



STS 5.0, 6.0, TotalView XML to JSON API

Version Comparison Guide

March 2022

ACRO Version Comparison Guide

This guide provides detailed API field comparisons between all ACRO XML 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. 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 XML legacy consumer credit file (5.0, 6.0, TotalView) to the JSON format.

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OVERVIEW

EQUIFAX 5.0 / 6.0 / TotalView™ / JSON XML 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 MLA, NAL, FraudIQ® 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.
- Unlike previous ACRO versions there are no elements 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 EfxReceive, Customer Information and Request elements do not exist in JSON. All are now merged into one and have 'consumers' and 'customerConfiguration' fields.
- All other legacy input elements are contained within the JSON 'consumers', 'customerConfiguration' and 'equifaxUSConsumerCreditReport' 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. 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.
- 24-Month Payment History is returned on all JSON reports as the default when present on report unless member number is activated for 36 or 48-Month Payment History.
- Fields that were returned twice in the (TotalView) Enhanced elements 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 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 segment(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 elements 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.
- 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.

Other

- Visit 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 element, as the order and descriptions of the data may have been restructured for an easier-to-read format with several new data fields and codes added as needed.

JSON Consumer Credit Report Request

The JSON Request contains ALL the individual Legacy inquiry elements (i.e. EfxReceive, Customer Information, Request, Address, Employment, Property Address, End User, Product Code, Product Information and Model Data) they are all contained within this structure. Visit the [Development Portal OneView API Reference](#) page for complete request details.

REQUEST BODY SCHEMA: application/json

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

FraudIQ Synthetic ID Alerts 2.0 and 1.0, Military Lending Act – Covered Borrower (MLA), North American Link (NAL), The Work Number (TWN) Select and DataX Credit Reports are the alternate data sources available in JSON OneView.

Development Portal: <https://developer.equifax.com/>

JSON REQUEST 'consumers' (object) contents:

REQUEST BODY SCHEMA: application/json

consumers required	object
name required	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

JSON REQUEST 'constomerConfiguration' & 'equifaxUSConsumerCreditReport (object) contents:

customerConfiguration required	object	Configurations related to the credit report being requested
equifaxUSConsumerCreditReport	object	Configuration related to the customer request
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: <ul style="list-style-type: none">• MM: MarketMax with a Consumer Report• NZ: MarketMax without a Consumer Report

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"> • 1: one report • F: multiple reports (Puerto Rico only)
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"> • B: Military Lending Act with Credit Data • D: ON-LINE DIRECTORY or ON-LINE DIRECTORY w/Address • G: Dimensions Data • M: Return Risk-Based Pricing score information in the FICO and Model Segments • Q: Return Risk-Based Pricing score information in the FICO segment only • O: Equifax Model(s) that are set up as Default or Multiple returned • V: Enhanced Delinquency Alert System (EDAS) & FICO Score based on Equifax Data • X: FICO Score based on Equifax Data • Z: Enhanced Delinquency Alert System (EDAS) • &: FraudIQ Synthetic ID Alerts

Continued

pdfComboIndicator	string <code><= 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 ECOInquiryType is 'Co-applicant', a separate link is returned for each applicant. <ul style="list-style-type: none"> • N: No PDF link is returned in the response (default behavior when indicator not present) • Y: PDF Link(s) are included with the JSON credit report response. • S: Standalone PDF, only the PDF links are returned in the JSON response.
vendorIdentificationCode	string <code><= 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 for a sample JSON Consumer Credit Report Request and Response and for detailed information on JSON field download the YAML schema.

XML Root Element – EfxReceive (N/A for JSON)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	Length	JSON Field Name
C		N/A	EfxReceive	N/A	EfxReceive	-	consumers (object)
A	7.0	3/3	version	3/3	version	-	customerConfiguration (object)
A	XDIA	4/4	tranID	4/4	tranID	-	equifaxUSConsumerCreditReport (object)
A	999XX9999	10/10	customerNumber	10/10	customerNumber	10-bytes	memberNumber
A	-	3/3	securityCode	3/3	securityCode	3-bytes	securityCode

*Type: **C** = Container

E = Element

A = Attribute

These fields are incorporated in a single request for JSON.

Customer Information Element - (JSON fields are in a different order)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	consumers (object)
-	-	-	N/A	-	N/A	-	customerConfiguration (object)
C		N/A	CustomerInfo	N/A	CustomerInfo	-	equifaxUSConsumerCreditReport (object)
E	999XX99999	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	memberNumber
E	-	3/3	SecurityCode	3/3	SecurityCode	3-Char	securityCode
E	-	4/4	CustomerCode	4/4	CustomerCode	4-Char	customerCode
E	'02' / 'T2'	2/2	OutputFormat	2/2	OutputFormat	-	N/A
E	'F' or '1'	1/1	MultipleFileIndicator	1/1	MultipleFileIndicator	1-Char	multipleReportIndicator
E	'3', '6', '9', '12' or blank (24)	0/1	NumberOfMonthsToCountInquiries	0/1	NumberOfMonthsToCountInquiries	-	N/A
E	'3', '6', '9', '12' or blank (6/11)	0/1	NumberOfMonthsToCountMOP	-	N/A	-	N/A
E	'Y' or 'N' Default = 'Y'	0/1	RawFileAppendIndicator	1/1	RawFileAppendIndicator	-	N/A
E	'Y' or 'N' Default = 'N'	0/1	PrintImageCDATAInclude	1/1	PrintImageCDATAInclude	1-Char	pdfComboIndicator

The fields contained in this element are located within in the '/consumers/customerConfiguration/equifaxUSConsumerCreditReport' for JSON requests. **The green highlighted fields are new fields for JSON**

Request Element – (Fields are not in the same order between versions)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	EfxRequest	N/A	EfxRequest	-	consumers (object)
A	'1' or '2'	1/1	requestNumber	1/1	requestNumber	-	N/A
C	-	N/A	RequestInfo (5.0) Subject (TotalView)	N/A	RequestInfo	-	N/A
A	-	1/20	CustomerReferenceNumber	1/20	CustomerReferenceNumber	20-Char	customerReferenceIdentifier
-	-	-	N/A	-	N/A	-	customerConfiguration (object)
-	-	-	N/A	-	N/A	-	equifaxUSConsumerCreditReport (object)
E	'I' or 'J'	1/1	ECOInquiryType	1/1	ECOInquiryType	1-Char	ECOInquiryType
E	-	2/2	VendorIdentificationCode	2/2	VendorIdentificationCode	2-Char	vendorIdentificationCode
E	See Atch 4	-	N/A	2/2	AccountType	-	N/A
C	-	-	N/A	1/1	ConsumerSubjects	-	N/A
C	-	-	N/A	1/1	ConsumerSubject	-	N/A
A	'Primary' or 'Secondary'	-	N/A	1/1	relationshipIdentifier (primary or secondary)	-	identifier "Current" or "Co-applicant"
C	-	-	N/A	-	PersonName	-	name (object)
-	-	-	N/A	-	N/A	-	socialNum (object)
-	-	-	N/A	-	N/A	-	identifier "Current" or "Co-applicant"
E	999999999	9/9	SubjectSSN	9/9	SocialSecurityNumber	9-Char	socialNum
E	CCYY-MM-DD	10/10	SubjectBirthDate	10/10	DateOfBirth	8-Char	dateOfBirth
E	A-NN	4/4	SubjectAge	4/4	Age	2-Char	age
C	-	N/A	SubjectName	-	N/A	-	N/A
E	-	2/25	LastName	2/51	LastName	25-Char	lastName
E	-	1/15	FirstName	1/25	FirstName	15-Char	firstName
E	-	1/15	MiddleName	1/25	MiddleName	15-Char	middleName
E	-	2/2	NameSuffix	2/2	NameSuffix	2-Char	suffix
C	-	N/A	CoApplicantName	-	N/A	-	N/A
E	-	2/25	LastName	-	N/A	-	N/A
E	-	1/15	FirstName	-	N/A	-	N/A
C	-	N/A	OptionalFeatures	N/A	OptionalFeatures	18-Char	optionalFeatureCode (see list on dev portal)
E	Y or N	1/1	FICOFlag / BeaconFlag	1/1	FICOFlag or BeaconFlag	-	N/A
E	Y or N	1/1	EDASFlag	1/1	EDASFlag	-	N/A
E	Y or N	1/1	DeaultModelFlag	1/1	DeaultModelFlag	-	N/A
E	Y or N	1/1	MLAOnlyFlag	1/1	MLAOnlyFlag	-	N/A
E	Y or N	1/1	OnLineDirectoryFlag	1/1	OnLineDirectoryFlag	-	N/A
E	Y or N	1/1	PaymentHistory24-MonthFlag	-	N/A	-	N/A

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
E	Y or N	1/1	ConsumerReferralLocationFlag	1/1	ConsumerReferralLocationFlag	-	N/A
E	Y or N	1/1	AlertContactFlag	1/1	AlertContactFlag	-	N/A
E	Y or N	1/1	RBPFIConlyFlag or RBPBeaconOnlyFlag	1/1	RBPFIConlyFlag or RBPBeaconOnlyFlag	-	N/A
E	Y or N	1/1	RBPAllFlag	1/1	RBPAllFlag	-	N/A
E	Y or N	1/1	UseFICO VerbiageFlag	1/1	UseFICO VerbiageFlag	-	N/A
E	Y or N	1/1	MLAOnlyFlag	1/1	MLAOnlyFlag	-	N/A
TOTALVIEW ONLY				-	N/A	-	N/A
E	Y OR N	1/1	ExpandedAddress	-	N/A	-	N/A
E	Y OR N	1/1	ExpandedCollections	-	N/A	-	N/A
E	Y OR N	1/1	ExpandedInquiry	-	N/A	-	N/A
E	Y OR N	1/1	ExpandedTradeAll60	-	N/A	-	N/A
E	Y OR N	1/1	ExpandedTradeDimensions	-	N/A	-	N/A
E	Y OR N	1/1	ExpandedTradeHighValue	-	N/A	-	N/A
E	Y OR N	1/1	ExpandedTradeTerms	-	N/A	-	N/A
E	Y OR N	1/1	SyntheticFraud	-	N/A	-	FraudIQ Synthetic ID (optional feature '&')

The green highlighted fields are new fields for JSON

Address Element – (Fields are not in the same order between versions)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	Address ('current', 'previous' or 'property address') JointAddress (Totalview only)	N/A	USAddress ('current', 'previous' or 'property address')	-	consumers (object)
C	-	N/A	StreetAddress	-	N/A	-	addresses (object) (1-3)
-	-	-	N/A	-	N/A	-	Identifier ("current", "Co-applicant" or "Property Address")
E	-	1/10	StreetNumber	1/10	StreetNumber	10-Char	houseNumber
E	See Atch. 25	2/2	StreetPostDirection	2/2	StreetPostDirection	2-Char	quadrant
E	-	2/26	StreetName	2/26	StreetName	26-Char	streetName
E	See Atch. 25	2/2	StreetType	2/2	StreetType	2-Char	streetType
E	-	1/5	UnitNumber	1/5	UnitNumber	5-Char	apartmentNumber
E	-	2/20	City	2/20	City	20-Char	city
E	See Atch. 25	2/2	State	2/2	State	2-Char	state
E	-	5/9	PostalCode	5/9	PostalCode	9-Char	zip
-	-	-	-	-	-	-	phoneNumbers (object) (0-2)
-	-	-	-	-	-	-	identifier ("current" or "Co-applicant")
E	See Atch. 25	-	N/A	3/3	CountryCode	-	N/A
E	9999999999	10/10	TelephoneNumber	10/10	TelephoneNumber	10-Char	number

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

JSON Examples:

```

"addresses": [
  {
    "identifier": "current",
    "houseNumber": "9753",
    "streetName": "AJYCXTWDBX",
    "streetType": "CR",
    "city": "CHESAPEAKE",
    "state": "VA",
    "zip": "23321"
  },
  {
    "identifier": "Co-applicant",
    "houseNumber": "228",
    "streetName": "SAXON",
    "streetType": "",
    "city": "BIRMINGHAM",
    "state": "AL",
    "zip": "35124"
  },
  {
    "identifier": "Property Address",
    "houseNumber": "5720",
    "streetName": "JESSICA",
    "streetType": "DR",
    "city": "HOUSTON",
    "state": "TX",
    "zip": "77375"
  }
]

```

Employment Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	consumers (object)
C	-	N/A	Employment	N/A	Employment	-	employments (object)
E	-	2/35	SubjectOccupation	2/35	SubjectOccupation	35-Char	occupation
E	-	2/35	SubjectEmployer	2/48	SubjectEmployer	35-Char	employerName
E	MM/DD/CCYY	-	N/A	10/10	DateEmployed	-	N/A
E	MM/DD/CCYY	-	N/A	10/10	VerificationDate	-	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"
.. },

```

End User Element (Required for ‘IG’, ‘IL’, ‘IZ’, ‘ZB’ or ‘ZT’ customer number)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	consumers (object)
-	-	-	N/A	-	N/A	-	customerConfiguration (object)
-	-	-	N/A	-	N/A	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	EndUser	N/A	EndUser	-	endUserInformation (object)
E	-	2/25	EndUserName	2/25	EndUserName	20-Char	endUsersName
E	See Atch. 18	2/2	PermissiblePurposeCode	2/2	PermissiblePurposeCode	2-Char	permissiblePurposeCode

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

JSON Examples:

