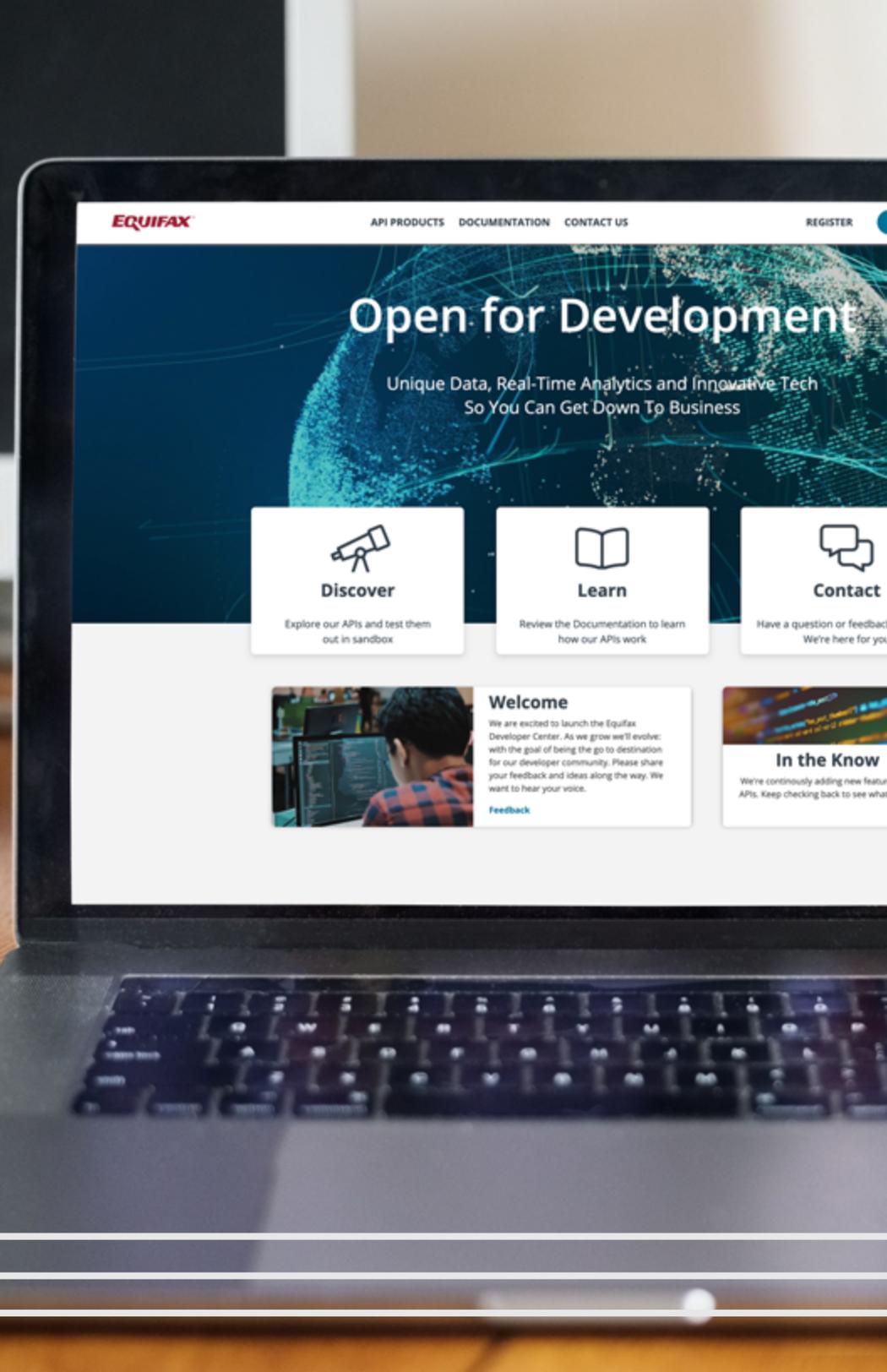Equifax for Developers —
Consumer Credit Report
API quick start guide
Migrate to the cloud with the JSON API

Welcome to the developer portal —

where you can leverage the Consumer Credit Report JSON API, see how it works within specific applications and use cases, and submit a 'Promote to Live' request to complete migration. Doing so, you'll access new features and cloud capabilities benefiting your business.

