection Insurance Scorecard Code to Risk State\(s\)](#) and [Inflection Insurance Score Risk State to Scorecard Codes](#).

## Inflection Insurance Scorecard Code to Risk State(s)

Scorecard Code	Scorecard Name	Risk States
A	NCOIL(Base) - Group A	AR, AZ, CO, DE, DC, ID, IL, IA, KS, KY, LA, MI, MN, MO, NE, NH, NY, NC, ND, OK, OR, PA, RI, SC, SD, TN, UT, VT, VA, WI, WY
B	Group B	NV
C	Group C	FL, ME, OH, WV
D	Group D	MD
E	Group E	NM
F	Group F	AL, MS
G	Group G	AK
H	Group H	CT
I	Group I	TX
J	Group J	GA
K	Group K	IN
L	Group L	NJ
M	Group M	WA
N	Group N	MT

Inflection Insurance Score Risk State Code to Scorecard Codes

Risk State Code	Risk State Name	Scorecard Code
AL	Alabama	F
AK	Alaska	G
AZ	Arizona	A
AR	Arkansas	A
CO	Colorado	A
CT	Connecticut	H
DE	Delaware	A
DC	District of Columbia	A
FL	Florida	C
GA	Georgia	J
ID	Idaho	A
IL	Illinois	A
IN	Indiana	K
IA	Iowa	A
KS	Kansas	A
KY	Kentucky	A
LA	Louisiana	A
ME	Maine	C
MD	Maryland	D
MI	Michigan	A
MN	Minnesota	A
MS	Mississippi	F
MO	Missouri	A
MT	Montana	N
NE	Nebraska	A
NV	Nevada	B
NH	New Hampshire	A
NJ	New Jersey	L
NM	New Mexico	E
NY	New York	A
NC	North Carolina	A
ND	North Dakota	A
OH	Ohio	C
OK	Oklahoma	A
OR	Oregon	A
PA	Pennsylvania	A
RI	Rhode Island	A
SC	South Carolina	A
SD	South Dakota	A
TN	Tennessee	A
TX	Texas	I
UT	Utah	A
VT	Vermont	A
VA	Virginia	A
WA	Washington	M
WV	West Virginia	C
WI	Wisconsin	A
WY	Wyoming	A

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States

Exceptions:

- There are two [MD exceptions](#) to this list that are listed below
- For NV, [Expanded Reason Code Text](#) (defined in the next section) must be used; no text will be returned by Equifax (the system)

CODE	SYSTEM-GENERATED REASON CODE TEXT
A01	Cannot determine the age of your oldest revolving account
A03	Cannot determine the age of your oldest revolving account
A04	Cannot determine the age of your oldest revolving account
A05	Your oldest revolving account was opened within 12 months
A06	Your oldest revolving account was opened between 13-24 months ago
A07	Your oldest revolving account was opened between 25-36 months ago
A08	Your oldest revolving account was opened between 3-8 years ago
A09	Your oldest revolving account was opened between 8-17 years ago
A10	Your oldest revolving account was opened between 17-20 years ago
A11	Your oldest revolving account was opened between 20-30 years ago
A12	Your oldest revolving account was opened between 30-40 years ago
A13	Your oldest revolving account was opened between 40-42 years ago
A71	Insufficient information to determine the status of revolving accounts
A72	Insufficient information to determine the status of revolving accounts
A73	You have less than 3 revolving accounts
A74	You have more than 3 revolving accounts
A75	You have more than 3 revolving accounts
A76	You have more than 3 revolving accounts
A77	You have more than 3 revolving accounts
A78	You have more than 3 revolving accounts
A79	You have more than 3 revolving accounts
A80	You have more than 3 revolving accounts
A81	You have more than 3 revolving accounts
A82	You have more than 3 revolving accounts
A83	You have more than 3 revolving accounts
C11	A partial payment on your balance due was made in last 24 months
C13	Cannot determine if you pay your balance in full each month
C14	Cannot determine if you pay your balance in full each month
C21	Unable to determine your transactor behavior on bank card accounts
C22	Unable to determine your transactor behavior on bank card accounts

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
C23	You pay your balance in full on less than 10% of your bank card accounts
C24	You pay your balance in full on less than 25% of your bank card accounts
C25	You pay your balance in full on less than 50% of your bank card accounts
C26	You pay your balance in full on less than 75% of your bank card accounts
C27	You have not paid your balance in full on all of your bank card accounts
C31	Unable to determine your transactor behavior on revolving accounts
C32	Unable to determine your transactor behavior on revolving accounts
C33	You pay your balance in full on less than 10% of your revolving accounts
C34	You pay your balance in full on less than 25% of your revolving accounts
C35	You pay your balance in full on less than 50% of your revolving accounts
C36	You pay your balance in full on less than 75% of your revolving accounts
C37	You have not paid your balance in full on all of your revolving accounts
C41	There is insufficient information on your installment accounts
C43	There is insufficient information on your installment accounts
C44	There is insufficient information on your installment accounts
C45	Your oldest installment account was opened within 12 months
C46	Your oldest installment account was opened within 2 years
C47	Your oldest installment account was opened within 3 years
C48	Your oldest installment account was opened within 8 years
C49	Your oldest installment account was opened within 17 years
C50	Your oldest installment account was opened within 20 years
C51	Your oldest installment account was opened within 29 years
D14	You have more than 5 revolving accounts with no late pays or one late pay
D15	You have more than 5 revolving accounts with no late pays or one late pay
D16	You have more than 5 revolving accounts with no late pays or one late pay
D17	You have more than 5 revolving accounts with no late pays or one late pay
D18	You have more than 5 revolving accounts with no late pays or one late pay
D19	You have more than 5 revolving accounts with no late pays or one late pay
D20	You have more than 5 revolving accounts with no late pays or one late pay
D21	You have more than 5 revolving accounts with no late pays or one late pay
D22	You have more than 5 revolving accounts with no late pays or one late pay
D23	You have more than 5 revolving accounts with no late pays or one late pay
D24	You have more than 5 revolving accounts with no late pays or one late pay
D25	You have more than 5 revolving accounts with no late pays or one late pay

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
D32	You do not have any credit accounts or any revolving credit accounts on file
D33	You do not have any credit accounts or any revolving credit accounts on file
D34	You have one delinquent account reported
D35	You have two delinquent accounts reported
D36	You have three or more delinquent accounts reported
D38	One or more revolving accounts with a payment 30 days past due.
D52	Insufficient information to determine status of 30 days past due on accounts
D53	1 account with a 30 days past due payment status reported in last 2 years
D54	2 accounts with a 30 days past due payment status reported in last 2 years
D55	3 accounts with a 30 days past due payment status reported in last 2 years
D56	4 accounts with a 30 days past due payment status reported in last 2 years
D57	5 accounts with a 30 days past due payment status reported in last 2 years
D58	6 accounts with a 30 days past due payment status reported in last 2 years
D59	10 accounts with a 30 days past due payment status reported in last 2 years
D62	Cannot determine the status of 3rd party collections on your accounts
D63	You have 1 collection item reported
D64	You have 2 collection items reported
D65	You have 3 collection items reported
D66	You have 4 collection items reported
D67	You have 5 collection items reported
D68	You have more than 6 collection items reported
D69	You have more than 10 collection items reported
D70	1 or more accounts were 120 days past due and were charged off
D72	1 or more accounts were 120 days past due and were charged off
D73	1 or more accounts were 120 days past due and 1 collection item
D74	1 or more accounts were 120 days past due and 2 collection items
D75	1 or more accounts were 120 days past due and 3 collection items
D76	1 or more accounts were 120 days past due and 4 collection items
D77	1 or more accounts were 120 days past due and 5 collection items
D78	1 or more accounts were 120 days past due and more than 5 collection items
D79	1 or more accounts were 120 days past due and more than 10 collection items
E11	Your oldest account was opened within 12 months
E12	Your oldest account was opened within the last 2 years

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
E13	Your oldest account was opened within the last 3 years
E14	Your oldest account was opened within the last 4 years
E15	Your oldest account was opened within the last 5 years
E16	Your oldest account was opened within the last 6 years
E17	Your oldest account was opened within the last 8 years
E18	Your oldest account was opened within 12 months
E19	Your oldest account was opened within the last 2 years
E20	Your oldest account was opened within the last 3 years
E21	Your oldest account was opened within the last 4 years
E22	Your oldest account was opened within the last 5 years
E23	Your oldest account was opened within the last 6 years
E24	Your oldest account was opened within the last 7 years
E25	Your oldest account was opened within the last 9 years
E26	Your oldest account was opened within the last 11 years
E27	Your oldest account was opened within the last 13 years
E28	Your oldest account was opened within the last 15 years
E29	Your oldest account was opened within the last 17 years
E30	Your oldest account was opened within 12 months
E31	Your oldest account was opened within the last 2 years
E32	Your oldest account was opened within the last 3 years
E33	Your oldest account was opened within the last 4 years
E34	Your oldest account was opened within the last 5 years
E35	Your oldest account was opened within the last 6 years
E36	Your oldest account was opened within the last 7 years
E37	Your oldest account was opened within the last 9 years
E38	Your oldest account was opened within the last 11 years
E39	Your oldest account was opened within the last 13 years
E40	Your oldest account was opened within the last 15 years
E41	Your oldest account was opened within the last 17 years
E42	Your oldest account was opened within the last 20 years
E43	Your oldest account was opened within the last 24 years
E44	Your oldest account was opened within the last 27 years
E45	Your oldest account was opened within 12 months
E46	Your oldest account was opened within the last 2 years

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
E47	Your oldest account was opened within the last 3 years
E48	Your oldest account was opened within the last 4 years
E49	Your oldest account was opened within the last 5 years
E50	Your oldest account was opened within the last 6 years
E51	Your oldest account was opened within the last 7 years
E52	Your oldest account was opened within the last 9 years
E53	Your oldest account was opened within the last 11 years
E54	Your oldest account was opened within the last 13 years
E55	Your oldest account was opened within the last 15 years
E56	Your oldest account was opened within the last 17 years
E57	Your oldest account was opened within the last 20 years
E58	Your oldest account was opened within the last 24 years
E59	Your oldest account was opened within the last 27 years
E60	Your oldest account was opened within the last 32 years
E61	Your oldest account was opened within the last 37 years
E62	Your oldest account was opened within 12 months
E63	Your oldest account was opened within the last 2 years
E64	Your oldest account was opened within the last 3 years
E65	Your oldest account was opened within the last 4 years
E66	Your oldest account was opened within the last 5 years
E67	Your oldest account was opened within the last 6 years
E68	Your oldest account was opened within the last 7 years
E69	Your oldest account was opened within the last 9 years
E70	Your oldest account was opened within the last 11 years
E71	Your oldest account was opened within the last 13 years
E72	Your oldest account was opened within the last 15 years
E73	Your oldest account was opened within the last 17 years
E74	Your oldest account was opened within the last 20 years
E75	Your oldest account was opened within the last 24 years
E76	Your oldest account was opened within the last 27 years
E77	Your oldest account was opened within the last 32 years
E78	Your oldest account was opened within the last 37 years
E79	Your oldest account was opened within the last 42 years

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
E80	Your oldest account was opened within the last 49 years
E81	Insufficient information on your credit file to determine your age.
E82	Insufficient information to determine the age of your oldest account
E91	At least one account was not paid on time within the last 12 months
E92	At least one account was not paid on time within the last 24 months
E93	At least one account was not paid on time within the last 36 months
E94	At least one account was not paid on time within the last 48 months
E95	At least one account was not paid on time within the last 79 months
F21	You have a credit inquiry within the last 1 month
F22	You have a credit inquiry within the last 3 months
F23	You have a credit inquiry within the last 12 months
F24	You have a credit inquiry within the last 24 months
F51	insufficient information to determine the age of your oldest account
F53	insufficient information to determine the age of your oldest account
F54	insufficient information to determine the age of your oldest account
F55	Your oldest account was opened within 12 months
F56	Your oldest account was opened between 13-24 months ago
F57	Your oldest account was opened between 25-36 months ago
F58	Your oldest account was opened between 3-8 years ago
F59	Your oldest account was opened between 8-17 years ago
F60	Your oldest account was opened between 17-20 years ago
F61	Your oldest account was opened between 20-30 years ago
F62	Your oldest account was opened between 30-40 years ago
F63	Your oldest account was opened between 40-42 years ago
I11	You have 1 credit inquiry within the last 2 years
I12	You have 2 credit inquiries within the last 2 years
I13	You have 3 credit inquiries within the last 2 years
I14	You have 4 credit inquiries within the last 2 years
I15	You have 5 credit inquiries within the last 2 years
I16	You have 6 or more credit inquiries within the last 2 years
I17	You have 11 or more credit inquiries within the last 2 years
R01	Insufficient information on when last department store account was opened

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
R03	Insufficient information on when last department store account was opened
R04	Insufficient information on when last department store account was opened
R05	Your oldest department store account was opened within the last year
R06	Your oldest department store account was opened within the last 2 years
R07	Your oldest department store account was opened within the last 3 years
R08	Your oldest department store account was opened within the last 8 years
R09	Your oldest department store account was opened within the last 17 years
R10	Your oldest department store account was opened within the last 20 years
R21	Insufficient information on credit file to determine age of oldest account
R23	Insufficient information on credit file to determine age of oldest account
R24	Insufficient information on credit file to determine age of oldest account
R25	Your newest bank card account was opened within the last 12 months
R26	Your newest bank card account was opened within the last 24 months
R27	Your newest bank card account was opened within the last 36 months
R28	Your newest bank card account was opened within the last 96 months
R29	Your newest bank card account was opened within the last 144 months
R30	Your newest bank card account was opened within the last 199 months
R51	Credit balance compared to available credit on bank card accounts is too high
R52	Credit balance compared to available credit on bank card accounts is too high
R53	Credit balance compared to available credit on bank card accounts is too high
R54	Credit balance compared to available credit on bank card accounts is too high
R55	Insufficient information on the status of your open bank card accounts
T11	Insufficient information to determine the status of your installment accounts
T13	Insufficient information to determine the status of your installment accounts
T14	Insufficient information to determine the status of your installment accounts
T15	You have one installment account opened within the last 6 months
T16	You have two or more installment accounts opened within the last 6 months
T21	At least one account was not paid on time within the last 6 months
T31	Insufficient information to determine the status of your installment accounts
T33	Insufficient information to determine the status of your installment accounts
T34	You have one installment account opened within the last 6 months
T35	You have two or more installment accounts opened within the last 6 months
T36	You have two or more installment accounts opened within the last 6 months.

## List of System-Generated Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
U21	There is insufficient information on your revolving accounts
U23	There is insufficient information on your revolving accounts
U24	There is insufficient information on your revolving accounts
U25	Credit balance compared to available credit on revolving accounts is too low
U26	Credit balance compared to available credit on revolving accounts is too high
U27	Credit balance compared to available credit on revolving accounts is too high
U28	Credit balance compared to available credit on revolving accounts is too high
U29	Credit balance compared to available credit on revolving accounts is too high
U30	Credit balance compared to available credit on revolving accounts is too high
U31	Credit balance compared to available credit on revolving accounts is too high
U41	Insufficient information on your revolving accounts in the last 24 months
U43	Insufficient information on your revolving accounts in the last 24 months
U44	Insufficient information on your revolving accounts in the last 24 months
U45	Average credit balance low compared to available credit on revolving accounts
U46	Avg. credit balance high compared to available credit on revolving accounts
U47	Avg. credit balance high compared to available credit on revolving accounts
U48	Avg. credit balance high compared to available credit on revolving accounts
U49	Avg. credit balance high compared to available credit on revolving accounts
U50	Avg. credit balance high compared to available credit on revolving accounts
U51	Avg. credit balance high compared to available credit on revolving accounts
U61	Insufficient information on scheduled payments to your bank card
U62	Insufficient information on scheduled payments to your bank card
U63	Insufficient information on scheduled payments to your bank card
U64	Insufficient information on scheduled payments to your bank card
U65	Payment amounts on bank card accounts in the last 12 months is -15% or more
U66	Payment amounts on bank card accounts in the last 12 months is -10% or more
U67	Payment amounts on bank card accounts in the last 12 months is -5% or more
U68	Payment amounts changed on bank card accounts in the last 12 months
U69	Payment amounts changed on bank card accounts in the last 12 months
U70	Payment amounts on bank card accounts in the last 12 months is 10% or more
U71	Payment amounts on bank card accounts in the last 12 months is 20% or more
U72	Payment amounts on bank card accounts in the last 12 months is 30% or more

## List of System-Generated Inflection Insurance Score Reason Code Exceptions for MD

CODE	SYSTEM-GENERATED REASON CODE TEXT
C48	Your oldest installment account was opened within 4 years
F58	Your oldest account was opened between 37-48 months ago

## List of Expanded Inflection Insurance Score Reason Codes for All Available States

This is recommended text for a more detailed reason (to be sent back to the policyholder). The translation from reason code to Expanded text would be done by the company purchasing Inflection Insurance Score from Equifax.

### Exceptions:

- There are eight [MD exceptions](#) to this list that are listed below
- For NV, Expanded Reason Code Text must be used; no text will be returned by Equifax (the system)

CODE	EXPANDED REASON CODE TEXT
A01	There is insufficient information on your credit file to determine the age of your oldest revolving account.
A03	There is insufficient information on your credit file to determine the age of your oldest revolving account.
A04	There is insufficient information on your credit file to determine the age of your oldest revolving account.
A05	Your oldest revolving account was opened within 12 months. Having your oldest revolving account 42 years old or older is best.
A06	Your oldest revolving account was opened between 13 to 24 months ago. Having your oldest revolving account 42 years old or older is best.
A07	Your oldest revolving account was opened between 25 to 36 months ago. Having your oldest revolving account 42 years old or older is best.
A08	Your oldest revolving account was opened between 3-8 years ago. Having your oldest revolving account 42 years old or older is best.
A09	Your oldest revolving account was opened between 8-17 years ago. Having your oldest revolving account 42 years old or older is best.
A10	Your oldest revolving account was opened between 17-20 years ago. Having your oldest revolving account 42 years old or older is best.
A11	Your oldest revolving account was opened between 20-30 years ago. Having your oldest revolving account 42 years old or older is best.
A12	Your oldest revolving account was opened between 30-40 years ago. Having your oldest revolving account 42 years old or older is best.
A13	Your oldest revolving account was opened between 40-42 years ago. Having your oldest revolving account 42 years old or older is best.
A71	There is insufficient information to determine the status of your revolving accounts.
A72	There is insufficient information to determine the status of your revolving accounts.
A73	You have less than 3 revolving accounts. Having 3 of these accounts is best.
A74	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A75	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A76	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A77	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A78	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A79	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A80	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A81	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A82	You have more than 3 revolving accounts. Having 3 of these accounts is best.
A83	You have more than 3 revolving accounts. Having 3 of these accounts is best.
C11	You made a partial payment against your balance due on your credit account in last 24 months. Making payments in full is best.
C13	There is insufficient information on your credit file to determine if you pay your balance due each month or carry any balance over to the next month.
C14	There is insufficient information on your credit file to determine if you pay your balance due each month or carry any balance over to the next month.
C21	There is insufficient information to determine your transactor behavior on bank card accounts in the last 2 years
C22	Your credit file does not contain information on any accounts within the past 2 years. Therefore, we were not able to determine whether or not you have paid any balances on bank card accounts in full during the past 2 years.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
C23	In the last 2 years, you pay your balance in full on less than 10% of your bank card accounts. Paying your balance in full each month on all of your bank card accounts is best.
C24	In the last 2 years, you pay your balance in full on less than 25% of your bank card accounts. Paying your balance in full each month on all of your bank card accounts is best.
C25	In the last 2 years, you pay your balance in full on less than 50% of your bank card accounts. Paying your balance in full each month on all of your bank card accounts is best.
C26	In the last 2 years, you pay your balance in full on less than 75% of your bank card accounts. Paying your balance in full each month on all of your bank card accounts is best.
C27	In the last 2 years, you have not paid your balance in full on all of your bank card accounts. Paying your balance in full each month on all of your bank card accounts is best.
C31	There is insufficient information to determine your transactor behavior on revolving accounts in the last 2 years
C32	There is insufficient information to determine your transactor behavior on revolving accounts in the last 2 years
C33	In the last 2 years, you pay your balance in full on less than 10% of your revolving accounts. Paying your balance in full each month on all of your revolving accounts is best.
C34	In the last 2 years, you pay your balance in full on less than 25% of your revolving accounts. Paying your balance in full each month on all of your revolving accounts is best.
C35	In the last 2 years, you pay your balance in full on less than 50% of your revolving accounts. Paying your balance in full each month on all of your revolving accounts is best.
C36	In the last 2 years, you pay your balance in full on less than 75% of your revolving accounts. Paying your balance in full each month on all of your revolving accounts is best.
C37	In the last 2 years, you have not paid your balance in full on all of your revolving accounts. Paying your balance in full each month on all of your revolving accounts is best.
C41	There is insufficient information on your installment accounts.
C43	There is insufficient information on your installment accounts.
C44	There is insufficient information on your installment accounts.
C45	Your oldest installment account was opened within 12 months. Having your oldest installment account older than 29 years is best.
C46	Your oldest installment account was opened within the last 2 years. Having your oldest installment account older than 29 years is best.
C47	Your oldest installment account was opened within the last 3 years. Having your oldest installment account older than 29 years is best.
C48	Your oldest installment account was opened within the last 8 years. Having your oldest installment account older than 29 years is best.
C49	Your oldest installment account was opened within 17 years. Having your oldest installment account older than 29 years is best.
C50	Your oldest installment account was opened within 20 years. Having your oldest installment account older than 29 years is best.
C51	Your oldest installment account was opened within 29 years. Having your oldest installment account older than 29 years is best.
D14	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D15	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D16	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D17	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D18	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D19	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.

List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
D20	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D21	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D22	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D23	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D24	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D25	You have more than 5 revolving accounts that have not been in a past-due status for 60 days or longer. Having 5 or fewer of these accounts is best.
D32	You do not have any credit accounts or any revolving credit accounts on file.
D33	You do not have any credit accounts or any revolving credit accounts on file.
D34	You have one delinquent account reported.
D35	You have two delinquent accounts reported.
D36	You have three or more delinquent accounts reported.
D38	You have one or more revolving accounts with a payment that is 30 days past due.
D52	You do not have any accounts reported in your credit file. As a result, there is insufficient information to determine whether or not there are any payments that were 30 days past due.
D53	Within the last 2 years, you have 1 account with a 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D54	Within the last 2 years, you have 2 accounts with 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D55	Within the last 2 years, you have 3 accounts with 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D56	Within the last 2 years, you have 4 accounts with 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D57	Within the last 2 years, you have 5 accounts with 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D58	Within the last 2 years, you have at least 6 accounts with 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D59	Within the last 2 years, you have at least 10 accounts with 30 days past due payment status reported. Having no accounts with a 30 days past due payment status is best.
D62	There is insufficient information on your credit file to determine the status of 3rd party collections on your accounts.
D63	You have 1 collection item reported. Having no collections is best.
D64	You have 2 collection items reported. Having no collections is best.
D65	You have 3 collection items reported. Having no collections is best.
D66	You have 4 collection items reported. Having no collections is best.
D67	You have 5 collection items reported. Having no collections is best.
D68	You have more than 6 collection items reported. Having no collections is best.
D69	You have more than 10 collection items reported. Having no collections is best.
D70	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best.
D72	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
D73	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have 1 collection item reported, having no collections is best.
D74	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have 2 collection items reported, having no collections is best.
D75	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have 3 collection items reported, having no collections is best.
D76	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have 4 collection items reported, having no collections is best.
D77	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have 5 collection items reported, having no collections is best.
D78	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have more than 5 collection items reported, having no collections is best.
D79	You have 1 or more accounts that were 120 days past due and were charged off. Having no accounts 120 days past due and charged off is best. You have more than 10 collection items reported, having no collections is best.
E11	Your oldest account was opened within 12 months. Having your oldest account over 49 years old is best.
E12	Your oldest account was opened within the last 2 years. Having your oldest account over 49 years old is best.
E13	Your oldest account was opened within the last 3 years. Having your oldest account over 49 years old is best.
E14	Your oldest account was opened within the last 4 years. Having your oldest account over 49 years old is best.
E15	Your oldest account was opened within the last 5 years. Having your oldest account over 49 years old is best.
E16	Your oldest account was opened within the last 6 years. Having your oldest account over 49 years old is best.
E17	Your oldest account was opened within the last 8 years. Having your oldest account over 49 years old is best.
E18	Your oldest account was opened within 12 months. Having your oldest account over 49 years old is best.
E19	Your oldest account was opened within the last 2 years. Having your oldest account over 49 years old is best.
E20	Your oldest account was opened within the last 3 years. Having your oldest account over 49 years old is best.
E21	Your oldest account was opened within the last 4 years. Having your oldest account over 49 years old is best.
E22	Your oldest account was opened within the last 5 years. Having your oldest account over 49 years old is best.
E23	Your oldest account was opened within the last 6 years. Having your oldest account over 49 years old is best.
E24	Your oldest account was opened within the last 7 years. Having your oldest account over 49 years old is best.
E25	Your oldest account was opened within the last 9 years. Having your oldest account over 49 years old is best.
E26	Your oldest account was opened within the last 11 years. Having your oldest account over 49 years old is best.
E27	Your oldest account was opened within the last 13 years. Having your oldest account over 49 years old is best.
E28	Your oldest account was opened within the last 15 years. Having your oldest account over 49 years old is best.
E29	Your oldest account was opened within the last 17 years. Having your oldest account over 49 years old is best.
E30	Your oldest account was opened within 12 months. Having your oldest account over 49 years old is best.
E31	Your oldest account was opened within the last 2 years. Having your oldest account over 49 years old is best.
E32	Your oldest account was opened within the last 3 years. Having your oldest account over 49 years old is best.
E33	Your oldest account was opened within the last 4 years. Having your oldest account over 49 years old is best.
E34	Your oldest account was opened within the last 5 years. Having your oldest account over 49 years old is best.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
E35	Your oldest account was opened within the last 6 years. Having your oldest account over 49 years old is best.
E36	Your oldest account was opened within the last 7 years. Having your oldest account over 49 years old is best.
E37	Your oldest account was opened within the last 9 years. Having your oldest account over 49 years old is best.
E38	Your oldest account was opened within the last 11 years. Having your oldest account over 49 years old is best.
E39	Your oldest account was opened within the last 13 years. Having your oldest account over 49 years old is best.
E40	Your oldest account was opened within the last 15 years. Having your oldest account over 49 years old is best.
E41	Your oldest account was opened within the last 17 years. Having your oldest account over 49 years old is best.
E42	Your oldest account was opened within the last 20 years. Having your oldest account over 49 years old is best.
E43	Your oldest account was opened within the last 24 years. Having your oldest account over 49 years old is best.
E44	Your oldest account was opened within the last 27 years. Having your oldest account over 49 years old is best.
E45	Your oldest account was opened within 12 months. Having your oldest account over 49 years old is best.
E46	Your oldest account was opened within the last 2 years. Having your oldest account over 49 years old is best.
E47	Your oldest account was opened within the last 3 years. Having your oldest account over 49 years old is best.
E48	Your oldest account was opened within the last 4 years. Having your oldest account over 49 years old is best.
E49	Your oldest account was opened within the last 5 years. Having your oldest account over 49 years old is best.
E50	Your oldest account was opened within the last 6 years. Having your oldest account over 49 years old is best.
E51	Your oldest account was opened within the last 7 years. Having your oldest account over 49 years old is best.
E52	Your oldest account was opened within the last 9 years. Having your oldest account over 49 years old is best.
E53	Your oldest account was opened within the last 11 years. Having your oldest account over 49 years old is best.
E54	Your oldest account was opened within the last 13 years. Having your oldest account over 49 years old is best.
E55	Your oldest account was opened within the last 15 years. Having your oldest account over 49 years old is best.
E56	Your oldest account was opened within the last 17 years. Having your oldest account over 49 years old is best.
E57	Your oldest account was opened within the last 20 years. Having your oldest account over 49 years old is best.
E58	Your oldest account was opened within the last 24 years. Having your oldest account over 49 years old is best.
E59	Your oldest account was opened within the last 27 years. Having your oldest account over 49 years old is best.
E60	Your oldest account was opened within the last 32 years. Having your oldest account over 49 years old is best.
E61	Your oldest account was opened within the last 37 years. Having your oldest account over 49 years old is best.
E62	Your oldest account was opened within 12 months. Having your oldest account over 49 years old is best.
E63	Your oldest account was opened within the last 2 years. Having your oldest account over 49 years old is best.
E64	Your oldest account was opened within the last 3 years. Having your oldest account over 49 years old is best.
E65	Your oldest account was opened within the last 4 years. Having your oldest account over 49 years old is best.
E66	Your oldest account was opened within the last 5 years. Having your oldest account over 49 years old is best.
E67	Your oldest account was opened within the last 6 years. Having your oldest account over 49 years old is best.
E68	Your oldest account was opened within the last 7 years. Having your oldest account over 49 years old is best.
E69	Your oldest account was opened within the last 9 years. Having your oldest account over 49 years old is best.
E70	Your oldest account was opened within the last 11 years. Having your oldest account over 49 years old is best.
E71	Your oldest account was opened within the last 13 years. Having your oldest account over 49 years old is best.
E72	Your oldest account was opened within the last 15 years. Having your oldest account over 49 years old is best.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
E73	Your oldest account was opened within the last 17 years. Having your oldest account over 49 years old is best.
E74	Your oldest account was opened within the last 20 years. Having your oldest account over 49 years old is best.
E75	Your oldest account was opened within the last 24 years. Having your oldest account over 49 years old is best.
E76	Your oldest account was opened within the last 27 years. Having your oldest account over 49 years old is best.
E77	Your oldest account was opened within the last 32 years. Having your oldest account over 49 years old is best.
E78	Your oldest account was opened within the last 37 years. Having your oldest account over 49 years old is best.
E79	Your oldest account was opened within the last 42 years. Having your oldest account over 49 years old is best.
E80	Your oldest account was opened within the last 49 years. Having your oldest account over 49 years old is best.
E81	There is insufficient information on your credit file to determine your age.
E82	There is insufficient information on your credit file to determine the age of your oldest account.
E91	At least one account was reported as not being paid on time within the last 12 months. Having all of your accounts paid on time is best.
E92	At least one account was reported as not being paid on time within the last 24 months. Having all of your accounts paid on time is best.
E93	At least one account was reported as not being paid on time within the last 36 months. Having all of your accounts paid on time is best.
E94	At least one account was reported as not being paid on time within the last 60 months. Having all of your accounts paid on time is best.
E95	At least one account was reported as not being paid on time within the last 79 months. Having all of your accounts paid on time is best.
F21	You have 1 or more credit inquiry within the last 1 month (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
F22	You have 1 or more credit inquiry within the last 3 months (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
F23	You have 1 or more credit inquiry within the last 12 months (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
F24	You have 1 or more credit inquiry within the last 24 months (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
F51	There is insufficient information on your credit file to determine the age of your oldest account.
F53	There is insufficient information on your credit file to determine the age of your oldest account.
F54	There is insufficient information on your credit file to determine the age of your oldest account.
F55	Your oldest account was opened within 12 months. Having your oldest account 42 years old or older is best.
F56	Your oldest account was opened between 13 to 24 months ago. Having your oldest account 42 years old or older is best.
F57	Your oldest account was opened between 25 to 36 months ago. Having your oldest account 42 years old or older is best.
F58	Your oldest account was opened between 3-8 years ago. Having your oldest account 42 years old or older is best.
F59	Your oldest account was opened between 8-17 years ago. Having your oldest account 42 years old or older is best.
F60	Your oldest account was opened between 17-20 years ago. Having your oldest account 42 years old or older is best.
F61	Your oldest account was opened between 20-30 years ago. Having your oldest account 42 years old or older is best.
F62	Your oldest account was opened between 30-40 years ago. Having your oldest account 42 years old or older is best.
F63	Your oldest account was opened between 40-42 years ago. Having your oldest account 42 years old or older is best.
I11	You have 1 credit inquiry within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
I12	You have 2 credit inquiries within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
I13	You have 3 credit inquiries within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
I14	You have 4 credit inquiries within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
I15	You have 5 credit inquiries within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
I16	You have 6 or more credit inquiries within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
I17	You have 11 or more credit inquiries within the last 2 years (multiple auto or mortgage loan inquiries within 30 days count as one). No inquiries is best.
R01	There is insufficient information to determine the how long it has been since the most recent department store account was opened.
R03	There is insufficient information to determine the how long it has been since the most recent department store account was opened.
R04	There is insufficient information to determine the how long it has been since the most recent department store account was opened.
R05	Your oldest department store account was opened within the last year. Having your oldest department store account opened more than 19 years ago is best.
R06	Your oldest department store account was opened within the last 2 years. Having your oldest department store account opened more than 19 years ago is best.
R07	Your oldest department store account was opened within the last 3 years. Having your oldest department store account opened more than 19 years ago is best.
R08	Your oldest department store account was opened within the last 8 years. Having your oldest department store account opened more than 19 years ago is best.
R09	Your oldest department store account was opened within the last 17 years. Having your oldest department store account opened more than 19 years ago is best.
R10	Your oldest department store account was opened less than 19 years ago. Having your oldest department store account opened more than 19 years ago is best.
R21	All bank card accounts in your credit file lack information regarding an available date opened. Therefore, we have not been able to determine when your newest bank card account was opened. Having your newest bank card account 200 months old or older is best.
R23	There is insufficient information on your credit file to determine the age of your oldest account.
R24	All bank card accounts in your credit file lack information regarding an available date opened. Therefore, we have not been able to determine when your newest bank card account was opened. Having your newest bank card account 200 months old or older is best.
R25	Your newest bank card account was opened within the last 12 months. Having your newest bank card account 200 months old or older is best.
R26	Your newest bank card account was opened within the last 24 months. Having your newest bank card account 200 months old or older is best.
R27	Your newest bank card account was opened within the last 36 months. Having your newest bank card account 200 months old or older is best.
R28	Your newest bank card account was opened within the last 96 months. Having your newest bank card account 200 months old or older is best.
R29	Your newest bank card account was opened within the last 144 months. Having your newest bank card account 200 months old or older is best.
R30	Your newest bank card account was opened within the last 199 months. Having your newest bank card account 200 months old or older is best.
R51	Your current credit balance compared to your available credit on bank card accounts is too high. Having a lower balance is best.
R52	Your current credit balance compared to your available credit on bank card accounts is too high. Having a lower balance is best.
R53	Your current credit balance compared to your available credit on bank card accounts is too high. Having a lower balance is best.
R54	Your current credit balance compared to your available credit on bank card accounts is too high. Having a lower balance is best.
R55	There is insufficient information on your credit file to determine the status of your open bank card accounts.
T11	There is insufficient information to determine the status of your installment accounts.
T13	There is insufficient information to determine the status of your installment accounts.
T14	There is insufficient information to determine the status of your installment accounts.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	EXPANDED REASON CODE TEXT
T15	You have one installment account opened within the last 6 months. Having none is best.
T16	You have two or more installment accounts opened within the last 6 months. Having none is best.
T21	At least one account was reported as not being paid on time within the last 6 months. Having all of your accounts paid on time is best.
T31	There is insufficient information to determine the status of your installment accounts.
T33	There is insufficient information to determine the status of your installment accounts.
T34	You have one installment account opened within the last 6 months. Having none is best.
T35	You have two or more installment accounts opened within the last 6 months. Having none is best.
T36	You have two or more installment accounts opened within the last 6 months. Having none is best.
U21	There is insufficient information on your revolving accounts.
U23	There is insufficient information on your revolving accounts.
U24	There is insufficient information on your revolving accounts.
U25	Your current credit balance compared to your available credit on revolving accounts is too low. Having some balance is best.
U26	Your current credit balance is slightly high compared to your available credit on revolving accounts. Having a lower balance is best.
U27	Your current credit balance is slightly high compared to your available credit on revolving accounts. Having a lower balance is best.
U28	Your current credit balance is high compared to your available credit on revolving accounts. Having a lower balance is best.
U29	Your current credit balance is high compared to your available credit on revolving accounts. Having a lower balance is best.
U30	Your current credit balance is high compared to your available credit on revolving accounts. Having a lower balance is best.
U31	Your current credit balance is high compared to your available credit on revolving accounts. Having a lower balance is best.
U41	There is insufficient information on your revolving accounts for the last 24 months.
U43	There is insufficient information on your revolving accounts for the last 24 months.
U44	There is insufficient information on your revolving accounts for the last 24 months.
U45	Your current credit balance is too low compared to your available credit on revolving accounts over the last 24 months. Having some balance is best.
U46	Your average credit balance is slightly high compared to your available credit on revolving accounts over the last 24 months. Having lower balances is best.
U47	Your average credit balance is slightly high compared to your available credit on revolving accounts over the last 24 months. Having lower balances is best.
U48	Your average credit balance is too high compared to your available credit on revolving accounts over the last 24 months. Having lower balances is best.
U49	Your average credit balance is too high compared to your available credit on revolving accounts over the last 24 months. Having lower balances is best.
U50	Your average credit balance is too high compared to your available credit on revolving accounts over the last 24 months. Having lower balances is best.
U51	Your average credit balance is too high compared to your available credit on revolving accounts over the last 24 months. Having lower balances is best.
U61	There is insufficient information on your credit file to determine the status of scheduled payments on your bank card in last 12 months.
U62	There is insufficient information on your credit file to determine the status of scheduled payments on your bank card in last 12 months.
U63	There is insufficient information on your credit file to determine the status of scheduled payments on your bank card in last 12 months.
U64	There is insufficient information on your credit file to determine the status of scheduled payments on your bank card in last 12 months.

