



Equifax for Developers — **Legacy API quick start guide**

Migrate to the cloud with the Legacy Reports API

A decorative graphic in the bottom right corner consisting of three parallel, curved lines. The top line is white, and the two lines below it are red.

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.



**TECHNICAL
DETAIL**



**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.**



1

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**

The screenshot shows the Equifax Dashboard. At the top, there's a navigation bar with 'DASHBOARD', 'API PRODUCTS', 'DOCUMENTATION', and 'CONTACT US'. The main content area is divided into two sections. The left section, 'My Apps Dashboard', lists several applications: 'APSTest', 'Bank Transaction Data SBX', 'CCR BF1', 'Consumer Credit Report', and 'Credit Score'. Each application has a 'TEST' or 'SANDBOX' button. The right section, 'Create New Application', has a form with 'Application Name' (TestApplication), 'Description' (optional), and a 'Next' button. A red circle highlights the 'Enter Partner Product Access Code' field, which contains the code '176f29e14f739a0d9bd96cc165f8c33c'.

2

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

This screenshot is similar to the previous one, showing the Equifax Dashboard. The 'Create New Application' section is highlighted with a red circle. It shows the 'Application Name' field with 'TestApplication' and a 'Next' button. The 'Enter Partner Product Access Code' field is also visible, containing the same code as before.

3

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.

The screenshot shows the 'TestApplication' page. At the top, there's a navigation bar with 'DASHBOARD', 'API PRODUCTS', 'DOCUMENTATION', and 'CONTACT US'. The main content area is divided into two sections. The left section, 'Credentials & Details', has tabs for 'SandBox', 'Test', and 'Live'. The right section, 'API Products', has a message 'You haven't added any API Products yet.' and an 'Add API Product' button, which is highlighted with a red arrow. Below this, there's a grid of API products, including 'InstaTouch® Offers', 'InstaTouch® Pay', 'Auto Verify', 'InterConnect', 'Legacy System-to-System Reports' (highlighted with a red dashed box), 'Luminize', 'Military Lending Act', 'National Verification', 'ODS Event Service', and 'ODS Internal/Private Solution'.

4

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.

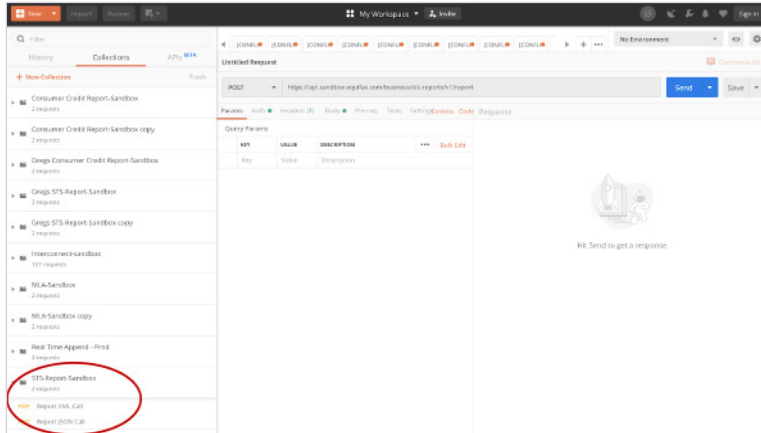
(Note - Go directly to Step 6 if you are an end-user who leverages connector services.)

The screenshot shows the 'Legacy Credit Report' page. At the top, there's a navigation bar with 'DASHBOARD', 'API PRODUCTS', 'DOCUMENTATION', and 'CONTACT US'. The main content area is divided into two sections. The left section, 'Credentials & Details', has tabs for 'SandBox', 'Test', and 'Live'. The right section, 'API Products', has a message 'Click on the Product(s) to access the Product Scope and API Reference'. Below this, there's a grid of API products, including 'Legacy System-to-System Reports' (highlighted with a red dashed box). The 'API Reference' tab is highlighted with a red arrow, showing the API reference URL 'https://developer.equifax.com/products/legacy-system-system-reports'.

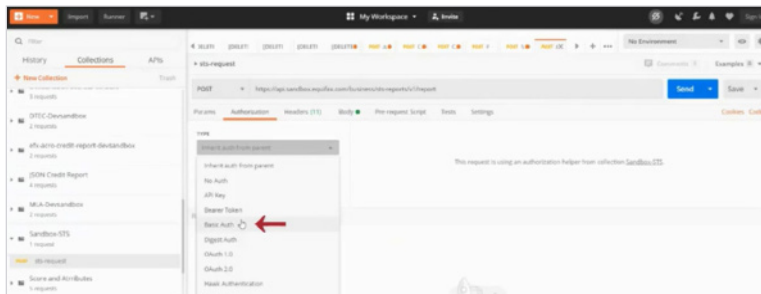
5

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.)



