EQUIFAX

System-to-System

Bankruptcy Navigator Index® 5.0

Programming Guide

Powering the World with Knowledge™

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This document was designed to be used in conjunction with the *Equifax System-to-System TotalView, Version 5.0 or 6.0 Programming Guide*.

Visit the Equifax Technical Specifications website at:
www.equifax.com/tcs/

If you have questions or concerns, regarding these programming specifications, please leave a message on the Equifax Technical Client Services Mailbox at 770-752-1145.

If you have questions regarding Bankruptcy Navigator Index® 5.0 Models, please contact your Equifax Sales Representative.

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Comments on Bankruptcy Navigator Index® 5.0 Models

Introduction

Bankruptcy Navigator Index ® (BNI) 5.0 is a powerful analytical tool designed to identify consumer bankruptcy risk at an early stage. Using a unique multi-tiered approach, BNI draws upon the combined strength of the Equifax credit reporting database, patented NeuroDecision technology and trended consumer credit data and advanced statistical techniques to create an industry leading bankruptcy tool.

Developed to project consumer bankruptcy risk within the next 24 months, BNI helps you make timely decisions regarding acquisitions, credit limits, risk-based pricing, credit line management, over-limit authorization, re-issuance and collections activity.

BNI is a robust, fifth generation bankruptcy score that helps you predict the likelihood of consumer bankruptcy over 24 months. In particular, this version of the score delivers a significant performance improvement, showing a 7 percent to 9 percent KS lift over prior versions.

Technical Specifics

Model Numbers: 05477 – with Bankruptcy – Numeric Reason Codes
05478 – with Bankruptcy – Alpha/Numeric Reason Codes

Models 05477 & 05478 can return a value of "1" in the Model ID field for those consumers who have a previous bankruptcy.

Score Range: 1 – 600 Higher the score, less risk. (higher the score, less likely to file bankruptcy)

Score Interpretation: Predicts the likelihood of a consumer filing bankruptcy (Chapter 7 or 13) within the next 24 months.

Reason Codes: List of Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes

List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes

(Continued)

Comments on Equifax Bankruptcy Navigator Index® 5.0 Models (continued)

Technical Specific's (cont.)

Reject Codes:

REJECT CODE	DESCRIPTION
A1	File Under Review
C1	No Qualifying Accounts Present
C2	Bankruptcy Occurrence Present (for models 05374 & 05376 only)
L0	Consumer Deceased
R0	Insufficient Information to Score (must have 1 trade or inquiry or Public Records on file)
X1	Model Delivery Temporarily Unavailable
X3	Too Many Inquiries on File
X5	No Input Fields Provided
X7	Model Delivery Temporarily Unavailable – File Cannot Be Scored

Features/ Benefits

- Protects the profitability of portfolios against present and future bankruptcy risk.
- Improve bankruptcy prediction with up to 10 percent predictive lift over past bankruptcy scores.
- Make more consistent decisions with a robust score that leverages our most updated and comprehensive consumer credit attributes – our Advanced Decisioning Attributes.
- Increase decisioning stability with an expansive sample that includes 270 million accounts and covers three different observation points.
- Identifies high-potential "surprise" bankruptcies (consumers who appear to be low risk, but actually pose higher than average bankruptcy risk) by utilizing customized signals developed through proprietary data mining techniques.
- Provides superior bankruptcy forecasting with an option to score consumers with previous bankruptcies on file.
- Uses logistic regression to project bankruptcy risk within the next 24 months.
- Seamlessly integrates with other Equifax risk tools, creating a total solution.
- Not industry specific; therefore can be used across all industries – e.g. financial, telco, mortgage, etc.