## List of Expanded Inflection Insurance Score Reason Codes for All Available States (continued)

CODE	SYSTEM-GENERATED REASON CODE TEXT
U65	Your maximum percentage change in your scheduled payment amount on bank card accounts in the last 12 months is -15% or more. Maintaining consistent scheduled payment amounts is best.
U66	Your maximum percentage change in your scheduled payment amount on bank card accounts in the last 12 months is -10% or more. Maintaining consistent scheduled payment amounts is best.
U67	Your maximum percentage change in your scheduled payment amount on bank card accounts in the last 12 months is -5% or more. Maintaining consistent scheduled payment amounts is best.
U68	There is change in your scheduled payment amount on bank card accounts in the last 12 months. Maintaining consistent scheduled payment amounts is best.
U69	There is change in your scheduled payment amount on bank card accounts in the last 12 months. Maintaining consistent scheduled payment amounts is best.
U70	Your maximum percentage change in your scheduled payment amount on bank card accounts in the last 12 months is 10% or more. Maintaining consistent scheduled payment amounts is best.
U71	Your maximum percentage change in your scheduled payment amount on bank card accounts in the last 12 months is 20% or more. Maintaining consistent scheduled payment amounts is best.
U72	Your maximum percentage change in your scheduled payment amount on bank card accounts in the last 12 months is greater than 30%. Maintaining consistent scheduled payment amounts is best.

## List of Expanded Inflection Insurance Score Reason Code Exceptions for MD

CODE	SYSTEM-GENERATED REASON CODE TEXT
C45	Your oldest installment account was opened within 12 months. Having your oldest installment account older than 4 years is best.
C46	Your oldest installment account was opened within the last 2 years. Having your oldest installment account older than 4 years is best.
C47	Your oldest installment account was opened within the last 3 years. Having your oldest installment account older than 4 years is best.
C48	Your oldest installment account was opened within the last 8 years. Having your oldest installment account older than 4 years is best.
F55	Your oldest account was opened within 12 months. Having your oldest account 49 months old or older is best.
F56	Your oldest account was opened between 13 to 24 months ago. Having your oldest account 49 months old or older is best.
F57	Your oldest account was opened between 25 to 36 months ago. Having your oldest account 49 months old or older is best.
F58	Your oldest account was opened between 37 to 48 months ago. Having your oldest account 49 months old or older is best.

## List of Inflection Insurance Score Reject Codes

### Introduction

The following Reject Codes can be returned for when the model is unable to process/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number, the numeric score field may contain '00000' and a reject code will be returned in the Reject Code field, all other fields will be blank.

CODE	DESCRIPTION
A1	MODEL DELIVERY IS NOT AVAILABLE: FILE UNDER REVIEW
L0	SUBJECT DECEASED
X1	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – PROGRAM NOT DEFINED OR IN THE SYSTEM
X3	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – TOO MANY INQUIRIES ON FILE
X5	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – MODEL NEEDS INPUT FIELDS AND NONE WERE PROVIDED
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – FILE CANNOT BE SCORED
Y	REQUIRED DATA NOT PRESENT (Unrecognizable risk state code, an excluded state code CA, HI, MA or blank)

## Comments on IQS-Inflection™

Description	<p>IQS-Inflection™ <i>only</i> returns the Inflection Insurance Score for an applicant at the time of quote. The Inflection Insurance Score is a modeled insurance score based on credit and trended credit attributes.</p> <p>IQS-Inflection™ allows insurers to calculate a very accurate premium quote, but does not return enough information (the top four reason codes and associated reason code text) upon which an insurance company may bind (finalize) a policy.</p>
Technical Specifics	<p><b>Model Number:</b> 05552</p> <p><b>Score Range/Indicators:</b> 350 to 950; (higher score less risk) (995 = Thin Files; 996 = No-Hit)</p> <p><b>Reason Codes:</b> Reason Codes are not returned for IQS-Inflection.</p> <p><b>Scorecard Codes:</b> <a href="#">List of IQS-Inflection Risk State Codes and Scorecard Codes</a></p> <p><b>Reject Codes:</b> <a href="#">List of IQS-Inflection Score Reject Codes</a></p> <p><b>Note:</b> <i>The Consumer Credit Report will not be returned with IQS-Inflection.</i></p>
Specific Information	<ul style="list-style-type: none"> <li>■ IQS-Inflection™ is an optional service offered by Equifax and requires activation through your Equifax sales representative.</li> <li>■ 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 various Combo Report options, XML and JSON.</li> <li>■ Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores, FraudIQ™ Identity Scan Alert, OFAC Alert etc.).</li> <li>■ The inquiry must contain the standard DIAL, IDNT, Current Address (AD) and the Model Data (MD) segment containing the model number and 2-byte <a href="#">Risk State code</a> (one of 47 states or District of Columbia (DC) – excludes CA, HI and MA).</li> </ul>

(continued)

## Comments on IQS-Inflexion™ (continued)

Specific Information  
(cont.)

- Your customer number must be validated for **each** of the Equifax model(s) you are requesting. When requesting multiple models multiple “MD” segments must be sent and those model(s) must be activated by your Equifax sales representative.
- IQS-Inflexion can return a Score, Scorecard ID and a single Data Attribute that contains the [Risk State Code](#).
- **IQS-Inflexion does not return Reason Codes but can return a Reject Code if unable to score.**
- The Risk State that was requested will be returned in the response in the Data Attribute (DA) segment as Attribute ‘6000’.
- 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 FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the FraudIQ™ Identity Scan Alert message.

## Layout for Fixed Inquiry (MD) Model Data Segment

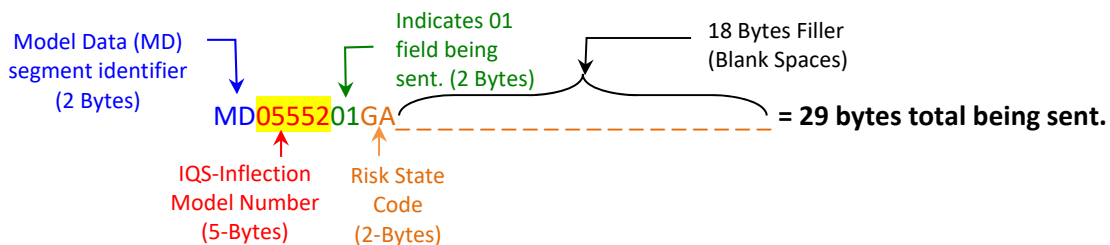
**Description** The optional MD segment will identify which model and scorecard to use for each request. A maximum of 20 “MD” segments can be sent per inquiry.

**The request must include the desired 2-Byte Risk State Code** (one of 47 states or District of Columbia (DC) – excludes ‘CA’, ‘HI’ and ‘MA’. If an unrecognizable code, an excluded state code (‘CA’, ‘HI’ or ‘MA’) or no code is sent, a model error message will be returned.

Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	<b>MD</b>	Model Data Segment ID
2	5	R	N	–	<b>05552</b>	Model Number: <a href="#">IQS-Inflexion</a>
7	2	R	N	–	<b>01</b>	Number of Model Fields (00-20) <b>Always 01</b>
9	20	R	A/N	L	<b>State Code</b>	<a href="#">Risk State Code</a>
29 Bytes = Maximum Segment Length						

Example of “MD” Segment for Inflexion Insurance Score #**05552** with a risk (policy) state of Georgia:



JSON Model Request

```

{
  "models": [
    {
      "identifier": "05552",
      "modelField": [
        "GA"
      ]
    }
  ]
}

```

Related Pages

This document: [IQS-Inflexion Scorecard Code to Risk State](#) and [List of IQS-Inflexion Risk State Code to Scorecard Code](#).

IQS-Inflection Scorecard Code to Risk State(s)

Scorecard Code	Scorecard Name	Risk States
A	NCOIL(Base) - Group A	AR, AZ, CO, DE, DC, ID, IL, IA, KS, KY, LA, MI, MN, MO, NE, NH, NY, NC, ND, OK, OR, PA, RI, SC, SD, TN, UT, VT, VA, WI, WY
B	Group B	NV
C	Group C	FL, ME, OH, WV
D	Group D	MD
E	Group E	NM
F	Group F	AL, MS
G	Group G	AK
H	Group H	CT
I	Group I	TX
J	Group J	GA
K	Group K	IN
L	Group L	NJ
M	Group M	WA
N	Group N	MT

## IQS-Inflection Risk State Code to Scorecard Code

Risk State Code	Risk State Name	Scorecard Code
AL	Alabama	F
AK	Alaska	G
AZ	Arizona	A
AR	Arkansas	A
CO	Colorado	A
CT	Connecticut	H
DE	Delaware	A
DC	District of Columbia	A
FL	Florida	C
GA	Georgia	J
ID	Idaho	A
IL	Illinois	A
IN	Indiana	K
IA	Iowa	A
KS	Kansas	A
KY	Kentucky	A
LA	Louisiana	A
ME	Maine	C
MD	Maryland	D
MI	Michigan	A
MN	Minnesota	A
MS	Mississippi	F
MO	Missouri	A
MT	Montana	N
NE	Nebraska	A
NV	Nevada	B
NH	New Hampshire	A
NJ	New Jersey	L
NM	New Mexico	E
NY	New York	A
NC	North Carolina	A
ND	North Dakota	A
OH	Ohio	C
OK	Oklahoma	A
OR	Oregon	A
PA	Pennsylvania	A
RI	Rhode Island	A
SC	South Carolina	A
SD	South Dakota	A
TN	Tennessee	A
TX	Texas	I
UT	Utah	A
VT	Vermont	A
VA	Virginia	A
WA	Washington	M
WV	West Virginia	C
WI	Wisconsin	A
WY	Wyoming	A

## List of IQS-Inflexion Reject Codes

### Introduction

The following Reject Codes can be returned for when the model is unable to process/score the file you have requested. When a file is unable to be scored the model segment will contain the record code, format type and model number, the numeric score field may contain '00000' or blank and a reject code will be returned in the Reject Code field, all other fields will be blank.

CODE	DESCRIPTION
A1	MODEL DELIVERY IS NOT AVAILABLE: FILE UNDER REVIEW
L0	SUBJECT DECEASED
X1	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – PROGRAM NOT DEFINED OR IN THE SYSTEM
X3	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – TOO MANY INQUIRIES ON FILE
X5	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – MODEL NEEDS INPUT FIELDS AND NONE WERE PROVIDED
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE – FILE CANNOT BE SCORED
Y	REQUIRED DATA NOT PRESENT (Unrecognizable risk state code, an excluded state code CA, HI, MA or blank)

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## Comments on the Equifax PowerView™ Score

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### Introduction

PowerView™ Score, developed in partnership with LexisNexis® Risk Solutions, is a supplemental risk score developed specifically for auto lenders. PowerView™ Score is a powerful combination of Equifax traditional credit data, telecommunications and utilities payment history data, and select public record data, which helps lenders grow applications while maintaining acceptable risk, offer more competitive terms, automate more decisions and reduce stipulations.

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### Technical Specifics

**Model Numbers:** 05264 (Equifax) / 05318 (LN)

**Score Range:** 300-850 (lower score indicating higher risk)

**Reason Codes:** [List of PowerView Score Reason Codes](#)

**Rejects:** [List of PowerView Score Reject Scores](#); [List of Equifax Reject Codes](#)

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### Technical Information

- PowerView™ Score is an optional product 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 formats: Full-File Fixed, 5.0 Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image and all Combo Report options.
  - The income amount and frequency must be sent in the Model Field(s) of the Model Data (MD) segment when requesting PowerView™ Score. Refer to the [Layout for Fixed Inquiry \(MD\) Model Data Segment](#) for details.
  - To remain in compliance with the California Credit Reporting Agencies Act, if you are a retail seller, as defined in Section 1802.3 of the California Civil Code, and intend to use the PowerView™ score to issue credit to a consumer in California who appears in person on the basis of an application for credit submitted in person you should indicate this in the Risk Model Code field of the Fixed Format Inquiry (IDNT) segment (Disp. 37) by:
    - Sending a “P” in the Risk Model Code field indicating an In-Person request.
    - Sending a “Q” in the Risk Model Code field indicating an In-Person request – if the state code is “CA”.
-

**Comments on the Equifax PowerView™ Score**

Technical Information  
(cont.)

- PowerView™ 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.
- PowerView™ Score can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code in the Model (MM/05) segment.
- PowerView™ Score can return an optional 5<sup>th</sup> Reason Code: “J - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), an “N” (No) is returned (5<sup>th</sup> Reason Code).
- The income amount and frequency must be sent in the Model Field(s) of the Model Data (MD) segment when requesting PowerView™ Score. Refer to the Layout for Fixed Inquiry (MD) Model Data Segment for details.
- Optional Dodd Frank Solution is available with PowerView™ Score.

Other recommended  
sources

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

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

## Layout for Fixed Inquiry (MD) Model Data Segment

## Description

The Model Data segment is used to request optional Equifax models. A maximum of 10 “MD” segments can be sent per inquiry. Each model requested can have up to twenty, 20 byte model fields.

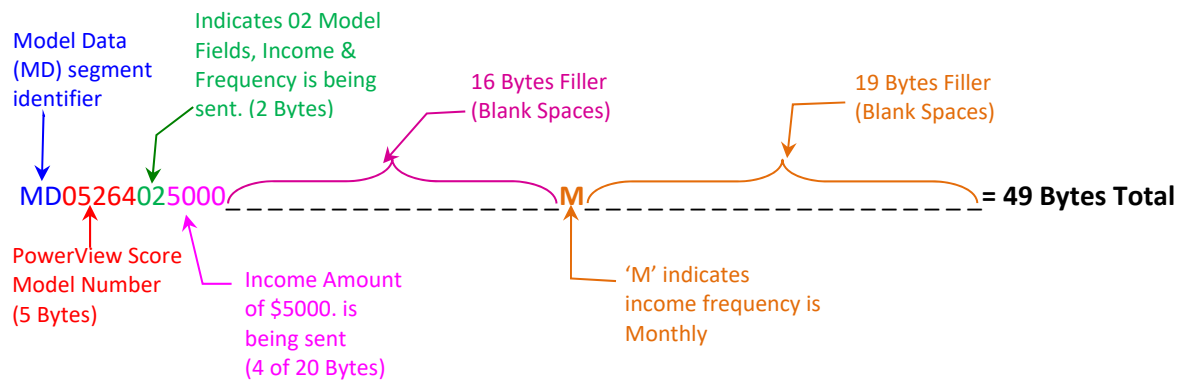
Refer to the System-to-System 6.0, 5.0 or TotalView Manual for other Fixed Inquiry Format Layouts.

**Note: The income amount and frequency must be sent in the Model Field(s) when requesting PowerView™ Score.** (see example below.)

Segment Identifier: MD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	O	A	—	MD	Model Data Segment ID
2	5	R	N	—	05264	PowerView™ Score Model Number
7	2	R	N	—	02	Number of Model Fields* (00 to 20)
9	20	R	A/N	L	—	Model Field* (used to send Income) <b>Required for PowerView Score</b>
29	20	R	A/N	L	A-Annual or M-Monthly	Model Field* (used to send frequency) <b>Required for PowerView Score</b>
49 Bytes = Maximum Segment Length						

Example of “MD” Segment for PowerView™ Score # 05264 with required Income and Frequency being sent:



## List of PowerView™ Score Reason Codes

Note Up to four of the following Reason Codes can be returned with PowerView™ Score and are returned in the 5-Byte Reason Code field(s) of the MM/05 segment, right justified and preceded with (filler) blanks (i.e. \_\_123).

REASON CODE	DESCRIPTION
001	PERCENT OF AUTO BALANCE OUTSTANDING ON EQ
002	PERCENT OF BALANCE PAST DUE ON EQ
026	PERCENT OF REVOLVING ACCOUNTS OPENED RECENTLY ON EQ
027	PERCENT OF REVOLVING ACCOUNTS SATISFACTORY ON EQ
028	PERCENT OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT ON EQ
029	PERCENT OF REVOLVING ACCOUNTS SATISFACTORY ON EQ
040	PERCENT OF ACCOUNTS SATISFACTORY ON EQ
049	30 DAYS DELINQUENCY OCCURRENCES ON BANKCARD ACCOUNTS ON EQ
051	30 DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS ON EQ
066	AGE OF AUTO ACCOUNTS ON EQ
068	AGE OF BANKCARD ACCOUNTS ON EQ
079	AGE OF ACCOUNT ACTIVITY ON EQ
080	LENGTH OF CREDIT TRADE HISTORY ON EQ
083	BANKCARD HIGH CREDIT ON EQ
084	BANKCARD UTILIZATION ON EQ
086	DEPARTMENT STORE UTILIZATION ON EQ
095	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT ON EQ
107	NUMBER OF OPEN BANKCARD ACCOUNTS WITH HIGH UTILIZATION ON EQ
109	NUMBER OF COLLECTIONS ON EQ
123	NUMBER OF CREDIT INQUIRIES ON EQ
133	NUMBER OF INSTALLMENT ACCOUNTS OPENED RECENTLY ON EQ
135	NUMBER OF INSTALL ACCOUNTS WITH HIGH BALANCE OUTSTANDING ON EQ
145	NUMBER OF OPEN PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS ON EQ
154	NUMBER OF RECENT CREDIT INQUIRIES ON EQ
177	NUMBER OF REVOLVING ACCOUNTS WITH BALANCE ON EQ
178	NUMBER OF REVOLVING ACCOUNTS WITH HIGH UTILIZATION ON EQ
189	NUMBER OF SATISFACTORY REVOLVING ACCOUNTS ON EQ
190	NUMBER OF SATISFACTORY ACCOUNTS ON EQ
199	NUMBER OF ACCOUNTS OPENED RECENTLY ON EQ
200	NUMBER OF ACCOUNTS PAST DUE ON EQ
203	OCCURRENCE OF SEVERE DEROGATORY EVENT ON EQ
206	REVOLVING UTILIZATION ON EQ
214	TOTAL BALANCE ON BANKCARD ACCOUNTS ON EQ
220	TOTAL BALANCE ON RETAIL ACCOUNTS ON EQ
222	TOTAL BALANCE ON SALES FINANCE ACCOUNTS ON EQ

## List of PowerView™ Score Reason Codes

REASON CODE	DESCRIPTION
224	TOTAL COLLECTION AMOUNT ON EQ
225	WORST RATING FOR AUTO ACCOUNTS ON EQ
226	WORST RATING FOR MORTGAGE ACCOUNTS ON EQ
289	INSUFFICIENT INFORMATION ON OR LACK OF AUTO ACCOUNTS ON EQ
290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS ON EQ
294	INSUFFICIENT INFORMATION ON OR LACK OF MORTGAGE ACCOUNTS ON EQ
296	INSUFFICIENT INFORMATION ON OR LACK OF RETAIL ACCOUNTS ON EQ
297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS ON EQ
298	INSUFFICIENT INFORMATION ON OR LACK OF SALES FINANCE ACCTS ON EQ
299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS ON EQ
303	NUMBER OF RECENT NON-UTILITY CREDIT INQUIRIES ON EQ
304	NUMBER OF NON-UTILITY CREDIT INQUIRIES ON EQ
305	NUMBER OF AUTO ACCOUNTS ON EQ
351	NUMBER OF UNPAID COLLECTIONS ON EQ
352	TOTAL UNPAID COLLECTION AMOUNT ON EQ
804	INSUFFICIENT ADDRESS INFORMATION ON LEXISNEXIS FILE
812	INSUFFICIENT NON-DEROGATORY REPORTING HISTORY ON LEXISNEXIS FILE
813	TIME AT RESIDENCE
814	NUMBER OF ADDRESS CHANGES ON LEXISNEXIS FILE
821	NUMBER OF SHORT-TERM LOAN OFFER REQUESTS ON LEXISNEXIS FILE
833	EVICTON RECORD ON LEXISNEXIS FILE
834	LIEN OR JUDGMENT RECORD ON LEXISNEXIS FILE
841	NO RECORD OF PROPERTY OWNERSHIP
842	NO RECORD OF CURRENT PROPERTY OWNERSHIP
844	NO RECORD OF OWNERSHIP OF CURRENT PROPERTY
851	INSUFFICIENT PROPERTY CHARACTERISTICS ON LEXISNEXIS FILE
857	INSUFFICIENT OCCUPATIONAL CHARACTERISTICS ON LEXISNEXIS FILE
860	NUMBER OF LEXISNEXIS INQUIRIES IN THE LAST 12 MONTHS
870	NUMBER OF PERSONAL FINANCE LEXISNEXIS INQUIRIES IN THE LAST 12 MONTHS
880	TAX ASSESSED PROPERTY VALUE FOR INPUT ADDRESS
A02	WORST NCTUE DELINQUENCY OR DEROGATORY REPORTED IN THE LAST 6 MONTHS
A03	WORST NCTUE DELINQUENCY OR DEROGATORY REPORTED IN THE LAST 3 MONTHS
A06	HIGHEST BALANCE OF NCTUE OPEN ACCOUNTS IN THE LAST 12 MONTHS
A07	HIGHEST CURRENT BALANCE OF NCTUE ACCOUNTS
A16	NUMBER OF NCTUE SATISFACTORY OCCURRENCES REPORTED IN THE LAST 12 MONTHS
B15	RELATION OF INCOME & AVAIL BANKCARD AMT TO CURR DEBT AND COLLECT AMT ON EQ
B16	RELATION OF INCOME AND HELOC AVAIL CREDIT TO CURRENT BANKCARD DEBT ON EQ
B17	RELATION OF INCOME TO SCHEDULED PAYMENT ON BANKCARD ACCOUNTS ON EQ

## List of PowerView™ Score Reason Codes

REASON CODE	DESCRIPTION
C02	CURRENT BANKCARD DEBT ON EQ
D14	RELATION OF INCOME, AVAIL CREDIT TO CURRENT DEBT AND MAJOR DEROG AMT ON EQ
D15	DEBT AND COLLECT AMT TO INC & AVAIL AMT ON BNKCRD, OTHER INSTALL & HE ON EQ
D16	RELATION OF CURRENT DEBT ON BANKCARD ACCOUNTS TO INCOME ON EQ
D17	RELATION OF INCOME MINUS CURRENT DEBT AND COLLECTION AMOUNT ON EQ
D18	DEBT AND COLLECT AMT TO INC & AVAIL CREDIT ON INSTALL & OTHER REVOLV ON EQ
D20	RELATION OF INC, EQUITY IN HOME AND AVAIL CREDIT TO COLLECT AMT ON EQ
G01	INSUFFICIENT INFORMATION ON BANKCARD ACCOUNTS ON EQ
G02	INSUFFICIENT INFORMATION ON INCOME, AVAILABLE CREDIT OR DEBT ON EQ
G03	RELATION OF INCOME AND MORTGAGE AVAILABLE CREDIT TO CURR DEBT ON EQ
G05	INSUFFICIENT INFORMATION ON REVOLVING AVAILABLE CREDIT ON EQ
G06	INSUFFICIENT INFO ON CREDIT LIMIT FOR OTHER INSTALLMENT ACCOUNTS ON EQ
G07	INSUFFICIENT INFO ON INCOME, CURRENT DEBT OR MAJOR DEROG AMOUNT ON EQ
G08	INSUFFICIENT INFORMATION ON BANKCARD ACCOUNTS ON EQ
G09	INSUFFICIENT INFO ON INCOME, CURR DEBT OR AVAIL AMT ON BANKCARD ACCTS ON EQ
G10	LACK OF INFO ON DBT,COLL AMT,INC OR AVAIL AMT ON INST OR REVOLV ACCTS ON EQ
G11	INSUFFICIENT INFO ON CREDIT LIMIT FOR OTHER INSTALLMENT ACCTS ON EQ
G12	INSUFFICIENT INFO ON INC, AVAIL AMT ON HELOC OR CURR DEBT ON OPEN TRDS ON EQ
G13	INSUFFICIENT INFO ON TOTAL AVAILABLE FOR REVOLVING AND INSTALL ACCTS ON EQ
G14	INSUFFICIENT INFO ON INC, EQUITY IN HOME OR AVAIL AMT ON BNKCRD ACCTS ON EQ
G16	INSUFFICIENT INFO ON INCOME, CURRENT DEBT OR COLLECTION AMOUNT ON EQ
H01	CREDIT LIMIT HIGH CREDIT FOR OTHER INSTALLMENT ACCOUNTS ON EQ
H02	TOTAL AVAILABLE ON REVOLVING AND INSTALLMENT ACCOUNTS ON EQ
H03	TOTAL INCOME, EQUITY IN HOME AND AVAILABLE BANKCARD CREDIT ON EQ
I01	MAJOR DEROGATORY AMOUNT ON EQ
J02	3RD PARTY COLLECTION AMOUNT ON EQ
L01	TOTAL BALANCE ON AUTO ACCOUNTS ON EQ
O04	AVAILABLE REVOLVING CREDIT ON EQ
O05	AVAILABLE CREDIT ON BANKCARD ACCOUNTS ON EQ

## List of PowerView™ Score Reason Codes

REASON CODE	DESCRIPTION
P02	NO USABLE CREDIT DATA ON EQ
P03	NO USABLE NCTUE DATA
Y32	TOTAL OF LATEST BALANCES FOR NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y37	HIGHEST NCTUE BALANCE REPORTED IN THE LAST 6 MONTHS
Y52	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y54	NOT ENOUGH INFORMATION ON BALANCES REPORTED IN THE LAST 6 MONTHS ON NCTUE
Y55	NOT ENOUGH INFORMATION ON BALANCES REPORTED ON NCTUE
Y56	NOT ENOUGH INFORMATION ON PAID-AS-AGREED NCTUE ACCOUNTS
Y72	MONTHS SINCE LATEST NCTUE 60+ DAYS PAST DUE REPORTED IN LAST 24 MONTHS
Y74	MONTHS SINCE CONNECTION OF OLDEST PAID-AS-AGREED NCTUE ACCOUNT
Y90	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 3 MONTHS
Y91	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 6 MONTHS
Y92	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 12 MONTHS
Y93	NOT ENOUGH INFORMATION ON NCTUE ACCOUNTS REPORTED IN THE LAST 24 MONTHS

## List of PowerView™ Score Reject Scores

Note The following Reject Scores can be returned for PowerView™ Score when the model is unable to be processed/scored by a data provider and will be returned in the 2-Byte Reject Code field of the Model (MM/05) segment.

REJECT CODE	DESCRIPTION
01	DECEASED ON CREDIT, NCTUE AND LEXISNEXIS
02	DECEASED ON CREDIT AND NCTUE
03	DECEASED ON CREDIT AND LEXISNEXIS
04	DECEASED ON NCTUE AND LEXISNEXIS
05	DECEASED ON CREDIT
06	DECEASED ON NCTUE
07	DECEASED ON LEXISNEXIS
08	FILE IN REVIEW-CREDIT,FRAUD-NCTUE,IDENTITY THEFT-LEXISNEXIS
09	FILE IN REVIEW-CREDIT,FRAUD-NCTUE
10	FILE IN REVIEW-CREDIT,IDENTITY THEFT -LEXISNEXIS
11	FRAUD-NCTUE,IDENTITY THEFT -LEXISNEXIS
12	FILE IN REVIEW-CREDIT
13	FRAUD-NCTUE
14	IDENTITY THEFT -LEXISNEXIS
15	NO HIT-CREDIT,NO HIT-NCTUE,NO HIT-LEXISNEXIS
16	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,NO HIT-LEXISNEXIS
17	NO HIT-CREDIT,INQUIRY ONLY-NCTUE,NO HIT-LEXISNEXIS
18	INADEQUATE INFO-CREDIT,INQUIRY ONLY-NCTUE,NO HIT-LEXISNEXIS
19	NO HIT-CREDIT,BANKRUPTCY-NCTUE,NO HIT-LEXISNEXIS
20	INADEQUATE INFO-CREDIT,BANKRUPTCY-NCTUE,NO HIT-LEXISNEXIS
21	NO HIT-CREDIT,NO HIT-NCTUE,FAIL CA VERIFY-LEXISNEXIS
22	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,FAIL CA VERIFY-LEXISNEXIS
23	NO HIT-CREDIT,INQ ONLY-NCTUE,FAIL CA VERIFY-LEXISNEXIS
24	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,FAIL CA VERIFY-LEXISNEXIS
25	NO HIT-CREDIT,BKP-NCTUE,FAIL CA VERIFY-LEXISNEXIS
26	INADEQUATE INFO-CREDIT,BKP-NCTUE,FAIL CA VERIFY-LEXISNEXIS
27	NO HIT-CREDIT,NO HIT-NCTUE,SECURITY FREEZE-LEXISNEXIS
28	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,SECURITY FREEZE-LEXISNEXIS
29	NO HIT-CREDIT,INQ ONLY-NCTUE,SECURITY FREEZE-LEXISNEXIS
30	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,SECURITY FREEZE-LEXISNEXIS
31	NO HIT-CREDIT,BKP-NCTUE,SECURITY FREEZE-LEXISNEXIS
32	INADEQUATE INFO-CREDIT,BKP-NCTUE,SECURITY FREEZE-LEXISNEXIS
33	NO HIT-CREDIT,NO HIT-NCTUE,SECURITY ALERT-LEXISNEXIS
34	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,SECURITY ALERT-LEXISNEXIS

## List of PowerView™ Score Reject Scores

REJECT CODE	DESCRIPTION
35	NO HIT-CREDIT,INQ ONLY-NCTUE,SECURITY ALERT-LEXISNEXIS
36	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,SECURITY ALERT-LEXISNEXIS
37	NO HIT-CREDIT,BKP-NCTUE,SECURITY ALERT-LEXISNEXIS
38	INADEQUATE INFO-CREDIT,BKP-NCTUE,SECURITY ALERT-LEXISNEXIS
39	NO HIT-CREDIT,NO HIT-NCTUE,DISPUTE ON FILE-LEXISNEXIS
40	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,DISPUTE ON FILE-LEXISNEXIS
41	NO HIT-CREDIT,INQ ONLY-NCTUE,DISPUTE ON FILE-LEXISNEXIS
42	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,DISPUTE ON FILE-LEXISNEXIS
43	NO HIT-CREDIT,BKP-NCTUE,DISPUTE ON FILE-LEXISNEXIS
44	INADEQUATE INFO-CREDIT,BKP-NCTUE,DISPUTE ON FILE-LEXISNEXIS
45	NO HIT-CREDIT,NO HIT-NCTUE,INADEQUATE INFO-LEXISNEXIS
46	INADEQUATE INFO-CREDIT,NO HIT-NCTUE,INADEQUATE INFO-LEXISNEXIS
47	NO HIT-CREDIT,INQ ONLY-NCTUE,INADEQUATE INFO-LEXISNEXIS
48	INADEQUATE INFO-CREDIT,INQ ONLY-NCTUE,INADEQUATE INFO-LEXISNEXIS
49	NO HIT-CREDIT,BKP-NCTUE,INADEQUATE INFO-LEXISNEXIS
50	INADEQUATE INFO-CREDIT,BKP-NCTUE,INADEQUATE INFO-LEXISNEXIS

## List of PowerView™ Score Reject Codes

Note The following Reject Codes can be returned for PowerView™ Score when the model is unable to be processed/scored by Equifax and will be returned in the 2-Byte Reject Code field of the Model (MM/05) segment.

