



# STS 5.0, 6.0, TotalView FFF to JSON API

## Version Comparison Guide

March 2022

# ACRO Version Comparison Guide

This guide provides detailed JSON API field comparisons between all ACRO versions using the programming specifications only.

- **Version 5.0**
- **Version 6.0**
- **TotalView™**
- **JSON**

As you migrate to the cloud, your company will experience improved security and scalability, as part of the Equifax cloud migration initiative.

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Additional documentation is available on the **Equifax Technical Client Services** site at: (<https://tcs.equifax.com/>) and the JSON YAML file on the **Equifax Developer Portal** at: (<https://developer.equifax.com/>). You can register directly on each of these sites.

You can reach our **ACRO Transformation Office** at 1-888-407-0359 (option 2, then option 5) or [USIS.migrationcentral@equifax.com](mailto:USIS.migrationcentral@equifax.com). For a faster response, please reference ACRO migration in your communications. Visit our [online FAQs](#) to learn more.

## Purpose of Document

This comparison document is for the sole purpose of assisting existing customers in migrating from various versions of the consumer credit file (5.0, 6.0, TotalView) to the JSON format.

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# OVERVIEW

## EQUIFAX 5.0 / 6.0 / TotalView™ / JSON Version Comparison

### Table Symbol Indicator

- N/A: Indicates the field is not available in the version

### Basic Changes with the JSON API

- JSON API does offer the following alternate external data sources Military Lending Act (MLA), North American Link (NAL), Fraud IQ Synthetic ID Alerts 2.0 and 1.0, The Work Number Select and DataX. Some data sources can be accessed directly through their individual API's as well, available at: [developer.equifax.com](http://developer.equifax.com).
- Unlike previous ACRO versions there are no segments in the JSON API, rather it contains only data fields.
- Test Cases are available on the **Additional API tab of the Consumer Credit Report API**.
- The concept of DIAL and IDNT does not exist in JSON. Both are now merged into one and have 'consumers' and 'customerConfiguration' fields.
- All other legacy input segments are contained within the JSON 'consumers' and 'customerConfiguration' fields.
- The JSON input/request fields are not in the same order as in previous versions.
- Credit Report Response data is in the same order as previous ACRO versions.
- JSON now includes the ability to include Co-applicant's Address, SSN and Date of Birth in the inquiry.
- There are only two Trade options for JSON: Trade and Trade with Dimensions Data (G). Trades returned on JSON reports include all 6.0 trade fields (TotalView 'G' or 'T' trade options).
- Depending on your previous version, Bankruptcies, Collections and Trades may contain new fields and values in JSON.
- 48-Month Payment History is returned on all JSON reports as the default when present on report.
- Fields that were returned twice in the (TotalView) Enhanced segments will only be returned once and will be returned in the Enhanced/Expanded format. (i.e. Amounts), Dates (was MM/YY, Enhanced MM/DD/CCYY ).
- The 'DISCLAIMER' in the Military Lending Act (MLA), Consumer Narrative Statement(s) (when Fraud Alert present), The Work Number Select and DataX portions of the JSON response may contain escape characters which is standard string handling behavior in JSON. We recommend you 'unescape' the quotes before passing the payload to your parser to avoid the extra length of the element(s).

### Basic Changes with Versions 5.0 and 6.0 and TotalView

- Date changes:
  - The 6.0 version contains the 'day' in the existing date formats of month and year. The majority of segments with a date have changed.
  - In the 5.0 version, there are 8 different output date formats. The 6.0 version contains only 2 standard date formats (MMYYYY and MMDDYYYY). (Dates that have been expanded to include the month and/or day may have been auto-populated to return "00" if the data was not available on the report before the expansion.)
- All amount fields for all segments have increased to at least 9-bytes.
- New fields have been appended to the end of most segments.
- Version 6.0 can return different Narrative Codes than 5.0 & TotalView as Narrative Codes showing in 5.0 or TotalView may be returned in new 6.0 fields, i.e. Account Type, Activity Designator, Creditor Classification Code or other fields that are only available in version 6.0.

## Retired options/conditions in 6.0 and TotalView

- 0C – Full-File Fixed Human/Machine Readable (FFFH/MR) Output
- 07 – DTEC FFFH/MR
- 0H – ID Report and Score - FFFH/MR
- 0Q – ID Report - FFFH/MR
- 0T – Persona FFFH/MR
- 1B – Automated Consumer Disclosure - FFFH/MR
- 6C – Combo Report – Full-File Fixed Human/Machine Readable/Print Image
- Multiple File Indicator Codes:
  - C = one file and the Consumer Referral Location
  - M = multiple files and the Consumer Referral Location
- Traditional Language reports (Dial codes will no longer be available that request Traditional output)
- Variable input is **not** available
- Optional Feature Codes for Credit Reports that **are not** available:
  - Plain Language:
    - PS = 24-Month Payment History (only)
    - S = 24-Month Payment History with other
- Print Image output reports are formatted and will not wrap (for 6.0 only).

## Other

- Visit [developer.equifax.com](http://developer.equifax.com) for the list of available API products.
- All references to ‘file’ have been changed to ‘report’.

**It is recommended to thoroughly review each segment, as the order and descriptions of the data may have been restructured for an easier-to-read format with several new data fields and filler added as needed.**

## DIAL Segment

- DIAL999XX01234-ABC,1,1717,**72**-T2,1,B, , ,P. = Version **TotalView** Fixed Inquiry
- DIAL999XX01234-ABC,1,1717,**62**-02,1,B, , ,P. = Version **6.0** Fixed Inquiry
- DIAL999XX01234-ABC,1,1717,**52**-02,1,B, , ,P. = Version **5.0** Fixed Inquiry
- DIAL999XX01234-ABC,1,1717,**51**-02,1,B, , ,P. = Version **5.0** Variable\* Inquiry

\*The Variable inquiry option is only available in version 5.0.

The concept of DIAL does not exist in **JSON**.

- Necessary fields from the DIAL are located in the ‘consumers’, ‘customerConfiguration’ and ‘equifaxUSConsumerCreditReport’ fields of the JSON request.

## IDNT Segment

The concept of IDNT does not exist in **JSON**.

- Necessary fields from the IDNT are located in the ‘consumers’, ‘customerConfiguration’ and ‘equifaxUSConsumerCreditReport’ fields of the JSON request
- JSON input/request fields are in a different order than previous versions.

## Fixed Inquiry Directory

Below is a directory of all the possible ‘Inquiry’ segments that can be included when requesting a Legacy 5.0, 6.0 or TotalView Consumer Credit Report and where it is now located in the JSON Consumer Credit Report request.

Segment Identifier	Max Occurrences	Required/ Optional	Description	Version JSON
IDNT	1	Required	Identification and general transaction information	customerConfiguration
AD	2	Required	Subject Address Information	addresses “current”
JA	1	Optional	Co-Applicant Address Information	addresses “Co-applicant”
ES	1	Optional	Employment Information	employments
PA	1	Optional	Property Address	addresses “Property Address”
EU	1	<i>Required</i>	End User information for customer numbers containing an IG, IL, IZ, RT, ZB or ZT Industry Code	endUserInformation
PC	1	Optional	Product Code	productCodes
PI	1	Optional	Product Information	productInformation
DS*	1	Optional	Data Source*	ExternalDataSources
MD	20	Optional	Model Data	models

\*FraudIQ Synthetic ID Alerts 2, Military Lending Act (MLA), North American Link (NAL), The Work Number Select and DataX Credit Reports are the alternate data sources available with OneView.

The JSON Request contains ALL the individual Legacy inquiry segments (i.e. DIAL, IDNT, AD, ES, PA, EU, PC, PI and MD) they are all contained within this structure:

REQUEST BODY SCHEMA: application/json

consumers > required	object
externalDataSources >	object
customerReferenceIdentifier	string [ 0 .. 20 ] characters Unique identifier provided by customer
customerConfiguration > required	object Configurations related to the credit report being requested

## JSON REQUEST 'consumers' (object) contents:

REQUEST BODY SCHEMA: application/json

consumers <b>required</b>	object
name <b>required</b>	Array of objects Consumer name
socialNum	Array of objects Social Security Number
dateOfBirth	string <date> [ 0 .. 8 ] characters Date of Birth
age	string <= 2 characters Age
addresses	Array of objects (AddressRequest) [ 1 .. 3 ] items Address information. A maximum of 2 addresses can be sent per inquiry. If socialNum is not provided, the houseNumber, streetName, city and state are required
phoneNumbers	Array of objects [ 0 .. 2 ] items
employments	object

Continued

customerConfiguration required	object	Configurations related to the credit report being requested
equifaxUSConsumerCreditReport	object	Configuration related to the customer request
equifaxUSConsumerCreditReport		
memberNumber required	string 10 characters	This is your Equifax Customer Number. This number is used to both access and invoice for Equifax data, products and services. Please contact your Equifax Sales Associate for additional information and activation.
securityCode required	string 3 characters	Security code
codeDescriptionRequired	boolean	Request code descriptions
endUserInformation	object	Customers using an "IG", "IL", "IZ" or "RT" Industry Code are only required to send the appropriate Permissible Purpose Code. Customers using a "ZB" or "ZT" Industry Code must include both the "End Users Name" and the applicable Permissible Purpose code.
productCodes	Array of strings <= 20 items	Codes related to the optional Equifax products : Please contact your Equifax Sales Associate for additional information and activation of the desired optional services. Product code values include:

Continued



productInformation >	object
models >	Array of objects [ 0 .. 20 ] items Model Score
customerCode	string <= 4 characters Assigned customer code
multipleReportIndicator	string <= 1 characters Indicates if the report allows more than 1 credit report <ul style="list-style-type: none"> <li>• 1: one report</li> <li>• F: multiple reports (Puerto Rico only)</li> </ul>
ECOInquiryType	string Type of inquiry
optionalFeatureCode	Array of strings <= 18 items The optional features requested in the credit report. Please contact your Equifax Sales Associate for additional information and activation Optional feature code: <ul style="list-style-type: none"> <li>• B: Military Lending Act with Credit Data</li> <li>• D: ON-LINE DIRECTORY or ON-LINE DIRECTORY w/Address</li> <li>• G: Dimensions Data</li> <li>• M: Return Risk-Based Pricing score information in the FICO and Model Segments</li> <li>• Q: Return Risk-Based Pricing score information in the FICO segment only</li> <li>• O: Equifax Model(s) that are set up as Default or Multiple returned</li> <li>• V: Enhanced Delinquency Alert System (EDAS) &amp; FICO Score based on Equifax Data</li> <li>• X: FICO Score based on Equifax Data</li> <li>• Z: Enhanced Delinquency Alert System (EDAS)</li> <li>• &amp;: FraudIQ Synthetic ID Alerts</li> </ul>

Continued

pdfComboIndicator	string <code>&lt;= 1 characters</code> Optional indicator to request a PDF version of the report. PDF may be retrieved using the resulting links for up to 2 hours after the initial request is made. If ECOAInquiryType is 'Co-applicant', a separate link is returned for each applicant.  <ul style="list-style-type: none"> <li>• N: No PDF link is returned in the response (default behavior when indicator not present)</li> <li>• Y: PDF Link(s) are included with the JSON credit report response.</li> <li>• S: Standalone PDF, only the PDF links are returned in the JSON response.</li> </ul>
vendorIdentificationCode	string <code>&lt;= 2 characters</code> Required for all third-party channel partners and vendors who support end-customer access to Equifax products and services
riskModelCodeOnly	string It can be one of the following indicators:

Please reference [developer.equifax.com](https://developer.equifax.com) for a sample JSON Consumer Credit Report Request and Response information and YAML schema.

## IDNT Segment ('IDNT' for Full-File Fixed) (JSON fields are in a different order)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
4-bytes	IDNT	Identification Segment ID	4-bytes	IDNT	Identification Segment ID	-	-	consumers (object)
20-bytes	-	Customer Reference Number	20-bytes	-	Customer Reference Number	20-bytes	-	customerReferenceIdentifier
-	-	N/A	-	-	N/A	-	-	customerConfiguration (object)
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
3-bytes	-	Security Code	3-bytes	-	Security Code	3-bytes	-	securityCode
1-byte	-	Risk model Code Only (Mtg Cust)	1-byte	-	Risk model Code Only (Mtg Cust)	1-byte	-	riskModelCodeOnly
1-byte	I or J	ECOA Inquiry Type	1-byte	I or J	ECOA Inquiry Type	1-byte	-	ECOAInquiryType (individual; Co-applicant)
2-bytes	-	Output Format Code	2-bytes	-	Output Format Code	-	-	N/A
1-bytes	See DIAL	Number of Months to Count Inquiries	1-bytes	See DIAL	Number of Months to Count Inquiries	-	-	N/A
-	-	N/A	-	-	N/A	-	-	socialNum (object)
-	-	N/A	-	-	N/A	-	-	identifier (current)
9-bytes	999999999	Subject's Social Security Number	9-bytes	999999999	Subject's Social Security Number	9-bytes	999999999	number
-	-	N/A	-	-	N/A	-	-	name (object)
-	-	N/A	-	-	N/A	-	-	identifier (current; Co-applicant)
15-bytes	-	Subject's First Name	25-bytes	-	Subject's First Name	15-bytes	-	firstName
15-bytes	-	Subject's Middle Name	25-bytes	-	Subject's Middle Name	15-bytes	-	middleName
25-bytes	-	Subject's Last Name	51-bytes	-	Subject's Last Name	25-bytes	-	lastName
2-bytes	-	Subject's Suffix	2-bytes	-	Subject's Suffix	2-bytes	-	suffix
8-bytes	MMDDYYYY or A-NN	Subject's Birth Date or Age	8-bytes	MMDDYYYY or A-NN	Subject's Birth Date or Age	8-bytes	MMDDYYYY	dateOfBirth
-	-	N/A	-	-	N/A	2-bytes	-	age
9-bytes	999999999	Co-Applicant's Social Security Number	9-bytes	999999999	Co-Applicant's Social Security Number	-	-	(see 'socialNum' object above)
15-bytes	-	Co-Applicant's First Name	25-bytes	-	Co-Applicant's First Name	-	-	N/A
25-bytes	-	Co-Applicant's Last Name	51-bytes	-	Co-Applicant's Last Name	-	-	N/A
18-bytes	-	Optional Features	18-bytes	-	Optional Features	18-bytes	-	optionalFeatureCode (less options)
2-bytes	-	Vendor Identification Code	2-bytes	-	Vendor Identification Code	2-bytes	-	vendorIdentificationCode
-	-	N/A	8-bytes	MMDDYYYY	Co-Applicants Date of Birth	-	-	See 'productInformation' (object)
2-bytes	-	Number of AD Segments to Follow	2-bytes	-	Number of AD Segments to Follow	-	-	N/A
-	-	(in DIAL segment)	-	-	(in DIAL segment)	4-bytes	-	customerCode
-	-	(in DIAL segment)	-	-	(in DIAL segment)	1-byte	1 or F	multipleReportIndicator

## Address Segment ('AD' for Full-File Fixed in all versions / 'JA' available in TotalView only)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
2-bytes	AD	Address Segment ID	2-bytes	AD	Address Segment ID	-	-	addresses (object)
2-bytes	JA	Joint Address	-	-	N/A	-	-	identifier (current; Co-applicant; Property Address)
10-bytes	-	House Number	10-bytes	-	House Number	10-bytes	-	houseNumber
2-bytes	-	Quadrant	2-bytes	-	Directional	2-bytes	-	quadrant
26-bytes	-	Street Name	26-bytes	-	Street Name	26-bytes	-	streetName
2-bytes	-	Street Type	2-bytes	-	Street Type	2-bytes	-	streetType
20-bytes	-	City	20-bytes	-	City	20-bytes	-	city
2-bytes	-	State Code	2-bytes	-	State Code	2-bytes	-	state
9-bytes	-	ZIP Code	9-bytes	-	ZIP Code	9-bytes	-	zip
-	-	N/A	-	-	N/A	-	-	phoneNumbers (object)
-	-	N/A	-	-	N/A	-	-	identifier (current or Co-applicant)
10-bytes	-	Telephone Number	10-bytes	-	Telephone Number	10-bytes	-	number
5-bytes	-	Apartment/Condo/Unit Number	5-bytes	-	Unit Designator	5-bytes	-	apartmentNumber
-	-	N/A	10-bytes	-	Apartment/Condo Number	-	-	(see above)
-	-	N/A	3-bytes	-	Country Code	-	-	N/A

\*This segment refers to 'addresses' in JSON Note: Only TotalView offers a 'Joint Address' (JA) Segment which is equivalent to the 'Co-applicant' in 'addresses' for JSON.

