API Guide

FraudIQ Manager

2022

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Executive Summary

FraudIQ Manager is a web-based fraud prevention solution from Equifax that uses flexible data matching and workflow rules to identify high-risk customer activities at the point of application. The system automatically uncovers irregularities, risk or potential frauds within current and historic customer activity and directs the alert to the most appropriate investigators in the workflow management system for review.

FraudIQ Manager customers are able to send on-line transactions via their current Equifax links to receive the FraudIQ Manager result, and then integrate this response into their own system for further processing.

Support

For ongoing technical or application support, please contact Equifax at the following department:
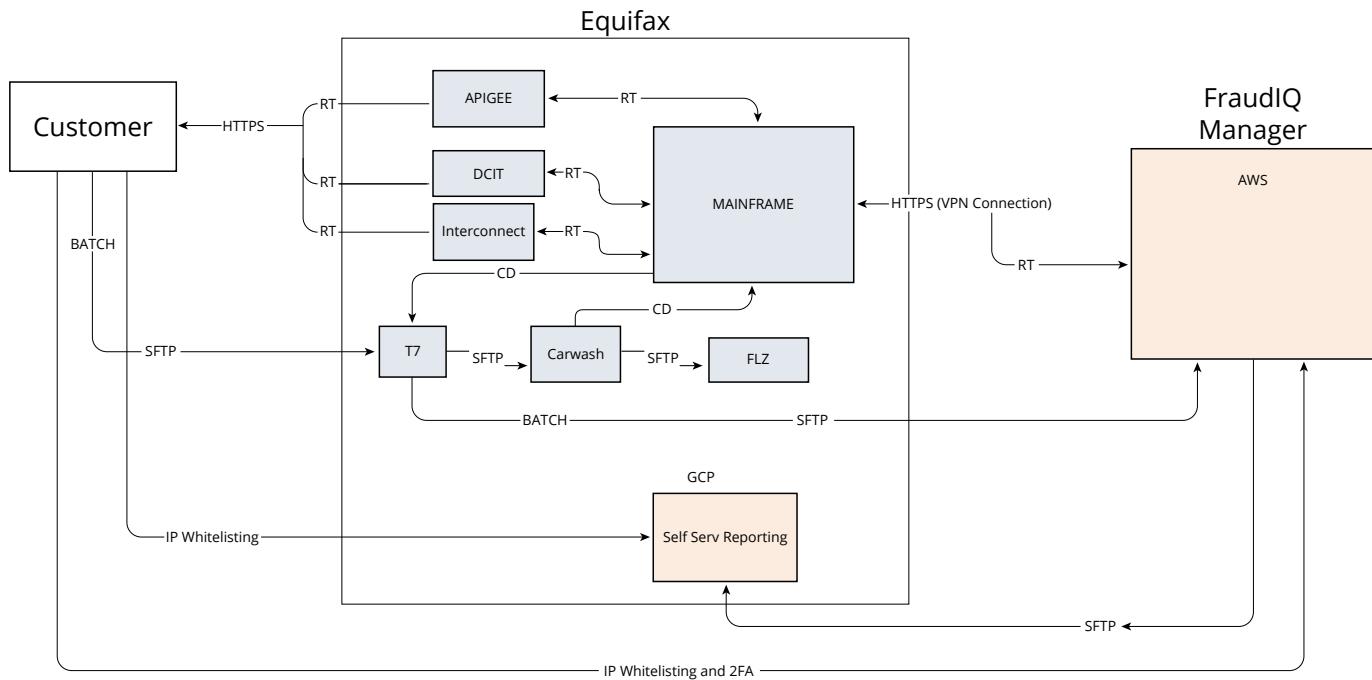
System to System

Email: sts@equifax.com
Phone: 1-800-387-9986

Architecture Diagram

FraudIQ Manager - High Level Architecture

How to Become a Member

To subscribe to Fraud IQ Manager; a Domain is required on the system that will store your local database. Credentials will be created in our Customer Profile System so that access is granted to Fraud IQ Manager and any associated products.

A Domain will be created in UAT for testing and PROD.

The activation of the credentials (member number) is done by the Equifax Account Services Department.

Access to the developers portal is required for the Real Time access.
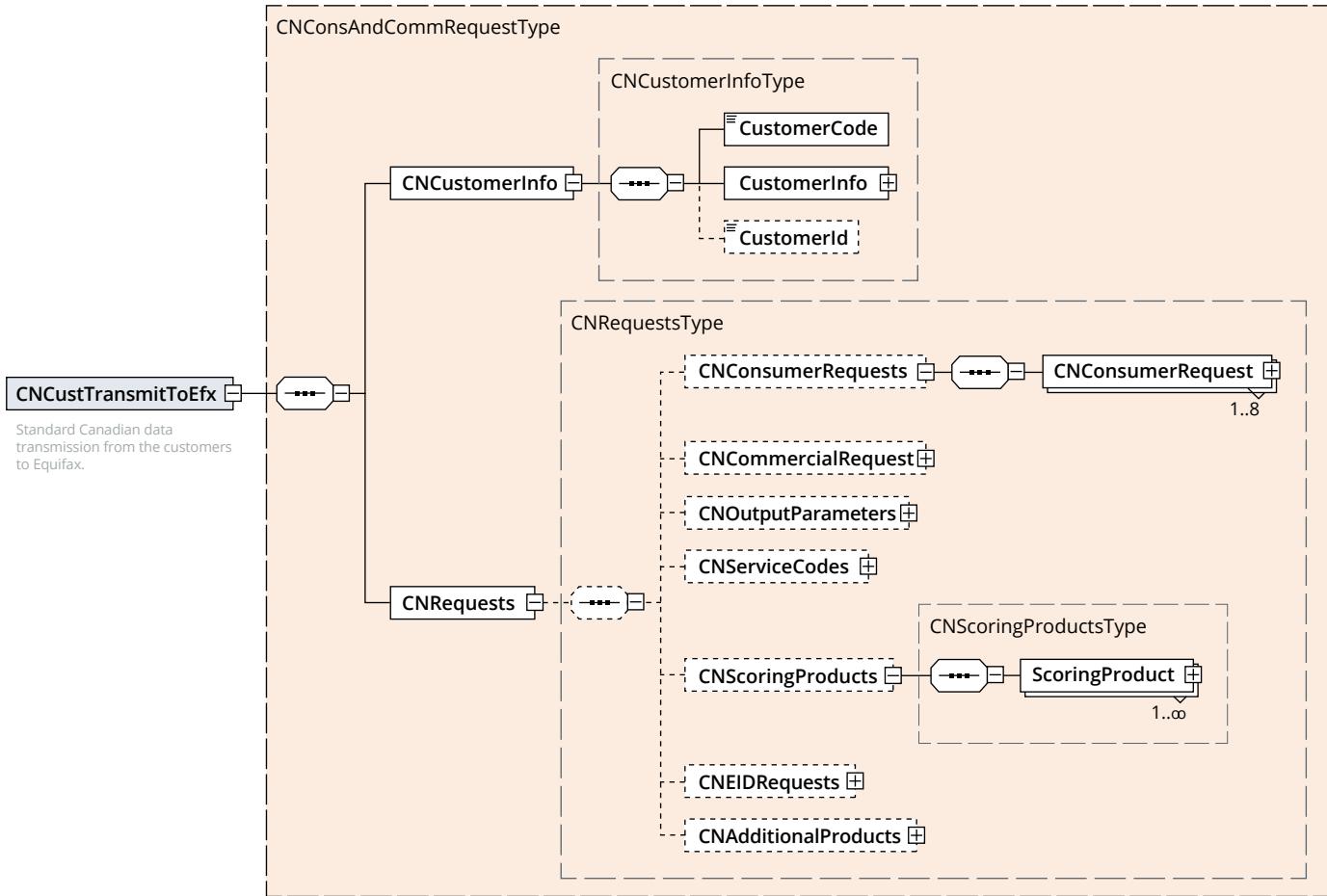
IP addresses have to be whitelisted.