Comments on Equifax Bankruptcy Navigator Index® 5.0 Models (continued)

Additional Information

- Equifax Bankruptcy Navigator Index 5.0 is an optional service offered by Equifax and requires your customer number to be activated by your Equifax Sales representative.
- Equifax models are offered as optional services for the following System-to-System output products: Full-File Fixed, 5.0 Full-File Fixed Human/ Machine Readable, Print Image, ACROFILE PLUS, ACROFILE PLUS Print Image, XML and all Combo Report options.
- Equifax model(s) will only be returned system-to-system when the fixed inquiry contains an "MD" (Model Data) segment(s) or an "O" is entered in the "Optional Feature" code field of the IDNT segment. The model(s) must be activated by your Equifax Sales representative as a "default" or "multiple" for the "O" optional feature code request option.
- Model users requesting output product Full-File Fixed or Full-File Fixed Human/Machine Readable will receive the Model segment(s) (MM) as segment 35. For those requesting ACROFILE PLUS output will receive the model segment(s) as segment 05.
- Model users requesting Print Image or ACROFILE PLUS Print Image will receive the model score message at the beginning of the credit report. For FraudIQ™ Identity Scan Alert subscribers, the model score message will be returned before the Identity Scan Alert message.
- Bankruptcy Navigator Index 5.0 can return a Score and up to 4 Reason Codes (alpha/numeric, including blanks) or a Reject Code. If a Reject Code is returned, the Numeric Score field will be zero filled.
- Bankruptcy Navigator Index 5.0 can return a "Y" - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5th Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

Note

The Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solutions are available with Bankruptcy Navigator Index 5.0. See Comments on Equifax Dodd-Frank Wall Street Reform and Consumer Financial Protection Act Solution in the Custom Model section of the Equifax Model Manual.

Other recommended sources

Visit the Equifax Technical Specifications website frequently for current Technical Specification manuals at: www.equifax.com/tcs/.

For detailed information on system-to-system sign-on, inquiry, various output product layouts and error messages, refer to the Equifax System-to-System Version 5.0 or 6.0 or TotalView Manual.

List of Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes

Note Up to four of the following Bankruptcy Navigator Index (BNI) 5.0 Alpha/Numeric Reason Codes can be returned with the BNI 5.0 (**05477**) model score. They are returned in the 5-Byte Reason Code field(s) of the MM/05 segment, right justified and preceded with filler (blanks) (i.e. _ _125).

CODE	DESCRIPTION
2	Percent of Balance Past Due
3	Percent of Bankcard Balance Past Due
6	Percent of Bankcard Accounts 90+ Days Delinquent
8	Percent of Bankcard Accounts With Major Derogatory Event
12	Percent of Installment Balance Outstanding
33	Percent of Accounts Bankcard
34	Percent of Accounts Credit Union
37	Percent of Accounts Opened Recently
40	Percent of Accounts Satisfactory
41	Percent of Accounts With Major Derogatory Event
53	30 Days Delinquency Occurrences On Revolving Accounts
59	60 Days Delinquency Occurrences On Revolving Accounts
67	Age of Bankcard Account Activity
68	Age of Bankcard Accounts
70	Age of Installment Account Activity
73	Age of Mortgage Accounts
74	Age of Retail Accounts
75	Age of Revolving Account Activity
76	Age of Revolving Accounts
77	Age of Sales Finance Accounts
79	Age of Account Activity
84	Bankcard Utilization
86	Department Store Utilization
95	Number of Auto Accounts With Major Derogatory Event
96	Number of Bankcard Accounts
107	Number of Bankcard Accounts With High Utilization
123	Number of Inquiries
125	Number of Installment Accounts 120+ Days Delinquent

(Continued)

Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes (continued)

CODE	DESCRIPTION
133	Number of Installment Accounts Opened Recently
135	Number of Installment Accounts With High Balance Outstanding
138	Number of Mortgage Accounts With Major Derogatory Event
154	Number of Recent Inquiries
165	Number of Retail Accounts With Major Derogatory Event
173	Number of Revolving Accounts 90+ Days Delinquent
175	Number of Revolving Accounts Opened Recently
176	Number of Revolving Accounts Past Due
177	Number of Revolving Accounts With Balance
178	Number of Revolving Accounts With High Utilization
190	Number of Satisfactory Accounts
191	Number of Accounts
196	Number of Accounts 60+ Days Delinquent
199	Number of Accounts Opened Recently
200	Number of Accounts Past Due
201	Number of Accounts With Balance
203	Occurrence of Severe Derogatory Event
205	Revolving High Credit
212	Total Amount Past Due For Accounts
214	Total Balance On Bankcard Accounts
215	Total Balance On Credit Union Accounts
220	Total Balance On Retail Accounts
221	Total Balance On Revolving Accounts
222	Total Balance On Sales Finance Accounts
223	Total Balance On Accounts
224	Total Collection Amount
225	Worst Rating For Auto Accounts
226	Worst Rating For Mortgage Accounts
287	Insufficient Information On Credit History
288	Insufficient Information On or Lack of Student Loan Accounts
290	Insufficient Information On or Lack of Bankcard Accounts
291	Insufficient Information On or Lack of Credit Union Accounts

