EQUIFAX®

Equifax Programming

Specification Changes › Guide

Spring 2018 Release Guide

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> Equifax Information Services LLC
> Marketing Communications, H-22
> 1550 Peachtree Street, N.W.
> Atlanta, GA 30309
> **www.equifax.com**

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You may register for access to the Equifax Technical Specifications website at: https://www.equifax.com/tcs/

Please reference the "Revision History" section of the System-to-System manuals for detailed information on specific changes.

Contents

New and Enhanced Products and Services

The items in this section are new "*optional*" products and services or existing products and services that have been or will be enhanced (new version) in the near future.

These "optional" products and services do not require customers to make coding changes unless you choose to use the new product or service.

 Visit www.equifax.com/tcs/ for current programming specification guides

1. FraudIQ® Synthetic ID Alerts via TotalView

Currently Available

TotalView Only

Equifax FraudIQ® Synthetic ID Alerts are patent-pending alerts that are delivered based on attributes for authorized user velocity and identity discrepancies to help determine if the identity presented is real or synthetic.

Synthetic identity theft is a growing problem for Financial Institutions and can lead to direct write-offs of credit with no legitimate party to collect from. It can be difficult for banks to detect because their fraud filters often aren't yet sophisticated enough to catch it.

- Equifax FraudIQ® Synthetic ID Alerts is offered as an optional service with all TotalView output options.

- FraudIQ® Synthetic ID Alerts is requested by sending an '&' in the Optional Feature code field of the IDNT.

- FraudIQ® Synthetic ID Alerts information will be returned in the "SF/58.14" segment of the TotalView credit report and is not available as a stand alone.

- FraudIQ® Synthetic ID Alerts will only be returned when a credit file 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.

Please contact your Equifax Sales representative for activation or questions about FraudIQ® Synthetic ID Alerts.

Visit www.equifax.com/tcs/ to download the TotalView Programming Guide.

2. Impacted Data Indicators

Currently Available

All Versions for single SSN flag in Header Segment

Expanded Impacted Data Indicators version in TotalView Only

Impacted Data Indicators (IDI) is a service that allows customers to submit their consumer's Personal Identification Information and verify if that consumer was impacted by the Equifax security incident.

The value of the alert is that it could be a leading indicator that an identity is "in play" and has been used by a fraudster. However, it is not a direct indicator of fraud, only that the identity data may be out and available to fraudsters.

The Impacted Data Indicator data can be a single SSN indicator returned in the Header segment or an extended version with the following multiple indicators returned as an alternate data source segment:

> Name
> Address
> Social Security Number
> Date of Birth
> Driver's License Number

- Impacted Data Indicator can return a single Social Security Number flag (1-byte) indicator in the Header segment _or_ the extended option, where the Impacted Data Indicators (5 flags above) will be returned in the "IM/58.15" alternate data source segment of the TotalView report.

- The single Impacted Data Indicator is offered as an optional service with all TotalView, STS 6.0 and 5.0 output options, with or without a credit report.

- The extended Impacted Data Indicators is offered as an optional service with all TotalView output options only, with or without a credit report.

- The single Impacted Data Indicator returned in the Header segment can contain a 'Y'=SSN likely impacted; 'N'=SSN unlikely impacted or 'U' = SSN Impact cannot be determined' (possible invalid input data or an error occurred.)

- When the extended version of Impacted Data Indicator is requested, the single SSN indicator will be returned in the Header segment of the credit report and the extended alerts returned in the 'IM/58.15' Impacted Data Indicators alternate data source segment.

Please contact your Equifax Sales representative for activation or questions about Impacted Data Indicator.

Visit www.equifax.com/tcs/ to download updated System-to-System Programming Guides.

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

3. The Work Number (TWN) Employment Indicator via TotalView
Available CTEST: Currently Available / Production: April 26, 2018
TotalView Version Only

The Work Number (TWN) Employment Indicator is only available to mortgage customers and can indicate whether the subject is or is not found in The Work Number database. The Employment Indicator will be a 1 byte 'Y', 'N' or 'X' indicator returned in an alternate data source segment with a credit report: 'Y' (Yes) – Employment record is in The Work Number database, 'N' (No) – Employment record is not in The Work Number database or 'X' – Matching Member Number Not Found.

