



System-to-System

TotalView™

Programming Guide





System-to-System TotalView™

Equifax Inc.

Atlanta, Georgia

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EQUIFAX INFORMATION SERVICES LLC

MANUAL SPECIFICATIONS

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Address Variance Indicator, Enhanced Delinquency Alert System (EDAS), Equifax Fraud Advisor, Equifax ID Advisor, Equifax ID Advisor Plus, ID Report, Equifax MarketMax, On-Line Directory, and On-Line GEO-Code.



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Revision History

Revisions for 05-2023
Programming Guide Revision Details

Section	Segment	Field/Value	Action	Description of Change
Chapter 1 – Format Description	All Output Samples	Sample Reports	Replaced	All output report samples replaced
Chapter 3 – Input Format Specifications	Comments on Enhanced Delinquency Alert System (EDAS)	All Comments	Removed	All references to Enhanced Delinquency Alert System (EDAS) removed – Product Retired.
	Comments on Equifax: Fraud Advisor, ID Advisor & ID Advisor Plus	All Comments	Removed	All references to Equifax Fraud Advisor, ID Advisor & ID Advisor Plus removed – Products Retired.
Chapter 4 – Attachments	Attachments #8, #9, #10 & #22	Attachments 8, 9, 10 and 22	Removed	Enhanced Delinquency Alert System (EDAS), Fraud Advisor, ID Advisor & ID Advisor Plus Products Retired. All references to these products have been removed.
Chapter 6 – TotalView Full-File Fixed Output Format Specifications	Layout for Segment 30 & Layout for Segment 53	All	Removed	Enhanced Delinquency Alert System (EDAS), Fraud Advisor, ID Advisor & ID Advisor Plus Products Retired. All references to these products have been removed.

Revisions for 01-2023
Fall 2022/2023 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter 4 – Attachments	List of Equifax Industry Codes – Attachment #5	'RP' & 'UP'	Added	New Industry Codes: RP – Rental Trade from Consumer Permissioned Data UP – Utility Trade from Consumer Permissioned Data
	List of Address Variance Indicator Codes – Attachment 13	Address Variance Indicator Codes	Removed	The following Address Variance Indicator Codes have been removed: 1, 3, 5, 7, 9, B, D & F.

Revisions for 08-2021
Reference: Fall 2021 Release Guide

Section	Segment	Field/Value	Action	Description of Change
All references to Alternate Data Sources: Commercial CFN, DataX, Decisioning, eIDCompare, First Search, IXI, Property Data & Analytics (PD&A), Impacted Data Indicators and all The Work Number (TWN) products have been removed from this document.				
Chapter 1 – Format Description	All Output Examples	Examples	Replaced	All output examples refreshed
Chapter 3 – Input Format Specifications	Fixed Inquiry Format Segment Directory	'FS' & 'DS'	Removed	FirstSearch and Data Source inquiry segments removed.
	Layout for Fixed Inquiry (FS) FirstSearch Segment	Layout	Removed	Alternate Sources discontinued except Military Lending Act (MLA) Covered Borrower, North American Link (NAL) and FraudIQ Synthetic ID Alerts 1 and 2.
	Layout for Fixed Inquiry (DS) Data Source Segment	Layout	Removed	Alternate Sources discontinued except Military Lending Act (MLA) Covered Borrower, North American Link (NAL) and FraudIQ Synthetic ID Alerts 1 and 2.
	Comments on: Fraud Advisor, ID Advisor, ID Advisor Plus, eIDcompare, FraudIQ ID Score, FirstSearch, Impacted Data Indicators; DataX and all The Work Number (TWN) Products	Comments	Removed	These products are no longer available with TotalView: Fraud Advisor; ID Advisor; ID Advisor Plus; eIDcompare; FraudIQ Identity Score; FirstSearch; Impacted Data Indicators; DataX; and The Work Number – all products.
Chapter 4 – Attachments	List of Equifax Industry Codes – Attachment #5	'FO' & 'ZF'	Added	New Industry Codes: 'FO' – Buy Now Pay Later 'ZF' – Credit Builder

Section	Segment	Field/Value	Action	Description of Change
Chapter 4 – Attachments (cont.)	List of FICO Scores based on Equifax Data Reason Codes and Indicator Codes – Attachment #11	FICO Scores based on Equifax Data Indicator Codes	Added	New FICO Score 10 based on Equifax data Indicator Codes: '1' – FICO Auto Score 10 based on Equifax Data; 'A' – FICO Score 10 based on Equifax Data; 'B' – FICO Bankcard Score 10 based on Equifax Data
	List of Equifax Product Codes – Attachment #19	Product Codes	Removed	All retired product codes removed.
	Fraud/Verification Warning Codes – Attachment #20	Fraud Advisor, ID Advisor and ID Advisor Plus	Changed	Fraud Advisor, ID Advisor & ID Advisor Plus Retired June 30, 2020 Renamed: List of MarketMax Reason Codes – Attachment #20
	List of eIDcompare Reason Codes – Attachment #26	Removed	Removed	No longer available via TotalView
	Data Source (DS) Segment Errors	Removed	Removed	The Data Source inquiry segment has been removed from TotalView.
Chapter 5 – Error Code Specifications	Segment Directory and Segment Counters	'FV' Fraud/Verification Segment	Removed	Retired 06-30-2020: ■ Fraud Advisor ■ ID Advisor ID Advisor Plus
Chapter 6 – TotalView Full-File Fixed Output Format Specifications	Header Segment Layout	Impacted Data Indicators	Removed	■ No longer available
	Layout for Fraud/Verification Segment	Layout	Removed	Retired 06-30-2020: ■ Fraud Advisor ■ ID Advisor ID Advisor Plus
	Segment Directory and Segment Counters	Reserved for Future Enhancements	Removed	TW; EI; PD; IC; IX; IR; FS; CC; TX; CM; SF; IM; TE; and DX.
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications	Alternate Data Source Error Message – Data Source Codes	EI; IC; PD; TW; IX; IR; FS; CC; TX; CM; IM; TE and DX	Removed	Alternate Data Sources removed: TW; EI; PD; IC; IX; IR; FS; CC; TX; CM; SF; IM; TE; and DX.

Section	Segment	Field/Value	Action	Description of Change
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications (cont.)	Layout for Segment 58.02 – The Work Number Select	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.03 – eIDcompare	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.04 – Property Data & Analytics	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.06 – Decisioning	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.07 – IXI	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.08 – FraudIQ Identity Score	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.09 – FirstSearch	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.10 – ComplianceConnect	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.11 – The Work Number Select Expanded	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.12 – Commercial CFN	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.15 – Impacted Data Indicators	Layout	Removed	Alternate Data Source no longer available.

Section	Segment	Field/Value	Action	Description of Change
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications (cont.)	Layout for Segment 58.16 – The Work Number Select (TWN) Employment Indicator	Layout	Removed	Alternate Data Source no longer available.
	Layout for Segment 58.18 – DataX	Layout	Removed	Alternate Data Source no longer available.

Revisions for 10-2020

Reference: Alternate Data Source DataX – Removed

Section	Segment	Field/Value	Action	Description of Change
All references to DataX have been removed from this document.				
Chapter 3 – Input Format Specifications	Layout for Fixed Inquiry (DS) Data Source Segment	DPROV – Direct Data Provider Indicator Codes & List of Direct Data Providers	Removed	4 = ICSaaS (DataX)
		Data Tags and Data Source Lengths	Removed	DataX: DXORG – DataX Credit Report DXORC – DataX Credit Report PBNKA – Primary Bank Account Number PABAR – Primary ABA Routing Number SBNKA – Secondary Bank Acct. Number SABAR – Secondary ABA Routing Number (Required for Bank Acct. Verification Product only.)
	Comments on Equifax DataX	New Alternate Data Source	Removed	Comments regarding new alternate data source DataX.
Chapter 7 – TotalView Full- File Fixed Alternate Data Source Output Format Specifications	Segment Directory, Segment Counters and Layout for Segment 58.18 DataX	New Alternate Data Source DataX	Removed	<ul style="list-style-type: none"> ■ Alternate Data Source Segment Directory ■ Alternate Data Source Segment Counters ■ Alternate Data Source DERR Data Source Codes ■ Layout for Segment 58.18 – DataX

Revisions for 02-2020
Reference: Spring 2020 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter 3 – Input Format Specifications	Comments on Equifax's Fixed Inquiry Format	Specific Information	Added	The Co-Applicant's Date of Birth may be sent in the optional Product Information (PI) segment - Field 4 to be used in a joint file search.
	Layout for (PC) Product Code Segment	Description and Notes	Changed	All references to Fraud Advisor, ID Advisor and ID Advisor Plus removed – Note added regarding retirement on 6/30/20.
	Layout for (PI) Product Information Segment	Format Code 4 & Field #4 Added	Changed	Format & Field #4 was changed from Co-Applicant's Date of Birth for use in MLA search only to: 'Co-Applicant's Date of Birth used in file search.
	Comments on Joint File Access and Multiple Reports	Input Information	Added	The Co-Applicant's Date of Birth may be sent in the Product Information (PI) Segment in Field 4 to be used in file search.
	Comments on Equifax Fraud Advisor, ID Advisor and ID Advisor Plus	Retires on June 30, 2020	Added	Fraud Advisor, ID Advisor and ID Advisor Plus will retire on June 30, 2020.
Chapter 4 – Attachments	Legislative Information – Attachment 15	Indiana H.B. 1668	Removed	Indiana has now repealed House Bill 1668, which limited the use of a consumer's social security number ("SSN") in the search and match process of locating a consumer's credit file. The repeal legislation (House Bill 1109) was signed by the governor on March 18, 2020, and became effective immediately.
	List of Equifax Product Codes – Attachment 19	Retires on June 30, 2020	Added	Fraud Advisor, ID Advisor and ID Advisor Plus will retire on June 30, 2020.
	List of Equifax Fraud/Verification Codes – Attachment 20	Fraud Advisor, ID Advisor & ID Advisor Plus	Added	Fraud Advisor, ID Advisor and ID Advisor Plus will retire on June 30, 2020
	List of Equifax ID Advisor Plus Counters and Verification Codes – Attachment 22	ID Advisor Plus	Added	ID Advisor Plus will retire on June 30, 2020

Revision History (continued)

Section	Segment	Field/Value	Action	Description of Change
Chapter 4 – Attachments	List of Fraud/Verification Reject Codes – Attachment 23	Fraud Advisor, ID Advisor & ID Advisor Plus	Added	Fraud Advisor, ID Advisor and ID Advisor Plus will retire on June 30, 2020
	List of ID Score-Risk Reason Codes – Attachment 25	ID Analytics ID Score-Risk	Changed	For Future Use (retired 2008) – (All references to ID Analytics ID Score-Risk have been removed from this document.)
Chapter 6 – Full-File Fixed Output Format Specifications	Output Format Segment Directory	FV / 53 – Fraud/Verification Alert	Added	Will retire on June 30, 2020
	Layout for Segment 53 Fraud/Verification Alert	Layout	Added	Will retire on June 30, 2020

Revisions for 11-2019

Reference: DataX – New Alternate Data Source

Section	Segment	Field/Value	Action	Description of Change
Chapter 3 – Input Format Specifications	Layout for Fixed Inquiry (DS) Data Source Segment	DPROV – Direct Data Provider Indicator Codes & List of Direct Data Providers	Added	4 = ICSaaS (DataX)
		Data Tags and Data Source Lengths	Added	DataX: DXORG – DataX Credit Report DXORC – DataX Credit Report PBNKA – Primary Bank Account Number PABAR – Primary ABA Routing Number SBNKA – Secondary Bank Acct. Number SABAR – Secondary ABA Routing Number (Required for Bank Acct. Verification Product only.)
	Comments on Equifax DataX	New Alternate Data Source	Added	Comments regarding new alternate data source DataX.
Chapter 7 – TotalView Full- File Fixed Alternate Data Source Output Format Specifications	Segment Directory, Segment Counters and Layout for Segment 58.18 DataX	New Alternate Data Source DataX	Added	<ul style="list-style-type: none"> ■ Alternate Data Source Segment Directory ■ Alternate Data Source Segment Counters ■ Alternate Data Source DERR Data Source Codes ■ Layout for Segment 58.18 – DataX

Revisions for 08-2019
Reference: Fall 2019 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter 6 – Full-File Fixed Output Format Specifications	Last Reported Employment	City & State of Employment, Date Employment Began, Date Employment Verified, Date Employment Ended	Changed	City of Employment changed to Filler State of Employment changed to Filler Date Employment Began changed to Date Last Reported Date Employment Verified changed to Date First Reported Date Employment Ended changed to Filler
	Former Employment	City & State of Employment, Date Employment Began, Date Employment Verified, Date Employment Ended	Changed	City of Employment changed to Filler State of Employment changed to Filler Date Employment Began changed to Date Last Reported Date Employment Verified changed to Date First Reported Date Employment Ended changed to Filler
	Second Former Employment	City & State of Employment, Date Employment Began, Date Employment Verified, Date Employment Ended	Changed	City of Employment changed to Filler State of Employment changed to Filler Date Employment Began changed to Date Last Reported Date Employment Verified changed to Date First Reported Date Employment Ended changed to Filler
Chapter 7 – TotalView Full- File Fixed Alternate Data Source Output Format Specifications	Segment Directory, Segment Counters and Layout for Segment 58.17 FraudIQ Synthetic ID 2.0	New Layout	Added	<ul style="list-style-type: none"> ■ Alternate Data Source Segment Directory ■ Alternate Data Source Segment Counters ■ Alternate Data Source DERR Data Source codes ■ Segment 58.17 FraudIQ Synthetic ID Alerts 2.0

Revisions for 06-2019

Reference: Indiana & Rhode Island Legislation

Section	Segment	Field/Value	Action	Description of Change
Chapter 4 – Attachments	Legislative Information – Attachment 15	Indiana House Bill 1668	Added	Indiana HB1668 limits the use of a consumer's social security number ("SSN") in the search and match process of locating a credit report. The Indiana law prohibits the use of all or part of a consumer's SSN as the sole factor when determining whether a credit report in a credit bureau's files matches the identity of a person who is the subject of a credit inquiry from a user of credit reports.
		Rhode Island House Bill 7693	Added	Rhode Island HB 7693 prohibits the use of all or part of a consumer's SSN as the sole factor when determining whether a credit report in a credit bureau's files matches the identity of a person who is the subject of a credit inquiry from a user of credit reports. The law also requires at least 3 matching data points when an SSN is used to pull a credit report.

Revisions for 02-2019
Reference: Spring 2019 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter 4 – Attachments	Comments on Header Segment	Hit/No-Hit Designator Codes & Comments Auto-DTEC	Added	<p>'9' = No-Hit Auto-DTEC® This product enables the system to automatically format a DTEC® inquiry and perform a DTEC search when a “no-hit” is returned on a credit file request and the inquiry contains a Social Security Number.</p> <p>Auto-DTEC® provides the following identification information: consumer name, current address, former address, and Social Security number</p>
Chapter 6 – Full-File Fixed Output Format Specifications	Header Segment	Impacted Data Indicator (Disp. 284)	Changed	<p>Y, N and U verbiage changed from: Y=SSN likely impacted, N=SSN unlikely impacted or U=SSN Impact cannot be determined</p> <p>To: Y=Consumer Data Likely Impacted; N=Consumer Data Unlikely Impacted or U=Consumer Data Impact Cannot Be Determined</p>
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications	Layout for Segment 58.14 FraudIQ® Synthetic ID Alerts	Number of Terminated Trades	Changed	<p>T = Number of Terminated Trades” corrected to be:</p> <p>“T = Number of Terminated Users”</p>

Revisions for 09-2018
Reference: Fall 2018 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter 3 – Input Format Specifications	Comments on Equifax's Fixed Inquiry Format	Specific Information	Removed	Comments regarding Subject and Co-Applicant 4-Byte PIN. No longer valid with National Freeze (S.2155 changes)
	Layout for Fixed Inquiry (IDNT) Segment	Subject's Access P.I.N.	Changed	Field changed to Filler (4-Bytes) due to S.2155 National Freeze Legislation – only date range temporary lift allowed. (Disp. 214)
		Co-Applicant's Access P.I.N.	Changed	Field changed to Filler (4-Bytes) due to S.2155 National Freeze Legislation – only date range temporary lift allowed. (Disp. 210)
	Layout for Fixed Inquiry (EU) End User Segment	Comments	Added	Added new 'RT' and 'ZT' Industry Codes to list of required industry codes that need to sent the EU in the inquiry.
Chapter 4 – Attachments	Comments on the Header Segment – Attachment 1	Hit/No-Hit Designator Codes: 'B' & 'H'	Removed	P.I.N. no longer a valid option for temporary freeze lift due to S.2155 National Freeze Legislation – only date range temporary lift is allowed.
		Fraud Victim/Alert Indicators	Revised	Initial Fraud Alert will now remain on file for 1 year (366) days instead of 90 days. (S2155)
	List of Equifax Industry Codes – Attachment 5	'RT' & 'ZT'	Added	These two new Industry Codes have been added to assist in identification of Tenant Screening and Reseller Tenant Screening customers. (These will require the 'EU' segment in the inquiry and will only post soft inquiries which are only returned on Direct to Consumer Reports.)
	Legislative Information – Attachment 15	S.2155	Added	S.2155 information added in regards to Initial Fraud Alerts and National Freeze.
	List of Permissible Purpose Codes – Attachment 18	Introduction and Notes	Added	Comments regarding new Industry Codes 'RT' & 'ZT' require End User (EU) segment to be sent.
Chapter 5 – Error Code Specifications	EU Segment Error Conditions	Notes	Added	Comments regarding new Industry Codes 'RT' & 'ZT' require End User (EU) segment to be sent.

Effective 9/21/2018, 4-digit PIN lifts of frozen files are no longer permitted due to the Economic Growth, Regulatory Relief, and Consumer Protection Act (2155). Temporarily date lifts are permitted, however, they must be initiated by the consumer by calling the Equifax Consumer Center at 1-888-548-7878. PIN requests may no longer be submitted with the inquiry.

Revisions for 06-2018

Reference: Locked File Hit Codes Notification

Section	Segment	Field/Value	Action	Description of Change
Chapter 4 – Attachments	Comments on the Header Segment – Attachment 1	Hit/No-Hit Designator Codes	Added	New Optional Hit Codes for Equifax Locked File (requires activation): 'L' – Consumer Requested Equifax Lock on His/Her Credit File – Report Unavailable. 'M' – Consumer Requested Equifax Lock on His/Her Credit File – Report Unavailable With Information From Additional Data Source(s) Returned.

Revisions for 03-2018
Reference: Spring 2018 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter 2 – Sign-on Procedures	Internet System-to-System Procedures	TLS 1.2 Encryption	Changed	Was 1.0 and 1.1 – only TLS 1.2 Encryption.
Chapter 3 – Input Format Specifications	Layout for Fixed Inquiry (DS) Data Source Segment	Primary Request Data Tags	Added	New data tag for TWN Employment Indicator - provided during activation.
	Comments on FraudIQ Identity Scan Alert	Product Name	Changed	Identity Scan name changed to FraudIQ Identity Scan Alert – Part of the FraudIQ Identity Alert product suite.
Chapter 4 – Attachments	Comments on the Header Segment – Attachment 1	SSN Affirm	Changed	SSN Affirm name changed to FraudIQ SSN Alert – Part of the FraudIQ Identity Alert product suite.
	List of FraudIQ Identity Scan Alert Codes – Attachment 21	Identity Scan	Changed	Identity Scan name changed to FraudIQ Identity Scan Alert – Part of the FraudIQ Identity Alert product suite.
Chapter 6 – Full-File Fixed Output Format Specifications	FFF Output Segment Directory	Legal Item	Changed	Changed: Legal Item – Segment TL/20 – to Reserved for Future Use – Segment Retired
	Layout for Segment 4 – FraudIQ Identity Scan Alert	Layout	Changed	Name changed from Identity Scan to FraudIQ Identity Scan Alert. All references in this document changed.
	Layout for Segment 20 – Tax Lien	Layout	Changed	The Tax Lien Segment has been Retired – No Longer Returned – Reserved for Future Use.
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications	Alternate Data Source Output Segment Directory	TE/16	Added	The Work Number (TWN) Employment Indicator – 916 Bytes
	Alternate Data Source Segment Counters	16/TE	Added	New Alternate Data Source TWN Employment Indicator counter ‘TE’
	Alternate Data Source Error Message	Data Source Error Codes	Added	TE = TWN Employment Indicator
	Layout for Segment 58.16 TWN Employment Indicator	Layout for TWN Employment Indicator	Added	Layout for TWN Employment Indicator Alternate Data Source segment. Indicates whether the consumer is or is not found in The Work Number database, available with credit report only. 916 Bytes

Please review the Revision History [11-2017](#) for additional items referenced in the Spring 2018 Release Guide.

Revisions for 11-2017
FraudIQ® Synthetic ID Alerts & Impacted Data Indicators

Section	Segment	Field/Value	Action	Description of Change
Chapter Three – Input Format Specifications	Comments on Equifax's Fixed Inquiry Format	Optional Feature Codes	Added	'&' – FraudIQ® Synthetic ID Alerts with credit report (not available stand alone)
	Comments on Equifax FraudIQ Identity Score	Comments	Renamed	FraudIQ Identity Score formerly ID Reveal – replaced all instances of the name.
	Comments on Equifax FraudIQ® Synthetic ID Alerts	Comments	Added	New product offering FraudIQ® Synthetic ID Alerts
	Comments on Equifax Impacted Data Indicators	Comments	Added	New product offering Impacted Data Indicators can be a single flag returned in the Header Segment or multiple flags in alternate data source segment.
Chapter 6 – Full-File Fixed Output Format Specifications	Header Segment	Filler	Changed	Disp. 281 Filler reduced to 3-Bytes
		Impacted Data Indicator	Added	Disp. 284 changed from: Filler to: Impacted Data Indicator (Y, N or U)
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications	Alternate Data Source Output Segment Directory	FS/08	Renamed	Formerly ID Reveal new name: FraudIQ Identity Score
		SF/14	Added	New Alternate Data Source FraudIQ® Synthetic ID Alerts – 1650 Bytes
		IM/15	Added	New Alternate Data Source Impacted Data Indicators – 1520 Bytes
	Alternate Data Source Segment Counters	FS/08	Renamed	Formerly ID Reveal new name: FraudIQ Identity Score
		SF/14	Added	New Alternate Data Source FraudIQ® Synthetic ID Alerts
		IM/15	Added	New Alternate Data Source Impacted Data Indicators
	Alternate Data Source Error Message	Data Source Codes SF and IM	Added	SF = FraudIQ® Synthetic ID Alerts IM = Impacted Data Indicator
	Layout for Segment 58.08 FraudIQ Identity Score	Layout	Renamed	FraudIQ Identity Score formerly ID Reveal – replaced all instances of the name.
	Layout for Segment 58.14 FraudIQ® Synthetic ID Alerts	Layout	Added	New alternate data source FraudIQ® Synthetic ID Alerts – 1650-Bytes.
	Layout for Segment 58.15 Impacted Data Indicators	Layout	Added	New alternate data source Impacted Data Indicators – 1520-Bytes.

Revisions for 08-2017
Reference: Fall 2017 Release Guide

Section	Segment	Field/Value	Action	Description of Change
Chapter Three – Input Format Specifications	Fixed Inquiry (DS) Data Source Segment	Direct Data Provider Indicator Codes	New	Added: 3 = Commercial
		List of Data Providers		Commercial CFN – Commercial Financial Network
		Data Tags and Data Source Max Length - Primary		New Data Source Comercial CFN – Data Tag = CMXML – Max. Length 4
		DS with Direct Data Provider		DPROV line examples added #5 CMXML
Chapter 6 – Full-File Fixed Output Format Specifications	FFF Output Segment Directory	Legal Item	Changed	Changed: Legal Item – Segment LI/16 – to Reserved for Future Use – Segment Retired
	Layout for Segment 16 – Legal Item	Layout	Changed	The Legal Item Segment has been Retired – No Longer Returned – Reserved for Future Use.
Chapter 7 – TotalView Full-File Fixed Alternate Data Source Output Format Specifications	FFF Output Segment Directory	Commercial CFN	Added	Layout for Segment 12/CM Commercial CFN – New alternate data source
	Layout for Segment 58.00	Segment Counters	Added	Segment 12/CM – Commercial CFN
	Layout for Segment 58.01 – Alternate Data Source ‘DERR’	Alternate Data Source Code	Added	CM = Commercial CFN
	Layout for Segment 58.12 – Commercial CFN	Layout	Added	Commerical Financial Network (CFN) – New alternate data source – Variable Length Segment – (XML output returned)

Preface

The *Equifax System-to-System TotalView™ Programming Guide* is both an information resource and a programming aid. As such, it:

- Explains the system's basic operation in non-technical terms
 - Describes the system's available products
 - Outlines how the system is accessed
 - 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
 - Provides record layouts, including layouts showing various error conditions
 - Provides an index for easy referencing
 - A detailed list of specification manual revisions in back of this manual
-

Audience

Primarily then, the manual is for customer management, operations, and programming personnel.

Managers will be most interested in:

- Chapter 1, Format Descriptions, because it is designed specifically to help management determine how it wants to use the system.

System Operators will want to read:

- Chapter 2, Sign-on Procedures, because it is for those who will be operating the system.

For those people responsible for the data processing shop set up and implementation of the system:

- Chapter 3, Input Format Specifications, provides detailed specifications for the Fixed and Variable Inquiry formats along with optional Equifax products and features information.
 - Chapter 4, Attachments, provide additional information relevant to the data in the inquiry and output data returned in a report.
 - Chapter 5, Error Code Specifications, provides record layouts, error codes and messages that can be returned in a report.
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(cont.)

- Chapter 6, TotalView™ Full-File Fixed Output Format Specifications, provides record layouts for reports.
- Chapter 7, TotalView™ Full-File Fixed Alternate Data Source Specifications

Learning Advice

System-to-System is an effective and simple method for ordering consumer 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 the Equifax Service Desk at (888) 407-0359.

Other recommended
sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

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Chapter One

Format Description

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Chapter One

Format Description

Overview

Specific Objectives

Chapter 1 acquaints you with System-to-System's output options:

- For automated analysis: TotalView Full-File Fixed output
- For manual analysis: TotalView Print Image
- For both automated and manual analysis combo reports:
 - TotalView Full-File Fixed/TotalView Print Image

Learning Advice

From a management standpoint, Chapter 1 is one of the most important chapters in this manual. From its contents, you will be able to decide which of System-to-System's output products best meets your specific needs. This could range from a simple summary of the applicant's file to a full-file report containing multiple segments of information. Refer to Chapter 1 often until you become comfortable with the various outputs offered. Remember, your Equifax Sales representative will be happy to answer any questions not covered here.

TotalView Description

TotalView gives customers a deeper, richer view of their consumer portfolio which allows them to set their priorities and growth strategies based on comprehensive, specific and unique data, actionable analysis and proven predictive insights.

Equifax customers now have a single entry point, channel and system that quickly and easily deliver's the depth and breadth of data they need. Specifically, TotalView provides:

- A single point of entry for Equifax and non-Equifax data
- Access to more Equifax and non-Equifax data
- Better results with industry specific data
- Speedier integration of new data sources
- Customization based on needs – code to as little or much needed
- Significant reduction in coding time

By helping our customers get the information they need – when and how they need it – Equifax is fulfilling on our promise to deliver the best data, analytics and technology continually to our customers.

Overview

TotalView Description (cont.)

TotalView includes access to:

- **AcroFile Consumer Report**- *ACROfile* is Equifax's name for its complete Automated Credit Reporting On-line *file*. In its entirety or summarized in various ways, it is the primary base upon which Equifax has developed its System-to-System products.

Equifax's ACROfile report can contain multiple occurrences of the following information:

- Identification information
 - Fraud Verification alert(s)
 - Model result(s)
 - Inquiry history
 - Public record(s)
 - Collection(s)
 - Trade(s)
 - Consumer Narrative Statement(s)
 - Other ancillary products and features
- **FraudIQ™ Synthetic ID Alerts** – Equifax's Synthetic Identity Alert solution leverages D&A analytics to develop Authorized User Velocity Flags and Identity Discrepancy Flags that help customers identify more and more efficiently target potential synthetic identity fraudsters thus yielding incremental savings in past due/charge off and collection costs.
 - **Military Lending Act** – Military Lending Covered Borrower Status.
 - **North American Link (NAL)** – North American Link is an option, which interconnects the U.S. and Canadian systems to allow customers on either side of the border to receive a National credit report as well as an International credit report by using a single inquiry.
-

Overview

***Notes:**

- 1) If the entire SSN is provided on input, then the entire SSN will be returned; if the SSN does not match, the last six digits are masked.
- 2) If the SSN is not input, then the last six digits of the SSN are masked on output.
- 3) Seven- or eight-digit SSNs should lead with zeroes to comply with nine-digit format.

Other recommended
sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

TEST REPORT

All Entities Fictitious

Comment Exact specifications and record layouts for TotalView Full-File Fixed output can be found in [Chapter 6: TotalView Full-File Fixed Output Format Specifications](#) and [Chapter 7: TotalView Full-File Fixed Alternate Data Source Output Format Specifications](#). Also, please note that the above illustration is abbreviated. Files with extensive information often exceed 66 lines, the length of a physical page.

TotalView Print Image Output

Description

TotalView Print Image Output, like TotalView Full-File Fixed Output, is the complete ACROFILE consumer report in addition to other selected data sources. Unlike TotalView Full-File Fixed Output, TotalView Print Image is delivered so that you can visually display report. **Note: Enhanced Trade 'G' option is not available in Print Image (T1) Output.**

Generally speaking, customers who use this product do so as a means of:

- Manual analysis.
- Handling consumer inquiries.
- Provide hard-copy back-up to the consumer report.

Note: TotalView Print Image output is formatted in 80-byte data lengths. Refer to [Chapter 4: Attachment 14: Comments on TotalView Print Image](#).

Sample

```
1USER REF.:                               THIS FORM PRODUCED BY EQUIFAX
-----
INQUIRY INFORMATION

                YAVWGX DCXHB JW H
                666-01-5277
                590 QXFCCAFLVX SP
                SAINT LOUIS MO 62120
                08/31/2023

** SSN AFFIRM - NO ALERT AVAILABLE

** NAME MATCH - NO DIFFERENCE OCCURRED

** ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

-----REGULATED-----
CONSUMER INFORMATION

NAME           : YAVWGX DCXHB JW H

CURRENT ADDRESS: 590 QXFCCAFLVX SPUR
                SAINT LOUIS, MO 62120
                1ST RPTD:11/2021      SOURCE:TAP      VARIANCE :
                PHONE#   :             SOURCE:        DATE RPTD:10/28/2021
                                           TELE RPTD:
```


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FILE SSN : 666-01-5277 ISSUED DATE :P 51 DEATH DATE :
ISSUED STATE:GA DEATH STATE :

SSN CFM: Y SSN MATCH : SSN 9:

DOB / AGE : BDS:06/13/1969

TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES

ADDITIONAL CONSUMER INFORMATION

FORMER NAME : PYTAW CEJXUFS

FORMER ADDRESS : 4470 COXZJY HVN
SAINT LOUIS, MO 62180
1ST RPTD:05/2020 SOURCE:TAP VARIANCE :
PHONE# : SOURCE: DATE RPTD:04/28/2020
TELE RPDT:

EMPLOYMENT INFORMATION

CURRENT:
DATE FIR RPT :
OCCUPATION : DATE EMPL:
EMPLOYER :IUPJH

FORMER:
DATE FIR RPT :
OCCUPATION : DATE EMPL:
EMPLOYER :XLDBLZDZJ

FILE SUMMARY

OLDEST OPEN DATE:06/00/2015 NEWEST DATE REPORTED:05/00/2023
PUBLIC RECORDS : 001 COLLECTIONS : 001
NO. OF ACCOUNTS : 004 HIGH CREDIT/LIMIT :\$ 426/\$ 24945

CURRENT STATUS :03-ONES 00-TWOS 01-THREES 00-FOURS 00-FIVES
00-SIXES 00-SEVENS 00-EIGHTS 00-NINES 00-OTHER

HISTORY STATUS : 03-TWOS 01-THREES 01-FOURS 01-FIVES
00-SIXES 00-SEVENS 00-EIGHTS 00-NINES

MODELING/SCORE INFORMATION

FICO SCORE 9-EFX-F SCORE: 00609
REASON CODES: 00040/00033/00016/00014/Y
NARRATIVES:
DEROGATORY PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS ISTOO HIGH
LACK OF RECENT REVOLVING ACCOUNT INFORMATION
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY
RBP - 17% - 300 - 850

FICO SCORE 9-EFX-F SCORE: 609
REASON CODES: 00040/00033/00016/00014/Y

NARRATIVES:
DEROGATORY PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
LACK OF RECENT REVOLVING ACCOUNT INFORMATION
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY
RBP - 17% - 300 - 0850

COLLECTION ACTIVITY

CREDITOR : STXTLKWNXSFWMDBMDHEBZGZXWQ
999YC03485 CRDT CLASSIFICATION: -

REPT DATE:04/09/2023	STATUS DATE:04/09/2023	BALANCE:\$	254
ASSN DATE:02/03/2023	STATUS:UNPAID	EOA: I	

NARR:

PUBLIC RECORD INFORMATION

BANKRUPTCY CASE NUMBER:-DSP-02/22
999VF00740

REPT DATE:02/28/2022	DATE FLD:11/18/2021	PRI INTN:VOLUNTARY	CH-7
VERF DATE:	FILER :INDIVID	CUR INTN:DISCHARGED	CH-7
DISP DATE:02/20/2022	TYPE :PERSONAL		

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NARR:

FILE INFORMATION

DATE FILE WAS ESTABLISHED :01/14/2008
DATE OF MOST RECENT ACTIVITY :07/14/2023

TRADE LINE SUMMARY

TRADE TYPE	TOTAL	W/BAL		TOTAL BAL	ACTUAL PYMT	SCHEDULED PYMT	BALLOON PYMT	
REVOLVING	0	0	\$	0 \$	0 \$	0 \$		0
OPEN	0	0	\$	0 \$	0 \$	0 \$		0
INSTALLMNT	1	1	\$	19175 \$	448 \$	449 \$		0
MORTGAGE	0	0	\$	0 \$	0 \$	0 \$		0
LINE OF CR	0	0	\$	0 \$	0 \$	0 \$		0
OTHER	0	0	\$	0 \$	0 \$	0 \$		0
TOTAL	1	1	\$	19175 \$	448 \$	449 \$		0

*

TRADE TYPE	HIGH CREDIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	TOTAL 30 60 90 AVL	
REVOLVING	\$ 0	\$ 0	\$ 0	\$ 0	0 0 0 0	0%
OPEN	\$ 0	\$ 0	\$ 0	\$ 0	0 0 0 0	
INSTALLMNT	\$ 19854	\$ 0	\$ 0	\$ 0	0 0 0 0	
MORTGAGE	\$ 0	\$ 0	\$ 0	\$ 0	0 0 0 0	
LINE OF CR	\$ 0	\$ 0	\$ 0	\$ 0	0 0 0 0	0%
OTHER	\$ 0	\$ 0	\$ 0	\$ 0	0 0 0 0	
TOTAL	\$ 19854	\$ 0	\$ 0	\$ 0	0 0 0 0	0%

PAYMENT INFORMATION

EQUIFAX TEST DATA	BALANCE	CRDT LIM	ACTUAL PMT	SCHED PMT	PAST DUE
999FA05015	\$ 19175	\$	\$ 448	\$ 449	\$

ACCT #8532093 COUNTERS: 30 60 90

YEAR	J	F	M	A	M	J	J	A	S	O	N	D
2023	1	1	1	1								
2022												

Equifax System-to-System TotalView™ Programming Guide

PORT TYPE:INSTALLMNT RATE/STATUS :1 MNTHS REVW:07
DATE RPTD:05/00/2023 TERM FREQNCY:MONTHLY DEFER DATE:
DATE OPEN:10/00/2022 TERM DURATN : 72M BALLN DATE:
DLA / DFD:05/00/2023 HIGH CREDIT :\$ 19854 BALLN AMNT:\$
LAST PYMT:05/00/2023 DATE MAJ DEL: CHARGE OFF:\$
DATE CLSE: CREDIT CLASS:
ACCT DESG:JOINT ACTIVITY DESG: ACCNT TYPE:AUTO

NARR:

EQUIFAX TEST DATA	BALANCE	CRDT LIM	ACTUAL PMT	SCHED PMT	PAST DUE
999FA05015	\$ 0	\$	\$	\$	\$

ACCT #42377	COUNTERS:	30	60	90
		03	00	00
YEAR J F M A M J J A S O N D	YEAR	J F M A M J J A S O N D		
2023	2022			
2021				

PORT TYPE:INSTALLMNT RATE/STATUS :3 MNTHS REVW:47
DATE RPTD:05/00/2023 TERM FREQNCY:MONTHLY DEFER DATE:
DATE OPEN:06/00/2019 TERM DURATN : 73M BALLN DATE:
DLA / DFD:07/00/2020 HIGH CREDIT :\$ 24945 BALLN AMNT:\$
LAST PYMT:08/00/2020 DATE MAJ DEL: CHARGE OFF:\$
DATE CLSE:08/00/2020 CREDIT CLASS:
ACCT DESG:INDIVID ACTIVITY DESG:PD/CLOSED ACCNT TYPE:AUTO

NARR:

EQUIFAX TEST DATA	BALANCE	CRDT LIM	ACTUAL PMT	SCHED PMT	PAST DUE
999BB44497	\$ 0	\$	\$	\$	\$

ACCT #6161080	COUNTERS:	30	60	90
		01	01	02
YEAR J F M A M J J A S O N D	YEAR	J F M A M J J A S O N D		
2018 * * * *	2017	* * * * 2 3 4 5 * * * *		
2016 * * * *				

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PORT TYPE:REVOLVING RATE/STATUS :1 MNTHS REVW:20
DATE RPTD:05/00/2018 TERM FREQNCY: DEFER DATE:
DATE OPEN:09/00/2016 TERM DURATN : BALLN DATE:
DLA / DFD:02/00/2018 HIGH CREDIT :\$ 426 BALLN AMNT:\$
LAST PYMT: DATE MAJ DEL: CHARGE OFF:\$
DATE CLSE: CREDIT CLASS:
ACCT DESG:ATH USR ACTIVTY DESG: ACCNT TYPE:

NARR: CLOSED OR PAID ACCOUNT/ZERO BALANCE
 ACCOUNT CLOSED BY CREDIT GRANTOR

EQUIFAX TEST DATA	BALANCE	CRDT LIM	ACTUAL PMT	SCHED PMT	PAST DUE
999FP24665	\$ 0	\$	\$	\$	\$

ACCT #4794716367000 COUNTERS: 30 60 90

YEAR	J	F	M	A	M	J	J	A	S	O	N	D	YEAR	J	F	M	A	M	J	J	A	S	O	N	D
2016													2015												

PORT TYPE:INSTALLMNT RATE/STATUS :1 MNTHS REVW:13
DATE RPTD:08/00/2016 TERM FREQNCY: DEFER DATE:
DATE OPEN:06/00/2015 TERM DURATN : BALLN DATE:
DLA / DFD:07/00/2016 HIGH CREDIT :\$ 21119 BALLN AMNT:\$
LAST PYMT: DATE MAJ DEL: CHARGE OFF:\$
DATE CLSE: CREDIT CLASS:
ACCT DESG:JOINT ACTIVTY DESG: ACCNT TYPE:

NARR: CLOSED OR PAID ACCOUNT/ZERO BALANCE

----- INQUIRY INFORMATION

DATE OF INQ	CUSTOMER NAME	INQ ABBR	MEMBER NUMBER	TRANS TYPE
04/15/2023	EQUIFAX TEST DATA	- CR	999ZB17191	
07/14/2023	EQUIFAX TEST DATA	- CR	999FA05015	
03/07/2023	EQUIFAX TEST DATA	- CR	999UT05422	
01/28/2023	EQUIFAX TEST DATA	- CR	999UZ01326	
01/05/2023	EQUIFAX TEST DATA	- CR	999UZ01326	
10/12/2022	EQUIFAX TEST DATA	- CR	999FA05015	

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09/28/2022	EQUIFAX TEST DATA	- CR	999FA05015
07/25/2022	EQUIFAX TEST DATA	- CR	999FA05015
07/25/2022	EQUIFAX TEST DATA	- CR	666AN00429
07/25/2022	EQUIFAX TEST DATA	- CR	999FA05015
06/28/2022	EQUIFAX TEST DATA	- CR	999FF07198
03/02/2022	EQUIFAX TEST DATA	- CR	999UT05422
03/01/2022	EQUIFAX TEST DATA	- CR	999UT05422
03/01/2022	EQUIFAX TEST DATA	- CR	999FA05015
11/24/2021	EQUIFAX TEST DATA	- CR	999FA05015

*362 EQUIFAX INFORMATION SERVICES, P O BOX 740241,
, ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCRA &

-----NON-REGULATED-----
ALERT INFORMATION FROM OTHER SOURCES

IDENTITY SCAN WARNING:

** INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH
** INQUIRY ADDRESS UNVERIFIABLE
** UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT

COMPLIANCE DATA CENTER, INC.

NO MATCH FOUND IN CDC'S OFAC DATABASE
END OF REPORT, COMPLIANCE DATA CENTER, INC.

ALTERNATE DATA SOURCES

*****REGULATED*****

MILITARY LENDING COVERED BORROWER

DISCLAIMER: THE DEPARTMENT OF DEFENSE ("DOD") COVERED BORROWER DATA ("DATA") IS FROM THE DEFENSE MANPOWER DATA CENTER ("DMDC") BY WAY OF CONTRACT BETWEEN EQUIFAX INFORMATION SERVICES LLC ("EQUIFAX") AND DOD. ALL DOD DATA IS USED AND STORED BY EQUIFAX IN ACCORDANCE WITH ITS LEGAL AND CONTRACTUAL OBLIGATIONS. THE DOD DATA IS NOT PART OF EQUIFAX'S NATIONWIDE CREDIT DATABASE, AND EQUIFAX IS REQUIRED TO MAINTAIN THE DATA SEPARATE FROM AND NOT COMMINGLED WITH ANY CREDIT DATA MAINTAINED BY EQUIFAX.

COVERED BORROWER STATUS:N

REFERRAL CONTACT NUMBER :888-279-8625

END OF REPORT EQUIFAX AND AFFILIATES - 08/31/2023

TEST REPORT
All Entities Fictitious

Note: North American Link (NAL) and FraudIQ™ Synthetic ID Alerts 2 is not available with Print Image output, only Full-File Fixed Output.

Related Pages [Chapter 4, Attachments: Comments on TotalView Print Image Output.](#)

Comments on TotalView Combo Output Reports

Description	To assist customers, who currently send multiple requests for a single file to complete their decisioning and wishes to keep a hard-copy for their records, Equifax provides combo output reports.
Comments	<ul style="list-style-type: none">▪ Combo reports are available for Consumer reports only.▪ Enhanced Trade with All 6.0 Trade Fields and Dimensions Data (optional feature code 'G'), North American Link (NAL) and FraudIQ Synthetic ID Alerts are not available with the TotalView combo report.▪ TotalView Combo Reports are available in one option:<ul style="list-style-type: none">➤ TotalView Full-File Fixed/TotalView Print Image▪ Individual applicant combo reports follow the format and sequence in the following examples:<ul style="list-style-type: none">▪ <u>TotalView Full-File Fixed output/TotalView Print Image Combo Report</u><ul style="list-style-type: none">➤ TotalView Full-File Fixed followed by an End of Report Indicator (&&) segment;➤ TotalView Print Image.▪ Combo reports have Joint File Access capability and follow the format and sequence in the following examples:<ul style="list-style-type: none">➤ TotalView Full-File Fixed output/TotalView Print Image Combo Report➤ TotalView Full-File Fixed (Subject) followed by a Multiple Report Indicator (&) segment;➤ TotalView Print Image (Subject) followed by 'Joint File' banner;➤ TotalView Full-File Fixed (Co-Applicant) followed by an End of Report Indicator (&&) segment;➤ TotalView Print Image (Co-Applicant).➤ The * * * E Q U I F A X J O I N T F I L E * * * banner is 80-bytes and left justified.➤ The TotalView Print Image report immediately follows the Report/Transmission Indicator (& or &&) segment of the TotalView Full-File Fixed output report.

Comments on Combo Output Reports

Comments (cont.)

- The TotalView Print Image portion of the report is formatted in 80-byte data lengths. The first byte of each record is an “ANSI” print control character. Refer to Chapter 4, Attachment #14 for control character specifics.
- The TotalView Combo report does **not** return multiple reports on the same consumer. Only the first report is returned.
- When requesting a Military Lending Act Stand Alone report, the Name, Social Security Number and Date of Birth sent in the inquiry will be returned in the Header Segment of the Full-File Fixed portion of the combo report and in the ‘INQUIRY INFORMATION’ section of the Print Image portion of the combo report.
- The optional services that are present in the regular reports, such as FICO® Scores Based on Equifax Data, EDAS, MarketMax, Models (i.e. Bankruptcy Navigator Index, FICO Risk Score, NextGen), Military Lending Covered Borrower, ON-LINE DIRECTORY, On-Line GEO-Code, 24-Month Payment History, etc., are available with combo reports.
- Alternate data sources FraudIQ Synthetic ID Alert and North American Link (NAL) are not available on a Combo report.

