



Equifax Programming

Specification Changes **Guide**

Spring 2020 Release Guide

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Equifax Information Services LLC
Marketing Communications, H-22
1550 Peachtree Street, N.W.
Atlanta, GA 30309
www.equifax.com

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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

New Alternate Data Source 'DataX' Available in TotalView

Currently Available

Versions: TotalView Only – (Returned in JSON format only)

DataX is an industry leading FCRA regulated finance credit reporting agency and alternative data provider offering premier financial management solutions to businesses through a suite of advanced products focused on mitigating risk and improving profitability.

DataX products available via TotalView:

- DataX Consumer Credit Report - A Fair Credit Reporting Act (FCRA) governed credit report with real-time predictive data that lenders use to underwrite loans. Unlike other reporting agencies that report only the funded loan amount and ultimate status, DataX provides detailed transaction based payment history, including Automated Clearing House (ACH) return data. Access to payment trend data provides lenders with a clear advantage prior to funding - the ability to make lending decisions in line with established risk parameters.
- Chex Advisor - An FCRA governed product that offers a view of a consumer's banking history. ChexAdvisor provides a score, reason codes which impacted the score, data on forced closures, account closures, unpaid closures, and inquiries
- Bank Account Verification -This is an FCRA governed product. It verifies an ABA and Bank Account number and provides risk codes about the account.

DataX is offered as an optional service with TotalView Full-File Fixed (T2) output only with or without a credit report, (DataX portion of report will be returned in JSON format only).

DataX is requested in the Data Source (DS) inquiry segment and returned in the Alternate Data Source (DX/58.18) segment

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

Bankruptcy Navigator Index® (BNI) 5.0 Models

Currently Available

All Versions

Bankruptcy Navigator Index® (BNI) 5.0 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).

BNI 5.0 Model Numbers are: **05477** – with Bankruptcy (Numeric Reason Codes) and **05478** – with Bankruptcy (Alpha/Numeric Reason Codes) and is returned in the Model (MM/05) segment.

Please contact your Equifax Sales representative for activation or questions regarding Bankruptcy Navigator Index® 5.0.

Visit www.equifax.com/tcs/ to download the *Bankruptcy Navigator Index 5.0 Programming Guide*.

FICO® Resilience Index Model

Currently Available

All Versions

In the face of severe financial stress such as that brought about by an economic downturn, some consumers will perform materially worse from a credit loss perspective than others. Even within a narrow FICO® Score band, a range of so-called “economic stress sensitivity” can be observed. The FICO® Resilience Index (formerly FICO® Score Stress Indicator (FSSI)) is designed to rank order consumers with respect to their resilience to an economic downturn.

FICO® Resilience Index model number is **05542** and can return a score between 01-99 with higher values representing higher sensitivity to economic disruption. The model results are returned in the Model (MM/05) segment.

Please contact your Equifax Sales representative for activation or questions regarding FICO® Resilience Index.

Visit www.equifax.com/tcs/ to download the *FICO® Resilience Index Programming Guide*.

Co-Applicant Date of Birth for Joint File Inquiries Added to TotalView and STS 5.0

Available: Production: June 02, 2020 / CTEST: May 12, 2020

Versions: TotalView and STS 5.0

For customers requesting Joint Files in TotalView and System-to-System Version 5.0, the Co-Applicant's Date of Birth can now be sent in the 'Product Information' (PI) segment in Field 4, to be used in the file search process. Refer to the Product Information (PI) inquiry segment in the updated TotalView and STS v 5.0 Programming Guides for specific details.

If you have any questions, contact Technical Client Services at 770-752-1145 for assistance.

Visit www.equifax.com/tcs/ to download updated STS TotalView and 5.0 Programming Guides.