REJECT CODE	DESCRIPTION
A1	**NOT AVAILABLE, FILE UNDER REVIEW
C1	NOT AVAILABLE: NO QUALIFYING ACCOUNTS PRESENT. NO HIT
C6	XML FORMAT ERROR BETWEEN INTERNAL DATABASES
C7	INVALID ALTERNATE DATA SOURCE MBR NBR ON DATABASE SERVER
C8	ALTERNATE DATA SOURCE MBR NBR NOT AUTHORIZED ON DATABASE
C9	INVALID SECURITY CODE FOR ALTERNATE DATA SRCE ON DATABASE
CC	NOT AUTHORIZED TO RECEIVE INSIGHT SCORES
CD	INVALID PRODUCT CONFIGURATION FOR INSIGHT SCORES
CE	ALTERNATE DATA SOURCE ERROR - MAX OF 4 ADDRESSES ALLOWED
CF	INVALID ONLINE MATCH CONFIGURATION FOR INSIGHT SCORE
CG	ALTERNATE DATA SRC ERROR-NO CONSUMER SRCH FIELDS PROVIDED
CH	MISSING REQUIRED FIELDS FOR INTERNAL DATABASE SEARCH
CJ	INTERNAL DATABASE ERROR - PLEASE TRY LATER OR CONTACT EFX
CK	INTERNAL MDS LAYOUT ERROR
CL	RETRY TRANSACTION TRANSIENT ERROR
CQ	INTERNAL PROCESSING ERROR PLEASE TRY LATER OR CONTACT EFX
CS	MODEL SERVER ERROR PLEASE TRY AGAIN LATER OR CONTACT EFX
CX	HTTP ERROR RETURNED TO OMS FROM NC+/CONNEXUS
CZ	RETRY TRANSACTION – IF ERROR CONTINUES, CONTACT EQUIFAX
L0	SUBJECT DECEASED INDICATED
N1	INQUIRY ONLY FILE
R0	MODEL DELIVERY IS NOT AVAILABLE: INSUFFICIENT INFORMATION TO SCORE
X1	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: PROGRAM NOT DEFINED OR IN THE SYSTEM
X3	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: TOO MANY INQUIRIES ON FILE
X5	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: MODEL NEEDS INPUT FIELDS AND NONE WERE PROVIDED
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE: FILE CANNOT BE SCORED

## Comments on FICO® Score NextGen based on Equifax Data Models

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### Description

FICO® Score NextGen 2 based on Equifax Data is the second version of FICO® Score NextGen based on Equifax Data which is a generic risk model that predicts severe delinquencies within 24 months from scoring. FICO® Score NextGen 2 uses a new, innovative design blueprint to leverage Equifax's rich consumer credit information and Fair, Isaac's predictive technologies.

It is an alternative risk-scoring model to FICO® Score 9 based on Equifax Data that provides more refined risk assessment across the entire risk spectrum. Like FICO® Score 9, FICO® Score NextGen analyzes the information contained within the credit file, assesses the future risk of a consumer, and assigns a score based upon the risk level.

There are no new reason codes for FICO® Score NextGen 2 if upgrading from FICO® Score NextGen 1 based on Equifax Data. The key changes to FICO® Score NextGen 2 are to the minimum scoring criteria, inquiry treatment and developed on more current data. FICO® Score NextGen 2 can now provide scores for consumers with a minimum credit history of three months; previously the requirement was at least six months of credit history. Additionally, the previous minimum scoring criteria required that every consumer must have at least one undisputed trade line that has been updated in the last six months; this criteria has been relaxed to require one undisputed trade line that has been updated in the last twelve months. This new criteria allows for more automated decisioning; especially on consumers files that are thin and young.

Revised Inquiry Treatment - The de-duplication window has been lengthened from 14 to 45 days. Auto and mortgage inquiries are de-duplicated separately whenever possible to more accurately capture the credit-seeking behavior that each of these types of inquiries represents. All non-telephone utility inquiries are bypassed ensures that consumers are not "penalized" for seeking necessary services. Please note: The 30-day buffer period remains the same. The 30-day buffer ensures that all auto and mortgage related inquiries within the 30 days from the time of scoring are ignored in the score calculation. Following the 30-days, the inquiries will be treated by the updated de-duplication rule.

Each FICO Score NextGen 2 score will be accompanied by up to four score factor reasons reflecting the most significant reasons why the score is not higher.

FICO Score NextGen 2 scores range from 150 to 950. The higher the score, the lower the risk associated with that account. Available in Non-FACTA (NF) and FACTA (F) versions.

FICO Score NextGen 2 (F) provides a Yes code when the four key factors or reason codes that accompany the score do not include the key factor or reason code regarding the number of inquiries. A Yes value indicates, "Number of inquiries adversely affected the score but not significantly."

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Comments on FICO® Score NextGen based on Equifax Data Models

Technical Specifics

**Model Numbers:** FICO NextGn 2-EFX-NF: **02825**  
 FICO NextGn 2-EFX-F: **02906**  
 FICO NextGn 1-EFX-NF: **02531**  
 FICO NextGn 1-EFX-F: **02905**

**Score Values** - Scores range from 150 - 950

**Reason Codes** - [List of FICO® Score NextGen Reason Codes](#)

**Reject Codes** - [List of FICO® Score NextGen Reject Codes](#)

Note

Dodd-Frank and Risk-Based Pricing solutions are available with FICO® NextGen based on Equifax Data Scores. See the [Custom Model](#) section in this manual.

## FICO® Score NextGen based on Equifax Data Reason Codes

CODE	DESCRIPTION
A0	ACCOUNT PAYMENT HISTORY IS TOO NEW TO RATE
A1	ACCOUNTS LAST REPORTED IN DELINQUENT STATUS
A2	AMOUNT OF CREDIT AVAILABLE ON REVOLVING ACCOUNTS
A3	AMOUNT OWED ON ACCOUNTS IS TOO HIGH
A4	AMOUNT OWED ON BANK/NATIONAL REVOLVING ACCOUNTS
A5	AMOUNT OWED ON COLLECTIONS FILED
A6	AMOUNT OWED ON DELINQUENT ACCOUNTS
A7	AMOUNT OWED ON RECENTLY OPENED ACCOUNTS IS TOO HIGH
A8	AMOUNT OWED ON RECENTLY OPENED BANK/NATIONAL REVOLVING ACCOUNTS IS TOO HIGH
A9	AMOUNT OWED ON RECENTLY OPENED CONSUMER FINANCE COMPANY ACCOUNTS IS TOO HIGH
B0	AMOUNT OWED ON RECENTLY OPENED RETAIL ACCOUNTS IS TOO HIGH
B1	AMOUNT OWED ON RECENTLY OPENED REVOLVING ACCOUNTS IS TOO HIGH
B2	AMOUNT OWED ON RECENTLY OPENED SALES FINANCE COMPANY ACCOUNTS IS TOO HIGH
B3	AMOUNT OWED ON RETAIL ACCOUNTS
B4	AMOUNT OWED ON REVOLVING ACCOUNTS
B5	AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
B6	AMOUNT PAST DUE ON ACCOUNTS
D0	BANKRUPTCY FILING REPORTED
D1	DATE OF LAST INQUIRY TOO RECENT
D2	DELINQUENCY ON ACCOUNTS
D3	DELINQUENCY ON RECENTLY OPENED ACCOUNTS
D4	DEROGATORY PUBLIC RECORD OR COLLECTION FILED
D5	FREQUENCY OF DELINQUENCY
D6	LEVEL OF DELINQUENCY ON ACCOUNTS
D7	SERIOUS DELINQUENCY
D8	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
F0	INSUFFICIENT INSTALLMENT PAYMENT HISTORY
F1	LACK OF RECENTLY ESTABLISHED CREDIT ACCOUNTS
F2	LACK OF RECENTLY ESTABLISHED REVOLVING ACCOUNTS
F3	LACK OF RECENT AUTO FINANCE LOAN INFORMATION
F4	LACK OF RECENT AUTO LOAN INFORMATION
F5	LACK OF RECENT BANK/NATIONAL REVOLVING INFORMATION
F6	LACK OF RECENT CONSUMER FINANCE COMPANY ACCOUNT INFORMATION
F7	LACK OF RECENT INSTALLMENT LOAN INFORMATION
F8	LACK OF RECENT REPORTED MORTGAGE LOAN INFORMATION
F9	LACK OF RECENT NON-MORTGAGE INSTALLMENT LOAN INFORMATION

## FICO® Score NextGen based on Equifax Data Reason Codes

CODE	DESCRIPTION
G0	LACK OF RECENT RETAIL ACCOUNT INFORMATION
G1	LACK OF RECENT REVOLVING ACCOUNT INFORMATION
G2	NO MORTGAGE LOANS REPORTED
G3	NO RECENT BANK/NATIONAL REVOLVING BALANCES
G4	NO RECENT NON-MORTGAGE BALANCE INFORMATION
G5	NO RECENT RETAIL BALANCES
G6	NO RECENT REVOLVING BALANCES
J0	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
J1	LENGTH OF TIME AUTO ACCOUNTS HAVE BEEN ESTABLISHED
J2	LENGTH OF TIME BANK/NATIONAL REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
J3	LENGTH OF TIME CONSUMER FINANCE COMPANY LOANS HAVE BEEN ESTABLISHED
J4	LENGTH OF TIME INSTALLMENT LOANS BEEN ESTABLISHED
J5	LENGTH OF TIME REPORTED MORTGAGE ACCOUNTS HAVE BEEN ESTABLISHED
J6	LENGTH OF TIME OPEN INSTALLMENT LOANS HAVE BEEN ESTABLISHED
J7	LENGTH OF TIME RETAIL ACCOUNTS HAVE BEEN ESTABLISHED
J8	LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
J9	TIME SINCE ACCOUNT ACTIVITY IS TOO LONG
K0	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
K1	TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
K2	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
K3	TIME SINCE MOST RECENT AUTO ACCOUNT OPENING IS TOO SHORT
K4	TIME SINCE MOST RECENT BANK/NATIONAL ACCOUNT OPENING IS TOO SHORT
K5	TIME SINCE MOST RECENT CONSUMER FINANCE COMPANY ACCOUNT OPENING IS TOO SHORT
K6	TIME SINCE MOST RECENT INSTALLMENT LOAN ACCOUNT OPENING IS TOO SHORT
K7	TIME SINCE MOST RECENT RETAIL ACCOUNT ESTABLISHED
K8	TIME SINCE MOST RECENT REVOLVING ACCOUNT ESTABLISHED
K9	TIME SINCE MOST RECENT SALES FINANCE COMPANY ACCOUNT OPENING IS TOO SHORT
M0	NUMBER OF ACCOUNTS CURRENTLY IN DELINQUENT STATUS
M1	NUMBER OF ACCOUNTS WITH DELINQUENCY
M2	NUMBER OF ACCOUNTS WITH RECENT DELINQUENCY
M3	NUMBER OF ACTIVE BANK/NATIONAL REVOLVING ACCOUNTS
M4	NUMBER OF ACTIVE RETAIL ACCOUNTS
M5	NUMBER OF ADVERSE/DEROG PUBLIC RECORDS
M6	NUMBER OF BANK/NATIONAL REVOLVING ACCOUNTS WITH BALANCES
M7	NUMBER OF BANK/NATIONAL REVOLVING ACCOUNTS
M8	NUMBER OF BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS
M9	NUMBER OF COLLECTIONS FILED

## FICO® Score NextGen based on Equifax Data Reason Codes

CODE	DESCRIPTION
N0	NUMBER OF CONSUMER FINANCE COMPANY ACCOUNTS ESTABLISHED RELATIVE TO LENGTH OF CONSUMER FINANCE HISTORY
N1	NUMBER OF CONSUMER FINANCE COMPANY INQUIRIES
N2	NUMBER OF ESTABLISHED ACCOUNTS
N3	NUMBER OF OPEN INSTALLMENT LOANS
N4	NUMBER OF RECENTLY OPENED CONSUMER FINANCE COMPANY ACCOUNTS
N5	NUMBER OF RETAIL ACCOUNTS
N6	NUMBER OF RETAIL ACCOUNTS WITH BALANCES
N7	NUMBER OF REVOLVING ACCOUNTS
N8	NUMBER OF REVOLVING ACCOUNTS WITH BALANCES HIGHER THAN LIMITS
P0	PROPORTION OF BALANCE TO LIMIT ON AUTO ACCOUNTS IS TOO HIGH
P1	PROPORTION OF BALANCE TO LIMIT ON DELINQUENT ACCOUNTS IS TOO HIGH
P2	PROPORTION OF BALANCE TO LIMIT ON CONSUMER FINANCE COMPANY ACCOUNTS IS TOO HIGH
P3	PROPORTION OF BALANCE TO LIMIT ON RETAIL ACCOUNTS IS TOO HIGH
P5	PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH
P6	PROPORTION OF BALANCES TO CREDIT LIMITS ON REVOLVING ACCOUNTS IS TOO HIGH
P7	PROPORTION OF BALANCE TO LIMIT ON SALES FINANCE COMPANY ACCOUNTS IS TOO HIGH
P8	PROPORTION OF BALANCES TO LOAN AMOUNTS ON MORTGAGE LOANS IS TOO HIGH
P9	PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
Q0	PROPORTION OF REVOLVING BALANCES TO TOTAL BALANCES IS TOO HIGH
Q1	PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING ACCOUNTS IS TOO HIGH
R0	TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
R1	TOO FEW ACCOUNTS WITH BALANCES
R2	TOO FEW ACCOUNTS WITH RECENT PAYMENT INFORMATION
R3	TOO FEW ACTIVE ACCOUNTS
R4	TOO FEW BANK/NATIONAL REVOLVING ACCOUNTS
R5	TOO FEW BANK/NATIONAL REVOLVING ACCOUNTS WITH RECENT PAYMENT INFORMATION
R6	TOO FEW CONSUMER FINANCE COMPANY ACCOUNTS WITH RECENT PAYMENT INFORMATION
R7	TOO FEW INSTALLMENT ACCOUNTS
R8	TOO FEW RETAIL ACCOUNTS
R9	TOO FEW RETAIL ACCOUNTS WITH RECENT PAYMENT INFORMATION

## FICO® Score NextGen based on Equifax Data Reason Codes

CODE	DESCRIPTION
S0	TOO FEW REVOLVING ACCOUNTS
S1	TOO FEW REVOLVING ACCOUNTS WITH RECENT PAYMENT INFORMATION
S2	TOO FEW SALES FINANCE COMPANY ACCOUNTS WITH RECENT PAYMENT INFORMATION
T0	TOO MANY ACCOUNTS RECENTLY OPENED
T1	TOO MANY ACCOUNTS WITH BALANCES
T2	TOO MANY BANK/NATIONAL REVOLVING ACCOUNTS
T3	TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
T4	TOO MANY INSTALLMENT ACCOUNTS
T5	TOO MANY INQUIRIES LAST 12 MONTHS
T6	TOO MANY RECENTLY ACTIVE ACCOUNTS
T7	TOO MANY RECENTLY ACTIVE AUTO ACCOUNTS
T8	TOO MANY RECENTLY ACTIVE BANK/NATIONAL REVOLVING ACCOUNTS
T9	TOO MANY RECENTLY ACTIVE CONSUMER FINANCE COMPANY ACCOUNTS
U0	TOO MANY RECENTLY ACTIVE INSTALLMENT LOAN ACCOUNTS
U1	TOO MANY RECENTLY ACTIVE RETAIL ACCOUNTS
U2	TOO MANY RECENTLY ACTIVE SALES FINANCE COMPANY ACCOUNTS
U4	TOO MANY RECENTLY OPENED ACCOUNTS WITH BALANCES
U5	TOO MANY RECENTLY OPENED BANK/NATIONAL REVOLVING ACCOUNTS
U6	TOO MANY RECENTLY OPENED CONSUMER FINANCE COMPANY ACCOUNTS
U7	TOO MANY RECENTLY OPENED INSTALLMENT ACCOUNTS
U8	TOO MANY RECENTLY OPENED RETAIL ACCOUNTS WITH BALANCES
U9	TOO MANY RECENTLY OPENED REVOLVING ACCOUNTS
V0	TOO MANY RECENTLY OPENED REVOLVING ACCOUNTS WITH BALANCES
V1	TOO MANY RECENTLY OPENED SALES FINANCE COMPANY ACCOUNTS
V2	TOO MANY RETAIL ACCOUNTS
V3	TOO MANY REVOLVING ACCOUNTS
V4	TOO MANY RECENTLY OPENED BANK/NATIONAL REVOLVING ACCOUNTS WITH BALANCES
X0	PAYMENTS DUE ON ACCOUNTS

## FICO® Score NextGen based on Equifax Data Reject Codes

CODE	NARRATIVE
P1	**SUBJECT DECEASED
P2	**NO QUALIFYING TRADES
P3	**INSUFFICIENT OR UNKNOWN TRADELINE HISTORY
P4	**NO RECENTLY REPORTED TRADELINES
P5	**NO RECENT TRADES W/O DATA SUPPRESSION OR DISPUTED INFO
P6	**UNABLE TO SCORE
X7	MODEL DELIVERY IS TEMPORARILY UNAVAILABLE

## Comments on the Equifax Risk Score 3.0

Description	<p>Equifax Risk Score<sup>SM</sup> 3.0 is a general-purpose risk model that predicts the likelihood of a consumer becoming seriously delinquent (90+ days past due). By identifying and rank ordering individuals based on their likelihood to go seriously delinquent, lenders can make acquisition and account management decisions that allow them to reduce losses, increase approval rates, and generate more profitable accounts. <b>Note: Requires FCRA permissible purpose.</b></p>
Technical Specifics	<p><b>Model Numbers - Odds Scale – 02874</b>  <b>- Probability Scale – 02875</b></p> <p><b>Score Range/Indicators:</b>   <b>Odds Scale:</b> range of 280-850, double odds every 33 points, even odds of going severely delinquent (1:1) at 590.</p> <p>  <b>Probability Scale:</b> range of 1-999, e.g., (a score of 900 equates to a 10% probability of going severely delinquent); the lower the score, the greater the likelihood of becoming severely delinquent.</p> <p><b>Performance Definition:</b> Negative performance (severe delinquency) = 90+ days past due delinquency or collections, charge-off, repossession, foreclosure or bankruptcy during the 24-month performance window</p> <p><b>Reason Codes –</b> <a href="#">List of Equifax Risk Score 3.0 Reason Codes</a></p> <p><b>Reject Codes –</b> <a href="#">List of Equifax Risk Score 3.0 Reject Codes</a></p>
General Information	<ul style="list-style-type: none"> <li>➤ Equifax Risk Score 3.0 is an optional product offered by Equifax and requires your customer number to be activated by your sales representative.</li> <li>➤ Equifax Risk Score 3.0 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.</li> <li>➤ Equifax Risk Score 3.0 can return a Score and up to 4 Reason Codes (numeric, including blanks) or a Reject Code in the Model (MM/05) segment.</li> <li>➤ Equifax Risk Score 3.0 can return an optional 5<sup>th</sup> Reason Code: “Y - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top 4 reasons.</li> </ul>

## List of Equifax Risk Score 3.0 Reason Codes

CODE	DESCRIPTION
03	Percent of Bankcard Balance Past Due
12	Percent of Installment Balance Outstanding
19	Percent of Open Revolving Trades
20	Percent of Open Trades
25	Percent of Revolving Trades 90+ Days Delinquent
26	Percent of Revolving Trades Opened Recently
30	Percent of Trades 120+ Days Delinquent
31	Percent of Trades 60+ Days Delinquent
32	Percent of Trades 90+ Days Delinquent
35	Percent of Trades Department Store
36	Percent of Trades Installment
37	Percent of Trades Opened Recently
38	Percent of Trades Retail
39	Percent of Trades Revolving
40	Percent of Trades Satisfactory
41	Percent of Trades with Major Derogatory Event
42	120-180 or More Days Delinquency Occurrences
44	120-180 or More Days Delinquency Occurrences on Department Store Trades
45	120-180 or More Days Delinquency Occurrences on Installment Trades
48	30 Days Delinquency Occurrences
51	30 Days Delinquency Occurrences on Installment Trades
53	30 Days Delinquency Occurrences on Revolving Trades
54	60 Days Delinquency Occurrences
59	60 Days Delinquency Occurrences on Revolving Trades
60	90 Days Delinquency Occurrences
68	Age of Bankcard Trades
69	Age of Department Store Trades
71	Age of Installment Trades
73	Age of Mortgage Trades
74	Age of Retail Trades
76	Age of Revolving Trades
79	Age of Trade Activity
80	Age of Trades
83	Bankcard High Credit
84	Bankcard Utilization
88	Mortgage High Credit
94	Number of Auto Finance Trades with Balance Outstanding
103	Number of Bankcard Trades 90+ Days Delinquent
107	Number of Bankcard Trades with High Utilization
109	Number of Collections

## List of Equifax Risk Score 3.0 Reason Codes

CODE	DESCRIPTION
120	Number of Department Store Trades with Balance
123	Number of Inquiries
124	Number of Installment Trades
126	Number of Installment Trades 120-180 or More Days Delinquent
129	Number of Installment Trades 60+ Days Delinquent
133	Number of Installment Trades Opened Recently
135	Number of Installment Trades with High Balance Outstanding
136	Number of Installment Trades with Major Derogatory Event
139	Number of Open Auto Finance Trades
140	Number of Open Bankcard Trades
141	Number of Open Credit Union Trades
142	Number of Open Department Store Trades
144	Number of Open Mortgage Trades
145	Number of Open Personal Finance Trades
146	Number of Open Retail Trades
148	Number of Open Sales Finance Trades
154	Number of Recent Inquiries
164	Number of Retail Trades with High Utilization
166	Number of Revolving Trades
173	Number of Revolving Trades 90+ Days Delinquent
174	Number of Revolving Trades Less Than 59 Days Delinquent
175	Number of Revolving Trades Opened Recently
178	Number of Revolving Trades with High Utilization
185	Number of Satisfactory Bankcard Trades
190	Number of Satisfactory Trades
191	Number of Trades
193	Number of Trades 120-180 or More Days Delinquent
194	Number of Trades 30 Days Delinquent
195	Number of Trades 60 Days Delinquent
197	Number of Trades 90 Days Delinquent
199	Number of Trades Opened Recently
200	Number of Trades Past Due
202	Number of Trades with Major Derogatory Event
205	Revolving High Credit
206	Revolving Utilization
209	Total Amount Past Due for Installment Trades
211	Total Amount Past Due for Revolving Trades
212	Total Amount Past Due for Trades
214	Total Balance on Bankcard Trades
215	Total Balance on Credit Union Trades
216	Total Balance on Department Store Trades

## List of Equifax Risk Score 3.0 Reason Codes

CODE	DESCRIPTION
217	Total Balance on Installment Trades
219	Total Balance on Personal Finance Trades
220	Total Balance on Retail Trades
221	Total Balance on Revolving Trades
222	Total Balance on Sales Finance Trades
223	Total Balance on Trades
224	Total Collection Amount
226	Worst Rating for Mortgage Trades
290	Insufficient information on or lack of bankcard trades
291	Insufficient information on or lack of credit union trades
292	Insufficient information on or lack of department store trades
293	Insufficient information on or lack of installment trades
294	Insufficient information on or lack of mortgage trades
295	Insufficient information on or lack of personal finance trades
296	Insufficient information on or lack of retail trades
297	Insufficient information on or lack of revolving trades
298	Insufficient information on or lack of sales finance trades
299	Insufficient information on or lack of trades
301	30 Days or Worse Delinquency Occurrences
302	Number of Trades 30 Days or Worse Delinquent
303	Number of Trades 30 Days or Worse Delinquent or with Major Derogatory Event
304	30 Days or Worse Delinquency Occurrences on Installment Trades
305	60 Days or Worse Delinquency Occurrences on Revolving Trades

## List of Equifax Risk Score 3.0 Reject Codes

REJECT CODE	DESCRIPTION
B0	Model Delivery is Not Available: Insufficient Information to Score
L0	Model Delivery is Not Available: Subject Deceased
X7	Model Delivery is Temporarily Unavailable
A1	Model Delivery is Not Available: File Under Review
F1	Model Delivery is Not Available: No Qualifying Accounts Present

## Comments on the Equifax True In-Market Propensity Models

Description	<p>True In-Market Propensity™ Scores, or TIP Scores, are a unique set of scores that identify a consumer's propensity to open a new auto or bankcard tradeline in the near future – performance periods vary by industry. TIP Scores are based upon a consumer's credit file information to calculate a 1-990 value demonstrating "how" in-market each consumer is.</p> <p>Equifax TIP Score use can optimize point-of-sale offers. Lenders can cross-sell/up-sell current portfolios by identifying credit-qualified consumers with a higher propensity to open, and thus only make offers to those consumers who are more likely to accept the offer.</p> <ul style="list-style-type: none"> <li>▪ Mortgage TIP Score: predicts a consumer's likelihood to open a new mortgage tradeline</li> <li>▪ Home Equity TIP Score: predicts a consumer's likelihood to open a new home equity tradeline</li> <li>▪ Auto TIP Score: predicts a consumer's likelihood to open a new auto tradeline</li> <li>▪ Bankcard TIP Scores: <ul style="list-style-type: none"> <li>➤ Bankcard TIP Score – Open: Predicts propensity to open within two to four months</li> <li>➤ Bankcard TIP Score – Multiple: Predicts the propensity to open multiple bankcard tradelines in the next two to four months</li> <li>➤ Bankcard TIP Score – Performance: Combination of Open, Multiple and Vantage Score to predict a consumer's propensity to open and how the tradeline will likely perform</li> </ul> </li> </ul>												
Technical Specifics	<p><b>Model Numbers:</b></p> <table border="0"> <tr><td>Auto TIP Score</td><td>05092</td></tr> <tr><td>Bankcard TIP Score – Open</td><td>05093</td></tr> <tr><td>Bankcard TIP Score – Multiple</td><td>05094</td></tr> <tr><td>Bankcard TIP Score – Performance</td><td>05100</td></tr> <tr><td>Mortgage TIP Score</td><td>05119</td></tr> <tr><td>Home Equity TIP Score</td><td>05120</td></tr> </table> <p><b>Score Values</b> - Scores range from 1 – 990 (1 = lowest propensity to open; 990 = highest propensity to open)</p> <p><b><i>TIP Scores cannot be used for adverse action – no reason codes will be returned with TIP Scores</i></b></p> <p><b>Reject Codes:</b></p> <ul style="list-style-type: none"> <li>B0 = Subject Deceased</li> <li>L1 = Subject is a Fraud Victim</li> <li>L2 = At Least one Required Score is missing</li> <li>L3 = File contains only a Public Record segment and no other segments</li> <li>X7 = Model Delivery is Temporarily Unavailable</li> </ul>	Auto TIP Score	05092	Bankcard TIP Score – Open	05093	Bankcard TIP Score – Multiple	05094	Bankcard TIP Score – Performance	05100	Mortgage TIP Score	05119	Home Equity TIP Score	05120
Auto TIP Score	05092												
Bankcard TIP Score – Open	05093												
Bankcard TIP Score – Multiple	05094												
Bankcard TIP Score – Performance	05100												
Mortgage TIP Score	05119												
Home Equity TIP Score	05120												

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## Comments on Equifax VantageScore 4.0 Models

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### Introduction

VantageScore<sup>SM</sup> is an empirically-driven and statistically-sound risk prediction model that enables lenders to rank consumers by their potential risk for default, 90 or more days past due. The impetus for the updated model came from opportunities to enhance predictive performance through the credit bureau trended data solutions, utilizing machine learning techniques for attribute design to model the universe expansion population and to align with the reduction in public record information available in consumer credit files. The net result is a powerful tool poised to drive revenue by enhancing credit risk decision making through unparalleled levels of model performance and consistency. The credit information uses more granular data over prior VantageScore models, including public record information, collection and tradeline data, plus inquiries to achieve more accuracy.

#### **VantageScore 4.0 Key Benefits:**

- Significant performance lift, most especially in mortgage and bankcard originations.
- Optimized to account for reduced presence of derogatory public record information
- Scores 30-35 million more consumers than conventional credit scoring models
- Retains features and strengths of prior VantageScore models
  - Developed in order to more easily facilitate lender implementation.
  - There are 81 adverse action reason code statements written in “plain English” to facilitate greater consumer understanding.
- Generates more consistent scores across the three national credit reporting companies, (Equifax, Experian and TransUnion), allowing lenders to have confidence in default probabilities regardless of which credit reporting company pulls the score.
- The VantageScore 4.0 development sample used 45 million anonymous consumer credit files from the 2014-2016 timeframe. Built with seven consumer scorecards, including a scorecard for those with no updates to their credit file in the last six months, and a scorecard for consumer with no useable trades but who have public records and unpaid collections.
- Leverages tri-CRC leveled trended data attributes to capture consumer trajectories on balances, utilization and payments across major industries, resulting in substantial predictive performance in account management and prime and super prime credit tiers.

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## Comments on Equifax VantageScore 4.0 Models (continued)

## Technical Specifics

**Model Numbers:** **05402** V4.0 **Adverse Action Codes** - English Version  
**05483** V4.0 **Positive Reason Codes** - English Version  
**05403** V4.0 **Adverse Action Codes** - Spanish Version for Print Image and ACROFILE PLUS outputs  
**05484** V4.0 **Positive Reason Codes** - Spanish Version for Print Image and ACROFILE PLUS outputs

**Score Scale:** 300-850; the higher the score, the lower the risk.

**Score Interpretation:** Enables lenders to rank consumers by their potential risk for default, 90 or more days past due.

**Adverse Action/Reason Codes:**

- [List of Equifax VantageScore 4.0 Model Adverse Action Codes \(English\)](#)
- [List of Equifax VantageScore 4.0 Model Adverse Action Codes \(Spanish\)](#)
- [List of Equifax VantageScore 4.0 Model Positive Reason Codes \(English\)](#)
- [List of Equifax VantageScore 4.0 Model Positive Reason Codes \(Spanish\)](#)

**Reject Codes:** [List of Equifax VantageScore 4.0 Reject Codes](#)

**Exclusion Scores:** (returned in the Numeric Score field)

EXCLUSION SCORE	REASON
001	Deceased
004	No Information on Credit Report

**Model ID field houses segment indicator:**

ID FIELD CODE	DESCRIPTION
1	UNIVERSE EXPANSION – NO SCORABLE TRADE
2	UNIVERSE EXPANSION – DORMANT TRADES
3	THIN AND YOUNG FILE
4	THICK FILE – HIGHEST RISK
5	THICK FILE – HIGHER RISK
6	THICK FILE – LOWER RISK
7	THICK FILE – LOWEST RISK

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Comments on Equifax VantageScore 4.0 Models (continued)

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|----------------------|---|
| Specific Information | <ul style="list-style-type: none"> <li>▪ Equifax VantageScore is an optional service offered by Equifax and requires your customer number to be activated by your sales representative.</li> <li>▪ 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.</li> <li>▪ 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.</li> <li>▪ Model users requesting output product <a href="#">Full-File Fixed</a> or <a href="#">Full-File Fixed Human/Machine Readable</a> will receive the Model segment(s) (MM) as segment 35. For those requesting <a href="#">ACROFILE PLUS</a> output will receive the model segment(s) as segment 05.</li> <li>▪ 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.</li> <li>▪ Equifax VantageScore can return a score and up to four Adverse Action (numeric, including blanks) or Positive Reason Codes (alpha/numeric, including blanks), a fifth FACTA reason code, an Exclusion Score (returned in the numeric score field) or a Reject Code. Customers will need to code for both the positive and negative adverse action codes. The higher the score, the better propensity to receive Positive Reason Codes. The lower the score the better propensity to receive Adverse Action (negative) Reason Codes.</li> </ul> |
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Note	<p>Dodd-Frank and Risk-Based Pricing Solutions are available with VantageScore. See Comments on Equifax Risk-Based Pricing Solutions and Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the Custom Model section of the <i>Equifax System-to-System Model Manual</i> or in the Equifax System-to-System TotalView, 6.0 or 5.0 Manual.</p>
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Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.equifax.com/tcs/">www.equifax.com/tcs/</a>.</p> <p>For detailed information on system-to-system sign-on, inquiry, various output product layouts and error messages, refer to the Equifax System-to-System TotalView, Version 5.0 or 6.0 programming guide.</p>
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## List of VantageScore 4.0 Model Adverse Action Codes (English Version)

Description                      The VantageScore 4.0 (English Version) model number is **05402** and may return the following Adverse Action (Negative) Codes.

