SUBJECT: DATA CHANGE NOTIFICATION – Update to Employment Data on Credit File

DATE: December 2, 2019

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MESSAGE: As communicated previously, the Employment data on the ACRO credit file is changing. New data elements are being added while other fields, which are no longer populated, are being removed.

EFFECTIVE: January 30, 2020 – All Versions and All Outputs

EXPLANATION: As we strive to continuously improve the data being delivered on the credit file, a few changes are being made to the Employment Segment.

Details:

- New fields for "Date First Reported" and "Date Last Reported" are being added in place of currently unpopulated fields.
- The label for other fields will be changed to "Filler" since they are no longer populated.
- After the changes, four (4) fields on the Employment Segment can be populated with data – Occupation, Employer, Date First Reported and Date Last Reported.

Please see below for a list of all affected fields as reflected in the online STS output layouts.

These changes were communicated on 7/12/2019 and 11/19/2019 directly to customers subscribed to the Equifax TCS website. The changes were also communicated in September, 2019 via the TCS website in the Fall 2019 Release Guide.

CONTACT: Your Equifax representative if you have questions or need additional information.

Layout for Segments 7, 8 & 9 – Employment (Full-File Fixed)

Description	Segment 7 is the Last Reported Employment segment. Segment 8 is the Former Employment segment. Segment 9 is the Second Former Employment segment.
	A maximum of 1 "ES", "EF" & "E2" segment can be returned per report.

Record Codes: ES, EF & E2

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A/N	-	ES, EF, E2	Record Code: Employment
2	35	A/N	L	-	Occupation
37	35	A/N	L	-	Employer
72	8	~~A~~	~~L~~	-	~~City of Employment~~ **Change to Filler**
80	2	~~A~~	-	-	~~State of Employment~~ **Change to Filler**
82	6	N	-	MMYYYY	~~Date Employment Began~~ **Change to Date Last Reported**
88	6	N	-	MMYYYY	~~Date Employment Verified~~ **Change to Date First Reported**
94	1	~~A/N~~	-	~~I or blank~~	~~Indirect Verification Code~~ **Change to Filler**
95	6	~~N~~	-	~~MMYYYY~~	~~Date Employment Ended~~ **Change to Filler**
101	9	-	-	-	Filler
	110 Bytes = Segment Length				

STS 5.0 Full-File Fixed Human/Machine Readable Output Layout

Layouts for Segments 7, 8 & 9 – Employment

Description	Segment 7 is the Last Reported Employment segment. Segment 8 is the Former Employment segment. Segment 9 is the Second Former Employment segment.
	A maximum of 1 "ES", "EF" & "E2" segments can be returned per report.

Record Codes: ES, EF & E2

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	A/N	-	-	ANSI Control Character
1	2	A/N	-	ES, EF, E2	Record Code: ES = Last Reported Employment EF = Former Employment E2 = Second Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	8	~~A/N~~	~~L~~	-	~~City of Employment~~ **Change to Filler**
11	1	-	-	-	Filler
12	2	~~A~~	-	~~See Attch. 24~~	~~State of Employment~~ **Change to Filler**
14	1	-	-	-	Filler
15	7	A/N	-	MM/YYYY	~~Date Employment Began~~ **Change to Date Last Reported**
22	1	-	-	-	Filler
23	7	A/N	-	MM/YYYY	~~Date Employment Verified~~ **Change to Date First Reported**
30	3	-	-	-	Filler
33	7	~~A/N~~	-	~~MM/YYYY~~	~~Date Employment Ended~~ **Change to Filler**
40	40	-	-	-	Filler
160 Bytes = Segment Length					

STS 5.0 ACROFILE Plus Output Layout

Layout for Segments 23, 24 & 25 – Employment

Description   Segment 23 is the Last Reported Employment segment. Segment 24 is the Former Employment segment. Segment 25 is the Second Former Employment segment.

A maximum of 1 "23", "24" & "25" segments can be returned per report.