Use this guide to complete your coding. 'Promote to Live' (production) and re-route 100% of your traffic by June 30, 2021 to avoid service interruption.

Getting started is easy

Visit **developer.equifax.com** to register and sign in

Equifax for Developers portal accepts only the corporate domain emails for registration. Personal emails are not accepted.

Look for these icons throughout the guide for technical details or for guidance on where to find more information.
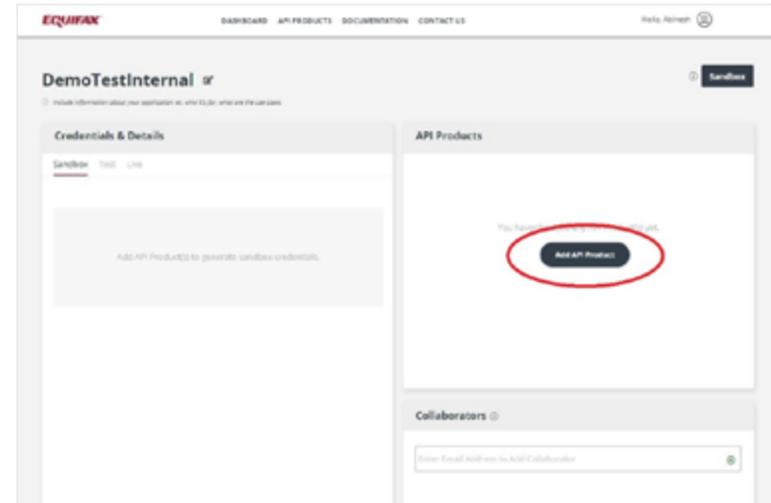
TECHNICAL DETAIL

MORE INFORMATION

Effective February 18 2022, use this Partner Product Access Code to unlock the Consumer Credit Report API: 10d45ed9546401a4f69c46c966f2addd.

Equifax for Developers — Consumer Credit Report API quick start guide • 3

Step 1

On the **Dashboard** page, create a new app by entering the **Application Name** and **Description** (optional) and then click **Next.**
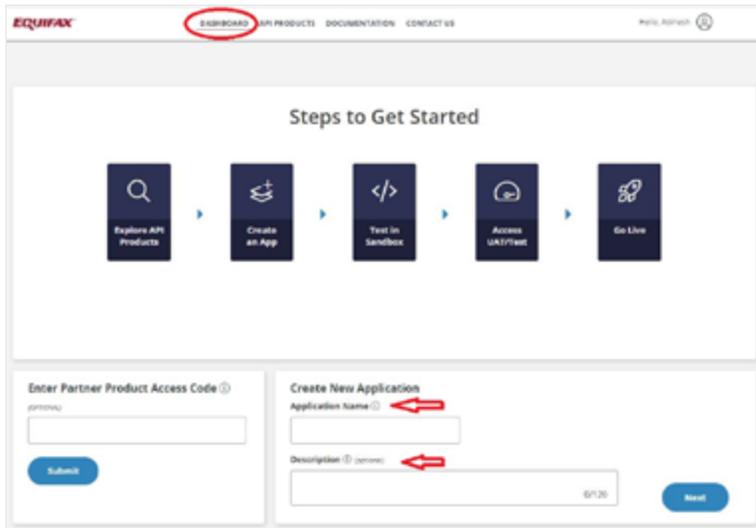

Step 2

Click **Add API Product** to connect the **Consumer Credit Report API** to your app. Scroll the alphabetized list of API products and select **Consumer Credit Report,** scroll to the bottom and select the **Add** button.