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.



basicAuth

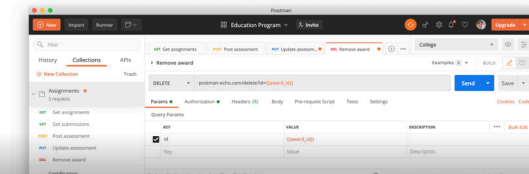
The security scheme type is http.
The http authorization scheme is Basic.

“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.

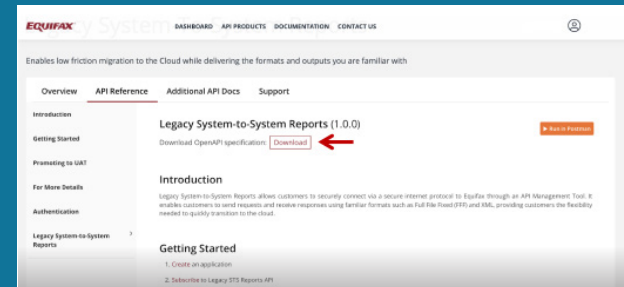
Introduction

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



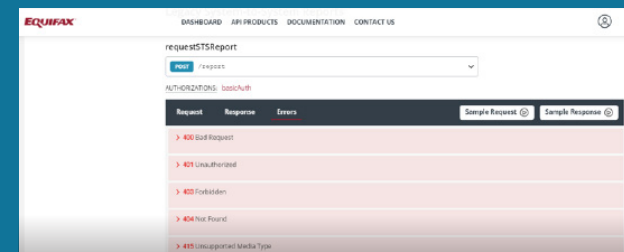
As an alternative to Postman, click **Download** on the **API Reference** tab to download a .YAML file for import into your own environment.

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



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.



6

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.

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

The screenshot shows the Equifax TestApplication dashboard. On the left, under 'Credentials & Details', there are tabs for 'Sandbox', 'Test', and 'Live'. A message says 'For test credentials, please promote to test.' Below this is a blue button labeled 'Promote To Test', which is highlighted with a red arrow. On the right, under 'API Products', there is a section for 'Legacy System to System Reports' with a 'Scope' field containing 'https://api.equifax.com/business/sts-reports/v1' and an 'API Reference' field containing 'https://developer.equifax.com/products/legacy-system-system-reports'. There is also an 'Add API Product' button.

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.

The screenshot shows the Equifax TestApplication dashboard. On the left, under 'Credentials & Details', there are tabs for 'Sandbox', 'Test', and 'Live'. A section titled 'Request Test Credentials' contains a 'Whitelist IPs' table with columns for 'IP address', 'CIDR', and 'IP version'. Below this is a 'Targeted Go-Live' date field, which is highlighted with a red circle and contains the date '10/31/2020'. To the right of this field is a blue button labeled 'SUBMIT', which is highlighted with a red arrow. On the right, under 'API Products', there is a section for 'Legacy System to System Reports' with a 'Scope' field containing 'https://api.equifax.com/business/sts-reports/v1' and an 'API Reference' field containing 'https://developer.equifax.com/products/legacy-system-system-reports'. There is also an 'Add API Product' button.



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.

The screenshot shows the Equifax TestApplication dashboard. On the left, under 'Credentials & Details', there are tabs for 'Sandbox', 'Test', and 'Live'. A section titled 'Request Test Credentials' contains a 'Whitelist IPs' table with columns for 'IP address', 'CIDR', and 'IP version'. Below this is a 'Targeted Go-Live' date field, which is highlighted with a red circle and contains the date '10/31/2020'. To the right of this field is a blue button labeled 'SUBMIT', which is highlighted with a red arrow. On the right, under 'API Products', there is a section for 'Legacy System to System Reports' with a 'Scope' field containing 'https://api.equifax.com/business/sts-reports/v1' and an 'API Reference' field containing 'https://developer.equifax.com/products/legacy-system-system-reports'. There is also an 'Add API Product' button.

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

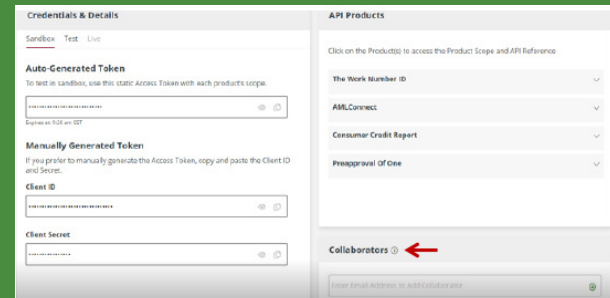
In addition, the **Additional API Docs** tab within the **Legacy System-to-System Reports** reference page contains test cases. Equifax® has published an elaborate list of 20k test cases that provides a wide range of test scenarios. The test bed enables customers to filter by various conditions to find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



The screenshot shows the Equifax TestApplication dashboard. On the left, under 'Credentials & Details', there are tabs for 'Sandbox', 'Test', and 'Live'. A section titled 'Request Test Credentials' contains a 'Whitelist IPs' table with columns for 'IP address', 'CIDR', and 'IP version'. Below this is a 'Targeted Go-Live' date field, which is highlighted with a red circle and contains the date '10/31/2020'. To the right of this field is a blue button labeled 'SUBMIT', which is highlighted with a red arrow. On the right, under 'API Products', there is a section for 'Legacy System to System Reports' with a 'Scope' field containing 'https://api.equifax.com/business/sts-reports/v1' and an 'API Reference' field containing 'https://developer.equifax.com/products/legacy-system-system-reports'. There is also an 'Add API Product' button.