```

--],
--"endUserInformation": {
----"endUsersName": "",
----"permissiblePurposeCode": "01"
--},

```

```

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

```

Product Code Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	consumers (object)
-	-	-	N/A	-	N/A	-	customerConfiguration (object)
C	-	N/A	ProductCode	N/A	ProductCode	-	equifaxUSConsumerCreditReport (object)
E	See Atch. 19	2/2	Code	2/2	Code	2-Char	productCodes ('MM' or 'NZ' only)

*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 Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	consumers (object)
-	-	-	N/A	-	N/A	-	customerConfiguration (object)
-	-	-	N/A	-	N/A	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	ProductInfo	N/A	ProductInfo	-	productInformation (object)
-	-	-	N/A	-	N/A	-	N/A
-	-	-	N/A	-	N/A	-	N/A
E	-	2/2	DriversLicenseState	2/2	DriversLicenseState	-	N/A
E	-	1/25	DriversLicenseNumber	1/25	DriversLicenseNumber	-	N/A
E	-	2/2	CoApplicantDriversLicenseState	2/2	CoApplicantDriversLicenseState	-	N/A
E	-	1/25	CoApplicantDriversLicenseNumber	1/25	CoApplicantDriversLicenseNumber	-	N/A
E	CCYY-MM-DD	10/10	CoApplicantBirthDate	10/10	CoApplicantBirthDate	8-Char	coApplicantDateOfBirth

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

JSON Examples:

```

.. "productInformation": {
.. |..... "coApplicantDateOfBirth": "05011964"
.. },

```

Model Data Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	consumers (object)
-	-	-	N/A	-	N/A	-	customerConfiguration (object)
-	-	-	N/A	-	N/A	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	ModelData	N/A	ModelData	-	models (object) (0-20)
E	-	N/A	ModelInfo	N/A	ModelInfo	-	N/A
A	99999	5/5	modelName	5/5	modelName	5-Char	Identifier (Model Number)
A	-	1/2	numberOfModelFields	1/2	numberOfModelFields	-	N/A
E	-	N/A	ModelField	N/A	ModelField	-	N/A
A	-	1/2	parameterNumber	1/2	parameterNumber	-	N/A
A	-	1/20	parameterValue	1/20	parameterValue	20-Char	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 Element (Alternate Data Source JSON ‘equifaxUSConsumerCreditReport’)

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	DataSourceSegment	-	equifaxUSConsumerTwnRequest (object)
E	Y or N	1/1	CreditReportInd	string	userId
E	-	1/20	OrchestrationCode	string	userPassword
E	-	1/20	OrganizationCode	string	permissiblePurposeCode
E	Y or N	1/1	CreditReportInd	string	templateName
C	-	N/A	Data Tags	-	equifaxUSConsumerDataxInquiryRequest (object)
C	-	N/A	DataTag	string	authentication
A	-	5/5	Tag	string	licensekey
A	-	1/60	DataField	string	password
E	-	1/3000	CommercialRequest	-	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": "e37fqbfZpOID",
.....   "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 element 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 element 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 element refers to alternateDataSourceErrorMessage in JSON

XML (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. JSON fields are not always in the exact same order across STS versions but have been matched in this document to provide mapping/naming identification.

Root Element (XML Schema Name: 5.0 = USConsCreditReport5-02; 6.0 = USACROResponse6; TotalView = USConsCreditReport7 / JSON = application/json)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	efxTransmit	N/A	efxTransmit	-	status (“completed”)

*Types: C = Container, E = Element, A = Attribute

[See JSON Credit Report Example](#)

Header Element (JSON fields are in a different order)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
-	-	-	N/A	-	N/A	-	status (“completed”)
C	-	N/A	efxReport	N/A	efxReport	-	consumers (object)
A	-	1/1	requestNumber	1/1	requestNumber	-	N/A
A	Report Name	1/30	reported	1/30	reported	-	N/A
C	-	N/A	USConsumerCreditReports	N/A	USConsumerCreditReports	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USConsumerCreditReport	N/A	USConsumerCreditReport	-	N/A
A	‘Subject or ‘Co-applicant’	6/6	subjectType	6/6	relationshipIdentifier	-	identifier (‘Individual Report #’, ‘Primary Report #’, or ‘Co-Applicant Report #’)
A	1-4	1/1	multipleNumber	1/1	multipleNumber	-	(see previous field (Report #))
C	-	N/A	USHeader	N/A	USHeader	-	N/A
C	-	N/A	Request	N/A	USRequest	-	N/A
E	-	1/20	CustomerReferenceNumber	1/20	CustomerReferenceNumber	20-Char	customerReferenceNumber
E	999XX01234	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	customerNumber
E	-	3/3	ConsumerReferralCode	3/3	ConsumerReferralCode	3-Char	consumerReferralCode
E	‘I’, ‘J’ or ‘P’	1/1	ECOInquiryType	1/1	ECOInquiryType	1-Char	ECOInquiryType (‘Individual’, ‘Co-applicant’)
E	-	1/25	NumberOfMonthsToCountInquiries	1/25	NumberOfMonthsToCountInquiries	1-Char	numberOfMonthsToCountInquiries
E	-	1/25	NumberOfMonthsToCountDelinquencies	-	N/A	-	N/A
C	-	N/A	CreditFile	N/A	USCreditFile	-	N/A
E	-	N/A	HitCode	N/A	HitCode	-	hitCode (object)
A	See Atch. 1	1/1	code	1/1	code	1-Char	code
A	-	1/40	description	1/40	description	-	description
E	MM/DD/CCYY	1/10	FileSinceDate	1/10	FileSinceDate	8-Char	fileSinceDate (MMDDCCYY)
E	MM/DD/CCYY	1/10	DateOfLastActivity	1/10	DateOfLastActivity	8-Char	lastActivityDate (MMDDCCYY)
E	MM/DD/CCYY	1/10	DateOfRequest	1/10	DateOfRequest	8-Char	reportDate (MMDDCCYY)
E	-	N/A	LinkIndicator	N/A	LinkIndicator	1-Char	linkIndicator
A	‘L’ or blank	1/1	code	1/1	code	-	N/A
A	-	1/40	description	1/40	description	-	N/A
E	-	1/1	DoNotCombineIndicator	1/1	DoNotCombineIndicator	1-Char	doNotCombineIndicator
A	‘C’ or blank	1/1	code	1/1	code	-	N/A
A	-	1/40	description	1/40	description	-	N/A
E	-	1/1	FraudVictimIndicator	1/1	FraudVictimIndicator	-	fraudVictimIndicator (object)
A	See Atch. 1	1/1	code	1/1	code	1-Char	code
A	-	1/40	description	1/40	description	-	description

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	Identityscans	N/A	Identityscans	-	N/A
E	-	N/A	Identityscan	N/A	Identityscan	-	fraudIDScanAlertCodes (object)
A	See Atch. 7	1/1	code	1/1	code	1-Char	code (01 – 04)
A	-	1/40	description	1/40	description	-	description (01 – 04)
E	See Atch. 1	0/120	NameMatch	0/120	NameMatch	-	nameMatchFlags (object)
-	“Y” or “N”	-	N/A	-	N/A	1-Char	firstNameMatchFlag
-	“Y” or “N”	-	N/A	-	N/A	1-Char	lastNameMatchFlag
-	“Y” or “N”	-	N/A	-	N/A	1-Char	middleNameMatchFlag
-	“Y” or “N”	-	N/A	-	N/A	1-Char	suffixNameMatchFlag
E	See Atch. 1	1/1	AddressDiscrepancyIndicator	1/1	AddressDiscrepancyIndicator	1-Char	addressDiscrepancyIndicator
E	See Atch. 1	1/1	SSNAffirmIndicator	1/1	SSNAffirmIndicator	-	fraudSocialNumAlertCode (object)
-	-	-	N/A	-	N/A	1-Char	code
-	-	-	N/A	-	N/A	-	description
C	-	N/A	Subject	N/A	USConsumerSubject	-	N/A
C	-	N/A	SubjectName	N/A	PersonName	-	subjectName (object)
E	-	2/51	LastName	2/51	LastName	25-Char	lastName
E	-	1/25	FirstName	1/25	FirstName	15-Char	firstName
E	-	1/25	MiddleName	1/25	MiddleName	15-Char	middleName
E	See Atch. 1	2/2	NameSuffix	2/2	NameSuffix	2-Char	suffix
E	-	N/A	SubjectId	-	N/A	-	N/A
E	999999999	9/9	SubjectSSN	9/9	SocialSecurityNumber	9-Char	subjectSocialNum
E	MM/DD/CCYY	10/10	DateOfBirth	10/10	DateOfBirth	8-Char	birthdate
E	00	2/2	Age	2/2	Age	2-Char	age

*These XML fields are returned within the ‘consumers’ and ‘equifaxUSConsumerCreditReport’ response sections of the JSON report. **The green highlighted fields are new fields for JSON**

The FraudIQ Identity Scan Alert Codes returned in the ‘fraudIDScanAlertCodes’ section (above) are the same as those returned in the XML Header element (up to 4). If more than four FraudIQ Identity Scan Alerts are present on the file requested, they will be returned in the ‘**identityScan**’ portion of the JSON report (max. 15).

[See JSON Credit Report Example](#)

Address Element (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.

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USAddresses	N/A	USAddresses	-	addresses (object)
C	-	N/A	USAddress	N/A	USAddress	-	N/A
A	CA, FA, F2	2/2	code	2/2	code ('CA' and 'FA' only)	-	N/A
A	-	1/30	Description	1/30	Description	10-Char	addressType ('current', 'former' or 'additional')
E	-	1/10	StreetNumber	1/10	StreetNumber	10-Char	houseNumber
E	-	2/26	StreetName	2/26	StreetName	26-Char	streetName
E	-	2/26	StreetType	2/26	StreetType	26-Char	streetType
E	-	2/20	City	2/20	City	20-Char	cityName
E	See Attch. 24	2/2	StateCode	2/2	StateCode	2-Char	stateAbbreviation
E	999999999	5/9	PostalCode	5/9	PostalCode	9-Char	zipCode
E	MM/CCYY	7/7	DateAddressFirstReported	10/10	DateAddressFirstReported (MM/DD/CCYY)	8-Char	dateFirstReported (MMDDCCYY)
E	'R', 'O' or 'B'	N/A	RentOwnBuy	N/A	RentOwnBuy	-	N/A
A	-	1/1	code	1/1	code	1-Char	rentOwnBuy ('R', 'O' or 'B')
A	-	1/30	description	1/30	description	-	N/A
E	-	N/A	AddressSource	N/A	AddressSource	-	sourceOfAddress (object)
A	'C', 'O' or 'T'	1/1	code	1/1	code	1-Char	code ('C', 'D' or 'T')
A	-	1/30	description	1/30	description	30-Char	description
E	MM/CCYY	7/7	DateAddressLastReported	10/10	DateAddressLastReported (MM/DD/CCYY)	8-Char	dateLastReported (MMDDCCYY)
C	-	N/A	Telephone	N/A	Telephone	62-Char	addressLine1
E	9999999999	1/10	UnparsedTelephoneNumber	1/10	UnparsedTelephone	10-Char	telephoneNumber
E	-	N/A	TelephoneSource	N/A	TelephoneSource	-	sourceOfTelephoneNumber
E	'1', '2', '3' or '4'	1/1	code	1/1	code	1-Char	code
E	-	1/30	description	1/30	description	30-Char	description
E	MM/CCYY	7/7	DateTelephoneReported	10/10	DateTelephoneReported (MM/DD/CCYY)	8-Char	dateTelephoneReported (MMDDCCYY)
E	-	N/A	AddressVariance	N/A	AddressVariance	-	addressVarianceIndicator (object)
E	See Attch. 14	1/1	code	1/1	code	1-Char	code
E	-	1/30	description	1/30	description	30-Char	description

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
E	MM/CCYY	7/7	ExpandedDateFirstReported (TV only)	-	N/A	-	N/A
A	MM/DD/CCYY	10/10	ExpandedDateLastReported (TV only)	-	N/A	-	N/A
A	MM/CCYY	7/7	ExpandedDateTelephoneReported (TV only)	-	N/A	-	N/A

*This element 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.

JSON EXAMPLES:

```

..
"addresses": [
  {
    "addressType": "current",
    "houseNumber": "7249",
    "streetName": "PAJJ ZAFW",
    "streetType": "LN",
    "cityName": "HUMBLE",
    "stateAbbreviation": "TX",
    "zipCode": "77396",
    "sourceOfAddress": {
      "code": "C",
      "description": "EQUIFAX"
    },
    "dateFirstReported": "08002019",
    "dateLastReported": "03082021",
    "addressLine1": "7249 PAJJ ZAFW LN"
  },
  {
    "addressType": "former",
    "houseNumber": "3981",
    "streetName": "OVNYH",
    "streetType": "RD",
    "cityName": "HOUSTON",
    "stateAbbreviation": "TX",
    "zipCode": "77053",
    "sourceOfAddress": {
      "code": "C",
      "description": "EQUIFAX"
    },
    "dateFirstReported": "08002019",
    "dateLastReported": "03102021",
    "addressLine1": "3981 OVNYH RD"
  },
  {
    "addressType": "additional",
    "houseNumber": "2323",
    "streetName": "LYVVMQHVS",
    "streetType": "ST",
    "cityName": "HOUSTON",
    "stateAbbreviation": "TX",
    "zipCode": "77045",
    "sourceOfAddress": {
      "code": "C",
      "description": "EQUIFAX"
    },
    "dateFirstReported": "02002018",
    "dateLastReported": "03072021",
    "addressLine1": "2323 LYVVMQHVS ST"
  }
]

```

FraudIQ Identity Scan Alert (only returned if more than 4 ID Scan Codes are on the file)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	Identityscan	N/A	Identityscan	-	identityScan (object)
C	-	N/A	AlertCodes	N/A	AlertCodes	-	alertCodes (object)
E	-	N/A	AlertCode	N/A	AlertCode	-	N/A
A	See Atch. 7	1/1	Code	1/1	Code	1-Char	code (01 – 15)
A	-	1/40	description	1/40	description	-	description (01 – 15)
	N or blank	1/1	Non-Regulated Indicator (TotalView only)	-	N/A	1 Char	identityScanRegulated

*This element refers to 'identityScan' in JSON. **The green highlighted fields are new fields for JSON**

JSON EXAMPLE:

```

    ],
    "identityScan": {
      "alertCodes": [
        {
          "code": "L",
          "description": "FRAUD VICTIM ALERT PRESENT IN DATABASE"
        },
        {
          "code": "N",
          "description": "ACTIVE DUTY ALERT PRESENT IN DATABASE"
        },
        {
          "code": "R",
          "description": "INQUIRY ADDRESS IS NOT ASSOCIATED WITH THIS CONSUMER NAME"
        },
        {
          "code": "D",
          "description": "INQUIRY ADDRESS UNVERIFIABLE"
        },
        {
          "code": "8",
          "description": "UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT"
        }
      ]
    },
    "identityScanRegulated": "N"
  }

```

Former (Other) Name(s) Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USOtherNames	N/A	USOtherNames	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USOtherName	N/A	USOtherName	-	N/A
A	'FN'	2/2	code	2/2	code	-	formerNames (object)
A	'Former Name'	1/30	description	1/30	description	-	N/A
E	-	2/51	LastName	2/51	LastName	25-Char	lastName
E	-	1/25	FirstName	1/25	FirstName	15-Char	firstName
E	-	1/25	MiddleName	1/25	MiddleName	15-Char	middleInitial
E	-	2/2	NameSuffix	2/2	NameSuffix	2-Char	suffix

*This element refers to 'formerNames' in JSON. **The green highlighted fields are new fields for JSON**

JSON EXAMPLE:

```

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

```

Death Date Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USSubjectDeath	N/A	USSubjectDeath	-	equifaxUSConsumerCreditReport (object)
E	MM/CCYY	N/A	DateOfDeath	N/A	DateOfDeath (MM/DD/CCYY)	-	deathDate (MMYYYY)

*This element refers to 'deathDate' in JSON

JSON EXAMPLE:

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


Employments Element ('ES', 'EF') ('E2' - 5.0/TotalView only)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USEmployments	N/A	USEmployments	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USEmployment	N/A	USEmployment	-	employments (object)
A	ES, EF & E2	2/2	code	2/2	code	-	N/A
A	-	1/30	description	1/30	description	12-Char	Identifier ('current'; 'former'; 'secondFormer')
E	-	2/35	Occupation	2/35	Occupation	35-Char	occupation
E	-	2/48	Employer	2/48	Employer	35-Char	employer
E	MM/CCYY	7/7	DateLastReported	10/10	DateLastReported (MM/DD/CCYY)	6-Char	dateLastReported
E	MM/CCYY	7/7	DateFirstReported	10/10	DateFirstReported (MM/DD/CCYY)	6-Char	dateFirstReported

*This element 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 Element (6.0 & TotalView Enhanced Address only)

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

Important Note: *JSON Fields are in a different order.*

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USOtherIdentifications	N/A	USOtherIdentifications	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USOtherIdentification	N/A	USOtherIdentification	-	otherIdentification (object)
E	MM/DD/CCYY	10/10	DateReported	10/10	DateReported	8-Char	dateReported (MMDDCCYY)
E	-	1/35	OtherIdentificationNumber	1/35	OtherIdentificationNumber	35-Char	identificationNumber
E	-	N/A	Reason	N/A	Reason	-	reasonCode (object)
A	B, C, E, or V	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	30-char	description
E	-	N/A	Type	N/A	Type	-	typeCode (object)
A	C, S, or T	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	30-char	description

*This element 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 Element ('BP' for Full-File Fixed) (JSON fields in a different order)

TotalView Only – Expanded Collections Flag ‘Y’ = 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.

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USBankruptcies	N/A	USBankruptcies	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USBankruptcy	N/A	USBankruptcy	-	bankruptcies (object)
E	'X'	1/1	ExpandedDataReturned (TotalView Only)	-	N/A	-	N/A
E	MM/CCYY	7/7	DateFiled	10/10	DateFiled (MM/DD/CCYY)	8-Char	dateFiled (MMDDCCYY)
C	-	N/A	CourtId	N/A	CourtId	-	N/A
E	999XX99999	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	customerNumber
E	-	N/A	Industry	N/A	Industry	-	N/A
A	See Atch. 5	2/2	code	2/2	code	2-Char	industryCode
A	-	1/30	description	1/30	description	-	N/A
E	-	1/42	CaseNumber	1/42	CaseNumber	5-Char	caseNumber
E	-	N/A	Type	N/A	Type	-	N/A
A	'B' or 'I'	1/1	code	1/1	code	1-Char	type
A	-	1/30	description	1/30	description	-	N/A
E	-	N/A	Filer	N/A	Filer	-	N/A
A	'I', 'J' or 'W'	1/1	code	1/1	Code ('I' or 'J')	1-Char	filer
A	-	1/30	description	1/30	description	-	N/A
C	-	N/A	Disposition	N/A	Disposition	-	currentIntentOrDispositionCode (object)
A	See Atch. 2	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	30-Char	description
E	MM/CCYY	7/7	Date	10/10	Date (MM/DD/CCYY)	8-Char	dispositionDate (MMDDCCYY)
E	-	-	N/A	10/10	VerificationDate (MM/DD/CCYY)	8-Char	verifiedDate (MMDDCCYY)
C	-	N/A	Narratives	N/A	Narratives	-	narrativeCodes (object)
A	See Atch. 6	2/2	code	2/2	code	2-Char	code
A	-	1/100	description	1/100	description	String	description
-	-	-	N/A	-	N/A	2-Char	rawNarrativeCodes
E	-	N/A	ExpandedPriorDisposition	N/A	PriorIntentCode	-	priorIntentOrDispositionCode
A	See Atch. 2	1/1	code	1/1	code	1-Char	code
A	-	1/80	description	1/30	description	String	Description

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
E	MM/DD/CCYY	10/10	ExpandedDateReported	10/10	DateReported	8-Char	dateReported (MMDDCCYY)
E	MM/DD/CCYY	10/10	ExpandedDateFiled	-	N/A	-	N/A
E	MM/DD/CCYY	10/10	ExpandedCurrDispositionDate	-	N/A	-	N/A
E	MM/DD/CCYY	10/10	ExpandedVerificationDate	-	N/A	-	N/A

*This element 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.

JSON EXAMPLE:

```

"bankruptcies": [
  {
    "customerNumber": "146VF00017",
    "type": "I",
    "filer": "J",
    "industryCode": "VF",
    "currentIntentOrDispositionCode": {
      "code": "A",
      "description": "DISCHARGED CH-7"
    },
    "narrativeCodes": [
      {
        "code": "FF",
        "description": "CONSUMER SAYS ACCOUNT NOT HIS/HERS"
      },
      {
        "code": "GE",
        "description": "CONSUMER DISPUTES THIS ITEM"
      }
    ],
    "rawNarrativeCodes": [
      "FF",
      "GE"
    ],
    "dispositionDate": "0812",
    "dateFiled": "04002012",
    "currentDispositionDate": "08042012",
    "verifiedDate": "12172020",
    "dateReported": "01142021"
  }
]

```

Collection Element (JSON fields in a different order)

TotalView Only – ‘ExpandedCollections’ Flag = 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.

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USCollections	N/A	USCollections	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USCollection	N/A	USCollection	-	collections (object)
E		N/A	ExpandedDataReturned (TotalView only)	-	N/A	-	N/A
A	‘X’	0/1	code	-	N/A	-	N/A
A	-	1/80	description	-	N/A	-	N/A
E	MM/CCYY	7/7	DateReported	10/10	DateReported (MM/DD/CCYY)	8-Char	dateReported (MMDDCCYY)
E	MM/CCYY	7/7	AssignedDate	10/10	AssignedDate MM/DD/CCYY)	8-Char	dateAssigned (MMDDCCYY)
C	-	N/A	CustomerId	N/A	CustomerId	-	N/A
E	999XX99999	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	customerNumber
E	-	N/A	Industry	N/A	Industry	-	N/A
A	See Atch. 5	2/2	code	2/2	code	2-Char	industryCode
A	-	1/30	description	1/30	description	-	N/A
E	-	1/30	ClientNameNumber	1/30	ClientNameNumber	30-Char	clientNameOrNumber
E	-	1/20	AccountNumber	1/30	AccountNumber	30-Char	accountNumber
E	-	1/9	OriginalAmount	1/9	OriginalAmount	9-Char	originalAmount
E	-	1/9	BalanceAmount	1/9	BalanceAmount	9-Char	balance
E	MM/CCYY	7/7	DateOfLastPayment	10/10	BalanceDate (MM/DD/CCYY)	8-Char	lastPaymentDate (MMDDCCYY)
E	MM/CCYY	7/7	StatusDate	10/10	StatusDate (MM/DD/CCYY)	8-Char	statusDate (MMDDCCYY)
E	-	N/A	Status	N/A	Status	-	statusCode (object)
A	See Atch. 3	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description
E	MM/CCYY	7/7	DateOfFirstDelinquency	10/10	DateOfFirstDelinquency	8-Char	dateOfFirstDelinquency (MMDDCCYY)
E	-	N/A	AccountDesignator	N/A	AccountDesignator	N/A	accountDesignatorCode (object)
A	See Atch. 4	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description
E	-	N/A	UpdateIndicator	N/A	UpdateIndicator	-	N/A
A	**	1/1	code	1/1	code	1-Char	Indicator
A		1/30	description	1/30	description	-	N/A

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
E	-	N/A	N/A	N/A	CreditorClassification	-	creditorClassificationCode (object)
A	See Atch. 24	-	N/A	2/2	code	2-Char	code
A	-	-	N/A	1/30	description	String	description
C	-	N/A	Narratives	N/A	Narratives	-	narrativeCodes (object)
A	See Atch. 6	2/2	code	2/2	code	2-Char	code
A	-	1/100	description	1/100	description	String	description
-	-	-	N/A	-	N/A	2-Char	rawNarrativeCodes
E	MM/DD/CCYY	10/10	ExpandedDateReported	-	N/A	-	N/A
E	MM/DD/CCYY	10/10	ExpandedDateAssigned	-	N/A	-	N/A
E	-	1/9	ExpandedOriginalAmount	-	N/A	-	N/A
E	MM/DD/CCYY	10/10	ExpandedStatusDate	-	N/A	-	N/A
E	-	1/9	ExpandedBalance	-	N/A	-	N/A
E	MM/DD/CCYY	10/10	ExpandedDateOfLastPayment	-	N/A	-	N/A
E	MM/DD/CCYY	10/10	ExpandedDateOfFirstDelinquency	-	N/A	-	N/A
E	-	1/30	ExpandedAccountNumber	-	N/A	-	N/A
E	-	N/A	ExpandedAccountDesignator	-	N/A	-	N/A
A	See Atch. 4	1/1	code	-	N/A	-	N/A
A	-	1/30	description	-	N/A	-	N/A
E	-	N/A	ExpandedCreditorClassification	-	N/A	-	N/A
A	See Atch. 7	1/1	code	-	N/A	-	N/A
A	-	1/30	description	-	N/A	-	N/A

*This element refers to ‘collections’ in JSON. The green highlighted fields are new fields for JSON

JSON EXAMPLE:

```

"collections": [
  {
    "industryCode": "YC",
    "customerNumber": "180YC00896",
    "clientNameOrNumber": "ROSAMOND COMM 5",
    "statusCode": {
      "code": "P",
      "description": "PAID"
    },
    "indicator": "**",
    "dateReported": "01132021",
    "dateAssigned": "02282015",
    "originalAmount": 65,
    "statusDate": "01132021",
    "balance": 0,
    "lastPaymentDate": "02152019",
    "dateOfFirstDelinquency": "11032014",
    "accountDesignatorCode": {
      "code": "I",
      "description": "Individual Account"
    },
    "creditorClassificationCode": {
      "code": "10",
      "description": "UTILITIES"
    }
  }
]

```

File Identification Element (N/A in 5.0)

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USFileId	N/A	USFileId	-	equifaxUSConsumerCreditReport (object)
E	-	18/18	FileIdNumber	18/18	FileIdNumber	18-Char	fileIdentificationNumber

*This element refers to 'fileIdentificationNumber' in JSON

JSON EXAMPLE:

```

{
  "fileIdentificationNumber": "02CE1342490BC22D",

```

Alert Contact Element (JSON fields are in a different order)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USAlertContacts	N/A	USAlertContacts	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USAlertContact	N/A	USAlertContact	-	alertContacts (object)
E	-	N/A	AlertType	N/A	AlertType	-	alertType (object)
E	E, L, M	1/1	code	1/1	code	1-Char	code
E	-	1/80	description	1/80	description	String	description
E	MM/DD/CCYY	10/10	DateReported	10/10	DateReported	8-Char	dateReported (MMDDCCYY)
E	MM/DD/CCYY	10/10	DateEffective	10/10	DateEffective	8-Char	effectiveDate (MMDDCCYY)
E	-	0/50	AddressLine1	0/50	AddressLine1	50-Char	addressLine1
E	-	0/25	AddressLine2	0/25	AddressLine2	25-Char	addressLine2
E	-	2/20	City	2/20	City	20-Char	cityName
E	See Atch. 24	2/2	State	2/2	State	2-Char	stateAbbreviation
E	-	5/9	PostalCode	5/9	PostalCode	9-Char	zipCode
E	See Atch. 24	0/3	CountryCode	0/3	CountryCode	3-Char	countryCode
C	-	N/A	PhoneNumbers	N/A	PhoneNumbers	N/A	N/A
C	-	N/A	PhoneNumber	N/A	PhoneNumber	-	telephoneNumbers (object)
E	-	N/A	TelephoneType	N/A	TelephoneType	-	telephoneNumberType (object)
A	C, D, E or P	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description
E	-	1/4	InternationalCallingCode	1/4	InternationalCallingCode	4-Char	countryCode
E	9999999999	1/10	TelephoneNumber	1/10	TelephoneNumber	10-Char	telephoneNumber
E	-	1/5	TelephoneExtension	1/5	TelephoneExtension	5-Char	extension
E	-	1/100	FreeFormInformation	1/100	FreeFormInformation	100-Char	additionalInformation

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

JSON EXAMPLE:

```

"alertContacts": [
  {
    "alertType": {
      "code": "M",
      "description": "Military"
    },
    "dateReported": "04252021",
    "effectiveDate": "04252021",
    "telephoneNumbers": [
      {
        "telephoneNumberType": {
          "code": "D",
          "description": "Daytime"
        },
        "countryCode": "0034",
        "telephoneNumber": "2127009800",
        "extension": "01233"
      }
    ]
  }
]

```


Trade Check Traditional (TC) Segment Comments

IS NOT AVAILABLE IN VERSION 6.0, TOTALVIEW or JSON

Additional Comments Trade (PT):

- 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 Payment History are: 1, E (zero balance and current account) and 6 (trade collection accounts).
- Payment History 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.
- '24MonthPaymentHistory' contains the STS 5.0 version payment history values only. 'paymentHistory1to24' contains STS 6.0/Enhanced TotalView values.
- 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 – (Refer to Attachment 4 in the programming guides for specifics)

JSON (standard) Trade Element

JSON Trade = STS 6.0 Trade (same as TotalView 'ExpandedTradeAll60' trade options)

IMPORTANT NOTE: Customers requesting TotalView Enhanced trade options should use this layout for all Expanded trade field mapping to JSON.

This is the complete list of JSON Trade fields ('ExpandedTradeAll60' TotalView). (Fields are not in the same order in 6.0 and JSON):

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USTrades	N/A	USTrades	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	UStade	N/A	UStade	-	trades (object)
C	-	N/A	CreditorId	N/A	CreditorId	-	N/A
E	999XX99999	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	customerNumber
E	-	1/30	Name	1/30	Name	20-Char	customerName
E	-	N/A	Industry	N/A	Industry	-	N/A
E	See Atch. 5	2/2	code	2/2	code	-	N/A
E	-	1/30	description	1/30	description	-	N/A
E	MM/CCYY	7/7	DateReported	10/10	DateReported (MM/DD/CCYY)	8-Char	dateReported (MMDDCCYY)
E	MM/CCYY	7/7	DateOpened	10/10	DateOpened (MM/DD/CCYY)	8-Char	dateOpened (MMDDCCYY)
E	-	1/20	AccountNumber	1/30	AccountNumber	20-Char	accountNumber
E	-	1/9	HighCreditAmount	1/9	HighCreditAmount	9-Char	highCredit
E	-	-	N/A	1/9	CreditLimit	9-Char	creditLimit
E	-	1/9	BalanceAmount	1/9	BalanceAmount	9-Char	balance
E	-	1/9	PastDueAmount	1/9	PastDueAmount	9-Char	pastDueAmount
E	-	N/A	PortfolioType	N/A	PortfolioType	N/A	portfolioTypeCode (object)
A	See Atch. 4	1/1	code	1/1	code	1-Char	code
A	-	1/40	description	1/40	description	String	description
E	-	N/A	Status	N/A	Status	N/A	rateStatusCode OR rate
A	See Atch. 4	1/1	code	1/1	code	1-Char	code
A	-	1/40	description	1/40	description	String	description
E	-	2/2	MonthsReviewed	2/2	MonthsReviewed	2-Char	monthsReviewed
E	-	N/A	AccountDesignator	N/A	AccountDesignator	N/A	accountDesignator (object)
A	See Atch. 4	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
E	MM/CCYY	7/7	DateOfLastActivity	10/10	DateOfLastActivity (MM/DD/CCYY)	6-Char	lastActivityDate (MMCCYY)
E	-	-	N/A	10/10	DateOfFirstDelinquency (MM/DD/CCYY)	-	N/A
C	-	N/A	HistoryDerogatoryCounters	N/A	HistoryDerogatoryCounters	N/A	N/A
E	99	2/2	Count30DayPastDue	2/2	Count30DayPastDue	2-Char	thirtyDayCounter
E	99	2/2	Count60DayPastDue	2/2	Count60DayPastDue	2-Char	sixtyDayCounter
E	99	2/2	Count90DayPastDue	2/2	Count90DayPastDue	2-Char	ninetyDayCounter
C	-	N/A	PreviousHighPaymentRates	N/A	PreviousHighPaymentRates	-	N/A
C	-	N/A	PreviousHighPaymentRate	N/A	PreviousHighPaymentRate	-	N/A
A	See Atch. 4	1/1	code	1/1	code	1-Char	previousHighRate1
A	-	1/40	description	1/40	description	-	N/A
E	MM/CCYY	7/7	Date	10/10	Date (MM/DD/CCYY)	6-Char	previousHighDate1 (MMCCYY)
-	See Atch. 4	-	N/A	-	N/A	1-Char	previousHighRate2
-	-	-	N/A	-	N/A	6-Char	previousHighDate2 (MMCCYY)
-	See Atch. 4	-	N/A	-	N/A	1-Char	previousHighRate3
-	-	-	N/A	-	N/A	6-Char	previousHighDate3 (MMCCYY)
E	-	1/9	ScheduledPaymentAmount	1/9	ScheduledPaymentAmount	9-Char	scheduledPaymentAmount
E	-	1/4	TermsDuration	1/4	TermsDuration	-	termsDurationCode (object)
-	-	-	N/A	-	N/A	4-Char	code
-	-	-	N/A	-	N/A	String	description
E	See Atch. 4	1/51	24-MonthPaymentHistory (5.0) PaymentHistory (TotalView)	1/81	PaymentHistory	-	24MonthPaymentHistory(array of objects)
-	-	-	N/A	-	N/A	1-Char	code (5.0 payment history values returned only)
-	-	-	N/A	-	N/A	String	description
E	-	N/A	UpdateIndicator	N/A	UpdateIndicator	1-Char	automatedUpdateIndicator (**)
A	*=AUX	1/1	code	1/1	code	-	N/A
A	-	1/30	description	1/30	description	-	N/A
C	-	-	Narratives #1, #2	-	Narratives #1, #2, #3, #4	-	narrativeCodes (object) #1, #2, #3, #4
A	See Atch. 6	2/2	code	2/2	code	2-Char	code
A	-	1/30	description	1/30	description	String	description
-	-	-	N/A	-	N/A	-	rawNarrativeCodes (1 to 4 items)
-	-	-	N/A	-	N/A	2-Char	code
E	-	-	N/A	N/A	AccountType	N/A	accountTypeCode (object)
A	See Atch. 4	-	N/A	2/2	code	2-Char	code
A	-	-	N/A	1/30	description	String	description
E	MM/DD/CCYY	-	N/A	10/10	DateOfLastPayment	8-Char	lastPaymentDate (MMDDCCYY)
E	CCYY-MMDD	-	N/A	10/10	ClosedDate	8-Char	closedDate (MMDDCCYY)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
E	MM/DD/CCYY	-	N/A	10/10	DateMajorDelinquencyReported	8-Char	dateMajorDelinquencyFirstReported (MMDDCCYY)
E	-	-	N/A	1/9	ActualPaymentAmount	9-Char	actualPaymentAmount
E	-	-	N/A	N/A	TermsFrequency	N/A	termsFrequencyCode (object)
A	See Atch. 4	-	N/A	1/1	code	1-Char	code
A	-	-	N/A	1/30	description	String	description
E	-	-	N/A	N/A	PurchasedPortfolioIndicator	N/A	purchasedFromOrSoldCreditor (object)
A	See Atch. 4	-	N/A	1/1	code	1-Char	code
A	-	-	N/A	1/30	description	String	description
E	-	-	N/A	1/30	PurchasedPortfolioName	30-Char	purchasedFromOrSoldCreditorName
E	-	-	N/A	N/A	CreditorClassification	-	creditorClassificationCode (object)
A	See Atch. 4	-	N/A	2/2	code	2-Char	code
A	-	-	N/A	1/30	description	String	description
E	-	-	N/A	N/A	ActivityDesignator	-	activityDesignatorCode (object)
A	See Atch. 4	-	N/A	2/2	code	2-Char	code
A	-	-	N/A	1/25	description	String	description
E	-	-	N/A	1/9	OriginalChargeOffAmount	9-Char	originalChargeOffAmount
E	MM/DD/CCYY	-	N/A	10/10	DeferredPaymentStartDate	8-Char	deferredPaymentStartDate (MMDDCCYY)
E	-	-	N/A	1/9	BalloonPaymentAmount	9-Char	balloonPaymentAmount
E	MM/DD/CCYY	-	N/A	10/10	BalloonPaymentDueDate	8-Char	balloonPaymentDueDate (MMDDCCYY)
E	-	-	N/A	1/18	MortgageIDNumber	18-Char	mortgageIDNumber
E	-	-	N/A	N/A	PreviousHighRateOutsideHistory	-	N/A
A	See Atch. 4	-	N/A	2/2	code	1-Char	previousHighRatePaymentHistory
A	-	-	N/A	1/30	description	-	N/A
E	MM/DD/CCYY	-	N/A	10/10	PreviousHighDateOutsideHistory	6-Char	previousHighDatePaymentHistory (MMCCYY)
E	See Atch. 4	-	N/A	1/81	PaymentHistory (1-24, 25-35, 37-48 plus)	-	paymentHistory1to24 (object)
-	See Atch. 4	-	N/A	-	N/A	1-Char	code (6.0/Enhanced TotalView values returned)
-	-	-	N/A	-	N/A	String	description
-	-	-	N/A	-	N/A	-	paymentHistory25to35
-	See Atch. 4	-	N/A	-	N/A	1-Char	code
-	-	-	N/A	-	N/A	String	Description
-	-	-	N/A	-	N/A	-	paymentHistory37to48
-	See Atch. 4	-	N/A	-	N/A	1-Char	code
-	-	-	N/A	-	N/A	String	Description

*This element refers to ‘trades’ in JSON.

JSON Trade with Optional Dimensions Data Element

JSON Trade with Dimensions – Optional Feature Code ‘G’ = TotalView ‘ExpandedTradeDimensions’ trade option)

Important Note: TotalView **Enhanced Data Fields** will only be returned once in JSON in the extended format.

JSON Trade fields (‘ExpandedTradeDimensions’ TotalView). (Fields are not in the same order in JSON):

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USTRades	-	equifaxUSConsumerCreditReport (object)
C	-	N/A	USTRade	-	trades (object)
E	-	N/A	ExpandedDataDimensionsReturned	N/A	N/A
A	‘D’	1/1	code	N/A	N/A
A	-	1/80	description	N/A	N/A
C	-	N/A	CreditorId	-	N/A
E	999XX99999	10/10	CustomerNumber	10-Char	customerNumber
E	-	1/30	Name	20-Char	customerName
E	-	N/A	Industry	-	N/A
E	See Attch. 5	2/2	code	-	N/A
E	-	1/30	description	-	N/A
E	MM/CCYY	7/7	DateReported	8-Char	dateReported (MMDDCCYY)
E	MM/CCYY	7/7	DateOpened	8-Char	dateOpened (MMDDCCYY)
E	-	1/20	AccountNumber	20-Char	accountNumber
E	-	1/9	HighCreditAmount	9-Char	highCredit
E	-	1/9	BalanceAmount	9-Char	balance
E	-	1/9	PastDueAmount	9-Char	pastDueAmount
E	-	N/A	PortfolioType	N/A	portfolioTypeCode (object)
A	See Attch. 4	1/1	code	1-Char	code
A	-	1/40	description	String	description
E	-	N/A	Status	N/A	rateStatusCode OR rate
A	See Attch. 4	1/1	code	1-Char	code
A	-	1/40	description	String	description
E	-	2/2	MonthsReviewed	2-Char	monthsReviewed
E	-	N/A	AccountDesignator	-	accountDesignator (object)
A	See Attch. 4	1/1	code	1-Char	code

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
A	-	1/30	description	String	description
E	MM/CCYY	7/7	DateOfLastActivity	6-Char	lastActivityDate (MMCCYY)
C	-	N/A	HistoryDerogatoryCounters	N/A	N/A
E	99	2/2	Count30DayPastDue	2-Char	thirtyDayCounter
E	99	2/2	Count60DayPastDue	2-Char	sixtyDayCounter
E	99	2/2	Count90DayPastDue	2-Char	ninetyDayCounter
C	-	N/A	PreviousHighPaymentRates	-	N/A
C	-	N/A	PreviousHighPaymentRate	-	N/A
A	See Atch. 4	1/1	code (Presious 1, 2, 3 Rate)	1-Char	previousHighRate1
A	-	1/40	description	-	N/A
E	MM/CCYY	7/7	Date	6-Char	previousHighDate1 (MMCCYY)
-	See Atch. 4	-	N/A	1-Char	previousHighRate2
-	-	-	N/A	6-Char	previousHighDate2 (MMCCYY)
-	See Atch. 4	-	N/A	1-Char	previousHighRate3
-	-	-	N/A	6-Char	previousHighDate3 (MMCCYY)
E	-	1/9	ScheduledPaymentAmount	9-Char	scheduledPaymentAmount
E	-	1/4	TermsDuration	-	termsDurationCode (object)
-	-	-	N/A	4-Char	code
-	-	-	N/A	String	description
E	See Atch. 4	1/51	PaymentHistory (24-Month Payment History)	-	24MonthPaymentHistory (object)
-	-	-	N/A	1-Char	code (5.0 payment history values returned only)
-	-	-	N/A	String	description
E	-	N/A	UpdateIndicator	1-Char	automatedUpdateIndicator (**)
A	*=AUX	1/1	code	-	N/A
A	-	1/30	description	-	N/A
C	-	-	Narratives #1, #2	-	narrativeCodes (object) #1, #2, #3, #4
A	See Atch. 6	2/2	code	2-Char	code
A	-	1/30	description	String	description
-	-	-	N/A	-	rawNarrativeCodes (1 to 4 items)
-	-	-	N/A	2-Char	Code
TotalView Enhanced Data Begins				-	N/A
C	-	N/A	ExpandedCreditorId	-	N/A
E	999XX99999	10/10	CustomerNumber	The 'Expanded' fields are returned without the 'Expanded' pre-tag for JSON as shown above and will only appear once.	
E	-	1/20	CustomerName		
E	-	N/A	Industry		
A	See Atch. 5	2/2	code		
A	-	1/100	description		
E	MM/DD/CCYY	10/10	ExpandedDateReported		
E	MM/DD/CCYY	10/10	ExpandedDateOpened		

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
E	-	1/9	ExpandedCreditLimit		
E	-	1/9	ExpandedBalanceAmount		
E	-	1/9	ExpandedPastDueAmount		
E	-	N/A	ExpandedPortfolioType		
A	See Atch. 4	1/1	code		
A	-	1/40	description		
E	-	N/A	ExpandedStatus		
A	See Atch. 4	1/1	code		
A	-	1/30	description		
C	-	N/A	ExpandedHistoryDerogatoryCounters		
E	99	2/2	Count30DayPastDue		
E	99	2/2	Count60DayPastDue		
E	99	2/2	Count90DayPastDue		
C	-	N/A	ExpandedPreviousHighPaymentRates		
C	-	N/A	PreviousHighPaymentRate		
A	See Atch. 4	1/1	code (Previous 1, 2, 3, Rate)		
A	-	1/40	description		
A	(MM/CCYY)	7/7	Date (Previous 1, 2, 3, Date)		
E	(MM/CCYY)	7/7	ExpandedDateOfLastActivity		
C	-	N/A	ExpandedNarratives		
A	See Atch. 6	2/2	code (Narrative Codes #1, #2, #3, #4)		
A	-	1/100	description		
E	-	N/A	ExpandedAccountType	-	accountTypeCode (object)
A	See Atch. 4	2/2	code	2-Char	code
A	-	1/30	description	String	description
E	MM/DD/CCYY	10/10	ExpandedDateOfLastPayment	8-Char	lastPaymentDate (MMDDCCYY)
E	MM/DDCCYY	10/10	ExpandedDateClosed	8-Char	closedDate (MMDDCCYY)
E	MM/DD/CCYY	10/10	ExpandedDateMajorDelinquencyReported	8-Char	dateMajorDelinquencyFirstReported (MMDDCCYY)
E	-	1/9	ExpandedActualPaymentAmount	9-Char	actualPaymentAmount
E	-	1/9	ExpandedScheduledPaymentAmount	-	(See 'scheduledPaymentAmount' field above)
E	-	N/A	ExpandedTermsFrequency	N/A	termsFrequencyCode (object)
A	See Atch. 4	1/1	code	1-Char	code
A	-	1/30	description	String	description
E			ExpandedTermsDuration	-	(See 'termsDurationCode' field above)
A	See Atch. 4	1/1	code	-	"
A	-	1/30	description	-	"

The 'Expanded' fields are returned without the 'Expanded' pre-tag for JSON as shown above and will only appear once.

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
E	-	N/A	ExpandedPurchasedPortfolioIndicator	-	purchasedFromOrSoldCreditor (object)
A	See Atch. 4	1/1	code	1-Char	code
A	-	1/30	description	String	description
E	-	1/30	ExpandedPurchasedPortfolioName	30-Char	purchasedFromOrSoldCreditorName
E	-	N/A	ExpandedCreditorClassification	N/A	creditorClassificationCode (object)
A	See Atch. 4	2/2	code	2-Char	code
A	-	1/30	description	String	description
E	-	N/A	ExpandedActivityDesignator	-	activityDesignatorCode (object)
A	See Atch. 4	2/2	code	2-Char	code
A	-	1/25	description	String	description
E	-	1/9	ExpandedOriginalChargeOffAmount	9-Char	originalChargeOffAmount
E	MM/DD/CCYY	10/10	ExpandedDeferredPaymentStartDate	8-Char	deferredPaymentStartDate (MMDDCCYY)
E	-	1/9	ExpandedBalloonPaymentAmount	9-Char	balloonPaymentAmount
E	MM/DD/CCYY	10/10	ExpandedBalloonPaymentDueDate	8-Char	balloonPaymentDueDate (MMDDCCYY)
E	-	1/18	ExpandedMortgageIDNumber	18-Char	mortgageIDNumber
E	-	1/81	ExpandedPreviousHighRateOutsideHistory	-	N/A
E	-	N/A	ExpandedPreviousHighRateOutsideHistory	-	N/A
A	See Atch. 4	2/2	code	1-Char	previousHighRatePaymentHistory
A	-	1/30	description	-	N/A
E	MM/DD/CCYY	-	ExpandedPreviousHighDateOutsideHistory	6-Char	previousHighDatePaymentHistory (MMCCYY)
		-	N/A	N/A	paymentHistory1to24 (6.0/Enhanced TotalView values returned)
		-	N/A	1-Char	code
		-	N/A	String	description
		-	N/A	N/A	paymentHistory25to35
		-	N/A	1-Char	code
		-	N/A	String	Description
		-	N/A	N/A	paymentHistory37to48
		-	N/A	1-Char	code
		-	N/A	String	Description
Dimensions Data Begins					
C	-	N/A	DimensionsData	-	N/A
E	CCYYMM	6/6	DimensionsDataStartDate	6-Char	dimensionsDataStartDate (MMYYYY)
E	00 up to 24	2/2	NoMonthsDimensionsDataRequested	2-Char	dimensionsNumberOfMonths
C	-	N/A	DimensionsData	-	dimension (object)
E	-	1/9	DimensionsBalance	9-Char	dimensionsBalance
E	-	1/9	DimensionsScheduledPaymentAmount	9-Char	dimensionsScheduledPaymentAmount
E	-	1/9	DimensionsActualPaymentAmount	9-Char	dimensionsActualPaymentAmount

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
E	MM/DD/CCYY	10/10	DimensionsLastPmtDatee	8-Char	dimensionsLastPaymentDate (MMDDCCYY)
E	-	1/9	DimensionsHighCredit	9-Char	dimensionsHighCredit
E	-	1/9	DimensionsCreditLimit	9-Char	dimensionsCreditLimit
E	-	1/9	DimensionsPastDueAmount	9-Char	dimemsionsPastDueAmount
C	-	N/A	DimensionsNarrativeCodes (#1, #2, #3, #4)	N/A	dimensionsNarrativeCodes (#1, #2, #3, #4)
E	-	N/A	Narrative	-	N/A
A	See Atch. 6	2/2	code	2-Char	code
A	-	1/30	description	String	description
-	-	-	N/A	2-Char	dimensionsRawNarrativeCodes (up to 4 narratives)
E	-	N/A	DimensionsAccountType	N/A	dimensionsAccountType
A	See Atch. 4	2/2	code	2-Char	code
A	-	1/30	description	String	description
E	-	N/A	DimensionsAccountDesignator (ActivityDesignator)	N/A	dimensionsAccountDesignatorCode (ACTIVITY DESIGNATOR)
A	See Atch. 4	2/2	code	1-Char	code
A	-	1/30	description	String	description

*This element refers to 'trades' in JSON.

See JSON CCR Report Example for Trade.

Inquiries Traditional and Plain Language

5.0 and TotalView no differences – DISCONTINUED IN 6.0 – Not Available in JSON.

File Inquiry Element (There is only one Inquiry type) (Fields are in a different order in JSON)

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

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

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USInquiries	N/A	USInquiries	-	inquiries (object)
C	-	N/A	USInquiry	N/A	USInquiry	string	type ('inquiry' or 'fileInquiry')
E	MM/DD/CCYY	10/10	DateOfInquiry	10/10	DateOfInquiry	8-Char	inquiryDate (MMDDCCYY)
E	-	N/A	InquiryAbbreviation	N/A	InquiryAbbreviation	-	N/A
A	-	1/8	code	1/8	code	-	N/A
A	-	1/100	description	1/100	description	-	N/A
C	-	N/A	CustomerId	N/A	CustomerId	-	N/A
E	999XX99999	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	customerNumber
E	-	1/20	Name	1/20	Name	20-Char	customerName
E	-	N/A	Industry	N/A	Industry	-	N/A
A	See Atch. 5	1/2	code	1/2	code	2-Char	industryCode
A	-	1/30	description	1/30	description	-	N/A
E	-	N/A	ExpandedAccountType (TotalView Only)	-	N/A	-	expandedAccountTypeOrInquiryIntent
A	See Atch. 5	2/2	code	-	N/A	2-Char	code
A	-	1/80	description	-	N/A	string	description

*This element refers to 'inquiries' in JSON.

JSON EXAMPLE:

```

"quiries": [
  {
    "type": "inquiry",
    "industryCode": "FA",
    "inquiryDate": "04182021",
    "customerNumber": "401FA01342",
    "customerName": "CARMAX"
  }
]