JSON example:

```

{
  "addresses": [
    {
      "identifier": "current",
      "houseNumber": "228",
      "streetName": "SAXON",
      "streetType": "",
      "apartmentNumber": "",
      "city": "BIRMINGHAM",
      "state": "AL",
      "zip": "35209"
    }
  ],
  "phonenumber": [
    {
      "identifier": "current",
      "number": "4585856325"
    }
  ]
}

```

## Employment Segment ('ES' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
2-bytes	ES	Employment Segment ID	2-bytes	ES	Employment Segment ID	-	-	employments (object)
35-bytes	-	Subject's Occupation	35-bytes	-	Subject's Occupation	35-bytes	-	occupation
35-bytes	-	Subject's Employer	48-bytes	-	Subject's Employer	35-bytes	-	employerName
-	-	N/A	8-bytes	MMDDYYYY	Date First Reported	-	-	N/A
-	-	N/A	8-bytes	MMDDYYYY	Date Last Reported	-	-	N/A

\*This segment refers to 'employments' in JSON. The green highlighted fields are new fields for JSON

JSON Example:

```

.. ],
.. "employments": {
..   "occupation": "MANAGER",
..   "employerName": "HOME DEPOT"
.. },

```

## Property Address Segment ('PA' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
2-bytes	PA	Property Address Segment ID	2-bytes	PA	Property Address Segment ID	-	-	addresses (object)
-	-	N/A	-	-	N/A	-	-	identifier (Property Address)
10-bytes	-	House Number	10-bytes	-	House Number	10-bytes	-	houseNumber
2-bytes	-	Quadrant	2-bytes	-	Directional	2-bytes	-	quadrant
26-bytes	-	Street Name	26-bytes	-	Street Name	26-bytes	-	streetName
2-bytes	-	Street Type	2-bytes	-	Street Type	2-bytes	-	streetType
20-bytes	-	City	20-bytes	-	City	20-bytes	-	city
2-bytes	-	State Code	2-bytes	-	State Code	2-bytes	-	state
9-bytes	-	ZIP Code	9-bytes	-	ZIP Code	9-bytes	-	zip
-	-	N/A	-	-	N/A	-	-	phoneNumbers (object)
-	-	N/A	-	-	N/A	-	-	identifier (current or Co-applicant)
10-bytes	-	Telephone Number	10-bytes	-	Telephone Number	10-bytes	-	number
5-bytes	-	Apartment/Condo/Unit Number	5-bytes	-	Unit Designator	5-bytes	-	apartmentNumber
-	-	N/A	10-bytes	-	Apartment/Condo Number	-	-	(see above)
-	-	N/A	3-bytes	-	Country Code	-	-	N/A

\*This segment refers to 'addresses' in JSON. The green highlighted fields are new fields for JSON

JSON Example:

```
-{
... "identifier": "Property Address",
... "houseNumber": "1937",
... "streetName": "FOXWOOD",
... "streetType": "DR",
... "city": "CHESAPEAKE",
... "state": "VA",
... "zip": "23321"
-}
```

## End User Segment ('EU' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
-	-	N/A	-	-	N/A	-	-	customerConfiguration (object)
-	-	N/A	-	-	N/A	-	-	equifaxUSConsumerCreditReport (obj)
2-bytes	EU	End User Segment ID	2-bytes	EU	End User Segment ID	-	-	endUserInformation (object)
20-bytes	-	End User's Name	20-bytes	-	End User's Name	20-bytes	-	endUsersName
2-bytes	-	Permissible Purpose Code	2-bytes	-	Permissible Purpose Code	2-bytes	-	permissiblePurposeCode

\*This segment refers to 'endUserInformation' in JSON. **The green highlighted fields are new fields for JSON**

JSON Example:

```

..],
.. "endUserInformation": {
.... "endUsersName": "Customer Name",
.... "permissiblePurposeCode": "01"
..},

```

## Product Code Segment ('EU' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
-	-	N/A	-	-	N/A	-	-	customerConfiguration (object)
-	-	N/A	-	-	N/A	-	-	equifaxUSConsumerCreditReport (obj)
2-bytes	PC	Product Codes Segment ID	2-bytes	PC	Product Codes Segment ID	-	-	productCodes (object)
2-bytes	MM or NZ	2 Character Product Code	2-bytes	MM or NZ	2 Character Product Code	MM or NZ	-	

\*This segment refers to 'productCodes' in JSON. The green highlighted fields are new fields for JSON

*Note: The valid Product Codes are: MM – MarketMax with a Consumer Report and NZ – MarketMax without a Consumer Report.*

JSON Example:

```
{
  "productCodes": ["MM"]
}
```



## Product Information Segment ('PI' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
-	-	N/A	-	-	N/A	-	-	customerConfiguration (object)
-	-	N/A	-	-	N/A	-	-	equifaxUSConsumerCreditReport (obj)
2-bytes	PI	Product Information Segment ID	2-bytes	PI	Product Information Segment ID	-	-	productinformation (object)
1-byte	1	Format Code: 1	1-byte	1	Format Code: 1	-	-	N/A
-	-	N/A	-	-	N/A	-	-	N/A
25-bytes	-	Subject Drivers License State of Issue and License Number	25-bytes	-	Subject Drivers License State of Issue and License Number	-	-	N/A
1-byte	2	Format Code: 2	1-byte	2	Format Code: 2	-	-	N/A
25-bytes	-	Spouse Drivers License State of Issue and License Number	25-bytes	-	Spouse Drivers License State of Issue and License Number	-	-	N/A
1-byte	3	Format Code: 3	1-byte	3	Format Code: 3	-	-	N/A
25-bytes	-	Future Use	25-bytes	-	Future Use	-	-	N/A
1-byte	4	Format Code: 4	1-byte	4	Format Code: 4	-	-	N/A
25-bytes	MMDDYYYY	Co-Applicants Date of Birth	-	-	N/A	8-bytes	MMDDYYYY	coApplicantDateOfBirth
1-byte	5	Format Code: 5	1-byte	5	Format Code: 5	-	-	N/A
25-bytes	-	Future Use	25-bytes	-	Future Use	-	-	N/A
1-byte	6	Format Code: 6	1-byte	6	Format Code: 6	-	-	N/A
25-bytes	-	Future Use	25-bytes	-	Future Use	-	-	N/A

\*This segment refers to 'productinformation' in JSON. The green highlighted fields are new fields for JSON

JSON Examples:

```

"productInformation":{
  "coApplicantDateOfBirth": "03211970"
}

```

## Model Data Segment ('MM' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	consumers (object)
-	-	N/A	-	-	N/A	-	-	customerConfiguration (object)
-	-	N/A	-	-	N/A	-	-	equifaxUSConsumerCreditReport (obj)
2-bytes	MM	Model Data Segment ID	2-bytes	MM	Model Data Segment ID	-	-	models (object)
5-bytes	-	Model Number	5-bytes	-	Model Number	5-bytes	-	Identifier
2-bytes	-	Number of Model Fields (00-20)	2-bytes	-	Number of Model Fields (00-20)	-	-	N/A
20-bytes	-	Model Field(s)	20-bytes	-	Model Field(s)	20-bytes	-	modelField

\*This segment refers to 'models' in JSON. The green highlighted fields are new fields for JSON

JSON Examples:

```
....."models": [
.....{
.....  "identifier": "05206"
.....}
.....],
```

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

```
.. "models": [
.....{
.....  "identifier": "02352"
.....},
.....{
.....  "identifier": "05402"
.....}
.. ],
```

Note: Customers will need to continue to reference the STS Models Programming Guide for Model specifics i.e. Model Number, Score Range, Reason Codes, Reject Codes, etc..

## Data Source Segment ('DS' for Full-File Fixed)

NUM BYTES	VALUE/ FORMAT	TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	DS	Data Source	-	-	equifaxUSConsumerCreditReport (object)
4-bytes	-	Length of data to follow	-	-	equifaxUSConsumerTwnRequest (object)
20-byte	-	Customer Orchestration Code	string	-	userId
20-bytes	-	Customer Organization Code	string	-	userPassword
5-bytes	DPROV	Data Provider Tag Name	string	-	permissiblePurposeCode
10-bytes	-	Direct Data Provider Indicators	string	-	templateName
5-bytes	-	Data Tag 2	-	-	equifaxUSConsumerDataxInquiry (object)
var	-	Data Field 2	-	-	authentication (object)
5-bytes	-	Data Tag 3	string	-	licensekey
Var	-	Data Field 3	string	-	password
5-bytes	-	Data Tag 4	-	-	N/A
Var	-	Data Field 4	-	-	N/A

\*This segment refers to 'equifaxUSConsumerTwnRequest' and 'equifaxUSConsumerDataxInquiry' in JSON. The green highlighted fields are new fields for JSON.

JSON Examples:

```

..... },
..... "equifaxUSConsumerTwnRequest": {
.....   "userId": "EquifaxTotalViewTOTALVIEW@59995",
.....   "userPassword": "e37qbfZp0ID",
.....   "permissiblePurposeCode": "PPASSEED",
.....   "templateName": "Full VOI"
..... },

```

```

..... },
..... "equifaxUSConsumerDataxInquiryRequest": {
.....   "authentication": {
.....     "licensekey": "f9aa51f446362825691544e57da78e2d",
.....     "password": "M9CYGXL9ceHJ"
.....   }
..... },

```

**Important Note:** Customers will need to obtain their required alternate data source access credentials during the setup request process, through your Equifax Sales Representative.

## Sample JSON Consumer Credit Report Request:

```
{
  "consumers": {
    "name": [
      {
        "identifier": "current",
        "firstName": "DANIEL",
        "lastName": "BORTLE",
        "middleName": "",
        "suffix": ""
      }
    ],
    "socialNum": [
      {
        "identifier": "current",
        "number": "666524128"
      }
    ],
    "addresses": [
      {
        "identifier": "current",
        "houseNumber": "4701",
        "streetName": "PARVATHI",
        "streetType": "BV",
        "apartmentNumber": "",
        "city": "VIRGINIA BEACH",
        "state": "VA",
        "zip": "23462"
      }
    ]
  },
  "customerReferenceIdentifier": "ONEVIEW REQUEST EXAMPLE",
  "customerConfiguration": {
    "equifaxUSConsumerCreditReport": {
      "pdfComboIndicator": "Y",
      "memberNumber": "999XX01234",
      "securityCode": "@U2",
      "customerCode": "IAPI",
      "multipleReportIndicator": "F",
      "productCodes": [],
      "models": [
        {
          "identifier": "02369"
        },
        {
          "identifier": "02978"
        }
      ],
      "riskModelCodeOnly": "",
      "ECOAInquiryType": "Individual",
      "optionalFeatureCode": [
        "X"
      ]
    }
  },
  "equifaxUSConsumerTwnRequest": {
    "userId": "EquifaxTotalViewTOTALVIEW@59995",
    "userPassword": "e37fqbfZp0ID",
    "permissiblePurposeCode": "PPASSEED",
    "templateName": "Full VOI"
  }
},
```

```
"equifaxUSConsumerDataInquiryRequest": {  
  "authentication": {  
    "licensekey": "f9aa51f446362825691544e57da78e2d",  
    "password": "M9CYGXL9ceHJ"  
  }  
}
```

# ERROR CONDITIONS

## API ERROR CONDITIONS

### Expanded/ New/ Changed Field(s)

Field	5.0	6.0	TotalView	JSON
New Error – API	N/A	N/A	N/A	efxErrorCode
New Error – API	N/A	N/A	N/A	additionalErrorDetails
Total Segment Length			New Error Codes	

\*This segment refers to 'APIErrorResponse' in JSON

## 'CERR' ERROR CONDITIONS

### Expanded/ New/ Changed Field(s)

Field	5.0	6.0	TotalView	JSON*
Joint Address (JA) – Error (1)	N/A	N/A	New Error – Joint Address	N/A
Data Source (DS) – Errors (3)	N/A	N/A	New Error – Data Source	N/A
Total Segment Length	N/A	N/A	New Error Codes	

\*This segment refers to 'errorResponse' in JSON

## NEW 'DERR' ERROR CONDITIONS

These errors pertain to Alternate Data Sources

Expanded/ New/ Changed Field(s)

Field	5.0	6.0	TotalView	JSON*
Identification of Report	N/A	N/A	N/C	alternateDataSourceErrorMessage
Customer Reference Number	N/A	N/A	N/C	customerReferenceNumber 20-bytes
Equifax Customer Number	N/A	N/A	N/C	customerNumber 10-bytes
New API Error Type	N/A	N/A	N/A	errorType 4-bytes
Alternate Data Source (2-Byte) Code	N/A	N/A	N/C	alternateDataSourceCode 2-bytes
Error Code Verbiage	N/A	N/A	N/C	verbiage 26-bytes
Error Text	N/A	N/A	N/C	errorText 80-bytes
460 Bytes = Segment Length	N/A	N/A		

\*This segment refers to alternateDataSourceErrorMessage in JSON

## **FULL-FILE FIXED (02/T2/JSON) OUTPUT INFORMATION**

**It is recommended that you thoroughly review each segment, as the order and descriptions of the data may have been restructured for an easier to read and new data fields added as needed.**



## Header Segment ('FULL' for Full-File Fixed) (JSON fields are in a different order)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView – FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	-	-	N/A	-	-	status (completed)
-	-	N/A	-	-	N/A	-	-	consumers (object)
-	-	N/A	-	-	N/A	-	-	equifaxUSConsumerCreditReport
-	-	N/A	-	-	N/A	-	-	identifier ("completed")
20-bytes	-	Customer Reference Number	20-bytes	-	Customer Reference Number	20-bytes	-	customerReferenceNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
3-bytes	-	Consumer Referral Code	3-bytes	-	Consumer Referral Code	3-bytes	-	consumerReferralCode
1-byte	1 or F	Multiple Report Indicator	1-byte	1 or F	Multiple Report Indicator	1-byte	1 or F	multipleReportIndicator
1-byte	I, J or P	ECOA Inquiry Type	1-byte	I, J or P	Inquiry Type	1-byte	I, J or P	ECOAInquiryType
2-bytes	02/T2	Output Format Code	2-bytes	02	Output Format Code	N/A	N/A	N/A
1-byte	-	Number of Months to Count Inquiries	1-byte	-	Number of Months to Count Inquiries	N/A	N/A	N/A
1-byte	See Atch. 1	Hit/No-Hit Designator Code	1-byte	See Atch. 1	Hit/No-Hit Designator Code	1-byte	Same	hitCode
8-bytes	MMDDYYYY	File Since Date	8-bytes	MMDDYYYY	File Since Date	8-bytes	MMDDYYYY	fileSinceDate
8-bytes	MMDDYYYY	Date of Last Activity	8-bytes	MMDDYYYY	Date of Last Activity	8-bytes	MMDDYYYY	lastActivityDate
8-bytes	MMDDYYYY	Date of This Report	8-bytes	MMDDYYYY	Date of This Report	8-bytes	MMDDYYYY	reportDate
-	-	N/A	-	-	N/A	-	-	subjectName
25-bytes	-	Subject's Last Name	51-bytes	-	Subject's Last Name	25-bytes	-	lastName
15-bytes	-	Subject's First Name	25-bytes	-	Subject's First Name	15-bytes	-	firstName
15-bytes	-	Subject's Middle Name	15-bytes	-	Subject's Middle Name	15-bytes	-	middleName
2-bytes	-	Subject's Suffix	2-bytes	-	Subject's Suffix	2-bytes	-	Suffix
9-bytes	-	Subject's Social Security Number	9-bytes	-	Subject's Social Security Number	9-bytes	-	subjectSocialNum
8-bytes	MMDDYYYY or AGE NN	Date of Birth or Age	8-bytes	MMDDYYYY or AGE NN	Date of Birth or AGE	8-bytes	MMDDYYYY	birthDate
-	-	N/A	-	-	N/A	2-bytes	NN	age
-	-	N/A	-	-	N/A	-	-	nameMatchFlags
1-byte	Y, N or blank	First Name Match Flag	1-byte	Y, N or blank	First Name Match Flag	1-byte	Y or N	firstNameMatchFlag
1-byte	Y, N or blank	Middle Name Match Flag	1-byte	Y, N or blank	Middle Name Match Flag	1-byte	Y or N	middleNameMatchFlag
1-byte	Y, N or blank	Last Name Match Flag	1-byte	Y, N or blank	Last Name Match Flag	1-byte	Y or N	lastNameMatchFlag
1-byte	Y, N or blank	Suffix Match Flag	1-byte	Y, N or blank	Suffix Match Flag	1-byte	Y or N	suffixMatchFlag
1-byte	L or blank	Link Indicator	1-byte	L or blank	Link Indicator	1-byte	L	linkIndicator
1-byte	C or blank	Do Not Combine Indicator	1-byte	C or blank	Do Not Combine Indicator	1-byte	C	doNotCombineIndicator
1-byte	0-3	Number of Additional Multiples	1-byte	0-3	Number of Additional Multiples	-	-	N/A

NUM BYTES	VALUE/FORMAT	5.0 & TotalView – FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
120-bytes	1-60	Segment Counters (2-bytes each)	-	-	N/A (separate segment)	-	-	N/A
1-byte	-	Address Discrepancy Indicator Code	1-byte	-	Address Discrepancy Indicator Code	1-byte	-	addressDiscrepancyIndicator
1-byte	-	FraudIQ SSN Alert Code	1-byte	-	FraudIQ SSN Alert Code	1-byte	-	fraudSocialNumAlertCode
1-byte	-	2 <sup>nd</sup> FraudIQ Identity Scan Alert Code	4-bytes	-	FraudIQ Identity Scan Alert Code(s)	1-15	-	fraudIDScanAlertCodes
1-byte	-	3 <sup>rd</sup> FraudIQ Identity Scan Alert Code	-	-	-	-	-	-
1-byte	-	4 <sup>th</sup> FraudIQ Identity Scan Alert Code	-	-	-	-	-	-
1-byte	-	1 <sup>st</sup> FraudIQ Identity Scan Alert Code	-	-	-	-	-	-
1-byte		FraudIQ Identity Scan Indicator Code	1-byte		FraudIQ Identity Scan Indicator Code	-	-	N/A
-	-	N/A	-	-	N/A	1-byte	-	identityScanRegulated
1-byte	-	Fraud Victim/Alert Indicator Code	1-byte	-	Fraud Victim/Alert Indicator Code	1-byte	-	fraudVictimIndicator
-	-	N/A	9-bytes	-	Decision Power/Multivision Number	-	-	N/A

\*\* Details are in the ‘equifaxUSConsumerCreditReport’ response section of the JSON. **The green highlighted fields are new fields for JSON**

For JSON Only the FraudIQ Identity Scan Alert Codes are all returned in the ‘fraudIDScanAlertCodes’ section up to 15 and an ‘identityScanRegulated’ returned. For STS 5.0, 6.0 and TotalView if more than 4 Identity Scan Alerts are returned, they are returned in the Header segment as well in the ‘IS’ FraudIQ Identity Scan Alert segment along with the additional 11 (max. 15).

## 6.0 Segment Counter Segment

**New segment IN VERSION 6.0 ONLY – 497-Bytes - Segment Counters expanded to 5-bytes each – N/A for JSON.**

## Addresses ('CA', 'FA', 'F2' for Full-File Fixed) (JSON fields are in a different order)

TotalView Only - Optional Feature Code 'A' = Enhanced Address and Other ID Data Returned.

**Important Note:** The yellow highlighted fields below are returned twice in the TotalView report. They are standard trade fields for JSON and are only returned once in the 'expanded/enhanced' format. Green highlighted fields indicate a new field for JSON.