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.



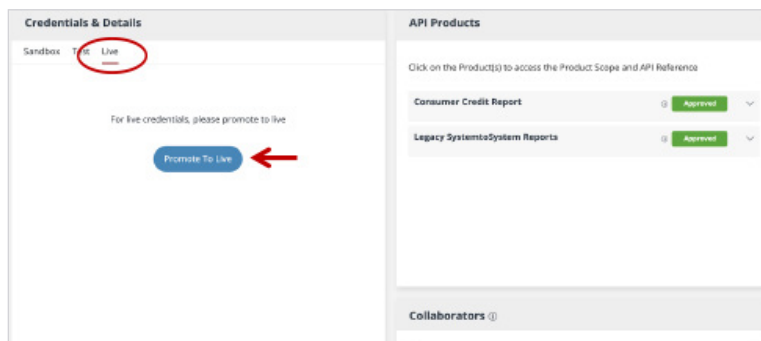
As you progress through the sandbox, test and production environments be aware of the various endpoints.

Sandbox environment
UAT environment
Production environment

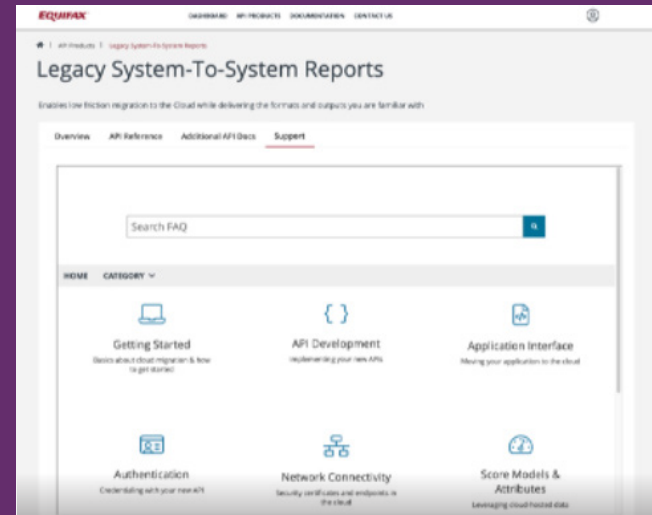
7

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

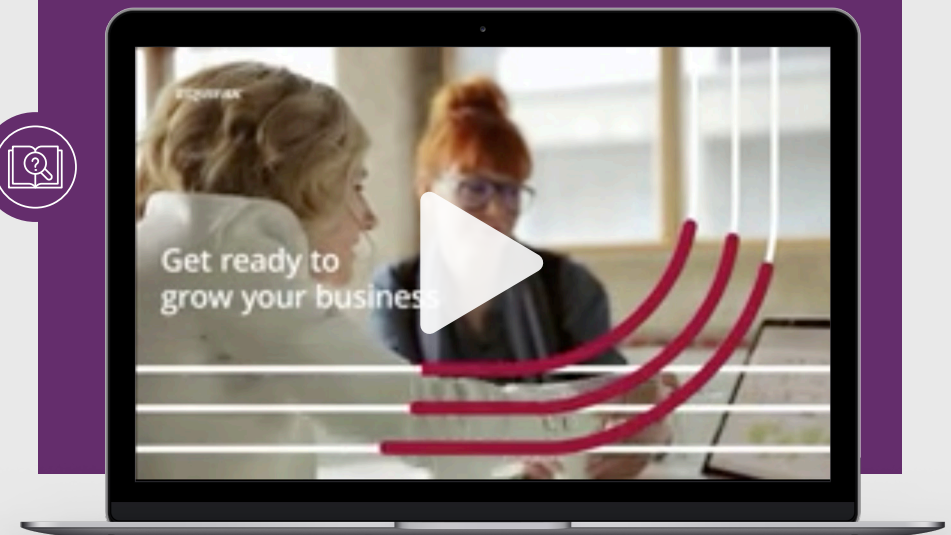
Promote to Live (production) and re-route 100% of your traffic by June 30, 2021.



Visit the **Support** tab within Legacy System-to-System Reports for searchable FAQs.



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





Need help? Let's talk.

Contact us for assistance.

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