<p align="right">Record Codes: 23, 24 & 25</p>

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	23, 24 & 25	Record Code: 23 = Last Reported Employment 24 = Former Employment 25 = Second Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	1	-	-	-	Filler
40	35	A/N	L	-	Employer
75	5	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	8	~~A~~	~~L~~	-	~~City of Employment~~ **Change to Filler**
12	1	-	-	-	Filler
13	2	~~A~~	-	~~See Attch. 24~~	~~State of Employment~~ **Change to Filler**
15	1	-	-	-	Filler
16	9	A/N	-	-	constant "~~EMP DATE:~~" **Change to "LAST REP:"**
25	7	A/N	-	MM/YYYY	~~Date Employment Began~~ **Change to Date Last Reported**
32	1	-	-	-	Filler
33	4	A/N	-	-	constant "~~VER:~~" **Change to "FIR:"**
37	7	A/N	-	MM/YYYY	~~Date Employment Verified~~ **Change to Date First Reported**
44	1	-	-	-	Filler
45	5	~~A/N~~	-	-	constant "~~LEFT~~:" **Change to Filler**
50	7	~~A/N~~	-	~~MM/YYYY~~	~~Date Employment Ended~~ **Change to Filler**
57	23	-	-	-	Filler
	160 Bytes = Segment Length				

STS 5.0 XML Output Layout

Layout for Employment Element

Description	The Employment Element contains information relevant to the last reported and former employment(s).

Tag Name	Type* C/E/A	Min/Max. Length	Min/Max Occurs	Data Type	Value/ Format	STS 5.0 Manual Field Reference	Comments
USEmployments	E	N/A	0/1	N/A		N/A	Container element for all Employment elements
USEmployment	E	N/A	1/3	N/A		N/A	Container element for individual Employment information
code	A	2/2	1/1	Char	'ES', 'EF', 'E2'	Record Code	ES=Last Reported, EF=Previous, E2=2nd Previous
description	A	1/30	0/1	Char		Record Code	Optional description of Employment code
Occupation	E	2/35	0/1	Char		Occupation	
Employer	E	2/48	0/1	Char		Employer	
DateLastReported	E	10/10	0/1	Char	MM/CCYY	Date Last Reported	Was: DateEmployed
DateFirstReported	E	10/10	0/1	Char	MM/CCYY	Date First Reported	Was: VerificationDate

City, State and 'DateEmploymentEnded' are no longer returned and have been removed from the layout.

STS 6.0 Full-File Fixed Output Layout

Layout for Segments 7 & 8 – Employment

Description   Segment 7 is the Last Reported Employment segment. Segment 8 is the Former Employment segment.

A maximum of 1 "ES" segment can be returned per report. A maximum of 999 "EF" segments can be returned per report.

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	-	ES & EF	Record Code: ES = Last Reported Employment EF = Former Employment
2	35	A/N	L	-	Occupation
37	48	A/N	L	-	Employer
85	20	~~A~~	~~L~~	-	~~City of Employment~~ **Change to Filler**
105	2	~~A~~	-	~~-~~	~~State of Employment~~ **Change to Filler**
107	8	N	-	MMDDYYYY	Date Employment Began **Change to Date Last Reported**
115	8	N	-	MMDDYYYY	~~Date Employment Verified~~ **Change to Date First Reported**
123	8	~~N~~	-	~~MMDDYYYY~~	~~Date Employment Ended~~ **Change to Filler**
131	29	-	-	-	Filler
	160 Bytes = Segment Length				

STS 6.0 ACROFILE Plus Output Layout

Layout for Segments 23 & 24 – Employment

Description   Segment 23 is the Last Reported Employment segment. Segment 24 is the Former Employment segment.

A maximum of 1 segment "23" can be returned per report. A maximum of 999 segment "24's" can be returned per report.

Record Codes: 23 & 24

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	23 & 24	Record Code: 23 = Last Reported Employment 24 = Former Employment
3	1	-	-	-	Filler
4	35	A/N	L	-	Occupation
39	41	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	48	A/N	L	-	Employer
52	2	-	-	-	Filler
54	20	~~A~~	~~L~~	-	~~City of Employment~~ **Change to Filler**
74	1	-	-	-	Filler
75	2	~~A~~	-	~~See Attch. 25~~	~~State of Employment~~ **Change to Filler**
77	3	-	-	-	Filler
0	1	A/N	-	-	ANSI Control Character
1	3	-	-	-	Filler
4	9	A/N	-	-	Constant "~~EMP DATE:~~" **Change to "LAST REP:"**
13	10	A/N	-	MM/DD/YYYY	~~Date Employment Began~~ **Change to Date Last Reported**
23	2	-	-	-	Filler
25	4	A/N	-	-	Constant "~~VER:~~" **Change to "FIR:"**
29	10	A/N	-	MM/DD/YYYY	~~Date Employment Verified~~ **Change to Date First Reported**
39	2	-	-	-	Filler
41	5	A/N	-	-	Constant "~~LEFT:~~" **Change to Filler**
46	10	~~A/N~~	-	~~MM/DD/YYYY~~	~~Date Employment Ended~~ **Change to Filler**
56	24	-	-	-	Filler
	240 Bytes = Segment Length				