"quiries": [
  {
    "type": "fileInquiry",
    "industryCode": "ZR",
    "inquiryDate": "02112021",
    "customerNumber": "999ZR00251",
    "customerName": "TCI"
  }
]

```

Consumer Narrative Statement Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USConsumerStatements	N/A	USConsumerStatements	-	N/A
C	-	N/A	USConsumerStatement	N/A	USConsumerStatement	-	consumerStatements (object)
E	MM/CCYY	7/7	DateReported	10/10	DateReported (MM/DD/CCYY)	6-Char	dateReported (MM/CCYY)
E	MM/CCYY	7/7	DateToBePurged	10/10	DateToBePurged (MM/DD/CCYY)	6-Char	datePurged (MM/CCYY)
E	-	1/495	Statement	1/295	Statement	495-Char	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 Consumer Narrative Statement (when Fraud Alert present) portion 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 segment(s). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

Enhanced Delinquency Alert (EDAS) Element (Returned in 'models' for JSON)

*This segment refers to 'models' in 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 Element (Returned in 'models' for JSON)

*This segment refers to 'models' in JSON

JSON EXAMPLE:

```
"models": [  
  {  
    "type": "FICO",  
    "FICOScoreIndicatorCode": {  
      "code": "V",  
      "description": "FICO Risk Score 9 based on Equifax Data (F)"  
    },  
    "score": 417,  
    "reasons": [  
      {  
        "code": "00038"  
      },  
      {  
        "code": "00013"  
      },  
      {  
        "code": "00005"  
      },  
      {  
        "code": "00018"  
      }  
    ],  
    "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.)"  
    }  
  },  
]
```

ON-LINE DIRECTORY Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USOnlineDirectories	N/A	USOnlineDirectories	-	N/A
C	-	N/A	USOnlineDirectory	N/A	USOnlineDirectory	-	onlineDirectory (object)
C	-	N/A	CustomerId	N/A	CustomerId	-	N/A
E	999XX99999	10/10	CustomerNumber	10/10	CustomerNumber	10-Char	customerNumber
E	-	1/30	Name	1/30	Name	20-Char	customerName
E	-	N/A	Industry	N/A	Industry	-	N/A
A	See Attch. 5	2/2	code	2/2	code	-	(located in 4 th & 5 th positions of customerNumber)
A	-	1/30	description	1/30	description	-	N/A
C	-	N/A	Telephone	N/A	Telephone	-	N/A
E	-	10/10	UnparsedTelephoneNumber	10/10	UnparsedTelephoneNumber	10-Char	telephoneNumber
E	-	1/30	AddressLine1	1/30	AddressLine1	30-Char	addressLine1
E	-	0/30	AddressLine2	0/30	AddressLine2	30-Char	addressLine2
E	-	2/21	City	2/21	City	21-Char	city
E	See Attch. 25	2/2	State	2/2	State	2-Char	stateAbbreviation
E	-	5/10	PostalCode	5/10	PostalCode		

*This element refers to 'onlineDirectory' in JSON.

JSON EXAMPLES:

```
"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"
  }
],
```

```
"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 Element (Dodd Frank, EDAS, FICO, Model and Risk-Based Pricing)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USModelScores	N/A	USModelScores	-	N/A
C	-	N/A	USModelScore	N/A	USModelScore	-	models (object)
E	03	2/2	ScoreFormatType	2/2	ScoreFormatType	String	type ('EDAS'; 'FICO'; 'MARKETMAX'; 'MODEL'; 'RBP' or 'DODDFRANK')
E	09999	5/5	ModelNumber	5/5	ModelNumber	5-Char	modelNumber
E	-	1/1	ModelId	1/1	ModelId	1-Char	modelIDOrScorecard
E	0-2 or A, F, R or T	1/1	ScoreNumber	1/1	ScoreNumber	N/A	scoreNumberOrMarketMaxInd (object)
-	-	-	N/A	-	N/A	1-Char	code
-	-	-	N/A	-	N/A	String	description
E	99999	5/6	ScoreResult	5/6	ScoreResult	5-Char	score
-	-	-	N/A	-	N/A	1-Char	numericScoreIndicator
C	-	N/A	ScoreReasons	N/A	ScoreReasons	-	N/A
E	-	N/A	ScoreReason	N/A	ScoreReason	N/A	reasons (object)
A	-	1/5	code (1 st , 2 nd , 3 rd , 4 th)	1/5	code (1 st , 2 nd , 3 rd , 4 th)	String	code (1 st , 2 nd , 3 rd , 4 th)
A	-	1/80	description (1 st , 2 nd , 3 rd , 4 th)	1/80	description (1 st , 2 nd , 3 rd , 4 th)	-	N/A
A	-	1/1	number (1 st , 2 nd , 3 rd , 4 th)	1/1	number (1 st , 2 nd , 3 rd , 4 th)	-	N/A
E	-	N/A	RejectCode	N/A	RejectCode	-	rejects (object)
A	-	1/1	code	1/1	code	String	code
A	-	1/80	description	1/80	description	String	description
E	-	N/A	RiskBasedPricing	N/A	RiskBasedPricing	-	riskBasedPricingOrModel (object)
A	00000-99999	5/5	percentage	5/5	percentage	5-Char	percentage
A	00000-99999	5/5	low	5/5	low	5-Char	lowRange
A	00000-99999	5/5	high	5/5	high	5-Char	highRange
E	-	N/A	DoddFrank	N/A	DoddFrank	N/A	(see type field above) 'DODDFRANK'
A	00000-99999	5/5	low	5/5	low	5-Char	lowRange
A	00000-99999	5/5	high	5/5	high	5-Char	highRange
-	-	-	N/A	-	N/A	-	inquiryKeyFactor (object)
E	I, J, M or Y	1/1	FACTActInquiriesAreKeyFactor	1/1	FACTActInquiriesAreKeyFactor	1-Char	code
-	-	-	N/A	-	N/A	String	description

(Continued)

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..

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
THESE XML FIELDS ARE LOCATED IN THE XML ENHANCED DELINQUENCY ALERT (EDAS) ELEMENT							
E	-	N/A	RegionalIndicator	N/A	RegionalIndicator	-	EDASRegionalIndicatorCode
A	See Atтч. 11	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description
E	-	N/A	EnhancedDASIndicator	N/A	EnhancedDASIndicator	-	EDASIndicatorCode (object)
A	See Atтч. 11	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description
A							
THESE XML FIELDS ARE LOCATED IN THE XML FICO SCORE ELEMENT							
E	-	N/A	ScoreIndicator	N/A	ScoreIndicator	-	FICOScoreIndicatorCode (object)
A	See Atтч. 11	1/1	code	1/1	code	1-Char	code
A	-	1/30	description	1/30	description	String	description

*This segment refers to ‘models’ in JSON. **The green highlighted fields are new fields for JSON** / Note: 5.0, 6.0 & TotalView – Format Type: 03=Model; 04=Dodd-Frank and 08=Risk-Based Pricing

JSON EXAMPLES:

```

"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"
    }
  }
],
"models": [
  {
    "type": "FICO",
    "FICOScoreIndicatorCode": {
      "code": "V",
      "description": "FICO Risk Score 9 based on Equifax Data (F)"
    },
    "score": 417,
    "reasons": [
      {
        "code": "00038"
      },
      {
        "code": "00013"
      },
      {
        "code": "00005"
      },
      {
        "code": "00018"
      }
    ],
    "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.)"
    }
  }
],
"type": "MODEL",
"modelNumber": "05206",
"score": 417,
"reasons": [
  {
    "code": "00038"
  },
  {
    "code": "00013"
  },
  {
    "code": "00005"
  },
  {
    "code": "00018"
  }
],
"inquiryKeyFactor": {
  "code": "Y",
  "description": "Yes - "NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY" and inquiries were not already included in one of the top 4 reasons. If inquiries did not adversely affect the score (and were not in the top 4 reasons), a "blank" is returned. (Returned on FACTA versions models only.)"
},
"scoreNumberOrMarketMaxIndustryCode": {
  "code": "1"
}
],
{
  "type": "DODDFRANK",
  "modelNumber": "05206",
  "riskBasedPricingOrModel": {
    "lowRange": "00300",
    "highRange": "00850"
  }
},
{
  "type": "RBP",
  "modelNumber": "05206",
  "riskBasedPricingOrModel": {
    "percentage": "00001",
    "lowRange": "00300",
    "highRange": "00850"
  }
}
]

```


Data Attribute Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USDataAttributes	N/A	USDataAttributes	-	N/A
E	-	N/A	USDataAttribute	N/A	USDataAttribute	-	attributes (object)
A	99999	0/5	modelNumber	0/5	modelNumber	5-Char	modelNumber
-	00-20	-	N/A	-	N/A	2-Char	numberOfVariableFields
E	-	N/A	DataAttribute	N/A	DataAttribute	N/A	attributes (object)
A	1-20	1/2	identifier	1/2	identifier	String	identifier
A	-	1/15	value	1/15	value	String	value

*This segment refers to 'attributes' in JSON.

JSON EXAMPLE:

```

"attributes": [
  {
    "modelNumber": "05127",
    "attributes": [
      {
        "identifier": "3000",
        "value": "000000010"
      },
      {
        "identifier": "3001",
        "value": "000000042"
      },
      {
        "identifier": "3002",
        "value": "000000050"
      },
      {
        "identifier": "3008",
        "value": "000000000"
      },
      {
        "identifier": "3009",
        "value": "000000009"
      }
    ]
  }
]

```

Identification - SSN Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USIdentificationSSN	N/A	USIdentificationSSN	-	identification (object)
E	99	2/2	MDBSubjectAge	2/2	MDBSubjectAge	2-Char	subjectAge
E	999999999	9/9	MDBSubjectSSN	9/9	MDBSubjectSSN	9-Char	subjectSocialNum
E	Y, N or blank	1/1	MDBSubjectSSNConfirmed	1/1	MDBSubjectSSNConfirmed	1-Char	socialNumConfirmed
E	Y, N or blank	9/9	SSNMatch (1 @ digit)	9/9	SSNMatch (1 @ digit)	9-Char	socialMatchFlags (1 @ digit)
E	999999999	9/9	InquirySubjectSSN	9/9	InquirySubjectSSN	9-Char	inquirySocialNum
E	CCYY or P 51	4/4	InquirySSNDateIssued	7/7	InquirySSNDateIssued (MMCCYY)	4-Char	inquirySocialNumYearIssued
E	XX	2/2	InquirySSNStateIssued	2/2	InquirySSNStateIssued	2-Char	inquirySocialNumStateIssued
E	CCYY or P 92	4/4	InquirySSNDateOfDeath	7/7	InquirySSNDateOfDeath (MMCCYY)	4-Char	inquirySocialNumYearOfDeath
E	XX	2/2	InquirySSNStateOfDeath	2/2	InquirySSNStateOfDeath	2-Char	inquirySocialNumStateOfDeath
E	Y, N or blank	1/1	InquirySSNByteToByteMatch	1/1	InquirySSNByteToByteMatch	1-Char	socialNumMatch

*This segment refers to 'identification' in JSON.

JSON EXAMPLE:

```

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

```

On-Line GEO-Code Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USGeoCode	N/A	USGeoCode	-	onlineGeoCode (object)
E	-	4/4	GeoSMSA	4/4	GeoSMSA	4-Char	geoSMSACode
E	See Attch. 25	2/2	GeoStateCode	2/2	GeoStateCode	2-Char	geoStateCode
E	-	3/3	GeoCountyCode	3/3	GeoCountyCode	3-Char	geoCountyCode
E	-	4/4	GeoCensusTract	4/4	GeoCensusTract	4-Char	geoCensusTract
E	-	2/2	GeoSuffix	2/2	GeoSuffix	2-Char	geoSuffix
E	-	1/1	GeoBlockGroup	1/1	GeoBlockGroup	1-Char	geoBlockGroup
C	-	N/A	ParsedStreetAddress	N/A	ParsedStreetAddress	-	N/A
E	-	1/10	StreetNumber	1/10	StreetNumber	10-Char	streetNumber
E	-	2/26	StreetName	2/26	StreetName	26-Char	streetName
E	See Attch. 25	2/26	StreetType	2/26	StreetType	21-Char	streetTypeOrDirection
E	-	5/5	Geo5DigitSMSA	5/5	Geo5DigitSMSA	5-Char	geo5SMSADigitCode
E	-	2/20	City	2/20	City	20-Char	city
E	See Attch. 25	2/2	State	2/2	State	2-Char	stateAbbreviation
E	-	5/9	PostalCode	5/9	PostalCode	9-Char	zipCode
E	-	N/A	Type	N/A	Type	N/A	typeOfAddress (object)
A	See Attch. 16	2/2	code	2/2	code	String	code
A	-	1/30	description	1/30	description	String	description
C	-	N/A	GeoReturnCodes	N/A	GeoReturnCodes	-	N/A
E	See Attch. 16	1/1	GeoReturnCode (#1, #2, #3, #4)	1/1	GeoReturnCode (#1, #2, #3, #4)	N/A	returnCode1 (object)
-	-	-	N/A	-	N/A	String	code
-	-	-	N/A	-	N/A	String	description
-	-	-	N/A	-	N/A	N/A	returnCode2 (object)
-	See Attch. 16	-	N/A	-	N/A	String	code
-	-	-	N/A	-	N/A	String	description
-	-	-	N/A	-	N/A	N/A	returnCode3 (object)
-	See Attch. 16	-	N/A	-	N/A	String	code
-	-	-	N/A	-	N/A	String	description
-	-	-	N/A	-	N/A	N/A	returnCode4 (object)
-	See Attch. 16	-	N/A	-	N/A	String	code
-	-	-	N/A	-	N/A	String	description
E	-	2/2	MicroVisionCode	2/2	MicroVisionCode	2-Char	microVisionCode
E	-	1/1	MicroVisionReturnCode	1/1	MicroVisionReturnCode	1-Char	microVisionReturnCode

*This segment refers to 'onlineGeoCode' in JSON.