Related Pages

This Chapter: [TotalView Full-File Fixed Output](#). Chapter 2, Sign-on Procedures: [DIAL Segment Procedure](#). Chapter 3, Input Format Specifications: [Comments on Joint File Access](#). Chapter 4, Attachments, [#14: Comments on TotalView Print Image Output](#). Chapter 6: [TotalView Full-File Fixed Output Format Specifications](#); Chapter 7: [TotalView Full-File Fixed Alternate Data Source Output Format Specifications](#).

[illegible]

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SSN CFM: Y SSN MATCH : SSN 9:
 DOB / AGE : BDS:06/13/1969
 TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES
 ----- ADDITIONAL CONSUMER INFORMATION
 FORMER NAME : PYTAW CEJXUFS
 FORMER ADDRESS : 4470 COXZJY HVN SAINT LOUIS,
 MO 62180 VARIANCE : 1ST RPTD:05/2020 SOURCE:TAP
 DATE RPTD:04/28/2020 PHONE# : SOURCE: TELE RPTD:
 ----- EMPLOYMENT INFORMATION
 CURRENT: DATE FIR RPT :
 OCCUPATION : DATE EMPL: EMPLOYER :IUPJH
 FORMER: DATE FIR RPT :
 OCCUPATION : DATE EMPL: EMPLOYER :XLBLZDZJ
 ----- FILE SUMMARY
 OLDEST OPEN DATE:06/00/2015 NEWEST DATE REPORTED:05/00/2023 PUBLIC
 RECORDS : 001 COLLECTIONS : 001 NO. OF ACCOUNTS : 004
 HIGH CREDIT/LIMIT :\$ 426/\$ 24945
 CURRENT STATUS :03-ONES 00-TWOS 01-THREES 00-FOURS 00-FIVES
 00-SIXES 00-SEVENS 00-EIGHTS 00-NINES 00-OTHER
 HISTORY STATUS : 03-TWOS 01-THREES 01-FOURS 01-FIVES 00-
 SIXES 00-SEVENS 00-EIGHTS 00-NINES
 ----- MODELING/SCORE INFORMATION
 FICO SCORE 9-EFX-F SCORE: 00609 REASON CODES:
 00040/00033/00016/00014/Y NARRATIVES:
 DEROGATORY PUBLIC RECORD OR COLLECTION FILED PROPORTION
 OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH LACK OF RECENT
 REVOLVING ACCOUNT INFORMATION LENGTH OF TIME ACCOUNTS
 HAVE BEEN ESTABLISHED NUMBER OF INQUIRIES ADVERSELY
 AFFECTED THE SCORE BUT NOT SIGNIFICANTLY RBP - 17% - 300 - 850
 FICO SCORE 9-EFX-F SCORE: 609 REASON CODES:
 00040/00033/00016/00014/Y
 NARRATIVES: DEROGATORY PUBLIC RECORD OR
 COLLECTION FILED PROPORTION OF LOAN BALANCES TO LOAN
 AMOUNTS IS TOO HIGH LACK OF RECENT REVOLVING ACCOUNT
 INFORMATION LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY
 RBP - 17% - 300 - 0850
 ----- COLLECTION ACTIVITY
 CREDITOR: STXTLKWNXSFWBMDHEBZGZXWQ 999YC03485 CRDT
 CLASSIFICATION: -
 REPT DATE:04/09/2023 STATUS DATE:04/09/2023 BALANCE:\$ 254 ASSN
 DATE:02/03/2023 STATUS:UNPAID ECOA: I
 NARR:
 ----- PUBLIC RECORD INFORMATION
 BANKRUPTCY CASE NUMBER:-DSP-02/22 999VF00740
 REPT DATE:02/28/2022 DATE FLD:11/18/2021 PRI INTN:VOLUNTARY CH-7 VERF
 DATE: FILER :INDIVID CUR INTN:DISCHARGED CH-7 DISP DATE:02/20/2022
 TYPE :PERSONAL NARR:
 ----- FILE INFORMATION
 DATE FILE WAS ESTABLISHED :01/14/2008 DATE OF MOST RECENT
 ACTIVITY :07/14/2023
 ----- TRADE LINE SUMMARY
 TRADE TOTAL W/BAL TOTAL MONTHLY TOTAL TOTAL TOTAL AVL TYPE
 BAL PYMT PAST DUE H/C-LMT 30 60 90
 REVOLVING 0 0 \$ 0 \$ 0 \$ 0 \$ 0 0 0 0 0% OPEN 0 0 \$ 0 \$
 0 \$ 0 \$ 0 0 0 0 INSTALLMENT 1 1 \$ 19175 \$ 449 \$ 0 \$ 19854 0 0 0
 OTHER 0 0 \$ 0 \$ 0 \$ 0 \$ 0 0 0 0
 TOTAL 1 1 \$ 19175 \$ 449 \$ 0 \$ 19854 0 0 0 0%
 ----- PAYMENT INFORMATION
 EFX TEST BALANCE CRDT LIM ACTUAL PMT SCHED PMT PAST DUE
 999FA05015 \$ 19175 \$ \$ 449 \$
 ACCT #8532093 COUNTERS: 30 60 90
 PORT TYPE:INSTALLMNT RATE/STATUS:1 MNTHS REVW:07 DATE
 RPTD:05/00/2023 TERM FREQUENCY: DEFER DATE: DATE OPEN:10/00/2022
 TERM DURATN : BALLN DATE: DLA / DFD:05/00/2023 HIGH CREDIT :\$
 19854 BALLN AMNT:\$ LAST PYMT: DATE MAJ DEL: CHARGE OFF:\$
 DATE CLSE: CREDIT CLASS: ACCT DESG:JOINT
 ACTVITY DESG: ACCNT TYPE:
 NARR: AUTO

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```

EFX TEST      BALANCE  CRDT LIM  ACTUAL PMT  SCHED PMT  PAST DUE
999FA05015    $ 0 $      $      $ 73M $
ACCT #42377    COUNTERS: 30 60 90
00 00          PORT TYPE:INSTALLMNT RATE/STATUS :3      MNTHS REVW:47
DATE RPTD:05/00/2023 TERM FREQUENCY: DEFER DATE: DATE
OPEN:06/00/2019 TERM DURATN : BALLN DATE: DLA / DFD:07/00/2020
HIGH CREDIT :$ 24945 BALLN AMNT:$ LAST PYMT: DATE MAJ DEL:
CHARGE OFF:$ DATE CLSE: CREDIT CLASS: ACCT
DESG:INDIVID ACTIVITY DESG: ACCNT TYPE:
NARR: CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO
EFX TEST      BALANCE  CRDT LIM  ACTUAL PMT  SCHED PMT  PAST DUE
999BB44497    $ 0 $      $      $
ACCT #6161080 COUNTERS: 30 60 90
01 02          PORT TYPE:REVOLVING RATE/STATUS :1      MNTHS REVW:20
DATE RPTD:05/00/2018 TERM FREQUENCY: DEFER DATE: DATE
OPEN:09/00/2016 TERM DURATN : BALLN DATE: DLA / DFD:02/00/2018
HIGH CREDIT :$ 426 BALLN AMNT:$ LAST PYMT: DATE MAJ DEL:
CHARGE OFF:$ DATE CLSE: CREDIT CLASS: ACCT
DESG:ATH USR ACTIVITY DESG: ACCNT TYPE:
NARR: CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT
CLOSED BY CREDIT GRANTOR
EFX TEST      BALANCE  CRDT LIM  ACTUAL PMT  SCHED PMT  PAST DUE
999FP24665    $ 0 $      $      $
ACCT #4794716367000 COUNTERS: 30 60 90
PORT TYPE:INSTALLMNT RATE/STATUS :1 MNTHS REVW:13 DATE
RPTD:08/00/2016 TERM FREQUENCY: DEFER DATE: DATE OPEN:06/00/2015
TERM DURATN : BALLN DATE: DLA / DFD:07/00/2016 HIGH CREDIT :$
21119 BALLN AMNT:$ LAST PYMT: DATE MAJ DEL: CHARGE OFF:$
DATE CLSE: CREDIT CLASS: ACCT DESG:JOINT
ACTIVITY DESG: ACCNT TYPE:
NARR: CLOSED OR PAID ACCOUNT/ZERO BALANCE

----- INQUIRY INFORMATION
DATE OF INQ  CUSTOMER NAME  INQ ABBR  MEMBER NUMBER  TRANS TYPE
04/15/2023  EQUIFAX TEST DATA - CR  999ZB17191  07/14/2023  EQUIFAX
TEST DATA - CR  999FA05015  03/07/2023  EQUIFAX TEST DATA - CR
999UT05422  01/28/2023  EQUIFAX TEST DATA - CR  999UZ01326
01/05/2023  EQUIFAX TEST DATA - CR  999UZ01326  10/12/2022  EQUIFAX
TEST DATA - CR  999FA05015  09/28/2022  EQUIFAX TEST DATA - CR
999FA05015  07/25/2022  EQUIFAX TEST DATA - CR  999FA05015
07/25/2022  EQUIFAX TEST DATA - CR  666AN00429  07/25/2022  EQUIFAX
TEST DATA - CR  999FA05015  06/28/2022  EQUIFAX TEST DATA - CR
999FF07198  03/02/2022  EQUIFAX TEST DATA - CR  999UT05422
03/01/2022  EQUIFAX TEST DATA - CR  999UT05422  03/01/2022  EQUIFAX
TEST DATA - CR  999FA05015  11/24/2021  EQUIFAX TEST DATA - CR
999FA05015  *362 EQUIFAX INFORMATION SERVICES, P O BOX 740241,
,ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA &
-----NON-REGULATED----- ALERT INFORMATION FROM
OTHER SOURCES
IDENTITY SCAN WARNING: ** INQUIRY SSN ISSUED PRIOR
TO INQUIRY DATE OF BIRTH ** INQUIRY ADDRESS UNVERIFIABLE
** UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE
INPUT COMPLIANCE DATA CENTER, INC.
*NO MATCH FOUND IN CDC'S OFAC DATABASE* END OF REPORT,
COMPLIANCE DATA CENTER, INC.