User IDs will be provided by Equifax during the boarding deployment.

Extensible Markup Language Input (XML)

Nodes Definition

This section describes the structure and content of each XML node. The following is a general representation of the main Nodes Hierarchy:

Customer Transmission to Equifax
The following tags describe the input request:

Attr	Xml Tag	Max Lgth	Field Type	Req or Opt	Description/Comments	Format / Native field
	"XML standard declaration"			R	Such as the version and the encoding	<?XML …
	CNCustTransmitToEfx			R	Group Start	
	"XML standard schema location declaration"			O	Such as the Namespace "http://www.equifax.ca/XMLSchemas/CustToEfx" and the Namespace Schema Location	
	- CNCustomerInfo			R	See following node definition	
	- CNRequests			R	See following node definition	
	CNCustTransmitToEfx				Group End	

Customer information
This node contains part of the input passed in the inquiry that identifies the customer.

Attr	Xml Tag	Max Lgth	Field Type	1.1.1. or Opt	Description/Comments	Format / Native field
	CNCustomerInfo				Group Start	
	- CustomerCode	4	A	R	Indicates the Customer Code	
	-- CustomerInfo			R	Group Start	
	--- CustomerNumber	10	A	R	Field indicates the member number	999AA99999
	--- SecurityCode	2	A	R	Field indicates the member security code	
	-- CustomerInfo				Group End	
	- CustomerId	8	A	O	Customer id (CID= of DIAL) (for the billing identification purposes)	XXXXXXXX
	CNCustomerInfo				Group End	

Requests
This node contains part of the input passed in the inquiry that contains the information regarding each request.

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	CNRequests				**Group Start**	
	- CNConsumerRequests			O	**See following node definition**	
	- CNCommercialRequest			O	**Not Applicable**	
	- CNOutputParameters			O	**See following node definition**	
	- CNServiceCodes			O	**Not Applicable**	Max occ = n
	- CNScoringProducts			O	**Not Applicable**	
	- CNEIDRequests			O	**Not Applicable**	
	- CNAdditionalProducts			O	**See following node definition**	
	CNRequests				**Group End**	

Consumer Requests

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	- CNConsumerRequests				**Group Start**	
	-- CNConsumerRequest			R	**Group Start**	Max occ. = 8
	--- Subjects			R	**Group Start**	
	---- Subject			R	**Group Start**	Max occ. = 2
*	subjectType	4	A	O	Subject Type. If only 1 subject is provided, it will be processed as a main subject. • **SUBJ = Main subject (default)** • SPOU = Spouse	
	----- SubjectName			R	**Group Start**	
	------ LastName	25	A	R	Indicates the subject's last name	
	------ FirstName	15	A	R	Indicates the subject's first name	
	------ MiddleName	15	A	O	Middle Name or Initial. (Main subject only)	
	------ Suffix			O	Suffix	
*	code	2	C	O	Suffix Code (Main subject only) • SR • JR • 1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • XX	
*	description	10	C	O	Suffix Description (Main subject only) • Senior • Junior • First • Second • Third • Fourth • Fifth • Sixth • Seventh • Eight • Ninth • Combined Files	
	----- SubjectName				**Group End**	
	----- SocialInsuranceNumber	9	A	O	Indicates subject's social insurance number	999999999
	----- DateOfBirth	10	A	O	Indicates subject's date of birth	
*	type	10	A	O	Indicate the date format • **DATE = date format (YYYY-MM-DD (default))** • **YEARMONTH = gYearMonth format (YYYY-MM)** • YEAR = gYear format (YYYY) **Not required even if a date is provided.**	

