



# System-to-System

**Version 5.0**

Programming Guide





## System-to-System Version 5.0

Equifax Inc.

Atlanta, Georgia

January 1998



## **EQUIFAX INFORMATION SERVICES LLC**

### **MANUAL SPECIFICATIONS**

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## **Preface**

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### Introduction

The *Equifax System-to-System V5.0 Manual* 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; and
- a detailed list of specification manual revisions in back of this manual.

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### 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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*(Continued)*

***Preface (continued)***

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Audience (cont.)	<ul style="list-style-type: none"><li>• Chapter 6, Full-File Fixed Output Format Specifications, provides record layouts for reports.</li><li>• Chapter 7, Full-File Fixed Human/Machine Readable Output Format Specifications, provides record layouts for reports.</li><li>• Chapter 8, ACROFILE PLUS Output Format Specifications, provides record layouts for reports.</li></ul>
Learning Advice	System-to-System is an effective and simple method for ordering credit reports from Equifax. Consult your manual frequently during implementation and rely on it to answer day-to-day questions. If a problem does occur, contact the Technical Client Services group 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: <a href="http://www.equifax.com/tcs/">www.equifax.com/tcs/</a> .  Reference the <a href="#">detailed list of revisions</a> in the back of this manual.

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# Chapter One

## Format Description

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# Chapter One

## Format Description

### Overview

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Specific Objectives	<p>Chapter 1 acquaints you with System-to-System's output options. As such, it:</p> <ul style="list-style-type: none"><li>• Explains the term: ACROFILE.</li><li>• Introduces you to the system's output options:<ul style="list-style-type: none"><li>➤ For automated analysis: Full-File Fixed, Full-File Fixed Human/Machine Readable or ACROFILE PLUS output.</li><li>➤ For manual analysis: Standard Print Image, ACROFILE PLUS Print Image, ACROFILE Advanced with Summary or ACROFILE Advanced Summary Only.</li><li>➤ For both automated and manual analysis combo reports:<ul style="list-style-type: none"><li>○ Full-File Fixed/Standard Print Image</li><li>○ Full-File Fixed/ACROFILE PLUS Print Image</li><li>○ Full-File Fixed Output/ACROFILE PLUS Output</li><li>○ Full-File Fixed/ACROFILE Advanced with Summary Print Image</li><li>○ Full-File Fixed Human/Machine Readable/Standard Print Image</li><li>○ ACROFILE PLUS Output/Standard Print Image</li><li>○ ACROFILE PLUS Output/ACROFILE PLUS Print Image</li></ul></li></ul></li><li>• Provides an example of each format.</li></ul>
Learning Advice	<p>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 Associate will be happy to answer any questions not covered here.</p>
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals, product brochures and general release information at: <a href="http://www.tcs.equifax.com/">www.tcs.equifax.com/</a>.</p> <p>Reference the <a href="#">detailed list of revisions</a> in the back of this manual.</p>

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## ACROfile

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### Description

*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
- 

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### Other recommended sources

Visit the Equifax Technical Specifications website for the ACROFILE and other product brochures on optional products and features offered by Equifax at: [www.tcs.equifax.com/](http://www.tcs.equifax.com/).

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## Full-File Fixed Output

Description	
Sample	<p> <b>Full-File Fixed Output</b> is the complete ACROFILE delivered in a “fixed-field” format. It is specifically designed for automated analysis.         </p> <pre> FULL          999XX012343621102 1021420080814202305252023YAVWGX DCXHBJW      H          66601527707131969 YYY 00101000001000101000000000101000000010000000040000000114000001000000020001000 000101NND8 I          OCA590 QXFCCAFLVX   SPUR              SAINT LOUIS       MO62120 122021 T112021 FA4470      COXZJY             HVN                SAINT LOUIS       MO62180 062020 T052020                      FNPYTAW            CEJXUFS          ES IUPJH BP 122021999VF00740IIA           -DSP-03/22               XLDBLZDZJ 052023032023999YC03485STXTLKWNXSFWBMD         0000254052023D0000254052023 112022          I* NR02DD94E553ED2F79A4PT EFX TEST 999FA05015062023112022001985400004490019175    I1*07J      8532093 062023AO          PT EFX TEST 999FA050150620230720190024945000073M00000000    I3*47I 42377030000208202020620202052020082020FAAO          PT EFX TEST 999BB444970620181020160000426     0000000    R1*20A 6161080010102509201740820173072017032018FACW*****5432/***** PT EFX TEST      999FP246650920160720150021119    0000000    I1*13J    4794716367000 082016FA          FI05152023999ZB17191    EFX TEST IQ08142023EFX TEST      999FA05015    IQ04072023EFX TEST      999UT05422 IQ02282023EFX TEST      999UZ01326    IQ02052023EFX TEST      999UZ01326 IQ11122022EFX TEST      999FA05015    IQ10282022EFX TEST      999FA05015 IQ08252022EFX TEST      999FA05015    IQ08252022EFX TEST      666AN00429 IQ08252022EFX TEST      999FA05015    IQ07282022EFX TEST      999FF07198 IQ04022022EFX TEST      999UT05422    IQ04012022EFX TEST      999UT05422 IQ04012022EFX TEST      999FA05015    IQ12242021EFX TEST      999FA05015 CP0061300040000330001600014 017300850V YMM0305206 100613 00040000330001600014 YMM0805206 00017 0030000850    SS 666015277Y      666015277P 51GA MLDISCLAIMER: 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.N 888- 279-8625    CD2 OFAC000000000000000020230907133403ON NO MATCH FOUND IN CDC'S OFAC DATABASE. CR362EQUIFAX INFORMATION SERVICES          P O BOX 740241 ATLANTA      GA3037402418006851111    &amp;&amp; </pre>
Comment	<p>Exact specifications and record layouts for Full-File Fixed output can be found in <a href="#">Chapter 6: Full-File Fixed Output Format Specifications</a>. Also, please note that the above illustration is abbreviated. Files with extensive information often exceed 66 lines, the length of a physical page.</p>



## Standard Print Image Output

### Description

**Standard Print Image Output**, like Full-File Fixed Output, is the complete ACROFILE. Unlike Full-File Fixed Output, Print Image is delivered so that you can visually display report.

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 credit report.

**Note:** *Print Image output is formatted in 81-byte data lengths. Refer to [Chapter 4: Attachment 14: Comments on Print Image and ACROFILE PLUS Print Image](#).*

### Sample

```

1USER REF.          THIS FORM PRODUCED BY EQUIFAX      PAGE 1
0FICO SCORE 9-EFX-F SCORE: 613 FICO SCORE 9-EFX-F
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

FICO SCORE 9-EFX-F 613          00040/00033/00016/00014/Y
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
0*****
IDENTITY SCAN ALERT:
INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH
INQUIRY ADDRESS UNVERIFIABLE
UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE
INPUT
*****
SSN ISSUED PRIOR-1951 STATE ISSUED-GA
0*****
SSN AFFIRM - NO ALERT AVAILABLE
0*****
COMPLIANCE DATA CENTER, INC.
0*NO MATCH FOUND IN CDC'S OFAC DATABASE
0* END OF REPORT, COMPLIANCE DATA CENTER, INC.
0*****
0*****
0* ADDRESS DISCREPANCY - NO SUBSTANTIAL DIFFERENCE OCCURRED *
0* NAME MATCH - NO DIFFERENCE OCCURRED *
0*****
0* 362 EQUIFAX INFORMATION SERVICES, P O BOX 740241,
,ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA
0*YAVWGX,DCXHBHJW,H SINCE 02/14/08 FAD 08/14/23 FN-201
590,QXFCCAFLVX,SPUR,SAINT LOUIS,MO,62120,TAPE RPTD 12/21,TAPE DLR 11/28/2021
4470,COXZJY,HVN,SAINT LOUIS,MO,62180,TAPE RPTD 06/20,TAPE DLR 05/28/2020
FN-PYTAW,CEJXUFS

```

(Continued)

Standard Print Image Output (continued)

Sample (cont.)

1USER REF. THIS FORM PRODUCED BY EQUIFAX PAGE 2  
BDS-07/13/1969,SSS-666-01-5277, SSN CFM - Y  
01 ES-,IUPJH  
02 EF-,XLDBLZDZJ  
0\*SUM-07/15-06/23,PR/OI-YES,FB-NO, ACCTS:4,HC\$426-24945, 3-ONES, 1-THREE.  
TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES  
0\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
03 12/21\*BKRPT 999VF740, -DSP-03/22,INDIVID, PERSONAL,DSCHG CH-7  
04 05/23\*COLL 03/23 999YC3485 EFX TEST FOR STXTLKWNXSFWBMD  
AMT:\$254 BAL:\$254 UNPAID DLA:11/22, I,  
\*\*\*\*\*  
0\*INQS-EFX TEST 999FA5015 08/14/23 EFX TEST 999ZB17191 05/15/23  
EFX TEST 999UT5422 04/07/23 EFX TEST 999UZ1326 02/28/23  
EFX TEST 999UZ1326 02/05/23 EFX TEST 999FA5015 11/12/22  
EFX TEST 999FA5015 10/28/22 EFX TEST 999FA5015 08/25/22  
EFX TEST 666AN429 08/25/22 EFX TEST 999FA5015 08/25/22  
EFX TEST 999FF7198 07/28/22 EFX TEST 999UT5422 04/02/22  
EFX TEST 999UT5422 04/01/22 EFX TEST 999FA5015 04/01/22  
EFX TEST 999FA5015 12/24/21  
0\* FIRM/ID CODE RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER  
EFX TEST \*999FA5015 06/23 11/22 19K 449 19K I1 07 J 8532093  
DFD/DLA 06/23  
AUTO  
EFX TEST \*999FA5015 06/23 07/19 24K 73M 0 I3 47 I 42377  
30(03)60(00)90+(00) 08/20-I2,06/20-I2,05/20-I2 DFD/DLA 08/20  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
AUTO  
EFX TEST \*999BB44497 06/18 10/16 426 0 R1 20 A 6161080  
30(01)60(01)90+(02) 09/17-R5,08/17-R4,07/17-R3 DFD/DLA 03/18  
\*\*\*\*\*5432/\*\*\*\*\*  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
ACCOUNT CLOSED BY CREDIT GRANTOR  
EFX TEST \*999FP24665 09/16 07/15 21K 0 I1 13 J 4794716367000  
DFD/DLA 08/16  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
0\* MEMBER # COMP. NAME TELEPHONE \* MEMBER # COMP. NAME TELEPHONE  
666AN429 EFX TEST 404-8858000  
&  
0 END OF REPORT EQUIFAX AND AFFILIATES - 05/25/23

**TEST REPORT**  
**All Entities Fictitious**

Related Pages

[Chapter 4, Attachments: Comments on Print Image and ACROFILE PLUS -  
Print Image Outputs.](#)



### Description

- Inquiry Alert – If three or more inquiries are posted to the report within the past 90 days.
- Collection section – A separate collection item section.
- Trade section:
  - Trade lines sorted by Portfolio type (revolving, open, installment).
  - Amount totals – used to help calculate total indebtedness and determine debt to income ratios.
  - Returns both codes and descriptions such as for Narrative Codes and Activity Designators.

[illegible]

---

Equifax

ACROFILE PLUS Output (continued)

Sample (cont.)

32 \*\*\*\*\*PUBLIC RECORD OR OTHER INFORMATION\*\*\*\*\* 34 FILED  
DATE:12/2021 BANKRUPTCY 1 COURT NUM:999VF00740 CASE  
NUM:-DSP-03/22 LIAB: ASSET: EXEMPT: INDIVID  
PERSONAL A-DISCHARGED CH-7 42  
\*\*\*\*\* 43  
\*\*\*\*\*COLLECTION ITEMS\*\*\*\*\* ECOA LIST/ AMT/ DLA  
AGENCY CLIENT TAPE RPTD BAL SERIAL  
STATUS 44 I 03/2023 254 11/2022 999YC03485 STXTLKWNXSFWBMD \*  
1 05/2023 254 D UNPAID 45  
\*\*\*\*\* 46 FIRM NAME CUSTOMER  
NO. CS LIMIT HICR BAL ECOA ACCOUNT NUMBER DFD/DLA P/DUE  
TERM RPTD OPND MR (30-60-90+) MAX DEL 24 MONTH HISTORY  
47 EFX TEST \*999BB44497 R1 426 0 A 4 6161080  
03/2018 06/2018 10/2016 20 (01-01-02) 09/2017-R5  
\*\*\*\*\*5432\*\*\*\*\* FA CLOSED OR PAID ACCOUNT/ZERO BALANCE  
CW ACCOUNT CLOSED BY CREDIT GRANTOR 47 EFX TEST  
\*999FA05015 I1 19854 19175 J 3 8532093 06/2023 449  
06/2023 11/2022 07 AO AUTO  
47 EFX TEST \*999FA05015 I3 24945 0 I 4 42377 08/2020  
73M 06/2023 07/2019 47 (03-00-00) 05/2020-I2 FA  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
47 EFX TEST \*999FP24665 I1 21119 0 J 3 4794716367000  
08/2016 09/2016 07/2015 13  
FA CLOSED OR PAID ACCOUNT/ZERO BALANCE 48 REVOLVING  
TOTALS: LIMIT= 0 HI-CR= 0 BAL= 0 P/DUE= 0  
TERMS= 0 48 OPEN TOTALS: LIMIT= 0 HI-CR= 0 BAL= 0  
P/DUE= 0 TERMS= 0 48 INSTALLMENT TOTALS: LIMIT= 0 HI-  
CR= 19854 BAL= 19175 P/DUE= 0 TERMS= 449 48  
GRAND TOTALS: LIMIT= 0 HI-CR= 19854 BAL= 19175  
P/DUE= 0 TERMS= 449 54 MLA 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 70 OFAC2 MEMBER  
NUM: OFAC TRANS DATE:09/07/2023 TIME:14-33-35 MATCH CODE:  
PROB RPT DATE: TRANS TYPE:O CDC RESPONSE CODE:N  
CDC PROBLEM CODE: ISSUE SOURCE:  
ISSUE ID/REF: OFAC COMMENTS:  
NO MATCH FOUND IN CDC'S OFAC DATABASE.  
75 05/2023 999ZB17191 EFX TEST 76 EFX TEST  
999FA05015 08/14/2023 76 EFX TEST  
76 EFX TEST 999UZ01326 02/28/2023 76 EFX TEST  
999UZ01326 02/05/2023 76 EFX TEST  
76 EFX TEST 999FA05015 10/28/2022 76 EFX TEST  
999FA05015 08/25/2022 76 EFX TEST  
76 EFX TEST 999FA05015 08/25/2022 76 EFX TEST  
999FF07198 07/28/2022 76 EFX TEST  
76 EFX TEST 999UT05422 04/01/2022 76 EFX TEST  
999FA05015 04/01/2022 76 EFX TEST  
97 362 EQUIFAX INFORMATION SERVICES P O BOX 740241  
ATLANTA GA 303740241 (800)685-1111 99 &&

**TEST REPORT**  
**All Entities Fictitious**

(Continued)

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**ACROFILE PLUS Output (continued)**

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Comment	Exact specifications and record layouts for ACROFILE PLUS output can be found in <a href="#">Chapter 8, ACROFILE PLUS Output Format Specifications</a> . Also, please note that the above illustration is abbreviated. A file with extensive information often exceeds 66 lines, the length of a physical page.
Other recommended sources	Visit the Equifax Technical Specifications website for the ACROFILE PLUS product brochure at: <a href="http://www.tcs.equifax.com/">www.tcs.equifax.com/</a> .

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## ACROFILE PLUS – Print Image Output

### Description

**ACROFILE PLUS Print Image Output**, is a credit report format designed for manual analysis. It includes features that are not offered in Full-File Fixed or Full-File Fixed Human/Machine Readable output formats. They are:

- Inquiry Alert – If three or more inquiries are posted to the report within the past 90 days.
- Collection section – A separate collection item section.
- Trade section:
  - Trade lines sorted by Portfolio type (revolving, open, installment).
  - Amount totals – used to help calculate total indebtedness and determine debt to income ratios.
  - Returns both codes and descriptions such as for Narrative Codes and Activity Designators.

**Note:** *ACROFILE PLUS Print Image is formatted in 81-byte data lengths.*

### Sample

```
1USER REF.          THIS FORM PRODUCED BY EQUIFAX      PAGE 1
0FICO SCORE 9-EFX-F SCORE: 613 FICO SCORE 9-EFX-F
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

FICO SCORE 9-EFX-F 613          00040/00033/00016/00014/Y
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
0*****
IDENTITY SCAN ALERT:
INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH
INQUIRY ADDRESS UNVERIFIABLE
UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT
*****
SSN ISSUED PRIOR-1951 STATE ISSUED-GA
0*****
SSN AFFIRM - NO ALERT AVAILABLE
0*****
COMPLIANCE DATA CENTER, INC.
0*NO MATCH FOUND IN CDC'S OFAC DATABASE
0* END OF REPORT, COMPLIANCE DATA CENTER, INC.
0*****
0*****
0*****
```

(Continued)

Sample (cont.)

**TEST REPORT**  
**All Entities Fictitious**

***ACROFILE PLUS Print Image output is formatted in 81-byte data lengths.***

Chapter 4, Attachment #14: Comments on Print Image and ACROFILE PLUS Print Image.

**ACROFILE Advanced with Summary – Print Image**

## Description

**ACROFILE Advanced with Summary – Print Image** is a new easy-to-read print image credit report format, designed for manual analysis. It includes expanded summary information that is not offered in the Standard Print Image.

**Note: ACROFILE Advanced with Summary – Print Image output is formatted in 80-Byte data lengths.**

## Sample

1USER REF.: THIS FORM PRODUCED BY EQUIFAX

\*-----  
INQUIRY INFORMATION

SUBJECT INFO: YAVWGX DCXHBW H  
SSN: 666-01-5277  
590 QXFCCAFLVX SP  
SAINT LOUIS MO 62120  
DATE OF INQUIRY: 05/25/2023

REPORT RESULTS  
\*-----  
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

SSN AFFIRM - NO ALERT AVAILABLE

COMPLIANCE DATA CENTER, INC.

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

\*\* ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

NAME MATCH - NO DIFFERENCE OCCURRED

TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES

\*-----  
MODELING/SCORE INFORMATION

FICO SCORE 9-EFX-F SCORE: 00613  
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

(Continued)

*ACROFILE Advanced with Summary – Print Image (continued)*

Sample (cont.)      NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY  
RBP - 17% - 300 - 850

FICO SCORE 9-EFX-F SCORE: 613  
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

\*-----  
FILE INFORMATION

DATE FILE WAS ESTABLISHED: 02/14/2008  
DATE OF MOST RECENT ACTIVITY ON FILE: 08/14/2023  
FILE NUMBER: 201

\*-----  
CONSUMER ID INFORMATION

NAME: YAVWGX DCXHB JW H  
CURRENT ADDRESS: 590 QXFCCAFLVX SPUR  
SAINT LOUIS, MO 62120 VARIANCE:  
FIRST REPORTED: 12/2021 LAST REPORTED: 11/2021 SOURCE: TAP

TELEPHONE NUM: - - DATE REPORTED: / TELE SOURCE:  
FORMER ADDRESS: 4470 COXZJY HVN  
SAINT LOUIS, MO 62180 VARIANCE:  
FIRST REPORTED: 06/2020 LAST REPORTED: 05/2020 SOURCE: TAP  
FORMER NAME: PYTAW CEJXUFS  
SOCIAL SECURITY: 666-01-5277 CFM: Y MAT: ISSUED: P 51- STATE ISSUED: GA  
BIRTHDATE/AGE: 07/13/1969 SSN 9: DEATH NOTICE: /  
INQ INFO: SSN DEATH: STATE OF DEATH:  
EMPLOYMENT: FIR: /  
IUPJH DATE: /  
FIR: /  
XLDBLZDZJ DATE: /

\*-----  
FILE SUMMARY

OLDEST OPEN DATE: 07/2015 NEWEST DATE REPORTED: 06/2023  
PUBLIC RECORDS: 01 COLLECTIONS: 01  
# OF ACCOUNTS: 04 HIGH CREDIT/LIMIT: \$ 426-\$ 24945  
CURRENT STATUS:  
03-ONES 00-TWOS 01-THREES 00-FOURS 00-FIVES  
00-SEVENS 00-EIGHTS 00-NINES 00-OTHER  
HISTORY STATUS:  
03-TWOS 01-THREES 01-FOURS 01-FIVES  
00-SEVENS 00-EIGHTS 00-NINES

\*-----  
PUBLIC RECORDS: BNKRPTCY JDGMT LIENS OTHER TOTAL  
TOTAL #: 01 00 00 00 001  
\*-----

(Continued)

## ACROFILE Advanced with Summary – Print Image (continued)

Sample (cont.)

## TRADE LINE SUMMARY

TRADE TYPE	TOTAL BAL	W/BAL BAL	TOTAL PYMT	MONTHLY PAST DUE	TOTAL H/C-LMT	TOTAL 30	TOTAL 60	TOTAL 90	TOTAL AVL
REVOLVING	0	0	\$ 0	\$ 0	\$ 0	0	0	0	0%
OPEN	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	
<b>TOTAL</b>	<b>1</b>	<b>1</b>	<b>\$ 19175</b>	<b>\$ 449</b>	<b>\$ 0</b>	<b>19854</b>	<b>0</b>	<b>0</b>	<b>0%</b>

\*

## PUBLIC RECORD INFORMATION

BKRPTCY- FILED: 12/2021 COURT: 999VF00740 FILED/TYPE:INDIVID/PERSONAL  
CASE: -DSP-03/22  
DISP: DISCHARGED CH-7  
LIAB: \$ ASSET:\$ EXEMPT:\$

\*

## COLLECTION ACTIVITY

CL-RPTD: 05/2023 999YC03485 CREDITOR: STXTLKWNXSFWBMD  
ASSGN: 03/2023 STATUS:UNPAID AMT:\$ 254  
LAST ACT:11/2022 STATUS DTE:05/2023 BAL DTE:05/2023 BAL:\$ 254  
ACCOUNT: ACCT DESIGNATOR: INDIVID

\*

## PAYMENT INFORMATION

EQUIFAX TEST DATA /999FA05015\* TYPE/RATE:I3 RPTD:06/2023 OPND:07/2019  
ACCT #:42377 STATUS: ACCT TYPE: AUTO  
EOA:INDIVID MONTHS REV:47  
AMTS: HCREDIT:\$ 24945 BAL:\$ 0 PDUE:\$ TERMS/MO PMT:\$ 73M  
DFD / LAST ACTIVE: 08/2020 30/60/90 - 03/00/00  
PYMT HISTORY:  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
AUTO

EQUIFAX TEST DATA /999FA05015\* TYPE/RATE:I1 RPTD:06/2023 OPND:11/2022  
ACCT #:8532093 STATUS: ACCT TYPE: AUTO  
EOA:JOINT MONTHS REV:07  
AMTS: HCREDIT:\$ 19854 BAL:\$ 19175 PDUE:\$ TERMS/MO PMT:\$ 449  
DFD / LAST ACTIVE: 06/2023 30/60/90 - / /  
PYMT HISTORY:  
AUTO

EQUIFAX TEST DATA /999BB44497\* TYPE/RATE:R1 RPTD:06/2018 OPND:10/2016  
ACCT #:6161080 STATUS: ACCT TYPE:  
EOA:ATH USR MONTHS REV:20  
AMTS: HCREDIT:\$ 426 BAL:\$ 0 PDUE:\$ TERMS/MO PMT:\$  
DFD / LAST ACTIVE: 03/2018 30/60/90 - 01/01/02  
PYMT HISTORY: \*\*\*\*\*5432/\*\*\*\*\*  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
ACCOUNT CLOSED BY CREDIT GRANTOR

EQUIFAX TEST DATA /999FP24665\* TYPE/RATE:I1 RPTD:09/2016 OPND:07/2015  
ACCT #:4794716367000 STATUS: ACCT TYPE:  
EOA:JOINT MONTHS REV:13  
AMTS: HCREDIT:\$ 21119 BAL:\$ 0 PDUE:\$ TERMS/MO PMT:\$  
DFD / LAST ACTIVE: 08/2016 30/60/90 - / /

(Continued)



**ACROFILE Advanced with Summary – Print Image (continued)**

Sample (cont.)

PYMT HISTORY:  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
\*-----  
24 MONTH INQUIRY INFORMATION

DATE OF INQ	CUSTOMER NAME	INQ ABBR	MEMBER NUMBER
05/25/2023	EQUIFAX TEST DATA	-CR	999ZB17191
05/14/2023	EQUIFAX TEST DATA	-CR	999FA05015
04/07/2023	EQUIFAX TEST DATA	-CR	999UT05422
02/28/2023	EQUIFAX TEST DATA	-CR	999UZ01326
02/05/2023	EQUIFAX TEST DATA	-CR	999UZ01326
11/12/2022	EQUIFAX TEST DATA	-CR	999FA05015
10/28/2022	EQUIFAX TEST DATA	-CR	999FA05015
08/25/2022	EQUIFAX TEST DATA	-CR	999FA05015
08/25/2022	EQUIFAX TEST DATA	-CR	666AN00429
08/25/2022	EQUIFAX TEST DATA	-CR	999FA05015
07/28/2022	EQUIFAX TEST DATA	-CR	999FF07198
04/02/2022	EQUIFAX TEST DATA	-CR	999UT05422
04/01/2022	EQUIFAX TEST DATA	-CR	999UT05422
04/01/2022	EQUIFAX TEST DATA	-CR	999FA05015
12/24/2021	EQUIFAX TEST DATA	-CR	999FA05015

\*362 EQUIFAX INFORMATION SERVICES, P O BOX 740241,  
,ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA &  
END OF REPORT EQUIFAX AND AFFILIATES - 09/07/2023

**TEST REPORT**  
**All Entities Fictitious**

**Important Note**

**ACROFILE Advanced with Summary – Print Image output is formatted in 80-byte data lengths.**

**Related Pages**

[Chapter 4, Attachment #14: Comments on Print Image and ACROFILE PLUS Print Image.](#)

## Comments on Combo Output Reports

Description	To assist customers, who currently send multiple requests for a single file to do their decision-making and then wish to keep a hard-copy for their records, Equifax provides combo output reports.
Comments	<ul style="list-style-type: none"> <li>• Combo reports are available for Credit Reports <b>only</b>.</li> <li>• Combo Reports are available in six options: <ul style="list-style-type: none"> <li>➤ Full-File Fixed/Standard Print Image</li> <li>➤ Full-File Fixed/ACROFILE PLUS Print Image</li> <li>➤ Full-File Fixed Output/ACROFILE PLUS Output</li> <li>➤ Full-File Fixed/ACROFILE Advanced with Summary Print Image</li> <li>➤ Full-File Fixed Human/Machine Readable/Print Image</li> <li>➤ ACROFILE PLUS Output/Standard Print Image</li> <li>➤ ACROFILE PLUS Output/ACROFILE PLUS Print Image</li> </ul> </li> <li>• Individual applicant combo reports follow the format and sequence in the following examples: <p><b><u>Full-File Fixed output/Standard Print Image Combo Report</u></b></p> <ul style="list-style-type: none"> <li>➤ Full-File Fixed followed by an End of Report Indicator (&amp;&amp;) segment;</li> <li>➤ Standard Print Image.</li> </ul> <p><b><u>Full-File Fixed output/ACROFILE PLUS Output</u></b></p> <ul style="list-style-type: none"> <li>➤ Full-File Fixed followed by a Multiple Report Indicator (&amp; ) segment;</li> <li>➤ ACROFILE PLUS followed by an End of Report Indicator (&amp;&amp;) segment.</li> </ul> </li> <li>• Combo reports have <b>Joint File Access</b> capability and follow the format and sequence in the following examples: <p><b><u>Full-File Fixed output/Standard Print Image Combo Report</u></b></p> <ul style="list-style-type: none"> <li>➤ Full-File Fixed (Subject) followed by a Multiple Report Indicator (&amp; ) segment;</li> <li>➤ Standard Print Image (Subject) followed by 'Joint File' banner;</li> <li>➤ Full-File Fixed (Co-Applicant) followed by an End of Report Indicator (&amp;&amp;) segment;</li> <li>➤ Standard Print Image (Co-Applicant).</li> </ul> <p><b><u>ACROFILE PLUS output/Standard Print Image Combo Report</u></b></p> <ul style="list-style-type: none"> <li>➤ ACROFILE PLUS (Subject) followed by a Multiple Report Indicator ( &amp;) segment;</li> <li>➤ Standard Print Image (Subject) followed by 'Joint File' banner;</li> <li>➤ ACROFILE PLUS (Co-Applicant) followed by an End of Report Indicator (&amp;&amp;) segment;</li> <li>➤ Standard Print Image (Co-Applicant).</li> </ul> </li> </ul>

(Continued)

*Comments on Combo Output Reports (continued)*

Comments  
(cont.)

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**Full-File Fixed output/ACROFILE PLUS Output**

- Full-File Fixed (Subject) followed by a Multiple Report Indicator (& ) segment;
- ACROFILE PLUS (Subject) followed by a Multiple Report Indicator (&) segment;
- Full-File Fixed (Co-Applicant) followed by a Multiple Report Indicator (& ) segment;
- ACROFILE PLUS (Co-Applicant) followed by an End of Report Indicator (&&) segment.

- 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 Print Image report immediately follows the Report/Transmission Indicator (& or &&) segment of the Full-File Fixed; Full-File Fixed Human/Machine Readable or ACROFILE PLUS output report.
- The Print Image portion of the report is formatted in 81-byte data lengths, except ACROFILE Advanced with Summary Print Image which 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.
- Combo reports do **not** return multiple reports on the same consumer. Only the first report is returned.
- Combo Reports are **not** available for North American Link (NAL) reports.
- The optional services that are present in the regular reports, such as FICO® Scores based on Equifax Data, MarketMax, Models (i.e. Bankruptcy Navigator Index, VantageScore), ON-LINE DIRECTORY, On-Line GEO-Code, 24-Month Payment History, etc., are available with combo reports.

Related Pages

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This Chapter: [Full-File Fixed Output](#); [Full-File Fixed Human/Machine Readable Output](#); [ACROFILE Plus 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 Print Image and ACROFILE PLUS Print Image Outputs](#). Chapter 6: [Full-File Fixed Output Format Specifications](#); Chapter 7: [Full-File Fixed Human/Machine Readable Output Format Specifications](#); Chapter 8: [ACROFILE PLUS Output Format Specifications](#).

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[illegible]

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1-21

**Full-File Fixed/Standard Print Image Combo Report Sample (continued)**

```
FOR CREDIT PURPOSES          0***** PUBLIC RECORDS OR OTHER INFORMATION ***** 03
12/21*BKRPT 999VF740, -DSP-03/22,INDIVID, PERSONAL,DSCHG CH-7          04 05/23*COLL 03/23 999YC3485 EFX
TEST FOR STXTLKWNXSFWBMD          AMT:$254 BAL:$254 UNPAID DLA:11/22, I,
*****
999ZB17191 05/15/23          EFX TEST 999UT5422 04/07/23          EFX TEST 999UZ1326 02/28/23          EFX TEST
999UZ1326 02/05/23          EFX TEST 999FA5015 11/12/22          EFX TEST 999FA5015 10/28/22          EFX TEST
999FA5015 01/25/22          EFX TEST 666AN429 08/25/22          EFX TEST 999FA5015 08/25/22          EFX TEST
999FF7198 07/28/22          EFX TEST 999UT5422 04/02/22          EFX TEST 999UT5422 04/01/22          EFX TEST
999FA5015 04/01/22          EFX TEST 999FA5015 12/24/21          0* FIRM/ID CODE RPTD
OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER EFX TEST *999FA5015 06/23 11/22 19K 449 19K I1 07
J 8532093          DFD/DLA 06/23          AUTO
EFX TEST *999FA5015 06/23 07/19 24K 73M 0 I3 47 I 42377 30(03)60(00)90+(00) 08/20-12,06/20-12,05/20-12
DFD/DLA 08/20          CLOSED OR PAID ACCOUNT/ZERO BALANCE          AUTO
EFX TEST *999BB44497 06/18 10/16 426 0 R1 20 A 6161080 30(01)60(01)90+(02) 09/17-R5,08/17-R4,07/17-
R3 DFD/DLA 03/18          *****5432/******          CLOSED OR PAID ACCOUNT/ZERO
BALANCE          ACCOUNT CLOSED BY CREDIT GRANTOR          EFX TEST
*999FP24665 09/16 07/15 21K 0 I1 13 J 4794716367000          DFD/DLA 08/16
CLOSED OR PAID ACCOUNT/ZERO BALANCE          0* MEMBER # COMP. NAME TELEPHONE *
MEMBER # COMP. NAME TELEPHONE 666AN429 EFX TEST 404-8858000          &
0 END OF REPORT EQUIFAX AND AFFILIATES - 05/25/23
```

**TEST FILE**  
**All Entities Fictitious**

Comment

Exact specifications and record layouts for Full-File Fixed output, can be found in [Chapter 6: Full-File Fixed Output Format Specifications](#). Also please note that the above illustration is abbreviated.

Full-File Fixed Human/Machine Readable/Standard Print Image  
Combo Report Sample

```

FULL          999XX01234 362 I OC O N D8 I          1 02/14/2008 08/14/2023 09/07/2023
YAVWGX        DCXHBHJW H          SS66015277 07131969 YYYY SO          0          N
01010000010001010000000000101000000000000000000400000001140000010000000200010000
00000000000000000000000000000000000000000000000101          CA 590 QXFCCAFLVX          SPUR
12/2021 SAINT LOUIS MO 62120 TAP 11/2021          FA 4470 COXZJY          HVN
06/2020 SAINT LOUIS MO 62180 TAP 05/2020          FN PYTAW          CEJXUFS
ES          IUPJH          EF
XLDBLZDZJ          BP 12/2021 999VF00740 I I A
-DSP-03/22          CO 05/2023 03/2023 999YC03485 STXTLKNXSFWBMD
00000254          05/2023 D 00000254 05/2023 11/2022          I *          PT * EFX TEST          999FA05015
00019854 00000449 00019175          I1 07J          8532093          AO          06/2023 06/2023
11/2022          PT * EFX TEST          999FA05015 00024945 0000073M 00000000          I3 47I
42377 03 00 00 2 08/2020 2 06/2020 2 05/2020 FA AO          08/2020 06/2023 07/2019
PT * EFX TEST          999BB44497 00000426          00000000          R1 20A          6161080 01 01 02 5 09/2017 4
08/2017 3 07/2017 FA CW          03/2018 06/2018 10/2016          *****5432/*****          PT * EFX TEST
999FP24665 00021119          00000000          I1 13J          4794716367000          FA          08/2016
09/2016 07/2015          FI 05/15/2023 999ZB17191          EFX TEST          IQ
05/24/2023 EFX TEST          999FA05015          IQ 04/07/2023 EFX TEST          999UT05422
IQ 02/28/2023 EFX TEST          999UZ01326          IQ 02/05/2023 EFX TEST          999UZ01326
IQ 11/12/2022 EFX TEST          999FA05015          IQ 10/28/2022 EFX TEST          999FA05015
IQ 08/25/2022 EFX TEST          999FA05015          IQ 08/25/2022 EFX TEST          666AN00429
IQ 08/25/2022 EFX TEST          999FA05015          IQ 07/28/2022 EFX TEST          999FF07198
IQ 04/02/2022 EFX TEST          999UT05422          IQ 04/01/2022 EFX TEST          999UT05422
IQ 04/01/2022 EFX TEST          999FA05015          IQ 12/24/2021 EFX TEST          999FA05015
CP 00613 00040 00033 00016 00014 V Y 017 300-850          MM3FICO SCORE 9-EFX-F 1 613 40 33
16 14 Y          05206          MM8          17 300- 850
05206 SS 666015277 Y          666015277 P 51 GA          CD 2 OFAC 0000000000000000 20230907
162954 O N
NO MATCH FOUND IN CDC'S OFAC DATABASE.
CR 362 EQUIFAX INFORMATION SERVICES          P O BOX 740241
ATLANTA GA 303740241 (800)685-1111          &&1USER REF.          THIS FORM
PRODUCED BY EQUIFAX PAGE 10FICO SCORE 9-EFX-F SCORE: 613 FICO SCORE 9-EFX-F
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
FICO SCORE 9-EFX-F 613          00040/00033/00016/00014/Y 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
0*****IDENTITY SCAN ALERT:
INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH          INQUIRY ADDRESS UNVERIFIABLE
UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT
*****SSN ISSUED PRIOR-1951 STATE ISSUED-GA
0*****SSN AFFIRM - NO ALERT AVAILABLE
0*****COMPLIANCE DATA CENTER, INC.
0*NO MATCH FOUND IN CDC'S OFAC DATABASE          0* END OF REPORT, COMPLIANCE DATA
CENTER, INC.          0*****
0*****0* ADDRESS DISCREPANCY - NO SUBSTANTIAL
DIFFERENCE OCCURRED *          0* NAME MATCH - NO DIFFERENCE OCCURRED *
0*****0* 362 EQUIFAX INFORMATION SERVICES,
P O BOX 740241,          ,ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA
0*YAVWGX,DCXHBHJW,H SINCE 02/14/08 FAD 08/14/23 FN-201          590,QXFCCAFLVX,SPUR,SAINT
LOUIS,MO,62120,TAPE RPTD 12/21,TAPE DLR 11/28/2021 4470,COXZJY,HVN,SAINT LOUIS,MO,62180,TAPE RPTD
06/20,TAPE DLR 05/28/2020 FN-PYTAW,CEJXUFS          1USER REF.
THIS FORM PRODUCED BY EQUIFAX PAGE 2 BDS-07/13/1969,SSS-666-01-5277, SSN CFM - Y
01 ES-,IUPJH          02 EF-,XLDBLZDZJ          0*SUM-

```

(Continued)

**Full-File Fixed Human/Machine Readable/Standard Print Image Combo Report Sample (continued)**

```
07/15-06/23,PR/OI-YES,FB-NO, ACCTS:4,HC$426-24945, 3-ONES, 1-THREE. TRAINING FILE - NOT TO BE USED
FOR CREDIT PURPOSES 0***** PUBLIC RECORDS OR OTHER INFORMATION *****
03 12/21*BKRPT 999VF740, -DSP-03/22,INDIVID, PERSONAL,DSCHG CH-7 04 05/23*COLL 03/23 999YC3485
EFX TEST FOR STXTLKWNXSFWBMD AMT:$254 BAL:$254 UNPAID DLA:11/22, I,
*****
999ZB17191 05/15/23 EFX TEST 999UT5422 04/07/23 EFX TEST 999UZ1326 02/28/23 EFX TEST
999UZ1326 02/05/23 EFX TEST 999FA5015 11/12/22 EFX TEST 999FA5015 10/28/22 EFX TEST
999FA5015 08/25/22 EFX TEST 666AN429 08/25/22 EFX TEST 999FA5015 08/25/22 EFX TEST
999FF7198 07/28/22 EFX TEST 999UT5422 04/02/22 EFX TEST 999UT5422 04/01/22 EFX TEST
999FA5015 04/01/22 EFX TEST 999FA5015 12/24/21 0* FIRM/ID CODE RPTD
OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER EFX TEST *999FA5015 06/23 11/22 19K 449 19K I1
07 J 8532093 DFD/DLA 06/23 AUTO
EFX TEST *999FA5015 06/23 07/19 24K 73M 0 I3 47 I 42377 30(03)60(00)90+(00) 08/20-12,06/20-12,05/20-
I2 DFD/DLA 08/20 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO
EFX TEST *999BB44497 06/18 10/16 426 0 R1 20 A 6161080 30(01)60(01)90+(02) 09/17-R5,08/17-
R4,07/17-R3 DFD/DLA 03/18 *****5432/***** CLOSED OR PAID
ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR
EFX TEST *999FP24665 09/16 07/15 21K 0 I1 13 J 4794716367000
DFD/DLA 08/16 CLOSED OR PAID ACCOUNT/ZERO BALANCE 0* MEMBER # COMP.
NAME TELEPHONE * MEMBER # COMP. NAME TELEPHONE 666AN429 EFX TEST 404-8858000
& 0 END OF REPORT EQUIFAX AND AFFILIATES - 05/25/23
```

**TEST FILE**  
**All Entities Fictitious**

Comment

Exact specifications and record layouts for Full-File Fixed Human/Machine Readable output, can be found in [Chapter 7, Full-File Fixed Human/Machine Readable Output Format Specifications](#). Also please note that the above illustration is abbreviated.

[illegible]

1-25



ACROFILE PLUS Output/Standard Print Image Combo Report Sample (continued)

76 EFX TEST 999FA05015 10/28/2022 76 EFX TEST 999FA05015 08/25/2022  
76 EFX TEST 666AN00429 08/25/2022 76 EFX TEST 999FA05015 08/25/2022  
76 EFX TEST 999FF07198 07/28/2022 76 EFX TEST 999UT05422 04/02/2022  
76 EFX TEST 999UT05422 04/01/2022 76 EFX TEST 999FA05015 04/01/2022  
76 EFX TEST 999FA05015 12/24/2021 97 362 EQUIFAX INFORMATION SERVICES  
P O BOX 740241 ATLANTA  
GA 303740241 (800)685-1111 99 &1USER REF. THIS FORM PRODUCED BY EQUIFAX  
PAGE 10FICO SCORE 9-EFX-F SCORE: 613 FICO SCORE 9-EFX-F 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 613 00040/00033/00016/00014/Y 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  
0\*\*\*\*\* IDENTITY SCAN ALERT:  
INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH INQUIRY ADDRESS UNVERIFIABLE  
UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT  
\*\*\*\*\* SSN ISSUED PRIOR-1951 STATE ISSUED-GA  
0\*\*\*\*\* SSN AFFIRM - NO ALERT AVAILABLE  
0\*\*\*\*\* COMPLIANCE DATA CENTER, INC.  
0\*NO MATCH FOUND IN CDC'S OFAC DATABASE 0\* END OF REPORT, COMPLIANCE DATA  
CENTER, INC. 0\*\*\*\*\*  
0\*\*\*\*\* 0\* ADDRESS DISCREPANCY - NO SUBSTANTIAL  
DIFFERENCE OCCURRED \* 0\* NAME MATCH - NO DIFFERENCE OCCURRED \*  
0\*\*\*\*\* 0\* 362 EQUIFAX INFORMATION SERVICES,  
P O BOX 740241, ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA  
0\*YAVWGX,DCXHBW,H SINCE 02/14/08 FAD 08/14/23 FN-201 590,QXFCCAFLVX,SPUR,SAINT  
LOUIS,MO,62120,TAPE RPTD 12/21,TAPE DLR 11/28/2021 4470,COXZJY,HVN,SAINT LOUIS,MO,62180,TAPE RPTD  
06/20,TAPE DLR 05/28/2020 FN-PYTAW,CEJXUFS 1USER REF.  
THIS FORM PRODUCED BY EQUIFAX PAGE 1 BDS-07/13/1969,SSS-666-01-5277, SSN CFM - Y  
01 ES-,IUPJH 02 EF-,XLDBLZDJ 0\*SUM-  
07/15-06/23,PR/OI-YES,FB-NO, ACCTS:4,HC\$426-24945, 3-ONES, 1-THREE. TRAINING FILE - NOT TO BE USED  
FOR CREDIT PURPOSES 0\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\* 03  
12/21\*BKRPT 999VF740, -DSP-03/22,INDIVID, PERSONAL,DSCHG CH-7 04 05/23\*COLL 03/23 999YC3485 EFX  
TEST FOR STXTLKWNXSFBMD AMT:\$254 BAL:\$254 UNPAID DLA:11/22, I,  
\*\*\*\*\* 0\*INQS-EFX TEST 999FA05015 08/14/23 EFX TEST  
999ZB17191 05/15/23 EFX TEST 999UT5422 04/07/23 EFX TEST 999UZ1326 02/28/23 EFX TEST  
999UZ1326 02/05/23 EFX TEST 999FA05015 11/12/22 EFX TEST 999FA05015 10/28/22 EFX TEST  
999FA05015 08/25/22 EFX TEST 666AN429 08/25/22 EFX TEST 999FA05015 08/25/22 EFX TEST  
999FF7198 07/28/22 EFX TEST 999UT5422 04/02/22 EFX TEST 999UT5422 04/01/22 EFX TEST  
999FA05015 04/01/22 EFX TEST 999FA05015 12/24/21 0\* FIRM/ID CODE RPTD  
OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER EFX TEST \*999FA05015 06/23 11/22 19K 449 19K I1 07  
J 8532093 DFD/DLA 06/23 AUTO  
EFX TEST \*999FA05015 06/23 07/19 24K 73M 0 I3 47 I 42377 30(03)60(00)90+(00) 08/20-12,06/20-12,05/20-12  
DFD/DLA 08/20 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO  
EFX TEST \*999BB44497 06/18 10/16 426 0 R1 20 A 6161080 30(01)60(01)90+(02) 09/17-R5,08/17-R4,07/17-  
R3 DFD/DLA 03/18 \*\*\*\*\*5432/\*\*\*\*\* CLOSED OR PAID ACCOUNT/ZERO  
BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR EFX TEST  
\*999FP24665 09/16 07/15 21K 0 I1 13 J 4794716367000 DFD/DLA 08/16  
CLOSED OR PAID ACCOUNT/ZERO BALANCE 0\* MEMBER # COMP. NAME TELEPHONE \*  
MEMBER # COMP. NAME TELEPHONE 666AN429 EFX TEST 404-8858000 &  
0 END OF REPORT EQUIFAX AND AFFILIATES - 09/07/23

TEST FILE  
All Entities Fictitious

(Continued)

*ACROFILE PLUS Output/Standard Print Image Combo Report Sample (continued)*

---

Comment

Exact specifications and record layouts for ACROFILE PLUS output, can be found in [Chapter 8: ACROFILE PLUS Output Format Specifications](#). Also please note that the above illustration is abbreviated.

