



EQUIFAX

Equifax Programming

Specification Changes **Guide**

Spring 2019 Release Guide

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You may register for access to the Equifax Technical Specifications website at: <https://www.equifax.com/tcs/>



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 specification guides

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 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 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 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.

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 an 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.

New Insight Score™ for Rental

Currently Available – Note: Not yet available for Resellers.

All Versions

The Insight Score™ for Rental provides unique insight into tenant applicant with FCRA data that enhances your ability to segment and reduce risk. All while enhancing the tenant application consumer experience.

The score predicts the likelihood of a residential tenant becoming delinquent in property rental payments. The model was built using the positive and negative data available in a proprietary alternative database. Clients will refer the consumer to NCTUE whenever the consumer disputes information used to calculate an Insight Score for Rental report.

The score is based on consumer payment information, such as wireless, landline, pay TV and utility bills. These are data sources that are exclusive to Equifax.

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

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

Update to Equifax Employment Data

Effective: Late May 2019

All Versions

Equifax is implementing a change in the Employment data on its consumer credit file which will result in removal of about 8.3M employment data segments as well as changes to specific fields within the Employment segments.

As we look to enhance the Employment data on the credit file, several data changes will occur:

- A portion of the Employment data segments will be removed.
- Several fields on the remaining Employment Segments will no longer be populated. The City/State of Employment and the Employment Dates (Date Employment Began, Date Employment Verified, Date Employment Ended) will no longer be returned.
- In the future, we expect to enhance the Employment data to include new date fields (Date First Reported and Date Last Reported) which may take the place of existing date fields within the segment. This change will be communicated in advance to allow users of the data time to update their systems to accept these new date fields.

Additional Details:

Informatively, the employment data on the Equifax credit file is composed of the 'Last Reported' Employment Segment (ES) and the 'Former Employment' Segments (EF Segments).

- About 8.3M total Employment Segments will be removed which is about 3% of the Employment segments on the credit file.
- Most (~75%) of the removal will be the Former Employment Segments (EF Segments).
- In the Employment segments that will remain on file, the following fields will be changed to 'blank': City and State of Employment, Date Employment Began, Date Employment Verified, Date Employment Ended. The data in these fields is already limited with < 10% having a City/State and < 1% having any Date.

There are no coding changes required. If you have questions or need additional information contact your Equifax representative.

Technical Client Services (TCS) Website Security

Effective: March 19, 2019

Equifax has implemented the following user credential security measures when accessing the Technical Client Services (TCS) website:

User credentials that have not been used within 60 days, the account is changed to an "inactive" status and will need to be re-activated by sending an email via the "Contact Us" on the website.

User credentials that have not been used within 90 days, the account is removed and the user will need to register for access to the website again.

Bankruptcy Navigator Index (BNI) 5.0

Available in Late April/May 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 (NDT®)
- 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.

The BNI 5.0 programming guide will be available on the TCS website in the near future.

Equifax Annual Holiday Change moratorium Dates for 2019/2020

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.

S.2155 Economic Growth, Regulatory Relief, and Consumer Protection Act– Reminder

Equifax shares Congress' and the Administration's goals of helping all consumers gain access to credit and more control over their personal credit data. We believe there are many positive aspects to The Economic Growth, Regulatory Relief, and Consumer Protection Act (aka S.2155) and what it represents for consumers, lenders, and the economy. The overall concept for National Security Freeze is that it will supersede **ALL** state security freeze laws allowing Equifax and the other nationwide consumer reporting agencies to remove all state specific rules through amendments to the Fair Credit Reporting Act for the following:

- Freeze Types Codes/Lifts
- Freeze Purges
- Freeze Exception display rules
- In many states, consumers may incur a fee to place, temporarily lift or remove a security freeze. This bill has enabled consumers to place, temporarily lift or remove a security freeze free of charge, at the nationwide consumer reporting agencies, on and after September 21, 2018
- Initial Fraud Alerts will be extended from 90 days to one year (366) days.
- For active duty military consumers, credit monitoring services will be available for free within one year (awaiting new rules from the Federal Trade Commission).