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	----- AccountNumber	25	A	O	Account number reference (Main subject only)	
*	mnemonic	6	A		Account number type	
	----- **ParsedTelephones**			**O**	**Group Start (Main subject only)**	
	------ **ParsedTelephone**			**R**	**Group Start**	Max occ. = 2
*	telephoneType	3	A	O	Telephone number type Possible values: • **RES = Residential (default)** • **BUS = Business** • **MOB = Mobil**	
	------- AreaCode	3	N	O	Telephone number's area code	
	------- Number	8	A	R	Telephone number The telephone number maybe entered with or without a dash i.e. **271-1900** or **2711900**.	
	------- Extension	5	N	O	Telephone number's extension number	
	------ **ParsedTelephone**				**Group End**	
	----- **ParsedTelephones**				**Group End**	
	----- Occupation	25	A	O	Subject's occupation (Main subject only)	
	----- Employer	34	A	O	Subject's name of employer (Main subject only)	
OR						
	----- **EmploymentDetails**			**O**	**Group Start (Main subject only)**	
	------ **EmploymentDetail**			**R**	**Group Start**	Max occ. = 1
*	employmentType	4	A	O	employmentType Possible values: • **CURR = Current employment**	Currently only type CURR is supported
	------- EmployerName	50	N	O	Employer Name	
	------- **EmployerAddress**			O	**Group Start** (Note: For now, only one address can be provided)	Max occ. = 1
	-------- CivicNumber	10	A	O	Civic number **	
	-------- StreetName	25	A	O	Street name and apartment **	
	-------- Suite	10	A	O	Suite number **	
	-------- City	20	A	O	City name ***	
*	code	4	A	O	City code (abbreviation). *** • The code attribute can be provided with or without the city name.	
	-------- Province	2	A	R	Province	
	-------- PostalCode	6	A	O	Postal code	
	------- **EmployerAddress**				**Group End**	
	------ **EmployerPhoneNumber**			**O**	**Group Start**	Max occ. = 2
*	telephoneType	3	A	O	Telephone number type Possible values: • BUS = Business	
	------- AreaCode	3	N	O	Telephone number's area code	

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	------- Number	8	A	R	Telephone number The telephone number maybe entered with or without a dash i.e. **271-1900** or **2711900**.	
	------- Extension	5	N	O	Telephone number's extension number	
	------ EmployerPhoneNumber				**Group End**	
	------ Occupation	25	A	O	Subject's occupation (Main subject only)	
	------ Income	10	N	O	Subject's annual income (Main subject only)	
	------ EmploymentDetail				**Group End**	
	----- EmploymentDetails				**Group End**	
	----- AdditionalIDInfo			**O**	**Group Start** **(Main subject only)**	
	------ Passport			**O**	**Group Start**	
	------- PassportNumber	30	AN	R	Passport Number	
	------- CountryCode	3	A	R	Passport Number Country Code	
	------- ExpiryDate	10	N	R	Passport Number Expiry Date	
	------ Passport				**Group End**	
	------ DriverLicense			**O**	**Group Start**	
	------- DriverLicenseNumber	40	AN	R	Driver License Number	
	------- ProvinceCode	2	A	R	Driver License Number Province code	
	------- ExpiryDate	5	N	R	Driver License Number Expiry Date	
	------ DriverLicense				**Group End**	
	------ SocialNetworks			**O**	**Group Start**	
	------- SocialNetwork			**R**	**Group Start**	Max occ. = 5
*	socialNetworkType	5	A	R	Social Network Type Possible values: • **EMAIL = Email address**	
	-------- SocialNetworkID	100	N	R	Social Network ID	
	------- SocialNetwork				**Group End**	
	------ SocialNetworks				**Group End**	
	------ OtherNames			**O**	**Group Start**	
	------- OtherName			**O**	**Group Start**	Max occ. = 3
*	nameType	5	A	O	Name Type Possible values: • **AKA** = Also known as • ALIAS = Alias • OTHER = Other	
	-------- LastName	25	A	R	Indicates the subject's last name	
	-------- FirstName	15	A	R	Indicates the subject's first name	
	-------- MiddleName	15	A	O	Middle Name or Initial. (Main subject only)	
	-------- Suffix	2		O	Suffix	
	------- OtherName				**Group End**	
	------ OtherNames				**Group End**	

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	----- AdditionalIDInfo				**Group End**	
	---- Subject				**Group End**	
	---- Addresses			R	**Group Start**	
	----- Address			R	**Group Start**	Max occ. = n
*	addressType	4	A	O	Address type identifier. If only 1 address is provided, it will be processed as the current address. Possible values : • **CURR = Current (default)** • FORM = Former	
	------ CivicNumber	10	A	O	Civic number	
	------ StreetName	25	A	O	Street name and apartment	
	------ Suite	10	A	O	Suite number	
	------ City	20	A	R	City name	
	------ Province				Province	
*	code	2	A	R	Province code Possible values • AB • BC • MB • NB • NF • NL • NS • NT • NU • ON • PE • PQ • QC • SK • YK • YT	
*	description	25	A	O	Province description Possible values • AB • BC • MB • NB • NF • NL • NS • NT • NU • ON • PE • PQ • QC • SK • YK • YT	
	------ PostalCode	6	A	O	Postal code	
	----- Address				**Group End**	
	---- Addresses				**Group End**	
	--- Subjects				**Group End**	

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	--- **CustomerInfo**			O	**Group Start** Override of <CNCustomerInfo> If not provided the <CNCustomerInfo> will be used.	
	---- CustomerNumber	10	A	R	Field indicates the member number	999AA99999
	---- SecurityCode	2	A	R	Field indicates the member security code	
	--- **CustomerInfo**				**Group End**	
	--- CustomerReferenceNumber	12	A	O	Identifies the customer's reference number	
	--- ECOAInquiryType	1	A	O	Indicates ECOA Inquiry type, alias ECOA	
	--- JointAccessIdicator	1	A	O	Joint file access indicator (used only when subject = SPOU provided) Possible values: • Y = Yes • N = No	
	--- ProfileIndicator	1	A	O	Also known as Platform indicator. Use to define the transaction profile to apply on the current consumer request.	
					• •	
	-- **CNConsumerRequest**				**Group End**	
	- **CNConsumerRequests**				**Group End**	

Output Parameters

Applicable on all requests (Consumer and Commercial)

If it is not provided, regular XML English outputs will be produced.

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	- **CNOutputParameters**				**Group Start** If not provided these **defaults** will be applied: • Language = EN (English) • CustomizationCodes = VVVVVVVV for Commercial. CustomizationCodes = VVVF0000 for Consumer. The Equifax Customer Profile (CPS) can override these defaults. • OutputParameterType = COMB • GenericOutputCode = X (XML)	
	-- Language	2	A	**O**	Indicates the language code required Possible values: • FR = French • **EN = English (Default)**	
	-- **OutputParameter**			**O**	**Group Start**	Max occ. = n
	outputParameterType	4	A	R	Output parameter type Possible values are : • CONS = Consumer • COMM = Commercial • **COMB = Combined (Default)**	
	(					

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	--- GenericOutputCode	2	A		Output type Possible values: **X = Consumer XML format (Default)** **X = Commercial XML format (Default)**	
OR						
	--- CustomReportCode	8	A	R	Customized report code	
)						
AND/ OR						

(	--- CustomizationCode	8	A	O	• **(Default only applicable for the XML format)**
					  "VVVVVVVV" for Commercial.
					  "VVVF0000" for Consumer.	