---



**Full-File Fixed/ACROFILE PLUS Print Image Combo Report Sample (continued)**

```

0***** 0* 362 EQUIFAX INFORMATION SERVICES,
P O BOX 740241, ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA
0*YAVWGX,DCXHBW,H SINCE 02/14/08 FAD 08/14/23 FN-201 590,QXFCCAFLVX,SPUR,SAINT
LOUIS,MO,62120,TAPE RPTD 12/21,TAPE DLR 11/28/2021 4470,COXZJY,HVN,SAINT LOUIS,MO,62180,TAPE RPTD
06/20,TAPE DLR 05/28/2020 FN-PYTAW,CEJXUFS BDS-07/13/1969,SSS-666-
01-5277, SSN CFM - Y 01 ES-,IUPJH 02 EF-,XLDBLZDJ
0*SUM-07/15-06/23,PR/OI-YES,COLL-YES,FB-NO, ACCTS:4,HC$426-24945, 3-ONES, 1-THRE E, HIST DEL- 1-TWO, 1-
FIVE. TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES
0***** PUBLIC RECORDS OR OTHER INFORMATION ***** 03 12/21*BKRPT 999VF740, -DSP-
03/22,INDIVID, PERSONAL,DSCHG CH-7 ***** 0*****
COLLECTION ITEMS ***** LIST RPTD AMT/BAL DLA/ECOA AGENCY/CREDITOR
STATUS/SERIAL 03/23 05/23 $254 11/22* 999YC3485 EFX TEST UNPAID $254 I
STXTLKWNXSFWBMD ***** FIRM / IDENT CODE
CS RPTD LIMIT HICR BAL$ DFD/DLA MR(30-60-90+)MAX/DEL ECOA/ACCOUNT NUMBER OPND P/DUE TERM
24 MONTH HISTORY ----- EFX TEST *999BB44497 R1 06/18
--- 426 0 03/18 20 (01-01-02)09/17-R5 A/6161080 10/16 --- --- *****5432/***** CLOSED OR
PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR
REVOLVING TOTALS --- --- --- -----
----- EFX TEST *999FA5015 I1 06/23 --- 19854 19175 06/23 07
J/8532093 11/22 --- 449 AUTO
EFX TEST *999FA5015 I3 06/23 --- 24945 0 08/20 47 (03-00-00)05/20-I2 I/42377 07/19 --- 73M
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO
EFX TEST *999FP24665 I1 09/16 --- 21119 0 08/16 13 J/4794716367000 07/15 --- ---
CLOSED OR PAID ACCOUNT/ZERO BALANCE
INSTALLMENT TOTALS --- 19854 19175 1USER REF. THIS FORM PRODUCED BY
EQUIFAX PAGE 3 --- 449 -----
----- GRAND TOTALS --- 19854 19175 --- 449
----- 0*INQS-EFX TEST 999FA5015 08/14/23 EFX TEST
999ZB17191 05/15/23 EFX TEST 999UT5422 04/07/23 EFX TEST 999UZ1326 02/28/23 EFX TEST
999UZ1326 02/05/23 EFX TEST 999FA5015 11/12/22 EFX TEST 999FA5015 10/28/22 EFX TEST
999FA5015 08/25/22 EFX TEST 666AN429 08/25/22 EFX TEST 999FA5015 08/25/22 EFX TEST
999FF7198 07/28/22 EFX TEST 999UT5422 04/02/22 EFX TEST 999UT5422 04/01/22 EFX TEST
999FA5015 04/01/22 EFX TEST 999FA5015 12/24/21 0* MEMBER # COMP. NAME
TELEPHONE * MEMBER # COMP. NAME TELEPHONE 666AN429 EFX TEST 404-8858000
& 0 END OF REPORT EQUIFAX AND AFFILIATES - 09/07/23

```

**TEST FILE**  
**All Entities Fictitious**

**Comment** Exact specifications and record layouts for Full-File Fixed output, can be found in [Chapter 6: Full-File Fixed Output Format Specifications](#). Also please note that the above illustration is abbreviated.

**Related Pages** [Chapter 4, Attachments, #14: Comments on Print Image and ACROFILE PLUS Print Image Outputs.](#) [Chapter 6: Full-File Fixed Output Format Specifications.](#)



**Full-File Fixed Output/ACROFILE PLUS Output Combo Report Sample (continued)**

```

34 FILED DATE:12/2021   BANKRUPTCY           1 COURT NUM:999VF00740 CASE NUM:-DSP-03/22
LIAB:  ASSET:    EXEMPT:  INDIVID PERSONAL A-DISCHARGED CH-7 42
*****43*****COLLECTION
ITEMS*****          ECOA LIST/ AMT/  DLA  AGENCY  CLIENT      TAPE      RPTD  BAL
SERIAL              STATUS      44 I 03/2023  254 11/2022 999YC03485 STXTLKWNXSFWBMD * 1
05/2023  254          D UNPAID          45 *****46
FIRM NAME  CUSTOMER NO. CS  LIMIT  HICR  BAL  ECOA  ACCOUNT NUMBER  DFD/DLA
P/DUE  TERM      RPTD  OPND  MR (30-60-90+)  MAX DEL  24 MONTH HISTORY  47 EFX TEST
*999BB44497 R1      426    0 A  4  6161080      03/2018      06/2018  10/2016
20 (01-01-02) 09/2017-R5 *****5432/***** FA CLOSED OR PAID ACCOUNT/ZERO BALANCE
CW ACCOUNT CLOSED BY CREDIT GRANTOR          47 EFX TEST *999FA05015 I1
19854 19175 J 3 8532093      06/2023      449      06/2023 11/2022 07
AO AUTO          47 EFX TEST *999FA05015 I3      24945      0 I  4
42377      08/2020      73M      06/2023 07/2019 47 (03-00-00) 05/2020-I2
FA CLOSED OR PAID ACCOUNT/ZERO BALANCE          AO AUTO
47 EFX TEST *999FP24665 I1      21119      0 J  3  4794716367000      08/2016
09/2016 07/2015 13          FA CLOSED OR PAID ACCOUNT/ZERO BALANCE
48 REVOLVING TOTALS: LIMIT= 0 HI-CR= 0 BAL= 0          P/DUE= 0 TERMS= 0
48 OPEN TOTALS: LIMIT= 0 HI-CR= 0 BAL= 0          P/DUE= 0 TERMS= 0
48 INSTALLMENT TOTALS: LIMIT= 0 HI-CR= 19854 BAL= 19175          P/DUE= 0 TERMS=
449      48 GRAND TOTALS: LIMIT= 0 HI-CR= 19854 BAL= 19175          P/DUE= 0
TERMS= 449      70 OFAC2 MEMBER NUM: OFAC      TRANS DATE:09/07/2023 TIME:17-57-22 MATCH
CODE:      PROB RPT DATE:      TRANS TYPE:O      CDC RESPONSE CODE:N
CDC PROBLEM CODE:      ISSUE SOURCE:      ISSUE ID/REF:
OFAC COMMENTS:
NO MATCH FOUND IN CDC'S OFAC DATABASE.
75 05/2023 999ZB17191 EFX TEST          76 EFX TEST 999FA05015 05/14/2023
76 EFX TEST 999UT05422 04/07/2023      76 EFX TEST 999UZ01326 02/28/2023
76 EFX TEST 999UZ01326 02/05/2023      76 EFX TEST 999FA05015 11/12/2022
76 EFX TEST 999FA05015 10/28/2022      76 EFX TEST 999FA05015 08/25/2022
76 EFX TEST 666AN00429 08/25/2022      76 EFX TEST 999FA05015 08/25/2022
76 EFX TEST 999FF07198 07/28/2022      76 EFX TEST 999UT05422 04/02/2022
76 EFX TEST 999UT05422 04/01/2022      76 EFX TEST 999FA05015 04/01/2022
76 EFX TEST 999FA05015 12/24/2021      97 362 EQUIFAX INFORMATION SERVICES
P O BOX 740241          ATLANTA
GA 303740241 (800)685-1111          99 &&

```

**TEST FILE**  
**All Entities Fictitious**

**Comment**

Exact specifications and record layouts for Full-File Fixed output, can be found in [Chapter 6: Full-File Fixed Output Format Specifications](#). Exact specifications and record layouts for ACROFILE PLUS output can be found in [Chapter 8: ACROFILE PLUS Output Format Specifications](#). Also please note that the above illustration is abbreviated.

**Related Pages**

[Chapter 6: Full-File Fixed Output Format Specifications](#); [Chapter 8: ACROFILE PLUS Output Format Specifications](#).

## ACROFILE PLUS Output/ACROFILE PLUS Print Image Combo Report Sample

```
PLUS          999XX01234 362 1 03 1 0 N HIT      N
SC0100010302000000010001010000000000010001000001010000000000010001000100000000
SC000000010101010104040000000000000000000000000000000000000000000000000000114
SC0000000000000000000000000000000000000000000000000000000000000000000000000001
PC1
CC1          TC4343          01SAFE:
SINCE:02/14/2008 FAD:08/14/2023 RPT:09/07/2023      0 03BEACON:00613 4 017 300-850 V YES 00040
00033 00016 00014 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
04IDENTITY SCAN: O 1 INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH
04IDENTITY SCAN: D 1 INQUIRY ADDRESS UNVERIFIABLE
04IDENTITY SCAN: 8 1 UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO
INSUFFICIENT TELEPHONE INPUT 059FICO SCORE 9-EFF-F 16 SCORE: 613 Y 05206
REASON CODES: 40 33 16 14 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
058 2 RBP %: 17 05206 SCORE
RANGES: 300- 850 09 YAVWGX DCXHBW H YYYY 11
590 QXFCCAFLVX SPUR SAINT LOUIS MO 62120 RES:12/2021
TAP/DATE:11/2021 12 4470 COXZJY HVN
SAINT LOUIS MO 62180 RES:06/2020 TAP/DATE:05/2020
18 PYTAW CEJXUFS 20 FILE INFO: SSS:666-01-5277 BDS:07/13/1969 AGE:
CONFIRMD:Y SSN MATCH: 1 INQ INFO: SSS:666-01-5277 ISSUE YEAR,ST:P 51,GA DEATH DATE,ST: 23
IUPJH LAST REP: FIR: 24 XLDBLZDJ
LAST REP: FIR: 30 *****SUMMARY INFORMATION*****
BEGIN DATE=07/2015 ENDING DATE=06/2023 PR/OI-01 COLL-01 LOWEST HC $ 426 HIGHEST HC $
24945 NUM ACCTS=04 MOP RATES: 03-ONES 00-FIVES MOP HIST RATES: 01-TWOS 00-SEVENS
00-TWOS 00-SEVENS 00-THREES 00-EIGHTS 01-THREES 00-EIGHTS 00-FOURS
00-NINES 00-FOURS 00-NINES 01-FIVES 00-OTHERS
32 *****PUBLIC RECORD OR OTHER INFORMATION***** 34 FILED DATE:12/2021
BANKRUPTCY 1 COURT NUM:999VF00740 CASE NUM:-DSP-03/22 LIAB:
ASSET: EXEMPT: INDIVID PERSONAL A-DISCHARGED CH-7 42
*****43 *****COLLECTION
ITEMS***** ECOA LIST/ AMT/ DLA AGENCY CLIENT TAPE RPTD BAL
SERIAL STATUS 44 I 03/2023 254 11/2022 999YC03485 STXTLKWNXSFWBMD * 1
05/2023 254 D UNPAID 45 *****46
FIRM NAME CUSTOMER NO. CS LIMIT HICR BAL ECOA ACCOUNT NUMBER DFD/DLA
P/DUE TERM RPTD OPND MR (30-60-90+) MAX DEL 24 MONTH HISTORY 47 EFX TEST
*999BB44497 R1 426 0 A 4 6161080 03/2018 06/2018 10/2016
20 (01-01-02) 09/2017-R5 *****5432/***** FA CLOSED OR PAID ACCOUNT/ZERO BALANCE
CW ACCOUNT CLOSED BY CREDIT GRANTOR 47 EFX TEST *999FA05015 I1
19854 19175 J 3 8532093 06/2023 449 06/2023 11/2022 07
AO AUTO 47 EFX TEST *999FA05015 I3 24945 0 I 4
42377 08/2020 73M 06/2023 07/2019 47 (03-00-00) 05/2020-I2 FA
CLOSED OR PAID ACCOUNT/ZERO BALANCE AO AUTO
47 EFX TEST *999FP24665 I1 21119 0 J 3 4794716367000 08/2016
09/2016 07/2015 13 FA CLOSED OR PAID ACCOUNT/ZERO BALANCE
48 REVOLVING TOTALS: LIMIT= 0 HI-CR= 0 BAL= 0 P/DUE= 0 TERMS= 0
48 OPEN TOTALS: LIMIT= 0 HI-CR= 0 BAL= 0 P/DUE= 0 TERMS= 0
48 INSTALLMENT TOTALS: LIMIT= 0 HI-CR= 19854 BAL= 19175 P/DUE= 0 TERMS=
449 48 GRAND TOTALS: LIMIT= 0 HI-CR= 19854 BAL= 19175 P/DUE= 0
TERMS= 449 70 OFAC2 MEMBER NUM: OFAC TRANS DATE:09/07/2023 TIME:18-28-04 MATCH
CODE: PROB RPT DATE: TRANS TYPE:O CDC RESPONSE CODE:N
CDC PROBLEM CODE: ISSUE SOURCE: ISSUE ID/REF:
OFAC COMMENTS:
NO MATCH FOUND IN CDC'S OFAC DATABASE.
```

(Continued)



## ACROFILE PLUS Output/ACROFILE PLUS Print Image Combo Report Sample (continued)

```

75 05/2023 999ZB17191 EFX TEST 76 EFX TEST 999FA05015 05/14/2023
76 EFX TEST 999UT05422 04/07/2023 76 EFX TEST 999UZ01326 02/28/2023
76 EFX TEST 999UZ01326 02/05/2023 76 EFX TEST 999FA05015 11/12/2022
76 EFX TEST 999FA05015 10/28/2022 76 EFX TEST 999FA05015 08/25/2022
76 EFX TEST 666AN00429 08/25/2022 76 EFX TEST 999FA05015 08/25/2022
76 EFX TEST 999FF07198 07/28/2022 76 EFX TEST 999UT05422 04/02/2022
76 EFX TEST 999UT05422 04/01/2022 76 EFX TEST 999FA05015 04/01/2022
76 EFX TEST 999FA05015 12/24/2021 97 362 EQUIFAX INFORMATION SERVICES
P O BOX 740241 ATLANTA GA
303740241 (800)685-1111 99 &&1USER REF. THIS FORM PRODUCED BY EQUIFAX
PAGE 10FICO SCORE 9-EFX-F SCORE: 613 FICO SCORE 9-EFX-F 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 613 00040/00033/00016/00014/Y 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
0***** IDENTITY SCAN ALERT:
INQUIRY SSN ISSUED PRIOR TO INQUIRY DATE OF BIRTH INQUIRY ADDRESS UNVERIFIABLE
UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT
***** SSN ISSUED PRIOR-1951 STATE ISSUED-GA
0***** SSN AFFIRM - NO ALERT AVAILABLE
0***** COMPLIANCE DATA CENTER, INC.
0*NO MATCH FOUND IN CDC'S OFAC DATABASE 0* END OF REPORT, COMPLIANCE DATA
CENTER, INC. 0*****
0***** 0* ADDRESS DISCREPANCY - NO SUBSTANTIAL
DIFFERENCE OCCURRED * 0* NAME MATCH - NO DIFFERENCE OCCURRED *
0***** 0* 362 EQUIFAX INFORMATION SERVICES, P
O BOX 740241, ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA
0*YAVWGX,DCXHBHJW,H SINCE 02/14/08 FAD 08/14/23 FN-201 590,QXFCCAFLVX,SPUR,SAINT
LOUIS,MO,62120,TAPE RPTD 12/21,TAPE DLR 11/28/2021 4470,COXZJY,HVN,SAINT LOUIS,MO,62180,TAPE RPTD
06/20,TAPE DLR 05/28/2020 FN-PYTAW,CEJXUFS 1USER REF. THIS
FORM PRODUCED BY EQUIFAX PAGE 1 BDS-07/13/1969,SSS-666-01-5277, SSN CFM - Y 01 ES-
,IUPJH 02 EF-,XLDLZDZJ 0*SUM-07/15-
06/23,PR/OI-YES,COLL-YES,FB-NO, ACCTS:4,HC$426-24945, 3-ONES, 1-THRE E, HIST DEL- 1-TWO, 1-FIVE.
TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES 0***** PUBLIC RECORDS OR OTHER
INFORMATION ***** 03 12/21*BKRPT 999VF740, -DSP-03/22,INDIVID, PERSONAL,DSCHG CH-7
***** 0***** COLLECTION ITEMS *****
LIST RPTD AMT/BAL DLA/EOA AGENCY/CREDITOR STATUS/SERIAL 03/23 05/23 $254 11/22* 999YC3485
EFX TEST UNPAID $254 I STXTLKWNSFWBMD *****
FIRM / IDENT CODE CS RPTD LIMIT HICR BAL$ DFD/DLA MR(30-60-90+)MAX/DEL ECOA/ACCOUNT NUMBER
OPND P/DUE TERM 24 MONTH HISTORY ----- EFX TEST
*999BB44497 R1 06/18 --- 426 0 03/18 20 (01-01-02)09/17-R5 A/6161080 10/16 --- ---
*****5432/***** CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY
CREDIT GRANTOR REVOLVING TOTALS
--- ---
----- EFX TEST *999FA05015 I1 06/23 --- 19854 19175 06/23 07 J/8532093 11/22 --- 449
AUTO EFX TEST *999FA05015 I3
06/23 --- 24945 0 08/20 47 (03-00-00)05/20-I2 I/42377 07/19 --- 73M CLOSED OR
PAID ACCOUNT/ZERO BALANCE AUTO
EFX TEST *999FP24665 I1 09/16 --- 21119 0 08/16 13 J/4794716367000 07/15 --- ---
CLOSED OR PAID ACCOUNT/ZERO BALANCE
INSTALLMENT TOTALS --- 19854 19175 --- 449
----- GRAND TOTALS --- 19854 19175
--- 449 0*INQS-EFX TEST 999FA05015
05/24/23 EFX TEST 999ZB17191 05/15/23 EFX TEST 999UT5422 04/07/23 EFX TEST 999UZ1326 02/28/23
EFX TEST 999UZ1326 02/05/23 EFX TEST 999FA05015 11/12/22 EFX TEST 999FA05015 10/28/22 EFX TEST
999FA05015 08/25/22 EFX TEST 666AN429 08/25/22 EFX TEST 999FA05015 08/25/22 EFX TEST

```

(Continued)



**ACROFILE PLUS Output/ACROFILE PLUS Print Image Combo Report Sample (continued)**

999FF7198 07/28/22 EFX TEST 999UT5422 04/02/22 1USER REF. THIS FORM PRODUCED BY  
EQUIFAX PAGE 2 EFX TEST 999UT5422 04/01/22 EFX TEST 999FA5015 04/01/22 EFX TEST  
999FA5015 12/24/21 0\* MEMBER # COMP. NAME TELEPHONE \* MEMBER # COMP.  
NAME TELEPHONE 666AN429 EFX TEST 404-8858000 &  
0 END OF REPORT EQUIFAX AND AFFILIATES - 05/25/23

**TEST FILE**  
**All Entities Fictitious**

Comment Exact specifications and record layouts for ACROFILE PLUS output, can be found in [Chapter 8: ACROFILE PLUS Output Format Specifications](#). Also please note that the above illustration is abbreviated.

Related Pages [Chapter 4, Attachments, #14: Comments on Print Image and ACROFILE PLUS Print Image Outputs.](#) [Chapter 8: ACROFILE PLUS Output Format Specifications.](#)

999XX012343621I67 1021420080814202309072023YAVWGX DCXHBWJ H  
66601527707131969 YYYY  
001010000010001010000000001010000000000000000400000015000000010000000200010000000000000000000000000000000000  
000000000000000101NND8 I OCA590 QXFCCAFLVX SPUR SAINT LOUIS  
MO62120 122021 T112021 FA4470 COXZJY HVN SAINT LOUIS  
MO62180 062020 T052020 FNPYTAW CEJXUFS ES  
IUPJH EF XLDBLZDZJ  
BP 122021999VF00740IIA -DSP-03/22 CO  
052023032023999YCO3485STXTLKWNXSFWBMD 0000254052023D0000254052023 112022 I\* PT  
EFX TEST 999FA05015062023112022001985400004490019175 I1\*07J 8532093 062023AO  
PT EFX TEST 999FA050150620230720190024945000073M0000000 I3\*47I  
42377030000208202020620202052020082020FAAO PT EFX TEST  
999BB444970620181020160000426 0000000 R1\*20A  
61610800010102509201740820173072017032018FACW\*\*\*\*\*5432/\*\*\*\*\* PT EFX TEST  
999FP246650920160720150021119 0000000 I1\*13J 4794716367000 082016FA  
FI05152023CR 999ZB17191EQUIFAX TEST DATA FI05242023CR 999FA05015EQUIFAX TEST DATA  
FI04072023CR 999UT05422EQUIFAX TEST DATA FI02282023CR 999UZ01326EQUIFAX TEST DATA  
FI02052023CR 999UZ01326EQUIFAX TEST DATA FI11122022CR 999FA05015EQUIFAX TEST DATA  
FI10282022CR 999FA05015EQUIFAX TEST DATA FI08252022CR 999FA05015EQUIFAX TEST DATA  
FI08252022CR 666AN00429EQUIFAX TEST DATA FI08252022CR 999FA05015EQUIFAX TEST DATA  
FI07282022CR 999FF07198EQUIFAX TEST DATA FI04022022CR 999UT05422EQUIFAX TEST DATA  
FI04012022CR 999UT05422EQUIFAX TEST DATA FI04012022CR 999FA05015EQUIFAX TEST DATA  
FI12242021CR 999FA05015EQUIFAX TEST DATA CP0061300040000330001600014 017300850V YMM0305206 100613  
00040000330001600014 YMM0805206 00017 0030000850 SS 666015277Y 666015277P 51GA CD2  
OFAC0000000000000000020230907192848ON  
NO MATCH FOUND IN CDC'S OFAC DATABASE.  
CR362EQUIFAX INFORMATION SERVICES P O BOX 740241  
ATLANTA GA3037402418006851111 &1USER REF.: THIS FORM PRODUCED BY EQUIFAX  
\*-----INQUIRY INFORMATION  
SUBJECT INFO: YAVWGX DCXHBWJ H SSN: 666-01-5277  
590 QXFCCAFLVX SP SAINT LOUIS MO 62120 DATE OF  
INQUIRY: 09/07/2023  
REPORT RESULTS \*-----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  
SSN AFFIRM - NO ALERT AVAILABLE  
COMPLIANCE DATA CENTER, INC. \*NO  
MATCH FOUND IN CDC'S OFAC DATABASE\* END OF REPORT, COMPLIANCE DATA CENTER, \*\*  
INC.  
ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED  
NAME MATCH - NO DIFFERENCE OCCURRED  
TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES  
\*-----MODELING/SCORE INFORMATION  
FICO SCORE 9-EFX-F SCORE: 00613 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: 613 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  
\*-----FILE INFORMATION  
DATE FILE WAS ESTABLISHED: 02/14/2008 DATE OF MOST RECENT ACTIVITY ON FILE:

---

1-35

Full-File Fixed/ACROFILE Advanced with Summary Print Image Combo Report Sample (continued)

```

05/24/2023          FILE NUMBER:          201          *-----
----- CONSUMER ID INFORMATION
NAME:      YAVWGX DCXHBW H          CURRENT ADDRESS:590 QXFCCAFLVX SPUR
SAINT LOUIS, MO 62120          VARIANCE:          FIRST REPORTED:12/2021  LAST REPORTED:11/2021
SOURCE:TAP          TELEPHONE NUM:  - -  DATE REPORTED: /
TELE SOURCE:  FORMER ADDRESS:4470 COXZJY HVN          SAINT LOUIS, MO
62180          VARIANCE:          FIRST REPORTED:06/2020  LAST REPORTED:05/2020  SOURCE:TAP
FORMER NAME:  PYTAW CEJXUFS          SOCIAL SECURITY:666-01-5277  CFM:Y  MAT:
ISSUED:P 51-  STATE ISSUED:GA  BIRTHDATE/AGE: 07/13/1969  SSN 9:          DEATH NOTICE: /  INQ
INFO:  SSN DEATH:          STATE OF DEATH:          EMPLOYMENT:          FIR: /
IUPJH          DATE: /          *-----
DATE: /          *-----
----- FILE SUMMARY
OPEN DATE:07/2015  NEWEST DATE REPORTED:06/2023          PUBLIC RECORDS: 01          OLDEST
01          # OF ACCOUNTS: 04          HIGH CREDIT/LIMIT: $ 426-$ 24945          CURRENT STATUS:
03-ONES 00-TWOS 01-THREES 00-FOURS 00-FIVES          00-SEVENS 00-EIGHTS 00-NINES 00-
OTHER          HISTORY STATUS:          03-TWOS 01-THREES 01-
FOURS 01-FIVES          00-SEVENS 00-EIGHTS 00-NINES          *-----
----- PUBLIC RECORDS: 01  BNKRPTCY JDGMT LIENS OTHER TOTAL          TOTAL #:
01 00 00 00 001          *-----
SUMMARY          TRADE LINE
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 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% *-----
--- PUBLIC RECORD INFORMATION
BKRPCTY- FILED: 12/2021  COURT: 999VF00740  FILED/TYPE:INDIVID/PERSONAL          CASE: -DSP-03/22
DISP: DISCHARGED CH-7          LIAB: $          ASSET:$          EXEMPT:$
*-----
----- COLLECTION ACTIVITY
CL-RPTD: 05/2023  999YC03485  CREDITOR: STXTLKNXSFWBMD          ASSGN: 03/2023  STATUS:UNPAID
AMT:$ 254  LAST ACT:11/2022  STATUS DTE:05/2023  BAL DTE:05/2023  BAL:$ 254  ACCOUNT:
ACCT DESIGNATOR: INDIVID          *-----
----- PAYMENT INFORMATION
EQUIFAX TEST DATA /999FA05015* TYPE/RATE:I3  RPTD:06/2023  OPND:07/2019  ACCT #:42377          STATUS:
ACCT TYPE: AUTO          ECOA:INDIVID  MONTHS REV:47          AMTS: HCREDIT:$ 24945
BAL:$ 0  PDUE:$          TERMS/MO PMT:$ 73M  DFD / LAST ACTIVE: 08/2020  30/60/90 - 03/00/00
PYMT HISTORY:          CLOSED OR PAID ACCOUNT/ZERO BALANCE
AUTO          EQUIFAX TEST
DATA /999FA05015* TYPE/RATE:I1  RPTD:06/2023  OPND:11/2022  ACCT #:8532093          STATUS: ACCT
TYPE: AUTO          ECOA:JOINT  MONTHS REV:07          AMTS: HCREDIT:$ 19854  BAL:$
19175  PDUE:$          TERMS/MO PMT:$ 449  DFD / LAST ACTIVE: 06/2023  30/60/90 - / /          PYMT
HISTORY:          AUTO
EQUIFAX TEST DATA /999BB44497* TYPE/RATE:R1  RPTD:06/2018  OPND:10/2016  ACCT #:6161080
STATUS:          ACCT TYPE:          ECOA:ATH USR  MONTHS REV:20          AMTS:
HCREDIT:$ 426  BAL:$ 0  PDUE:$          TERMS/MO PMT:$          DFD / LAST ACTIVE: 03/2018  30/60/90 - 01/01/02
PYMT HISTORY: *****5432/*****          CLOSED OR PAID ACCOUNT/ZERO BALANCE
ACCOUNT CLOSED BY CREDIT GRANTOR
EQUIFAX TEST DATA /999FP24665* TYPE/RATE:I1  RPTD:09/2016  OPND:07/2015  ACCT #:4794716367000
STATUS:          ACCT TYPE:          ECOA:JOINT  MONTHS REV:13          AMTS:
HCREDIT:$ 21119  BAL:$ 0  PDUE:$          TERMS/MO PMT:$          DFD / LAST ACTIVE: 08/2016  30/60/90 - / /
PYMT HISTORY:          CLOSED OR PAID ACCOUNT/ZERO BALANCE
*-----
----- 24 MONTH INQUIRY INFORMATION
DATE OF INQ  CUSTOMER NAME  INQ ABBR  MEMBER NUMBER
05/15/2023  EQUIFAX TEST DATA  -CR  999ZB17191          05/24/2023  EQUIFAX TEST DATA  -CR
999FA05015          04/07/2023  EQUIFAX TEST DATA  -CR  999UT05422          02/28/2023  EQUIFAX
TEST DATA  -CR  999UZ01326          02/05/2023  EQUIFAX TEST DATA  -CR  999UZ01326
11/12/2022  EQUIFAX TEST DATA  -CR  999FA05015          10/28/2022  EQUIFAX TEST DATA  -CR
999FA05015          08/25/2022  EQUIFAX TEST DATA  -CR  999FA05015          08/25/2022  EQUIFAX

```

(Continued)

Full-File Fixed/ACROFILE Advanced with Summary Print Image Combo Report Sample (continued)

TEST DATA -CR	666AN00429	08/25/2022	EQUIFAX TEST DATA -CR	999FA05015
07/28/2022	EQUIFAX TEST DATA -CR	999FF07198	04/02/2022	EQUIFAX TEST DATA -CR
999UT05422	04/01/2022	EQUIFAX TEST DATA -CR	999UT05422	04/01/2022
EQUIFAX	TEST DATA -CR	999FA05015	12/24/2021	EQUIFAX TEST DATA -CR
999FA05015	12/24/2021	EQUIFAX TEST DATA -CR	999FA05015	12/24/2021
*362 EQUIFAX INFORMATION SERVICES,	P O BOX 740241,	ATLANTA,GA,30374-0241,800/685-	END OF REPORT	
1111,WWW.EQUIFAX.COM/FCRA	&			
EQUIFAX AND AFFILIATES - 05/25/2023				

TEST FILE

All Entities Fictitious

Comment	Exact specifications and record layouts for Full-File Fixed output, can be found in <a href="#">Chapter 6: Full-File Fixed Output Format Specifications</a> . Also please note that the above illustration is abbreviated.
Related Pages	<a href="#">Chapter 4, Attachments, #14: Comments on Print Image and ACROFILE PLUS Print Image Outputs.</a> <a href="#">Chapter 6: Full-File Fixed Output Format Specifications.</a>

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## **Chapter Two**

# **Sign-on Procedures**

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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.

This chapter also provides specifications for the:

- Off-line System-to-System Format Specifications; and the
- Fixed DIAL Segment for Off-Line.

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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.



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## 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.
- 

*(Continued)*

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*TCP/IP Procedures (continued)***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.
- 

(Continued)

*TCP/IP Procedures (continued)*

**TCP/IP (header) Example**

For example, the Customer's request consists of the following input string:

```
"DIAL999XX12345XXX299995202FB P      IDNT      999XX12345XXX I02
666303232LORRAINE      AGIN      SX
01AD2070      OZ      GA      MD0207700"
```

Note: The double quotes are not part of the string. They are shown only to delineate the string.

This request string is 358 bytes long, so the complete request sent to Equifax would be as follows:

```
"000358DIAL999XX12345XXX299995202FB P      IDNT      999XX12345XXX I02
666303232LORRAINE      AGIN      SX
01AD2070      OZ      GA      MD0207700"
```

Assuming that the response to the above request is a Credit report beginning with the word "FULL" and containing 1222 bytes of data, the response string returned to the Customer would be as follows:

```
"FULL      999AA00123524FI02 1081519940326199703271997WELCAM
      A      J      66683231103051964 C2 A      12

CA001FA00100000AK000FN000DT000ES001EF00000000OS000EA000IP000BP000CO00000000LI00000000NR00
000000TL00000000GN000PT00100000000000000FI00400000CN000DS000CP000OD000OA00000000MM000000
00SS0000000000000GO000DP00000000D2000000000000000000000000000000000000000000000000000
0000000000000000000000CD000CR00000000000000000000000000000000000000000000000000000000
00000000000000000000000000000000000000000000000000000000000000000000000000000000000
00000000000000000000000000000000000000000000000000000000000000000000000000000000000
00000000000000000000000000000000000000000000000000000000000000000000000000000000000
00000000000000000000000000000000000000000000000000000000000000000000000000000000000
      BLUE RIDGE      GA30513123405221994OT103020027706341234208102002 FLOOR10      Y
FAB582      RT2      BLUERIDGE
GA30513123403071990OC052119946787701234205211994
      ESANALYST      CIGNA INS CO
      01251999      PT GMAC      906FA0003
41022200205121988001200000000042000001000000      I8 U      1DDDD4
      09141994      0012345678900415200211012002      000002500000008000M120MSHARRYS AUTO
14T
      FI03251997CR      155FA01701VW CREDIT      00FI03241997CR
155FA01701VW CREDIT      00FI03201997      772BB110861ST AMER      FI03201997
772BB15288FIRST AMER      &&"
```

(Continued)

### *TCP/IP Procedures (continued)*

## 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 "52" )
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: DIAL999XX12345XXX299996202FB>>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](#).



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*Internet System-to-System (ISTS) Connectivity Procedures (continued)*

---

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.
<i>Important Note</i>	<i>All letters must be in upper case. No punctuation should be used in DIAL or IDNT and need to be one fixed string.</i>

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**Using Standard UserID/Password Security with Secure HTTP**

---

Security	<p>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.</p> <p>The UserID and Password are transmitted to the Equifax Internet STS service in the HTTPS <b>Authorization</b> header. The authorization mode should be set to <b>Basic</b>, and should be followed by the UserID and password separated by a colon and encrypted in Base64 format.</p> <p>Sample header: Authorization: Basic &lt;userid:password in Base64 format&gt;</p> <p>For example, if the user application wishes to send the userid “Aladdin” and password “open sesame”, it would use the following header field:</p> <p>Authorization: Basic QWxhZGRpbjpvcGVuIHNlc2FtZQ==</p>
----------	--

---

(Continued)

*Internet System-to-System (ISTS) Connectivity Procedures (continued)*

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*

DIALAAABBBBBCCCCDDDD2ISTS5202FB P	IDNT	AAABBBBBCCCCDDDD
I02 666117890KENT	BASS	01011930
02AD8544	FULTON INDUSTRIAL	BVATLANTA GA30336
AD92148	BALTIMORE	PLATLANTA GA30307

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.

### Exception

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><b>DIAL-AAABBCCCCC-DDD,A,EEEE,FF-GG,H,I,J,K,L.</b></p> <p>where:</p> <ul style="list-style-type: none"> <li>AAABBCCCCC-DDD = your 10-byte customer number and 3-byte security code.</li> </ul> <p><b>Or</b></p> <p>AAABBCCCCC-DD* = your 10-byte customer number, 2-byte security code and 1-byte filler*</p> <ul style="list-style-type: none"> <li>A = protocol indicator (1 = asynchronous protocol, 2* = other).</li> <li>EEEE = the customer code assigned by Equifax.</li> <li>FF = the input format to be used (<b>51</b> for variable <u>or</u> <b>52</b> for fixed).</li> </ul> <p>Note: Variable input format <b>not</b> supported with TCP/IP protocol.</p> <ul style="list-style-type: none"> <li>GG = the output format desired: <ul style="list-style-type: none"> <li><b>01</b> = ACROFILE PLUS – Print Image</li> <li><b>02</b> = Full-File Fixed</li> <li><b>03</b> = ACROFILE PLUS</li> <li><b>06</b> = Standard Print Image</li> </ul> </li> </ul>

(Continued)



*DIAL Segment Procedure (continued)*

Procedure Table  
(cont.)

STEP	PROCEDURE
1 (cont.)	<ul style="list-style-type: none"> <li>GG = the output format desired (cont.): <ul style="list-style-type: none"> <li>16 = ACROFILE Advanced with Summary - Print Image</li> <li>31 = ACROFILE PLUS Output/ACROFILE PLUS Print Image Combo Report</li> <li>32 = Full-File Fixed/ACROFILE PLUS Combo Report</li> <li>0C = Full-File Fixed Human/Machine Readable</li> <li>61 = Full-File Fixed/ACROFILE PLUS Print Image Combo Report</li> <li>62 = Full-File Fixed/Standard Print Image Combo Report</li> <li>6C = Full-File Fixed Human/Machine Readable/Standard Print Image Combo Report</li> <li>63 = ACROFILE PLUS Output/Standard Print Image Combo Report</li> <li>67 = Full-File Fixed/ACROFILE Advanced with Summary Print Image Combo Report</li> </ul> </li> <li>H = Multiple Report* Indicator Codes: <ul style="list-style-type: none"> <li>1 = one report</li> <li>F = multiple reports (Puerto Rico only)</li> <li>C* = one file and the Consumer Referral Location — Plain Language Segment (Optional – Variable Input only)– Not available with optional Equifax Models.</li> <li>M* = multiple files and the Consumer Referral Location – Plain Language Segment (Optional – Variable Input only). Not available with optional Equifax Models.</li> </ul> </li> <li>I = B (file selection level)</li> <li>J = an <u>optional</u> field which may be used to limit the number of months to count inquiries. The codes for this field are: <ul style="list-style-type: none"> <li>✓ = last 24 months. (✗ = blank)</li> <li>A = last 3 months.</li> <li>B = last 6 months.</li> <li>C = last 9 months.</li> <li>D = last 12 months.</li> </ul> </li> </ul> <p>Note: If requesting the optional FICO Score based on Equifax Data please see the comment section in chapter 3 for important information on this feature.</p>

**\*Notes:** *Multiple reports are no longer returned for U.S. credit reports effective 2-26-2009 only 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.*

(Continued)

**DIAL Segment Procedure (continued)**Procedure Table  
(cont.)

STEP	PROCEDURE
<p><b>1</b> (cont.)</p>	<ul style="list-style-type: none"> <li>• K = Blank (filler)</li> <li>• L = An <i>optional</i> field which is used to request Plain Language format on the credit report or for requesting optional features or products when using the variable inquiry format. The codes are:</li> </ul> <p style="text-align: center;"><b><u>FIXED INPUT</u></b></p> <p>P = Plain language <b>or</b> blank = Traditional</p> <p><b><u>VARIABLE INPUT OPTIONAL FEATURE CODES:</u></b></p> <p>✓ (blank) = Traditional language  E* = Model*/24 MO/ FICO® Risk Score/Plain language  H = 24 MO/ FICO® Risk Score Traditional language  I = 24 MO/ FICO® Risk Score Plain language  K* = Model*/Plain language  L = 24 MO/Traditional language  M = 24 MO/Plain language  T* = Model*/FICO® Score/Plain Language  W = FICO® Score Traditional language  X = FICO® Score Plain language  1 = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address  3 = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address /FICO® Risk Score  4 = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address/Enhanced DAS  5 = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address/24 MO/FICO® Risk Score  6 = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address/24 MO/Enhanced DAS  7 = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address/24 MO</p> <p>*Not available with optional Consumer Referral Location.</p> <p>The DIAL Segment <b>must</b> end with a period.</p>

(Continued)

*DIAL Segment Procedure (continued)*

Procedure Table  
(cont.)

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

Related Pages

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

## Off-line System-to-System Format Specifications

### Introduction

The file formats for Off-Line System-to-System are the same as for on-line System-to-System. The only difference is the use of the fixed DIAL segment. The format of the IDNT or inquiry remains the same.

### General Input Tape Requirements

- The customer input file must be a Physical Sequential, Variable Blocked file.  
  
(DSORG = PS, RECFM = VB).
- The Logical Record Length (LRECL) and the Block Size (BLKSIZE) are adjustable with a recommendation to block the data at least ten times the LRECL size.
- The tape must be non-labeled and in EBSDIC not ASCII, 6250 (preferred) or 1600 BPI 9 Track. If submitting on cartridge, it must also be non-labeled and 38,000 BPI 18 track.
- The data information needs to be alpha or numeric no low value characters will be accepted.
- All letters must be in capital letters.

### General Output Tape Requirements

- The customer output file(s) must be a Physical Sequential, Variable Blocked File (DSORG = PS, RECFM = VB).
- The Logical Record Length (LRECL) and Block Size (BLKSIZE) are adjustable.
- The DIAL and the IDNT are to be formatted.

### Sample DIAL & IDNT

**DIAL999XX000001112XXXX3202FB P (8-bytes of filler) IDNTcustomer  
reference n999XX00000111 I02 Consumers Last Name Consumers First  
Name**

## Fixed DIAL Segment Format Layout for Off-Line

DISP.	NUM BYTES	CHAR. CODE	R/O	FIELD TYPE	DESCRIPTION
0	4	CH	R	A	Identification of Segment - "DIAL"
4	10	CH	R	A/N	Customer Number (999XX99999)
14 3		CH	R	A/N	Security Code
17 1		CH	R	N	Protocol Indicator
18 4		CH	R	A/N	Customer Code
22 2		CH	R	A/N	Input Format
24 2		CH	R	A/N	Output Format
26	1	CH	R	A	Multiple File Indicator (1 or F)
27	1	CH	R	A	File Selection Level
28	1	CH	O	A	No. Months to Count Inquiries
29	1	CH	O	A	No. Months to Count MOP's
30	2	CH	O	A	Plain Language Format
32 8		—	—	—	Filler

Related Pages

This chapter: [DIAL Segment Procedure.](#)

## 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; and
  - Variable Inquiry Format specifications.
- 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 Equifax Service Desk 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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.



## 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	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 ( <a href="#">See Attachment #19</a> )	22 Bytes
PI	1	Optional	Product Information	158 Bytes
MD	20	Optional	Model Data	29 Bytes

---

## Comments on Equifax's Fixed Inquiry Format

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- 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).
  - Output Format Codes are:
    - **01** = ACROFILE PLUS – Print Image
    - **02** = Full-File Fixed
    - **03** = ACROFILE PLUS
    - **06** = Standard Print Image
    - **16** = ACROFILE Advanced with Summary – Print Image
    - **31** = ACROFILE PLUS Output/ACROFILE PLUS Print Image Combo Report
    - **32** = Full-File Fixed/ACROFILE PLUS output Combo Report
    - **0C** = Full-File Fixed Human/Machine Readable
    - **61** = Full-File Fixed/ACROFILE PLUS Print Image Combo Report
    - **62** = Full-File Fixed/Standard Print Image Combo Report
    - **63** = ACROFILE PLUS Output/Standard Print Image Combo Report
    - **6C** = Full-File Fixed Human/Machine Readable/Standard Print Image Combo Report
    - **67** = Full-File Fixed/ACROFILE Advanced with Summary 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 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 fixed inquiry contains an address in Puerto Rico, the Social Security number is required.
  - If the inquiry contains a Product Code (PC) segment, the ZIP Code is required.
  - If the inquiry contains a "PI" (Product Information) segment, **both** the State of Issue and Drivers License Number **must** be sent or the Co-Applicant's Date of Birth may be sent in Field 4 to be used in the file search.
- 

(Continued)

*Comments on Equifax's Fixed Inquiry Format (continued)*

Specific  
Information  
(cont.)

- 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.**
- Optional Feature Codes should be entered in alpha order.  
The optional Feature Codes for **Plain Language** Credit Reports are:
  - \*\*B = Military Lending Act Covered Borrower Status with credit report
  - C = Consumer Referral Location
  - D = ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address
  - F = Alert Contact segment
  - J = Return BEACON product name(s) not FICO product name(s)
  - L = Military Lending Act Covered Borrower Status without credit report
  - M = Return Risk-Based Pricing score information in the FICO Score and Model segments.
  - O = Equifax Model(s) (Model(s) setup as Default or Multiple returned)
- \*PS = 24-Month Payment History (only)
- Q = Return Risk-Based Pricing score information in the FICO Score segment only.
- S = 24-Month Payment History with other
- X = FICO® Score based on Equifax Data
- The Optional Feature Codes for **Traditional Language** Credit Reports are:
  - \*\*B = Military Lending Act Covered Borrower Status with credit report
  - C = Consumer Referral Location
  - F = Alert Contact segment
  - J = Return "BEACON" product name(s), not FICO product name(s)
  - M = Return Risk-Based Pricing score information in the FICO Score and Model segments.
  - O = Equifax Model(s) (Model(s) setup as Default or Multiple returned)
  - Q = Return Risk-Based Pricing score information in the FICO® Score segment only.
  - S = 24-Month Payment History
  - W = FICO® Score based on Equifax Data
- \*"PS" should be used when 24-Month Payment History is the only Optional Feature requested. Use "S" when combining with other Optional Feature Codes.
- \*\*Military Lending Covered Borrower is only available in the following outputs: 01, 02, 03, 61 and 62.

(Continued)

***Comments on Equifax's Fixed Inquiry Format (continued)***

Specific Information (cont.)	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Military Lending Act Covered Borrower Status is only available with a credit report in the following outputs: Full-File Fixed (02); ACROFILE PLUS output (03); ACROFILE PLUS – Print Image (01); Full-File Fixed/ACROFILE PLUS Print Image Combo Report (61) and Full-File Fixed/Standard Print Image Combo Report (62).</li> <li>• 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.</li> </ul>
Comments	<p>FICO Scores based on Equifax Data, MarketMax, Military Lending Covered Borrower Status, ON-LINE DIRECTORY, 24-Month Payment History, Equifax Models and Risk-Based Pricing are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information or activation.</p> <p>Equifax optional products require your customer number be activated for each product and may require you to request them on a per report basis.</p>

## 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	–	<a href="#">See Comments</a>	Output Format Code
41	1	O	A/N	–	<a href="#">See DIAL</a>	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	<a href="#">See Comments</a>	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	<a href="#">See Comments</a>	Optional Feature Codes
184	2	R	A/N	–	<a href="#">See Comments</a>	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						

(Continued)

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*Layout for Fixed Inquiry (IDNT) Segment (continued)*

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## Notes

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

The Co-Applicant's Date of Birth may be sent in the [Product Information \(PI\) segment in Field 4](#) for joint inquiries, to be used in the file search.

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

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.

## Related Pages

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

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## 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	N	–	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 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/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.

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

If sending a Product Code (PC) segment the ZIP Code is required.

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

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.

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

## Example of Fixed Inquiry (IDNT) with Current Address (AD) Segment

Introduction The following example shows a basic fixed inquiry IDNT and AD segments.

IDNTCUSTOMER REFERENCE #999XX12345X19•J02•666654321JOHN•••••Q•••••CONSUMER•••••JR05011960123456789JOANNE•••••B•••••CDV•••••  
•••••01AD123•••••N•MAIN•••••STATLANTA•••••GA30001•••4047771222•••

(• = Filler)

## Layout for Fixed Inquiry (ES) Employment Segment

Description	The optional ES segment contains current employment information. When sending the “ES” segment, both the Segment ID and Occupation are required. 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	R	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.

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	<a href="#">See Attch. 24</a>	Street Type
42	20	R	A/N	L	-	City
62	2	R	A	-	<a href="#">See Attch. 24</a>	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 and 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 Note **	End Users Name**
22	5	R	–	–	–	Filler
27	2	R	A/N	–	<a href="#">See Attch. 18</a>	Permissible Purpose Code
29 Bytes = Segment Length						

\*Note The ‘EU’ End User segment is required for customers using an “**IG**”, “**IL**”, “**IZ**”, “**ZB**” or “**ZT**” customer number (i.e. 999**ZB**99999).

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 credit 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	<a href="#">See Attch. 19</a>	2 Character Product Code*
22 Bytes = Segment Length						

\*Notes      ***Fraud Advisor, ID Advisor and ID Advisor Plus were retired on June 30, 2020.***

When sending the “PC” segment the ZIP Code is 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 products such as MarketMax\* or to send the Co-Applicant's Date of Birth to be used in the joint 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 Drivers License State of Issue and License Number
3	25	O	A/N	L	See Notes	Field #1 (Drivers License State of Issue and License Number*)
28	1	O	N	-	2	Format Code: 2 = Spouse Drivers License State of Issue and License Number
29	25	O	A/N	L	See Notes	Field #2 (Drivers 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 Reserved for Future Enhancements (Blank Fill)
80	1	O	N	-	4	Format Code: 4 is used to send the Co-Applicant's Date of Birth
81	25	O	A/N	L	See Notes	Field #4: Co-Applicants 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).

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

\*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	<p>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.</p> <p>Note: The layout below is the <b>typical</b> 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.</p> <p><b>Note: The Model Data (MD) segment can not be sent if a Canadian address is present in the inquiry.</b></p>
-------------	--

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						

- \*Note:
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.

Visit the Equifax Technical Specifications website at: [www.tcs.equifax.com/](http://www.tcs.equifax.com/).

Equifax models are optional products offered by Equifax. Please 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.