Step 3

Once you've subscribed to the API, you will see **Credentials & Details (Auto & Manually Generated Tokens)** populated on the left hand side of the screen. Click the **API Reference** link to navigate to the technical specification page for important integration details and next steps.
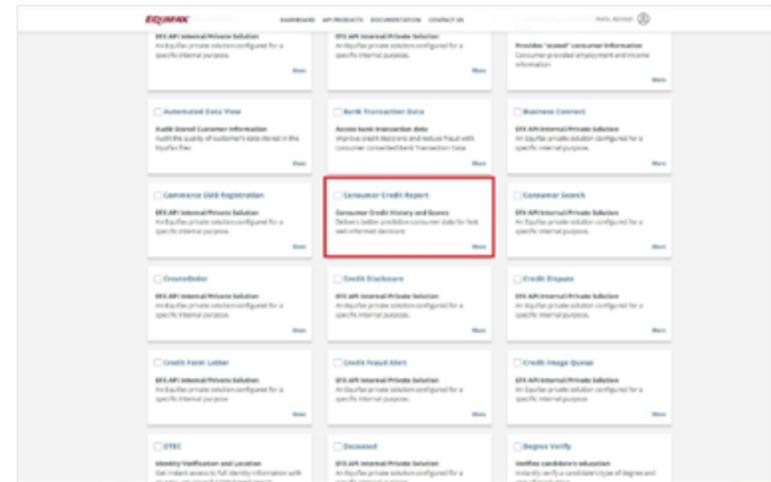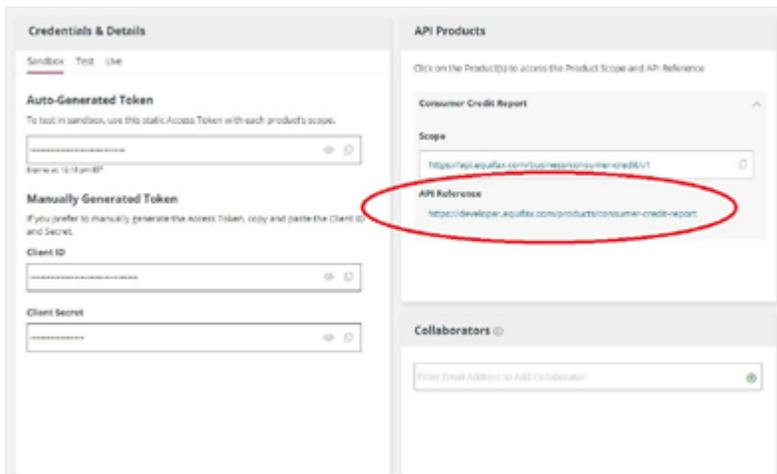
Step 4

To run a sample transaction in the Sandbox, click **Run in Postman** from the **API Reference** page to pull the API code information into a collection in **Postman** application.
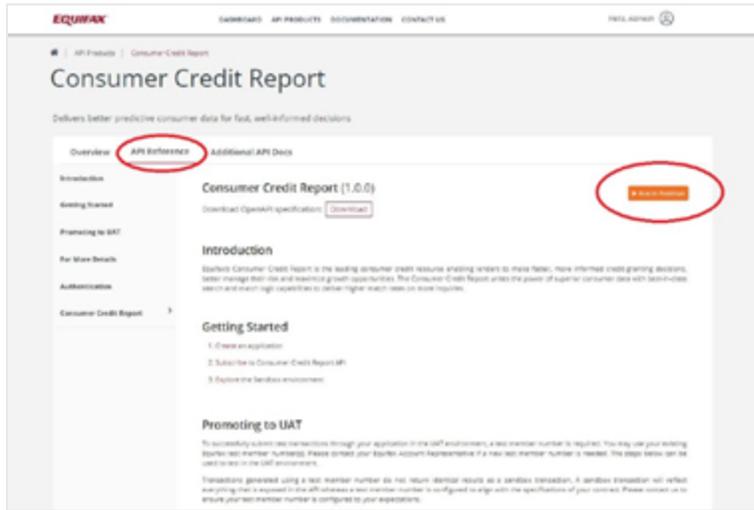

