



EQUIFAX

Equifax Programming

Specification Changes **Guide**

Fall 2019 Release Guide

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Please reference the “Revision History” section of the System-to-System manuals for detailed information on specific changes.

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New and Enhanced Products and Services

The items in this section are new **“optional”** products and services or existing products and services that have been or will be enhanced (new version) in the near future.

These “optional” products and services do not require customers to make coding changes unless you choose to use the new product or service.

Visit www.equifax.com/tcs/ for current programming guides

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

Update to Equifax Employment Data

Production: January 30, 2020 / CTEST: December 05, 2019

All Versions

We strive to continuously improve the data we deliver in our credit file. As such, we are planning to make a few changes to some of the employment data fields in all ACRO STS products that can return these segments. The changes will take effect on **January 30, 2020**. Please click "[View Details](#)" to see a list of all affected fields.

You will receive periodic communications regarding these changes providing ample time for you to assess the impact and prepare accordingly.

In the meantime, if you have any questions, contact your Technical Client Services Business Analyst or Technical Client Services at 770-752-1145 for assistance.

Visit www.equifax.com/tcs/ to download Equifax System-to-System Programming Guides.

Coming Soon: Consumer Credit Report JSON API

Availability: Stay tuned, more information to follow

We are excited to announce that our new JSON Consumer Credit Report API will be available soon. With this new API, our customers will have quicker time to market and a best in class credit resource to make faster, more informed credit-granting decisions. The credit report will include our consumer credit data as well as access to the typical ancillary products delivered with the credit report today, including: OFAC, Military Lending Act, FraudIQ™ Identity Scan Alert, Scores, Attributes, Trended Data as well as our newest version of FraudIQ® Synthetic ID Alerts.

New Insight Score™ for Personal Loans Model

Currently Available

All Versions

Insight Score™ for Personal Loans, a risk score optimized to help lenders evaluate applicants seeking unsecured personal loans. Insight Score™ for Personal Loans uses advanced modeling techniques by combining Equifax unique data assets from telecommunications, utility and trended data and artificial intelligence to help cover a broad spectrum of consumer profiles with respect to personal loans. In addition, to help with predictive power, the model uses Equifax's patented NeuroDecision™ Technology, a machine learning technique that has the ability to identify consumers of various credit profiles to help align with a company's risk tolerance. Notably, the neural network model improves performance and accuracy as compared to older modeling methods. Therefore, it gives financial institutions the ability to make faster credit decisions when reviewing unsecured loan applicants.

Insight Score for Personal Loans does not require consumer-contributed financial data, which allows lenders to extend credit offers without requiring applicants to submit financial account credentials.

If you have questions regarding Equifax Insight Score for Personal Loans or require activation please contact your Equifax Sales Representative.

Visit www.equifax.com/tcs/ to download the Equifax Insight Score™ for Personal Loans Programming Guide.

FraudIQ™ Identity Scan Alert Solitaire Now Available in TotalView Version

Currently Available

TotalView

Equifax FraudIQ™ Identity Scan Alert Solitaire is the first step in a comprehensive fraud prevention solution that begins with quickly identifying suspicious information and known fraud. FraudIQ™ Identity Scan Alert Solitaire enables customers to assess potential identity theft and application fraud early in the process, and assists in automating the fraud management and regulatory compliance processes.

FraudIQ™ Identity Scan Alert Solitaire leverages over a dozen up-to-date public and proprietary database sources to effectively identify potential or known identity theft and application fraud in real-time. Identity Scan quickly identifies activity involving credit fraud victim alerts, misused socials, hot addresses, suspicious phone numbers and other tracked potential risk factors.

Please contact your Equifax Sales representative for activation or questions regarding FraudIQ Synthetic ID Alerts.

Visit www.equifax.com/tcs/ to download the TotalView FraudIQ Identity Scan Alert Solitaire Guide

FraudIQ® Synthetic ID Alerts v 2.0 Available via TotalView

Currently Available

TotalView and TotalView Limited Consumer Report (JSON) Output Only

Equifax FraudIQ® Synthetic ID Alerts are patent-pending alerts that are delivered based on attributes for authorized user velocity and identity discrepancies to help determine if the identity presented is real or synthetic. FraudIQ Synthetic ID Alerts, delivered in batch or real-time, use patent-pending machine-learning algorithms to detect synthetic identity behaviors and patterns at various entry points.

Synthetic identity theft is a growing problem for financial institutions and other credit grantors and can lead to direct write-offs of credit with no legitimate party to collect from. It can be difficult for lenders to detect because fraud filters often are not yet able to catch it. FraudIQ Synthetic ID Alerts help protect your business from losses associated with synthetic identity fraud while minimizing false positives.