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## Comments on Equifax's Variable Inquiry Format

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Introduction	<p>Depending upon your needs, a second format, the "Variable Inquiry Input" is available and offers the following features.</p> <p>Note: The Variable format does <b>not</b> support TCP/IP protocol.</p>
Features	<ul style="list-style-type: none"><li>• The Variable Format identifies input lines rather than record segments. Each line begins with a mnemonic and ends with a period.</li><li>• Field Displacement is <u>not</u> a programming factor.</li><li>• Fields are separated by commas and lines end with a period. A Hyphen (-), Slash (/) and Pound sign (#) are acceptable punctuation in the variable inquiry.</li><li>• If joint file access is desired, insert "NJ" in place of "NM."</li><li>• If inquiring with a military address, insert "MA" in place of "CA."</li><li>• Customers inquiring with an "<b>IG</b>", "<b>IL</b>", "<b>IZ</b>", "<b>ZB</b>" or "<b>ZT</b>" industry code in their customer number must send an "EU" segment (29 bytes) containing the "End User" information. (example: 999<b>IG</b>12345)</li><li>• The optional Consumer Referral Location <b>and</b> Equifax Model(s) cannot be requested together using the variable inquiry.</li><li>• The "PC" Product Code segment, (33 bytes) is required to request the optional MarketMax product. The ZIP Code and Telephone number are required when sending the "PC" segment.</li><li>• The "PI" Product Information segment, is used to input desired data for the optional MarketMax product.</li><li>• The twelve-byte telephone number must include a valid area code that coincides with the city and state of the address.</li></ul>

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(Continued)

*Comments on Equifax's Variable Inquiry Format (continued)*

Rule	The absence of positional fields within an input line must be communicated by transmitting the fields' trailing commas. Missing fields at the end of an input line need not be transmitted; rather, the last field present should be followed by a period.
Example	<div><div><div>Name Line Mnemonic</div><div>Missing Middle Name or Initial</div></div><div>NM-LAST NAME,FIRST NAME,,JR.</div><div>Missing Spouse Name</div></div>
Suffix Rules	<div>The Suffix field is a 2-byte field. The valid codes are:</div> <div><div><div>➤ JR = Junior</div><div>➤ SR = Senior</div><div>➤ ST or 1 = First</div><div>➤ ND or 2 = Second</div></div><div><div>➤ RD or 3 = Third</div><div>➤ TH or 4 = Fourth</div><div>➤ V or 5 = Fifth</div><div>➤ VI or 6 = Sixth</div></div><div><div>➤ 7 = Seventh</div><div>➤ 8 = Eighth</div><div>➤ IX or 9 = Ninth</div></div></div>
Specific Information	<div><div><div>• Failure to transmit a missing field's trailing comma will result in garbled communication and/or and error message condition.</div><div>• Telecommunication control characters are identical for both variable and fixed formats.</div></div></div>
Related Pages	This chapter: <a href="#">ID Line and Other Examples</a> ; Chapter 5, Error Code Specifications: <a href="#">Variable Format Error Conditions and Error Codes</a> .

## Variable Inquiry Format Layout

### Introduction

The specification table below gives you Equifax's Variable Inquiry Format. The input lines are presented in sequence order. Where applicable, the abbreviations used in the column headings are identical to those used in the preceding fixed format discussion. Refer to "[ID Line and Other Examples](#)" for examples of possible variable input line entries.

### Specification Table

LINE TYPE	LINE MNEMONIC	POSITIONAL FIELD(S)	MAXIMUM FIELD LENGTH	F/V	CHAR. CODE	R/O	A/N
Reference Number Line	UR–	Customer's Reference Number	20 Bytes	V	CH	O	A/N
Name Line	NM– (NJ used for Joint File Access)	Last Name	25 Bytes	V	CH	R	A
		First Name	15 Bytes	V	CH	R	A
		Middle Name or Initial	15 Bytes	V	CH	O	A
		Suffix	2 Bytes	V	CH	O	A/N
		Spouse's Name	15 Bytes	V	CH	O	A
Address Line(s)	CA– for Curr. Addr. or FA– for Frmr. Addr. or MA– for Military Addr. MP– for Frmr. Addr.	Street Number	10 Bytes	V	CH	R	A/N
		Street Name	26 Bytes	V	CH	R	A/N
		Street Type & Direction	10 Bytes	V	CH	O	A
		City	20 Bytes	V	CH	R	A/N
		State	2 Bytes	V	CH	R	A
		ZIP Code*	9 Bytes	V	CH	O	N
		Telephone Number	12 Bytes	F	CH	O	A/N
Identification Line	ID–	<i>See "ID Line and Other Examples" further in this chapter.</i>					

(Continued)

### Comments

Please note the Variable Inquiry Format identifies input lines rather than record segments. Each line is labeled with a mnemonic and ends with a period. Fields are separated with commas. The Variable Inquiry Format will require three (3) commas between the input of the Zip Code and the input of the telephone number. If the Zip Code is not present, a fourth comma will be required.

\*The ZIP Code and Telephone number are **required** when sending the "PC" (Product Code) segment.

### Note:

The Variable Input does **not** support TCP/IP protocol.



*Variable Inquiry Format Layout (continued)*

LINE TYPE	LINE MNEMONIC	POSITIONAL FIELD(S)	MAXIMUM FIELD LENGTH	F/V	CHAR. CODE	R/O	A/N
Employment Subject	ES–	Occupation & Employer	35 Bytes	V	CH	O	A/N
		City	8 Bytes	V	CH	O	A/N
		State	2 Bytes	F	CH	O	A
End User*	EU–	End Users Name**	20 Bytes	V	CH	R	A/N
		Permissible Purpose Code (See <a href="#">Attach. 18</a> )	2 Bytes	F	CH	R	A/N
Product Code***	PC–	Product Code(s) (See <a href="#">Attach. 19</a> )	30 Bytes	V	CH	O	A/N

(Continued)

Comment

\*The “End User” (EU) segment is required for all **Limited** ID Report customers and customers using an “IG”, “IL”, “IZ”, “ZB” or “ZT” customer number (i.e. 999**ZB**999999).

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

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

Customers using an “IG”, “IL” or “IZ” Industry Code are only required to send the the appropriate Permissible Purpose Code (2-Bytes).

\*\*\*The Product Code (PC) segment is required to request the optional MarketMax product. The ZIP Code is **required** when sending the “PC” segment. (See [Chapter 4, Attachments, #19: List of Equifax Product Codes.](#))

Related Pages

This chapter: [Comments on Equifax’s Variable Inquiry Format](#). Chapter 4, Attachments: [#15: Legislative Information](#); [#18: List of Equifax Permissible Purpose Codes](#); [#19: List of Equifax Product Codes](#).

## Variable Inquiry Format Layout (continued)

LINE TYPE	LINE MNEMONIC	POSITIONAL FIELD(S)	MAXIMUM FIELD LENGTH	F/V	CHAR. CODE	R/O	A/N
Product Information***	PI-	Format Code 1 (See Below)	1 Byte	F	CH	O	N
		Field # 1 (Subject's Drivers License State of Issue and Number)	25 Bytes	V	CH	O	A/N
		Format Code 2 (See Below)	1 Byte	F	CH	O	N
		Field # 2 (Co-appl License State of Issue and Number)	25 Bytes	V	CH	O	A/N
		Format Code 3 (See Below)	1 Byte	F	CH	O	N
		Field # 3 (Reserved for Future Enhancements)	25 Bytes	V	CH	O	A/N
		Format Code 4 (See Below)	1 Byte	F	CH	O	N
		Field # 4 (Reserved for Future Enhancements)	25 Bytes	V	CH	O	A/N
		Format Code 5 (See Below)	1 Byte	F	CH	O	N
		Field # 5 (Reserved for Future Enhancements)	25 Bytes	V	CH	O	A/N
		Format Code 6 (See Below)	1 Byte	F	CH	O	N
		Field # 6 (Reserved for Future Enhancements)	25 Bytes	V	CH	O	A/N

## Format Codes

- 1 = **Subject's** Drivers License State of Issue and License Number (*Must* send both items)  
2 = **Co-Applicant's** Drivers License State of Issue and License Number (*Must* send both items)  
3 = Reserved for Future Enhancements  
4 = **Co-Applicant's** Date of Birth (PI-4,05011961.)  
5 = Reserved for Future Enhancements  
6 = Reserved for Future Enhancements

## Comments

\*\*\*The Product Information (PI) is used to input desired data for the optional MarketMax product or to send the Co-Applicant's date of birth to be used in the joint file search.

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

## ID Line and Other Variable Inquiry Examples

**Description** The *Identification Line* consists of the subject's Social Security Number (mnemonic "SSS-"), either the subject's Age (mnemonic "AGE-") and/or Birthdate (mnemonic "BDS -"). The line differs from the other variable input format lines in that the ID Line's fields are non-positional: They do *not* follow a predefined sequence, *and* they must be separated by commas and end with a period.

**ID Line Examples** Any of these hypothetical ID Line entries would be correct:

- ID-SSS-123-45-6789,BDS-01/02/1947.
- ID-AGE-32.
- ID-SSS-123-45-6789,AGE-32.
- ID-SSS-123-45-6789.

**Programming Facts**

- The ID Line and its fields are *optional* except when requesting a Puerto Rican or military address file search.
- *Social Security Number* is a fixed length, numeric field containing 11 bytes.
- *Birthdate* is a fixed length alpha/numeric field containing 10 bytes. (The slashes are required.) **Only use Age if full Birth Date is not available.**
- All three fields have a Character Code of "CH."

**Examples** Here are some examples of other possible Input Line Entries:

LINE MNEMONIC	EXAMPLES
UR-	UR-12345678901234567890. UR-ABCDEFGHIJKLMNQRST. UR-ABC12345DEF67567890.
NM- or NJ-	NM-SMITH,JOHN,D,JR. NJ-DOE,JOHN,T,,JANE. NM-JONES,J,J,SR.
CA- or FA-	CA-1234,FIRST,ST,ATLANTA,GA,30303,,,404-740-5555. FA-987,SECOND,AV NW,MIAMI,FL,,,,404-740-5555. CA-413,BAUBLITS,,PENSACOLA,FL,32507.
MA- or MP-	MA-Unit 908 Box 111,APO,AP,96522. MA-CO B 56th HHG BN,FT GORDON,GA,30905. MP-945382104,APO,AA,34002.
ES-	ES-PROGRAMMER,ABC CO,ATLANTA,GA. ES-ABC CO,ATLANTA,GA. ES-PROGRAMMER,,ATLANTA,GA.
EU-	EU-ABC CREDIT CO,01. (for Reseller "ZB" & "ZT" Industry Code Customers) EU-.02. (for Insurance "IG," "IL" or "IZ" Industry Code Customers)
PC-	PC-MM. PC-NZ.

## Comments on Joint File Access and Multiple Reports

Introduction	The 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"> <li>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 <a href="#">IDNT segment</a> layout.)</li> <li>The Co-Applicant’s Date of Birth may be sent in the <a href="#">Product Information (PI) Segment</a> in <a href="#">Field 4</a> to be used in the file search.</li> <li>The variable inquiry format will replace the “NM” line mnemonic with “NJ” to identify the joint file access inquiries.</li> <li>Multiples* are requested in the DIAL segment. (See <a href="#">DIAL segment</a> layout.)</li> </ul>
Output Information	<ul style="list-style-type: none"> <li>There should never be more than one “CERR” segment for joint file access inquiries.</li> <li>If the error occurs while retrieving the subject’s report(s), only the “CERR” segment will be returned.</li> <li>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 <a href="#">CERR</a> or <a href="#">PLUS</a> Segment Layouts.</li> <li>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.</li> <li>The “End of File Indicator” (&amp;&amp;) will appear only after the return of the co-applicant’s report(s) or the last report is returned when multiples occur.</li> <li>*Between the primary and joint files the following amount of filler (blanks) will appear before the “FULL” or “PLUS” of the joint applicant: <ul style="list-style-type: none"> <li>➤ 2 = Full-File Fixed</li> <li>➤ 3 = Full-File Fixed Human/Machine Readable</li> <li>➤ 6 = ACROFILE PLUS</li> </ul> </li> <li>*When multiples are returned on a primary or joint report no spaces occur between reports.</li> </ul>
*Notes	<p><b><i>Multiples are no longer returned on U.S. credit reports effective 2-26-2009. Multiples will only be returned for Puerto Rico credit reports.</i></b></p> <p><b><i>The filler (blanks) will no longer be returned between reports as of Sept. 17, 2009. See next bullet point for specifics.</i></b></p>

(Continued)

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*Comments on Joint File Access and Multiple Reports (continued)*

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|-------------------------------|---|
| Output Information<br>(cont.) | <ul style="list-style-type: none"><li>• A Multiple Report Indicator segment will be returned after the last segment of each report and will be immediately be followed by the “FULL” or “PLUS” of the next report when joint or multiple files occur.</li><li>• 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.</li><li>• There will be no combined totals in any of the reports when multiples are returned on a primary or joint report.</li></ul> |
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Related Pages	Chapter 3, Input Format Specifications: <a href="#">Layout for Fixed Inquiry (IDNT) Segment</a> ; <a href="#">Layout for Fixed Inquiry (PI) Product Information Segment</a> . Chapter 6, Full-File Fixed Output Format Specifications: <a href="#">Layouts for Report/Transmission Indicator Segments</a> . Chapter 7, Full-File Fixed Human/Machine Readable Output Format Specifications: <a href="#">Layouts for Report/Transmission Indicator Segments</a> . Chapter 8, ACROFILE PLUS Output Format Specifications: <a href="#">Layouts for Segment 99 - Report/Transmission Indicators</a> .
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## Comments on Social Security Number Confirmed

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### 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.

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### 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 [Full-File Fixed](#) or [Full-File Fixed Human/Machine Readable](#) will receive the SSN Verified indicator in Segment 37 - Identification - SSN.
  - SSN Confirmed subscribers requesting output product [ACROFILE PLUS](#) will receive the indicator in [Segment 20 – Identification - SSN](#).
  - SSN Confirmed subscribers requesting output product Standard Print Image will receive the indicator after the Social Security number. The same also applies to ACROFILE PLUS-Print Image output.
  - The SSN Confirmed indicator will be returned for each multiple.
  - The SSN Confirmed indicator will be returned for joint reports.
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## Comments on FICO® Scores based on Equifax Data

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### 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 10 based on Equifax Data suite introduces analytic innovations which increase score performance. Results show that the FICO® Score 10 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 10 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 (5<sup>th</sup> 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.

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*(Continued)*

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*Comments on FICO® Scores based on Equifax Data (continued)*

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## 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.
- If you have not programmed for the FICO® product name(s) by Oct. 22, 2015, you must send a "J" in the [Optional Feature Codes](#) field of the [Fixed Inquiry \(IDNT\)](#) to continue to receive the Equifax BEACON product name(s).
- FICO® Scores will only be delivered with a full credit 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 and FICO® Industry Scores are optional services offered by Equifax. One version of FICO® Score can be returned in the 'CP/03' and one in the 'MM/05' 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 FICO® Score with Plain Language or a "W" for FICO® Score with Traditional Language. If using Variable inquiry input, FICO® Score must be requested in the Plain Language field of the [DIAL Segment](#) by placing an "X" for FICO® Score with Plain Language or a "W" for FICO® Score with Traditional Language.
- You should request the maximum number of inquiries in your [DIAL Segment](#) and/or [IDNT segment](#).
- FICO® Score subscribers requesting output products [Full-File Fixed](#) or [Full-File Fixed Human/Machine Readable](#), FICO® Score will be returned in Segment "CP/31". For those requesting [ACROFILE PLUS](#) Output, FICO® Score will be returned in Segment "03".

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*Comments on FICO® Scores based on Equifax Data (continued)*

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Specific Information  
(cont.)

- FICO® Score subscribers requesting output product Standard Print Image will receive the FICO® score message at the beginning of the credit report. For FraudIQ Identity Scan Alert subscribers, the FICO® Score message will be returned before the Identity Scan message. The same also applies to ACROFILE PLUS – Print Image Output. FICO® Score will be indicated in the Header Segment (segment counters) for [Full-File Fixed](#) or [Full-File Fixed Human/Machine Readable](#) and in the [Segment Counter Segment](#) for ACROFILE PLUS.
- 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 credit file 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 DIAL or 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.

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

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

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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	<ul style="list-style-type: none"><li>• ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address is an optional feature offered by Equifax.</li><li>• 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.</li><li>• To trigger the ON-LINE DIRECTORY or ON-LINE DIRECTORY with Address process, the Optional Feature field in the <a href="#">IDNT Segment</a> requires a "D" for ON-LINE DIRECTORY. (Refer to <a href="#">Fixed Inquiry Format Layout</a> in this chapter for additional information.) If using variable inquiry input, ON-LINE DIRECTORY must be requested in the Plain Language field of the <a href="#">DIAL Segment</a>. (See Chapter 3, Sign-on Procedures: <a href="#">DIAL Segment Procedures</a>, for all Plain Language codes defined for ON-LINE DIRECTORY.</li><li>• ON-LINE DIRECTORY subscribers requesting output product <a href="#">Full-File Fixed</a> or <a href="#">Full-File Fixed Human/Machine Readable</a> will receive an additional segment before the "End of File Segment." The ON-LINE DIRECTORY will be segment 32. For those requesting ACROFILE PLUS output, the ON-LINE DIRECTORY Heading Segment will be <a href="#">Segment 77</a>. The ON-LINE DIRECTORY Segment will be <a href="#">Segment 78</a>.</li><li>• ON-LINE DIRECTORY subscribers requesting output product Print Image will receive ON-LINE DIRECTORY at the end of the credit report. The same also applies to ACROFILE PLUS – Print Image output.</li><li>• ON-LINE DIRECTORY will be indicated in the Header segment (segment counters) for <a href="#">Full-File Fixed</a> or <a href="#">Full-File Fixed Human/Machine Readable</a> and in the <a href="#">Segment Counter Segment</a> for ACROFILE PLUS Output.</li></ul>

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(Continued)

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*Comments on ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address (continued)*

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|---------------------------------|--|
| Specific Information<br>(cont.) | <ul style="list-style-type: none"><li>• ON-LINE DIRECTORY is available when requesting multiples and Joint File Access.</li><li>• ON-LINE DIRECTORY will not display duplicate collections, inquiries or trades within the same report.</li><li>• All local inquiries in the past 24 months will be decoded.</li><li>• Customer numbers that begin with “999” (test customer numbers) will <b>not</b> be decoded.</li><li>• Customer numbers containing an <a href="#">Industry Code</a> of "AA" and "ZB" will <b>not</b> be decoded.</li><li>• 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</li><li>• ON-LINE DIRECTORY is only available with a plain language credit report. If a traditional language credit report with ON-LINE DIRECTORY is requested, you will receive a plain language credit report.</li></ul> |
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## Comments on 24-Month Payment History

Introduction	A quick review of the 24-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	<ul style="list-style-type: none"><li>• The 24-Month Payment History is an optional feature offered by Equifax on Full-File Fixed, Full-File Fixed Human/Machine Readable outputs.</li><li>• 24-Month Payment History is <b>not</b> returned on Standard Print Image credit reports.</li><li>• The 24-Month Payment History is a standard feature on ACROFILE PLUS and ACROFILE PLUS – Print Image output credit reports.</li><li>• To trigger the 24-Month Payment History process, the Optional Feature field in the <a href="#">IDNT segment</a> requires an "S" for 24-Month Payment History for a traditional language report OR 24-Month Payment History in conjunction with other optional features. "PS" is required in the Optional Feature field of the <a href="#">IDNT segment</a> for 24-Month Payment History with Plain Language report AND no other optional features are requested. If using variable inquiry input, 24-Month Payment History must be requested in the Plain Language field of the <a href="#">DIAL segment</a> by placing an "M" for the 24-Month Payment History with a Plain Language report or an "L" for the 24-Month Payment History with a Traditional Language report. If using variable inquiry input and other optional features are desired in conjunction with 24-Month Payment History, refer to Chapter 2, Sign-on Procedures: <a href="#">DIAL Segment Procedure</a>, for combination codes.</li><li>• 24-Month Payment History subscribers requesting output product <a href="#">Full-File Fixed</a> will receive an additional 25 bytes at the end of Segment 23 representing the 24-Month Payment History. For those requesting <a href="#">Full-File Fixed Human/Machine Readable</a> output, the 24-Month Payment History will constitute the first 25 bytes of an additional 80 byte line at the end of Segment 23.</li></ul>

(Continued)

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*Comments on 24-Month Payment History (continued)*

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- |                                 |   |
|---------------------------------|---|
| Specific Information<br>(cont.) | <ul style="list-style-type: none"><li>• 24-Month Payment History is available when requesting multiples and for Joint File Access.</li><li>• 24-Month Payment History provides the payment rate/status for each of the 24 months prior to the Date Reported. The Date Reported is the date the current Rate/Status is reported.</li><li>• A slash (/) between positions separates the first 12 month segment from the second 12 month segment.</li><li>• The 24-Month Payment History field will only be generated if there is qualifying information within the 24-month period. Qualifying information is reflected by a rating greater than a "1." If there is no qualifying information present within the 24-month period, the field will be blank-filled.</li><li>• An asterisk (*) returned in the 24-Month Payment History field indicates that either the status for that month was a "1" or "0," or no information was reported for that month. See <a href="#">Chapter 4, Attachments #4, for Rate/Status values 1-9</a>.</li><li>• The only valid values for the 24-Month Payment History are: blank, *, 2, 3, 4, 5, 8 and 9.</li><li>• Based on the Open Date of the account, the 24-Month Payment History will insert blanks (filler) for the months that the account has not been open, if the account has qualifying information.</li></ul> |
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## Comments on OFAC Alert

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### 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](http://www.ustreas.gov/ofac).

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### 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.

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### 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.
- 

(Continued)

*Comments on OFAC Alert (continued)*

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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 only available when requesting a credit report.
  - An OFAC Alert segment can follow the Header segment or Segment Counters when a “No-Hit” on the Credit report requested is returned. (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 59 (CD) for [Full-File Fixed](#) and [Full-File Fixed Human/Machine Readable](#) output’s, and in [Segment 70 for ACROFILE PLUS](#) 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.
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## Comments on Equifax MarketMax

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### Introduction

MarketMax<sup>SM</sup> 4.0 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 5<sup>th</sup> Reason Code to indicate “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT”.

MarketMax 4.0 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 Range:** 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 Number:** 05168 MarketMax 4.0 - [Chapter 4, Attachment #19](#)

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

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

(Continued)



*Comments on Equifax MarketMax (continued)*

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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 credit 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 credit reports that don't generate a score or a hit.

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Specific Information

- MarketMax 4.0 will only be returned when your customer number is activated with your MarketMax choice through your Equifax Sales representative.
  - A "PC" (Product Code) segment, used to request MarketMax must be present within the various input request types. ([See Chapter 4 – Attachment #19](#))
  - MarketMax 4.0 can be requested with or without a Credit Report.
  - A "PI" (Product Information) segment can be used to input desired data for a productive verification search.
  - MarketMax 4.0 will return a score ranging between 000 and 999, with up to 4 Reason Codes and can return a 5<sup>th</sup> 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 [Full-File Fixed](#) and [Full-File Fixed Human/Machine Readable](#) outputs and in [Segment "05" \(Model and/or MarketMax\)](#) segment for [ACROFILE PLUS](#) output.
- 

*(Continued)*

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*Comments on Equifax MarketMax (continued)*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 1<sup>st</sup> 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

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

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## Comments on FraudIQ™ Identity Scan Alert

### Introduction

FraudIQ™ Identity Scan Alert is the first step in a comprehensive fraud prevention solution that begins with quickly identifying suspicious information and known fraud. Identity Scan Alert 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 Alert 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.
- 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 Alert database. Identity Scan Alert(s) are not provided to non-Identity Scan Alert users.
- No additional sign-on is required to receive Identity Scan Alert. Identity Scan Alert is activated solely by your customer number and does not require an optional feature code to be sent in the inquiry.
- 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.

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(Continued)

### 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 either:
  - The Full-File Fixed or Full-File Fixed Human/Machine Readable segment 37.
  - The ACROFILE PLUS segment 20.
  - The Print Image and the ACROFILE PLUS - 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.
- Identity Scan Alert can be returned for:
  - \* a hit
  - \* a no-hit
  - \* a manual file
  - \* a consumer statement file
  - \* a referred file
  - \* certain error conditions
- Up to fifteen (15) 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” Identity Scan Alert segment. When the Identity Scan Alert codes being returned exceed the count of four “4”, the “IS/04” Identity Scan Alert segment with **all** 15 alert codes will be will be returned. The first four (code(s) only) are also returned in the Header segment for Full-File Fixed and Full-File Fixed Human/Machine Readable outputs 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 [Full-Filed Fixed Human/Machine Readable \(FFFH/MR\) Header Segment](#) (code(s) only), see segment layout.
  - ACROFILE PLUS output customers will receive Identity Scan Alert warning code(s) and corresponding verbiage in the “04 Identity Scan Alert Segment” only, see segment layout.
  - The Standard Print Image report and the ACROFILE PLUS - Print Image reports 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 Identity Scan Alert “IS/04” segment.
- Customers can choose to receive an optional Identity Scan Alert Indicator code in the Header segment for Full-File Fixed & Full-File Fixed Human/Machine Readable outputs.

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

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## Comments on Equifax Risk-Based Pricing

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### Introduction

The Federal Reserve Board and the Federal Trade Commission jointly issued final rules to implement the Risk Based Pricing provisions in section 311 of the Fact Act of 2003. **Customers should consult their legal 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 credit report to set the terms on which credit is extended to consumers must either:

- Provide a Risk-Based Pricing Notice to approved consumers who receive “material terms that are materially less favorable” than the most favorable terms available to a substantial proportion of consumers from or through that creditor

OR

- Provide a 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 credit report) are also subject to the Risk-Based Pricing rules.

There are some conditions to which the Risk-Based Pricing rules do not apply:

- Prescreen offers
- Consumer lease transactions
- Business credit
- The consumer applies for and receives specific terms
- Adverse action notice is provided

***These regulations go into effect as of January 1, 2011.***

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*(Continued)*

*Comments on Equifax Risk-Based Pricing (continued)*

Equifax Solutions Overview	<p>To assist customers in complying with the Score Disclosure Notice requirements, Equifax will offer the following solution options:</p> <ol style="list-style-type: none"><li>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.</li><li>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</li></ol>
Equifax Scores to be Included in Both Solution Options	<p>All versions of the following scores will be included in both solution options:</p> <ul style="list-style-type: none"><li>• FICO® Scores based on Equifax Data including all Industry Scores</li><li>• FICO® Score NextGen based on Equifax Data</li><li>• VantageScore</li><li>• CARCcredit Score</li><li>• SmartScore</li></ul>
Specific Information on the Bar Graph Solution Option	<ul style="list-style-type: none"><li>• Bar graphs, in .jpg format, for all FICO® Scores based on Equifax Data, VantageScore®, Equifax Risk Score<sup>SM</sup> and other generic scores will be made available to customers on the Equifax ePORT® web site.</li><li>• Customers wishing to access and download the .jpg bar graphs should visit <a href="http://www.eport.equifax.com">www.eport.equifax.com</a>.</li><li>• You will need to register on the site with an Equifax member number before obtaining the graphs.</li><li>• The graphs will contain information as to the scores with which they are associated, including the model number(s).</li><li>• 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.</li><li>• 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.</li></ul>

(Continued)

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*Comments on Equifax Risk-Based Pricing (continued)*

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 **Full-File Fixed** and **Full-File Fixed Human/Machine Readable** outputs, segment “03” for **ACROFILE PLUS** output, unless requested via the Model Data (MD) segment, which returns the results in the (new Format Type 8) “MM/35” for **Full-File Fixed** and **Full-File Fixed Human/Machine Readable** outputs, segment “05” for **ACROFILE PLUS** output segment.
- Risk-Based Pricing score information for all other scores listed above will be returned via a second separate “MM/05” segment. The first segment will contain the requested model results (score and reason codes), and the second “MM/35” for **Full-File Fixed** and **Full-File Fixed Human/Machine Readable** outputs, “05” for **ACROFILE PLUS** output (new Format Type 8) will contain the Risk-Based Pricing data.
- Print image customers will see the consumer percent rank and possible score range immediately after the reason codes for each applicable model.
- Your customer number must be validated for the FICO® Scores based on Equifax Data and FICO® Score NextGen based on Equifax Data and/or each Equifax model(s) you are requesting.
- The Equifax System-to-System Risk-Based Pricing solution is offered as an optional service for all Full Credit Report and ID Report and Score output options.
- Customers may choose to receive the Risk-Based Pricing score information on **all** full credit reports and ID Report 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.

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(Continued)



*Comments on Equifax-Risk Based Pricing (continued)*

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/03” segment will receive a Reject Message Code and no score or Risk-Based Pricing information is returned.
  - Customers requesting FICO® Scores based on Equifax Data, FICO® Score NextGen based on Equifax Data, etc. results in the “MM/05” segment, will receive a Reject Message Code in both the first and second “MM/05” segments, and no score or Risk-Based Pricing information is returned.
- If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of the “CP/03” or “MM/05” 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.

**Important Note**

System-to-System 90 and 93 version customers must upgrade to the System-to-System 5.0 or 6.0 version to take advantage of the System-to-System Risk Based Pricing solution returned in the FICO® Score and/or Model segments. Otherwise, they will need to utilize the score .jpg distribution bar graphs solution option.

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

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### Introduction

Section 1100F of the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act (“CFPA”), titled as “Use of Consumer Reports”, amends Section 615 of federal Fair Credit Reporting Act (“FCRA”) (section 1681m). The amendment adds the following score disclosure obligation to both Section 615(a) (adverse action notice) and Section 615(h) (risk base pricing notice) which requires that any user taking adverse action with respect to any consumer that is based in whole or in part on any information contained in a consumer report to provide to the consumer disclosure

“(A) of a numerical credit score defined in section 609(f)(2)(A) used by such person in taking any adverse action based in whole or in part on any information in a consumer report; and

(B) of the information set forth in subparagraphs (B) through (E) of Section 609(f) (1)”

In summary, as amended Section 615(a) and Section 615(h) now contain an addition score disclosure requirement obligating the user to:

- Provide a score disclosure (which includes: the credit score, the mathematical range of the score, four and up to five reason codes if inquiries adversely affected the credit score, the date the score was calculated and the name of the Credit Reporting Agency (CRA))

The score disclosure obligation added to the FCRA by the CFPA becomes 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 (F)  
FICO® Industry Scores based on Equifax Data (F)  
FICO® Score NextGen based on Equifax Data  
EFX Insight Score™ for Credit and Insight Score™ for Retail Banking  
EFX VantageScore models – English & Spanish

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*(Continued)*

**Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution (continued)**

Equifax Scores  
to be Included in the  
Solution (cont.)

Equifax will make the following models 5th Factor compliant upon delivery of the solution:

EFX Generic Usage Retail Model	EFX Telecom Wireless
EFX Midmarket Criteria	EFX Bankruptcy Navigator
EFX TELCO model	EFX Bankruptcy Navigator GEO
EFX The Mortgage Score	EFX TELCO 98
EFX Risk Assessment	EFX Risk Predictor
EFX Energy Model	EFX Risk Non-Prime
EFX Risk 98	EFX Advanced Energy Risk
EFX Recovery Model	EFX Income Predictor
EFX Recovery Index	EFX BNI 3.0 Rej BKR 600
EFX BNI 4.0 & 2.0 w/Bankruptcy	EFX BNI 3.0 incl BKR 600
EFX BNI 4.0 & 2.0 w/o Bnkruptcy	EFX BNI 3.0 Rej BKR 300
EFX TELCO 98 Recalibration	EFX BNI 3.0 incl BKR 300
EFX Risk Score 98	EFX Risk Score
EFX non-prime Calibration	EFX Personal Income Model
EFX Risk Score	EFX Risk Score 3.0
EFX SmartScore 2 PROB	EFX Recovery Score Model
EFX SmartScore 2 ODDS	EFX Enhanced DTI SRC Installment
EFX Proprietary Rental	EFX Enhanced DTI SRC Real Estate
EFX Household Income Model	EFX Enhanced DTI SRC Revolving
EFX Advanced Wireless	

Technical  
Information

- Your customer number must be validated for the 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 Credit Report, TotalView, ID Report and Score™ and Recovery Report™ output options.
- Dodd-Frank score information for FICO® Scores will be returned via the “CP/03” segment, unless requested via the Model Data (MD) segment, which returns the results in the “MM/05” segment.

(Continued)

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*Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution (continued)*

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Technical  
Information  
(cont.)

- Dodd-Frank score information for all other scores listed above will be returned via a second separate “MM/05” segment. The first segment will contain the requested model results (score and reason codes), and the second “MM/05” (new Format Type 4) will contain the Dodd-Frank data and it will echo the model number from the actual model segment for easy pairing.
- When Dodd-Frank information is requested and a file is unable to be scored:
  - Customers requesting FICO® Score results in the “CP/03” segment will receive a Reject Message Code and no score or Dodd-Frank information is returned.
  - Customers requesting a FICO® Scores based on Equifax Data and/or FICO Score NextGen based on Equifax Data, etc. results in the “MM/05” segment, will receive a Reject Message Code in both the first and second “MM/05” (Format Type 4) segments, and no score or Dodd-Frank information is returned.
- If the model requested does not have specific logic for FACTA 5<sup>th</sup> Reason then a new character code (‘I’) is returned in the “MM/05” segment or verbiage “**NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT**” indicating the Equifax logic for the 5<sup>th</sup> Reason indicator was utilized.
- Print image customers will see the low and high range of the score immediately after the reason codes for each applicable model. (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 or [cust.serv@equifax.com](mailto:cust.serv@equifax.com).
- Equifax Dodd-Frank information is available when requesting Joint File access. All files are scored separately and will return the results in the appropriate segments.
- Equifax Dodd-Frank score information is available in conjunction with any other optional services offered by Equifax via System-to-System.

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(Continued)

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***Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution (continued)***

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***Important Note***

System-to-System 90 and 93 version customers must upgrade to the System-to-System 5.0 or 6.0 version to take advantage of the System-to-System Dodd-Frank information returned in the FICO Score and/or Model segments.

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**Related Pages**

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

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**Other recommended sources**

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

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## 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 <sup>ND</sup> AVE	123		NE 22 <sup>ND</sup>	AV	ATLANTA	GA	30329	
123 22 <sup>ND</sup> Ave NE	123	NE	22 <sup>ND</sup>	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 <sup>TH</sup> 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.

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## List of Equifax C-Test System Test Reports

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### Introduction

For a list of test reports for use in the Equifax C-Test System, visit the Technical Specifications website or contact your Equifax Technical Client Services Analyst at: 770-752-1145.

These reports represent fictitious persons and should be treated as such. They can be accessed only from the Equifax C-Test System.

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### Specific Information

- CTEST1 is accessed by sending security code @U1 in the DIAL and or IDNT segment. CTEST1 environment reflects the current “Production” environment.
  - CTEST2 is accessed by sending security code @U2 in the DIAL and or IDNT segment. CTEST2 contains any new products or services available **prior** to installation into production.
  - CTEST3 is accessed by sending security code @U3 in the DIAL and or IDNT segment. 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)
  - For all other dedicated networks, please contact your Equifax Technical Client Services Analyst at: 770-752-1145.
- 

CTEST test files are available on: [www.equifax.com/tcs/](http://www.equifax.com/tcs/)

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## Chapter Four Attachments

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## Chapter Four Attachments

### Overview

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#### Specific Objectives

Chapter 4 contains additional information about the Output Format Specifications that are in Chapters 6, 7 and 8. 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<sup>®</sup> 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 Chapters 6, 7 & 8.

Attachments are also referenced in the “Related Pages” appearing at the bottom of most pages in Chapters 6, 7 and 8.

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#### 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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.

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## 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 credit 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 <a href="#">Attachment 15 Legislative Information</a> )
C	No-Hit with Information from Additional Data Source(s) Returned
D	Manual File (Returned if credit 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 credit report is not available for delivery (See <a href="#">Attachment 15 Legislative Information</a> )
J	Information from your inquiry has been identified as potentially fraudulent or misused, therefore the credit 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

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

Note	The Header Segment for Full-File Fixed Human/Machine Readable will be 320 bytes when a 2, 3, 4, 5, 9, A, I, J, L or M Hit/No-Hit Indicator is returned.
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(Continued)

*Comments on Header Segment – Attachment 1 (continued)*

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. Contact your Equifax Sales Associate for additional information and activation.		
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.		
LINK Confirmation Code: L = LINKED	<p>The result of various conditions by the database search using the data submitted in the inquiry, such as:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• Results of a consumer using an address that does not currently reside on the consumer's credit file.</li> </ul>		
Multiple Reports (Puerto Rico only)	When subject has multiple reports, the number to follow will appear in the first multiple <i>and</i> in the subsequent multiples. (Multiples not returned for U.S. credit reports effective 2-26-2009.)		
Suffix Codes	➤ JR = Junior ➤ SR = Senior ➤ ST or 1 = First ➤ ND or 2 = Second	➤ RD or 3 = Third ➤ TH or 4 = Fourth ➤ V or 5 = Fifth ➤ VI or 6 = Sixth	➤ 7 = Seventh ➤ 8 = Eighth ➤ IX or 9 = Ninth

(Continued)

*Comments on Header Segment – Attachment 1 (continued)*

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Operator Advise - Do Not Combine Indicator: C = Do not combine	<p>This indicator may appear on the report for various reasons, such as:</p> <ul style="list-style-type: none"><li>• 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.</li></ul> <p><b>ex:</b> 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.</p> <ul style="list-style-type: none"><li>• 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.</li></ul>
Fraud Victim/Alert Indicators	<p>The following indicator codes can be returned in the Header segment:</p> <ul style="list-style-type: none"><li>• N = Active Duty Alert</li><li>• Q = Active Duty Alert with Fraud Victim “Initial Alert”</li><li>• R = Active Duty Alert with Fraud Victim T (police report)</li><li>• T = Fraud Victim (associated with trade)</li><li>• V = Fraud Victim “Initial Alert”</li><li>• W = Active Duty Alert with Fraud Victim “Extended Alert”</li><li>• X = Fraud Victim “Extended Alert”</li></ul> <p>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.</p> <p>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.</p> <p>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.</p>

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(Continued)

*Comments on Header Segment – Attachment 1 (continued)*Fraud Victim/Alert  
Indicators (cont.)

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.

## FraudIQ™ SSN Alert

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.

(Continued)



*Comments on Header Segment – Attachment 1 (continued)*

FLAG	FLAG VERBIAGE	DESCRIPTION
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.

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

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Related Pages

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This chapter: [#15: Legislative Information](#).

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**List of Equifax Bankruptcy Intent/Disposition Codes – Attachment 2**

<b>BANKRUPTCY CODES</b>	<b>DESCRIPTION</b>
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.

**Trade Check Codes – Attachment 4**

Introduction      The Trade Check Codes for Full-File Fixed and Full-File Fixed Human/Machine Readable Output Segment 23 (PT) and ACROFILE PLUS Segment 47 follow.

**Account Designator Codes (ECOA)**

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)

**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.).

**Account Type Codes**

- I = Installment (fixed number of payments)
- R = Revolving or Option (open-end account)
- O = Open Account (30, 60, or 90 day account)

**Date of 1<sup>st</sup> 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.).

**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.

(Continued)

*Trade Check Codes – Attachment 4 (continued)*

**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-months), up to three previous high rates and their associated dates:

1. Most recent
2. 2<sup>nd</sup> most recent
3. Highest previous high rate ever

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.

For ACROFILE PLUS, the highest previous high rate (maximum delinquency) that occurred outside of the payment history will be returned.

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 Previous High Rate fields are 2 - 5, 8 and 9.

**Rate/Status Codes**

<b>Numeric Rate Codes</b>	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 7 = Included in Chapter 13 8 = Repossession 9 = Charge-off blank = No rate reported
<b>Alpha Status Codes</b>	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 H = In WEP of other party ( <i>retired 2-2-2009</i> ) J = Adjustment pending M = Included in Chapter 13 S = Dispute - resolution pending Z = Included in Bankruptcy # = In BK of Another Person ( <i>retired 2-2-2009</i> ) \$ = Assigned to US Dept of ED

## 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.

<b>A    Automotive</b>	<b>H    Home Furnishings</b>	<b>O    Oil &amp; National Credit Cards</b>
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	<b>P    Personal Services</b>
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	<b>I    Insurance</b>	PD   Dry Cleaning, Laundry
AU   Automobile Dealers, Used	IG   General Insurance	PE   Engineering, All Kinds
AZ   Miscellaneous	IL   Life Insurance	PG   Photographers
<b>B    Banks</b>	IZ   Miscellaneous	PL   Legal & Related Services
BB   All Banks	<b>J    Jewelry &amp; Cameras</b>	PZ   Miscellaneous
BC   Bankcard	JA   Jewelers	<b>R    Real Estate, Hotels, Etc.</b>
<b>C    Clothing</b>	JC   Cameras	RA   Apartments
CG   General Clothing Stores	JZ   Miscellaneous	RE   Real Estate Sales/Rent
CS   Specialty – Shoe, Hat, Etc.	<b>K    Contractors</b>	RH   Hotels
CZ   Miscellaneous	KG   General	RM   Motels
<b>D    Department &amp; Variety</b>	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	<b>L    Lumber, Bldg Materials &amp; Hardware</b>	<b>S    Sporting Goods</b>
DZ   Miscellaneous	LA   Air Conditioning, Plumbing, Electrical Sales & Service	SB   Boat & Marinas, Sales & Service
<b>F    Finance</b>	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	<b>T    Farm &amp; Garden Supply</b>
FE   Finance, Education	LZ   Miscellaneous	TC   Chemical & Fertilizer Stores
FF   Sales Financing	<b>M    Medical &amp; Health</b>	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	<b>U    Utilities &amp; Fuel</b>
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
<b>G    Groceries</b>	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  
(continued)***

**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 Builders  
ZR Retail, Not Elsewhere Classified  
ZS Services, Not Elsewhere, Etc.  
ZT\* Resellers – 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:

## Narrative Table

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

(Continued)



*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

(Continued)

*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

*(Continued)*

List of Equifax Narrative Codes – Attachment 6 (continued)

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

(Continued)

List of Equifax Narrative Codes – Attachment 6 (continued)

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

(Continued)

*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

*(Continued)*

*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

*(Continued)*

*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

*(Continued)*

*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

*(Continued)*



*List of Equifax Narrative Codes – Attachment 6 (continued)*

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

(Continued)

*List of Equifax Narrative Codes – Attachment 6 (continued)*

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 (continued)*

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

\*New Narrative Code - Effective 03-09-2017

## **Attachment 7 – For Future Use**

## **Attachment 8 – For Future Use**

## **Attachment 9 – For Future Use**

## **Attachment 10 – For Future Use**

**List of FICO® Score 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® Score 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

(Continued)



List of FICO® Score Reason Codes and Indicator Codes – Attachment 11 (continued)

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® Score Reason Codes and Indicator Codes – Attachment 11 (continued)****List of FICO® Score Indicator Codes**

## Introduction

The Indicator Codes in the following table identify the FICO® Score based on Equifax Data that was returned in the FICO® Score (CP/03) segment.

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)
6	FICO® Score 4 based on Equifax Data (NF)
Y	FICO® Score 4 based on Equifax Data (F)
E	FICO® Score 3 based on Equifax Data (NF)

NF = Non-FACTA; F = FACTA version.

**Important Notes**

FICO Indicators E, F, I, 2, 3, 5, 6, 7, T and Y were **retired** February 2015. All customers should code for values: A, B, 1, 4, 8, 9, C, D, O, G, H, X, Q, J, K, L, M, N, P, R, S, U, V, W, Z, @ and \$.

## List of FICO® Score Reject Messages – Attachment 12

### Introduction

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

REJECT CODE	MESSAGE
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

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**List of Address Variance Indicator\* Codes – Attachment 13**

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**Introduction**

The Address Variance Indicator will alert you to the differences between the address submitted current and other addresses displayed on the credit 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.

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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

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

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## Comments on Print Image and ACROFILE PLUS – Print Image Outputs - Attachment 14

### Introduction

The **Print Image Output's**, have the same specifications as do the **Full-File Fixed Outputs**, 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. Here, though, are some programming aspects of this product, which you will need to know, as Print Image Output's text will be wrapped:

### Specific Information

1. **Standard** Print Image and **ACROFILE PLUS** Print Image reports are formatted in **81**-byte data lengths, where ACROFILE Advanced with Summary Print Image (output codes "16" & "67" (print image portion)) are formatted in **80**-byte data lengths.
2. The record's logical length is 80 or 81-bytes with the file blocked at three logical records per physical block.
3. The first byte of each 80 or 81-byte record is an "ANSI" print control character. The standard printer control characters are:
  - blank = 1 Advance 1 line before printing
  - 0 = 2 Advance 2 lines before printing
  - = 3 Advance 3 lines before printing
  - 1 = Advance to top of next page
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 has been requested, the message will appear before the return of the consumer referral information, name and address. If requested in combination with Identity Scan, the FICO message will come before the FraudIQ Identity Scan Alert message.
6. When requesting the optional output service ON-LINE DIRECTORY\* or ON-LINE DIRECTORY with Address, the segment will immediately precede the end-of-file indicator.
7. One ampersand (&) represents the end-of-report indicator. The ampersand will be followed by an X-ON control character.

(Continued)

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***Comments on Print Image and ACROFILE PLUS - Print Image Outputs – Attachment 14 (continued)***

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Related Pages

[Chapter 1, Format Description: Print Image Output, ACROFILE PLUS - Print Image Output; ACROFILE Advanced with Summary Print Image Output; ACROFILE PLUS Output/ACROFILE PLUS Print Image Combo Report Output; Full-File Fixed/ACROFILE PLUS Print Image Combo Report Output; Full-File Fixed/Standard Print Image Combo Report Output; ACROFILE PLUS Output/Standard Print Image Combo Report Output; Full-File Fixed Human/Machine Readable/Standard Print Image Combo Report Output; Full-File Fixed/ACROFILE Advanced with Summary Print Image Combo Report Output.](#)

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\*FICO<sup>®</sup> Scores based on Equifax Data, FraudIQ<sup>™</sup> Identity Scan Alert and ON-LINE DIRECTORY are optional products offered by Equifax. Contact your Equifax Sales Associate or additional information and activation.

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Note

Equifax optional products require your customer number be activated through your Equifax Sales Associate for each product.

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## 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 Credit Reporting Act. The Fair Credit 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](#))

(Continued)

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**Legislative Information – Attachment 15 (continued)**

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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](#))

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*(Continued)*



**Legislative Information – Attachment 15 (continued)**

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 Full-File Fixed output will follow the tradeline changes outlined below.

*(Continued)*

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**Legislative Information – Attachment 15 (continued)**

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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.

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(Continued)

**Legislative Information – Attachment 15 (continued)**

FACT Act <b>Inquiry Key Factor</b>	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.
Rhode Island HB 7693 6 RI Gen. Laws 6-13.1-29: Furnishing of Credit Reports	Effective June 22, 2012 via Rhode Island House Bill 7693, 6 RI Gen. Laws 6-13.1-29 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.
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"><li>■ Freeze Types Codes/Lifts</li><li>■ Freeze Purges</li><li>■ Freeze Exception display rules</li></ul>
Related Pages	<a href="#">Chapter 4, Attachments, #1: Comments on Header Segment.</a>

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

Record Code: GO

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### 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.

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### Return Codes

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#### 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

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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 credit report)

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

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## **For Future Use – Attachment 17**

## 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	

(Continued)

*List of Equifax Permissible Purpose Codes – Attachment 18 (continued)*

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation	GLB Exception
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	
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	

(Continued)

*List of Equifax Permissible Purpose Codes – Attachment 18 (continued)*

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	

(Continued)



*List of Equifax Permissible Purpose Codes – Attachment 18 (continued)*

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	

(Continued)

*List of Equifax Permissible Purpose Codes – Attachment 18 (continued)*

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 credit report or credit score upon the consumer's request.	Consumer copy of credit 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 “ZT” which post soft inquiries that are only returned on Direct to Consumer reports. (See File Inquiry (FI) segment layout in chapters 6, 7 and 8.)