- TWN Employment Indicator is offered as an optional service with all TotalView output options with a credit report.

- TWN Employment Indicator must be requested in the TotalView Data Source (DS) inquiry segment. Request details will be provided as part of the customer boarding process.

- TWN Employment Indicator is available with Individual and Joint file access. For a Joint file request, only the Primary Data Tag will be required in the 'DS' segment for the return of TWN Employment Indicator for both Primary and Secondary subjects. There is **NO** Joint or Secondary Data Tag. Therefore, only one Data Tag is required.

- TWN Employment Indicator results will be returned in the "TE/58.16" alternate data source segment.

Please contact your Equifax Sales representative for activation or questions about TWN Employment Indicator.

Visit www.equifax.com/tcs/ to download the TotalView Programming Guide.

4. Equifax Annual Holiday Change moratorium Dates for 2018/2019

The annual Equifax Holiday Change Moratorium for 2018/2019 will begin on Wednesday, November 21, 2018 and will continue through and include Wednesday, January 2, 2019. Equifax Technology implements its annual production "system freeze" during the holiday season to minimize risk and maintain high system availability, which is especially important to retail customers during this period of time. Please contact your Equifax Sales Associate if you have any questions.

5. FICO® Score XD - Waterfall Capabilities

Currently Available

All Versions

FICO® Score XD, an alternative data risk score built and owned by FICO, in partnership with Equifax and LexisNexis Risk Solutions, has been enhanced! FICO® Score XD is a credit risk score for "unscoreables." It helps determine the risk associated with individuals who lack sufficient credit history to calculate a traditional risk score. FICO® Score XD can help customers pinpoint and target creditworthy consumers out of a previously untapped population, so you can confidently grow your Card portfolio. And it provides these consumers an "on ramp" to establishing traditional credit. How so? The power behind FICO® Score XD is fueled by multiple sources of alternative data. In addition to property and public record information and traditional credit data, the score includes positive and negative account payment data from National Consumer Telecom and Utilities Exchange, Inc. (NCTUE). FICO Score XD can only be calculated on consumers who cannot be scored by a traditional risk score, such as FICO 8 or 9.

With the new FICO® Score XD and waterfall ability, bankcard issuers have the ability to:

- Elect to have either FICO 9 or FICO 8 be the initial score in the request for the FICO XD model.
- Streamline score integration into operations and strategies with existing Equifax connectivity, and the same 300-850 scale and odds-to-score relationship as most traditional credit-based risk scores.

FICO® Score XD Waterfall can help you realize rapid portfolio growth – research shows that more than a third of scored individuals will score 620 or higher. Help consumers establish and re-establish credit, and realize long-term loyalty from customers entering mainstream credit.

Customers who choose to implement FICO Score XD Waterfall will need to code for:

> Model Numbers: **05438 XD 2; 05265 XD 1; (Waterfall model numbers with FICO 8 or FICO 9 and FICO XD 1 or 2 provided during customer activation.)**

> The model number for the model that is actually used to produce the score will be returned in the model segment of the output report.

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

> FICO Score XD Reason Codes

> FICO Score XD Reject Codes

> FICO Score XD results are returned in the Model segment '/35/MM/05'

> FICO Score XD Data Attribute results are returned in the 'DA' segment(s). Segment 'DA/36' for version 6.0 and as 'DA/38' in TotalView and version 5.0. For customers requesting output product ACROFILE PLUS the Data Attribute(s) results are returned in segment(s) (06).

> 5th Reason Code 'J' - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT" and inquiries were not already included in one of the top 4 reasons.

> If the file you are inquiring on is a "No-Hit" on the Equifax (ACRO) system, the NCTUE Address(es) and Personal Identification Information (PII) will be returned if available.

Visit www.equifax.com/tcs/ to download the FICO Score XD Programming Guide.