Fraud Verification Element – Retired June 30, 2020

Military Lending Act Element (Returned as an Alternate Data Source for TotalView and JSON)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USMilitaryLendingAct	N/A	USMilitaryLendingAct	-	alternateDataSources (object)
-	-	-	N/A	-	N/A	-	alternateDataSourceErrorMessage (object)
-	-	-	N/A	-	N/A	-	militaryLendingCoveredBorrower (object)
-	-	-	N/A	-	N/A	2-Char	regulatedIdentifier ('RG')
E	-	String	Disclaimer	String	Disclaimer	500-Char	disclaimer
E	Y or N	0/1	CoveredBorrowerStatus	1/1	CoveredBorrowerStatus	1-Char	coveredBorrowerStatus
E	I or blank	0/1	InsufficientDataForMatch	0/1	InsufficientDataForMatch	1-Char	insufficientDataProvidedForMatch
E	(888-279-8625)	12/12	ReferralContactNumber	12/12	ReferralContactNumber	12-Char	referralContactNumber

*This segment refers to 'alternateDataSources' in JSON - *Note: The 'RG' Regulated Identifier is not returned with XML. **JSON fields are in a different order.**

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 Military Lending portion 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 segment(s). This JSON Tools website may also provide helpful information on this step: <https://onlinejsontools.com/unescape-json>

OFAC Alert Element (JSON fields are in a different order)

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USOFACAlerts	N/A	USOFACAlerts	-	N/A
C	-	N/A	USOFACAlert	N/A	USOFACAlert	-	OFACAlerts (object)
E	'2'	1/1	RevisedLegalVerbiageIndicator	1/1	RevisedLegalVerbiageIndicator	1-Char	revisedLegalVerbiageIndicator
E	'OFAC'	4/4	CDCMemberCode	4/4	CDCMemberCode	4-Char	memberFirmCode
E	Zero-filled	1/16	CDCBranchAccountNumber	1/16	CDCBranchAccountNumber	-	N/A
E	MM/DD/CCYY	10/10	TransactionDate	10/10	TransactionDate	8-Char	cdcTransactionDate (MMDDCCYY)
E	HH:MM:SS	8/8	TransactionTime	8/8	TransactionTime	6-Char	cdcTransactionTime (HHMMSS)
E	-	N/A	ResponseType	N/A	ResponseType	-	N/A
A	O = OFAC	1/1	code	1/1	code	1-Char	transactionType
A	-	1/80	description	1/80	description	-	N/A
E	-	N/A	ResponseCode	N/A	ResponseCode	-	N/A
A	See Note ²	1/1	code	1/1	code	1-Char	cdcResponseCode
A	-	1/80	description	1/80	description	-	N/A
E	-	N/A	ProblemCode	N/A	ProblemCode	-	N/A
A	See Note ³	1/1	code	1/1	code	1-Char	cdcProblemCode
A	-	1/80	description	1/80	description	-	N/A
C	-	N/A	MatchCodes	N/A	MatchCodes	-	N/A
E	-	N/A	MatchCode	N/A	MatchCode	-	N/A
A	See Note ⁴	1/1	code	1/1	code	6-Char	matchCodes
A	-	1/80	description	1/80	description	-	N/A
E	MM/DD/CCYY	10/10	ProblemReportDate	10/10	ProblemReportDate	8-Char	problemReportDate (MMDDCCYY)
E	See Note ⁵	1/20	IssueSource	1/20	IssueSource	20-Char	issueSource
E	See Note ⁶	1/20	IssueId	1/20	IssueId	20-Char	issueIDOrReference
E	See Note ⁷	1/100	Comment	1/100	Comment	100-Char	comment
C	-	N/A	SubjectName	N/A	PersonName	-	subjectName (object)
E	OFAC Name	2/19	LastName	2/19	LastName	19-Char	lastName
E	-	1/13	FirstName	1/13	FirstName	13-Char	firstName
E	-	1/1	MiddleName	1/1	MiddleName	1-Char	middleInitial
-	-	-	N/A	-	N/A	-	address (object)
E	OFAC Address	2/30	AddressLine1	2/30	AddressLine1	30-Char	primaryAddress
E	-	2/15	City	2/15	City	15-Char	cityName
E	See Attch. 25	2/2	State	2/2	State	2-Char	stateAbbreviation
E	-	5/9	PostalCode	5/9	PostalCode	9-Char	zipCode
E	See Attch. 25	3/3	CountryCode	3/3	CountryCode	3-Char	OFACCountryCode
E	-	1/260	LegalVerbiage	1/260	LegalVerbiage	260-Char	legalVerbiage
-	-	-	N/A	-	N/A	1-Char	dataSegmentRegulated ('N')

*This segment refers to 'OFACAlerts' in JSON.

JSON EXAMPLE:

```
"OFACAlerts": [  
  {  
    "revisedLegalVerbiageIndicator": "2",  
    "memberFirmCode": "OFAC",  
    "cdcTransactionDate": "06142021",  
    "cdcTransactionTime": "183659",  
    "transactionType": "O",  
    "cdcResponseCode": "N",  
    "legalVerbiage": "NO MATCH FOUND IN CDC'S OFAC DATABASE.",  
    "dataSegmentRegulated": "N"  
  }  
]
```

```
"OFACAlerts": [  
  {  
    "revisedLegalVerbiageIndicator": "2",  
    "memberFirmCode": "OFAC",  
    "cdcTransactionDate": "06142021",  
    "cdcTransactionTime": "183347",  
    "transactionType": "O",  
    "cdcResponseCode": "O",  
    "cdcProblemCode": "VT",  
    "matchCodes": "LF",  
    "problemReportDate": "12042020",  
    "issueSource": "SDNTK",  
    "issueIDOrReference": "10400",  
    "comment": "O DOB 18NOV1957 PLEASE READ MSG BELOW, IF QUESTIONS CALL  
8002213758",  
    "subjectName": {  
      "firstName": "JOSE",  
      "lastName": "GARCIA"  
    },  
    "address": {  
      "cityName": "COLOMBIA",  
      "stateAbbreviation": "CO",  
      "zipCode": "00158",  
      "OFACCountryCode": "158"  
    },  
    "legalVerbiage": "THE ID PROVIDED IS SIMILAR TO AN INDIVIDUAL-ON THE  
OFAC LIST. THIS IS NOT A CONSUMER RPT. DO NOT USE TO DETERMINE  
ELIGIBILITY FOR CREDIT OR ANY OTHER FCRA PURPOSE. GO TO USTREAS.  
GOV/OFFICES/ENFORCEMENT/OFAC/FAQ/ANSWER.SHTML FOR OFAC HOTLINE  
INFO.",  
    "dataSegmentRegulated": "N"  
  }  
]
```

Consumer Referral Location Element

Type* C/E/A	Value/ Format	Min/Max. Length	5.0 & TotalView XML - Tag Name	Min/Max. Length	6.0 XML – Tag Name	JSON Length	JSON Field Name
C	-	N/A	USConsumerReferral	N/A	USConsumerReferral	-	consumerReferralLocation (object)
E	-	3/3	BureauId	3/3	BureauId	3-Char	bureauCode
E	-	1/50	Name	1/50	Name	50-Char	bureauName
-	-	-	N/A	-	N/A	-	address (object)
E	-	1/50	AddressLine1	1/50	AddressLine1	50-Char	primaryAddress
E	-	0/50	AddressLine2	0/50	AddressLine2	50-Char	secondaryAddress
E	-	2/20	City	2/20	City	20-Char	cityName
E	See Attch. 25	2/2	State	2/2	State	2-Char	stateAbbreviation
E	-	5/9	PostalCode	5/9	PostalCode	9-Char	zipCode
C	-	N/A	Telephone	N/A	Telephone	-	telephoneNumber (object)
E	-	10/10	UnparsedTelephoneNumber	10/10	UnparsedTelephoneNumber	10-Char	telephoneNumber

*This segment refers to 'consumerReferralLocation' in JSON.

JSON EXAMPLE:

```
--
"consumerReferralLocation": {
  "bureauCode": "132",
  "bureauName": "EQUIFAX INFORMATION SERVICES LLC",
  "address": {
    "cityName": "ATLANTA",
    "stateAbbreviation": "GA",
    "zipCode": "303740241"
  },
  "telephoneNumber": {
    "telephoneNumber": "8006851111"
  }
}
```


FraudIQ Synthetic ID Alert v2 (Returned as an Alternate Data Source for TotalView and JSON)

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USAlternateDataSources	-	alternateDataSources (object)
C	-	N/A	SyntheticIDAlertResponseSegments	-	alternateDataSourceErrorMessage (object)
E	-	N/A	SyntheticIDAlertResponse	-	fraudIQSyntheticIDC2Alerts (object)
E	'NR'	N/A	RegulatedIdentifier	2-Char	nonRegulatedIdentifier
E	-	2/2	code	-	N/A
E	-	string	description	-	N/A
E	-	N/A	HitNoHitIndicator	-	N/A
E	1 or 2	1/1	code	1-Char	hitNohitIndicator
E	-	string	description	-	N/A
E	-	string	SyntheticIDAlertResponseData	string	syntheticIdVer2