## Related Pages

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

## List of Equifax Product Codes – Attachment 19

*All versions of Fraud Advisor, ID Advisor and ID Advisor Plus were retired June 30, 2020.*

PRODUCT CODE	DESCRIPTION
MM	MarketMax with Credit Report
NZ	MarketMax without Credit Report

**List of Equifax MarketMax 4.0 Reason Codes – Attachment 20**

Reason 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

(Continued)

*List of Equifax MarketMax 4.0 Reason Codes – Attachment 20 (continued)*

Reason Code	Description
871	The input SSN is not found in the public record
872	The input SSN is associated with a different name and address
873	The input phone number is not found in the public record
874	The input phone number is associated with a different name and address
877	The input name was missing
878	The input address was missing
879	The input SSN/TIN was missing or incomplete
880	The input phone was missing or incomplete
881	The input date-of-birth was missing or incomplete
882	The input name and address return a different phone number
883	The input date-of-birth may have been miskeyed
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
0089A	No evidence of property ownership
0089B	Evidence of historical property ownership but no current record
0089C	Length of residence
0089D	Change of address frequency
0089E	Number of sources confirming identity and current address
0089F	Date of confirming source update
0089G	Insufficient Age
008IA	The input IP address is unknown
0089H	Evidence of sub-price credit services solicited
0089I	No evidence of post-secondary education
0089J	Age of oldest public record on file
008EV	Eviction record found
008MI	Multiple identities associated with the input SSN
008MN	The input SSN was issued within the last seventeen years
008MS	Multiple SSNs reported with applicant
008PV	Insufficient property value
0089K	Address dwelling type
0089L	Distance between the current and previous address
0089M	Insufficient evidence of wealth
0089N	Correctional institution in address history
0089O	No evidence of phone service at address

*(Continued)*

*List of Equifax MarketMax 4.0 Reason Codes – Attachment 20 (continued)*

Reason Code	Warning Code Description
0089P	Number of consumer finance inquiries
0089Q	Number of inquiries in the last 12 months
0089R	Length of time on sources confirming identity
0089S	Type of mortgage
0089T	Input phone is invalid, non-residential, or disconnected
0089U	Input address is invalid, non-residential, or undeliverable
0089V	Input SSN is invalid, recently issued, or inconsistent with date of birth
0089W	Bankruptcy record on file
0089X	Insufficient information on file
0089Y	Insufficient purchase activity reported

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

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## List of FraudIQ™ Identity Scan Alert Codes – Attachment 21

### Introduction

FraudIQ Identity Scan Alert Code 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

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## **Attachment 22 – For Future Use**

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**List of Equifax MarketMax Reject Codes – Attachment 23***Record Codes: MM & FV*

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Introduction     The following list of one-byte Reject Codes can be returned in the Model and/or MarketMax segment (35) or (05). (See segment layouts in Chapters 6-8.)

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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

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

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

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## List of Address Abbreviations – Attachment 24

### Country Codes

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

(Continued)

*List of Address Abbreviations – Attachment 24 (continued)**Country Codes (cont.)*

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

(Continued)

List of Address Abbreviations – Attachment 24 (continued)

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	

Preferred Street Type Abbreviations

Note: Abbreviate on input as needed.

ALLEY.....ALY	CLIFFS.....CLFS	EXPRESSWAY.....EXPY	GROVE.....GRV
ANNEX.....AX	CLUB.....CLB	EXTENSION.....EXT	GROVES.....GRVS
ARCADE.....ARC	COMMON.....CMN	EXTENSIONS.....EXTS	HARBOR.....HBR
AVENUE.....AV	COMMONS.....CMNS	FALL.....FALL	HARBORS.....HBR
BAYOU.....BYU	CONCOURSE.....CO	FALLS.....FLS	HAVEN.....HVN
BEACH.....BCH	CORNER.....COR	FERRY.....FRY	HEIGHTS.....HT
BEND.....BND	CORNERS.....CORS	FIELD.....FLD	HIGHWAY.....HY
BLUFF.....BLF	COURSE.....CRSE	FIELDS.....FLDS	HILL.....HL
BLUFFS.....BLFS	COURT.....CT	FLAT.....FLT	HILLS.....HLS
BOTTOM.....BTM	COURTS.....CTS	FLATS.....FLTS	HOLLOW.....HOLW
BOULEVARD.....BV	COVE.....CV	FORD.....FRD	INLET.....INLT
BRANCH.....BR	COVES.....CVS	FORDS.....FRDS	ISLAND.....IS
BRIDGE.....BRG	CREEK.....CRK	FOREST.....FRST	ISLANDS.....ISS
BROOK.....BRK	CRESCENT.....CS	FORGE.....FRG	ISLE.....ISLE
BROOKS.....BRKS	CREST.....CRST	FORGES.....FRGS	JUNCTION.....JCT
BURG.....BG	CROSSING.....XG	FORK.....FRK	JUNCTIONS.....JCTS
BYPASS.....BYP	CROSSROAD.....XRD	FORKS.....FRKS	KEY.....KY
CAMP.....CP	CROSSROADS.....XRDS	FORT.....FT	KEYS.....KYS
CANYON.....CYN	CURVE.....CURV	FREEWAY.....FWY	KNOLL.....KNL
CAPE.....CPE	DALE.....DL	GARDEN.....GDN	KNOLLS.....KNLS
CAUSEWAY.....CW	DAM.....DM	GARDENS.....GDNS	LAKE.....LK
CENTER.....CN	DIVIDE.....DV	GATEWAY.....GTWY	LAKES.....LKS
CENTERS.....CTRS	DRIVE.....DR	GLEN.....GLN	LAND.....LAND
CIRCLE.....CR	DRIVES.....DRS	GLENS.....GLNS	LANDING.....LNDG
CIRCLES.....CIRS	ESTATE.....EST	GREEN.....GRN	LANE.....LN
CLIFF.....CLF	ESTATES.....ESTS	GREENS.....GRNS	LIGHT.....LGT

(Continued)

List of Address Abbreviations – Attachment 24 (continued)

Street Type Abbreviations (cont.)

LIGHTS.....LGTS	PARKWAYS.....PKWY	ROADS.....RDS	TRAFFICWAY.....TRFY
LOAF.....LF	PASS.....PASS	ROUTE.....RTE	TRAIL .....TR
LOCK.....LCK	PASSAGE.....PSGE	ROW.....ROW	TRAILER.....TRLR
LOCKS.....LCKS	PATH.....PATH	RUE.....RU	TUNNEL.....TUNL
LODGE.....LDG	PIKE.....PIKE	RUELLE.....RL	TURNPIKE.....TP
LOOP.....LP	PINE.....PNE	RUN.....RUN	UNDERPASS.....UPAS
MALL.....MALL	PINES.....PNES	SHOAL.....SHL	UNION.....UN
MANOR.....MNR	PLACE.....PL	SHOALS.....SHLS	UNIONS.....UNS
MANORS.....MNRS	PLAIN.....PLN	SHORE.....SHR	VALLEY.....VLY
MEADOW.....MDW	PLAINS.....PLNS	SHORES.....SHRS	VALLEYS.....VLYS
MEADOWS.....MDWS	PLAZA.....PZ	SKYWAY.....SKWY	VIADUCT.....VIA
MEWS.....MEWS	POINT.....PT	SPRING.....SPG	VIEW .....VW
MILL.....ML	POINTS.....PTS	SPRINGS.....SPGS	VIEWS.....VWS
MILLS.....MLS	PORT.....PRT	SPUR.....SPUR	VILLAGE.....VLG
MISSION.....MSN	PORTS.....PRTS	SPURS.....SPUR	VILLAGES.....VLGS
MONTEE.....MT	PRAIRIE.....PR	SQUARE.....SQ	VILLE.....VL
MOTORWAY.....MTWY	RADIAL.....RADL	SQUARES.....SQS	VISTA.....VIS
MOUNT.....MT	RAMP.....RAMP	STATION.....TA	WALK.....WALK
MOUNTAIN.....MTN	RANCH.....RNCH	STRAVENUE.....STRA	WALKS.....WALK
MOUNTAINS.....MTNS	RANGE.....RG	STREAM.....STRM	WALL.....WALL
NECK.....NCK	RAPID.....RPD	STREET.....ST	WAY .....WY
ORCHARD.....ORCH	RAPIDS.....RPDS	STREETS.....STS	WAYS.....WAYS
OVAL.....OVAL	REST.....RST	SUMMIT.....SMT	WELL.....WL
OVERPASS.....OPAS	RIDGE.....RDG	TERRACE.....TC	WELLS.....WLS
PARK.....PK	RIDGES.....RDGS	THROUGHWAY.....TRWY	
PARKS.....PKS	RIVER.....RIV	TRACE.....TRCE	
PARKWAY.....PY	ROAD.....RD	TRACK.....TRAK	

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## 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 Full-File Fixed and Full-File Fixed Human/Machine Readable 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 ACROFILE PLUS Error Message Layout.
- 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 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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.

## 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 segment and its subsequent UR line, AD, ES, EU, PC and PI segments
- The Equifax file searching process

### 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	<ul style="list-style-type: none"><li>• DTR will be maintained.</li><li>• Requests will be received, but will not receive a response.</li></ul> When the “hang” has been cleared: <ul style="list-style-type: none"><li>• We will send any outstanding responses.</li><li>• If a response was in progress when the hang occurred, we will continue to transmit the file data.</li></ul>
Situation	An outage of 180 seconds/above is considered a system “down.”
Procedure	<ul style="list-style-type: none"><li>• At 180 seconds the following message will be transmitted to all leased line users (except users of an asynchronous leased line interface via Harris 9126 Processors):  <b>***SYSTEM TEMPORARILY UNAVAILABLE***</b></li></ul> <b>and</b> drop DTR.  For asynchronous leased line interface users the following message will be transmitted:  <b>*SYSTEM TEMPORARILY UNAVAILABLE*</b>  <b>and</b> drop DTR. <ul style="list-style-type: none"><li>• Input and output buffers will be flushed. Requests should be resubmitted when the system becomes available.</li></ul> When the “down” has been cleared: <ul style="list-style-type: none"><li>• DTR will be returned to the link.</li><li>• The X-ON control character will be transmitted, and Equifax will then be prepared to receive the DIAL segment, and subsequent inquiries.</li></ul>

(Continued)

*System Interruption Handling (continued)*

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Situation	If the Equifax system “abends” or abnormally terminates a request:
Procedure	<ul style="list-style-type: none"><li>• The appropriate abend message will be transmitted. The first three characters will be DFH, then the actual abend code will be returned.</li><li>• The request should be terminated, and <b>not</b> retransmitted to Equifax. Call Equifax Service Desk to report the problem.</li></ul>

---

Situation	If Equifax receives a request ( <b>IDNT</b> ) as the first message after an outage, the following message will be transmitted:  <b>???MUST BE MX, NEW OR IQ???</b>
Procedure	indicating that the <b>DIAL</b> segment must be received before normal operations can resume.

---

Situation	If Equifax receives a fixed inquiry request ( <b>IDNT</b> ) that cannot be deciphered and no other errors apply, the following message will be transmitted:  <b>INVALID IDNT REQUEST</b>
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Situation	If Equifax receives an inquiry request which results in a file processing error, the following message will be transmitted:  <b>***DATA LOST PLEASE RESUBMIT***</b>  inviting a retransmission of the inquiry. If the inquiry causes the error again, the following message will be transmitted:  <b>***INVALID FILE/INQUIRY PLEASE CONTACT EQUIFAX***</b>
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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:  <b>***INVALID FILE/INQUIRY PLEASE CONTACT EQUIFAX *** &gt;32K</b>
Procedure	The request should be terminated, and <b>not</b> retransmitted to Equifax. Call the Equifax Service Desk to report the problem.

---

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## Comments on Equifax's Coded Error Message

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### 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 Full-File Fixed and Full-File Fixed Human/Machine Readable output. (See "Coded Error Message Layout" further in this chapter.)
  - The Error Segment for ACROFILE PLUS is Segment "98" (See Chapter 8, ACROFILE PLUS Output Format Specifications: Layout for Segment 98).
  - 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.
  - The Coded Error Message Layout pertains to all Equifax System-to-System output products except ACROFILE PLUS.
- 

### Related Pages

Chapter 3, Input Format Specifications: [Fixed Inquiry Format Layout](#); This chapter: [Coded Error Message Layout](#); and [ACROFILE PLUS 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 or J	ECOA Inquiry Type
31	1	-	-	-	Filler
32	1	A	-	-	Number of Months to count Inquiries
33	1	A	-	-	Number of Months to count MOPs
-	-	-	-	-	.... <b>Format Errors</b> (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
-	-	-	-	-	.... <b>Validity Errors</b>
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

(Continued)

\*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 a CERR occurs due to the DIAL segment, the Customer Reference Number is not returned.

*Coded Error Message Layout Specifications (continued)*

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					

## Related Pages

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



## ACROFILE PLUS Error Message Layout

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION/COMMENTS
0	1	–	–	–	ANSI Control Character
1	4	A	–	PLUS	Record Type
5	1	–	–	–	Filler
6	20	A/N	L	–	Customer Reference Number
26	1	–	–	–	Filler
27	10	A/N	–	999XX99999	Equifax Customer Number
37	7	–	–	–	Filler
44	1	A/N	–	I or J	ECOA Inquiry Type
45	1	–	–	–	Filler
46	2	A/N	–	–	Output Format Code
48	9	–	–	–	Filler
57	1	A/N	–	–	Number of Months to Count Inquiries
58	1	–	–	–	Filler
59	1	A/N	–	–	Number of Months to Count MOPs
60	20	–	–	–	Filler
0	1	–	–	–	ANSI Control Character
1	2	A	–	SC	Record Code
3	76	N	R	–	Segment Counters (Segment 01 thru 38)
79	1	–	–	–	Filler
0	1	–	–	–	ANSI Control Character
1	2	A	–	SC	Record Code
3	76	N	R	–	Segment Counters (Segment 39 thru 76)
79	1	–	–	–	Filler
0	1	–	–	–	ANSI Control Character
1	2	A	–	SC	Record Code
3	46	N	R	–	Segment Counters (Segment 77 thru 99)
49	31	–	–	–	Filler

(Continued)

*ACROFILE PLUS Error Message Layout Specifications (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION/COMMENTS
0	1	–	–	–	ANSI Control Character
1	2	N	–	98	Record Code
3	3	A/N	–	–	Error Code
6	1	–	–	–	Filler
7	73	A/N	L	–	Error Code Verbiage
0	1	–	–	–	ANSI Control Character
1	2	N	–	99	Record Code
3	1	–	–	–	Filler
4	2	CH	A/N	–	End of File “&&”
	Variable to 1,046 Bytes = Maximum Segment Length				

Comments

The length of the ACROFILE PLUS Error Message Layout will vary depending upon the number of errors encountered. The maximum number of possible errors is nine (9).

Users of the ACROFILE PLUS-Print Image output refer to the Coded Error Message Layout.

Related Pages

This Chapter: [Comments on Equifax’s Coded Error Message](#). Chapter 8, [ACROFILE PLUS Output Format Specifications: Layout for Segment 98 - Error Message Segment](#).

## 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:

### Procedure Table

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	<b>If you....</b>	<b>Then...</b>
	find a problem in any of the steps above...	correct the situation and resubmit the sign-on..
	do <b>not</b> 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 Table

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)

## 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 Table

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	ECOA 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
		<b>The following refers to the first 42 bytes of the record</b>
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

(Continued)

*IDNT Segment Error Conditions (continued)*Code  
Table  
(cont.)

CODE TYPE	CODE	DESCRIPTION
		<b>Error codes used in the segment's name portion</b>
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
		<b>Inquiry Search Information Error Codes</b>
V A L I D I T Y	401	Invalid Subject Social Security Number
	403	Invalid Subject Age
	031	Invalid Phone Number
	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

## AD Segment Error Conditions

### Introduction

The [AD Segment](#), which is the second and possibly the third portion(s) of the Fixed Inquiry Format, is edited like the IDNT Segment in that the system is looking both for **Format**, as well as **Validity** errors.

### Code Table

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
		<b>The codes to follow refer to the first AD Segment</b>
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
		<b>These next codes refer to the second AD Segment</b>
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

## ES Segment Error Conditions

Code Table	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

## EU Segment Error Conditions

Code Table	CODE	DESCRIPTION
	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

---

The 'EU' End User segment is required for customers using an "IG", "IL", "IZ", "ZB" or "ZT" customer number (i.e. 999**ZB**99999).

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. (Refer to [Chapter 4, Attachments: #18: List of Equifax Permissible Purpose Codes.](#))

---

### Related Pages

Chapter 3, Input Format Specifications: [Fixed Inquiry Format Layout](#); [Variable Inquiry Format Layout](#). Chapter 4, Attachments: [#15: Legislative Information](#).

---



## PC Segment Error Conditions

Code Table

CODE	DESCRIPTION
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

## PI Segment Error Conditions

Code Table

CODE	DESCRIPTION
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: [Fixed Inquiry Format Layout](#); [Variable Inquiry Format Layout](#).

---

## Variable Inquiry Format Error Conditions

---

Introduction Up to this point Chapter 5 discussed error conditions relating to the Fixed Inquiry Format. Because the fields are fixed, most of the editing can be done upon receipt of the information and prior to actually processing the data against Equifax' file.

With the [Variable Inquiry Format](#) this is **not** generally the case, **and** most of the editing has to be done as the information is processed.

---

Exceptions Two format error conditions, which can be edited upon receipt, apply to the Variable Inquiry Format. These will produce '**CERR**' reports with the following codes:

---

CODE	DESCRIPTION
02D	Minnesota Files Are Blocked
041	Invalid "UR" Line
042	"NM-" Does Not Follow "UR" Line
0E1	Vermont Files Blocked - Contact 1-800-685-5000 for Required Certification

---

Related Pages Chapter 3, Input Format Specifications: [Comments on Equifax's Variable Inquiry Format](#); [Variable Inquiry Format](#); [ID Line and Other Examples](#). Chapter 4, Attachments [#15: Legislative Information](#).

---

## Processing Error Codes

Fact

Processing Error Codes apply to the [Fixed Inquiry Format](#) as well as to the [Variable Inquiry Format](#).

Code Table

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
037	Invalid Account Number in the 'AN' segment (Account Verify only)
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 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

(Continued)

*Processing Error Codes (continued)*Code Table  
(cont.)

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](#); [Comments on Equifax's Variable Inquiry Format](#); [Variable Inquiry Format Layout](#); [ID Line and Other Examples](#). 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: <a href="#">List of Equifax Model Error Codes.</a>
---------------	---

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---

## List of Equifax Model Error Codes

---

### Introduction

The following table of error codes and verbiage refer to model error codes within the input of the fixed inquiry and/or the “MD” segment.

---

CODE	NARRATIVE
M00010	Model Segment Invalid
M20010	Invalid Model Segment Input Data.
M20020	<b>Message will be one of the following five:</b>
M20030	
M20040	Invalid Alpha-nn
M20050	Invalid Numeric-nn
M20060	Invalid Alpha/Numeric-nn
M20070	Invalid Date-nn
M20080	Invalid Length-nn
M20090	
M20100	Where “nn” and the 4th and 5th digits of the error number indicate which “MD” field that is error
M20110	
M20120	
M20130	
M20140	
M20150	
M20160	
M20170	
M20180	
M20190	
M20200	
M20400	Member Number is not Authorized for Model Delivery (requesting model(s) not activated for)
M20500	“MD” Segment contains Invalid Number of Input Fields
M20600	Error in Report ID not using a prescreen
M20700	Error in Report ID multi model Not G,P, or DDT09
M20800	Error conflicting report Ids in the MAT table set up

---

If you experience an error that is not included in Chapter 5 of the Equifax System-to-System Version 5.0 Manual, 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.

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## Chapter Six

# Full-File Fixed Output Format Specifications

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## Chapter Six

# Full-File Fixed Output Format Specifications

### Overview

---

#### Specific Objectives

- Chapter 6 presents the programming aspects of System-to-System's Full-File Fixed output.
  - Complements the various product descriptions presented in Chapter 1.
- 

#### 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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.

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## Comments on Full-File Fixed Output

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### 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.
- Filler is blank space(s).
- The credit report consists of a Header Segment followed by multiple additional segments.
- The number of segments that follow the 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 segment's of that type that appear in the credit 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.).
  - Full-File Fixed output segments begin with a 2-byte Alpha or Alpha/Numeric "Record Code".
  - Error codes are returned in the "CERR" segment.
  - 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.
-

## Full-File Fixed (FFF) Output Format Specifications

### Format Segment Directory

#### Introduction

The specifications and sequential order for the Fixed Format Segment Counter Fields are shown below. Note that counter “23” will show either the number of “TC” or “PT” segments. Counter 28 will show either the number of “Traditional” or “Plain Language” inquiries depending on the format requested in the DIAL segment.

**Note<sup>1</sup>:** *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 Bytes	1	Standard
FA	2	Former Address	140 Bytes	1	Standard
F2	3	Second Former Address	140 Bytes	1	Standard
IS	4	FraudIQ Identity Scan Alert	20 Bytes	1	Optional
FN	5	Former Name	74 Bytes	99 <sup>Note1</sup>	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
-	10-12	Reserved for Future Enhancements	-	-	-
BP	13	Bankruptcy	100 Bytes	99 <sup>Note1</sup>	Standard
CO	14	Collection	120 Bytes	99 <sup>Note1</sup>	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	-	-	-
TC	23	Trade Check - Traditional	125 Bytes	99 <sup>Note1</sup>	Lang. Optional
PT	23	Trade Check - Plain Language	145 Bytes	99 <sup>Note1</sup>	Lang. Optional
TC	23	Trade Check - Traditional w/24 Month Payment History	150 Bytes	99 <sup>Note1</sup>	Lang. Optional
PT	23	Trade Check - Plain Language w/24 Month Payment History	170 Bytes	99 <sup>Note1</sup>	Lang. Optional

(Continued)

*Full-File Fixed Format Segment Directory (continued)*

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/ STANDARD
-	24-26	Reserved for Future Enhancements	-	-	-
FI	27	File Inquiries	50 Bytes	99 <sup>Note1</sup>	Standard
IQ	28	Inquiries - Traditional	25 Bytes	99 <sup>Note1</sup>	Lang. Optional
IQ	28	Inquiries - Plain Language	45 Bytes	99 <sup>Note1</sup>	Lang. Optional
CN	29	Consumer Narrative Statement	520 Bytes	99 <sup>Note1</sup>	Standard
-	30	Reserved for Future Enhancements	-	-	-
CP	31	FICO® Score based on Equifax Data	40 Bytes	1	Optional
OD	32	ON-LINE DIRECTORY	162 Bytes	99 <sup>Note1</sup>	Optional
OA	32	ON-LINE DIRECTORY with Address	534 Bytes	99 <sup>Note1</sup>	Optional
-	33 & 34	Reserved for Future Enhancements	-	-	-
MM	35	Model and/or MarketMax	40 Bytes	99 <sup>Note1</sup>	Optional
-	36	Not Returned	-	-	-
*SS	37	Identification - SSN	50 Bytes	1	Optional
DA	38	Data Attribute	350 Bytes	99 <sup>Note1</sup>	Optional
-	39	Reserved for Future Enhancements	-	-	-
GO	40	On-Line GEO-Code	120 Bytes	2	Optional
DP	41	Decision Power	160 Bytes	99 <sup>Note1</sup>	Optional
-	42-53	Reserved for Future Enhancements	-	-	-
ML	54	Military Lending Act Covered Borrower	530 Bytes	1	Optional
-	55-58	Reserved for Future Enhancements	-	-	-
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 in the [IDNT segment](#) of the fixed inquiry to trigger a feature. Contact your Equifax Sales Associate for additional information.

\*The Identification – SSN Segment will only be returned to FraudIQ 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.

## 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	-	02	Output Format Code
41	1	A	-	-	Number of Months to Count Inquiries
42	1	-	-	-	Filler
43	1	A/N	-	<a href="#">See Attch. 1</a>	Hit/No-Hit Designator Code
44	8	N	-	MMDDYYYY	File Since Date ( <a href="#">See Attch. 1</a> )
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	<a href="#">See Attch. 1</a>	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	-	<a href="#">See Attch. 1</a>	<a href="#">Link Indicator</a> (L or blank)
152	1	A/N	-	<a href="#">See Attch. 1</a>	<a href="#">Do Not Combine Indicator</a> (C or blank)
153	1	N	-	0 - 3	Number of Additional Multiples*
154	120	N	-	-	Segment Counters 1-60 (2-bytes each)

(Continued)

*Full-File Fixed Header Segment Layout (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
274	1	A/N	-	<a href="#">See Attch. 1</a>	Address Discrepancy Indicator Code
275	1	A/N	-	<a href="#">See Attch. 1</a>	FraudIQ SSN Alert* Code or Filler (blank)
276	1	A/N	L	<a href="#">See Attch. 21</a>	Filler or 2 <sup>nd</sup> FraudIQ Identity Scan Alert* Code
277	1	A/N	L	<a href="#">See Attch. 21</a>	Filler or 3 <sup>rd</sup> FraudIQ Identity Scan Alert* Code
278	1	A/N	L	<a href="#">See Attch. 21</a>	Filler or 4 <sup>th</sup> FraudIQ Identity Scan Alert* Code
279	1	A/N	-	Blank or I = Identity Scan	Filler (blank) or optional Identity Scan Indicator Code
280	5	-	-	-	Filler
285	13	-	-	-	Filler (For Internal Use)
298	1	A/N	-	<a href="#">See Attch. 1</a>	Fraud Victim/Alert Indicator Code
299	1	A/N	-	<a href="#">See Attch. 21</a>	Filler or 1 <sup>st</sup> 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. Identity Scan (more than four alerts are returned), OFAC etc.).

Related Pages

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

FraudIQ Identity Scan Alert, Name Match Flags and SSN Alert 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.

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. #
64	20	A/N	L	-	City
84	2	A	-	<a href="#">See Attch. 24</a>	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	-	<a href="#">See Attch. 13</a>	Address Variance Indicator* Code
127	13	-	-	-	Filler
140 Bytes = 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.

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	-	<a href="#">See Attch. 24</a>	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	-	<a href="#">See Attch. 13</a>	Address Variance Indicator* Code
127	13	-	-	-	Filler
140 Bytes = 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 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 1 "F2" segment can be returned per report.

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	-	<a href="#">See Attch. 24</a>	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	-	<a href="#">See Attch. 13</a>	Address Variance Indicator* Code
127	13	-	-	-	Filler
140 Bytes = 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 4 – FraudIQ™ Identity Scan Alert

### 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 Alerts
2	1	A/N	-	<a href="#">See Atch. 21</a>	1 <sup>st</sup> Alert Code
3	1	A/N	-	<a href="#">See Atch. 21</a>	2 <sup>nd</sup> Alert Code
4	1	A/N	-	<a href="#">See Atch. 21</a>	3 <sup>rd</sup> Alert Code
5	1	A/N	-	<a href="#">See Atch. 21</a>	4 <sup>th</sup> Alert Code
6	1	A/N	-	<a href="#">See Atch. 21</a>	5 <sup>th</sup> Alert Code
7	1	A/N	-	<a href="#">See Atch. 21</a>	6 <sup>th</sup> Alert Code
8	1	A/N	-	<a href="#">See Atch. 21</a>	7 <sup>th</sup> Alert Code
9	1	A/N	-	<a href="#">See Atch. 21</a>	8 <sup>th</sup> Alert Code
10	1	A/N	-	<a href="#">See Atch. 21</a>	9 <sup>th</sup> Alert Code
11	1	A/N	-	<a href="#">See Atch. 21</a>	10 <sup>th</sup> Alert Code
12	1	A/N	-	<a href="#">See Atch. 21</a>	11 <sup>th</sup> Alert Code
13	1	A/N	-	<a href="#">See Atch. 21</a>	12 <sup>th</sup> Alert Code
14	1	A/N	-	<a href="#">See Atch. 21</a>	13 <sup>th</sup> Alert Code
15	1	A/N	-	<a href="#">See Atch. 21</a>	14 <sup>th</sup> Alert Code
16	1	A/N	-	<a href="#">See Atch. 21</a>	15 <sup>th</sup> Alert Code
17	3	-	-	-	Filler
20 Bytes = Segment Length					



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 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	<a href="#">See Attch. 1</a>	Suffix
59	15	-	-	-	Filler
74 Bytes = Segment Length					

### Related Pages

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

## Layout for Segment 6 – Death Date

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

Record Code: BP

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	BP	Record Code: Bankruptcy
2	1	-	-	-	Filler
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 Atch. 2	Current Intent/Disposition Code
22	21	-	-	-	Filler
43	2	A	-	See Atch. 6	Narrative Code #1
45	2	A	-	See Atch. 6	Narrative Code #2
47	42	A/N	L	See Comment	Case Number/Disposition Date
89	11	-	-	-	Filler
100 Bytes = Segment Length					

### Comments

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**

### 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.

Record Code: CO

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	CO	Record Code: Collection
2	1	-	-	-	Filler
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	-	<a href="#">See Attch. 3</a>	Collection Status Code
69	7	A/N	R	Whole \$'s	Balance*
76	6	N	-	MMYYYY	Date of Balance
82	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
84	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
86	6	N	-	MMYYYY	Date of Last Activity*
92	20	A/N	L	-	Account/Serial Number
112	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code
113	1	A/N	-	*=AUT	Automated Update Indicator
114	6	-	-	-	Filler
120 Bytes = Segment Length					

\*Notes: Amount fields may contain a “K” to indicate thousands.  
Date of Last Activity - indicates the date of first delinquency as reported by the original creditor.  
Original Creditor Name – name of the original credit grantor.

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

## Layout for Segment 18 – File Identification

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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.
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Record Code: NR

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

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Note	The return of the File Identification Number is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.
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## Layout for Segment 19 – Alert Contact

### 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

(Continued)

*Layout for Segment 19 – Alert Contact (continued)*

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

Note

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 credit reports.

Related Pages

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

## Layout for Segment 23 – Trade Check - Traditional

### Description

Segment 23 is the Trade Check segment. It shows credit trade history as supplied by Equifax's customers. The Traditional version does **not** display the Credit Grantor's name. A maximum of 99 "TC" segments can be returned per report.

Record Code: TC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	TC	Record Code: Trade
2	1	-	-	-	Filler
3	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
4	1	A/N	-	*=AUT	Automated Update Indicator
5	10	A/N	-	999XX99999	Customer Number
15	6	N	-	MMYYYY	Date Reported ( <a href="#">See Attch. 4</a> )
21	6	N	-	MMYYYY	Date Opened
27	7	A/N	R	Whole \$	High Credit
34	7	A/N	R	<a href="#">See Attch. 4</a>	Terms
41	7	A/N	R	Whole \$	Balance
48	7	A/N	R	Whole \$	Past Due Amount
55	1	A	-	<a href="#">See Attch. 4</a>	Type Code
56	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
57	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter
59	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter
61	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
63	2	N	R	-	Months Reviewed
65	6	N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
71	20	A/N	R	-	Account Number
91	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 1
92	6	N	-	MMYYYY	Previous High Date 1
98	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 2
99	6	N	-	MMYYYY	Previous High Date 2
105	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 3
106	6	N	-	MMYYYY	Previous High Date 3
112	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
114	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
116	9	-	-	-	Filler
125 Bytes = Segment Length					

### Note:

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

### Related Pages

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

## Layout for Segment 23 – Trade Check - Plain Language

### Description

Segment 23 is the Trade Check segment. It shows credit trade history as supplied by Equifax's customers. The Plain Language format version **includes** the Credit Grantor's name. A maximum of 99 "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 ( <a href="#">See Attch. 4</a> )
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	<a href="#">See Attch. 4</a>	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	<a href="#">See Attch. 4</a>	Type Code
74	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter
101	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter
103	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
105	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date 1
112	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 2
113	6	N	-	MMYYYY	Previous High Date 2

(Continued)

*Layout for Segment 23 – Trade Check - Plain Language (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
119	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
132	2	A	-	<a href="#">See Attach. 6</a>	Narrative Code #1
134	2	A	-	<a href="#">See Attach. 6</a>	Narrative Code #2
136	9	-	-	-	Filler
145 Bytes = Segment Length					

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

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



## Layout for Segment 23 – Trade Check - Traditional with 24-Month Payment History

Description

Segment 23 is the Trade Check segment. It shows credit trade history as supplied by Equifax's customers. The Traditional version does **not** include the Credit Grantor's name. Below is the Traditional version with 24-Month Payment History. A maximum of 99 "TC" segments can be returned per report.

Record Code: TC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	TC	Record Code: Trade
2	1	-	-	-	Filler
3	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECO)
4	1	A/N	-	*=AUT	Automated Update Indicator
5	10	A/N	-	999XX99999	Customer Number
15	6	N	-	MMYYYY	Date Reported ( <a href="#">See Attch. 4</a> )
21	6	N	-	MMYYYY	Date Opened
27	7	A/N	R	Whole \$	High Credit
34	7	A/N	R	<a href="#">See Attch. 4</a>	Terms
41	7	A/N	R	Whole \$	Balance
48	7	A/N	R	Whole \$	Past Due Amount
55	1	A	-	<a href="#">See Attch. 4</a>	Type Code
56	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
57	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter
59	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter
61	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
63	2	N	R	-	Months Reviewed
65	6	N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
71	20	A/N	R	-	Account Number
91	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 1
92	6	N	-	MMYYYY	Previous High Date 1
98	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 2
99	6	N	-	MMYYYY	Previous High Date 2

(Continued)

*Layout for Segment 23 – Trade Check - Traditional with 24-Month Payment History (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
105	1	N	-	<a href="#">See Attach. 4</a>	Previous High Rate 3
106	6	N	-	MMYYYY	Previous High Date 3
112	2	A	-	<a href="#">See Attach. 6</a>	Narrative Code #1
114	2	A	-	<a href="#">See Attach. 6</a>	Narrative Code #2
116	25	A/N	L	-	24-Month Payment History*
141	9	-	-	-	Filler
150 Bytes = Segment Length					

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-Month Payment History](#); Chapter 4, Attachments, [#4: Trade Check Codes](#); [#6: List of Equifax Narrative Codes](#).

Note 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 – Trade Check - Plain Language with 24-Month Payment History

Description

Segment 23 is the Trade Check segment. It shows credit trade history as supplied by Equifax's customers. Below is the Plain Language version of Trade Segment 23 with 24-Month Payment History. It **includes** the Credit Grantor's name. A maximum of 99 "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 ( <a href="#">See Attch. 4</a> )
39	6	N	-	MMYYYY	Date Opened
45	7	A/N	R	Whole \$	High Credit
52	7	A/N	R	<a href="#">See Attch. 4</a>	Terms
59	7	A/N	R	Whole \$	Balance
66	7	A/N	R	Whole \$	Past Due Amount
73	1	A	-	<a href="#">See Attch. 4</a>	Type Code
74	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
75	1	A/N	-	*=AUT	Automated Update Indicator
76	2	N	R	-	Months Reviewed
78	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
79	20	A/N	R	-	Account Number
99	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter
101	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter
103	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
105	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 1
106	6	N	-	MMYYYY	Previous High Date 1
112	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 2

(Continued)

*Layout for Segment 23 – Trade Check - Plain Language with 24-Month Payment History (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
113	6	N	-	MMYYYY	Previous High Date 2
119	1	N	-	<a href="#">See Attch. 4</a>	Previous High Rate 3
120	6	N	-	MMYYYY	Previous High Date 3
126	6	N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
132	2	A	-	<a href="#">See Attach. 6</a>	Narrative Code #1
134	2	A	-	<a href="#">See Attach. 6</a>	Narrative Code #2
136	25	A/N	L	-	24-Month Payment History
161	9	-	-	-	Filler
170 Bytes = Segment Length					

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-Month Payment History](#); Chapter 4, Attachments, [#4: Trade Check Codes](#); [#6: List of Equifax Narrative Codes](#).

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

## Layout for Segment 27 – File Inquiry

**Description** Segment 27 is the File Inquiry segment. It contains inquiries from customers requesting Equifax credit reports and credit reports with additional data sources.  
A maximum of 99 “FI” segments can be returned per report.

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
48	2	-	-	-	Filler
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.

**Related Pages** [Chapter 4, Attachments, #15: Legislative Information.](#)

## Layout for Segment 28 – Inquiry - Traditional and Plain Language

### Description

Segment 28 is the Inquiry segment. It contains requests from customers requesting Equifax Credit Reports. Each segment contains 1 inquiry. The Plain Language version **includes** the Customer Name.

### Traditional

Record Code: IQ

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	IQ	Record Code: Inquiry
2	8	N	-	MMDDYYYY	Date of Inquiry
10	10	A/N	-	999XX99999	Customer Number
20	5	-	-	-	Filler
25 Bytes = Segment Length					

### Plain Language

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 based on Equifax Data

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	<a href="#">Related Pages</a>	FICO Score
7	5	N	R	<a href="#">See Attch. 11</a>	1 <sup>st</sup> Reason Code
12	5	N	R	<a href="#">See Attch. 11</a>	2 <sup>nd</sup> Reason Code
17	5	N	R	<a href="#">See Attch. 11</a>	3 <sup>rd</sup> Reason Code
22	5	N	R	<a href="#">See Attch. 11</a>	4 <sup>th</sup> Reason Code
27	1	A	-	<a href="#">See Attch. 12</a>	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	-	<a href="#">See Attch. 11</a>	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					

(Continued)



*Layout for Segment 31 – FICO Score based on Equifax Data (continued)*

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**Field Descriptions	<p>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.</p> <p>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.</p> <p>FACT Act – Inquiries are a Key Factor - Y = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA FICO versions only.)</p>
Related Pages	<p>Chapter 3, Input Format Specifications: <a href="#">Comments on FICO Scores based on Equifax Data</a>; <a href="#">Comments on Equifax Risk-Based Pricing</a>; <a href="#">Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution</a>. Chapter 4, Attachments: <a href="#">#11, List of FICO Score Reason Codes and Indicator Codes</a>; <a href="#">#12, List of FICO Score Reject Codes</a>.</p>
Note	<p>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 Associate for additional information and activation of optional services.</p>

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## Layout for Segment 32 – ON-LINE DIRECTORY

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.](#)

Note ON-LINE DIRECTORY is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired ON-LINE DIRECTORY option.

## Layout for Segment 32 – ON-LINE DIRECTORY with Address

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	-	<a href="#">See Attch. 24</a>	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	-	<a href="#">See Attch. 24</a>	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	-	<a href="#">See Attch. 24</a>	Customer State Address
391	10	A/N	L	-	Customer ZIP Code Address
401	10	A/N	-	999XX99999	Equifax Customer Number

(Continued)

*Layout for Segment 32 – ON-LINE DIRECTORY with Address (continued)*

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	-	<a href="#">See Attch. 24</a>	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 Associate for additional information and activation of your desired ON-LINE DIRECTORY option.

## Layout for Segment 35 – Model and/or MarketMax

Description	Segment 35 is the Model and/or MarketMax segment. The Format Type will determine what type of segment 35 (MM) is present. A maximum of 99 “MM” segments can be returned per report.
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Record Code: MM

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

Report ID: G0203

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	MM	Record Code: Model 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 4.0 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 <sup>st</sup> Reason Code
22	5	A/N	R	Related Pages	2 <sup>nd</sup> Reason Code
27	5	A/N	R	Related Pages	3 <sup>rd</sup> Reason Code
32	5	A/N	R	Related Pages	4 <sup>th</sup> 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					

(Continued)

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*Layout for Segment 35 – Model and/or MarketMax (continued)*

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**Field Descriptions	<p>FACT Act – Inquiries are a Key Factor:</p> <p>I = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT” - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)</p> <p>J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on Equifax Fusion models.)</p> <p>M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT” – (Returned on MarketMax 4.0 only.)</p> <p>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.)</p> <p>Score Number or MarketMax 4.0 Industry Code – This field will either contain the number of MM segments being returned on this report or the MarketMax 4.0 Industry Indicator: A-Auto; F-Finance; R-Retail or T-Telecom.</p>
Related Pages	<p><i>Equifax System-to-System Model Manual.</i> Refer to the Reason or Reject Codes for the particular model you have requested.</p> <p>Chapter 3, Input Format Specifications: <a href="#">Comments on Equifax MarketMax</a>; Chapter 4, Attachments, <a href="#">#20: List of Equifax MarketMax Reason Codes</a>; <a href="#">#23: List of Equifax MarketMax Reject Codes</a>.</p>
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals and Equifax product brochures at: <a href="http://www.tcs.equifax.com/">www.tcs.equifax.com/</a>.</p> <p>MarketMax and Models are optional services offered by Equifax. Contact your Equifax Sales associate for additional information.</p>

## Layout for Segment 35 – (Model) Dodd Frank

Description	Segment 35 is the Model segment. The Format Type will determine what type of segment MM/35” is present. A Format Type of “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.
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Record Code: MM

### Format Type 04 = Dodd Frank

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	2	A	-	MM	Record Code: Model – Dodd-Frank
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.
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Related Pages	This document: <a href="#">Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution.</a>
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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

### 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 – Risk-Based Pricing
2	2	N	-	08	Format Type (Risk-Based Pricing)
4	5	N	-	99999	Model Number (same as 1 <sup>st</sup> Model Segment)
9	2	-	-	-	Filler
11	5	N	R	00000-00100 or 00999	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 <sup>st</sup> 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 you have requested.

### Other recommended sources

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

Risk-Based Pricing score information is an optional service offered by Equifax. Contact your Equifax Sales Associate 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 credit 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	-	Credit Report Age
4	9	N	-	999999999	Credit Report Social Security Number*
13	1	A/N	-	Y, N or blank	Credit Report <a href="#">SSN Confirmed</a> * 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	-	<a href="#">See Attch. 24</a>	Inquiry SSN State* Issued
40	4	A/N	-	YYYY or P 92	Inquiry SSN Death Date (see notes)
44	2	A	-	<a href="#">See Attch. 24</a>	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					

(Continued)

***Layout for Segment 37 – Identification – SSN (continued)***

**\*Notes**

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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

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 credit report.

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SSN Match, Social Match Flags and Social Security Number Confirmed are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of each service.

**Related Pages**

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[Chapter 3, Input Format Specifications: Comments on Social Security Number Confirmed.](#) [Chapter 4, Attachments, #24: List of Address Abbreviations.](#)

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## 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 spec’s provided during activation.

Record Code: DA

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	CH	A	-	DA	Record Code: Data Attribute
2	2	CH	N	-	'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	R	-	Variable 1
19	15	CH	A/N	R	-	Variable 2
34	15	CH	A/N	R	-	Variable 3
49	15	CH	A/N	R	-	Variable 4
64	15	CH	A/N	R	-	Variable 5
79	15	CH	A/N	R	-	Variable 6
94	15	CH	A/N	R	-	Variable 7
109	15	CH	A/N	R	-	Variable 8
124	15	CH	A/N	R	-	Variable 9
139	15	CH	A/N	R	-	Variable 10
154	15	CH	A/N	R	-	Variable 11
169	15	CH	A/N	R	-	Variable 12
184	15	CH	A/N	R	-	Variable 13
199	15	CH	A/N	R	-	Variable 14
214	15	CH	A/N	R	-	Variable 15
229	15	CH	A/N	R	-	Variable 16
244	15	CH	A/N	R	-	Variable 17
259	15	CH	A/N	R	-	Variable 18
274	15	CH	A/N	R	-	Variable 19
289	15	CH	A/N	R	-	Variable 20
304	46	-	-	-	-	Filler
350 Bytes = Segment Length						

### \*Note

Data Attributes are an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

You will need to obtain the specific layout for this segment during activation.

## Layout for Segment 40 – On-Line GEO-Code

### 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	-	XX	Geo State Code
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	-	<a href="#">See Attch. 24</a>	State
102	9	A/N	L	-	ZIP Code
111	2	A/N	-	<a href="#">See Attch. 16</a>	Type Of Address
113	1	A/N	-	<a href="#">See Attch. 16</a>	1 <sup>st</sup> Return Code
114	1	A/N	-	<a href="#">See Attch. 16</a>	2 <sup>nd</sup> Return Code
115	1	A/N	-	<a href="#">See Attch. 16</a>	3 <sup>rd</sup> Return Code
116	1	A/N	-	<a href="#">See Attch. 16</a>	4 <sup>th</sup> 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

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

## Layout for Segment 41 – Decision Power\* (Optional)

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Description	Segment 41, the Decision Power segment, will contain decision data generated from the Decision Power platform for the inquiry.
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Record Code: DP

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Comments	<p>Use the following guidelines to determine which Decision Power manual to download.</p> <ul style="list-style-type: none"><li>➤ <b>Decision Power</b> – Customers accessing only Equifax credit report/model data in their custom System-to-System application and receiving only one real-time Equifax output format. (Note: The exception is Fraud Advisor/ID Advisor/ID Advisor Plus or MarketMax products, which is still considered part of a regular Decision Power application.)</li><li>➤ <b>Decision Power Express</b> – Customers accessing the Decision Power Express application via System-to-System.</li><li>➤ <b>Decision Power (Enhanced)</b> – Customers accessing one or more non-Equifax data sources as a part of their custom System-to-System Decision Power application OR receiving multiple Equifax output formats real-time.</li></ul>
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Byte layout in vendor software is fixed. Descriptions should be populated by the customer as part of the initial setup of software or module. Decision Power will provide a custom description layout for each pre-coded field following the development of each customer's application.

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Decision Power is an optional product offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

---

## Layout for Segment 54 – Military Lending Covered Borrower

**Description** Segment 54 contains data for the Military Lending Act 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: Military Lending Covered Borrower
2	500	A/N	L	Disclaimer	Disclaimer Statement
502	1	A	-	'Y', 'N' or blank	Covered Borrower Status (Y=Yes or N=No)
503	1	A	-	'I' or blank	Insufficient Data Provided for Match
504	1	A	-	'E' or blank	Connectivity Error
505	12	A/N	-	888-279-8625	Referral Contact Number
517	13	-	-	-	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 Inquiry Name, Social Security Number and Date of Birth will be returned in the [Header Segment](#) of the ‘02’ (Full-File Fixed) and also in the Print Image portion of combo report outputs ‘61’ & ‘62’ in the ‘IDENTIFICATION INFORMATION’ section.

Military Lending Covered Borrower is an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of this service.

## Layout for Segment 59 – OFAC Alert

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.

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	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 <sup>1</sup>	CDC Response Code
40	2	A/N	L	See Note <sup>2</sup>	CDC Problem Code
42	1	-	-	-	Filler
43	6	A	L	See Note <sup>3</sup>	Match Codes
49	8	N	-	CCYYMMDD	Problem Report Date
57	20	A/N	L	See Note <sup>4</sup>	Issue Source – including OFAC sanction program
77	20	A/N	L	See Note <sup>5</sup>	Issue ID or Reference – including OFAC ID
97	100	A/N	L	See Note <sup>6</sup>	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 Attch. 24	OFAC State
277	9	A/N	L	-	OFAC ZIP Code
286	3	A	L	See Attch. 24	OFAC Country Code
289	260	A/N	L	See Note <sup>7</sup>	Legal Verbiage
549	1	-	-	-	Filler
550 Bytes = Segment Length					

### Notes:

- <sup>(1)</sup> Indicates CDC database search result: E = Transaction Processing Error; N = Nothing to report; O = OFAC Issue (See CDC Problem Code for detail)

(Continued)

**Layout for Segment 59 – OFAC Alert (continued)**

**Notes (cont.):**

- (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")
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.

(Continued)



*Layout for Segment 59 – OFAC Alert (continued)*

Notes (cont.):

SANTION CODE	PROGRAM NAME	DEFINITION
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

- <sup>(5)</sup> 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.

(Continued)

*Layout for Segment 59 – OFAC Alert (continued)*

**Notes (cont.):**

- (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**



Related Pages

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The OFAC Alert segment can be returned when a No-Hit is encountered for the inquiry.

---

[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 Associate 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	-	<a href="#">See Attch. 24</a>	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 credit 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 credit report.