Finally, the amendments will not only result in a number of good things for numerous consumer groups, but it will also make lending easier.

The National Freeze only allows for a date range lift. There will no longer be temporary Access Pin lifts for consumer blocks only Date Range lifts. Therefore the following Hit Codes will no longer be returned on STS reports:

- 'B' - Report Unavailable – Access Number Provided Does Not Match Consumer's File
- 'H' - Report Unavailable – Access Number Provided Does Not Match Consumer's File – With Information From Additional Data Source(s) Returned

Equifax will comply with the timing requirements of the law, some of which became effective September 21, 2018. The Equifax team has been working on this initiative to meet the requirements and no programming changes to our customers are needed.

Visit www.equifax.com/tcs/ to download updated STS Programming Guides with the updated Hit Code list.

Equifax Precheck™ – Reminder

Currently Available

All Versions

Equifax Precheck™ allows lenders to check if a consumer has a lock or freeze on their Equifax credit file prior to processing a consumer-initiated prequalification, credit application or post-check for a prescreen. Identifying file status early gives you the opportunity to proactively assist and support your consumer in ways that help keep a transaction moving forward while delivering a positive experience.

Credit locks and security freezes are consumer-initiated and consumer-controlled – and only they have the ability to allow access. Like lenders, consumers want the transaction to run smoothly and not be negatively impacted by a lock or freeze. When a consumer knows the status of their file, they can take action to allow access while still maintaining control of certain access to their Equifax credit file.

The Precheck report can return the following Hit Codes (returned in the Header segment):

- **A** – Consumer Requested Security Freeze on His/Her Credit File – Report Unavailable (indicating the file contains a Legislative Freeze).
- **L** – Consumer Requested Equifax Lock on His/Her Credit File – Report Unavailable
- **U** – Undetermined (This could be due to any other hit code being present on the file including a No-Hit.)

Precheck is available in all STS versions and does require you to activate your customer number. Once activated, customers may request a Precheck report by sending the Output Format Code “PC” in the output format code field of the inquiry.

- Precheck is available in Full-File Fixed and XML outputs only.
- The Precheck report will echo back the inquiry information and will not post an inquiry.
- Precheck is not available in conjunction with Joint File Access. (The Inquiry Type field in the Header segment will always reflect an “I” - Individual on the output.)
- The Precheck report will contain the following:
 - A Header segment with the ‘I’ - Individual inquiry type;
 - Output Format code ‘PC’ (Precheck);
 - Hit Code, Name, Social Security Number and Date of Birth from the inquiry;
 - Segment Counters (TotalView & 5.0 only) and;
 - The ‘&&’ End of Report Indicator segment.

If you have questions regarding Equifax Precheck or require activation please contact your Equifax Sales Representative.

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

TotalView Limited Consumer Report – Reminder

Currently Available

TotalView 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, 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.

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.

Rental Industry Codes for Tenant Screening – Reminder

All Versions

We continue to make investments in our tenant screening products and services to benefit our customers and help enhance the consumer experience. In support of this objective, we have implemented ‘soft inquiry’ posting for our tenant screening customers who pull online credit files.

The credit ‘soft inquiry’ posting does not have a negative impact on the credit score; thereby providing an immediate benefit to the consumer.

Two new Industry Codes have been implemented for Equifax tenant screening customers:

- Industry Code ‘RT’ (Tenant Screening) will be used for inquiries from new direct end users.
- Industry Code ‘ZT’ (Resellers – Tenant Screening) will be used for resellers who inquire on behalf of another user:
 - Customers who use ‘ZT’ will be required to send the End User (EU) segment in their inquiry along with Permissible Purpose Code ‘15’ (Tenant Screening) and the End User’s Name.
 - Customers who have been issued an Equifax member number with a ‘ZB’ (reseller) Industry Code will be issued a new ‘ZT’ member number. The member number is the ID that your organization uses to access the Equifax Acrofile®.

Most users of the data on the credit file will see no impact from the implementation of these two new Industry Codes since they will only be present on soft inquiries which soft inquiries are displayed to the consumer and users do not receive in their credit file pull today.

Please contact your Equifax Sales representative for activation or questions regarding the new tenant screening Industry Codes.