REASON CODE	STATEMENT
03	Average time since accounts opened is too recent
04	Balances on accts too high compared to credit limits and loan amounts
05	Too many recent delinquencies
06	Too many accounts recently opened
07	Too many delinquent or derogatory accounts
08	Too few accounts recently paid as agreed
09	Delinquent or derogatory account
10	Too few accounts paid as agreed
11	Oldest account was opened too recently
12	Delinquent or derogatory status on accounts is too recent
13	Balances on delinquent or derogatory accounts are too high
14	Too high proportion of accounts recently opened
15	Lack of recently reported accounts
16	Total of credit limits and loan amounts is too low
17	No open accounts in your credit file
18	Lack of account information
20	Delinquent or derogatory bankcard
21	Too many bankcards with a high balance
22	Too few bankcards with high credit limit
23	Too high proportion of bankcards recently opened
24	Too many bankcards with high balance compared to credit limit
25	Too high proportion of balances from bankcards
26	Balances on bankcards are too high
27	Delinquent or derogatory status on revolving accounts is too recent
28	Average credit limit on open bankcards is too low
29	Balances on bankcards are too high compared with credit limits
30	Too few open revolving accounts
31	Not enough available credit on revolving accounts
32	Oldest bankcard was opened too recently
33	Not enough balance paid down over time on bankcards
34	Most recently opened revolving account is too new
35	Lack of revolving account information
36	Lack of recently reported revolving accounts
37	No open bankcards in your credit file
38	Lack of bankcard account information
39	Balances on delinquent or derogatory bankcards are too high
40	Too many delinquent or derogatory revolving accounts

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## List of VantageScore 4.0 Model Adverse Action Codes (continued)

REASON CODE	STATEMENT
41	Average time since revolving accounts opened is too recent
42	Total credit limits on open revolving accounts are too low
43	Too many revolving accounts with high balance compared to credit limit
44	Balances on revolving accts are too high compared with credit limits
45	Not enough balance paid down over time on retail accounts
46	Oldest revolving account was opened too recently
47	No open retail accounts in your credit file
48	Lack of retail account information
49	Not enough balance paid down over time on revolving accounts
50	Balances on personal installment accts too high compared to loan amts
51	Too few installment accounts recently paid as agreed
52	Delinquent or derogatory installment account
53	Not enough balance paid down over time on installment accounts
54	Delinquent or derogatory status on installment accounts is too recent
55	Lack of recently reported auto accounts
56	Lack of recently reported installment accounts
57	No open installment accounts in your credit file
58	Lack of installment account information
59	Balances on retail cards are too high compared with credit limits
60	Total delinquent or derogatory balances on real estate loans too high
61	No open first mortgage accounts in your credit file
62	Lack of first mortgage account information
63	Delinquent or derogatory real estate secured loan
64	Not enough balance paid down over time on real estate secured loans
65	Oldest real estate secured loan was opened too recently
66	Delinquent or derogatory status on real estate loans is too recent
67	No open real estate secured loans in your credit file
68	Lack of real estate secured loan information
69	Too high proportion of balances from loans not secured by real estate
70	Too high proportion of auto accounts are delinquent or derogatory
71	Not enough balance paid down over time on auto accounts
72	Too few auto accounts paid as agreed
73	Delinquent or derogatory auto account
74	Balances on auto accounts are too high compared with loan amounts
75	Payments on auto accounts less than scheduled amount
76	Delinquent or derogatory status on auto accounts is too recent
77	No open auto accounts in your credit file
78	Lack of auto account information
80	Delinquent or derogatory student loan
81	Not enough balance paid down over time on student loans
82	Lack of recently reported student loans
84	Number of inquiries was a factor in determining the score
85	Too many inquiries

(Continued)

## List of VantageScore 4.0 Model Adverse Action Codes (continued)

REASON CODE	STATEMENT
86	Derogatory public records
87	Unpaid collections
88	Bankruptcy
90	No open revolving accounts in your credit file
91	Balances on delinquent or derogatory revolving accounts are too high
92	Delinquent or derogatory first mortgage
93	Not enough balance paid down over time on first mortgage accounts
96	Too few open accounts
97	Too few accounts

## List of VantageScore 4.0 Model Adverse Action Codes (Spanish Version)

Description      The VantageScore 4.0 (Spanish Version) model number is **05403**. Below are the Spanish version Adverse Action (Negative) Codes that may be returned for **Print Image** and **ACROFILE PLUS** outputs.

REASON CODE	STATEMENT
03	El tiempo promedio desde la apertura de cuentas es muy reciente
04	Salos de ctas altos en relación a límites de cred y montos de préstamo
05	Demasiados atrasos recientes
06	Demasiadas cuentas abiertas recientemente
07	Demasiadas cuentas con mora o informes negativos
08	Muy pocas cuentas pagadas según lo acordado
09	Cuenta con mora o con informe negativo
10	Muy pocas cuentas pagadas según lo acordado
11	La cuenta más antigua fue abierta muy recientemente
12	El último estado de morosidad o con informe negativo es muy reciente
13	Los saldos de cuentas con mora o informe negativo son muy altos
14	Porporción muy alta de cuentas abiertas recientemente
15	No hay cuentas reportadas recientemente
16	El total de límites de crédito y montos de préstamos es muy bajo
17	No hay cuentas abiertas en su historial crediticio
18	Falta información de cuentas
20	Tarjeta bancaria con mora o informe negativo
21	Demasiadas tarjetas con saldos altos
22	Muy pocas tarjetas con límite de crédito alto
23	Proporción muy alta de tarjetas abiertas recientemente
24	Demasiadas tarjetas con saldo alto en relación al límite de crédito
25	Proporción muy alta de saldos de tarjetas
26	Saldos de tarjetas muy altos
27	Morosidad o informe negativo en ctas rotativas es muy reciente
28	El promedio de límites de crédito de las tarjetas abiertas es muy bajo
29	Saldos de tarjetas son muy altos en relación a los límites de crédito
30	Muy pocas cuentas rotativas abiertas
31	No hay suficiente crédito disponible en las cuentas rotativas
32	La tarjeta bancaria más antigua fue abierta muy recientemente
33	No hay suficiente saldo pagado en las tarjetas bancarias
34	La cuenta rotativa abierta más recientemente es muy nueva
35	Falta información de cuentas rotativas
36	Falta información de cuentas reportadas recientemente
37	No hay tarjetas bancarias abiertas en su historial crediticio
38	Falta información de cuentas de tarjetas bancarias
39	Saldos de tarjetas con mora o informe negativo son muy altos
40	Demasiadas cuentas rotativas con mora o informes negativos

(Continued)

## List of VantageScore 4.0 Model Adverse Action Codes (Spanish Version) (continued)

REASON CODE	STATEMENT
41	El tiempo promedio de apertura de cuentas rotativas es muy reciente
42	Total de límites de crédito de ctas rotativas abiertas es muy bajo
43	Demasiadas ctas rotativas con saldo alto en relación a límite de crédito
44	SalDOS de ctas rotativas muy altos en relación al límite de drédio
45	No hay suficiente saldo pagado en las cuentas de comercios
46	La cuenta rotativa más antigua fue abierta muy recientemente
47	No hay cuentas de comercios abiertas en su historial crediticio
48	Falta información de cuentas de comercios
49	No hay suficiente saldo pagado en las cuentas rotativas
50	SalDOS de préstamos pers a plazos muy altos en rel a monto de préstamos
51	Muy pocas cuentas a plazos pagadas según lo acordado
52	Cuentas a plazos con mora o con registros negativos
53	No hay suficiente saldo pagado en cuentas a plazos
54	Último estado con mora o informe negativo en ctas a plazos muy reciente
55	Falta información de cuentas automotrices reportadas recientemente
56	Falta información de cuentas a plazos reportadas recientemente
57	No hay cuentas a plazos abiertas en su historial crediticio
58	Falta información de cuentas a plazos
59	SalDOS de tarj de comercios muy altos en relación al límite de crédito
60	Saldo total con mora o informe negativo en préstamos inmob muy alto
61	No hay primera hipoteca abierta en su historia crediticio
62	Falta información de cuentas de primera hipoteca
63	Préstamos con garantía inmobiliaria con mora o informes negativos
64	No hay suficiente saldo pagado en préstamos con garantía inmobiliaria
65	Préstamo más antigua con garantía inmobiliaria fue abierta recientemente
66	Mora o informe negativo en ctas inmobiliarias muy reciente
67	No hay préstamos con garantía inmobiliaria en su historial crediticio
68	Falta información de cuentas de préstamos con garantía inmobiliaria
69	Proporción muy alta de salDOS de préstamos sin garantía inmobiliaria
70	Proporción muy alta de ctas automotrices con mora o informe negativo
71	Saldo pagado hasta la fecha en cuenta automotriz es insuficiente
72	Muy pocas cuentas automotrices pagadas según lo acordado
73	Cuenta automotriz con mora o informe negativo
74	SalDOS de ctas automotrices muy altos en relación al monto del préstamo
75	Pagos en cuentas automotrices menores a lo acordado
76	Última mora o informe negativo en cuentas automotrices muy reciente
77	No hay cuentas automotrices abiertas en su historial crediticio
78	Falta información de cuentas automotrices
80	Préstamo estudiantil con mora o informe negativo
81	No hay saldo suficiente pagado en préstamos estudiantiles
82	Falta información de préstamos estudiantiles reportados recientemente
84	El número de consultas fue un factor para determinar la puntuación
85	Demasiadas consultas

(Continued)

## List of VantageScore 4.0 Model Adverse Action Codes (Spanish Version) (continued)

REASON CODE	STATEMENT
86	Registros públicos con informe negativo
87	Cobros sin pagar
88	Bancarrota
90	No hay cuentas rotativas abiertas en su historial crediticio
91	Saldos de ctas rotativas con mora o informe negativo son muy altos
92	Primera hipoteca con mora o informe negativo
93	No hay saldo suficiente pagado en las cuentas de primera hipoteca
96	Muy pocas cuentas abiertas
97	Muy pocas cuentas

## List of VantageScore 4.0 Model Positive Reason Codes (English Version)

Description                      The VantageScore 4.0 (English Version) model number is **05483** and may return the following (**Positive**) Reason Codes.

REASON CODE	STATEMENT
P03	Average time since accounts opened is not too recent
P04	Balances on accts are low compared to credit limits and loan amounts
P05	Few or no recent delinquencies
P06	Few or no accounts recently opened
P07	Few or no accounts delinquent or derogatory
P08	One or more accounts recently paid as agreed
P09	No delinquent or derogatory account
P10	One or more accounts paid as agreed
P11	Oldest account was not opened too recently
P12	Delinquent or derogatory status on accounts is not too recent
P13	Balances on delinquent or derogatory accounts are not too high
P14	Proportion of accounts recently opened not too high
P15	Lack of recently reported accounts
P16	Total of credit limits and loan amounts is high
P17	No open accounts in your credit file
P18	Lack of account information
P19	Enough real estate secured loans
P20	No delinquent or derogatory bankcard
P21	Few or no bankcards with a high balance
P22	One or more bankcards with high credit limit
P23	Proportion of bankcards recently opened not too high
P24	Few or no bankcards with high balance compared to credit limit
P25	Proportion of balances from bankcards not too high
P26	Balances on bankcards are not too high
P27	Delinquent or derogatory status on revolving accts is not too recent
P28	Average credit limit on open bankcards is high
P29	Balances on bankcards are not too high compared with credit limits
P30	Enough open revolving accounts
P31	Available credit on open revolving accounts is high
P32	Oldest bankcard was not opened too recently
P33	Balance paid down over time on bankcards is high
P34	Most recently opened revolving account is not too new
P35	Lack of revolving account information
P36	Lack of recently reported revolving accounts
P37	No open bankcards in your credit file
P38	Lack of bankcard account information
P39	Balances on delinquent or derogatory bankcards are not too high
P40	Few or no revolving accounts delinquent or derogatory

(Continued)

## List of VantageScore 4.0 Model Positive Reason Codes (English Version) (continued)

REASON CODE	STATEMENT
P41	Average time since revolving accounts opened is not too recent
P42	Total credit limits on open revolving accounts are high
P43	Few or no revolving accts with high balance compared to credit limit
P44	Balances on revolving accts are not too high compared to credit limits
P45	Balance paid down over time on retail accounts is high
P46	Oldest revolving account was not opened too recently
P47	No open retail accounts in your credit file
P48	Lack of retail account information
P49	Balance paid down over time on revolving accounts is high
P50	Balances on personal installment not too high compared to loan amounts
P51	One or more installment accounts recently paid as agreed
P52	No delinquent or derogatory installment account
P53	Balance paid down over time on installment accounts is high
P54	Delinquent or derogatory status on installment accts is not too recent
P55	Lack of recently reported auto accounts
P56	Lack of recently reported installment accounts
P57	No open installment accounts in your credit file
P58	Lack of installment account information
P59	Balances on retail cards are not too high compared with credit limits
P60	Delinquent or derogatory balances on real estate loans not too high
P61	No open first mortgage accounts in your credit file
P62	Lack of first mortgage account information
P63	No delinquent or derogatory real estate secured loan
P64	Balance paid down over time on real estate secured loans is high
P65	Oldest real estate secured loan was not opened too recently
P66	Delinquent or derogatory status on real estate loans is not too recent
P68	Lack of real estate secured loan information
P69	Proportion of balances on loans not secured by real estate is not high
P70	Proportion of delinquent or derogatory auto accounts is not too high
P71	Balance paid down over time on auto accounts is high
P72	One or more auto accounts were paid as agreed
P73	No delinquent or derogatory auto account
P74	Balances on auto accounts are not too high compared with loan amounts
P75	Few or no payments on auto accounts less than scheduled amount
P76	Delinquent or derogatory status on auto accounts is not too recent
P77	No open auto accounts in your credit file
P78	Lack of auto account information
P79	Few or no installment or auto accounts recently opened
P80	No delinquent or derogatory student loan
P81	Balance paid down over time on student loans is high
P82	Lack of recently reported student loans
P83	Lack of student loan information
P85	Few or no inquiries

(Continued)

## List of VantageScore 4.0 Model Positive Reason Codes (English Version) (continued)

REASON CODE	STATEMENT
P86	Few or no derogatory public records
P87	Few or no unpaid collections
P88	No bankruptcy
P89	No open student loans in your credit file
P90	No open revolving accounts in your credit file
P91	Balances on delinquent or derogatory revolving accts are not too high
P92	No delinquent or derogatory first mortgage
P93	Balance paid down over time on first mortgage accounts is high
P94	No delinquent or derogatory revolving account
P95	Few or no bankcard or revolving accounts recently opened
P96	Enough open credit accounts
P97	Enough credit accounts

## List of VantageScore 4.0 Model Positive Reason Codes (Spanish Version)

Description                      The VantageScore 3.0 (Spanish Version) model number is **05484**. Below are the Spanish version (**Positive**) Reason Codes that may be returned for **Print Image** and **ACROFILE PLUS** outputs.

REASON CODE	STATEMENT
P03	El tiempo promedio desde la apertura de cuentas no es muy reciente.
P04	SalDOS de cuentas por debajo de límites de crédito y montos de préstamos
P05	Ninguna o pocas cuentas con atrasos recientes
P06	Ninguna o pocas cuentas abiertas recientemente
P07	Ninguna o pocas cuentas con atrasos informes negativos
P08	Una o más cuentas pagadas recientemente según lo acordado
P09	No hay cuentas con mora o informes negativos
P10	Una o más cuentas pagadas según lo acordado
P11	La cuenta más antigua no fue abierta recientemente
P12	Último informe negativo o de morosidad en cuentas no es muy reciente
P13	Los saldos de cuentas con mora informe negativo no son muy altos
P14	Proporción no muy alta de cuentas abiertas recientemente
P15	Faltan cuentas reportadas recientemente
P16	El total de límites de crédito y montos de préstamos es alto
P17	No hay cuentas abiertas en su historial crediticio
P18	Falta información de cuentas
P19	Suficientes préstamos con garantía inmobiliaria
P20	No hay tarjetas bancarias con mora o informes negativos
P21	Pocas o ninguna tarjeta con saldo alto
P22	Una o más tarjetas con límite de crédito alto
P23	Proporción no muy alta de tarjetas abiertas recientemente
P24	Pocas o ninguna tarjeta con saldo alto con relación al límite de crédito
P25	Proporción no muy alta de saldos de tarjetas
P26	Los saldos de las tarjetas no son muy altos
P27	Último informe negativo o de mora en ctas rotativas no es muy reciente
P28	El promedio de límite de crédito en tarjetas bancarias abiertas es alto
P29	SalDOS de las tarjetas no son muy altos en relación al límite de crédito
P30	Suficientes cuentas rotativas abiertas
P31	El crédito disponible en las cuentas rotativas abiertas es alto
P32	La tarjeta bancaria más antigua no fue abierta muy recientemente
P33	El saldo pagado a las tarjetas es alto
P34	La cuenta rotativa más reciente no es muy nueva
P35	Falta información de cuentas rotativas
P36	Faltan cuentas rotativas reportadas recientemente
P37	No hay tarjetas bancarias abiertas en su historial crediticio
P38	Falta información de tarjetas bancarias
P39	Los saldos de tarjetas con mora o informe negativo no son muy altos
P40	Pocas o ninguna cuenta rotativa con mora o informe negative

(Continued)

## List of VantageScore 4.0 Model Positive Reason Codes (Spanish Version) (continued)

REASON CODE	STATEMENT
P41	Tiempo promedio desde la apertura de ctas rotativas no es muy reciente
P42	El total de límites de crédito de las cuentas rotativas abiertas es alto
P43	Pocas o ninguna cta rotativa con saldo alto en relación a límite de créd
P44	Saldos de ctas rotativas no son muy altos en rel al límite de crédito
P45	El saldo pagado a las cuentas de comercios es alto
P46	La cuenta rotativa más antigua no fue abierta muy recientemente
P47	No hay cuentas de comercios abiertas en su historial crediticio
P48	Falta información de cuentas de comercios
P49	El saldo pagado a las cuentas rotativas es alto
P50	Saldos de préstamo a plazos no muy altos en relación a monto de préstamo
P51	Una o más cuentas a plazos pagadas según lo acordado
P52	Ninguna cuenta a plazos con mora o informe negativo
P53	El saldo pagado a las cuentas a plazos es alto
P54	Último informe negativo o de mora en cuentas a plazos no es muy reciente
P55	No hay cuentas automotrices reportadas recientemente
P56	No hay cuentas a plazos reportadas recientemente
P57	No hay cuentas a plazos abiertas en su historial crediticio
P58	Falta información de cuentas a plazos
P59	Saldos en tarj de créd de comercios no muy altos respecto límite de cred
P60	Saldos de créditos inmob con mora o informe negativo no son muy altos
P61	No hay cuentas abiertas de primera hipoteca en su historial crediticio
P62	Falta información de cuentas de primera hipoteca
P63	No hay préstamos con garantía inmobiliaria con mora o informe negativo
P64	El saldo pagado a los préstamos con garantía inmobiliaria es alto
P65	Préstamo más antigua con garantía inmobiliaria no abiertos recientemente
P66	Último informe negativo o con mora de préstamos inmob no es muy reciente
P68	Falta infomación de préstamos con garantía inmobiliaria
P69	Proporción no muy alta de saldos de préstamos sin garantía inmobiliaria
P70	Proporción no muy alta de ctas automotrices con mora o informe negativo
P71	El saldo pagado a las cuentas automotrices es alto
P72	Una o más cuentas automotrices fueron pagadas según lo acordado
P73	No hay cuentas automotrices con mora o informe negativo
P74	Saldos de ctas automotrices no muy altos en relación al monto prestado
P75	Pocos o ningún pago menor a la cantidad acordada en cuentas automotrices
P76	Último informe negativo o mora en ctas automotrices no es muy reciente
P77	No hay cuentas automotrices en su historial crediticio
P78	Falta información de cuentas automotrices
P79	Pocos o ningún préstamo a plazos o cta automotriz abierta recientemente
P80	No hay préstamos estudiantiles con mora o informe negativo
P81	El saldo pagado a préstamos estudiantiles es alto
P82	No hay préstamos estudiantiles reportados recientemente
P83	Falta información de préstamos estudiantiles
P85	Pocas o ninguna consulta

(Continued)

## List of VantageScore 4.0 Model Positive Reason Codes (Spanish Version) (continued)

REASON CODE	STATEMENT
P86	Pocos o ningún informe público negativo
P87	Pocos o ningún cobro de cuentas sin pagar
P88	No hay bancarrotas
P89	No hay préstamos estudiantiles abiertos en su historial crediticio
P90	No hay cuentas rotativas abiertas en su historial crediticio
P91	SalDOS de ctas rotativas con mora o informe negativo no son muy altos
P92	No hay primera hipoteca con mora o informe negativo
P93	El saldo pagado a las cuentas de primera hipoteca es alto
P94	No hay cuentas rotativas con mora o informe negativo
P95	Pocas o ninguna cta rotativa o tarjetas bancarias abierta recientemente
P96	Suficientes cuentas de crédito abiertas
P97	Suficientes cuentas de crédito

## List of VantageScore 4.0 Reject Codes

### Introduction

The Reject Codes correspond to the following narratives when requesting VantageScore 4.0. The Reject Message codes and their meanings are in the table below. If a reject code is returned, the model segment will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

REJECT CODE	DESCRIPTION
A1	Model Delivery Not Available, File Under Review
X7	Model Delivery is Temporarily Unavailable

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## Comments on Equifax VantageScore 3.0 Models

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### Introduction

VantageScore<sup>SM</sup> is the first tri-bureau consumer credit risk model of its kind and is defining a new standard in consumer credit risk scoring. VantageScore fuses extensive credit data attributes with innovative statistical modeling techniques to yield greater predictive power while scoring a broad range of consumers. All three credit reporting companies came together to jointly develop the common VantageScore algorithm, which means that score differences are attributable solely to data differences in a consumer's credit file. The net result is a powerful tool poised to drive revenue by enhancing credit risk decision making through unparalleled levels of model performance and consistency.

The VantageScore 3.0 model's most visible difference is its new 300-850 scale, which is more familiar to consumers and easier for lenders to implement. The VantageScore 3.0 model is highly predictive, in part because it was built using more granular and enhanced credit file data. Additionally, the VantageScore 3.0 model provides a score to 30 - 35 million more consumers who previously would not be scoreable.

Another differentiator includes a reduced number of reason code definitions that have been written in plain English to help consumers more easily identify why their credit scores are not higher.

VantageScore 3.0 assists the credit scoring industry in terms of inclusiveness, predictiveness and consumer friendliness. Moreover, the lending environment has evolved and borrowing behaviors, debt levels, and the mix of credit accounts is very different than what it was in past years.

The VantageScore 3.0 model was built using two blended timeframes of 2009-2011 and 2010-2012. By building the model on a blended data set of 45 million anonymous credit files, the VantageScore 3.0 model achieves stability and added confidence that the most recent changes in credit behavior due to the country's continued economic volatility are taken into account.

The VantageScore 3.0 models can return either Positive Adverse Action codes **or** Negative Adverse Action codes. Return of Positive or Negative Adverse Action codes are driven by model number. Model numbers 5215 & 5216 do not return the 5<sup>th</sup> Reason Code or Dodd-Frank Solution or Risk-Based Pricing services.

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## Comments on Equifax VantageScore 3.0 Models

## Technical Specifics

**Note:** **New customers should code for Version 4.0**

**Model Numbers:**

05143	v3.0 <b>Negative</b> Reason Codes English Version
05151	v3.0 <b>Negative</b> Spanish Version Reason Codes for Print Image and ACROFILE PLUS outputs
05215	v3.0 <b>Positive</b> Reason Codes English Version
05216	v3.0 <b>Positive</b> Reason Codes Spanish Version

**v3.0 Score Scale:** 300 - 850; the higher the score, the lower the risk.

**Score Interpretation:** Enables lenders to rank consumers by their potential risk for default, 90 or more days past due.

**Adverse Action Codes:**

See: [List of Equifax VantageScore 3.0 Model Negative Adverse Action Codes \(English\)](#)

See: [List of Equifax VantageScore 3.0 Model Negative Adverse Action Codes \(Spanish\)](#)

See: [List of Equifax VantageScore 3.0 Model Positive Adverse Action Codes \(English\)](#)

See: [List of Equifax VantageScore 3.0 Model Positive Adverse Action Codes \(Spanish\)](#)

**Exclusion Scores:** (returned in the Numeric Score field)

EXCLUSION SCORE	REASON
001	Deceased
004	No Information on Credit Report

**Reject Codes:**

REJECT CODE	DESCRIPTION
A1	Model Delivery Not Available, File Under Review
X7	Model Delivery is Not Available

## Coments on Equifax VantageScore 3.0 Models

Technical Specifics  
(cont.)**Model ID field houses segment indicator:**

ID FIELD CODE	DESCRIPTION
1	Previous Bankruptcy – High Risk
2	Previous Bankruptcy – Low Risk
3	Thin File – High Risk
4	Thin File – Low Risk
5	Thick File – Highest Risk – Bankruptcy Profile
6	Thick File – Highest Risk – Bad Profile
7	Thick File – Higher Risk – Bankruptcy Profile
8	Thick File – Higher Risk – Bad Profile
9	Thick File – Lower Risk – Bankruptcy Profile
A	Thick File – Lower Risk – Bad Profile
B	Thick File – Lowest Risk – Bankruptcy Profile
C	Thick File – Lowest Risk – Bad Profile
D	No Recent Activity or Severe Derogatory

## Features/ Benefits

- Incorporates the most recent lending conditions via blended timeframes
- Robust core technology
- Segmentation scheme facilitates more accurate risk assessment
- The same model used at all three CRCs:
  - » Development sampled pulled from all three CRCs at same points in time
  - » Same scoring algorithm deployed at each CRC
  - » The same odds to score relationship at all three CRC's
- Accurate leveling of performance definition and credit characteristics results in score differences at each CRC being a function of data content and not the scoring algorithm
- Model performance compares favorably relative to proprietary scores developed independently by all three CRC's
- Universe expansion – the model scores more consumer records
- Fifth FACTA reason code returned when applicable, facilitating lender compliance
- Improves acquisition rates by scoring more files than competing risk models

## Comments on Equifax VantageScore 3.0 Models

Features and Benefits  
(cont.)

- Interpretable reason code “numbering” scheme lets lenders quickly identify type of account related to adverse action
- Seamlessly integrates with other Equifax tools, creating a total solution, for example, combine with Bankruptcy Navigator Index to further reduce risk and with Income Predictor 2.0 to assess capacity to pay

## Specific Information

- Equifax VantageScore 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.
- Equifax VantageScore can return a Score and up to four Adverse Action Codes (alpha/numeric, including blanks), a fifth FACTA reason code, and an Exclusion Score (returned in the numeric score field) or a Reject Code.

## Note

Dodd-Frank and Risk-Based Pricing Solutions are available with VantageScore. See Comments on Equifax Risk-Based Pricing Solutions and Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the [Custom Model](#) section of this manual.

## List of Equifax VantageScore 3.0 Model Adverse Action Codes

Description      The VantageScore 3.0 (English Version) model number is **05143** and returns the following **Negative** Adverse Action Codes.

CODE	DESCRIPTION
4	The balances on your accounts are too high compared to loan amounts
5	Too many of the delinquencies on your accounts are recent
6	You have too many accounts that were opened recently
7	You have too many delinquent or derogatory accounts
8	You have either very few loans or too many loans with recent delinquencies
9	The worst payment status on your accounts is delinquent or derogatory
10	You have either very few loans or too many loans with delinquencies
11	The total of your delinquent or derogatory account balances is too high
12	The date that you opened your oldest account is too recent
13	Your most recently opened account is too new
14	Lack of sufficient credit history
15	Newest delinquent or derogatory payment status on your accounts is too recent
16	The total of all balances on your open accounts is too high
17	Balances on previously delinquent accounts are too high compared to loan amts
18	Total of balances on accounts never late is too high compared to loan amounts
21	No open accounts in your credit file
22	No recently reported account information
23	Lack of sufficient relevant account information
29	Too many of your open bankcard or revolving accounts have a balance
30	Too few of your bankcard or other revolving accounts have high limits
31	Too many bankcard or other revolving accounts were opened recently
32	Balances on bankcard or revolving accounts too high compared to credit limits
33	Your worst bankcard or revolving account status is delinquent or derogatory
34	Total of all balances on bankcard or revolving accounts is too high
35	Your highest bankcard or revolving account balance is too high
36	Your largest credit limit on open bankcard or revolving accounts is too low
39	Available credit on your open bankcard or revolving accounts is too low
40	The date you opened your oldest bankcard or revolving account is too recent
42	The date you opened your newest bankcard or revolving account is too recent
43	Lack of sufficient credit history on bankcard or revolving accounts
44	Too many bankcard or revolving accounts with delinquent or derogatory status
45	Total balances too high on delinquent/derogatory bankcard or revolving accts
47	No open bankcard or revolving accounts in your credit file
48	No bankcard or revolving recently reported account information
49	Lack of sufficient relevant bankcard or revolving account information
53	The worst status on your real estate accounts is delinquent or derogatory
54	The amount of balance paid down on your open real estate accounts is too low
55	Open real estate account balances are too high compared to their loan amounts

## List of Equifax VantageScore 3.0 Model Adverse Action Codes

CODE	DESCRIPTION
57	Too many real estate accounts with delinquent or derogatory payment status
58	The total of all balances on your open real estate accounts is too high
61	No open real estate accounts in your credit file
62	No recently reported real estate account information
63	Lack of sufficient relevant real estate account information
64	No open first mortgage accounts in your credit file
65	Lack of sufficient relevant first mortgage account information
66	Your open auto account balances are too high compared to their loan amounts
68	No open auto accounts in your credit file
69	Lack of sufficient relevant auto account information
71	You have either very few installment loans or too many with delinquencies
72	Too many installment accounts with a delinquent or derogatory payment status
73	The worst status on your installment accounts is delinquent or derogatory
74	The balance amount paid down on your open installment accounts is too low
75	The installment account that you opened most recently is too new
76	You have insufficient credit history on installment loans
77	Newest delinquent or derogatory status on installment accounts is too recent
78	Balances on installment accounts are too high compared to their loan amounts
79	Too many of the delinquencies on your installment accounts are recent
81	No open installment accounts in your credit file
83	Lack of sufficient relevant installment account information
84	The number of inquiries was also a factor, but effect was not significant
85	You have too many inquiries on your credit report.
86	Your credit report contains too many derogatory public records
87	Your credit report contains too many unsatisfied public records
88	One or more derogatory public records in your credit file is too recent
90	Too few discharged bankruptcies
93	The worst status on your student loan accounts is delinquent or derogatory
94	The balance amount paid down on your open student loan accounts is too low
95	You have too many collection agency accounts that are unpaid
96	The total you owe on collection agency accounts is high
97	You have too few credit accounts
98	There is a bankruptcy on your credit report

## List of Equifax VantageScore 3.0 Model (Spanish Version) Adverse Action Codes

Description The VantageScore 3.0 (Spanish Version) model number is **05151**. Below are the Spanish version **Negative** Adverse Action Codes returned for **Print Image** and **ACROFILE PLUS** outputs.

CODE	DESCRIPTION
4	Los saldos de cuentas son altos comparados con límites de préstamos
5	Hay demasiadas cuentas atrasadas recientes
6	Ha abierto demasiadas cuentas recientemente
7	Tiene demasiadas cuentas atrasadas o con crédito negativo
8	Tiene muy pocos o demasiados préstamos con pagos atrasados recientes
9	El peor estado de pago de cuentas está atrasado o es negativo
10	Tiene muy pocos o demasiados préstamos con pagos atrasados
11	Total alto de saldos de cuentas atrasadas o con crédito negativo
12	La fecha en que abrió la cuenta con mayor tiempo es muy reciente
13	La última cuenta que abrió es demasiado reciente
14	No hay suficiente historial de crédito
15	El último estado de pago de cuentas atrasado o negativo es muy reciente
16	El total de todos los saldos de las cuentas abiertas es muy alto
17	Saldos altos de cuentas anteriormente atrasadas comparados con préstamos
18	Total alto de saldos de cuentas nunca atrasadas comparado con préstamos
21	No hay cuentas abiertas en su historial de crédito
22	No se ha reportado ninguna información de cuentas recientemente
23	No hay suficiente información relevante de cuentas
29	Demasiadas tarjetas bancarias o cuentas renovables abiertas con saldo
30	Pocas tarjetas bancarias u otras cuentas renovables con límites altos
31	Abrió demasiadas tarjetas bancarias o cuentas renovables recientemente
32	Saldos altos de tarjetas o cuentas comparados con límites de crédito
33	El peor estado de tarjeta o cuenta renovable está atrasado o es negativo
34	Total alto de saldos de tarjetas bancarias o cuentas renovables
35	Saldo más alto de tarjetas bancarias o cuentas renovables es muy alto
36	Límite de crédito más alto de tarjetas o cuentas abiertas es bajo
39	Crédito disponible de tarjetas o cuentas renovables abiertas es muy bajo
40	Fecha en que abrió la tarjeta o cuenta con mayor tiempo es muy reciente
42	Fecha en que abrió la última tarjeta o cuenta renovable no es reciente
43	No hay suficiente historial de crédito de tarjetas o cuentas renovables
44	Demasiadas tarjetas o cuentas renovables con estado atrasado o negativo
45	Total alto de saldos en tarjetas o cuentas atrasadas o negativas
47	No hay tarjetas o cuentas renovables abiertas en historial de crédito
48	No se han reportado datos de tarjetas o cuentas renovables recientemente
49	No hay información relevante de tarjetas bancarias o cuentas renovables
53	El peor estado de cuentas de bienes raíces está atrasado o es negativo
54	El saldo pagado en cuentas abiertas de bienes raíces es muy bajo

## List of Equifax VantageScore 3.0 Model (Spanish Version) Adverse Action Codes

CODE	DESCRIPTION
55	Saldos altos de cuentas de bienes raíces comparados con préstamos
57	Demasiadas cuentas de bienes raíces con estado de pago atrasado o negativo
58	El total de saldos de cuentas abiertas de bienes raíces es muy alto
61	No hay cuentas abiertas de bienes raíces en su historial de crédito
62	No se han reportado datos de cuentas de bienes raíces recientemente
63	No hay información relevante de cuentas de bienes raíces
64	No hay cuentas abiertas de primera hipoteca en su historial de crédito
65	No hay información relevante de cuentas de primera hipoteca
66	Saldos altos de cuentas abiertas de auto comparados con préstamos
68	No hay cuentas abiertas de automóvil en su historial de crédito
69	No hay información relevante de cuentas de automóvil
71	Tiene muy pocos o demasiados préstamos a plazos con pagos atrasados
72	Demasiadas cuentas a plazos con estado de pago atrasado o negativo
73	El peor estado de cuentas a plazos está atrasado o es negativo
74	El saldo pagado en cuentas a plazos abiertas es demasiado bajo
75	La última cuenta a plazos que abrió es demasiado reciente
76	No tiene suficiente historial de crédito en préstamos a plazos
77	El último estado de cuentas a plazos atrasado o negativo es muy reciente
78	Saldos altos de cuentas a plazos comparados con préstamos
79	Hay demasiadas cuentas a plazos atrasadas recientes
81	No hay cuentas a plazos abiertas en su historial de crédito
83	No hay suficiente información relevante de cuentas a plazos
84	La cantidad de consultas fue un factor, pero no considerable
85	Ha hecho demasiadas consultas en su reporte de crédito.
86	Reporte de crédito con muchos registros públicos con crédito negativo
87	Reporte de crédito con muchos registros públicos no pagados
88	Por lo menos un registro público con crédito negativo es muy reciente
90	Muy pocas bancarrotas saldadas
93	El peor estado de préstamos de estudiante está atrasado o es negativo
94	El saldo pagado en cuentas de estudiante abiertas es muy bajo
95	Demasiadas cuentas de agencias de cobro que no se han pagado
96	El total que debe en cuentas de agencias de cobro es demasiado alto
97	Tiene muy pocas cuentas de crédito
98	Hay una bancarrota en su reporte de crédito

## List of VantageScore 3.0 Model (Positive) Adverse Action Codes

Description	The VantageScore 3.0 (English Version) model number is <b>05215</b> and returns the following <b>Positive</b> Adverse Action Codes.
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REASON CODE	DESCRIPTION
P04	The balances on your accounts are not too high compared to loan limits
P05	There are no or only a few recent delinquencies on your accounts
P06	You have few or no accounts that were opened recently
P07	You have either no or few delinquent or derogatory accounts
P08	One or more of your accounts were paid on time in recent months
P09	None of your accounts have a severe delinquency or a derogatory status
P10	One or more of your accounts have been paid on time
P11	You have few or no accounts with delinquent or derogatory balances
P12	The date that you opened your oldest account is not too recent
P13	Your most recently opened account is not too new
P14	Your credit file contains enough information about your use of credit
P15	None of your accounts have a recent delinquency or a derogatory status
P16	The total of all balances on your open accounts is not too high
P17	Balances on prior delinquent accounts not too high compared to loan amts
P18	Total of balances on accts never late not too high compared to loan amts
P21	No open accounts in your credit file
P22	No recently reported account information
P23	Lack of sufficient relevant account information
P29	Few or none of your open bankcard or revolving accounts has a balance
P30	One or more of your bankcard or revolving accounts has a high limit
P31	Few or none of your bankcard or revolving accounts was opened recently
P32	Balances on bankcard or revolving accts not too high compared to limits
P33	No severe delinquency/derogatory status on bankcard or revolving accts
P34	Total of all balances on bankcard or revolving accounts is not too high
P35	Your highest bankcard or revolving account balance is not too high
P36	Largest credit limit on open bankcard or revolving accts is not too low
P39	Available credit on open bankcard or revolving accounts is not too low
P40	Date your oldest bankcard or revolving account opened is not too recent
P42	Date your newest bankcard or revolving account opened is not too recent
P43	Credit file has enough history on your use of bankcard/revolving accts
P44	Few or no bankcard or revolving accts with delinquent/derogatory status
P45	Few or no bankcard/revolving accts with delinquent /derogatory balances
P47	No open bankcard or revolving accounts in your credit file
P48	No bankcard or revolving recently reported account information
P49	Lack of sufficient relevant bankcard or revolving account information
P50	No open retail revolving accounts in your credit file
P52	No open home equity loans in your credit file
P53	No real estate accounts with severe delinquency or derogatory status
P54	Amount of balance paid down on open real estate accounts is not too low

## List of VantageScore 3.0 Model (Positive) Adverse Action Codes

REASON CODE	DESCRIPTION
P55	Open real estate account balances not too high compared to loan amounts
P57	Few or no real estate accts with delinquent or derogatory payment status
P58	The total of all balances on open real estate accounts is not too high
P61	No open real estate accounts in your credit file
P62	No recently reported real estate account information
P63	Lack of sufficient relevant real estate account information
P64	No open first mortgage accounts in your credit file
P65	Lack of sufficient relevant first mortgage account information
P66	Balances on open auto accounts are not too high compared to loan amounts
P68	No open auto accounts in your credit file
P69	Lack of sufficient relevant auto account information
P70	No open personal installment loans in your credit file
P71	One or more of your installment accounts has been paid on time
P72	Few or no installment accts with delinquent or derogatory payment status
P73	No installment accounts with a severe delinquency or derogatory status
P74	Amount of balance paid down on open installment accounts is not too low
P75	Your most recently opened installment account is not too new
P76	Your credit file has enough history on your use of installment loans
P77	Newest delinquent /derogatory status on installment accts not too recent
P78	Installment account balances not too high compared to loan amounts
P79	You have few or no recent delinquencies on your installment accounts
P81	No open installment accounts in your credit file
P83	Lack of sufficient relevant installment account information
P85	You have few or no inquiries on your credit report
P86	You have few or no derogatory public records on your credit report
P87	You have few or no unsatisfied public records on your credit report
P88	You have no recent derogatory public records on your credit report
P90	You have one or more discharged bankruptcies
P92	No open student loan accounts in your credit file
P93	No student loan accounts with a severe delinquency or derogatory status
P94	Amount of balance paid down on open student loan accounts is not too low
P95	You have few or no unpaid collection agency accounts
P96	You have few or no collection agency account balances
P98	There is no bankruptcy on your credit report

## List of VantageScore 3.0 Model (Spanish Version) (Positive) Adverse Action Codes

Description      The VantageScore 3.0 (Spanish Version) model number is **05216**. Below are the Spanish version **Positive** Adverse Action Codes returned for **Print Image** and **ACROFILE PLUS** outputs.