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## Chapter Seven

# Full-File Fixed Human/Machine Readable Output Format Specifications

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## Chapter Seven

# Full-File Fixed Human/Machine Readable Output Format Specifications

### Overview

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#### Specific Objectives

- Chapter 7 presents the programming aspects of System-to-System's Full-File Fixed Human/Machine Readable output.
- Complements the various product descriptions presented in Chapter 1.

---

#### 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 Technical Client Services Unit 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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.

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## Comments on Full-File Fixed Human/Machine Readable Output

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### 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.
- Filler is blank space(s).
- The credit report consists of a Header Segment followed by multiple additional segments.
- The number of segments that follow the Full-File Fixed Human/Machine Readable output Header Segment are indicated by the Header Segment's "Segment Counters" fields. These fields contain two-byte counters 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 credit 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. FraudIQ Identity Scan Alerts (more than four alerts are returned), OFAC etc.).
  - The Header Segment for Full-File Fixed Human/Machine Readable returned on No-Hits will be 320 bytes instead of 480 Bytes.
  - Full-File Fixed Human/Machine Readable output segments begin with a 2-byte Alpha or Alpha/Numeric "Record Code".
  - Error codes are returned in the "CERR" segment.
  - 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.
-

## Full-File Fixed Human/Machine Readable (FFFH/MR) Output Format Specifications

### Format Segment Directory

#### Introduction

The specifications and sequential order for Full-File Fixed Human/Machine Readable output are shown below. Note that counter “23” will show either the number of “TC” or “PT” segment(s). Segment 28 will show either the number of Traditional or Plain Language inquiries depending on the format requested in the DIAL or IDNT segment.

**Note<sup>1</sup>:** *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	480 Bytes	1	Standard
CA	1	Current Address	160 Bytes	1	Standard
FA	2	Former Address	160 Bytes	1	Standard
F2	3	Second Former Address	160 Bytes	1	Standard
IS	4	FraudIQ Identity Scan Alert	160 Bytes	15	Optional
FN	5	Former Name	80 Bytes	99 <sup>Note1</sup>	Standard
DT	6	Death	80 Bytes	1	Standard
ES	7	Last Reported Employment	160 Bytes	1	Standard
EF	8	Former Employment	160 Bytes	1	Standard
E2	9	Second Former Employment	160 Bytes	1	Standard
-	10-12	Reserved for Future Enhancements	-	-	-
BP	13	Bankruptcy	160 Bytes	99 <sup>Note1</sup>	Standard
CO	14	Collection	160 Bytes	99 <sup>Note1</sup>	Standard
-	15-22	Reserved for Future Enhancements	-	-	-
TC	23	Trade Check - Traditional	160 Bytes	99 <sup>Note1</sup>	Lang. Optional
PT	23	Trade Check - Plain Language	240 Bytes	99 <sup>Note1</sup>	Lang. Optional
TC	23	Trade Check - Traditional with 24-Month Payment History	240 Bytes	99 <sup>Note1</sup>	Lang. Optional
PT	23	Trade Check - Plain Language with 24-Month Payment History	240 Bytes	99 <sup>Note1</sup>	Lang. Optional

(Continued)

*Full-File Fixed Human/Machine Readable Output Format Segment Directory (continued)*

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/STANDARD
-	24-26	Reserved for Future Enhancements	-	-	-
FI	27	File Inquiries	80 Bytes	99 <sup>Note1</sup>	Standard
IQ	28	Inquiries – Traditional	80 Bytes	99 <sup>Note1</sup>	Standard
IQ	28	Inquiries – Plain Language	80 Bytes	99 <sup>Note1</sup>	Standard
CN	29	Consumer Narrative Statement	560 Bytes	99 <sup>Note1</sup>	Standard
-	30	Reserved for Future Enhancements	-	-	-
CP	31	FICO Score based on Equifax Data	80 Bytes	1	Optional
OD	32	ON-LINE DIRECTORY	80 Bytes	99 <sup>Note1</sup>	Optional
OA	32	ON-LINE DIRECTORY with Address	240 Bytes	99 <sup>Note1</sup>	Optional
-	33 & 34	Reserved for Future Enhancements	-	-	-
MM	35	Model and/or MarketMax	Note <sup>1</sup>	99 <sup>Note1</sup>	Optional
-	36	Not Returned	-	-	-
**SS	37	Identification – SSN	80 Bytes	1	Optional
DA	38	Data Attribute	400 Bytes	99 <sup>Note1</sup>	Optional
-	39	Reserved for Future Enhancements	-	-	-
GO	40	On-Line GEO-Code	240 Bytes	2	Optional
DP	41	Decision Power	160 Bytes	99 <sup>Note1</sup>	Optional
-	42-58	Reserved for Future Enhancements	-	-	-
CD	59	OFAC Alert	720 Bytes	5	Optional
CR	60	Consumer Referral Location	320 Bytes	1	Optional
& or &&	-	Report/Transmission Indicators	2 or 3 Bytes	1	Standard

Comments

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.

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

\*\*The Identification – SSN Segment will only be returned to FraudIQ Identity Scan Alert, SSN Match, Social Match Flags and/or Social Security Confirmed customers.

Note <sup>1</sup> Segment 35 length varies from 80 to 480 Bytes based on Format Type.

## Full-File Fixed Human/Machine Readable (FFH/MR) Output

## Header Segment Layout

## Description

The Header segment that follows contains 480 bytes of information. The Header Segment is always the first output segment returned and details the output data to follow in the report. **Note: The Header segment returned on “No-Hits” will be 320 bytes instead of 480 bytes.**

Record Code: FULL

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	4	A	-	FULL	Report Type: FULL = Header
5	2	-	-	-	Filler
7	20	A/N	L	-	Customer Reference Number*
27	2	-	-	-	Filler
29	10	A/N	-	999XX99999	Equifax Customer Number
39	2	-	-	-	Filler
41	3	N	-	-	Consumer Referral Location Code
44	2	-	-	-	Filler
46	1	A	-	I, J or P	ECOA Inquiry Type: I = Individual; J = Joint; P = Primary
47	2	-	-	-	Filler
49	2	A/N	-	0C	Output Format Code
51	2	-	-	-	Filler
53	1	A/N	-	See Attach. 21	Filler or 1 <sup>st</sup> FraudIQ Identity Scan Alert* Code
54	2	-	-	-	Filler
56	1	A/N	-	See Attach. 1	Address Discrepancy Indicator Code
57	1	-	-	-	Filler
58	1	A/N	L	See Attach. 21	Filler or 2 <sup>nd</sup> FraudIQ Identity Scan Alert* Code
59	1	A/N	L	See Attach. 21	Filler or 3 <sup>rd</sup> FraudIQ Identity Scan Alert* Code
60	1	A/N	L	See Attach. 21	Filler or 4 <sup>th</sup> FraudIQ Identity Scan Alert* Code
61	2	-	-	-	Filler
63	1	A/N	-	Blank or I=Identity Scan	Filler or optional FraudIQ Identity Scan Alert Indicator Code
64	16	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	1	A/N	-	See Attach. 1	Hit/No-Hit Designator Code
2	2	-	-	-	Filler

(Continued)

*Full-File Fixed Human/Machine Readable (FFH/MR) Output Header Segment Layout (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
4	10	A/N	-	MM/DD/YYYY	File Since Date ( <a href="#">See Attach. 1</a> )
14	2	-	-	-	Filler
16	10	A/N	-	MM/DD/YYYY	Date of Last Activity
26	2	-	-	-	Filler
28	10	A/N	-	MM/DD/YYYY	Date of This Report
38	42	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	25	A	L		Subject's Last Name
26	1	-	-	-	Filler
27	15	A	L		Subject's First Name
42	1	-	-	-	Filler
43	15	A	L		Subject's Middle Name or Initial
58	1	-	-	-	Filler
59	2	A/N	L	<a href="#">See Attach. 1</a>	Subject's Suffix
61	19	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	A	-	SS	Record Code
3	9	N	-	999999999	Subject's Social Security Number*
12	1	-	-	-	Filler
13	8	A/N	L	MMDDYYYY or AGE NN	Date of Birth* OR AGE NN
21	1	-	-	-	Filler
22	1	A/N	-	Y, N or blank	First Name Match Flag*
23	1	A/N	-	Y, N or blank	Middle Name Match Flag*
24	1	A/N	-	Y, N or blank	Last Name Match Flag*
25	1	A/N	-	Y, N or blank	Suffix Match Flag*
26	1	-	-	-	Filler
27	2	A	-	SO	Record Code
29	9	N	-	999999999	Co-Applicant's Social Security Number*
38	2	-	-	-	Filler
40	1	A/N	-	<a href="#">See Attach. 1</a>	<a href="#">Link Indicator</a> (L or blank)
41	2	-	-	-	Filler
43	1	A/N	-	<a href="#">See Attach. 1</a>	<a href="#">Do Not Combine Indicator</a> (C or blank)
44	2	-	-	-	Filler
46	1	A/N	-	<a href="#">See Attach. 1</a>	<a href="#">Fraud Victim/Alert Indicator</a> Code
47	2	-	-	-	Filler
49	1	N	-	0 - 3	Number of Additional Multiples*
50	13	A/N	-	-	Filler (For Internal Use)
63	2	-	-	-	Filler
65	1	A/N	-	<a href="#">See Attach. 1</a>	<a href="#">FraudIQ SSN Alert* Code</a> or Filler (blank)
66	14	-	-	-	Filler

(Continued)

**Full-File Fixed Human/Machine Readable (FFH/MR) Output Header Segment Layout (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	78	N	-	-	Segment Counters 01 – 39
79	1	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	42	N	-	-	Segment Counters 40 – 60
43	37	-	-	-	Filler
480 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 2-22-2009. 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. Identity Scan (more than four alerts are returned), OFAC etc.).

**Related Pages**

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

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

## Layout for Segment 1 – Current Address

Introduction	The next several pages contain 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 current address as well as telephone number. A maximum of 1 “CA” segment can be returned per report.

Record Code: CA

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	CA	Record Code: Current Address
3	1	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	-	Street Type/Direction/Apt. #
68	1	-	-	-	Filler
69	1	A/N	-	<a href="#">See Attch. 13</a>	Address Variance Indicator* Code
70	3	-	-	-	Filler
73	7	A/N	-	MM/YYYY	Date First Reported
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	State Code
27	1	-	-	-	Filler
28	9	A/N	L	999999999	ZIP Code
37	1	-	-	-	Filler
38	1	A	-	R/O/B	Rent/Own/Buy
39	1	-	-	-	Filler
40	4	A	L	CRT/DAT/TAPE	Source of Address: CRT = Equifax DAT = OTH/Sys-Sys TAPE = Automated Update Indicator
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Date Last Reported

(Continued)

*Layout for Segment 1 – Current Address (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
52	1	-	-	-	Filler
53	13	A/N	-	(999)999-9999	Telephone Number
66	1	-	-	-	Filler
67	4	A	L	SPEC/CRT/ DAT/TAPE	Source of Telephone: SPEC = Special Vendor CRT = Equifax DAT = OTH/Sys-Sys TAPE = Automated Update Indicator
71	1	-	-	-	Filler
72	7	A/N	-	MM/YYYY	Date Telephone Number Reported
79	1	-	-	-	Filler
160 Bytes = Segment Length					

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

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## Related Pages

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

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## Layout for Segment 2 – Former Address

Description

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

Record Code: FA

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	FA	Record Code: Former Address
3	1	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	-	Street Type/Direction/Apt. #
68	1	-	-	-	Filler
69	1	A/N	-	<a href="#">See Attch. 13</a>	Address Variance Indicator* Code
70	3	-	-	-	Filler
73	7	A/N	-	MM/YYYY	Date First Reported
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	State Code
27	1	-	-	-	Filler
28	9	A/N	L	999999999	ZIP Code
37	1	-	-	-	Filler
38	1	A	-	R/O/B	Rent/Own/Buy
39	1	-	-	-	Filler
40	4	A	L	CRT/DAT/TAPE	Source of Address: CRT = Equifax DAT = OTH/Sys-Sys TAPE = Automated Update Indicator
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Date Last Reported
52	1	-	-	-	Filler

(Continued)

*Layout for Segment 2 – Former Address (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
53	13	A/N	-	(999)999-9999	Telephone Number
66	1	-	-	-	Filler
67	4	A	L	SPEC/CRT/ DAT/TAPE	Source of Telephone: SPEC = Special Vendor CRT = Equifax DAT = OTH/Sys-Sys TAPE = Automated Update Indicator
71	1	-	-	-	Filler
72	7	A/N	-	MM/YYYY	Date Telephone Number Reported
79	1	-	-	-	Filler
160 Bytes = Segment Length					

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

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## Related Pages

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

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## Layout for Segment 3 – Second Former Address

Description

Segment 3 is the Second Former Address segment. It contains Equifax report data pertaining to the second former address as well as telephone number. A maximum of 1 “F2” segment can be returned per report.

Record Code: F2

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A/N	-	F2	Record Code: Second Former Address
3	1	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	-	Street Type/Direction/Apt. #
68	1	-	-	-	Filler
69	1	A/N	-	<a href="#">See Atch. 13</a>	Address Variance Indicator* Code
70	3	-	-	-	Filler
73	7	A/N	-	MM/YYYY	Date First Reported
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Atch. 24</a>	State Code
27	1	-	-	-	Filler
28	9	A/N	L	999999999	ZIP Code
37	1	-	-	-	Filler
38	1	A	-	R/O/B	Rent/Own/Buy
39	1	-	-	-	Filler
40	4	A	L	CRT/DAT/TAPE	Source of Address: CRT = Equifax DAT = OTH/Sys-Sys TAPE = Automated Update Indicator
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Date Last Reported
52	1	-	-	-	Filler

(Continued)

*Layout for Segment 3 – Second Former Address (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
53	13	A/N	-	(999)999-9999	Telephone Number
66	1	-	-	-	Filler
67	4	A	L	SPEC/CRT/ DAT/TAPE	Source of Telephone: SPEC = Special Vendor CRT = Equifax DAT = OTH/Sys-Sys TAPE = Automated Update Indicator
71	1	-	-	-	Filler
72	7	A/N	-	MM/YYYY	Date Telephone Number Reported
79	1	-	-	-	Filler
160 Bytes = Segment Length					

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

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Related Pages

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

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## Layout for Segment 4 – FraudIQ™ Identity Scan Alert

### Description

Segment 4 is the FraudIQ Identity Scan Alert &segment. It will contain an Identity Scan Alert code and the related message narrative. A maximum of 15 “IS” segments can be returned per report.

Record Code: IS

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	IS	Record Code: FraudIQ Identity Scan Alert
3	1	-	-	-	Filler
4	1	A/N	-	<a href="#">See Atch. 21</a>	Identity Scan Alert Code (starting with 1 <sup>st</sup> - 15 <sup>th</sup> )
5	1	-	-	-	Filler
6	154	A/N	L	<a href="#">See Atch. 21</a>	Identity Scan Alert Message
160 Bytes = Segment Length					



The Identity Scan Alert segments 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 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

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

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	FN	Record Code: Former Name
3	1	-	-	-	Filler
4	25	A	L	-	Last Name
29	1	-	-	-	Filler
30	15	A	L	-	First Name
45	1	-	-	-	Filler
46	15	A	L	-	Middle Name or Initial
61	1	-	-	-	Filler
62	2	A/N	L	<a href="#">See Attch. 1</a>	Suffix
64	16	-	-	-	Filler
80 Bytes = Segment Length					

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Related Pages	<a href="#">Chapter 4, Attachments, #1: Comments on Header Segment.</a>
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## Layout for Segment 6 – Death Date

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

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	DT	Record Code: Death Date
3	1	-	-	-	Filler
4	7	A/N	-	MM/YYYY	Death Date
11	69	-	-	-	Filler
80 Bytes = Segment Length					

**Layout for Segment 7 – Last Reported Employment****Description**

Segment 7 is the Last Reported Employment segment. It contains information relevant to 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	1	A/N	-	-	ANSI Control Character
1	2	A	-	ES	Record Code: Last Reported Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	8	-	-	-	Filler
11	1	-	-	-	Filler
12	2	-	-	-	Filler
14	1	-	-	-	Filler
15	7	A/N	-	MM/YYYY	Date Last Reported
22	1	-	-	-	Filler
23	7	A/N	-	MM/YYYY	Date First Reported
30	3	-	-	-	Filler
33	7	-	-	-	Filler
40	40	-	-	-	Filler
160 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	1	A	-	-	ANSI Control Character
1	2	A	-	EF	Record Code: Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	8	-	-	-	Filler
11	1	-	-	-	Filler
12	2	-	-	-	Filler
14	1	-	-	-	Filler
15	7	A/N	-	MM/YYYY	Date Last Reported
22	1	-	-	-	Filler
23	7	A/N	-	MM/YYYY	Date First Reported
30	3	-	-	-	Filler
33	7	-	-	-	Filler
40	40	-	-	-	Filler
160 Bytes = Segment Length					

**Layout for Segment 9 – Second Former Employment**

## Description

Segment 9 is the Segment Former Employment segment. It contains information relevant to 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	1	A	-	-	ANSI Control Character
1	2	A/N	-	E2	Record Code: Second Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	8	-	-	-	Filler
11	1	-	-	-	Filler
12	2	-	-	-	Filler
14	1	-	-	-	Filler
15	7	A/N	-	MM/YYYY	Date Last Reported
22	1	-	-	-	Filler
23	7	A/N	-	MM/YYYY	Date First Reported
30	3	-	-	-	Filler
33	7	-	-	-	Filler
40	40	-	-	-	Filler
160 Bytes = Segment Length					

## 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.
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Record Code: BP

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	BP	Record Code: Bankruptcy
3	3	-	-	-	Filler
6	7	A/N	-	MM/YYYY	Date Filed
13	1	-	-	-	Filler
14	10	A/N	-	999XX99999	Court Customer Number
24	1	-	-	-	Filler
25	1	A	-	B=Business I=Personal	Type of Bankruptcy
26	1	-	-	-	Filler
27	1	A	-	I=Individual J=Joint W=Spouse	How Filed
28	1	-	-	-	Filler
29	1	A/N	-	<a href="#">See Attch. 2</a>	Current Intent/Disposition Code
30	28	-	-	-	Filler
58	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
60	1	-	-	-	Filler
61	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
63	17	-	-	-	Filler

(Continued)

*Layout for Segment 13 – Bankruptcy (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	42	A/N	L	See Comment	Case Number/Disposition Date
43	37	-	-	-	Filler
160 Bytes = 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**

## 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.

Record Code: CO

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	CO	Record Code: Collection
3	3	-	-	-	Filler
6	7	A/N	-	MM/YYYY	Date Reported
13	1	-	-	-	Filler
14	7	A/N	-	MM/YYYY	Date Assigned
21	1	-	-	-	Filler
22	10	A/N	-	999XX99999	Customer Number
32	1	-	-	-	Filler
33	30	A/N	L	-	Original Creditor Name/Number
63	1	-	-	-	Filler
64	8	A/N	R	Whole \$'s	Original Amount*
72	8	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	7	A/N	-	MM/YYYY	Status Date
10	1	-	-	-	Filler
11	1	A/N	-	<a href="#">See Attch. 3</a>	Status Code
12	1	-	-	-	Filler
13	8	A/N	R	Whole \$'s	Balance*
21	1	-	-	-	Filler
22	7	A/N	-	MM/YYYY	Date of Balance
29	1	-	-	-	Filler
30	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
32	1	-	-	-	Filler

(Continued)

*Layout for Segment 14 – Collection (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
33	2	A	-	<a href="#">See Atch. 6</a>	Narrative Code #2
35	1	-	-	-	Filler
36	7	A/N	-	MM/YYYY	Date of Last Activity*
43	1	-	-	-	Filler
44	20	A/N	L	-	Account/Serial Number
64	1	-	-	-	Filler
65	1	A	-	<a href="#">See Atch. 4</a>	Account Designator Code (ECOA)
66	1	-	-	-	Filler
67	1	A/N	-	* = AUT	Automated Update Indicator
68	12	-	-	-	Filler
160 Bytes = Segment Length					

## \*Notes:

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

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

Original Creditor Name – the name of the original credit grantor.

## Related Pages

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

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**Layout for Segment 23 – Trade Check - Traditional**

## Description

Segment 23 is the Trade Check segment. It shows the credit trade history as supplied by Equifax's customers. The Traditional version does **not** display the Credit Grantor's name. A maximum of 99 "TC" segments can be returned per report.

Record Code: TC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	TC	Record Code: Trade
3	1	-	-	-	Filler
4	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
5	1	A/N	-	*=AUT	Automated Update Indicator
6	1	-	-	-	Filler
7	10	A/N	-	999XX99999	Customer Number
17	1	-	-	-	Filler
18	7	A/N	-	MM/YYYY	Date Reported ( <a href="#">See Attch. 4</a> )
25	1	-	-	-	Filler
26	7	A/N	-	MM/YYYY	Date Opened
33	1	-	-	-	Filler
34	8	A/N	R	Whole \$	High Credit
42	1	-	-	-	Filler
43	8	A/N	R	<a href="#">See Attch. 4</a>	Terms
51	1	-	-	-	Filler
52	8	A/N	R	Whole \$	Balance
60	1	-	-	-	Filler
61	8	A/N	R	Whole \$	Past Due Amount
69	1	-	-	-	Filler
70	1	A	R	<a href="#">See Attch. 4</a>	Type Code
71	1	A/N	R	<a href="#">See Attch. 4</a>	Rate/Status Code
72	1	-	-	-	Filler
73	2	N	R	-	Months Reviewed
75	5	-	-	-	Filler

(Continued)



*Layout for Segment 23 – Trade Check - Traditional (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A/N	R	See Attch. 4	30 Day Counter
5	1	-	-	-	Filler
6	2	A/N	R	See Attch. 4	60 Day Counter
8	1	-	-	-	Filler
9	2	A/N	R	See Attch. 4	90+ Day Counter
11	1	-	-	-	Filler
12	20	A/N	R	-	Account Number
32	1	-	-	-	Filler
33	1	N	-	See Attch. 4	Previous 1 Rate
34	1	-	-	-	Filler
35	7	A/N	-	MM/YYYY	Previous 1 Date
42	1	-	-	-	Filler
43	1	N	-	See Attch. 4	Previous 2 Rate
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Previous 2 Date
52	1	-	-	-	Filler
53	1	N	-	See Attch. 4	Previous 3 Rate
54	1	-	-	-	Filler
55	7	A/N	-	MM/YYYY	Previous 3 Date
62	1	-	-	-	Filler
63	7	A/N	-	MMYYYY See Attch. 4	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
70	1	-	-	-	Filler
71	2	A	-	See Attch. 6	Narrative Code #1
73	1	-	-	-	Filler
74	2	A	-	See Attch. 6	Narrative Code #2
76	4	-	-	-	Filler
160 Bytes = Segment Length					

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

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

## Layout for Segment 23 – Trade Check - Plain Language

### Description

Segment 23 is the Trade Check segment. It shows the credit trade history as supplied by Equifax's customers. The Plain Language segment includes the Credit Grantor's name. A maximum of 99 "PT" segments can be returned per report.

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	PT	Record Code: Trade
3	1	-	-	-	Filler
4	1	A/N	-	*=AUT	Automated Update Indicator
5	1	-	-	-	Filler
6	20	A/N	L	-	Customer Name
26	1	-	-	-	Filler
27	10	A/N	-	999XX99999	Equifax Customer Number
37	1	-	-	-	Filler
38	8	A/N	R	Whole \$	High Credit
46	1	-	-	-	Filler
47	8	A/N	R	<a href="#">See Attch. 4</a>	Terms
55	1	-	-	-	Filler
56	8	A/N	R	Whole \$	Balance
64	1	-	-	-	Filler
65	8	A/N	R	Whole \$	Past Due Amount
73	1	-	-	-	Filler
74	1	A	-	<a href="#">See Attch. 4</a>	Type Code
75	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
76	1	-	-	-	Filler
77	2	N	R	-	Months Reviewed
79	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	20	A/N	R	-	Account Number
23	1	-	-	-	Filler
24	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter
26	1	-	-	-	Filler
27	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter

(Continued)

*Layout for Segment 23 – Trade Check - Plain Language (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
29	1	-	-	-	Filler
30	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
32	1	-	-	-	Filler
33	1	N	-	<a href="#">See Attch. 4</a>	Previous 1 Rate
34	1	-	-	-	Filler
35	7	A/N	-	MM/YYYY	Previous 1 Date
42	1	-	-	-	Filler
43	1	N	-	<a href="#">See Attch. 4</a>	Previous 2 Rate
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Previous 2 Date
52	1	-	-	-	Filler
53	1	N	-	<a href="#">See Attch. 4</a>	Previous 3 Rate
54	1	-	-	-	Filler
55	7	A/N	-	MM/YYYY	Previous 3 Date
62	1	-	-	-	Filler
63	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
65	1	-	-	-	Filler
66	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
68	12	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	7	A/N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
10	1	-	-	-	Filler
11	7	A/N	-	MM/YYYY	Date Reported ( <a href="#">See Attch. 4</a> )
18	1	-	-	-	Filler
19	7	A/N	-	MM/YYYY	Date Opened
26	54	-	-	-	Filler
240 Bytes = Segment Length					

Note:

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

Related Pages

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

## Layout for Segment 23 – Trade Check - Traditional with 24-Month Payment History

### Description

Segment 23 is the Trade Check segment. It shows the credit trade history as supplied by Equifax customers. Below is the Traditional version with 24-Month Payment History. The Traditional version does **not** display the Credit Grantor's name. A maximum of 99 "TC" segments can be returned per report.

Record Code: TC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	TC	Record Code: Trade
3	1	-	-	-	Filler
4	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
5	1	A/N	-	*=AUT	Automated Update Indicator
6	1	-	-	-	Filler
7	10	A/N	-	999XX99999	Equifax Customer Number
17	1	-	-	-	Filler
18	7	A/N	-	MM/YYYY	Date Reported ( <a href="#">See Attch. 4</a> )
25	1	-	-	-	Filler
26	7	A/N	-	MM/YYYY	Date Opened
33	1	-	-	-	Filler
34	8	A/N	R	Whole \$	High Credit
42	1	-	-	-	Filler
43	8	A/N	R	<a href="#">See Attch. 4</a>	Terms
51	1	-	-	-	Filler
52	8	A/N	R	Whole \$	Balance
60	1	-	-	-	Filler
61	8	A/N	R	Whole \$	Past Due Amount
69	1	-	-	-	Filler
70	1	A	-	<a href="#">See Attch. 4</a>	Type Code
71	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
72	1	-	-	-	Filler
73	2	N	R	-	Months Reviewed
75	5	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter

(Continued)

*Layout for Segment 23 – Trade Check -Traditional with 24-Month Payment History (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
5	1	-	-	-	Filler
6	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter
8	1	-	-	-	Filler
9	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
11	1	-	-	-	Filler
12	20	A/N	R	-	Account Number
32	1	-	-	-	Filler
33	1	N	-	<a href="#">See Attch. 4</a>	Previous 1 Rate
34	1	-	-	-	Filler
35	7	A/N	-	MM/YYYY	Previous 1 Date
42	1	-	-	-	Filler
43	1	N	-	<a href="#">See Attch. 4</a>	Previous 2 Rate
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Previous 2 Date
52	1	-	-	-	Filler
53	1	N	-	<a href="#">See Attch. 4</a>	Previous 3 Rate
54	1	-	-	-	Filler
55	7	A/N	-	MM/YYYY	Previous 3 Date
62	1	-	-	-	Filler
63	7	A/N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
70	1	-	-	-	Filler
71	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
73	1	-	-	-	Filler
74	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
76	4	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	25	A/N	L	-	24-Month Payment History*
28	52	-	-	-	Filler
240 Bytes = Segment Length					

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-Month Payment History](#); Chapter 4, Attachments, [#4: Trade Check Codes](#); [#6: List of Equifax Narrative Codes](#).

Note 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 – Trade Check - Plain Language with 24-Month Payment History

### Description

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

Record Code: PT

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	PT	Record Code: Trade
3	1	-	-	-	Filler
4	1	A/N	-	*=AUT	Automated Update Indicator
5	1	-	-	-	Filler
6	20	A/N	L	-	Customer Name
26	1	-	-	-	Filler
27	10	A/N	-	999XX99999	Equifax Customer Number
37	1	-	-	-	Filler
38	8	A/N	R	Whole \$	High Credit
46	1	-	-	-	Filler
47	8	A/N	R	<a href="#">See Attch. 4</a>	Terms
55	1	-	-	-	Filler
56	8	A/N	R	Whole \$	Balance
64	1	-	-	-	Filler
65	8	A/N	R	Whole \$	Past Due Amount
73	1	-	-	-	Filler
74	1	A	-	<a href="#">See Attch. 4</a>	Type Code
75	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
76	1	-	-	-	Filler
77	2	N	R	-	Months Reviewed
79	1	A	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECOA)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	20	A/N	R	-	Account Number
23	1	-	-	-	Filler
24	2	A/N	R	<a href="#">See Attch. 4</a>	30 Day Counter
26	1	-	-	-	Filler
27	2	A/N	R	<a href="#">See Attch. 4</a>	60 Day Counter
29	1	-	-	-	Filler

(Continued)

*Layout for Segment 23 – Trade Check -Plain Language with 24-Month Payment History (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
30	2	A/N	R	<a href="#">See Attch. 4</a>	90+ Day Counter
32	1	-	-	-	Filler
33	1	N	-	<a href="#">See Attch. 4</a>	Previous 1 Rate
34	1	-	-	-	Filler
35	7	A/N	-	MM/YYYY	Previous 1 Date
42	1	-	-	-	Filler
43	1	N	-	<a href="#">See Attch. 4</a>	Previous 2 Rate
44	1	-	-	-	Filler
45	7	A/N	-	MM/YYYY	Previous 2 Date
52	1	-	-	-	Filler
53	1	N	-	<a href="#">See Attch. 4</a>	Previous 3 Rate
54	1	-	-	-	Filler
55	7	A/N	-	MM/YYYY	Previous 3 Date
62	1	-	-	-	Filler
63	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
65	1	-	-	-	Filler
66	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
68	12	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	7	A/N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
10	1	-	-	-	Filler
11	7	A/N	-	MM/YYYY	Date Reported ( <a href="#">See Attch. 4</a> )
18	1	-	-	-	Filler
19	7	A/N	-	MM/YYYY	Date Opened
26	2	-	-	-	Filler
28	25	A/N	L	-	24-Month Payment History*
53	27	-	-	-	Filler
240 Bytes = Segment Length					

Notes: 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-Month Payment History](#); Chapter 4, Attachments, [#4: Trade Check 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 27 – File Inquiry

### Description

Segment 27 is the File Inquiry segment. It contains inquiries from customers requesting Equifax credit reports and other products. A maximum of 99 “FI” segments can be returned per report.

Record Code: FI

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	FI	Record Code: File Inquiry
3	1	-	-	-	Filler
4	10	A/N	-	MM/DD/YYYY	Date of Inquiry
14	1	-	-	-	Filler
15	18	A/N	L	See Comments	Abbreviation and/or Customer Number
33	1	-	-	-	Filler
34	20	A/N	L	See Comments	Customer Name
54	26	-	-	-	Filler
80 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.

### Related Pages

[Chapter 4, Attachments – 15: Legislative Information.](#)



## Layout for Segment 28 – Inquiry - Traditional and Plain Language

### Description

Segment 28 is the Inquiry segment. It contains requests from customers requesting Equifax Credit Reports. Each segment contains 1 inquiry. The Plain Language version **includes** the Customer Name. A maximum of 99 “IQ” segments can be returned per report.

### Traditional

Record Code: IQ

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	IQ	Record Code: Inquiry
3	1	-	-	-	Filler
4	10	A/N	-	MM/DD/YYYY	Date of Inquiry
14	1	-	-	-	Filler
15	10	A/N	-	999XX99999	Customer Number
25	55	-	-	-	Filler
80 Bytes = Segment Length					

### Plain Language

Record Code IQ

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	IQ	Record Code Inquiry
3	1	-	-	-	Filler
4	10	A/N	-	MM/DD/YYYY	Date of Inquiry
14	1	-	-	-	Filler
15	20	A/N	L	-	Customer Name
35	1	-	-	-	Filler
36	10	A/N	-	999XX99999	Customer Number
46	34	-	-	-	Filler
80 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 of 99 “CN” segments can be returned per report.

Record Code: CN

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	CN	Record Code: Consumer Narrative Statement
3	1	-	-	-	Filler
4	7	A/N	-	MM/YYYY	Date Reported
11	1	-	-	-	Filler
12	7	A/N	-	MM/YYYY	Purge Date
19	1	-	-	-	Filler
20	3	N	-	-	Length Counter
23	12	-	-	-	Filler
35	45	A/N	L	-	Consumer Verbiage
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	Consumer Statement Text (cont.)
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	Consumer Statement Text (cont.)
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	Consumer Statement Text (cont.)
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	Consumer Statement Text (cont.)
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	Consumer Statement Text (cont.)
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	Consumer Statement Text (cont.)
0	1	-	-	-	ANSI Control Character
1	60	A/N	L	-	Consumer Statement Text (cont.)
61	19	-	-	-	Filler
560 Bytes = Segment Length					

## Layout for Segment 31 – FICO Score based on Equifax Data

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	1	-	-	-	ANSI Control Character
1	2	A	-	CP	Record Code: FICO Score based on Equifax Data
3	1	-	-	-	Filler
4	5	N	R	<a href="#">Related Pages</a>	FICO Score
9	1	-	-	-	Filler
10	5	N	R	<a href="#">See Attch. 11</a>	1 <sup>st</sup> Reason Code
15	1	-	-	-	Filler
16	5	N	R	<a href="#">See Attch. 11</a>	2 <sup>nd</sup> Reason Code
21	1	-	-	-	Filler
22	5	N	R	<a href="#">See Attch. 11</a>	3 <sup>rd</sup> Reason Code
27	1	-	-	-	Filler
28	5	N	R	<a href="#">See Attch. 11</a>	4 <sup>th</sup> Reason Code
33	1	-	-	-	Filler
34	1	A	-	<a href="#">See Attch. 12</a>	Reject Message Code
35	2	-	-	-	Filler
37	1	A/N	-	<a href="#">See Attch. 11</a>	FICO Score Indicator Code
38	2	-	-	-	Filler
40	1	A/N	-	Y or blank	FACT Act – Inquiries are a Key Factor**
41	2	-	-	-	Filler
43	3	N	-	000-100 or 999	Risk Based Pricing Percentage**
46	1	-	-	-	Filler
47	3	N	-	000-999	Low Range of Score**
50	1	A	-	–	constant “–” (Dash)
51	3	N	-	000-999	High Range of Score**
54	26	-	-	-	Filler
80 Bytes = Segment Length					

(Continued)

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*Layout for Segment 31 – FICO Score based on Equifax Data (continued)*

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**Field Descriptions	<p>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.</p> <p>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.</p> <p>FACT Act – Inquiries are a Key Factor - Y = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA FICO versions only.)</p>
Related Pages	<p>Chapter 3, Input Format Specifications: <a href="#">Comments on FICO Scores based on Equifax Data</a>; <a href="#">Comments on Equifax Risk Based Pricing</a>; <a href="#">Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution</a>; Chapter 4, Attachments: <a href="#">#11, List of FICO Score Reason Codes and Indicator Codes</a>; <a href="#">#12, List of Equifax FICO Score Reject Codes</a>.</p> <hr/> <p>All versions of FICO® Scores based on Equifax Data, Dodd-Frank and Risk-Based Pricing are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.</p> <hr/>

## Layout for Segment 32 – ON-LINE DIRECTORY

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Description	Segment 32 is the ON-LINE DIRECTORY segment. A maximum of 99 “OD” segments can be returned per report.
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Record Code: OD

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	OD	Record Code: On-Line Directory
3	2	-	-	-	Filler
5	10	A/N	-	999XX99999	Equifax Customer Number
15	1	-	-	-	Filler
16	20	A/N	L	-	Customer Name
36	1	-	-	-	Filler
37	13	A/N	-	-	Customer Telephone Number
50	30	-	-	-	Filler
80 Bytes = Segment Length					

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Related Pages	<a href="#">Chapter 3, Input Format Specifications: Comments on ON-LINE DIRECTORY.</a>
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Note	ON-LINE DIRECTORY is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired ON-LINE DIRECTORY option.
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## Layout for Segment 32 – ON-LINE DIRECTORY with Address

Description

Segment 32 is the ON-LINE DIRECTORY with Address segment. A maximum of 99 “OA” segments can be returned per report.

Record Code: OA

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	OA	Record Code: On-Line Directory with Address
3	2	-	-	-	Filler
5	10	A/N	-	999XX99999	Equifax Customer Number
15	1	-	-	-	Filler
16	20	A/N	L	-	Company (Customer) Name
36	1	-	-	-	Filler
37	13	A/N	-	-	Telephone Number
50	30	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	30	A/N	L	-	Customer Address 1
31	30	A/N	L	-	Customer Address 2
61	19	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	21	A	L	-	Customer City Address
22	1	-	-	-	Filler
23	2	A	-	<a href="#">See Attch. 24</a>	Customer State Address
25	1	-	-	-	Filler
26	10	A/N	L	-	Customer ZIP Code Address
36	44	-	-	-	Filler
240 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.](#)

Note

ON-LINE DIRECTORY with Address is an optional feature offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired ON-LINE DIRECTORY option.

## Layout for Segment 35 – Model and/or MarketMax

Description	Segment 35 is the Model and/or MarketMax segment. The Format Type will determine what type of segment 35 is present. A maximum of 99 “MM” segments can be returned per report.
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Record Code: MM

Format Type 3 = Model w/Numeric Score, Reason Codes and Reject Code      Report ID: G0C03

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A/N	-	MM	Record Code: Model and/or MarketMax
3	1	N	-	3	Format Type
4	20	A/N	L	-	Model Description
24	1	-	-	-	Filler
25	1	A/N	-	Blank, 1-9 or A-Z	Model ID (Scorecard)
26	1	-	-	-	Filler
27	1	A/N	-	0-8 or A, F, R or T	Score Number or MarketMax Industry Code**
28	1	-	-	-	Filler
29	5	N	R	-	Numeric Score
34	1	A/N	-	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
35	1	-	-	-	Filler
36	5	A/N	R	Related Pages	1 <sup>st</sup> Reason Code
41	1	-	-	-	Filler
42	5	A/N	R	Related Pages	2 <sup>nd</sup> Reason Code
47	1	-	-	-	Filler
48	5	A/N	R	Related Pages	3 <sup>rd</sup> Reason Code
53	1	-	-	-	Filler
54	5	A/N	R	Related Pages	4 <sup>th</sup> Reason Code
59	1	-	-	-	Filler
60	1	A/N	-	I, J, M, Y or blank	FACT Act – Inquiries are a Key Factor**
61	9	-	-	-	Filler
70	5	A/N	R	Related Pages	Model Number
75	1	-	-	-	Filler
76	1	A	-	Y or N	Address Match (Y/N)
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code
80 Bytes = Segment Length					

(Continued)

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*Layout for Segment 35 – Model and/or MarketMax (continued)*

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**Field Descriptions	<p>FACT Act – Inquiries are a Key Factor:</p> <p>I = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT” - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)</p> <p>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.)</p> <p>M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS” – (Returned on MarketMax 4.0 only.)</p> <p>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.)</p> <p>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.</p>
Related Pages	<p><i>Equifax System-to-System Model Manual.</i> Refer to the Reason or Reject Codes for the particular model you have requested.</p> <p>Chapter 3, Input Format Specifications: <a href="#">Comments on Equifax MarketMax</a>; Chapter 4, Attachments, <a href="#">#20: List of Equifax MarketMax Reason Codes</a>; <a href="#">#23: List of Equifax MarketMax Reject Codes</a>;</p>
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.tcs.equifax.com/">www.tcs.equifax.com/</a>.</p> <p>Dodd-Frank, MarketMax, Models and Risk-Based Pricing are optional products offered by Equifax. Contact your Equifax Sales associate for additional information and activation.</p>



**Layout for Segment 35 – Model and/or MarketMax (continued)**

Description	Segment 35 is the Model and/or MarketMax segment. The Format Type will determine what type of segment 35 is present. A maximum of 99 “MM” segments can be returned per report.
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**Format Type 9 = Model w/Numeric Score, Reason Codes & Narratives**

**Report ID: G0C09**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A/N	-	MM	Record Code: Model and/or MarketMax
3	1	N	-	9	Format Type
4	20	A/N	L	-	Model Description
24	1	-	-	-	Filler
25	1	A/N	-	Blank, 1-9 or A-Z	Model ID (Scorecard)
26	1	-	-	-	Filler
27	1	A/N	-	0-8 or A, F, R or T	Score Number or MarketMax Industry Code**
28	1	-	-	-	Filler
29	1	N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	1	A/N	-	I, M, Y or Blank	FACT Act – Inquiries are a Key Factor**
32	2	-	-	-	Filler
34	5	N	R	-	Numeric Score
39	1	A/N	-	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
40	5	-	-	-	Filler
45	5	A/N	R	Related Pages	1 <sup>st</sup> Reason Code
50	1	-	-	-	Filler
51	5	A/N	R	Related Pages	2 <sup>nd</sup> Reason Code
56	1	-	-	-	Filler
57	5	A/N	R	Related Pages	3 <sup>rd</sup> Reason Code
62	1	-	-	-	Filler
63	5	A/N	R	Related Pages	4 <sup>th</sup> Reason Code
68	2	-	-	-	Filler
70	5	N	R	-	Model Number
75	1	-	-	-	Filler
76	1	A	-	Y or N	Address Match (Y/N)
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code

(Continued)

*Layout for Segment 35 – Model, MarketMax (continued)*

Format Type 9 = Model w/Numeric Score, Reason Codes &amp; Narratives (cont.)

Report ID: G0C09

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Score Range Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Reason Code Narrative #1
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Reason Code Narrative #2
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Reason Code Narrative #3
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Reason Code Narrative #4
480 Bytes = Segment Length					

*(Continued)*

*Layout for Segment 35 – Model and/or MarketMax (continued)*

Note <sup>1</sup>	Use the code returned in the “Number of 80 Byte lines that follow” field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines (400 Byte) segment; 5 = 6 lines (480 Bytes) segment.
**Field Descriptions	<p>I - NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)</p> <p>M - NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT – (Returned on MarketMax 4.0 only.)</p> <p>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.)</p> <p>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.</p>
Related Pages	<p><i>Equifax System-to-System Model Manual.</i> Refer to the Reason or Reject Codes for the particular model you have requested.</p> <p>This Manual: Chapter 3, Input Format Specifications: <a href="#">Comments on Equifax MarketMax</a>; <a href="#">Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution</a>. Chapter 4, Attachments, #20: <a href="#">List of Equifax MarketMax Reason Codes</a>; #23: <a href="#">List of Equifax MarketMax Reject Codes</a>.</p>
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.tcs.equifax.com/">www.tcs.equifax.com/</a>.</p> <p>Dodd-Frank, MarketMax, Models and Risk-Based Pricing are optional products offered by Equifax. Contact your Equifax Sales associate for additional information and activation.</p>

**Layout for Segment 35 – (Model) Dodd-Frank**

## Description

Segment 35 is the Model segment. The Format Type will determine what type of segment “MM/35” is present. A Format Type of “4” will indicate the return of the Dodd-Frank Udall Score Disclosure. A maximum of one “MM/35” - Format Type “4” segment can be returned per model that returns Dodd-Frank information on a report.

Record Code: MM

**Format Type 4 = Dodd Frank**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	MM	Record Code Model – Dodd-Frank
3	1	N	-	4	Format Type (Dodd-Frank)
4	35	-	-	-	Filler
36	5	A/N	R	000-999	Low Range of Score**
41	1	A/N	-	-	constant: “-” (Dash)
42	5	A/N	R	000-999	High Range of Score**
47	23	-	-	-	Filler
70	5	A/N	R	99999	Model Number (same as previous Model Segment)
75	3	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as previous Model Segment)
80 Bytes = Segment Length					

## \*\*Field Description

Model Low/High Range of Score - The lowest and highest score a consumer could theoretically get, based on the coefficients and weights within the model's algorithm. These score ranges are static, as long as the model's underlying algorithms don't change.

## Related Pages

*The Equifax System-to-System Model Manual* - Refer to the Reject Codes for the particular model you have requested.

This Manual: 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.

## Layout for Segment 35 – (Model) Risk-Based Pricing

Description

Segment 35 is the Model segment. Format Type “8” will indicate the return of the Risk-Based Pricing Percentage data. A maximum of 99 “MM” - Format Type “8” segment can be returned per report.

Record Code: MM

### Format Type 8 = Risk-Based Pricing

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	MM	Record Code Model – Risk-Based Pricing
3	1	N	-	8	Format Type (Risk-Based Pricing)
4	25	-	-	-	Filler
29	5	N	R	000-100 or 999	Risk-Based Pricing Percentage**
34	2	-	-	-	Filler
36	5	A/N	R	000-999	Risk-Based Pricing Low Range of Score
41	1	A/N	-	—	constant: “-” (Dash)
42	5	A/N	R	000-999	Risk-Based Pricing High Range of Score
47	23	-	-	-	Filler
70	5	A/N	R	99999	Model Number (same as 1 <sup>st</sup> Model Segment)
75	3	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as 1 <sup>st</sup> Model Segment)
80 Bytes = Segment Length					

\*\*Field Description

Risk-Based Pricing Percentage - Percentage of the U.S. population that the Consumers Score for this model scores higher than. If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of this segment.

Related Pages

This Manual: 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 you have requested.

Other recommended sources

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

Risk-Based Pricing score information is an optional service offered by Equifax. Contact your Equifax Sales Associate 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 credit 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	1	-	-	-	ANSI Control Character
1	2	A	-	SS	Record Code: Identification – SSN
3	2	-	-	-	Filler
5	2	N	R	-	Credit Report Age
7	2	-	-	-	Filler
9	9	N	-	999999999	Credit Report Social Security Number*
18	2	-	-	-	Filler
20	1	A/N	-	Y, N or blank	Credit Report <b>SSN Confirmed*</b> Y = Yes N = No Blank = No inquiry SSN/Not available
21	9	-	-	-	Filler
30	9	N	-	999999999	Inquiry Social Security Number
39	2	-	-	-	Filler
41	4	A/N	-	YYYY or P 51	Inquiry SSN Date Issued
45	2	-	-	-	Filler
47	2	A	-	<a href="#">See Atch. 24</a>	Inquiry SSN State* Issued
49	2	-	-	-	Filler
51	4	A/N	-	YYYY or P 92	Inquiry SSN Death Date
55	2	-	-	-	Filler
57	2	A	-	<a href="#">See Atch. 24</a>	Inquiry SSN State of Death
59	2	-	-	-	Filler
61	1	A/N	-	Y, N or blank	SSN Match*: Y = Byte-to-byte match N = Not a match Blank = No inquiry SSN/Not available
62	2	-	-	-	Filler
64	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
73	7	-	-	-	Filler
80 Bytes = Segment Length					

(Continued)

***Layout for Segment 37 – Identification - SSN (continued)***

**\*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

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 credit report.