----- ALTERNATE DATA SOURCES
*****REGULATED*****
MILITARY LENDING COVERED BORROWER
DISCLAIMER: THE DEPARTMENT OF DEFENSE ("DOD") COVERED BORROWER DATA
("DATA") IS FROM THE DEFENSE MANPOWER DATA CENTER ("DMDC") BY WAY OF
CONTRACT BETWEEN EQUIFAX INFORMATION SERVICES LLC ("EQUIFAX") AND DOD. ALL
DOD DATA IS USED AND STORED BY EQUIFAX IN ACCORDANCE WITH ITS LEGAL AND
CONTRACTUAL OBLIGATIONS. THE DOD DATA IS NOT PART OF EQUIFAX'S
NATIONWIDE CREDIT DATABASE, AND EQUIFAX IS REQUIRED TO MAINTAIN THE DATA
SEPARATE FROM AND NOT COMMINGLED WITH ANY CREDIT DATA MAINTAINED BY
EQUIFAX. COVERED
BORROWER STATUS:N
REFERRAL CONTACT NUMBER :888-279-8625
END OF REPORT EQUIFAX AND AFFILIATES - 08/31/2023

```

TotalView Full-File Fixed/TotalView Print Image Combo Report Sample

TEST REPORT
All Entities Fictitious

Comment

Exact specifications and record layouts for TotalView Full-File Fixed output, can be found in [Chapter 4, Attachments: #14: Comments on TotalView Print Image Output](#). [Chapter 6: TotalView Full-File Fixed Output Format Specifications](#); [Chapter 7: TotalView Full-File Fixed Alternate Data Source Output Format Specifications](#). Also please note that the above illustration is abbreviated.

Chapter Two

Sign-on Procedures

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	TCP/IP Procedures	2-3
	Internet System-to-System (ISTS) Connectivity Procedures	2-7
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Chapter Two

Sign-on Procedures

Overview

Specific Objectives

Chapter 2 is for operational *and/or* telecommunications personnel. Chapter 2 explains the:

- TCP/IP Procedures;
- Internet System-to-System (ISTS) Connectivity Procedures; and the
- DIAL Segment Procedure.

Customers using LU6.2, SNA, etc., or for further information on supported methods of communication, contact your Equifax Technical Client Services Analyst.

Learning Advice

Some of the information found in Chapter 2 is expanded in Chapter 3, Input Format Specifications, to include programming specifications. Chapter 2 provides the basic procedures necessary to establish the “handshake” between your system and Equifax’s. For information, consult:

the manual’s Index, and

the “Related Pages” blocks located at the bottom of certain pages in the chapter.

If you experience an error that is not included in Chapter 5, contact the Equifax Service Desk at 888-407-0359 and advise them of any error code received along with your findings as to what may have caused the error.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

TCP/IP Procedures

Introduction

All Equifax products available via SNA LU6.2 are available via TCP/IP. Because the Transmission Control Protocol (TCP) is a full duplex byte-stream oriented protocol, customers must pass additional information with each transmission to ensure that the complete request and response is received on both ends of the connection. The exact method of passing this information depends on the platform and services to which you connect. If you are unsure of the platform servicing your request, please contact your Equifax Technical Client Services Analyst. This section identifies the method used to transmit via System-to-System TCP/IP.

Specific Information

In many environments when you use the native “send” or “write” functions with TCP connections (BSD sockets or TLI file handles) there is no guarantee that the system sent the full amount requested; frequently it sends just a portion. In this instance, the programmer must send the remaining amount of data. Multiple “sends” may be required to receive the entire response.

Because TCP is byte-stream oriented and “recv” or “read” functions may only read data currently available, multiple receive operations may be required to receive the entire response.

Guidelines for use

- Equifax reserves the right to change the IP address at any time. Customers will be given proper notification prior to the change.
 - In some cases you’ll be given more than one IP address. Use additional IP addresses as backups if the first one fails.
-

TCP/IP Procedures

TCP/IP (header)

How It Works

1. Customer opens TCP connection (typically a “socket”) to the destination IP address and port provided.
 2. Customer sends a six-byte header record (ASCII, character data, left padded, `0` filled) describing the request length in bytes not including the header itself.
-

Example

If your request record is 999 bytes in length send “000999”.

3. Customer sends the DIAL and IDNT segments for a product specific request.
 4. Equifax returns a six-byte header record (ASCII, character data, left padded, `0` filled) to the customer describing the response length in bytes not including the header itself.
 5. Equifax returns the product specific response to the customer.
 6. It is preferred that the customer closes the connection; however, Equifax closes the connection if it has been idle for more than 60 seconds.
-

Important Notes

- Once the connection is established, repeat Steps 2 through 5 for additional transactions.
 - The 6-byte header record, DIAL and IDNT should be sent together in same packet.
 - Equifax closes the connection if it remains idle (no transactions sent) for more than 60 seconds.
 - Equifax closes the connection immediately when the six-byte header record is absent or garbled.
 - Omit ***all*** punctuation from the DIAL Segment.
 - All letters ***must*** be in upper case.
-

TCP/IP Procedures

TCP/IP Interface Specifications

- Program all characters in ASCII
- A 6-byte header before the data block (DIAL/IDNT Segment) to describe the data block length
- Equifax IP addresses:
 - PRIMARY _____
 - BACK-UP _____
- Subnet mask _____
- Port ID
 - Test _____
 - Production _____

Header Record – TCP/IP DIAL Segment Layout

	6	R	RECORD LENGTH (DIAL)		
DISP.	NUM BYTE	REQ/ OPT			DESCRIPTION/COMMENTS
0	4	R	A	-	Sign-on Segment (Always "DIAL")
4	10	R	A/N	-	Customer Number (Customer Specific)
14	3	R	A/N	L	Security Code (Customer Specific)
17	1	R	A/N	-	Protocol Indicator (Always "2")
18	4	R	A/N	-	Customer Code (Customer Specific)
22	2	R	A/N	-	Input Format (Always "72")
24	2	R	A/N	-	Output Format Code (See DIAL Segment)
26	1	R	A/N	-	Multiple Report Indicator (See DIAL Segment)
27	1	R	A	-	File Selection Level (Always "B")
28	1	O	A	-	Month Inquiry Limit (See DIAL Segment)
29	1	-	-	-	Filler (blank space)
30	1	O	A	-	End of DIAL (Always "P")
31	9	-	-	-	Reserved For Growth (Filler)

Ex: DIAL999XX12345XXX2999972T2FB>>P>>>>>>>>> (> equals Filler)

Related Pages

This chapter: [DIAL Segment Procedure](#). Chapter 3, Input Format Specifications: [Comments on the Fixed Inquiry Format](#); [Fixed Inquiry Format Layout](#).

Internet System-to-System (ISTS) Connectivity Procedures

Introduction

This type of connection enables a customer or business to connect to Equifax over the Internet using standard protocols. This connection is enabled server application, a customer can connect to Equifax using a POST method.

Note

No Longer Available - iSTS Customers need to migrate to the new HTTPS endpoints in APIGEE through our development center (developer.equifax.com).

Customers and integrations must have TLS 1.2 encryption. (SSL is not supported)

- Equifax offers two options to connect via the Internet:

HTTPS POST (Equifax will provide a unique URL, user id and password for authentication and requires TLS 1.2 encryption for security.)

Site to Site VPN Customer Solution (Customer provides VPN termination hardware and internet connectivity on their premises. Equifax provides VPN termination hardware and internet connectivity on their premises. Maximum of four IPsec VPN tunnels – two to each Equifax Datacenter, AES-256 encryption required.) Please contact your Equifax Technical Client Services Analyst for more information.

- Accessing the Equifax Internet STS service requires the use of Standard UserID/Password security over secure HTTP (HTTPS). HTTPS is a method of transport that uses the internet to transport an encrypted STS transaction in the form of a POST to Equifax.
- For Internet System-to-System (HTTPS) access, please contact your Equifax Technical Client Services Analyst to obtain the following:

User ID/Site ID _____

Password _____

Customer Code _____

URL _____

Internet System-to-System (ISTS) Connectivity Procedures

Technical Specifics

The specifications below describe the programming steps required to make an internet connection to Equifax and should be used in conjunction with the standard Equifax System-to-System specifications, which describes the Equifax data format. Contact your Technical Client Services Analyst for further information.

Important Note

All letters must be in upper case. No punctuation should be used in DIAL or IDNT and need to be one fixed string.

Using Standard UserID/Password Security with Secure HTTP

Security

The standard HTTPS UserID/Password method of security allows an application to securely send a request to Equifax Internet STS servers using well-known Internet protocols. The Secure HTTP protocol ensures that messages are sent over the internet in a secure, encrypted format, and the UserID/Password authentication scheme allows the application to authorize users with minimal impact on client-side programming requirements.

The UserID and Password are transmitted to the Equifax Internet STS service in the HTTPS **Authorization** header. The authorization mode should be set to **Basic**, and should be followed by the UserID and password separated by a colon and encrypted in Base64 format.

Sample header: Authorization: Basic <userid:password in Base64 format>

For example, if the user application wishes to send the userid “Aladdin” and password “open sesame”, it would use the following header field:

Authorization: Basic QWxhZGRpbjpvGVuIHNIc2FtZQ==

Internet System-to-System (ISTS) Connectivity Procedures

POST Data

The POST data consists of two required Name/Value pairs, and one optional Name/Value pair. The required pairs are:

<u>Name</u>	<u>Value</u>
service_name	The Equifax Internet Service to invoke. Refer to the Services section of this manual for service name values.
efx_request	The Equifax Request format. Contains valid DIAL and IDNT segments. Refer to Chapters 2 and 3 for formatting information on these segments. Note that the DIAL and IDNT segments must be supplied in fixed field format.

The preferred way of sending the efx_request parameter is by sending it in the POST request body.

The optional pair is:

<u>Name</u>	<u>Value</u>
site_id	An Equifax supplied Customer Identifier. This is the same as the UserID used for the Authorization Header.

*** PLEASE NOTE, FOR SECURITY REASONS, THE HTTP POST MUST COME FROM THE CUSTOMER'S SERVER NOT FROM THE CUSTOMER'S CLIENT (WORKSTATION). ***

Example POST String

site_id=1234&service_name=acrotest

Sample Post

DIALAAABBCCCCDDDD2ISTS72T2FB P	IDNT	AAABBCCCCDDDD IT2
666117890KENT	BASS	01011930
02AD8544	FULTON INDUSTRIAL	BVATLANTA
BALTIMORE	PLATLANTA	GA30307
		GA30336
		AD92148

Additional HTTP Headers

Two additional HTTP Headers must be transmitted with the HTTP POST transaction in order to successfully communicate with ISTS

1. The "Content-Type" Header. This header must always be sent as:
Content-Type: application/x-www-form-urlencoded
2. The "Content-Length" Header. The value of this header indicates the number of bytes sent in the POST String. For example, a 50 byte POST String of: site_id=1234&service_name=acrotest&efx_request=xxxxx and would require a header of: Content-Length: 50

Important Note

Customers can not queue up multiple IDNT's via HTTPs. HTTPs requests must be submitted to Equifax one at a time and Equifax responds one at a time. Send one set of headers with each POST (credit request) it is not a "batch" function. Customers cannot send multiple POST requests.

DIAL Segment Procedure

Introduction

The 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 iSTS, SNA or TCP/IP protocol **must** omit punctuation in the DIAL segment below.

Note

If you are using Fixed Input and you want to change the customer number, output processing code or optional feature code(s), 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:</p> <p>DIAL-AAABBCCCC-DDD,A,EEEE,FF-GG,H,I,J,K,L.</p> <p>where:</p> <ul style="list-style-type: none"> ▪ AAABBCCCC-DDD = your 10-byte customer number and 3-byte security code. Or ▪ AAABBCCCC-DD* = your 10-byte customer number, 2-byte security code and 1-byte filler* ▪ A = protocol indicator (1 = asynchronous protocol, 2* = other). ▪ EEEE = the customer code assigned by Equifax. ▪ FF = 72 - Fixed inquiry format ▪ GG = the output format desired: <ul style="list-style-type: none"> T1 = TotalView Print Image T2 = TotalView Full-File Fixed T4 = TotalView Full-File Fixed/TotalView Print Image Combo Report

DIAL Segment Procedure

STEP	PROCEDURE
1	<ul style="list-style-type: none"> H = Multiple Report* Indicator Codes: 1 = one report F = multiple reports (Puerto Rico only) I = B - File selection level 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"> ✓ = last 24 months. (✗ = blank) A = last 3 months. B = last 6 months. C = last 9 months. D = last 12 months. <p>Note: If requesting an optional FICO® Score please see the comment section in chapter 3 for important information on this feature.</p> <p>K = Blank (filler)</p> <p>L = P - Plain Language Report</p> <p>The DIAL Segment must end with a period unless using TCP/IP.</p>

***Notes:** Multiple reports may only be returned on Puerto Rico reports. The optional Consumer Referral Location and an Equifax Model cannot be requested together when using the variable inquiry format. You can receive either the Consumer Referral Location or Model(s), not both together.

STEP	PROCEDURE
2	<p>Possible Responses:</p> <ul style="list-style-type: none"> D = DIAL Segment was processed CERR = Record showing the type of format error that has been encountered.

Related Pages

Chapter 3, Input Format Specifications: [Comments on Equifax's Fixed Inquiry Format](#); [Fixed Inquiry Format Layout Specifications](#). Chapter 5, Error Code Specifications: [DIAL Segment Error Conditions](#).

Chapter Three

Input Format Specifications

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Chapter Three

Input Format Specifications

Overview

Specific Objectives

Chapter 3 provides customer as well as Equifax data processing personnel with System-to-System's record layout information for:

- Fixed Inquiry Format;
- Complements procedural sign-on information presented in Chapter 2, Sign-on Procedures.

Learning Advice

In order to implement System-to-System, you will need to know some of the information presented in Chapter 2, such as required sign-on data, related control characters, etc. This information, although expanded in Chapter 4, will not be repeated in its entirety. If you have not already done so, please read Chapter 2 as a prerequisite to this chapter.

If you experience an error that is not included in Chapter 5, contact the Equifax Service Desk at 888-407-0359 and advise them of any error code received along with your findings as to what may have caused the error.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

Fixed Inquiry Format Segment Directory

Description

The inquiry can be composed of the following segments and follows the sequential order:

SEGMENT IDENTIFIER	MAXIMUM OCCURRENCES	REQUIRED/ OPTIONAL	DESCRIPTION	SEGMENT LENGTH
IDNT	1	Required	Identification and general transaction information	220 Bytes
AD	2	Required	Subject Address Information	88 Bytes
JA	1	Optional	Co-Applicant Address Information	88 Bytes
ES	1	Optional	Employment Information	72 Bytes
PA	1	Optional	Property Address	78 Bytes
EU	1	Required	End User information for customer numbers containing an IG, IL, IZ, ZB or ZT Industry Code	29 Bytes
PC	1	Optional	Product Code (See Attachment #19)	22 Bytes
PI	1	Optional	Product Information	158 Bytes
MD	20	Optional	Model Data	29 Bytes

Comments on Equifax's Fixed Inquiry Format

Specific Information

- When supplied, the customer's reference number will appear on all output formats.
- Optional fields containing no information should be blank-filled (filler).
- Customers are encouraged to send complete name and address information as this will allow the highest likelihood to get a hit from our ACRO data system.
- TotalView Output Format Codes are:
 - **T1** = TotalView Print Image
 - **T2** = TotalView Full-File Fixed
 - **T4** = TotalView Full-File Fixed/TotalView Print Image Combo Report
- The Suffix field is a 2-byte field. The valid codes are:

➤ JR = Junior	➤ RD or 3 = Third	➤ 7 = Seventh
➤ SR = Senior	➤ TH or 4 = Fourth	➤ 8 = Eighth
➤ ST or 1 = First	➤ V or 5 = Fifth	➤ IX or 9 = Ninth
➤ ND or 2 = Second	➤ VI or 6 = Sixth	
- For ECOA Inquiry Type, the code is "I" for Individual Inquiry and "J" for Joint Inquiry. The optional 'JA' (Joint Address) segment can be used to send a different address for the Co-Applicant on a joint request if needed.
- The ten byte telephone number **must** include a valid area code.
- If the inquiry contains employment information, the "ES" Segment id and subject's occupation is required.
- If the inquiry contains a Property Address for On-Line GEO-Code, the "PA" identifier, the house number, street name, city and state are required.
- If the inquiry contains an address in Puerto Rico, the Social Security number is required.
- If the inquiry contains a Product Code (PC) segment, the telephone number and ZIP Code are required.
- If the inquiry contains a "PI" (Product Information) segment, **both** the State of Issue and Driver's License Number **must** be sent or Co-Applicant's Date of Birth.
- A Hyphen (-), Slash (/) or Pound Sign (#) is acceptable punctuation in the fixed inquiry.
- Date of Birth or Age may be expressed as MMDDYYYY or as A-NN respectively. **Only use Age if full Birth Date is not available.**

Comments on Equifax's Fixed Inquiry Format

Specific Information (cont.)

- The 2-byte Vendor Identification Code ([Disp. 184](#)) of the IDNT is required for all third-party channel partners and vendors who support end-customer access to Equifax products and services.
- Optional Feature Codes (entered in alpha order):

S	DESCRIPTION
A	Enhanced Address Segment and Other ID Segment(s) Included
B	Military Lending Act with Credit Data
C	Consumer Referral Location
D	ON-LINE DIRECTORY or ON-LINE DIRECTORY w/Address
F	Alert Contact Segment
G****	Enhanced Trade with All 6.0 Trade Fields and Dimensions Data
H*	Enhanced Trade with High Value Trade Fields
I	Enhanced Inquiry with Account Type
K	Public Items and Collections Enhanced
L*	Military Lending Act Stand Alone*
M	Return Risk-Based Pricing score information in the FICO and Model Segments
N*	Enhanced Trade with Dimensions Trade Fields
O***	Equifax Model(s) that are set up as Default or Multiple returned
PS**	Payment History (only)
Q	Return Risk-Based Pricing score information in the FICO segment only
R*	Enhanced Trade with Terms and Payment Trade Fields
S	Payment History with Other
T*	Enhanced Trade with All 6.0 Trade Fields
X	FICO Score based on Equifax Data
&	FraudIQ Synthetic ID Alerts (1.0 not available stand-alone)

Optional Feature 'L' *Note

When a Military Lending Act Stand Alone report is requested, the Name, Social Security Number and Date of Birth from the inquiry will be returned in the [Header Segment](#) for 'T2' (Full-File Fixed) and the (FFF portion) of the 'T4' combo report. It will be returned in the 'INQUIRY INFORMATION' section of the 'T1' ([Print Image](#)) report and in the Print Image portion of the 'T4' ([combo report](#)).

Comments on Equifax's Fixed Inquiry Format

Optional Feature Notes

- *Only one optional feature code related to enhanced trade (G or H or N or R or T is allowed per inquiry.
 - **"PS" should be used when 24-, 36- or 48-Month Payment History is the only Optional Feature requested. Use "S" when combining with other Optional Feature Codes. (i.e. RS)
 - ***Optional Feature code "O" should not be used in conjunction with the "MD" Model Data segment(s), use one or the other.
 - ****Optional Feature code "G" is only available on TotalView output "T2 – Full-File Fixed". If optional feature "H", "N", "R" or "T" is sent with optional feature "G", a "CERR" (034 – Invalid Optional Feature) will be returned. Dimensions data (optional feature "G" is available with or without Payment History "GS").
-

Enhanced Segment Information

- **Enhanced Address and Other ID Segments: Opt Feat 'A'**
 - The address segment will return all addresses present on the file up to 10.
 - The Other ID segment will be included in the report.
 - **Enhanced Public Record Segments: Opt Feat 'K'**

Bankruptcy enhanced data fields:

 - Date Filed
 - Current Disposition date
 - Verified date
 - Prior Intent/Disposition Code
 - Date Reported

Collection enhanced and new data fields:

 - Date Reported
 - Date Assigned
 - Original Amount
 - Status Date
 - Balance
 - Last Payment Date
 - Date 1st Delinquency
 - Account Number
 - Account Designator Code (ECOA)
 - Creditor Classification Code
-

Comments on Equifax's Fixed Inquiry Format

Enhanced Segment Information (cont.)

- **Enhanced Inquiry Segment: Opt Feat 'I'**

- » Allows for the return of the Inquiry Account Type code on the File Inquiries.

- **Enhanced Trade Segments: Opt Feat 'T' – All enhanced Trade Fields**

All enhanced or new non duplicate trade fields:

- » Date Reported
 - » Date Opened
 - » High Credit
 - » Credit Limit
 - » Balance
 - » Past Due
 - » Portfolio Type – (new values 'M' and 'C' but all values will be returned)
 - » Rate / Status Code – (new value '6' and other 6.0 display rules)
 - » 4 Narrative Codes
 - » Account Type Code
 - » Last Payment Date
 - » Closed Date
 - » Date Major Delinquency 1st Reported
 - » Actual Payment Amount
 - » Scheduled Payment Amount
 - » Terms Frequency
 - » Terms Duration
 - » Purchased From/Sold To
 - » Creditor Classification
 - » Activity Designator
 - » Original Charge Off Amount
 - » Deferred Payment Date
 - » Balloon Payment Amount
 - » Balloon Payment Date
 - » Mortgage ID
 - » Payment History 1-24 months
 - » Payment History 25-36 months
 - » Payment History 37-48 months
 - » PHR Rate > Payment History
 - » PHR Date > Payment History
-

Comments on Equifax's Fixed Inquiry Format

Expanded Segment Information (cont.)

▪ **Expanded Trade Segments: Opt Feat 'N' – Dimensions Trade Fields**

- » High Credit Amount
- » Credit Limit Amount
- » Balance Amount
- » Past Due Amount
- » 4 Narrative codes
- » Account Type
- » Last Payment Date
- » Actual payment Amount
- » Scheduled Payment Amount
- » Activity Designator

▪ **Expanded Trade Segments: Opt Feat 'H' – High Value Trade Fields**

- » Date Reported
 - » Date Opened
 - » High Credit
 - » Credit Limit
 - » Portfolio Type – (new values 'M' and 'C' but all values will be returned)
 - » Rate / Status Code – (new value '6' and other 6.0 display rules)
 - » 4 Narrative codes
 - » Account Type Code
 - » Last Payment Date
 - » Closed Date
 - » Date Major Delinquency 1st Reported
 - » Actual Payment Amount
 - » Term Duration
 - » Activity Designator
-

Comments on Equifax's Fixed Inquiry Format

Expanded Segment
Information (cont.)

- » Original Charge Off
- » Payment History 1-24 months
- » Payment History 25-36 months
- » Payment History 37-48 months
- » PHR Rate > Payment History
- » PHR Date > Payment History

▪ **Expanded Trade Segments: Opt Feat 'R' – Pymt & Terms Trade Fields**

- » Actual Payment Amount
- » Scheduled Payment Amount
- » Terms Duration

▪ **Expanded Trade Segments: Opt Feat 'G' – All 6.0 Trade Fields and Dimensions Data.**

Comments

TotalView, FICO® Scores based on Equifax Data, Equifax MarketMax, ON-LINE DIRECTORY, 24-, 36- and 48-Month Payment History, Equifax Models and Risk-Based Pricing are optional products offered by Equifax. Contact your Equifax Sales representative for additional information or activation.

Equifax optional products require your customer number be activated for each product and may require you to request them on a per report basis.

Layout for Fixed Inquiry (IDNT) Segment

Description The required IDNT segment contains identification and general transaction information.

Segment Identifier: IDNT

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	4	R	A	–	IDNT	Identification Segment ID – “IDNT”
4	20	O	A/N	L	–	Customer Reference Number*
24	10	R	A/N	–	999XX99999	Customer Number
34	3	R	A/N	L	–	Security Code
37	1	O	A/N	–	–	Risk Model Code Only (Mtg Cust)
38	1	R	A	–	I = Individual or J = Joint	ECOA Inquiry Type
39	2	R	A/N	–	See Comments	Output Format Code
41	1	O	A/N	–	See DIAL	Number of Months to Count Inquiries
42	1	–	–	–	–	Filler
43	9	O	N	–	999999999	Subject's Social Security Number*
52	15	R	A/N	L	–	Subject's First Name
67	15	O	A/N	L	–	Subject's Middle Name or Initial
82	25	R	A/N	L	–	Subject's Last Name*
107	2	O	A/N	L	See Comments	Subject's Suffix
109	8	O	A/N	L	MMDDYYYY or A-NN	Subject's Birth Date* or Age
117	9	O	N	–	999999999	Co-Applicant's Social Security Number
126	15	O	A/N	L	–	Co-Applicant's First Name
141	25	O	A/N	L	–	Co-Applicant's Last Name
166	18	O	A/N	L	See Comments	Optional Feature Codes
184	2	R	A/N	–	See Notes	Vendor Identification Code*
186	24	–	–	–	–	Filler
210	4	–	–	–	–	Filler
214	4	–	–	–	–	Filler
218	2	R	N	–	99	Number of AD Segments to Follow
220 Bytes = Segment Length						

Note: Last Name is required to be sent in the inquiry for an MLA report, Social Security Number and Date of Birth are not required, but are encouraged to be provided when available.

Effective 9/21/2018, 4-digit PIN lifts of frozen files are no longer permitted due to the Economic Growth, Regulatory Relief, and Consumer Protection Act (2155). Temporarily date lifts are permitted, however, they must be initiated by the consumer by calling the Equifax Consumer Center at 1-888-548-7878. PIN requests may no longer be submitted within the inquiry.

Layout for Fixed Inquiry (IDNT) Segment

***Notes**

It is recommended that customer's input a Customer Reference Number to insure proper identification of the response from Equifax.

Last Name is required to be sent in the inquiry, as Social Security Number and Date of Birth are not required, but are encouraged to be provided when available.

Customers are encouraged to send complete name and address information as this will allow the highest likelihood to get a hit from our ACRO data system.

The Vendor Identification Code is required for all third-party channel partners and vendors who support end-customer access to Equifax products and services.

If the fixed inquiry contains an address in Puerto Rico, the Social Security number is required.

Related Pages

This chapter: [Comments on Equifax's Fixed Inquiry Format.](#)

Layout for Fixed Inquiry (AD) Address Segment

Description The required AD segment contains address information. A maximum of 2 “AD” segments can be sent per inquiry.

Segment Identifier: AD

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	R	A	–	AD	Address Segment ID
2	10	O	A/N	L	–	House Number
12	2	O	A	L	–	Quadrant
14	26	O	A/N	L	–	Street Name
40	2	O	A	–	See Atch. 24	Street Type
42	20	R	A	L	–	City
62	2	R	A	–	See Atch. 24	State Code
64	9	O	A/N	L	–	ZIP Code*
73	10	O	N	R	–	Telephone Number*
83	5	O	A/N	L	–	Apartment/Condo/Unit Number
88 Bytes = Segment Length						

*Notes

If the Social Security number is not provided in the IDNT segment, the House Number, Street Name, City and State are required.

Customers are encouraged to send complete name and address information as this will allow the highest likelihood to get a hit from our ACRO data system.

If sending an address in Puerto Rico, the Social Security number is required.

If sending a Product Code (PC) segment, the ZIP Code and Telephone number are required.

The ten-byte telephone number must include a valid area code.

Related Pages

This chapter: [Irregular Address Examples](#); [Military Address Examples](#); [Puerto Rico Address Examples](#). Chapter 4, Attachments, [#24: List of Address Abbreviations](#).

Layout for Fixed Inquiry (JA) Joint Address Segment

Description

The optional JA segment contains address information for the Co-Applicant if their address is different than the Subject when requesting a Joint report. A maximum of 1 “JA” segment can be sent per inquiry.

The ‘JA’ segment is only valid/used on a Joint request. If it is included on an individual request it is ignored and no ‘CERR’ will be sent.

When a ‘JA’ segment is included on a Joint request it is the only address that will be associated with the co-applicant. Neither the current nor any former address (from the 'AD' segment) will be associated with the co-applicant if a 'JA' segment is included in the IDNT. If no 'JA' segment is sent on a joint request then the address(es) in the 'AD' segment(s) will be used for the co-applicant.

Segment Identifier: JA

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	R	N	—	JA	Joint Address Segment ID
2	10	O	A/N	L	—	House Number
12	2	O	A	L	—	Quadrant
14	26	O	A/N	L	—	Street Name
40	2	O	A	—	See Attch. 24	Street Type
42	20	R	A	L	—	City
62	2	R	A	—	See Attch. 24	State Code
64	9	O	A/N	L	—	ZIP Code
73	10	O	N	R	—	Telephone Number
83	5	O	A/N	L	—	Apartment Number
88 Bytes = Segment Length						

Related Pages

This chapter: [Irregular Address Examples](#); [Military Address Examples](#); [Puerto Rico Address Examples](#). Chapter 4, Attachments, [#24: List of Address Abbreviations](#).

Layout for Fixed Inquiry (ES) Employment Segment

Description The optional ES segment contains current employment information.

A maximum of 1 “ES” segment can be sent per inquiry.

Segment Identifier: ES

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	O	A	-	ES	Employment Segment ID
2	35	O	A/N	L	-	Subject's Occupation
37	35	O	A/N	L	-	Subject's Employer
72 Bytes = Segment Length						

Layout for Fixed Inquiry (PA) Property Address Segment

Description

The optional PA segment contains the property address for the optional On-Line GEO-Code* service. A maximum of 1 "PA" segment can be sent per inquiry.



If your customer number is set up at Equifax for the Property Data & Analytics (PD&A) data source for TotalView, you may send an address different than the current address in the 'AD' segment to be used for the PD&A request.

Segment Identifier: PA

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	O	A	-	PA	Property Address* Segment ID
2	10	R	A/N	L		House Number
12	2	O	A	L	-	Quadrant
14	26	R	A/N	L	-	Street Name
40	2	O	A/N	L	See Attch. 24	Street Type
42	20	R	A/N	L	-	City
62	2	R	A	-	See Attch. 24	State Code
64	9	O	A/N	L	-	ZIP Code
73	5	O	A/N	L	-	Apartment/Condo/Unit Number
78 Bytes = Segment Length						

Note

When sending the "PA" segment, the Segment ID, house number, street name, city and state are required.

*On-Line GEO-Code is an optional product offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Optional products offered by Equifax require that your customer number be activated for each feature.

Related Pages

Chapter 4 Attachments, [#16: List of On-Line GEO-Code Return Codes](#); [#24: List of Address Abbreviations](#).

Layout for Fixed Inquiry (EU) End User Segment

Description

The EU segment contains End User information and is required for customer numbers containing an IG, IL, IZ, ZB or ZT Industry Code. A maximum of 1 “EU” segment can be sent per inquiry.

Segment Identifier: EU

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	–	EU	End User* Segment ID
2	20	R	A/N	L	See Notes*	End Users Name*
22	5	R	–	–	–	Filler
27	2	R	A/N	–	See Atch. 18	Permissible Purpose Code
29 Bytes = Segment Length						

*Notes

The ‘EU’ End User segment is required for customers using an “IG”, “IL”, “IZ”, “ZB” or “ZT” customer number (i.e. 999ZB99999).

Customers using an “IG”, “IL”, or “IZ” Industry Code are only required to send the appropriate (2-Byte) Permissible Purpose Code (blank-fill 20-byte End Users Name).

Customers using a “ZB” or “ZT” Industry Code **must** include **both** the “End Users Name” (20 Bytes) and the applicable (2-Byte) Permissible Purpose code.

**End Users Name being the company name of the final recipient of the consumer report.

Related Pages

Chapter 4, Attachments, [#15: Legislative Information](#); [#18: List of Equifax Permissible Purpose Codes](#).

Layout for Fixed Inquiry (PC) Product Code Segment

Description The PC segment contains a Product Code used to request the optional Equifax MarketMax product. A maximum of 1 “PC” segment can be sent per inquiry.

Segment Identifier: PC

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	L	PC	Product Code Segment ID
2	20	O	A/N	L	See Atch. 19	2 Character Product Code*
22 Bytes = Segment Length						

***Notes**

Equifax retired Fraud Advisor, ID Advisor and ID Advisor Plus on June 30, 2020.

When sending the “PC” segment the ZIP Code and Telephone number are required.

Equifax MarketMax is an optional product offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

Optional products offered by Equifax require that your customer number be activated for each feature.

Related Pages

This chapter: [Comments on Equifax MarketMax](#). Chapter 4, Attachments, [#19: List of Equifax Product Codes](#).

Layout for Fixed Inquiry (PI) Product Information Segment

Description The optional PI segment used to input desired data for MarketMax* or to send the Co-Applicant's Date of Birth to be used in the file search.

A maximum of 1 "PI" segment can be sent per inquiry.

Segment Identifier: PI

DISP.	NUM BYTES	R/O	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	2	R	A	L	PI	Product Information Segment ID
2	1	O	N	-	1	Format Code: 1 = Subject Driver's License State of Issue and License Number
3	25	O	A/N	L	See Notes	Field #1 (Driver's License State of Issue and License Number*)
28	1	O	N	-	2	Format Code: 2 = Spouse Driver's License State of Issue and License Number
29	25	O	A/N	L	See Notes	Field #2 (Driver's License State of Issue and License Number*)
54	1	O	N	-	3	Format Code: 3 is Reserved for Future Enhancements (Blank Fill)
55	25	O	A/N	L	-	Field #3 is Reserved for Future Enhancements (Blank Fill)
80	1	O	N	-	4	Format Code: 4 = Co-Applicant's Date of Birth
81	25	O	A/N	L	See Notes	Field #4 Co-Applicant's Date of Birth (MMDDYYYY + 17-Bytes Filler/Blanks)
106	1	O	N	-	5	Format Code: 5 is Reserved for Future Enhancements (Blank Fill)
107	25	O	A/N	L	-	Field #5 is Reserved for Future Enhancements (Blank Fill)
132	1	O	N	-	6	Format Code: 6 is Reserved for Future Enhancements (Blank Fill)
133	25	O	A/N	L	-	Field #6 is Reserved for Future Enhancements (Blank Fill)
158 Bytes = Segment Length						

Notes: If Subject Driver's License is to be submitted for an inquiry. "Field 1" *must* contain **both** the Driver's License State of Issue followed by the Driver's License Number. Blank-fill any remaining bytes to equal 25 bytes total. Examples: (GA123456789123456789#####) or (Co-Applicant's Date of Birth: 05011969#####) (# = blank spaces).

*MarketMax is an optional product offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

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.

Notes: The layout below is the **typical** model data segment. The FICO® Insurance Score models may require the use of an expanded “MD” segment. Refer to “Comments on the FICO® Insurance Score Models” in the model manual.

The Model Data (MD) segment cannot be sent if a Canadian address is present in the inquiry, CERR ‘07A’ will be returned.

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 a 9-byte segment ending with “00” Number of Model Field(s)).
2. For the optional FICO® Insurance Score models, please refer to the System-to-System Model Manual for “MD” segment layout.
3. For customer specific models housed at Equifax, please contact your Technical Client Services Analyst for model layout specifications.

Refer to the *Equifax System-to-System Model Manual* for Model Number(s) and comments pertaining to each specific model you are requesting.

Visit the Equifax Technical Specifications website at: www.tcs.equifax.com/.

Equifax models are optional products offered by Equifax. Please Contact your Equifax Sales Associate for additional information and activation.

Optional products offered by Equifax require that your customer number be activated for each feature.

Comments on Joint File Access and Multiple Reports

Introduction	Joint File Access allows Equifax customers to retrieve files on both a subject and a co-applicant simultaneously. This feature is both timesaving and cost-effective when separate files are required.
Input Information	<ul style="list-style-type: none">▪ Joint File Access inquiries will be identified in the fixed inquiry format by the use of a “J” in the ECOA field of the IDNT segment. (See IDNT segment layout.)▪ The Co-Applicant’s Date of Birth may be sent in the Product Information (PI) Segment in Field 4 to be used in the file search.▪ The optional JA segment can be sent for the Co-Applicant if their address is different than the Subject when requesting a Joint report.▪ Multiples* are requested in the DIAL segment. (See DIAL segment layout.)
Output Information	<ul style="list-style-type: none">▪ There should never be more than one “CERR” segment for joint file access inquiries.▪ If the error occurs while retrieving the subject’s report(s), only the “CERR” segment will be returned.▪ If the error occurs while retrieving the co-applicant’s report(s), the subject’s report(s) will be returned and a “CERR” will be returned for the co-applicant’s report(s). See CERR or PLUS Segment Layouts.▪ The ECOA field will be used to distinguish the reports. A “P” will be returned for the subject’s file(s), and a “J” will be returned for the co-applicant’s report(s). See Header segment layouts.▪ The “End of File Indicator” (&&) will appear only after the return of the co-applicant’s report(s) or the last report is returned when multiples occur.▪ A Multiple Report Indicator segment will be returned after the last segment of each report and will be immediately be followed by the “FULL” of the next report when joint or multiple files occur.▪ Multiples will be handled separately for the subject and the co-applicant. The subject report(s) (“P” in the ECOA field) will contain the number of multiples to follow in the Multiple File indicator field. The co-applicant’s report(s) (“J” in the ECOA field) will contain the number of multiples to follow in the Multiple File indicator field.▪ There will be no combined totals in any of the reports when multiples are returned on a primary or joint report.
Related Pages	Chapter 3, Input Format Specifications: Layout for the Fixed Inquiry (IDNT) Segment ; Layout for Fixed Inquiry (PI) Product Information Segment . Chapter 6, TotalView Full-File Fixed Output Format Specifications: Layouts for Report/Transmission Indicator Segments .

Comments on Social Security Number Confirmed

Introduction

Customers may choose to know when Equifax has “confirmed” a Social Security number as belonging to a specific identity. “Confirmation” of the Social Security Number is defined as having been received by three (3) major data suppliers. The SSN Confirmed indicator *does not* mean or imply the Social Security number has been validated through the Social Security Administration’s records.

Specific Information

- Social Security Number Confirmed is an optional feature offered by Equifax.
 - Social Security Number Confirmed will only be returned System-to-System when your customer number has been activated for SSN Confirmed, through your Equifax Sales Associate.
 - Social Security Number Confirmed does not need to be requested in the DIAL or IDNT of the inquiry when your customer number is activated for this feature.
 - The SSN Confirmed is offered as an optional feature for all System-to-System output products.
 - SSN Confirmed subscribers requesting output product [TotalView Full-File Fixed](#) will receive the SSN Verified indicator in [Segment 37 - Identification - SSN](#).
 - SSN Confirmed subscribers requesting output product TotalView Print Image will receive the indicator after the Social Security number.
 - The SSN Confirmed indicator will be returned for each multiple.
 - The SSN Confirmed indicator will be returned for joint reports.
-

Comments on FICO® Scores based on Equifax Data

Introduction

FICO® Scores based on Equifax Data and FICO® Industry Scores 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 based on Equifax Data suite introduces analytic innovations which increase score performance. Results show that the FICO® Score 9 based on Equifax Data models will outperform all prior versions of the FICO® Scores 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 based on Equifax Data, there is backward compatibility. FICO® Score 9 based on Equifax Data and the FICO® Industry Scores based on Equifax Data are aligned to the same odds-to-score relationship and has the same minimum score criteria, reason codes, score ranges as prior versions of the FICO® Scores based on Equifax Data.

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 Scores based on Equifax Data scores range from 250 to 900**
- **FICO® Mortgage Score 8 based on Equifax Data score range from 300 to 850**

FACTA versions of FICO® Scores based on Equifax Data and FICO® Industry Scores based on Equifax Data (5th Reason Code) provide score disclosure information regarding inquiries for CRAs/resellers which provide credit reports for mortgage purposes, mortgage lenders, or mortgage arrangers/brokers. Contact your Equifax sales associate for additional information or activation.

Comments on FICO® Scores based on Equifax Data

Specific Information

- The combination of FICO® Scores based on Equifax Data and the FICO® Industry Scores based on Equifax Data gives customers the ability to receive FICO® industry scores adjusted for specific industries, Auto, Bankcard, Installment, Mortgage and Personal scores. Each option was built using negative performance from each industry and is a separate model from FICO® Scores based on Equifax Data. Each option predicts the risk for a specific industry within 24 months from scoring.
 - FICO® Scores will only be delivered with a full consumer report. The FICO® Score will be accompanied by up to four explanations reflecting the most significant characteristics contributing to the consumer's score. If FICO® Score is unavailable or if there is a problem in processing, a reject message and appropriate FICO® Score indicator code will be returned in the FICO® Score segment all other fields will be blank (filler).
 - All versions of FICO® Scores are optional services offered by Equifax. Only one version of a FICO® Score can be returned in the FICO Score segment and one in the Model segment.
 - FICO® Scores will only be returned System-to-System when your customer number is activated with your desired FICO® Score choice, through your Equifax Sales Associate.
 - To trigger the FICO® Score process, the Optional Feature field in the [IDNT Segment](#) requires an "X" for a FICO® score.
 - You should request the maximum number of inquiries in your [DIAL Segment](#) and/or [IDNT segment](#).
 - FICO® Score subscribers requesting output product [TotalView Full-File Fixed](#), the FICO® Score results will be returned in [Segment "CP/31"](#).
 - FICO® Score subscribers requesting output product TotalView Print Image will receive the FICO® Score message at the beginning of the consumer report. For Identity Scan subscribers, the FICO® Score message will be returned before the Identity Scan message.
 - A FICO® Score segment will be indicated in the Header Segment (segment counters) for [TotalView Full-File Fixed](#).
-

Comments on FICO® Scores based on Equifax Data

Specific Information
(cont.)

- FICO® Score subscribers must use a valid FICO® Score customer number in their [IDNT](#). When an IDNT contains a non- FICO® Score customer number the TotalView 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 file will be returned without the FICO® Score message.
- FICO® Score is available when requesting multiples. FICO® Score will process each multiple separately and assign a score if they meet the criteria or return the appropriate reject message and indicator code only.
- FICO® Score is available if you request Joint File Access. It will score all files separately or return the appropriate reject message and indicator code only.

FICO® Scores based on Equifax Data are optional products that require your Customer Number to be activated. Contact your Sales Associate for additional information and activation.

Comments on ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address

Introduction

ON-LINE DIRECTORY is a convenient, value added feature that automatically delivers telephone numbers and upon request, addresses, of all collection, inquiries and trade segment companies shown on the report.

Specific Information

- ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address is an optional feature offered by Equifax.
 - ON-LINE DIRECTORY will only be returned System-to-System when your customer number has been activated with your desired option, through your Equifax Sales Associate.
 - To trigger the ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address process, the Optional Feature field in the [IDNT Segment](#) requires a "D" for ON-LINE DIRECTORY. (Refer to [Fixed Inquiry Format Layout](#) in this chapter for additional information.)
 - ON-LINE DIRECTORY subscribers requesting output product [TotalView Full-File Fixed](#) will receive the ON-LINE DIRECTORY information in [Segment "OD/32"](#) or if requesting ON-LINE DIRECTORY with Address in ["OA/32"](#).
 - ON-LINE DIRECTORY subscribers requesting TotalView Print Image output will receive ON-LINE DIRECTORY at the end of the consumer report.
 - ON-LINE DIRECTORY segment(s) will be indicated in the Header segment (segment counters) for [TotalView Full-File Fixed](#) output.
 - ON-LINE DIRECTORY is available when requesting multiples and Joint File Access.
 - ON-LINE DIRECTORY will not display duplicate collections, inquiries or trades within the same report.
 - All local inquiries in the past 24 months will be decoded.
 - Customer numbers that begin with "999" (test customer numbers) will **not** be decoded.
 - Customer numbers containing an [Industry Code](#) of "AA" and "ZB" will **not** be decoded.
 - If the telephone number associated with the customer number is blank within the Equifax Data Base, the following verbiage may be displayed within the telephone number field instead of a telephone number: MAIL ONLY, BUREAU ONLY, CONTACT EQUIFAX.
-

Comments on 24-, 36- and 48-Month Payment History

Introduction

A quick review of the 24-, 36- and 48-Month Payment History field enables the user to see "at a glance" when the subject's late payments occurred and quickly determine if the payment status is improving or declining.

Specific Information

- 24-, 36- or 48-Month Payment History is an optional feature offered by Equifax.
 - Your customer number must be activated for the Payment History option desired through your Equifax Sales Associate.
 - 36-Month Payment History users requesting output product TotalView Full-File Fixed will receive an additional 38 bytes representing the 36-Month Payment History.
 - 48-Month Payment History users requesting output product TotalView Full-File Fixed will receive an additional 51 bytes representing the 48-Month Payment History.
 - 24-, 36- and 48-Month Payment History are available when requesting multiples and for Joint File Access.
 - 24-, 36- and 48-Month Payment History provides the payment rate/status for each of the 24-, 36- or 48 months prior to the Date Reported. The Date Reported is the date the current Rate/Status is reported.
 - A slash (/) between positions separates each 12 month segment from the next.
 - The 24-, 36- and 48-Month Payment History field will only be generated if there is qualifying information within the 24-, 36- or 48-month period. Qualifying information is reflected by a Rate/Status greater than a "0". If there is no qualifying information present within the 24-, 36- or 48-month period, the field will be blank-filled.
 - Payment History: The 24-, 36- and 48-Month Payment History will contain delinquent account information (if applicable) as well as favorable payment history.
-

Comments on 24-, 36- and 48-Month Payment History

Specific Information
(cont.)

- For STS **5.0** the valid values for the 24-Month Payment History are: blank, *, 2, 3, 4, 5, 8 and 9.
 - For **Enhanced Trade** the valid values for the **standard** 24-, 36- and 48-Month Payment History are: blank, E, *, 2, 3, 4, 5, 6, 8 and 9.
 - Blank = not populated based on the Date Open (payment history will only be populated for each of the months that the account has been open).
 - E = Zero balance and current account
 - * = Rate/Status was not available for that month
 - 2 – 5, 8 and 9 (See [Chapter 4, Attachments #4: Rate/Status Codes](#) for values)
-

Comments on OFAC Alert

Description

OFAC Alert™ is a sophisticated tool that automates and streamlines the OFAC screening process. The Office of Foreign Assets Control (OFAC), a division of the U.S. Department of the Treasury, administers and enforces economic and trade sanctions against targeted foreign countries, terrorism-sponsoring organizations, and international narcotics traffickers based on U.S. foreign policy and national security goals. Treasury maintains a list of Specially Designated Nationals (SDN's) and other Sanctions including the Palestinian Legislative Council Sanction and it administers the blocking programs. This source information is not Equifax credit data, but is provided to facilitate compliance with the regulations.

OFAC requires that all financial institutions comply with the full legal requirements of OFAC's programs. OFAC screening on new accounts, new loans, funds transfers, and various other financial transactions, as well as regular screening of existing accounts is a method to facilitate compliance. Failure to comply with OFAC regulations may result in strict penalties.

For more information on OFAC regulations, please refer to www.ustreas.gov/ofac.

OFAC Alert Features

- Searches on name and address so there is no additional data to enter.
 - Monitored and updated daily by CDC.
 - Data on the OFAC list is scrubbed for name variations, duplicates, abbreviations and name transpositions.
 - Utilizes complex search and matching logic that considers abbreviations and initials, word order, compound words and differing foreign transliterations.