)						
	-- OuputParameter				**Group End**	
	- CNOutputParameters				**Group End**	

Additional Products Specifications
To be used with FraudIQ Manager in order to pass additional parameters.

Attr	Xml Tag	Max Lgth	Field Type	Req. or Opt	Description/Comments	Format / Native field
	- CNAdditionalProducts				**Group Start**	
	-- AdditionalProduct				**Group Start**	Max occ = n
*	additionalProductType				Additional Product Type Possible values are : • CITA = for FraudIQ Manager • CITB = for FraudIQ Manager	
	--- Fields				**Group Start**	
	---- Field				**Group Start**	Max occ = n
	type				Type Possible values are : • STRING	
	----- Id	8			Id	
	----- Value	50			Value	
	---- Field				**Group End**	
	--- Fields				**Group End**	
	-- AdditionalProduct				**Group End**	
	- CNAdditionalProducts				**Group End**	

Here is a list of all possible fields that can be provided for FraudIQ Manager under CITA:

<Parameter>			Value Length	Parameter Name	Value Description
type	<id>	<Value>			
STRING	APPLTYPE	A	1	Application type – System generated	A – New applications
STRING	IPADDRSS	A/N	39	IP Address	

<Parameter>			Value Length	Parameter Name	Value Description
type	<id>	<Value>			
STRING	APPLSORC	I, T, B, S, P, M, A, F, E, D, R, C	2	Application Source/ Channel	I = Internet T = Telephone B = Branch/Store S = Salesforce (Internal) P = 3rd Party Referral M = Mail In A= Internet Store F = Call Centre Store E = Call Centre Direct Fulfill D = Dealer R = Retail C = Corporate Blank
STRING	APPREQTP	NA, CI, RF, PA	2	Application Request type	NA = New Application CI = Credit Increase RF = Refinance PA = Pre-Approval Blank
STRING	SJFRESPH	N	10	Subject Former Residential Telephone Number	
STRING	DECIPATH	FAMD, FAAD, PAAD, SAAD, SAMD, NFFD, MORD	4	Decision Path	FAMD = Full Application Manual Decision FAAD = Full Application Auto Decision PAAD = Pre-Approval Auto Decision SAAD = Short Application Auto Decision SAMD = Short Application Manual Decision NFFD = Non Face-to-Face Decision MORD = Manager Override Decision Blank
STRING	MORTCLDT	N	8	Mortgage Close date	YYYY-MM-DD
STRING	SPFRESPH	N	10	Co-applicant/ spouse Former residential phone number	
STRING	TRNSNUMB	A/N	20	Transit Number/store number/dealer number	

<Parameter>			Value Length	Parameter Name	Value Description
type	<id>	<Value>			
STRING	PRODCODE	A/N	4	PRODUCT_CODE	ABB = Access to Basic Banking Account PDA = Personal Deposit Account PDO = Personal Deposit Account w/ Overdraft PUCC = Personal Unsecured Credit Card PSCC = Personal Secured Credit Card PUL = Personal Unsecured Loan PSL = Personal Secured Loan PULC = Personal Unsecured Line of Credit PSLC = Personal Secured Line of Credit AL = Auto Loan RM = Residential Mortgage SBDA = Small Business Deposit Account SBDO = Small Business Deposit Account with Overdraft SBCC = Small Business Credit Card SBLC = Small Business Line of Credit SBL = Small Business Loan CM = Commercial Mortgage PWA = Personal Wireless Account PCA = Personal Cable Account PIA = Personal Internet Account RTA = Residential Telephone Account SBWA = Small Business Wireless Account SBCA = Small Business Cable Account SBIA = Small Business Internet Account SBTA = Small Business Telephone Account HISP = High End Smartphone LOSP = Low End Smartphone HITV = High End TV LOTV = Low End TV SIMO = Sim Card Only NONE = Not Supplied
STRING	DATEACOP	N	8	Bank Account Open Date	YYYY-MM-DD
STRING	CUSTSNDT	N	10	Customer Since Date	YYYY-MM-DD
STRING	CREDLIMT	N	10	Credit Limit	
STRING	ORIGAMNT	N	10	Original Amount	
STRING	BANKDTTR	A/N	20	Existing/ Funding Bank Detail Transit Number/ Location Number	
STRING	BANKDTAC	A/N	40	Existing / Funding Bank Account Number	
STRING	SECADRCV	A/N	12	Civic number, Security Address	
STRING	SECADRST	A/N	50	Street Name, Security Address	
STRING	SECADRCT	A/N	30	City, Security Address	
STRING	SECADRPR	A	2	Province, Security Address	
STRING	SECADRPC	A/N	6	Postal Code, Security Address	

Here is a list of all possible fields that can be provided for FraudIQ Manager under CITB:

<Parameter>			Value Length	Parameter Name	Value Description
type	<id>	<Value>			
STRING	DEALERIN	N	10	Dealer Incentives	Provide the whole dollar amount. Total all incentives.
STRING	CVV2	A	1	CCV2	M, N, P, S, U, X, Y, NULL
STRING	AVS	AN	10	AVS	X, Y, A, W, Z, N, U, R, E, S, D, M, B, P, I, C, G, NULL
STRING	VBV	AN	5	VBV	0-9, A-D, I, U, Y, 99, NULL
STRING	ACCTTYPE	AN	5	Account Type	
STRING	SICCODE	N	8	SIC Code	
STRING	TRADENM	AN	50	Trade Name	
STRING	ESTBDATE	N	8	Business Established Date	YYYYMMDD
STRING	VIN	AN	17	VIN	
STRING	NUMPRODS	N	5	Number of Products	
STRING	SHIPMETD	AN	10	Shipping Method	See list of codes
STRING	PYMTMETD	AN	10	Payment Method	See list of codes
STRING	BROKER	AN	50	Broker	
STRING	VERFINCM	N	10	Verified annual Income	
STRING	SCORE	N	5	Score	
STRING	SCORSNCD	AN	10	Score Reason codes	
				Start of Flexible User-Defined Fields (Application/Enquiry Level)	
STRING	ENQNAM1	AN	10	Name of value to follow	
STRING	ENQVAL1	AN	50	Value - Varchar	
STRING	ENQNAM2	AN	10	Name of value to follow	
STRING	ENQVAL2	AN	50	Value - Varchar	
STRING	ENQNAM3	AN	10	Name of value to follow	
STRING	ENQVAL3	AN	50	Value - Varchar	
STRING	ENQNAM4	AN	10	Name of value to follow	
STRING	ENQVAL4	AN	50	Value - Varchar	
STRING	ENQNAM5	AN	10	Name of value to follow	
STRING	ENQVAL5	AN	50	Value - Varchar	
STRING	ENQNAM6	AN	10	Name of value to follow	
STRING	ENQVAL6	N	8	Value - datetime	YYYYMMDD
STRING	ENQNAM7	AN	10	Name of value to follow	
STRING	ENQVAL7	N	8	Value - datetime	YYYYMMDD
STRING	ENQNAM8	AN	10	Name of value to follow	
STRING	ENQVAL8	N	8	Value - datetime	YYYYMMDD
STRING	ENQNAM9	AN	10	Name of value to follow	
STRING	ENQVAL9	N	8	Value - datetime	YYYYMMDD
STRING	ENQNAM10	AN	10	Name of value to follow	
STRING	ENQVAL10	N	8	Value - datetime	YYYYMMDD
STRING	ENQNAM11	AN	10	Name of value to follow	
STRING	ENQVAL11	N	10	Value - Numeric	

<Parameter>			Value Length	Parameter Name	Value Description
type	<id>	<Value>			
STRING	ENQNAM12	AN	10	Name of value to follow	
STRING	ENQVAL12	N	10	Value - Numeric	
STRING	ENQNAM13	AN	10	Name of value to follow	
STRING	ENQVAL13	N	10	Value - Numeric	
STRING	ENQNAM14	AN	10	Name of value to follow	
STRING	ENQVAL14	N	10	Value - Numeric	
STRING	ENQNAM15	AN	10	Name of value to follow	
STRING	ENQVAL15	N	10	Value – Numeric	
				Start of Flexible User-Defined Fields (Party Level)	
STRING	PARNAM1	AN	10	Name of value to follow	
STRING	PARVAL1	AN	50	Value - Varchar	
STRING	PARNAM2	AN	10	Name of value to follow	
STRING	PARVAL2	AN	50	Value - Varchar	
STRING	PARNAM3	AN	10	Name of value to follow	
STRING	PARVAL3	AN	50	Value - Varchar	
STRING	PARNAM4	AN	10	Name of value to follow	
STRING	PARVAL4	AN	50	Value - Varchar	
STRING	PARNAM5	AN	10	Name of value to follow	
STRING	PARVAL5	AN	50	Value - Varchar	
STRING	PARNAM6	AN	10	Name of value to follow	
STRING	PARVAL6	N	8	Value - datetime	YYYYMMDD
STRING	PARNAM7	AN	10	Name of value to follow	
STRING	PARVAL7	N	8	Value - datetime	YYYYMMDD
STRING	PARNAM8	AN	10	Name of value to follow	
STRING	PARVAL8	N	8	Value - datetime	YYYYMMDD
STRING	PARNAM9	AN	10	Name of value to follow	
STRING	PARVAL9	N	8	Value - datetime	YYYYMMDD
STRING	PARNAM10	AN	10	Name of value to follow	
STRING	PARVAL10	N	8	Value - datetime	YYYYMMDD
STRING	PARNAM11	AN	10	Name of value to follow	
STRING	PARVAL11	N	10	Value - Numeric	
STRING	PARNAM12	AN	10	Name of value to follow	
STRING	PARVAL12	N	10	Value - Numeric	
STRING	PARNAM13	AN	10	Name of value to follow	
STRING	PARVAL13	N	10	Value - Numeric	
STRING	PARNAM14	AN	10	Name of value to follow	
STRING	PARVAL14	N	10	Value - Numeric	
STRING	PARNAM15	AN	10	Name of value to follow	
STRING	PARVAL15	N	10	Value – Numeric	

XML Input example with FraudIQ Manager:

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <!--
  Sample XML file generated by XML Spy v4.1 (http://www.xmlspy.com)
  -->
- <CNCustTransmitToEfx xmlns="http://xml.equifax.com/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
  instance" xsi:schemaLocation="http://xml.equifax.com/XMLSchemaS:\IS\DECPWR\PROJECTS\Zero_Attrition\IMPACT~1\
  XMLSCH~1\CNCustTransmitToEfx.xsd">
- <CNCustomerInfo>
  <CustomerCode>P099</CustomerCode>
- <CustomerInfo>
  <CustomerNumber>999xx00271</CustomerNumber>
  <SecurityCode>11</SecurityCode>
        </CustomerInfo>
        </CNCustomerInfo>
- <CNRequests>
- <CNConsumerRequests>
- <CNConsumerRequest>
- <Subjects>
- <Subject subjectType="SUBJ">
- <SubjectName>
  <LastName>GONZALE</LastName>
  <FirstName>Helene</FirstName>
        </SubjectName>
  <SocialInsuranceNumber>999999999</SocialInsuranceNumber>
  <DateOfBirth>1967/03/03</DateOfBirth>
- <ParsedTelephones>
- <ParsedTelephone telephoneType="RES">
  <AreaCode>514</AreaCode>
  <Number>271-1975</Number>
        </ParsedTelephone>
        </ParsedTelephones>
  <Occupation>Project Manager</Occupation>
  <Employer>CIBC</Employer>
- <EmploymentDetails>
- <EmploymentDetail>
  <EmployerName>Equifax</EmployerName>
- <EmployerAddress>
  <CivicNumber>900</CivicNumber>
  <StreetName>MAIN ST</StreetName>
  <City>MONTREAL</City>
  <Province code="QC" />
  <PostalCode>H1W2P2</PostalCode>
        </EmployerAddress>
- <EmployerPhoneNumber telephoneType="BUS">
  <AreaCode>514</AreaCode>
  <Number>271-1975</Number>
        </EmployerPhoneNumber>
  <Occupation>Programmer</Occupation>
  <Income>90000</Income>
        </EmploymentDetail>
        </EmploymentDetails>
- <AdditionalIDInfo>
- <Passport>
```