- Equifax FraudIQ Synthetic ID Alerts versions 1.0 and 2.0 are offered as an optional service with TotalView output options with the Synthetic ID Alerts v2.0 portion returned in JSON format .
- FraudIQ Synthetic ID Alerts is requested by sending an '&' in the Optional Feature code field of the IDNT.
- FraudIQ Synthetic ID Alerts 2.0 information will be returned in the "SF/58.17" segment of the TotalView credit report and TotalView Limited Consumer Report.
- FraudIQ Synthetic ID Alerts 2.0 is available with or without a credit report. Additionally, there is now an option to "always" get Synthetic ID Alerts 2.0 with the credit report as well as the "optional" feature method.
- FraudIQ Synthetic ID Alerts with a credit report requires a successful credit pull (hit code 1 or 6) for the base credit product provided with ancillary product Synthetic ID Alerts. The Standalone version (version 2.0) does not require a credit report.
- If there is no credit report returned for the inquiry, the FraudIQ Synthetic ID Alerts version 1.0 segment will not be returned.

Please contact your Equifax Sales representative for activation or questions regarding FraudIQ Synthetic ID Alerts. All new customers will be boarded on FraudIQ Synthetic ID Alerts 2.0.

Visit www.equifax.com/tcs/ to download the updated TotalView Programming Guides.

Bankruptcy Navigator Index (BNI) 5.0 Models

Available Production: October 25, 2019

All Versions

Bankruptcy Navigator Index® (BNI) is an FCRA model that predicts the likelihood that an individual will file for bankruptcy within the following 24 months. It utilizes advanced data science combining consumer credit data with proven analytics to recognize and help mitigate bankruptcy risk.

Enhancements include:

- Additional attributes
- Advanced modeling techniques (NeuroDecision Technology)
- Trended data

BNI helps you gain confidence in your credit decisions and improve risk management by identifying potential bankruptcy risk early. It provides an added layer of protection beyond the traditional risk scores and aids financial institutions in more confidently managing customers' accounts, researching potential underserved markets, and promoting new products. BNI 5.0 provides a KS lift over the previous version (BNI 4.0).

If you have questions regarding Bankruptcy Navigator Index 5.0 or would like more information please contact your Equifax Sales Representative.

Visit www.equifax.com/tcs/ to download the Bankruptcy Navigator Index 5.0 Programming Guide when it becomes available in the near future.

Equifax Annual Holiday Change moratorium Dates for 2019/2020 – Reminder

The annual Equifax Holiday Change Moratorium for 2019/2020 will begin on November 27, 2019 at 00:00ET until December 2, 2019 at 23:59ET and on December 22, 2019 at 00:00ET until January 2, 2020 at 23:59ET. Equifax Technology implements its annual production "system freeze" during the holiday season to reduce risk and maintain high system availability, which is especially important to retail customers during this period of time. Please contact your Equifax Sales Associate if you have any questions.

Product and Service Reminders

The items in this section are “Reminders” of previously announced products and services that have or will be available in the near future.

These “optional” products and services do not require customers to make coding changes unless you choose to use them.

Equifax DTEC™ and ID Report™ Now Available in TotalView Version

Currently Available

TotalView gives your customer a deeper, richer view of their consumer portfolio which allows them to set their priorities and growth strategies based on comprehensive, specific and unique data, actionable analysis and proven predictive insights. And it's now available with DTEC™ and ID Report™.

- **DTEC™**: Enables customers to search the Equifax national consumer database by inputting only a consumer's 9-digit Social Security Number. The report returns identity information to customers for identity resolution / verification for these use cases: Skip Trace/Locate, Fraud/ID Risk.
 - **Full DTEC™** — provides the following identification information: consumer name, current address, former address(es), Social Security number, telephone number (if listed on report), date of birth/age and employment. DTEC™ is for customers with an FCRA permissible purpose.
 - **Limited DTEC™** — returns all ID information except age and employment. This report does not require permissible purpose and can be used if appropriate Gramm-Leach-Bliley (GLB) Act exceptions are met.
 - **Employment DTEC™** — returns all ID information in addition to former employment information. Employment DTEC is available for customers with an FCRA permissible purpose.
 - **Auto-DTEC®** — automatically returns a Limited DTEC report when a full consumer report cannot be located and when the inquiry contains a Social Security number. New ID information can be used to resubmit an inquiry for a full consumer report.
- **ID Report™**: Verifies identity, locates skipped customers so your customer can collect on bad debt and increase recovery rates - quickly and economically - when only name and address are available for these uses cases: ID Verification, Skip Trace/Locate, Fraud/Risk. ID Report is available in two versions:
 - **Full ID Report™** – For customers with an FCRA permissible purpose as defined by FCRA can provide the following information: consumer name and former names, addresses (current and up to two former addresses), employment information, age or date of birth, Social Security number returned only if input by the customer.
 - **Limited ID Report™** – For customers without permissible purpose as defined by FCRA can provide the following information: name and former names, addresses (current and up to two former addresses).