 - Includes data from the U.S. Treasury's OFAC list as well as other exclusionary lists.
 - Minimizes false positives
 - Provides real-time notification through the "CD" segment.
-

Benefits

- Automates the OFAC screening process, limiting the amount of maintenance and the number of manual searches.
 - Better allocation of resources – less manual review for false positives.
 - Monitored daily, providing confidence that data is accurate and up-to-date.
-

Comments on OFAC Alert

Technical Specifics

- OFAC Alert is an optional product offered by Equifax.
 - OFAC Alert segment will only be returned when your customer number is activated for OFAC Alert through your Equifax Sales Associate.
 - OFAC Alert is available with a credit report only.
 - An OFAC Alert segment can be returned when a “No-Hit” (2 or C) is returned in the [Header segment](#) on the Consumer report requested. (See Chapter 4, Attachments [#1 Comments on Header Segment for Hit/No-Hit Designator Codes](#))
 - OFAC Alert can return one or more alert(s), a no-hit or an error.
 - OFAC Alert results are returned in [Segment “CD/59” for TotalView Full-File Fixed](#) output.
 - Multiple reports on the same consumer will contain the same OFAC Alert on each report.
 - If a CERR error(s) occur from the inquiry, an OFAC Alert notice will **not** be returned.
-

Comments on Equifax MarketMax

Introduction

MarketMaxSM is a leading-edge scoring solution for the “no-hit” or “no-score” market. MarketMax was developed for Equifax by LexisNexis and built on high risk flags and verification data of name, address, phone number, Social Security number and Date of Birth. These data sources used to verify these pieces of applicant data are exclusionary of the credit report. The four industry-specific sub-categories of MarketMax 4.0 are: Auto, Finance (Bank Card), Retail (Retail Card) and Telco (Wireless). MarketMax 4.0 can return a 5th Reason Code to indicate “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT”.

MarketMax is a tool for use on inquiries when no credit data exists (a no-hit) or in conjunction with Equifax information on thin consumer inquiries. It generates a verification and risk assessment score for all consumers, regardless of their credit file history. Generally, validations have shown a 20% - 40% improvement in segmentation using a combined approach, and we believe this will have significant market appeal to customers looking to improve the performance of their existing credit scores. MarketMax can be returned with or without a credit report.

Technical Specifics

Score Ranges: 000 – 999 (low score is high risk), program for this score range.

Score Range: 000 – 200 (for FCRA compliance)

Score Range: 201 – 250 (reserved for custom models)

Score Range: 251 – 399 (reserved for future use)

Score Range: 901 – 999 (reserved for future use)

MarketMax Default Scores:

- 000 Insufficient Inquiry Data (CA Only) CA Statute 1785.14 (a) (1)
- 101 Security Freeze (CA Only) CA Senate Bill 168
- 102 Security Alert (CA Only) CA Senate Bill 168
- 103 Identity Theft Flag
- 104 Dispute on file Pursuant to FCRA
- 105 Negative file flag (Future Use)
- 222 No Score population

Model Numbers: 05168 MarketMax 4.0

Reason Codes: [Chapter 4, Attachment #20.](#)

Reject Codes: [Chapter 4, Attachment #23.](#)

Comments on Equifax MarketMax

Key Benefits

MarketMax can be positioned in the following ways:

- As a score which predicts the early cycle credit worthiness of credit applicants.
- As a tool which helps to identify risk for thin files or no-hits from traditional consumer reports.
- As a tool to guard against application and identify fraud with multiple independent data sources.
- As a tool to be used with Equifax, Experian or Trans Union consumer reports that don't generate a score or a hit.

Specific Information

- Customers who chose to subscribe to MarketMax Refer to the [List of Equifax Product Codes](#) and the [List of MarketMax Reason Codes](#) in Chapter 4.
 - MarketMax will only be returned when you customer number is activated for MarketMax through your Equifax Sales Associate.
 - A “PC” (Product Code) segment, used to request MarketMax must be present within the input request. (See Chapter 4 – Attachment #19)
 - A “PI” (Product Information) segment can be used to input desired data for a productive verification search.
 - MarketMax can be requested with or without a Consumer report.
 - MarketMax will return a score ranging between 000 and 999, with up to 4 Reason Codes, MarketMax 4.0 can return a 5th Reason code ‘M - NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT’ or 1 Reject Code.
 - MarketMax results will be returned in the “MM/35” (Model and/or MarketMax) segment for TotalView Full-File Fixed output.
-

Comments on Equifax MarketMax

California Consumer Files

- If Reason Code 835 is returned, the Score field will contain three zeroes indicating insufficient information for California.
 - Any transactions subject to security freeze will return a score of 101 and reason code 891 is returned as the 1st of up to four reason codes and all other information returned is blank.
 - Any transactions subject to security alert will return a score of 102 and a reason code 892 is returned as one of up to four reason codes.
 - Any file under dispute by a consumer will return a score of 104 and a reason code 894 is returned as one of up to four reason codes.
-

Related Pages

Chapter 4, Attachments, [#19: List of Equifax Product Codes](#); [#20: List of Equifax MarketMax Reason Codes](#); [#23: List of Equifax MarketMax Reject Codes](#).

Comments on Equifax FraudIQ™ Identity Scan Alert

Introduction

Equifax FraudIQ™ Identity Scan Alert (formerly Identity Scan) is the first step in a comprehensive fraud prevention solution that begins with quickly identifying suspicious information and known fraud. Identity Scan enables customers to catch identity theft and application fraud early in the process, and assists in automating the fraud management and regulatory compliance processes.

Identity Scan Alert leverages over a dozen up-to-date public and proprietary database sources to effectively identify potential or known identity theft and application fraud in real-time. Identity Scan quickly identifies activity involving credit fraud victim alerts, misused socials, hot addresses, suspicious phone numbers and other tracked potential risk factors.

Key features and alerts:

- Alerts based on high risk factors
 - Fraud and active duty alerts
 - SSN alerts
 - Address alerts
 - Telephone alerts
- Industry-leading databases for identifying attempted application fraud and identity theft.
- Option to receive highest priority one, highest priority four or all alerts relevant to a transaction.
- Detailed tracking report with transaction and alert volumes, enabling monitoring and management of your fraud policy.

Specific Information

- FraudIQ™ Identity Scan Alert is an optional product offered by Equifax.
- FraudIQ™ Identity Scan Alert will only be returned System-to-System when your customer number has been activated for one, four **or** “all” alerts (up to 15) to the Identity Scan database. Identity Scan alert(s) are not provided to non-Identity Scan users.
- No additional sign-on is required to receive Identity Scan alerts. Identity Alerts is activated solely by your customer number.
- A full Social Security Number must be entered in order for the SSN checks to be performed. If a full SSN is not provided, an alert will be returned to inform you that SSN validation could not be performed.
- When an Identity Scan Alert customer enters a Social Security Number in the inquiry, the state where that Social was issued and the date the Social was issued by the Social Security Administration will be returned.

Comments on Equifax FraudIQ™ Identity Scan Alert

Specific Information (cont.)

- The date returned will be the year the Social Security Number was issued unless it was prior to 1951. If the Social Security Number was issued prior to 1951, “Prior to 1951” or P 51 will display, depending on the type of output.
- The Identity Scan Alert state issued/date issued will be returned in:
 - [Full-File Fixed output segment “SS/37”](#).
 - The TotalView Print Image report following the Identity Scan alert message or after the “1 USER REF.” and “PAGE 1” headings if there is no alert message.
- Up to fifteen (15) FraudIQ™ Identity Scan Alert codes can be returned per report. Customers who request “All” (15) applicable Identity Scan Alert codes, need to code for the [“IS/04” FraudIQ™ Identity Scan Alert segment](#). When the Identity Scan codes being returned exceed the count of four “4”, the “IS/04” Identity Scan segment with **all** 15 alert codes will be returned. The first four (code(s) only) are also returned in the Header segment for TotalView Full-File Fixed output only.
- The Identity Scan Alert code(s) are a one (1) byte alphanumeric code. The corresponding narrative interpretations are outlined in Chapter 4, Attachments: [#21: List of FraudIQ™ Identity Scan Alert Codes](#). The first (up to four) Identity Scan alert code(s) will be returned in:
 - The [Full-File Fixed \(FFF\) Header Segment](#) (code(s) only), see segment layout.
 - The TotalView Print Image report after the “1 USER REF.” and “PAGE 1” headings if there is no warning message.
- Customers set up to receive “all” (up to 15) Identity Scan Alert codes must program to receive the FraudIQ™ Identity Scan Alert [“IS/04” segment](#).
- Customers can choose to receive an optional Identity Scan Alert Indicator code “I” in the [Header segment for Full-File Fixed](#) output.

Related Pages

Chapter 4, Attachments, [#21: List of FraudIQ™ Identity Scan Alert Codes](#).

Comments on Equifax Risk-Based Pricing

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 Fair Credit Reporting Act of 2003. **Customers should consult their legal counsel 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 consumer 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 Score Disclosure Notice to all approved consumers, which includes a free credit score and other information about the score

Creditors opting to use the Score Disclosure 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 consumer 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

The Risk-Based Pricing rules became effective on January 1, 2011.

Comments on Equifax Risk-Based Pricing

Equifax Solutions Overview

To assist customers in complying with the Score Disclosure Notice requirements, Equifax will offer the following solution options:

1. Score distribution bar graphs in .jpg format that meet the requirements specified in the final rules, available via Equifax's ePORT web portal for secure self-servicing.
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

Equifax Scores to be Included in Both Solution Options

All versions of the following scores will be included in both solution options:

- FICO® Scores based on Equifax Data, including all Industry Scores
- FICO® Score NextGen based on Equifax Data
- VantageScore

Specific Information on the Bar Graph Solution Option

- Bar graphs, in .jpg format, for every FICO® Score, VantageScore®, Equifax Risk ScoreSM and other generic scores will be made available to customers on the Equifax ePORT® web site.
- Customers wishing to access and download the .jpg bar graphs should visit www.eport.equifax.com.
- You will need to register on the site with an Equifax member number before obtaining the graphs.
- The graphs will contain information as to the scores with which they are associated, including the model number(s).
- Customers are to download to their internal systems the graphs they will need for the specific scores they will use for compliance with the Risk Based Pricing rules.
- These graphs will be updated annually, and you will be notified each year as to when to expect graph updates on the ePORT web site via our System-to-System Releases.

Comments on Equifax Risk-Based Pricing

Specific Information on the System-to- System Solution

- Risk-Based Pricing score information for FICO® Scores based on Equifax Data will be returned via the “CP/31” segment for TotalView Full-File Fixed output, unless requested via the Model Data (MD) segment, which returns the results in the (new Format Type 8) “MM/35” segment.
 - Risk-Based Pricing score information for all other scores listed above will be returned via a second separate “MM/35” segment. The first segment will contain the requested model results (score and reason codes or reject code), and the second “MM/35” for TotalView Full-File Fixed output (Format Type 8) will contain the Risk-Based Pricing data.
 - TotalView Print image customers will see the consumer percent rank and possible score range immediately after the reason codes for each applicable model.
 - Your customer number must be validated for the FICO® Score(s) 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 Consumer report.
 - Customers may choose to receive the Risk-Based Pricing score information on **all** full consumer reports and Score transactions, or to only receive the Risk-Based Pricing score information on **certain** transactions by sending one of two new **Optional Feature Codes** in the **Fixed Inquiry (IDNT) segment**:
 - “Q” = Return the Risk-Based Pricing score information in the FICO® Score segment only.
 - “M” = Return the Risk-Based Pricing score information in the FICO® Score and Model segments.
-

Comments on Equifax Risk-Based Pricing

Specific Information on the System-to- System Solution (cont.)

- When Risk-Based Pricing score information is requested and a file is unable to be scored:
 - Customers requesting FICO® Score results in the “CP/31” segment will receive a Reject Message Code and no score or Risk-Based Pricing information is returned.
 - Customers requesting FICO® Score results in the “MM/35” segment will receive a Reject Message Code in both the first and second “MM/35” segments, and no score or Risk-Based Pricing information is returned.
- If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of the “CP/31” or “MM/35” segment.
- 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.
- Equifax FICO® Scores 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 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 score information is available in conjunction with any other optional services offered by Equifax via System-to-System.

Technical Specifics

Risk-Based Pricing Percentage: Percentage of the U.S. population that the Consumers Score for this model scores higher than.

Note: Refer to the FICO® Score or Equifax model(s) you are requesting for Reason Codes and Reject Codes.

Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution

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 Consumer 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 Consumer reporting Agency (CRA)

The score disclosure obligation added to the FCRA by the CFPA became effective on July 21, 2011.

Equifax Scores to be Included in the Solution

Equifax currently has the following models available online which are 5th Factor compliant:

FICO® Scores based on Equifax Data, including all Industry Scores
FICO® Score NextGen based on Equifax Data
EFX Insight Score™ for Credit and Insight Score™ for Retail Banking
EFX VantageScore 3.0 & 4.0 – English & Spanish

Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution

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 and/or Model 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 Consumer report, TotalView, ID Report and Score™ and Recovery Report™ output options.
 - Dodd-Frank score information for FICO® Scores will be returned in the “CP/31” segment, unless requested via the [Model Data \(MD\) segment](#), which returns the results in the “MM/35” segment.
 - Dodd-Frank score information for all other scores listed above will be returned via a second separate “MM/35” segment. The first segment will contain the requested model results (score and reason codes), and the second “MM/35” ([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/31” segment will receive a Reject Message Code and no score or Dodd-Frank information is returned.
 - Customers requesting a FICO® Score results in the “MM/35” segment will receive a Reject Message Code in both the first and second “MM/35” (Format Type 4) segments, and no score or Dodd-Frank information is returned.
 - If the model requested does not have specific logic for FACTA 5th Reason then a new character code (‘I’) is returned in the “MM/35” segment or verbiage “**NUMBER OF INQUIRIES LAST 24 MONTHS ON CONSUMER REPORT**” indicating the Equifax logic for the 5th Reason indicator was utilized.
-

Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution

Technical Information
(cont.)

- TotalView Print image customers will see the low and high range of the score immediately after the reason codes for each applicable model. (Refer to examples in this document.)
 - 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 Service at 800-947-8399.
 - 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.
-

Other recommended
sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: www.tcs.equifax.com/.

Comments on Equifax FraudIQ® Synthetic ID Alerts

Introduction

FraudIQ® Synthetic ID Alerts can help protect your business from losses associated with synthetic identity fraud while minimizing false positives. The alerts are based on patent-pending algorithms that analyze attributes such as authorized user velocity and identity discrepancies to help determine if the identity presented is potentially synthetic.

FraudIQ® Synthetic ID Alerts analyzes potential synthetic ID behaviors revealed by reliable, multi-dimensional data sources, evaluating various patterns with advanced matching logic such as authorized user/credit abuse, ID discrepancies and fraud/ID manipulations.

Synthetic ID is a non-FCRA product so there is no consumer dispute/disclosure process required – this is based on the GLBA exception to the FCRA regulations.

Benefits

Reduce Fraud Charge-Offs

- Leverage more actionable insights while maintaining low false positive rates, getting efficient, real-time responses to suspicious user activity

Capture More Synthetic Identities with Artificial Intelligence

- Evaluate various patterns with advanced machine learning and AI-driven algorithms to identify structural and behavioral identity aspects and develop a set of high performing rules for synthetic ID detection

Assess Portfolio-Specific risk

- Analyze potential synthetic ID behaviors and patterns revealed by reliable, multi-dimensional data sources, better assessing portfolio-specific risk : Credit Card, Automotive, Communications/Utilities, Personal Loans

Features

- FraudIQ® Synthetic ID Alerts provides different approaches to solve the synthetic ID fraud problem.
- Authorized User Velocity identifies suspicious primary “owners” by number of authorized users and flags anyone attempting to get credit that was associated with an owner
- Identity Discrepancies analyzes PII mismatches between primary owners and authorized users to identify suspicious behavior (e.g. anyone attempting to get credit that looks like a “non-family member”)
- Identity Confirmation & Behavior Analytics analyzes behaviors and confirms identity using a variety of proprietary data sources and industry-specific inquiry patterns

Comments on Equifax FraudIQ® Synthetic ID Alerts

Technical Specifics

- Your customer number must be activated for FraudIQ® Synthetic ID Alerts through your Equifax Sales representative.
- Equifax FraudIQ® Synthetic ID Alerts 1.0 is offered as an optional service with TotalView output options (T1, T2, T4 and XML) with a credit report.
- Equifax FraudIQ® Synthetic ID Alerts 2.0 is offered as an optional service with TotalView Full-File Fixed output option (T1, T2, T4 and XML) with or without a credit report as well as a standalone report. The FraudIQ® Synthetic ID Alerts 2.0 portion of the report will be returned in JSON format. Customers will need to reference the “Equifax Synthetic ID Alerts 2.0 Implementation Guide” provided in the .zip file with this document.
- FraudIQ® Synthetic ID Alerts is requested by sending an ‘&’ in the **Optional Feature** code field of the **IDNT** or it can be activated to ‘Always’ be returned without having to send the ‘&’ in the optional feature code field.
- The minimum inquiry data to receive an alert are: Name, Date of Birth, Social Security Number, Address, City, State and ZIP Code.
- FraudIQ® Synthetic ID Alerts 1.0 information will be returned in the “**SF/58.14**” segment of the credit report and is not available as a stand alone.
- FraudIQ® Synthetic ID Alerts 2.0 information will be returned in the “**SX/58.17**” segment of the credit report and is available as a stand alone.
- FraudIQ® Synthetic ID Alerts with credit report will only be returned when a credit report hit (**Hit Code** 1 or 6 returned in the Header segment) has occurred. If there is no credit report returned for the inquiry, the FraudIQ Synthetic ID Alerts segment will not be returned. The Hit code that is returned in the **Header segment** provides additional information regarding the reason the credit report was not returned.
- Flags will be delivered with a Y/N (Yes or No) indicator and attributes (Y/N or with a valid 2 byte integer value).
- This product is non-FCRA and cannot be used to determine eligibility to deny credit, employment, insurance underwriting, tenant screening or any other purpose provided for in the FCRA.
- If the data source is unavailable for any reason, an error will be returned in the ‘**DERR**’ segment.

Note:

All new customers will be boarded onto FraudIQ® Synthetic ID Alerts version 2.0.

Irregular Address Examples - Fixed Inquiry Format

EXAMPLE DESCRIPTION (Number Bytes)	HOUSE NUMBER (10)	QUAD DIR. (2)	STREET NAME (26)	STREET TYPE (2)	CITY NAME (20)	ST CD (2)	ZIP CODE (9)	APT NO. (5)
*City and State					ATLANTA	GA	30329	
Apartment number	1331		FIRST	ST	ATLANTA	GA	30329	14D
Street Name & Apt. No.			GREENBRIER		ATLANTA	GA	30329	7C
Box No. less than 3 numbers	BOX 12		PO		ATLANTA	GA	30329	
Box No. with 3 or 4 numbers	B 4567		PO		ATLANTA	GA	30329	
Box No. more than 4 numbers	B12345		PO		ATLANTA	GA	30329	
Hyphen Box No. up to 3 numbers	B 12-3		PO		ATLANTA	GA	30329	
Hyphen Box No. up to 4 numbers	B123-4		PO		ATLANTA	GA	30329	
Hyphen Box No. over 4 numbers	B12345		PO		ATLANTA	GA	30329	
Box No., Rt No. & Street Name	B 134		RT 2 RIVER	RD	ATLANTA	GA	30329	
Box No. & Route No.	B 4567		RT 4		ATLANTA	GA	30329	
Rural Route No.	RT 4				ATLANTA	GA	30329	
College Address	BOX 50		QUEENS COLLEGE		ATLANTA	GA	30329	
Expressway Address	847		WEST EXPRESSWAY		ATLANTA	GA	30329	
General Delivery Address			GENERAL DELIVERY		ATLANTA	GA	30329	
Highway Address	1234		HWY 6		ATLANTA	GA	30329	
Hotel Address	RM 149		HOTEL BELMONT		ATLANTA	GA	30329	
Mobile Park Address			LOT 5 LAKE TRAILER		ATLANTA	GA	30329	
Half No. Address ex:13½	13		WILSHIRE	BV	ATLANTA	GA	30329	
Hyphenated Address	45-67		OXFORD-PETE	DR	ATLANTA	GA	30329	
123 NE 22 ND AVE	123		NE 22 ND	AV	ATLANTA	GA	30329	
123 22 ND Ave NE	123	NE	22 ND	AV	ATLANTA	GA	30329	
North Hamilton 6821	N 6821		HAMILTON	ST	ATLANTA	GA	30329	

*This is the **minimal** address information required for an Equifax File Search. This is not recommended unless there is substantial additional information present in the inquiry such as SSN, Birth Date, etc.....

Fixed Inquiry Military Address Examples

EXAMPLE DESCRIPTION (Number Bytes)	HOUSE NUMBER (10)	QUAD DIR. (2)	STREET NAME (26)	STREET TYPE (2)	CITY NAME (20)	ST CD (2)	ZIP CODE (9)	APT NO. (5)
Company			CO B 58 TH HHG BN		FT BRAGG	NC	31193	
Barrack			3139 BARRACK D		FPO	AE	09540	
Unit			UNIT 906 BOX 123		APO	AP	96522	
			UNIT 5020 BOX 187		DPO	AA	34032	
			945362104		APO	AA	34002	
			CMR 5775		DPO	AE	09880	
			PSC 755 BOX 921		DPO	AP	96551	

Please note: all information other than APO, DPO, FPO, City, State and Zip Code should be placed in the Street Name.

Fixed Inquiry Puerto Rico Address Examples

EXAMPLE DESCRIPTION (Number Bytes)	HOUSE NUMBER (10)	QUAD DIR. (2)	STREET NAME (26)	STREET TYPE (2)	CITY NAME (20)	ST CD (2)	ZIP CODE (9)	APT NO. (5)
			380 JOSE CANAL		AIPI	PR	00928	

Please note: all information other than APO, DPO, FPO, City, State and Zip Code should be placed in the Street Name.

Example of Fixed Inquiry (IDNT) with Current Address (AD) Segments

Introduction

The following example shows a basic fixed TotalView inquiry IDNT, AD and DS segments.

IDNTCUSTOMER REFERENCE #999XX12345X19•JT2•987654321JOHN•••••Q•••••CONSU
MER•••••JR05011960123456789JOANNE•••••B•••••CDV•••••
•••••01**AD**123•••••N•MAIN•••••STATLANTA•••••GA30001•••4047771222•••
(• = Filler)

List of Equifax C-Test System Test Reports

Introduction

For a list of test reports for use in the Equifax C-Test System, visit the Technical Specifications website or contact Equifax GPS Team at:
GPS_Technical_Client_Services_Team@Equifax.com.

These reports represent fictitious persons and should be treated as such. They can be accessed only from the Equifax C-Test System and should be used with your Test Member Number (begins with '999').

Specific Information

- CTEST1 is accessed by sending security code **@U1** in the IDNT segment Security Code field. CTEST1 environment reflects the current "Production" environment.
 - CTEST2 is accessed by sending security code **@U2** in the IDNT segment Security Code field. CTEST2 contains any new products or services available **prior** to installation into production.
 - CTEST3 is accessed by sending security code **@U3** in the IDNT segment Security Code field. CTEST3 environment reflects the current "Production" environment, live update/will post inquiries, refreshed weekly.
 - Available 24 x 7 except during the following scheduled maintenance windows:
 - Sunday from 3:00 AM ET through 7:00 AM ET (4 hours)
 - Monday from 1:30 AM ET through 5:30 AM ET (4 hours)
-

CTEST test files are available on the Technical Client Services website:
www.tcs.equifax.com/

Chapter Four Attachments

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Chapter Four Attachments

Overview

Specific Objectives

Chapter 4 contains additional information about the Output Format Specifications that are in Chapter 6. This information is grouped into numbered attachments. Each attachment contains information such as descriptions of status or reason codes, descriptions of narrative codes, explanations of messages, or comments on outputs. For example, Attachment 2 is a List of Equifax Bankruptcy Intent/Disposition Codes. Attachment 11 is a List of FICO® Scores Based on Equifax Data Reason Codes and Indicator Codes.

Every attachment used with every Equifax output type is included in this chapter; however, the product and/or output type you are using may not reference all of the attachments. Attachments are referenced in the “Value/Format” column in the specification tables in Chapter 6.

Attachments are also referenced in the “Related Pages” appearing at the bottom of most pages in Chapter 6.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

Comments on Header Segment – Attachment 1

Hit/No-Hit Designator Codes

Hit/No-Hit Designator Codes are listed below. Codes **3, 4, 5, D, E** and **F** indicate the need to contact the Consumer Referral location.

CODE	DESCRIPTION
1	Hit
2	No-Hit
3	Manual File (Returned if consumer report has been designated by Equifax as manual return only or in response to an on-line prescreen transaction when the file contains a promo block.)
4	Manual File Review Required - Due to reasons such as unable to deliver Consumer Narrative(s), Fraud/Active Duty Alert(s) or Address Discrepancy Indicator.
5	Referred File (File is Under Review or file is being referred to another.)
6	Hit and Automated Consumer Narrative
7	Fraud/Verification Product Being Requested Without Requesting a Credit File
8	"Thin File" when using Fraud/Verification Products
9	No-Hit/Auto-DTEC**
A	Consumer Requested Security Freeze on His/Her Credit File – Report Unavailable (See Attachment 15 Legislative Information)
C	No-Hit with Information from Additional Data Source(s) Returned
D	Manual File (Returned if consumer report has been designated by Equifax as manual return only or in response to an on-line prescreen transaction when the file contains a promo block.) with Information from Additional Data Source(s) Returned
E	Manual File Review Required - Due to reasons such as unable to deliver Consumer Narrative(s), Fraud/Active Duty Alert(s) or Address Discrepancy Indicator with Information from Additional Data Source(s) Returned.
F	Referred File (File is Under Review or file is being referred to another.) with Information from Additional Data Source(s) Returned
G	Consumer Requested Security Freeze on His/Her Credit File – Report Unavailable with Information from Additional Data Source(s) Returned (except MarketMax)
I	Information from your inquiry has been identified as potentially fraudulent or misused, therefore the consumer report is not available for delivery (See Attachment 15 Legislative Information)
J	Information from your inquiry has been identified as potentially fraudulent or misused, therefore the consumer report is not available for delivery – with information from additional data source(s) returned
L*	Consumer Requested Equifax Lock on His/Her Credit File – Report Unavailable
M*	Consumer Requested Equifax Lock on His/Her Credit File – Report Unavailable with Information from Additional Data Source(s) Returned
T	Additional data source being returned without requesting a consumer report

*Optional Hit Codes require your customer number to be activated through your Sales Representative.

Effective 9/21/2018, 4-digit PIN lifts of frozen files are no longer permitted due to the Economic Growth, Regulatory Relief, and Consumer Protection Act (2155). Temporarily date lifts are permitted, however, they must be initiated by the consumer by calling the Equifax Consumer Center at 1-888-548-7878. PIN requests may no longer be submitted within the inquiry.

Comments on Header Segment – Attachment 1

****Auto-DTEC®**

Auto-DTEC® is an optional feature offered by Equifax when your customer number is activated through your Equifax Sales Associate. When a credit report inquiry returns a “no record” message, Auto-DTEC®, will automatically use the Social Security number provided in the original inquiry to invoke another search and return any available information in the DTEC™ format. The second search will increase a customer’s ability to obtain the applicant’s ID information or detect potential fraud. Auto-DTEC® is not available on joint report inquiries.

Date of Birth or AGE

Depending upon what is on file, Date of Birth or Age will transmit either in the format of “MMDDYYYY” or “AGE-NN.”

File Since Date

The File Since Date is not intended to represent the date the consumer first became credit active.

Suffix Codes

➤ JR = Junior	➤ RD or 3 = Third	➤ 7 = Seventh
➤ SR = Senior	➤ TH or 4 = Fourth	➤ 8 = Eighth
➤ ST or 1 = First	➤ V or 5 = Fifth	➤ IX or 9 = Ninth
➤ ND or 2 = Second	➤ VI or 6 = Sixth	

**Multiple Reports
(Puerto Rico only)**

When subject has multiple reports, the number to follow will appear in the first multiple *and* in the subsequent multiples. (Multiples not returned for U.S. consumer reports effective 2-26-2009.)

**LINK Confirmation
Code:**

L = LINKED

The result of various conditions by the database search using the data submitted in the inquiry, such as:

- A file with the same name and address is not found, but the social search finds a file believed to be the subject of the search.
 - Results from a marriage or divorce. The consumer's file has the maiden name and the inquiry has the married name. The same holds true in a divorce case where the consumer reverts to a maiden name.
 - Results of a consumer using a middle name when applying for credit instead of the first name which is the name that resides on the data base.
 - Results of a consumer using an address that does not currently reside on the consumer's credit file.
-

Comments on Header Segment – Attachment 1

Operator Advise - Do
Not Combine
Indicator:
C = Do not combine

This indicator may appear on the report for various reasons, such as:

- The system encountered a condition where a father/son, brother/brother, or non-related consumer/consumer files have been mixed by applying a consumer's data to the wrong file. An operator will verify the data on the consumer file and split the file by removing the data from the incorrect file and place the data on the correct file. The operator will flag the files as do not combine to stop future combining of these two files.
- ex:** John Smith Sr. has a son named John Smith Jr. on a loan. The two live at the same address. If the credit grantor does not report the suffix, the data may be applied to the wrong file based on name and address matching.
- When a fraud indicator (Q, R, T or V) is placed on the file, the Do Not Combine indicator is placed on the file to avoid the file from combining with a file that may have been created as a result of fraud.

Fraud Victim/Alert
Indicators

The following indicator codes can be returned in the Header segment:

- **N** = Active Duty Alert
- **Q** = Active Duty Alert with Fraud Victim “Initial Alert”
- **R** = Active Duty Alert with Fraud Victim T (police report)
- **T** = Fraud Victim (associated with trade)
- **V** = Fraud Victim “Initial Alert”
- **W** = Active Duty Alert with Fraud Victim “Extended Alert”
- **X** = Fraud Victim “Extended Alert”

Consumers or their representatives may request that an Initial Fraud Alert or, if the consumer is a member of the military on active duty, an Active Duty Alert be placed on their credit file. The Initial Fraud Alert will remain on the credit file for one year (366 days); the Active Duty Alert will remain on file for twelve months. Equifax will return an “N”, “Q”, or “V”, as applicable, in the Header segment.

A user receiving a report containing an Initial Fraud Alert or Active Duty Alert may not grant credit without first determining the identity of the person making the request. If the consumer has provided a telephone number, it will be returned in a second Consumer Narrative Statement segment or Alert Contact segment and must be used for identity verification purposes before granting credit.

Comments on Header Segment – Attachment 1

Fraud Victim/Alert Indicators (cont.)

Consumers or their representatives who submit an identity theft report may request that an Extended Fraud Alert be placed on their credit file. The Extended Fraud Alert will remain on the credit file for seven years. Equifax will return an “X” or “W” in the Header segment.

A user receiving a report containing an Extended Fraud Alert may not grant credit without contacting the consumer either in person or at the telephone number or other contact method designated by the consumer. If the consumer has provided a telephone number or other contact information, a second Consumer Narrative Statement segment or Alert Contact segment containing such information will be returned.

If a consumer provides Equifax with an identity theft report **and** there is a trade associated with the fraud, a Fraud Victim Indicator code of “T” or “R” will be returned in the Header segment, the associated trade will be suppressed and a Consumer Statement segment will be returned. The Fraud Victim Indicator code and Consumer Statement will remain on the credit file for seven years.

Address Discrepancy Indicator Codes

Indicates if a substantial difference was found between address(es) submitted in the inquiry and the address(es) already existing on a credit file.

The Address Discrepancy Indicator codes that can be returned in the Header segment are:

- **Y** = a substantial difference occurred
- **N** = no substantial difference occurred
- **Blank** = address elements were unavailable or not utilized

Social Security Number Masking

To further secure the consumer's Social Security Number, additional display masking rules have been developed. For specific customers or industry codes, the last 4-digits of the consumer's social security number will be masked with zeros.

Comments on Header Segment – Attachment 1

FraudIQ™ SSN Alert FraudIQ™ SSN Alert compares the inquiry social security number and consumer name to a proprietary list of confidently known names and their corresponding social security numbers and returns a flag to alert customers to one of the following conditions:

FLAG	FLAG VERBIAGE	DESCRIPTION
A	Inquiry SSN is associated with another consumer - SSN Mismatch	The social security number provided in the inquiry matches to another consumer on the Equifax database. A credit file is returned for the consumer name and address provided, however the social security number on that file is different from the social security number provided on the inquiry.
B	Inquiry SSN not present	Inquiry did not contain a social security number, therefore no comparison can be made.
N	No Alert available	The social security number provided in the inquiry cannot be matched to a specific consumer based on the Equifax proprietary comparison algorithm.
P	Inquiry SSN is associated with the consumer	The social security number provided in the inquiry matches to the requested consumer.
V*	SSN affirm – variation – inquiry ssn has a slight variation with consumer	The social security number provided in the inquiry has a slight variation to the requested consumer.
W	Inquiry SSN is associated with another consumer	The social security number provided in the inquiry matches to another consumer in the Equifax database. No credit file is available for the requested consumer.

*Optional code – requires that your Equifax Customer Number be activated to be returned when encountered.

Related Pages This chapter: [#15: Legislative Information](#); Chapter 6, Full-File Fixed Output Format Specifications: [Full-File Fixed Header Segment Layout](#).

List of Equifax Bankruptcy Intent/Disposition Codes – Attachment 2

BANKRUPTCY CODES	DESCRIPTION
A = DISCHARGED CH-7	The amount owed was included in the “order of relief.” Debtor no longer liable for debts listed in “order of relief.”
C = CH-13 FILED	Adjustment of debts of an individual with consistent income. Debtor petitions the court for permission to pay a percent of his income over a period of years until debt is satisfied (usually not over three years).
D = CH-11 FILED	Business Reorganization. Business debtor is granted relief from payment under terms of initial contract reorganization period.
E = DISMSD/CLSD CH11	Petition for reorganization of debt has been withdrawn by debtor or honored - subject liable for debts.
F = DISCHARGED CH-11	Petition by debtor for complete relief of all debts is honored. Debtor no longer liable for debts listed in “order of relief.”
G = CH-12 FILED	The Chapter 12 plan applies only to family farmers who have regular annual incomes sufficient to make payments under a proposed plan. Payment under the plan must be completed in three years. In certain situations, payment of no longer than five years is permitted.
H = DISCHARGED CH-12	A discharge is entered after the completion of all payments under the plan. However, certain payments on some long term claims, which are due after the last payment under the plan, will continue after the date of discharge.
I = INVOLUNTARY CH-7	The debtor is forced into bankruptcy by the petition of a sufficient number of his creditors.
J = DISMSD/CLSD CH12	The court may dismiss the plan or terminate the plan for various reasons, including unreasonable delays, gross mismanagement, non payment of any fees and charges, failure to file a plan in a timely manner, failure to make timely payments required by a confirmed plan, denial of confirmation or request made for additional time, and so forth.
K = DISMSD/CLSD CH13	The petition by debtor for permission to pay a percent of his income over a period of years has been withdrawn by debtor or has not been followed by debtor. Debtor remains liable for his debts under initial terms of the contract.
L = DISCHARGED CH-13	Plan by debtor to pay percent of income over a period of years has been completed. Debtor no longer liable for debts listed in payment plan.
M = DISMSD/CLSD CH7	The bankruptcy petition has been withdrawn by or has not been honored by the court. Subject remains liable for his debts under the terms of the initial contract.
V = VOLUNTARY CH-7	Bankruptcy proceeding is initiated by the debtor's own petition to be declared bankrupt and have benefit of the law.

List of Equifax Collection Status Codes – Attachment 3

COLLECTION CODES	DESCRIPTION
D = UNPAID	Subject has not satisfied debt.
F = FINANCIAL COUNSELOR	Identifies that a subject is receiving professional guidance on financial matters, and is under a payment plan.
J = ADJUSTMENT	Settlement of a debt in which full payment is not made or when the amount involved is not certain.
M = WAGE EARNER	Chapter 13 (Debtors with regular income). This chapter allows an individual to reorganize finances and protect assets while a court approved repayment plan is in effect.
N = NEW LISTING	Collection account which has just been turned over for collection of past due debt.
P = PAID	Subject has satisfied debt.
S = ACCOUNT DISPUTED	Merchant and consumer disagree on various particulars regarding merchandise, terms of agreement or amount owing.
T = PAYMENT	Subject submits portion of money owing.
U = STATUS UNKNOWN	Indicates status is not verified.
X = CHECKED	As of the date reported, the balance was not paid and the account was verified at the request of the consumer via a dispute.
Z = IN BANKRUPTCY	The legal process under the Federal Bankruptcy Act by which debtors are granted some form of relief from their financial obligations.

List of Trade Codes – Attachment 4

Introduction The Trade Codes for TotalView Full-File Fixed Output Segment 23 (PT) follow.

Account Designator Codes (ECO A)

CODE	DESCRIPTION
A	Authorized User – This is an authorized user of this account; another individual has contractual responsibility.
B	On behalf of another person – The subject has financial responsibility for an account, which is used exclusively by another person.
C	Co-maker – The subject has co-signed for a loan, and will be responsible for payment if the borrower should default.
I	Individual Account – The subject of the report has contractual responsibility for this account and is primarily responsible for its payment.
J	Joint Account – The subject and another person (or persons) are jointly responsible for payment on this account.
M	Maker – The subject is responsible for payment of a loan, but a co-maker will be responsible for payment if maker defaults.
S	Shared, but otherwise undesignated – This code is an indication that the credit grantor knows that the subject and at least one other person share the account, but not enough information is available to designate the account as “J” or “A”.
T	Terminated – The subject’s relationship to this account has ended, although other parties who once shared the account may continue to maintain the account.
U	Undesignated
X	Deceased (Not returned on Trade Lines)

5.0 Account Type Codes

CODE	ACCOUNT TYPE TEXT
I	Installment (Fixed Number of Payments)
R	Revolving or Option (Open-End Account)
O	Open Account (30, 60 or 90 Account)

List of Trade Codes – Attachment 4

Enhanced Trade Account Type Codes

CODE	ACCOUNT TYPE TEXT	DESCRIPTION
00	AUTO	Auto
01	UNSECURED	Unsecured
02	SECURED	Secured
03	PART SECURED	Partially Secured
04	HOME IMPROVMNT	Home Improvement
05	FHA HOME IMPRVMT	Federal Housing Administration Home Improvement
06	INST SALES CONTR	Installment Sales Contract
07	CHARGE ACCT	Charge Account
08	REAL ESTATE	Real Estate
10	BUS LOAN-IND LIA	Business Loan - Individual is personally liable
11	REC MERCHANDISE	Recreational Merchandise
12	EDUCATION LOAN	Education Loan
13	LEASE	Lease
14	CO-MKR/NOT BROWR	Co-Maker Not Borrower (Retired 9-18-09)
15	LINE OF CREDIT	Line of Credit
17	MANUF HOUSING	Manufactured Housing
18	CREDIT CARD	Credit Card
19	FHA REAL EST MTG	Federal Housing Administration Real Estate Mortgage
20	NOTE LOAN	Note Loan
21	NOTE LOAN/CO-MKR	Note Loan With Co-Maker
22	SECR HHLD GOODS	Secured By Household Goods
23	SECR HHLD GDS/CO	Secured By Household Goods/Collateral
25	VA REAL EST MTGE	Veteran's Administration Real Estate Mortgage
26	CONV RE MORTGAGE	Conventional Real Estate Mortgage
27	REAL ESTATE MTGE	Real Estate Mortgage
29	RENTAL AGREEMNT	Rental Agreement
34	DEBT COUNSL SERV	Debt Counseling Service
37	COMBINED CR PLAN	Combined Credit Plan (represents two credit plans being reported as one account)
43	DEBIT CARD	Debit Card (used when backed by a line of credit or overdraft protection)
47	CR LINE SECURED	Credit Line Secured
48	COL AGCY/ATTNY	Collection Agency/Attorney
49	INS CLAIM PENDNG	Insurance Claim Pending
50	FAMILY SUPPORT	Family Support
65	GOVT UNSEC GUAR	Government Unsecured Guaranteed Loan
66	GOVT SEC GUAR LN	Government Secured Guaranteed Loan
67	GOVTUNSEC DIR L	Government Unsecured Direct Loan
68	GOVT SEC DIR LN	Government Secured Direct Loan
69	GOVT GRANT	Government Grant
70	GOVT OVERPYMT	Government Overpayment

List of Trade Codes – Attachment 4

Enhanced Trade Account Type Codes

CODE	ACCOUNT TYPE TEXT	DESCRIPTION
71	GOVT FINE	Government Fine
72	GOVT FEE SERV	Government Fee for Services
73	GOVT EMP ADVNCE	Government Employee Advance
74	GOVT MISC DEBT	Government Miscellaneous Debt
75	GOVT BENEFIT	Government Benefit
77	RETURNED CHECK	Returned Check
78	INSTLLMT LOAN	Installment Loan
85	BI-MNTH MTG PYMT	Bi-Monthly Mortgage Payment (every other month)
87	SEMI-MO MTG PYMT	Semi-Monthly Mortgage Payment (twice per month)
89	HOME EQTY LN CR	Home Equity Line of Credit
90	MEDICAL DEBT	Medical Debt
91	DEBT CONSOLDATN	Debt Consolidation
92	UTILITY COMPANY	Utility Company
93	CHILD SUPPORT	Child Support
94	SPOUSE SUPPORT	Spouse Support
95	ATTY FEES	Attorney Fees
0A	TIME SHARE LOAN	Time Share Loan (a purchased time share)
1A	LNDR PLACED INS	Lender Placed Insurance
2A	SEC CREDIT CARD	Secured Credit Card
3A	AUTO LEASE	Auto Lease
5A	REAL ESTATE-JR	Real Estate (junior liens and non-purchase money first)
6A	COML INSTL LOAN	Commercial Installment Loan (Individual personally liable; company is guarantor)
7A	COML LINE OF CR	Commercial Line of Credit (Individual personally liable; company is guarantor)
8A	BUS CREDIT CARD	Business Credit Card (Individual has primary responsibility)
9A	SEC HOME IMPRVMT	Secured Home Improvement
5B	2ND MORTGAGE	Second Mortgage
6B	COML MTGE LOAN	Commercial Mortgage Loan (Individual is personally liable; company is guarantor)
7B	AGRICULTURAL	Agricultural
8B	DEPOSIT RELATED	Deposit Related (overdrawn account)
9B	BUS LNE PRS GUA	Business Line Personally Guaranteed
0C	DEBT BUYER ACCT	Debt Buyer Account
1C	HOUSEHOLD GOODS	Household Goods
2C	USDA MTG LOAN	US Department of Agriculture Real Estate Mortgage Loan
4D	TELECOMM/CELLULR	Telecommunication/Cellular
6D	HOME EQUITY	Home Equity
0F	CONSTRCTION LOAN	Construction Loan
0G	FLEX SPENDING CC	Flexible Spending Credit Card

List of Trade Codes – Attachment 4

Enhanced Trade Activity Designators

CODE	DESCRIPTION
B	Paid and Closed
C	Closed
D	Transfer/Sold/Paid
L	Lost/Stolen
P	Paid
R	Refinanced
T	Transfer/Sold

Date of 1st Delinquency/Date of Last Activity

Contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity, (i.e. payment, new charge, etc.).

Date Reported (Trade)

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Payment History

Payment History: The 24-, 36- and 48-Month Payment History will contain delinquent account information (if applicable) as well as favorable payment history.

- For STS 5.0 the valid values for the 24-Month Payment History are: blank, *, 2, 3, 4, 5, 8 and 9.
 - For **Enhanced Trade** the valid values for the **standard** 24-, 36- and 48-Month Payment History are: blank, E, *, 1, 2, 3, 4, 5, 6, 8 and 9.
 - Blank = not populated based on the Date Open (payment history will only be populated for each of the months that the account has been open).
 - E = Zero balance and current account
 - * = Rate/Status was not available for that month
 - 1 – 6, 8 and 9 (See [Rate/Status Codes](#) for values)
 - 6 = Valid value for Payment History
-

List of Trade Codes – Attachment 4

Enhanced Trade Portfolio Type Codes

CODE	DESCRIPTION
C	Line of Credit (payment amounts based on the outstanding balance)
I	Installment (fixed number of payments)
M	Mortgage (fixed number of payments – usually for real estate)
O	Open Account (entire balance is due upon demand)
R	Revolving (payment amounts based on the outstanding balance)
Blank	No Portfolio Type available

Previous High Rates

Previous High Rates: If applicable, the trade line will include the number of times the consumer has been 30, 60 or 90+ days delinquent in payment (within the past 24-, 36- or 48-months), up to three previous high rates and their associated dates, and the highest previous high rate that occurred outside of the payment history being returned:

1. Most recent
2. 2nd most recent
3. Highest previous high rate ever
4. Highest previous high rate outside of the payment history being returned (for future use)

Exception: If the highest previous high rate ever is also one of the two most recent delinquencies, the third most recent previous high rate is displayed.

Delinquent payments and the previous high rates display if the current rate has been reported as delinquent, with the exception of 7, during the previous seven years.

Valid values for the **5.0** Previous High Rate fields are 2 - 5, 8 and 9. **Enhanced Trade** the Previous High Rate fields are 2 - 6, 8 and 9.

Purchased From/Sold To/Original Creditor Values

CODE	DESCRIPTION
O	Original Creditor
P	Purchased From
S	Sold To

List of Trade Codes – Attachment 4

Rate Codes

CODE	DESCRIPTION
0	Too new to rate; Approved but not used
1	Pays account as agreed
2	Not more than two payments past due
3	Not more than three payments past due
4	Not more than four payments past due
5	At least 120 days or more than four payments past due
6	Collection account (Enhanced Trade Only)
7	Included in Chapter 13
8	Repossession
9	Charge-off
Blank	No rate reported

Status Codes

CODE	DESCRIPTION
A	Account is inactive
B	Lost or stolen card
C	Contact member for status
D	Refinanced or renewed
E	Consumer deceased
F	In financial counseling