```xml
        <PassportNumber>1962342423</PassportNumber>
        <CountryCode>CAN</CountryCode>
        <ExpiryDate>1962/02/02</ExpiryDate>
            </Passport>
- <DriverLicense>
        <DriverLicenseNumber>QC-19623-42423</DriverLicenseNumber>
        <ProvinceCode>QC</ProvinceCode>
        <ExpiryDate>1962/02/02</ExpiryDate>
            </DriverLicense>
- <SocialNetworks>
- <SocialNetwork>
        <SocialNetworkID socialNetworkType="EMAIL">test.name@gmail.com</SocialNetworkID>
            </SocialNetwork>
            </SocialNetworks>
- <OtherNames>
- <OtherName nameType="OTHER">
        <LastName>PRIUS</LastName>
        <FirstName>LARRY</FirstName>
        <MiddleName>D</MiddleName>
        <Suffix>JR</Suffix>
            </OtherName>
            </OtherNames>
            </AdditionalIDInfo>
            </Subject>
- <Addresses>
- <Address addressType="CURR">
        <CivicNumber>900</CivicNumber>
        <StreetName>MAIN ST</StreetName>
        <City>MONTREAL</City>
        <Province code="QC" />
        <PostalCode>H1W2P2</PostalCode>
            </Address>
            </Addresses>
            </Subjects>
- <CustomerInfo>
        <CustomerNumber>999xx00271</CustomerNumber>
        <SecurityCode>11</SecurityCode>
        </CustomerInfo>
        <CustomerReferenceNumber>123456789012</CustomerReferenceNumber>
        <ECOAInquiryType>I</ECOAInquiryType>
        <JointAccessIndicator>N</JointAccessIndicator>
        <CreditFileRequest>1</CreditFileRequest>
            </CNConsumerRequest>
            </CNConsumerRequests>
- <CNOutputParameters>
        <Language>FR</Language>
- <OutputParameter outputParameterType="CONS">
        <GenericOutputCode>X</GenericOutputCode>
            </OutputParameter>
            </CNOutputParameters>
- <CNAdditionalProducts>
- <AdditionalProduct additionalProductType="CITA">
- <Fields>
- <Field type="STRING">
        <Id>APPLNUMB</Id>
```

        <Value>**11271245**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**APPLTYPE**</Id>
  <Value>**A**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**IPADDRSS**</Id>
  <Value>**191.191.23.23**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**APPLSORC**</Id>
  <Value>**I**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**APPREQTP**</Id>
  <Value>**NA**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**SJFRESPH**</Id>
  <Value>**5144564565**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**DECIPATH**</Id>
  <Value>**FAMD**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**MORTCLDT**</Id>
  <Value>**2017-09-08**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**SPFRESPH**</Id>
  <Value>**5143546878**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**TRNSNUMB**</Id>
  <Value>**50220**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**PRODCODE**</Id>
  <Value>**PUCC**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**DATEACOP**</Id>
  <Value>**2001-09-08**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**CUSTSNDT**</Id>
  <Value>**1999-09-08**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**CREDLIMT**</Id>
  <Value>**19000**</Value>
                </Field>
- <Field type=**"STRING"**>
  <Id>**ORIGAMNT**</Id>

```xml
          <Value>19000</Value>
                  </Field>
-  <Field type="STRING">
    <Id>BANKDTTR</Id>
    <Value>50900</Value>
                  </Field>
-  <Field type="STRING">
    <Id>BANKDTAC</Id>
    <Value>6008780888</Value>
                  </Field>
-  <Field type="STRING">
    <Id>SECADRCV</Id>
    <Value>456</Value>
                  </Field>
-  <Field type="STRING">
    <Id>SECADRST</Id>
    <Value>MAIN</Value>
                  </Field>
-  <Field type="STRING">
    <Id>SECADRCT</Id>
    <Value>MONTREAL</Value>
                  </Field>
-  <Field type="STRING">
    <Id>SECADRPR</Id>
    <Value>QC</Value>
                  </Field>
-  <Field type="STRING">
    <Id>SECADRPC</Id>
    <Value>H1L3Z6</Value>
                  </Field>
                  </Field>
                  </AdditionalProduct>
-  <AdditionalProduct additionalProductType="CITB">
-  <Fields>
-  <Field type="STRING">
    <Id>DEALERIN</Id>
    <Value>11271500</Value>
                  </Field>
-  <Field type="STRING">
    <Id>CVV2</Id>
    <Value>A</Value>
                  </Field>
-  <Field type="STRING">
    <Id>AVS</Id>
    <Value>A</Value>
                  </Field>
-  <Field type="STRING">
    <Id>VBV</Id>
    <Value>0</Value>
                  </Field>
-  <Field type="STRING">
    <Id>ACCTTYPE</Id>
    <Value>JOINT</Value>
                  </Field>
-  <Field type="STRING">
    <Id>SICCODE</Id>
```