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	CA/FA/F2	Current, Former, 2 <sup>nd</sup> Former Address	2-bytes	CA/FA	Current and Other Address	-	-	addresses
-	-	N/A	-	-	N/A	-	-	addressType (current; former; additional)
10-bytes	-	Street Number	10-bytes	-	Street Number	10-bytes	-	houseNumber
26-bytes	-	Street Name	26-bytes	-	Street Name	26-bytes	-	streetName
26-bytes	-	Street Type/Direction/Apt. #	26-bytes	-	Street Type	26-bytes	-	streetType
20-bytes	-	City	20-bytes	-	City	20-bytes	-	cityName
2-bytes	-	State Code	2-bytes	-	State Code	2-bytes	-	stateAbbreviation
9-bytes	999999999	ZIP Code	9-bytes	999999999	ZIP Code	9-bytes	-	zipCode
6-bytes	MMYYYY	Date First Reported	8-bytes	MMDDYYYY	Date First Reported	9-bytes	MMDDYYYY	dateFirstReported
1-byte	R, O or B	Rent/Own/Buy	1-byte	R, O or B	Rent/Own/Buy	1-byte	R, O or B	rentOwnBuy
1-byte	C, O or T	Source of Address	1-byte	C, O or T	Source of Address	1-byte	C, O or T	sourceOfAddress
6-bytes	MMYYYY	Date Last Reported	8-bytes	MMDDYYYY	Date Last Reported	8-bytes	MMDDYYYY	dateLastReported
10-bytes	9999999999	Telephone Number	10-bytes	9999999999	Telephone Number	10-bytes	9999999999	telephoneNumber
1-byte	1-4	Source of Telephone Number	1-byte	1-4	Source of Telephone Number	1-byte	1-4	sourceOfTelephoneNumber
6-bytes	MMYYYY	Date Telephone Number Reported	8-bytes	MMDDYYYY	Date Telephone Number Reported	8-bytes	MMDDYYYY	dateTelephoneReported
1-byte	-	Address Variance Indicator Code	1-byte	-	Address Variance Indicator	1-byte	-	addressVarianceIndicator
-	-	N/A	-	-	N/A	62-bytes	-	addressLine1 (combination of address components)

\*This segment refers to 'addresses' in JSON. The green highlighted fields are new fields for JSON

STS 5.0: 1 Current Address; 1 Former Address; 1 Second Former address can be returned.

STS 6.0: 1 Current Address; 9 Other Addresses can be returned.

JSON: 1 Current Address; 1 Former; 8 Additional Addresses can be returned.

## Former Name ('FN' for Full-File Fixed)

NUM BYTES	VALUE/ FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	FN	Former Name	2-bytes	FN	Other Name	-	-	formerNames
25-bytes	-	Last Name	51-bytes	-	Last Name	25-bytes	-	lastName
15-bytes	-	First Name	25-bytes	-	First Name	15-bytes	-	firstName
15-bytes	-	Middle Name or Initial	25-bytes	-	Middle Name or Initial	15-bytes	-	middleName
2-bytes	-	Suffix	2-bytes	-	Suffix	2-bytes	-	suffix

\*This segment refers to 'formerNames' in JSON

JSON EXAMPLE:

```
"formerNames": [
  {
    "lastName": "ZZJJCYY",
    "firstName": "PEARL",
    "middleInitial": "S"
  },
  {
    "lastName": "ZZJLCSY",
    "firstName": "PEARL"
  }
],
```

## Death Date ('DT' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
6-bytes	MMYYYY	Death Date	8-bytes	MMDDYYYY	Death Date	6-bytes	MMYYYY	deathDate

\*This segment refers to 'deathDate' in JSON

JSON EXAMPLE:

```
1,  
  "deathDate": "032021",
```

## Employments ('ES', 'EF' & 'E2' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	ES/EF/E2	Last Reported; Former Second Former Employment	2-bytes	ES/EF	Last Reported & Former Employments	-	-	employments
-	-	N/A	-	-	N/A	-	-	identifier (current; former; secondFormer)
35-bytes	-	Occupation	35-bytes	-	Occupation	35-bytes	-	occupation
35-bytes	-	Employer	48-bytes	-	Employer	35-bytes	-	employer
6-bytes	MMYYYY	Date Last Reported	8-bytes	MMDDYYYY	Date Last Reported	6-bytes	MMYY	dateLastReported
6-bytes	MMYY	Date First Reported	8-bytes	MMDDYYYY	Date First Reported	6-bytes	MMYY	dateFirstReported

\*This segment refers to 'employments' in JSON. **The green highlighted fields are new fields for JSON**

Versions 5.0 & TotalView = All employment segments are identical up to 3 returned.

Version 6.0 = FA (Former Employment) Segment – can return a max of 9 (same layout as Current Employment) – No 'Second Former Employment' segment.

JSON = up to 3 returned.

JSON EXAMPLE:

```

"employments": [
  {
    "identifier": "current",
    "employer": "NAVY RECRUITING"
  },
  {
    "identifier": "former",
    "occupation": "SECRETARY",
    "employer": "NARDAC NAS",
    "dateLastReported": "011990"
  },
  {
    "identifier": "secondFormer",
    "occupation": "E5",
    "employer": "US NAVY AOMD NAS",
    "dateFirstReported": "011987"
  }
]

```

## Other Identification ('OS' for Full-File Fixed – 6.0 & TotalView Enh. (Option 'A' Only))

NUM BYTES	VALUE/FORMAT	TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	OS	Other Identification	2-bytes	OS	Other Identification	-	-	otherIdentification
8-bytes	MMDDYYYY	Date Reported	8-bytes	MMDDYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
1-byte	C, S or T	Type Code	1-byte	C, S or T	Type Code	1-byte	-	typeCode
35-bytes	-	Identification Number	35-bytes	-	Identification Number	35-bytes	-	identificationNumber
1-byte	B, C, E or V	Reason Code	1-byte	B, C, E or V	Reason Code	1-byte	-	reasonCode

\*This segment refers to 'otherIdentification' in JSON. **The green highlighted fields are new fields for JSON**

Reason Codes:

- B = Tax ID Number
- C = Minor Child
- E = S.I.N. (Canadian Social Security Number)
- V = Variation

Type Codes:

- C = S.I.N.
- S = SSN
- T = Tax ID

JSON EXAMPLE:

```

"otherIdentification": [
  {
    "dateReported": "07132019",
    "typeCode": {
      "code": "S",
      "description": "SSN"
    },
    "identificationNumber": "313123096",
    "reasonCode": {
      "code": "V",
      "description": "Variation"
    }
  }
],
  
```

## Bankruptcy ('BP' for Full-File Fixed) (JSON fields in a different order)

TotalView Only - Optional Feature Code 'K' = Enhanced Public Record Items and Collections Returned.

**Important Note:** The yellow highlighted fields below are returned twice in the TotalView report. They are standard trade fields for JSON and are only returned once in the 'expanded/enhanced' format. Green highlighted fields indicate a new field for JSON.

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	BP	Bankruptcy	2-bytes	BP	Bankruptcy	-	-	bankruptcies
1-byte	X	Enhanced Segment (TotalView only)	-	-	N/A	-	-	N/A
6-bytes	MMYYYY	Date Filed	8-bytes	MMDDYYYY	Date Filed	8-bytes	MMDDYYYY	dateFiled
10-bytes	999XX99999	Court Customer Number	10-bytes	999XX99999	Court Customer Number	10-bytes	999XX99999	customerNumber
1-byte	B or I	Type of Bankruptcy	1-byte	B or I	Type of Bankruptcy	1-byte	B or I	type
1-byte	I, J or W	How Filed	1-byte	I, J or W	How Filed	1-byte	I, J or W	filer
1-byte	See Attch 2	Current Intent/Disposition Code	1-byte	See Attch 2	Current Intent/Disposition Code	1-byte	-	currentIntentOrDispositionCode
2-bytes	See Attch 6	Narrative Code #1	2-bytes	See Attch 6	Narrative Code #1	2-bytes	-	narrativeCodes (all returned)
2-bytes	"	Narrative Code #2	2-bytes	"	Narrative Code #2	-	-	rawNarrativeCodes
42-bytes	-	Case Number/Disposition Date*	42-bytes	-	Case Number	5-bytes	-	caseNumber
-	-	N/A 5.0	8-bytes	MMDDYYYY	Current Disposition Date	8-bytes	MMDDYYYY	currentDispositionDate
-	-	N/A 5.0	8-bytes	MMDDYYYY	Verified Date	8-bytes	MMDDYYYY	verifiedDate
-	-	N/A 5.0	1-byte	See Attch 2	Prior Intent/Disposition Code	1-byte	-	priorIntentOrDispositionCode
-	-	N/A 5.0	8-bytes	MMDDYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
-	-	N/A 5.0 or TotalView	-	-	N/A	2-bytes	XX	industryCode (for customer number)

\*This segment refers to 'bankruptcies' in JSON. **The green highlighted fields are new fields for JSON**

\*Note: STS 5.0 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-DISP-03/97.



## Collection ('CO' for Full-File Fixed) (JSON fields in a different order)

TotalView Only - Optional Feature Code 'K' = Enhanced Public Record Items and Collections Returned.

**Important Note:** The yellow highlighted fields below are returned twice in the TotalView report. They are standard trade fields for JSON and are only returned once in the 'expanded/enhanced' format. Green highlighted fields indicate a new field for JSON.

NUM BYTES	VALUE/ FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	CO	Collection	2-bytes	CO	Collection	-	-	collections
1-byte	X	Enhanced Segment Indicator (TotalView Only)	-	-	N/A	-	-	N/A
-	-	N/A	-	-	N/A	2-bytes	XX	industryCode (for Customer Number)
6-bytes	MMYYYY	Date Reported	8-bytes	MMDDYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
6-bytes	MMYYYY	Date Assigned	8-bytes	MMDDYYYY	Date Assigned	8-bytes	MMDDYYYY	dateAssigned
10-bytes	999XX99999	Collection Agency Customer Number	10-bytes	999XX99999	Collection Agency Customer Number	10-bytes	999XX99999	customerNumber
30-bytes	-	Original Creditor Name/Number	30-bytes	-	Original Creditor Name	30-bytes	-	clientNameOrNumber
7-bytes	Whole \$'s	Original Amount	9-bytes	Whole \$'s	Original Amount	9-bytes	999999999	originalAmount
6-bytes	MMYYYY	Status Date	8-bytes	MMDDYYYY	Status Date	8-bytes	MMDDYYYY	statusDate
1-byte	See Atch 3	Status Code	1-byte	See Atch 3	Status Code	1-byte	-	statusCode
7-bytes	Whole \$'s	Balance	9-bytes	Whole \$'s	Balance	9-bytes	999999999	Balance
6-bytes	MMYYYY	Date of Balance	8-bytes	MMDDYYYY	Last Payment Date	8-bytes	MMDDYYYY	lastPaymentDate
2-bytes	See Atch 6	Narrative Code #1	2-bytes	See Atch 6	Narrative Code #1	-	Both returned	narrativeCodes (both returned here)
2-bytes	"	Narrative Code #2	2-Bytes	"	Narrative Code #2	-	-	rawNarrativeCodes
6-bytes	MMYYYY	Date of Last Activity	8-bytes	MMDDYYYY	Date of First Delinquency	8-bytes	MMDDYYYY	dateOfFirstDelinquency
20-bytes	-	Account/Serial Number	30-bytes	-	Account Number	30-bytes	-	accountNumber
1-byte	See Atch 4	Account Designator Code	1-byte	See Atch 4	Account Designator Code (ECO)	1-byte	-	accountDesignatorCode
1-byte	*=AUT	Automated Update Indicator	1-byte	*=AUT	Automated Update Indicator	1-byte	*=AUT	indicator
2-bytes	See Atch 7	Creditor Classification Code (TotalView enhanced only – N/A 5.0)	2-bytes	See Atch 24	Creditor Classification Code	2-bytes	-	creditorClassificationCode

\*This segment refers to 'collections' in JSON. The green highlighted fields are new fields for JSON

## File Identification ('CO' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	NR	File Identification	2-bytes	NR	File Identification	-	-	N/A
18-bytes	-	File Identification Number	18-bytes	-	File Identification Number	18-bytes	-	fileIdentificationNumber

\*This segment refers to 'fileIdentificationNumber' in JSON

JSON EXAMPLE:

```

{
  "fileIdentificationNumber": "02CE1342490BC22D",

```

## Alert Contact ('AC' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	AC	Alert Contact	2-bytes	AC	Alert Contact	-	-	alertContacts
1-byte	E, L or M	Alert Type	1-byte	E, L or M	Alert Type	1-byte	E, L or M	alertType
8-bytes	MMDDYYYY	Date Reported	8-bytes	MMDDYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
8-bytes	MMDDYYYY	Date Effective	8-bytes	MMDDYYYY	Date Effective	8-bytes	MMDDYYYY	effectiveDate
1-byte	N or blank	Status	1-byte	N or blank	Status	1-byte	N	status
-	-	N/A	-	-	N/A	-	-	telephoneNumbers (0-3 items)
1-byte	C, D, E or P	Telephone #1 Type	1-byte	C, D, E or P	Telephone #1 Type	1-byte	C, D, E or P	telephoneNumberType
4-bytes	-	International Code	4-bytes	-	International Code	4-bytes	-	countryCode
10-bytes	-	Number	10-bytes	-	Number	10-bytes	-	telephoneNumber
5-bytes	-	Extension	5-bytes	-	Extension	5-bytes	-	Extension
1-byte	C, D, E or P	Telephone #2 Type	1-byte	C, D, E or P	Telephone #2 Type	-	-	-
4-bytes	-	International Code	4-bytes	-	International Code	-	-	-
10-bytes	-	Number	10-bytes	-	Number	-	-	-
5-bytes	-	Extension	5-bytes	-	Extension	-	-	-
1-byte	C, D, E or P	Telephone #3 Type	1-byte	C, D, E or P	Telephone #3 Type	-	-	-
4-bytes	-	International Code	4-bytes	-	International Code	-	-	-
10-bytes	-	Number	10-bytes	-	Number	-	-	-
5-bytes	-	Extension	5-bytes	-	Extension	-	-	-
-	-	N/A	-	-	N/A	-	-	address
50-bytes	-	Address Line 1	50-bytes	-	Address Line 1	50-bytes	-	addressLine1
25-bytes	-	Address Line 2	25-bytes	-	Address Line 2	25-bytes	-	addressLine2
20-bytes	-	City	20-bytes	-	City	20-bytes	-	cityName
2-bytes	-	State	2-bytes	-	State	2-bytes	-	stateAbbreviation
9-bytes	-	ZIP Code	9-bytes	-	ZIP Code	9-bytes	-	zipCode
3-bytes	-	Country Code	3-bytes	-	Country Code	3-bytes	-	countryCode
100-bytes	-	Additional Information	100-bytes	-	Additional Information	100-bytes	-	additionalInformation

\*This segment refers to 'alertContacts' in JSON. The green highlighted fields are new fields for JSON

# Trade Check Traditional (TC) Segment

**IS NOT AVAILABLE IN VERSION 6.0, TOTALVIEW or JSON**

## Additional information regarding Trade (PT) differences:

- For 6.0, TotalView and JSON, new Rate/Status value '6' (Collection). Previously displayed as Rate/Status '5' with Collection Narrative Code.
- For **6.0, TotalView** and JSON, values available in the 'paymentHistory1to24' are: 1, E (zero balance and current account) and 6 (trade collection accounts).
- The JSON 'paymentHistory1to24' field may contain multiple consecutive occurrences of 6's, 8's and 9's, where applicable.
- Version 5.0 and TotalView offer Trade without Payment History. 24-Month Payment History is a standard feature for version 6.0 and JSON.
- 36- or 48-Month Payment History is an optional feature for version 6.0, TotalView & JSON.
- The concept of enhanced data does not exist in JSON. JSON returns the version 6.0 / TotalView 'Enhanced trade with all 6.0 trade fields. Dimensions Data is available as an option with JSON trade'.
- JSON, Versions 6.0 and TotalView Enhanced Trade options can return different codes within the trade (i.e. account type, narrative codes, etc.) – (Refer to Attachment 4 in the programming guides for specifics)

## \*Important Notes regarding STS 5.0 Trade Fields vs 6.0/TotalView Enhanced Trade:

1. If the Credit Limit Amount > \$0 then move Credit Limit to High Credit for display and add Narrative 233 (E9) (Amount in H/C is Credit Limit).
  - a. If there is a Charge Off amount it will be moved to High Credit instead of Credit Limit.
  - b. Credit Limit will not be moved for Status Codes (must be a Rate code).
  - c. If outputs '01', '03', '32' or '61' then Credit Limit is not moved to the High Credit field for display. (This is significant for the FFF/AFP (32) combo as the FFF portion of the report will be impacted by the ACROFILE PLUS rule.)
  - d. If Credit Limit amount is 7 digits or less move actual amount to High Credit
  - e. If Credit Limit amount is >7 digits check to see if the customer is configured for 'K' amounts. If so then move rounded Credit Limit amount to High Credit (12,345K).
  - f. If not configured for 'K' amounts then move 9's (9999999) to High Credit amount.
  - g. If Narrative 1 or Narrative 2 does not already have a code then move (E9) Narrative 233.
2. If Original Charge Off Amount > 0 then move Charge Off to High Credit for display and add Narrative 174 (Amount in High Credit is Original Charge-off amount)
  - a. Must have Rate = '9'
  - b. If Charge Off amount is 7 digits or less move actual amount to High Credit.
  - c. If Charge Off amount is >7 digits move 9's (9999999) to High Credit amount.
  - d. If Narrative 1 or Narrative 2 does not already have a code, then move (AE) Narrative 174.
3. In STS 5.0 Terms is a single field that displays either:
  - a. Scheduled Payment amount
  - b. Terms Duration
4. In STS 6.0 and Enhanced TotalView trades there are three fields that allow for the display of fields related to Terms info.
  - a. Scheduled Payment amount
  - b. Terms Duration
  - c. Terms Frequency
5. STS 6.0 and Enhanced TotalView trades have additional trade data fields that cover scenarios that were previously represented in STS 5.0 by using Narrative Codes.
  - a. Account Types
  - b. Activity Designators
  - c. Creditor Classification

## JSON (standard) Trade

**JSON Trade = All 6.0 Trade Fields (same as TotalView 'G&S' or 'T&S' enhanced trade options)**

JSON Trade – Only has one Optional Feature Code 'G' = Dimensions Data

**This is the complete list of JSON Trade fields & equivalent 6.0 & TotalView 'T' Enhanced Trade option. (fields are not in the same order in JSON):**