G	Foreclosure process started
J	Adjustment pending
M	Included in Chapter 13
S	Dispute - resolution pending
Z	Included in Bankruptcy
\$	Assigned to US Dept of ED

List of Trade Codes – Attachment 4

5.0 Trade Terms

Be aware that the Terms field may contain either:

The amount required as a monthly payment on the total amount owed **or** The time in days (D), months (M) or years (Y) to repay the loan. (i.e. 0001278=(Mo Pymt Amt); 90D; 72M or 30Y)

Enhanced Trade Terms Duration Codes

CODE	DESCRIPTION
D	Days
M	Months
Y	Years

Enhanced Trade Terms Frequency Codes

CODE	DESCRIPTION
B	Biweekly (due every 2 weeks)
D	Deferred
E	Semi-monthly (due twice a month)
L	Bi-monthly (due every 2 months)
M	Monthly (due every month)
P	Single Payment Loan
Q	Quarterly (due every 3 months)
S	Semi-annually (due twice a year)
T	Tri-annually (due every 4 months)
W	Weekly (due every week)
Y	Annually (due every year)

List of Equifax Industry Codes – Attachment 5

Description The Industry Code is the 2-byte alpha characters of your Equifax member number i.e. 327CG12345.

A Automotive	H Home Furnishings	O Oil & National Credit Cards
AF Farm Implement Dealers	HA Appliance Sales & Service	OC Oil Companies
AL Truck Dealers	HC Carpets & Floor Coverings	ON National Credit Card Cos.
AN Automobile Dealers, New	HF Furniture, Etc.	OZ Miscellaneous
AP Automotive Parts	HM Music & Records	P Personal Services
AR Automotive Repair, Body Shops	HT Television & Radio	PA Accountants, etc.
AS Service Stations	HZ Miscellaneous	PB Barbers, Beauty Shops
AT TBA Stores, Tire Dealers	I Insurance	PD Dry Cleaning, Laundry
AU Automobile Dealers, Used	IG General Insurance	PE Engineering, All Kinds
AZ Miscellaneous	IL Life Insurance	PG Photographers
B Banks	IZ Miscellaneous	PL Legal & Related Services
BB All Banks	J Jewelry & Cameras	PZ Miscellaneous
BC Bankcard	JA Jewelers	R Real Estate, Hotels, Etc.
C Clothing	JC Cameras	RA Apartments
CG General Clothing Stores	JZ Miscellaneous	RE Real Estate Sales/Rent
CS Specialty – Shoe, Hat, Etc.	K Contractors	RH Hotels
CZ Miscellaneous	KG General	RM Motels
D Department & Variety	KI Home Improvement	RP Rental Trade from Consumer
DC Complete Dept. Stores	KS Sub-Contractors	RT* Tenant Screening*
DM Mail Order Firms	KZ Miscellaneous	RZ Miscellaneous
DV Variety Stores	L Lumber, Bldg Materials & Hardware	S Sporting Goods
DZ Miscellaneous	LA Air Conditioning, Plumbing, Electrical Sales & Service	SB Boat & Marinas, Sales & Service
F Finance	LF Fixture & Cabinet Cos.	SG Sporting Goods Stores
FA Auto Financing	LH Hardware Stores	SM Motorcycles & Bicycle Sales/Svc
FB Financial Brokerage Firms	LP Paint, Glass & Paper	SZ Miscellaneous
FC Credit Unions	LY Lumber Yards	T Farm & Garden Supply
FE Finance, Education	LZ Miscellaneous	TC Chemical & Fertilizer Stores
FF Sales Financing	M Medical & Health	TF Feed & Seed Stores
FM Mortgage Companies	MB Dentists	TN Nursery & Landscaping, Supplies & Services
FO Buy Now Pay Later	MC Chiropractors	TZ Miscellaneous
FP Personal Loans Companies	MD Doctors & Clinics	U Utilities & Fuel
FR Mortgage Brokers	MF Funeral Homes, Cemeteries	UC Coal & Wood Dealers
FS Savings & Loan Assns.	MH Hospitals	UD Garbage & Rubbish Disposals
FY Debt Buyer	MO Osteopaths	UE Electrical Light & Power
FZ Miscellaneous	MP Pharmacies & Drugs	UF Fuel Oil Dealers
G Groceries	MS Optometrists, etc.	UG Gas – Natural & Bottled
GD Dairies	MV Veterinarians	UH Cable Companies
GN Neighborhood Groc.	MZ Miscellaneous	UI Wireless Companies
GS Supermarkets		UP Utility Trade from Consumer
GZ Miscellaneous		UT Telephone Companies
		UW Water Companies
		UZ Miscellaneous Utilities

(Continued)

List of Equifax Industry Codes – Attachment 5

V Government

VC City & Country
VF Federal
VS State
VZ Miscellaneous

W Wholesale

WA Automotive Supplies
WB Wholesale Bldg/Hardware Supply
WC Clothing & Dry Goods
WD Drugs & Chemicals, Etc.
WE Bldg Supplies & Hardware
WG Groceries & Related Products
WH Home Furnishings
WM Machinery & Equipment
WP Merchant Processing
WZ Miscellaneous

X Advertising

XA Agencies
XM News Media
XZ Miscellaneous

Y Collection Services

YA ACB of A
YC Other

Z Miscellaneous

ZB Miscellaneous Reptg. Agencies
ZC Consumer Products
ZD Authentication Products
ZF Credit Builder
ZR Retail, Not Elsewhere Classified
ZS Services, Not Elsewhere, Etc.
ZT* Reseller – Tenant Screening*
ZW Wholesale, Not Elsewhere
ZX Miscellaneous CBR
ZZ All Others — Business Machines,
Catering, Vending Machines,
Schools, Aircraft Leasing,
Railroads, Clubs, Lodges,
Shopping Centers, Travel
Agencies

*Used for posting soft Inquiries which are only returned on Equifax Direct to Consumer reports.

List of Equifax Narrative Codes – Attachment 6

Introduction

Segments 13-25 contain two two-position fields in which customers can indicate certain comments concerning the segment information in question. These comment narratives along with their corresponding alphanumeric codes follow:

ALPHA CODE	NUMERIC CODE	NARRATIVE
AA	193	CONSUMER SAYS MERCHANDISE OR SERVICE UNSATISFACTORY
AB	194	CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE
AC	195	CONSUMER SAYS ACCT IS RESPONSIBILITY OF SEPARATED OR DIVORCED SPOUSE
AE	197	CONSUMER SAYS ACCT. INVOLVED IN BUSINESS VENTURE HELD PERSONALLY LIAB
AF	198	CONSUMER SAYS ACCOUNT INVOLVES LEASE AGREEMENT DISPUTE
AG	199	CONSUMER DISPUTES ACCOUNT - LITIGATION PENDING
AH	200	CONSUMER SAYS ACCOUNT SLOW DUE TO BILLING DISPUTE WITH CREDITOR
AI	201	CONSUMER SAYS ACCOUNT SLOW DUE TO EMPLOYMENT ISSUES
AJ	209	CONSUMER SAYS ACCOUNT SLOW DUE TO MEDICAL EXPENSES/ILLNESS
AL	211	CONSUMER SAYS WARRANTY DISPUTE
AM	212	VOLUNTARY SURRENDER; THERE MAY BE A BALANCE DUE
AN	213	INVOLUNTARY REPOSSESSION
AO	214	AUTO
AP	215	COMMERCIAL ACCOUNT
AQ	216	HOUSEHOLD GOODS
AR	217	HOME LOAN
AS	226	HOME IMPROVEMENT LOAN
AT	227	CHECKING ACCOUNT LOAN PLAN
AU	228	PERSONAL LOAN
AV	229	CHARGE
AW	230	SECURED BY HOUSEHOLD GOODS
AX	231	PAID BY DEALER
AY	232	VOLUNTARILY SURRENDERED – THEN REDEEMED OR REINSTATED
AZ	233	AMOUNT IN H/C COLUMN IS CREDIT LIMIT

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
BB	108	CONSUMER DISPUTES THIS ACCOUNT INFORMATION
BC	123	ACCOUNT TRANSFERRED OR SOLD
BD	111	PAID - CREDIT LINE CLOSED
BE	090	CREDIT LINE CLOSED
BG	091	CLAIM FILED WITH GOVERNMENT
BH	078	DISPUTE - RESOLUTION PENDING
BK	074	REDEEMED OR REINSTATED REPOSSESSION
BL	076	CONSUMER SAYS ACCOUNT SLOW DUE TO DOMESTIC PROBLEMS
BM	240	CONSUMER SAYS PAID ON NOTIFICATION - NO PRIOR KNOWLEDGE OF BALANCE DUE
BN	241	CONSUMER SAYS CO-SIGNED ACCOUNT - NOT AWARE OF DELINQUENCY
BO	242	CONSUMER SAYS NO STATEMENT RECEIVED DUE TO ADDRESS CHANGE
BP	243	CONSUMER SAYS THIS ACCOUNT SPOUSE'S RESPONSIBILITY
BQ	244	PAID CHARGE OFF
BR	245	FORECLOSURE PROCESS STARTED
BS	246	PAID OR BEING PAID BY GOVERNMENT GUARANTOR
BT	247	LEASE
BU	248	STUDENT LOAN
BV	249	CONSUMER DISPUTE FOLLOWING RESOLUTION
BW	126	INCLUDED IN BANKRUPTCY
BX	097	PAYMENTS MANAGED BY FINANCIAL COUNSELING PROGRAM
BY	196	COLLECTION AGENCY ACCOUNT - STATUS UNKNOWN
BZ	098	ACCOUNT PAID FOR LESS THAN FULL BALANCE

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
CA	099	CHARGE OFF - MAKING PAYMENTS
CB	101	CHARGED OFF - CHECK PRESENTED WAS UNCOLLECTIBLE
CD	112	CUSTOMER HAS NOW LOCATED CONSUMER
CE	113	REFINANCED
CF	114	CLOSED ACCOUNT
CG	115	ACCOUNT CLOSED - REASON UNKNOWN
CH	116	ACCOUNT PAID AFTER FORECLOSURE STARTED
CI	117	INSURANCE CLAIM PENDING
CJ	118	CUSTOMER UNABLE TO LOCATE CONSUMER
CK	119	DEBIT CARD
CL	120	PAID OR BEING PAID BY CO-SIGNER OR GUARANTOR
CM	105	ACCOUNT ASSUMED BY ANOTHER PARTY
CN	049	PAYING UNDER A PARTIAL PAYMENT AGREEMENT
CP	051	CONSUMER SAYS PERSONAL BANKRUPTCY FILED DUE TO BUSINESS FAILURE
CQ	052	PLTFF VERIFIED JUDGMENT PAID/SATISFACTION NOT RECORDED WITH COURT
CS	054	SECURED CREDIT LINE
CT	250	VOLUNTARY
CU	251	INVOLUNTARY
CV	073	LINE OF CREDIT
CW	065	ACCOUNT CLOSED BY CREDIT GRANTOR
CX	055	PAYMENT IS PAYROLL DEDUCTIBLE
CY	056	ACCOUNT CHARGED TO PROFIT AND LOSS
CZ	057	COLLECTION ACCOUNT

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
DA	066	ACCOUNT CLOSED BY CONSUMER
DB	067	CHARGED OFF ACCOUNT
DC	068	CONSUMER SAYS ACCOUNT NOT PAID PROMPTLY - INSURANCE CLAIM DELAYED
DD	069	BALANCE IS DEFICIENCY AMOUNT
DE	070	CONSUMER SAYS ACCOUNT PAID IN FULL
DG	071	TITLE 1 LOAN
DH	252	BALANCE NOT PAID BY INSURANCE
DI	253	BALANCE PAID OR BEING PAID BY INSURANCE COMPANY
DJ	081	FORECLOSURE
DK	082	PAID OR BEING PAID BY GARNISHMENT
DL	083	CONSUMER RECALLED TO ACTIVE MILITARY DUTY
DM	084	FORFEIT OF DEED IN LIEU OF FORECLOSURE
DN	085	BROKEN LEASE AGREEMENT
DO	086	BANKRUPTCY CHAPTER 13
DP	087	CONVERSION LOSS PAID BY INSURANCE
DQ	088	STUDENT LOAN - PAYMENT DEFERRED
DS	093	SINGLE PAYMENT LOAN
DT	094	AMORTIZED MORTGAGE
DU	095	SHERIFF SALE
DV	102	AMOUNT IN HIGH CREDIT INCLUDES FINANCE CHARGE
DW	103	RETURN MAIL
DX	104	BALANCE OWING - AMOUNT NOT REPORTED

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
EA	079	PAID OR MAKING PAYMENTS - NOT ACCORDING TO TERMS OF AGREEMENT
EB	089	LEASE - EARLY TERMINATION BY DEFAULT
EC	121	HOME EQUITY
ED	122	MAKING PAYMENT - FORECLOSURE WAS INITIATED
EE	125	SECURED
EF	127	REAL ESTATE MORTGAGE
EG	128	GUARANTEED STUDENT LOAN
EH	129	NATIONAL DIRECT STUDENT LOAN
EI	130	CONSUMER DISPUTES ACCOUNT - LITIGATION FILED BY CREDITOR PENDING
EJ	131	CONSUMER DISPUTES ACCOUNT - LITIGATION FILED BY CONSUMER PENDING
EK	077	CHILD/FAMILY SUPPORT OBLIGATION
EL	109	DEFENDANT VERIFIED ITEM PD/SATISFACTION NOT RECORDED WITH COURT
EM	100	VOLUNTARY RETURN OF PURCHASE
EP	132	FIXED RATE
EQ	133	VARIABLE/ADJUSTABLE RATE
ER	134	PAID COLLECTION
ES	135	CHARGED BACK TO DEALER
ET	235	PAID REPOSSESSION
EU	236	SEE CONSUMER STATEMENT
EV	237	BANKRUPTCY CHAPTER 11
EX	238	UNSECURED
EY	239	BUSINESS ACCOUNT - PERSONAL GUARANTEE
EZ	157	HAS CO-SIGNER

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
FA	158	CLOSED OR PAID ACCOUNT/ZERO BALANCE
FB	159	INCLUDED IN ORDERLY PAYMENT DEBT
FC	001	CREDIT LINE SUSPENDED
FD	003	DEFAULTED STUDENT LOAN
FE	002	CREDIT CARD
FF	004	CONSUMER SAYS ACCOUNT NOT HIS/HERS
FG	005	CONSUMER SAYS ACCOUNT NEVER LATE
FH	006	CONSUMER SAYS THIS PUBLIC RECORD NOT HIS/HERS
FL	010	CONSUMER SAYS THIS PUBLIC RECORD FILED IN ERROR
FM	011	CONSUMER SAYS THIS PUBLIC RECORD ITEM SATISFIED OR RELEASED
FO	013	CONSUMER SAYS BANKRUPTCY DISCHARGED
FP	014	CONSUMER SAYS BANKRUPTCY DISMISSED
FQ	015	CONSUMER SAYS CURRENT RATE/STATUS INCORRECT
FR	017	MAKING PAYMENTS
FS	018	ANNUAL PAYMENT
FU	020	CHARGED OFF CHECKING ACCOUNT
FV	021	PLTFF VERIFIED LIEN PD/RELEASE NOT RECORDED WITH COURT
FW	022	CONSUMER DISPUTES – REINVESTIGATION IN PROGRESS
FX	023	ACCOUNT LISTED AS PUBLIC RECORD
FZ	024	ACCOUNT REINSTATED WITH LENDER

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
GA	025	PAID BY COLLATERAL
GB	026	ACCOUNT BEING PAID THROUGH WEP
GC	027	ACCOUNT BEING PAID THROUGH FINANCIAL COUNSELING PLAN
GD	028	ACCOUNT PAID THROUGH FINANCIAL COUNSELING PLAN
GE	029	CONSUMER DISPUTES THIS ITEM
GF	030	REAFFIRMATION OF DEBT
GH	031	PLAINTIFF/COUNSEL VERIFIED JUDGEMENT PAID
GI	032	UTILITY
GJ	033	STUDENT LOAN ASSIGNED TO GOVERNMENT
GK	034	AFFECTED BY NATURAL DISASTER
GL	035	FIRST PAYMENT NEVER RECEIVED
GM	036	ACCOUNT ACQUIRED BY FDIC/NCUA
GN	037	GOVERNMENT DEBT
GO	038	DEBT CONSOLIDATION
GP	039	MANUFACTURED HOUSING
GQ	040	RECREATIONAL MERCHANDISE
GR	041	SECURED CREDIT CARD
GS	042	MEDICAL

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
HF	202	ACCOUNT CLOSED BY CONSUMER
HL	146	100% PAYMENT TO CREDITORS FILING CLAIMS
HO	149	RETURNED CHECK
HP	150	FHA MORTGAGE
HQ	151	VA MORTGAGE
HR	152	CONVENTIONAL MORTGAGE
HS	153	SECOND MORTGAGE
HT	154	AGRICULTURAL
HU	155	COMMERCIAL MORTGAGE-INDIVIDUAL LIABLE, COMPANY IS GUARANTOR
HV	156	DEPOSIT RELATED
HW	192	CHILD/FAMILY SUPPORT
HX	203	TRANSFERRED TO RECOVERY

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
IB	205	LEASE - FULL TERMINATION
IC	206	LEASE - EARLY TERMINATION
ID	207	STATUS PENDING
IE	208	FANNIE MAE ACCOUNT
IF	218	FREDDIE MAC ACCOUNT
IG	160	PREPAID LEASE
IH	161	CONSUMER PAYS BALANCE IN FULL EACH MONTH
II	162	PRINCIPAL DEFERRED/INTEREST PAYMENT ONLY
IJ	163	PAYMENT DEFERRED
IK	219	BANKRUPTCY VOLUNTARILY WITHDRAWN
IL	220	BANKRUPTCY CHAPTER 7
IM	221	BANKRUPTCY CHAPTER 12
IN	164	REAFFIRMATION OF DEBT RESCINDED
IP	166	CONSUMER DISPUTES THIS ACCOUNT INFORMATION
IQ	167	CONSUMER DISPUTES AFTER RESOLUTION
IR	168	ACCOUNT CLOSED AT CONSUMER'S REQUEST
IT	222	ACCOUNT ACQUIRED FROM ANOTHER LENDER
IZ	174	AMOUNT IN HIGH CREDIT IS ORIGINAL CHARGE-OFF AMOUNT

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
JA	177	ELECTION OF REMEDY
JD	256	CONSUMER DECEASED
JE	257	ADJUSTMENT PENDING
JF	258	INACTIVE ACCOUNT
JG	259	DOLLAR AMOUNT IN EXCESS OF \$1 BILLION
JH	180	PERSONAL RECEIVERSHIP – REPAYMENT MANAGED BY COURT TRUSTEE
JI	260	GUARANTEED/INSURED
JJ	261	TIME SHARE LOAN
JK	262	120 DAYS PAST DUE
JL	263	150 DAYS PAST DUE
JM	264	180 DAYS OR MORE PAST DUE
JN	265	PARTIALLY SECURED
JO	266	NOTE LOAN
JP	267	RENTAL AGREEMENT
JQ	268	AUTO LEASE
JR	269	TELECOMMUNICATIONS/CELLULAR
JS	270	UNSECURED GOVERNMENT LOAN
JT	271	SECURED GOVERNMENT LOAN
JU	272	HOME EQUITY LINE OF CREDIT
JV	273	ATTORNEY FEES
JW	274	CONSTRUCTION LOAN
JX	275	FLEXIBLE SPENDING CREDIT CARD
JY	276	COMBINED CREDIT PLAN
JZ	277	DEBT BUYER ACCOUNT

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
KA	278	INSTALLMENT SALES CONTRACT
KB	279	BANKRUPTCY PETITION
KC	280	BANKRUPTCY DISCHARGED
KD	281	BANKRUPTCY COMPLETED
KE	282	LEASE ASSUMPTION
KF	283	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER
KG	284	CHAPTER 7 BANKRUPTCY DISMISSED
KH	285	CHAPTER 11 BANKRUPTCY DISMISSED
KI	286	CHAPTER 12 BANKRUPTCY DISMISSED
KJ	287	CHAPTER 13 BANKRUPTCY DISMISSED
KK	288	CHAPTER 7 BANKRUPTCY WITHDRAWN
KL	289	CHAPTER 11 BANKRUPTCY WITHDRAWN
KM	290	CHAPTER 12 BANKRUPTCY WITHDRAWN
KN	291	CHAPTER 13 BANKRUPTCY WITHDRAWN
KO	292	BANKRUPTCY – UNDESIGNATED CHAPTER
KP	293	ACCOUNT CLOSED DUE TO INACTIVITY
KQ	294	CREDIT LINE NO LONGER AVAILABLE - IN REPAYMENT PHASE
KR	295	CREDIT LINE REDUCED DUE TO COLLATERAL DEPRECIATION
KS	296	CREDIT LINE SUSPENDED DUE TO COLLATERAL DEPRECIATION
KT	297	COLLATERAL RELEASED BY CREDITOR/BALANCE OWING
KU	298	LOAN MODIFIED UNDER A FEDERAL GOVERNMENT PLAN
KV	299	LOAN MODIFIED
KW	300	ACCOUNT IN FORBEARANCE
KZ	303	ACCOUNT PAID IN FULL; WAS A VOLUNTARY SURRENDER

List of Equifax Narrative Codes – Attachment 6

ALPHA CODE	NUMERIC CODE	NARRATIVE
LB	305	HOMEOWNERS ASSOCIATION (HOA)

List of Creditor Classification Codes – Attachment 7

CODE	DESCRIPTION
01	RETAIL
02	MEDICAL/HEALTH CARE
03	OIL COMPANY
04	GOVERNMENT
05	PERSONAL SERVICES
06	INSURANCE
07	EDUCATIONAL
08	BANKING
09	RENTAL/LEASING
10	UTILITIES
11	CABLE/CELLULAR
12	FINANCIAL
13	CREDIT UNION
14	AUTOMOTIVE
15	CHECK GUARANTEE

List of FICO® Scores Based on Equifax Data Reason Codes and Indicator Codes – Attachment 11

Introduction

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

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

List of FICO Scores Based on Equifax Data Reason Codes and Indicator Codes – Attachment 11

REASON CODE	NARRATIVE
36*	Length of time open installment loans have been established
38	Serious delinquency, and derogatory public record or collection filed
39	Serious delinquency
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 (*).

List of FICO Scores Based on Equifax Data Reason Codes and Indicator Codes – Attachment 11

FICO Scores Based on Equifax Data Indicator Codes

INDICATOR CODE	DESCRIPTION
A	FICO® Score 10 based on Equifax Data (F)
1	FICO® Auto Score 10 based on Equifax Data (F)
B	FICO® Bankcard Score 10 based on Equifax Data (F)
S	FICO® Score 9 based on Equifax Data (NF)
4	FICO® Auto Score 9 based on Equifax Data (NF)
8	FICO® Bankcard Score 9 based on Equifax Data (NF)
V	FICO® Score 9 based on Equifax Data (F)
@	FICO® Auto Score 9 based on Equifax Data (F)
\$	FICO® Bankcard Score 9 based on Equifax Data (F)
9	FICO® Score 8 based on Equifax Data (NF)
C	FICO® Auto Score 8 based on Equifax Data (NF)
D	FICO® Bankcard Score 8 based on Equifax Data (NF)
O	FICO® Mortgage Score 8 based on Equifax Data (NF)
G	FICO® Score 8 based on Equifax Data (F)
H	FICO® Auto Score 8 based on Equifax Data (F)
X	FICO® Bankcard Score 8 based on Equifax Data (F)
Q	FICO® Mortgage Score 8 based on Equifax Data (F)
J	FICO® Score 5 based on Equifax Data (NF)
K	FICO® Auto Score 5 based on Equifax Data (NF)
L	FICO® Bankcard Score 5 based on Equifax Data (NF)
M	FICO® Personal Finance Score 5 based on Equifax Data (NF)
N	FICO® Installment Score 5 based on Equifax Data (NF)
Z	FICO® Score 5 based on Equifax Data (F)
R	FICO® Auto Score 5 based on Equifax Data (F)
W	FICO® Bankcard Score 5 based on Equifax Data (F)
U	FICO® Personal Finance Score 5 based on Equifax Data (F)
P	FICO® Installment Score 5 based on Equifax Data (F)

NF = Non-FACTA; F = FACTA version.

Important Note

FICO Indicators E, F, I, 2, 3, 5, 6, 7, T and Y were **retired** February 2015. All customers should code for values: 1, 4, 8, A, B, C, D, O, G, H, X, Q, J, K, L, M, N, P, R, S, U, V, W, Z, @ and \$.

List of FICO Scores Based on Equifax Data Reject Messages – Attachment 12

Introduction

The Reject Messages correspond to the following narratives when requesting FICO® Scores Based on Equifax Data. The Reject Message codes and their meanings are in the table below.

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
F	FICO NOT AVAILABLE, NO TRADE ON FILE
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 EQUIFAX REP

List of Address Variance Indicator* Codes – Attachment 13

Introduction

The Address Variance Indicator will alert you to the differences between the address submitted current and other addresses displayed on the consumer report. The Address Variance Indicator will return a code, for each address displayed on the report, informing you of the degree to which the first address submitted in the inquiry matched the address on the Equifax database.

CODE	NARRATIVE
0	NOTHING MATCHED
2	STREET NUMBER MATCHED
4	STREET NAME MATCHED
6	STREET NAME, STREET NUMBER MATCHED
8	CITY/ZIP MATCHED
A	CITY/ZIP, STREET NUMBER MATCHED
C	CITY/ZIP, STREET NAME MATCHED
E	CITY/ZIP, STREET NAME, STREET NUMBER MATCHED

*Address Variance Indicator is an optional product offered by Equifax.
Contact your Equifax Sales Associate for additional information and activation.

Comments on TotalView Print Image Output – Attachment 14

Introduction

The TotalView **Print Image Output** has the same specifications as the **TotalView Full-File Fixed Output**, although both are two separate and distinct products. The major difference between the two is that the Print Image Outputs are delivered so that you may print or display the file content for visual analysis

Specific Information

1. TotalView Print Image reports are formatted in 80-byte data lengths. An ANSI Print Control Character followed by 79-bytes of data unless a Consumer Statement is present on the report. The Consumer Statement section of the Print Image report is returned as 495 contiguous characters of consumer statement, there is no formatting applied to the Consumer Statement text.
 2. The record's logical length is 80-bytes with the file blocked at three logical records per physical block.
 3. Data transmitted consists of print-image reports which are formatted to 33 lines per logical page.
 4. There is a single heading line for each page which contains:
 - the user reference number (if supplied)
 - the page number
 5. When the optional output product FICO* Score based on Equifax Data has been requested, the message will appear before the return of the consumer referral information, name and address. If requested in combination with FraudIQ Identity Scan Alert, FICO Score message will come before the FraudIQ Identity Scan Alert message.
 6. When requesting a Military Lending Act (MLA) Stand Alone report, the Inquiry Name, Social Security Number and Date of Birth will be returned in 'INQUIRY INFORMATION' section of the Print Image report.
 7. One ampersand (&) represents the end-of-report indicator. The ampersand will be followed by an X-ON control character.
-

Related Pages

[Chapter 1, Format Description: TotalView Print Image Output; TotalView Full-File Fixed/TotalView Print Image Combo Report Output.](#)

*FICO Scores, FraudIQ Identity Scan Alert, Military Lending Act (MLA) Covered Borrower Status and ON-LINE DIRECTORY are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Legislative Information – Attachment 15

GLB Exception Codes

Congress passed the Gramm-Leach-Bliley Financial Modernization Act of 1999 ("GLB"), which, among others things, restricts the sharing of non-public personal information from financial institutions. There is no effect on our consumer reporting services, i.e. those regulated by the Fair Consumer reporting Act. The Fair Consumer Reporting Act outlines the specific purposes for which a consumer report can be provided, such as in connection with the extension of credit, collection of an account or account review, employment purposes and the underwriting of insurance.

The other services that we offer continue to be provided as permitted by the GLB and applicable exceptions. For example, our fraud protection services can be provided pursuant to the GLB exception for the prevention of actual or potential fraud, unauthorized transactions, claims, or other liability.

Equifax has programmed for GLB exception codes which we require users of Limited DTEC and/or Limited ID to input when requesting these services.

Permissible Purpose Codes

To better facilitate compliance with the FCRA, Equifax has implemented with our reseller and insurance industry customers, the use of permissible purpose codes. Use of the codes enhances Equifax's ability to audit the purposes for which Equifax consumer information is furnished thus providing continued compliance with the FCRA.

Vermont Compliance

Vermont law requires consumer report users to obtain the consumer's specific consent prior to accessing a consumer report. Vermont law also places greater responsibility on consumer reporting agencies by mandating the adoption of reasonable procedures to assure maximum possible compliance with the Vermont requirement that customers obtain consumers' consent. Equifax requires the customer to provide written certification that it will comply with applicable Vermont law prior to Equifax delivering Vermont consumer reports. If the customer has not submitted that certification, then they will be blocked from accessing consumer reports on Vermont consumers.

Minnesota Rule 7810.1500 – C (Utility Industry)

No utility shall use any consumer reports other than those reflecting the purchase of utility services to determine the adequacy of a customer's credit history without the permission in writing of the customer. Any credit history so used shall be mailed to the customer in order to provide the customer an opportunity to review the data. Refusal of a customer to permit use of a credit rating or credit service other than that of a utility shall not affect the determination by the utility as to that customer's credit history.

Fair and Accurate Credit Transactions Act of 2003 (FACT Act):

Notice of Address Discrepancy

If a person has requested a consumer report relating to a consumer from a national consumer reporting agency, the request includes an address for the consumer that substantially differs from the addresses in the file of the consumer, and the agency provides a consumer report in response to the request, the consumer reporting agency shall notify the requester of the existence of the discrepancy. (See [Attachment #1, Comments on Header Segment: Address Discrepancy Indicator Codes](#))

Legislative Information – Attachment 15

FCRA 15 USC § 1681c-1

(See FACT Act (2003) and Economic Growth, Regulatory Relief, and Consumer Protection Act (S.2155, eff. 2018)):

Initial and Extended Fraud Victim/Active Duty Alerts

ACTIVE DUTY ALERTS: Upon the direct request of an active duty military consumer, or an individual acting on behalf of or a personal representative of an active duty military consumer, a national consumer reporting agency that maintains a file on the active duty military consumer and has received appropriate proof of the identity of the requester shall include an [active duty alert](#) in the file of that active duty military consumer, and also provide that alert along with any credit score generated in using that file, during a period of not less than 12 months, or such longer period as the FTC shall determine, by regulation, beginning on the date of the request, unless the active duty military consumer or such representative requests that such fraud alert be removed before the end of such period, and the agency has received appropriate proof of the identity of the requester for such purpose. A second Consumer Narrative Statement segment or Alert Contact segment may be returned, containing contact information to be used for identity verification purposes before granting credit or services.

During the 2-year period beginning on the date of such request, exclude the active duty military consumer from any list of consumers prepared by the consumer reporting agency and provided to any third party to offer credit or insurance to the consumer as part of a transaction that was not initiated by the consumer, unless the consumer or such representative requests that such exclusion be rescinded before the end of such period.

INITIAL ALERTS: Upon the direct request of a consumer, or an individual acting on behalf of or as a personal representative of a consumer, who asserts in good faith a suspicion that the consumer has been or is about to become a victim of fraud or related crime, including identity theft, a national consumer reporting agency that maintains a file on the consumer and has received appropriate proof of the identity of the requester shall include a fraud alert in the file of that consumer, and also provide that alert along with any credit score generated in using that file, for a period of not less than 1 year, beginning on the date of such request, unless the consumer or such representative requests that such fraud alert be removed before the end of such period, and the agency has received appropriate proof of the identity of the requester for such purpose.

USER REQUIREMENTS FOR INITIAL AND ACTIVE DUTY ALERTS: No prospective user of a consumer report that includes an initial fraud alert or an active duty alert may establish a new credit plan or extension of credit, other than an open-end credit plan, in the name of the consumer, or issue an additional card on an existing account requested by a consumer, or grant any increase in credit limit on an existing credit account requested by a consumer, unless the user utilizes reasonable policies and procedures to form a reasonable belief that the user knows the identity of the person making the request. If a consumer requesting the alert has specified a telephone number to be used for identity verification purposes, before authorizing any new credit plan or extension in the name of such consumer, a user of such consumer report shall contact the consumer using that telephone number or take reasonable steps to verify the consumer's identity and confirm that the application for a new credit plan is not the result of identity theft. (See [Attachment #1, Comments on Header Segment: Fraud Victim/Alert Indicator Codes](#))

Legislative Information – Attachment 15

FCRA 15 USC § 1681c-1

(See FACT Act (2003) and Economic Growth, Regulatory Relief, and Consumer Protection Act (S.2155, eff. 2018)):

Initial and Extended Fraud Victim/Active Duty Alerts (cont.)

EXTENDED ALERTS: Upon the direct request of a consumer, or an individual acting on behalf of or as a personal representative of a consumer, who submits an identity theft report to a national consumer reporting agency that maintains a file on the consumer, if the agency has received appropriate proof of the identity of the requester, the agency shall include a fraud alert in the file of that consumer, and also provide that alert along with any credit score generated in using that file, during the 7-year period beginning on the date of such request, unless the consumer or such representative requests that such fraud alert be removed before the end of such period and the agency has received appropriate proof of the identity of the requester for such purpose.

During the 5-year period beginning on the date of such request, exclude the consumer from any list of consumers prepared by the consumer reporting agency and provided to any third party to offer credit or insurance to the consumer as part of a transaction that was not initiated by the consumer, unless the consumer or such representative requests that such exclusion be rescinded before the end of such period.

Each extended alert shall include information that provides all prospective users with notification that the consumer does not authorize the establishment of any new credit plan or extension of credit, other than under an open-end credit plan, in the name of the consumer, or issuance of an additional card on an existing credit account requested by a consumer, or any increase in credit limit on an existing credit account requested by a consumer unless the user contacts the consumer in person or using the telephone number or other consumer-provided contact method to confirm that the application for a new credit plan or increase in credit limit, or request for an additional card, is not the result of identity theft.

Resellers shall include in their reports any fraud alert or active duty alert placed in the file of a consumer.

FACT Act:

Reporting of Medical Information

A consumer reporting agency may not provide a consumer report containing the name, address and telephone number of any medical information furnisher that has notified the agency of its status, unless such information is suppressed or coded. Accordingly, Equifax will make the following changes regarding medical information contained in Equifax consumer reports:

Collections Agencies

- The Client Name on all collections containing the name of a medical provider will be suppressed.
- The Collection Agency that is reporting the medical collection will be suppressed.
- The Collection Agency's member number will be masked by using zeros in the last five positions (i.e., 401YC00000 or 401YA00000)
- The Collection Agency's member number will be excluded from On-line Directory.

Note: Collection items that appear on file as a tradeline in the "PT" segment for TotalView Full-File Fixed output will follow the tradeline changes outlined below.

Legislative Information – Attachment 15

FACT Act:

Reporting of Medical Information (cont.)

Trade lines

- Any trade line with an [industry code](#) “M” or narrative ‘042’(GS), the following suppression/masking will be applied:
 - Suppress the Plain Language Name
 - Mask the member number by using zeros in the last five positions (ie., 401MH00000); masked customer numbers cannot be decoded.
 - Suppress the “Purchased from/Sold to Original creditor name” field if present.
 - The member number will be excluded from ON-LINE DIRECTORY.

Factoring Companies / Returned Checks

- The name of the original creditor (who could sometimes be a medical provider) is reported as part of the account number field. For those Factoring Companies/Returned Check trade lines the following suppression will be applied:
 - The account number (preceding the first dash) containing a medical provider name will be suppressed.
 - Suppress the “Purchased from/Sold to Original creditor name” field if present.
 - Suppress the name of the company reporting the medical account.
 - Mask the member number by using zeros in the last five positions (i.e., 401FY00000 or 401ZZ00000)
 - The member number will be excluded from ON-LINE DIRECTORY.

Public Records

- The Plaintiff Name on the Judgments will be suppressed if it contains a medical provider.

Decodes

- Suppressed information, as identified above, will not be decoded.

Exceptions

- If the customer has obtained the consumer’s consent to receive the medical provider information, we will deliver it to them if they provide an appropriate [permissible purpose code](#) with their inquiry, certifying that they have obtained the appropriate consent from the consumer and that the information is relevant to the transaction, as set forth below. This exception will only be allowed for customers in certain industries and only after they have signed the appropriate Equifax agreement.
- Four new [permissible purpose codes](#) have been created, which will be required for customers to input with their inquiry in order for them to be able to receive this information. (See [Attachment #18: List of Equifax Permissible Purpose Codes](#))

FACT Act

Fraudulent Inquiry Information Codes

A consumer reporting agency, upon receipt of an identity theft report, must block file information that the consumer identifies resulted from an alleged identity theft. Other prerequisites for data blocking are: (a) proof of consumer identification; and (b) receipt of a consumer statement that the allegedly fraudulent information is not related to any consumer transaction.

Legislative Information – Attachment 15

FACT Act Inquiry Key Factor	<p>When a consumer reporting agency which provides consumer reports for mortgage purposes, a mortgage lender, or mortgage arranger/broker discloses a credit score to a consumer, it must include a statement that the number of inquiries was a factor if the number of inquiries adversely affected the score, even if the number of inquiries was not one of the top four key factors.</p>
Rhode Island HB 7693 An Act Relating to Commercial Law – General Regulatory Provisions – Deceptive Trade Practices	<p>Effective June 22, 2012, Rhode Island House Bill 7693 (RI HB 7693) prohibits the use of all or part of a consumer's SSN as the sole factor when determining whether a credit report in a credit bureau's files matches the identity of a person who is the subject of a credit inquiry from a user of credit reports. The law also requires at least 3 matching data points when an SSN is used to pull a credit report.</p>
Nationwide Security Freeze FCRA 15 USC § 1681c-1(i), (j) S.2155 Economic Growth, Regulatory Relief, and Consumer Protection Act	<p>Effective September 21, 2018, the Economic Growth, Regulatory Relief, and Consumer Protection Act or S.2155 added new sections 1681c-1(i) and (j) to the FCRA, establishing a free national security freeze for all consumers, pre-empting state security freeze laws. Previously-placed state security freezes will be considered a national security freeze. Consumers may place, temporarily lift or remove a nationwide security freeze free of charge, with a nationwide consumer reporting agencies. The National Freeze only allows for a date range lift. There are no longer temporary Access P.I.N. lifts for consumer blocks only Date Range lifts.</p> <p>The National Security Freeze provided for by the additions to the FCRA supersedes ALL state security freeze laws, allowing Equifax and the other nationwide consumer reporting agencies to remove all state specific rules the following:</p> <ul style="list-style-type: none">■ Freeze Types Codes/Lifts■ Freeze Purges■ Freeze Exception display rules

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On-Line GEO-Code* Return Codes – Attachment 16

Introduction

On-Line GEO-Code is a U.S. Census Bureau designated identifier used to assist in the statistical data gathering of the decennial (10) year census. On-Line GEO-Code delivers a 16-digit number consisting of metropolitan statistical area, state, county, census tract and block group codes. These codes will be returned for the current address. Equifax will also “GEO-Code” the Property Address when it is included in the inquiry.

Geo State Code

You can choose whether to receive the 2-byte Alpha code or Numeric code during the set up of your customer number through your Equifax Sales Representative.**

Return Codes

Return Code 1:

- 0 = GEO info not found on GEO Code Database
- 1 = GEO info not found - ZIP missing or zeros
- 2 = GEO info found on GEO Code Database

Return Code 2:

- 0 = No match of block group
- 1 = Matches 1 block group
- 2 = Matches more than 1 block group

Return Code 3:

- 0 = No match of census tract
- 1 = Matches 1 census tract
- 2 = Matches more than 1 census tract

Return Code 4:

- 0 = No match of enumeration district
 - 1 = Matches 1 enumeration district
 - 2 = Matches more than 1 enumeration district
-

Type of Address Codes

CA = Inq Current (the inquiry is about the current address)

FA = Inq Former (the inquiry is about the subject's previous address before the current address)

PA = Inq Property (the inquiry is about the property assets)

MR = Master Rec (the inquiry is in the consumer report)

*On-Line GEO-Code is an optional product offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

**<https://www.census.gov/govs/www/gidstate.html> for numeric Geo State values.

List of Equifax Permissible Purpose Codes – Attachment 18

Introduction

A 2-byte Permissible Purpose code **must** be sent in the End User (EU) segment for customers using an “IG”, “IL”, “IZ”, “ZB” or “ZT” customer number in their inquiry. Customers using a “ZB” or “ZT” customer number **must** include both the applicable Permissible Purpose code and the 20-byte “End User Name”.

Note: *Inquiries that contain an “EU” segment will be posted as a “File Inquiry” (FI) except “ZT” which post soft inquiries that are only returned on Direct to Consumer reports.*

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation	GLB Exception
01	Intends to use the information as a potential investor, servicer, or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.	To acquire/service/insure account	Invalid for PERSONA requests	
03	In accordance with written instructions of the consumer to whom it relates.	Written authorization	Invalid for PERSONA requests	
04	In connection with a collection transaction involving a credit account of the consumer.	Collection	Invalid for PERSONA requests	
05	In response to an agency administering a state plan under Section 454 of the Social Security Act (42 U.S.C. 654) for use to set an initial or modified child support award.	Child support	Invalid for PERSONA requests	
06	In accordance with written instructions of the consumer through a reseller.	Written authorization	Invalid for PERSONA requests	
07	In response to a request by the head of a state or local child support enforcement agency (or a state or local government official authorized by the head of such an agency) that has met all requirements of Section 604(a)(4)(A,B,C,D).	Child support	Invalid for PERSONA requests	
08	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer. For use only when the transaction cannot be described with a more specific code.	Credit transaction not covered by a more specific code	Invalid for PERSONA requests	
09	For employment purposes (Only PERSONA is available with this code)	Employment	For PERSONA requests	
10	In connection with a determination of eligibility for a license or other benefit granted by a governmental instrument required by law to consider financial responsibility or status.	Government license or benefit	Invalid for PERSONA requests	
11	In connection with the underwriting of insurance.	Insurance underwriting	Invalid for PERSONA or FINDERS requests	
12	In connection with the review of existing policy holders for insurance underwriting purposes.	Insurance underwriting	Invalid for PERSONA requests	
13	A legitimate business need to review an account to determine whether the consumer continues to meet the terms of the account.	Account review	Invalid for PERSONA or FINDERS requests	

List of Equifax Permissible Purpose Codes – Attachment 18

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation	GLB Exception
14	In response to the order of a court having jurisdiction or a subpoena issued by a federal grand jury.	Court order / subpoena	Invalid for PERSONA requests	
15	In connection with a tenant screen application involving the consumer.	Tenant screening	Invalid for PERSONA requests	
16	For use by a governmental agency pursuant to FCRA Section 608.	Governmental agency use	Limited ID	GLB Exception Code
17	To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.	Fraud prevention/detection	Limited DTEC or Limited ID	GLB Exception Code
18	For required institutional risk control or for resolving consumer disputes or inquiries.	Consumer dispute resolution	Limited DTEC or Limited ID	GLB Exception Code
19	Due to holding a legal or beneficial interest relating to the consumer.	Consumer benefit purposes	Limited DTEC or Limited ID	GLB Exception Code
20	To law enforcement agencies, or for an investigation on a matter related to public safety.	Law enforcement	Limited DTEC or Limited ID	GLB Exception Code
21	As necessary to effect, administer, or enforce a transaction; to underwrite insurance at the consumer's request, for reinsurance purposes or for the following purposes related to the consumer's insurance: account administration, reporting, investigating, fraud prevention, premium payment processing, claim processing, benefit administration or research projects.	Insurance underwriting at the consumer's request or authorization, or other insurance purposes	Limited DTEC or Limited ID	GLB Exception Code
22	To persons acting in a fiduciary or representative capacity on behalf of, and with the consent of, the consumer.	Fiduciary capacity with consumer's consent	Limited DTEC or Limited ID	GLB Exception Code
23	As necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, including location for collection of a delinquent account.	For purposes related to a transaction authorized by the consumer	Limited DTEC or Limited ID	GLB Exception Code
24	In conjunction with access to a commercial file on a sole proprietorship.	Commercial - individual	Invalid for PERSONA, Limited DTEC, or Limited ID requests	
25	In conjunction with access to a commercial file on a corporation, where specific consumer consent is given.	Commercial - individual	Invalid for PERSONA, Limited DTEC, or Limited ID requests	

List of Equifax Permissible Purpose Codes – Attachment 18

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation	GLB Exception
26	In connection with a credit transaction involving the extension of credit to, or review or collection of an account of, the consumer, where the medical information to be furnished is relevant to process or effect the transaction, and specific consumer consent was provided for the furnishing of the consumer report that describes the use of which the medical information will be furnished.	Written authorization	Invalid for PERSONA, Limited DTEC, or Limited ID requests	
27	For employment purposes, where the medical information to be furnished is relevant to process or effect the transaction, and specific consumer consent was provided for the furnishing of the consumer report that describes the use for which the medical information will be furnished.	Employment	For PERSONA requests	
28	In connection with the underwriting of insurance. Specific consumer consent was given for the release of medical information contained within the consumer report.	Insurance underwriting	Invalid for PERSONA, Limited DTEC, or Limited ID requests	
29	In connection with a transaction where the credit file, including any medical information in it, is only to be provided directly to the individual consumer to whom the information relates and specific consumer consent was received for the receipt and furnishing of the consumer report, including medical information, to the consumer.	Direct to consumer	For ZC inquiries only	
51	In accordance with written instructions of the consumer providing consent for use related to bankruptcy filing purposes.	Written authorization, consumer consent - bankruptcy filing purposes	Invalid for PERSONA requests	
52	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to an automobile or truck.	Credit transaction on an automobile, truck or motorcycle	Invalid for PERSONA requests	
53	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to automotive repair.	Credit transaction on automotive repair	Invalid for PERSONA requests	
54	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to automotive parts, tires, etc.	Credit transaction on automotive parts, tires, etc	Invalid for PERSONA requests	
55	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a boat or recreational vehicle.	Credit transaction on a boat or recreational vehicle	Invalid for PERSONA requests	
56	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to farm equipment.	Credit transaction on farm equipment	Invalid for PERSONA requests	
57	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a mortgage loan origination.	Credit transaction on a mortgage loan origination	Invalid for PERSONA requests	

List of Equifax Permissible Purpose Codes – Attachment 18

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation	GLB Exception
58	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a mortgage loan refinancing.	Credit transaction on a mortgage loan refinancing	Invalid for PERSONA requests	
59	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a home equity loan line of credit.	Credit transaction on a home equity loan line of credit	Invalid for PERSONA requests	
60	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a personal loan.	Credit transaction on a personal loan	Invalid for PERSONA requests	
61	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a credit card.	Credit transaction on a credit card	Invalid for PERSONA requests	
62	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to home furnishings.	Credit transaction on home furnishings	Invalid for PERSONA requests	
63	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to general contracting / home improvement.	Credit transaction on general contracting / home improvement	Invalid for PERSONA requests	
64	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to air conditioning / heating / plumbing or electrical.	Credit transaction on air conditioning / heating / plumbing or electrical	Invalid for PERSONA requests	
65	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to lumber / building materials / hardware.	Credit transaction on lumber / building materials / hardware	Invalid for PERSONA requests	
66	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to hospitalization / medical care / dental care.	Credit transaction on hospitalization / medical care / dental care	Invalid for PERSONA requests	
67	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to personal services.	Credit transaction on personal services	Invalid for PERSONA requests	
68	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to home heating oil / fuel.	Credit transaction on home heating oil / fuel	Invalid for PERSONA requests	
69	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to telephone / electrical / gas / water utilities or household garbage removal.	Credit transaction on telephone / electrical / gas / water utilities household garbage removal	Invalid for PERSONA requests	

List of Equifax Permissible Purpose Codes – Attachment 18

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation	GLB Exception
70	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to wholesale goods.	Credit transaction on wholesale goods	Invalid for PERSONA requests	
71	For the purpose of providing a consumer with a copy of his/her consumer report or credit score upon the consumer's request.	Consumer copy of consumer report or credit score	Invalid for PERSONA requests	
72	For the purpose of administering a credit file or credit score monitoring service to which the consumer has subscribed.	Credit file or credit score monitoring service	Invalid for PERSONA requests	
73	For use by a housing counseling agency where the consumer has provided his / her specific consent.	Housing counseling agency	Invalid for PERSONA requests	

Codes 01, 03, 04, 09, 11, 12, 13, 19, 21 & 28 are for insurance industry (“IG”, “IL” & “IZ”) use.

Code 15 is for Tenant Screening (“ZT”) use.

Notes

A Permissible Purpose code **must** be sent in the End User (EU) segment for customers using an “IG”, “IL”, “IZ”, “ZB” or “ZT” customer number in their inquiry.

Customers using a “ZB” or “ZT” customer number **must** include **both** the applicable Permissible Purpose code and the “End User Name”.

These inquiries are posted and returned as “FI” (File Inquiries) except for “ZT” which post soft inquiries that are only returned on Direct to Consumer reports. (See “FI” segment layout in chapter 6)

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry Format \(EU\) End User Segment](#). This chapter: [#15: Legislative Information](#).

List of Equifax Product Codes – Attachment 19

PRODUCT CODE	DESCRIPTION
MM	MarketMax with a Consumer Report
NZ	MarketMax without a Consumer Report

List of Equifax MarketMax 4.0 Reason Codes – Attachment 20

Reason Code	Warning Code Description
801	Important Application Data Missing
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
821	Unable to verify applicant name 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 applicant address
826	Unable to verify SSN / TIN
827	Unable to verify applicant phone number
828	Unable to verify applicant 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
832	The input name matches the OFAC file
835	Insufficient verification to return a score under CA law
836	Identity elements not fully verified on all available sources
837	Unable to verify applicant name
838	The input SSN is associated with multiple last names
839	The input SSN is recently issued
842	The input SSN matches the bankruptcy file
843	The input name and address match the bankruptcy file
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

List of Equifax MarketMax 4.0 Reason Codes – Attachment 20

Reason Code	Warning Code Description
883	The input date-of-birth may have been miskeyed
889	The input SSN was issued within the last three years
890	The input SSN was issued after age five (post-1990)
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	Unused – For Future Use
896	Corrections Database Information Utilized (CRA corrections database)
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
8IA	The input IP address is unknown
89H	Evidence of sub-price credit services solicited
89I	No evidence of post-secondary education
89J	Age of oldest public record on file
8EV	Eviction 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
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