FICO® Score 10 and 10 T Based on Equifax Data Coming in 2020

Available Summer 2020 – Additional Communications to follow

All Versions

Both FICO® Score 10 Based on Equifax Data and FICO® Score 10 T Based on Equifax Data demonstrate greater predictive power over all previous versions of the FICO® Score and were developed on recent datasets. FICO® Score 10 provides backward compatibility to previous FICO® Score versions including use of reason codes and ensures continuity, ease of use and stability for lenders and investors. FICO® Score 10 T incorporates a broader set of credit bureau data including trended data which captures unique aspects of the consumer financial profile over time and provides even greater predictive power. Both FICO® Score 10 Based on Equifax Data and FICO® Score 10 T Based on Equifax Data follow a similar odds-to-score relationship as prior versions and consistent score ranges.

FICO Score 10 based on Equifax Data will be available for return in either the FICO Score (CP/03) segment or the Model (MM/05) segment. FICO Score 10 T based on Equifax Data will only be returned in the Model (MM/05) segment.

More information will be communicated as we get closer to availability.

Visit www.equifax.com/tcs/ to download the Equifax FICO Score 10 and FICO Score 10 T Based on Equifax Data Programming Guide.

Indiana Law Affecting Search and Match with Social Security Number

Effective Immediately

Indiana has now repealed House Bill 1668, which limited the use of a consumer's social security number ("SSN") in the search and match process of locating a consumer's credit file. The repeal legislation (House Bill 1109) was signed by the governor on March 18, 2020, and became effective immediately.

Equifax has now removed the Indiana special search/match requirements required by House Bill 1668. This should immediately reduce the number of no-hits many customers experienced when attempting to access Indiana consumer reports. DTEC will also be available once more for consumer reports that contain an Indiana address.

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

CTEST Test File Refresh

In Progress

Equifax maintains a static test environment (CTEST) for system-to-system connections to help customers be more efficient in testing new services. Once a year, we update the files located in the CTEST environment and republish the test file spreadsheets.

Equifax is currently updating the files in the CTEST environment and re-scoring against numerous models available at Equifax. This may result in changes or possible deletions to the current test files you may be using. New test file spreadsheets will be published to the Equifax Technical Client Services website as soon as the refresh has been completed. The updated spreadsheets will be made available on our [Technical Client Services web site](#) as soon as the refresh has been completed.

If you have any questions regarding the test file updates, please contact Technical Client Services at: GPS_Technical_Client_Services_Team@equifax.com.

Visit www.equifax.com/tcs/ to download the Equifax CTEST 40K Test Files with Scores spreadsheets.

Equifax Annual Holiday Change moratorium Dates for 2020/2021

The annual Equifax Holiday Change Moratorium for 2020/2021 will begin on Wednesday, November 25, 2020 at 00:00ET until Monday, November 30, 2020 at 23:59ET and on Monday, December 21, 2020 at 00:00ET until Sunday, January 3, 2021 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 representative 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.

Update to Equifax Employment Data

Effective: January 30, 2020

All Versions – All Outputs

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

If you have any questions, contact Technical Client Services at 770-752-1145 for assistance.

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

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 our 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® 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.

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, 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™ Identity Scan Alert Solitaire
- FraudIQ® Synthetic ID Alerts version 2.0 (JSON output only)
- DataX (JSON output only)

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.

Sunset of Legacy Fraud Products

Effective: June 30, 2020

All Versions – All Outputs

This is notification of intent to sunset several legacy fraud product offerings for which Equifax acts as reseller due to notification from the provider of their decision to no longer offer access to the following product offerings **effective June 30, 2020** - Fraud Advisor, ID Advisor and FraudScan. This sunset impacts all versions of these product offerings.

Equifax has other fraud scoring solutions that can replace your use of these products if needed – one of these is FraudIQ™ ID Score which is available via TotalView in a standard or custom product offering. FraudIQ™ ID Score delivers identity insights that detect linkages and suspicious patterns, helping corroborate that the customer is who they say they are and not a fictitious identity.

Please address any questions to your Equifax Relationship Manager (RM) and our Identity & Fraud Solutions product management team will coordinate with your RM to address any questions or concerns.

Update to Equifax Employment Data

Effective: January 30, 2020

All Versions – All Outputs

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

Please contact your Equifax Sales representative for questions regarding the Employment changes.

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

FACT Act Risk-Based Pricing Rules – Score Distribution Update 2020

Available on ePORT: October 2020

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.