SSN Match, Social Match Flags and Social Security Number Confirmed and are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

**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 999 “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 specifications provided during activation.**

Record Code: DA

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	2	CH	A	-	DA	Record Code: Data Attribute
3	1	-	-	-	-	Filler
4	1	CH	N	-	Blank, 1,2,3 or 4	Total Number of 80 Byte Lines that Follow
5	1	-	-	-	-	Filler
6	10	CH	A/N	-	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #1
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #2
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #3
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #4
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #5
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #6
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #7
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #8

(Continued)



*Layout for Segment 38 - Data Attribute\* (Optional) (continued)*

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #9
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #10
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #11
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #12
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #13
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #14
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #15
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #16
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #17
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #18
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #19
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #20
400 Bytes = Maximum Segment Length						

\*Note

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**

## 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	1	-	-	-	ANSI Control Character
1	2	A	-	GO	Record Code: On-Line GEO-CODE
3	1	-	-	-	Filler
4	4	A/N	-	-	Geo S M S A Code
8	1	-	-	-	Filler
9	2	A	-	<a href="#">See Attch. 24</a>	Geo State Code
11	1	-	-	-	Filler
12	3	A/N	-	-	Geo County Code
15	1	-	-	-	Filler
16	4	A/N	-	-	Geo Census Tract
20	1	-	-	-	Filler
21	2	A/N	-	-	Geo Suffix
23	1	-	-	-	Filler
24	1	A/N	-	-	Geo Block Group
25	20	-	-	-	Filler
45	2	A/N	-	-	Micro-Vision* Code
47	1	-	-	-	Filler
48	1	A/N	-	-	Micro-Vision Return Code
49	1	-	-	-	Filler
50	5	A/N	-	-	Geo S M S A 5-Digit Code
55	25	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	-	Street Type/Direction
68	12	-	-	-	Filler

(Continued)

*Layout for Segment 40 – On-Line GEO-Code (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	State
27	1	-	-	-	Filler
28	9	A/N	L	-	ZIP Code
37	1	-	-	-	Filler
38	2	A/N	-	<a href="#">See Attch. 16</a>	Type of Address
40	2	-	-	-	Filler
42	1	A/N	-	<a href="#">See Attch. 16</a>	1 <sup>st</sup> Return Code
43	1	-	-	-	Filler
44	1	A/N	-	<a href="#">See Attch. 16</a>	2 <sup>nd</sup> Return Code
45	1	-	-	-	Filler
46	1	A/N	-	<a href="#">See Attch. 16</a>	3 <sup>rd</sup> Return Code
47	1	-	-	-	Filler
48	1	A/N	-	<a href="#">See Attch. 16</a>	4 <sup>th</sup> Return Code
49	31	-	-	-	Filler
240 Bytes = Segment Length					

Related Pages

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

Note

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

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## Layout for Segment 41 – Decision Power\* (Optional)

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Description	Segment 41 is the Decision Power segment. It will contain decision data generated from the Decision Power platform for the inquiry.
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Record Code: DP

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Comments	<p>Use the following guidelines to determine which Decision Power manual to download.</p> <ul style="list-style-type: none"><li>➤ <b>Decision Power</b> – Customers accessing only Equifax credit report/model data in their custom System-to-System application and receiving only one real-time Equifax output format. (Note: The exception is Fraud Advisor/ID Advisor/ID Advisor Plus or MarketMax products, which is still considered part of a regular Decision Power application.)</li><li>➤ <b>Decision Power Express</b> – Customers accessing the Decision Power Express application via System-to-System.</li><li>➤ <b>Decision Power (Enhanced)</b> – Customers accessing one or more non-Equifax data sources as a part of their custom System-to-System Decision Power application OR receiving multiple Equifax output formats real-time.</li></ul>
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Byte layout in vendor software is fixed. Descriptions should be populated by the customer as part of the initial setup of software or module. Decision Power will provide a custom description layout for each pre-coded field following the development of each customer's application.

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\*Decision Power is an optional product offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

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## Layout for Segment 59 – OFAC Alert

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.

Record Code: CD

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	CD	Record Code: OFAC Alert
3	1	-	-	-	Filler
4	1	N	-	2	Revised Legal Verbiage Indicator
5	1	-	-	-	Filler
6	4	A/N	-	OFAC	Member Firm Code
10	1	-	-	-	Filler
11	16	N	-	-	Zero Filled
27	1	-	-	-	Filler
28	8	N	-	CCYYMMDD	Transaction Date
36	1	-	-	-	Filler
37	6	N	-	HHMMSS	Transaction Time
43	1	-	-	-	Filler
44	1	A	-	O	Transaction Type O=OFAC Only
45	1	-	-	-	Filler
46	1	A	-	See Note <sup>1</sup>	CDC Response Code
47	1	-	-	-	Filler
48	2	A/N	L	See Note <sup>2</sup>	CDC Problem Code
50	1	-	-	-	Filler
51	6	A	-	See Note <sup>3</sup>	Match Codes
57	1	-	-	-	Filler
58	8	N	-	CCYYMMDD	Problem Report Date
66	14	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	20	A/N	L	See Note <sup>4</sup>	Issue Source – including OFAC sanction program
21	1	-	-	-	Filler
22	20	A/N	L	See Note <sup>5</sup>	Issue ID or Reference – including OFAC ID
42	1	-	-	-	Filler
43	37	A/N	L	See Note <sup>6</sup>	Comment – OFAC and other

(Continued)

## Layout for Segment 59 – OFAC Alert (continued)

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	63	A/N	L	See Note <sup>6</sup>	Comment – OFAC and other (cont.)
64	16	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	13	A/N	L	-	OFAC First Name
14	1	-	-	-	Filler
15	1	A/N	-	-	OFAC Middle Initial
16	1	-	-	-	Filler
17	19	A/N	L	-	OFAC Last Name
36	1	-	-	-	Filler
37	30	A/N	L	-	OFAC Address
67	13	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	15	A	L	-	OFAC City
16	1	-	-	-	Filler
17	2	A	-	See Attch. 24	OFAC State
19	1	-	-	-	Filler
20	9	A/N	L	-	OFAC ZIP Code
29	1	-	-	-	Filler
30	3	A	L	See Attch. 24	OFAC Country Code
33	47	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	See Note <sup>7</sup>	Legal Verbiage
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	See Note <sup>7</sup>	Legal Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	See Note <sup>7</sup>	Legal Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	23	A/N	L	See Note <sup>7</sup>	Legal Verbiage (cont.)
24	56	-	-	-	Filler
720 Bytes = Segment Length					

## Notes:

- <sup>(1)</sup> Indicates CDC database search result: E = Transaction Processing Error; N = Nothing to report;  
O = OFAC Issue (See CDC Problem Code for detail)

(Continued)

**Layout for Segment 59 – OFAC Alert (continued)**

**Notes (cont.):**

- (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")
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.

(Continued)

*Layout for Segment 59 – OFAC Alert (continued)***Notes (cont.):**

<b>SANTION CODE</b>	<b>PROGRAM NAME</b>	<b>DEFINITION</b>
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

- <sup>(5)</sup> 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.

*(Continued)*



**Layout for Segment 59 – OFAC Alert (continued)**

**Notes (cont.):**

- <sup>(6)</sup> 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**

- <sup>(7)</sup> 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 Associate 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	1	-	-	-	ANSI Control Character
1	2	A	-	CR	Record Code: Consumer Referral Location
3	1	-	-	-	Filler
4	3	N	-	-	Referral Bureau Code
7	1	-	-	-	Filler
8	50	A/N	L	-	Referral Bureau Name
58	22	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	50	A/N	L	-	Referral Bureau Address 1
51	29	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	50	A/N	L	-	Referral Bureau Address 2
51	29	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	20	A	L	-	Referral Bureau City
21	1	-	-	-	Filler
22	2	A	-	<a href="#">See Atch. 24</a>	Referral Bureau State
24	1	-	-	-	Filler
25	9	A/N	L	-	Referral Bureau ZIP Code
34	6	-	-	-	Filler
40	13	A/N	L	(999)999-9999	Referral Bureau Telephone Number
53	27	-	-	-	Filler
320 Bytes = Segment Length					

[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 credit 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 Layout

Record Code: &&

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A/N	-	&&	End of Report Indicator
3 Bytes = Segment Length					

&& - Returned at the end of the credit report.

## Chapter Eight

# ACROFILE PLUS Output Format Specifications

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## Chapter Eight

# ACROFILE PLUS Output Format Specifications

### Overview

---

#### Specific Objectives

- Chapter 8 presents the programming aspects of System-to-System's ACROFILE PLUS output.
  - Complements the various product descriptions presented in Chapter 1.
- 

#### 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/](http://www.tcs.equifax.com/).

Reference the [detailed list of revisions](#) in the back of this manual.

---

## Comments on ACROFILE PLUS Output

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### Specific Information

- A minimum of two segment are always returned:
  - A Header Segment; and
  - A Segment Counter 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.
- Filler is blank space(s).
- The credit report consists of a Header Segment and Segment Counter Segment followed by multiple additional segments.
- The number of segments that follow the Header Segment are indicated in the "Segment Counter Segment".
- There are 99 possible types of segments in addition to the Header Segment, Segment Counter Segment and End of Report Indicator segment. All unused segments are reserved for future enhancements.
- The Segment Counter Segments contain two-byte counters 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 credit 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 Model/MarketMax 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.).
  - ACROFILE PLUS output segments begin with a 2-byte Numeric "Record Code".
  - Error messages are returned in the Segment 98.
  - 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.
-

## ACROFILE PLUS Output Format Specifications

### Format Segment Directory

#### Introduction

The specification and sequential order for the Fixed Format Segment Counter fields are shown below. The Header and Segment Counter Segments will always be returned. Note: Trade and inquiry information is returned in Plain Language only.

**Note<sup>1</sup>:** *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
PLUS	-	Header	80 Bytes	1	Standard
SC	-	Segment Counter	240 Bytes	1	Standard
01	01	File Date	80 Bytes	1	Standard
02	02	Reserved for Future Enhancements	-	-	-
03	03	FICO® Score based on Equifax Data	400 Bytes	1	Optional
04	04	FraudIQ Identity Scan Alert	160 Bytes	15	Optional
05	05	Model and/or MarketMax	Note 2	99 Note1	Optional
06	06	Data Attribute	400 Bytes	99 Note1	Optional
07	07	Reserved for Future Enhancements	-	-	-
08	08	On-Line GEO-Code	240 Bytes	2	Optional
09	09	Name	80 Bytes	1	Standard
10	10	Alert Contact	320 Bytes	2	Optional
11	11	Current Address	240 Bytes	1	Standard
12	12	Former Address	240 Bytes	1	Standard
13	13	Second Former Address	240 Bytes	1	Standard
14-17	14-17	Reserved for Future Enhancements	-	-	-
18	18	Former Name	80 Bytes	99 Note1	Standard
19	19	Death	80 Bytes	1	Standard
*20	20	Identification - SSN	240 Bytes	1	Optional
21-22	21-22	Reserved for Future Enhancements	-	-	-
23	23	Last Reported Employment	160 Bytes	1	Standard
24	24	Former Employment	160 Bytes	1	Standard

(Continued)

Note 2 Segment 05 length varies from 160 to 560 bytes based on format type.



**ACROFILE PLUS Output Format Segment Directory (continued)**

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/ STANDARD
25	25	Second Former Employment	160 Bytes	1	Standard
26-28	26-28	Reserved for Future Enhancements	-	-	-
29	29	Not Returned	-	-	-
30	30	Summary	720 Bytes	1	Standard
31	31	Reserved for Future Enhancements	-	-	-
32	32	Public Records Heading	80 Bytes	1	Standard
-	33	Reserved for Future Enhancements	-	-	-
34	34	Bankruptcy	400 Bytes	99 <sup>Note1</sup>	Standard
35-41	35-41	Reserved for Future Enhancements	-	-	-
42	42	Public Records Trailer	80 Bytes	1	Standard
43	43	Collection Heading	240 Bytes	1	Standard
44	44	Collection	320 Bytes	99 <sup>Note1</sup>	Standard
45	45	Collection Trailer	80 Bytes	1	Standard
46	46	Trade Heading	240 Bytes	1	Standard
47	47	Trade (with type) <sup>Note 3</sup>	480 Bytes	99 <sup>Note1</sup>	Standard
48	48	Trade Section Total <sup>Note 4</sup>	160 Bytes	7	Standard
49	49	Trade (without type)	480 Bytes	99 <sup>Note1</sup>	Standard
50-53	50-53	Reserved for Future Enhancements	-	-	-
54	54	Military Lending Act Covered Borrower	960 Bytes	1	Optional
55-69	54-69	Reserved for Future Enhancements	-	-	-

(Continued)

<sup>Note 3</sup> Segment 47 will have three segment counters.

<sup>Note 4</sup> Segment 48 will have four segment counters.

*ACROFILE PLUS Output Format Segment Directory (continued)*

RECORD CODE	SEGMENT COUNTER	DESCRIPTION	SEGMENT LENGTH	MAX. OCCUR.	OPTIONAL/ STANDARD
70	70	OFAC Alert	1040 Bytes	5	Optional
71-73	71-73	Reserved for Future Enhancements	-	-	-
74	74	Not Returned	-	-	-
75	75	File Inquiry	80 Bytes	99 <sup>Note1</sup>	Standard
76	76	Inquiry	80 Bytes	99 <sup>Note1</sup>	Standard
77	77	ON-LINE DIRECTORY Heading	80 Bytes	1	Optional
78	78	ON-LINE DIRECTORY	80 Bytes	99 <sup>Note1</sup>	Optional
7A	78	ON-LINE DIRECTORY with Addresses	240 Bytes	99 <sup>Note1</sup>	Optional
79-89	79-89	Reserved for Future Enhancements	-	-	-
90	90	Consumer Narrative Statement	640 Bytes	99 <sup>Note1</sup>	Standard
91-96	91-96	Reserved for Future Enhancements	-	-	-
97	97	Consumer Referral Location	320 Bytes	1	Optional
98	98	Error	80 Bytes	4	Standard
99	99	Report/Transmission Indicators	6 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 FraudIQ Identity Scan Alert, SSNMatch, Social Match Flags and/or Social Security Number Confirmed customers. For additional information on this segment, contact your Equifax Sales Associate.

## ACROFILE PLUS Header Segment Layout

### Description

The Header Segment that follows contains 80 bytes of information. The Header Segment is always the first output segment returned and details the output data to follow in the report.

Record Code: PLUS

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	4	A	-	PLUS	Report Type: PLUS = Header Segment
5	1	-	-	-	Filler
6	20	A/N	L	-	Customer Reference Number*
26	1	-	-	-	Filler
27	10	A/N	-	999XX99999	Equifax Customer Number
37	1	-	-	-	Filler
38	3	N	-	-	Consumer Referral Code
41	1	-	-	-	Filler
42	1	A/N	-	1 or F	Multiple File Indicator (from DIAL): 1 = one report F = multiple reports* (Puerto Rico Only)
43	1	-	-	-	Filler
44	1	A	-	I, J or P	ECOA Inquiry Type: I = Individual; J = Joint; P = Primary
45	1	-	-	-	Filler
46	2	A/N	-	03	Output Format Code
48	1	-	-	-	Filler
49	1	A/N	-	<a href="#">See Attech. 1</a>	Hit/No-Hit Designator Code
50	1	-	-	-	Filler
51	1	A/N	-	<a href="#">See Attech. 1</a>	Link Indicator Code (L or blank)
52	1	-	-	-	Filler
53	1	A/N	-	<a href="#">See Attech. 1</a>	Do Not Combine Indicator (C or blank)
54	1	-	-	-	Filler

(Continued)

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

*ACROFILE PLUS Output Header Segment (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
55	1	N	-	0 - 3	Number of Additional Multiples*
56	1	-	-	-	Filler
57	1	A/N	-	-	Number of Months to Count Inquiries
58	1	-	-	-	Filler
59	1	A/N	-	<a href="#">See Attch. 1</a>	<a href="#">FraudIQ SSN Alert* Indicator</a> or Filler (blank)
60	1	-	-	-	Filler
61	1	A/N	-	<a href="#">See Attch. 1</a>	<a href="#">Fraud Victim/Alert Indicator Code</a>
62	1	-	-	-	Filler
63	15	A/N	-	<a href="#">See Attch. 1</a>	Hit/No-Hit Designator Status Description: (1) HIT (2) NO-HIT (3) MANUAL FILE (4) MANUAL CON NARR (5) REFERRED FILE (6) HIT/AUTO CON NAR (7) SPCIAL HANDLING (8) SPCIAL HANDLING (9) NOHIT/AUTO-DTEC (A) CONSUMR BLOCKED (C) NO-HIT (D) MANUAL FILE (E) MANUAL CONS NARR (F) REFERRED FILE (G) CONSUMR BLOCKED (I) MATCH FRAUD ID (J) MATCH FRAUD ID (L) EQUIFAX LOCK (M) EQUIFAX LOCK
78	1	-	-	-	Filler
79	1	A/N	-	<a href="#">See Attch. 1</a>	<a href="#">Address Discrepancy Indicator Code</a>
80 Bytes = Segment Length					

\*Note

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.

Address Discrepancy Indicator, FraudIQ™ Identity Scan Alert and FraudIQ™ SSN Alert are optional products offered by Equifax. Please contact your Equifax Sales associate for additional information and activation of your desired optional products.

Related Pages

Chapter 4, Attachments, [#1: Comments on the Header Segment](#); [#15: Legislative Information](#).

## ACROFILE PLUS Segment Counter Layout

### Description

The Segment Counter “SC” segment will be returned with each credit report and follows the Header Segment. The segment counters contain a 2-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 credit report.

Record Code: SC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	SC	Record Code
3	76	N	-	-	Segment Counters 01-38 (2 bytes each)
79	1	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	A	-	SC	Record Code
3	76	N	-	-	Segment Counters 39-76 (2 bytes each)
79	1	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	A	-	SC	Record Code
3	46	N	-	-	Segment Counters 77-99 (2 bytes each)
49	31	-	-	-	Filler
240 Bytes = Segment Length					



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

## Segment Summary Layout

Introduction	<p>Since the number of lines may vary per segment, the Segment Summary performs two functions:</p> <ol style="list-style-type: none"> <li>1. To inform the customer what type of information is to follow.</li> <li>2. To inform the customer how many lines are in each segment.</li> </ol>
Description	<p>There are three Segment Summaries: PC = Public Records, CC = Collections and TC = Trade Lines. Note: The Item Line Code from this Segment Summary will be used in several ACROFILE PLUS segments to follow.</p>

Record Codes: PC, CC, TC

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	PC	Record Code: Segment Summary
3	77	N	R	1, 3 or 4	Item Line Codes: 1=No Status or Narratives 3=No Status 1 Narrative 4=No Status 2 Narratives
0	1	-	-	-	ANSI Control Character
1	2	A	-	CC	Record Code
3	77	N	R	1, 3 or 4	Item Line Codes: 1=No Status or Narratives 3=No Status 1 Narrative 4=No Status 2 Narratives

(Continued)

*Segment Summary Layout (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A	-	TC	Record Code
3	77	N	R	1, 3, 4, 5 or 6	Item Line Code: 1=No Status or Narratives 3=No Status & 1 Narrative 4=No Status & 2 Narratives 5=Status & 1 Narrative 6=Status & 2 Narrtives
	240 Bytes = Segment Length				

Note:

---

The Item Line Codes in the Segment Summary Layout will be referred to in several of the following ACROFILE PLUS output segment layouts.

---

## Layout for Segment 01 – File Date

### Introduction

Segment 01 is the File Date segment. The File Date segment contains the dates relevant with this report. A maximum of 1 “01” segments can be returned per report.

Record Code: 01

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	01	Record Code: File Date
3	5	A/N	-	-	constant "SAFE:"
8	3	-	-	-	Filler
11	6	A/N	-	-	constant "SINCE:"
17	10	A/N	-	MM/DD/YYYY	File Since Date ( <a href="#">See Attch. 1</a> )
27	1	-	-	-	Filler
28	4	A/N	-	-	constant "FAD:"
32	10	A/N	-	MM/DD/YYYY	File Last Activity Date
42	1	-	-	-	Filler
43	4	A/N	-	-	constant "RPT:"
47	10	A/N	-	MM/DD/YYYY	Date of This Report
57	22	-	-	-	Filler
79	1	N	-	0	Summary Count (see Note <sup>1</sup> )
80 Bytes = Segment Length					

### Note <sup>1</sup>

Use the code returned in the Summary Count field to determine the number of 80 byte lines for this segment. Code: 0 = 1 line (80 Byte) segment.



## Layout for Segment 03 – FICO Score based on Equifax Data

### Introduction

Segment 03 is the FICO® Score based on Equifax Data segment. A maximum of 1 “03” segment can be returned per report.

Record Code: 03

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	03	Record Code: FICO Score based on Equifax Data
3	7	A/N	-	BEACON:	constant "BEACON:"
10	5	N	R	<a href="#">Related Pages</a>	FICO Score
15	4	-	-	-	Filler
19	1	N	-	<a href="#">Note 1</a>	Number of Text Segments Present
20	3	-	-	-	Filler
23	3	N	-	000-100 or 999	Risk Based Pricing Percentage**
26	1	-	-	-	Filler
27	3	N	-	000-999	Low Range of Score**
30	1	A/N	-	-	constant:”-“ (dash)
31	3	N	-	000-999	High Range of Score**
34	3	-	-	-	Filler
37	1	A/N	-	<a href="#">See Attch. 11</a>	FICO Score Indicator Code
38	9	-	-	-	Filler
47	3	A/N	-	<a href="#">Yes</a> or blank	FACT Act – Inquiries Are A Key Factor*
50	3	-	-	-	Filler
53	5	N	R	<a href="#">See Attch. 11</a>	1 <sup>st</sup> Reason Code
58	1	-	-	-	Filler
59	5	N	R	<a href="#">See Attch. 11</a>	2 <sup>nd</sup> Reason Code
64	1	-	-	-	Filler
65	5	N	R	<a href="#">See Attch. 11</a>	3 <sup>rd</sup> Reason Code
70	1	-	-	-	Filler
71	5	N	R	<a href="#">See Attch. 11</a>	4 <sup>th</sup> Reason Code
76	1	-	-	-	Filler
77	1	A	L	<a href="#">See Attch. 12</a>	Reject Message Code
78	2	-	-	-	Filler

(Continued)

**Layout for Segment 03 – FICO Score based on Equifax Data (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	1 <sup>st</sup> Reason/Reject Text
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	2 <sup>nd</sup> Reason/Reject Text
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	3 <sup>rd</sup> Reason/Reject Text
0	1	-	-	-	ANSI Control Character
1	79	A/N	L	-	4 <sup>th</sup> Reason/Reject Text
	400 Bytes = Maximum Segment Length				

Note <sup>1</sup>

Use the code returned in the Number of Text Segments Present field to determine the number of 80-byte lines for this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment or 4 = 5 lines (400 Byte) segment.

\*\*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.

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 = “NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY” and inquiries were not already included in one of the top reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a “blank” is returned. (Returned on FACTA FICO versions only.)

(Continued)

*Layout for Segment 03 – FICO Score based on Equifax Data (continued)*

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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 5, Attachments, [#11: List of Equifax FICO Score Reason Codes and Indicator Codes](#); [#12: List of Equifax FICO Score Reject Codes](#); [#15: Legislative Information](#).

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FICO® Score based on Equifax Data, Dodd-Frank and Risk-Based Pricing are optional services offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired FICO score option.

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## Layout for Segment 04 – FraudIQ™ Identity Scan Alert

### Description

Segment 04 is the FraudIQ™ Identity Scan Alert segment. It will contain an Identity Scan Alert code and the related message narrative. A maximum of 15 “IS” segments can be returned per report.

Record Code: 04

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	04	Record Code: FraudIQ Identity Scan Alert
3	14	A/N	-	-	Constant “IDENTITY SCAN:”
17	1	-	-	-	Filler
18	1	A/N	-	<a href="#">See Attch. 21</a>	FraudIQ Identity Scan Alert Code (starting with 1 <sup>st</sup> - 15 <sup>th</sup> )
19	60	-	-	-	Filler
79	1	N	-	See Note <sup>1</sup>	Summary Count (0 or 1)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	<a href="#">See Attch. 21</a>	FraudIQ Identity Scan Alert Message
160 Bytes = Maximum Segment Length					

### Note <sup>1</sup>

Use the code returned in the Summary Count field to determine the number of 80 byte lines for this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment.



The FraudIQ Identity Scan Alert segment(s) will be returned when a No-Hit situation is encountered for the inquiry.

### Related Pages

[Chapter 3, Input Format Specifications: Comments on FraudIQ 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 option.

## Layout for Segment 05 – Model and/or MarketMax

### Introduction

Segment 05 is the Model and/or MarketMax segment. The Format Type will determine what type of segment 05 is present. A maximum of 99 “05” segments can be returned per report.

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

Report ID: G0309

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code: Model or MarketMax
3	1	N	-	9	Format Type
4	20	A/N	L	-	Model Description
24	1	-	-	-	Filler
25	1	A/N	-	Blank, 1-9 or A-Z	Model ID (Scorecard)
26	1	-	-	-	Filler
27	1	A/N	-	0-8 or A, F, R or T	Score Number or MarketMax Industry Code**
28	1	-	-	-	Filler
29	1	A/N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A/N	-	-	constant “SCORE:”
37	2	-	-	-	Filler
39	5	N	R	-	Numeric Score
44	1	A/N	-	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
45	6	-	-	-	Filler
51	1	A/N	-	I, J, M, Y or Blank	FACT Act – Inquiries are a Key Factor**
52	20	-	-	-	Filler
72	5	N	R	-	Model Number
77	1	-	-	-	Filler
78	2	A/N	-	-	Reject Code
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	-	Score Narrative

(Continued)

**Layout for Segment 05 – Model and/or MarketMax (continued)**

**Format Type 9 = Model w/Score, Score Narrative, Reason Codes and Narratives (cont.) Report ID: G0309**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	13	A/N	-	-	constant "REASON CODES:"
16	1	-	-	-	Filler
17	5	A/N	R	-	1 <sup>st</sup> Reason Code
22	1	-	-	-	Filler
23	5	A/N	R	-	2 <sup>nd</sup> Reason Code
28	1	-	-	-	Filler
29	5	A/N	R	-	3 <sup>rd</sup> Reason Code
34	1	-	-	-	Filler
35	5	A/N	R	-	4 <sup>th</sup> Reason Code
40	40	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	1 <sup>st</sup> Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	2 <sup>nd</sup> Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	3 <sup>rd</sup> Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	4 <sup>th</sup> Reason Narrative
560 Bytes = Maximum Segment Length					

*(Continued)*

*Layout for Segment 05 – Model and/or MarketMax (continued)*

Note <sup>1</sup>	Use the code returned in the “Number of 80 Byte lines that follow” field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines (400 Byte) segment; 5 = 6 lines (480 Bytes) segment or 6 = 7 lines (560 Bytes Maximum) segment.
**Field Descriptions	<p>FACT Act – Inquiries are a Key Factor:</p> <p>I = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT” - indicates the Equifax logic for the 5<sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)</p> <p>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.)</p> <p>M = “NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT” – (Returned on MarketMax 4.0 only.)</p> <p>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.)</p> <p>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.</p>
Related Pages	<p><i>Equifax System-to-System Model Manual</i>. Refer to the Reason or Reject Codes for the particular model you have requested.</p> <p>This Manual: Chapter 3, Input Format Specifications: <a href="#">Comments on Equifax MarketMax</a>; <a href="#">Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution</a>. Chapter 5, Attachments, #20: <a href="#">List of Equifax MarketMax Reason Codes</a>; #23: <a href="#">List of Equifax MarketMax Reject Codes</a>.</p>
Other recommended sources	<p>Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: <a href="http://www.tcs.equifax.com/">www.tcs.equifax.com/</a>.</p> <p>Dodd-Frank, MarketMax and Models are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.</p>

## Layout for Segment 05 – (Model) Dodd-Frank

### Introduction

Segment 05 is the Model segment. Format Type “4” will indicate the return of the Dodd-Frank data. A maximum of one “05” - Format Type “4” segment can be returned per model that returns Dodd-Frank information on a report.

Record Code: 05

### Format Type 4 = Dodd Frank

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code: Model – Dodd-Frank
3	1	N	-	4	Format Type (Dodd-Frank)
4	25	-	-	-	Filler
29	1	A/N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A/N	-	-	constant “UDALL:”
37	35	-	-	-	Filler
72	5	A/N	R	99999	Model Number (same as previous Model Segment)
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as previous Model Segment)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	Blank	Score Narrative
0	1	-	-	-	ANSI Control Character
1	1	-	-	-	Filler
2	13	A/N	-	-	constant “SCORE RANGES:”
15	2	-	-	-	Filler
17	5	A/N	R	000-999	Model Low Range of Score**
22	1	A/N	-	-	constant ” - “ (Dash)
23	5	A/N	R	000-999	Model High Range of Score**
28	52	-	-	-	Filler
240 Bytes = Segment Length					

(Continued)



*ACROFILE PLUS – Layout for Segment 05 - (Model) Dodd-Frank (continued)*

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Note <sup>1</sup>

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

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\*\*Field Description

Model Low/High Range of Score - The lowest and highest score a consumer could theoretically get, based on the coefficients and weights within the model's algorithm. These score ranges are static, as long as the model's underlying algorithms don't change.

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Related Pages

*The Equifax System-to-System Model Manual* - Refer to the Reject Codes for the particular model you have requested.

This document: Chapter 3, Input Format Specifications: [Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution](#).

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Dodd-Frank is an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.

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## Layout for Segment 05 – (Model) Risk-Based Pricing

### Introduction

Segment 05 is the Model segment. Format Type “8” will indicate the return of the Risk-Based Pricing Percentage data. A maximum of 1 “05” - Format Type “8” segment can be returned per report.

Record Code: 05

### Format Type 8 = Risk-Based Pricing

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code: Model – Risk-Based Pricing
3	1	N	-	8	Format Type (Risk-Based Pricing)
4	25	-	-	-	Filler
29	1	A/N	-	Note <sup>1</sup>	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A	-	-	constant “RBP %:”
37	2	-	-	-	Filler
39	5	N	R	000-100 or 999	Risk-Based Pricing Percentage**
44	28	-	-	-	Filler
72	5	A/N	R	99999	Model Number (same as 1 <sup>st</sup> Model Segment)
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code (same as 1 <sup>st</sup> Model Segment)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	Blank	Score Narrative
0	1	-	-	-	ANSI Control Character
1	1	-	-	-	Filler
2	13	A/N	-	-	constant “SCORE RANGES:”
15	2	-	-	-	Filler
17	5	A/N	R	000-999	Risk-Based Pricing Low Range of Score
22	1	A/N	-	-	constant ” - “ (Dash)
23	5	A/N	R	000-999	Risk-Based Pricing High Range of Score
28	52	-	-	-	Filler
240 Bytes = Segment Length					

(Continued)

*Layout for Segment 05 - (Model) Risk Base Pricing (continued)*

Note <sup>1</sup>	Use the code returned in the “Number of 80 Byte lines that follow” field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines (400 Byte) segment; 5 = 6 lines (480 Bytes) segment or 6 = 7 lines (560 Bytes Maximum) segment.
**Field Description	Risk-Based Pricing Percentage - Percentage of the U.S. population that the Consumers Score for this model scores higher than. If Risk-Based Pricing data is not available, ‘999’ will be returned in the Risk-Based Pricing Percentage field of this segment.
Related Pages	<p>Chapter 3, Input Format Specifications: <a href="#">Comments on Equifax Risk-Based Pricing</a>.</p> <p><i>The Equifax System-to-System Model Manual</i> - Refer to the Reject Codes for the particular model you have requested.</p> <p>Risk-Based Pricing score information is an optional service offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of optional services.</p>

## Layout for Segment 06 – Data Attribute\* (Optional)

### Description

Segment 06 is the Data Attribute segment. It contains attributes associated with customer specific models. A maximum of 999 “06” segments can be returned per report.

Note: The Data Attributes returned in this segment may be Numeric or Alpha/Numeric, **refer to the data attribute specifications provided during activation.**

Record Code: 06

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	2	CH	N	-	06	Record Code: Data Attribute
3	1	-	-	-	-	Filler
4	1	CH	N	-	Blank, 1,2,3, or 4	Total Number of 80 Byte Lines that Follow
5	1	-	-	-	-	Filler
6	10	CH	A/N	-	“ATTRIBUTES”	Constant “ATTRIBUTES”
16	1	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #1
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #2
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #3
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #4
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #5
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #6
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #7
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #8

(Continued)

**Layout for Segment 06 - Data Attribute\* (Optional) (continued)**

DISP.	NUM BYTES	CHAR CODE	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #9
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #10
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #11
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #12
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #13
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #14
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #15
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #16
0	1	-	-	-	-	ANSI Control Character
1	16	-	-	-	-	Filler
17	15	CH	A/N	R	-	Data Attribute #17
32	1	-	-	-	-	Filler
33	15	CH	A/N	R	-	Data Attribute #18
48	1	-	-	-	-	Filler
49	15	CH	A/N	R	-	Data Attribute #19
64	1	-	-	-	-	Filler
65	15	CH	A/N	R	-	Data Attribute #20
	400 Bytes = Maximum Segment Length					

\*Note

Data Attributes are an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

## Layout for Segment 08 – On-Line GEO-Code

### Description

Segment 08 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: 08

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	08	Record Code: On-Line GEO-Code
3	1	-	-	-	Filler
4	9	A/N	-	-	constant "GEO CODE:"
13	1	-	-	-	Filler
14	4	A/N	-	-	Geo S M S A Code
18	1	A/N	-	-	constant "/"
19	2	A	-	<a href="#">See Attch. 24</a>	Geo State Code
21	1	A/N	-	-	constant "/"
22	3	A/N	-	-	Geo County Code
25	1	A/N	-	-	constant "/"
26	4	A/N	-	-	Geo Census Tract
30	1	A/N	-	-	constant "."
31	2	A/N	-	-	Geo Suffix
33	1	A/N	-	-	constant "/"
34	1	A/N	-	-	Geo Block Group
35	1	A/N	-	-	Constant "/"
36	5	A/N	-	-	Geo S M S A 5-Digit Code
41	39	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	5	A/N	-	-	constant "ADDR:"
9	1	-	-	-	Filler
10	10	A/N	L	-	Street Number
20	1	-	-	-	Filler
21	26	A/N	L	-	Street Name
47	1	-	-	-	Filler
48	26	A/N	L	<a href="#">See Attch. 24</a>	Street Type/Direction
74	6	-	-	-	Filler

(Continued)

***Layout for Segment 08 – On-Line GEO-Code (continued)***

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	9	-	-	-	Filler
10	20	A	L	-	City
30	1	-	-	-	Filler
31	2	A	-	<a href="#">See Attch. 24</a>	State
33	1	-	-	-	Filler
34	9	A/N	L	-	ZIP Code
43	1	-	-	-	Filler
44	2	A/N	-	CA, FA, PA or MR	Type Of Address: CA=Inq Current; FA=Inq Former; PA=Inq Property; MR=Master Rec
46	1	-	-	-	Filler
47	25	A/N	L	<a href="#">See Attch. 16</a>	GEO Return Code
72	8	-	-	-	Filler
240 Bytes = Segment Length					

Related Pages

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

Note

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

## Layout for Segment 09 – Name

Description Segment 09 is the Name segment. A maximum of 1 “09” segment can be returned per report.

Record Code: 09

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	09	Record Code: Name
3	1	-	-	-	Filler
4	25	A	L	-	Last Name
29	1	-	-	-	Filler
30	15	A	L	-	First Name
45	1	-	-	-	Filler
46	15	A	L	-	Middle Name or Initial
61	1	-	-	-	Filler
62	2	A/N	L	<a href="#">See Attch. 1</a>	Suffix
64	12	-	-	-	Filler
76	1	A/N	-	Y, N or blank	First Name Match Flag*
77	1	A/N	-	Y, N or blank	Middle Name Match Flag*
78	1	A/N	-	Y, N or blank	Last Name Match Flag*
79	1	A/N	-	Y, N or blank	Suffix Match Flag*
80 Bytes = Segment Length					

\*Notes: 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.

Name Match Flags is an optional service offered by Equifax. Please contact your Equifax Sales Associate for additional information and activation.

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



## Layout for Segment 10 – Alert Contact

### Description

Segment 10 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: 10

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1		-	-	ANSI Control Character
1	2	N	-	10	Record Code: Alert Contact
3	1	A	-	E, L, or M	Alert Type: E = Extended Fraud L = Initial Fraud M = Military
4	10	N	-	MM/DD/YYYY	Date Reported
14	10	N	-	MM/DD/YYYY	Date Effective
24	1	A/N	-	N or Blank	Status: N = No Contact Information Provided
25	50	A/N	L	-	Address Line # 1
75	5	-	-	-	Filler
				-	
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	25	A/N	L	-	Address Line # 2
28	20	A	L	-	City
48	2	A	-	-	State
50	9	A/N	L	-	ZIP Code
59	3	A	L	<a href="#">See Atch. 24</a>	Country Code
62	18	-	-	-	Filler

(Continued)

**Layout for Segment 10 – Alert Contact (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	1	A	-	C, D, E, or P	Telephone # 1 Type: C = Cellular; D = Daytime; E = Evening; P = Pager
4	4	N	L		Telephone # 1 International Code
8	10	N	-		Telephone # 1 Number
18	5	N	L		Telephone # 1 Extension
23	1	A	-	C, D, E, or P	Telephone # 2 Type: C = Cellular; D = Daytime; E = Evening; P = Pager
24	4	N	L		Telephone # 2 International Code
28	10	N	-		Telephone # 2 Number
38	5	N	L		Telephone # 2 Extension
43	1	A	-	C, D, E, or P	Telephone # 3 Type: C = Cellular; D = Daytime; E = Evening; P = Pager
44	4	N	L		Telephone # 3 International Code
48	10	N	-		Telephone # 3 Number
58	5	N	L		Telephone # 3 Extension
63	17	A/N	L		Additional Information Part # 1
0	1	-	-		ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L		Additional Information Part # 2
320 Bytes = Segment Length					

Note

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 Military alert is present on the file. To request the Alert Contact segment, the [Optional Feature](#) field in the [IDNT](#) segment requires an “F”.

Related Pages

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

## Layout for Segment 11 – Current Address

### Description

Segment 11 is the Current Address segment. It contains the Equifax report data pertaining to the current address, as well as telephone number. A maximum of 1 “11” segment can be returned per report.

Record Code: 11

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	11	Record Code: Current Address
3	1	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	<a href="#">See Attch. 24</a>	Street Type/Direction/Apt. #
68	1	-	-	-	Filler
69	1	A/N	-	<a href="#">See Attch. 13</a>	Address Variance Indicator Code*
70	10	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	State Code
27	1	-	-	-	Filler
28	9	A/N	L	-	ZIP Code
37	2	-	-	-	Filler
39	4	A/N	-	-	Constant: "RES:"
43	7	A/N	-	MM/YYYY	Date First Reported
50	2	-	-	-	Filler
52	4	A	-	R/O/B	Rent/Own/Buy
56	2	-	-	-	Filler

(Continued)

**Layout for Segment 11 – Current Address (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
58	3	A	-	CRT DAT TAP	Source of Address: CRT=Equifax DAT=Other/Sys Sys TAP= Automated Update Indicator
61	6	A/N	-	-	constant "/DATE:"
67	7	A/N	-	MM/YYYY	Date Last Reported
74	6	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	13	A/N	-	(999)999-9999	Telephone Number
17	1	-	-	-	Filler
18	4	A	L	SPEC CRT DAT TAPE	Source of Telephone: SPEC=Special Vendor CRT=Equifax DAT=Other/Sys Sys TAPE=Automated Update Indicator
22	4	-	-	-	Filler
26	7	A/N	-	MM/YYYY	Date Telephone Number Reported
33	47	-	-	-	Filler
240 Bytes = 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.

## Layout for Segment 12 – Former Address

### Description

Segment 12 is the Former Address segment. It contains the Equifax report data pertaining to the former address, as well as telephone number. A maximum of 1 “12” segment can be returned per report.

Record Code: 12

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	12	Record Code: Former Address
3	1	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	<a href="#">See Attch. 24</a>	Street Type/Direction/Apt. #
68	1	-	-	-	Filler
69	1	A/N	-	<a href="#">See Attch. 13</a>	Address Variance Indicator Code*
70	10	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	State Code
27	1	-	-	-	Filler
28	9	A/N	L	-	ZIP Code
37	2	-	-	-	Filler
39	4	A/N	-	-	Constant: "RES:"
43	7	A/N	-	MM/YYYY	Date First Reported
50	2	-	-	-	Filler
52	4	A	-	R/O/B	Rent/Own/Buy
56	2	-	-	-	Filler

(Continued)

**Layout for Segment 12 – Former Address (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
58	3	A	-	CRT DAT TAP	Source of Address: CRT=Equifax DAT=Other/Sys Sys TAP= Automated Update Indicator
61	6	A/N	-	-	constant "/DATE:"
67	7	A/N	-	MM/YYYY	Date Last Reported
74	6	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	13	A/N	-	(999)999-9999	Telephone Number
17	1	-	-	-	Filler
18	4	A	L	SPEC CRT DAT TAPE	Source of Telephone: SPEC=Special Vendor CRT=Equifax DAT=Other/Sys Sys TAPE=Automated Update Indicator
22	4	-	-	-	Filler
26	7	A/N	-	MM/YYYY	Date Telephone Number Reported
33	47	-	-	-	Filler
240 Bytes = 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.

## Layout for Segment 13 – Second Former Address

### Description

Segment 13 is the Second Former Address segment. It contains the Equifax report data pertaining to the second former address, as well as telephone number. A maximum of 1 “13” segment can be returned per report.

Record Code: 13

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	13	Record Code: Second Former Address
3	1	-	-	-	Filler
4	10	A/N	L	-	Street Number
14	1	-	-	-	Filler
15	26	A/N	L	-	Street Name
41	1	-	-	-	Filler
42	26	A/N	L	<a href="#">See Attch. 24</a>	Street Type/Direction/Apt. #
68	1	-	-	-	Filler
69	1	A/N	-	<a href="#">See Attch. 13</a>	Address Variance Indicator Code*
70	10	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	20	A	L	-	City
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	State Code
27	1	-	-	-	Filler
28	9	A/N	L	-	ZIP Code
37	2	-	-	-	Filler
39	4	A/N	-	-	Constant: "RES:"
43	7	A/N	-	MM/YYYY	Date First Reported
50	2	-	-	-	Filler
52	4	A	-	R/O/B	Rent/Own/Buy
56	2	-	-	-	Filler

(Continued)

**Layout for Segment 13 – Second Former Address (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
58	3	A	-	CRT DAT TAP	Source of Address: CRT=Equifax DAT=Other/Sys Sys TAP=Automated Update Indicator
61	6	A/N	-	-	constant "/DATE:"
67	7	A/N	-	MM/YYYY	Date Last Reported
74	6	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	13	A/N	-	(999)999-9999	Telephone Number
17	1	-	-	-	Filler
18	4	A	L	SPEC CRT DAT TAPE	Source of Telephone: SPEC=Special Vendor CRT=Equifax DAT=Other/Sys Sys TAPE=Automated Update Indicator
22	4	-	-	-	Filler
26	7	A/N	-	MM/YYYY	Date Telephone Number Reported
33	47	-	-	-	Filler
240 Bytes = 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.



## Layout for Segment 18 – Former Name

Description      Segment 18 is the Former Name segment. It will contain any former name(s). A maximum of 99 “18” segments can be returned per report.

---

Record Code: 18

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	18	Record Code: Former Name
3	1	-	-	-	Filler
4	25	A	L	-	Last Name
29	1	-	-	-	Filler
30	15	A	L	-	First Name
45	1	-	-	-	Filler
46	15	A	L	-	Middle Name or Initial
61	1	-	-	-	Filler
62	2	A/N	L	<a href="#">See Atch. 1</a>	Suffix
64	16	-	-	-	Filler
80 Bytes = Segment Length					

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

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## Layout for Segment 19 – Death Date

Description

Segment 19 is the Death Date segment. A maximum of 1 “19” segment can be returned per report.

Record Code: 19

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	19	Record Code: Death Date
3	1	-	-	-	Filler
4	7	A/N	-	MM/YYYY	Death Date
11	1	-	-	-	Filler
12	20	A	-	-	constant “SUBJECT DEATH NOTICE”
32	48	-	-	-	Filler
80 Bytes = Segment Length					

## Layout for Segment 20 – Identification - SSN

### Description

Segment 20 is the Identification - SSN segment. It contains information as to the subject's credit report SSN and subject's SSN submitted in the inquiry. Note: Identity Scan, SSN Match, Social Match Flags or Social Security Number Confirmed activation required for this segment to be returned. A maximum of 1 "20" segment can be returned per report.

Record Code: 20

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	20	Record Code: Identification – SSN
3	1	-	-	-	Filler
4	10	A/N	-	-	constant "FILE INFO:"
14	1	-	-	-	Filler
15	4	A/N	-	-	constant "SSS:"
19	11	A	-	999-99-9999	Credit Report Social Security Number*
30	2	-	-	-	Filler
32	4	A/N	-	-	constant "BDS:"
36	10	A/N	-	MM/DD/YYYY	Credit Report Birth Date*
46	1	-	-	-	Filler
47	4	A/N	-	-	constant "AGE:"
51	2	N	R	-	Credit Report Age
53	3	-	-	-	Filler
56	9	A/N	-	-	constant "CONFIRMD:"
65	1	A/N	-	Y, N or blank	Credit Report <b>SSN Confirmed*</b> Y = Yes N = No Blank = No inquiry SSN/Not available
66	1	-	-	-	Filler
67	10	A/N	-	-	Constant "SSN MATCH:"
77	1	A/N	-	Y, N or blank	SSN Match*: Y = Byte-to-byte match N = Not a match Blank = No inquiry SSN/Not available
78	1	-	-	-	Filler
79	1	N	-	0 1 or 2	Summary Count (Number of 80 byte lines to follow)
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	9	A/N	-	-	constant "INQ INFO:"
13	1	-	-	-	Filler

(Continued)

**Layout for Segment 20 – Identification - SSN (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
14	4	A/N	-	-	constant "SSS:"
18	11	N	-	999-99-9999	Inquiry Social Security Number
29	2	-	-	-	Filler
31	14	A/N	-	-	constant "ISSUE YEAR,ST:"
45	4	N	-	YYYY or P 51	Inquiry SSN Date Issued (see notes)
49	1	A/N	-	-	constant ","
50	2	A	-	<a href="#">See Atch 24.</a>	Inquiry SSN State* Issued
52	3	-	-	-	Filler
55	14	A/N	-	-	constant "DEATH DATE,ST:"
69	6	A/N	-	MMYYYY or P 92	Inquiry SSN Death Date (see notes)
75	1	A/N	-	-	constant ","
76	2	A	-	<a href="#">See Atch 24.</a>	Inquiry SSN State of Death
78	2	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	6	A/N	-	-	Constant "SSN 9:"
10	11	A/N	-	Y, N or Blank YYY-YY-YYYY	Social Match Flags* (one per SSN digit) Y = Byte (digit) match N = Byte (digit) Not a match Blank = No inquiry SSN/Not available
21	59	-	-	-	Filler
240 Bytes = Maximum 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.

The Date of Birth "day" may contain zeros.

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

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 credit Report.

SSN Match, Social Match Flags and Social Security Number Confirmed are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information and activation.

**Related Pages**

Chapter 3, Input Format Specifications: [Comments on Social Security Number Confirmed](#). Chapter 4, Attachments, [#24: List of Address Abbreviations](#).

## Layout for Segment 23 – Last Reported Employment

### Description

Segment 23 is the Last Reported Employment segment. It contains information relevant to the last reported employment. A maximum of 1 “23” segment can be returned per report.