```xml
    <Value>01000</Value>
        </Field>
-   <Field type="STRING">
    <Id>TRADENM</Id>
    <Value>BAGSTORE</Value>
        </Field>
-   <Field type="STRING">
    <Id>ESTBDATE</Id>
    <Value>20140101</Value>
        </Field>
-   <Field type="STRING">
    <Id>VIN</Id>
    <Value>1234567890FORD123</Value>
        </Field>
-   <Field type="STRING">
    <Id>NUMPRODS</Id>
    <Value>6</Value>
        </Field>
-   <Field type="STRING">
    <Id>SHIPMETD</Id>
    <Value>FREE</Value>
        </Field>
-   <Field type="STRING">
    <Id>PYMTMETD</Id>
    <Value>CASH</Value>
        </Field>
-   <Field type="STRING">
    <Id>BROKER</Id>
    <Value>THIRD PARTY</Value>
        </Field>
-   <Field type="STRING">
    <Id>VERFINCM</Id>
    <Value>100000</Value>
        </Field>
-   <Field type="STRING">
    <Id>SCORE</Id>
    <Value>999</Value>
        </Field>
-   <Field type="STRING">
    <Id>SCORSNCD</Id>
    <Value>0101020304</Value>
        </Field>
-   <Field type="STRING">
    <Id>ENQNAM1</Id>
    <Value>ENQNAM1</Value>
        </Field>
-   <Field type="STRING">
    <Id>ENQVAL1</Id>
    <Value>GREEN</Value>
        </Field>
-   <Field type="STRING">
    <Id>ENQNAM2</Id>
    <Value>ENQNAM2</Value>
        </Field>
-   <Field type="STRING">
```

```xml
    <Id>ENQVAL2</Id>
    <Value>BLUE</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM3</Id>
    <Value>ENQNAM3</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQVAL3</Id>
    <Value>PURPLE</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM4</Id>
    <Value>ENQNAM4</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQVAL4</Id>
    <Value>WHITE</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM5</Id>
    <Value>ENQNAM5</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQVAL5</Id>
    <Value>YELLOW</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM6</Id>
    <Value>ENQNAM6</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQVAL6</Id>
    <Value>20130101</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM7</Id>
    <Value>ENQNAM7</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQVAL7</Id>
    <Value>20120101</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM8</Id>
    <Value>ENQNAM8</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQVAL8</Id>
    <Value>20110101</Value>
          </Field>
- <Field type="STRING">
    <Id>ENQNAM9</Id>
    <Value>ENQNAM9</Value>
          </Field>
```

```xml
- <Field type="STRING">
  <Id>ENQVAL9</Id>
  <Value>20140101</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQNAM10</Id>
  <Value>ENQNAM10</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQVAL10</Id>
  <Value>20140202</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQNAM11</Id>
  <Value>ENQNAM11</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQVAL11</Id>
  <Value>100</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQNAM12</Id>
  <Value>ENQNAM12</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQVAL12</Id>
  <Value>200</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQNAM13</Id>
  <Value>ENQNAM13</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQVAL13</Id>
  <Value>300</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQNAM14</Id>
  <Value>ENQNAM14</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQVAL14</Id>
  <Value>400</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQNAM15</Id>
  <Value>ENQNAM15</Value>
        </Field>
- <Field type="STRING">
  <Id>ENQVAL15</Id>
  <Value>500</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM1</Id>
  <Value>PARNAM1</Value>
        </Field>
```

```xml
- <Field type="STRING">
  <Id>PARVAL1</Id>
  <Value>ROSE</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM2</Id>
  <Value>PARNAM2</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL2</Id>
  <Value>RED</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM3</Id>
  <Value>PARNAM3</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL3</Id>
  <Value>GREY</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM4</Id>
  <Value>PARNAM4</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL4</Id>
  <Value>PINK</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM5</Id>
  <Value>PARNAM5</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL5</Id>
  <Value>MERUN</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM6</Id>
  <Value>PARNAM6</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL6</Id>
  <Value>20140301</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM7</Id>
  <Value>PARNAM7</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL7</Id>
  <Value>20140302</Value>
        </Field>
- <Field type="STRING">
  <Id>PARNAM8</Id>
  <Value>PARNAM8</Value>
```

```xml
          </Field>
- <Field type="STRING">
  <Id>PARVAL8</Id>
  <Value>20140303</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM9</Id>
  <Value>PARNAM9</Value>
          </Field>
- <Field type="STRING">
  <Id>PARVAL9</Id>
  <Value>20140304</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM10</Id>
  <Value>PARNAM10</Value>
          </Field>
- <Field type="STRING">
  <Id>PARVAL10</Id>
  <Value>20140305</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM11</Id>
  <Value>PARNAM11</Value>
          </Field>
- <Field type="STRING">
  <Id>PARVAL11</Id>
  <Value>600</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM12</Id>
  <Value>PARNAM12</Value>
          </Field>
- <Field type="STRING">
  <Id>PARVAL12</Id>
  <Value>700</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM13</Id>
  <Value>PARNAM13</Value>
          </Field>
- <Field type="STRING">
  <Id>PARVAL13</Id>
  <Value>800</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM14</Id>
  <Value>PARNAM14</Value>
          </Field>
- <Field type="STRING">
  <Id>PARVAL14</Id>
  <Value>900</Value>
          </Field>
- <Field type="STRING">
  <Id>PARNAM15</Id>
```