Equifax MarketMax 4.0 is an optional product offered by Equifax. Please contact your Equifax Sales associate for additional information and activation.

List of FraudIQ™ Identity Scan Alert Codes – Attachment 21

Introduction

FraudIQ™ Identity Scan Alert is a one-byte alphanumeric code that corresponds to the following comment narratives.

CODE	DESCRIPTION
A	INQUIRY SSN HAS NEVER BEEN ISSUED OR WAS ISSUED AFTER JUNE 2011
B	INQUIRY SSN REPORTED AS MISUSED
C	INQUIRY ADDRESS ASSOCIATED WITH MORE THAN ONE NAME OR SSN
D	INQUIRY ADDRESS UNVERIFIABLE
G	INQUIRY ADDRESS IS LISTED AS A U.S. POST OFFICE STREET ADDRESS
H	INQUIRY ADDRESS IS LISTED AS A CAMPGROUND
I	INQUIRY SSN ASSOCIATED WITH PERSON REPORTED AS DECEASED
J	INQUIRY ADDRESS IS LISTED AS A HOTEL/MOTEL
L	FRAUD VICTIM ALERT PRESENT IN DATABASE
M	INQUIRY SSN ISSUED RECENTLY
N	ACTIVE DUTY ALERT PRESENT IN DATABASE
O	INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH
P	INQUIRY ADDRESS IS LISTED AS A CORRECTIONAL INSTITUTION ADDRESS
Q	INQUIRY SSN REPORTED AS DECEASED AND LAST NAME DOES NOT MATCH
R	INQUIRY ADDRESS IS NOT ASSOCIATED WITH THIS CONSUMER NAME
S	IDENTITY SCAN DID NOT DETECT ANY ALERTS
W	INQUIRY ADDRESS IS LISTED AS A NON-RESIDENTIAL ADDRESS
X	INQUIRY ADDRESS ASSOCIATED WITH REPORTED FRAUD
Y	INQUIRY TELEPHONE NUMBER LISTED AS A COMMERCIAL PHONE
Z	INQUIRY ADDRESS IS LISTED AS A MAIL RECEIVING SERVICE
0	INCOMPLETE SCAN - LIMITED DATA SOURCES AVAILABLE
1	INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT
2	INQUIRY ADDRESS HAS BEEN REPORTED AS MISUSED
4	INQUIRY SSN MAY BE A TAX ID NUMBER
5	INQUIRY TELEPHONE NUMBER MAY BELONG TO A MOBILE PHONE
7	UNABLE TO PERFORM SSN VALIDATION DUE TO INSUFFICIENT SSN INPUT
8	UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT
9	INQUIRY SSN IS INVALID

Related Pages

Chapter 3, Input Format Specifications: [Comments on FraudIQ™ Identity Scan Alert.](#)

List of Equifax MarketMax Reject Codes – Attachment 23

Introduction The following list of one-byte Reject Codes can be returned in the Model segment (MM/35) for MarketMax. (See segment layouts in Chapter 6.)

CODE	NARRATIVE
B	RISKWISE AUTHORIZATION REQUIRED – CONTACT YOUR SALES REP
R	DATA SOURCE CURRENTLY UNAVAILABLE
S	DATA SOURCE CURRENTLY UNAVAILABLE
T	REQUESTED PRODUCT UNAVAILABLE, CONTACT SALES REP
U	UNABLE TO ACCESS DATA SOURCE
V	UNABLE TO ACCESS DATA SOURCE
W	DATA SOURCE IS TEMPORARILY OUT OF SERVICE
X	DATA SOURCE IS TEMPORARILY OUT OF SERVICE
Y	REQUIRED DATA NOT PRESENT
Z	REQUIRED DATA NOT PRESENT 04

Important Note *Fraud Advisor, ID Advisor and ID Advisor Plus were retired June 30, 2020.*

MarketMax is an optional product offered by Equifax. Please contact your Equifax Sales associate for additional information and activation.

List of Address Abbreviations – Attachment 24

Country Codes

AFGHANISTAN.....	AFG	COMOROS.....	COM	HUNGARY.....	HUN
ALAND ISLANDS.....	ALA	CONGO.....	COG	ICELAND.....	ISL
ALBANIA.....	ALB	CONGO, THE DEMOCRATIC		INDIA.....	IND
ALGERIA.....	DZA	REPUBLIC OF THE.....	COD	INDONESIA.....	IDN
AMERICAN SAMOA.....	ASM	COOK ISLANDS.....	COK	IRAN, ISLAMIC	
ANDORRA.....	AND	COSTA RICA.....	CRI	REPUBLIC OF.....	IRN
ANGOLA.....	AGO	CÔTE D'IVOIRE.....	CIV	IRAQ.....	IRQ
ANGUILLA.....	AIA	CROATIA.....	HRV	IRELAND.....	IRL
ANTARCTICA.....	ATA	CUBA.....	CUB	ISLE OF MAN.....	IMN
ANTIGUA AND BARBUDA.....	ATG	CURAÇAO.....	CUW	ISRAEL.....	ISR
ARGENTINA.....	ARG	CYPRUS.....	CYP	ITALY.....	ITA
ARMENIA.....	ARM	CZECH REPUBLIC.....	CZE	JAMAICA.....	JAM
ARUBA.....	ABW	DENMARK.....	DNK	JAPAN.....	JPN
ASHMORE AND CARTIER		DHEKELIA.....	XAD	JARVIS ISLAND.....	XAF
ISLANDS.....	XAA	DJIBOUTI.....	DJI	JERSEY.....	JEY
		DOMINICA.....	DMA	JOHNSTON ATOLL.....	XAG
AUSTRALIA.....	AUS	DOMINICAN REPUBLIC.....	DOM	JORDAN.....	JOR
AUSTRIA.....	AUT	ECUADOR.....	ECU	KAZAKHSTAN.....	KAZ
AZERBAIJAN.....	AZE	EGYPT.....	EGY	KENYA.....	KEN
BAHAMAS.....	BHS	EL SALVADOR.....	SLV	KINGMAN REEF.....	XAH
BAHRAIN.....	BHR	EQUATORIAL GUINEA.....	GNQ	KIRIBATI.....	KIR
BANGLADESH.....	BGD	ERITREA.....	ERI	KOREA, DEMOCRATIC	
BARBADOS.....	BRB	ESTONIA.....	EST	PEOPLE'S REPUBLIC OF.....	PRK
BELARUS.....	BLR	ETHIOPIA.....	ETH	KOREA, REPUBLIC OF.....	KOR
BELGIUM.....	BEL	FALKLAND ISLANDS		KOSOVO.....	XAI
BELIZE.....	BLZ	(MALVINAS).....	FLK	KUWAIT.....	KWT
BENIN.....	BEN	FAROE ISLANDS.....	FRO	KYRGYZSTAN.....	KGZ
BERMUDA.....	BMU	FIJI.....	FJI	LAO PEOPLE'S	
BHUTAN.....	BTN	FINLAND.....	FIN	DEMOCRATIC	
BOLIVIA.....	BOL	FRANCE.....	FRA	REPUBLIC.....	LAO
BONAIRE.....	BES	FRENCH GUIANA.....	GUF	LATVIA.....	LVA
BOSNIA AND		FRENCH POLYNESIA.....	PYF	LEBANON.....	LBN
HERZEGOVINA.....	BIH	FRENCH SOUTHERN		LESOTHO.....	LSO
BOTSWANA.....	BWA	TERRITORIES.....	ATF	LIBERIA.....	LBR
BOUVET ISLAND.....	BVT	GABON.....	GAB	LIBYAN ARAB	
BRAZIL.....	BRA	GAMBIA.....	GMB	JAMAHIRIYA.....	LBY
BRITISH INDIAN		GEORGIA.....	GEO	LIECHTENSTEIN.....	LIE
OCEAN TERRITORY.....	IOT	GERMANY.....	DEU	LITHUANIA.....	LTU
BRUNEI DARUSSALAM.....	BRN	GHANA.....	GHA	LUXEMBOURG.....	LUX
BULGARIA.....	BGR	GIBRALTAR.....	GIB	MACAO.....	MAC
BURKINA FASO.....	BFA	GREECE.....	GRC	MACEDONIA, THE	
BURUNDI.....	BDI	GREENLAND.....	GRL	FORMER	
CAMBODIA.....	KHM	GRENADA.....	GRD	YUGOSLAV	
CAMEROON.....	CMR	GUADELOUPE.....	GLP	REPUBLIC OF.....	MKD
CANADA.....	CAN	GUAM.....	GUM	MADAGASCAR.....	MDG
CAPE VERDE.....	CPV	GUATEMALA.....	GTM	MALAWI.....	MWI
CAYMAN ISLANDS.....	CYM	GUERNSEY.....	GGY	MALAYSIA.....	MYS
CENTRAL AFRICAN		GUINEA.....	GIN	MALDIVES.....	MDV
REPUBLIC.....	CAF	GUINEA-BISSAU.....	GNB	MALI.....	MLI
CHAD.....	TCD	GUYANA.....	GUY	MALTA.....	MLT
CHILE.....	CHL	HAITI.....	HTI	MARSHALL ISLANDS.....	MHL
CHINA.....	CHN	HEARD ISLAND AND		MARTINIQUE.....	MTQ
CHRISTMAS ISLAND.....	CXR	MCDONALD ISLANDS.....	HMD	MAURITANIA.....	MRT
CLIPPERTON ISLAND.....	XAB	HOLY SEE (VATICAN CITY		MAURITIUS.....	MUS
CORAL SEA ISLANDS		STATE.....	VAT	MAYOTTE.....	MYT
COCOS (KEELING)		HONDURAS.....	HND	MEXICO.....	MEX
ISLANDS.....	CCK	HONG KONG.....	HKG	MICRONESIA, FEDERATED	
COLOMBIA.....	COL	HOWLAND ISLANDS.....	XAE	STATES OF.....	FSM

List of Address Abbreviations – Attachment 24

Country Codes

MIDWAY ISLANDS.....	XAI	SAMOA.....	WSM	VIRGIN ISLANDS, U.S.....	VIR
MOLDOVA, MONTserrat	MSR	SAN MARINO.....	SMR	WAKE ISLAND.....	XAP
MOLDOVA, REPUBLIC OF.....	MDA	SAO TOME AND		WALLIS AND FUTUNA.....	WLF
MONACO.....	MCO	PRINCIPE	STP	WESTERN SAHARA	ESH
MONGOLIA.....	MNG	SAUDI ARABIA	SAU	WESTERN SAMOA.....	WSM
MONTserrat	MSR	SENEGAL	SEN	YEMEN	YEM
MOROCCO	MAR	SEYCHELLES.....	SYC	YUGOSLAVIA.....	YUG
MOZAMBIQUE	MOZ	SIERRA LEONE.....	SLE	ZAMBIA.....	ZMB
MYANMAR	MMR	SINGAPORE	SGP	ZIMBABWE.....	ZWE
NAMIBIA.....	NAM	SLOVAKIA.....	SVK		
NAURU.....	NRU	SLOVENIA	SVN		
NAVASSA ISLAND.....	XAK	SOLOMON ISLANDS.....	SLB		
NEPAL.....	NPL	SOMALIA.....	SOM		
NETHERLANDS	NLD	SOUTH AFRICA.....	ZAF		
NETHERLANDS ANTILLES.....	ANT	SOUTH GEORGIA AND THE			
NEW CALEDONIA	NCL	SOUTH SANDWICH ISLANDS.....	SGS		
NICARAGUA	NIC	SOUTH SUDAN.....	SSD		
NIGER	NER	SPAIN.....	ESP		
NIGERIA.....	NGA	SPARTLY ISLANDS.....	XAO		
NIUE	NIU	SRI LANKA.....	LKA		
NORFOLK ISLAND	NFK	SUDAN.....	SDN		
NORTHERN MARIANA		SURINAME	SUR		
ISLANDS	MNP	SVALBARD AND			
NORWAY	NOR	JAN MAYEN.....	SJM		
OMAN.....	OMN	SWAZILAND	SWZ		
PAKISTAN.....	PAK	SWEDEN.....	SWE		
PALAU.....	PLW	SWITZERLAND.....	CHE		
PALESTINIAN TERRITORY,		SYRIAN ARAB REPUBLIC	SYR		
OCCUPIED.....	PSE	TAIWAN, PROVINCE			
PALMYRA ATOLL.....	XAN	OF CHINA	TWN		
PANAMA	PAN	TAJIKISTAN.....	TJK		
PAPUA NEW GUINEA	PNG	TANZANIA, UNITED			
PARACEL ISLANDS.....	XAL	REPUBLIC OF	TZA		
PARAGUAY.....	PRY	THAILAND.....	THA		
PERU.....	PER	TIMOR-LESTE	TLS		
PHILIPPINES	PHL	TOGO.....	TGO		
PITCAIRN.....	PCN	TOKELAU.....	TKL		
POLAND.....	POL	TONGA.....	TON		
PORTUGAL.....	PRT	TRINIDAD AND			
PUERTO RICO.....	PRI	TOBAGO.....	TTO		
QATAR	QAT	TUNISIA	TUN		
REPUBLIC OF		TURKEY.....	TUR		
MONTENEGRO.....	MNE	TURKMENISTAN.....	TKM		
REPUBLIC OF SERBIA.....	SRB	TURKS AND CAICOS			
RÉUNION	REU	ISLANDS.....	TCA		
ROMANIA.....	ROU	TUVALU	TUV		
RUSSIAN		UGANDA.....	UGA		
FEDERATION	RUS	UKRAINE.....	UKR		
RWANDA.....	RWA	UNITED ARAB EMIRATES.....	ARE		
SAINT BARTHÉLEMY.....	BLM	UNITED KINGDOM.....	GBR		
SAINT HELENA.....	SHN	UNITED STATES.....	USA		
SAINT KITTS AND NEVIS.....	KNA	UNITED STATES MINOR			
SAINT LUCIA	LCA	OUTLYING ISLANDS.....	UMI		
SAINT MAARTEN.....	SXM	URUGUAY	URY		
SAINT PIERRE AND		UZBEKISTAN.....	UZB		
MIQUELON	SPM	VANUATU	VUT		
SAINT VINCENT AND THE		VENEZUELA.....	VEN		
GRENADINES.....	VCT	VIET NAM	VNM		
SAINT VINCENT EMIRATES.....	ARE	VIRGIN ISLANDS, BRITISH	VGB		

List of Address Abbreviations – Attachment 24

State Abbreviations — United States and Outlying Areas

ALABAMA.....AL	KENTUCKY.....KY	OKLAHOMA.....OK
ALASKA.....AK	LOUISIANA.....LA	OREGON.....OR
AMERICAN SAMOA.....AS	MARSHALL ISLANDS.....MH	PALAN ISLAND.....PW
ARIZONA.....AZ	MASSACHUSETTS.....MA	PENNSYLVANIA.....PA
ARKANSAS.....AR	MARYLAND.....MD	PUERTO RICO.....PR
CALIFORNIA.....CA	MAINE.....ME	RHODE ISLAND.....RI
COLORADO.....CO	MICHIGAN.....MI	SOUTH CAROLINA.....SC
CONNECTICUT.....CT	MINNESOTA.....MN	SOUTH DAKOTA.....SD
DELAWARE.....DE	MISSOURI.....MO	TENNESSEE.....TN
DIST. OF COL.....DC	MISSISSIPPI.....MS	TEXAS.....TX
FEDERAL STATE OF MICRONESIA	MONTANA.....MT	UTAH.....UT
ISLAND.....FM	NORTH CAROLINA.....NC	VERMONT.....VT
FLORIDA.....FL	NORTH DAKOTA.....ND	VIRGINIA.....VA
GEORGIA.....GA	NORTH MARIANA ISLANDS.....MP	VIRGIN ISLANDS (U.S.).....VI
GUAM.....GU	NEBRASKA.....NE	WASHINGTON.....WA
HAWAII.....HI	NEW HAMPSHIRE.....NH	WEST VIRGINIA.....WV
IOWA.....IA	NEW JERSEY.....NJ	WISCONSIN.....WI
IDAHO.....ID	NEW MEXICO.....NM	WYOMING.....WY
ILLINOIS.....IL	NEVADA.....NV	APO/DPO/FPO MILITARY
INDIANA.....IN	NEW YORK.....NY	LOCATION.....AA, AE, AP
KANSAS.....KS	OHIO.....OH	

List of Address Abbreviations – Attachment 24

Preferred Street Type Abbreviations

Note: Abbreviate on input as needed.

ALLEY.....ALY	FLAT.....FLT	MILLS.....MLS	REST.....RST
ANNEX.....AX	FLATS.....FLTS	MISSION.....MSN	RIDGE.....RDG
ARCADE.....ARC	FORD.....FRD	MONTEE.....MT	RIDGES.....RDGS
AVENUE.....AV	FORDS.....FRDS	MOTORWAY.....MTWY	RIVER.....RIV
BAYOU.....BYU	FOREST.....FRST	MOUNT.....MT	ROAD.....RD
BEACH.....BCH	FORGE.....FRG	MOUNTAIN.....MTN	ROADS.....RDS
BEND.....BND	FORGES.....FRGS	PARKS.....PKS	ROUTE.....RTE
BLUFF.....BLF	FORK.....FRK	PARKWAY.....PY	ROW.....ROW
BLUFFS.....BLFS	FORKS.....FRKS	PARKWAYS.....PKWY	RUE.....RU
BOTTOM.....BTM	FORT.....FT	PASS.....PASS	RUELLE.....RL
BOULEVARD.....BV	FREEWAY.....FWY	PASSAGE.....PSGE	RUN.....RUN
BRANCH.....BR	GARDEN.....GDN	PATH.....PATH	SHOAL.....SHL
BRIDGE.....BRG	GARDENS.....GDNS	PIKE.....PIKE	SHOALS.....SHLS
BROOK.....BRK	GATEWAY.....GTWY	PINE.....PNE	SHORE.....SHR
BROOKS.....BRKS	GLEN.....GLN	PINES.....PNES	SHORES.....SHRS
BURG.....BG	GLENS.....GLNS	PLACE.....PL	SKYWAY.....SKWY
BYPASS.....BYP	GREEN.....GRN	PLAIN.....PLN	SPRING.....SPG
CAMP.....CP	GREENS.....GRNS	PLAINS.....PLNS	SPRINGS.....SPGS
CANYON.....CYN	GROVE.....GRV	PLAZA.....PZ	SPUR.....SPUR
CAPE.....CPE	GROVES.....GRVS	POINT.....PT	SPURS.....SPUR
CAUSEWAY.....CW	HARBOR.....HBR	POINTS.....PTS	SQUARE.....SQ
CENTER.....CN	HARBORS.....HBRs	PORT.....PRT	SQUARES.....SQS
CENTERS.....CTRS	HAVEN.....HVN	PORTS.....PRTS	STATION.....TA
CIRCLE.....CR	HEIGHTS.....HT	PRAIRIE.....PR	STRAVENUE.....STRA
CIRCLES.....CIRS	HIGHWAY.....HY	RADIAL.....RADL	STREAM.....STRM
COMMON.....CMN	HILL.....HL	RAMP.....RAMP	STREET.....ST
COMMONS.....CMNS	HILLS.....HLS	RANCH.....RNCH	STREETS.....STS
CONCOURSE.....CO	HOLLOW.....HOLW	RANGE.....RG	SUMMIT.....SMT
CORNER.....COR	INLET.....INLT	RAPID.....RPD	TERRACE.....TC
CORNERS.....CORS	ISLAND.....IS	RAPIDS.....RPDS	THROUGHWAY.....TRWY
COURSE.....CRSE	ISLANDS.....ISS	REST.....RST	TRACE.....TRCE
COURT.....CT	ISLE.....ISLE	RIDGE.....RDG	TRAFFICWAY.....TRFY
COURTS.....CTS	JUNCTION.....JCT	RIDGES.....RDGS	TRAIL.....TR
COVE.....CV	JUNCTIONS.....JCTS	RIVER.....RIV	TRAILER.....TRLR
COVES.....CVS	KEY.....KY	ROAD.....RD	TUNNEL.....TUNL
CREEK.....CRK	KEYS.....KYS	PARKWAYS.....PKWY	TURNPIKE.....TP
CRESCENT.....CS	KNOLL.....KNL	PASS.....PASS	UNDERPASS.....UPAS
CREST.....CRST	KNOLLS.....KNLS	PASSAGE.....PSGE	UNION.....UN
CROSSING.....XG	LAKE.....LK	PATH.....PATH	UNIONS.....UNS
CROSSROAD.....XRD	LAKES.....LKS	PIKE.....PIKE	VALLEY.....VLY
CROSSROADS.....XRDS	LAND.....LAND	PINE.....PNE	VALLEYS.....VLYS
CURVE.....CURV	LANDING.....LNDG	PINES.....PNES	VIADUCT.....VIA
DALE.....DL	LANE.....LN	PLACE.....PL	VIEW.....VW
DAM.....DM	LIGHT.....LGT	PLAIN.....PLN	VIEWS.....VWS
DIVIDE.....DV	LIGHTS.....LGTS	PLAINS.....PLNS	VILLAGE.....VLG
DRIVE.....DR	LOAF.....LF	PLAZA.....PZ	VILLAGES.....VLGS
DRIVES.....DRS	LOCK.....LCK	POINT.....PT	VILLE.....VL
ESTATE.....EST	LOCKS.....LCKS	POINTS.....PTS	VISTA.....VIS
ESTATES.....ESTS	LODGE.....LDG	PORT.....PRT	WALK.....WALK
EXPRESSWAY.....EXPY	LOOP.....LP	PORTS.....PRTS	WALKS.....WALK
EXTENSION.....EXT	MALL.....MALL	PRAIRIE.....PR	WALL.....WALL
EXTENSIONS.....EXTS	MANOR.....MNR	RADIAL.....RADL	WAY.....WY
FALL.....FALL	MANORS.....MNRs	RAMP.....RAMP	WAYS.....WAYS
FALLS.....FLS	MEADOW.....MDW	RANCH.....RNCH	WELL.....WL
FERRY.....FRY	MEADOWS.....MDWS	RANGE.....RG	WELLS.....WLS
FIELD.....FLD	MEWS.....MEWS	RAPID.....RPD	
FIELDS.....FLDS	MILL.....ML	RAPIDS.....RPDS	

Chapter Five

Error Code Specifications

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Chapter Five

Error Code Specifications

Overview

Specific Objectives

- To explain the possible types of error conditions that might be encountered.
 - To provide layout specifications and comments for Equifax's TotalView Full-File Fixed Coded Error Message Response (CERR).
 - To illustrate where the Coded Error Message would appear in a typical System-to-System dialogue.
 - To provide layout specifications for the Alternate Data Source Message Response (DERR) and Model data response error (MERR).
 - To provide a list of the various error codes and descriptions.
-

Learning Advice

Chapter 5 is meant primarily to be a reference chapter. However, if this is your first time reading the manual, we suggest that you at least glance through it so that you will be familiar with the layout of error messages and their related codes prior to an error condition occurring.

Note also, that replacement documents will be furnished to you as error codes are added or deleted from the system. In addition, should you receive any code that is not a part of the attached lists, you are asked to do the following:

STEP	PROCEDURE
1	Defer the inquiry causing the error to a "manual review" status to find out why the error occurred.
2	Contact the Equifax Service Desk at 888-407-0359 and advise them of the error code received along with your findings as to what may have caused the error.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

Types of Error Conditions

Introduction

Equifax's System-to-System is extensively coded to detect a variety of "error conditions." Normally, these conditions fall into one of three categories.

- Format Errors
- Validity Errors
- Processing Errors

System-to-System checks for these error types during:

- System Handshake
- Sign-on
- The DIAL segment
- The IDNT, AD, JA, ES, EU, PC, PI and MD segments
- The Equifax file searching process
- Whenever an error is encountered when requesting Alternate Data Source(s).

Description

- Format Errors (Fixed Inquiry Users Only) usually occur because of improper field data, field sequencing, and/or record construction during customer input.
 - Validity Errors relate exclusively to improper or incomplete 'IDNT' record information, including the AD and EU portions of the record.
 - Processing Errors occur because Equifax's system is unable to process or has difficulty in processing an inquiry due to a discrepancy contained in the data received or to a problem in the database itself.
-

System Interruption Handling

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.

Situation

An outage of up to 180 seconds is considered a system “hang.”

Procedure

- DTR will be maintained.

- Requests will be received, but will not receive a response.

When the “hang” has been cleared:

- We will send any outstanding responses.
 - If a response was in progress when the hang occurred, we will continue to transmit the file data.
-

Situation

An outage of 180 seconds/above is considered a system “down.”

Procedure

- 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):

*****SYSTEM TEMPORARILY UNAVAILABLE*****

and drop DTR.

For asynchronous leased line interface users the following message will be transmitted:

SYSTEM TEMPORARILY UNAVAILABLE

and drop DTR.

- Input and output buffers will be flushed. Requests should be resubmitted when the system becomes available.

When the “down” has been cleared:

- DTR will be returned to the link.
 - The X-ON control character will be transmitted, and Equifax will then be prepared to receive the DIAL segment, and subsequent inquiries.
-

System Interruption Handling

Situation	If the Equifax system “abends” or abnormally terminates a request:
Procedure	<ul style="list-style-type: none">▪ The appropriate abend message will be transmitted. The first three characters will be DFH, then the actual abend code will be returned.▪ The request should be terminated, and not retransmitted to Equifax. Call Equifax Service Desk to report the problem.
Situation	If Equifax receives a request (IDNT) as the first message after an outage, the following message will be transmitted: ???MUST BE MX, NEW OR IQ???
Procedure	indicating that the DIAL segment must be received before normal operations can resume.
Situation	If Equifax receives a fixed inquiry request (IDNT) that cannot be deciphered and no other errors apply, the following message will be transmitted: INVALID IDNT REQUEST
Situation	If Equifax receives an inquiry request which results in a file processing error, the following message will be transmitted: ***DATA LOST PLEASE RESUBMIT*** inviting a retransmission of the inquiry. If the inquiry causes the error again, the following message will be transmitted: ***INVALID FILE/INQUIRY PLEASE CONTACT EQUIFAX***
Situation	If Equifax receives a request for a file, using Input Format Code ‘52’ and the requested file is too large (>32K), the following message will be transmitted: ***INVALID FILE/INQUIRY PLEASE CONTACT EQUIFAX *** >32K
Procedure	The request should be terminated, and not retransmitted to Equifax. Call the Equifax Service Desk to report the problem.

Comments on Equifax's Coded Error Message

Introduction

The Coded Error Message or Report ('CERR') is a response record, which System-to-System produces whenever it encounters inquiry error conditions. Some of its programming specifics follow.

Specific Information

- When an error occurs: a "CERR" segment is returned for TotalView Full-File Fixed output. (See "Coded Error Message Layout" further in this chapter.)
 - All fields have a fixed length and a character coding of "CH".
 - The report is divided into 3 sections to accommodate the three basic types of errors:
 - Format
 - Validity
 - Processing
 - Each error section contains a one-byte counter, indicating the number of times this type of error has occurred followed by the 3-byte error code(s).
 - Each error section also contains positions for up to 9 different error codes.
 - The error code positions are filled from top to bottom and any error code for the section in question can appear in any of the nine positions.
 - The Customer Reference Number field is 12-Bytes. Since a customer can input a 20-Byte Customer Reference Number in their inquiry, the remaining 8-Bytes are returned in Disp. 121 (9-Bytes Filler) followed by 1-Byte of Filler. When an error occurs in the DIAL segment, the customer reference number is not returned.
 - The Coded Error Message Layout pertains to all Equifax System-to-System TotalView output products.
-

Related Pages

Chapter 3, Input Format Specifications: [Fixed Inquiry Format Layout](#);
This chapter: [Coded Error Message Layout](#).

Coded Error Message Layout

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION/COMMENTS
0	4	A	-	CERR	Identification of Report
4	12	A/N	L	See Note	Customers Reference Number*
16	10	N	-	999XX99999	Equifax Customer Number
26	2	A/N	R	-	Security Code
28	2	-	-	-	Filler
30	1	A	-	I, J or P	ECOA Inquiry Type: I = Individual; J=Joint or P=Primary
31	1	-	-	-	Filler
32	1	A	-	-	Number of Months to count Inquiries
33	1	A	-	-	Number of Months to count MOPs
-	-	-	-	- Format Errors (Fixed Inquiry Users Only)
34	1	N	R	-	Number of format Errors
35	3	A/N	-	-	Format Error Code #1
38	3	A/N	-	-	Format Error Code #2
41	3	A/N	-	-	Format Error Code #3
44	3	A/N	-	-	Format Error Code #4
47	3	A/N	-	-	Format Error Code #5
50	3	A/N	-	-	Format Error Code #6
53	3	A/N	-	-	Format Error Code #7
56	3	A/N	-	-	Format Error Code #8
59	3	A/N	-	-	Format Error Code #9
-	-	-	-	- Validity Errors
62	1	N	R	-	Number of Validity Errors
63	3	A/N	-	-	Validity Error Code #1
66	3	A/N	-	-	Validity Error Code #2
69	3	A/N	-	-	Validity Error Code #3
72	3	A/N	-	-	Validity Error Code #4
75	3	A/N	-	-	Validity Error Code #5
78	3	A/N	-	-	Validity Error Code #6
81	3	A/N	-	-	Validity Error Code #7
84	3	A/N	-	-	Validity Error Code #8
87	3	A/N	-	-	Validity Error Code #9

Coded Error Message Layout

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION/COMMENTS
-	-	-	-	-Processing Errors
90	1	N	R	-	Number of Processing Errors
91	3	A/N	-	-	Processing Error Code #1
94	3	A/N	-	-	Processing Error Code #2
97	3	A/N	-	-	Processing Error Code #3
100	3	A/N	-	-	Processing Error Code #4
103	3	A/N	-	-	Processing Error Code #5
106	3	A/N	-	-	Processing Error Code #6
109	3	A/N	-	-	Processing Error Code #7
112	3	A/N	-	-	Processing Error Code #8
115	3	A/N	-	-	Processing Error Code #9
118	1	-	-	-	Filler
119	2	A/N	-	-	Output Format Code
121	9	A/N	L	-	Remaining 8-bytes of Cust. Ref. Nbr. or Filler*
130 Bytes = Segment Length					

*Notes

The Customer Reference Number field is only 12-Bytes. Since a customer can input a 20-Byte Customer Reference Number in the inquiry, the remaining 8-Bytes is returned in Disp. 121 (Filler), followed by 1-Byte of Filler. When an error occurs in the DIAL segment, the customer reference number is not returned.

Related Pages

This Chapter: [Comments on Equifax's Coded Error Message.](#)

Sign-on Error Conditions

Introduction

Since most customers initiate the sign-on through computer instructions, the instances of sign-on errors should be minimal to nonexistent. This should be true regardless of whether or not they use the Switched or the Dedicated Asynchronous Line procedure. If, however, there is a problem, you will know immediately, because the “SIGN-ON” and/or “PROCEED” messages will not appear. Should this happen, do the following:

STEP	PROCEDURE	
1	Check to be sure that you are hooked up to the correct dataline and that the coupling is secure.	
2	Check to see that your systems dialing the correct Direct Access Telephone Number.	
3	Check to see that you are transmitting the correct control characters in the correct sequence as well as all of the required sign-on information.	
4	If you....	Then...
	find a problem in any of the steps above...	correct the situation and resubmit the sign-on..
	do not find a problem with the connection or with the data being transmitted...	Report the problem to Equifax for further assistance.

DIAL Segment Error Conditions

Introduction

The following table contains **Format** error codes, which are used exclusively to denote **DIAL Segment** error conditions.

Facts

Validity and Processing Error Codes **do not** apply to the DIAL Segment. When an error occurs in the DIAL segment, the customer reference number is not returned.

CODE	NARRATIVE
001	CUSTOMER NUMBER/SECURITY CODE INVALID (DIAL)
002	TELEPROCESSING TYPE CODE INVALID
003	CUSTOMER CODE INVALID
004	INPUT FORMAT CODE INVALID
005	OUTPUT FORMAT CODE INVALID
006	NUMBER OF MONTHS TO COUNT INQUIRIES INVALID (DIAL)
007	NUMBER OF MONTHS TO COUNT MAXIMUM DELINQUENCIES INV. (DIAL)
008	INPUT FORMAT INVALID
009	ADDITIONAL INPUT INVALID UNTIL DIAL COMPLETE
010	CUSTOMER NUMBER INVALID/DTEC ONLY (DIAL)
015	ACCOUNT SUSPENDED DUE TO NON-PAYMENT. CALL 800-685-6000 FOR RESOLUTION
00A	MULTIPLE CODE INVALID
00B	INPUT FORMAT INVALID
00C	FILE SELECTION CODE INVALID
00D	DIAL LINE DOES NOT END WITH A PERIOD
00E	INVALID PLAIN/TRADITIONAL LANGUAGE REQUEST CODE - FIXED INPUT
00F	INDUSTRY CODE INVALID FOR ACCESS CODE (DIAL-ACIS)

Related Pages

Chapter 2, Sign-on Procedures: [DIAL Segment Procedure](#).

IDNT Segment Error Conditions

Introduction

The **IDNT Segment** of the Fixed Inquiry Format is edited both for **Format** as well as for **Validity** errors. The codes are as follows:

CODE TYPE	CODE	DESCRIPTION
F O R M A T	021	SEGMENT COUNT NOT EQUAL TO SEGMENTS IN
	026	CUSTOMER NUMBER/SECURITY CODE INVALID (IDNT)
	027	SEGMENT COUNT NON-NUMERIC
	028	EOA INQUIRY TYPE INVALID
	029	TYPE OF PROCESSING CODE INVALID
	032	INDUSTRY CODE INVALID FOR ACCESS CODE (IDNT-ACIS)
	033	CUSTOMER NUMBER INVALID/DTEC ONLY (IDNT)
	034	INVALID OPTIONAL FEATURE CODE
	02A	NUMBER OF MONTHS TO COUNT INQUIRIES INVALID (IDNT)
	02B	NUMBER OF MONTHS TO COUNT MAXIMUM DELINQ. INV. IDNT
	02C	INVALID SEGMENT IDENTIFIER
	02D	MINNESOTA FILES ARE BLOCKED
	02E	CHARACTER NOT IN STANDARD CHARACTER SET
	02F	INCOMPLETE IDNT SEGMENT
	03A	IMPROPER DELIMITER ON ACRO INQUIRY
	03B	CUSTOMER NUMBER IS EQUAL TO 'IG', 'IL' 'IZ' AND 'ZB' AND A PERMISSIBLE PURPOSE CODE IS NOT PRESENT
	03C	REQUIRED FIELD IS MISSING ON "EU" SEGMENT
	03D	MORE THAN ONE "EU" SEGMENT IS PRESENT ON IDNT
	03E	CUSTOMER NUMBER IS NOT EQUAL TO A "ZB" AND "EU" IS PRESENT
	03F	VERMONT FILES BLOCKED - CONTACT 1-800-685-5000 FOR REQUIRED CERTIFICATION
	0E0	**END USER NOT IDENTIFIED – CONTACT 1-800-685-5000 FOR INFORMATION**
	0EF	PERMISSIBLE PURPOSE CODE IS REQUIRED FOR THIS PRODUCT
	0F1	PRODUCT NOT AVAILABLE TO INSURANCE INDUSTRY

IDNT Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
		The following refers to the first 42 bytes of the record
V A L I D I T Y	101	INVALID CUSTOMER NUMBER
	102	INVALID TELEPROCESSING TYPE
	103	INVALID COMPANY CODE
	104	INVALID INPUT/OUTPUT CODE
	105	ACCOUNT SUSPENDED DUE TO NON-PAYMENT. CALL 800-685-6000 FOR RESOLUTION
	1F1	LINE ONE DUPLICATE LINES
	1F2	LINE ONE UNACCEPTABLE FOREIGN BUREAU LINE
	1F3	LINE ONE INVALID LINE MNEMONIC
	1F4	LINE ONE LONGER THAN 80 BYTES
		Error codes used in the segment's name portion
V A L I D I T Y	201	INVALID LAST NAME
	202	INVALID FIRST NAME
	203	INVALID MIDDLE NAME
	204	INVALID SUFFIX
	205	INVALID SPOUSE NAME
	2F1	LINE TWO DUPLICATE LINES
	2F2	LINE TWO UNACCEPTABLE FOREIGN BUREAU LINE
	2F3	LINE TWO INVALID LINE MNEMONIC
	2F4	LINE TWO LONGER THAN 80 BYTES
		Inquiry Search Information Error Codes
V A L I D I T Y	031	INVALID PHONE NUMBER
	401	INVALID SUBJECT SOCIAL SECURITY NUMBER
	403	INVALID SUBJECT AGE
	404	INVALID SUBJECT SEX
	405	INVALID SPOUSE BIRTH DATE
	406	INVALID SPOUSE SOCIAL SECURITY NUMBER
	407	INVALID NUMBER OF DEPENDENTS
	408	INVALID MARITAL STATUS
	4F1	LINE FOUR DUPLICATE LINES
	4F2	LINE FOUR UNACCEPTABLE FOREIGN BUREAU LINE
	4F3	LINE FOUR INVALID LINE MNEMONIC
	4F4	LINE FOUR LONGER THAN 80 BYTES

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(IDNT\) Segment.](#)

AD Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
F O R M A T	022	MAXIMUM NUMBER OF “AD” SEGMENTS EXCEEDED
	025	AD SEGMENT DOES NOT FOLLOW IDNT SEGMENT
		The codes to follow refer to the first AD Segment
V A L I D I T Y	301	INVALID STREET NUMBER
	302	INVALID STREET NAME
	303	INVALID STREET TYPE
	304	INVALID CITY NAME
	305	INVALID STATE CODE
	306	INVALID ZIP CODE
	307	INVALID FILE SINCE
	308	INVALID R-O-B CODE
	3F1	LINE THREE DUPLICATE LINES
	3F2	LINE THREE UNACCEPTABLE FOREIGN BUREAU LINE
	3F3	LINE THREE INVALID LINE MNEMONIC
	3F4	LINE THREE LONGER THAN 80 BYTES
		These next codes refer to the second AD Segment
V A L I D I T Y	501	INVALID FORMER ADDRESS STREET NUMBER
	503	INVALID FORMER ADDRESS STREET TYPE
	504	INVALID FORMER ADDRESS CITY NAME
	505	INVALID FORMER ADDRESS STATE CODE
	506	INVALID FORMER ADDRESS ZIP CODE
	507	INVALID FORMER ADDRESS DATE SINCE
	508	INVALID FORMER ADDRESS R-O-B CODE
	5F1	LINE FIVE DUPLICATE LINES
	5F2	LINE FIVE UNACCEPTABLE FOREIGN BUREAU LINE
	5F3	LINE FIVE INVALID LINE MNEMONIC
	5F4	LINE FIVE LONGER THAN 80 BYTES
	6F1	LINE SIX DUPLICATE LINES
	6F2	LINE SIX UNACCEPTABLE FOREIGN BUREAU LINE
	6F3	LINE SIX INVALID LINE MNEMONIC
	6F4	LINE SIX LONGER THAN 80 BYTES

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(AD\) Address Segment.](#)

JA Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
F O R M A T	032	MORE THAN ONE JA SEGMENT WAS FOUND

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(JA\) Joint Address Segment.](#)

ES Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
F O R M A T	023	MORE THAN ONE ES SEGMENT ENCOUNTERED
	024	ES SEGMENT DOES NOT FOLLOW AD SEGMENT
	030	EMPLOYER NAME IS LONGER THAN 35 BYTES

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(ES\) Employment Segment.](#)

EU Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
F O R M A T	03B	CUSTOMER NUMBER IS EQUAL TO 'IG', 'IL', 'IZ' AND 'ZB' AND A PERMISSIBLE PURPOSE CODE IS NOT PRESENT
	03C	TEXT OR PERMISSIBLE PURPOSE CODE NOT ON "EU" SEG
	03D	MORE THAN ONE "EU" SEGMENT IS PRESENT ON IDNT
	03E	CUSTOMER NUMBER IS NOT EQUAL TO A "ZB" AND "EU" IS PRESENT
	0E0	** END USER NOT IDENTIFIED – CONTACT 1-800-685-5000 FOR INFORMATION **
	0EF	PERMISSIBLE PURPOSE CODE IS REQUIRED FOR THIS PRODUCT
	0F0	INVALID FCRA PERMISSIBLE PURPOSE OR GLB EXCEPTION FOR PRODUCT REQUESTED
	0F1	PRODUCT NOT AVAILABLE TO INSURANCE INDUSTRY
	602	LINE 6 FIELD 2 PROBLEM (DIAL SEGMENT = LINE 1)
	702	INCORRECT PERMISSIBLE PURPOSE CODE

Note

A Permissible Purpose code **must** be sent in the End User (EU) segment for customers using an "IG", "IL", "IZ", "ZB" or "ZT" customer number in their inquiry.

Customers using an "IG", "IL", or "IZ" Industry Code are only required to send the appropriate (2-Byte) Permissible Purpose Code (blank-fill 20-byte End Users Name).

Customers using a "ZB" or "ZT" customer number **must** include **both** the applicable Permissible Purpose code and the "End User Name".

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(EU\) End User Segment](#). Chapter 4, Attachments: [#15: Legislative Information](#); [#18: List of Equifax Permissible Purpose Codes](#).

PC Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
F O R M A T	0E2	INVALID PC CODE
	0E3	MULTIPLE PC CODES NOT ALLOWED
	0E4	ZIP CODE IS A REQUIRED FIELD
	0E5	PC SEGMENT REQUIRED WITH PI
	0E6	ONLY ONE PC SEGMENT ALLOWED
	0E9	MAXIMUM ALLOWANCE OF PC CODES EXCEEDED
	0EA	RISKWISE AUTHORIZATION REQUIRED – CONTACT YOUR SALES REP
	0EB	FRAUD ADVISOR NOT AVAILABLE – CONTACT YOUR SALES REP
	0EC	ID ADVISOR NOT AVAILABLE – CONTACT YOUR SALES REP
	0ED	ID ADVISOR PLUS NOT AVAILABLE – CONTACT YOUR SALES REP
	0EE	MARKETMAX NOT AVAILABLE – CONTACT YOUR SALES REP

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(PC\) Product Code Segment](#).

PI Segment Error Conditions

CODE TYPE	CODE	DESCRIPTION
F O R M A T	0E5	PC SEGMENT REQUIRED WITH PI
	0E7	ONLY ONE PI SEGMENT ALLOWED
	0E8	INVALID OR INCOMPLETE DATA ON PI SEGMENT

Related Pages

Chapter 3, Input Format Specifications: [Layout for Fixed Inquiry \(PI\) Product Information Segment](#).

Processing Error Codes

Introduction

Processing Error Codes apply to the Fixed Inquiry Format.

CODE	DESCRIPTION
002	NO RECORD FOUND - CHECK INPUT FOR ACCURACY, IF SOCIAL AVAILABLE TRY DTEC
003	ERROR IN MASTER RECORD - CONTACT EQUIFAX AUTOMATED DELIVERY SYSTEMS
006	SPOUSE NAME REQUIRED FOR JOINT FILE ACCESS
008	THIS AREA OF RECORDS TEMPORARILY UNAVAILABLE - PLEASE TRY LATER
009	THIS AREA OF RECORDS TEMPORARILY UNAVAILABLE - PLEASE TRY LATER
00A	YOUR TRANSACTION WAS NOT COMPLETED - ERROR HAS OCCURRED IN SEARCHING FILE
014	RE-ENTER YOUR ENTIRE TRANSACTION - FILE HAS BEEN CHANGED SINCE YOU INQUIRED
015	CONTACT EQUIFAX - AUTOMATED DELIVERY SYSTEMS
01B	YOUR NM LINE IS INVALID
01C	YOUR ADDRESS LINE IS INVALID
01D	CURRENT AND FORMER ADDRESS BOTH OUT OF AREA
021	ERROR IN PREPARING YOUR FORM - RE-ORDER FORM - BILLING AND MAINTENANCE IS OK
02B	CA - CITY OR STATE IS MISSPELLED OR NOT IN ACROPAC SYSTEM
02C	FA - CITY OR STATE IS MISSPELLED OR NOT IN ACROPAC SYSTEM
02D	F2 - CITY OR STATE MISSPELLED OR NOT IN ACROPAC SYSTEM
02E	THIS AREA OF RECORDS TEMPORARILY UNAVAILABLE - PLEASE TRY LATER
03A	NO ADDITIONAL BILLING ENTRIES ALLOWED WITH BILL - NO
03E	YOUR REPLY IS INVALID SINCE IT HAS ALREADY BEEN ENTERED ON THIS TRANSACTION
040	NOT AUTHORIZED TO RECEIVE THIS PRODUCT
045	PROGRAM ERROR - PRINT TOTAL TRANSACTION AND NOTIFY AUTOMATION DIVISION (CONTACT BUREAU)
046	ADDRESS - CITY OR STATE IS MISSPELLED OR NOT IN ACROPAC SYSTEM
04A	INVALID SECURITY CODE - USE YOUR CORRECT CODE
06E	INVALID REQUEST
076	CONTACT BUREAU SUPERVISOR - FILE EXCEEDS MAXIMUM LENGTH
077	CANCELED CUSTOMER NUMBER - CONTACT EQUIFAX SALES DEPARTMENT
078	SECURITY VIOLATION - UNAUTHORIZED TRANSACTION TYPE
079	UNABLE TO BUILD SUMMARY OUTPUT FOR THIS RECORD
07A	UNABLE TO BUILD TOTALVIEW FULL-FILE FIXED OUTPUT FOR THIS RECORD
07B	UNABLE TO BUILD PRINT IMAGE OUTPUT FOR THIS RECORD
07C	INSUFFICIENT INFORMATION FOR FILE SEARCH – ADDITIONAL DATA IS NEEDED

Processing Error Codes

CODE	DESCRIPTION
0A3	SOCIAL SECURITY NUMBER IS REQUIRED TO ACCESS PUERTO RICO FILES
0A4	NO RECORD SUBJECT (JOINT FILE ACCESS) - CHECK INPUT FOR ACCURACY, IF SOCIAL AVAILABLE TRY DTEC
0A5	NO RECORD SPOUSE (JOINT FILE ACCESS) - CHECK INPUT FOR ACCURACY, IF SOCIAL AVAILABLE TRY DTEC
0A7	COMBINED FILE IS TOO LARGE FOR PROCESSING. PLEASE RE-SUBMIT USING ONLY CANADIAN ADDRESS
0A8	NO CANADIAN ADDRESS IN THE INQUIRY.
0A9	CANADIAN FILE NOT AVAILABLE IN ACROFILE PLUS FORMAT
0C6	SOCIAL SECURITY NUMBER REQUIRED ON INPUT WHEN USING MILITARY ADDRESS
0E1	VERMONT FILES BLOCKED - CONTACT 1-800-685-5000 FOR REQUIRED CERTIFICATION
0F0	INVALID FCRA PERMISSIBLE PURPOSE OR GLB EXCEPTION FOR PRODUCT REQUESTED
0F9	CURRENT ADDRESS ON FILE IS MINNESOTA - FILE BLOCKED
4F5	INVALID ACCOUNT NUMBER

Related Pages

Chapter 3, Input Format Specifications: [Comments on Equifax's Fixed Inquiry Format; Layout for Fixed Inquiry \(IDNT\) Segment](#). Chapter 4, Attachments: [#15: Legislative Information](#).

Model Error Message Layout

Introduction

An MERR segment can be returned when model(s) have been requested using the Model Data (MD) segment and the request is not able to be processed.

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

This document: [List of Equifax Model Error Codes.](#)

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	Message will be one of the following five:
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

Note

If you experience an error that is not included in Chapter 5 of the Equifax System-to-System TotalView Programming Guide, contact the Equifax Service Desk at 888-407-0359 and advise them of any error code received along with your findings as to what may have caused the error.

Chapter Six

TotalView Full-File Fixed Output Format Specifications

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TotalView Full-File Fixed Output Format Specifications

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TotalView Full-File Fixed Output Format Specifications

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Chapter Six

TotalView Full-File Fixed Output Format Specifications

Overview

Specific Objectives

- Chapter 6 presents the programming aspects of System-to-System's TotalView Full-File Fixed output.
- Complements the various product descriptions presented in Chapter 1.
- Non-Regulated Segments, TotalView will include a non-regulated indicator 'N' on the following segments:
 - FraudIQ Identity Scan Alert (Header and FraudIQ Identity Scan Alert segment)
 - OFAC
 - GEO Code
 - Alternate Data Source Segments:
 - Military Lending Act (MLA) Covered Borrower
 - North American Link (NAL)
 - FraudIQ™ Synthetic ID Alerts
- Regulated vs Non-Regulated – “Regulated” = our classification of the information (segment) is regulated by the Fair Consumer Reporting Act (FCRA) or not.
- For the location of the indicators please see the output specification layouts.
- Other segments are implied Regulated that do not have the indicator in them.

Learning Advice

If you experience an error that is not included in Chapter 5, contact the Equifax Service Desk at 888-407-0359 and advise them of any error code received along with your findings as to what may have caused the error.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

Comments on TotalView Full-File Fixed Output

Specific Information

- A minimum of one segment is always returned, a Header **or** a Coded Error Message (CERR) segment.
- Amount fields are zero-filled and right-aligned. These fields will be blank-filled whenever the subject's record does not contain any information.
- Dates in the enhanced data areas that have been expanded to include the month and/or day may have been auto-populated to return "00", indicating the data was not available on the report before the expansion.
- Filler is blank space(s).
- The consumer report consists of a Header Segment followed by multiple additional segments.
- The number of segments that follow the TotalView Full-File Fixed output Header Segment are indicated by the Header Segment's "Segment Counters" fields. This field contains a two-byte counter for each of the segment types. The number appearing in each counter is the total number of segments of that type that appear in the consumer report and it follows the order of the Segment Directory.

Example: If the fifth two-byte counter contained a value of "02," then there would be two Former Name segments appearing in the report.

- Always refer to the Segment Counters for the number of each type of segment being returned on the report.
 - Segment Counters are returned when a No-Hit is encountered, and you are requesting data from additional data sources (i.e. Identity Scan (more than four alerts are returned), OFAC etc.).
 - TotalView Full-File Fixed output segments begin with a 2-byte Alpha or Alpha/Numeric "Record Code".
 - Error codes are returned in the "CERR", "DERR" and/or "MERR" segment(s).
 - Optional Equifax products and features require your customer number be activated for **each** feature and may require a "trigger" within the inquiry. Refer to the comments on optional features in Chapter 3: Input Format Specifications for specifics.
-

TotalView Full-File Fixed (FFF) Output Format Specifications

Format Segment Directory

Introduction

The specifications and sequential order for the TotalView Fixed Format Segment Counter Fields are shown below. Note that counter “23” will show the number of “PT” segments. Counter 28 will show either the number of inquiries.

Note¹: *If more than 99 of one type segment are present on a report, the segment counter for that segment will reflect the last two digits of the actual number. Example: There are “125” File Inquiry segments on the report, the Segment Counter will be “25”.*

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/ STANDARD
FULL	-	Header	300 Bytes	1	Standard
CA	1	Current Address	140 or 184 Bytes	1	(140-bytes) Standard
FA	2	Former Address	140 or 184 Bytes	1	(140-bytes) Standard
F2	3	Second Former Address	140 or 184 Bytes	8	(140-bytes) Standard
IS	4	FraudIQ Identity Scan Alert	20 Bytes	1	Optional
FN	5	Former Name	74 Bytes	99 ^{Note1}	Standard
DT	6	Death	18 Bytes	1	Standard
ES	7	Last Reported Employment	110 Bytes	1	Standard
EF	8	Former Employment	110 Bytes	1	Standard
E2	9	Second Former Employment	110 Bytes	1	Standard
OS	10	Other Identification	80 Bytes	99 ^{Note1}	Optional
-	11-12	Reserved for Future Enhancements	-	-	-
BP	13	Bankruptcy	100 or 153 Bytes	99 ^{Note1}	(100-bytes) Standard
CO	14	Collection	120 or 231 Bytes	99 ^{Note1}	(120-bytes) Standard
-	15-17	Reserved for Future Enhancements	-	-	-
NR	18	File Identification	20 Bytes	1	Optional
AC	19	Alert Contact	300 Bytes	2	Optional
-	20-22	Reserved for Future Enhancements	-	-	-

TotalView Full-File Fixed Format Segment Directory

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/STANDARD
PT	23	Trade Check	145 Bytes or Variable	99 ^{Note1}	(170-bytes) Standard
PT	23	Trade Check with 24-, 36-, or 48-Month Payment History	170 Bytes or Variable	99 ^{Note1}	(170-bytes) Optional
-	24-26	Reserved for Future Enhancements	-	-	-
FI	27	File Inquiries	50 Bytes	99 ^{Note1}	Standard
IQ	28	Inquiries	45 Bytes	99 ^{Note1}	Standard
CN	29	Consumer Narrative Statement	520 Bytes	99 ^{Note1}	Standard
-	30	Reserved for Future Enhancements	-	-	-
CP	31	FICO Score	40 Bytes	1	Optional
OD	32	ON-LINE DIRECTORY	162 Bytes	99 ^{Note1}	Optional
OA	32	ON-LINE DIRECTORY with Address	534 Bytes	99 ^{Note1}	Optional
-	33 & 34	Reserved for Future Enhancements	-	-	-
MM	35	Model and/or MarketMax	40 Bytes	99 ^{Note1}	Optional
-	36	Not Returned	-	-	-
*SS	37	Identification - SSN	50 Bytes	1	Optional
DA	38	Data Attribute	350 Bytes	99 ^{Note1}	Optional
-	39	Reserved for Future Enhancements	-	-	-
GO	40	On-Line GEO-Code	120 Bytes	2	Optional
-	41-57	Reserved for Future Enhancements	-	-	-
Alternate Data Source Segments Returned - See Chapter 7					
AD	58	Alternate Data Sources	See Chap. 7	99	Optional
CD	59	OFAC Alert	550 Bytes	5	Optional
CR	60	Consumer Referral Location	200 Bytes	1	Optional
& or &&	-	Report/Transmission Indicators	2 Bytes	1	Standard

Comments

Standard features are returned when present on the Equifax report on which you have inquired.

Optional features offered by Equifax require your customer number to be activated for each product and may require the submission of an Optional Feature code to trigger a feature. Contact your Equifax Sales Associate for additional information.

*The Identification – SSN Segment will only be returned to Identity Scan Alert, SSN Match, Social Match Flags and/or Social Security Number Confirmed customers. For additional information on this segment, contact your Equifax Sales Associate.

TotalView Full-File Fixed Header Segment Layout

Description

The Header Segment that follows contains 300 bytes of information. The Header Segment is always the first segment returned and details the output data to follow in the report unless an error has occurred.

Record Code: FULL

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	4	A	-	FULL	Report Type: FULL = Header
4	20	A/N	L	-	Customer Reference Number*
24	10	A/N	-	999XX99999	Equifax Customer Number
34	3	-	-	-	Consumer Referral Code
37	1	A/N	-	1 or F	Multiple Report Indicator (from DIAL): 1 = one report F = multiple reports* (Puerto Rico only)
38	1	A	-	I, J or P	ECOA Inquiry Type: I = Individual; J = Joint; P = Primary
39	2	A/N	-	T2	Output Format Code
41	1	A	-	-	Number of Months to Count Inquiries
42	1	-	-	-	Filler
43	1	A/N	-	See Attch. 1	Hit/No-Hit Designator Code
44	8	N	-	MMDDYYYY	File Since Date (See Attch. 1)
52	8	N	-	MMDDYYYY	Date of Last Activity
60	8	N	-	MMDDYYYY	Date of This Report
68	25	A	L	-	Subject's Last Name
93	15	A	L	-	Subject's First Name
108	15	A	L	-	Subject's Middle Name
123	2	A/N	L	See Attch. 1	Subject's Suffix
125	9	N	-	999999999	Subject's Social Security Number*
134	8	A/N	L	MMDDYYYY or AGE NN	Date of Birth* OR AGE NN
142	2	-	-	-	Filler
144	1	A/N	-	Y, N or blank	First Name Match Flag*
145	1	A/N	-	Y, N or blank	Middle Name Match Flag*
146	1	A/N	-	Y, N or blank	Last Name Match Flag*
147	1	A/N	-	Y, N or blank	Suffix Match Flag*
148	3	-	-	-	Filler
151	1	A/N	-	See Attch. 1	Link Indicator (L or blank)
152	1	A/N	-	See Attch. 1	Do Not Combine Indicator (C or blank)
153	1	N	-	0 - 3	Number of Additional Multiples*
154	120	N	-	-	Segment Counters 1-60 (2-bytes each)
274	1	A/N	-	See Attch. 1	Address Discrepancy Indicator Code
275	1	A/N	-	See Attch. 1	FraudIQ SSN Alert* code or Filler (blank)
276	1	A/N	L	See Attch. 21	Filler or 2 nd FraudIQ Identity Scan Alert* Code

TotalView Full-File Fixed Header Segment Layout

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
277	1	A/N	L	See Attch. 21	Filler or 3 rd FraudIQ Identity Scan Alert* Code
278	1	A/N	L	See Attch. 21	Filler or 4 th FraudIQ Identity Scan Alert* Code
279	1	A/N	-	Blank or I = Identity Scan	Filler (blank) or optional FraudIQ Identity Scan Alert Indicator Code - I
280	1	A/N	-	Blank or N	Filler or Non-Regulated Indicator (N if less than 5 FraudIQ Identity Scan Alert Codes returned)
281	4	-	-	-	Filler
285	13	-	-	-	Filler (For Internal Use)
298	1	A/N	-	See Attch. 1	Fraud Victim/Alert Indicator Code
299	1	A/N	-	See Attch. 21	Filler or 1 st FraudIQ Identity Scan Alert* Code
300 Bytes = Segment Length					

*Notes

It is recommended that customers input a Customer Reference Number to ensure proper identification of the response from Equifax.

The last 4-digits of the Social Security Number(s) may be masked with zeros for specific customers or industry codes to secure the consumers SSN.

The Date of Birth “day” may contain zeros.

The optional Name Match Flags, (Y=Matched or N=No Match) are returned when there is a match of the first name, middle name, last name or suffix of the input to the names (current and former) that reside on the credit database.

Multiple reports are no longer returned on U.S. reports as of 2-26-2009. They will only be returned on Puerto Rico reports when applicable.



Segment Counters are returned when a No-Hit is encountered, **and** you are requesting data from additional data sources (i.e. FraudIQ Identity Scan Alert (more than four alerts are returned), OFAC etc.).

Related Pages

Chapter 3, Input Format Specifications: [Comments on Equifax FraudIQ™ Identity Scan Alert](#). Chapter 4, Attachments: [#1: Comments on Header Segment](#); [#15: Legislative Information](#); [#21: List of FraudIQ™ Identity Scan Alert Codes](#).

Address Discrepancy, FraudIQ Identity Scan Alert, FraudIQ SSN Alert and Name Match Flags are optional services offered by Equifax. Please contact your Equifax Sales associate for additional information and activation of your desired optional services.

Business Solutions Data – returned for Prescreen product.

Layout for Segment 1 – Current Address

Introduction

On the next several pages are the record layout for each of the possible segments. Code descriptions are also given where applicable.

Description

Segment 1 is the Current Address segment. It contains Equifax report data pertaining to the subject's current address, as well as telephone number. A maximum of 1 "CA" segment can be returned per report.



The standard length of this segment is 140-Bytes. If you send the Optional Feature Code "A" (Enhanced Address Segment and Other ID Segment(s) returned) the segment will be returned as follows:

Record Code: CA

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	CA	Record Code: Current Address
2	10	A/N	L	-	Street Number
12	26	A/N	L	-	Street Name
38	26	A/N	L	-	Street Type/Direction/Apt. Number
64	20	A/N	L	-	City
84	2	A	-	See Atch. 24	State Code
86	9	A/N	L	-	ZIP Code
95	6	N	-	MMYYYY	Date First Reported
101	1	A	-	R/O/B	Rent/Own/Buy
102	1	A	-	C, D or T	Source of Address: C = EQUIFAX; D = OTH/Sys-Sys; T = AUT**
103	6	N	-	MMYYYY	Date Last Reported
109	10	N	-	9999999999	Telephone Number
119	1	N	-	1, 2, 3 or 4	Source of Telephone: 1 = Special Vendor 2 = Equifax 3 = OTH/Sys-Sys 4 = Automated Update Indicator
120	6	N	-	MMYYYY	Date Telephone Number Reported
126	1	A/N	-	See Atch. 13	Address Variance Indicator* Code
127	1	A/N	-	Blank or X	Filler or Indicator for Enhanced Segment 'X'
128	12	-	-	-	Filler

Layout for Segment 1 – Current Address

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
Enhanced Data Begins					
140	8	N	-	MMDDYYYY	Date First Reported
148	8	N	-	MMDDYYYY	Date Last Reported
156	8	N	-	MMDDYYYY	Date Telephone Number Reported
164	20	-	-	-	Filler
184 Bytes = Maximum Segment Length					

Related Pages

Chapter 4, Attachments: [#13, Address Variance Indicator Codes](#); [#24: List of Address Abbreviations](#).

*Address Variance Indicator is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

**AUT = Automated Update Indicator

Layout for Segment 2 – Former Address

Description



Segment 2 is the Former Address segment. It contains Equifax report data pertaining to the subject's former address as well as telephone number. A maximum of 1 "FA" segment can be returned per report.

The standard length of this segment is 140-Bytes. If you send the Optional Feature Code "A" (Enhanced Address Segment and Other ID Segment(s) returned) the segment will be returned as follows:

Record Code: FA

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	FA	Record Code: Former Address
2	10	A/N	L	-	Street Number
12	26	A/N	L	-	Street Name
38	26	A/N	L	-	Street Type/Direction/Apt. #
64	20	A/N	L	-	City
84	2	A	-	See Attch. 24	State Code
86	9	A/N	L	-	ZIP Code
95	6	N	-	MMYYYY	Date First Reported
101	1	A	-	R/O/B	Rent/Own/Buy
102	1	A	-	C, D or T	Source of Address: C = EQUIFAX; D = OTH/Sys-Sys; T = AUT**
103	6	N	-	MMYYYY	Date Last Reported
109	10	N	-	9999999999	Telephone Number
119	1	N	-	1, 2, 3 or 4	Source of Telephone: 1 = Special Vendor 2 = Equifax 3 = OTH/Sys-Sys 4 = Automated Update Indicator
120	6	N	-	MMYYYY	Date Telephone Number Reported
126	1	A/N	-	See Attch. 13	Address Variance Indicator* Code
127	1	A/N	-	Blank or X	Filler or Indicator for Enhanced Segment 'X'
128	12	-	-	-	Filler
Enhanced Data Begins					
140	8	N	-	MMDDYYYY	Date First Reported
148	8	N	-	MMDDYYYY	Date Last Reported
156	8	N	-	MMDDYYYY	Date Telephone Number Reported
164	20	-	-	-	Filler
184 Bytes = Maximum Segment Length					

Layout for Segment 2 – Former Address

Related Pages

Chapter 4, Attachments: [#13, Address Variance Indicator Codes](#); [#24: List of Address Abbreviations](#).

*Address Variance Indicator is an optional feature offered by Equifax.
Contact your Equifax Sales Associate for additional information and activation.

**AUT = Automated Update Indicator

Layout for Segment 3 – Second Former Address

Description



Segment 3 is the Second Former Address segment. It contains Equifax report data pertaining to the subject's second former address as well as telephone number. A maximum of 8 "F2" segment can be returned per report if optional feature code "A" has been sent.

The standard length of this segment is 140-Bytes. If you send the Optional Feature Code "A" (Enhanced Address Segment and Other ID Segment(s) returned) the segment will be returned as follows:

Record Code: F2

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	-	F2	Record Code: Second Former Address
2	10	A/N	L	-	Street Number
12	26	A/N	L	-	Street Name
38	26	A/N	L	-	Street Type/Direction/Apt. #
64	20	A/N	L	-	City
84	2	A	-	See Attch. 24	State Code
86	9	A/N	L	-	Zip Code
95	6	N	-	MMYYYY	Date First Reported
101	1	A	-	R/O/B	Rent/Own/Buy