Visit www.equifax.com/tcs/ to download updated STS Programming Guides with updated industry code list.

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.

Locked File Hit Codes – Reminder

Currently Available

All Versions

In order to provide additional clarity as to whether a file is locked or frozen, we have added additional hit codes. You can now program to separate out consumers with locked files from consumers with frozen files.

CURRENT HIT CODES Currently, our hit codes indicate the file can be either frozen or locked.

- › **A** = Consumer-requested Security **FREEZE OR LOCK** on File
- › **G** = Consumer-requested Security **FREEZE OR LOCK** on File – Report unavailable with information from additional data source(s) returned

NEW (OPTIONAL) LOCKED HIT CODES Enabling the new hit codes would specify when the file is locked vs when it is frozen. The 'A & G' codes will designate a security freeze and the new 'L & M' codes are specific to a file lock.

- › **A** = Consumer-requested Security **FREEZE** on File
- › **G** = Consumer-requested Security **FREEZE** on File – Report unavailable with information from additional data source(s) returned
- › **L** = Consumer Requested Equifax **LOCK** on File
- › **M** = Consumer Requested Equifax **LOCK** on File – Report unavailable with information from additional data source(s) returned

If you do not chose to enable the new codes, the response will remain as it is currently with the codes representing both locked and frozen files.

Knowledge of whether a consumer's file is locked or frozen provides an opportunity to proactively address the action needed to either lift the freeze or unlock the file. For more information and ways to assist your consumer customers, please reference our quick guide - 'Understanding Security Freezes and Credit Locks' located on our Technical Client Services (TCS) portal: www.equifax.com/tcs/ > Learning > Brochures and Training.

HOW TO ENABLE THE ADDITIONAL CODES

Minor programming is required to add these new codes to your system. Programming guides are available on the Technical Client Services (TCS) portal: www.equifax.com/tcs/. Once your programming is completed, you will need to contact your Equifax Representative to activate the corresponding change to your Member Number.

Please contact your Equifax Sales representative for activation or questions about new Locked Hit File codes.

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

ACRO 7.0 / a.k.a. TotalView – Reminder

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 credit. 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)
- › Commercial CFN
- › FraudIQ® Synthetic ID Alerts
- › Impacted Data Indicators
- › The Work Number (TWN) Employment Indicator
- › Limited Consumer Report
- › Auto-DTEC®
- › DTEC™
- › ID Report™

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.

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.

FraudIQ® Synthetic ID Alerts via TotalView – Reminder

Currently Available

TotalView and TotalView Limited Consumer Report (FFF) 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.

Synthetic identity theft is a growing problem for Financial Institutions and can lead to direct write-offs of credit with no legitimate party to collect from. It can be difficult for banks to detect because their fraud filters often aren't yet able to catch it.

- Equifax FraudIQ Synthetic ID Alerts is offered as an optional service with all TotalView output options including the new TotalView Limited Consumer Report.
- FraudIQ Synthetic ID Alerts is requested by sending an '&' in the Optional Feature code field of the IDNT.
- FraudIQ Synthetic ID Alerts information will be returned in the "SF/58.14" segment of the TotalView credit report and TotalView Limited Consumer Report, it is not available as a stand alone.
- FraudIQ Synthetic ID Alerts will only be returned when a hit (Hit code 1 or 6 returned in the Header segment) has occurred. If there is no credit report returned for the inquiry, the FraudIQ Synthetic ID Alerts segment will not be returned.

Important Note: The Full-File Fixed and XML Specifications have been corrected/changed for the field: "Number of Terminated Trades" to be: "Number of Terminated Users" – Count of Terminated Users potentially associated with the consumer.

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

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

Impacted Data Indicators – Reminder

Currently Available

All Versions for single SSN flag in Header Segment

Expanded Impacted Data Indicators version in TotalView Only

Impacted Data Indicators (IDI) is a service that allows customers to submit their consumer's Personal Information and verify if that consumer was potentially impacted by the Equifax security incident.

The value of the alert is that it could be a leading indicator that an identity is "in play" and could be used by a fraudster. It is not a direct indicator of fraud, only that the identity data may be out and available to fraudsters.