REASON CODE	DESCRIPTION
P04	Los saldos de cuentas son altos comparados con límites de préstamos
P05	No hay ninguna o hay pocas cuentas atrasadas recientes
P06	No hay ninguna o hay pocas cuentas que se han abierto recientemente
P07	No tiene ninguna o tiene pocas cuentas atrasadas o con crédito negativo
P08	Por lo menos una de sus cuentas se pagó a tiempo en los últimos meses
P09	Ninguna cuenta con estado grave atrasado o negativo
P10	Por lo menos una de sus cuentas se pagó a tiempo
P11	No hay ninguna o hay pocas cuentas con saldos atrasados o negativos
P12	La fecha en que abrió la cuenta con mayor tiempo no es muy reciente
P13	La última cuenta que abrió no es demasiado reciente
P14	Su historial de crédito tiene suficientes datos del uso dado al crédito
P15	Ninguna cuenta con estado reciente atrasado o negativo
P16	El total de todos los saldos de las cuentas abiertas no es muy alto
P17	Saldos bajos de cuentas anteriormente atrasadas comparados con préstamos
P18	Total bajo de saldos de cuentas nunca atrasadas comparado con préstamos
P21	No hay cuentas abiertas en su historial de crédito
P22	No se ha reportado ninguna información de cuentas recientemente
P23	No hay suficiente información relevante de cuentas
P29	Cero o pocas tarjetas bancarias o cuentas renovables abiertas con saldo
P30	Por lo menos una tarjeta bancaria o cuenta renovable con límite alto
P31	Abrió cero o pocas tarjetas bancarias o cuentas renovables recientemente
P32	Saldos bajos de tarjetas o cuentas comparados con límites de crédito
P33	Ningún estado atrasado o negativo en tarjetas o cuentas renovables
P34	Total bajo de saldos de tarjetas bancarias o cuentas renovables
P35	Saldo más alto de tarjetas bancarias o cuentas renovables no es muy alto
P36	Límite de crédito más alto de tarjetas o cuentas abiertas no es bajo
P39	Crédito disponible de tarjetas o cuentas renovables abiertas no es bajo
P40	Fecha en que abrió la tarjeta o cuenta mayor tiempo no es reciente
P42	Fecha en que abrió la última tarjeta o cuenta renovable no es reciente
P43	Hay suficiente historial de crédito de tarjetas o cuentas renovables
P44	Cero o pocas tarjetas o cuentas renovables con estado atrasado o negativo
P45	Cero o pocas tarjetas o cuentas renovables con saldo atrasado o negativo
P47	No hay tarjetas o cuentas renovables abiertas en historial de crédito
P48	No se han reportado datos de tarjetas o cuentas renovables recientemente
P49	No hay información relevante de tarjetas bancarias o cuentas renovables
P50	No hay cuentas renovables abiertas de tiendas en historial de crédito
	No hay préstamos abiertos hipotecarios en historial de crédito

## List of VantageScore 3.0 Model (Spanish Version) (Positive) Adverse Action Codes

CODE	DESCRIPTION
P53	No hay cuentas de bienes raíces con estado grave atrasado o negativo
P54	El saldo pagado en cuentas abiertas de bienes raíces no es muy bajo
P55	Saldos no altos de cuentas de bienes raíces comparados con préstamos
P57	Cero o pocas cuentas de bienes raíces con estado de pago atrasado o negativo
P58	El total de saldos de cuentas abiertas de bienes raíces no es muy alto
P61	No hay cuentas abiertas de bienes raíces en su historial de crédito
P62	No se han reportado datos de cuentas de bienes raíces recientemente
P63	No hay información relevante de cuentas de bienes raíces
P64	No hay cuentas abiertas de primera hipoteca en su historial de crédito
P65	No hay información relevante de cuentas de primera hipoteca
P66	Saldos no altos de cuentas abiertas de auto comparados con préstamos
P68	No hay cuentas abiertas de automóvil en su historial de crédito
P69	No hay información relevante de cuentas de automóvil
P70	No hay préstamos a plazos personales abiertos en su historial de crédito
P71	Por lo menos una de sus cuentas a plazos se pagó a tiempo
P72	Cero o pocas cuentas a plazos con estado de pago atrasado o negativo
P73	No hay cuentas a plazos con estado grave atrasado o con crédito negativo
P74	El saldo pagado en cuentas a plazos abiertas no es demasiado bajo
P75	La última cuenta a plazos que abrió no es demasiado reciente
P76	Historial de crédito con suficiente información de préstamos a plazo
P77	El último estado de cuentas a plazos atrasado o negativo no es reciente
P78	Saldos no altos de cuentas a plazos comparados con préstamos
P79	No hay ninguna o hay pocas cuentas a plazos atrasadas recientes
P81	No hay cuentas a plazos abiertas en su historial de crédito
P83	No hay suficiente información relevante de cuentas a plazos
P85	No ha ninguna o ha hecho pocas consultas en su reporte de crédito
P86	Cero o pocos registros públicos con crédito negativo en reporte
P87	Cero o ningún registro público no pagado en reporte de crédito
P88	Ningún registro público reciente con crédito negativo en reporte
P90	Tiene por lo menos una bancarrota saldada
P92	No hay cuentas abiertas de préstamo de estudiante en historial
P93	No hay préstamos de estudiante con estado atrasado o negativo
P94	El saldo pagado en cuentas de préstamos de estudiante no es muy bajo
P95	Cero o pocas cuentas de agencias de cobro que no se han pagado
P96	No tiene ninguno o tiene pocos saldos en cuentas de agencias de cobro
P98	No hay ninguna bancarrota en su reporte de crédito

## Comments on Equifax VantageScore Models

### Description

VantageScore is the first tri-bureau consumer credit risk model of its kind and is defining a new standard in consumer credit risk scoring. VantageScore fuses extensive credit data attributes with innovative statistical modeling to yield greater predictive power while scoring a broad range of consumers. Three credit reporting companies came together to join their models into a common VantageScore algorithm, which means that differences in scores are attributable solely to data differences in the underlying credit files. The net result is a powerful tool poised to enhance the accuracy of financial credit risk decision making through improved model performance and consistency.

VantageScore 2.0 is the core VantageScore platform to deliver consistent performance, so that lenders can look beyond the volatility of recent years and reenter the market with confidence. VantageScore 2.0 was created using data blended from two different timeframes, and pulled from the most recent lending environment, 2006-2008 and 2007-2009. Using a development sample from this extended window captures both a broad and recent set of behaviors, including activity prior to the economic crisis, reducing algorithm sensitivity to highly volatile behavior that can be found in a single timeframe, extending performance ability.

### Technical Specifics

**Note:** New customers should code for Version 4.0

**v2.0 Model Numbers:** 05008 (English Version)  
~~05028~~ (Spanish Version Reason Codes for Print Image and ACROFILE Plus outputs.)

**v1.0 Model Numbers:** 02978 (English Version)  
~~02991~~ (Spanish Version Reason Codes for Print Image and ACROFILE Plus outputs.)

#### Score

**Interpretation:** Estimates the likelihood of a consumer becoming 90+ days past due (including internal collections, charge off, repossession, foreclosure and bankruptcy) within 24 months of scoring, then returns a three-digit score.

#### Score Scale:

- Valid score range of 501-990; score follows industry-standard practice that the higher the score, the lower the risk and vice versa
- Ranges specifically chosen to leave open space where many lenders currently embed additional information

## Comments on Equifax VantageScore Models (continued)

Technical Specifics  
(cont.)

**Exclusion Score & Reject Codes:** the consumer file must have at least one 1 account and/or inquiry activity in the last 24 months and the consumer must not be deceased in order for VantageScore to return a valid score; if this condition is not met, one of the reject codes below will be returned with an Exclusion Score (returned in the Numeric Score field) or a standard system Reject Code:

Exclusion/Reject Code	Exclusion Score	Reject Codes
Deceased	001	L0
Lack of Trades	004	F1
Lack of Activity	-	B0
Model Delivery is Temporarily Unavailable	-	X7
Model Delivery is Not Available	-	A1

**Adverse Action Codes:** the model returns up to four, alpha/numeric reason codes indicating key factors as to why the consumer did not score the maximum points possible. To facilitate lender compliance, VantageScore provides a Yes code (fifth FACTA reason code) when the four key factors or reason codes that accompany the score do not include the key factor or reason code regarding the number of inquiries. A Yes value indicates, "Number of inquiries adversely affected the score but not significantly." Version 2.0 customers will need to code for the "Customer Friendly/Hybrid" reason code explanations.

**Reason Codes** - [v2.0 See List of VantageScore Model Reason Codes \(English\)](#)  
[v2.0 See List of VantageScore Model Reason Codes \(Spanish\)](#)  
[v1.0 See List of VantageScore Model Reason Codes \(English\)](#)  
[v1.0 See List of VantageScore Model Reason Codes \(Spanish\)](#)

**Model ID field houses segment indicator:**

- 1=Previous Bankruptcy – High Risk
- 2=Previous Bankruptcy – Low Risk
- 3=Thin File – High Risk
- 4=Thin File – Low Risk
- 5=Thick File – Highest Risk – Bankruptcy Profile
- 6=Thick File – Highest Risk – Bad Profile
- 7=Thick File – Higher Risk – Bankruptcy Profile
- 8=Thick File – Higher Risk – Bad Profile
- 9=Thick File – Lower Risk – Bankruptcy Profile
- A=Thick File – Lower Risk – Bad Profile
- B=Thick File – Lowest Risk – Bankruptcy Profile
- C=Thick File – Lowest Risk – Bad Profile

## Comments on Equifax VantageScore Models (continued)

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Features/ Benefits	<ul style="list-style-type: none"><li>▪ Incorporates the most recent lending conditions via blended timeframes</li><li>▪ Robust core technology</li><li>▪ Segmentation scheme facilitates more accurate risk assessment</li><li>▪ The same model used at all three CRCs:<ul style="list-style-type: none"><li>» Development sampled pulled from all three CRCs at same points in time</li><li>» Same algorithm deployed at each CRC</li><li>» The same odds to score relationship at all three CRCs</li></ul></li><li>▪ Accurate leveling of performance definition and credit characteristics results in score differences at each CRC being a function of data content and not the scoring algorithm</li><li>▪ Model performance compares favorably relative to proprietary scores developed independently by all three CRCs</li><li>▪ Universe expansion – the model scores more consumer records</li><li>▪ Valid score range of 501 to 990 – the higher the score, the lower the likelihood of risk</li><li>▪ Fifth FACTA reason code returned when applicable, facilitating lender compliance</li><li>▪ Interpretable reason code “numbering” scheme lets lenders quickly identify type of account related to adverse action</li><li>▪ Seamlessly integrates with other Equifax tools, creating a total solution, for example, combine with Bankruptcy Navigator 3.0 to further reduce risk and with Income Predictor 2.0 to assess capacity to pay</li><li>▪ Improves acquisition rates by scoring more files than competing risk models</li></ul>
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Note	Dodd-Frank and Risk-Based Pricing Solutions are available with VantageScore models. See Comments on Equifax Risk-Based Pricing Solutions and Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the <a href="#">Custom Model</a> section of this manual.
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## VantageScore 2.0 Model Reason Codes

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Description                      The VantageScore 2.0 (English Version) model number is 05008 and returns the following Reason Codes.

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REASON CODE	DESCRIPTION
0	You have no accounts that can be used in determining a credit score
1	You have no open accounts
2	None of your accounts show a credit amount
3	You have no recently reported accounts
4	You have no accounts that currently show your payment status
5	You have no accounts that show your payment status
6	You have no open accounts that show a payment status
7	You have no recently opened accounts that show a payment status
8	None of your accounts show when they were opened
9	You have no open accounts with a balance
10	No usable installment accounts
11	You have no open installment accounts
12	None of your installment accounts show a credit amount
16	You have no open installment accounts that show a payment status
17	You have no recently opened installment accounts that show a payment status
20	No usable revolving accounts
21	You have no open revolving credit accounts
22	None of your revolving accounts show a credit amount
28	None of your revolving accounts show when they were opened
30	No usable bankcard accounts
31	You have no open bank credit card accounts
32	None of your bank credit card accounts show a credit amount
33	You have no recently reported bank credit card accounts
35	You have no bank credit card accounts that show your payment status
36	You have no open bank credit card accounts that show a payment status
40	You have no auto accounts that can be used in determining a credit score
45	You have no auto accounts that show your payment status
46	You have no open auto accounts that show a payment status
50	No usable real estate accounts
51	You have no open real estate accounts
52	None of your real estate accounts show a credit amount
55	You have no real estate accounts that show your payment status
60	No usable retail revolving accounts
61	You have no open retail revolving accounts
62	None of your retail revolving accounts show a credit amount
90	You have too few credit accounts
91	There is a bankruptcy on your credit report
1A	None of your installment accounts have recently reported your payment status
2A	None of your revolving accounts have recently reported your payment status

## VantageScore 2.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
2B	You have no recently opened revolving credit accounts
3A	No recently rated bankcard accounts
4A	None of your auto accounts have recently reported your payment status
5A	None of your real estate accounts have recently reported your payment status
AA	Not enough of your auto accounts have been consistently paid on time
AB	Too many of your auto accounts have a severe delinquency
AC	Too many of your auto accounts are severely delinquent or derogatory
AD	Worst status on auto accounts is delinquent/derogatory
AE	Worst status in recent months on auto accounts is delinquent/derogatory
AF	A delinquency is currently the worst status on your open auto accounts
AG	Newest delinquency/derogatory status on auto accounts is too recent
BA	You have too many recently opened bank credit card accounts
BB	You have too many open bank credit card accounts
BC	Too many open bankcard accounts, open for at least six months
BD	You have too many open bank credit card accounts with a balance
BE	You have too many open bank credit card accounts with a high balance
BF	You have too many bank credit card accounts with high utilization
BG	Too few open bankcard accounts, open for at least six months
BH	Not enough of your bank credit card accounts are consistently paid on time
BJ	Too many bankcard accounts with delinquency/derog status in recent months
BK	Worst status on bankcard accounts is delinquent/derogatory
BL	Worst status in recent months on bankcard accounts is delinquent/derogatory
BM	Worst present status on open bankcard accounts is delinquent
BN	The sum of your bank credit card account balances is too high
BP	The available credit on your open bank credit card accounts is too low
BQ	Your average credit amount on bank credit cards is too low
BR	The maximum credit amount on your open bank credit card accounts is too low
BS	Open bankcard account balance/credit amount ratio is too high
BT	Too high a proportion of your bank credit card accounts were opened recently
BU	Too high proportion of bankcard accounts recently delinquency/derogatory
BV	Too high proportion of balances from open bankcard accounts
BW	Too many of your bank credit card accounts have high utilization
CA	Too many collection agency accounts with an amount greater than \$250
CB	You have too many unpaid collection agency accounts
CC	You have too many collection agency accounts
CD	You have too many recent collection agency accounts
CE	You have a collection agency account listed on your credit report
CF	You have a high sum of balances on collection agency accounts
CG	You have a collection agency account that was recently opened
CH	Too many of your collection agency accounts were opened recently
CJ	Too many of your collection accounts are unpaid

## VantageScore 2.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
DA	You have too many open retail revolving credit accounts with a balance
DB	You have too many retail revolving credit accounts with high utilization
DC	Too many of your retail credit accounts have severe delinquencies
DD	The sum of your open retail revolving credit account balances is too high
DE	Open retail revolving account balance/credit amount ratio is too high
FA	You have too many finance company accounts
FB	You have too many open finance company accounts
IA	You have too many recently opened installment accounts
IB	You have installment accounts that are currently delinquent or derogatory
IC	You have an installment account that is severely delinquent or derogatory
ID	Worst status on installment accounts is delinquent/derogatory
IE	Worst status in recent months on installment accounts is delinquent/derog
IF	Worst status on recently opened installment accounts is delinquent/derogatory
IG	Worst present status on open installment accounts is delinquent
IH	Sum of balances on delinquent/derogatory installment accounts is too high
IJ	Your sum of credit amounts on installment accounts is too low
IK	Your average credit amount on installment accounts is too low
IL	The amount paid on your open installment accounts is too low
IM	Newest delinquency/derogatory status on installment accounts is too recent
IN	Open installment account balance/credit amount ratio is too high
IP	Too high proportion of balances from open non-installment accounts
MA	You do not have enough open real estate accounts
MB	Too many of your real estate accounts have been severely delinquent
MC	Worst status in recent months on real estate accounts is delinquent/derog
MD	Worst present status on open real estate accounts is delinquent
ME	Your average credit amount on open real estate accounts is too low
MF	The amount paid on your open real estate accounts is too low
MG	Too low of a proportion of your accounts are real estate accounts
PA	There are too many public record judgments or tax liens on your credit report
PB	Too many recent public record judgments/tax liens
PC	Too many unsatisfied public record judgments/tax liens
PD	There are too many public record bankruptcy filings on your credit report
PE	You have one or more public record judgments or tax liens that are too recent
PF	Presence of public record judgment/tax lien since bankruptcy filing
PG	Too high proportion of public record judgments/tax liens are unsatisfied
Q0	Number of inquiries was also a factor, but effect was not significant
QA	You have too many recent inquiries on your credit report
QB	You have too many inquiries on your credit report

## VantageScore 2.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
RA	You have too many open revolving credit accounts
RB	You have too few revolving accounts with high credit limits
RC	You have too many revolving credit accounts with high utilization
RD	Presence of presently delinquent/derogatory revolving accounts
RE	Too many of your revolving credit accounts are delinquent or derogatory
RF	Worst status of any revolving account is delinquent/derogatory
RG	Worst status in recent months on revolving accounts is delinquent/derogatory
RH	Worst status on recently opened revolving accounts is delinquent/derogatory
RJ	The sum of your revolving credit account balances is too high
RK	The average balance on open revolving credit accounts is too high
RL	The available credit on your open revolving credit accounts is too low
RM	Sum of balances on delinquent/derogatory revolving accounts is too high
RN	Your average credit amount on open revolving accounts is too low
RP	Your oldest revolving credit account was opened too recently
RQ	Your newest revolving credit account was opened too recently
RR	On average, your revolving credit accounts were opened too recently
RS	Newest delinquency/derogatory status on revolving accounts is too recent
RT	Open revolving account balance/credit amount ratio is too high
RU	Recently opened revolving account balance/credit amount ratio is too high
RV	Too high proportion of revolving account delinquencies/derogs are recent
RW	Too high proportion of recently opened accounts are revolving accounts
RX	Too high of a proportion of your balances are from open revolving accounts
RY	Too many of your revolving credit accounts have high utilization
T0	Too high a proportion of your account delinquencies are recent
T1	Too low proportion of accounts paid on time in recent months
T2	Too low proportion of accounts with no recent severe delinquency
T3	Too high proportion of accounts recently delinquency/derogatory
TA	You have too many recently opened accounts
TB	Too many of your recently reported accounts are currently delinquent
TC	Too many recently reported accounts presently delinquent/derogatory
TD	Not enough of your accounts have been paid on time in recent months
TE	You have accounts that are currently delinquent or derogatory
TF	You have too many open accounts that are currently delinquent
TG	Too many recently opened accounts with delinquency/derogatory status
TH	Too many of your accounts have been included in a bankruptcy
TJ	Too many of your accounts have been delinquent or derogatory in recent months
TK	A delinquent or derogatory item is the worst status on your reported accounts
TL	Worst status on recently opened accounts is delinquent/derogatory
TM	Worst present status on open accounts is delinquent

VantageScore 2.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
TN	Worst present status on recently opened, open accounts is delinquent
TP	Worst present performance on accounts is delinquent/derogatory
TQ	Open account balance/credit amount ratio is too high
TR	The sum of the balances on delinquent or derogatory accounts is too high
TS	Time since oldest account opened is too recent
TT	Your most recently opened account is too new
TU	On average, your accounts are too new
TV	Newest delinquency/derogatory status on accounts is too recent
TW	Presence of delinquency/derogatory status since bankruptcy filing
TX	Not enough of your accounts are consistently paid on time
TY	Too high of a proportion of your accounts are delinquent or derogatory
TZ	Too high a proportion of your accounts were opened recently
--	No adverse action applied

## VantageScore 2.0 Model (Spanish Version) Reason Codes

Description      The VantageScore 2.0 (Spanish Version) model number is 05028. Below are the Spanish version Reason Codes returned for Print Image and ACROFILE Plus outputs.

REASON CODE	DESCRIPTION
0	No hay cuentas utilizables
1	Usted no tiene cuentas abiertas
2	Ninguna de sus cuentas muestra un monto de crédito
3	Usted no tiene cuentas reportadas recientemente
4	Usted no tiene cuentas que muestren actualmente su estatus de pagos
5	Usted no tiene cuentas que muestren su estatus de pagos
6	Usted no tiene cuentas abiertas que muestren su estatus de pagos
7	No hay cuentas recientemente abiertas calificadas
8	Ninguna de sus cuentas muestran cuándo fueron abiertas
9	Usted no tiene cuentas abiertas que muestren un saldo
10	No hay cuentas a plazo utilizables
11	Usted no tiene cuentas de pagos a plazo abiertas
12	Ninguna de sus cuentas de pagos a plazo muestran un monto de crédito
16	No hay cuentas a plazo abiertas calificadas
17	No hay cuentas a plazo recientemente abiertas calificadas
20	No hay cuentas rotatoria utilizables
21	Usted no tiene cuentas de crédito rotativo abiertas
22	Ninguna de sus cuentas rotativas muestran un monto de crédito
28	Ninguna de sus cuentas rotativas muestran cuándo fueron abiertas
30	No hay tarjetas bancarias utilizables
31	Usted no tiene cuentas de crédito bancario abiertas
32	Ninguna de sus cuentas de crédito bancario muestran un monto de crédito
33	Usted no tiene cuentas de crédito bancario reportadas recientemente
35	No hay tarjetas bancarias calificadas
36	No hay tarjetas bancarias abiertas calificadas
40	No hay cuentas de auto utilizables
45	No hay cuentas de auto calificadas
46	No hay cuentas de auto abiertas calificadas
50	No hay cuentas inmobiliarias utilizables
51	Usted no tiene cuentas inmobiliarias abiertas
52	Ninguna de sus cuentas inmobiliarias muestran un monto de crédito
55	Usted no tiene cuentas inmobiliarias que muestren su estatus de pagos
60	No hay cuentas rotatorias de consumo utilizables
61	Usted no tiene cuentas comerciales rotativas abiertas
62	Ninguna de sus cuentas comerciales rotativas muestran un monto de crédito
90	Usted tiene demasiadas pocas cuentas de crédito
91	Su historial de crédito muestra una bancarrota

## VantageScore 2.0 Model (Spanish Version) Reason Codes (continued)

REASON CODE	DESCRIPTION
1A	No hay cuentas a plazo recientemente calificadas
2A	No hay cuentas rotatorias recientemente calificadas
2B	Usted no tiene cuentas de crédito rotativo abiertas recientemente
3A	No hay tarjetas bancarias recientemente calificadas
4A	No hay cuentas de auto recientemente calificadas
5A	No hay cuentas inmobiliarias recientemente calificadas
AA	Muy pocas cuentas de auto consistentemente pagadas a tiempo
AB	Muy pocas cuentas de auto sin mora severa
AC	Numero excesivo de cuentas de auto en estado incobrable/mora severos
AD	Peor estado en cuentas de auto es incobrable/mora
AE	Peor estado reciente en en cuentas de auto es incobrable/mora
AF	Peor estado actual en cuentas de auto abiertas es mora
AG	Estado incobrable/mora mas reciente en cuentas de auto es muy reciente
BA	Muchas tarjetas bancarias recientemente abiertas
BB	Usted tiene demasiadas cuentas de tarjeta de crédito bancarias abiertas
BC	Muchas tarjetas bancarias abiertas por lo menos seis meses
BD	Muchas tarjetas bancarias abiertas con un saldo
BE	Muchas tarjetas bancarias abiertas con un saldo alto
BF	Muchas tarjetas bancarias con alta utilización
BG	Muy pocas tarjetas bancarias abiertas por lo menos seis meses
BH	Muy pocas tarjetas bancarias consistentemente pagadas a tiempo
BJ	Muchas tarjetas bancarias con estado incobrable/mora en meses recientes
BK	Peor estado tarjetas bancarias incobrable/mora
BL	Peor estado reciente en tarjetas bancarias abiertas incobrable/mora
BM	Peor estado actual tarjetas bancarias abiertas es mora
BN	Suma saldos tarjetas bancarias es muy alta
BP	Credito disponible en tarjetas bancarias abiertas es muy bajo
BQ	Monto de credito promedio en tarjetas bancarias abiertas muy bajo
BR	Monto de credito maximo en tarjetas bancarias abiertas muy bajo
BS	Relacion saldo y monto de credito de tarjetas bancarias abiertas muy alta
BT	Proporcion muy alta tarjetas bancarias fueron abiertas recientemente
BU	Proporcion muy alta tarjetas bancarias recientemente en incobrables/mora
BV	Proporcion muy alta de saldos de tarjetas bancarias abiertas
BW	Proporcion muy alta de tarjetas bancarias tienen alta utilizacion
CA	Demasiadas cuentas en agencia de cobro con un monto superior a \$250
CB	Usted tiene demasiadas cuentas de agencias de cobros sin pagar
CC	Usted tiene demasiadas cuentas de agencias de cobros
CD	Usted tiene demasiadas cuentas recientes de agencias de cobros
CE	Usted tiene una cuenta de agencia de cobros incluida en su reporte de crédito
CF	Usted tiene una alta suma de saldos en sus cuentas de agencias de cobros
CG	Usted tiene una cuenta de agencia de cobros que ha sido abierta recientemente
CH	Porcion muy alta de cuentas en agencias de cobro abiertas recientemente
CJ	Muchas de sus cuentas de cobros están sin pagar

## VantageScore 2.0 Model (Spanish Version) Reason Codes (continued)

REASON CODE	DESCRIPTION
DA	Demasiadas cuentas rotatorias de consumo abiertas con un saldo
DB	Demasiadas cuentas rotatorias de consumo con alta utilizacion
DC	Demasiadas de sus cuentas de crédito comerciales son severamente morosas
DD	Suma de saldos en cuentas rotatorias de consumo abiertas es muy alta
DE	Relacion saldo y monto credito ctas rotatorias consumo abiertas muy alta
FA	Usted tiene demasiadas cuentas de compañías de financiamiento
FB	Usted tiene demasiadas cuentas de compañías de financiamiento abiertas
IA	Usted tiene demasiadas cuentas de pagos a plazo abiertas recientemente
IB	Presencia de cuentas a plazo actualmente en incobrable/mora
IC	Presencia de estado incobrable/ mora severo en una cuenta a plazo
ID	Peor estado en cuentas a plazo es incobrable/mora
IE	Peor estado reciente en en cuentas a plazo es incobrable/mora
IF	Peor estado en cuentas a plazo recientemente abiertas es incobrable/mora
IG	Peor estado actual en cuentas a plazo abiertas es de mora
IH	Suma de saldos en cuentas a plazo en incobrables/mora es muy alta
IJ	Suma de montos de credito en cuentas a plazo abiertas es muy baja
IK	Monto de credito promedio en cuentas a plazo abiertas es muy bajo
IL	Monto pagado en cuentas a plazos abiertas es muy abajo
IM	Estado incobrable/mora mas reciente en cuentas a plazo es muy reciente
IN	Relacion entre saldo y monto de credito de cuentas a plazo es muy alta
IP	Proporcion excesivamente alta saldos cuentas abiertas que no son a plazo
MA	Usted no tiene suficientes cuentas inmobiliarias abiertas
MB	Demasiadas de sus cuentas inmobiliarias han sido severamente morosas
MC	Peor estado reciente en en cuentas inmobiliarias es incobrable/mora
MD	Peor estado actual en cuentas inmobiliarias abiertas es mora
ME	Monto de credito promedio en cuentas inmobiliarias abiertas es muy bajo
MF	La cantidad pagada en sus cuentas inmobiliarias abiertas es demasiado baja
MG	Una proporción demasiado baja de sus cuentas son cuentas inmobiliarias
PA	Demasiados gravámenes tributarios/sentencias anotados
PB	Demasiados gravámenes tributarios/sentencias anotados recientes
PC	Muchos gravámenes tributarios/sentencias anotados no pagados o ejecutadas
PD	Demasiadas declaraciones de quiebra anotadas
PE	Gravamen tributario o sentencia inscrito mas reciente es muy reciente
PF	Hay gravamen tributario/sentencia anotados desde declaracion de quiebra
PG	Muchos gravámenes tributarios/sentencias anotados no pagados o ejecutadas
Q0	Numero de consultas fue un factor, pero el efecto no fue significativo
QA	Numero excesivo de consultas recientes
QB	Usted tiene demasiadas solicitudes de información en su reporte de crédito
RA	Usted tiene demasiadas cuentas de crédito rotativo abiertas
RB	Usted tiene demasiadas pocas cuentas rotativas con límites de crédito altos
RC	Numero excesivo de cuentas rotatorias con alta utilización
RD	Presencia de cuentas rotatorias actualmente en incobrable/mora
RE	Demasiadas de sus cuentas de crédito rotativo son morosas o incobrables
RF	Peor estado de cualquier cuenta rotatoria es incobrable/mora

## VantageScore 2.0 Model (Spanish Version) Reason Codes (continued)

REASON CODE	DESCRIPTION
RG	Peor estado reciente en en cuentas rotatorias es incobrable/mora
RH	Peor estado cuentas rotatorias abiertas recientemente es incobrable/mora
RJ	La suma de los saldos de su cuenta de crédito rotativo es demasiado alta
RK	Saldo promedio en cuentas rotatorias abiertas es muy alto
RL	Credito disponible en cuentas rotatorias abiertas es muy bajo
RM	Suma de saldos de cuentas rotatorias en incobrable/mora es muy alta
RN	Monto de credito promedio en cuentas rotatorias abiertas es muy bajo
RP	Tiempo desde que se abrio cuenta rotatoria mas vieja es muy reciente
RQ	Su más nueva cuenta de crédito rotativa fue abierta demasiado reciente
RR	Tiempo promedio desde que se abrieron cuentas rotatorias es muy reciente
RS	Estado incobrable/mora mas reciente en cuentas rotatorias es muy reciente
RT	Relacion saldo y monto de credito cuentas rotatorias abiertas es muy alta
RU	Ratio saldo y monto credito cuentas rotatorias recien abiertas muy alta
RV	Proporcion estado incobrable/mora reciente en cuentas rotatorias muy alta
RW	Proporcion muy alta de cuentas recien abiertas son cuentas rotatorias
RX	Proporcion muy alta de saldos de cuentas rotatorias abiertas
RY	Proporcion muy alta de cuentas rotatorias tienen alta utilizacion
T0	Una proporción demasiado alta de sus cuentas moratorias es muy reciente
T1	Proporcion muy baja de cuentas pagadas a tiempo en meses recientes
T2	Proporcion muy baja de cuentas sin morosidad severa reciente
T3	Proporcion excesiva cuentas recientemente en incobrable/mora
TA	Usted tiene demasiadas cuentas abiertas recientemente
TB	Muchas de sus cuentas reportadas recientemente son actualmente morosas
TC	Demasiadas cuentas recientemente reportadas actualmente incobrable/mora
TD	Muy pocas cuentas pagadas a tiempo en meses recientes
TE	Usted tiene actualmente cuentas que son morosas o incobrables
TF	Usted tiene actualmente demasiadas cuentas abiertas que son morosas
TG	Numero excesivo cuentas recientemente abiertas con estado incobrable/mora
TH	Demasiadas de sus cuentas han sido incluidas en una bancarrota
TJ	Muchas de sus cuentas han sido morosas o incobrables en meses recientes
TK	Un elemento moroso o incobrable es el peor estatus en sus cuentas reportadas
TL	Peor estado en cuentas recientemente abiertas es incobrable/mora
TM	Peor estado actual en cuentas abiertas es de mora
TN	Peor estado actual en cuentas abiertas, recientemente abiertas es de mora
TP	Peor rendimiento actual de cuentas es mora o incobrable
TQ	Relacion entre saldo cuentas y monto del credito es muy alta
TR	Suma de los saldos de cuentas en incobrable/mora es muy alta
TS	El tiempo desde que abrió su cuenta de más antigüedad es demasiado reciente
TT	Su cuenta abierta más recientemente es demasiado nueva
TU	En promedio, sus cuentas son demasiado nuevas
TV	Estado mas reciente incobrable/mora en cuentas es muy reciente
TW	Presencia estado incobrable/ mora desde la declaracion de quiebra
TX	Proporcion de cuentas consistentemente pagadas a tiempo es muy baja
TY	Una proporción demasiado alta de sus cuentas es morosa o incobrable
TZ	Una proporción demasiado alta de sus cuentas fue abierta recientemente
--	No se aplico una medida negativa

## VantageScore 1.0 Model Reason Codes

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Description                      The VantageScore 1.0 (English Version) model number is **02978** and returns the following Reason Codes.