Record Code: 23

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	23	Record Code: Last Reported Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	8	-	-	-	Filler
12	1	-	-	-	Filler
13	2	-	-	-	Filler
15	1	-	-	-	Filler
16	9	A/N	-	-	constant "LAST REP:"
25	7	A/N	-	MM/YYYY	Date Last Reported
32	1	-	-	-	Filler
33	4	A/N	-	-	constant "FIR:"
37	7	A/N	-	MM/YYYY	Date First Reported
44	1	-	-	-	Filler
45	5	-	-	-	Filler
50	7	-	-	-	Filler
57	23	-	-	-	Filler
160 Bytes = Segment Length					

## Layout for Segment 24 – Former Employment

Description	Segment 24 is the Former Employment segment. It contains information relevant to former employment. A maximum of 1 “24” segment can be returned per report.
-------------	---

Record Code: 24

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	24	Record Code: Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	8	-	-	-	Filler
12	1	-	-	-	Filler
13	2	-	-	-	Filler
15	1	-	-	-	Filler
16	9	A/N	-	-	constant "LAST REP:"
25	7	A/N	-	MM/YYYY	Date Last Reported
32	1	-	-	-	Filler
33	4	A/N	-	-	constant "FIR:"
37	7	A/N	-	MM/YYYY	Date First Reported
44	1	-	-	-	Filler
45	5	-	-	-	Filler
50	7	-	-	-	Filler
57	23	-	-	-	Filler
160 Bytes = Segment Length					

## Layout for Segment 25 – Second Former Employment

Description	Segment 25 is the Second Former Employment segment. It contains information relevant to the second former employment. A maximum of 1 “25” segment can be returned per report.
-------------	---

Record Code: 25

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	25	Record Code: Second Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	8	-	-	-	Filler
12	1	-	-	-	Filler
13	2	-	-	-	Filler
15	1	-	-	-	Filler
16	9	A/N	-	-	constant "LAST REP:"
25	7	A/N	-	MM/YYYY	Date Last Reported
32	1	-	-	-	Filler
33	4	A/N	-	-	constant "FIR:"
37	7	A/N	-	MM/YYYY	Date First Reported
44	1	-	-	-	Filler
45	5	-	-	-	Filler
50	7	-	-	-	Filler
57	23	-	-	-	Filler
160 Bytes = Segment Length					

## Layout for Segment 30 – Summary

### Description

Segment 30 is the Summary segment. It provides a summary of the trade and public records reported. A maximum of 1 “30” segment can be returned per report.

Record Code: 30

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	30	Record Code: Summary
3	77	A/N	-	See Note <sup>1</sup>	Summary Information Heading
0	1	-	-	-	ANSI Control Character
1	6	-	-	-	Filler
7	11	A/N	-	-	constant "BEGIN DATE="
18	7	A/N	-	MM/YYYY	Beginning Date
25	5	-	-	-	Filler
30	12	A/N	-	-	constant "ENDING DATE="
42	7	A/N	-	MM/YYYY	Ending Date
49	5	-	-	-	Filler
54	6	A/N	-	-	constant "PR/OI-"
60	2	A/N	R	-	Number of PR and OI segments
62	6	-	-	-	Filler
68	5	A/N	-	-	constant "COLL-"
73	2	N	R	-	Number of Collection segments
75	5	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	6	-	-	-	Filler
7	11	A/N	-	-	constant "LOWEST HC \$"
18	7	N	R	Whole \$'s	Lowest High Credit Amount
25	5	-	-	-	Filler
30	12	A/N	-	-	constant "HIGHEST HC \$"
42	7	N	R	Whole \$'s	Highest High Credit Amount
49	5	-	-	-	Filler
54	10	A/N	-	-	constant "NUM ACCTS="
64	2	N	R	-	Number of Accounts
66	14	-	-	-	Filler

(Continued)



*Layout for Segment 30 – Summary (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	6	-	-	-	Filler
7	10	A/N	-	-	constant "MOP RATES:"
17	1	-	-	-	Filler
18	2	N	R	-	MOP Number of Rate Ones
20	5	A/N	-	-	constant "-ONES"
25	4	-	-	-	Filler
29	2	N	R	-	MOP Number of Rate Fives
31	6	A/N	-	-	constant "-FIVES"
37	7	-	-	-	Filler
44	15	A/N	-	-	constant "MOP HIST RATES:"
59	1	-	-	-	Filler
60	2	N	R	-	HIST Number of Rate Twos
62	5	A/N	-	-	constant "-TWOS"
67	4	-	-	-	Filler
71	2	N	R	-	HIST Number of Rate Sevens
73	7	A/N	-	-	constant "-SEVENS"
0	1	-	-	-	ANSI Control Character
1	17	-	-	-	Filler
18	2	N	R	-	MOP Number of Rate Twos
20	5	A/N	-	-	constant "-TWOS"
25	4	-	-	-	Filler
29	2	N	R	-	MOP Number of Rate Sevens
31	7	A/N	-	-	constant "-SEVENS"
38	22	-	-	-	Filler
60	2	N	R	-	HIST Number of Rate Threes
62	7	A/N	-	-	constant "-THREES"
69	2	-	-	-	Filler

*(Continued)*

**Layout for Segment 30 – Summary (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
71	2	N	R	-	HIST Number of Rate Eights
73	7	A/N	-	-	constant "-EIGHTS"
0	1	-	-	-	ANSI Control Character
1	17	-	-	-	Filler
18	2	N	R	-	MOP Number of Rate Threes
20	7	A/N	-	-	constant "-THREES"
27	2	-	-	-	Filler
29	2	N	R	-	MOP Number of Rate Eight's
31	7	A/N	-	-	constant "-EIGHTS"
38	22	-	-	-	Filler
60	2	N	R	-	HIST Number of Rate Fours
62	6	A/N	-	-	constant "-FOURS"
68	3	-	-	-	Filler
71	2	N	R	-	HIST Number of Rate Nines
73	6	A/N	-	-	constant "-NINES"
69	1	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	17	-	-	-	Filler
18	2	N	R	-	MOP Number of Rate Fours
20	6	A/N	-	-	constant "-FOURS"
26	3	-	-	-	Filler
29	2	N	R	-	MOP Number of Rate Nines
31	6	A/N	-	-	constant "-NINES"
37	23	-	-	-	Filler
60	2	N	R	-	HIST Number of Rate Five's
62	6	A/N	-	-	constant "-FIVES"
68	12	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	22	-	-	-	Filler

(Continued)

*Layout for Segment 30 – Summary (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
23	2	N	R	-	MOP Number Non Rated Trade
25	7	A/N	-	-	constant "-OTHERS"
32	47	-	-	-	Filler
79	1	A	-	I=Alert follows	Inquiry Alert Indicator
0	1	-	-	-	ANSI Control Character
1	7	-	-	-	Filler
8	30	A/N	-	-	constant "INQUIRY ALERT - SUBJECT SHOWS"
38	2	N	R	-	Number of Inquiries
40	1	-	-	-	Filler
41	16	A/N	-	-	constant "INQUIRIES SINCE"
57	7	A/N	-	MM/YYYY	Since Date
64	16	-	-	-	Filler
	720 Bytes = Segment Length				

Note <sup>1</sup>: \*\*\*\*\*SUMMARY INFORMATION\*\*\*\*\*

## Layout for Segment 32 – Public Record Heading

Description

Segment 32 is the Public Record Heading segment. It will display if the credit report contains any public record information. It provides visual aide when manually reviewing the credit report. A maximum of 1 “32” segment can be returned per report.

Record Code: 32

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	32	Record Code: Public Record Heading
3	77	A/N	-	See Note <sup>1</sup>	Public Record Heading
80 Bytes = Segment Length					

Note <sup>1</sup>: \*\*\*\*\*PUBLIC RECORD OR OTHER INFORMATION\*\*\*\*\*

## Layout for Segment 34 – Bankruptcy

### Description

Segment 34 is the Bankruptcy segment. It provides public record information as it pertains to bankruptcy. Each of these segments may consist of a minimum of three lines or a maximum of five lines. Use the code within the Segment Summary (PC) segment to determine the number of lines for each bankruptcy segment.

Code: “1” No Status line & No Narrative line (Three line segment)

“3” No Status line & One Narrative line (Four line segment)

“4” No Status line & Two Narrative lines (Five line segment)

A maximum of 99 “34” segments can be returned per report.

Record Code: 34

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	34	Record Code: Bankruptcy
3	1	-	-	-	Filler
4	11	A/N	-	-	constant "FILED DATE:"
15	7	A/N	-	MM/YYYY	Date Filed
22	8	-	-	-	Filler
30	10	A/N	-	-	constant "BANKRUPTCY"
40	39	-	-	-	Filler
79	1	N	-	1, 3 or 4	Summary Count
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	10	A/N	-	-	constant "COURT NUM:"
13	10	A/N	-	999XX99999	Court Customer Number
23	3	-	-	-	Filler
26	9	A/N	-	-	constant "CASE NUM:"
35	42	A/N	L	See Comment	Case Number/Disposition Date
77	3	-	-	-	Filler

(Continued)

### 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 34 – Bankruptcy (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	5	A/N	-	-	constant "LIAB:"
8	8	-	-	-	Filler
16	6	A/N	-	-	constant "ASSET:"
22	8	-	-	-	Filler
30	7	A/N	-	-	constant "EXEMPT:"
37	8	-	-	-	Filler
45	7	A	L	INDIVID JOINT SPOUSE	How Filed:
52	1	-	-	-	Filler
53	8	A	-	BUSINESS PERSONAL	Type of Bankruptcy
61	1	-	-	-	Filler
62	18	A/N	L	<a href="#">See Attch. 2</a>	Intent/Disposition Code Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	-	Narrative Code #1
5	2	-	-	-	Filler
7	73	A/N	L	<a href="#">See Attch. 6</a>	Narrative Code Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text
400 Bytes = Maximum Segment Length					

Related Pages

This chapter: [Segment Summary Segment](#); Chapter 4, Attachments, [#2: List of Equifax Bankruptcy Intent/Disposition Codes](#); [#6: List of Equifax Narrative Codes](#).

## Layout for Segment 42 – Public Record Trailer

Description	Segment 42 is the Public Record Trailer segment. It will display if the credit report contains any public record information. It provides visual aide when manually reviewing the credit report. A maximum of 1 “42” segment can be returned per report.
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Record Code: 42

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	42	Record Code: Public Record Trailer
3	77	A/N	-	***** .....****	PR Trailer line
80 Bytes = Segment Length					

## Layout for Segment 43 – Collection Headings

### Description

Segment 43 is the Collection Headings segment. It will display if the credit report contains any collection information. It provides visual aide when manually reviewing the credit file. A maximum of 1 “43” segment can be returned per report.

Record Code: 43

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	43	Record Code: Collection Headings
3	77	A/N	-	See Note <sup>1</sup>	<b>Collection Heading #1</b>
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
					<b>Collection Heading #2</b>
3	4	A	-	-	Constant “ECO”
7	2	-	-	-	Filler
9	5	A/N	-	-	Constant “LIST”
14	3	-	-	-	Filler
17	4	A/N	-	-	Constant “AMT”
21	4	-	-	-	Filler
25	3	A	-	-	Constant “DLA”
28	5	-	-	-	Filler
33	6	A	-	-	Constant “AGENCY”
39	6	-	-	-	Filler
45	6	A	-	-	Constant “CLIENT”
51	22	-	-	-	Filler
73	4	A	-	-	Constant “TAPE”
77	3	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	8	-	-	-	Filler
					<b>Collection Heading #3</b>
9	4	A	-	-	Constant “RPTD”
13	4	-	-	-	Filler
17	3	A	-	-	Constant “BAL”

(Continued)



*Layout for Segment 43– Collection Headings (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
20	6	-	-	-	Filler
26	6	A	-	-	Constant "SERIAL"
32	28	-	-	-	Filler
60	6	A	-	-	Constant "STATUS"
66	14	-	-	-	Filler
240 Bytes = Segment Length					

Note <sup>1</sup>: \*\*\*\*\*COLLECTION ITEMS\*\*\*\*\*

## Layout for Segment 44 – Collection

### Description

Segment 44 is the Collection segment. It provides information about any collection item. Each of these segments may consist of a minimum of two lines or a maximum of four lines. Use the code within the Segment Summary (CC) segment to determine the number of lines for each Collection segment.

Code: “1” No Narrative line (Two line segment)  
 “3” One Narrative line (Three line segment)  
 “4” Two Narrative lines (Four line segment)

A maximum of 99 “44” segments can be returned per report.

Record Code: 44

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	44	Record Code: Collection
3	1	-	-	-	Filler
4	1	A/N	-	See Atch. 4	ECOA Code (Acct Designator Code)
5	2	-	-	-	Filler
7	7	A/N	-	MM/YYYY	Date Assigned
14	1	-	-	-	Filler
15	7	A/N	R	Whole \$'s	Amount*
22	1	-	-	-	Filler
23	7	A/N	-	MM/YYYY	Date Last Activity*
30	1	-	-	-	Filler
31	10	A/N	-	999XX99999	Agency (customer) Number
41	1	-	-	-	Filler
42	30	A/N	L	-	Original Creditor Name*/Number
72	2	-	-	-	Filler
74	1	A/N	-	* = AUT	Automated Update Indicator
75	4	-	-	-	Filler
79	1	N	-	1, 3 or 4	Summary Count
0	1	-	-	-	ANSI Control Character
1	6	-	-	-	Filler
7	7	A/N	-	MM/YYYY	Date Reported
14	1	-	-	-	Filler

(Continued)

*Layout for Segment 44 – Collection (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
15	7	A/N	R	Whole \$'s	Balance*
22	2	-	-	-	Filler
24	20	A/N	L	-	Serial/Account Number
44	16	-	-	-	Filler
60	1	A/N	-	<a href="#">See Attch. 3</a>	Status Code
61	1	-	-	-	Filler
62	18	A/N	L	-	Status Code Verbiage
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text
320 Bytes = Maximum Segment Length					

\*Notes:

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

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

Original Creditor Name – the name of the original credit grantor.

Related Pages

This chapter: [Segment Summary Segment](#). Chapter 4, Attachments, [#3: List of Equifax Collection Status Codes](#); [#4: Trade Check Codes](#); [#6: List of Equifax Narrative Codes](#).

## Layout for Segment 45 – Collection Trailer

### Description

Segment 45 is the Collection Trailer segment. It displays if the credit report contains any collection information. It provides visual aide when manually reviewing the credit file. A maximum of 1 “45” segment can be returned per report.

Record Code: 45

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	45	Record Code: Collection Trailer
3	77	A/N	-	***** ..... *****	Collection Trailer Line
80 Bytes = Segment Length					

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## Layout for Segment 46 – Trade Heading

### Description

Segment 46 is the Trade Heading segment. It will display if the credit report contains any trade information. It provides visual aide when manually reviewing the credit report. A maximum of 1 segment “46” can be returned per report.

Record Code: 46

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	46	Record Code: Trade Heading
					<b>Trade Heading 1</b>
3	1	-	-	-	Filler
4	9	A	-	-	Constant “FIRM NAME”
13	10	-	-	-	Filler
23	12	A/N	-	-	Constant “CUSTOMER NO.”
35	2	-	-	-	Filler
37	2	A	-	-	Constant “CS”
39	4	-	-	-	Filler
43	5	A	-	-	Constant “LIMIT”
48	6	-	-	-	Filler
54	4	A	-	-	Constant “HICR”
58	7	-	-	-	Filler
65	3	A	-	-	Constant “BAL”
68	4	-	-	-	Filler
72	4	A	-	-	Constant “ECO”
76	4	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	4	-	-	-	Filler
					<b>Trade Heading 2</b>
5	14	A	-	-	Constant “ACCOUNT NUMBER”
19	8	-	-	-	Filler
27	7	A/N	-	-	Constant “DFD/DLA”
34	9	-	-	-	Filler
43	5	A/N	-	-	Constant “P/DUE”

(Continued)

*Layout for Segment 46 – Trade Heading (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
48	6	-	-	-	Filler
54	4	A	-	-	Constant "TERM"
58	22	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	5	-	-	-	Filler
					<b>Trade Heading 3</b>
6	4	A	-	-	Constant "RPTD"
10	5	-	-	-	Filler
15	4	A	-	-	Constant "OPND"
19	3	-	-	-	Filler
22	2	A	-	-	Constant "MR"
24	2	-	-	-	Filler
26	11	A/N	-	-	Constant "(30-60-90+)"
37	2	-	-	-	Filler
39	7	A	-	-	Constant "MAX DEL"
46	6	-	-	-	Filler
52	16	A	-	-	Constant "24 MONTH HISTORY"
68	12	-	-	-	Filler
	320 Bytes = Segment Length				

## Layout for Segment 47 – Trade with Type

### Description

Segment 47 is the Trade with Type segment. In order for the trade to appear in this segment, it must have a type (revolving, open, installment) and rate within the trade line. Each of these segments may consist of a minimum of three lines or a maximum of five lines. Use the code within the Segment Summary (TC) segment to determine the number of lines for each Trade segment.

Code: “1” No Narrative line (Three line segment)

“3” One Narrative line (Four line segment)

“4” Two Narrative lines (Five line segment)

A maximum of 999 “47” segments can be returned per report.

Record Code: 47

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	47	Record Code Trade with Type
3	1	-	-	-	Filler
4	20	A/N	L	-	Customer Name
24	1	A/N	-	* = AUT	Automated Update Indicator
25	10	A/N	-	999XX99999	Customer Number
35	2	-	-	-	Filler
37	1	A	-	<a href="#">See Attch. 4</a>	Type Code (I, O or R)
38	1	A/N	-	<a href="#">See Attch. 4</a>	Rate/Status Code
39	3	-	-	-	Filler
42	7	A/N	R	Whole \$'s	Limit Amount
49	3	-	-	-	Filler
52	7	A/N	R	Whole \$'s	High Credit Amount
59	4	-	-	-	Filler
63	7	A/N	R	Whole \$'s	Balance
70	3	-	-	-	Filler
73	1	A/N	-	<a href="#">See Attch. 4</a>	Account Designator Code (ECO A)
74	5	-	-	-	Filler
79	1	N	-	1, 3 or 4	Summary Count

(Continued)



*Layout for Segment 47 – Trade with Type (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	4	-	-	-	Filler
5	20	A/N	L	-	Account Number
25	2	-	-	-	Filler
27	7	A/N	-	MMYYYY <a href="#">See Attech. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
34	8	-	-	-	Filler
42	7	A/N	R	Whole \$'s	Past Due Amount
49	3	-	-	-	Filler
52	7	A/N	R	<a href="#">See Attech. 4</a>	Terms
59	21	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	7	A/N	-	MM/YYYY	Date Reported ( <a href="#">See Attech. 4</a> )
11	2	-	-	-	Filler
13	7	A/N	-	MM/YYYY	Date Opened
20	2	-	-	-	Filler
22	2	A/N	R	-	Months Reviewed
24	2	-	-	-	Filler
26	10	A/N	-	<a href="#">See Attech. 4</a>	30-60-90+ Counters
36	2	-	-	-	Filler
38	7	A/N	-	MM/YYYY	Max Delinquency Date
45	1	A/N	-	-	constant "-"
46	2	A/N	-	<a href="#">See Attech. 4</a>	Account Type & Rate
48	3	-	-	-	Filler
51	25	A/N	-	<a href="#">Related Pages</a>	24-Month History
76	4	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Attech. 6</a>	Narrative Code #1
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text

(Continued)

*Layout for Segment 47 – Trade with Type (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Atch. 6</a>	Narrative Code #2
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	20	-	-	-	Not Returned
23	2	-	-	-	Filler
25	13	-	-	-	Not Returned
38	42	-	-	-	Filler
	480 Bytes = Maximum Segment Length				

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-Month Payment History](#). This chapter: [Segment Summary Segment](#). Chapter 4, Attachments: [#4, Trade Check Codes](#); [#6: List of Equifax Narrative Codes](#).

## Layout for Segment 48 – Trade Section Total

### Description

Segment 48 is the Trade Section Total segment. It summarizes the amount fields with each trade type if there are any trade (with type and rate) lines on the credit report. A maximum of 4 “48” segment can be returned per report.

Record Code: 48

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	48	Record Code: Trade Section Total
3	4	-	-	-	Filler
7	19	A/N	L	-	Total Description Revolving Totals: Open Totals: Installment Totals: Grand Totals:
26	2	-	-	-	Filler
28	6	A/N	-	-	constant "LIMIT="
34	8	A/N	R	Whole \$'s	Limit Amount
42	4	-	-	-	Filler
46	6	A/N	-	-	constant "HI-CR="
52	8	A/N	R	Whole \$'s	High Credit Amount
60	4	-	-	-	Filler
64	4	A/N	-	-	constant "BAL="
68	8	A/N	R	Whole \$'s	Balance
76	4	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	27	-	-	-	Filler
28	6	A/N	-	-	constant "P/DUE="
34	8	A/N	R	Whole \$'s	Past Due Amount
42	4	-	-	-	Filler
46	6	A/N	-	-	constant "TERMS="
52	8	A/N	R	Whole \$'s	Term Amount
60	20	-	-	-	Filler
160 Bytes = Segment Length					

### Note:

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

## Layout for Segment 49 – Trade without Type

### Description

Segment 49 is the Trade without Type segment. It will display a status code instead of an account type (I, O, R) or be an “IC” trade line. Each of these segments may consist of a minimum of three lines or a maximum of six lines. Use the code within the Segment Summary (TC) segment to determine the number of lines for each Trade (w/o type) segment.

Code: “1” No Status line & No Narrative line (Three line segment)

“2” Status line & No Narrative (Four line segment)

“3” No Status line & One Narrative line (Four line segment)

“4” No Status line & Two Narrative lines (Five line segment)

“5” Status line & One Narrative line (Five line segment)

“6” Status line & Two Narrative line (Six line segment)

A maximum of 99 “49” segments can be returned per report.

Record Code: 49

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	49	Record Code: Trade without Type
3	1	-	-	-	Filler
4	20	A/N	L	-	Customer Name
24	1	A/N	-	* = AUT	Automated Update Indicator
25	10	A/N	-	999XX99999	Customer Number
35	7	-	-	-	Filler
42	7	A/N	R	Whole \$'s	Limit Amount
49	3	-	-	-	Filler
52	7	A/N	R	Whole \$	High Credit Amount
59	4	-	-	-	Filler
63	7	A/N	R	Whole \$	Balance
70	3	-	-	-	Filler
73	1	A	-	<a href="#">See Attch. 4</a>	Account Designator (ECOA) Code
74	5	-	-	-	Filler
79	1	N	-	1 – 6	Summary Count
0	1	-	-	-	ANSI Control Character
1	4	-	-	-	Filler
5	20	A/N	L	-	Account Number
25	2	-	-	-	Filler
27	7	A/N	-	MMYYYY <a href="#">See Attch. 4</a>	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
34	8	-	-	-	Filler

(Continued)

*Layout for Segment 49 – Trade without Type (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
42	7	A/N	R	Whole \$	Past Due Amount
49	3	-	-	-	Filler
52	7	A/N	R	<a href="#">See Attch. 4</a>	Term Amount
59	21	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	7	A/N	-	MM/YYYY	Date Reported ( <a href="#">See Attch. 4</a> )
11	2	-	-	-	Filler
13	7	A/N	-	MM/YYYY	Date Opened
20	2	-	-	-	Filler
22	2	A/N	R	-	Months Reviewed
24	2	-	-	-	Filler
26	10	A/N	-	<a href="#">See Attch. 4</a>	30-60-90+ Counters
36	2	-	-	-	Filler
38	7	A/N	-	MM/YYYY	Max Delinquency Date
45	6	-	-	-	Filler
51	25	A/N	L	<a href="#">Related Pages</a>	24-Month History
76	4	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	1	A/N	-	<a href="#">See Attch. 4</a>	Status or Rate Code
4	1	-	-	-	Filler
5	75	A/N	L	-	Status or Rate Code Verbiage
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #1
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	2	A	-	<a href="#">See Attch. 6</a>	Narrative Code #2
5	2	-	-	-	Filler
7	73	A/N	L	-	Narrative Code Text
480 Bytes = Maximum Segment Length					

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-Month Payment History. This chapter: Segment Summary Segment. Chapter 4, Attachments: #4, Trade Check Codes; #6: List of Equifax Narrative Codes.](#)

## Layout for Segment 54 – Military Lending Covered Borrower

### Description

Segment 54 contains information relating to the Military Lending Act – MLA Covered Borrower Status.

A maximum of 1 “54” 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: 54

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	54	Record Code: Military Lending Covered Borrower
3	1	-	-	-	Filler
4	3	A	-	MLA	Constant “MLA”
7	1	-	-	-	Filler
8	12	A/N	L	-	Constant - “Disclaimer: ”
20	60	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage (cont.)

(Continued)

*Layout for Segment 54 – Military Lending Covered Borrower (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	36	A/N	L	See Note <sup>1</sup>	Disclaimer Verbiage (cont.)
39	41	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	25	A/N	-	See Note <sup>2</sup>	Constant - "COVERED BORROWER STATUS: "
29	2	-	-	-	Filler
31	1	A/N	L	'Y', 'N' or blank	Status Code (Y=Yes or N=No)
32	48	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	32	A/N	-	See Note <sup>3</sup>	INSUFFICIENT DATA WITHIN INQUIRY
36	44	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	26	A/N	-	See Note <sup>4</sup>	ERROR OBTAINING MLA STATUS
30	50	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	25	A/N	-	-	Constant - "REFERRAL CONTACT NUMBER: "
29	2	-	-	-	Filler
31	12	A/N	L	888-279-8625	888-279-8625
43	37	-	-	-	Filler
960 Bytes = Segment Length					

**Notes:**

- (1) 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 OBLIGATION. 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.
- (2) The COVERED BORROWER STATUS: literal will only be displayed if there is a status.
- (3) The insufficient verbiage will only be returned if the insufficient condition occurs.
- (4) The Error verbiage will only be returned if an error condition occurs.

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Military Lending Act Covered Borrower Status is an optional service offered by Equifax. Please contact your Equifax Sales Associate for additional information and activation.

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## Layout for Segment 70 – OFAC Alert

### Description

Segment 70 is the OFAC Alert segment. It will contain data from the Compliance Data Center (CDC). A maximum of 5 “70” segments can be returned per report.

Note: Multiple reports on the same consumer are not available with OFAC Alert. Only the first report is returned.

Record Code: 70

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	70	Record Code: OFAC Alert
3	1	-	-	-	Filler
4	4	A	-	OFAC	Constant “OFAC”
8	1	N	-	2	Revised Legal Verbiage Indicator
9	1	-	-	-	Filler
10	12	A/N	L	-	Constant - “Member Num: ”
22	13	A/N	L	OFAC	“OFAC ” (OFAC & 9-Bytes Filler)
35	3	-	-	-	Filler
38	11	A/N	-	-	Constant - “Trans Date:”
49	10	A/N	-	MM/DD/YYYY	CDC Transaction Processed Date
59	2	-	-	-	Filler
61	5	A/N	-	-	Constant - “Time:”
66	8	A/N	-	HH-MM-SS	CDC Transaction Processed Time
74	6	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	11	A/N	-	-	Constant - “Match Code:”
15	16	A	L	See Note <sup>3</sup>	Match Codes
31	1	-	-	-	Filler
32	17	A/N	-	-	Constant - “Prob Rpt Date:”
49	10	A/N	-	MM/DD/YYYY	CDC Problem Report Date
59	1	-	-	-	Filler
60	11	A/N	-	-	Constant - “Trans Type:”
71	9	A	-	See Note <sup>1</sup>	Transaction Type (O = OFAC Only)
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	18	A/N	-	-	Constant - “CDC Response Code:”
22	28	A/N	L	See Note <sup>2</sup>	CDC Response Code Text
50	30	-	-	-	Filler

(Continued)



*Layout for Segment 70 – OFAC Alert (continued)*

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	17	A/N	-	-	Constant - "CDC Problem Code:"
21	46	A/N	L	See Note <sup>2</sup>	CDC Problem Code Text
67	13	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	13	A/N	-	-	Constant - "Issue Source:"
17	20	A/N	L	See Note <sup>4</sup>	Issue Source-including OFAC Sanction Program
37	5	-	-	-	Filler
42	13	A/N	-	-	Constant - "Issue ID/Ref:"
55	20	A/N	L	See Note <sup>5</sup>	Issue ID or Reference-including OFAC ID
75	5	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	14	A/N	-	-	Constant - "OFAC Comments:"
18	62	A/N	L	See Note <sup>6</sup>	Comments
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	38	A/N	L	See Note <sup>6</sup>	Comments (cont.)
42	38	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	13	A/N	L	-	OFAC First Name
17	1	-	-	-	Filler
18	1	A/N	L	-	OFAC Middle Initial
19	1	-	-	-	Filler
20	19	A/N	L	-	OFAC Last Name
39	41	A/N	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	30	A/N	L	-	OFAC Address
34	1	-	-	-	Filler
35	15	A	L	-	OFAC City

(Continued)

**Layout for Segment 70 – OFAC Alert (continued)**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
50	1	-	-	-	Filler
51	2	A	-	See Attch. 24	OFAC State
53	1	-	-	-	Filler
54	9	A/N	L	-	OFAC ZIP Code
63	1	-	-	-	Filler
64	3	A	L	See Attch. 24	OFAC Country Code
67	13	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>7</sup>	Legal Verbiage
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>7</sup>	Legal Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	See Note <sup>7</sup>	Legal Verbiage (cont.)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	29	A/N	L	See Note <sup>7</sup>	Legal Verbiage (cont.)
32	48	-	-	-	Filler
1040 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)
- (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

*(Continued)*

**Layout for Segment 70 – OFAC Alert (continued)**

**Notes (cont.):**

- <sup>(4)</sup> 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")
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.

(Continued)

**Layout for Segment 70 – OFAC Alert (continued)**

**Notes (cont.):**

<b>SANTION CODE</b>	<b>PROGRAM NAME</b>	<b>DEFINITION</b>
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

- (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**

*(Continued)*

**Layout for Segment 70 – OFAC Alert (continued)**

**Notes (cont.):**

<sup>(7)</sup> 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**



**Related Pages**

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The OFAC Alert segment can be returned when a No-Hit is encountered for the inquiry.

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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 Associate for additional information and activation.

---

## Layout for Segment 75 – File Inquiry

### Introduction

Segment 75 is the File Inquiry segment. It contains inquiries from customers requesting Equifax credit reports and other products. A maximum of 99 “75” segments can be returned per report.

Record Code: 75

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	75	Record Code: File Inquiry
3	1	-	-	-	Filler
4	7	A/N	-	MM/YYYY	Date of Inquiry
11	8	-	-	-	Filler
19	18	A/N	L	See Comments	Abbreviation and/or Customer Number
37	1	-	-	-	Filler
38	20	A/N	L	See Comments	Customer Name
58	22	-	-	-	Filler
80 Bytes = Segment Length					

### Comment

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.

### Related Pages

[Chapter 4, Attachments: #15: Legislative Information](#)

## Layout for Segment 76 – Inquiry

### Introduction

Segment 76 is the Inquiry segment. It identifies credit report inquiry requests from customers. Each segment contains 1 inquiry. A maximum of 99 “76” segments can be returned per report.

Record Code: 76

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	76	Record Code: Inquiry
3	1	-	-	-	Filler
4	20	A/N	L	-	Customer Name
24	2	-	-	-	Filler
26	10	A/N	-	999XX99999	Customer Number
36	2	-	-	-	Filler
38	10	A/N	-	MM/DD/YYYY	Date of Inquiry
48	4	-	-	-	Filler
52	13	-	-	-	Not Returned
65	15	-	-	-	Filler
80 Bytes = Segment Length					

## Layout for Segment 77 – ON-LINE DIRECTORY Heading

### Introduction

Segment 77 is the ON-LINE DIRECTORY Heading segment. It will display if the ON-LINE DIRECTORY option is requested. It provides visual aide when manually reviewing the credit report. A maximum of 1 “77” segment can be returned per report.

Record Code: 77

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	77	Record Code: ON-LINE DIRECTORY Heading
3	49	A/N	-	-	ON-LINE DIRECTORY Heading
52	28	-	-	-	Filler
80 Bytes = Segment Length					

### Related Pages

Chapter 3, Input Format Specifications: [Comments on ON-LINE DIRECTORY and Comments and ON-LINE DIRECTORY with Address.](#)

### Note

ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired option.



## Layout for Segment 78 – ON-LINE DIRECTORY

### Introduction

Segment 78 is the ON-LINE DIRECTORY segment. A maximum of 99 “78” segments can be returned per report.

---

Record Code: 78

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	78	Record Code: ON-LINE DIRECTORY
3	2	-	-	-	Filler
5	10	A/N	-	999XX99999	Equifax Customer Number
15	1	-	-	-	Filler
16	20	A/N	L	-	Company (Customer) Name
36	1	-	-	-	Filler
37	13	A/N	-	-	Telephone Number
50	30	-	-	-	Filler
80 Bytes = Segment Length					

### Related Pages

Chapter 3, Input Format Specifications; [Comments on ON-LINE DIRECTORY](#)  
and [Comments on ON-LINE DIRECTORY with Address](#).

---

### Note

ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired option.

---

## Layout for Segment 7A – ON-LINE DIRECTORY with Address

### Introduction

Segment 7A is the ON-LINE DIRECTORY with Address segment. A maximum of 99 “7A” segments can be returned per report.

Record Code: 7A

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	A/N	-	7A	Record Code: ON-LINE DIRECTORY with Address
3	2	-	-	-	Filler
5	10	A/N	-	999XX99999	Equifax Customer Number
15	1	-	-	-	Filler
16	20	A/N	L	-	Company (Customer) Name
36	1	-	-	-	Filler
37	13	A/N	-	-	Telephone Number
50	30	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	30	A/N	L	-	Customer Address 1
33	30	A/N	L	-	Customer Address 2
63	17	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	21	A	L	-	Customer City Address
24	1	-	-	-	Filler
25	2	A	-	<a href="#">See Attch. 24</a>	Customer State Address
27	1	-	-	-	Filler
28	10	A/N	L	-	Customer ZIP Code Address
38	42	-	-	-	Filler
240 Bytes = Segment Length					

### Related Pages

Chapter 3, Input Format Specifications: [Comments on ON-LINE DIRECTORY and Comments on ON-LINE DIRECTORY with Address](#). Chapter 4, Attachments, [#24: List of Address Abbreviations](#).

### Note

ON-LINE DIRECTORY and ON-LINE DIRECTORY with Address are optional products offered by Equifax. Contact your Equifax Sales Associate for additional information and activation of your desired option.

## Layout for Segment 90 – Consumer Narrative Statement

### Introduction

Segment 90 is the Consumer Narrative Statement segment. It will show consumer comments about the report information. A maximum of 99 “90” segments can be returned per report.

Record Code: 90

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	90	Record Code: Consumer Narrative Statement
3	5	-	-	-	Filler
8	14	A/N	-	-	constant "REPORTED DATE:"
22	7	A/N	-	MM/YYYY	Date Reported
29	4	-	-	-	Filler
33	18	A	-	-	constant "CONSUMER STATEMENT"
51	4	-	-	-	Filler
55	11	A/N	-	-	constant "PURGE DATE:"
66	7	A/N	-	MM/YYYY	Purge Date
73	6	-	-	-	Filler
79	1	N	-	1 - 7	Summary Count (# of 80-byte lines to follow)
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text

(Continued)

***Layout for Segment 90 – Consumer Narrative Statement (continued)***

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	Consumer Statement Text
	640 Bytes = Maximum Segment Length				

## Layout for Segment 97 – Consumer Referral Location

### Introduction

Segment 97 is the Consumer Referral Location segment. It provides contact information regarding the data contained in the report. A maximum of 1 “97” segment can be returned per report.

Record Code: 97

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	97	Record Code: Consumer Referral Location
3	1	-	-	-	Filler
4	3	N	-	-	Referral Bureau Code
7	1	-	-	-	Filler
8	50	A/N	L	-	Referral Bureau Name
58	22	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	50	A/N	L	-	Referral Bureau Address #1
53	27	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	50	A/N	L	-	Referral Bureau Address #2
53	27	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	20	A	L	-	Referral Bureau City
23	1	-	-	-	Filler
24	2	A	-	<a href="#">See Atch. 24</a>	Referral Bureau State
26	1	-	-	-	Filler
27	9	A/N	L	-	Referral Bureau ZIP Code
36	6	-	-	-	Filler
42	13	A/N	L	(999)999-9999	Referral Bureau Telephone Number
55	25	-	-	-	Filler
320 Bytes = Segment Length					

### Related Pages

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

## Layout for Segment 98 – Error Message

### Introduction

Segment 98 is the Error segment. It will only be returned if an error is encountered. A maximum of 4 “98” segments can be returned per report.

Record Code: 98

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	98	Record Code: Error Message
3	3	A/N	-	-	Error Code
6	1	-	-	-	Filler
7	73	A/N	L	-	Error Message Text
	80 Bytes = Segment Length				

### Related Pages

[Chapter 5, Error Code Specifications: ACROFILE PLUS - Error Message Layout.](#)

## Layouts for Segment 99 – Report/Transmission Indicators

---

### Introduction

The last segment (99) 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 6-bytes of data of the transaction or of the credit 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: 99

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	99	Record Code
3	2	-	-	-	Filler
5	1	A/N	-	&	Multiple Report Indicator
6 Bytes = Segment Length					

& - Returned at the end of each report for joint and multiple reports.

### End of Report Indicator Layout

Record Code: 99

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	99	Record Code: End of Report Indicator
3	1	-	-	-	Filler
4	2	A/N	-	&&	End of File Indicator
6 Bytes = Segment Length					

&& - Returned at the end of the credit report.

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## **Revision History**

**Revisions for 05-2023**

**Programming Guide Revision Details**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 1 – Format Description</b>	All Output Format Examples	All Output Examples	Replaced	All output examples have been replaced.
<b>Chapter 3 – Input Format Specifications</b>	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.
<b>Chapter 4 – Attachments</b>	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 were removed.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Segment Directory	DS/30 & FV/53	Changed	Reserved for future enhancements – Products Retired
	Layout for Segment 30 – Enhanced Delinquency Alert System (EDAS)	Layout	Removed	Product Retired.
	Layout for Segment 53 – Fraud/Verification Alert	Layout	Removed	Products retired
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Segment Directory	DS/30 & FV/53	Changed	Reserved for future enhancements – Products Retired
	Layout for Segment 30 – Enhanced Delinquency Alert System (EDAS)	Layout	Removed	Product Retired.
	Layout for Segment 53 – Fraud/Verification Alert	Layout	Removed	Products retired June 30, 2020.

(Continued)

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Segment Directory & Segment Counters	DS/02 & FV/53	Changed	Reserved for future enhancements – Products Retired
	Layout for Segment 30 – Enhanced Delinquency Alert System (EDAS)	Layout	Removed	Product Retired.
	Layout for Segment 53 – Fraud/Verification Alert	Layout	Removed	Products retired June 30, 2020.

**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
<b>Chapter 4 – Attachments</b>	Comments on Header Segment – Attachment 1	Impacted Data Indicator	Removed	All references to Impacted Data Indicator removed.
	List of Equifax Industry Codes – Attachment 5	‘FO’ & ‘ZF’	Added	‘FO’ – Buy Now Pay Later ‘ZF’ – Credit Builder
	List of FICO Score Indicator Codes – Attachment 11	Indicator Code	Added	A – FICO Score 10 based on Equifax Data. 1 – FICO Auto Score 10 based on Equifax Daa. B – FICO Bankcard Score 10 based on Equifax Data.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Header Segment	Impacted Data Indicator	Removed	Disp. 284 was Impacted Data Indicator – Changed to Filler
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Header Segment	Impacted Data Indicator	Removed	4 <sup>th</sup> 80-Bytes - Disp. 66 was Impacted Data Indicator – Changed to Filler
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Header Segment	Impacted Data Indicator	Removed	Disp. 78 was Impacted Data Indicator – Changed to Filler

**Revisions for 02-2020**  
**Reference Spring 2020 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax's Fixed Inquiry Format	<a href="#">Specific Information</a>	Added	The Co-Applicant's Date of Birth may be sent in Field 4 to be used in the file search.
	Layout for (PC) Product Code Segment	<a href="#">Description and Notes</a>	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	<a href="#">Format Code 4 &amp; Field #4 Added</a>	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	<a href="#">Input Information</a>	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	<a href="#">Retires on June 30, 2020</a>	Added	Fraud Advisor, ID Advisor and ID Advisor Plus will retire on June 30, 2020.
<b>Chapter 4 – Attachments</b>	Legislative Information – Attachment 15	<a href="#">Indiana H.B. 1668</a>	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	<a href="#">Fraud Advisor, ID Advisor &amp; ID Advisor Plus</a>	Added	Fraud Advisor, ID Advisor and ID Advisor Plus will retire on June 30, 2020.
	List of Equifax Fraud/Verification Codes – Attachment 20	<a href="#">Fraud Advisor, ID Advisor &amp; ID Advisor Plus</a>	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	<a href="#">ID Advisor Plus</a>	Added	ID Advisor Plus will retire on June 30, 2020

(Continued)

*Revision History (continued)*

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	List of Fraud/Verification Reject Codes – Attachment 23	<a href="#">Fraud Advisor, ID Advisor &amp; ID Advisor Plus</a>	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.)
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Output Format Segment Directory	<a href="#">FV / 53 – Fraud/Verification Alert</a>	Added	Will retire on June 30, 2020
	Layout for Segment 53 Fraud/Verification Alert	<a href="#">Layout</a>	Added	Will retire on June 30, 2020
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Output Format Segment Directory	<a href="#">FV / 53 – Fraud/Verification Alert</a>	Added	Will retire on June 30, 2020
	Layout for Segment 53 Fraud/Verification Alert	<a href="#">Layout</a>	Added	Will retire on June 30, 2020
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Output Format Segment Directory	<a href="#">FV / 53 – Fraud/Verification Alert</a>	Added	Will retire on June 30, 2020
	Layout for Segment 53 Fraud/Verification Alert	<a href="#">Layout</a>	Added	Will retire on June 30, 2020



**Revisions for 08-2019**  
**Reference: Fall 2019 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	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
<b>Chapter 7 – Full-File Fixed Human/Machi ne Readable Output Format Specifications</b>	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

*(Continued)*

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications (cont.)</b>	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
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Layout for Segment 23 – Last Reported Employment	City & State of Employment, constant “EMP DATE:”, Date Employment Began, Constant “VER:” Date Employment Verified, constant “LEFT:” Date Employment Ended	Changed	City of Employment changed to Filler State of Employment changed to Filler constant “EMP DATE:” changed to “LAST REP:” Date Employment Began changed to Date Last Reported constant “VER:” changed to “FIR:” Date Employment Verified changed to Date First Reported Constant “LEFT:” changed to Filler Date Employment Ended changed to Filler

(Continued)

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications (cont.)</b>	Layout for Segment 24 – Former Employment	City & State of Employment, constant “EMP DATE:”, Date Employment Began, Constant “VER:” Date Employment Verified, constant “LEFT:” Date Employment Ended	Changed	<p>City of Employment changed to Filler</p> <p>State of Employment changed to Filler</p> <p>constant “EMP DATE:” changed to “LAST REP:”</p> <p>Date Employment Began changed to Date Last Reported</p> <p>constant “VER:” changed to “FIR:”</p> <p>Date Employment Verified changed to Date First Reported</p> <p>Constant “LEFT:” changed to Filler</p> <p>Date Employment Ended changed to Filler</p>
	Layout for Segment 25 – Second Former Employment	City & State of Employment, constant “EMP DATE:”, Date Employment Began, Constant “VER:” Date Employment Verified, constant “LEFT:” Date Employment Ended	Changed	<p>City of Employment changed to Filler</p> <p>State of Employment changed to Filler</p> <p>constant “EMP DATE:” changed to “LAST REP:”</p> <p>Date Employment Began changed to Date Last Reported</p> <p>constant “VER:” changed to “FIR:”</p> <p>Date Employment Verified changed to Date First Reported</p> <p>Constant “LEFT:” changed to Filler</p> <p>Date Employment Ended changed to Filler</p>

**Revisions for 06-2019**  
**Reference: Indiana & Rhode Island Legislation**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	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
<b>Chapter 4 – Attachments</b>	Comments on Header Segment – Attachment 1	Impacted Data Indicator	Field Labels Changed	Y, N and U verbiage changed <b>from:</b> Y= <b>SSN</b> likely impacted, N= <b>SSN</b> unlikely impacted or U= <b>SSN</b> Impact cannot be determined <b>To:</b> Y= <b>Consumer Data</b> Likely Impacted; N= <b>Consumer Data</b> Unlikely Impacted or U= <b>Consumer Data</b> Impact Cannot Be Determined
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Header Segment	Impacted Data Indicator	Field Labels Changed	Y, N and U verbiage changed <b>from:</b> Y= <b>SSN</b> likely impacted, N= <b>SSN</b> unlikely impacted or U= <b>SSN</b> Impact cannot be determined <b>To:</b> Y= <b>Consumer Data</b> Likely Impacted; N= <b>Consumer Data</b> Unlikely Impacted or U= <b>Consumer Data</b> Impact Cannot Be Determined
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Header Segment	Impacted Data Indicator	Field Labels Changed	Y, N and U verbiage changed <b>from:</b> Y= <b>SSN</b> likely impacted, N= <b>SSN</b> unlikely impacted or U= <b>SSN</b> Impact cannot be determined <b>To:</b> Y= <b>Consumer Data</b> Likely Impacted; N= <b>Consumer Data</b> Unlikely Impacted or U= <b>Consumer Data</b> Impact Cannot Be Determined
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Header Segment	Impacted Data Indicator	Field Labels Changed	Y, N and U verbiage changed <b>from:</b> Y= <b>SSN</b> likely impacted, N= <b>SSN</b> unlikely impacted or U= <b>SSN</b> Impact cannot be determined <b>To:</b> Y= <b>Consumer Data</b> Likely Impacted; N= <b>Consumer Data</b> Unlikely Impacted or U= <b>Consumer Data</b> Impact Cannot Be Determined

Section	Segment	Field/Value	Action	Description of Change
Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications (cont.)	Layout for Segment 7 - Last Reported Employment	City & State of Employment, Date Employment Began, Date Employment Verified & Date Employment Ended	Field Labels Changed	City of Employment to: “ <b>Filler</b> ” State of Employment to: “ <b>Filler</b> ” Date Employment Began to: “ <b>Date Last Reported</b> ”. Date Employment Verified changed to: “ <b>Filler</b> ” Date Employment Ended to: “ <b>Date First Reported</b> ”.
	Layout for Segment 8 - Former Employment			
	Layout for Segment 9 – Second Former Employment			
Chapter 8 – ACROFILE PLUS Output Format Specifications	Header Segment	Impacted Data Indicator	Field Labels Changed	Y, N and U verbiage changed <b>from</b> : Y= <b>SSN</b> likely impacted, N= <b>SSN</b> unlikely impacted or U= <b>SSN</b> Impact cannot be determined <b>To:</b> Y= <b>Consumer Data</b> Likely Impacted; N= <b>Consumer Data</b> Unlikely Impacted or U= <b>Consumer Data</b> Impact Cannot Be Determined
	Layout for Segment 23 – Last Reported Employment	City & State of Employment, Date Employment Began, Date Employment Verified, constants: VERF & LEFT: & Date Employment Ended	Field Labels Changed	City of Employment to: “ <b>Filler</b> ” State of Employment to: “ <b>Filler</b> ” Date Employment Began to: “ <b>Date Last Reported</b> ”. constant “VERF:” to: “ <b>Filler</b> ” Date Employment Verified changed to: “ <b>Filler</b> ” constant “LEFT:” to: “ <b>RPTD:</b> ” Date Employment Ended to: “ <b>Date First Reported</b> ”.
	Layout for Segment 24 – Former Employment			
	Layout for Segment 25 – Second Former Employment			

**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	Comments regarding new Industry Codes ‘RT’ & ‘ZT’ require End User (EU) segment to be sent.
	Comments on Equifax’s Variable Inquiry Format	Features	Removed	Comments regarding Subject and Co-Applicant 4-Byte PIN. No longer valid with National Freeze (S.2155 changes)
	Variable Inquiry Format Layout	ID Lines	Removed	Comments regarding Subject and Co-Applicant 4-Byte PIN. No longer valid with National Freeze (S.2155 changes)
		EU Lines	Added	Comments regarding new Industry Codes ‘RT’ & ‘ZT’ require End User (EU) segment to be sent.
	Chapter 4 – Attachments	Comments on the Header Segment – Attachment 1	Hit/No-Hit Designator Codes: ‘B’ & ‘H’	Removed
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

**Revisions for 06-2018**  
**Reference: Locked Hit Codes Notification**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	Comments on the Header Segment – Attachment 1	Hit/No-Hit Designator Codes	Added	New <b>Optional</b> 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
<b>Chapter 3 – Input Format Specifications</b>	Layout for (PI) Product Information Segment	<a href="#">Format Code 4 &amp; Field #4 Added</a>	Changed	Format & Field #4 was changed from Reserved for Future Use to ‘Co-Borrower’s Date of Birth for MLA status search only’.
	Comments on FraudIQ Identity Scan Alert	<a href="#">Product Name</a>	Changed	Identity Scan name changed to FraudIQ Identity Scan Alert – Part of the FraudIQ Identity Alert product suite.
<b>Chapter 4 – Attachments</b>	Comments on the Header Segment – Attachment 1	<a href="#">SSN Affirm*</a>	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	<a href="#">Identity Scan*</a>	Changed	Identity Scan name changed to FraudIQ Identity Scan Alert – Part of the FraudIQ Identity Alert product suite.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	FFF Output Segment Directory	<a href="#">Tax Lien</a>	Changed	Changed: Tax Lien – Segment TL/20 – to Reserved for Future Enhancements – Segment Retired
	Layout for Segment 4 – FraudIQ Identity Scan Alert	<a href="#">Layout</a>	Changed	Name changed from Identity Scan to FraudIQ Identity Scan Alert. All references in this document changed.
	Layout for Segment 20 – Tax Lien	<a href="#">Layout</a>	Changed	Retired – No Longer Returned
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	FFFH/MR Output Segment Directory	<a href="#">Tax Lien</a>	Changed	Changed: Tax Lien – Segment TL/20 – to Reserved for Future Enhancements – Segment Retired
	Layout for Segment 4 – FraudIQ Identity Scan Alert	<a href="#">Layout</a>	Changed	Name changed from Identity Scan to FraudIQ Identity Scan Alert. All references in this document changed.
	Layout for Segment 20 – Tax Lien	<a href="#">Layout</a>	Changed	Retired – No Longer Returned
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	ACROFILE PLUS Output Segment Directory	<a href="#">Tax Lien</a>	Changed	Changed: Tax Lien – Segment 39 – to Reserved for Future Enhancements – Segment Retired
	Layout for Segment 04 – FraudIQ Identity Scan Alert	<a href="#">Layout</a>	Changed	Name changed from Identity Scan to FraudIQ Identity Scan Alert. All references in this document changed.
	Layout for Segment 39 – Tax Lien	<a href="#">Layout</a>	Changed	Retired – No Longer Returned

\*All references to Identity Scan and SSN Affirm in this document have been updated. Please reference Revision History [01-2018](#) and [11-2017](#) for items referenced in the Spring 2018 Release Guide.