6. Consumer IncomeView Model

Currently Available

All Versions

Consumer IncomeView Model (formerly Personal Income Model) is an enhanced analytical tool that predicts a consumer's annual income. By predicting income at an individual level versus household level, Consumer IncomeView Model enables customers to better target their product offerings to consumers who more closely match credit requirements of the offer.

Consumer IncomeView Models improved accuracy over pervious versions of our income models based on advanced modeling techniques, additional data attributes and the inclusion of trended data. Consumer IncomeView Model estimates an individual's income and then returns a specific three-digit income value. Consumer IncomeView can be used for marketing and risk-based segmentation where there is permissible purpose. The model can-not be used to take adverse action.

The Consumer IncomeView model can be requested by sending the model number "05453" in the Model Data (MD) segment of the inquiry or by sending an "O" in the Optional Feature Code field of the IDNT segment, as long as the model is set up as a multiple or default in the Equifax system. The model results are returned in the Model (MM/05) segment of the report.

Please contact your Equifax Sales representative for activation or questions about Consumer IncomeView.

Visit www.equifax.com/tcs/ to download the Equifax Models Programming Guide.

7. CTEST Test File Refresh

Currently Available

Equifax maintains a static test environment (CTEST) for system-to-system connections to help customers be more efficient in testing new services. Once a year, we update the files located in the CTEST environment and republish the test file spreadsheets.

Equifax has updated the files in the CTEST environment. This may have resulted in changes or possible deletions to the current test files you may be using. New test file spreadsheets have been published to the Equifax Technical Client Services website. The updated spreadhseets are posted on our Technical Client Services web site.

If you have any questions regarding the test file updates, please contact Technical Client Services at: GPS_Technical_Client_Services_Team@equifax.com or leave a message at: 770-752-1145.

Visit www.equifax.com/tcs/ to download the Equifax CTEST 40K Test Files with Scores spreadsheets.

Product and Service Reminders

The items in this section are "Reminders" of previously announced products and services that have or will be available in the near future.

These "optional" products and services do not require customers to make coding changes unless you choose to use them.

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

1. ACRO 7.0 / a.k.a. TotalView™ – Reminder

Currently Available

ACRO 7.0 / a.k.a. TotalView™ is the go-forward system-to-system delivery for multiple data sources, including trended credit data, employment and income, among other data sources.. This flexible, feature-rich format enables easy access to additional data products via a single request and response, helping to reduce technical complexity, increase operational efficiency and decrease development costs. It also allows our customers to access products with, or without credit. Here's a look at what TotalView can help you access from a single connection:

- Enhanced Credit Information
- Property Data and Analytics
- Enhanced Fraud Detection
- Income and Employment Verification (TWN Expanded - TWN Select has been Retired)
- Automated Decisioning
- Wealth Information
- FraudIQ Identity Score (Formerly ID Reveal)
- FirstSearch™
- Trended Credit Data – Configurable up to 24 months
- Equifax Military Lending Act Service to provide Military Lending Act Covered Borrower Status
- Income and Employment Verification and History (TWN Expanded - A total of 4 products)
- North American Link – (Full-File Fixed output only)
- ComplianceConnect™ (OFAC Alert™, Global Sanctions, Politically Exposed Persons (PEP) and Negative News)
- Commercial CFN
- FraudIQ® Synthetic ID Alerts
- Impacted Data Indicators
- The Work Number (TWN) Employment Indicator (Production 05/21/18)

TotalView is available in Full-File Fixed; Print Image; Full-File Fixed/Print Image Combo and XML output formats.

Please contact your Equifax Sales representative for activation or questions about TotalView. Equifax is no longer boarding net new customers to STS 5.0 or STS 6.0; rather, all net new online STS customers will be boarded to TotalView.

Visit www.equifax.com/tcs/ to download the Equifax TotalView Programming Guide.

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

2. Commercial Financial Network (CFN) via TotalView – Reminder

Currently Available

TotalView XML Output Only

The Commercial Financial Network (CFN), which helps organizations expand access to capital and services to American small businesses, is now available on TotalView™, the ACRO system-to-system delivery format for Equifax data and products – available together with credit or standalone.

