EQUIFAX°

Equifax for Developers — Legacy API quick start guide

Migrate to the cloud with the Legacy Reports API

Welcome to the developer portal –

where you can leverage the Legacy System-to-System Reports 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 benefitting your business.

Use this guide — and our other support resources including a comprehensive, searchable FAQ — to complete your coding, 'Promote to Live' (production), and re-route 100% of your traffic by June 30, 2021.

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



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.

*Also available: Industry-standard JSON API. All future Equifax products will be built in this format. Watch a video to compare these two ACRO formats, add and explore both product apps in the portal, and decide which is right for your business.





Once you've registered and signed in, go to the **Dashboard** page and copy/paste the following Partner Product Code to unlock your access to this API: **176f29e14f739a0d9bd96cc165f8c33c**

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On the same **Dashboard** page, create a **New Application**.

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Click **Add API Product** to connect the Legacy System-to-System Reports to your app. Scroll the alphabetized list of API products and select **Legacy System-to-System Reports**, scroll to the bottom and select the **Add** button.

EQUIFAX	DASHBOARD API PRODUCTS DOCUMENT	TATION CONTACT US	(2)
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Credentials & Details Sandbox Test Live	5	API Products	
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Verify that **Credentials and Details** fields are populated, and that the API products box lists **Legacy System-to-System Reports**. Click on this, and then view the **API Reference** tab for important integration details and to progress to Step 5.

(Note - Go directly to Step 6 if you are an end-user who leverages connector services.)

egacy Credit Report &	Sandbax Promote to Test -
Credentials & Details	API Products
Sandbox Test Uve	Click on the Product(s) to access the Product Scope and API Reference
Auto-Generated Token Totest in sandbox, use this static Access Token with each product's scope.	Legacy SystemtoSystem Reports Scope https://api.equifax.com/business/sts-reports/n API.Reference https://dowloper.equifax.com/groducts/regacy-system-system-reports
Cliest Secret	Collaborators ①
	Enter Email Address to Add Collaborator

To run a sample transaction in the Sandbox, click the **Run in Postman** button on the top right of the **API Reference** page. A collection called **STS-report-Sandbox** is added to Postman. Select the XML or JSON format (JSON contains FFF). (Note - Skip this step if you are an end-user who leverages connector services.)

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> MLA-Sanchux 2 requests		
> MLA-Sandbox copy 2 requests		
 Real Time Append - Prod 2 reports 		
STS-Report-Sandbox 2 requests		
Path Report 350, Call Report 350% Call		

To add your credentials, navigate back to the Equifax developer portal. Go to your app and the **Authorization** tab, choose **Basic Auth**. Copy your client ID and paste into the username field in Postman. Copy your client secret and paste into the password field in Postman. When the authorization header is populated, click **Send**. The API call should include Authorization and Content-Type headers. A sample report opens.

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basicAuth

The security scheme type is http. The http authorization scheme is Basic.

"Basic 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 without the requirement for 2-Factor authentication.

Learn more about working in Postman.

Welcome to the Postman docs! This is the place to find official information on how to use Postman in your API projects.

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

Use the .YAML file with a tool like SwaggerHub (or equivalent open text document) to see the product technical specifications.

EQUIFAX		EMSHEGARD API PRODUCTS DOCUMENTATION CONTACT US	٢
Enables low friction	migration to th	e Cloud while delivering the formats and outputs you are familiar with	
Overview A	API Reference	Additional API Docs Support	
Introduction		Legacy System-to-System Reports (1.0.0)	-
Getting Started		Download Open IPI specification: Download	 Ratin Podru
Promoting to UAT			
For More Details		Introduction togacy System In-System Reports allows customers to securely connect via a secure internet protocol to Euclide through an	API Management Tool
Authentication		enables customers to send requests and receive responses using familiar formats such as Full File Food (FEP) and XML, providin meeded to quickly transition to the cloud.	g customers the field
Legacy System to Syst Reports	tern ?	Getting Started	
		1. Create an application	
		2. Sebscribe to Legacy STS Reports API	

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 Full File Fixed (FFF) or XML content types.

EQUIFAX	DASHBOARD API PRODUCTS DOCUMENTATION CONTACT US		0
	requestSTSReport		
	/zepozt	~	
	AUTHORIZATIONS: basicAuth		
	Request Response Errors	Sample Request 🍥	Sample Response (5)
	> 400 Eud Request		
	> 401 Unautherized		
	> 400 Forbidden		
	> 404 Not Found		
	> 415 Unsupported Media Type		

The *SANDBOX* will familiarize you with the structure and process of API integration: request and response. The *TEST* environment will then enable you to work with data to meet your particular need.