NUM BYTES	VALUE/FORMAT	6.0 & TotalView ('G&S' or 'T&S') FFF DESCRIPTION	JSON DESCRIPTION
20-bytes	-	Customer Name	customerName
10-bytes	999XX99999	Customer Number	customerNumber
8-bytes	MMDDYYYY	Date Reported	dateReported
8-bytes	MMDDYYYY	Date Opened	dateOpened
9-bytes	Whole \$'s	High Credit	highCredit
9-bytes	Whole \$'s	Credit Limit	creditLimit
7-bytes	-	Terms (was a single free-form field – now broken down into 4 fields)	See: actualPaymentAmount; scheduledPaymentAmount; termsFrequencyCode and termsDurationCode.
9-bytes	Whole \$'s	Balance	balance
9-bytes	Whole \$'s	Past Due Amount	pastDueAmount
1-byte	See Atch. 4	Portfolio Type Code	portfolioTypeCode – (6.0/Enh. TotalView values returned)
1-byte	See Atch. 4	Rate/Status Code	rateStatusCode – (6.0/Enh. TotalView values returned)
1-byte	*	Automated Update Indicator (*=AUT)	automatedUpdateIndicator
2-bytes	00-99	Months Reviewed	monthsReviewed
1-byte	See Atch. 4	Account Designator Code (ECO)	accountDesignator
20-bytes	-	Account Number	accountNumber
2-bytes	See Atch. 4	30 Day Counter	thirtyDayCounter
2-bytes	See Atch. 4	60 Day Counter	sixtyDayCounter
2-bytes	See Atch. 4	90+ Day Counter	ninetyDayCounter
1-byte	See Atch. 4	Previous High Rate 1	previousHighRate1
6-bytes	MMYYYY	Previous High Date 1	previousHighDate1
1-byte	See Atch. 4	Previous High Rate 2	previousHighRate2
6-bytes	MMYYYY	Previous High Date 2	previousHighDate2
1-byte	See Atch. 4	Previous High Rate 3	previousHighRate3
6-bytes	MMYYYY	Previous High Date 3	previousHighDate3
6-bytes	MMYYYY	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity	lastActivityDate

NUM BYTES	VALUE/FORMAT	6.0 & TotalView ('G&S' or 'T&S') FFF DESCRIPTION	JSON DESCRIPTION
2-bytes	See Attch. 6	Narrative Code #1	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 6	Narrative Code #2	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 6	Narrative Code #3	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 6	Narrative Code #4	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 4	Account Type Code (N/A in 5.0)	accountTypeCode
8-bytes	MMDDYYYY	Last Payment Date	lastPaymentDate
8-bytes	MMDDYYYY	Closed Date	closedDate
8-bytes	MMDDYYYY	Date Major Delinquency 1st Reported	dateMajorDelinquencyFirstReported
9-bytes	Whole \$'s	Actual Payment Amount	actualPaymentAmount
9-bytes	Whole \$'s	Scheduled Payment Amount	scheduledPaymentAmount
1-byte	See Attch. 4	Terms Frequency Code	termsFrequencyCode
4-bytes	See Attch. 4	Terms Duration Code	termsDurationCode
1-byte	See Attch. 4	Purchased From/Sold to/Original Creditor Indicator	purchasedFromOrSoldCreditorIndicator
30-bytes	-	Purchased From/Sold to/Original Creditor Name	purchasedFromOrSoldCreditorName
2-bytes	See Attch. 7	Creditor Classification Code	creditorClassificationCode
1-byte	See Attch. 4	Activity Designator Code	activityDesignatorCode
9-bytes	Whole \$'s	Original Charge Off Amount	originalChargeOffAmount
8-bytes	MMDDYYYY	Deferred Payment Start Date	deferredPaymentStartDate
9-bytes	Whole \$'s	Balloon Payment Amount	balloonPaymentAmount
8-bytes	MMDDYYYY	Balloon Payment Due Date	balloonPaymentDueDate
18-bytes	-	Mortgage ID Number (MIN)	mortgageIDNumber
25-bytes	See Attch. 4	Payment History - months 1-24	paymentHistory1to24 (6.0/Enh. TotalView values returned)
13-bytes	See Attch. 4	Payment History - months 25-36	paymentHistory25to36
13-bytes	See Attch. 4	Payment History - months 37-48 (default JSON)	paymentHistory37to48
1-byte	See Attch. 4	Previous High Rate > Payment History	previousRatePaymentHistory
6-bytes	MMYYYY	Previous High Date > Payment History	previousHighDatePaymentHistory
<b>DIMENSIONS DATA FIELDS – Optional for JSON (Triggered by optional Feature Code 'G' – TotalView only)</b>			
6-bytes	YYYYMM	Dimensions Data Start Date*	dimensionsStartDate
2-bytes	01 up to 24	Number of Months of Dimensions Data Requested by the Customer*	dimensionsNumberOfMonths
The following 13 Dimensions fields (77-Bytes) are returned from 01 to 24 months according to the number of months being requested*.			dimension
9-bytes	Whole \$'s	Balance	dimensionsBalance
9-bytes	Whole \$'s	Scheduled Payment Amount	dimensionsScheduledPaymentAmount
9-bytes	Whole \$'s	Actual Payment Amount	dimensionsActualPaymentAmount
8-bytes	MMDDCCYY	Last Payment Date	dimensionsLastPaymentDate

NUM BYTES	VALUE/FORMAT	6.0 & TotalView ('G&S' or 'T&S') FFF DESCRIPTION	JSON DESCRIPTION
9-bytes	Whole \$'s	High Credit	dimensionsHighCredit
9-bytes	Whole \$'s	Credit Limit	dimensionsCreditLimit
9-bytes	Whole \$'s	Past Due Amount	dimensionsPastDueAmount
3-bytes	See Attch. 6	Narrative Code #1	dimensionsNarrativeCodes / dimensionsRawNarrativeCodes
3-bytes	See Attch. 6	Narrative Code #2	"
3-bytes	See Attch. 6	Narrative Code #3	"
3-bytes	See Attch. 6	Narrative Code #4	"
2-bytes	See Attch. 4	Account Type	dimensionsAccountTypeCode
1-bytes	See Attch. 4	Activity Designator	dimensionsActivityDesignatorCode

See ['Additional information regarding Trade \(PT\) differences'](#) on page 35.

## Trade (PT) Segment (With 24-Month Payment History (standard) for 5.0 & TotalView)

NUM BYTES	VALUE/FORMAT	FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
6-bytes	MMYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
6-bytes	MMYYYY	Date Opened	8-bytes	MMDDYYYY	dateOpened
7-bytes	Whole \$'s	High Credit*	9-bytes	Whole \$'s	highCredit
-	-	N/A	9-bytes	Whole \$'s	creditLimit
7-bytes	-	Terms (was a single free-form field – broken down into 4 fields)	-	-	See: actualPaymentAmount; scheduledPaymentAmount; termsFrequencyCode and termsDurationCode fields.
7-bytes	Whole \$'s	Balance	9-bytes	Whole \$'s	balance
7-bytes	Whole \$'s	Past Due Amount	9-bytes	Whole \$'s	pastDueAmount
1-byte	See Attch. 4	Type Code	1-byte	See Attch. 4	portfolioTypeCode – (6.0/Enh. TotalView values returned)
1-byte	See Attch. 4	Rate/Status Code	1-byte	See Attch. 4	rateStatusCode – (6.0/Enh. TotalView values returned)
1-byte	*	Automated Update Indicator (*=AUT)	1-byte	*	automatedUpdateIndicator
2-bytes	00-99	Months Reviewed	2-bytes	00-99	monthsReviewed
1-byte	See Attch. 4	Account Designator Code (ECO)	1-byte	See Attch. 4	accountDesignator
20-bytes	-	Account Number	20-bytes	-	accountNumber
2-bytes	See Attch. 4	30 Day Counter	2-bytes	See Attch. 4	thirtyDayCounter
2-bytes	See Attch. 4	60 Day Counter	2-bytes	See Attch. 4	sixtyDayCounter
2-bytes	See Attch. 4	90+ Day Counter	2-bytes	See Attch. 4	ninetyDayCounter
1-byte	See Attch. 4	Previous High Rate 1	1-byte	See Attch. 4	previousHighRate1
6-bytes	MMYYYY	Previous High Date 1	6-bytes	MMYYYY	previousHighDate1
1-byte	See Attch. 4	Previous High Rate 2	1-byte	See Attch. 4	previousHighRate2
6-bytes	MMYYYY	Previous High Date 2	6-bytes	MMYYYY	previousHighDate2
1-byte	See Attch. 4	Previous High Rate 3	1-byte	See Attch. 4	previousHighRate3
6-bytes	MMYYYY	Previous High Date 3	6-bytes	MMYYYY	previousHighDate3
6-bytes	MMYYYY	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity	6-bytes	MMYYYY	lastActivityDate
2-bytes	See Attch. 6	Narrative Code #1	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 6	Narrative Code #2	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
25-bytes	-	24-Month Payment History ('PS' or 'S' Optional Features)	25-bytes	See Attch. 4	24MonthPaymentHistory (5.0 values returned)
-	-	N/A	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Attch. 4	accountTypeCode
-	-	N/A	8-bytes	MMDDYYYY	lastPaymentDate
-	-	N/A	8-bytes	MMDDYYYY	closedDate



NUM BYTES	VALUE/FORMAT	FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
-	-	N/A	8-bytes	MMDDYYYY	dateMajorDelinquencyFirstReported
-	-	N/A	9-bytes	Whole \$'s	actualPaymentAmount
-	-	N/A	9-bytes	Whole \$'s	scheduledPaymentAmount
-	-	N/A	1-byte	See Attch. 4	termsFrequencyCode
-	-	N/A	4-bytes	See Attch. 4	termsDurationCode
-	-	N/A	1-byte	See Attch. 4	purchasedFromOrSoldCreditorIndicator
-	-	N/A	30-bytes	-	purchasedFromOrSoldCreditorName
-	-	N/A	2-bytes	See Attch. 7	creditorClassificationCode
-	-	N/A	1-byte	See Attch. 4	activityDesignatorCode
-	-	N/A	9-bytes	Whole \$'s	originalChargeOffAmount
-	-	N/A	8-bytes	MMDDYYYY	deferredPaymentStartDate
-	-	N/A	9-bytes	Whole \$'s	ballonPaymentAmount
-	-	N/A	8-bytes	MMDDYYYY	ballonPaymentDueDate
-	-	N/A	18-bytes	-	mortgageIDNumber
-	-	N/A	25-bytes	See Attch. 4	paymentHistory1to24 (6.0/Enh. TotalView values returned)
-	-	N/A	13-bytes	See Attch. 4	paymentHistory25to36
-	-	N/A	13-bytes	See Attch. 4	paymentHistory37to48
-	-	N/A	1-byte	See Attch. 4	previousRatePaymentHistory
-	-	N/A	6-bytes	MMYYYY	previousHighDatePaymentHistory

The green highlighted fields are new fields for customers previously consuming 5.0 or TotalView standard trade and trade with 24-Month Payment History ('PS'/'S')

See '[Additional information regarding Trade \(PT\) differences](#)' on page 35.

## Trade (PT) Segment (Enhanced Trade with High Value Fields – TotalView only)

TotalView Only - Optional Feature Code 'H' or 'H&S' = Enhanced Trade with (HS) or without (H) Payment History and High Value Trade Fields

**Important Note:** The yellow highlighted fields below are returned twice in the TotalView report. They are standard trade fields for JSON and are only returned once in the 'expanded/enhanced' format.

NUM BYTES	VALUE/FORMAT	DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
1-byte	H	Indicates TotalView Request w/High Value Trade Fields	-	-	trades
20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
6-bytes	MMYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
6-bytes	MMYYYY	Date Opened	8-bytes	MMDDYYYY	dateOpened
7-bytes	Whole \$'s	High Credit	9-bytes	Whole \$'s	highCredit
-	-	N/A	9-bytes	Whole \$'s	creditLimit
7-bytes	-	Terms (was a single free-form field – broken down into 4 fields)	-	-	See: actualPaymentAmount; scheduledPaymentAmount; termsFrequencyCode and termsDurationCode.
7-bytes	Whole \$'s	Balance	9-bytes	Whole \$'s	balance
7-bytes	Whole \$'s	Past Due Amount	9-bytes	Whole \$'s	pastDueAmount
1-byte	See Atch. 4	Type Code	1-byte	See Atch. 4	portfolioTypeCode – (6.0/Enh. TotalView values returned)
1-byte	See Atch. 4	Rate/Status Code	1-byte	See Atch. 4	rateStatusCode – (6.0/Enh. TotalView values returned)
1-byte	*	Automated Update Indicator (*=AUT)	1-byte	*	automatedUpdateIndicator
2-bytes	00-99	Months Reviewed	2-bytes	00-99	monthsReviewed
1-byte	See Atch. 4	Account Designator Code (ECO)	1-byte	See Atch. 4	accountDesignator
20-bytes	-	Account Number	20-bytes	-	accountNumber
2-bytes	See Atch. 4	30 Day Counter	2-bytes	See Atch. 4	thirtyDayCounter
2-bytes	See Atch. 4	60 Day Counter	2-bytes	See Atch. 4	sixtyDayCounter
2-bytes	See Atch. 4	90+ Day Counter	2-bytes	See Atch. 4	ninetyDayCounter
1-byte	See Atch. 4	Previous High Rate 1	1-byte	See Atch. 4	previousHighRate1
6-bytes	MMYYYY	Previous High Date 1	6-bytes	MMYYYY	previousHighDate1
1-byte	See Atch. 4	Previous High Rate 2	1-byte	See Atch. 4	previousHighRate2
6-bytes	MMYYYY	Previous High Date 2	6-bytes	MMYYYY	previousHighDate2
1-byte	See Atch. 4	Previous High Rate 3	1-byte	See Atch. 4	previousHighRate3
6-bytes	MMYYYY	Previous High Date 3	6-bytes	MMYYYY	previousHighDate3
6-bytes	MMYYYY	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity	6-bytes	MMYYYY	lastActivityDate

NUM BYTES	VALUE/ FORMAT	DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	See Attch. 6	Narrative Code #1	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 6	Narrative Code #2	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
25-bytes	-	24-Month Payment History ('PS' or 'S' Optional Features)	25-bytes	See Attch. 4	24MonthPaymentHistory (5.0 values returned)
-	-	N/A	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Attch. 4	accountTypeCode
-	-	N/A	8-bytes	MMDDYYYY	lastPaymentDate
-	-	N/A	8-bytes	MMDDYYYY	closedDate
-	-	N/A	8-bytes	MMDDYYYY	dateMajorDelinquencyFirstReported
-	-	N/A	9-bytes	Whole \$'s	actualPaymentAmount
-	-	N/A	4-bytes	See Attch. 4	termsDurationCode
-	-	N/A	1-byte	See Attch. 4	activityDesignatorCode
-	-	N/A	9-bytes	Whole \$'s	originalChargeOffAmount
-	-	N/A	25-bytes	See Attch. 4	paymentHistory1to24 (6.0/Enh. TotalView values returned)
-	-	N/A	13-bytes	See Attch. 4	paymentHistory25to36
-	-	N/A	13-bytes	See Attch. 4	paymentHistory37to48
-	-	N/A	1-byte	See Attch. 4	previousRatePaymentHistory
-	-	N/A	6-bytes	MMYYYY	previousHighDatePaymentHistory
-	-	N/A	9-bytes	Whole \$'s	scheduledPaymentAmount
-	-	N/A	1-byte	See Attch. 4	termsFrequencyCode
-	-	N/A	1-byte	See Attch. 4	purchasedFromOrSoldCreditorIndicator
-	-	N/A	30-bytes	-	purchasedFromOrSoldCreditorName
-	-	N/A	2-bytes	See Attch. 7	creditorClassificationCode
-	-	N/A	8-bytes	MMDDYYYY	deferredPaymentStartDate
-	-	N/A	9-bytes	Whole \$'s	ballonPaymentAmount
-	-	N/A	8-bytes	MMDDYYYY	ballonPaymentDueDate
-	-	N/A	18-bytes	-	mortgageIDNumber

The green highlighted fields are new fields for customers previously consuming TotalView Enhanced Trade Option 'H' or 'HS'

See '[Additional information regarding Trade \(PT\) differences](#)' on page 35.

## Trade (PT) Segment (Enhanced Trade with Dimensions Trade Fields – TotalView only)

TotalView Only - Optional Feature Code 'N' or 'N&S' = Enhanced Trade with (NS) or without (N) Payment History and Dimensions Trade Fields

**Important Note: The yellow highlighted fields below are returned twice in the TotalView report. They are standard trade fields for JSON and are only returned once in the 'expanded/enhanced' format.**

NUM BYTES	VALUE/FORMAT	DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
1-byte	N	Indicates TotalView Request w/Dimensions Trade Fields	-	-	trades
20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
6-bytes	MMYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
6-bytes	MMYYYY	Date Opened	8-bytes	MMDDYYYY	dateOpened
7-bytes	Whole \$'s	High Credit	9-bytes	Whole \$'s	highCredit
-	-	N/A	9-bytes	Whole \$'s	creditLimit
7-bytes	-	Terms (was a single free-form field – broken down into 4 fields)	-	-	See: actualPaymentAmount; scheduledPaymentAmount; termsFrequencyCode and termsDurationCode.
7-bytes	Whole \$'s	Balance	9-bytes	Whole \$'s	balance
7-bytes	Whole \$'s	Past Due Amount	9-bytes	Whole \$'s	pastDueAmount
1-byte	See Attch. 4	Type Code	1-byte	See Attch. 4	portfolioTypeCode – (6.0/Enh. TotalView values returned)
1-byte	See Attch. 4	Rate/Status Code	1-byte	See Attch. 4	rateStatusCode – (6.0/Enh. TotalView values returned)
1-byte	*	Automated Update Indicator (*=AUT)	1-byte	*	automatedUpdateIndicator
2-bytes	00-99	Months Reviewed	2-bytes	00-99	monthsReviewed
1-byte	See Attch. 4	Account Designator Code (ECO)	1-byte	See Attch. 4	accountDesignator
20-bytes	-	Account Number	20-bytes	-	accountNumber
2-bytes	See Attch. 4	30 Day Counter	2-bytes	See Attch. 4	thirtyDayCounter
2-bytes	See Attch. 4	60 Day Counter	2-bytes	See Attch. 4	sixtyDayCounter
2-bytes	See Attch. 4	90+ Day Counter	2-bytes	See Attch. 4	ninetyDayCounter
1-byte	See Attch. 4	Previous High Rate 1	1-byte	See Attch. 4	previousHighRate1
6-bytes	MMYYYY	Previous High Date 1	6-bytes	MMYYYY	previousHighDate1
1-byte	See Attch. 4	Previous High Rate 2	1-byte	See Attch. 4	previousHighRate2
6-bytes	MMYYYY	Previous High Date 2	6-bytes	MMYYYY	previousHighDate2
1-byte	See Attch. 4	Previous High Rate 3	1-byte	See Attch. 4	previousHighRate3
6-bytes	MMYYYY	Previous High Date 3	6-bytes	MMYYYY	previousHighDate3
6-bytes	MMYYYY	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity	6-bytes	MMYYYY	lastActivityDate

NUM BYTES	VALUE/FORMAT	DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	See Atch. 6	Narrative Code #1	2-bytes	See Atch. 6	narrativeCodes & rawNarrativeCodes
2-bytes	See Atch. 6	Narrative Code #2	2-bytes	See Atch. 6	narrativeCodes & rawNarrativeCodes
25-bytes	-	24-Month Payment History ('PS' or 'S' Optional Features)	25-bytes	See Atch. 4	24MonthPaymentHistory (5.0 values returned)
-	-	N/A	2-bytes	See Atch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Atch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Atch. 4	accountTypeCode
-	-	N/A	8-bytes	MMDDYYYY	lastPaymentDate
-	-	N/A	9-bytes	Whole \$'s	actualPaymentAmount
-	-	N/A	1-byte	See Atch. 4	activityDesignatorCode
-	-	N/A	9-bytes	Whole \$'s	scheduledPaymentAmount
-	-	N/A	8-bytes	MMDDYYYY	closedDate
-	-	N/A	8-bytes	MMDDYYYY	dateMajorDelinquencyFirstReported
-	-	N/A	4-bytes	See Atch. 4	termsDurationCode
-	-	N/A	9-bytes	Whole \$'s	originalChargeOffAmount
-	-	N/A	25-bytes	See Atch. 4	paymentHistory1to24 (6.0/Enh. TotalView values returned)
-	-	N/A	13-bytes	See Atch. 4	paymentHistory25to36
-	-	N/A	13-bytes	See Atch. 4	paymentHistory37to48
-	-	N/A	1-byte	See Atch. 4	previousRatePaymentHistory
-	-	N/A	6-bytes	MMYYYY	previousHighDatePaymentHistory
-	-	N/A	1-byte	See Atch. 4	termsFrequencyCode
-	-	N/A	1-byte	See Atch. 4	purchasedFromOrSoldCreditorIndicator
-	-	N/A	30-bytes	-	purchasedFromOrSoldCreditorName
-	-	N/A	2-bytes	See Atch. 7	creditorClassificationCode
-	-	N/A	8-bytes	MMDDYYYY	deferredPaymentStartDate
-	-	N/A	9-bytes	Whole \$'s	ballonPaymentAmount
-	-	N/A	8-bytes	MMDDYYYY	ballonPaymentDueDate
-	-	N/A	18-bytes	-	mortgageIDNumber

The green highlighted fields are new fields for customers previously consuming TotalView Enhanced Trade Option 'N' or 'NS'

See ['Additional information regarding Trade \(PT\) differences'](#) on page 35.