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REASON CODE	DESCRIPTION
0	No usable accounts
1	No open accounts
2	No accounts with valid credit amount
3	No recently reported accounts
4	No presently rated accounts
5	No rated accounts
6	No open, rated accounts
7	No recently opened, rated accounts
8	No accounts with a valid open date
9	No open accounts with a balance
10	No usable installment accounts
11	No open installment accounts
12	No installment accounts with valid credit amount
16	No open, rated installment accounts
17	No recently opened, rated installment accounts
20	No usable revolving accounts
21	No open revolving accounts
22	No revolving accounts with a valid credit amount
28	No revolving accounts with a valid open date
30	No usable bankcard accounts
31	No open bankcard accounts
32	No bankcard accounts with a valid credit amount
33	No recently reported bankcard accounts
35	No rated bankcard accounts
36	No open, rated bankcard accounts
40	No usable auto accounts
45	No rated auto accounts
46	No open, rated auto accounts
50	No usable real estate accounts
51	No open real estate accounts
52	No real estate accounts with valid credit amount
55	No rated real estate accounts
60	No usable retail revolving accounts
61	No open retail revolving accounts
62	No retail revolving accounts with a valid credit amount
90	Too few accounts
91	Presence of a bankruptcy
1A	No recently rated installment accounts
2A	No recently rated revolving accounts

## VantageScore 1.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
2B	No recently opened revolving accounts
3A	No recently rated bankcard accounts
4A	No recently rated auto accounts
5A	No recently rated real estate accounts
AA	Too few auto accounts consistently paid on time
AB	Too few auto accounts with no severe delinquency
AC	Too many auto accounts with severe delinquency/derog status
AD	Worst status on auto accounts is delinquent/derog
AE	Worst status in recent months on auto accounts is delinquent/derog
AF	Worst present status on open auto accounts is delinquent
AG	Newest delinquency/derog status on auto accounts is too recent
BA	Too many recently opened bankcard accounts
BB	Too many open bankcard accounts
BC	Too many open bankcard accounts, open for at least six months
BD	Too many open bankcard accounts with a balance
BE	Too many open bankcard accounts with a high balance
BF	Too many bankcard accounts with high utilization
BG	Too few open bankcard accounts, open for at least six months
BH	Too few bankcard accounts consistently paid on time
BJ	Too many bankcard accounts with delinquency/derog status in recent months
BK	Worst status on bankcard accounts is delinquent/derog
BL	Worst status in recent months on bankcard accounts is delinquent/derog
BM	Worst present status on open bankcard accounts is delinquent
BN	Sum of balances on bankcard accounts is too high
BP	Available credit on open bankcard accounts is too low
BQ	Average credit amount on open bankcard accounts is too low
BR	Maximum credit amount on open bankcard accounts is too low
BS	Open bankcard account balance/credit amount ratio is too high
BT	Too high proportion of bankcard accounts were opened recently
BU	Too high proportion of bankcard accounts recently delinquency/derog
BV	Too high proportion of balances from open bankcard accounts
BW	Too high proportion of bankcard accounts have high utilization
CA	Too many collection agency accounts with an amount greater than \$250
CB	Too many unpaid collection agency accounts
CC	Too many collection agency accounts
CD	Too many recent collection agency accounts
CE	Presence of a collection agency account
CF	The sum of balances on collection agency accounts is too high
CG	Time since youngest collection agency account opened is too recent
CH	Too high proportion of collection agency accounts were opened recently
CJ	Too high proportion of collection agency accounts are unpaid

## VantageScore 1.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
DA	Too many open retail revolving accounts with a balance
DB	Too many retail revolving accounts with high utilization
DC	Too few retail accounts with no severe delinquencies
DD	Sum of balances on open retail revolving accounts is too high
DE	Open retail revolving account balance/credit amount ratio is too high
FA	Too many finance company accounts
FB	Too many open finance company accounts
IA	Too many recently opened installment accounts
IB	Presence of presently delinquent/derog installment accounts
IC	Presence of severe delinquency/derog status on an installment account
ID	Worst status on installment accounts is delinquent/derog
IE	Worst status in recent months on installment accounts is delinquent/derog
IF	Worst status on recently opened installment accounts is delinquent/derog
IG	Worst present status on open installment accounts is delinquent
IH	Sum of balances on delinquent/derog installment accounts is too high
IJ	Sum of credit amounts on open installment accounts is too low
IK	Average credit amount on open installment accounts is too low
IL	Amount paid down on open installment accounts is too low
IM	Newest delinquency/derog status on installment accounts is too recent
IN	Open installment account balance/credit amount ratio is too high
IP	Too high proportion of balances from open non-installment accounts
MA	Too few open real estate accounts
MB	Too few real estate accounts with no severe delinquencies
MC	Worst status in recent months on real estate accounts is delinquent/derog
MD	Worst present status on open real estate accounts is delinquent
ME	Average credit amount on open real estate accounts is too low
MF	Amount paid down on open real estate accounts is too low
MG	Too low proportion of accounts are real estate accounts
PA	Too many public record judgments/tax liens
PB	Too many recent public record judgments/tax liens
PC	Too many unsatisfied public record judgments/tax liens
PD	Too many public record bankruptcy filings
PE	Newest public record judgment/tax lien is too recent
PF	Presence of public record judgment/tax lien since bankruptcy filing
PG	Too high proportion of public record judgments/tax liens are unsatisfied
Q0	Number of inquiries was also a factor, but effect was not significant
QA	Too many recent inquiries
QB	Too many inquiries

## VantageScore 1.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
RA	Too many open revolving accounts
RB	Too few revolving accounts with a high credit amount
RC	Too many revolving accounts with high utilization
RD	Presence of presently delinquent/derog revolving accounts
RE	Too many revolving accounts with delinquency/derog status
RF	Worst status of any revolving account is delinquent/derog
RG	Worst status in recent months on revolving accounts is delinquent/derog
RH	Worst status on recently opened revolving accounts is delinquent/derog
RJ	Sum of balances on revolving accounts is too high
RK	Average balance on open revolving trades is too high
RL	Available credit on open revolving accounts is too low
RM	Sum of balances on delinquent/derog revolving accounts is too high
RN	Average credit amount on open revolving accounts is too low
RP	Time since oldest revolving account opened is too recent
RQ	Time since youngest revolving account opened is too recent
RR	Average time since revolving accounts opened is too recent
RS	Newest delinquency/derog status on revolving accounts is too recent
RT	Open revolving account balance/credit amount ratio is too high
RU	Recently opened revolving account balance/credit amount ratio is too high
RV	Too high proportion of revolving account delinquencies/derogs are recent
RW	Too high proportion of recently opened accounts are revolving accounts
RX	Too high proportion of balances from open revolving accounts
RY	Too high proportion of revolving accounts have high utilization
T0	Too high proportion of account delinquencies/derogs are recent
T1	Too low proportion of accounts paid on time in recent months
T2	Too low proportion of accounts with no recent severe delinquency
T3	Too high proportion of accounts recently delinquency/derog

## VantageScore 1.0 Model Reason Codes (continued)

REASON CODE	DESCRIPTION
TA	Too many recently opened accounts
TB	Too few recently reported accounts presently current
TC	Too many recently reported accounts presently delinquent/derog
TD	Too few accounts paid on time in recent months
TE	Presence of presently delinquent/derog accounts
TF	Too many open accounts presently delinquent
TG	Too many recently opened accounts with delinquency/derog status
TH	Too many accounts with a bankrupt status
TJ	Too many accounts with delinquency/derog status in recent months
TK	Worst status on accounts is delinquent/derog
TL	Worst status on recently opened accounts is delinquent/derog
TM	Worst present status on open accounts is delinquent
TN	Worst present status on recently opened, open accounts is delinquent
TP	Worst present performance on accounts is delinquent/derog
TQ	Open account balance/credit amount ratio is too high
TR	Sum of balances on delinquent/derog accounts is too high
TS	Time since oldest account opened is too recent
TT	Time since youngest account opened is too recent
TU	Average time since accounts opened is too recent
TV	Newest delinquency/derog status on accounts is too recent
TW	Presence of delinquency/derog status since bankruptcy filing
TX	Ratio of accounts consistently paid on time to all accounts is too low
TY	Too high proportion of accounts are in delinquency/derog status
TZ	Too high proportion of accounts were opened recently
--	No adverse action applied

## VantageScore 1.0 Model (Spanish Version) Reason Codes

Description      The VantageScore (Spanish Version) 1.0 model number is **02991**. Below are the Spanish version Reason Codes returned for Print Image and ACROFILE Plus outputs.

REASON CODE	DESCRIPTION
0	No hay cuentas utilizables
1	No hay cuentas abiertas
2	No hay cuentas con monto de credito valido
3	No hay cuentas recientemente reportadas
4	No hay cuentas actualmente calificadas
5	No hay cuentas calificadas
6	No hay cuentas abiertas calificadas
7	No hay cuentas recientemente abiertas calificadas
8	No hay cuentas con fecha de apertura valida
9	No hay cuentas abiertas con saldo
10	No hay cuentas a plazo utilizables
11	No hay cuentas a plazo abiertas
12	No hay cuentas a plazo con monto de credito valido
16	No hay cuentas a plazo abiertas calificadas
17	No hay cuentas a plazo recientemente abiertas calificadas
20	No hay cuentas rotatoria utilizables
21	No hay cuentas rotatorias abiertas
22	No hay cuentas rotatorias con credito valido
28	No hay cuentas rotatorias con fecha apertura valida
30	No hay tarjetas bancarias utilizables
31	No hay tarjetas bancarias abiertas
32	No hay tarjetas bancarias con credito valido
33	No hay tarjetas bancarias recientemente reportadas
35	No hay tarjetas bancarias calificadas
36	No hay tarjetas bancarias abiertas calificadas
40	No hay cuentas de auto utilizables
45	No hay cuentas de auto calificadas
46	No hay cuentas de auto abiertas calificadas
50	No hay cuentas inmobiliarias utilizables
51	No hay cuentas inmobiliarias abiertas
52	No hay cuentas inmobiliarias con credito valido
55	No hay cuentas inmobiliarias calificadas
60	No hay cuentas rotatorias de consumo utilizables
61	No hay cuentas rotatorias de consumo abiertas
62	No hay cuentas rotatorias de consumo con credito valido
90	Muy pocas cuentas
91	Presencia de quiebra

## VantageScore 1.0 Model (Spanish Version) Reason Codes (continued)

REASON CONE	DESCRIPTION
1A	No hay cuentas a plazo recientemente calificadas
2A	No hay cuentas rotatorias recientemente calificadas
2B	No hay cuentas rotatorias recientemente abiertas
3A	No hay tarjetas bancarias recientemente calificadas
4A	No hay cuentas de auto recientemente calificadas
5A	No hay cuentas inmobiliarias recientemente calificadas
AA	Muy pocas cuentas de auto consistentemente pagadas a tiempo
AB	Muy pocas cuentas de auto sin mora severa
AC	Numero excesivo de cuentas de auto en estado incobrable/mora severos
AD	Peor estado en cuentas de auto es incobrable/mora
AE	Peor estado reciente en en cuentas de auto es incobrable/mora
AF	Peor estado actual en cuentas de auto abiertas es mora
AG	Estado incobrable/mora mas reciente en cuentas de auto es muy reciente
BA	Muchas tarjetas bancarias recientemente abiertas
BB	Muchas tarjetas bancarias abiertas
BC	Muchas tarjetas bancarias abiertas por lo menos seis meses
BD	Muchas tarjetas bancarias abiertas con un saldo
BE	Muchas tarjetas bancarias abiertas con un saldo alto
BF	Muchas tarjetas bancarias con alta utilización
BG	Muy pocas tarjetas bancarias abiertas por lo menos seis meses
BH	Muy pocas tarjetas bancarias consistentemente pagadas a tiempo
BJ	Muchas tarjetas bancarias con estado incobrable/mora en meses recientes
BK	Peor estado tarjetas bancarias incobrable/mora
BL	Peor estado reciente en tarjetas bancarias abiertas incobrable/mora
BM	Peor estado actual tarjetas bancarias abiertas es mora
BN	Suma saldos tarjetas bancarias es muy alta
BP	Credito disponible en tarjetas bancarias abiertas es muy bajo
BQ	Monto de credito promedio en tarjetas bancarias abiertas muy bajo
BR	Monto de credito maximo en tarjetas bancarias abiertas muy bajo
BS	Relacion saldo y monto de credito de tarjetas bancarias abiertas muy alta
BT	Proporcion muy alta tarjetas bancarias fueron abiertas recientemente
BU	Proporcion muy alta tarjetas bancarias recientemente en incobrables/mora
BV	Proporcion muy alta de saldos de tarjetas bancarias abiertas
BW	Proporcion muy alta de tarjetas bancarias tienen alta utilizacion
CA	Demasiadas cuentas en agencia de cobro con un monto superior a \$250
CB	Demasiadas cuentas en agencia de cobro sin pagar
CC	Demasiadas cuentas en agencias de cobro
CD	Demasiadas cuentas en agencia de cobro recientes
CE	Presencia de una cuenta en agencia de cobro
CF	Suma de saldos de cuentas en agencias de cobro es muy alta
CG	Plazo desde apertura de ultima cuenta con agencia de cobro muy reciente
CH	Porcion muy alta de cuentas en agencias de cobro abiertas recientemente
CJ	Proporcion muy alta de cuentas en agencias de cobro estan sin pagar

## VantageScore 1.0 Model (Spanish Version) Reason Codes (continued)

REASON CODE	DESCRIPTION
DA	Demasiadas cuentas rotatorias de consumo abiertas con un saldo
DB	Demasiadas cuentas rotatorias de consumo con alta utilizacion
DC	Muy pocas cuentas de consumo sin morosidad severa
DD	Suma de saldos en cuentas rotatorias de consumo abiertas es muy alta
DE	Relacion saldo y monto credito ctas rotatorias consumo abiertas muy alta
FA	Demasiadas cuentas con companias financieras
FB	Demasiadas cuentas abiertas con companias financieras
IA	Demasiadas cuentas a plazo recientemente abiertas
IB	Presencia de cuentas a plazo actualmente en incobrable/mora
IC	Presencia de estado incobrable/ mora severo en una cuenta a plazo
ID	Peor estado en cuentas a plazo es incobrable/mora
IE	Peor estado reciente en en cuentas a plazo es incobrable/mora
IF	Peor estado en cuentas a plazo recientemente abiertas es incobrable/mora
IG	Peor estado actual en cuentas a plazo abiertas es de mora
IH	Suma de saldos en cuentas a plazo en incobrables/mora es muy alta
IJ	Suma de montos de credito en cuentas a plazo abiertas es muy baja
IK	Monto de credito promedio en cuentas a plazo abiertas es muy bajo
IL	Monto pagado en cuentas a plazos abiertas es muy abajo
IM	Estado incobrable/mora mas reciente en cuentas a plazo es muy reciente
IN	Relacion entre saldo y monto de credito de cuentas a plazo es muy alta
IP	Proporcion excesivamente alta saldos cuentas abiertas que no son a plazo
MA	Muy pocas cuentas inmobiliarias abiertas
MB	Muy pocas cuentas inmobiliarias sin mora severa
MC	Peor estado reciente en en cuentas inmobiliarias es incobrable/mora
MD	Peor estado actual en cuentas inmobiliarias abiertas es mora
ME	Monto de credito promedio en cuentas inmobiliarias abiertas es muy bajo
MF	Monto pagado en cuentas inmobiliarias abiertas es muy bajo
MG	Proporcion excesivamente baja de cuentas son cuentas inmobiliarias
PA	Demasiados gravámenes tributarios/sentencias anotados
PB	Demasiados gravámenes tributarios/sentencias anotados recientes
PC	Muchos gravámenes tributarios/sentencias anotados no pagados o ejecutadas
PD	Demasiadas declaraciones de quiebra anotadas
PE	Gravamen tributario o sentencia inscrito mas reciente es muy reciente
PF	Hay gravamen tributario/sentencia anotados desde declaracion de quiebra
PG	Muchos gravámenes tributarios/sentencias anotados no pagados o ejecutadas
Q0	Numero de consultas fue un factor, pero el efecto no fue significativo
QA	Numero excesivo de consultas recientes
QB	Numero excesivo de consultas
RA	Numero excesivo de cuentas rotatorias abiertas
RB	Muy pocas cuentas rotatorias con un monto de credito alto
RC	Numero excesivo de cuentas rotatorias con alta utilización
RD	Presencia de cuentas rotatorias actualmente en incobrable/mora
RE	Numero excesivo de cuentas rotatorias con estado incobrable/mora
RF	Peor estado de cualquier cuenta rotatoria es incobrable/mora

## VantageScore 1.0 Model (Spanish Version) Reason Codes (continued)

REASON CODE	DESCRIPTION
RG	Peor estado reciente en en cuentas rotatorias es incobrable/mora
RH	Peor estado cuentas rotatorias abiertas recientemente es incobrable/mora
RJ	Suma de saldos en cuentas rotatorias es muy alta
RK	Saldo promedio en cuentas rotatorias abiertas es muy alto
RL	Credito disponible en cuentas rotatorias abiertas es muy bajo
RM	Suma de saldos de cuentas rotatorias en incobrable/mora es muy alta
RN	Monto de credito promedio en cuentas rotatorias abiertas es muy bajo
RP	Tiempo desde que se abrio cuenta rotatoria mas vieja es muy reciente
RQ	Tiempo desde que se abrio cuenta rotatoria mas nueva es muy reciente
RR	Tiempo promedio desde que se abrieron cuentas rotatorias es muy reciente
RS	Estado incobrable/mora mas reciente en cuentas rotatorias es muy reciente
RT	Relacion saldo y monto de credito cuentas rotatorias abiertas es muy alta
RU	Ratio saldo y monto credito cuentas rotatorias recien abiertas muy alta
RV	Proporcion estado incobrable/mora reciente en cuentas rotatorias muy alta
RW	Proporcion muy alta de cuentas recien abiertas son cuentas rotatorias
RX	Proporcion muy alta de saldos de cuentas rotatorias abiertas
RY	Proporcion muy alta de cuentas rotatorias tienen alta utilizacion
T0	Proporcion muy alta de estado incobrable/mora recientes en cuentas
T1	Proporcion muy baja de cuentas pagadas a tiempo en meses recientes
T2	Proporcion muy baja de cuentas sin morosidad severa reciente
T3	Proporcion excesiva cuentas recientemente en incobrable/mora
TA	Numero excesivo cuentas recientemente abiertas
TB	Muy pocas cuentas recientemente reportadas actualmente pagadas a tiempo
TC	Demasiadas cuentas recientemente reportadas actualmente incobrable/mora
TD	Muy pocas cuentas pagadas a tiempo en meses recientes
TE	Presencia cuentas actualmente en mora o incobrables
TF	Numero excesivo cuentas abiertas actualmente en mora
TG	Numero excesivo cuentas recientemente abiertas con estado incobrable/mora
TH	Numero excesivo cuentas con un estado de quiebra
TJ	Numero excesivo cuentas con un estado incobrable/mora en meses recientes
TK	Peor estado en cuentas es de mora o incobrable
TL	Peor estado en cuentas recientemente abiertas es incobrable/mora
TM	Peor estado actual en cuentas abiertas es de mora
TN	Peor estado actual en cuentas abiertas, recientemente abiertas es de mora
TP	Peor rendimiento actual de cuentas es mora o incobrable
TQ	Relacion entre saldo cuentas y monto del credito es muy alta
TR	Suma de los saldos de cuentas en incobrable/mora es muy alta
TS	Tiempo desde que se abrio cuenta mas vieja es muy reciente
TT	Tiempo desde que se abrio cuenta mas nueva es muy reciente
TU	Tiempo promedio desde que se abrieron cuentas es muy reciente
TV	Estado mas reciente incobrable/mora en cuentas es muy reciente
TW	Presencia estado incobrable/ mora desde la declaracion de quiebra
TX	Proporcion de cuentas consistentemente pagadas a tiempo es muy baja
TY	Proporcion excesiva cuentas estan en estado moroso o son incobrables
TZ	Proporcion excesiva de cuentas fueron abiertas recientemente
--	No se aplico una medida negativa

## Equifax Model Reject Messages

### Introduction

The Reject message is a 2-byte alpha/numeric code that corresponds to the following narratives. Most models use specific reject codes which are provided along with the comments for each model. However, if there is a problem reaching the model(s) as we may access multiple systems in order to produce the model results and may instead, return a System Reject Code from the following list:

CODE	DESCRIPTION
A0	Model Delivery Not Available, File Cannot be Scored
A1	Model Delivery Not Available, File Under Review
B0	Model Delivery Not Available, Insufficient Info to Score
B1	Model Delivery Not Available, Subject Deceased
C0	Model Delivery is Temporarily Unavailable
C1	Model Delivery Unavailable
C2	Model Delivery Unavailable, File Condition Not Met
C3	Address Formatted Incorrectly For Alternate Data Source
C4	Name Formatted Incorrectly For Alternate Data Source
C5	Business Name Invalid
C6	XML Format Error Between Internal Databases
C7	Invalid Alternate Data Source Mbr Nbr on Database Server
C8	Alternate Data Source Mbr Nbr Not Authorized on Database
C9	Invalid Security Code for Alternate Data Srce on Database
CS	Model Server Error Please try again later or Contact EFX
CZ	Retry Transaction – If Error Continues, Contact Equifax
D0	Model Delivery Not Available, Bankruptcy on File
F1	Model Delivery Not Available, No Qualifying Accounts Present
F2	Model Delivery Not Available, Insufficient or Unknown Account History
F3	Model Delivery Not Available, No Recently Reported Account Information
F4	Model Delivery Not Available, No Qualifying Accounts Present
L0	Model Delivery Not Available, Subject Deceased
L1	No Trade Lines
L2	Insufficient or unknown Trade Line History
L3	No Recently reported Trade Line Information (No Tradeline Updates In Last 6 Months)
L4	No Trade Lines Reported With Valid Current Status
L5	Unable To Score
N1	Model Delivery Not Available, Inquiry Only File
R0	Insufficient Information To Score
X1	Model Delivery is temporarily Unavailable
X3	Model Delivery is temporarily Unavailable
X4	Model Delivery is temporarily Unavailable
X5	Model Delivery is temporarily Unavailable
X6	Model Delivery is temporarily Unavailable
X7	Model Delivery is temporarily Unavailable – File Cannot Be Scored

## List of Equifax Model Error Codes

### Introduction

The following table of error codes and verbiage refer to model error codes within the input of the fixed inquiry and/or the “MD” segment.

CODE	NARRATIVE
M00010	Model Segment Invalid
M20010	Invalid Model Segment Input Data.
M20020	<b>Message will be one of the following five:</b>
M20030	
M20040	Invalid Alpha-nn
M20050	Invalid Numeric-nn
M20060	Invalid Alpha/Numeric-nn
M20070	Invalid Date-nn
M20080	Invalid Length-nn
M20090	
M20100	Where “nn” and the 4th and 5th digits of the error number indicate which “MD” field that is error
M20110	
M20120	
M20130	
M20140	
M20150	
M20160	
M20170	
M20180	
M20190	
M20200	
M20400	Member Number is not Authorized for Model Delivery (requesting model(s) not activated for)
M20500	“MD” Segment contains Invalid Number of Input Fields
M20600	Error in Report ID not using a prescreen
M20700	Error in Report ID multi model Not G,P, or DDT09
M20800	Error conflicting report Ids in the MAT table set up

If you experience an error that is not included in Chapter 5 of the Equifax System-to-System TotalView or Version 6.0 or 5.0 Manual, contact the Equifax Service Desk at 1-888-407-0359 and advise them of any error code received along with your findings as to what may have caused the error.

## Model Error Message Layout

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	4	CH	A	-	MERR	Identification of Report
4	20	CH	A/N	L	-	Customer Reference Number
24	10	CH	A/N		999XX99999	Customer Number
34	6	CH	A/N	-	Mxnnnn	Error Code
40	70	CH	A/N	L	-	Error Code Verbiage
110 Bytes = Segment Length						

## Related Pages

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This document: [List of Equifax Model Error Codes.](#)

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## System Interruption Handling

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Introduction	These procedures outline the handling routine our system applies if an interruption in normal operation occurs, and the necessary recovery mechanisms to resume the on-line link.
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Situation	An outage of up to 180 seconds is considered a system “hang.”
Procedure	<ul style="list-style-type: none"> <li>▪ DTR will be maintained.</li> <li>▪ Requests will be received, but will not receive a response.</li> </ul> <p>When the “hang” has been cleared:</p> <ul style="list-style-type: none"> <li>▪ We will send any outstanding responses.</li> <li>▪ If a response was in progress when the hang occurred, we will continue to transmit the file data.</li> </ul>

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Situation	An outage of 180 seconds/above is considered a system “down.”
Procedure	<ul style="list-style-type: none"> <li>▪ At 180 seconds the following message will be transmitted to all leased line users (except users of an asynchronous leased line interface via Harris 9126 Processors):</li> </ul> <p style="text-align: center;"><b>***SYSTEM TEMPORARILY UNAVAILABLE***</b></p> <p><b>and</b> drop DTR.</p> <p>For asynchronous leased line interface users the following message will be transmitted:</p> <p style="text-align: center;"><b>*SYSTEM TEMPORARILY UNAVAILABLE*</b></p> <p><b>and</b> drop DTR.</p> <ul style="list-style-type: none"> <li>▪ Input and output buffers will be flushed. Requests should be resubmitted when the system becomes available.</li> </ul> <p>When the “down” has been cleared:</p> <ul style="list-style-type: none"> <li>▪ DTR will be returned to the link.</li> <li>▪ The X-ON control character will be transmitted, and Equifax will then be prepared to receive the DIAL segment, and subsequent inquiries.</li> </ul>

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## System Interruption Handling (continued)

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Situation	<p>If the Equifax system “abends” or abnormally terminates a request:</p> <ul style="list-style-type: none"><li>▪ The appropriate abend message will be transmitted. The first three characters will be DFH, then the actual abend code will be returned</li><li>▪ The request should be terminated and not retransmitted to Equifax. Call the Equifax Service Desk to report the problem.</li></ul>
Situation	<p>If Equifax receives a request (<b>IDNT</b>) as the first message after an outage, the following message will be transmitted:</p> <p style="text-align: center;"><b>???MUST BE MX, NEW OR IQ???</b></p> <p>Indicating that the <b>DIAL</b> segment must be received before normal operations can resume.</p>
Situation	<p>If Equifax receives a fixed inquiry request (<b>IDNT</b>) that cannot be deciphered and no other errors apply, the following message will be transmitted:</p> <p style="text-align: center;"><b>***DATA LOST PLEASE RESUBMIT***</b></p> <p>inviting a retransmission of the inquiry. If the inquiry causes the error again, the following message will be transmitted:</p> <p style="text-align: center;"><b>***INVALID FILE/INQUIRY PLEASE CONTACT EFX/ADS***</b></p>

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## JSON Model Response Example

### Description

For JSON, the Model(s) result(s) are returned following the Inquiries or Consumer Narrative Statement(s) if present on the file requested.

### JSON Response Examples

```
"models": [
  {
    "type": "MODEL",
    "modelNumber": "05206",
    "score": 741,
    "reasons": [
      {
        "code": "00010"
      },
      {
        "code": "00012"
      },
      {
        "code": "00032"
      },
      {
        "code": "00014"
      }
    ],
    "inquiryKeyFactor": {
      "code": "Y",
      "description": "Yes - \"NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY\" and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a \"blank\" is returned. (Returned on FACTA versions models only.)"
    },
    "scoreNumberOrMarketMaxIndustryCode": {
      "code": "1"
    }
  },
  {
    "type": "RBP",
    "modelNumber": "05206",
    "riskBasedPricingOrModel": {
      "percentage": "00051",
      "lowRange": "00300",
      "highRange": "00850"
    }
  }
]
```



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

## Full-File Fixed - Layout for Segment 35 – Model and/or MarketMax

Description Segment 35 is the Model and/or MarketMax 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 reject code. 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	—	Model Number
9	1	A/N	—	1 – 9 or A – Z	Model ID (Scorecard)
10	1	A/N	—	0 – 2 or A, F, R or T	Score Number or MarketMax 4.0 Industry Indicator* code
11	5	N	R	—	Numeric Score
16	1	A/N	—	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
17	5	A/N	R	Related Pages	Reason Code #1
22	5	A/N	R	Related Pages	Reason Code #2
27	5	A/N	R	Related Pages	Reason Code #3
32	5	A/N	R	Related Pages	Reason Code #4
37	2	A/N	—	Related Pages	Reject Code
39	1	A/N	—	I, J, M, Y or Blank	FACT Act – Inquiries are a Key Factor*
40 Bytes = Segment Length					

Full-File Fixed Layout for Segment 35 – Model and/or MarketMax (continued)

**\*Notes**

FACT Act – Inquiries are a Key Factor:

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 Models requesting Dodd-Frank information only.)

J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications Plus (05274), Advanced Energy Plus (05236) and FICO Score XD models only.)

M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS” – (Returned on MarketMax 4.0 only.)

Y (Yes) = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA version models only.)

Score Number or MarketMax 4.0 Industry Code – This field will either contain the number of MM segments being returned on this report or the MarketMax Industry Indicator: A-Auto; F-Finance; R-Retail or T-Telecom.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

**Related Pages**

This document: List of Equifax Model Reason Codes; List of Equifax Model Reject Codes.

*The Equifax System-to-System Manual*, Chapter 4, Input Format Specifications: Comments on Equifax MarketMax; Comments on ID Analytics ID Score®-Risk.

Equifax Models, FICO Scores, Dodd-Frank and MarketMax are optional services offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

## FFH/MR - Layout for Segment 35 – Model and/or MarketMax

## Description

Segment 35 is the Model and/or MarketMax 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 reject code. All other fields will be blank. **Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

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 – 2 or A, F, R or T	Score Number or MarketMax 4.0 Industry Indicator* code
28	1	—	—	—	Filler
29	5	N	R	—	Numeric Score
34	1	A/N	—	—	Numeric Score Indicator: Blank = Positive Dash = Negative
35	1	—	—	—	Filler
36	5	A/N	R	Related Pages	Reason Code #1
41	1	—	—	—	Filler
42	5	A/N	R	Related Pages	Reason Code #2
47	1	—	—	—	Filler
48	5	A/N	R	Related Pages	Reason Code #3
53	1	—	—	—	Filler
54	5	A/N	R	Related Pages	Reason Code #4
59	1	—	—	—	Filler
60	1	A/N	—	I, J, M, Y or blank	FACT Act – Inquiries are a Key Factor*
61	9	—	—	—	Filler
70	5	A/N	R	—	Model Number
75	1	—	—	—	Filler
76	1	A/N	—	—	Address Match (Y/N)
77	1	—	—	—	Filler
78	2	A/N	—	Related Pages	Reject Code
80 Bytes = Segment Length					

FFFH/MR Layout for Segment 35 – Model and/or MarketMax (continued)

**\*Notes**

**FACT Act – Inquiries are a Key Factor:**

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 Models requesting Dodd-Frank information only.)

J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications Plus (05274), Advanced Energy Plus (05236) and FICO Score XD models only.)

M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS” – (Returned on MarketMax 4.0 only.)

Y (Yes) = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA version models only.)