**Revisions for 01-2018**  
**Military Lending Act Covered Borrower**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 2 – Sign-on Procedures</b>	Internet System-to-System Procedures	<a href="#">TLS 1.2 Encryption</a>	Changed	Was 1.0 and 1.1 – only TLS 1.2 encryption.
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax's Fixed Inquiry Format	<a href="#">Optional Feature Codes</a>	Added	B – Military Lending Act Covered Borrower Status with Credit Report
		<a href="#">Specific Information</a>	Added	Military Lending Act Covered Borrower Status is only available with a credit report in the following outputs: Full-File Fixed (02); ACROFILE PLUS output (03); ACROFILE PLUS – Print Image (01); Full-File Fixed/ACROFILE PLUS Print Image Combo Report (61) and Full-File Fixed/Standard Print Image Combo Report (62).
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Full-File Fixed Output Segment Directory	<a href="#">Segment 54/ML</a>	Changed	Was reserved for future use. Now Military Lending Covered Borrower 530-Bytes Segment Length.
	Layout for Segment 54 – Military Lending Covered Borrower	<a href="#">Layout</a>	Added	Military Lending Act Covered Borrower Status '54/ML' 530-Bytes
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	ACROFILE PLUS Output Segment Directory	<a href="#">Segment 54</a>	Changed	Was reserved for future use. Now Military Lending Covered Borrower 960-Bytes Segment Length.
	Layout for Segment 54 – Military Lending Covered Borrower	<a href="#">Layout</a>	Added	Military Lending Act Covered Borrower Status '54' 960-Bytes Segment Length.

**Revisions for 11-2017**  
**Reference: Impacted Data Indicator**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	Attachment #1 – Comments on the Header Segment	Impacted Data Indicator	Added	New Product – Impacted Data Indicator – available with or without credit report.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Header Segment	Filler	Changed	Disp. 280 Filler reduced to 4-Bytes.
		Impacted Data Indicator	Added	Disp. 284 changed from: Filler to: Impacted Data Indicator (Y, N or U)
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Header Segment	Filler & Impacted Data Indicator	Changed	4 <sup>th</sup> 80-Bytes: Disp. 66 was 14-Bytes Filler changed to 1-Byte Impacted Data Indicator followed by Disp. 67 13-Bytes Filler
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Header Segment	Filler & Impacted Data Indicator	Changed	Disp. 78 Filler changed to Impacted Data Indicator (Y, N or U)

**Revisions for 08-2017**  
**Reference: Fall 2017 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	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	Retired – No Longer Returned
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	FFFH/MR 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	Retired – No Longer Returned
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	ACROFILE PLUS Output Segment Directory	Legal Item	Changed	Changed: Legal Item – Segment 35 – to Reserved for Future Use – Segment Retired
	Layout for Segment 35 – Legal Item	Layout	Changed	Retired – No Longer Returned

**Revisions for 02-2017**  
**Reference: Spring 2017 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3</b> – Input Format Specifications	Comments on Equifax MarketMax	<a href="#">Comments</a>	Removed	All references to earlier versions of MarketMax. Only MarketMax 4.0 available.
<b>Chapter 4</b> – Attachments	List of Equifax Fraud/Verificati on Codes – Attachment #20	<a href="#">MarketMax &amp; MarketMax 2.0</a>	Removed	Columns for MarketMax & MarketMax 2.0 removed.
<b>Chapter 6</b> – Full-File Fixed Output Format Specifications	Layout for Segment 35 – Model, MarketMax and /or ID Score- Risk	<a href="#">Comments</a>	Removed	All references to earlier versions of MarketMax. Only MarketMax 4.0 available.
<b>Chapter 7</b> – Full-File Fixed Human/Machi ne Readable Output Format Specifications	Layout for Segment 35 – Model MarketMax and /or ID Score- Risk	<a href="#">Comments</a>	Removed	All references to earlier versions of MarketMax. Only MarketMax 4.0 available.
<b>Chapter 8</b> – ACROFILE PLUS Output Format Specifications	Layout for Segment 05 – Model, MarketMax and /or ID Score- Risk	<a href="#">Comments</a>	Removed	All references to earlier versions of MarketMax. Only MarketMax 4.0 available.

**Revisions for 08-2016**  
**Reference: Fall 2016 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	List of Equifax Narrative Codes – Attachment #6	LB/305	Added	New Narrative Code: LB – 305 – HOMEOWNERS ASSOCIATION (HOA)
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Layout for Segment 14 – Collection	Client ID	Changed	Client ID field label changed to Original Creditor Name. Original Creditor Name is the name of the original credit grantor.
	Layout for Segment 20 – Tax Lien	Date Verified	Changed	‘Date Verified’ field label changed to ‘Date Reported’. Date Reported represents the date of the last update to the item.
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Layout for Segment 14 – Collection	Client ID	Changed	Client ID field label changed to Original Creditor Name. Original Creditor Name is the name of the original credit grantor.
	Layout for Segment 20 – Tax Lien	Date Verified	Changed	‘Date Verified’ field label changed to ‘Date Reported’. Date Reported represents the date of the last update to the item.
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Layout for Segment 39 – Tax Lien	Date Verified	Changed	‘Date Verified’ field label changed to ‘Date Reported’. Date Reported represents the date of the last update to the item.
	Layout for Segment 44 – Collection	Creditor ID	Changed	Client ID field label changed to Original Creditor Name. Original Creditor Name is the name of the original credit grantor.

**Revisions for 02-2016**  
**Reference: Spring 2016 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	List of FICO Score Reason Codes and Indicator Codes – Attachment 11	<a href="#">FICO Bankcard Score 8 based on Equifax Data Indicator Code</a>	Corrected	Was ‘I’ correct Indicator Code is ‘X’ – FICO Bankcard Score 8 Based on Equifax Data
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Segment Directory Layout	<a href="#">On-Line GEO-Code</a>	Corrected	2 “GO/40” segments can be returned.
	Layout for Segment 40 On-Line GEO-Code	<a href="#">Description</a>	Corrected	A maximum of 2 ‘GO’ segments can be returned per report. One for the current address and one for the property address if it was requested.
<b>Chapter 7 – Full-File Fixed Output Format Specifications</b>	Segment Directory	<a href="#">On-Line GEO-Code</a>	Corrected	2 “GO/40” segments can be returned.
	Layout for Segment 40 On-Line GEO-Code	<a href="#">Description</a>	Corrected	A maximum of 2 ‘GO’ segments can be returned per report. One for the current address and one for the property address if it was requested.
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Segment Directory	<a href="#">On-Line GEO-Code</a>	Corrected	2 “GO/08” segments can be returned.
	Layout for Segment 08 On-Line GEO-Code	<a href="#">Description</a>	Corrected	A maximum of 2 ‘GO’ segments can be returned per report. One for the current address and one for the property address if it was requested.

**Revisions for 08-2015**  
**Reference: Fall 2015 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 –</b> Input Format Specifications	Comments on FICO® Scores based on Equifax Data	All	Renamed	Name change to reflect FICO Product Naming. FICO® Score X based on Equifax Data and FICO® Industry Scores based on Equifax Data
<b>Chapter 4 –</b> Attachments	List of FICO Score Reason Codes and Indicator Codes – Attachment 11	Indicator Codes	Renamed	All the product names have been changed to the current FICO product naming.
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications	Format Segment Directory	CP/31	Rename	All the product names have been changed to the current FICO product naming.
	Layout for Segment 31 FICO Score	Segment	Rename	Product names have been changed to the current FICO product naming.
	Layout for Segment 35 – Model, MarketMax and ID Score-Risk	FACT Act – Inquires are a Key Factor	Added	J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on NC+ models)
<b>Chapter 7 –</b> Full-File Fixed Human/Machine Readable Output Format Specifications	Format Segment Directory	CP/31	Rename	All the product names have been changed to the current FICO product naming.
	Layout for Segment 31 FICO Score	Segment	Rename	Product names have been changed to the current FICO product naming.
	Layout for Segment 35 – Model, MarketMax and ID Score-Risk	FACT Act – Inquires are a Key Factor	Added	J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on NC+ models.)
<b>Chapter 8 –</b> ACROFILE PLUS Output Format Specifications	Format Segment Directory	03 - FICO Scores	Rename	All the product names have been changed to the current FICO product naming.
	Layout for Segment 03 FICO Score	Segment	Rename	Product names have been changed to the current FICO product naming.
	Layout for Segment 05 – Model, MarketMax and ID Score-Risk	FACT Act – Inquires are a Key Factor	Added	J = “NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT OR LEXISNEXIS REPORT” – (Returned on NC+ models)



**Revisions for 02-2015**  
**Reference: Spring 2015 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax’s Fixed Inquiry Format	Specific Information	Added	The 2-byte Vendor Identification Code in Disp. 291 of the IDNT is required for all third-party channel partners and vendors who support end-customer access to Equifax products and services.
	Layout for Fixed Inquiry (IDNT) Segment	Vendor Identification Code	Revised	(Disp. 291) was optional, now a required field for all third-party channel partners and vendors who support end-customer access to Equifax products and services.
<b>Chapter 4 – Attachments</b>	List of Equifax Narrative Codes – Attachment 6	AM & AY	Revised	Verbiage changes from: “AM = Voluntary Repossession” to: “AM = Voluntary Surrender; there may be a Balance due” and “AY = Merchandise Redeemed or Reinstated” to “AY = Voluntarily Surrendered – Then Redeemed or Reinstated”.
		KZ	Added	New Narrative Code: “KZ – Account paid in full; was a voluntary surrender”.
	List of FICO Score Reason Codes and Indicator Codes – Attachment 11	Indicator Codes	Added	4 = FICO Auto Score, v9 (NF) @ = FICO Auto Score, v9 (F) 8 = FICO Bankcard Score, v9 (NF) \$ = FICO Bankcard Score, v9 (F)
			Removed	With the retirement of FICO versions 3 & 4: A-FICO Auto Score, v3; B-FICO Bankcard Score, v3; F-FICO Personal Score, v3; I-FICO Installment Score, v3; 1-FICO Auto Score, v4; 2-FICO Bankcard Score, v4 (NF); 3-FICO Bankcard Score, v4 (F); 5-FICO Personal Score, v4 (NF); 7-FICO Installment Score, v4 (NF)

**Revisions for 10-2014**  
**FICO v9 & MarketMax 4.0**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 –</b> Input Format Specifications	Comments on FICO Scores	<a href="#">Introduction</a>	Revised	Added newest version FICO Risk Score, Classic v9 (NF) and (F).
	Comments on Equifax MarketMax	<a href="#">Introduction &amp; Specific Info</a>	Added	MarketMax 4.0 can return a 5 <sup>th</sup> Reason Code: ‘M = NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT’.
<b>Chapter 4 –</b> Attachments	FICO Score Indicator Codes – 11	<a href="#">Indicator Codes</a>	Added	S – FICO Risk Score, Classic v9 (NF) V – FICO Risk Score, Classic v9 (F)
	List of Equifax Product Codes – 19	<a href="#">MarketMax</a>	Corrected	Removed 13, 14, 15 and 16 for MarketMax 4.0. corrected with MM=MarketMax with Credit Report and NZ=MarketMax without Credit Report
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications	Layout for Segment 35 – Model, MarketMax and ID Score-Risk	<a href="#">Score Number</a>	Changed	Changed to: Score Number or MarketMax Industry Code. (A, F, R or T)
		<a href="#">FACT Act – Inquiries are Key Factor</a>	Added	MarketMax 4.0 can return a 5 <sup>th</sup> Reason Code: ‘M = NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT’.
<b>Chapter 7 –</b> Full-File Fixed Human/Machi ne Readable Output Format Specifications	Layout for Segment 35 – Model, MarketMax and ID Score-Risk	<a href="#">Score Number</a>	Changed	Changed to: Score Number or MarketMax Industry Code. (A, F, R or T)
		<a href="#">FACT Act – Inquiries are Key Factor</a>	Added	MarketMax 4.0 can return a 5 <sup>th</sup> Reason Code: ‘M = NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT’.
<b>Chapter 8 –</b> ACROFILE PLUS Output Format Specifications	Layout for Segment 05 – Model, MarketMax and ID Score-Risk	<a href="#">Score Number</a>	Changed	Changed to: Score Number or MarketMax Industry Code. (A, F, R or T)
		<a href="#">FACT Act – Inquiries are Key Factor</a>	Added	MarketMax 4.0 can return a 5 <sup>th</sup> Reason Code: ‘M = NUMBER OF INQUIRIES IN THE LAST 12 MONTHS FOR THE APPLICANT’.

**Revisions for 08-2014**  
**Reference: Summer 2014 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6</b> – Full-File Fixed Output Format Specifications	Layout for Segment 27 – File Inquiry	<a href="#">Abbreviation Comment</a>	Removed	“FK” – (FINDERS) inquiries are no longer returned.
<b>Chapter 7</b> – Full-File Fixed Human/Machi ne Readable Output Format Specifications	Layout for Segment 27 – File Inquiry	<a href="#">Abbreviation Comment</a>	Removed	“FK” – (FINDERS) inquiries are no longer returned.
<b>Chapter 8</b> – ACROFILE PLUS Output Format Specifications	Layout for Segment 75 – File Inquiry	<a href="#">Abbreviation Comment</a>	Removed	“FK” – (FINDERS) inquiries are no longer returned.

**Revisions for 02-2014**  
**Reference: Spring 2014 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 1 –</b> Format Description	All output format samples	All Output Samples	Renamed	With the name change of BEACON to FICO all output samples have been updated.
<b>Chapter 2 –</b> Sign-on Procedures	All Occurrences	BEACON	Renamed	With the name change from BEACON to FICO all occurrences have been changed.
<b>Chapter 3 –</b> Input Format Specifications	Comments on the Fixed Inquiry Format	Optional Feature Codes – “J”	Added	Optional Feature code “J” must be sent if you have not programmed for the new FICO product name(s) by Sept. 1, 2014.
	Comments on Equifax BEACON	BEACON	Renamed	With the name change from BEACON to FICO all occurrences have been changed.
<b>Chapter 4 –</b> Attachments	List of Equifax Industry Codes Attachment - 5	FY	Renamed	Changed from “Factoring Companies” to “Debt Buyer”.
	All Occurrences Attachments 11 & 12	BEACON	Renamed	With the name change from BEACON to FICO all occurrences have been changed.
<b>Chapter 5 –</b> Error Code Specifications	Model Error Message Layout	MERR Layout	Added	Added Layout for Model Error Message (MERR) Segment
	List of Equifax Model Error Codes	MERR Codes	Added	Added List of Equifax Model Error Codes
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications	Segment Directory	BEACON CP/31	Renamed	Renamed from BEACON to FICO Score
	& Layout for Segment 31	CP/31	Renamed	Renamed from BEACON to FICO Score
<b>Chapter 7 –</b> FFFH/MR Output Format Specifications	Segment Directory	BEACON CP/31	Renamed	Renamed from BEACON to FICO Score
	Layout for Segment 31	CP/31	Renamed	Renamed from BEACON to FICO Score
<b>Chapter 8 –</b> ACROFILE Plus Output Format Specifications	Segment Directory & Segment Counter Segment	03	Renamed	With the name change from BEACON to FICO all occurrences have been changed.
	Layout for Segment 03	BEACON	Replaced	With the name change from BEACON to FICO all occurrences have been changed.

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**Revisions for 08-2013**  
**Reference: Fall 2013 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 1 –</b> Format Description	All output format samples	<a href="#">All Output Samples</a>	Replaced	With the retirement of SAFESCAN all output samples have been updated.
<b>Chapter 3 –</b> Input Format Specifications	Comments on SAFESCAN	<a href="#">Comments on SAFESCAN</a>	Removed	All references to SAFESCAN have been removed from the manual.
	Comments on Equifax MarketMax	<a href="#">Comments</a>	Added	New MarketMax Version 4.0, new Product Codes & Reason Codes
<b>Chapter 4 –</b> Attachments	List of SAFESCAN Codes	<a href="#">Attachment 7</a>	Changed	SAFESCAN Codes removed – Attachment 7 - For Future Use
	List of Fraud/ Verification Codes	<a href="#">Attachment 20</a>	Added	MarketMax 4.0 Reason Codes, including 23 new Reason Codes 0089H – 0089Y.
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications	Header Segment	<a href="#">SAFESCAN</a>	Removed	With the retirement of SAFESCAN all references have been removed
<b>Chapter 7 –</b> Full-File Fixed Human/ Machine Readable Output Format Specifications	Header Segment	<a href="#">SAFESCAN</a>	Removed	With the retirement of SAFESCAN all references have been removed
<b>Chapter 8 –</b> ACROFILE PLUS Output Format Specifications	Segment Directory	<a href="#">01 – File Date/ SAFESCAN</a>	Renamed	Was File Date/SAFESCAN changed to File Date (SAFESCAN Retired) Segment layout reduced to show 80-bytes from 240- bytes. (160-bytes were for SAFESCAN Code warning verbiage.)
	Layout for Segment 01 – File Date	<a href="#">01 – File Date/ SAFESCAN</a>	Renamed	Was File Date/SAFESCAN changed to File Date (SAFESCAN Retired) Segment layout reduced to show 80-bytes from 240- bytes. (160-bytes were for SAFESCAN Code warning verbiage.)
<b>ENTIRE MANUAL</b>	SAFESCAN SAFESCAN		Removed	All references to SAFESCAN were removed from the manual – product retired.

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## Revision History (continued)

**Revisions for 02-2013**  
**Reference: Spring 2013 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	Comments on the Header Segment – Attachment #1	SSN Affirm Alert Codes	Added	Added optional SSN Affirm Alert Code “V - SSN affirm – variation – inquiry ssn has a slight variation with consumer”. (Requires customer number be activated for this new code to be returned.)
<b>Chapter 5 – Error Code Specifications</b>	IDNT Segment Error Conditions	402	Removed	Error “402 – Invalid Subject Birth” has been removed.
	AD Segment Error Conditions	502	Removed	Error “502 – Invalid Former Address Street Name” has been removed.
	EU Segment Error Conditions	702	Added	Error “702– Incorrect Permissible Purpose Code” (Replaces previous “402 & 502” error messages)
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Segment Directory	ES (Current Employment)	Renamed	Segment renamed from “Current” Employment to “Last Reported” Employment
	Layout for Segment 7	Current Employment	Renamed	Segment renamed from “Current” Employment to “Last Reported” Employment
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Segment Directory	ES (Current Employment)	Renamed	Segment renamed from “Current” Employment to “Last Reported” Employment
	Layout for Segment 7	Current Employment	Renamed	Segment renamed from “Current” Employment to “Last Reported” Employment
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Segment Directory	23 (Current Employment)	Renamed	Segment 23 renamed from “Current” Employment to “Last Reported” Employment
	Layout for Segment 04	04 (Identity Scan)	Layout Corrected	Layout corrected to be 1-byte of Filler in Disp. 17 – followed by 1-byte Identity Scan code – followed by 60-bytes of Filler
	Layout for Segment 23	Current Employment	Renamed	Segment renamed from “Current” Employment to “Last Reported” Employment



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*Revision History (continued)***Revisions for 08-2012**  
**Reference: Fall 2012 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 2 – Sign-on Procedures</b>	Line Speed and Dataset Specifications	All	Removed	No longer supported
	High Speed Dial-Up Procedures	All	Removed	No longer available as of 8-6-2012
	Dedicated Asynchronous Line Procedures	All	Removed	No longer supported
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax's Fixed Inquiry Format	Specific Information	Changed	From: If the fixed inquiry contains an address in Puerto Rico, the Social Security number and the Zip Code field are required. To: If the fixed inquiry contains an address in Puerto Rico, the Social Security number is required.
	Layout for Fixed Inquiry (IDNT) Segment	Note	Changed	From: If the fixed inquiry contains an address in Puerto Rico, the Social Security number and the Zip Code field are required. To: If the fixed inquiry contains an address in Puerto Rico, the Social Security number is required.
<b>Chapter 4 – Attachments</b>	Comments on the Header Segment	Hit/No-Hit Designator Codes: G & H	Added	Comment added (except MarketMax). MarketMax will not be returned if a file contains a security freeze.

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## Revision History (continued)

**Revisions for 02-2012**  
**Reference: Spring 2012 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 1 –</b> Format Description	ACROFILE Advanced with Summary - Print Image	Note	Added	ACROFILE Advanced with Summary - Print Image is formatted in <b>80</b> -byte data lengths not 81-bytes as it previously stated.
	Comments on Combo Output Reports	Comments	Added	ACROFILE Advanced with Summary - Print Image is formatted in <b>80</b> -byte data lengths not 81 like the other print image reports.
<b>Chapter 4 –</b> Attachments	Comments on Print Image and ACROFILE PLUS Print Image Outputs	Specific Information	Added	ACROFILE Advanced with Summary - Print Image is formatted in <b>80</b> -byte data lengths not 81-bytes as it previously stated for Output Codes: “16” & “67”.
<b>Chapter 5 –</b> Error Code Specifications	EU Segment Error Conditions	701 & 702	Changed	Errors & verbiage for codes “402” & “502” changed to “701” and “702” which identify problems with the End User inquiry segment.
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications	Full-File Fixed Segment Directory	NR /18	Changed	Was for future enhancements - changed to File Identification segment (NR/18) 20- Bytes.
	Header Segment Layout	Filler or 2 <sup>nd</sup> /3 <sup>rd</sup> /4 <sup>th</sup> SAFESCAN or Identity Scan Code	Fields Separated	Disp. 276 - 278 was shown in the manual as one 3-Byte field. Now separated into 3 1-Byte separate fields for clarity. <b>(No coding changes are required.)</b>
	Layout for Segment 18 - File Identification	Segment Layout	Added	Optional File Identification layout added to manual. (It provides the consumer’s unique File Identification number.)
<b>Chapter 7 –</b> Full-File Fixed Human/ Machine Readable Output Format Specifications	Header Segment Layout	Filler or 2 <sup>nd</sup> /3 <sup>rd</sup> /4 <sup>th</sup> SAFESCAN or Identity Scan Code	Fields Separated	Disp. 58 - 60 was shown in the manual as one 3-Byte field. Now separated into 3 1-Byte separate fields for clarity. <b>(No coding changes are required.)</b>

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*Revision History (continued)***Revisions for 08-2011**  
**Reference: Summer 2011 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 –</b> Input Format Specifications	Fixed Inquiry Format Segment Directory	“AN” Account Number	Removed	Not available with credit report.
	Layout for Fixed Inquiry (AN) Account Number Segment	Segment Removed	Removed	Not available with credit report.
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications	Layout for Segment 14 - Collection	Date of Last Activity	Added Note	Added Note: Date of Last Activity - indicates the date of first delinquency as reported by the original creditor.
<b>Chapter 7 –</b> Full-File Fixed Human/ Machine Readable Output Format Specifications	Layout for Segment 14 - Collection	Date of Last Activity	Added Note	Added Note: Date of Last Activity - indicates the date of first delinquency as reported by the original creditor.
<b>Chapter 8 –</b> ACROFILE PLUS Output Format Specifications	Layout For Segment 44 - Collection	Date of Last Activity	Added Note	Added Note: Date of Last Activity - indicates the date of first delinquency as reported by the original creditor.

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*Revision History (continued)***Revisions for 06-2011**  
**Dodd-Frank Revision**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6</b> – Full-File Fixed Output Format Specifications	Layout for Segment 31 - BEACON	Indicator Code	Changed	Disp 38 was 1 byte Indicator Code: D=Dodd-Frank, R=Risk-Based Pricing or blank, changed to Filler.
<b>Chapter 7</b> – Full-File Fixed Human/Machine Readable Output Format Specifications	Layout for Segment 31 - BEACON	Indicator Code	Changed	Disp 54 was 1 byte Filler followed by 1 byte Indicator Code: D=Dodd-Frank, R=Risk-Based Pricing or blank. Disp 54 changed to 26 bytes of Filler.
<b>Chapter 8</b> – ACROFILE PLUS Output Format Specifications	Layout For Segment 03 - BEACON	Indicator Code	Changed	Disp 38 was 1 byte Filler followed by 1 byte Indicator Code followed by 7 bytes of Filler. Changed to Disp 38 - 9 bytes of Filler.



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## Revision History (continued)

**Revisions for 04-2011**  
**Correction to Documentation**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution	Comments	Added	Equifax is offering a solution to assist our customers with their compliance with the adverse action and risk-based pricing notification requirements that are a result of the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act (CFPA).
	Full-File Fixed Segment Directory	DA (Data Attribute)	Corrected	“DA/36” was corrected to be “DA/38”.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Layout for Segment 31 - BEACON	Risk-Based Pricing Low & High Range	Relabeled	Changed to “Low Range of Score” and “High Range of Score”
		Indicator Code	Added	Disp 38 was 1 byte Filler - changed to Indicator Code: D=Dodd-Frank, R=Risk-Based Pricing or blank.
	Layout for Segment 35 - Model, MarketMax and/or ID Score-Risk	FACT Act - Inquiries are a Key Factor	Added “I”	I = NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5 <sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)
	Layout for Segment 35 - (Model) Dodd-Frank	Layout for Format Type 04 - Dodd-Frank	Added	Format Type of “04” (40-Bytes) will contain the Dodd-Frank Udall Score Disclosure information.
	Layout for Segment 38 - Data Attribute	Segment	Renamed	Was incorrectly numbered as Segment “36” whereas it is returned as Segment 38.
<b>Chapter 7 – Full-File Fixed Human/ Machine Readable Output Format Specifications</b>	FFFH/MR Segment Directory	DA (Data Attribute)	Corrected	“DA/36” was corrected to be “DA/38”.
	Layout For Segment 31 - BEACON	Risk-Based Pricing Low & High Range	Relabeled	Changed to “Low Range of Score” and “High Range of Score”
		Indicator Code	Added	Disp 54 changed from 26 bytes of Filler to 1 byte - followed by 1 byte “Indicator Code: D=Dodd-Frank, R=Risk-Based Pricing or blank” - followed by 24 bytes of Filler.

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Revision History (continued)

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications (cont.)</b>	Layout for Segment 35 - Model, MarketMax and/or ID Score-Risk	<a href="#">FACT Act - Inquiries are a Key Factor</a>	Format Types “3” & “9”  Added “I”	I = NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5 <sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)
	Layout for Segment 35 - (Model) Dodd-Frank	<a href="#">Layout for Format Type 4 - Dodd-Frank</a>	Added	Format Type of “4” (80-Bytes) will contain the Dodd-Frank Udall Score Disclosure information.
	Layout for Segment 38 - Data Attribute	<a href="#">Segment</a>	Renamed	Was incorrectly numbered as “36” whereas it is returned as Segment 38.
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Layout For Segment 03 - BEACON	<a href="#">Risk-Based Pricing Low &amp; High Range</a>	Relabeled	Changed to “Low Range of Score” and “High Range of Score”
		<a href="#">Indicator Code</a>	Added	Disp 38 changed from 9 bytes of Filler to 1 byte - followed by 1 byte “Indicator Code: D=Dodd-Frank, R=Risk-Based Pricing or blank” - followed by 7 bytes of Filler.
	Layout for Segment 05 - Model, MarketMax and/or ID Score-Risk	<a href="#">FACT Act - Inquiries are a Key Factor</a>	Added “I”	I = NUMBER OF INQUIRIES LAST 24 MONTHS ON CREDIT REPORT - indicates the Equifax logic for the 5 <sup>th</sup> Reason indicator utilized. (Returned with non-FACTA Models requesting Dodd-Frank information only.)
	Layout for Segment 05 - (Model) Dodd-Frank	<a href="#">Layout for Format Type 4 - Dodd-Frank</a>	Added	Format Type of “4” (240-Bytes) will contain the Dodd-Frank Udall Score Disclosure information.

*Revision History (continued)***Revisions for 02-2011**  
**Reference: Spring 2011 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax Risk Based Pricing	Equifax Scores to be Included in Both Solution Options	Removed	Equifax Risk Score 98 and Equifax Risk Score 3.0. They are not available with Risk Based Pricing.
	Fixed Inquiry Military Address Examples	City Name	Added	Examples of DPO (Diplomatic Post Office) addresses.
<b>Chapter 4 – Attachments</b>	List of Equifax Bankruptcy Intent/Disposition Codes - Attachment 2	Intent Code	Removed	Bankruptcy Segment Intent/Disposition Code “N” (Non-Adjudicated) as it is no longer a valid code in the Equifax system.
	List of Equifax Narrative Codes – Attachment 6	Narrative Codes	Added	New Narrative: “KW (300) - Account in Forbearance”
	List of SAFESCAN Codes – Attachment 7	Code A	Revised	Verbiage for SAFESCAN Code “A” has been revised. See Attachment 7 for details.
	List of BEACON Reason Codes and Indicator Codes – Attachment 11	Code 00	Added	When BEACON does not return a reason code, the reason code field is filled with zeros and no verbiage is returned.
	List of Equifax Fraud/Verification Codes – Attachment 20	Code 806	Revised	Code 806: “The input SSN is invalid or not yet issued” changed to “The input SSN is invalid”.
	List of Identity Scan Alert Codes – Attachment 21	Codes: A, 4 and 9	Revised & Added	The verbiage for codes “A” and “4” have been revised and a new code “9” has been added. See Attachment 21 for details.

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Revision History (continued)

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Layout for Segment 1 - Current Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 2 - Former Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 3 - Second Former Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 59 - OFAC Alert	Comment OFAC and Other	Revised	The following statement will be returned in the last 51 positions of this field on an OFAC Hit: "PLEASE READ MSG BELOW, IF QUESTIONS CALL 8002213758" (See Note7)
		Legal Verbiage	Revised	Legal Verbiage for an OFAC Hit newly enhanced. See segment layout Note8 for details.
<b>Chapter 7 – Full-File Fixed Human/ Machine Readable Output Format Specifications</b>	Layout for Segment 1 - Current Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 2 - Former Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 3 - Second Former Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 59 - OFAC Alert	Comment OFAC and Other	Revised	The following statement will be returned in the last 51 positions of this field on an OFAC <b>Hit</b> : "PLEASE READ MSG BELOW, IF QUESTIONS CALL 8002213758" (See Note <sup>7</sup> )
		Legal Verbiage	Revised	Legal Verbiage for an OFAC <b>Hit</b> newly enhanced. See segment layout Note <sup>8</sup> for details.

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*Revision History (continued)*

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Layout for Segment 11 - Current Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 12 - Former Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 13 - Second Former Address	Residence Since Date	Renamed	"Residence Since Date" is renamed to "Date First Reported"
		Date Address Reported	Renamed	"Date Address Reported" is renamed to "Date Last Reported"
	Layout for Segment 70 - OFAC Alert	Comment OFAC and Other	Revised	The following statement will be returned in the last 51 positions of this field on an OFAC <b>Hit</b> : "PLEASE READ MSG BELOW, IF QUESTIONS CALL 8002213758" (See Note <sup>7</sup> )
		Legal Verbiage	Revised	Legal Verbiage for an OFAC <b>Hit</b> newly enhanced. See segment layout Note <sup>8</sup> for details.

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## Revision History (continued)

**Revisions for 08-2010**  
**Reference: Summer 2010 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 3 – Input Format Specifications</b>	Comments on the Fixed Inquiry Format	Optional Feature Codes	Added M & Q	“M” = Return the Risk-Based Pricing score information in the BEACON and Model segments. “Q” = Return Risk-Based Pricing score information in the BEACON segment only.
	Comments on SAFESCAN	Comments	Retired	SAFESCAN to be sunset April 30, 2013. Customers should migrate to Identity Scan.
	Comments on Equifax Risk Based Pricing	Comments	Added	Federal Reserve Board and the Federal Trade Commission jointly issued final rules to implement the Risk Based Pricing provisions in section 311 of the Fact Act of 2003.
<b>Chapter 4 – Attachments</b>	#1: Comments on the Header Segment	Hit/No-Hit Designator Codes I & J Reminder & Manual Corrected	Revised Verbiage	Effective 5-20-2009, “I & J – Information from your inquiry has been identified by the consumer as fraudulent and therefore the credit report is not available for delivery”, verbiage changed to: “Information from your inquiry has been identified as potentially fraudulent or misused, therefore the credit report is not available for delivery”.
	#12: BEACON Reject Messages	Codes	Added “F”	New code: “F - BEACON NOT AVAILABLE, NO TRADE ON FILE
	#18: List of Equifax Permissible Purpose Codes	Comments regarding Insurance Industry Codes	Added 19 & 21	Codes 01, 03, 04, 09, 11, 12, 13, 19, 21 & 28 are for insurance industry (“IG”, “IL” & “IZ”) use.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Layout for Segment 31 - BEACON	Risk-Based Pricing	Added	Disp. 28 - 36 - optional Risk-Based Pricing percentage; Low and High Score Range fields. (Refer to segment layout for specifics.)
	Layout for Segment 35 - (Model) Risk-Based Pricing	Layout for Format Type 08	Added	New Format Type 08 - 40-Bytes for optional Risk-Based Pricing information. (Refer to segment layout.)
	Layout for Segment 36 - Data Attribute	Layout Added	Added	Generic Layout for Data Attribute Segment 350-Bytes. This segment contains data attributes associated with customer specific models.
	Layout for Segment 37 - Identification - SSN	Notes	Added	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.

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*Revision History (continued)*

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6 – Full-File Fixed Output Format Specifications (cont.)</b>	Layout for Segment 37 - Identification - SSN	Notes	Added	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.
<b>Chapter 7 – Full-File Fixed Human/Machine Readable Output Format Specifications</b>	Layout for Segment 28 - Inquiry	Firm Telephone Number / Filler	Changed	Inquiry Plain Language - Disp. 50 - 13 Bytes was “Firm Telephone Number” - changed to Filler. Now Disp. 46 - 34 Bytes Filler.
	Layout for Segment 31 - BEACON	Risk-Based Pricing	Added	Disp. 43 - 54 - optional Risk-Based Pricing percentage; Low and High Score Range fields. (Refer to segment layout for specifics.)
	Layout for Segment 35 - (Model) Risk-Based Pricing	Layout for Format Type 8	Added	New Format Type 8 - 80-Bytes for optional Risk-Based Pricing information. (Refer to segment layout.)
	Layout for Segment 36 - Data Attribute	Layout Added	Added	Generic Layout for Data Attribute Segment 400-Bytes Maximum. This segment contains data attributes associated with customer specific models.
	Layout for Segment 37 - Identification - SSN	Notes	Added	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.
<b>Chapter 8 – ACROFILE PLUS Output Format Specifications</b>	Layout for Segment 03 - BEACON	Risk-Based Pricing	Added	1 <sup>st</sup> 80-bytes - Disp. 23 - 34 - optional Risk-Based Pricing percentage; Low and High Score Range fields. (Refer to segment layout for specifics.)
	Layout for Segment 05 - (Model) Risk-Based Pricing	Layout for Format Type 8	Added	New Format Type 8 - 240-Bytes for optional Risk-Based Pricing information. (Refer to segment layout.)
	Layout for Segment 06 - Data Attribute	Layout Added	Added	Generic Layout for Data Attribute Segment 400-Bytes Maximum. This segment contains data attributes associated with customer specific models.
	Layout for Segment 20 - Identification - SSN	Notes	Added	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.

## Revision History (continued)

**Revisions for 02-2010**  
**Reference: Spring 2010 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 2 – Sign-on Procedures</b>	Internet System-to-System (ISTS) Connectivity Procedures	<a href="#">Requirements</a>	Removed	Knapsack security is no longer available. Site ID and password over HTTPS is the standard security.
<b>Chapter 3 – Input Format Specifications</b>	Comments on Equifax Identity Scan	<a href="#">Identity Scan</a>	Added	Equifax Identity Scan 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. ID Scan quickly identifies activity involving credit fraud victim alerts, misused socials, hot addresses, suspicious phone numbers and other tracked potential risk factors.
	Comments on BEACON and BEACON with Industry Adjusters	<a href="#">Comments</a>	Added	Three specific Industries auto, bankcard and <b>mortgage</b> . Customers who choose to use BEACON 09 Mortgage Industry Adjusters must code for 18 additional Reason Codes. (See <a href="#">List of BEACON Reason Codes</a> ) Score range: 300-850.
<b>Chapter 4 – Attachments</b>	#4: List of Equifax Narrative Codes	<a href="#">Narrative Codes: CN &amp; KV</a>	Verbiage Change and New Code	Verbiage changed for “CN”. Added new narrative code “KV”. Refer to Spring 2010 Release Guide for specific details.
	#11: List of BEACON Reason Codes and Indicator Codes	<a href="#">Reason Codes</a>	Added	18 new reason codes returned for BEACON 09 Mortgage Industry Adjusters only: 29, 36, 53, 55, 58, 59, 62, 64, 65, 67, 70, 71, 77, 78, 79, 81, 85 and 96. (Refer to <a href="#">List of BEACON Reason Codes</a> .)
		<a href="#">Indicator Codes</a>	Added	O - BEACON 09 Mortgage Adjuster Q - FACTA BEACON 09 Mortgage Adjuster
	#21: List of Identity Scan Codes	<a href="#">Identity Scan Codes</a>	Added	List of 1-byte alpha/numeric alert codes and corresponding verbiage for Equifax Identity Scan.
<b>Chapter 6 – Full-File Fixed Output Format Specifications</b>	Full-File Fixed Output Segment Directory	<a href="#">4 - Identity Scan</a>	Changed	Was “reserved for future use” changed to “Identity Scan” 20 Bytes - Maximum Occurrences “1” - Optional
	Header Segment Layout	<a href="#">Filler or SAFESCAN Code(s)</a>	Changed	Disp. 276 changed to “Filler or 2 <sup>nd</sup> - 4 <sup>th</sup> SAFESCAN Code(s) or Identity Scan Code(s). (Refer to segment layout for specifics.)

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*Revision History (continued)*

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 6 –</b> Full-File Fixed Output Format Specifications (cont.)	Header Segment Layout (cont.)	Filler or optional Identity Scan Indicator code	Changed	Disp. 279 changed from “Filler” to Filler or optional Identity Scan Indicator Code (I) - 1 Byte followed by Filler 5-Bytes. <i>(Indicator code is optional)</i>
		Filler or SAFESCAN Code	Changed	Disp. 299 changed to “Filler or first SAFESCAN Code or Identity Scan Code. (Refer to segment layout for specifics.)
	Layout for Segment 4 - Identity Scan	Identity Scan Layout	Added	New 20 byte segment for the return of Identity Scan alert codes for customers who choose to receive all (up to 15) alerts.
<b>Chapter 7 –</b> Full-File Fixed Human/ Machine Readable Output Format Specifications	Full-File Fixed Human/Machine Readable Output Segment Directory	4 - Identity Scan	Changed	Was “reserved for future use” changed to “Identity Scan” 160 Bytes - Maximum Occurrences “15” - Optional
	Header Segment Layout	Filler or SAFESCAN Code	Changed	Disp. 53 changed to “Filler or first SAFESCAN Code or Identity Scan Code. (Refer to segment layout for specifics.)
		Filler or SAFESCAN Code(s)	Changed	Disp. 58 changed to “Filler or 2 <sup>nd</sup> - 4 <sup>th</sup> SAFESCAN Code(s) or Identity Scan Code(s). (Refer to segment layout for specifics.)
		Filler or optional Identity Scan Indicator Code	Changed	Disp. 63 changed from “Filler” to Identity Scan Indicator Code (I) or Filler - 1 Byte followed by Filler 16-Bytes. <i>(Indicator code is optional)</i>
	Layout for Segment 4 - Identity Scan	Identity Scan Layout	Added	New 160 byte segment for the return of Identity Scan alert codes and corresponding alert verbiage for customers who choose to receive all (up to 15) alerts.
<b>Chapter 8 –</b> ACROFILE PLUS Output Format Specifications	ACROFILE PLUS Output Segment Directory	04 - Identity Scan	Changed	Was “reserved for future use” changed to “Identity Scan” 160 Bytes - Maximum Occurrences “15” - Optional
	Layout for Segment 04 - Identity Scan	Identity Scan Layout	Added	New 160 byte segment for the return of Identity Scan alert codes and corresponding alert verbiage.

*Revision History (continued)***Revisions for 08-2009**  
**Reference: Summer 2009 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4</b> – Attachments	#1: Comments on Header Segment	SSN Affirm	Added	SSN Affirm 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 in the Header Segment.
<b>Chapter 6</b> – Full-File Fixed Output Format Specifications	Header Segment Layout	Filler	Changed to Name SSN Affirm Indicator	Disp. 275 changed from Filler (1-byte) to: SSN Affirm Indicator (1-byte). (Refer to record layout for specifics.)
<b>Chapter 7</b> – Full-File Fixed Human/Machine Readable Output Format Specifications	Header Segment Layout	Filler	Changed to SSN Affirm Indicator	4 <sup>th</sup> 80-bytes - Disp. 63 changed from Filler (17-bytes) to: Filler (2-bytes) followed by SSN Affirm Indicator (1-byte) and Filler (14-bytes). (Refer to record layout for specifics.)
<b>Chapter 8</b> – ACROFILE PLUS Output Format Specifications	Header Segment Layout	Filler	Changed to SSN Affirm Indicator	Disp. 59 changed from Filler (3-bytes) to: Filler (1-byte) followed by SSN Affirm Indicator (1-byte) and Filler (1-byte). (Refer to record layout for specifics.)

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*Revision History (continued)***Revisions for 05-2009****Reference: New Narrative Code Email**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4 – Attachments</b>	#6: List of Equifax Narrative Codes	<a href="#">Narrative Codes</a>	New Code	Added: Narrative Code “KU (298) - Loan Modified under a Federal Government Plan”

**Revisions for 02-2009****Reference: Spring 2009 Release Guide**

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 1 – Output Format Description</b>	Full-File Fixed/ACROFILE Advanced with Summary Print Image Combo Report Sample	<a href="#">Combo Report Sample</a>	Added	Full-File Fixed Output/ACROFILE Advanced with Summary Print Image Combo Report Sample. (Output Format Code 67)
<b>Chapter 3 – Input Format Specifications</b>	Comments on Joint File Access and Multiple Reports	<a href="#">Comments</a>	Retired	Effective 2-26-2009 Multiple reports for U.S. credit reports are no longer returned. Multiple reports will only be returned on Puerto Rico credit reports when present.
	Comments on BEACON and BEACON with Industry Adjusters	<a href="#">Introduction</a>	New Version	BEACON 09 and BEACON 09 with Industry Adjusters is the newest version of BEACON. Auto and Bankcard Industry Adjusters as well as FACTA versions will be available. Refer to the Spring 2009 Release Guide.
<b>Chapter 4 – Attachments</b>	#1: Comments on Header Segment	<a href="#">Hit/No-Hit Codes</a>	K & L Changed	Changed to: For Future Use. Refer to the Spring 2009 Release Guide for further information.
	#2: Bankruptcy Intent/Disposition Codes	<a href="#">E, J, K &amp; M</a>	Code Verbiage Change	Code verbiage for codes: E, J, K and M have been changed.
	#6: List of Equifax Narrative Codes	<a href="#">Narrative Codes</a>	New Codes, Verbiage Changes and Retired Codes	Changes to: A, B, C, D, E, F, H, I, J and K codes. Refer to Spring 2009 Release Guide for specific details.

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*Revision History (continued)*

Section	Segment	Field/Value	Action	Description of Change
<b>Chapter 4</b> – Attachments (cont.)	#11: List of BEACON Reason Codes and Indicator Codes	Indicator Codes	Added New Codes	New Indicator Codes for BEACON 09: 9, C, D, G, H and X.
<b>Chapter 6</b> – Full-File Fixed Output Format Specifications	Header Segment Layout	Co-Applicant Social Security Number	Changed to Name Match Flags	Disp. 142 changed from Co-Applicant's Social Security Number (9-bytes) to: Filler (2-bytes) followed by First, Middle, Last, Suffix, Match Flag (1-byte each) followed by Filler (3-bytes). (Refer to record layout for specifics.)
<b>Chapter 7</b> – Full-File Fixed Human/Machine Readable Output Format Specifications	Header Segment Layout	Co-Applicant Social Security Number	Changed to Name Match Flags	4 <sup>th</sup> 80-byte section, Disp. 21 changed from Filler 6-bytes to: Filler (1-byte) followed by First, Middle, Last, Suffix Match Flag (1-byte each) followed by Filler (1-byte). (Refer to record layout for specifics.)
<b>Chapter 8</b> – ACROFILE PLUS Output Format Specifications	Layout for Segment 09 - Name	Filler	Changed to Name Match Flags	Disp. 64 changed from Filler (16-bytes) to: Filler (12-bytes) followed by First, Middle, Last, Suffix Match Flag (1-byte each). (Refer to record layout for specifics.)