## Trade (PT) Segment (Enhanced Trade with Terms & Payment Trade Fields – TotalView only)

TotalView Only - Optional Feature Code 'R' or 'R&S' = Enhanced Trade with (RS) or without (R) Terms and Payment Trade Fields

**Important Note: The yellow highlighted fields below are returned twice in the TotalView report. They are standard trade fields for JSON and are only returned once in the 'expanded/enhanced' format.**

NUM BYTES	VALUE/FORMAT	DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
1-byte	R	Indicates TotalView Request w/Terms & Payment Trade Fields	-	-	trades
20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
6-bytes	MMYYYY	Date Reported	8-bytes	MMDDYYYY	dateReported
6-bytes	MMYYYY	Date Opened	8-bytes	MMDDYYYY	dateOpened
7-bytes	Whole \$'s	High Credit	9-bytes	Whole \$'s	highCredit
-	-	N/A	9-bytes	Whole \$'s	creditLimit
7-bytes	-	Terms (was a single free-form field – broken down into 4 fields)	-	-	See: actualPaymentAmount; scheduledPaymentAmount; termsFrequencyCode and termsDurationCode.
7-bytes	Whole \$'s	Balance	9-bytes	Whole \$'s	balance
7-bytes	Whole \$'s	Past Due Amount	9-bytes	Whole \$'s	pastDueAmount
1-byte	See Attch. 4	Type Code	1-byte	See Attch. 4	portfolioTypeCode – (6.0/Enh. TotalView values returned)
1-byte	See Attch. 4	Rate/Status Code	1-byte	See Attch. 4	rateStatusCode – (6.0/Enh. TotalView values returned)
1-byte	*	Automated Update Indicator (*=AUT)	1-byte	*	automatedUpdateIndicator
2-bytes	00-99	Months Reviewed	2-bytes	00-99	monthsReviewed
1-byte	See Attch. 4	Account Designator Code (ECOA)	1-byte	See Attch. 4	accountDesignator
20-bytes	-	Account Number	20-bytes	-	accountNumber
2-bytes	See Attch. 4	30 Day Counter	2-bytes	See Attch. 4	thirtyDayCounter
2-bytes	See Attch. 4	60 Day Counter	2-bytes	See Attch. 4	sixtyDayCounter
2-bytes	See Attch. 4	90+ Day Counter	2-bytes	See Attch. 4	ninetyDayCounter
1-byte	See Attch. 4	Previous High Rate 1	1-byte	See Attch. 4	previousHighRate1
6-bytes	MMYYYY	Previous High Date 1	6-bytes	MMYYYY	previousHighDate1
1-byte	See Attch. 4	Previous High Rate 2	1-byte	See Attch. 4	previousHighRate2
6-bytes	MMYYYY	Previous High Date 2	6-bytes	MMYYYY	previousHighDate2
1-byte	See Attch. 4	Previous High Rate 3	1-byte	See Attch. 4	previousHighRate3
6-bytes	MMYYYY	Previous High Date 3	6-bytes	MMYYYY	previousHighDate3

NUM BYTES	VALUE/ FORMAT	DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
6-bytes	MMYYYY	Date of 1 <sup>st</sup> Delinquency/Date of Last Activity	6-bytes	MMYYYY	lastActivityDate
2-bytes	See Attch. 6	Narrative Code #1	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
2-bytes	See Attch. 6	Narrative Code #2	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
25-bytes	-	24-Month Payment History ('PS' or 'S' Optional Features)	25-bytes	See Attch. 4	24MonthPaymentHistory (5.0 values returned)
-	-	N/A	9-bytes	Whole \$'s	actualPaymentAmount
-	-	N/A	9-bytes	Whole \$'s	scheduledPaymentAmount
-	-	N/A	4-bytes	See Attch. 4	termsDurationCode
-	-	N/A	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Attch. 6	narrativeCodes & rawNarrativeCodes
-	-	N/A	2-bytes	See Attch. 4	accountTypeCode
-	-	N/A	8-bytes	MMDDYYYY	lastPaymentDate
-	-	N/A	1-byte	See Attch. 4	activityDesignatorCode
-	-	N/A	8-bytes	MMDDYYYY	closedDate
-	-	N/A	8-bytes	MMDDYYYY	dateMajorDelinquencyFirstReported
-	-	N/A	9-bytes	Whole \$'s	originalChargeOffAmount
-	-	N/A	25-bytes	See Attch. 4	paymentHistory1to24 (6.0/Enh. TotalView values returned)
-	-	N/A	13-bytes	See Attch. 4	paymentHistory25to36
-	-	N/A	13-bytes	See Attch. 4	paymentHistory37to48
-	-	N/A	1-byte	See Attch. 4	previousRatePaymentHistory
-	-	N/A	6-bytes	MMYYYY	previousHighDatePaymentHistory
-	-	N/A	1-byte	See Attch. 4	termsFrequencyCode
-	-	N/A	1-byte	See Attch. 4	purchasedFromOrSoldCreditorIndicator
-	-	N/A	30-bytes	-	purchasedFromOrSoldCreditorName
-	-	N/A	2-bytes	See Attch. 7	creditorClassificationCode
-	-	N/A	8-bytes	MMDDYYYY	deferredPaymentStartDate
-	-	N/A	9-bytes	Whole \$'s	ballonPaymentAmount
-	-	N/A	8-bytes	MMDDYYYY	ballonPaymentDueDate
-	-	N/A	18-bytes	-	mortgageIDNumber

The green highlighted fields are new fields for customers previously consuming TotalView Enhanced Trade Option 'R' or 'RS'.

See ['Additional information regarding Trade \(PT\) differences'](#) on page 35.



## Inquiries Traditional and Plain Language ('IQ' for Full-File Fixed)

DISCONTINUED IN 6.0 – 5.0 and TotalView no differences – N/A for JSON

## File Inquiry ('FI' for Full-File Fixed)

TotalView Only - Optional Feature Code 'I' = Enhanced Inquiry with Account Type

**Important Note: The yellow highlighted field below is returned in the 'Expanded Data' of the TotalView report. It is a standard field for JSON.**

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	FI	File Inquiry	2-bytes	FI	File Inquiry	-	-	inquiries
-	-	N/A	-	-	N/A	-	-	Type (inquiry)
-	-	N/A	-	-	N/A	2-bytes	XX	industryCode (customer number)
8-bytes	MMDDYYYY	Date of Inquiry	8-bytes	MMDDYYYY	Date of Inquiry	8-bytes	MMDDYYYY	inquiryDate
18-bytes	-	Abbreviation and/or Customer Number	8-bytes	-	Abbreviation	-	-	N/A
-	-	See previous field	10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
2-bytes	See Atch 4	Account Type (TotalView - N/A 5.0)	2-bytes	See Atch 4	Account Type (inquiry intent)	2-bytes	-	expandedAccountTypeOrInquiryIntent

\*This segment refers to 'inquiries' in JSON. The green highlighted fields are new fields for JSON



## Inquiry ('IQ' for Full-File Fixed/N/A for 6.0)

TotalView Only - Optional Feature Code 'I' = Enhanced Inquiry with Account Type

**Important Note:** The yellow highlighted field below is returned in the 'Expanded Data' of the TotalView report. It is a standard field for JSON.

NUM BYTES	VALUE/ FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	IQ	Inquiry	-	-	inquiries
-	-	N/A	-	-	Type (inquiry)
-	-	N/A	2-bytes	XX	industryCode (customer number)
8-bytes	MMDDYYYY	Date of Inquiry	8-bytes	MMDDYYYY	inquiryDate
20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	999XX99999	Customer Number	10-bytes	999XX99999	customerNumber
-	-	N/A	2-bytes	-	expandedAccountTypeOrInquiryIntent

\*This segment refers to 'inquiries' in JSON. The green highlighted fields are new fields for JSON.

JSON EXAMPLE:

```
"inquiries": [
  {
    "type": "fileInquiry",
    "industryCode": "ZR",
    "inquiryDate": "02112021",
    "customerNumber": "999ZR00251",
    "customerName": "TCI"
  },
  {
    "type": "fileInquiry",
    "industryCode": "ZB",
    "inquiryDate": "02042021",
    "customerNumber": "999ZB04425",
    "customerName": "CREDSTAR"
  }
],
```

## Consumer Narrative Statement ('CN' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	CN	Consumer Narrative Statement	2-bytes	CN	Consumer Narrative Statement	-	-	consumerStatements
6-bytes	MMYYYY	Date Reported	6-bytes	MMYYYY	Date Reported	6-bytes	MMYYYY	dateReported
6-bytes	MMYYYY	Purge Date	6-bytes	MMYYYY	Purge Date	6-bytes	MMYYYY	datePurged
3-bytes	999	Length of Consumer Statement Text	3-bytes	999	Length of Consumer Statement Text	-	-	N/A
495-bytes	-	Consumer Statement Text	495-bytes	-	Consumer Statement Text	495-bytes	-	statement

\*This segment refers to 'consumerStatements' in JSON

JSON EXAMPLE:

```

],
  "consumerStatements": [
    {
      "dateReported": "022021",
      "datePurged": "072022",
      "statement": "THIS CONSUMER STATEMENT WAS ADDED BECAUSE I BELIEVE IVE BEEN A
                   VICTIM OF FRAUD"
    }
  ]
],

```

**Important Note:** The 'DISCLAIMER' in the JSON response includes escape characters which is standard string handling behavior in JSON. We recommend you 'unescape' the quotes before passing the payload to your parser to avoid the extra length of the segment. The simplest, most generic way is to basically just do a string replace on the payload in the response to replace each instance of the backslash quote sequence (\") with just a quote ("). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

## Enhanced Delinquency Alert ('DS' for Full-File Fixed) (Returned in 'models' for JSON)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	DS	Enhanced DAS	2-bytes	DS	Enhanced DAS	-	-	Models
-	-	N/A	-	-	N/A	4-bytes	-	type ("EDAS")
5-bytes	0 – 1275	EDAS Score	5-bytes	0 - 1275	EDAS Score	5-bytes	99999	score
5-bytes	See Attch 8	1 <sup>st</sup> Reason Code	5-bytes	See Attch 8	1 <sup>st</sup> Reason Code	-	-	reasons (0-4 Reason Codes returned)
5-bytes	See Attch 8	2 <sup>st</sup> Reason Code	5-bytes	See Attch 8	2 <sup>st</sup> Reason Code	-	-	N/A
5-bytes	See Attch 8	3 <sup>st</sup> Reason Code	5-bytes	See Attch 8	3 <sup>st</sup> Reason Code	-	-	"
5-bytes	See Attch 8	4 <sup>st</sup> Reason Code	5-bytes	See Attch 8	4 <sup>st</sup> Reason Code	-	-	"
1-byte	See Attch 11	Reject Message Code	1-byte	See Attch 11	Reject Message Code	1-byte	-	rejects
1-byte	See Attch 10	EDAS Regional Indicator Code	1-byte	See Attch 10	EDAS Regional Indicator Code	1-byte	-	EDASRegionalIndicatorCode
1-byte	E or F	EDAS Indicator Code	1-byte	E or F	EDAS Indicator Code	1-byte	E or F	EDASIndicatorCode
1-byte	Y or blank	FACT Act – Inquiries are a Key Factor	1-byte	Y or blank	FACT Act – Inquiries are a Key Factor	1-byte		inquiryKeyFactor

\*This segment refers to 'models' in JSON **The green highlighted fields are new fields for JSON**

JSON EXAMPLE:

```

"models": [
  {
    "type": "EDAS",
    "score": 977,
    "reasons": [
      {
        "code": "08023"
      },
      {
        "code": "08021"
      },
      {
        "code": "03195"
      },
      {
        "code": "06574"
      }
    ],
    "EDASRegionalIndicatorCode": {
      "code": "3",
      "description": "CENTRAL"
    },
    "EDASIndicatorCode": {
      "code": "F",
      "description": "FACTA EDAS"
    }
  }
],

```

## FICO Score Based on Equifax Data ('CP' for Full-File Fixed) (Returned in 'models' for JSON)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	CP	FICO	2-bytes	CP	FICO	-	-	models
-	-	N/A	-	-	N/A	4-bytes	-	type ("FICO")
5-bytes	99999	FICO Score	5-bytes	99999	FICO Score	5-bytes	99999	score
5-bytes	See Attch 11	1 <sup>st</sup> Reason Code	5-bytes	See Attch 11	1 <sup>st</sup> Reason Code	-	-	reasons (0-4 Reason Codes returned)
5-bytes	See Attch 11	2 <sup>nd</sup> Reason Code	5-bytes	See Attch 11	2 <sup>nd</sup> Reason Code	-	-	N/A
5-bytes	See Attch 11	3 <sup>rd</sup> Reason Code	5-bytes	See Attch 11	3 <sup>rd</sup> Reason Code	-	-	"
5-bytes	See Attch 11	4 <sup>th</sup> Reason Code	5-bytes	See Attch 8	4 <sup>th</sup> Reason Code	-	-	"
1-byte	See Attch 12	Reject Message Code	1-byte	See Attch 12	Reject Message Code	1-byte	-	rejects
-	-	N/A	-	-	N/A	-	-	riskBasedPricingOrModel
3-bytes	-	Risk-Based Pricing Percentage	3-bytes	-	Risk-Based Pricing Percentage	5-bytes	-	percentage
3-bytes	000-999	Low Range of Score	3-bytes	000-999	Low Range of Score	5-bytes	-	lowRange
3-bytes	000-999	High Range of Score	3-bytes	000-999	High Range of Score	5-bytes	-	highRange
1-byte	See Attch 11	FICO Score Indicator Code	1-byte	See Attch 11	FICO Score Indicator Code	1-byte	-	FICOScoreIndicatorCode
1-byte	Y or blank	FACT Act – Inquiries are a Key Factor	1-byte	Y or blank	FACT Act – Inquiries are a Key Factor	1-byte	-	inquiryKeyFactor

**Important: This FICO score is requested via optional feature code not by model #.** \*This segment refers to 'models' in JSON - The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```

models: {
  "type": "FICO",
  "FICOScoreIndicatorCode": {
    "code": "V",
    "description": "FICO Risk Score 9 based on Equifax Data (F)"
  },
  "score": 654,
  "reasons": [
    {
      "code": "00039"
    },
    {
      "code": "00010"
    },
    {
      "code": "00014"
    },
    {
      "code": "00033"
    }
  ],
  "inquiryKeyFactor": {
    "code": "Y",
    "description": "Yes - \"NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY\" and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a \"blank\" is returned. (Returned on FACTA versions models only.)"
  },
  "riskBasedPricingOrModel": {
    "percentage": "025",
    "lowRange": "300",
    "highRange": "850"
  }
}

```

## ON-LINE DIRECTORY ('OD' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	OD	ON-LINE DIRECTORY	2-bytes	OD	ON-LINE DIRECTORY	-	-	onlineDirectory
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber

\*This segment refers to 'onlineDirectory' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```
"onlineDirectory": [
  {
    "customerNumber": "683YC02136",
    "customerName": "AD ASTRA RECOVERY SE",
    "telephoneNumber": "8663982089"
  },
  {
    "customerNumber": "668YC51199",
    "customerName": "CREDIT MANAGEMENT CO",
    "telephoneNumber": "8005011025"
  },
  {
    "customerNumber": "605FP49874",
    "customerName": "HOUSTON FINANCE",
    "telephoneNumber": "7132282626"
  }
],
```