(Continued)

Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes (continued)

CODE	DESCRIPTION
292	Insufficient Information On or Lack of Department Store Accounts
293	Insufficient Information On or Lack of Installment Accounts
294	Insufficient Information On or Lack of Mortgage Accounts
296	Insufficient Information On or Lack of Retail Accounts
297	Insufficient Information On or Lack of Revolving Accounts
298	Insufficient Information On or Lack of Sales Finance Accounts
299	Insufficient Information On or Lack of Accounts
304	Number of Non-Utility Inquiries
305	Number of Auto Accounts
311	Total Balance On Student Loan Accounts
312	Student Loan High Credit
314	60+ Days Delinquency Occurrences
317	60+ Days Delinquency Occurrences On Installment Accounts
324	90+ Days Delinquency Occurrences On Retail Accounts
325	90+ Days Delinquency Occurrences On Revolving Accounts
326	Number of Revolving Accounts 30+ Days Delinquent
327	Length of Credit History
329	Retail Utilization
334	Number of Home Equity Line Accounts
340	Number of Home Equity Loan Accounts
347	Number of Non-HELOC Revolving Accounts
351	Number of Unpaid Collections
359	Number of Satisfactory First Mortgage Accounts
362	Number of Satisfactory Non-HELOC Revolving Accounts
364	Occurrence of Dismissed Bankruptcy Public Record
377	Insufficient Information On or Lack of First Mortgage Accounts
380	Insufficient Information On or Lack of Non-HELOC Revolving Accounts
381	Insufficient Information On or Lack of Non-Mortgage Installment Accounts
914	Loan Type For Most Recent First Mortgage
921	30+ Days Delinquency Occurrences On Installment Accounts
922	Current overall available credit
923	Current balance of all accounts
924	30+ Days Delinquency Occurrences
925	30+ Days Delinquency Occurrences On Department Store Accounts

(Continued)

Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes (continued)

CODE	DESCRIPTION
926	Current overall credit limit
927	Insufficient information on current overall available credit
928	Insufficient information on current balance of all accounts
929	Insufficient information on current overall credit limit
930	Percent of bankcard in the last 24 months for transactors
931	Revolver in the last 24 months(equal to 1)
932	Balance on auto accounts in the last 6 months
933	Balance on student loan accounts in the last 6 months
934	Balance on student loan accounts in the last 12 months
935	Balance on student loan accounts in the last 24 months
936	Insufficient information on monthly scheduled payment
937	Insufficient information on current available credit of auto loan
938	Insufficient information on current available credit of bankcard loan
939	Insufficient information on current available credit of home equity line of credit
940	Insufficient information on current high credit of first mortgage
941	Revolving Accounts Balances Trend in the Last 24 Months
942	Bankcard Accounts Scheduled Payment Amounts Trend in the Last 12 Months
943	First Mortgage Accounts Balances Trend in the Last 12 Months
944	Bankcard Accounts Utilizations in the Last 24 Months
945	Revolving Accounts Available Credits in the Last 6 Months
946	Revolving Accounts Balances in the Last 9 Months
947	Revolving Accounts Available Credits in the Last 24 Months
948	Revolving Accounts Credit Limits in the Last 12 Months
949	Revolving Accounts Available Credits in the Last 24 Months
950	Bankcard Accounts Utilizations in the Last 24 Months
951	Revolving Accts Monthly Utilizations in the Last 24 Months
952	Revolving Accts Monthly Utilizations in the Last 24 Months
953	Monthly scheduled payment on credit file
954	Current available credit of installment loan
955	Current available credit of auto loan
956	Current available credit of bankcard loan
957	Current available credit of home equity line of credit
958	Current high credit of installment loan
959	Current balance of auto loan
960	Current high credit of first mortgage

List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes

Note

Up to four of the following Bankruptcy Navigator Index (BNI) 5.0 Alpha/Numeric Reason Codes can be returned with the BNI 5.0 (**05478**) model score. They are returned in the 5-Byte Reason Code field(s) of the MM/05 segment, right justified and preceded with filler (blanks) (i.e. _ _125).