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

EQUIFAX DASHBOARD API PRODUCTS DOCUMEN	TATION CONTACT US
TestApplication @	() Sandbox Promote to Text →
Credentials & Details	API Products
Sandbox Test Dive	Click on the Product(s) to access the Product Scope and API Reference
For test oredentials, please promote to test. Promote To Test	Legacy SystemtoSystem Reports Cope Project Appl Copy Control
	Collaborators \oplus

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.

redentials & Details					API Products
andbox Test Live					Click on the Product(s) to access the Product Scope and API Reference
Request Test Credentials					Legacy SystemtoSystem Reports 🗘 🔿
Nake any adjustments to your app and compl ubmit your request for Test Credentials.	lete the followin	g inform	ation	to	Scope
Whitelist IPs					https://api.equifax.com/business/sts-reports/v1
Paddress ()	CIDR ()				API Reference
		IPv4	~	۲	https://developer.equifax.com/products/legacy-system-system-reports
92.192.168.01	32	IPv4		Θ	
192.192.168.00	32	IPv4		Θ	Add API Preduct
MCD:AC00-8DFE-1284-2345-A182-C3D4568D	128	IPv6		0	Collaborators ①
					Enter Email Address to Add Collaborator
argeted Go-Live					
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Optional whitelisting entries support IPv4 (32-bit) and IPv6 (128 bit) along with an optional CIDR value.



Please note you will need an **active test member number** (starting with 999). If you don't have a test member number, contact us by phone at 1-888-407-0359 (choose option 2, then option 4 when prompted) or via **email**.

Once your promotion to **Test** is approved, click on your application from the **Dashboard**. The application page will indicate the following important information to support testing:

- Note the APIs approved for **Test**, marked with a green **'Approved'** message
- Expand each API to confirm the appropriate endpoint **'Scope'** to use in test mode

Note the appropriate Client ID and Secret to use in **Test** mode.

Credentials & Details	API Products
Sandbox Test Live	Click on the Product(s) to access the Product Scope and API Reference
······································	Consumer Credit Report © Approved ~
Client Secret	Legacy SystemtoSystem Reports
	Scope
Whitelist IPs [®] IP address CIDR ©	https://api.equifax.com/business/sts-reports/vi API.Reference https://developer.equifax.com/products/legacy-system-system-reports
IPv4 ∨ ⊙	

<u>Refer to Additional API Docs tab</u> to reference guides and understand how to parse the payload.

In addition, the **Additional API Docs** tab within the **Legacy System-to-System 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.

•	Equifax Prescreen of One with Third Party Data Programming Guide 16-2017,pdf	07-30-2020 Download
•	Equifax Scare Only Programming Guide (06-2019).pdf	07-30-2020 Download
•	Model Manual 02-2020.pdf	07-30-2020 Download
	CTEST 20K Test Files with Scores #1 (08-2020).visx Header Information (CID, Name, SSN, DDB, Address information)	08-18-2020 Download
	Fraud Victim Alert	

The **Collaborators** function is used for multi-tenant developer communities so that registered users can leverage shared access for the same application.

This capability can be found at the bottom right after you've created an application. You have the ability to add collaborators at any point — sandbox, test or live environment.

Credentials & Details	API Products	
Sandbox Test Uve	Click on the Productici to access the Product Scene and API F	leference
Auto-Generated Token To test in candbox, use this static Access Token with each product's scope.	The Work Number ID	
	AMLConnect	
Expresses fold are SST Manually Generated Token	Consumer Credit Report	
If you prefer to manually generate the Access Token, copy and paste the Client ID and Storet.	Preapproval Of One	
Client ID		
Client Secret		
0 O	Collaborators 🛈 🔶	

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

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** button. Approval may take up to 48 hours.

Promote to Live (production) and re-route 100% of your traffic by June 30, 2021.

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Click on the Product(s) to access the Product Scope and API Reference	
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<u>Visit the Support tab</u> within Legacy System-to-System Reports for searchable FAQs.

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Watch the ACRO Credit Report FFF/XML API Walk-through.



Need help? Let's talk.

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<u>Contact us</u> for assistance.

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