## ON-LINE DIRECTORY with Address ('OA' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	OA	ON-LINE DIRECTORY with Address	2-bytes	OA	ON-LINE DIRECTORY with Address	-	-	onlineDirectory
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
30-bytes	-	Customer Address Line 1	30-bytes	-	Customer Address Line 1	30-bytes	-	addressLine1
30-bytes	-	Customer Address Line 2	30-bytes	-	Customer Address Line 2	30-bytes	-	addressLine2
21-bytes	-	Customer City Address	21-bytes	-	Customer City Address	21-bytes	-	city
2-bytes	See Attch 24	Customer State Address	2-bytes	See Attch 24	Customer State Address	2-bytes	XX	stateAbbreviation
10-bytes	-	Customer Zip Code Address	10-bytes	-	Customer Zip Code Address	10-bytes	-	zipCode
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
30-bytes	-	Customer Address Line 1	30-bytes	-	Customer Address Line 1	30-bytes	-	addressLine1
30-bytes	-	Customer Address Line 2	30-bytes	-	Customer Address Line 2	30-bytes	-	addressLine2
21-bytes	-	Customer City Address	21-bytes	-	Customer City Address	21-bytes	-	city
2-bytes	See Attch 24	Customer State Address	2-bytes	See Attch 24	Customer State Address	2-bytes	XX	stateAbbreviation
10-bytes	-	Customer Zip Code Address	10-bytes	-	Customer Zip Code Address	10-bytes	-	zipCode
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
30-bytes	-	Customer Address Line 1	30-bytes	-	Customer Address Line 1	30-bytes	-	addressLine1
30-bytes	-	Customer Address Line 2	30-bytes	-	Customer Address Line 2	30-bytes	-	addressLine2
21-bytes	-	Customer City Address	21-bytes	-	Customer City Address	21-bytes	-	city
2-bytes	See Attch 24	Customer State Address	2-bytes	See Attch 24	Customer State Address	2-bytes	XX	stateAbbreviation
10-bytes	-	Customer Zip Code Address	10-bytes	-	Customer Zip Code Address	10-bytes	-	zipCode
10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	Equifax Customer Number	10-bytes	999XX99999	customerNumber
20-bytes	-	Customer Name	20-bytes	-	Customer Name	20-bytes	-	customerName
10-bytes	-	Customer Telephone Number	10-bytes	-	Customer Telephone Number	10-bytes	-	telephoneNumber
30-bytes	-	Customer Address Line 1	30-bytes	-	Customer Address Line 1	30-bytes	-	addressLine1
30-bytes	-	Customer Address Line 2	30-bytes	-	Customer Address Line 2	30-bytes	-	addressLine2
21-bytes	-	Customer City Address	21-bytes	-	Customer City Address	21-bytes	-	city
2-bytes	See Attch 24	Customer State Address	2-bytes	See Attch 24	Customer State Address	2-bytes	XX	stateAbbreviation

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
10-bytes	-	Customer Zip Code Address	10-bytes	-	Customer Zip Code Address	10-bytes	-	zipCode

\*This segment refers to 'onlineDirectory' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```
"onlineDirectory": [
  {
    "customerNumber": "605VF49449",
    "customerName": "US BANKRUPTCY COURT-",
    "telephoneNumber": "7132505500",
    "addressLine1": "515 RUSK AVE",
    "city": "HOUSTON",
    "stateAbbreviation": "TX",
    "zipCode": "77002"
  },
  {
    "customerNumber": "683YC02136",
    "customerName": "AD ASTRA RECOVERY SE",
    "telephoneNumber": "8663982089",
    "addressLine1": "7330 W 33RD STREET NORTH,",
    "addressLine2": "SUITE 118",
    "city": "WICHITA",
    "stateAbbreviation": "KS",
    "zipCode": "67205"
  }
],
```

## Model and/or MarketMax ('MM' for Full-File Fixed) (Returned in 'models' for JSON)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	MM	Models and/or MarketMax	2-bytes	MM	Models and/or MarketMax	-	-	models
-	-	N/A	-	-	N/A	-	-	type ("MARKETMAX"; "MODEL")
2-bytes	03	Format Type	2-bytes	03	Format Type	-	-	N/A
5-bytes	99999	Model Number	5-bytes	99999	Model Number	5-bytes	99999	modelName
1-byte	-	Model ID (Scorecard)	1-byte	-	Model ID (Scorecard)	1-byte	-	modelIDOrScorecard
1-byte	-	Score Number or MaketMax Industry Code	1-byte	-	Score Number or MaketMax Industry Code	1-byte	-	scoreNumberOrMarketMaxIndustryCode
5-bytes	99999	Numeric Score	5-bytes	99999	Numeric Score	5-bytes	99999	score
1-byte	Blank or dash	Numeric Score Indicator	1-byte	Blank or dash	Numeric Score Indicator	1-byte	-	numericScoreIndicator
5-bytes	See Attch 11	1 <sup>st</sup> Reason Code	5-bytes	See Attch 11	1 <sup>st</sup> Reason Code	-	-	reasons (0-4 Reason Codes returned)
5-bytes	See Attch 11	2 <sup>st</sup> Reason Code	5-bytes	See Attch 11	2 <sup>st</sup> Reason Code	-	-	N/A
5-bytes	See Attch 11	3 <sup>st</sup> Reason Code	5-bytes	See Attch 11	3 <sup>st</sup> Reason Code	-	-	"
5-bytes	See Attch 11	4 <sup>st</sup> Reason Code	5-bytes	See Attch 8	4 <sup>st</sup> Reason Code	-	-	"
1-byte	See Attch 12	Reject Message Code	1-byte	See Attch 12	Reject Message Code	1-byte	-	rejects
1-byte	I, J, M, Y or blank	FACT Act – Inquiries are a Key Factor	1-byte	I, J, M, Y or blank	FACT Act – Inquiries are a Key Factor	1-byte	I, J, M, Y	inquiryKeyFactor

\*This segment refers to 'models' in JSON. **The green highlighted fields are new fields for JSON**

Notes: 5.0, 6.0 & TotalView – Format Type: 03=Model; 04=Dodd-Frank and 08=Risk-Based Pricing

Customers will need to continue to reference the STS Models Programming Guide for Model specifics i.e. Model Number, Score Range, Reason Codes, Reject Codes, etc..

```

},
"models": [
  {
    "type": "MODEL",
    "modelName": "05206",
    "score": 654,
    "reasons": [
      {
        "code": "00039"
      },
      {
        "code": "00010"
      },
      {
        "code": "00014"
      },
      {
        "code": "00033"
      }
    ]
  },
  "inquiryKeyFactor": {
    "code": "Y",
    "description": "Yes - 'NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY' and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a 'blank' is returned. (Returned on FACTA versions models only.)"
  },
  "scoreNumberOrMarketMaxIndustryCode": {
    "code": "1"
  }
]

```



## Model / Dodd Frank ('MM' for Full-File Fixed) (Returned in 'models' for JSON)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	MM	Models and/or MarketMax	2-bytes	MM	Models and/or MarketMax	-	-	models
-	-	N/A	-	-	N/A	-	-	type ("DODDFRANK")
2-bytes	04	Format Type (Dodd Frank)	2-bytes	04	Format Type (Dodd Frank)	-	-	N/A
5-bytes	99999	Model Number	5-bytes	99999	Model Number	5-bytes	99999	modelName
3-bytes	000-999	Low Range of Score	3-bytes	000-999	Low Range of Score	5-bytes	-	lowRange
3-bytes	000-999	High Range of Score	3-bytes	000-999	High Range of Score	5-bytes	-	highRange
1-byte	-	Reject Code (same as model)	1-byte	-	Reject Code (same as model)	1-byte	-	rejects

\*This segment refers to 'models' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```

{
  "type": "DODDFRANK",
  "modelName": "05206",
  "riskBasedPricingOrModel": {
    "lowRange": "00300",
    "highRange": "00850"
  }
}
1,

```

## Model / Risk-Based Pricing ('MM' for Full-File Fixed) (Returned in 'models' for JSON)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	MM	Models and/or MarketMax	2-bytes	MM	Models and/or MarketMax	-	-	models
-	-	N/A	-	-	N/A	-	-	type ("RBP")
2-bytes	08	Format Type (Risk-Based Pricing)	2-bytes	08	Format Type (Risk-Based Pricing)	-	-	N/A
5-bytes	99999	Model Number	5-bytes	99999	Model Number	5-bytes	99999	modelName
3-bytes	-	Risk-Based Pricing Percentage	3-bytes	-	Risk-Based Pricing Percentage	5-bytes	-	percentage
3-bytes	000-999	Low Range of Score	3-bytes	000-999	Low Range of Score	5-bytes	-	lowRange
3-bytes	000-999	High Range of Score	3-bytes	000-999	High Range of Score	5-bytes	-	highRange
1-byte	-	Reject Code (same as model)	1-byte	-	Reject Code (same as model)	1-byte	-	rejects

\*This segment refers to 'models' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```

{
  "type": "RBP",
  "modelName": "05206",
  "riskBasedPricingOrModel": {
    "percentage": "00001",
    "lowRange": "00300",
    "highRange": "00850"
  }
},

```

## Identification - SSN ('SS' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	SS	Identification – SSN	2-bytes	SS	Identification – SSN	-	-	identification
2-bytes	99	Credit Report Age	2-bytes	99	Consumer Report Age	2-bytes	99	subjectAge
9-bytes	999999999	Credit Report Social Security Number	9-bytes	999999999	Consumer Report Social Security Nbr	9-bytes	999999999	subjectSocialNum
1-byte	Y, N or blank	Credit Report SSN Confirmed	1-byte	Y, N or blank	Credit Report SSN Confirmed	1-byte	Y, N or blank	socialNumConfirmed
9-bytes	Y, N or blank	Social Match Flags (1 @ number)	9-bytes	Y, N or blank	Social Match Flags (1 @ number)	9-bytes	Y, N or blank	socialMatchFlags
9-bytes	999999999	Inquiry Social Security Number	9-bytes	999999999	Inquiry Social Security Number	9-bytes	999999999	inquirySocialNum
4-bytes	YYYY or P 51	Inquiry SSN Date Issued	6-bytes	MMYYYY or P 51	Inquiry SSN Date Issued	4-bytes	YYYY or P 51	inquirySocialNumYearIssued
2-bytes	XX	Inquiry SSN State Issued	2-bytes	XX	Inquiry SSN State Issued	2-bytes	XX	inquirySocialNumStateIssued
4-bytes	YYYY or P 92	Inquiry SSN Death Date	6-bytes	MMYYYY or P 92	Inquiry SSN Death Date	4-bytes	YYYY or P 92	inquirySocialNumYearOfDeath
2-bytes	XX	Inquiry SSN State of Death	2-bytes	XX	Inquiry SSN State of Death	2-bytes	XX	inquirySocialNumStateOfDeath
1-byte	Y, N or blank	SSN Match	1-byte	Y, N or blank	SSN Match	1-byte	Y or N	socialNumMatch

\*This segment refers to 'identification' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```

"identification": {
  "subjectSocialNum": "666119175",
  "socialNumConfirmed": "Y",
  "socialMatchFlags": "YYYYYYYY",
  "inquirySocialNum": "666119175",
  "inquirySocialNumStateIssued": "GA",
  "inquirySocialNumYearIssued": "1978",
  "socialNumMatch": "Y"
},

```

## Data Attribute ('DA' for Full-File Fixed) (Returned in different order for JSON)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	DA	Data Attribute	2-bytes	DA	Data Attribute	-	-	attributes
2-bytes	01 – 20 (see note)	Number of 15 Character fields with with Variables (Attributes)	2-bytes	01 – 20 (see note)	Number of 15 Character fields with with Variables (Attributes)	2-bytes	01 – 20	numberOfVariableFields
15-bytes	-	Variable 1 – 20 (15-bytes each)	15-bytes	-	Variable 1 – 20 (15-bytes each)	4-bytes	Attribute #	identifier (attribute number)
-	-	See note	-	-	See note	9-bytes	-	value (attribute value)
-	-	N/A	-	-	N/A	5-bytes	99999	modelName

\*This segment refers to 'attributes' in JSON. **The green highlighted fields are new fields for JSON**

Note: For all versions of Full-File Fixed output a maximum of 20 15-byte Data Attributes could be returned in one 'DA' segment as "6001=000000999".

**For JSON** (the model number is followed by the attribute number and value for ALL of the Attributes being returned):

JSON EXAMPLE:

```

"attributes": [
  {
    "modelName": "05149",
    "attributes": [
      {
        "identifier": "6001",
        "value": "000000999"
      },
      {
        "identifier": "6002",
        "value": "000000999"
      },
      {
        "identifier": "6003",
        "value": "000000999"
      }
    ]
  }
]

```

## On-Line GEO-Code ('GO' for Full-File Fixed) (JSON fields are in a different order)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	GO	On-Line GEO-Code	2-bytes	GO	On-Line GEO-Code	-	-	onlineGeoCode
4-bytes	-	Geo S M S A Code	5-bytes	-	Geo S M S A Code	4-bytes	-	geoSMSACode
2-bytes	XX	Geo State Code	2-bytes	XX	Geo State Code	2-bytes	XX	geoStateCode
3-bytes	-	Geo County Code	3-bytes	-	Geo County Code	3-bytes	-	geoCountyCode
4-bytes	-	Geo Census Tract	4-bytes	-	Geo Census Tract	4-bytes	-	geoCensusTract
2-bytes	-	Geo Suffix	2-bytes	-	Geo Suffix	2-bytes	-	geoSuffix
1-byte	-	Geo Block Group	1-byte	-	Geo Block Group	1-byte	-	geoBlockGroup
10-bytes	-	Street Number	10-bytes	-	Street Number	10-bytes	-	streetNumber
26-bytes	-	Street Name	26-bytes	-	Street Name	26-bytes	-	streetName
26-bytes	-	Street Type/Direction	26-bytes	-	Street Type/Direction	26-bytes	-	streetTypeOrDirection
5-bytes	-	Geo SMSA 5-Digit Code	-	-	See (GEO SMSA Code above)	5-bytes	-	geoSMSA5DigitCode
20-bytes	-	City	20-bytes	-	City	20-bytes	-	city
2-bytes	XX	State	2-bytes	XX	State	2-bytes	XX	stateAbbreviation
9-bytes	-	ZIP Code	9-bytes	-	ZIP Code	9-bytes	-	zipCode
2-bytes	-	Type of Address	2-bytes	-	Type of Address	2-bytes	-	typeOfAddress ('CA' or 'PA')
1-byte	-	1 <sup>st</sup> Return Code	1-byte	-	1 <sup>st</sup> Return Code	1-byte	-	returnCode1
1-byte	-	2 <sup>nd</sup> Return Code	1-byte	-	2 <sup>nd</sup> Return Code	1-byte	-	returnCode2
1-byte	-	3 <sup>rd</sup> Return Code	1-byte	-	3 <sup>rd</sup> Return Code	1-byte	-	returnCode3
1-byte	-	4 <sup>th</sup> Return Code	1-byte	-	4 <sup>th</sup> Return Code	1-byte	-	returnCode4
2-bytes	-	Micro-Vision Code	2-bytes	-	MicroVision Code	2-bytes	-	microVisionCode
1-byte	-	Micro-Vision Return Code	1-byte	-	Micro-Vision Return Code	1-byte	-	microVisionReturnCode

\*This segment refers to 'onlineGeoCode' in JSON. The green highlighted fields are new fields for JSON

## Fraud Verification ('FV') Segment – Retired June 30, 2020

## Military Lending Act ('ML' for Full-File Fixed - Returned as an Alternate Data Source for TotalView and JSON – layout and fields are the same.)

NUM BYTES	VALUE/ FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
TV	-	Alternate Data Sources (TotalView)	-	-	N/A	-	-	alternateDataSources
2-bytes	ML	Military Lending Covered Borrower	2-bytes	ML	Military Lending Covered Borrower	-	-	militaryLendingCoveredBorrower
2-bytes	RG*	Regulated/Non-Regulated Identifier*	-	-	N/A	2-bytes	RG	regulatedIdentifier
500-bytes	-	Disclaimer Statement	500-bytes	-	Disclaimer Statement*	500-bytes	-	disclaimer
1-byte	Y, N or blank	Covered Borrower Status	1-byte	Y, N or blank	Covered Borrower Status	1-byte	Y or N	coveredBorrowerStatus
1-byte	I or blank	Insufficient Data Provided for Match	1-byte	I or blank	Insufficient Data Provided for Match	1-byte	I or blank	insufficientDataProvidedForMatch
1-byte	E or blank	Connectivity Error (N/A for TotalView)	1-byte	E or blank	Connectivity Error	-	-	N/A
12-bytes	888-279-8625	Referral Contact Number	12-bytes	888-279-8625	Referral Contact Number	12-bytes	888-279-8625	Referral Contact Number

\*This segment refers to 'alternateDataSources' in JSON - \*Note: The 'RG' Regulated Identifier is not returned with 5.0. **The green highlighted fields are new fields for JSON**

JSON EXAMPLES:

```

},
"alternateDataSources": {
  "militaryLendingCoveredBorrower": {
    "regulatedIdentifier": "RG",
    "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.",
    "coveredBorrowerStatus": "Y",
    "referralContactNumber": "888-279-8625"
  }
}

```

```

},
"alternateDataSources": {
  "militaryLendingCoveredBorrower": {
    "regulatedIdentifier": "RG",
    "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.",
    "insufficientDataProvidedForMatch": "I",
    "referralContactNumber": "888-279-8625"
  }
}

```

**\*Important Note:** The 'DISCLAIMER' in the JSON response includes escape characters which is standard string handling behavior in JSON. We recommend you 'unescape' the quotes before passing the payload to your parser to avoid the extra length of the segment. The simplest, most generic way is to basically just do a string replace on the payload in the response to replace each instance of the backslash quote sequence (\\") with just a quote ("). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