You need more than data to make smart decisions around providing small business with access to capital. Equifax has built its CFN with that in mind. We provide organizations with a 360-degree view of risk, through traditional and non-traditional types of data, to help evaluate credit and ultimately generate revenue.

Confidently move your business forward by quickly drawing relevant insights from multi-sourced data that is automatically keyed and linked together. By tapping into robust data, you can better target prospect customers, improve profitability and grow your business.

Through the CFN, you have access to traditional payment performance data from an ever-expanding network of more than 1,200 data contributors, including more than 225 bank portfolios and more than 155 million payment accounts. Also, included in the CFN is access to dynamic information such as trended credit data, employment and income data, information regarding business ownership, wealth and assets and much more. Having this level of increased visibility across your small business prospects and customers provides insights to help drive future-forward decision making.

Commercial data, including CFN, is returned in XML output format in the Alternate Data portion of the TotalView report as Segment 58.12.

Please contact your Equifax Sales representative for activation or questions regarding CFN and TotalView.

Visit www.equifax.com/tcs/ to download the Equifax TotalView Programming Guide.

3. VantageScore 4.0 – Reminder

Currently Available

All Versions

VantageScore 4.0 is an empirically-driven and statistically-sound risk prediction model that enables lenders to rank consumers by their potential risk for default, 90 or more days past due. The impetus for the updated model came from opportunities to enhance predictive performance through the credit bureau trended data solutions, utilizing machine learning techniques for attribute design to model the universe expansion population and to align with the reduction in public record information available in consumer credit files.

The model was developed from a national sample of approximately 45 million consumer credit reports – 15 million consumers pulled from each of the three Credit Reporting Companies (CRCs) simultaneously, Equifax, Trans Union® and Experian®. The credit information uses more granular data over prior VantageScore models, including public record information, collection and tradeline data, plus inquiries, to achieve more accuracy.

Customers who choose to implement VantageScore 4.0 will need to code for:

> Model Number(s): **05402 –** English Version; **05403 –**Spanish Version (for Print Image and ACROFILE PLUS outputs); **05483 –** English Version (Positive Reason Codes) or **05484 –** Spanish Version (Positive Reason Codes for Print Image and ACROFILE PLUS outputs).

> Score Range: 300-850 (lower score indicates higher risk of delinquency/loss)

> Updated Segmentation codes returned in the Model ID field.

> VantageScore 4.0 Reason Codes.There are 81 adverse action reason code statements written in "plain English" to facilitate greater consumer understanding. Similarly, there are 81 positive reason code statements. (The score will drive the return of adverse vs positive reason codes.)

> VantageScore 4.0 Reject Codes

> VantageScore results are returned in the Model segment '/35/MM/05'

> 5th Reason Code 'Y' (Yes) indicates "Number of inquiries adversely affected the score – impact was not significant" and inquiries were not already included in one of the top 4 reasons.

The VantageScore 4.0 score is odds-aligned with VantageScore 3.0 to facilitate transition and implementation. The 300 – 850 score range makes implementation of the VantageScore 4.0 model easier for lenders. As with all VantageScore models, the same VantageScore 4.0 model is deployed across all three national CRCs, reducing score variance and producing nearly identical risk alignment, leading to added confidence in lending decisions.

Please contact your Equifax Sales representative for activation or questions regarding VantageScore 4.0.

Visit www.equifax.com/tcs/ to download the VantageScore 4.0 Programming Guide or System-to-System Models Programming Guide.

4. Equifax Military Lending Act Covered Borrower Status Enhancements – Reminder

Available in TotalView

Available in STS 6.0 (Full-File Fixed (02); ACROFILE PLUS (03); Full-File Fixed/Print Image Combo (62) & XML Outputs Only)

Now Available in STS 5.0 (Full-File Fixed (02); ACROFILE PLUS (03); ACROFILE PLUS Print Image (01); Full-File Fixed/Print Image Combo (62) & Full-File Fixed/ACROFILE PLUS Print Image (61) Combo Outputs Only)

Over the past year, we have met frequently with clients like you to better understand your processing needs, including potential Military Lending Act (MLA) compliance challenges or concerns. As a result, we've made key enhancements to continue our best-in-class MLA service.