You will now have a Collection named **"Consumer Credit Report-sandbox"** in your Postman app with two POST request messages (Consumer Credit File & Token). First, use the POST Token message to request an access token. Click on the **POST Token request** message and select the **'Auth'** tab within Postman. To add your credentials and generate a Token, navigate back to the Equifax developer portal. Go to your app and the **Authorization** tab. Copy your Client ID from the app and paste into the username field in Postman. Copy your Client Secret from the app and paste into the password field in Postman. Click **Send.**
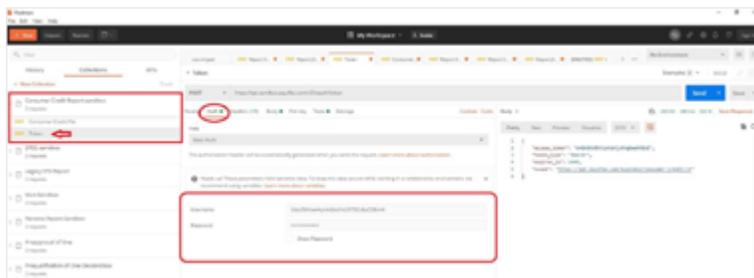

As an alternative to Postman, click **Download** on the API Reference tab to download a **.YAML** file for import into your own environment.

.YAML files are compatible with nearly any text editor, including SwaggerHub or StopLight.
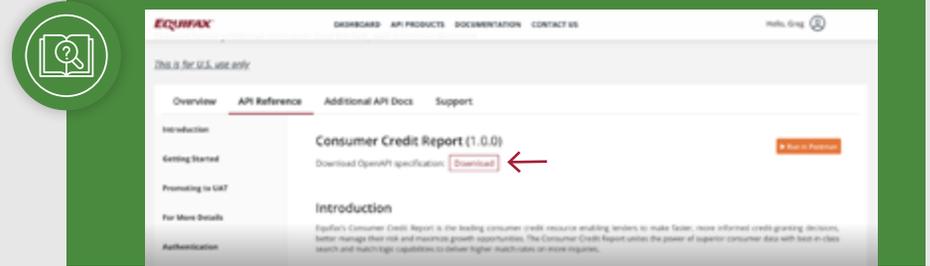
Consumer Credit Report API responses require **OAuth 2.0. OAuth 2.0** (2-step Authentication) is an open standard for access delegation, commonly used as a way for Internet users to grant websites or applications access to their information on other websites with a token access.
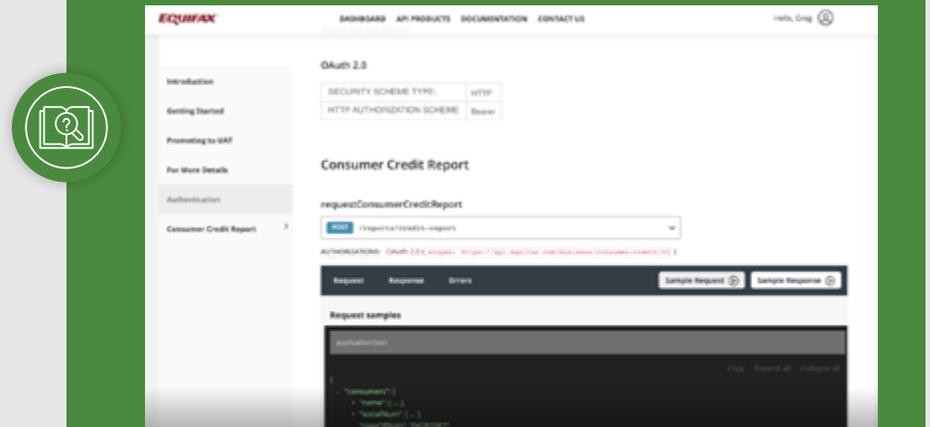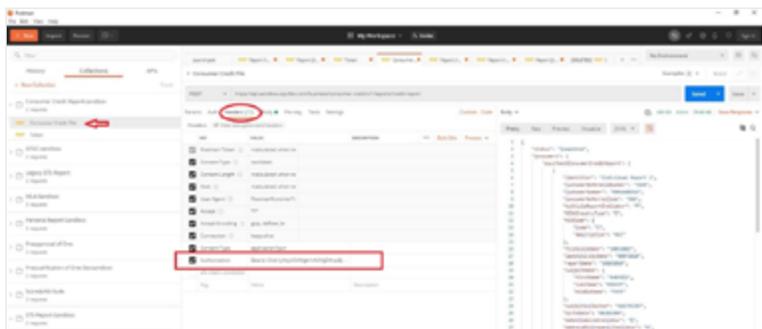