In addition, you can access the following in TotalView all from a single point connection:

- Enhanced Credit Information
- Property Data and Analysis
- Fraud Detection
- Income & Employment Verification
- Automated Decisioning

If you have questions regarding Equifax DTEC™, ID Report™ or TotalView or require activation please contact your Equifax Sales Representative.

Visit www.equifax.com/tcs/ to download the Equifax DTEC and/or ID Report TotalView Programming Guide.

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

Auto-DTEC® Available with TotalView Consumer Report

Currently Available

TotalView Only

Auto-DTEC® This product enables the system to automatically format a DTEC™ inquiry and perform a DTEC search when a “no-hit” returns on a credit file request and the inquiry contains a Social Security number.

Auto-DTEC® can provide the following information:

- › Full Header with hit code ‘9’ (when no-hit returned on ‘T2’ request)
- › DTEC Header with appropriate hit code for search result
- › Name and Former Name(s);
- › Addresses (Current, Former and all Former2 (optional))
- › Listed telephone number, if available (optional)
- › FraudIQ™ ID Scan information (optional)
- › Consumer Narrative (includes the Alert Contact information)
- › Social Security number, Year and State issued
- › Social Security number confirmed (optional)
- › Date of Birth

If you have questions regarding Equifax TotalView or Auto-DTEC® or require activation please contact your Equifax Sales Representative.

Visit www.equifax.com/tcs/ to download the Equifax TotalView Programming Guide.

TotalView Limited Consumer Report

Currently Available

TotalView (Full-File Fixed Output) Only

The new TotalView Limited Consumer Report provides a limited credit report and optional alternate data sources to customers that desire the alternate data but do not wish to receive the full Equifax Consumer Report.

The TotalView Limited Consumer report will only be returned in Full-File Fixed output format and can be requested with a 7.0 DIAL and 'T6' output request (7.0-T6). Permissible purpose will be required in order to receive the report and any products that are returned with this Limited Consumer Report.

The available data segments returned with the new TotalView Limited Consumer Report (T6) are:

- Header (Name, Social Security Number and Date of Birth)
- Trade Summary Count (new Report Summary 'RS' segment provides number of trades on file)
- Trade segment (PT) will not be returned
- Alert Contact (AC)*Segment (if requested and data present on file)
- Consumer Narrative (If present on file)
- Models (if requested)
- All optional products of the full consumer report; Consumer Referral Location, Enhanced Delinquency Alert System (EDAS), FICO® Score, Fraud Verification Alert /Market Max, ID Analytics, FraudIQ™ Identity Scan Alerts, GEO Code, OFAC, Risk-Based Pricing and all alternate data sources available with TotalView.

The Data Source (DS) segment continues to be an option with the new TotalView Limited Consumer Report and the layout and structure of the segment remains the same. The Credit Report indicator in the Data Source (DS) is a required field when an additional data source is requested. This will indicate if additional Data Source information is to be delivered with a Limited Consumer Report. The only valid value is 'Y'. The 'Y' will trigger the return of the Limited Consumer Report with the data source information requested.

*The Alert Contact (AC) segment must be requested by sending an 'F' in the Optional Feature Code field to be returned in the output report.

Please contact your Equifax Sales representative to activate your Equifax customer number or for questions regarding the TotalView Limited Consumer Report.

Visit www.equifax.com/tcs/ to download the STS TotalView Limited Consumer Report Programming Guide.