The first of these enhancements—helps our system-to-system customers certify the MLA covered borrower status for more applicants by integrating advanced logic within the existing Equifax MLA Covered Borrower Status Check.

> ❯ You are no longer required to send the minimum fields of Date of Birth (DOB) and/or Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) on every MLA transaction request.

> ❯ Instead, if an applicant's full information is not provided, such as a full DOB and/or SSN/ITIN, our advanced search logic will automatically tap into our vast consumer files in order to complete the required missing fields, search the MLA database and return the MLA covered borrower status. Customers may choose to enable or opt-out of this optional service. (This feature will be available in STS 5.0, targeted for availability on May 5, 2018.)

> ❯ Note: Providing as much information as possible is always encouraged, as complete information in addition to required fields may possibly increase hit rates or improve search results. An "I" may be returned if there is insufficient data provided for a match, meaning not enough data was acquired to search the MLA database.

MLA customers requesting a TotalView joint file will need to send the Co-Borrower's Date of Birth in the Product Information (PI) segment (158-Bytes) in the request, to be used in the MLA status search for the co-borrower (see programming guide for layout). (This feature will be available in the STS 5.0 version in a future phase.)

Customers requesting TotalView or STS 6.0 MLA Stand Alone reports, the Name, Social Security Number and Date of Birth from the inquiry will be returned in the Header segment for Full-File Fixed (T2/02) output.

Customers requesting TotalView MLA Stand Alone reports in Print Image (T1) output or STS 6.0 Print Image (06) output, the Name, Social Security Number and Date of Birth from the inquiry will be returned in the 'INQUIRY INFORMATION' section of the report.

Customers requesting MLA Stand Alone reports in TotalView Combo Report (T4) output or STS 6.0 Combo Report (62) output, the Name, Social Security Number and Date of Birth from the inquiry will be returned in the 'IDENTIFICATION INFORMATION' section of the print image portion of the combo report. (This feature will be available in STS 5.0, targeted for availability on May 5, 2018.)

(Continued)

Military Lending Act Covered Borrower Status Plus

Due to privacy commitments, the Defense Manpower Data Center (DMDC) requires a separate and direct connection to the DMDC database in order to receive data on the under 18 covered dependent population. Equifax has developed Mililtary Lending Act Covered Borrower Status Plus to offer a full-service MLA solution that reports the MLA status on all-aged consumers. This solution searches the DMDC in real time to retrieve and return the MLA status of an under 18 dependent, in addition to utilizing our in-house MLA database for all other applicants. This online-only solution is for lenders that offer MLA-covered products to consumers under the age of 18, and is now available in production.

For more information regarding Equifax MLA Covered Borrower Status, please email MLASupport@Equifax.com.

Visit www.equifax.com/tcs/ to download the Equifax Military Lending Act – Covered Borrower Specifications, TotalView, STS 6.0 or STS 5.0 Programming Guides.

5. Bankruptcy Navigator Index (BNI), 3.0, 2.0 & '99 Versions Hard-Sunset – Reminder
Effective: September 30, 2017

BNI Model Numbers: 01993, 01999, 02456, 02468, 02520, 02521, 02781, 02782, 02783, 02784, 02502, 02503 and 05071.

Bankruptcy Navigator Index score, BNI 4.0, replaced all earlier versions of BNI, and as such, it is necessary to remove the early version model numbers from our system. On September 30, 2017, these models were sunset. Customers who send a retired BNI model number in their inquiry will receive an 'MERR' (Model Error Message): '**M20400 – Model Number is not Authorized for Model Delivery**' in lieu of the consumer report and requested model(s) score results.

Whether you chose to upgrade to BNI 4.0 or not, you should remove the retired BNI model number (01993, 01999, 02456, 02468, 02520, 02521, 02781, 02782, 02783, 02784, 02502, 02503 or 05071) from your inquiries to help avoid receiving the error message in your transaction results.