102	1	A	-	C, D or T	Source of Address: C = EQUIFAX; D = OTH/Sys-Sys; T = AUT**
103	6	N	-	MMYYYY	Date Last Reported
109	10	N	-	9999999999	Telephone Number
119	1	N	-	1, 2, 3 or 4	Source of Telephone: 1 = Special Vendor 2 = Equifax 3 = OTH/Sys-Sys 4 = Automated Update Indicator
120	6	N	-	MMYYYY	Telephone Date
126	1	A/N	-	See Attch. 13	Address Variance Indicator* Code
127	1	A	-	Blank or X	Filler or Indicator for Enhanced Segment 'X'
128	12	-	-	-	Filler
Enhanced Data Begins					
140	8	N	-	MMDDYYYY	Date First Reported
148	8	N	-	MMDDYYYY	Date Last Reported
156	8	N	-	MMDDYYYY	Date Telephone Number Reported
164	20	-	-	-	Filler
184 Bytes = Maximum Segment Length					

Layout for Segment 3 – Second Former Address

Related Pages

Chapter 4, Attachments: [#13, Address Variance Indicator Codes](#); [#24: List of Address Abbreviations](#).

*Address Variance Indicator is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

**AUT = Automated Update Indicator

Layout for Segment 4 – FraudIQ™ Identity Scan Alert (Optional)

Description

Segment 4 is the FraudIQ™ Identity Scan Alert segment. It will contain up to 15 Identity Scan Alert codes. A maximum of 1 “IS” segment can be returned per report.

Record Code: IS

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	IS	Record Code: FraudIQ Identity Scan Alert
2	1	A/N	-	See Atch. 21	1 st Alert Code
3	1	A/N	-	See Atch. 21	2 nd Alert Code
4	1	A/N	-	See Atch. 21	3 rd Alert Code
5	1	A/N	-	See Atch. 21	4 th Alert Code
6	1	A/N	-	See Atch. 21	5 th Alert Code
7	1	A/N	-	See Atch. 21	6 th Alert Code
8	1	A/N	-	See Atch. 21	7 th Alert Code
9	1	A/N	-	See Atch. 21	8 th Alert Code
10	1	A/N	-	See Atch. 21	9 th Alert Code
11	1	A/N	-	See Atch. 21	10 th Alert Code
12	1	A/N	-	See Atch. 21	11 th Alert Code
13	1	A/N	-	See Atch. 21	12 th Alert Code
14	1	A/N	-	See Atch. 21	13 th Alert Code
15	1	A/N	-	See Atch. 21	14 th Alert Code
16	1	A/N	-	See Atch. 21	15 th Alert Code
17	1	A/N	-	Blank or N*	Non-Regulated Indicator (N=Non-Regulated Segment Data)
18	2	-	-	-	Filler
20 Bytes = Segment Length					



The FraudIQ Identity Scan Alert segment will be returned when a No-Hit is encountered and there are more than four alerts being returned for the inquiry.

Related Pages

Chapter 3, Input Format Specifications: [Comments on FraudIQ™ Equifax Identity Scan Alert](#); Chapter 4, Attachments: [#21, List of FraudIQ™ Identity Scan Alert Codes](#).

FraudIQ™ Identity Scan Alert is an optional product offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your Identity Scan Alert option.

Layout for Segment 5 – Former Name

Description

Segment 5 is the Former Name segment. It will contain any former name(s). A maximum of 99 “FN” segments can be returned per report.

Record Code: FN

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	FN	Record Code: Former Name
2	25	A	L	-	Last Name
27	15	A	L	-	First Name
42	15	A	L	-	Middle Name or Initial
57	2	A/N	L	See Attch. 1	Suffix
59	15	-	-	-	Filler
74 Bytes = Segment Length					

Related Pages

[Chapter 4, Attachments: #1, Comments on Header Segment.](#)

Layout for Segment 6 – Death Date

Description

Segment 6 contains the Date of Death. A maximum of 1 “DT” segment can be returned per report.

Record Code: DT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	DT	Record Code: Death Date
2	6	N	-	MMYYYY	Death Date
8	10	-	-	-	Filler
18 Bytes = Segment Length					

Layout for Segment 7 – Last Reported Employment

Description

Segment 7 is the Last Reported Employment segment. It contains information relevant to the last reported employment.

A maximum of 1 “ES” segment can be returned per report.

Record Code: ES

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A/N	-	ES	Record Code: Last Reported Employment
2	35	A/N	L	-	Occupation
37	35	A/N	L	-	Employer
72	8	-	-	-	Filler
80	2	-	-	-	Filler
82	6	N	-	MMYYYY	Date Last Reported
88	6	N	-	MMYYYY	Date First Reported
94	1	-	-	-	Filler
95	6	-	-	-	Filler
101	9	-	-	-	Filler
110 Bytes = Segment Length					

Layout for Segment 8 – Former Employment

Description

Segment 8 is the Former Employment segment. It contains information relevant to former employment.

A maximum of 1 “EF” segment can be returned per report.

Record Code: EF

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	EF	Record Code: Former Employment
2	35	A/N	L	-	Occupation
37	35	A/N	L	-	Employer
72	8	-	-	-	Filler
80	2	-	-	-	Filler
82	6	N	-	MMYYYY	Date Last Reported
88	6	N	-	MMYYYY	Date First Reported
94	1	-	-	-	Filler
95	6	-	-	-	Filler
101	9	-	-	-	Filler
110 Bytes = Segment Length					

Layout for Segment 9 – Second Former Employment

Description

Segment 9 is the Second Former Employment segment. It contains information relevant to the second former employment.

A maximum of 1 “E2” segment can be returned per report.

Record Code: E2

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A/N	-	E2	Record Code: Second Former Employment
2	35	A/N	L	-	Occupation
37	35	A/N	L	-	Employer
72	8	-	-	-	Filler
80	2	-	-	-	Filler
82	6	N	-	MMYYYY	Date Last Reported
88	6	N	-	MMYYYY	Date First Reported
94	1	-	-	-	Filler
95	6	-	-	-	Filler
101	9	-	-	-	Filler
110 Bytes = Segment Length					

Layout for Segment 10 – Other Identification

Description

Segment 10 is the Other Identification segment. It contains other identification. A maximum of 999 “OS” segments can be returned per report.



If you send the Optional Feature Code “A” (Enhanced Address Segment and Other ID Segment(s) returned) you may receive the segment as shown below if present on the consumer report.

Record Code: OS

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	-	OS	Record Code: Other Identification
2	8	N	-	MMDDYYYY	Date Reported
10	1	A/N	-	-	Type Code*
11	35	A/N	L	-	Identification Number
46	1	A/N	-	-	Reason Code*
47	33	-	-	-	Filler
80 Bytes = Segment Length					

Reason Codes:

- B Tax ID Number
- C Minor child
- E S.I.N. (Canadian Social Insurance Number)
- V Variation

Type Codes:

- C S.I.N.
- S SSN
- T TAX ID

Layout for Segment 13 – Bankruptcy

Description



Segment 13 is the Bankruptcy segment. It provides public record information as it pertains to bankruptcy. A maximum of 99 “BP” segments can be returned per report.

The standard length of this segment is 100-Bytes unless you send a “K” (Enhanced Public Items and Collections) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: BP

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	BP	Record Code: Bankruptcy
2	1	A/N	-	X or blank	Filler or indicator for Enhanced segment ‘X’
3	6	N	-	MMYYYY	Date Filed
9	10	A/N	-	999XX99999	Court Customer Number
19	1	A	-	B=Business I=Individual	Type of Bankruptcy
20	1	A	-	I=Individual J=Joint W=Spouse	How Filed
21	1	A	-	See Attch. 2	Current Intent/Disposition Code
22	21	-	-	-	Filler
43	2	A	-	See Attch. 6	Narrative Code #1
45	2	A	-	See Attch. 6	Narrative Code #2
47	42	A/N	L	See Comment	Case Number/Disposition Date*
89	11	-	-	-	Filler
Enhanced Data Begins					
100	8	N	-	MMDDYYYY	Date Filed
108	8	N	-	MMDDYYYY	Current Disposition Date*
116	8	N	-	MMDDYYYY	Verified Date*
124	1	A	-	See Attch. 2	Prior Intent/Disposition Code*
125	8	N	-	MMDDYYYY	Date Reported*
133	20	-	-	-	Filler
153 Bytes = Maximum Segment Length					

*Comment

In most situations, the date of Disposition/Discharge is returned in the “Case Number” field. The format is: **Last 2 Digits of the Year**, **5-Digit Case Number**, “-DSP-” or “DISCH” then **MM/YY**.

Example: **9619243-DSP-03/97**

Layout for Segment 13 – Bankruptcy (continued)

***Field Descriptions:** Current Intent/Disposition Code - indicates the chapter type and the current status of the bankruptcy (i.e. chapter 13 filed, chapter 13 dismissed, and chapter 13 discharged).

 Current Disposition Date – contains the date of the final status of the case whether discharged or dismissed.

 Date Reported – date the bankruptcy was reported to Equifax.

 Prior Intent/Disposition Code - indicates the chapter type and status of the bankruptcy just prior to that in the Current Intent/Disposition Code field.

 Verified Date – date of verification for any updates to the bankruptcy disposition according to court records.

Related Pages Chapter 4, Attachments, [#2: List of Equifax Bankruptcy Intent/Disposition Codes](#); [#6: List of Equifax Narrative Codes](#).

Layout for Segment 14 – Collection

Description



Segment 14 is the Collection segment. It provides information about any collection item. A maximum of 99 “CO” segments can be returned per report.

The standard length of this segment is 120-Bytes unless you send a “K” (Enhanced Public Items and Collections) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: CO

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	CO	Record Code: Collection
2	1	A/N	-	X or blank	Filler or indicator for enhanced segment ‘X’
3	6	N	-	MMYYYY	Date Reported
9	6	N	-	MMYYYY	Date Assigned
15	10	A/N	-	999XX99999	Collection Agency Customer Number
25	30	A/N	L	-	Original Creditor Name/Number
55	7	A/N	R	Whole \$’s	Original Amount*
62	6	N	-	MMYYYY	Status Date
68	1	A	-	See Attch. 3	Collection Status Code
69	7	A/N	R	Whole \$’s	Balance*
76	6	N	-	MMYYYY	Date of Balance
82	2	A	-	See Attch. 6	Narrative Code #1
84	2	A	-	See Attch. 6	Narrative Code #2
86	6	N	-	MMYYYY	Date of Last Activity**
92	20	A/N	L	-	Account/Serial Number
112	1	A	-	See Attch. 4	Account Designator Code
113	1	A/N	-	*=AUT	Automated Update Indicator
114	6	-	-	-	Filler
Enhanced Data Begins					
120	8	N	-	MMDDYYYY	Date Reported
128	8	N	-	MMDDYYYY	Date Assigned
136	9	N	R	Whole \$’s	Original Amount
145	8	N	-	MMDDYYYY	Status Date
153	9	N	R	Whole \$’s	Balance
162	8	N	-	MMDDYYYY	Last Payment Date**
170	8	N	-	MMDDYYYY	Date of 1 st Delinquency**
178	30	A/N	L	-	Account Number

Layout for Segment 14 – Collection

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
208	1	A	-	See Attch. 4	Account Designator Code (ECOA)
209	2	A/N	-	See Attch. 7	Creditor Classification Code**
211	20	-	-	-	Filler
231 Bytes = Maximum Segment Length					

*Notes:

Amount fields may contain a “K” to indicate thousands.

**Field Descriptions

Creditor Classification Code - is a general type of business for the original creditor name (Client ID).

Date of 1st Delinquency - indicates the date of first delinquency as reported by the original creditor.

Last Payment Date – date of the most recent payment.

Date of Last Activity - indicates the date of first delinquency as reported by the original creditor.

Related Pages

Chapter 4, Attachments, [#3: List of Equifax Collection Status Codes](#); [#4: Trade Check Codes](#); [#6: List of Equifax Narrative Codes](#); [#7: List of Creditor Classification Codes](#).

Layout for Segment 18 – File Identification (Optional)

Description

Segment 18 is the File Identification segment. It provides the consumer's unique File Identification number. A maximum of 1 "NR" segment can be returned per report.

Record Code: NR

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	NR	Record Code: File Identification
2	18	A/N	L	-	File Identification Number
20 Bytes = Segment Length					

The return of the File Identification Number is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Layout for Segment 19 – Alert Contact (Optional)

Description

Segment 19 is the Alert Contact segment. It contains contact information for the consumer when a Fraud or Active Duty Alert is on the report. As with all segments, refer to the Segment Counters for the number of each type of segment being returned on the report.

Record Code: AC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	AC	Record Code: Alert Contact
2	1	A	-	E, L or M	Alert Type: E = Extended Fraud L = Initial Fraud M = Military
3	8	A/N	-	MMDDYYYY	Date Reported
11	8	A/N	-	MMDDYYYY	Date Effective
19	1	A/N	-	N or Blank	Status: N = No Contact Information Provided
					Contact Phone Information
20	1	A	-	C, D, E or P	Telephone #1 Type: C = Cellular; D = Daytime; E = Evening; P = Pager
21	4	N	L	-	International Code
25	10	N	-	-	Number
35	5	N	L	-	Extension
40	1	A	-	C, D, E or P	Telephone #2 Type: C = Cellular; D = Daytime; E = Evening; P = Pager
41	4	N	L	-	International Code
45	10	N	-	-	Number
55	5	N	L	-	Extension
60	1	A	-	C, D, E or P	Telephone #3 Type: C = Cellular; D = Daytime; E = Evening; P = Pager
61	4	N	L	-	International Code
65	10	N	-	-	Number
75	5	N	L	-	Extension
					Contact Address Information
80	50	A/N	L	-	Address Line 1
130	25	A/N	L	-	Address Line 2
155	20	A	L	-	City

Layout for Segment 19 – Alert Contact

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
175	2	A	-	See Attech. 24	State
177	9	A/N	L	-	ZIP Code
186	3	A	-	See Attech. 24	Country Code
189	100	A/N	L	-	Additional Information
289	11	-	-	-	Filler
300 Bytes = Segment Length					

Notes

The Alert Contact segment is optional and will only be returned when requested in the Optional Feature field of the fixed inquiry and a Fraud or Active Duty Alert is present on the file. To request the Alert Contact Points segment, the [Optional Feature](#) field in the [IDNT](#) segment requires an "F".

If the credit file contains a Consumer Statement ("CN" segment), the Alert Contact information will follow the Consumer Statement on file. A Consumer Statement may be returned regardless of a Fraud or Active Duty Alert being on file (such as when a consumer is explaining his/her circumstances for filing bankruptcy). The "CN" segment will continue to be returned on those consumer reports.

Related Pages

Chapter 4, Attachments, [#15: Legislative Information](#), [#24: List of Address Abbreviations](#).

Layout for Segment 23 – Trade (5.0 Standard)

Description

Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 999 "PT" segments can be returned per report.

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	-	-	-	Filler
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY See Attch. 4	Date of 1 st Delinquency/Date of Last Activity**
132	2	A	-	See Attach. 6	Narrative Code #1
134	2	A	-	See Attach. 6	Narrative Code #2
136	9	-	-	-	Filler
145 Bytes = Segment Length					

Layout for Segment 23 – Trade (5.0 Standard)

****Field Descriptions:**

Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.

Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-5, 8 and 9.)

Type Code – describes the payment arrangement of the account (installment, revolving or open).

Note

STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#).

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and Dimensions Data

Description



Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.

If you send a "G" (Dimensions Data and Enhanced Trade with All Trade Fields) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	D	Indicates TotalView Request w/ Dimensions
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported (See Attch. 4)
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and Dimensions Data

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
126	6	N	-	MMYYYY See Attch. 4	Date of 1 st Delinquency/Date of Last Activity
132	2	A	-	See Attach. 6	Narrative Code #1
134	2	A	-	See Attach. 6	Narrative Code #2
136	9	-	-	-	Filler
Enhanced Data Begins					
145	20	A/N	L	-	Customer Name
165	8	N	-	MMDDYYYY	Date Reported**
173	8	N	-	MMDDYYYY	Date Opened
181	9	N	R	Whole \$'s	High Credit
190	9	N	R	Whole \$'s	Credit Limit
199	9	N	R	Whole \$'s	Balance
208	9	N	R	Whole \$'s	Past Due Amount
217	1	A	-	See Attch. 4	Portfolio Type Code**
218	1	A/N	-	See Attch. 4	Rate/Status Code
219	2	A/N	-	See Attch. 6	Narrative Code #3
221	2	A/N	-	See Attch. 6	Narrative Code #4
223	2	A/N	-	See Attch. 6	Narrative Code #5
225	2	A/N	-	See Attch. 6	Narrative Code #6
227	2	A/N	-	See Attch. 4	Account Type Code**
229	8	N	-	MMDDYYYY	Last Payment Date**
237	8	N	-	MMDDYYYY	Closed Date**
245	8	N	-	MMDDYYYY	Date Major Delinquency 1st Reported**
253	9	N	R	Whole \$'s	Actual Payment Amount**
262	9	N	R	Whole \$'s	Scheduled Payment Amount**
271	1	A/N	-	See Attch. 4	Terms Frequency Codes**
272	4	A/N	-	See Attch. 4	Terms Duration Code**
276	1	A/N	-	See Attch. 4	Purchased From/Sold to/Original Creditor Indicator**
277	30	A/N	L	-	Purchased From/Sold to/Original Creditor Name**
307	2	N	-	See Attch. 7	Creditor Classification Code**
209	1	A/N	-	See Attch. 4	Activity Designator Code**
310	9	N	R	Whole \$'s	Original Charge Off Amount**
319	8	N	-	MMDDYYYY	Deferred Payment Start Date**
327	9	N	R	Whole \$'s	Balloon Payment Amount**
336	8	N	-	MMDDYYYY	Balloon Payment Due Date**
344	18	A/N	L	-	Mortgage ID Number (MIN)**
362	25	A/N	L	See Attch. 4	Payment History - months 1-24
387	13	A/N	L	See Attch. 4	Payment History - months 25-36 (if requested)
400	13	A/N	L	See Attch. 4	Payment History - months 37-48 (if requested)
413	1	N	-	See Attch. 4	Previous High Rate > Payment History
414	6	N	-	MMYYYY	Previous High Date > Payment History
420	50	-	-	-	Filler

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and Dimensions Data

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
DIMENSIONS DATA BEGINS					
470	6	N	-	YYYYMM	Dimensions Data Start Date*
476	2	N	R	01 up to 24	Number of Months of Dimensions Data Requested by the Customer*
The following 13 Dimensions fields (77-Bytes) are returned from 01 to 24 months according to the number of months being requested*.					
478	9	N	R	Whole \$'s	Balance
487	9	N	R	Whole \$'s	Scheduled Payment Amount
496	9	N	R	Whole \$'s	Actual Payment Amount
505	8	N	-	MMDDCCYY	Last Payment Date
513	9	N	R	Whole \$'s	High Credit
522	9	N	R	Whole \$'s	Credit Limit
531	9	N	R	Whole \$'s	Past Due Amount
540	3	A	R	See Attch. 6	Narrative Code #1
543	3	A	R	See Attch. 6	Narrative Code #2
546	3	A	R	See Attch. 6	Narrative Code #3
549	3	A	R	See Attch. 6	Narrative Code #4
552	2	A/N	-	See Attch. 4	Account Type
555	1	A/N	-	See Attch. 4	Activity Designator
470 + 1856 Bytes = 2326 Bytes Total Segment Length					

***Notes**

These 13 fields will be returned for **each** of the number of Months (01-24) of Dimensions data being requested. The remaining months will be blank filled (filler).

(Date Reference Field = 6 bytes) + (Number of Months (01-24) of Dimensions Data Requested = 2 Bytes)

(13 Fields @ 77 Bytes) x 24 = 1848 Bytes for Dimensions Data) 1848 (Dimensions) + 6 (Date) + 2 (# Months of Dimensions Data) = **Total Dimensions Data = 1,856 Bytes.**

The Dimensions block of data contains information over the most recent 24 months of historical data. The first month of historical Dimensions data will represent one month prior to the “Date of This Report” from the Header Segment. The “Dimensions Data Start Date” is the date the first historical Dimensions data is populated in the block. An entire month(s) of historical Dimensions data may be blank-filled, or individual fields within a month of historical Dimensions data may be blank-filled when not available. There may be gaps of historical Dimensions data if that month (or field) is not available.

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and Dimensions Data

***Notes
(cont.)**

For example: “Date of This Report” from the Header Segment = 03042016 and “Dimensions Data Start Date” = 201601, then the Month 1 entry for the historical Dimensions data represents 201602 data, and will be blank-filled. The historical Dimensions data will begin in the Month 2 entry, which represents 201601 data.

Please Note: Not all trades qualify to return historical Dimensions data.

- **Field Descriptions:**
- Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).
 - Activity Designator Code – describes the final state of the account.
 - Actual Payment Amount – is the payment actually received for a reporting period.
 - Balloon Payment Amount – contains the amount of the balloon payment.
 - Balloon Payment Due Date – contains the date the balloon payment is due.
 - Closed Date – contains the date the account was closed. It will not be populated when Date Major Delinquency 1st Reported is present.
 - Creditor Classification Code – is a general type of business for the original creditor and is only applicable for trades reported by Debt Buyers (FY Industry Code), check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.
 - Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.
 - Date Major Delinquency 1st Reported - if current Rate/Status code is 6, 7, 8, 9, M, Z or if trade contains narrative code 081 (foreclosure), this date will reflect the first time that Rate/Status **or narrative code** was reported.
 - Deferred Payment Start Date – contains the date the first payment is due for deferred loans.
 - Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).
-

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and Dimensions Data

**Field Descriptions: (cont.)	<p>Last Payment Date – date of the most recent payment.</p> <p>Mortgage Identification Number (MIN) – contains the number assigned to a mortgage loan that remains constant throughout the life of the loan. The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc., the electronic registry for tracking the ownership of mortgage rights.</p> <p>Original Charge-Off Amount – is the amount originally charged to loss by the creditor.</p> <p>Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.</p> <p>Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)</p> <p>Purchased From/Sold To/Original Creditor Indicator – denotes if the Purchased From/Sold To/Original Creditor Name is the purchaser, seller or original creditor.</p> <p>Purchased From/Sold To/Original Creditor Name – name denotes who the account was either purchased from or sold to or the Original Creditor's name.</p> <p>Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)</p> <p>Terms Duration Code – contains the amount of time to repay the loan.</p> <p>Terms Frequency Code – reflects how often payments are due.</p>
Comment	STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.
Related Pages	<p>Chapter 4, Attachments, #4: List of Equifax Trade Codes; #6: List of Equifax Narrative Codes; #7: List of Creditor Classification Codes.</p> <p>Dimensions Data is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.</p>

Layout for Segment 23 – Enhanced Trade with High Value Trade Fields

Description

Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.



If you sent an "H" (Enhanced Trade with High Value Trade Fields) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	H	Indicates TotalView Request w/High Value Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY See Attch. 4	Date of 1 st Delinquency/Date of Last Activity**
132	2	A	-	See Attach. 6	Narrative Code #1
134	2	A	-	See Attach. 6	Narrative Code #2

Layout for Segment 23 – Enhanced Trade with High Value Trade Fields

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
136	25	-	-	-	Filler
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	-	-	-	Filler
190	8	N	-	MMDDYYYY	Date Reported**
198	8	N	-	MMDDYYYY	Date Opened
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	18	-	-	-	Filler
242	1	A	-	See Attch. 4	Portfolio Type Code**
243	1	A/N	-	See Attch. 4	Rate/Status Code
244	2	A/N	-	See Attch. 6	Narrative Code #3
246	2	A/N	-	See Attch. 6	Narrative Code #4
248	2	A/N	-	See Attch. 6	Narrative Code #5
250	2	A/N	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	N	-	MMDDYYYY	Closed Date**
270	8	N	-	MMDDYYYY	Date Major Delinquency 1 st Reported**
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	10	-	-	-	Filler
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	33	-	-	-	Filler
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	N	R	Whole \$'s	Original Charge Off Amount**
344	43	-	-	-	Filler
387	25	A/N	L	See Attch. 4	Payment History – months 1-24
412	13	A/N	L	See Attch. 4	Payment History – months 25-36 (if requested)
425	13	A/N	L	See Attch. 4	Payment History – months 37-48 (if requested)
438	1	N	-	See Attch. 4	Previous High Rate > Payment History
439	6	N	-	MMYYYY	Previous High Date > Payment History
445	50	-	-	-	Filler
495 Bytes = Segment Length					

****Field Descriptions:**

Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).

Activity Designator Code – describes the final state of the account.

Actual Payment Amount – is the payment actually received for a reporting period.

Layout for Segment 23 – Trade Enhanced Trade with High Value Trade Fields

**Field Descriptions:	<p>Closed Date – contains the date the account was closed. It will not be populated when Date Major Delinquency 1st Reported is present.</p> <p>Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.</p> <p>Date Major Delinquency 1st Reported – if current Rate/Status code is 6, 7, 8, 9, M, Z or if trade contains narrative code 081 (foreclosure), this date will reflect the first time that Rate/Status or narrative code was reported.</p> <p>Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).</p> <p>Last Payment Date – date of the most recent payment.</p> <p>Original Charge – Off Amount – is the amount originally charged to loss by the creditor.</p> <p>Portfolio Type Code – describes the payment arrangement of the account (revolving, open, installment, line of credit or mortgage).</p> <p>Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.</p> <p>Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)</p> <p>Terms Duration Code – contains the amount of time to repay the loan.</p>
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Note

STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#).

Layout for Segment 23 – Enhanced Trade with Dimensions Trade Fields

Description



Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.

If you send a "N" (Enhanced Trade with Dimensions Trade Fields) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	N	Indicates TotalView Request w/Dimensions Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY	Date of 1 st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	-	-	-	Filler
161	9	-	-	-	Filler

Layout for Segment 23 – Enhanced Trade with Dimensions Trade Fields

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
Enhanced Data Begins					
170	20	-	-	-	Filler
190	8	-	-	-	Filler
198	8	-	-	-	Filler
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	9	N	R	Whole \$'s	Balance
233	9	N	R	Whole \$'s	Past Due Amount
242	1	-	-	-	Filler
243	1	A/N	-	-	Filler
244	2	A/N	-	See Attch. 6	Narrative Code #3
246	2	A/N	-	See Attch. 6	Narrative Code #4
248	2	A/N	-	See Attch. 6	Narrative Code #5
250	2	A/N	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code**
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	-	-	-	Filler
270	8	-	-	-	Filler
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	-	-	-	Filler
297	4	-	-	-	Filler
301	1	-	-	-	Filler
302	30	-	-	-	Filler
332	2	-	-	-	Filler
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	-	-	-	Filler
344	8	-	-	-	Filler
352	9	-	-	-	Filler
361	8	-	-	-	Filler
369	18	-	-	-	Filler
387	25	-	-	-	Filler
412	13	-	-	-	Filler
425	13	-	-	-	Filler
438	10	-	-	-	Filler
448	47	-	-	-	Filler
495 Bytes = Segment Length					

****Field Descriptions:** Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).

Activity Designator Code – describes the final state of the account.

Layout for Segment 23 – Enhanced Trade with Dimensions Trade Fields

****Field Descriptions:**

Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).

Activity Designator Code – describes the final state of the account.

Actual Payment Amount – is the payment actually received for a reporting period.

Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Last Payment Date – date of the most recent payment.

Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)

Note

STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

[Chapter 4, Attachments, #4: List of Equifax Trade Codes; #6: List of Equifax Narrative Codes.](#)

Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields

Description

Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.



If you send an "R" (Enhanced Trade with Terms and Payment Trade Fields) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	R	Indicates TotalView Request w/Terms and Payment Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3

Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
126	6	N	-	MMYYYY See Attch. 4	Date of 1 st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	-	-	-	Filler
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	-	-	-	Filler
190	88	-	-	-	Filler
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	-	-	-	Filler
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	144	-	-	-	Filler
445	50	-	-	-	Filler
495 Bytes = Segment Length					

**Field Descriptions:

Actual Payment Amount – is the payment actually received for a reporting period.

Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields

****Field Descriptions:**

Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.

Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)

Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)

Terms Duration Code – contains the amount of time to repay the loan.

Note

STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#).

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields

Description



Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.

If you send a "T" (Enhanced Trade with All 6.0 Trade Fields) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	T	Indicates TotalView Request w/All 6.0 Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY	Date of 1 st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1
134	2	A	-	See Attch. 6	Narrative Code #2

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
136	25	-	-	-	Filler
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	A/N	L	-	Customer Name
190	8	N	-	MMDDYYYY	Date Reported**
198	8	N	-	MMDDYYYY	Date Opened
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	9	N	R	Whole \$'s	Balance
233	9	N	R	Whole \$'s	Past Due Amount
242	1	A	-	See Attch. 4	Portfolio Type Code**
243	1	A/N	-	See Attch. 4	Rate/Status Code
244	2	A/N	-	See Attch. 6	Narrative Code #3
246	2	A/N	-	See Attch. 6	Narrative Code #4
248	2	A/N	-	See Attch. 6	Narrative Code #5
250	2	A/N	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code**
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	N	-	MMDDYYYY	Closed Date**
270	8	N	-	MMDDYYYY	Date Major Delinquency 1 st Reported**
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	A/N	-	See Attch. 4	Terms Frequency Codes**
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	1	A/N	-	See Attch. 4	Purchased From/Sold To/Original Creditor Indicator**
302	30	A/N	L	-	Purchased From/Sold To/Original Creditor Name**
332	2	N	-	See Attch. 7	Creditor Classification Code**
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	N	R	Whole \$'s	Original Charge Off Amount**
344	8	N	-	MMDDYYYY	Deferred Payment Start Date**
352	9	N	R	Whole \$'s	Balloon Payment Amount**
361	8	N	-	MMDDYYYY	Balloon Payment Due Date**
369	18	A/N	L	-	Mortgage ID Number (MIN)**
387	25	A/N	L	See Attch. 4	Payment History – months 1-24
412	13	A/N	L	See Attch. 4	Payment History – months 25-36 (if requested)
425	13	A/N	L	See Attch. 4	Payment History – months 37-48 (if requested)
438	1	N	-	See Attch. 4	Previous High Rate > Payment History
439	6	N	-	MMYYYY	Previous High Date > Payment History
445	50	-	-	-	Filler
495 Bytes = Segment Length					

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields

**Field Descriptions:	<p>Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).</p> <p>Activity Designator Code – describes the final state of the account.</p> <p>Actual Payment Amount – is the payment actually received for a reporting period.</p> <p>Balloon Payment Amount – contains the amount of the balloon payment.</p> <p>Balloon Payment Due Date – contains the date the balloon payment is due.</p> <p>Closed Date – contains the date the account was closed. It will not be populated when Date Major Delinquency 1st Reported is present.</p> <p>Creditor Classification Code – is a general type of business for the original creditor and is only applicable for trades reported by Debt Buyers (FY Industry Code), check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.</p> <p>Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.</p> <p>Date Major Delinquency 1st Reported – if current Rate/Status code is 6, 7, 8, 9, M, Z or if trade contains narrative code 081 (foreclosure), this date will reflect the first time that Rate/Status or narrative code was reported.</p> <p>Deferred Payment Start Date – contains the date the first payment is due for deferred loans.</p> <p>Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).</p> <p>Last Payment Date – date of the most recent payment.</p> <p>Mortgage Identification Number (MIN) – contains the number assigned to a mortgage loan that remains constant throughout the life of the loan. The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc., the electronic registry for tracking the ownership of mortgage rights.</p>
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Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields

**Field Descriptions: (cont.)	<p>Original Charge-Off Amount – is the amount originally charged to loss by the creditor.</p> <p>Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.</p> <p>Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)</p> <p>Purchased From/Sold To/Original Creditor Indicator – denotes if the Purchased From/Sold To/Original Creditor Name is the purchaser, seller or original creditor.</p> <p>Purchased From/Sold To/Original Creditor Name – name denotes who the account was either purchased from or sold to or the Original Creditor's name.</p> <p>Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)</p> <p>Terms Duration Code – contains the amount of time to repay the loan.</p> <p>Terms Frequency Code – reflects how often payments are due.</p>
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Note	STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.
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Related Pages	Chapter 4, Attachments, #4: List of Equifax Trade Codes ; #6: List of Equifax Narrative Codes ; #7: List of Creditor Classification Codes .
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24-, 36- and 48-Month Payment History is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Layout for Segment 23 – Trade with 24-Month Payment History (5.0 Standard)

Description

Segment 23 is the Trade Check segment. It shows credit trade history as supplied by Equifax's customers. Below is the Trade Segment 23 with 24-Month Payment History. A maximum of 99 "PT" segments can be returned per report.

If you send an "S" (5.0 Standard Trade with 24-Month Payment History) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	S	TotalView Request w/Trade with 24-Month Payment History (5.0 Standard)
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date** 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date** 3
126	6	N	-	MMYYYY	Date of 1 st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	A/N	L	-	24-Month Payment History
161	9	-	-	-	Filler
170 Bytes = Segment Length					

Layout for Segment 23 – Trade with 24-Month Payment History (5.0 Standard)

****Field Descriptions:**

Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.

Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-5, 8 and 9.)

Type Code – describes the payment arrangement of the account (installment, revolving or open).

Note

STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#).

24-Month Payment History is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Layout for Segment 23 – Enhanced Trade with 24-Payment History, All 6.0 Trade Fields and Dimensions Data

Description

Segment 23 is the Trade segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.



If you send a "G&S" (Dimensions Data and Enhanced Trade with All Trade Fields and 24-Month Payment History) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	D	Indicates TotalView Request w/ Dimensions
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported (See Attch. 4)
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3

Layout for Segment 23 – Enhanced Trade with 24-Month Payment History, All 6.0 Trade Fields and Dimensions Data

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
126	6	N	-	MMYYYY See Attch. 4	Date of 1 st Delinquency/Date of Last Activity
132	2	A	-	See Attch. 6	Narrative Code #1
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	A/N	L	See Attch. 4	24-Month Payment History
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	A/N	L	-	Customer Name
190	8	N	-	MMDDYYYY	Date Reported**
198	8	N	-	MMDDYYYY	Date Opened
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	9	N	R	Whole \$'s	Balance
233	9	N	R	Whole \$'s	Past Due Amount
242	1	A	-	See Attch. 4	Portfolio Type Code**
243	1	A/N	-	See Attch. 4	Rate/Status Code
244	2	A	-	See Attch. 6	Narrative Code #3
246	2	A	-	See Attch. 6	Narrative Code #4
248	2	A	-	See Attch. 6	Narrative Code #5
250	2	A	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code**
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	N	-	MMDDYYYY	Closed Date**
270	8	N	-	MMDDYYYY	Date Major Delinquency 1st Reported**
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	A/N	-	See Attch. 4	Terms Frequency Codes**
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	1	A/N	-	See Attch. 4	Purchased From/Sold to/Original Creditor Indicator**
302	30	A/N	L	-	Purchased From/Sold to/Original Creditor Name**
332	2	N	-	See Attch. 7	Creditor Classification Code**
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	N	R	Whole \$'s	Original Charge Off Amount**
344	8	N	-	MMDDYYYY	Deferred Payment Start Date**
352	9	N	R	Whole \$'s	Balloon Payment Amount**
361	8	N	-	MMDDYYYY	Balloon Payment Due Date**
369	18	A/N	L	-	Mortgage ID Number (MIN)**
387	25	A/N	L	See Attch. 4	Payment History - months 1-24
412	13	A/N	L	See Attch. 4	Payment History - months 25-36 (if requested)
425	13	A/N	L	See Attch. 4	Payment History - months 37-48 (if requested)
438	1	N	-	See Attch. 4	Previous High Rate > Payment History
439	6	N	-	MMYYYY	Previous High Date > Payment History

Layout for Segment 23 – Enhanced Trade with 24-Month Payment History, All 6.0 Trade Fields and Dimensions Data

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
445	50	-	-	-	Filler
Dimensions Data Begins					
495	6	N	-	YYYYMM	Dimensions Data Start Date*
501	2	N	R	01 up to 24	Number of Months of Dimensions Data Requested by the Customer*
The following 13 Dimensions fields (77-Bytes) are returned from 01 to 24 months according to the number of months being requested*.					
503	9	N	R	Whole \$'s	Balance
512	9	N	R	Whole \$'s	Scheduled Payment Amount
521	9	N	R	Whole \$'s	Actual Payment Amount
530	8	N	-	MMDDCCYY	Last Payment Date
538	9	N	R	Whole \$'s	High Credit
547	9	N	R	Whole \$'s	Credit Limit
556	9	N	R	Whole \$'s	Past Due Amount
565	3	A/N	R	See Attch. 6	Narrative Code #1
568	3	A/N	R	See Attch. 6	Narrative Code #2
571	3	A/N	R	See Attch. 6	Narrative Code #3
574	3	A/N	R	See Attch. 6	Narrative Code #4
577	2	A/N	-	See Attch. 4	Account Type
579	1	A/N	-	See Attch. 4	Activity Designator
495 + 1856 Bytes = 2351 Bytes Total Segment Length					

***Notes**

These 13 fields will be returned for each of the number of 24 Months of Dimensions data being requested. The remaining months will be blank filled (filler).

(Date Reference Field = 6 bytes) + (Number of Months (01-24) of Dimensions Data Requested by Customer = 2 Bytes)

(13 Fields @ 77 Bytes = Segment Length X 24 = 1,848 Bytes for Dimensions Data) = 1848 + 6 (Date) + 2 (# Month Dimensions Data) = **Total # Dimensions Bytes 1,856**

The Dimensions block of data contains information over the most recent 24 months of historical data. The first month of historical Dimensions data will represent one month prior to the "Date of This Report" from the Header Segment. The "Dimensions Data Start Date" is the date the first historical Dimensions data is populated in the block. An entire month(s) of historical Dimensions data may be blank-filled, or individual fields within a month of historical Dimensions data may be blank-filled when not available. There may be gaps of historical Dimensions data if that month (or field) is not available.

Layout for Segment 23 – Enhanced Trade with 24-Month Payment History, All 6.0 Trade Fields and Dimensions Data

***Notes
(cont.)**

For example: “Date of This Report” from the Header Segment = 03042016 and “Dimensions Data Start Date” = 201601, then the Month 1 entry for the historical Dimensions data represents 201602 data, and will be blank-filled. The historical Dimensions data will begin in the Month 2 entry, which represents 201601 data.

Please Note: Not all trades qualify to return historical Dimensions data.

****Field Descriptions:**

Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).

Activity Designator Code – describes the final state of the account.

Actual Payment Amount – is the payment actually received for a reporting period.

Balloon Payment Amount – contains the amount of the balloon payment.

Balloon Payment Due Date – contains the date the balloon payment is due.

Closed Date – contains the date the account was closed. It will not be populated when Date Major Delinquency 1st Reported is present.

Creditor Classification Code – is a general type of business for the original creditor and is only applicable for trades reported by Debt Buyers (FY Industry Code), check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.

Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.

Date Major Delinquency 1st Reported - if current Rate/Status code is 6, 7, 8, 9, M, Z or if trade contains narrative code 081 (foreclosure), this date will reflect the first time that Rate/Status **or narrative code** was reported.

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Deferred Payment Start Date – contains the date the first payment is due for deferred loans.

Layout for Segment 23 – Enhanced Trade with 24- Month Payment History, All 6.0 Trade Fields and Dimensions Data

****Field Descriptions
(cont.):**

Last Payment Date – date of the most recent payment.

Mortgage Identification Number (MIN) – contains the number assigned to a mortgage loan that remains constant throughout the life of the loan. The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc., the electronic registry for tracking the ownership of mortgage rights.

Original Charge-Off Amount – is the amount originally charged to loss by the creditor.

Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.

Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)

Purchased From/Sold To/Original Creditor Indicator – denotes if the Purchased From/Sold To/Original Creditor Name is the purchaser, seller or original creditor.

Purchased From/Sold To/Original Creditor Name – name denotes who the account was either purchased from or sold to or the Original Creditor's name.

Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)

Terms Duration Code – contains the amount of time to repay the loan.

Terms Frequency Code – reflects how often payments are due.

Layout for Segment 23 – Enhanced Trade with 24- Month Payment History, All 6.0 Trade Fields and Dimensions Data

Comment

STS 5.0 Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 3, Input Format Specifications: [Comments on 24-, 36- or 48-Month Payment History](#); Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#); [#7: List of Creditor Classification Codes](#).

24-, 36- and 48-Month Payment History and Dimensions Data are optional features offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Layout for Segment 23 – Enhanced Trade with High Value Trade Fields with 24-, 36- or 48-Month Payment History

Description

Segment 23 is the Trade segment with 24-Month Payment History. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.



If you send an "H&S" (Enhanced Trade with High Value Trade Fields and 24-Month Payment History) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	H	Indicates TotalView Request w/High Value Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY	Date of 1st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1

Layout for Segment 23 – Enhanced Trade with High Value Trade Fields with 24-, 36- or 48-Month Payment History

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	A/N	L	-	24-Month Payment History
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	-	-	-	Filler
190	8	N	-	MMDDYYYY	Date Reported**
198	8	N	-	MMDDYYYY	Date Opened
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	18	-	-	-	Filler
242	1	A	-	See Attch. 4	Portfolio Type Code**
243	1	A/N	-	See Attch. 4	Rate/Status Code
244	2	A/N	-	See Attch. 6	Narrative Code #3
246	2	A/N	-	See Attch. 6	Narrative Code #4
248	2	A/N	-	See Attch. 6	Narrative Code #5
250	2	A/N	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code**
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	N	-	MMDDYYYY	Closed Date**
270	8	N	-	MMDDYYYY	Date Major Delinquency 1 st Reported**
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	10	-	-	-	Filler
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	33	-	-	-	Filler
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	N	R	Whole \$'s	Original Charge Off Amount**
344	43	-	-	-	Filler
387	25	A/N	L	See Attch. 4	Payment History - months 1-24
412	13	A/N	L	See Attch. 4	Payment History - months 25-36 (if requested)
425	13	A/N	L	See Attch. 4	Payment History - months 37-48 (if requested)
438	1	N	-	See Attch. 4	Previous High Rate > Payment History
439	6	N	-	MMYYYY	Previous High Date > Payment History
445	50	-	-	-	Filler
495 Bytes = Segment Length					

****Field Descriptions:** Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).

Activity Designator Code – describes the final state of the account.

Layout for Segment 23 – Enhanced Trade with High Value Trade Fields with 24-, 36- or 48-Month Payment History

**Field Descriptions:	<p>Actual Payment Amount – is the payment actually received for a reporting period.</p> <p>Closed Date – contains the date the account was closed. It will not be populated when Date Major Delinquency 1st Reported is present.</p> <p>Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.</p> <p>Date Major Delinquency 1st Reported - if current Rate/Status code is 6, 7, 8, 9, M, Z or if trade contains narrative code 081 (foreclosure), this date will reflect the first time that Rate/Status or narrative code was reported.</p> <p>Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).</p> <p>Last Payment Date – date of the most recent payment.</p> <p>Original Charge – Off Amount – is the amount originally charged to loss by the creditor.</p> <p>Portfolio Type Code – describes the payment arrangement of the account (revolving, open, installment, line of credit or mortgage).</p> <p>Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.</p> <p>Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)</p> <p>Terms Duration Code – contains the amount of time to repay the loan.</p>
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Layout for Segment 23 – Enhanced Trade with High Value Trade Fields with 24-, 36- or 48-Month Payment History

Note

Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 3, Input Format Specifications: [Comments on 24-, 36- or 48-Month Payment History](#); Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#).

24-, 36- and 48-Month Payment History is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Layout for Segment 23 – Enhanced Trade with Dimensions Trade Fields with 24-Month Payment History

Description

Segment 23 is the Trade segment with 24-Month Payment History. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.



If you send a "N&S" (Enhanced Trade with Dimensions Trade Fields and 24-Month Payment History) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	N	Indicates TotalView Request w/Dimensions Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY	Date of 1st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1

Layout for Segment 23 – Enhanced Trade with Dimensions Trade Fields with 24-Month Payment History

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	A/N	L	-	24-Month Payment History
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	-	-	-	Filler
190	8	-	-	-	Filler
198	8	-	-	-	Filler
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	9	N	R	Whole \$'s	Balance
233	9	N	R	Whole \$'s	Past Due Amount
242	1	-	-	-	Filler
243	1	-	-	-	Filler
244	2	A/N	-	See Attch. 6	Narrative Code #3
246	2	A/N	-	See Attch. 6	Narrative Code #4
248	2	A/N	-	See Attch. 6	Narrative Code #5
250	2	A/N	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code**
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	-	-	-	Filler
270	8	-	-	-	Filler
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	-	-	-	Filler
297	1	-	-	-	Filler
298	36	-	-	-	Filler
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	-	-	-	Filler
344	8	-	-	-	Filler
352	9	-	-	-	Filler
361	8	-	-	-	Filler
369	18	-	-	-	Filler
387	25	-	-	-	Filler
412	13	-	-	-	Filler
425	13	-	-	-	Filler
438	6	-	-	-	Filler
444	51	-	-	-	Filler
495 Bytes = Segment Length					

Layout for Segment 23 – Enhanced Trade with Dimensions Trade Fields with 24-Month Payment History

**Field Descriptions:	<p>Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).</p> <p>Activity Designator Code – describes the final state of the account.</p> <p>Actual Payment Amount – is the payment actually received for a reporting period.</p> <p>Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.</p> <p>Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).</p> <p>Last Payment Date – date of the most recent payment.</p> <p>Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)</p>
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Note	Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.
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Related Pages	Chapter 3, Input Format Specifications: Comments on 24-, 36- or 48-Month Payment History ; Chapter 4, Attachments, #4: List of Equifax Trade Codes ; #6: List of Equifax Narrative Codes .
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	24-, 36- and 48-Month Payment History is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.
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Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields with 24-Month Payment History

Description



Segment 23 is the Trade segment with 24-Month Payment History. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.

If you send an "R&S" (Enhanced Trade with Terms and Payment Trade Fields and 24-Month Payment History) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	R	Indicates TotalView Request w/Terms and Payment Trade Fields
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY	Date of 1st Delinquency/Date of Last Activity**

Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields with 24-Month Payment History

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
132	2	A	-	See Attch. 6	Narrative Code #1