Score Number or MarketMax 4.0 Industry Code – This field will either contain the number of MM segments being returned on this report or the MarketMax Industry Indicator: A-Auto; F-Finance; R-Retail or T-Telecom.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

**Related Pages**

This document: List of Equifax Model Reason Codes; List of Equifax Model Reject Codes.

*The Equifax System-to-System Manual*, Chapter 4, Input Format Specifications: Comments on Equifax MarketMax; Comments on ID Analytics ID Score-Risk.

Equifax Models, FICO Scores, Dodd-Frank and MarketMax are optional services offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

## FFH/MR - Layout for Segment 35 – Model and/or MarketMax

Description Segment 35 is the Model and/or MarketMax segment. If a reject code is returned on a model, the record will contain the record code, format type and reject code. All other fields will be blank. **Note: Full-File Fixed Human/Machine Readable output is not available in version 6.0.**

Note The Format Type will determine what type of segment 35 is present.

Record Code: MM

## Format Type 9 = Model w/Numeric Score, Reason Codes &amp; 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 – 2 or A, F, R or T	Score Number or MarketMax 4.0 Industry Indicator* code
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, J, M, Y or blank	FACT Act – Inquiries are a Key Factor*
32	2	—	—	—	Filler
34	5	N	R	—	Numeric Score
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
70	5	N	R	—	Model Number
75	1	—	—	—	Filler
76	1	A/N	—	—	Address Match (Y/N)
77	1	—	—	—	Filler

FFFH/MR - Layout for Segment 35 – Model and/or MarketMax (continued)

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
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.

FFH/MR - Layout for Segment 35 – Model and/or MarketMax (continued)

**\*Notes**

**FACT Act – Inquiries are a Key Factor:**

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 Models requesting Dodd-Frank information only.)

J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications Plus (05274), Advanced Energy Plus (05236) and FICO Score XD models only.)

M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS” – (Returned on MarketMax 4.0 only.)

Y (Yes) = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA version models only.)

Score Number or MarketMax 4.0 Industry Code – This field will either contain the number of MM segments being returned on this report or the MarketMax Industry Indicator: A-Auto; F-Finance; R-Retail or T-Telecom.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

**Related Pages**

This document: List of Equifax Model Reason Codes; List of Equifax Model Reject Codes.

*The Equifax System-to-System Manual*, Chapter 4, Input Format Specifications: Comments on Equifax MarketMax; Comments on ID Analytics ID Score® -Risk.

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## ACROFILE PLUS - Layout for Segment 05 – Model and/or MarketMax

**Introduction** Segment 05 is the Model and/or MarketMax segment. If a reject code is returned on a model, the record will contain the record code, format type and reject code. All other fields will be blank.

**Note** The Format Type will determine what type of segment 05 is present.

Record Code: 05

## Format Type 4 = Model w/Score and Score Narrative

Record ID – G0304

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	—	—	—	ANSI Control Character
1	2	N	—	05	Record Code
3	1	N	—	4	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 – 2 or A, F, R or T	Score Number or MarketMax 4.0 Industry Indicator* code
28	9	A/N	—	—	Constant “ SCORE: “
37	14	—	—	—	Filler
51	1	A/N	—	I, J, M, Y or blank	FACT Act – Inquiries are a Key Factor*
52	20	—	—	—	Filler
72	5	N	R	—	Model Number
77	1	—	—	—	Filler
78	2	A/N	—	Related Pages	Reject Code
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	—	—	Score Narrative
160 Bytes = Segment Length					

ACROFILE PLUS - Layout for Segment 05 - Model and/or MarketMax (continued)

**\*Notes**

**FACT Act – Inquiries are a Key Factor:**

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 Models requesting Dodd-Frank information only.)

J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications Plus (05274), Advanced Energy Plus (05236) and FICO Score XD models only.)

M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS” – (Returned on MarketMax 4.0 only.)

Y (Yes) = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA version models only.)

Score Number or MarketMax 4.0 Industry Code – This field will either contain the number of MM segments being returned on this report or the MarketMax Industry Indicator: A-Auto; F-Finance; R-Retail or T-Telecom.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

**Related Pages**

This document: List of Equifax Model Reason Codes; List of Equifax Model Reject Codes.

*The Equifax System-to-System Manual*, Chapter 4, Input Format Specifications: Comments on Equifax MarketMax; Comments on ID Analytics ID Score® -Risk.

Equifax Models, FICO Scores, Dodd-Frank and MarketMax are optional services offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

## ACROFILE PLUS - Layout for Segment 05 - Model and/or MarketMax

## Introduction

Segment 05 is the Model, MarketMax and/or ID Score ®-Risk 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 reject code. All other fields will be blank.

Record Code: 05

Format Type 9 = Model w/Score, Score Narrative, Reason Codes &amp; 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 – 2 or A, F, R or T	Score Number or MarketMax 4.0 Industry Indicator* code
28	1	—	—	—	Filler
29	1	A/N	—	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	—	—	—	Filler
31	6	A/N	—	—	constant "SCORE:"
37	2	—	—	—	Filler
39	5	N	R	—	Numeric Score
44	1	A/N	—	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
45	6	—	—	—	Filler
51	1	A/N	—	I, J, M, Y or blank	FACT Act – Inquiries are a Key Factor*
52	20	—	—	—	Filler
72	5	N	R	—	Model Number
77	1	—	—	—	Filler
78	2	A/N	—	—	Reject Code
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	—	—	Score Narrative
0	1	—	—	—	ANSI Control Character
1	1	—	—	—	Filler
2	13	A/N	—	—	constant "REASON CODES:"
15	1	—	—	—	Filler

## ACROFILE PLUS - Layout for Segment 05 - Model and/or MarketMax (continued)

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
16	5	A/N	R	—	1 <sup>st</sup> Reason Code
21	1	—	—	—	Filler
22	5	A/N	R	—	2 <sup>nd</sup> Reason Code
27	1	—	—	—	Filler
28	5	A/N	R	—	3 <sup>rd</sup> Reason Code
33	1	—	—	—	Filler
34	5	A/N	R	—	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 and/or MarketMax (continued)

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**\*Notes****FACT Act – Inquiries are a Key Factor:**

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 Models requesting Dodd-Frank information only.)

J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Advanced Communications Plus (05274), Advanced Energy Plus (05236) and FICO Score XD models only.)

M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS” – (Returned on MarketMax 4.0 only.)

Y (Yes) = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA version models only.)

Score Number or MarketMax 4.0 Industry Code – This field will either contain the number of MM segments being returned on this report or the MarketMax Industry Indicator: A-Auto; F-Finance; R-Retail or T-Telecom.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model you are requesting.

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**Related Pages**

This document: List of Equifax Model Reason Codes; List of Equifax Model Reject Codes. The Equifax System-to-System Manual, Chapter 4, Input Format Specifications: Comments on Equifax MarketMax.

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Equifax Models, FICO Scores, Dodd-Frank and MarketMax are optional services offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

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## Equifax Custom Models Section

The models contained in this section may return unique data that is not standard as with the regular Equifax Models. There are specific (custom) Model (MM/05) and Data Attribute (DA/06) layouts for data that may be returned for the models in this section only.

Please refer to the comments section of the model(s) you are requesting for specific information that pertains to the inquiry or output data.



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**Refer to the Equifax System-to-System Version 6.0, 5.0 or TotalView Manual for all other sign-on, inquiry, output and error specifications.**

***As with all Equifax Models, your customer number must be activated for each model you are requesting in your inquiry by your Sales Associate.***

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## Comments on the Equifax Ability-To-Pay Attribute Suite

### Introduction

The Ability-to-Pay Attribute Suite is a comprehensive suite of 25 attributes, conveniently packaged into four online bundles, which were specifically developed to assist credit card issuers with compliance to Regulation Z guidelines related to assessing a consumer's ability to pay.

These attributes include an estimated monthly consumer income, multiple variations of a consumer's monthly debt obligations summarized from the credit file, and two variations of both debt- to- income ratios and monthly disposable or "residual" income. Multiple variations of some attributes were included to provide card issuers with the most flexibility for integrating the attributes into their overall compliance approach.

ATTRIBUTE SUITE	DESCRIPTION
Bundle 1: Comprehensive <b>Model Number - 04116</b>	Consists of all twenty five attributes.
Bundle 2: Primary Components <b>Model Number - 04117</b>	Consists of eleven attributes, which provide card issuers with the necessary inputs to assess a consumer's ability to pay. This includes an estimated monthly income, monthly debt obligations present on the Equifax credit file, and pre-calculated debt- to- income ratios and monthly disposable or "residual" income attributes. Any child/family support payments, balances in major derogatory status and balances in collections which are present on the credit file are also included in this bundle. When combined with the estimated monthly payment associated with the new credit card or increased credit line (provided by the issuer), the Ability-to-Pay Attributes Primary Components bundle provides all the tools necessary to complete a proper evaluation of a consumer's ability to pay consistent with the Regulation Z guidelines.
Bundle 3: Debt Obligations <b>Model Number - 04118</b>	Consists of six attributes summarizing the monthly debt obligations on the Equifax credit file. This bundle is comprised of three variations of total monthly scheduled payments, as well as any child/family support payments, balances in major derogatory status, and balances in collections which are present on the credit file. This bundle may be leveraged when a credit card issuer is acquiring a consumer's income from another source, such as the consumer, to assist in completing the ability-to-pay assessment.

(Continued)

## Comments on the Equifax Ability-To-Pay Attribute Suite

ATTRIBUTE SUITE	DESCRIPTION
Bundle 4: Total Scheduled Monthly Payments  <b>Model Number - 04119</b>	Consists of a single attribute that summarizes the total scheduled monthly payments associated with all debt obligations present on the Equifax credit file. This attribute includes all scheduled payments specified on the credit file. In addition, for outstanding balances where no payment is specified, a monthly payment was estimated in order to fully reflect a consumer's total monthly obligations. An issuer may combine this attribute, along with a consumer's income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or "residual" income to complete the ability to pay assessment.
Bundle 5: Total Scheduled Monthly Payments - Reported  <b>Model Number - 04128</b>	Consists of a single attribute that summarizes all the total scheduled monthly payments specified on the Equifax credit file. This attribute does not include any estimated/calculated scheduled payments for outstanding balances where a scheduled payment is not specified. This attribute strictly includes those scheduled monthly payments specified on the credit file. An issuer may combine this attribute, along with a consumer's income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or "residual" income to complete the ability-to-pay assessment.

## Technical Specifics

The Ability-To-Pay Attribute models returns a Model (MM/05) segment **and** the Data Attributes in the Data Attribute (DA/06) segment.

**Reason Codes** - These models do not return reason codes, they return data attributes only.

**Reject Codes are not used with these models.**

## Specific Information

- Equifax models are optional services offered by Equifax. The model segment will be totally transparent to non-model users.
- Equifax models are offered as optional services for the following System-to-System output products: Full-File Fixed, Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image and ACROFILE Advanced with Summary Print Image.
- Equifax model(s) will only be returned system-to-system when the fixed inquiry contains an "MD" (**Model Data** segment) 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.

Comments on the Equifax Ability-To-Pay Attribute Suite

Specific Information (cont.)	<ul style="list-style-type: none"> <li>➤ Your customer number must be validated for <b>each</b> of the Equifax model(s) you are requesting.</li> <li>➤ For customers requesting output product Full-File Fixed or Full-File Fixed Human/Machine Readable the model results (model number, no score or reason codes) are returned in segment(s) (MM) as segment 35 and the Data Attribute(s) results in segment(s) (DA) as segment 36 for version 6.0 and 38 for version 5.0.</li> <li>➤ For customers requesting output product ACROFILE PLUS the model results (model number, no score or reason codes) are returned in segment(s) (05) as segment 05 and the Data Attribute(s) results in segment(s) (06) as segment 06.</li> <li>➤ For customers requesting output product Print Image, ACROFILE PLUS Print Image or ACROFILE Advanced with Summary Print Image the model score message is returned at the beginning of the credit report.</li> <li>➤ Equifax models are available when requesting Joint File access. It will score all files separately and return the results in the appropriate model and data attribute segments.</li> <li>➤ Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores*, Enhanced Delinquency Alert System*, Identity Scan*, ON-LINE DIRECTORY*, etc.).</li> </ul>
Related Pages	Refer to the Equifax <i>System-to-System 5.0, 6.0 or TotalView Manual</i> for sign-on procedures, inquiry, output format specifications and all error information.
Other recommended sources	Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.equifax.com/tcs/">www.equifax.com/tcs/</a> .

## Bundle 1 - Full-File Fixed – Layout for Segment 38 – Data Attribute

**Description** Segment 38 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

**Model #04116** **Bundle 1: Comprehensive** - Consists of all 25 of the Ability-to-Pay attributes.

Record Code: DA

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	DA	Record Code
2	2	CH	N	R	20	Number of 15-Character Fields w/info
4	15	CH	A/N	L	6000*9999999999	Monthly Scheduled Payment
19	15	CH	A/N	L	6002*9999999999	Major Derogatory Amount
34	15	CH	A/N	L	6003*9999999999	Collection Amount
49	15	CH	A/N	L	6004*9999999999	Auto Monthly Current Debt Payment
64	15	CH	A/N	L	6005*9999999999	Bankcard Monthly Current Debt Payment
79	15	CH	A/N	L	6006*9999999999	Home Equity Line of Credit Monthly Current Debt Payment
94	15	CH	A/N	L	6007*9999999999	Home Equity Loan Monthly Current Debt Payment
109	15	CH	A/N	L	6008*9999999999	Other Installment Monthly Current Debt Payment
124	15	CH	A/N	L	6009*9999999999	First Mortgage Monthly Current Debt Payment
139	15	CH	A/N	L	6010*9999999999	Other Revolving Monthly Current Debt Payment
154	15	CH	A/N	L	6011*9999999999	Auto Scheduled Monthly Payment
169	15	CH	A/N	L	6012*9999999999	Bankcard Scheduled Monthly Payment
184	15	CH	A/N	L	6013*9999999999	Child/Family Support Scheduled Payment Amount
199	15	CH	A/N	L	6014*9999999999	Home Equity Line of Credit Scheduled Monthly Payment
214	15	CH	A/N	L	6015*9999999999	Home Equity Loan Scheduled Monthly Payment
229	15	CH	A/N	L	6016*9999999999	Other Installment Scheduled Monthly Payment
244	15	CH	A/N	L	6017*9999999999	First Mortgage Scheduled Monthly Payment
259	15	CH	A/N	L	6018*9999999999	Other Revolving Scheduled Monthly Payment

(Continued)

**Bundle 1 - Full-File Fixed – Layout for Segment 38 – Data Attribute (continued)**

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
274	15	CH	A/N	L	6028*9999999999	Personal Monthly Income
289	15	CH	A/N	L	6030*9999999999	Scheduled Monthly Payment
304	6	–	–	–	–	Filler
310	5	CH	A/N	–	04116	Model Number
315	35	–	–	–	–	Filler
350 Bytes = Segment Length						

**\*Notes**

+ = Positive or - = Negative

All Ratio/Percent Attributes will have 2 implied decimals. (Ex. 20.76 will be 2076)

## Bundle 1 - Full-File Fixed – Layout for Segment 38 – Data Attribute (continued)

Record Code: DA

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	DA	Record Code
2	2	CH	N	R	5	Number of 15-Character Fields w/info
4	15	CH	A/N	L	6031*9999999999	Monthly Current Debt Payment
19	15	CH	A/N	L	6032*9999999999	Monthly Disposable Income w/Scheduled Payment
34	15	CH	A/N	L	6033*9999999999	Monthly Disposable Income w/Current Debt
49	15	CH	A/N	L	603699999999.99*	Debt to Income Ratio w/Scheduled Payment
64	15	CH	A/N	L	603799999999.99*	Debt to Income Ratio w/Current Debt
79	231	–	–	–	–	Filler
310	5	CH	A/N	–	04116	Model Number
315	35	–	–	–	–	Filler
350 Bytes = Segment Length						

## \*Notes

+ = Positive or - = Negative

All Ratio/Percent Attributes will have 2 implied decimals. (Ex. 20.76 will be 2076)

## 3undle 1 - FFFH/MR (38) & ACROFILE PLUS (06) - Layout for Data Attribute Segment

Description Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one "DA/06" segment. A maximum of 999 "DA/06" segments can be returned per report.

Model #04116 **Bundle 1: Comprehensive** - Consists of all 25 of the Ability-to-Pay attributes.

Record Code: DA or 06

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	–	ANSI Control Character
1	2	CH	N	–	<b>DA or 06</b>	Record Code: Data Attribute
3	1	–	–	–	–	Filler
4	1	CH	N	–	4	Number of 80 Byte Lines that Follow
5	1	–	–	–	–	Filler
6	10	CH	A/N	–	"ATTRIBUTES"	Constant "ATTRIBUTES"
16	1	–	–	–	–	Filler
17	15	CH	A/N	L	6000*9999999999	Monthly Scheduled Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6002*9999999999	Major Derogatory Amount
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6003*9999999999	Collection Amount
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	6004*9999999999	Auto Monthly Current Debt Payment
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler
17	15	CH	A/N	L	6005*9999999999	Bankcard Monthly Current Debt Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6006*9999999999	Home Equity Line of Credit Monthly Current Debt Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6007*9999999999	Home Equity Loan Monthly Current Debt Payment
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	6008*9999999999	Other Installment Monthly Current Debt Payment
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler

(Continued)

## Bundle 1 - FFFH/MR (38) &amp; ACROFILE PLUS (06) –Layout for Data Attribute Segment (continued)

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
17	15	CH	A/N	L	6009*9999999999	First Mortgage Monthly Current Debt Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6010*9999999999	Other Revolving Monthly Current Debt Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6011*9999999999	Auto Scheduled Monthly Payment
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	6012*9999999999	Bankcard Scheduled Monthly Payment
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler
17	15	CH	A/N	L	6013*9999999999	Child/Family Support Scheduled Payment Amount
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6014*9999999999	Home Equity Line of Credit Scheduled Monthly Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6015*9999999999	Home Equity Loan Scheduled Monthly Payment
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	6016*9999999999	Other Installment Scheduled Monthly Payment
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler
17	15	CH	A/N	L	6017*9999999999	First Mortgage Scheduled Monthly Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6018*9999999999	Other Revolving Scheduled Monthly Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6028*9999999999	Personal Monthly Income
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	6030*9999999999	Scheduled Monthly Payment
400 Bytes = Segment Length						

Note <sup>1</sup>

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

\*Notes

+ = Positive or - = Negative

All Ratio/Percent Attributes will have 2 implied decimals. (Ex. 20.76 will be 2076)

## Bundle 1 - FFFH/MR (38) &amp; ACROFILE PLUS (06) –Layout for Data Attribute Segment (continued)

Record Code: DA or 06

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	–	ANSI Control Character
1	2	CH	N	–	<b>DA or 06</b>	Record Code: Data Attribute
3	1	–	–	–	–	Filler
4	1	CH	N	–	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
5	1	–	–	–	–	Filler
6	10	CH	A/N	–	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	–	–	–	–	Filler
17	15	CH	A/N	L	6031*9999999999	Monthly Current Debt Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6032*9999999999	Monthly Disposable Income w/Scheduled Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6033*9999999999	Monthly Disposable Income w/Current Debt
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	603699999999.99*	Debt to Income Ratio w/Scheduled Payment
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler
17	15	CH	A/N	L	603799999999.99*	Debt to Income Ratio w/Current Debt
32	48	–	–	–	–	Filler
240 Bytes = Segment Length						

Note <sup>1</sup>

Use the code returned in the Number of 80 Byte Lines that Follow field to determine the number of 80 byte lines for this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; **2 = 3 lines (240 Byte) segment** or 3 = 4 lines (320 Byte Maximum) segment.

\*Notes

+ = Positive or - = Negative

All Ratio/Percent Attributes will have 2 implied decimals. (Ex. 20.76 will be 2076)

## Bundle 2 - Full-File Fixed – Layout for Segment 36/38 – Data Attribute Segment

**Description** Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

**Model #04117** **Bundle 2: Primary Components** - Consists of 11 attributes, which provide card issuers with the necessary inputs to assess a consumer’s ability to pay. This includes an estimated monthly income, monthly debt obligations present on the Equifax credit file, and pre-calculated debt- to- income ratios and monthly disposable or “residual” income attributes. Any child/family support payments, balances in major derogatory status and balances in collections which are present on the credit file are also included in this bundle. When combined with the estimated monthly payment associated with the new credit card or increased credit line (provided by the issuer), the Ability-to-Pay Attributes Primary Components bundle provides all the tools necessary to complete a proper evaluation of a consumer’s ability to pay consistent with the Regulation Z guidelines.

Record Code: DA

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	<b>DA</b>	Record Code
2	2	CH	N	R	11	Number of 15-Character Fields w/info
4	15	CH	A/N	L	6000*9999999999	Monthly Scheduled Payment
19	15	CH	A/N	L	6002*9999999999	Major Derogatory Amount
34	15	CH	A/N	L	6003*9999999999	Collection Amount
49	15	CH	A/N	L	6013*9999999999	Child/Family Support Scheduled Payment Amount
64	15	CH	A/N	L	6028*9999999999	Personal Monthly Income
79	15	CH	A/N	L	6030*9999999999	Scheduled Monthly Payment
94	15	CH	A/N	L	6031*9999999999	Monthly Current Debt Payment
109	15	CH	A/N	L	6032*9999999999	Monthly Disposable Income w/Scheduled Payment
124	15	CH	A/N	L	6033*9999999999	Monthly Disposable Income w/Current Debt
139	15	CH	A/N	L	603699999999.99	Debt to Income Ratio w/Scheduled Payment
154	15	CH	A/N	L	603799999999.99	Debt to Income Ration w/Current Debt
169	141	–	–	–	–	Filler
310	5	CH	A/N	–	<b>04117</b>	Model Number
315	35	–	–	–	–	Filler
350 Bytes = Segment Length						

\*Note + = Positive or - = Negative

## Bundle 2 - FFFH/MR (38) & ACROFILE PLUS (06) - Layout for Data Attribute Segment

### Description

Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one "DA/06" segment. A maximum of 999 "DA/06" segments can be returned per report. **Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

### Model #04117

**Bundle 2: Primary Components** - Consists of 11 attributes, which provide card issuers with the necessary inputs to assess a consumer's ability to pay. This includes an estimated monthly income, monthly debt obligations present on the Equifax credit file, and pre-calculated debt- to- income ratios and monthly disposable or "residual" income attributes. Any child/family support payments, balances in major derogatory status and balances in collections which are present on the credit file are also included in this bundle. When combined with the estimated monthly payment associated with the new credit card or increased credit line (provided by the issuer), the Ability-to-Pay Attributes Primary Components bundle provides all the tools necessary to complete a proper evaluation of a consumer's ability to pay consistent with the Regulation Z guidelines.

Record Code: DA or 06

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	—	—	—	—	ANSI Control Character
1	2	CH	N	—	<b>DA or 06</b>	Record Code: Data Attribute
3	1	—	—	—	—	Filler
4	1	CH	N	—	<a href="#">Note <sup>1</sup></a>	Number of 80 Byte Lines that Follow
5	1	—	—	—	—	Filler
6	10	CH	A/N	—	"ATTRIBUTES"	Constant "ATTRIBUTES"
16	1	—	—	—	—	Filler
17	15	CH	A/N	L	6000*9999999999	Monthly Scheduled Payment
32	1	—	—	—	—	Filler
33	15	CH	A/N	L	6002*9999999999	Major Derogatory Amount
48	1	—	—	—	—	Filler
49	15	CH	A/N	L	6003*9999999999	Collection Amount
64	1	—	—	—	—	Filler
65	15	CH	A/N	L	6013*9999999999	Child/Family Support Scheduled Payment Amount
0	1	—	—	—	—	ANSI Control Character
1	16	—	—	—	—	Filler
17	15	CH	A/N	L	6028*9999999999	Personal Monthly Income

## Bundle 2 - FFFH/MR (38) & ACROFILE PLUS (06) – Layout for Data Attribute Segment (continued)

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	6030*9999999999	Scheduled Monthly Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	6031*9999999999	Monthly Current Debt Payment
64	1	–	–	–	–	Filler
65	15	CH	A/N	L	6032*9999999999	Monthly Disposable Income w/Scheduled Payment
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler
17	15	CH	A/N	L	6033*9999999999	Monthly Disposable Income w/Current Debt
32	1	–	–	–	–	Filler
33	15	CH	A/N	L	603699999999.99	Debt to Income Ratio w/Scheduled Payment
48	1	–	–	–	–	Filler
49	15	CH	A/N	L	603799999999.99	Debt to Income Ration w/Current Debt
64	16	–	–	–	–	Filler
240 Bytes = Segment Length						

\*Note

+ = Positive or - = Negative

Note <sup>1</sup>

Use the code returned in the Number of 80 Byte Lines that Follow field to determine the number of 80 byte lines for this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment or 3 = 4 lines (320 Byte Maximum) segment.

## Bundle 3 - Full-File Fixed – Layout for Segment 36/38 – Data Attribute

**Description** Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

**Model #04118** **Bundle 3: Debt Obligations** - Consists of six attributes summarizing the monthly debt obligations on the Equifax credit file. This bundle is comprised of three variations of total monthly scheduled payments, as well as any child/family support payments, balances in major derogatory status, and balances in collections which are present on the credit file. This bundle may be leveraged when a credit card issuer is acquiring a consumer’s income from another source, such as the consumer, to assist in completing the ability-to-pay assessment.

Record Code: DA

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	<b>DA</b>	Record Code - FFF
2	2	CH	N	R	06	Number of 15-Character Fields w/info
4	15	CH	A/N	L	6000*9999999999	Monthly Scheduled Payment
19	15	CH	A/N	L	6002*9999999999	Major Derogatory Amount
34	15	CH	A/N	L	6003*9999999999	Collection Amount
49	15	CH	A/N	L	6013*9999999999	Child/Family Support Scheduled Payment Amount
64	15	CH	A/N	L	6030*9999999999	Scheduled Monthly Payment
79	15	CH	A/N	L	6031*9999999999	Monthly Current Debt Payment
94	216	–	–	–	–	Filler
310	5	CH	A/N	R	<b>04118</b>	Model Number
315	35	–	–	–	–	Filler
350 Bytes = Segment Length						

\*Note + = Positive or - = Negative

## Bundle 3 - FFFH/MR (38) & ACROFILE PLUS (06) – Layout for Data Attribute Segment

**Description** Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA/06” segment. A maximum of 999 “38/06” segments can be returned per report. **Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

**Model #04118** **Bundle 3: Debt Obligations** - Consists of six attributes summarizing the monthly debt obligations on the Equifax credit file. This bundle is comprised of three variations of total monthly scheduled payments, as well as any child/family support payments, balances in major derogatory status, and balances in collections which are present on the credit file. This bundle may be leveraged when a credit card issuer is acquiring a consumer’s income from another source, such as the consumer, to assist in completing the ability-to-pay assessment.

Record Code: DA or 06

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	–	ANSI Control Character
1	2	CH	N	–	<b>DA or 06</b>	Record Code: Data Attribute
3	1	–	–	–	–	Filler
4	1	CH	N	–	<a href="#">Note <sup>1</sup></a>	Number of 80 Byte Lines that Follow
5	1	–	–	–	–	Filler
6	10	CH	A/N	–	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	–	–	–	–	Filler
17	15	CH	A/N	–	6000*9999999999	Monthly Scheduled Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	–	6002*9999999999	Major Derogatory Amount
48	1	–	–	–	–	Filler
49	15	CH	A/N	–	6003*9999999999	Collection Amount
64	1	–	–	–	–	Filler
65	15	CH	A/N	–	6013*9999999999	Child/Family Support Scheduled Payment Amount
0	1	–	–	–	–	ANSI Control Character
1	16	–	–	–	–	Filler
17	15	CH	A/N	–	6030*9999999999	Scheduled Monthly Payment
32	1	–	–	–	–	Filler
33	15	CH	A/N	–	6031*9999999999	Monthly Current Debt Payment
48	32	–	–	–	–	Filler
160 Bytes = Segment Length						

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Bundle 3 - FFFH/MR (38) & ACROFILE PLUS (06) – Layout for Data Attribute Segment  
(continued)

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**\*Note**

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+ = Positive or - = Negative

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**Note <sup>1</sup>**

Use the code returned in the Number of 80 Byte Lines that Follow field to determine the number of 80 byte lines for 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 or 4 = 5 lines (400 Byte maximum) segment.

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## Bundle 4 - Full-File Fixed – Layout for Segment 36/38 – Data Attribute

**Description** Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

**Model #04119** **Bundle 4: Total Scheduled Monthly Payments** - Consists of a single attribute that summarizes the total scheduled monthly payments associated with all debt obligations present on the Equifax credit file. This attribute includes all scheduled payments specified on the credit file. In addition, for outstanding balances where no payment is specified, a monthly payment was estimated in order to fully reflect a consumer’s total monthly obligations. An issuer may combine this attribute, along with a consumer’s income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or “residual” income to complete the ability to pay assessment.

Record Code: DA

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	<b>DA</b>	Record Code - FFF
2	2	CH	N	R	01	Number of 15-Character Fields w/info
4	15	CH	A/N	L	6030*999999999999	Scheduled Monthly Payment
19	291	–	–	–	–	Filler
310	5	CH	A/N	–	<b>04119</b>	Model Number
315	35	–	–	–	–	Filler
350 Bytes = Segment Length						

\*Note

+ = Positive or - = Negative

## Bundle 4 - FFFH/MR (38) & ACROFILE PLUS (06) – Layout for Data Attribute Segment

**Description** Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “38/06” segments can be returned per report. **Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

**Model #04119** **Bundle 4: Total Scheduled Monthly Payments** - Consists of a single attribute that summarizes the total scheduled monthly payments associated with all debt obligations present on the Equifax credit file. This attribute includes all scheduled payments specified on the credit file. In addition, for outstanding balances where no payment is specified, a monthly payment was estimated in order to fully reflect a consumer’s total monthly obligations. An issuer may combine this attribute, along with a consumer’s income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or “residual” income to complete the ability to pay assessment.

Record Code: DA or 06

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	–	ANSI Control Character
1	2	CH	N	–	<b>DA or 06</b>	Record Code: Data Attribute
3	1	–	–	–	–	Filler
4	1	CH	N	–	<a href="#">Note <sup>1</sup></a>	Number of 80 Byte Lines that Follow
5	1	–	–	–	–	Filler
6	10	CH	A/N	–	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	–	–	–	–	Filler
17	15	CH	A/N	–	6030*9999999999	Scheduled Monthly Payment
32	48	–	–	–	–	Filler
80 Bytes = Segment Length						

**\*Note** + = Positive or - = Negative

**Note <sup>1</sup>** Use the code returned in the Number of 80 Byte Lines that Follow field to determine the number of 80 byte lines for 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 or 4 = 5 lines (400 Byte maximum) segment.

## Bundle 5 - Full-File Fixed – Layout for Segment 36/38 – Data Attribute

**Description** Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

**Model #04128** **Bundle 5: Total Scheduled Monthly Payments - Reported** - Consists of a single attribute that summarizes all the total scheduled monthly payments specified on the Equifax credit file. This attribute does not include any estimated/calculated scheduled payments for outstanding balances where a scheduled payment is not specified. This attribute strictly includes those scheduled monthly payments specified on the credit file. An issuer may combine this attribute, along with a consumer’s income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or “residual” income to complete the ability-to-pay assessment.

Record Code: DA

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	CH	A/N	–	<b>DA</b>	Record Code - FFF
2	2	CH	N	R	01	Number of 15-Character Fields w/info
4	15	CH	A/N	L	6000*999999999999	Monthly Scheduled Payment
19	291	–	–	–	–	Filler
310	5	CH	A/N	–	<b>04128</b>	Model Number
315	35	–	–	–	–	Filler
350 Bytes = Segment Length						

\*Note + = Positive or - = Negative

## Bundle 5 - FFFH/MR (38) & ACROFILE PLUS (06) – Layout for Data Attribute Segment

**Description** Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA/06” segment. A maximum of 999 “38/06” segments can be returned per report. **Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

**Model #04128** **Bundle 5: Total Scheduled Monthly Payments - Reported** - Consists of a single attribute that summarizes all the total scheduled monthly payments specified on the Equifax credit file. This attribute does not include any estimated/calculated scheduled payments for outstanding balances where a scheduled payment is not specified. This attribute strictly includes those scheduled monthly payments specified on the credit file. An issuer may combine this attribute, along with a consumer’s income or assets, to calculate a debt-to-income ratio, debt-to-asset ratio, or a disposable or “residual” income to complete the ability-to-pay assessment.

Record Code: DA or 06

DISP.	NUM. BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	–	ANSI Control Character
1	2	CH	N	–	<b>DA or 06</b>	Record Code: Data Attribute
3	1	–	–	–	–	Filler
4	1	CH	N	–	<a href="#">Note <sup>1</sup></a>	Number of 80 Byte Lines that Follow
5	1	–	–	–	–	Filler
6	10	CH	A/N	–	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	–	–	–	–	Filler
17	15	CH	A/N	L	6000*9999999999	Monthly Scheduled Payment
32	48	–	–	–	–	Filler
80 Bytes = Segment Length						

**\*Note** + = Positive or - = Negative

**Note <sup>1</sup>** Use the code returned in the Number of 80 Byte Lines that Follow field to determine the number of 80 byte lines for 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 or 4 = 5 lines (400 Byte maximum) segment.