STS 6.0 XML Output Layout

Layout for Employment Element

Description	The Employment Element contains information relevant to the Last Reported and former employment(s).

Tag Name	Type* C/E/A	Min/Max. Length	Min/Max Occurs	Data Type	Value/ Format	STS 6.0 Manual Field Reference	Comments
USEmployments	C	N/A	0/1	N/A		N/A	Container element for all Employment elements
USEmployment	C	N/A	1/Unlmtd	N/A		N/A	Container element for individual Employment information
code	A	2/2	1/1	Char	'ES', 'EF'	Record Code	ES=Last Reported Employment EF=Previous Employment
description	A	1/30	0/1	Char		Record Code	Optional description of Employment code
Occupation	E	2/35	0/1	Char		Occupation	
Employer	E	2/48	0/1	Char		Employer	
DateLastReported	E	10/10	0/1	Char	MM/DD/CCYY	Date Last Reported	Was: DateEmployed
DateFirstReported	E	10/10	0/1	Char	MM/DD/CCYY	Date First Reported	Was: VerificationDate

City, State and 'DateEmploymentEnded' are no longer returned and have been removed from the layout.

Layout for Segments 7, 8 & 9 – Employment

Description   Segment 7 is the Last Reported Employment segment. It contains information relevant to the Last Reported Employment. Segment 8 is the Former Employment segment. Segment 9 is the Second Former Employment.

A maximum of 1 "ES", "EF" & "E2" segments can be returned per report

Record Codes: ES, EF & E2

DISP	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A/N	-	ES, EF & E2	Record Code: ES = Last Reported Employment EF = Former Employment E2 = Second Former Employment
2	35	A/N	L	-	Occupation
37	35	A/N	L	-	Employer
72	8	~~A~~	~~L~~	-	~~City of Employment~~ **Change to Filler**
80	2	~~A~~	-	~~See Attch. 24~~	~~State of Employment~~ **Change to Filler**
82	6	N	-	MMYYYY	~~Date Employment Began~~ **Change to Date Last Reported**
88	6	N	-	MMYYYY	~~Date Employment Verified~~ **Change to Date First Reported**
94	1	~~A/N~~	-	~~I or blank~~	~~Indirect Verification Code~~ **Change to Filler**
95	6	~~N~~	-	~~MMYYYY~~	~~Date Employment Ended~~ **Change to Filler**
101	9	-	-	-	Filler
	110 Bytes = Segment Length				

TotalView XML Output Layout

Layout for Employment Element

Description	The Employment Element contains information relevant to the last reported and former employment(s).

Tag Name	Type* C/E/A	Min/Max. Length	Min/Max Occurs	Data Type	Value/ Format	STS 5.0 Manual Field Reference	Comments
USEmployments	E	N/A	0/1	N/A		N/A	Container element for all Employment elements
USEmployment	E	N/A	1/3	N/A		N/A	Container element for individual Employment information
code	A	2/2	1/1	Char	'ES', 'EF', 'E2'	Record Code	ES=Last Reported, EF=Previous, E2=2nd Previous
description	A	1/30	0/1	Char		Record Code	Optional description of Employment code
Occupation	E	2/35	0/1	Char		Occupation	
Employer	E	2/48	0/1	Char		Employer	
DateLastReported	E	10/10	0/1	Char	MM/CCYY	Date Last Reported	Was: DateEmployed
DateFirstReported	E	10/10	0/1	Char	MM/CCYY	Date First Reported	Was: VerificationDate

City, State and 'DateEmploymentEnded' are no longer returned and have been removed from the layout.