## OFAC Alert ('CD' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	CD	OFAC Alert	2-bytes	CD	OFAC Alert	-	-	OFACAlerts
1-byte	2	Revised Legal Verbiage Indicator	1-byte	2	Revised Legal Verbiage Indicator	1-byte	2	revisedLegalVerbiageIndicator
4-bytes	OFAC	Member Firm Code	4-bytes	OFAC	Member Firm Code	4-bytes	OFAC	memberFirmCode
16-bytes	Zero's	Zero Filled	16-bytes	Zero's	Zero Filled	-	-	N/A
8-bytes	CCYYMMDD	CDC Transaction Processed Date	8-bytes	CCYYMMDD	CDC Transaction Processed Date	8-bytes	MMDDCCYY	cdcTransactionDate
6-bytes	HHMMSS	CDC Transaction Processed Time	6-bytes	HHMMSS	CDC Transaction Processed Time	6-bytes	HHMMSS	cdcTransactionTime
1-byte	O	Transaction Type	1-byte	O	Transaction Type	1-byte	O	transactionType
1-byte	See Note <sup>1</sup>	CDC Response Code	1-byte	See Note <sup>1</sup>	CDC Response Code	1-byte	-	cdcResponseCode
2-bytes	See Note <sup>2</sup>	CDC Problem Code	2-bytes	See Note <sup>2</sup>	CDC Problem Code	2-bytes	-	cdcProblemCode
6-bytes	See Note <sup>3</sup>	Match Codes	6-bytes	See Note <sup>3</sup>	Match Codes	6-bytes	-	matchCodes
8-bytes	CCYYMMDD	Problem Report Date	8-bytes	CCYYMMDD	Problem Report Date	8-bytes	MMDDCCYY	problemReportDate
20-bytes	See Note <sup>4</sup>	Issue Source – Including OFAC Sanction program	20-bytes	See Note <sup>4</sup>	Issue Source – Including OFAC Sanction program	20-bytes	-	issueSource
20-bytes	See Note <sup>5</sup>	Issue ID or Reference – including OFAC ID	20-bytes	See Note <sup>5</sup>	Issue ID or Reference – including OFAC ID	20-bytes	-	issueIDOrReference
100-bytes	See Note <sup>6</sup>	Comment – OFAC and other	100-bytes	See Note <sup>6</sup>	Comment – OFAC and other	100-bytes	-	comment
-	-	N/A	-	-	N/A	-	-	subjectName
13-bytes	-	OFAC First Name	13-bytes	-	OFAC First Name	13-bytes	-	firstName
1-byte	-	OFAC Middle Initial	1-byte	-	OFAC Middle Initial	1-byte	-	middleInitial
19-bytes	-	OFAC Last Name	19-bytes	-	OFAC Last Name	19-bytes	-	lastName
-	-	N/A	-	-	N/A	-	-	address
30-bytes	-	OFAC Address	30-bytes	-	OFAC Address	30-bytes	-	primaryAddress
15-bytes	-	OFAC City	15-bytes	-	OFAC City	15-bytes	-	cityName
2-bytes	-	OFAC State	2-bytes	-	OFAC State	2-bytes	-	stateAbbreviation
9-bytes	-	OFAC ZIP Code	9-bytes	-	OFAC ZIP Code	9-bytes	-	zipCode
3-bytes	See Atch 25	OFAC Country Code	3-bytes	See Atch 25	OFAC Country Code	3-bytes	-	OFACCountryCode
260-bytes	See Note <sup>7</sup>	Legal Verbiage	260-bytes	See Note <sup>7</sup>	Legal Verbiage	260-bytes	-	legalVerbiage
1-byte	N or blank	Non-Regulated Data Segment Indicator (TOTALVIEW) 5.0 = N/A	-	-	N/A	1-byte	N	dataSegmentRegulated

\*This segment refers to 'OFACAlerts' in JSON. The green highlighted fields are new fields for JSON

## Consumer Referral Location ('CR' for Full-File Fixed)

NUM BYTES	VALUE/FORMAT	5.0 & TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	6.0 DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	CR	Consumer Referral Location	2-bytes	CR	Consumer Referral Location	-	-	consumerReferralLocation
3-bytes	-	Referral Bureau Code	3-bytes	-	Referral Bureau Code	3-bytes	-	bureauCode
50-bytes	-	Referral Bureau Name	50-bytes	-	Referral Bureau Name	50-bytes	-	bureauName
-	-	N/A	-	-	N/A	-	-	address
50-bytes	-	Referral Bureau Address #1	50-bytes	-	Referral Bureau Address #1	50-bytes	-	primaryAddress
50-bytes	-	Referral Bureau Address #2	50-bytes	-	Referral Bureau Address #2	50-bytes	-	secondaryAddress
20-bytes	-	Referral Bureau City	20-bytes	-	Referral Bureau City	50-bytes	-	cityName
2-bytes	XX	Referral Bureau State	2-bytes	XX	Referral Bureau State	2-bytes	XX	stateAbbreviation
9-bytes	-	Referral Bureau ZIP Code	9-bytes	-	Referral Bureau ZIP Code	9-bytes	-	zipCode
10-bytes	9999999999	Referral Bureau Telephone Number	10-bytes	9999999999	Referral Bureau Telephone Number	10-bytes	9999999999	telephoneNumber

\*This segment refers to 'consumerReferralLocation' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```

    }
  ],
  "consumerReferralLocation": {
    "bureauCode": "099",
    "bureauName": "EQUIFAX INFORMATION SERVICES LLC",
    "address": {
      "primaryAddress": "P O BOX 740241",
      "cityName": "ATLANTA",
      "stateAbbreviation": "GA",
      "zipCode": "303740241"
    },
    "telephoneNumber": {
      "telephoneNumber": "8006851111"
    }
  }
}

```



## Alternate Data Sources – FraudIQ Synthetic ID Alerts 2 (‘SX’ for TotalView (T2) Full-File Fixed)

NUM BYTES	VALUE/FORMAT	TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	SX	FraudIQ Synthetic ID Alerts 2.0	-	-	alternateDataSources (object)
			-	-	fraudIQSyntheticIDV2Alerts (object)
2-bytes	NR	Regulated / Non-Regulated Indicator	2-bytes	NR	nonRegulatedIdentifier
1-byte	1 or 2	Hit / No-Hit Indicator	1-byte	1 or 2	hitNohitIndicator
9-bytes	000000000	Length of Response to follow (in JSON)	-	-	N/A
??	-	Synthetic ID Alerts 2 data in JSON format	-	-	N/A
-	-	N/A	??	-	syntheticIdVer2 (report in JSON format)

\*This segment refers to ‘alternateDataSources’ in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE (abbreviated):

```

"alternateDataSources": {
  "fraudIQSyntheticIDV2Alerts": {
    "nonRegulatedIdentifier": "NR",
    "hitNohitIndicator": "1",
    "syntheticIdVer2": "{\\"billingProdCode\\":\\"SYA\\",\\"flags\\":
      {\\"finalAssessment\\":\\"N\\",\\"assessmentLevel\\":\\"0\\",\\"auv\\":\\"N\\",
        \\"idDiscrepancy\\":\\"N\\",\\"activeAuthUsers\\":\\"0\\",\\"terminatedUsers\\":\\"0\\",
        \\"idcb\\":\\"N\\",\\"sharedSsn\\":\\"N\\",\\"verifiedSsn\\":\\"N\\",
        \\"invalidSsn\\":\\"Y\\",\\"sharedAddress\\":\\"N\\",
        \\"identityConfirmation1\\":\\"N\\",\\"identityConfirmation2\\":\\"U\\",
        \\"inquiry\\":\\"U\\",\\"deathMasterHit\\":\\"N\\"},\\"disclaimer\\":\\"[SYNTHETIC ID
        ALERT] indicator is for identity fraud risk alert purposes only and is not
        to be used for determining the eligibility of an individual for any credit
        or any other FCRA permissible purpose. Client shall use the [SYNTHETIC ID
        ALERT] exclusively within their own organization for the purpose of
        identity fraud prevention. Accordingly, Client will not use an alert or
    "
  }
}

```

**\*Important Note:** The ‘DISCLAIMER’ in the JSON response includes escape characters which is standard string handling behavior in JSON. We recommend you ‘unescape’ the quotes before passing the payload to your parser to avoid the extra length of the segment. The simplest, most generic way is to basically just do a string replace on the payload in the response to replace each instance of the backslash quote sequence (\\") with just a quote ("). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

## Alternate Data Sources – North American Link (NAL) ('NL' for TotalView (T2) Full-File Fixed)

NUM BYTES	VALUE/FORMAT	TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/FORMAT	JSON DESCRIPTION
2-bytes	NL	North American Link	-	-	alternateDataSources (object)
			-	-	northAmericanLink (object)
2-bytes	NR	Regulated / Non-Regulated Indicator	2-bytes	RG	regulatedIdentifier
1-byte	1 or 2	Hit / No-Hit Indicator	1-byte	1 or 2	hitNohitIndicator
9-bytes	000000000	Length of Response to follow (in JSON)	-	-	N/A
??	-	NAL report data in JSON format	-	-	N/A
-	-	N/A	??	-	INTL5FFFConsumerReport (report returned in 5.0 FFF output)

\*This segment refers to 'alternateDataSources' in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE (abbreviated):

```

"alternateDataSources": {
  "northAmericanLink": {
    "regulatedIdentifier": "RG",
    "hitNohitIndicator": "1",
    "INTL5FFFConsumerReport": "INTLNAL [REDACTED] 180 I02
1050620011215202112162021DECARLO
NORMAN 12161972
010000010000010101000000000000001000000000010000001199000000000000
0000000000000000000000000000000000000000000000000000000000000000
SCA97 CHESTNUT CRES
S SCA ONM4B1A8
112013
AKNORMAN DECARLO
XX ES
SALES
EF
MISC
E2ADS TEST
FILE FL
022021
001VS0012118872F
S
989898989 MARINE
BOATS
PT TD CREDIT CARDS 650ON000440920210320190012000
    
```

## Alternate Data Sources – The Work Number Select (‘TX’ for TotalView (T2) Full-File Fixed)

NUM BYTES	VALUE/ FORMAT	TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	TX	The Work Number Select	-	-	twNSelectReport (object)
2-bytes	NR	Regulated / Non-Regulated Indicator	-	-	N/A
1-byte	1 or 2	Hit / No-Hit Indicator	-	-	N/A
9-bytes	000000000	Length of Response to follow (in JSON)	-	-	N/A
??	-	TWN Select Report in JSON format	??	-	TWN Select Report (returned in JSON format)

\*This segment refers to ‘alternateDataSources’ in JSON. The green highlighted fields are new fields for JSON.

JSON EXAMPLE (abbreviated):

```

twNSelectReport": [
  {
    "identifier": "current",
    "twNSelect": {
      "signOn": {
        "statusCode": "0",
        "statusSeverity": "INFO"
      },
      "transactionId": "32411aaa-clf5-444b-bc77-67b162ecb068",
      "statusCode": "0",
      "statusSeverity": "INFO",
      "masterServerTransactionId": "999636311212",
      "transactionPurposeCode": "PPASSESS",
      "transactionPurposeMessage": "As a potential investor or
        servicer to assess prepayment risks of issuing credit to
        the employee, or as a current insurer to assess the
        employee's existing credit",
      "twNSelectResponses": [
        {
          "dateOfTransaction": "2022-03-15",
          "employer": {
            "code": "91001",
            "namePart1": "Enterprise One",
            "addressLine1": "1313 Mockingbird Lane",
            "addressLine2": "Suite 116",
            "city": "Olympia",
            "stateOrProvince": "NY",
            "postalCode": "82943-9302",
            "itemizedDisclaimers": [
              {
                "disclaimerType": "ER",
                "disclaimerText": "This is a sample
                  disclaimer. The functionality allows
                  additional verbiage to be added for

```

**\*Important Note:** The ‘DISCLAIMER’ in the JSON response includes escape characters which is standard string handling behavior in JSON. We recommend you ‘unescape’ the quotes before passing the payload to your parser to avoid the extra length of the segment. The simplest, most generic way is to basically just do a string replace on the payload in the response to replace each instance of the backslash quote sequence (\\) with just a quote ("). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

## Alternate Data Sources – DataX (‘DX’ for TotalView (T2) Full-File Fixed)

NUM BYTES	VALUE/ FORMAT	TotalView - FFF DESCRIPTION	NUM BYTES	VALUE/ FORMAT	JSON DESCRIPTION
2-bytes	DX	DataX	-	-	dataxReport (object)
2-bytes	NR	Regulated / Non-Regulated Indicator	-	-	N/A
1-byte	1 or 2	Hit / No-Hit Indicator	-	-	N/A
9-bytes	000000000	Length of Response to follow (in JSON)	-	-	N/A
??	-	DataX Report in JSON format	??	-	DataX Report (returned in JSON format)

\*This segment refers to ‘alternateDataSources’ in JSON. **The green highlighted fields are new fields for JSON.**

JSON EXAMPLE (abbreviated):

```

"dataxReport": [
  {
    "identifier": "current",
    "dataxCreditReportResponse": {
      "transaction": {
        "generationTime": "20220315102004",
        "codeVersion": "default",
        "requestVersion": 3,
        "transactionId": "80449634",
        "trackHash": "25447f29062de7a8fabd2752592b9758",
        "trackId": "5fe8dc62-093b-49c8-a533-7c246cc31c41"
      },
      "craInquirySegment": {
        "craResponse": {
          "version": 3,
          "transactionID": "25408024",
          "inquiryID": "26166657",
          "inquiryDateTime": "2019-09-03 08:00:00",
          "consumer": {
            "id": "1727569",
            "name": {
              "first": "Bob",
              "middle": "The",
              "last": "Builder"
            },
            "ssn": "666524128",
            "dob": "1998-11-28",
            "license": {
              "state": "NV",
              "number": "12341234"
            },
            "address": {
              "name": "home",
              "street1": "1234 Main St",

```

**\*Important Note:** The ‘DISCLAIMER’ in the JSON response includes escape characters which is standard string handling behavior in JSON. We recommend you ‘unescape’ the quotes before passing the payload to your parser to avoid the extra length of the segment. The simplest, most generic way is to basically just do a string replace on the payload in the response to replace each instance of the backslash quote sequence (\") with just a quote ("). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

## Report/Transmission Indicators ('&' and '&&' for Full-File Fixed)

JSON does not have an end of report indicator. The end of the Consumer Credit Report can provide a 'links' can be used to retrieve the OneView (PDF) report if requested.

EXAMPLE OF END OF JSON REPORT:

```
    }  
  ],  
  "consumerReferralLocation": {  
    "bureauCode": "099",  
    "bureauName": "EQUIFAX INFORMATION SERVICES LLC",  
    "address": {  
      "primaryAddress": "P O BOX 740241",  
      "cityName": "ATLANTA",  
      "stateAbbreviation": "GA",  
      "zipCode": "303740241"  
    },  
    "telephoneNumber": {  
      "telephoneNumber": "8006851111"  
    }  
  }  
},  
"links": [  
  {  
    "identifier": "Individual Report 1",  
    "type": "GET",  
    "href": "/business/consumer-credit/v1/reports/credit-report/  
          9cf61548-f791-fa20-b076-9d26ae55f56d"  
  }  
]
```

# JSON Consumer Credit Report Example

```
{
  "status": "completed",
  "consumers": {
    "equifaxUSConsumerCreditReport": [
      {
        "identifier": "Individual Report 1",
        "customerReferenceNumber": "ONEVIEW REPORT EXAMPLE",
        "customerNumber": "999XX01234",
        "consumerReferralCode": "132",
        "multipleReportIndicator": "F",
        "ECOInquiryType": "I",
        "hitCode": {
          "code": "1"
        },
        "fileSinceDate": "01192022",
        "lastActivityDate": "01172022",
        "reportDate": "03152022",
        "subjectName": {
          "firstName": "DANIEL",
          "lastName": "BORTLE",
          "middleName": "A"
        },
        "subjectSocialNum": "666524128",
        "birthDate": "03191980",
        "doNotCombineIndicator": "C",
        "addressDiscrepancyIndicator": "N",
        "fraudSocialNumAlertCode": {
          "code": "N"
        },
        "fraudIDScanAlertCodes": [
          {
            "code": "8"
          }
        ],
        "impactedDataIndicator": "Y",
        "addresses": [
          {
            "addressType": "current",
            "houseNumber": "4701",
            "streetName": "PARVATHI",
            "cityName": "VIRGINIA BEACH",
            "stateAbbreviation": "VA",
            "zipCode": "23462",
            "sourceOfAddress": {
              "code": "D"
            },
            "addressVarianceIndicator": {
              "code": "E"
            }
          }
        ]
      }
    ]
  }
}
```

```

    },
    "dateFirstReported": "12002021",
    "dateLastReported": "01152022",
    "addressLine1": "4701 PARVATHI "
  }
],
"employments": [
  {
    "identifier": "current",
    "occupation": "UHWLUHG",
    "employer": "UHWLUHG"
  }
],
"trades": [
  {
    "customerNumber": "906DC00029",
    "automatedUpdateIndicator": "*",
    "monthsReviewed": "38",
    "accountDesignator": {
      "code": "I"
    },
    "customerName": "CBUSASEARS",
    "dateReported": "12002021",
    "dateOpened": "10002018",
    "highCredit": 924,
    "creditLimit": 924,
    "balance": 702,
    "portfolioTypeCode": {
      "code": "R"
    },
    "rate": {
      "code": 1
    },
    "narrativeCodes": [
      {
        "code": "AV"
      }
    ],
    "rawNarrativeCodes": [
      "AV"
    ],
    "scheduledPaymentAmount": 18,
    "lastActivityDate": "122021"
  },
  {
    "customerNumber": "772FA00181",
    "monthsReviewed": "04",
    "accountDesignator": {
      "code": "I"
    }
  }
]

```

```

},


```



```

    {
      "code": " "
    },
    {
      "code": " "
    },
    {
      "code": " "
    },
    {
      "code": " "
    },
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    {
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    },
  ],
  "customerName": "PRIMUS AUTOMOTIVE",
  "dateReported": "09002019",
  "dateOpened": "01002019",
  "highCredit": 12000,
  "balance": 0,
  "portfolioTypeCode": {
    "code": "I"
  },
  "rate": {
    "code": 8
  },
  "narrativeCodes": [
    {
      "code": "BK"
    },
  ],

```

```

    {
      "code": "AO"
    }
  ],
  "rawNarrativeCodes": [
    "BK",
    "AO"
  ],
  "scheduledPaymentAmount": 344,
  "paymentHistory1to24": [
    {
      "code": "*"
    },
    {
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    },
    {
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    },
    {
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    {
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    {
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    },
    {
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    },
    {
      "code": "/"
    },
  ]

```

```

    {
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    {
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    },
    {
      "code": " "
    }
  ],
  "lastActivityDate": "052019"
},
{
  "customerNumber": "444HZ00457",
  "automatedUpdateIndicator": "*",
  "accountDesignator": {
    "code": "I"
  },
  "thirtyDayCounter": 1,
  "sixtyDayCounter": 1,
  "ninetyDayCounter": 3,
  "previousHighRate1": 5,

```

```
"previousHighDate1": "012020",
"previousHighRate2": 5,
"previousHighDate2": "112019",
"previousHighRate3": 4,
"previousHighDate3": "102019",
"24MonthPaymentHistory": [
  {
    "code": "*"
  },
  {
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  },
  {
    "code": "*"
  },
  {
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  {
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  {
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```

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  },
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],
"customerName": "CAPITAL ONE / BELTON",
"dateReported": "12002021",
"dateOpened": "11002018",
"highCredit": 0,
"balance": 1892,
"portfolioTypeCode": {
  "code": "R"
},
"rate": {
  "code": 9
},
"narrativeCodes": [
  {
    "code": "DB"
  },
  {

```

```

    "code": "AV"
  }
],
"rawNarrativeCodes": [
  "DB",
  "AV"
],
"paymentHistory1to24": [
  {
    "code": "*"
  },
  {
    "code": "*"
  },
  {
    "code": "*"
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  {
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  },
  {
    "code": "*"
  },
  {
    "code": "/"
  },
  {
    "code": "*"
  }
]

```