The Impacted Data Indicator data can be a single indicator returned in the Header segment or an extended version with the following multiple indicators returned as an alternate data source segment:

- Name
 - Address
 - Social Security Number
 - Date of Birth
 - Driver's License Number
- Impacted Data Indicator can return a single Social Security number flag (1-byte) indicator in the Header segment **or** the extended option, where the Impacted Data Indicators (5 flags above) will be returned in the "IM/58.15" alternate data source segment of the TotalView report.
 - The single Impacted Data Indicator is offered as an optional service with all TotalView, STS 6.0 and 5.0 output options, with or without a credit report.
 - The extended Impacted Data Indicators is offered as an optional service with all TotalView output options only, with or without a credit report.
 - The single Impacted Data Indicator returned in the Header segment can contain a 'Y'=Consumer Data Likely Impacted; 'N'=Consumer Data Unlikely Impacted or 'U' = Consumer Data Impact Cannot Be Determined' (possible invalid input data or an error occurred.)
 - When the extended version of Impacted Data Indicator is requested, the single SSN indicator will be returned in the Header segment of the credit report and the extended alerts returned in the 'IM/58.15' Impacted Data Indicators alternate data source segment.

Please contact your Equifax Sales representative for activation or questions about Impacted Data Indicator.

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

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.

PERSONA Notice of Rights Revised

All Versions

The FCRA Summary of Rights Notice returned on PERSONA, Government PERSONA, Employment DTEC and Employment ID reports has been updated.

FCRA Summary of Rights verbiage changed from:

347EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THE CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. EQUIFAX HAS PROVIDED YOUR COMPANY WITH COPIES OF THE CONSUMER'S RIGHTS STATEMENTS FOR THIS PURPOSE.

To:

461EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THEIR CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. THIS NOTICE OF RIGHTS WAS UPDATED IN SEPTEMBER 2018 – PLEASE DOWNLOAD THE NOTICE AT <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

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

Impacted Data Indicator – Indicator Code Verbiage Revisions

Currently Available

All Versions - single IDI flag in Header Segment only

Impacted Data Indicator (IDI) is a service that allows customers to submit their consumer's information and verify if that consumer was potentially impacted by the Equifax security incident.

The single Impacted Data Indicator returned in the Header segment can contain a 'Y', 'N' or 'U' Indicator Code. The verbiage for the indicators has been revised as follows:

From: "Y = SSN Likely Impacted"

"N = SSN Unlikely Impacted"

"U = SSN Impact Cannot Be Determined" (possible invalid input data or an error occurred.)

To: "Y = Consumer Data Likely Impacted"

"N = Consumer Data Unlikely Impacted"

"U = Consumer Data Impact Cannot Be Determined" (possible invalid input data or an error occurred.)

Visit www.equifax.com/tcs/ to download the updated System-to-System 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.

TotalView XML Output – Tag Names Updated to Match Schema

Effective in Production: July 9, 2019 / CTEST: Currently Available

TotalView – XML Output Format Only

During an internal audit of the TotalView XML output product we found that in Production the following amount field tag names are being returned incorrectly:

```
<BalanceAmount currency="USD">000000999</BalanceAmount>
```

```
<PastDueAmount currency="USD">000000999</PastDueAmount>
```

```
<CreditLimit currency="USD">000000999</CreditLimit>
```

```
<ScheduledPaymentAmount currency="USD">000000999</ScheduledPaymentAmount>
```

The schema and documentation show the following correct Tag Names:

```
<BalanceAmount>000000999</BalanceAmount>
```

```
<PastDueAmount>000000999</PastDueAmount>
```

```
<CreditLimit>000000999</CreditLimit>
```

```
<ScheduledPaymentAmount>000000999</ScheduledPaymentAmount>
```

We wanted to bring this to your attention to provide you with the opportunity to ensure your system is parsing code correctly using the current schema and documentation before we correct the tag names in our Production system.

Please contact your Equifax Sales representative for questions regarding this change.

Visit www.equifax.com/tcs/ to download the TotalView XML Programming Guide and Schema's.

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