ACRO 7.0 / a.k.a. TotalView

Currently Available

ACRO 7.0 / a.k.a. TotalView™ is the go-forward system-to-system delivery for multiple data sources, including trended credit data, employment and income, among other data sources. This flexible, feature-rich format enables easy access to additional data products via a single request and response, helping to reduce technical complexity, increase operational efficiency and decrease development costs. It also allows our customers to access products with, or without consumer reports. Here's a look at what TotalView can help you access from a single connection:

- Enhanced Credit Information
- Property Data and Analytics
- Enhanced Fraud Detection
- Income and Employment Verification (TWN Expanded) (TWN Select has been Retired)
- Automated Decisioning
- Wealth Information
- FraudIQ Identity Score (Formerly ID Reveal)
- FirstSearch™
- Trended Credit Data – Configurable up to 24 months
- Equifax Military Lending Act Service to provide Military Lending Act Covered Borrower Status
- Income and Employment Verification and History (TWN Expanded - A total of 4 products)
- North American Link – (Full-File Fixed output only)
- ComplianceConnect™ (OFAC Alert™, Global Sanctions, Politically Exposed Persons (PEP) and Negative News) (JSON output only)
- Commercial CFN
- Impacted Data Indicators
- The Work Number (TWN) Employment Indicator
- Limited Consumer Report
- DTEC™
- Auto-DTEC®
- ID Report™
- FraudIQ® Synthetic ID Alerts version 2.0 (JSON output only)
- FraudIQ™ Identity Scan Alert Solitaire

TotalView is available in Full-File Fixed; Print Image; Full-File Fixed/Print Image Combo and XML output formats. The new TotalView Limited Consumer Report (T6) is only available in Full-File Fixed output.

Please contact your Equifax Sales representative for activation or questions about TotalView. Equifax is no longer boarding net new customers to STS 5.0 or STS 6.0. All net new online STS customers will be boarded to TotalView.

Visit www.equifax.com/tcs/ to download the Equifax TotalView Programming Guide.

Required Programming

Please note that the items in this section require customers to make time-sensitive software or table changes to your system. Some of the items may only apply to you if your member number is authorized to receive them.



Consult the STS manuals “Revision History” for a detailed list of specification changes and additional information.

Visit www.equifax.com/tcs/ for updated System-to-System TotalView, 6.0 or 5.0 programming specifications.

For updated specifications, visit the Equifax Technical Specifications Web Site at www.equifax.com/tcs/. If you have questions or concerns, leave a message on the Equifax Technical Client Support Mailbox at 770-752-1145. If you are experiencing an ACRO production issue, call the Equifax Service Desk (ESD) 1-888-407-0359; Option 7, or via email @ esd@equifax.com - available 24 x 7.

Update to Equifax Employment Data

Production: January 30, 2020 / CTEST: December 05, 2019

All Versions

We strive to continuously improve the data we deliver in our credit file. As such, we are planning to make a few changes to some of the employment data fields in all ACRO STS products that can return these segments. The changes will take effect on **January 30, 2020**. Please click "[View Details](#)" to see a list of all affected fields.

You will receive periodic communications regarding these changes providing ample time for you to assess the impact and prepare accordingly.

In the meantime, if you have any questions, contact your Technical Client Services Business Analyst or Technical Client Services at 770-752-1145 for assistance.

Visit www.equifax.com/tcs/ to download updated Equifax System-to-System Programming Guides.

Equifax Models Retired

Effective: August 29, 2019

All Versions

As previously communicated, the following Equifax Models have been retired and are no longer available and should be removed from all systems:

- 2781 – Bankruptcy Navigator Index (BNI) 3.0 - Rejected Bankruptcies
- 2782 – Bankruptcy Navigator Index (BNI) 3.0 - Score include Bankruptcies
- 2783 – Bankruptcy Navigator Index (BNI) 3.0 - Calibrated Rejected Bankruptcies
- 2784 – Bankruptcy Navigator Index (BNI) 3.0 - Calibrated include Bankruptcies
- 2502 – Bankruptcy Navigator Index (BNI) 2.0 - with Bankruptcies
- 5102 – Insight Score for Credit V.1
- 5029 – Student Loan Navigator

Please contact your Equifax Sales representative for activation or questions regarding alternate models available.

Visit www.equifax.com/tcs/ to download Equifax System-to-System Models Programming Guide

FACT Act Risk-Based Pricing Rules – Score Distribution Update 2019

Available: October 2019

As a reminder, customers can access Equifax Risk Based Pricing score information in two ways:

1. A WinZip packet of materials for each model, available via Equifax ePORT web portal for secure self-servicing. The Zip file will contain a score distribution bar graph in .jpg and .pdf formats that helps meet the requirements specified in the final rules, and an Excel file containing both the score distribution table that feeds the bar graph, and a 1% interval score distribution table. Customers wanting to access and download the .jpg bar graphs should visit www.eport.equifax.com.
2. A return, through ACRO system-to-system output, of the model number, possible score range and consumer's percent rank for the specific score(s) requested.

Equifax will continue to make available updated score distributions on an annual basis.