*This segment refers to 'alternateDataSources' in 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\\":\\"U\\",
        \\"identityConfirmation1\\":\\"U\\",\\"identityConfirmation2\\":\\"U\\",
        \\"inquiry\\":\\"N\\",\\"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 warning message from the [SYNTHETIC ID ALERT] system in
        its decision-making process for denying credit, but will use the
        message as an indication that the identity and personally
        identifiable information of the consumer should be independently
        verified to form a reasonable belief that it knows the true
        identity of the consumer. Client understands that the information
        supplied by [SYNTHETIC ID ALERT] may or may not apply to the
        consumer who has applied to Client for credit, service, dealings,
        or other financial transactions. Client also understands and
        agrees that data from the [SYNTHETIC ID ALERT] system is
        proprietary to Equifax and shall not be used as a component of any
        database or file built or maintained by Client. The use of such
        data shall be limited to the specific transaction for which the
        [SYNTHETIC ID ALERT] message is provided. Equifax may, by written
        notice to Client, immediately terminate the agreement for service
        or suspend the [SYNTHETIC ID ALERT] service if Equifax has a
        reasonable belief that Client has violated the terms of this
        disclaimer on the agreement for service."
      }
    }
  }
}
```

***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>

The Work Number Select (Returned as an Alternate Data Source for TotalView and JSON)

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USAlternateDataSources	-	consumers (object)
C	-	N/A	TheWorkNumberSelectExpandedType	-	twnSelectReport (object)
-	-	-	The Work Number Select Report Returned in XML format	-	The Work Number Select Report (returned in JSON format)

*This segment refers to 'twnSelectReport' 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-c1f5-444b-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>

DataX Credit Report (Returned as an Alternate Data Source for TotalView and JSON)

Type* C/E/A	Value/ Format	Min/Max. Length	TotalView XML - Tag Name	JSON Length	JSON Field Name
C	-	N/A	USAlternateDataSources	-	consumers (object)
C	-	N/A	DataXResponseType	-	twnSelectReport (object)
-	-	-	DataX Report (returned in XML format)	-	DataxReport (returned in JSON format)

*This segment refers to 'twnSelectReport' 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>

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",
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    "monthsReviewed": "26",
    "accountDesignator": {
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"24MonthPaymentHistory": [
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  "dateReported": "11002018",
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  "highCredit": 1470,
  "balance": 0,
  "portfolioTypeCode": {
    "code": "I"
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  "rate": {
    "code": 1
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  "narrativeCodes": [
    {
      "code": "FA"
    },
    {
      "code": "AW"
    }
  ]

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    }
  ],
  "rawNarrativeCodes": [
    "FA",
    "AW"
  ],
  "paymentHistory1to24": [
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    },
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    },
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    },
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    {
      "code": "*"
    },
  ],
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    "automatedUpdateIndicator": "*",
    "monthsReviewed": "10",
    "accountDesignator": {
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    "customerName": "CITIMORTGAGE",
    "dateReported": "11002017",
    "dateOpened": "12002016",
    "highCredit": 18905,
    "balance": 0,
    "portfolioTypeCode": {

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  "rate": {
    "code": 1
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  "narrativeCodes": [
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      "code": "EF"
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  ],
  "rawNarrativeCodes": [
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  "termsDurationCode": {
    "code": "48M"
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  "lastActivityDate": "112017"
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  "customerNumber": "830FP01622",
  "automatedUpdateIndicator": "*",
  "monthsReviewed": "11",
  "accountDesignator": {
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  "dateOpened": "04002016",
  "creditLimit": 0,
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  "portfolioTypeCode": {
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  "rate": {
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  "rawNarrativeCodes": [
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  ],
  "lastActivityDate": "092016"
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    "dateOpened": "05002015",
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    "balance": 0,
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    "rawNarrativeCodes": [
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    ],
    "termsDurationCode": {
      "code": "48M"
    },
  },

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    "dateOpened": "09002014",
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    "rawNarrativeCodes": [
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    "termsDurationCode": {
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    },
    "lastActivityDate": "062015"
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    "automatedUpdateIndicator": "*",
    "monthsReviewed": "28",
    "accountDesignator": {
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    "dateReported": "05002015",
    "dateOpened": "12002012",
    "highCredit": 23992,
    "balance": 0,
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    "rate": {

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    "termsDurationCode": {
        "code": "48M"
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    "lastActivityDate": "052015"
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    {
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        "industryCode": "UT",
        "inquiryDate": "01172022",
        "customerNumber": "999UT03443",
        "customerName": "FRONTIER/NCCS"
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        "inquiryDate": "09022021",
        "customerNumber": "830BB00016",
        "customerName": "REGIONS BANK"
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    {
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        "industryCode": "BB",
        "inquiryDate": "08172020",
        "customerNumber": "241BB01144",
        "customerName": "WELLS FARGO BANK/WB/"
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"models": [
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"score": 590,
"reasons": [
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    "code": "00039"
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    "code": "00015"
  },
  {
    "code": "00018"
  }
],
"inquiryKeyFactor": {
  "code": "Y"
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"modelIDOrScorecard": "5",
"scoreNumberOrMarketMaxIndustryCode": {
  "code": "1"
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  "type": "DODDFRANK",
  "modelName": "02965",
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    "highRange": "00858"
  }
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    {
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    {
      "code": "00013"
    },
    {
      "code": "00002"
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  ]
}

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    ],
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    "score": 589,
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      {
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      {
        "code": "00018"
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      {
        "code": "00014"
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    "scoreNumberOrMarketMaxIndustryCode": {
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    "modelNumber": "02967",
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      "highRange": "00819"
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  }
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  "score": 668,
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    {
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    {
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    {
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    }
  ],
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  "modelIDOrScorecard": "1",
  "scoreNumberOrMarketMaxIndustryCode": {
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    "highRange": "00999"
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  "modelNumber": "02803",
  "score": 602,
  "reasons": [
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        "code": "00018"
    }
],
"scoreNumberOrMarketMaxIndustryCode": {
    "code": "1"
}
},
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    "modelName": "02369",
    "score": 589,
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            "code": "00013"
        }
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        "highRange": "00850"
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    "modelName": "02978",
    "score": 629,
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        "code": "RT"
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    {
        "code": "TV"
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"modelIDOrScorecard": "6",
"scoreNumberOrMarketMaxIndustryCode": {
    "code": "0"
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    "modelName": "02978",
    "riskBasedPricingOrModel": {
        "lowRange": "00501",
        "highRange": "00990"
    }
}
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"identification": {
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    "socialNumConfirmed": "N",
    "socialMatchFlags": "YYYYYYYYYY",
    "inquirySocialNum": "666524128",
    "inquirySocialNumStateIssued": "GA",
    "inquirySocialNumYearIssued": "1961",
    "socialNumMatch": "Y"
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"OFACAlerts": [
    {
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        "memberFirmCode": "OFAC",
        "cdcTransactionDate": "03152022",
        "cdcTransactionTime": "172002",
        "transactionType": "O",
        "cdcResponseCode": "N",
        "legalVerbiage": "NO MATCH FOUND IN CDC'S OFAC DATABASE.",
        "dataSegmentRegulated": "N"
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"consumerReferralLocation": {
    "bureauCode": "132",

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    "bureauName": "EQUIFAX INFORMATION SERVICES LLC",
    "address": {
      "primaryAddress": "P O BOX 740241",
      "cityName": "ATLANTA",
      "stateAbbreviation": "GA",
      "zipCode": "303740241"
    },
    "telephoneNumber": {
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    }
  },
  "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": "N",
      "referralContactNumber": "888-279-8625"
    }
  }
},
"twNSelectReport": [
  {
    "identifier": "current",
    "twNSelect": {
      "signOn": {
        "statusCode": "0",
        "statusSeverity": "INFO"
      },
      "transactionId": "32411aaa-c1f5-444b-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",

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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: italics, bold, & line
breaks. An example disclaimer is below.
Required Wage Garnishment Disclaimer: This is a general employer message and is shown on all verifications for your information and convenience.
Garnishment requests should be sent to:
<i>Enterprise USA</i>
<i>ATTN: Payroll/Legal/HR</i>
<i>1313 Mockingbird Lane - Suite 116</i>
<i>Olympia, NY 82943-9302</i>
<i>AND TEST TEST</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: italics, bold, & line
breaks. An example disclaimer is below.
Required Wage Garnishment Disclaimer: This is a general employer message and is shown on all verifications for your information and convenience.
Garnishment requests should be sent to:
<i>Enterprise USA</i>
<i>ATTN: Payroll/Legal/HR</i>
<i>1313 Mockingbird Lane - Suite 116</i>
<i>Olympia, NY 82943-9302</i>
<i>AND TEST TEST</i>"

]

},

"employee": {

"ssn": "666524128",

"alternateId": "",

"firstName": "DANIEL",

"middleName": "A",

"lastName": "BORTLE",

"positionTitle": "DEMO EMPLOYEE",

"divisionCode": "DEMO 1",

"dateInformationEffective": "2022-03-01",

"dateOfTheMostRecentHire": "2011-06-19",

"originalHireDate": "2009-09-11",

"totalLengthOfServiceInMonths": "129",

"reasonForTermination": {

"code": "",

"message": ""

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"statusDataMessage": "Active"

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"rateOfPayPerPayPeriod": "226004.95",

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"payPeriodFrequency": {

"code": "4",

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        "yearToDateCommission": "0.0",
        "yearToDateBonus": "400.0",
        "yearToDateOther": "50.0",
        "yearToDateTotal": "43912.49"
    },
    {
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        "yearToDateBase": "217312.45",
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        "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",
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"offWork": {},
"completenessOfTheData": "INCOME",
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"isDemoTransaction": [
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"compensationAdjustmentLastAmountIncrease": "1000.0",
"compensationAdjustmentNextDate": "2023-03-09",
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}
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}
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],
"dataxReport": [
    {

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"identifier": "current",
"dataxCreditReportResponse": {
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    "codeVersion": "default",
    "requestVersion": 3,
    "transactionId": 80449634,
    "trackHash": "25447f29062de7a8fabd2752592b9758",
    "trackId": "5fe8dc62-093b-49c8-a533-7c246cc31c41"
  },
  "craInquirySegment": {
    "craResponse": {
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      "transactionID": 25408024,
      "inquiryID": "26166657",
      "inquiryDateTime": "2019-09-03 08:00:00",
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        "id": "1727569",
        "name": {
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          "middle": "The",
          "last": "Builder"
        },
        "ssn": "666524128",
        "dob": "1998-11-28",
        "license": {
          "state": "NV",
          "number": "12341234"
        },
        "address": {
          "name": "home",
          "street1": "1234 Main St",
          "street2": "",
          "city": "Las Vegas",
          "state": "NV",
          "zip": 89119,
          "housingStatus": ""
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        "employer": {
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          "street1": "",
          "street2": "",
          "city": "",
          "state": "",
          "zip": 0,
          "payPeriod": "SEMI_MONTHLY",
          "nextPayDate": "2013-06-18",
          "monthlyIncome": 13000.23,
          "directDeposit": true
        }
      }
    }
  }
}

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    },
    "phoneHome": 5552323456,
    "phoneCell": 5552323452,
    "phoneWork": 5552323451,
    "phoneExt": 0,
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    "ipAddress": "70.193.245.78",
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        "account": 12345678,
        "abanumber": 1001008
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                            "message": "First report of name"
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                            "message": "First report of license"
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                            "message": "First report of address"
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                            "code": "E002",
                            "message": "First report of employer address"
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                            "count": 1,
                            "code": "E101",

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        "message": "First report of email address"
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    {
        "count": 1,
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}
]
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                "text": 1,
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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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  "years": 2
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            "text": 0,
            "years": 0
        },
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      "years": 0
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}

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  "total": [
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      "days": 1,
      "text": 0,
      "years": 0
    },
    {
      "days": 3,
      "text": 0,
      "years": 0
    },
    {
      "days": 7,
      "text": 0,

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"years": 0
},
{
  "days": 14,
  "text": 0,
  "years": 0
},
{
  "days": 30,
  "text": 0,
  "years": 0
},
{
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  "text": 0,
  "years": 0
},
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  "text": 0,
  "years": 0
},
{
  "days": 180,
  "text": 0,
  "years": 0
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  "text": 0,
  "years": 1
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  "text": 0,
  "years": 2
},
{
  "days": 0,
  "text": 0,
  "years": 3
},
{
  "days": 0,
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        "text": 0,
        "years": 5
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    {
        "days": 0,
        "text": 0,
        "years": 7
    }
]
},
"paymentsReturned": {
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            "text": 0,
            "years": 0
        },
        {
            "days": 3,
            "text": 0,
            "years": 0
        },
        {
            "days": 7,
            "text": 0,
            "years": 0
        },
        {
            "days": 14,
            "text": 0,
            "years": 0
        },
        {
            "days": 30,
            "text": 0,
            "years": 0
        },
        {
            "days": 60,
            "text": 0,
            "years": 0
        },
        {
            "days": 90,
            "text": 0,
            "years": 0
        },
        {

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        "days": 120,
        "text": 0,
        "years": 0
    },
    {
        "days": 180,
        "text": 0,
        "years": 0
    },
    {
        "days": 0,
        "text": 0,
        "years": 1
    },
    {
        "days": 0,
        "text": 0,
        "years": 2
    },
    {
        "days": 0,
        "text": 0,
        "years": 3
    },
    {
        "days": 0,
        "text": 0,
        "years": 5
    },
    {
        "days": 0,
        "text": 0,
        "years": 7
    }
]
},
"currentTradelines": 0,
"currentTradelinesComputed": 0,
"totalTradelines": 0,
"totalUniqueMemberTradelines": 0,
"maximumOpenTradelines": 0,
"totalCurrentPrincipal": 0,
"maximumTradelinePrincipal": 0,
"maximumTotalPrincipal": 0,
"maximumTradelinePrincipalPaidOff": 0,
"maximumTotalPrincipalPaidOff": 0,
"firstPaymentDefaults": 0,
"firstPaymentFatals": 0,
"lastPaymentDate": ""

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    "lastPaymentDisposition": "",
    "lastPaymentType": "",
    "lastPaymentAmount": 0,
    "lastPaymentReturnReason": "",
    "secondLastPaymentDate": "",
    "secondLastPaymentDisposition": "",
    "secondLastPaymentType": "",
    "secondLastPaymentAmount": 0,
    "secondLastPaymentReturnReason": "",
    "thirdLastPaymentDate": "",
    "thirdLastPaymentDisposition": "",
    "thirdLastPaymentType": "",
    "thirdLastPaymentAmount": 0,
    "thirdLastPaymentReturnReason": "",
    "lastThreePayments": "CCR",
    "totalRecoveries": 0,
    "totalPaidOffs": 0,
    "tradelinesByInquiringMember": 0,
    "lastTradelineStatusByInquiringMember": "",
    "daysSinceLastTradeline": 0,
    "daysSinceLastAch": 0,
    "daysSinceLastFatalReturn": 0,
    "totalAchDebitAttempts": 0,
    "lastReturnDate": "",
    "lastReturnReason": "",
    "lastReturnMessage": "",
    "daysSinceLastReturn": 0,
    "lastInquiryDate": "",
    "timeSinceLastInquiry": {
      "years": 0,
      "days": 0,
      "hours": 0,
      "minutes": 0,
      "seconds": 0
    },
    "lastTradelineDate": "",
    "lastChargeOffDate": ""
  }
},
"inquirySegment": {
  "count": "0"
},
"tradelineDetailSegment": {
  "count": "0"
}
}
},
"customDecision": {
  "result": "Y",

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        "bucket": "A2"
      }
    },
    "globalDecision": {
      "result": "Y",
      "craBucket": "A2"
    }
  }
}
]
},
"links": [
  {
    "identifier": "Individual Report 1",
    "type": "GET",
    "href": "/business/oneview/consumer-credit/v1/reports/credit-report/7064a698-8c55-416e-a524-
ce5880631baa"
  }
]
}
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