CODE	DESCRIPTION
2	Percent of Balance Past Due
3	Percent of Bankcard Balance Past Due
6	Percent of Bankcard Accounts 90+ Days Delinquent
8	Percent of Bankcard Accounts With Major Derogatory Event
12	Percent of Installment Balance Outstanding
33	Percent of Accounts Bankcard
34	Percent of Accounts Credit Union
37	Percent of Accounts Opened Recently
40	Percent of Accounts Satisfactory
41	Percent of Accounts With Major Derogatory Event
53	30 Days Delinquency Occurrences On Revolving Accounts
59	60 Days Delinquency Occurrences On Revolving Accounts
67	Age of Bankcard Account Activity
68	Age of Bankcard Accounts
70	Age of Installment Account Activity
73	Age of Mortgage Accounts
74	Age of Retail Accounts
75	Age of Revolving Account Activity
76	Age of Revolving Accounts
77	Age of Sales Finance Accounts
79	Age of Account Activity
84	Bankcard Utilization
86	Department Store Utilization
95	Number of Auto Accounts With Major Derogatory Event
96	Number of Bankcard Accounts
107	Number of Bankcard Accounts With High Utilization
123	Number of Inquiries
125	Number of Installment Accounts 120+ Days Delinquent

(Continued)

Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes (continued)

CODE	DESCRIPTION
133	Number of Installment Accounts Opened Recently
135	Number of Installment Accounts With High Balance Outstanding
138	Number of Mortgage Accounts With Major Derogatory Event
154	Number of Recent Inquiries
165	Number of Retail Accounts With Major Derogatory Event
173	Number of Revolving Accounts 90+ Days Delinquent
175	Number of Revolving Accounts Opened Recently
176	Number of Revolving Accounts Past Due
177	Number of Revolving Accounts With Balance
178	Number of Revolving Accounts With High Utilization
190	Number of Satisfactory Accounts
191	Number of Accounts
196	Number of Accounts 60+ Days Delinquent
199	Number of Accounts Opened Recently
200	Number of Accounts Past Due
201	Number of Accounts With Balance
203	Occurrence of Severe Derogatory Event
205	Revolving High Credit
212	Total Amount Past Due For Accounts
214	Total Balance On Bankcard Accounts
215	Total Balance On Credit Union Accounts
220	Total Balance On Retail Accounts
221	Total Balance On Revolving Accounts
222	Total Balance On Sales Finance Accounts
223	Total Balance On Accounts
224	Total Collection Amount
225	Worst Rating For Auto Accounts
226	Worst Rating For Mortgage Accounts
287	Insufficient Information On Credit History
288	Insufficient Information On or Lack of Student Loan Accounts
290	Insufficient Information On or Lack of Bankcard Accounts
291	Insufficient Information On or Lack of Credit Union Accounts

(Continued)

Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes (continued)