All new customers will be boarded on the Bankruptcy Navigator Index 4.0 Recalibrated models. If you would like to receive the new BNI 4.0 score, contact your Equifax representative to initiate the process, and be sure to plan for any necessary resources needed. For more information on BNI 4.0, click here.

Visit www.equifax.com/tcs/ to download the System-to-System Bankruptcy Navigator Index (BNI) 4.0 Manual

Required Programming

Please note that the items in this section require customers to make time-sensitive software or table changes to your system. Some of the items may only apply to you if your member number is authorized to receive them.

Consult the STS manuals "Revision History" for a detailed list of specification changes and additional information.

Visit www.equifax.com/tcs/ for updated System-to-System TotalView, 6.0 or 5.0 programming specifications.

1. Internet System-to-System (iSTS) – Disablement of TLS 1.0 and 1.1 – Reminder
Starting: April 2018

As we have announced previously, Equifax is undertaking a data center transformation initiative. As part of our ongoing transition plan we are continuing to make updates to our Internet System-to-System (iSTS) environment.

To that end, starting April 2018, all Equifax applications accessible via https://transport5.ec.equifax.com will communicate using Transport Layer Security Protocol (TLS) version 1.2 ONLY and NOT through TLS versions 1.0 or 1.1.

We will discontinue the use of Transport Layer Security (TLS) Protocol versions 1.0 and 1.1 at the end of 1Q 2018. Our target is for all customers to have TLS version 1.2 enabled by February 28, 2018.

What This Means To You:
This change requires that all encrypted communications to Equifax be capable of communicating via TLS protocol version 1.2. Your computing environment may already meet these standards.

All Equifax systems currently accept TLS 1.2, and if you have already enabled this level of encryption you should not experience any issues connecting with Equifax. Making these changes should be coordinated internally with your IT teams.

Additionally, when the changes are promoted on the change date, we expect the business impact to be limited to in-flight transactions.

Review the Frequently Asked Questions below to help answer any additional questions.

Testing Options:
We have certified a "test" ISTS URL https://test.ists.equifax.com to confirm that your systems will be compatible with https://transport5.ec.equifax.com after TLS 1.0 and 1.1 is disabled.

If you have any questions please direct them to: Gps_technical_client_services_team@equifax.com.
We appreciate your cooperation and look forward to serving your needs. Thank you for being an Equifax customer.

Frequently Asked Questions	
What is SSL/TLS?	Transport Layer Security (TLS) is a cryptographic protocol used to establish a secure communications channel between two systems. It is used to authenticate one or both systems, and protect the confidentiality and integrity of information that passes between systems.
Why is Equifax disabling TLS versions 1.0 and 1.1?	As a part of our data center transformation initiative, we are undertaking the initiative to migrate solely to TLS version 1.2 in order to continue to remain PCI compliant and protect current protocol vulnerabilities.
What is PCI?	The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that ALL companies that accept, process, store or transmit credit card information maintain a secure environment.
What TLS versions does Equifax currently have enabled?	Currently TLS versions 1.0, 1.1, and 1.2 are enabled.
Do we also need to disable TLS versions 1.0 and 1.1?	No, you only need to have TLS version 1.2 enabled by the February 28, 2018. You are not required to disable TLS versions 1.0 and 1.1 on your end.
Can my company enable TLS 1.2 before the cut off dates?	Yes, you can enable TLS version 1.2 at any time. Our goal is for all customers to be using TLS version 1.2 by February 28, 2018. The final cutoff date is March 31, 2018.

2. Tax Lien Segment – Retired

Effective: The week of April 16, 2018

All Versions

As previously communicated, in July, 2017, Judgment public records were removed from the NCRA databases. In addition, also in July, 2017, the NCRAs announced removal of about 50% of tax liens. Equifax removed an additional 70% of remaining tax liens in November.