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	A/N	L	-	24-Month Payment History
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	-	-	-	Filler
190	88	-	-	-	Filler
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	-	-	-	Filler
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	144	-	-	-	Filler
445	50	-	-	-	Filler
495 Bytes = Segment Length					

****Field Descriptions:**

Actual Payment Amount – is the payment actually received for a reporting period.

Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.

Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).

Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.

Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)

Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)

Terms Duration Code – contains the amount of time to repay the loan.

Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields with 24-Month Payment History

Note

Amount fields may contain a “K” to indicate thousands, if the amount is greater than 7 digits.

Related Pages

Chapter 3, Input Format Specifications: [Comments on 24-, 36- or 48-Month Payment History](#); Chapter 4, Attachments, [#4: List of Equifax Trade Codes](#); [#6: List of Equifax Narrative Codes](#).

24-, 36- and 48-Month Payment History is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and 24-, 36- or 48-Month Payment History

Description

Segment 23 is the Trade with 24-Month Payment History segment. It shows credit trade history as supplied by Equifax's customers. A maximum of 99 "PT" segments can be returned per report.



If you send a "T&S" (Enhanced Trade with All 6.0 Trade Fields and 24-Month Payment History) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	PT	Record Code: Trade
2	1	A	-	T	Indicates TotalView Request w/All 6.0 Trade Fields & Payment History
3	20	A/N	L	-	Customer Name
23	10	A/N	-	999XX99999	Customer Number
33	6	N	-	MMYYYY	Date Reported**
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	See Attch. 4	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	See Attch. 4	Type Code
74	1	A/N	-	See Attch. 4	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	See Attch. 4	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	See Attch. 4	30 Day Counter
101	2	A/N	R	See Attch. 4	60 Day Counter
103	2	A/N	R	See Attch. 4	90+ Day Counter
105	1	N	-	See Attch. 4	Previous High Rate** 1
106	6	N	-	MMYYYY	Previous High Date** 1
112	1	N	-	See Attch. 4	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	See Attch. 4	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY	Date of 1st Delinquency/Date of Last Activity**
132	2	A	-	See Attch. 6	Narrative Code #1

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and 24-, 36- or 48-Month Payment History

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
134	2	A	-	See Attch. 6	Narrative Code #2
136	25	A/N	L	-	24-Month Payment History
161	9	-	-	-	Filler
Enhanced Data Begins					
170	20	A/N	L	-	Customer Name
190	8	N	-	MMDDYYYY	Date Reported**
198	8	N	-	MMDDYYYY	Date Opened
206	9	N	R	Whole \$'s	High Credit
215	9	N	R	Whole \$'s	Credit Limit
224	9	N	R	Whole \$'s	Balance
233	9	N	R	Whole \$'s	Past Due Amount
242	1	A	-	See Attch. 4	Portfolio Type Code**
243	1	A/N	-	See Attch. 4	Rate/Status Code
244	2	A/N	-	See Attch. 6	Narrative Code #3
246	2	A/N	-	See Attch. 6	Narrative Code #4
248	2	A/N	-	See Attch. 6	Narrative Code #5
250	2	A/N	-	See Attch. 6	Narrative Code #6
252	2	A/N	-	See Attch. 4	Account Type Code**
254	8	N	-	MMDDYYYY	Last Payment Date**
262	8	N	-	MMDDYYYY	Closed Date**
270	8	N	-	MMDDYYYY	Date Major Delinquency 1 st Reported**
278	9	N	R	Whole \$'s	Actual Payment Amount**
287	9	N	R	Whole \$'s	Scheduled Payment Amount**
296	1	A/N	-	See Attch. 4	Terms Frequency Codes**
297	4	A/N	-	See Attch. 4	Terms Duration Code**
301	1	A/N	-	See Attch. 4	Purchased From/Sold To/Original Creditor Indicator**
302	30	A/N	L	-	Purchased From/Sold To/Original Creditor Name**
332	2	N	-	See Attch. 7	Creditor Classification Code**
334	1	A/N	-	See Attch. 4	Activity Designator Code**
335	9	N	R	Whole \$'s	Original Charge Off Amount**
344	8	N	-	MMDDYYYY	Deferred Payment Start Date**
352	9	N	R	Whole \$'s	Balloon Payment Amount**
361	8	N	-	MMDDYYYY	Balloon Payment Due Date**
369	18	A/N	L		Mortgage ID Number (MIN)
387	25	A/N	L	See Attch. 4	Payment History - months 1-24
412	13	A/N	L	See Attch. 4	Payment History - months 25-36 (if requested)
425	13	A/N	L	See Attch. 4	Payment History - months 37-48 (if requested)
438	1	N	-	See Attch. 4	Previous High Rate > Payment History
439	6	N	-	MMYYYY	Previous High Date > Payment History
445	50	-	-	-	Filler
495 Bytes = Segment Length					

Layout for Segment 23 – Enhanced Trade with All 6.0 Trade Fields and 24-, 36- or 48-Month Payment History

**Field Descriptions:	<p>Account Type Code – contains a code that describes the kind of loan (for example: auto, home improvement, credit card, etc.).</p> <p>Activity Designator Code – describes the final state of the account.</p> <p>Actual Payment Amount – is the payment actually received for a reporting period.</p> <p>Balloon Payment Amount – contains the amount of the balloon payment.</p> <p>Balloon Payment Due Date – contains the date the balloon payment is due.</p> <p>Closed Date – contains the date the account was closed. It will not be populated when Date Major Delinquency 1st Reported is present.</p> <p>Creditor Classification Code – is a general type of business for the original creditor and is only applicable for trades reported by Debt Buyers (FY Industry Code), check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.</p> <p>Date of 1st Delinquency/Date of Last Activity – contains the date of the first delinquency that led to the Rate/Status being reported greater than or equal to current Rate/Status 2. Otherwise it contains the Date of Last Activity.</p> <p>Date Major Delinquency 1st Reported - if current Rate/Status code is 6, 7, 8, 9, M, Z or if trade contains narrative code 081 (foreclosure), this date will reflect the first time that Rate/Status or narrative code was reported.</p> <p>Deferred Payment Start Date – contains the date the first payment is due for deferred loans.</p> <p>Date Reported represents the “as of” date of the most recent update received from the data furnisher. Accounts may continue to be updated by the data furnisher even after they are closed, paid out or become severely delinquent (charge off, repossession, etc.).</p> <p>Last Payment Date – date of the most recent payment.</p> <p>Mortgage Identification Number (MIN) – contains the number assigned to a mortgage loan that remains constant throughout the life of the loan. The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc., the electronic registry for tracking the ownership of mortgage rights.</p>
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Layout for Segment 23 – Enhanced Trade with Terms and Payment Trade Fields with 24-, 36- or 48-Month Payment History

**Field Descriptions: (cont.)	<p>Original Charge-Off Amount – is the amount originally charged to loss by the creditor.</p> <p>Previous High Date > Payment History – contains the date that the highest rate/status occurred outside of the timeframe of the payment history that has been requested.</p> <p>Previous High Rate > Payment History – contains the highest rate/status that occurred outside of the timeframe of the payment history that has been requested. (Valid Rates: 2-6, 8 or 9.)</p> <p>Purchased From/Sold To/Original Creditor Indicator – denotes if the Purchased From/Sold To/Original Creditor Name is the purchaser, seller or original creditor.</p> <p>Purchased From/Sold To/Original Creditor Name – name denotes who the account was either purchased from or sold to or the Original Creditor's name.</p> <p>Scheduled Payment Amount – is the contractual amount due for a payment period. (The figure in this field should be the monthly amount due regardless of the actual payment frequency.)</p> <p>Terms Duration Code – contains the amount of time to repay the loan.</p> <p>Terms Frequency Code – reflects how often payments are due.</p>
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Note	Amount fields may contain a "K" to indicate thousands, if the amount is greater than 7 digits.
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Related Pages	Chapter 3, Input Format Specifications: Comments on 24-, 36- or 48-Month Payment History ; Chapter 4, Attachments, #4: List of Equifax Trade Codes ; #6: List of Equifax Narrative Codes ; #7: List of Creditor Classification Codes .
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	24-, 36- and 48-Month Payment History is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.
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Layout for Segment 27 – File Inquiry

Description



Segment 27 is the File Inquiry segment. It contains inquiries from customers requesting Equifax consumer reports and other products. A maximum of 99 “FI” segments can be returned per report.

If you send an “I” (Enhanced Inquiry with Account Type) in the Optional Feature Code field, the segment will be returned as follows:

Record Code: FI

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	FI	Record Code: File Inquiry
2	8	N	-	MMDDYYYY	Date of Inquiry
10	18	A/N	L	See Comments	Abbreviation and/or Customer Number
28	20	A/N	L	See Comments	Customer Name
Expanded Data Begins					
48	2	A/N	-	-	Filler or Account Type* (Inquiry Intent)
50 Bytes = Segment Length					

Comments

Credit report inquiries for industry codes IL, IG, IZ, ZB and ZT which are required to provide End User and/or Permissible Purpose information are returned in this segment.

Inquiries from customers who request additional data sources from Equifax (.i.e., request credit file & MLA, credit file & Dimensions or credit file & NCTUE) are returned in this segment as well.

As other industries are required to provide information, such as End User Description and Permissible Purpose Codes, their credit report inquiries also will be returned in this segment.

These inquiries should be treated the same as a local inquiry returned in segment 28, as both are consumer-initiated credit report inquiries.

The Customer Number for these inquiries is returned in the Abbreviation and/or Customer Number field, left aligned.

*Note

Account Type - For Future Use

Related Pages

[Chapter 4, Attachments: #15: Legislative Information.](#)

Layout for Segment 28 – Inquiry

Description

Segment 28 is the Inquiry segment. It contains requests from customers requesting Equifax Consumer reports. Each segment contains 1 inquiry.

Record Code: IQ

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	IQ	Record Code
2	8	N	-	MMDDYYYY	Date of Inquiry
10	20	A/N	L	-	Customer Name
30	10	A/N	-	999XX99999	Customer Number
40	5	-	-	-	Filler
45 Bytes = Segment Length					

Layout for Segment 29 – Consumer Narrative Statement

Description

Segment 29 is the Consumer Narrative Statement segment. It will show consumer comments about the report information. A maximum 99 “CN” segments can be returned per report.

Record Code: CN

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	CN	Record Code: Consumer Narrative Statement
2	6	N	-	MMYYYY	Date Reported
8	6	N	-	MMYYYY	Purge Date
14	3	N	R	-	Length of Consumer Statement Text
17	495	A/N	L	-	Consumer Statement Text
512	8	-	-	-	Filler
520 Bytes = Segment Length					

Layout for Segment 31 – FICO® Score (Optional)

Description

Segment 31 is the FICO® Score Based on Equifax Data segment. A maximum of 1 “CP” segment can be returned per report.

Record Code: CP

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	CP	Record Code: FICO Score based on Equifax Data
2	5	N	R	Related Pages	FICO Score
7	5	N	R	See Attch. 11	1 st Reason Code
12	5	N	R	See Attch. 11	2 nd Reason Code
17	5	N	R	See Attch. 11	3 rd Reason Code
22	5	N	R	See Attch. 11	4 th Reason Code
27	1	A	-	See Attch. 12	Reject Message Code
28	3	N	R	000-100 or 999	Risk-Based Pricing Percentage**
31	3	N	R	000-999	Low Range of Score**
34	3	N	R	000-999	High Range of Score**
37	1	A/N	-	See Attch. 11	FICO Score Indicator Code
38	1	-	-	-	Filler
39	1	A/N	-	Y or Blank	FACT Act – Inquiries are a Key Factor**
40 Bytes = Segment Length					

**Field Descriptions

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.

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.

FACT Act – Inquiries are a Key Factor - 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 versions models only.)

Layout for Segment 31 – FICO® Score (Optional)

Related Pages

Chapter 3, Input Format Specifications: [Comments on FICO® Scores based on Equifax Data](#); [Comments on Equifax Risk-Based Pricing](#); [Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution](#). Chapter 4, Attachments: [#11, List of FICO® Scores Based on Equifax Data Reason Codes and Indicator Codes](#); [#12, List of FICO® Scores Based on Equifax Data Reject Codes](#).

All versions of FICO® Scores based on Equifax Data, Dodd-Frank and Risk-Based Pricing Solutions are optional services offered by Equifax. Contact your Equifax Sales representative for additional information and activation of optional services.

Layout for Segment 32 – ON-LINE DIRECTORY (Optional)

Description

Segment 32 is the ON-LINE DIRECTORY segment. A maximum of 99 “OD” segments can be returned per report.

Record Code: OD

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	OD	Record Code: On-Line Directory
2	10	A/N	-	999XX99999	Equifax Customer Number
12	20	A/N	L	-	Customer Name
32	10	A/N	-	-	Customer Telephone Number
42	10	A/N	-	999XX99999	Equifax Customer Number
52	20	A/N	L	-	Customer Name
72	10	A/N	-	-	Customer Telephone Number
82	10	A/N	-	999XX99999	Equifax Customer Number
92	20	A/N	L	-	Customer Name
112	10	A/N	-	-	Customer Telephone Number
122	10	A/N	-	999XX99999	Equifax Customer Number
132	20	A/N	L	-	Customer Name
152	10	A/N	-	-	Customer Telephone Number
162 Bytes = Segment Length					

Related Pages

[Chapter 3, Input Format Specifications: Comments on ON-LINE DIRECTORY.](#)

ON-LINE DIRECTORY is an optional feature offered by Equifax. Contact your Equifax Sales representative for additional information and activation of your desired ON-LINE DIRECTORY option.

Layout for Segment 32 – ON-LINE DIRECTORY with Address (Optional)

Description

Segment 32 is the ON-LINE DIRECTORY with Address segment.

Record Code: OA

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	OA	Record Code: On-Line Directory with Address
2	10	A/N	-	999XX99999	Equifax Customer Number
12	20	A/N	L	-	Customer Name
32	10	A/N	-	-	Customer Telephone Number
42	30	A/N	L	-	Customer Address Line 1
72	30	A/N	L	-	Customer Address Line 2
102	21	A	L	-	Customer City Address
123	2	A	-	See Attch. 24	Customer State Address
125	10	A/N	L	-	Customer ZIP Code Address
135	10	A/N	-	999XX99999	Equifax Customer Number
145	20	A/N	L	-	Customer Name
165	10	A/N	-	-	Customer Telephone Number
175	30	A/N	L	-	Customer Address Line 1
205	30	A/N	L	-	Customer Address Line 2
235	21	A	L	-	Customer City Address
256	2	A	-	See Attch. 24	Customer State Address
258	10	A/N	L	-	Customer ZIP Code Address
268	10	A/N	-	999XX99999	Equifax Customer Number
278	20	A/N	L	-	Customer Name
298	10	A/N	-	-	Customer Telephone Number
308	30	A/N	L	-	Customer Address Line 1
338	30	A/N	L	-	Customer Address Line 2
368	21	A	L	-	Customer City Address
389	2	A	-	See Attch. 24	Customer State Address
391	10	A/N	L	-	Customer ZIP Code Address
401	10	A/N	-	999XX99999	Equifax Customer Number

Layout for Segment 32 – ON-LINE DIRECTORY with Address (Optional)

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
411	20	A/N	L	-	Customer Name
431	10	A/N	-	-	Customer Telephone Number
441	30	A/N	L	-	Customer Address Line 1
471	30	A/N	L	-	Customer Address Line 2
501	21	A	L	-	Customer City Address
522	2	A	-	See Attch. 24	Customer State Address
524	10	A/N	L	-	Customer ZIP Code Address
534 Bytes = Segment Length					

Related Pages

[Chapter 3, Input Format Specifications: Comments on ON-LINE DIRECTORY with Address.](#) [Chapter 4, Attachments, #24: List of Address Abbreviations](#)

*ON-LINE DIRECTORY is an optional feature offered by Equifax. Contact your Equifax Sales representative for additional information and activation of your desired ON-LINE DIRECTORY option.

Layout for Segment 35 – Model and/or MarketMax (Optional)

Description

Segment 35 is the Model and/or MarketMax segment. The Format Type will determine what type of segment 35 (MM) is present. A maximum of 99 “MM” segments can be returned per report.

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 and/or MarketMax
2	2	N	R	03	Format Type
4	5	N	-	Related Pages	Model Number
9	1	A/N	-	Blank, 1-9 or A-Z	Model ID (Scorecard)
10	1	A/N	-	0-8 or A, F, R or T	Score Number or MarketMax Industry 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	1 st Reason Code
22	5	A/N	R	Related Pages	2 nd Reason Code
27	5	A/N	R	Related Pages	3 rd Reason Code
32	5	A/N	R	Related Pages	4 th Reason Code
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					

Layout for Segment 35 – Model and/or MarketMax (Optional)

****Field Descriptions** FACT Act – Inquiries are a Key Factor:

I = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT” - indicates the Equifax logic for the 5th 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) and Advanced Energy Plus (05236) models only.)

M = “NUMBER OF INQUIRIES IN THE PAST 12 MONTHS FOR THE APPLICANT” – (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 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.

Related Pages *Equifax System-to-System Model Manual.* Refer to the Reason or Reject Codes for the particular model(s) you have requested.

Chapter 3, Input Format Specifications: [Comments on Equifax MarketMax.](#)
Chapter 4, Attachments: [#20: List of Equifax MarketMax Reason Codes; #23: List of Equifax MarketMax Reject Codes.](#)

Other recommended sources *The Equifax System-to-System Model Manual* - Refer to the Model Number(s), Score Range, Reason Codes, Reject Codes and detailed information for the particular model(s) you have requested at: www.tcs.equifax.com/.

MarketMax and Models are optional services offered by Equifax. Contact your Equifax Sales associate for additional information or activation.

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.

Related Pages

[Chapter 3, Input Format Specifications: Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution.](#)

Dodd-Frank is an optional service offered by Equifax. Contact your Equifax Sales associate for additional information and activation of optional services.

Layout for Segment 35 – (Model) Risk-Based Pricing (Optional)

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present. A Format Type of “08” will indicate the value in the Numeric Score is the Percentage of the U.S. population that the Consumers Score for this model scores higher than. The first and second Reason Codes will contain the low and high end of the score range. All other fields will be blank.

Record Code: MM

Format Type 08 = Risk Based Pricing Percentage

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	MM	Record Code: Model
2	2	N	-	08	Format Type (Risk-Based Pricing)
4	5	N	-	99999	Model Number (same as 1 st Model Segment)
9	2	-	-	-	Filler
11	5	N	R	00000-00100 or 00999	Risk-Based Pricing 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 (same as 1 st Model Segment)
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.

Related Pages

Chapter 3, Input Format Specifications: [Comments on Equifax Risk-Based Pricing](#). *The Equifax System-to-System Model Manual* - Refer to the Reject Codes for the particular model(s) you have requested.

Layout for Segment 35 – (Model) Risk-Based Pricing (Optional)

Other recommended
sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals and Equifax product brochures at:
www.equifax.com/tcs/.

Risk-Based Pricing score information is an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation of optional services.

Layout for Segment 37 – Identification - SSN

Description

Segment 37 is the Identification – SSN segment. This segment contains information as to the subject’s consumer report SSN and subject’s SSN submitted in the inquiry. Note: SSN Match, Social Match Flags or Social Security Number Confirmed activation required for this segment to be returned. A maximum of 1 “SS” segment can be returned per report.

Record Code: SS

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	SS	Record Code: Identification – SSN
2	2	N	R	-	Consumer report Age
4	9	N	-	999999999	Consumer report Social Security Number*
13	1	A/N	-	Y, N or blank	Consumer report SSN Confirmed * Y = Yes N = No Blank = No inquiry SSN/Not available
14	2	-	-	-	Filler
16	9	A/N	-	Y, N or blank	Social Match Flags* (one per SSN digit) Y = Byte (digit) match N = Byte (digit) Not a match Blank = No inquiry SSN/Not available
25	9	N	-	999999999	Inquiry Social Security Number
34	4	A/N	-	YYYY or P 51	Inquiry SSN Date Issued (see notes)
38	2	A	-	See Attch. 24	Inquiry SSN State* Issued
40	4	A/N	-	YYYY or P 92	Inquiry SSN Death Date (see notes)
44	2	A	-	See Attch. 24	Inquiry SSN State of Death
46	1	A/N	-	Y, N or blank	SSN Match* Y = Byte-to-byte match N = Not a match Blank = No inquiry SSN/Not available
47	3	-	-	-	Filler
50 Bytes = Segment Length					

*Notes

The last 4-digits of the Social Security Number may be masked with zeros for specific customers or industry codes to secure the consumers SSN.

Date Issued will be actual year or “Prior to” 1951. P 51 = Prior to 1951

Death Date will be actual year or “Prior to” 1992. P 92 = Prior to 1992

Layout for Segment 37 – Identification – SSN

***Notes**

Inquiry SSN State Issued may contain an “RR”, indicating that the SSN was issued to a railroad employee. (RR = Railroad Board) Discontinued July 1, 1963.

SSN Match, Social Match Flags and Social Security Number Confirmed will not be returned on reports when the customer number is activated for “Social Security Number Protect” and the social security number in the inquiry does not match what is on the consumer report.

SSN Match, Social Match Flags and Social Security Number Confirmed are optional services offered by Equifax. Contact your Equifax Sales representative for additional information and activation of each service.

Related Pages

Chapter 3, Input Format Specifications: [Comments on Social Security Number Confirmed](#). Chapter 4, Attachments, [#24: List of Address Abbreviations](#).

Layout for Segment 38 – Data Attribute* (Optional)

Description

Segment 38 is the Data Attribute segment. It contains attributes associated with customer specific models. A maximum of 99 “DA” segments can be returned per report.

Note: The Data Attributes returned in this segment may be Numeric or Alpha/Numeric. **Refer to the attribute details provided during activation.**

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	'01' - '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	-	Variable 1
19	15	CH	A/N	L	-	Variable 2
34	15	CH	A/N	L	-	Variable 3
49	15	CH	A/N	L	-	Variable 4
64	15	CH	A/N	L	-	Variable 5
79	15	CH	A/N	L	-	Variable 6
94	15	CH	A/N	L	-	Variable 7
109	15	CH	A/N	L	-	Variable 8
124	15	CH	A/N	L	-	Variable 9
139	15	CH	A/N	L	-	Variable 10
154	15	CH	A/N	L	-	Variable 11
169	15	CH	A/N	L	-	Variable 12
184	15	CH	A/N	L	-	Variable 13
199	15	CH	A/N	L	-	Variable 14
214	15	CH	A/N	L	-	Variable 15
229	15	CH	A/N	L	-	Variable 16
244	15	CH	A/N	L	-	Variable 17
259	15	CH	A/N	L	-	Variable 18
274	15	CH	A/N	L	-	Variable 19
289	15	CH	A/N	L	-	Variable 20
304	46	-	-	-	-	Filler
350 Bytes = Segment Length						

Data Attributes are an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

Layout for Segment 40 – On-Line GEO-Code (Optional)

Description

Segment 40 is the On-Line GEO-Code segment. On-Line GEO-Code delivers a 16-digit number consisting of metropolitan statistical area, state, county, census tract and block group codes. These codes will be returned for the current address. Equifax will also “GEO-Code” the Property Address when it is included in the inquiry. A maximum of 2 “GO” segment can be returned per report.

Record Code: GO

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	GO	Record Code: On-Line GEO-CODE
2	4	A/N	-	-	Geo S M S A Code
6	2	A/N	-	-	Geo State Code* (Alpha or Numeric)
8	3	A/N	-	-	Geo County Code
11	4	A/N	-	-	Geo Census Tract
15	2	A/N	-	-	Geo Suffix
17	1	A/N	-	-	Geo Block Group
18	10	A/N	L	-	Street Number
28	26	A/N	L	-	Street Name
54	21	A/N	L	-	Street Type/Direction
75	5	A/N	-	-	Geo SMSA 5-Digit Code
80	20	A	L	-	City
100	2	A	-	See Attch. 24	State
102	9	A/N	L	-	ZIP Code
111	2	A/N	-	See Attch. 16	Type of Address
113	1	A/N	-	See Attch. 16	1 st Return Code
114	1	A/N	-	See Attch. 16	2 nd Return Code
115	1	A/N	-	See Attch. 16	3 rd Return Code
116	1	A/N	-	See Attch. 16	4 th Return Code
117	2	A/N	-	-	Micro-Vision* Code
119	1	A/N	-	-	Micro-Vision Return Code
120 Bytes = Segment Length					

Related Pages

[Chapter 4, Attachments, #16: On-Line GEO-Code Return Codes; #24: List of Address Abbreviations.](#)

Note

Geo State Code (<https://www.census.gov/data.html> for numeric values)

On-Line GEO-Code is an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

Layout for Segment 59 – OFAC Alert (Optional)

Description

Segment 59 is the OFAC Alert segment. It will contain data from the Compliance Data Center (CDC). A maximum of 5 “CD” segments can be returned per inquiry.

Note: Multiple reports on the same consumer are not available with OFAC Alert. Only the first report is returned. OFAC Alert can be only returned with a Consumer Report and when a No-Hit on the credit file occurs.

Record Code: CD

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	CD	Record Code: OFAC Alert
2	1	N	-	2	Revised Legal Verbiage Indicator
3	1	-	-	-	Filler
4	4	A/N	-	OFAC	Member Firm Code
8	16	A/N	-	-	Zero Filled
24	8	N	-	CCYYMMDD	CDC Transaction Processing Date
32	6	N	-	HHMMSS	CDC Transaction Processing Time
38	1	A	-	O	Transaction Type (O = OFAC Only)
39	1	A	-	See Note ¹	CDC Response Code
40	2	A/N	L	See Note ²	CDC Problem Code
42	1	-	-	-	Filler
43	6	A	L	See Note ³	Match Codes
49	8	N	-	CCYYMMDD	Problem Report Date
57	20	A/N	L	See Note ⁴	Issue Source – including OFAC sanction program
77	20	A/N	L	See Note ⁵	Issue ID or Reference – including OFAC ID
97	100	A/N	L	See Note ⁶	Comment – OFAC and other
197	13	A/N	L	-	OFAC First Name
210	1	A/N	-	-	OFAC Middle Initial
211	19	A/N	L	-	OFAC Last Name
230	30	A/N	L	-	OFAC Address
260	15	A	L	-	OFAC City
275	2	A	-	See Attech. 24	OFAC State
277	9	A/N	L	-	OFAC ZIP Code
286	3	A	L	See Attech. 24	OFAC Country Code
289	260	A/N	L	See Note ⁷	Legal Verbiage
549	1	A/N	-	Blank or N	Filler or Non-Regulated Data Segment Indicator
550 Bytes = Segment Length					

Notes:

- ⁽¹⁾ Indicates CDC database search result: E = Transaction Processing Error; N = Nothing to report; O = OFAC Issue (See CDC Problem Code for detail)

Layout for Segment 59 – OFAC Alert (Optional)

Notes:

- (2) The problem code indicates on which government list the entry appeared:
VT = OFAC List – Treasury Department
- (3) The Match Code identifies which of the input ID information matched the CDC database ID information for the entry being reported. The presence of each code indicates a match on the ID item:
- | | |
|----------------------|--------------------|
| L = Last name match | C = City match |
| F = First name match | S = State match |
| A = Address match | Z = Zip code match |
- (4) When OFAC information is being reported, this field may contain the blocked country name relating to the match (Belarus, Iran, etc) or a code indicating the OFAC program associated with the match.

Important: *The US Treasury makes changes to the OFAC Sanctions without notice. They can add or remove current sanctions or countries and can change the names of existing sanctions therefore this list is subject to change without notice.*

SANCTION CODE	PROGRAM NAME	DEFINITION
FTO	Foreign Terrorist Organization	Office of Foreign Assets Control Foreign Terrorist Organization List
SDN	Specially Designated Nationals and Blocked Persons	Office of Foreign Assets Control's Specially Designated National and Blocked Persons and Vessels List. Individuals, entities and vessels that are blocked pursuant to various sanction programs or that have been determined by OFAC to be owned or controlled by, or act for or on behalf of, target governments and groups.
SDNT	Specially Designated Narcotics Trafficker	Office of Foreign Assets Control Specially Designated Narcotics Traffickers List (Order 12978)
SDNTK	Specially Designated Foreign Narcotics Trafficker	Office of Foreign Assets Control Specially Designated Foreign Narcotics Kingpin Sanctions Regulations
SDGT	Specially Designated Global Terrorist	Office of Foreign Assets Control Specially Designated Global Terrorists List
SDT	Specially Designated Terrorist	Office of Foreign Assets Control Specially Designated Terrorists List (Order 13099 which amends 12947 "Prohibiting "Transactions with Terrorists Who Threaten to Disrupt the Middle East Peace Process")

Layout for Segment 59 – OFAC Alert (Optional)

SANTION CODE	PROGRAM NAME	DEFINITION
WMD	Weapons of Mass Destruction	Office of Foreign Assets Control Weapons of Mass Destruction Trade Control Regulations. Names of individuals and entities listed in the sanction.
NPWMD	Weapons of Mass Destruction	Office of Foreign Assets Control Weapons of Mass Destruction Trade Control Regulations. Names of individuals and entities subject to the import ban listed in the SDN list.
NS-PLC	Palestinian Legislative Council	Office of Foreign Assets Control Palestinian Legislative Council Trade Control Regulations. Names of individuals and entities subject to the import ban listed in the SDN list.
BPISDNT	Property Currently Blocked	Office of Foreign Assets Control Trade Control Regulations. Names of individuals and entities subject to blocking of property listed in the SDN list. BPI stands for “Blocked Pending Investigation”
BPIPA	Patriot Act Blocked Pending Investigation	Office of Foreign Assets Control Trade Control Regulations.
DRCONGO	Democratic Republic of the Congo	Office of Foreign Assets Control Democratic Republic of the Congo Sanction
BALKANS	Western Balkans	Office of Foreign Assets Control Balkans Sanction
BELARUS	Belarus	Office of Foreign Assets Control Belarus Sanction
BURMA	Burma	Office of Foreign Assets Control Burma Sanction
COTED	Cote d’Ivoire (Ivory Coast)	Office of Foreign Assets Control Cote d’Ivoire Sanction
CUBA	Cuba	Office of Foreign Assets Control Cuba Sanction
DARFUR	Darfur	Office of Foreign Assets Control Darfur Sanction
IRAN	Iran	Office of Foreign Assets Control Iran Sanction
IRAQ2	Iraq	Office of Foreign Assets Control Iraq Sanction
IRAQ3	Iraq	Office of Foreign Assets Control Iraq Sanction
LIBERIA	Liberia	Office of Foreign Assets Control Liberia Sanction
NKOREA	North Korea	Office of Foreign Assets Control North Korea Sanction
SUDAN	Sudan	Office of Foreign Assets Control Sudan Sanction
SYRIA	Syria	Office of Foreign Assets Control Syria Sanction
ZIMB	Zimbabwe	Office of Foreign Assets Control Zimbabwe Sanction

Layout for Segment 59 – OFAC Alert (Optional)

Notes:

- ⁽⁵⁾ If available, the issue ID, which is the unique OFAC ID code or government listing reference assigned by the U.S. Treasury or other government agency to the match name, is returned.
- ⁽⁶⁾ A variable field containing either “O” or “V” related to a possible name variation.

O	Indicates that the hit is a match to the original name used in the inquiry.
V	Indicates that the hit is the result of Equifax using a name variation – use the OFAC Alert last name to verify.

This field may also contain miscellaneous information, when available, such as date of birth, passport number, Cedula, Columbia National ID, Place of Birth, etc. The following statement is returned in the last 51 positions of this field for an OFAC Hit:

PLEASE READ MSG BELOW, IF QUESTIONS CALL 8002213758

- ⁽⁷⁾ Legal Verbiage for an OFAC Hit:

THE ID PROVIDED IS SIMILAR TO AN INDIVIDUAL ON THE OFAC LIST. THIS IS NOT A CONSUMER RPT. DO NOT USE TO DETERMINE ELIGIBILITY FOR CREDIT OR ANY OTHER FCRA PURPOSE. GO TO USTREAS.GOV/OFFICES/ENFORCEMENT/OFAC/FAQ/ANSWER.SHTML FOR OFAC HOTLINE INFO.

Legal Verbiage for an OFAC No-Hit:

NO MATCH FOUND IN CDC’S OFAC DATABASE

Legal Verbiage for an OFAC Error:

ERROR HAS OCCURRED: NO SEARCH PERFORMED: RE-SUBMIT REQUEST



The OFAC Alert segment can be returned when a No-Hit is encountered for the inquiry.

Related Pages

Chapter 3, Input Format Specifications: [Comments on OFAC Alert](#). Chapter 4, Attachments, [#24: List of Address Abbreviations](#).

OFAC Alert is an optional product offered by Equifax. Please contact your Equifax Sales representative for additional information or activation.

Layout for Segment 60 – Consumer Referral Location

Description

Segment 60 is the Consumer Referral Location segment. It provides contact information regarding the data contained in the report. A maximum of 1 “CR” segment can be returned per report.

Record Code: CR

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	CR	Record Code: Consumer Referral Location
2	3	N	-	-	Referral Bureau Code
5	50	A/N	L	-	Referral Bureau Name
55	50	A/N	L	-	Referral Bureau Address #1
105	50	A/N	L	-	Referral Bureau Address #2
155	20	A	L	-	Referral Bureau City
175	2	A	-	See Attch. 24	Referral Bureau State
177	9	A/N	L	-	Referral Bureau ZIP Code
186	10	N	-	9999999999	Referral Bureau Telephone Number
196	4	-	-	-	Filler
200 Bytes = Segment Length					

Related Pages

Chapter 4, Attachments, [#24: List of Address Abbreviations.](#)

Layouts for Report/Transmission Indicator Segments

Introduction

The last segment will be **one** of the following:

- Multiple Report Indicator (indicates end of each report for joint and multiple reports), or
- End of Report Indicator (indicates end of transmission).

It will indicate the last 2-bytes of data of the transaction or of the consumer report. The last byte of data of the transmission (after the last &&) will be followed by an **X-ON** control character.

Multiple Report Indicator Layout

Record Code: &

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	A/N	—	&	Multiple Report Indicator
1	1	—	—	—	Filler
2 Bytes = Segment Length					

& - Returned at the end of each report for joint and multiple reports.

End of Report Indicator

Record Code: &&

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	—	&&	End of Report Indicator
2 Bytes = Segment Length					

&& - Returned at the end of the consumer report.

Chapter Seven

TotalView Full-File Fixed Alternate Data Source Output Format Specifications

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Chapter Seven

TotalView Full-File Fixed Alternate Data Source Specifications

Overview

-
- Chapter 7 presents the output programming aspects of System-to-System's TotalView Full-File Fixed output for the Optional Alternate Data Sources:
 - Military Lending Act (MLA) Covered Borrower Status
 - North American Link (NAL)
 - FraudIQ™ Synthetic ID Alerts
 - Complements the various product descriptions/examples presented in Chapter 1.
 - The TotalView FFF display will be returned with an update to the initial counter segment. Segment counter 58 may now have a value if Alternate Data Sources are requested and returned. All consumer report segments will be returned as they are today up to segment 58. Then segment 58 (the AD – the Alternate Data Source Counter) will be returned with counters on any of the additional data sources (if requested). The additional Data Source segments will immediately follow the counters in segment 58. After the additional data source(s) information is returned, the OFAC (segment 59) will follow if requested followed by the Consumer Referral (segment 60 if available) and finally the '&&' indicating the end of report.
-

Overview

Learning Advice

Chapter 1 is a good prerequisite to this chapter, since it describes System-to-System's output in general terms. It is suggested, therefore, that you read Chapter 1 if you have not already done so.

If you experience an error that is not included in Chapter 5, contact the Equifax Service Desk at 888-407-0359 and advise them of any error code received along with your findings as to what may have caused the error.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: www.tcs.equifax.com/.

Segment 58 – Alternate Data Source Output Segment Directory

Introduction The specifications and sequential order for the TotalView Full-File Fixed Alternate Data Source output are shown below.

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/ STANDARD
AD	AD	Alternate Data Source Segment Ctrs	398 Bytes	1	Optional
DR	01	Alternate Data Source Error Message	460 Bytes	99	Optional
-	02	Reserved for Future Enhancements	–	–	–
-	03	Reserved for Future Enhancements	–	–	–
-	04	Reserved for Future Enhancements	–	–	–
ML	05	Military Lending Covered Borrower	530 Bytes	1	Optional
-	06	Reserved for Future Enhancements	–	–	–
-	07	Reserved for Future Enhancements	–	–	–
-	08	Reserved for Future Enhancements	–	–	–
-	09	Reserved for Future Enhancements	–	–	–
-	10	Reserved for Future Enhancements	–	–	–
-	11	Reserved for Future Enhancements	–	–	–
-	12	Reserved for Future Enhancements	–	–	–
NL	13	North American Link	Variable	1	Optional
SF	14	FraudIQ® Synthetic ID Alerts	1650 Bytes	1	Optional
-	15	Reserved for Future Enhancements	–	–	–
-	16	Reserved for Future Enhancements	–	–	–
SX	17	FraudIQ® Synthetic ID Alerts v2	Variable	1	Optional
–	18-99	Reserved for Future Enhancements	–	–	–

Layout for Segment 58.00 – Alternate Data Source Segment Counters

Description Segment 58.00 the Alternate Data Source Segment Counters. A 4-byte counter for each of the 99 possible segments being returned i.e. SX01. Only 1 'AD' will be returned per data source.

Record Code: AD

DISP.	SEGMENT NUMBER	SEGMENT IDENTIFIER	MAXIMUM OCCURRENCES	DESCRIPTION
0	AD	AD	1	Record Code
2	1	DR	99	Alternate Data Source Error (DERR)
6	2	TW	-	Reserved for Future Enhancements
10	3	EI	-	Reserved for Future Enhancements
14	4	PD	-	Reserved for Future Enhancements
18	5	ML	1	Military Lending Act Covered Borrower
22	6	IC	-	Reserved for Future Enhancements
26	7	IX	-	Reserved for Future Enhancements
30	8	IR	-	Reserved for Future Enhancements
34	9	FS	-	Reserved for Future Enhancements
38	10	CC	-	Reserved for Future Enhancements
42	11	TX	-	Reserved for Future Enhancements
46	12	CM	-	Reserved for Future Enhancements
50	13	NL	1	North American Link (Full-File Fixed only)
54	14	SF	1	FraudIQ® Synthetic ID Alerts
58	15	IM	-	Reserved for Future Enhancements
62	16	TE	-	Reserved for Future Enhancements
66	17	SX	1	FraudIQ® Synthetic ID Alerts v 2
-	18-99	-	-	Reserved for Future Enhancements
398 Bytes = Segment Length				

Comments on Segment Counters

Each 4-byte Segment Counter consists of two parts:

1. A **2-byte Segment Identifier**; and
2. A **2-byte counter indicating the total number of that type of segment contained within the report.**

For example, if one Military Lending Act (MLA) segment is present, the Segment Counter for this segment would appear as:

ADDR00TW00EI00PD00ML01IC00IX00IR00FS00CC00TX00CM00NL00SF00IM00TE00SX000000

If no Military Lending Act (MLA) segment is present, the counter will appear as:

ML00

Segments Reserved for Future Enhancements are zero-filled and will appear as follows: **00000000**

Layout for Segment 58.01 – Alternate Data Source Error Message

Description

Segment 58.01 the Alternate Data Source Error Message or Report ('DERR') is a response record, which System-to-System TotalView will return whenever it encounters a communication problem or an error with the request of an Alternate Data Source. A separate "DERR" segment will be returned per Data Source. Only 1 'DERR' will be returned per data source.

A maximum of 99 "DERR" segments can be returned.

Record Code: DERR

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION/COMMENTS
0	4	A	-	DERR	Identification of Report
4	20	A/N	L	-	Customer Reference Number
24	10	A/N	-	999XX99999	Equifax Customer Number
34	2	A/N	-	Data Source Codes	Alternate Data Source (2-Byte) Code
36	26	A/N	L	-	Error Code Verbiage
62	80	A/N	L	-	Error Text
142	26	A/N	L	-	Error Code Verbiage
168	80	A/N	L	-	Error Text
248	26	A/N	L	-	Error Code Verbiage
274	80	A/N	L	-	Error Text
354	26	A/N	L	-	Error Code Verbiage
380	80	A/N	L	-	Error Text
460 Bytes = Segment Length					

Related Pages

This Chapter: [Data Source Codes](#)

Data Source Codes

DATA SOURCE CODE	ALTERNATE DATA SOURCE NAME
DR	DATA SOURCE REQUEST ERROR
ML	MILITARY LENDING COVERED BORROWER
NL	NORTH AMERICAN LINK
SF	FRAUDIQ® SYNTHETIC ID ALERTS v1
SX	FRAUDIQ® SYNTHETIC ID ALERTS v2

List of DERR Communication Error Messages

Note The following list of 'DERR' Communication error messages can be returned when requesting a TotalView report and Alternate Data Sources.

Note: These errors cannot be duplicated or tested in our test environment. If you receive one of these errors once in production, please contact the Equifax Service Desk for resolution.

ERROR CODE	DESCRIPTION
2001	COMMUNICATION ERROR
2002	COMMUNICATION ERROR
2003	COMMUNICATION ERROR
2004	COMMUNICATION ERROR
2005	COMMUNICATION ERROR
2006	COMMUNICATION ERROR
2007	COMMUNICATION ERROR
2008	COMMUNICATION ERROR
2009	COMMUNICATION ERROR
2010	COMMUNICATION ERROR
2011	COMMUNICATION ERROR
2012	COMMUNICATION ERROR
2013	COMMUNICATION ERROR
2014	COMMUNICATION ERROR
2015	COMMUNICATION ERROR
2016	COMMUNICATION ERROR
2017	COMMUNICATION ERROR
2018	COMMUNICATION ERROR
2019	COMMUNICATION ERROR
2020	COMMUNICATION ERROR
2021	COMMUNICATION ERROR
2022	COMMUNICATION ERROR
2023	COMMUNICATION ERROR
2024	COMMUNICATION ERROR
2025	COMMUNICATION ERROR

Layout for Segment 58.05 – Military Lending Covered Borrower

Description Segment 58.05, contains alternate data source data for the Military Lending Covered Borrower Status. This data source provides information relating to the Military Lending Act – MLA Covered Borrower Status.

A maximum of 1 “ML” segment can be returned per report.

Note: Last Name is required to be sent in the inquiry, as Social Security Number and Date of Birth are not required, but are encouraged to be provided when available.

Record Code: ML

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	-	ML	Record Code:
2	2	A	-	RG	Military Lending Covered Borrower
4	500	A/N	L	Disclaimer	Regulated/Non-Regulated Identifier
504	1	A	-	'Y', 'N' or blank	Disclaimer Statement
505	1	A	-	'I' or blank	Covered Borrower Status (Y=Yes or N=No)
506	12	A/N	-	888-279-8625	Insufficient Data Provided for Match
518	12	-	-	-	Referral Contact Number
					Filler
530 Bytes = Segment Length					

Disclaimer DISCLAIMER: THE DEPARTMENT OF DEFENSE (“DOD”) COVERED BORROWER DATA (“DATA”) IS FROM THE DEFENSE MANPOWER DATA CENTER (“DMDC”) BY WAY OF CONTRACT BETWEEN EQUIFAX INFORMATION SERVICES LLC (“EQUIFAX”) AND DOD. ALL DOD DATA IS USED AND STORED BY EQUIFAX IN ACCORDANCE WITH ITS LEGAL AND CONTRACTUAL OBLIGATIONS. THE DOD DATA IS NOT PART OF EQUIFAX’S NATIONWIDE CREDIT DATABASE, AND EQUIFAX IS REQUIRED TO MAINTAIN THE DOD DATA SEPARATE FROM AND NOT COMMINGLED WITH ANY CREDIT DATA MAINTAINED BY EQUIFAX.

Important Note When a Military Lending Act Stand Alone report is requested, the Name, Social Security Number and Date of Birth from the inquiry will be returned in the [Header Segment](#) for ‘T2’ (Full-File Fixed) and the (FFF portion) of the ‘T4’ combo report. It will be returned in the ‘INQUIRY INFORMATION’ section of the ‘T1’ ([Print Image](#)) report and in the Print Image portion of the ‘T4’ ([combo report](#)).

Military Lending Covered Borrower is an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation of this service.

Layout for Segment 58.13 – North American Link

Description

Segment 58.13 contains alternate data source data for North American Link (NAL). It is triggered by the presence of a Canadian address in the inquiry. The Canadian report can be delivered with a U.S. consumer report or as a stand-alone Canadian report only.

A maximum of 1 variable length 'NL' segment can be returned

Notes: *The North American Link portion of the report will follow the STS 5.0 North American Link specifications located on the TCS Website.*

The Model Data (MD) segment cannot be sent if a Canadian address is present in the inquiry, CERR '07A' will be returned.

Record Code: NL

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	NL	North American Link Consumer Report
2	2	A	-	RG	Regulated/Non-Regulated Identifier
4	1	N	-	1 or 2	Hit / No-Hit Indicator 1 = Hit; 2 = No-Hit
5	2	-	-	-	Filler
7	7	N	-	9999999	Length of Canadian Report being returned
14	???	A/N	-	-	INTL (5.0 FFF Consumer Report)
	2	A/N	-	&&	End of NAL Report
9,999,999 Maximum Bytes = Segment Length Variable					



www.tcs.equifax.com/ STS 5.0 Specifications: North American Link V5.0 Programming Guide.

North American Link is an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation of this service.

Layout for Segment 58.14 – FraudIQ® Synthetic ID Alerts

Description

Segment 58.14 contains alternate data source data for FraudIQ® Synthetic ID Alerts which provide real-time alerts that help determine if the identity presented is real or synthetic.

A maximum of 1 'SF' segment can be returned per subject

New Customers should code for FraudIQ Synthetic ID 2.0 - Segment 58.17

FraudIQ Synthetic ID Alerts					SF
Regulated / Non-Regulated Identifier					
Hit / No-Hit Indicator					
1 = Hit (Response from Synthetic ID Alert)					
2 = No-Hit					
5	9	A/N	-	1 or 2	Filler
14	1600	A/N	-	-	DISCLAIMER:[SYNTHETIC ID ALERT] indicator is for identity fraud risk alert purposes only and is not to be used for determining an individual's eligibility for any credit or any other FCRA permissible purpose. Client shall use the [SYNTHETIC ID ALERT] exclusively within Client's own organization for the purpose of identity fraud prevention. Accordingly, Client will not use an alert or warning message from the [SYNTHETIC ID ALERT] system in its decision-making process for denying credit, but will use the message as an indication that the consumer's identity and personally identifiable information should be independently verified to form a reasonable belief that it knows the true identity of the consumer. Client understands that the information supplied by [SYNTHETIC ID ALERT] may or may not apply to the consumer who has applied to Client for credit, service, dealings, or other financial transactions. Client also understands and agrees that data from the [SYNTHETIC ID ALERT] system is proprietary to Equifax and shall not be used as a component of any database or file built or maintained by Client. The use of such data shall be limited to the specific transaction for which the [SYNTHETIC ID ALERT] message is provided. Equifax may, by written notice to Client, immediately terminate the Client's agreement for service or suspend the [SYNTHETIC ID ALERT] service if Equifax has a reasonable belief that Client has violated the terms of this disclaimer or the agreement for service.

Layout for Segment 58.14 – FraudIQ® Synthetic ID Alerts

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
1614	1	A/N	-	-	Filler
1615	1	A/N	-	Y or N	Final Assessment Flag** (Y= Yes or N = No)
1616	1	A/N	-	Y or N	Authorized User Velocity Flag** (Y= Yes or N = No)
1617	1	A/N	-	Y or N	ID Discrepancy Flag** (Y= Yes or N = No)
1618	2	A/N	-	00-99	Number of Authorized Users**
1620	2	A/N	-	00-99	Number of Terminated Users**
1622	28	A/N	-	-	Filler
1650 Bytes = Segment Length					

Note:

A credit file must be requested and an ‘&’ sent in the Optional Feature Codes field of the IDNT. A credit file must be returned in order to receive the Synthetic ID Alerts segment.

****Field
Descriptions**

Synthetic ID Alert Final Assessment (Y/N) - Final Synthetic ID Alert assessment will be Y if either Authorized User Velocity (AUV) Flag or ID Discrepancy Flag are Y.

Authorized User Velocity Flag (Y/N) - Flag will be Y if combination of # Authorized users & # Terminated Users meets the defined criteria for the AUV Flag.

Identity Discrepancy Flag (Y/N) - Flag will be Y if it meets the defined criteria for the current Identity discrepancy attributes (based on patterns exhibited by synthetic fraudsters and identity mismatches between authorized users and primary account holders like count of last name mismatches, etc).

Number of Authorized Users - count of active Authorized Users potentially associated with consumer.

Number of Terminated Users - count of Terminated Users potentially associated with the consumer.

Related Pages

Chapter 3, Input Format Specifications: [Comments on Equifax FraudIQ® Synthetic ID Alerts](#).

FraudIQ® Synthetic ID Alerts is an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation of this service.

Layout for Segment 58.17 – FraudIQ® Synthetic ID Alerts 2.0

Description

Segment 58.17 contains alternate data source data for FraudIQ® Synthetic ID Alerts version 2 (Expanded) which provide real-time alerts that help determine if the identity presented is real or synthetic.

A maximum of 1 'SX' segment can be returned per subject.



The FraudIQ® Synthetic ID Alerts 2.0 data portion of the report will be returned in JSON only (beginning at Disp. 15). You will need to reference the “Synthetic ID Alerts 2.0 Implementation Guide” included in the .zip file with this document.

Record Code: SX

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A/N	-	SX	Record Code: FraudIQ® Synthetic ID Alerts v2.0 (Expanded)
2	2	A/N	-	NR	Regulated / Non-Regulated Identifier
4	1	N	-	1 or 2	Hit / No-Hit Indicator: 1 = Hit (Connected to Synthetic ID system) 2 = No-Hit (Did not connect to Synthetic ID system)
5	9	N	R	00000000	Length of Response to follow (in JSON Portion)
14	??	A/N	-	-	Synthetic ID Alerts 2.0 Data in JSON Format
Variable Length Segment					

Notes:

An '&' must be sent in the [Optional Feature Codes](#) field of the IDNT to request Synthetic ID Alerts 2.0 if your customer number was not activated to 'Always' return Synthetic ID Alerts 2.0. The minimum inquiry data to receive an alert are: Name, Date of Birth, Social Security Number, Address, City, State and ZIP Code.

The following will be returned in the Json portion of the report:

- A Disclaimer (1600-Bytes)
- Alert Flags (21-Bytes)
- Billing Code (3-Bytes)

Related Pages

Chapter 3, Input Format Specifications: [Comments on Equifax FraudIQ® Synthetic ID Alerts](#). Included in .zip file: Equifax Synthetic ID Alerts 2.0 Implementation Guide.

FraudIQ® Synthetic ID Alerts is an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation of this service.

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