CODE	DESCRIPTION
292	Insufficient Information On or Lack of Department Store Accounts
293	Insufficient Information On or Lack of Installment Accounts
294	Insufficient Information On or Lack of Mortgage Accounts
296	Insufficient Information On or Lack of Retail Accounts
297	Insufficient Information On or Lack of Revolving Accounts
298	Insufficient Information On or Lack of Sales Finance Accounts
299	Insufficient Information On or Lack of Accounts
304	Number of Non-Utility Inquiries
305	Number of Auto Accounts
311	Total Balance On Student Loan Accounts
312	Student Loan High Credit
314	60+ Days Delinquency Occurrences
317	60+ Days Delinquency Occurrences On Installment Accounts
324	90+ Days Delinquency Occurrences On Retail Accounts
325	90+ Days Delinquency Occurrences On Revolving Accounts
326	Number of Revolving Accounts 30+ Days Delinquent
327	Length of Credit History
329	Retail Utilization
334	Number of Home Equity Line Accounts
340	Number of Home Equity Loan Accounts
347	Number of Non-HELOC Revolving Accounts
351	Number of Unpaid Collections
359	Number of Satisfactory First Mortgage Accounts
362	Number of Satisfactory Non-HELOC Revolving Accounts
364	Occurrence of Dismissed Bankruptcy Public Record
377	Insufficient Information On or Lack of First Mortgage Accounts
380	Insufficient Information On or Lack of Non-HELOC Revolving Accounts
381	Insufficient Information On or Lack of Non-Mortgage Installment Accounts
914	Loan Type For Most Recent First Mortgage
C01	30+ Days Delinquency Occurrences On Installment Accounts
C03	Current overall available credit
C04	Current balance of all accounts
C05	30+ Days Delinquency Occurrences
C06	30+ Days Delinquency Occurrences On Department Store Accounts

(Continued)

Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes (continued)

CODE	DESCRIPTION
C07	Current overall credit limit
D03	Insufficient information on current overall available credit
D04	Insufficient information on current balance of all accounts
D07	Insufficient information on current overall credit limit
DAO	Percent of bankcard in the last 24 months for transactors
DDX	Revolver in the last 24 months (equal to 1)
DEE	Balance on auto accounts in the last 6 months
DEK	Balance on student loan accounts in the last 6 months
DEL	Balance on student loan accounts in the last 12 months
DEM	Balance on student loan accounts in the last 24 months
M00	Insufficient information on monthly scheduled payment
M21	Insufficient information on current available credit of auto loan
M22	Insufficient information on current available credit of bankcard loan
M27	Insufficient information on current available credit of home equity line of credit
M57	Insufficient information on current high credit of first mortgage
TCD	Revolving Accounts Balances Trend in the Last 24 Months
TCF	Bankcard Accounts Scheduled Payment Amounts Trend in the Last 12 Months
TCW	First Mortgage Accounts Balances Trend in the Last 12 Months
TEB	Bankcard Accounts Utilizations in the Last 24 Months
TIR	Revolving Accounts Available Credits in the Last 6 Months
TIT	Revolving Accounts Balances in the Last 9 Months
TKD	Revolving Accounts Available Credits in the Last 24 Months
TKG	Revolving Accounts Credit Limits in the Last 12 Months
TLF	Revolving Accounts Available Credits in the Last 24 Months
TLU	Bankcard Accounts Utilizations in the Last 24 Months
TPZ	Revolving Accts Monthly Utilizations in the Last 24 Months
TTE	Revolving Accts Monthly Utilizations in the Last 24 Months
V00	Monthly scheduled payment on credit file
V20	Current available credit of installment loan
V21	Current available credit of auto loan
V22	Current available credit of bankcard loan
V27	Current available credit of home equity line of credit
V50	Current high credit of installment loan
V51	Current balance of auto loan
V57	Current high credit of first mortgage

Full-File Fixed - Layout for Segment 35 – Model

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field. All other fields will be blank.

Record Code: MM

Format Type 03 = Model w/Numeric Score, Reason Codes and Reject Code **Report ID: G0203**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	2	A	—	MM	Record Code
2	2	N	R	03	Format Type
4	5	N	R	05477 or 05478	Model Number: BNI 5.0 Model Number requested
9	1	A/N	—	1 – 9 or A – Z	Model ID (Scorecard)
10	1	A/N	—	0, 1 or 2	Score Number (# of MM segments being returned)
11	5	N	R	Related Pages	Numeric Score (1-600)
16	1	A/N	—	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
17	5	A/N	R	Related Pages	Reason Code #1
22	5	A/N	R	Related Pages	Reason Code #2
27	5	A/N	R	Related Pages	Reason Code #3
32	5	A/N	R	Related Pages	Reason Code #4
37	2	A/N	—	Related Pages	Reject Code
39	1	A/N	—	Y or Blank	FACT Act – Inquiries are a Key Factor*
	40 Bytes = Segment Length				

*Note

Y - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5th Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

Full-File Fixed Layout for Segment 35 – Model

Related Pages

This document: Comments on Bankruptcy Navigator Index 5.0 Models; List of Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Reject Codes.