After continued review of Tax Lien data, Equifax has determined that with only a small amount of Tax Liens remaining on our files, all Tax Liens will be removed and no longer be reported. During the week of April 16, 2018, Equifax removed all Tax Lien data from its credit file. No new segments of this type will be entered into the Equifax consumer database or returned on consumer reports officially retiring the Tax Lien segment.

Contact your Equifax sales representative should you have questions or need additional information.

3. The Work Number (TWN) Select – Retired

TotalView Only

The Work Number (TWN) Select product has been retired – customers should program for The Work Number (TWN) Expanded.

Visit www.equifax.com/tcs/ to download the updated System-to-System TotalView Programming Guide

4. SSN Affirm and Identity Scan – Renamed

All Versions

FraudIQ® Identity Alerts assist in identifying potentially fraudulent information on account applications such as credit fraud victim alerts, misused Social Security numbers (SSNs), hot addresses, suspicious phone numbers and other potential risk factors.

Effective screening is the critical first step in helping identify and further interrogating potentially suspicious activity.

- Detect identity red flags and determine if the identity presented is real or synthetic
- Receive alerts on the SSN only or receive additional separate alerts for SSN, address, telephone, and other identity components

FraudIQ Identity Alerts leverage more than a dozen up-to-date public and proprietary database sources which help effectively detect potential identity theft and application fraud. The alerts are not industry specific and can be used across any industry to help detect fraud before it happens. The alerts can be delivered through multiple channels and easily added to existing processes by seamlessly integrating with your existing risk tools.

SSN Alert

A vital tool in your overall fraud prevention program, SSN Alert uses a proprietary comparison algorithm, based on the applicant's Social Security number (SSN), to alert you to one of the following conditions:

- The SSN can't be matched to a name in our database
- The SSN is associated with a different name
- The SSN is associated with the name given

SSN Alert helps limit the impact of application fraud schemes, particularly synthetic ID fraud. It also facilitates your company's compliance with its identity verification requirements of the USA PATRIOT Act and Red Flag rules.

Identity Scan Alert

Using detailed comparisons and proprietary analytics, Identity Scan Alert helps identify both true name and synthetic identity fraud, which can assist in reducing charge-offs and other losses. It helps identify potential or known issues associated with the SSN, address, phone, or fraud alerts of the applicant identity prior to approval and account opening.

Identity Scan Alert includes more than two dozen alerts that specify the source of suspicious information and potentially fraudulent activity. You can choose to receive all the alerts, only the most severe alerts, or up to four that you specify. The detailed alerts fall into these main categories:

- Credit file alerts

  - Fraud Victim
  - Active Duty

- Address and phone alerts

  - Address is nonresidential
  - Address reported misused
  - Phone number is commercial (nonresidential)

(Continued)

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

- SSN alerts

  - ❯ SSN invalid
  - ❯ SSN reported deceased
  - ❯ SSN reported misused

You can also choose to suppress alerts that you don't wish to receive.

The optional detailed tracking reports show frequencies of specific alerts resulting from inquiries which can help fine tune your risk and fraud prevention processes.

No changes are needed to be made by customers currently using SSN Affirm or Identity Scan.

Product names have been updated in all relevant System-to-Sytem manuals.

Please contact your Equifax Sales representative for activation or questions about FraudIQ® Identity Alerts SSN Alert and Identity Scan Alert.

Visit www.equifax.com/tcs/ to download updated System-to-System programming guides

5. FACT Act Risk-Based Pricing Rules – Score Distribution Update 2018 – Reminder
Available: October 2018

As a reminder, customers can access Equifax Risk Based Pricing score information in two ways:

1. A WinZip packet of materials for each model, available via Equifax ePORT web portal for secure self-servicing. The Zip file will contain a score distribution bar graph in .jpg and .pdf formats that helps meet the requirements specified in the final rules, and an Excel file containing both the score distribution table that feeds the bar graph, and a 1% interval score distribution table. Customers wanting to access and download the .jpg bar graphs should visit www.eport.equifax.com.

2. A return, through ACRO system-to-system output, of the model number, possible score range and consumer's percent rank for the specific score(s) requested.

Equifax will make available updated score distributions for 2018 and will continue to do so on an annual basis.