```

    },
    {
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    },
    {
      "code": "*"
    },
    {
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    },
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    },
    {
      "code": "*"
    },
    {
      "code": "5"
    },
    {
      "code": "*"
    }
  ],
  "previousHighRatePaymentHistory": "5",
  "previousHighDatePaymentHistory": "112019",
  "lastActivityDate": "022020"
},
{
  "customerNumber": "456FM00469",
  "automatedUpdateIndicator": "*",
  "accountDesignator": {
    "code": "J"
  },
  "customerName": "WELLS FARGO MORTGAGE",
  "dateReported": "11002021",
  "dateOpened": "09002019",
  "highCredit": 39100,

```

```

    "balance": 31449,
    "portfolioTypeCode": {
      "code": "I"
    },
    "rate": {
      "code": 1
    },
    "narrativeCodes": [
      {
        "code": "EF"
      },
      {
        "code": "HR"
      }
    ],
    "rawNarrativeCodes": [
      "EF",
      "HR"
    ],
    "scheduledPaymentAmount": 840,
    "lastActivityDate": "102021"
  },
  {
    "customerNumber": "805FM87335",
    "automatedUpdateIndicator": "*",
    "monthsReviewed": "26",
    "accountDesignator": {
      "code": "I"
    },
    "thirtyDayCounter": 8,
    "sixtyDayCounter": 6,
    "ninetyDayCounter": 4,
    "previousHighRate1": 2,
    "previousHighDate1": "072021",
    "previousHighRate2": 2,
    "previousHighDate2": "062021",
    "previousHighRate3": 5,
    "previousHighDate3": "022020",
    "24MonthPaymentHistory": [
      {
        "code": "*"
      },
      {
        "code": "*"
      },
      {
        "code": "*"
      }
    ]
  }

```



```
"code": "2"
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{
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{
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},
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},
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},
{
  "code": "3"
},
{
  "code": "2"
},
{
  "code": "*"
}
```

```

    },
    {
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    {
      "code": "5"
    },
    {
      "code": "4"
    },
    {
      "code": "3"
    },
    {
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    }
  ],
  "customerName": "FIRST UNION HOME EQU",
  "dateReported": "11002021",
  "dateOpened": "09002019",
  "highCredit": 39100,
  "balance": 0,
  "portfolioTypeCode": {
    "code": "I"
  },
  "rate": {
    "code": 2
  },
  "narrativeCodes": [
    {
      "code": "BC"
    },
    {
      "code": "EF"
    }
  ],
  "rawNarrativeCodes": [
    "BC",
    "EF"
  ],
  "paymentHistory1to24": [
    {
      "code": ""
    },
    {
      "code": ""
    },
    {
      "code": ""
    }
  ]

```

```
},
{
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{
  "code": "2"
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},
{
  "code": "4"
},
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},
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}
```

```

    {
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    {
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    {
      "code": "4"
    },
    {
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  "lastActivityDate": "062021"
},
{
  "customerNumber": "682FP18311",
  "automatedUpdateIndicator": "*",
  "monthsReviewed": "33",
  "accountDesignator": {
    "code": "I"
  },
  "thirtyDayCounter": 3,
  "sixtyDayCounter": 0,
  "ninetyDayCounter": 0,
  "previousHighRate1": 2,
  "previousHighDate1": "122020",
  "previousHighRate2": 2,
  "previousHighDate2": "092020",
  "previousHighRate3": 2,
  "previousHighDate3": "122019",
  "24MonthPaymentHistory": [
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    },
    {
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    },
    {
      "code": "*"
    },
    {
      "code": "2"
    }
  ]
}

```



```

    {
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    {
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    }
  ],
  "customerName": "CITIMORTGAGE",
  "dateReported": "01002021",
  "dateOpened": "03002018",
  "highCredit": 1425,
  "balance": 0,
  "portfolioTypeCode": {
    "code": "I"
  },
  "rate": {
    "code": 2
  },
  "narrativeCodes": [
    {
      "code": "FA"
    },
    {
      "code": "EX"
    }
  ],
  "rawNarrativeCodes": [
    "FA",
    "EX"
  ],
  "paymentHistory1to24": [
    {
      "code": "2"
    },
    {
      "code": ""
    },
    {
      "code": ""
    }
  ],

```

```

{
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}

```

```

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    }
],
"lastActivityDate": "122020"
},
{
    "customerNumber": "830FP01622",
    "automatedUpdateIndicator": "",
    "monthsReviewed": "20",
    "accountDesignator": {
        "code": "I"
    },
    "thirtyDayCounter": 1,
    "sixtyDayCounter": 0,
    "ninetyDayCounter": 0,
    "previousHighRate1": 2,
    "previousHighDate1": "012019",
    "24MonthPaymentHistory": [
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            "code": ""
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        {
            "code": ""
        },
        {
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        {
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        {
            "code": ""
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    ]
}

```



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  "code": "*"
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  "code": "*"
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{
  "code": "*"
}
```

```

    },
    {
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    {
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    {
      "code": " "
    }
  ],
  "customerName": "WELLS FARGO FINANCIA",
  "dateReported": "05002020",
  "dateOpened": "08002018",
  "highCredit": 0,
  "balance": 0,
  "portfolioTypeCode": {
    "code": "R"
  },
  "rate": {
    "code": 1
  },
  "narrativeCodes": [
    {
      "code": "FA"
    },
    {
      "code": "AV"
    }
  ],
  "rawNarrativeCodes": [
    "FA",
    "AV"
  ],
  "paymentHistory1to24": [
    {
      "code": "*"
    },
    {
      "code": "*"
    },
    {
      "code": "*"
    },
    {
      "code": "*"
    },
    {
      "code": "*"
    }
  ]

```

```
},
{
  "code": "*"
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  "code": "*"
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{
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  "code": "*"
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{
  "code": "*"
}
```

```

    {
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    },
    {
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    },
    {
      "code": " "
    }
  ],
  "lastActivityDate": "032019"
},
{
  "customerNumber": "830BB00214",
  "automatedUpdateIndicator": "*",
  "accountDesignator": {
    "code": "I"
  },
  "customerName": "COMMONWEALTH NATIONA",
  "dateReported": "11002019",
  "dateOpened": "10002019",
  "highCredit": 675,
  "balance": 0,
  "portfolioTypeCode": {
    "code": "O"
  },
  "rate": {
    "code": 0
  },
  "narrativeCodes": [
    {
      "code": "FA"
    },
    {
      "code": "EX"
    }
  ],
  "rawNarrativeCodes": [
    "FA",
    "EX"
  ],
  "lastActivityDate": "112019"
},
{
  "customerNumber": "772FA00181",
  "monthsReviewed": "04",

```

```

"accountDesignator": {
  "code": "I"
},
"thirtyDayCounter": 1,
"sixtyDayCounter": 0,
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  "accountDesignator": {
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  "highCredit": 1470,
  "balance": 0,
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}
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  "accountDesignator": {
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  "dateOpened": "12002016",
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    "balance": 0,
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    ],
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    "termsDurationCode": {
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    "lastActivityDate": "062015"
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        "inquiryDate": "01172022",
        "customerNumber": "999UT03443",
        "customerName": "FRONTIER/NCCS"
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        "industryCode": "BB",
        "inquiryDate": "09022021",
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        "customerName": "REGIONS BANK"
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    {
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        "industryCode": "BB",
        "inquiryDate": "08172020",
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        "customerName": "WELLS FARGO BANK/WB/"
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    "code": "00015"
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  {
    "code": "00018"
  }
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"inquiryKeyFactor": {
  "code": "Y"
},
"modelIDOrScorecard": "5",
"scoreNumberOrMarketMaxIndustryCode": {
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    "highRange": "00858"
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      "code": "00013"
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      "code": "00002"
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  ]
}

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    ],
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        {
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        {
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        "code": "RT"
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    {
        "code": "TV"
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    "socialNumConfirmed": "N",
    "socialMatchFlags": "YYYYYYYYYY",
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    "inquirySocialNumStateIssued": "GA",
    "inquirySocialNumYearIssued": "1961",
    "socialNumMatch": "Y"
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        "cdcTransactionTime": "172002",
        "transactionType": "O",
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        "dataSegmentRegulated": "N"
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"consumerReferralLocation": {
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    "address": {
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      "cityName": "ATLANTA",
      "stateAbbreviation": "GA",
      "zipCode": "303740241"
    },
    "telephoneNumber": {
      "telephoneNumber": "8006851111"
    }
  },
  "alternateDataSources": {
    "militaryLendingCoveredBorrower": {
      "regulatedIdentifier": "RG",
      "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.",
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      "referralContactNumber": "888-279-8625"
    }
  }
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"twNSelectReport": [
  {
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    "twNSelect": {
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        "statusSeverity": "INFO"
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      "statusSeverity": "INFO",
      "masterServerTransactionId": "999636311212",
      "transactionPurposeCode": "PPASSESS",
      "transactionPurposeMessage": "As a potential investor or servicer to assess prepayment risks of issuing credit to the employee, or as a current insurer to assess the employee's existing credit",
      "twNSelectResponses": [
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          "dateOfTransaction": "2022-03-15",
          "employer": {
            "code": "91001",
            "namePart1": "Enterprise One",
            "addressLine1": "1313 Mockingbird Lane",
            "addressLine2": "Suite 116",
            "city": "Olympia",
            "stateOrProvince": "NY",

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    "postalCode": "82943-9302",
    "itemizedDisclaimers": [
      {
        "disclaimerType": "ER",
        "disclaimerText": "This is a sample disclaimer. The functionality allows additional
verbiage to be added for wage garnishment address (example below) and any additional information
which may be needed. The disclaimer functionality includes simple HTML such as: <em>italics</em>,
<strong>bold</strong>, & line<br />breaks. An example disclaimer is below.<br /><br
/><strong><em>Required</em> Wage Garnishment Disclaimer: </strong>This is a general employer
message and is shown on all verifications for your information and convenience. <br />Garnishment
requests should be sent to:<br /><i><b>Enterprise USA</b></i><br /><i><b>ATTN:
Payroll/Legal/HR</b></i><br /><i><b>1313 Mockingbird Lane - Suite 116</b></i><br /><i><b>Olympia,
NY 82943-9302</b></i><br /><i><b>AND TEST TEST</b></i>"
      }
    ],
    "disclaimerOnInformationReturned": [
      "employer:This is a sample disclaimer. The functionality allows additional verbiage
to be added for wage garnishment address (example below) and any additional information which may be
needed. The disclaimer functionality includes simple HTML such as: <em>italics</em>,
<strong>bold</strong>, & line<br />breaks. An example disclaimer is below.<br /><br
/><strong><em>Required</em> Wage Garnishment Disclaimer: </strong>This is a general employer
message and is shown on all verifications for your information and convenience. <br />Garnishment
requests should be sent to:<br /><i><b>Enterprise USA</b></i><br /><i><b>ATTN:
Payroll/Legal/HR</b></i><br /><i><b>1313 Mockingbird Lane - Suite 116</b></i><br /><i><b>Olympia,
NY 82943-9302</b></i><br /><i><b>AND TEST TEST</b></i>"
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  },
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    "ssn": "666524128",
    "alternateId": "",
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    "middleName": "A",
    "lastName": "BORTLE",
    "positionTitle": "DEMO EMPLOYEE",
    "divisionCode": "DEMO 1",
    "dateInformationEffective": "2022-03-01",
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    "originalHireDate": "2009-09-11",
    "totalLengthOfServiceInMonths": "129",
    "reasonForTermination": {
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      "message": ""
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    "statusDataMessage": "Active"
  },
  "baseCompensation": {
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      "message": "Annual"
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    "payPeriodFrequency": {
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        "yearToDateBonus": "400.0",
        "yearToDateOther": "50.0",
        "yearToDateTotal": "43912.49"
    },
    {
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        "yearToDateBase": "217312.45",
        "yearToDateOvertime": "0.0",
        "yearToDateCommission": "0.0",
        "yearToDateBonus": "400.0",
        "yearToDateOther": "50.0",
        "yearToDateTotal": "217762.45"
    },
    {
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        "yearToDateBase": "195581.21",
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        "yearToDateCommission": "0.0",
        "yearToDateBonus": "400.0",
        "yearToDateOther": "50.0",
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"serverAssignedId": "999636311213",
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"compensationAdjustmentLastAmountIncrease": "1000.0",
"compensationAdjustmentNextDate": "2023-03-09",
"compensationAdjustmentNextAmountIncrease": "1000.0"
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}
},
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    "trackHash": "25447f29062de7a8fabd2752592b9758",
    "trackId": "5fe8dc62-093b-49c8-a533-7c246cc31c41"
  },
  "craInquirySegment": {
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      "inquiryID": "26166657",
      "inquiryDateTime": "2019-09-03 08:00:00",
      "consumer": {
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        "name": {
          "first": "Bob",
          "middle": "The",
          "last": "Builder"
        },
        "ssn": "666524128",
        "dob": "1998-11-28",
        "license": {
          "state": "NV",
          "number": "12341234"
        },
        "address": {
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          "street1": "1234 Main St",
          "street2": "",
          "city": "Las Vegas",
          "state": "NV",
          "zip": 89119,
          "housingStatus": ""
        },
        "employer": {
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          "street1": "",
          "street2": "",
          "city": "",
          "state": "",
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          "directDeposit": true
        }
      }
    }
  }
}

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    "phoneExt": 0,
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    "ipAddress": "70.193.245.78",
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      "account": 12345678,
      "abanumber": 1001008
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    "requestedLoanAmount": 1000
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              },
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                "code": "N002",
                "message": "First report of name"
              },
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                "code": "L001",
                "message": "First report of license"
              },
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                "code": "A002",
                "message": "First report of address"
              },
              {
                "count": 1,
                "code": "E002",
                "message": "First report of employer address"
              },
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                "count": 1,
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    {
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        "code": "A102",
        "message": "First report of account"
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]
}
]
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                "years": 0
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        ]
    }
}

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  ]
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},
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},
{
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            "years": 0
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        {

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{
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  "years": 0
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{
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  "text": 1,
  "years": 1
},
{
  "days": 0,
  "text": 1,
  "years": 2
}
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```
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    {
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      "years": 3
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    {
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      "text": 1,
      "years": 7
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    {
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      {
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{  
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{
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```

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    {
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        },
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},
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  "text": 2,
  "years": 7
}
]
},
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      },
      {
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    ]
  },
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      {
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```
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  {
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  },
  {
    "days": 0,
    "text": 1,
    "years": 7
  }
]
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    {
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    },
  ],
}
```

```

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    {
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      "text": 1,
      "years": 7
    }
  ]
},
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    {
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    },
    {
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      "years": 0
    }
  ]
}

```

```
},
{
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},
{
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{
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]
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        },
        {
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            "text": 1,
            "years": 0
        },
        {

```

```
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},  
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},  
{  
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},  
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},  
{  
"days": 0,  
"text": 1,  
"years": 5  
},
```

```
    {
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    }
  ]
},
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  "total": [
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      "text": 1,
      "years": 0
    },
    {
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      "text": 1,
      "years": 0
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      "years": 0
    },
    {
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      "years": 0
    }
  ]
}
```

```

    },
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      "years": 0
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    {
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      "years": 1
    },
    {
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      "years": 2
    },
    {
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      "text": 1,
      "years": 3
    },
    {
      "days": 0,
      "text": 1,
      "years": 5
    },
    {
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      "text": 1,
      "years": 7
    }
  ]
},
"workPhoneByBankAccount": {
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  "total": [
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      "years": 0
    },
    {
      "days": 3,
      "text": 1,
      "years": 0
    },
    {
      "days": 7,
      "text": 1,

```



```
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},
{
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  "years": 0
},
{
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  "text": 1,
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},
{
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            "years": 0
        },
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        },
        {
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            "years": 0
        },
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        },
        {
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            "text": 0,
            "years": 0
        },
        {
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        },
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```

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        "days": 180,
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    {
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]
},
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        },
        {
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            "years": 0
        },
        {
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    },
    {
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    {
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"days": 0,  
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"years": 5  
},
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      "years": 7
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  ]
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      "years": 0
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      "years": 0
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      "years": 0
    },
    {
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      "years": 0
    },
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    },
    {
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      "text": 0,
      "years": 0
    },
    {
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      "text": 0,
      "years": 0
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  ]
}
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      "years": 1
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      "text": 0,
      "years": 3
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      "years": 5
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      "text": 0,
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      "years": 0
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      "years": 0
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    {
      "days": 7,
      "text": 0,

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"years": 0
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{
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  "text": 0,
  "years": 0
},
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  "text": 0,
  "years": 1
},
{
  "days": 0,
  "text": 0,
  "years": 2
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  "text": 0,
  "years": 3
},
{
  "days": 0,
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"paymentsReturned": {
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        {
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            "years": 0
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            "years": 0
        },
        {
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            "years": 0
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        {
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            "years": 0
        },
        {
            "days": 60,
            "text": 0,
            "years": 0
        },
        {
            "days": 90,
            "text": 0,
            "years": 0
        },
        {

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```

        "days": 120,
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        "years": 0
    },
    {
        "days": 180,
        "text": 0,
        "years": 0
    },
    {
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        "text": 0,
        "years": 1
    },
    {
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        "years": 2
    },
    {
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        "years": 5
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        "text": 0,
        "years": 7
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"maximumTotalPrincipal": 0,
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"maximumTotalPrincipalPaidOff": 0,
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"lastPaymentDate": ""

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    "lastPaymentReturnReason": "",
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    "secondLastPaymentAmount": 0,
    "secondLastPaymentReturnReason": "",
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    "thirdLastPaymentReturnReason": "",
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    "daysSinceLastFatalReturn": 0,
    "totalAchDebitAttempts": 0,
    "lastReturnDate": "",
    "lastReturnReason": "",
    "lastReturnMessage": "",
    "daysSinceLastReturn": 0,
    "lastInquiryDate": "",
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      "days": 0,
      "hours": 0,
      "minutes": 0,
      "seconds": 0
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    "lastTradelineDate": "",
    "lastChargeOffDate": ""
  }
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"inquirySegment": {
  "count": "0"
},
"tradelineDetailSegment": {
  "count": "0"
}
}
},
"customDecision": {
  "result": "Y",

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      }
    },
    "globalDecision": {
      "result": "Y",
      "craBucket": "A2"
    }
  }
}
]
},
"links": [
  {
    "identifier": "Individual Report 1",
    "type": "GET",
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ce5880631baa"
  }
]
}
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