## Comments on the Equifax Medlytix Model

Description	<p>Payment Predictor for Healthcare - Medlytix - is a credit and demographic scoring model which predicts the likelihood of a medical care recipient paying their debt within a 12 month period. This model returns Data Attributes.</p> <p>This model cannot be used to decline or deny service.</p>
Technical Specifics	<p><b>Model Number - 04089</b></p> <p><b>Score Range/Indicators:</b> 1 to 999; 1 representing the highest risk and 999 representing the lowest risk. (3 scorecards)</p> <p><b>Reason Codes</b> - Does not return Reason Codes</p> <p><b>Reject Codes</b> - A1 - File Under Review B0 - No trade or inquiry reported within 24 months L0 - Subject deceased</p>
Specific Information	<ul style="list-style-type: none"> <li>▪ Equifax models are optional services offered by Equifax. The model segment will be totally transparent to non-model users.</li> <li>▪ Your customer number must be activated through your Equifax sales representative for each of the Equifax model(s) you are requesting.</li> <li>▪ Equifax models are offered as optional services for the following System-to-System output products: Full-File Fixed, Full-File Fixed Human/Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image and ACROFILE Advanced with Summary Print Image.</li> <li>▪ Equifax model(s) will only be returned system-to-system when the fixed inquiry contains an "MD" (Model Data) segment 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.</li> <li>▪ The model number will be returned in both the "MM/05" and "DA/06" for ease of matching.</li> </ul>

## Comments on the Equifax Medlytix Model

Specific Information (cont.)	<ul style="list-style-type: none"> <li>For customers requesting output product Full-File Fixed or Full-File Fixed Human/Machine Readable the model results are returned in segment(s) (MM) as segment 35 and the Data Attribute(s) results in segment(s) (DA) as segment 36 (version 6.0) 38 (version 5.0). For customers requesting output product ACROFILE PLUS the model results are returned in segment(s) (05) and the Data Attribute(s) results in segment(s) (06).</li> <li>For customers requesting output product Print Image, ACROFILE PLUS Print Image or ACROFILE Advanced with Summary Print Image the model score message is returned at the beginning of the credit report.</li> <li>Equifax models are available when requesting Joint File access. It will score all files separately and return the results in the appropriate model and data attribute segments.</li> <li>Equifax models are available in conjunction with any other optional service offered by Equifax system-to-system (Ex: FICO Scores*, Enhanced Delinquency Alert System*, Identity Scan*, OFAC Alert*, On-line Directory*, etc.).</li> </ul>
Related Pages	Refer to the Equifax System-to-System 5.0 or 6.0 Manuals for sign-on procedures, inquiry and all error information.
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.equifax.com/tcs/">www.equifax.com/tcs/</a>.</p> <p>*FICO® Scores, Enhanced Delinquency Alert System (EDAS), Identity Scan, OFAC Alert, ON-LINE DIRECTORY, ON-LINE DIRECTORY with Address and Equifax Models are optional services offered by Equifax. Contact your Equifax Sales Representative for additional information and activation.</p>

## 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. The Medlytix model does not return reason codes. A score or reject code will be returned. A maximum of 999 “MM” segments can be returned per report.
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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: Model
2	2	N	R	03	Format Type
4	5	N	–	04089	Model Number: Medlytix
9	1	A/N	A/N	1-9 or A-Z	Model ID (Scorecard)
10	1	N	R	1	Score Number (# of MM segments being returned)
11	5	N	R	00000	Numeric Score
16	21	–	–	–	Filler
37	2	A/N	-	<a href="#">Related Pages</a>	Reject Code
39	1	–	–	–	Filler
40 Bytes = Segment Length					

Related Pages      The Equifax System-to-System 5.0 or 6.0 Manuals, Chapter6: Full-File Fixed Output Format Specifications.

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

## Full-File Fixed – Layout for Segment 36/38 – Data Attribute

Description Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

Model #04089 Medlytix Model Attributes – Scorecard 1 Consists of 2 Data Attributes

Record Code: DA

DISP.	NUM. BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	–	DA	Record Code
2	2	N	R	–	Number of DA Segments
4	15	A/N	L	3101=9999999999	ZIP Scorecard Index1
19	15	A/N	L	3103=9999999999	ZIP Code
34	276	-	-	-	Filler
310	5	N	-	04089	Model Number
315	35	-	-	-	Filler
350 Bytes = Segment Length					

## Full-File Fixed – Layout for Segment 36/38 – Data Attribute

Description Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

Model #04089 Medlytix Model Attributes – Scorecard 2 Consists of 4 Data Attributes

Record Code: DA

DISP.	NUM. BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	–	DA	Record Code
2	2	N	R	–	Number of DA Segments
4	15	A/N	L	3909=999999999	Number 3 <sup>rd</sup> Party Collections
19	15	A/N	L	3911=999999999	Total Collection Amount 3 <sup>rd</sup> Party Collections within 12 Months
34	15	A/N	L	3101=999999999	ZIP Scorecard Index1
49	15	A/N	L	3103=999999999	ZIP Code
64	246	-	-	-	Filler
310	5	N	-	04089	Model Number
315	35	-	-	-	Filler
350 Bytes = Segment Length					

## Full-File Fixed – Layout for Segment 36/38 – Data Attribute

Description Segment 36 (version 6.0) 38 (version 5.0) is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA” segment. A maximum of 999 “DA” segments can be returned per report.

Model #04089 Medlytix Model Attributes – Scorecard 3 Consists of 15 Data Attributes

Record Code: DA

DISP.	NUM. BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	–	DA	Record Code
2	2	N	R	–	Number of DA Segments
4	15	A/N	L	3100=999999999	Number Accounts
19	15	A/N	L	3111=999999999	Age Oldest Account
34	15	A/N	L	3138=999999999	Number Open Auto Finance Accounts
49	15	A/N	L	3143=999999999	Number Open Mortgage Accounts
64	15	A/N	L	3206=999999999	Total Loan Amount Open Installment Accounts with Update within 3 Months
79	15	A/N	L	3208=999999999	Total Credit Limit/High Credit Open Revolving Accounts with Update within 3 Months
94	15	A/N	L	3215=999999999	Number Accounts with Past Due Amount > \$0
109	15	A/N	L	3812=999999999	Age Newest Tax Lien Public Record Item
124	15	A/N	L	3813=999999999	Age Newest Judgment Public Record Item
139	15	A/N	L	3856=999999999	Percent Balance to High Credit Open Revolving Trades with Update w/in 3 Months
154	15	A/N	L	3909=999999999	Number 3 <sup>rd</sup> Party Collections
169	15	A/N	L	3911=999999999	Total Collection Amount 3 <sup>rd</sup> Party Collections within 12 Months
184	15	A/N	L	3950=999999999	Number Accounts Worst Rating Ever 60 Days Past Due or Worse
199	15	A/N	L	3102=999999999	ZIP Scorecard Index2
214	15	A/N	L	3103=999999999	ZIP Code
229	81	-	-	-	Filler
310	5	N	-	04089	Model Number
315	35	-	-	-	Filler
350 Bytes = Segment Length					

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

## Description

Segment 35 is the Model segment. The Medlytix model does not return reason codes. A score or a reject code will be returned. A maximum of 999 “MM” segments can be returned per report.

**Note:** Full-File Fixed Human/Machine Readable output is only available in version 5.0.

Record Code: MM

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

Report ID: G0C09

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	ANSI Control Character
1	2	A	–	MM	Record Code: Model
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	–	1	Score Number (# of MM segments being returned)
28	1	–	–	–	Filler
29	1	N	–	1	Number of 80 Byte Lines to Follow
30	1	–	–	–	Filler
31	1	A/N	–	Y or Blank	FACT Act – Inquiries are a Key Factor*
32	2	–	–	–	Filler
34	5	N	R	blank	Numeric Score
39	31	–	–	–	Filler
70	5	N	R	04089	Model Number: Medlytix
75	3	–	–	–	Filler
78	2	A/N	-	<a href="#">Related Pages</a>	Reject Code
0	1	–	–	–	ANSI Control Character
1	79	–	–	–	Filler
160 Bytes = Segment Length					

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

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**Related Pages**

The Equifax System-to-System 5.0 Manual; Chapter 7: Full-File Fixed Human/Machine Readable Output Format Specifications.

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**Other recommended sources**

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

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## ACROFILE PLUS Layout for Segment 05 – Model

**Introduction** Segment 05 is the Model segment. The Medlytix model does not return reason codes. A score or a reject code will be returned. A maximum of 999 “05” segments can be returned per report.

Record Code: 05

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

Report ID: G0309

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	–	–	–	ANSI Control Character
1	2	N	–	05	Record Code: Model
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	–	1	Score Number (Number of 05 Segments being returned)
28	1	–	–	–	Filler
29	1	A/N	–	1	Number of 80 Byte Lines to Follow
30	1	–	–	–	Filler
31	6	A/N	–	–	Constant "SCORE:"
37	2	–	–	–	Filler
39	5	N	R	00000	Numeric Score
44	28	–	–	–	Filler
72	5	N	R	04089	Model Number: Medlytix
77	1	–	–	–	Filler
78	2	A/N	–	<a href="#">Related Pages</a>	Reject Code
0	1	–	–	–	ANSI Control Character
1	79	–	–	–	Filler
160 Bytes = Segment Length					

**Related Pages** The Equifax System-to-System 5.0 or 6.0 Manuals, Chapters 7 or 8: ACROFILE PLUS Output Format Specifications.

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

## FFFH/MR (38) &amp; ACROFILE PLUS (06) – Layout for Data Attribute Segment

Description Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA/06” segment. A maximum of 999 “DA/06” segments can be returned per report.

**Note:** Full-File Fixed Human/Machine Readable output is only available in version 5.0.

Model #04089 Medlytix Model Attributes – Scorecard 1 Consists of 2 Data Attributes

Record Code: DA or 06

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	DA or 06	Record Code: Data Attribute
3	1	-	-	-	Filler
4	1	N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
5	1	-	-	-	Filler
6	10	A/N	-	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	-	-	-	Filler
17	15	A/N	L	3101=999999999	ZIP Scorecard Index1
32	1	-	-	-	Filler
33	15	A/N	L	3103=999999999	ZIP Code
48	32	-	-	-	Filler
400 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 number of 80 byte lines for 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 or 4 = 5 lines (400 Byte) segment.

## FFFH/MR (38) & ACROFILE PLUS (06) – Layout for Data Attribute Segment

**Description** Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA/06” segment. A maximum of 999 “DA/06” segments can be returned per report.

**Note:** Full-File Fixed Human/Machine Readable output is only available in version 5.0.

**Model #04089** Medlytix Model Attributes – Scorecard 2 Consists of 4 Data Attributes

Record Code: DA or 06

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	DA or 06	Record Code: Data Attribute
3	1	-	-	-	Filler
4	1	N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
5	1	-	-	-	Filler
6	10	A/N	-	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	-	-	-	Filler
17	15	A/N	L	3909=999999999	Number 3 <sup>rd</sup> Party Collections
32	1	-	-	-	Filler
33	15	A/N	L	3911=999999999	Total Collection Amount 3 <sup>rd</sup> Party Collections within 12 Months
48	1	-	-	-	Filler
49	15	A/N	L	3101=999999999	ZIP Scorecard Index1
64	1	-	-	-	Filler
65	15	A/N	L	3103=999999999	ZIP Code
400 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 number of 80 byte lines for 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 or 4 = 5 lines (400 Byte) segment.

## FFFH/MR (38) &amp; ACROFILE PLUS (06) – Layout for Data Attribute Segment

Description Segment 38/06 is the Data Attribute segment. Up to 20 Data Attributes can be returned in one “DA/06” segment. A maximum of 999 “DA/06” segments can be returned per report.

**Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

Model #04089 Medlytix Model Attributes – Scorecard 3 Consists of 15 Data Attributes

Record Code: DA or 06

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	DA or 06	Record Code: Data Attribute
3	1	-	-	-	Filler
4	1	N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
5	1	-	-	-	Filler
6	10	A/N	-	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	-	-	-	Filler
17	15	A/N	L	3100=999999999	Number Accounts
32	1	-	-	-	Filler
33	15	A/N	L	3111=999999999	Age Oldest Account
48	1	-	-	-	Filler
49	15	A/N	L	3138=999999999	Number Open Auto Finance Accounts
64	1	-	-	-	Filler
65	15	A/N	L	3143=999999999	Number Open Mortgage Accounts
0	1	-	-	-	ANSI Control Character
1	16	-	-	-	Filler
17	15	A/N	L	3206=999999999	Total Loan Amount Open Installment Accounts with Update within 3 Months
32	1	-	-	-	Filler
33	15	A/N	L	3208=999999999	Total Credit Limit/High Credit Open Revolving Accounts with Update within 3 Months
48	1	-	-	-	Filler
49	15	A/N	L	3215=999999999	Number Accounts with Past Due Amount > \$0
64	1	-	-	-	Filler
65	15	A/N	L	3812=999999999	Age Newest Tax Lien Public Record Item

## FFFH/MR (38) &amp; ACROFILE PLUS (06) – Layout for Data Attribute Segment

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	16	-	-	-	Filler
17	15	A/N	L	3813=999999999	Age Newest Judgment Public Record Item
32	1	-	-	-	Filler
33	15	A/N	L	3856=999999999	Percent Balance to High Credit Open Revolving Trades with Update w/in 3 Months
48	1	-	-	-	Filler
49	15	A/N	L	3909=999999999	Number 3 <sup>rd</sup> Party Collections
64	1	-	-	-	Filler
65	15	A/N	L	3911=999999999	Total Collection Amount 3 <sup>rd</sup> Party Collections within 12 Months
0	1	-	-	-	ANSI Control Character
1	16	-	-	-	Filler
17	15	A/N	L	3950=999999999*	Number Accounts Worst Rating Ever 60 Days Past Due
32	1	-	-	-	Filler
33	15	A/N	L	3102=999999999*	ZIP Scorecard Index2
48	1	-	-	-	Filler
49	15	A/N	L	3103=999999999*	ZIP Code
64	16	-	-	-	Filler
400 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 number of 80 byte lines for 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 or 4 = 5 lines (400 Byte) segment.

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## Comments on Equifax Risk-Based Pricing

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### Introduction

The Federal Reserve Board and the Federal Trade Commission jointly issued final rules to implement the Risk Based Pricing provisions in section 311 of the Fact Act of 2003. **Customers should consult their legal and/or compliance specialists for interpretation of the rules, determination of impact to their business, and suitability of individual compliance solutions.** In summary, a creditor who engages in Risk Based Pricing and uses a credit report to set the terms on which credit is extended to consumers must either:

- Provide a Risk-Based Pricing Notice to approved consumers who receive “material terms that are materially less favorable” than the most favorable terms available to a substantial proportion of consumers from or through that creditor

OR

- Provide a Credit Score Disclosure Exception Notice to all approved consumers, which includes a free credit score and other information about the score

Creditors opting to use the Credit Score Disclosure Exception Notice must provide the score, possible score range, and where the consumer ranks in the US population relative to other consumers for that score, either through:

- Bar graph with no less than six score bands, OR
- Text statement “Your credit score ranks higher than [X] percent of U.S. consumers.”

Account Reviews which result in the consumer’s interest rate being raised (due to information on the credit report) are also subject to the Risk-Based Pricing rules.

There are some conditions to which the Risk-Based Pricing rules do not apply:

- Prescreen offers
- Consumer lease transactions
- Business credit
- The consumer applies for and receives specific terms
- Adverse action notice is provided

***These regulations went into effect on January 1, 2011.***

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**Comments on Equifax Risk-Based Pricing (continued)**
**Equifax Solutions  
Overview**

To assist customers in complying with the Credit Score Disclosure Exception Notice requirements, Equifax will offer the following solution options:

1. A WinZip packet of materials for each model, available via Equifax's ePORT web portal for secure self-servicing. The Zip file will contain a score distribution bar graph in .jpg and .pdf formats that meets the requirements specified in the final rules, and an Excel file containing both the score distribution table that feeds the bar graph, and a 1% interval score distribution table.
2. A return, through ACROFILE system-to-system output, of the model number, possible score range and consumer's percent rank for the specific score(s) requested

In addition, ePORT customers who pull print image credit reports through the ePORT channel will also be able to set up a report profile which will create eLetters in compliance with regulatory requirements which can be printed and provided to the consumer. The real estate secure and non-real estate secured Credit Score Disclosure Exception Notice letters will contain the applicable score, possible score range, and consumer percent rank. The No Credit Score Exception Notice will also be available.

**Equifax Scores  
to be Included in  
Both Solution  
Options**

All versions of the following scores will be included in both solution options:

- FICO Score based on Equifax Data, including Industry Options
- FICO Score NextGen based on Equifax Data
- VantageScore
- CARCredit Score '99
- SmartScore

## Comments on Equifax Risk-Based Pricing (continued)

Specific Information  
on the WinZip Packet  
Solution Option

- A WinZip packet of materials for every FICO® Score based on Equifax Data and FICO® Score NextGen, VantageScore®, Equifax Risk Score<sup>SM</sup> and other generic Equifax credit risk scores will be made available to customers on the Equifax ePORT® web site.
- The WinZip packet will contain three files: a score distribution bar graph in .jpg format, a score distribution bar graph in .pdf format, and an Excel 2003 file containing two sheets:
  1. The “Graph Distribution Table” sheet will contain the score distribution table that is the source data for the bar graph. Customers can use this table to create their own graphs for the bar graph option of the Score Disclosure Notice, if they so choose.
  2. The “1% Distribution Table” sheet will contain a score distribution table in 1% intervals. The table will reflect the score range for each percentile and the cumulative percent of consumers with scores lower than or equal to that score range. Customers can use this table as a look-up table, in support of the text statement option of the Score Disclosure Notice (“Your credit score ranks higher than [X] percent of U.S. consumers.”).
- The bar graph for both formats will be black and white only, and use Times New Roman 10 pt font.
- The .jpg bar graph image will be 5.52"x2.84" (1656x851 pixels for the 300 dpi image).
- The PostScript pdf bar graph is a vector-based format that will allow end users to resize the image as desired without pixelation issues.
- Customers wishing to access and download the WinZip packets should visit [www.eport.equifax.com](http://www.eport.equifax.com).
- You will need to register on the site with an Equifax member number before obtaining the WinZip packets.
- The WinZip packets will contain information as to the scores with which they are associated, including the model names and model number(s).
- Customers are to download to their internal systems the WinZip packets they will need for the specific scores they will use for compliance with the Risk Based Pricing rules.
- These WinZip packets will be updated annually, and you will be notified each year as to when to expect the updates on the ePORT web site via our Fall Release Guide.

## Comments on Equifax Risk-Based Pricing (continued)

Specific Information  
on the System-to-  
System Solution

- Risk-Based Pricing score information for FICO Score 9, 8 or including Industry Options, will be returned via the “CP/03” segment, unless requested via the Model Data (MD) segment, which returns the results in the “MM/05” segment.
- Risk-Based Pricing score information for all other scores listed above will be returned via a second separate “MM/05” segment. The first segment will contain the requested model results (score and reason codes), and the second “MM/05” (new Format Type 8) will contain the Risk-Based Pricing data.
- Print image customers will see the consumer percent rank and possible score range immediately after the reason codes for each applicable model. (Refer to examples in this document.)
- Your customer number must be validated for FICO Score, FICO Score NextGen and/or each Equifax model(s) you are requesting.
- The Equifax System-to-System Risk-Based Pricing solution is offered as an optional service for all Full Credit Report, TotalView Report, ID Report and Score™ and Recovery Report™ output options.
- A code in Equifax’s Customer Settings Table controls for which transactions and in which model segments the Risk-Based Pricing rules score information is returned, in both test and production. The code operates at the individual Customer Number level.
- For most customers, the Customer Settings Table code is automatically set such that the customer can choose to receive the Risk-Based Pricing rules score information only on **certain** full credit reports, ID Report and Score™ and Recovery Report™ transactions, by sending one of two new Optional Feature Codes in the Fixed Inquiry (IDNT) segment:
  - “M” = Return the Risk-Based Pricing score information in the FICO Score (CP/03) and Model (MM/05) segments.
  - “Q” = Return the Risk-Based Pricing score information in the FICO Score (CP/03) segment only.
- With this code setting, if the customer does not send one of the Optional Feature Codes in the Fixed Inquiry (IDNT) segment, then the Risk-Based Pricing rules score information will not be returned.

Comments on Equifax Risk-Based Pricing (continued)

Specific Information  
on the System-to-  
System Solution  
(cont.)

- For customers whose Customer Numbers are set up for use via ePORT only, the Customer Settings Table code is automatically set such that the customer receives the Risk-Based Pricing rules score information on **all** full credit reports, TotalView, ID Report and Score™ and Recovery Report™ transactions, in the FICO Score and Model segments, depending on the requested model(s).
- A third Customer Settings Table code is available at customer request only, which returns the Risk-Based Pricing rules score information on **all** full credit reports, TotalView, ID Report and Score™ and Recovery Report™ transactions, but in the FICO Score (CP/03) segment **only**.
- Customers wishing to revise their Customer Settings Table code from its automatically set value should contact their Equifax sales representative or Customer Services at 800-947-8399 or [cust.serv@equifax.com](mailto:cust.serv@equifax.com).
- When Risk-Based Pricing score information is requested and a file is unable to be scored:
  - Customers requesting FICO Score results in the “CP/03” segment will receive a Reject Message Code and no score or Risk-Based Pricing information is returned.
  - Customers requesting FICO Scores based on Equifax Data, NextGen, etc. results in the “MM/05” segment, will receive a Reject Message Code in both the first and second “MM/05” segments, and no score or Risk-Based Pricing information is returned.
- Equifax’s consumer percent ranks will be at the 1% increment level of granularity, rounded to the nearest whole percent.
- Equifax will update and maintain the consumer percent ranks and possible score ranges for our customers on a go-forward basis, to ensure accurate and up to date information and continued compliance.
- FICO Scores based on Equifax Data and/or NextGen and other models are optional services offered by Equifax. The FICO Score and/or Model segments will be totally transparent to non-FICO Score or model users.
- Equifax Risk-Based Pricing rules score information is available when requesting Joint File access. It will score all files separately and return the results in the appropriate segments.
- Equifax Risk-Based Pricing rules score information is available in conjunction with any other optional services offered by Equifax via System-to-System.

Comments on Equifax Risk-Based Pricing (continued)

**Important Note**

System-to-System 90 and 93 version customers must upgrade to the System-to-System 5.0 or 6.0 version or TotalView to take advantage of the System-to-System Risk Based Pricing solution returned in the FICO Score (CP/03) and/or Model (MM/05) segments. Otherwise, they will need to utilize the WinZip packet solution option.

Technical Specifics

**Risk-Based Pricing Percentage:** Percentage of the U.S. population that the Consumers Score for this model scores higher than.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

Related Pages

Refer to the *Equifax System-to-System 5.0, 6.0 or TotalView Manuals* for sign-on procedures, inquiry, output format specifications and all error information.

Other recommended sources

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

## Full-File Fixed Layout for Segment 35 – (Model) Risk-Based Pricing

Description Segment 35 is the Model segment. Format Type “08” will indicate the return of the Risk-Based Pricing Percentage data. A maximum of 99 “MM” - Format Type “08” segments can be returned per report.

Record Code: MM

## Format Type 08 = Risk-Based Pricing

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	MM	Record Code: Model
2	2	N	-	08	Format Type
4	5	N	-	99999	Model Number (same as 1 <sup>st</sup> Model Segment)
9	2	-	-	-	Filler
11	5	N	R	00000-00100 or 00999	<a href="#">Risk-Based Pricing</a> Percentage**
16	1	-	-	-	Filler
17	5	A/N	R	00000-00999	Risk-Based Pricing Low Range of Score
22	5	A/N	R	00000-00999	Risk-Based Pricing High Range of Score
27	10	-	-	-	Filler
37	2	A/N	-	Related Pages	Reject Code
39	1	-	-	-	Filler
40 Bytes = Segment Length					

## \*\*Field Description

Risk-Based Pricing Percentage - Percentage of the U.S. population that the Consumers Score for this model scores higher than. If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of this segment.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

## Related Pages

This document: [Comments on Equifax Risk-Based Pricing Solutions](#).

Equifax Models and Risk-Based Pricing Solutions are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.

## FFFH/MR – Layout for Segment 35 – (Model) Risk-Based Pricing

## Description

Segment 35 is the Model segment. Format Type “8” will indicate the return of the Risk-Based Pricing Percentage data. A maximum of 99 “MM” - Format Type “8” segment can be returned per report.

**Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

Record Code: MM

## Format Type 8 = Risk-Based Pricing

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	MM	Record Code Model
3	1	N	-	8	Format Type
4	25	-	-	-	Filler
29	5	N	R	000-100 or 999	<a href="#">Risk-Based Pricing Percentage</a> **
34	2	-	-	-	Filler
36	5	A/N	R	000-999	Risk-Based Pricing Low Range of Score
41	1	A/N	-	-	constant: “-” (Dash)
42	5	A/N	R	000-999	Risk-Based Pricing High Range of Score
47	23	-	-	-	Filler
70	5	A/N	R	99999	Model Number (same as 1 <sup>st</sup> Model Segment)
75	3	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as 1 <sup>st</sup> Model Segment)
80 Bytes = Segment Length					

## \*\*Field Description

Risk-Based Pricing Percentage - Percentage of the U.S. population that the Consumers Score for this model scores higher than. If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of this segment.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

## Related Pages

This document: [Comments on Equifax Risk-Based Pricing Solutions](#).

Equifax Models and Risk-Based Pricing Solutions are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.

## ACROFILE PLUS – Layout for Segment 05 – (Model) Risk-Based Pricing

## Introduction

Segment 05 is the Model segment. Format Type “8” will indicate the return of the Risk-Based Pricing Percentage data. A maximum of 1 “05” - Format Type “8” segment can be returned per report.

Record Code: 05

## Format Type 8 = Risk-Based Pricing

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code: Model
3	1	N	-	8	Format Type
4	25	-	-	-	Filler
29	1	A/N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A	-	-	constant “RBP %:”
37	2	-	-	-	Filler
39	5	N	R	000-100 or 999	Risk-Based Pricing Percentage**
44	28	-	-	-	Filler
72	5	A/N	R	99999	Model Number (same as 1 <sup>st</sup> Model Segment)
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as 1 <sup>st</sup> Model Segment)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	Blank	Score Narrative
0	1	-	-	-	ANSI Control Character
1	1	-	-	-	Filler
2	13	A/N	-	-	constant “SCORE RANGES:”
15	2	-	-	-	Filler
17	5	A/N	R	000-999	Risk-Based Pricing Low Range of Score
22	1	A/N	-	-	constant ” - “ (Dash)
23	5	A/N	R	000-999	Risk-Based Pricing High Range of Score
28	52	-	-	-	Filler
240 Bytes = Segment Length					

**ACROFILE PLUS - Layout for Segment 05 - Risk Base Pricing**

**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.

**\*\*Field Description**

Risk-Based Pricing Percentage - Percentage of the U.S. population that the Consumers Score for this model scores higher than. If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of this segment.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

**Related Pages**

This document: [Comments on Equifax Risk-Based Pricing Solutions.](#)

Equifax Models and Risk-Based Pricing Solutions are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.

## Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution

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### Introduction

Section 1100F of the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act ("CFPA"), titled as "Use of Consumer Reports", amends Section 615 of federal Fair Credit Reporting Act ("FCRA") (section 1681m). The amendment adds the following score disclosure obligation to both Section 615(a) (adverse action notice) and Section 615(h) (risk base pricing notice) which requires that any user taking adverse action with respect to any consumer that is based in whole or in part on any information contained in a consumer report to provide to the consumer disclosure

"(A) of a numerical credit score defined in section 609(f)(2)(A) used by such person in taking any adverse action based in whole or in part on any information in a consumer report; and

(B) of the information set forth in subparagraphs (B) through (E) of Section 609(f) (1)"

In summary, as amended Section 615(a) and Section 615(h) now contain an addition score disclosure requirement obligating the user to:

- Provide a score disclosure (which includes: the credit score, the mathematical range of the score, four and up to five reason codes if inquiries adversely affected the credit score, the date the score was calculated and the name of the Credit Reporting Agency (CRA)

The score disclosure obligation added to the FCRA by the CFPA became effective on July 21, 2011.

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(Continued)

Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution (continued)

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- Technical Information
- Your customer number must be validated for FICO Score, Dodd-Frank and/or each Equifax model(s) you are requesting. The FICO Score (CP/03) and/or Model (MM05) segments will be totally transparent to non-FICO Score or model users.
  - The Equifax System-to-System Dodd-Frank solution is offered as an optional service for all Full Credit Report, ID Report and Score™, Recovery Report™ and TotalView report output options.
  - Dodd-Frank score information for FACTA FICO Scores based on Equifax Data 9, 8, 5 and 4, including all Industry Options, will be returned via the “CP/03” segment, unless requested via the Model Data (MD) segment, which returns the results in the “MM/05” segment.
  - Customers requesting Dodd-Frank and/or Risk-Based Pricing information in the FICO Score “CP/03” segment will receive a new indicator ‘D’ (Dodd-Frank) or ‘R’ (Risk-Based Pricing) indicating whether the score range values are a result of Dodd-Frank or Risk-Based Pricing.
  - Dodd-Frank score information for all other scores listed above will be returned via a second separate “MM/05” segment. The first segment will contain the requested model results (score and reason codes), and the second “MM/05” (new Format Type 4) will contain the Dodd-Frank data and it will echo the model number from the actual model segment for easy pairing.
  - When Dodd-Frank information is requested and a file is unable to be scored:
    - Customers requesting FICO score results in the “CP/03” segment will receive a Reject Message Code and no score or Dodd-Frank information is returned.
    - Customers requesting FICO Risk Score, Classic, FICO Risk Score, NextGen, etc. results in the “MM/05” segment, will receive a Reject Message Code in both the first and second “MM/05” (Format Type 4) segments, and no score or Dodd-Frank information is returned.
-

**Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution (continued)**

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**Technical Information  
(cont.)**

- If the model requested does not have specific logic for FACTA 5<sup>th</sup> Reason then a new character code ('I') is returned in the "MM/05" segment or verbiage **"NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT"** indicating the Equifax logic for the 5<sup>th</sup> Reason indicator was utilized.
  - Print image customers will see the low and high range of the score immediately after the reason codes for each applicable model.
  - The Equifax System-to-System Dodd-Frank solution is offered as an optional service for all Full Credit Report, ID Report and Score™ and Recovery Report™ output options.
  - Customers wishing to activate their Dodd-Frank Customer Settings Table code from its automatically set value (N=No) should contact their Equifax sales representative or Customer Services at 800-947-8399 or [cust.serv@equifax.com](mailto:cust.serv@equifax.com).
  - Equifax Dodd-Frank information is available when requesting Joint File access. All files are scored separately and will return the results in the appropriate segments.
  - Equifax Dodd-Frank score information is available in conjunction with any other optional services offered by Equifax via System-to-System.
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Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution (continued)

**Important Note**

System-to-System 90 and 93 version customers must upgrade to the System-to-System 5.0, 6.0 version or TotalView to take advantage of the System-to-System Dodd-Frank information returned in the FICO Score (CP/03) and/or Model (MM/05) segments.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

**Related Pages**

Refer to the *Equifax System-to-System 5.0, 6.0 or TotalView Manual* for sign-on procedures, inquiry, output format specifications and all error information.

**Other recommended sources**

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

## Full-File Fixed – Layout for Segment 35 – (Model) Dodd Frank (Optional)

**Description** Segment 35 is the Model segment. The Format Type will determine what type of segment MM/35" is present. A Format Type of "04" will indicate the return of the Dodd-Frank Udall Score Disclosure. A maximum of one "MM/35" - Format Type "04" segment can be returned per model that returns Dodd-Frank information on a report.

Record Code: MM

## Format Type 04 = Dodd Frank

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	MM	Record Code: Model
2	2	N	-	04	Format Type (Dodd-Frank)
4	5	N	-	99999	Model Number (same as previous model)
9	2	-	-	-	Filler
11	5	-	-	-	Filler
16	1	-	-	-	Filler
17	5	A/N	R	00000-00999	Model Low Range of Score**
22	5	A/N	R	00000-09999	Model High Range of Score**
27	10	-	-	-	Filler
37	2	A/N	-	-	Reject Code (same as previous model)
39	1	-	-	-	Filler
40 Bytes = Segment Length					

## \*\*Field Description

Model Low/High Range of Score - The lowest and highest score a consumer could theoretically get, based on the coefficients and weights within the model's algorithm. These score ranges are static, as long as the model's underlying algorithms don't change.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

## Related Pages

This document: [Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution.](#)

The Dodd-Frank Solution and Equifax Models are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.

## FFFH/MR – Layout for Segment 35 – (Model) Dodd Frank

## Description

Segment 35 is the Model segment. The Format Type will determine what type of segment “MM/35” is present. A Format Type of “4” will indicate the return of the Dodd-Frank Udall Score Disclosure. A maximum of one “MM/35” - Format Type “4” segment can be returned per model that returns Dodd-Frank information on a report. **Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.**

Record Code: MM

## Format Type 4 = Dodd Frank

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	MM	Record Code Model
3	1	N	-	4	Format Type (Dodd-Frank)
4	35	-	-	-	Filler
36	5	A/N	R	000-999	Low Range of Score**
41	1	A/N	-	-	constant: “-” (Dash)
42	5	A/N	R	000-999	High Range of Score**
47	23	-	-	-	Filler
70	5	A/N	R	99999	Model Number (same as previous Model Segment)
75	3	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as previous Model Segment)
80 Bytes = Segment Length					

## \*\*Field Description

Model Low/High Range of Score - The lowest and highest score a consumer could theoretically get, based on the coefficients and weights within the model's algorithm. These score ranges are static, as long as the model's underlying algorithms don't change.



Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

## Related Pages

This Document: [Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution.](#)

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## ACROFILE PLUS – Layout for Segment 05 – (Model) Dodd Frank

## Introduction

Segment 05 is the Model segment. Format Type “4” will indicate the return of the Dodd-Frank data. A maximum of one “05” - Format Type “4” segment can be returned per model that returns Dodd-Frank information on a report.

Record Code: 05

## Format Type 4 = Dodd Frank

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code: Model
3	1	N	-	4	Format Type (Dodd-Frank)
4	25	-	-	-	Filler
29	1	A/N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A/N	-	-	constant “UDALL:”
37	35	-	-	-	Filler
72	5	A/N	R	99999	Model Number (same as previous Model Segment)
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as previous Model Segment)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	Blank	Score Narrative
0	1	-	-	-	ANSI Control Character
1	1	-	-	-	Filler
2	13	A/N	-	-	constant “SCORE RANGES:”
15	2	-	-	-	Filler
17	5	A/N	R	000-999	Low Range of Score**
22	1	A/N	-	-	constant ” - “ (Dash)
23	5	A/N	R	000-999	High Range of Score**
28	52	-	-	-	Filler
240 Bytes = Segment Length					

ACROFILE PLUS – Layout for Segment 05 - (Model) Dodd Frank

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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.

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## \*\*Field Description

Model Low/High Range of Score - The lowest and highest score a consumer could theoretically get, based on the coefficients and weights within the model's algorithm. These score ranges are static, as long as the model's underlying algorithms don't change.

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Refer to the Comments, Reason or Reject codes listed for the particular Equifax Model(s) you are requesting.

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## Related Pages

This Document: [Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution.](#)

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The Dodd-Frank Solution and Equifax Models are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.

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