Equifax Bankruptcy Navigator Index 5.0 Models are an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

Full-File Fixed Human/Machine Readable – Layout for Segment 35 – Model

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.

Record Code: MM

Format Type 3 = Model w/Numeric Score, Reason Codes and Reject Code **Report ID: G0C03**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	—	—	—	ANSI Control Character
1	2	A	—	MM	Record Code
3	1	N	—	3	Format Type
4	20	A/N	L	—	Model Description
24	1	—	—	—	Filler
25	1	A/N	—	1–9 or A–Z	Model ID (Scorecard)
26	1	—	—	—	Filler
27	1	A/N	—	0, 1 or 2	Score Number (# of MM segments being returned)
28	1	—	—	—	Filler
29	5	N	R	Related Pages	Numeric Score (1-600)
34	1	A/N	—	—	Numeric Score Indicator: Blank = Positive Dash = Negative
35	1	—	—	—	Filler
36	5	A/N	R	Related Pages	Reason Code #1
41	1	—	—	—	Filler
42	5	A/N	R	Related Pages	Reason Code #2
47	1	—	—	—	Filler
48	5	A/N	R	Related Pages	Reason Code #3
53	1	—	—	—	Filler
54	5	A/N	R	Related Pages	Reason Code #4
59	1	—	—	—	Filler
60	1	A/N	—	Y or blank	FACT Act – Inquiries are a Key Factor*
61	9	—	—	—	Filler

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
70	5	A/N	R	05477 or 05478	Model Number: BNI 5.0 Model Number requested
75	1	—	—	—	Filler
76	1	A/N	—	—	Address Match (Y/N)
77	1	—	—	—	Filler
78	2	A/N	—	Related Pages	Reject Code
	80 Bytes = Segment Length				

*Note

Y - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5th Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)

Related Pages

This document: Comments on Bankruptcy Navigator Index 5.0 Models; List of Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Reject Codes.

Equifax Bankruptcy Navigator Index 5.0 Models are an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

Description

Segment 35 is the Model segment. The Format Type will determine what type of segment 35 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

Note: Full-File Fixed Human/Machine Readable output is only available in version 5.0.

Record Code: MM

Format Type 9 = Model w/Numeric Score, Reason Codes & Narratives **Report ID: G0C09**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	—	—	—	ANSI Control Character
1	2	A	—	MM	Record Code
3	1	N	—	9	Format Type
4	20	A/N	L	—	Model Description
24	1	—	—	—	Filler
25	1	A/N	—	1-9 or A-Z	Model ID (Scorecard)
26	1	—	—	—	Filler
27	1	A/N	—	0, 1 or 2	Score Number (# of MM segments being returned)
28	1	—	—	—	Filler
29	1	N	—	Note[1]	Total Number of 80 byte lines to Follow
30	1	—	—	—	Filler
31	1	A/N	—	Y or Blank	FACT Act – Inquiries are a Key Factor*
32	2	—	—	—	Filler
34	5	N	R	Related Pages	Numeric Score (1-600)
39	1	A/N	—	—	Numeric Score Indicator: Blank = Positive Dash = Negative
40	5	—	—	—	Filler
45	5	A/N	R	Related Pages	Reason Code #1
50	1	—	—	—	Filler
51	5	A/N	R	Related Pages	Reason Code #2
56	1	—	—	—	Filler
57	5	A/N	R	Related Pages	Reason Code #3
62	1	—	—	—	Filler
63	5	A/N	R	Related Pages	Reason Code #4
68	2	—	—	—	Filler

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
70	5	N	R	05477 or 05478	Model Number: BNI 5.0 Model Number requested
75	1	—	—	—	Filler
76	1	A/N	—	—	Address Match (Y/N)
77	1	—	—	—	Filler
78	2	A/N	—	Related Pages	Reject Code
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Score Range Narrative
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #1
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #2
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #3
0	1	—	—	—	ANSI Control Character
1	2	—	—	—	Filler
3	77	A/N	L	—	Reason Code Narrative #4
	480 Bytes = Maximum Segment Length				

Note [1]

Use the code returned in the "Number of 80 Byte Lines that Follow" field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines(400 Byte) segment or 5 = 6 lines (480 Bytes Maximum) segment.