Learn more about working in Postman.
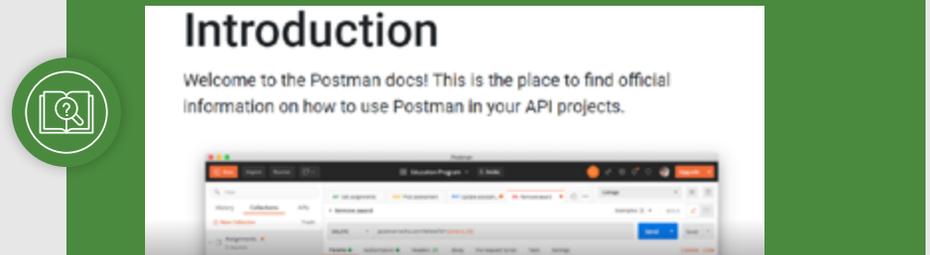
Step 5

Use the Token returned from your Token request message in the Authorization Header of the Consumer Credit File message. The format should include the word **Bearer** in advance of the token.


Step 6

The SANDBOX will familiarize you with the structure of the Credit Report (JSON format): request and response. The TEST environment will then enable you to work with data to meet your particular need, testing the Report with several Test scenarios as needed.

To test various scenarios, you must promote from the **Sandbox** to the **Test** environment.

To proceed, when you are ready to be promoted to Test, navigate to the app on your **Dashboard,** and click the **Promote to Test button.** When prompted, add one or more IP addresses to **Whitelist IPs** (optional) and select a **Targeted Go-Live** date. Click **Submit.** Details will be emailed to your registered address so you can begin to integrate with the Test environment. This may take up to 48 hours.
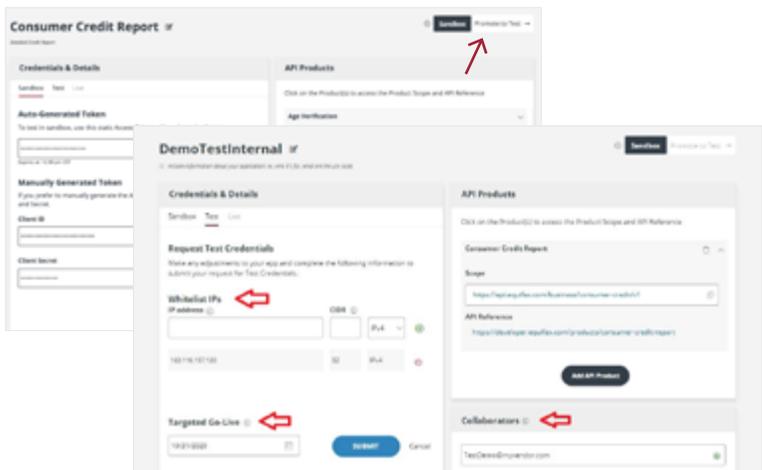

Customers must consume newly published error codes in addition to the error codes that ACRO currently returns. The new error codes can be found on the **API Reference** tab of the app.

