Welcome ACRO Credit Reporting Customers
Cloud Migration FAQs and More

It's time to migrate your ACRO System-to-System (STS) full file fixed (FFF)/XML connection to the cloud. This means your access point for ACRO reports, scores, attributes, and other ancillary products will be updated. Once complete, your company will experience improved security and scalability, as part of the Equifax cloud migration initiative.

Resources

Quick Start Guide	Which API is right for me?
In just a few steps, learn how to migrate to the cloud with your Legacy Reports API. See the guide here	Hear from **Chris Kramer, Equifax Technology Leader**, to learn more about your API options. Watch the video here

Getting Started FAQs

1. **Is this email legitimate? What does it mean for me?** Yes! This email is a legitimate notice from Equifax.

   You've received it because your business uses the ACRO credit reporting product. We are embarking on a ground-up technology transformation focused on the cloud. By partnering with industry leaders such as Google and Amazon, we can maintain very high levels of security while also gaining flexibility in delivering leading edge products to you.

   Because ACRO is moving to a new API-enabled environment in the cloud, some IT development support is required by you. The first step is to share this with your technology team and ask them to register with our developer center at developer.equifax.com. If they have questions, we have multiple online support resources to help them get started. Additionally, you can reach our ACRO Transformation Office at 1-888-407-0359 (option 2, then option 5) or USIS.migrationcentral@equifax.com.

2. **How do I get started coding to the new API? What are my first steps?** First, ensure that all appropriate personnel in your company have registered in the Equifax API portal at developer.equifax.com – and are able to sign in.

   Next, in the portal, review the information on the **DOCUMENTATION** menu at the top. You'll need to consider whether your company prefers to code to the new JSON format - or maintain your current legacy format. Several of our core ACRO products are now available in JSON. Future ACRO products will only be available in the JSON format.

   Regardless of your format, the next step is to navigate to your **DASHBOARD** in the portal. On the **DASHBOARD**, name and create a new (empty) application. Then, select the Legacy System-to-System Reports API from the API Products list. Click **ADD**.

   When you see the Credentials and Details fields populated, you have successfully added the product to your application and are in the Sandbox environment. See the Quick Start Guide for more information.

3. **Why is Equifax migrating to the cloud?** In 2019, we began a multi-year initiative to transform our processes, technology and infrastructure. As part of this initiative, we are migrating data repositories, platforms, and analytics to the cloud throughout 2020 and 2021 for greater flexibility, scale, reliability and system insights.

4. **Where can I find the Product Access Code required to access the Legacy System to System Reports page?** Please see your ACRO migration notification email or contact your Equifax account representative for this code.

5. **Will there be any pricing changes for my ACRO credit reporting product?** There are no pricing changes specifically associated with the migration.

6. **How does the Equifax cloud migration impact the Consumer Credit Report?** We are moving the legacy ACRO (Consumer Credit Report) mainframe and peripheral applications to a cloud-hosted data fabric ecosystem. As a result, there will be an endpoint change to access through the API Management layer.

   Your company will need to recode to the new API and add authentication - BaseAuth or OAuth 2.0 - to retrieve a token with a second call to receive the product. This work will likely engage members from your network engineering and /or application engineering teams.

In the future, all traffic will be routed over the internet using standard DNS resolution including TCP/IP → HTTPs TLS 1.2.

7. **Where can I find instructions for updating my legacy FFF/ XML APIs?** Most of the information you need - including specifications and walkthroughs can be found in the developer's portal. Once signed in, see the **API Reference** or **Additional API Docs** tabs on the **Legacy System-to-System Reports** page or view video tutorials located in the **Resources and Training** tab on the Equifax public transformation site.

8. **What happens if my company is unable to make the API changes by the requested deadline?** We will collaborate with you to get to a mutually agreeable migration schedule that makes sense for your company. You will be provided specific migration instructions and timelines.

   If your company is unable to meet the proposed delivery timing, it is imperative that you let us know so we can create a mutually agreeable schedule. Contacting us helps ensure you don't experience a service interruption.

9. **Where can I find more technical information about what's changing?** Most of the information you need - including specifications, test files, and walkthroughs - are housed in the developer's portal. In addition to updating your legacy Full File Fixed and XML credit data APIs, you may want to consider the JSON format, which is the format where several core ACRO products are now available (for example, IDScan, MLA, Credit Report, Scores and Attributes, DTEC, ID Report, and others). Finally, you can integrate with individual stand-alone API's available with these other products.

   Watch this video to learn more about both API options

   See other resources located in the **Resources and Training** tab on the Equifax public transformation site.

Still have questions? We can help.

We have experts available to help. If needed, 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.