Full-File Fixed Human/Machine Readable - Layout for Segment 35 – Model

*Note	Y - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5th Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)
Related Pages	This document: Comments on Bankruptcy Navigator Index 5.0 Models; List of Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Reject Codes.
	Equifax Bankruptcy Navigator Index 5.0 Models are an optional service offered by Equifax. Contact your Equifax Sales representative for additional information and activation.

ACROFILE PLUS - Layout for Segment 05 - Model

Description

Segment 05 is the Model segment. The Format Type will determine what type of segment 05 is present.

If a reject code is returned on a model, the record will contain the record code, format type and a reject code (in reject code field). All other fields will be blank.

Format Type 9 = Model w/Score, Score Narrative, Reason Codes & Narratives **Report ID: G0309**

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	2	N	-	05	Record Code
3	1	N	-	9	Format Type
4	20	A/N	L	-	Model Description
24	1	-	-	-	Filler
25	1	A/N	-	1-9 or A-Z	Model ID (Scorecard)
26	1	-	-	-	Filler
27	1	A/N	-	0, 1 or 2	Score Number (Number of 05 Segments being returned)
28	1	-	-	-	Filler
29	1	A/N	-	Note[1]	Number of 80 Byte Lines that Follow
30	1	-	-	-	Filler
31	6	A	-	-	constant “SCORE:”
37	2	-	-	-	Filler
39	5	N	R	Related Pages	Numeric Score
44	1	A/N	-	Blank or Dash	Numeric Score Indicator: Blank = Positive Dash = Negative
45	6	-	-	-	Filler
51	1	A/N	-	Y or Blank	FACT Act – Inquiries are a Key Factor*
52	20	-	-	-	Filler
72	5	N	R	05477 or 05478	Model Number: BNI 5.0 Model Number requested
77	1	-	-	-	Filler
78	2	A/N	-	Related Pages	Reject Code
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	-	-	Score Narrative

ACROFILE PLUS - Layout for Segment 05 - Model

DISP.	NUM BYTES	FIELD TYPE	ALIGN.	VALUE/ FORMAT	DESCRIPTION
0	1	-	-	-	ANSI Control Character
1	1	-	-	-	Filler
2	13	A/N	-	-	constant “REASON CODES:”
15	1	-	-	-	Filler
16	5	A/N	R	Related Pages	1st Reason Code
21	1	-	-	-	Filler
22	5	A/N	R	Related Pages	2nd Reason Code
27	1	-		-	Filler
28	5	A/N	R	Related Pages	3rd Reason Code
33	1	-	-	-	Filler
34	5	A/N	R	Related Pages	4th Reason Code
39	41	-	-	-	Filler
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	1st Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	2nd Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	3rd Reason Narrative
0	1	-	-	-	ANSI Control Character
1	2	-	-	-	Filler
3	77	A/N	L	-	4th Reason Narrative
	560 Bytes = Maximum Segment Length				

Note [1]

Use the code returned in the “Number of 80 Byte lines that follow” field to determine the length of this segment. Code: 0 = 1 line (80-Byte) segment; 1 = 2 lines (160 Byte) segment; 2 = 3 lines (240 Byte) segment; 3 = 4 lines (320 Byte) segment; 4 = 5 lines (400 Byte) segment; 5 = 6 lines (480 Bytes) segment or 6 = 7 lines (560 Bytes Maximum) segment.

ACROFILE PLUS - Layout for Segment 05 - Model

*Note	Y - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY - indicates the Equifax logic for the 5th Reason indicator utilized. (Returned with non-FACTA version models requesting Dodd-Frank information only.)
Related Pages	This document: Comments on Bankruptcy Navigator Index 5.0 Models; List of Bankruptcy Navigator Index 5.0 Model Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Model Alpha/Numeric Reason Codes; List of Bankruptcy Navigator Index 5.0 Reject Codes.
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