On the API Reference tab, you can also see request and response samples for the body schema in JSON data format.
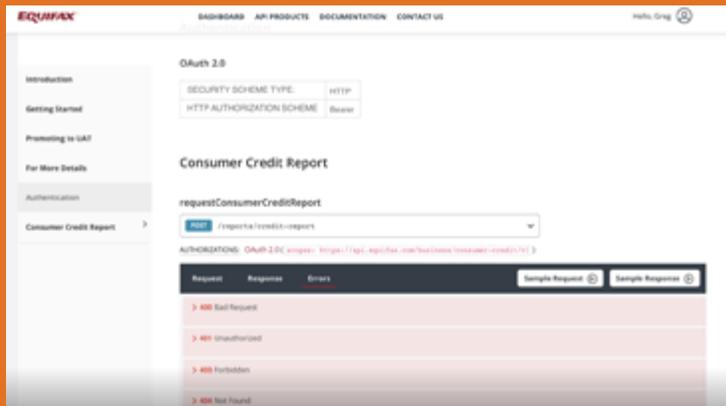
Collaborators Tab is used for multi-tenant developer communities so that registered users/App Owner can leverage shared access for the same application by registering in **EFX Developer Portal.** You have the ability to add collaborators at any point – sandbox, test, or live environment.
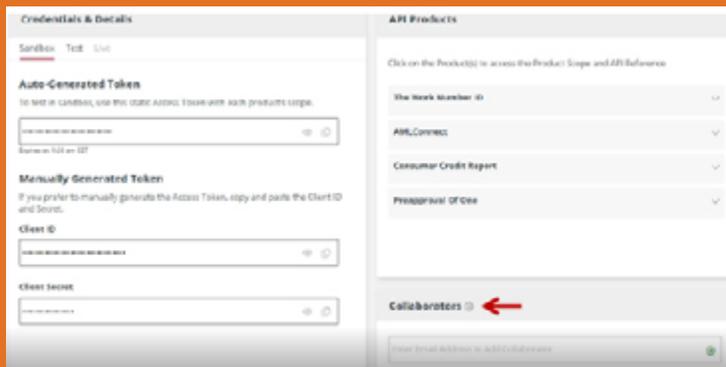

As you progress through the sandbox, test and production environments, be aware of the various endpoints.

Sandbox environment
UAT environment
Production environment

Step 7

When you have completed testing and are ready to promote your application subscription to production, click on the **Live** tab from the application page in the developer portal and select the **Promote to Live** button. Approval may take up to 48 hours.

Promote to Live (production) and re-route 100% of your traffic by June 30, 2021, to avoid service interruption.
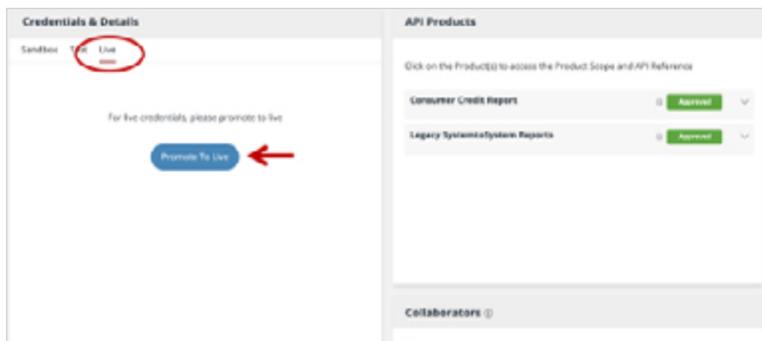
Please note you will need an active test member number (starting with 999). You will also need to add a Security Code to your request (U1, U2, or U3) If you need this information, contact us by phone at **1-888-407-0359** (choose option 2, then option 4 when prompted) or via email.

Refer to **Additional API Docs** tab to reference guides and understand how to parse the payload.

In addition, the Additional API Docs tab within the **Consumer Credit Reports** reference page contains test cases. Equifax® has published an elaborate list of 20k test cases that provides a wide range of test scenarios. The test bed enables customers to filter by various conditions to find appropriate test cases.

Watch the **ACRO Credit Report JSON API Walk-through.**

Visit the **Support tab** within Consumer Credit Report for searchable FAQs.
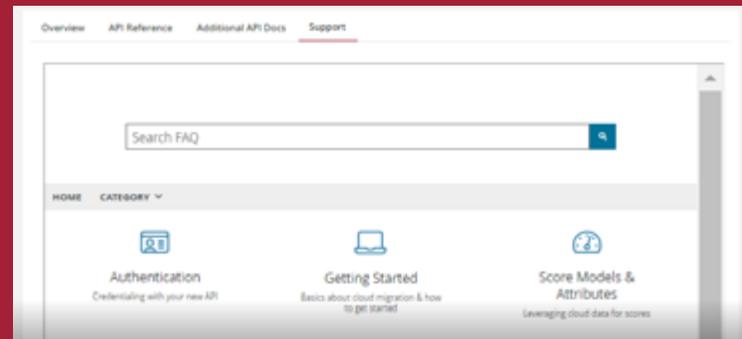
Use the **API Version Comparison Guide,** in the searchable knowledge base, for detailed field mapping.

Need help? Let's talk.

Contact us for assistance.