```
  <Value>PARNAM15</Value>
        </Field>
- <Field type="STRING">
  <Id>PARVAL15</Id>
  <Value>1000</Value>
        </Field>
        </Fields>
        </AdditionalProduct>
        </CNAdditionalProducts>
        </CNRequests>
        </CNCustTransmitToEfx>
```

Example of an XML Application with a co-applicant

To send applicant and co applicant send <CNConsumerRequest><SUBJ twice

<?xml version="1.0" encoding="UTF-8"?><!--Sample XML file generated by XML Spy v4.1 (http://www.xmlspy.com)--><CNCustTransmitToEfx xmlns="http://xml.equifax.com/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://xml.equifax.com/XMLSchemaS:\IS\DECPWR\PROJECTS\Zero_Attrition\IMPACT~1\XMLSCH~1\CNCustTransmitToEfx.xsd"><CNCustomerInfo><CustomerCode>5728</CustomerCode><CustomerInfo><CustomerNumber>001ZZ20418</CustomerNumber><SecurityCode>99</SecurityCode></CustomerInfo><CNCustomerInfo><CNRequests><CNConsumerRequests><CNConsumerRequest><Subjects><Subject subjectType="SUBJ"><SubjectName><LastName>LORENCE</LastName><FirstName>Hélène</FirstName></SubjectName><SocialInsuranceNumber>999999999</SocialInsuranceNumber><DateOfBirth>1967/03/03</DateOfBirth><ParsedTelephones><ParsedTelephone telephoneType="RES"><AreaCode>514</AreaCode><Number>271-1975</Number></ParsedTelephone></ParsedTelephones><Occupation>Project Manager</Occupation><Employer>CIBC</Employer><EmploymentDetails><EmploymentDetail><EmployerName>Equifax</EmployerName><EmployerAddress><CivicNumber>900</CivicNumber><StreetName>MAIN ST</StreetName><City>MONTREAL</City><Province code="QC"/><PostalCode>H1W2P2</PostalCode></EmployerAddress><EmployerPhoneNumber telephoneType="BUS"><AreaCode>514</AreaCode><Number>271-1975</Number></EmployerPhoneNumber><Occupation>Programmer</Occupation><Income>90000</Income></EmploymentDetail></EmploymentDetails><AdditionalIDInfo><Passport><PassportNumber>1962342423</PassportNumber><CountryCode>CAN</CountryCode><ExpiryDate>1962/02/02</ExpiryDate></Passport><DriverLicense><DriverLicenseNumber>QC-19623-42423</DriverLicenseNumber><ProvinceCode>QC</ProvinceCode><ExpiryDate>1962/02/02</ExpiryDate></DriverLicense><SocialNetworks><SocialNetwork><SocialNetworkID>test.name@gmail.com</SocialNetworkID></SocialNetwork></SocialNetworks></AdditionalIDInfo></Subject><Addresses><Address addressType="CURR"><CivicNumber>900</CivicNumber><StreetName>MAIN ST</StreetName><City>MONTREAL</City><Province code="QC"/><PostalCode>H1W2P2</PostalCode></Address></Addresses></Subjects><CustomerInfo><CustomerNumber>001ZZ20418</CustomerNumber><SecurityCode>99</SecurityCode></CustomerInfo><ECOAInquiryType>I</ECOAInquiryType><JointAccessIndicator>N</JointAccessIndicator><CreditFileRequest>0</CreditFileRequest></CNConsumerRequest><CNConsumerRequest><Subjects><Subject subjectType="SUBJ"><SubjectName><LastName>LORENCE</LastName><FirstName>two</FirstName></SubjectName><SocialInsuranceNumber>999999999</SocialInsuranceNumber><DateOfBirth>1967/03/03</DateOfBirth><ParsedTelephones><ParsedTelephone telephoneType="RES"><AreaCode>514</AreaCode><Number>271-1975</Number></ParsedTelephone></ParsedTelephones><Occupation>Project Manager</Occupation><Employer>CIBC</Employer><EmploymentDetails><EmploymentDetail><EmployerName>Equifax</EmployerName><EmployerAddress><CivicNumber>900</CivicNumber><StreetName>MAIN ST</StreetName><City>MONTREAL</City><Province code="QC"/><PostalCode>H1W2P2</PostalCode></EmployerAddress><EmployerPhoneNumber telephoneType="BUS"><AreaCode>514</AreaCode><Number>271-1975</Number></EmployerPhoneNumber><Occupation>Programmer</Occupation><Income>90000</Income></EmploymentDetail></EmploymentDetails><AdditionalIDInfo><Passport><PassportNumber>1962342423</PassportNumber><CountryCode>CAN</CountryCode><ExpiryDate>1962/02/02</ExpiryDate></

Passport><DriverLicense><DriverLicenseNumber>QC-19623-42423</DriverLicenseNumber><ProvinceCode>QC</ProvinceCode><ExpiryDate>1962/02/02</ExpiryDate></DriverLicense><SocialNetworks><SocialNetwork><SocialNetworkID>test.name@gmail.com</SocialNetworkID></SocialNetwork></SocialNetworks></AdditionalIDInfo></Subject><Addresses><Address addressType="CURR"><CivicNumber>900</CivicNumber><StreetName>MAIN ST</StreetName><City>MONTREAL</City><Province code="QC"/><PostalCode>H1W2P2</PostalCode></Address></Addresses></Subjects><CustomerInfo><CustomerNumber>001ZZ20418</CustomerNumber><SecurityCode>99</SecurityCode></CustomerInfo><ECOAInquiryType>I</ECOAInquiryType><JointAccessIndicator>N</JointAccessIndicator><CreditFileRequest>0</CreditFileRequest></CNConsumerRequest></CNConsumerRequests><CNOutputParameters><Language>EN</Language><OutputParameter outputParameterType="CONS"><GenericOutputCode>X</GenericOutputCode></OutputParameter></CNOutputParameters></CNRequests></CNCustTransmitToEfx>

Standalone - No Credit File

This is the ability to obtain the FraudIQ Manager Fraud Score and/or FraudIQ Manager Indicators as standalone without the credit file. (Credit file used but not billed and no inquiry is posted).

In order to request the FraudIQ Manager Fraud Products as standalone, without the credit file, a flag must be sent on the input to indicate such.

XML

--- ProfileIndicator	1	A	O	Also known as Platform indicator. Used to define the transaction profile to apply on the current consumer request.
--- CreditFileRequest	1	A	O	Credit file requested • 0 = No credit file requested • 1/blank = Yes
-- CNConsumerRequest				**Group End**

Example of XML input with FraudIQ Manager = no credit file requested
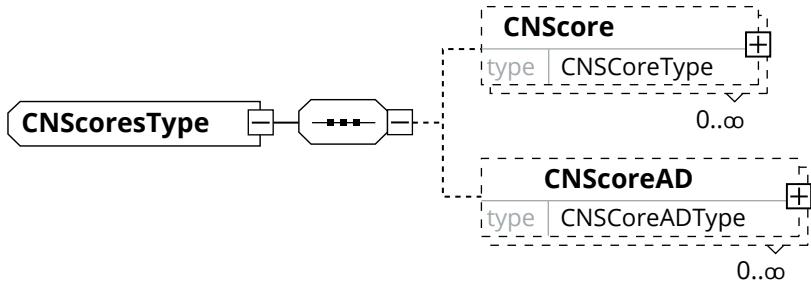
a01pkss <?xml version="1.0" encoding="UTF-8"?><!--Sample XML file generated by XML Spy v4.1 (http://www.xmlspy.com)--><CNCustTransmitToEfx xmlns="http://xml.equifax.com/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://xml.equifax.com/XMLSchemaS:\IS\DECPWR\PROJECTS\Zero_Attrition\IMPACT~1\XMLSCH~1\CNCustTransmitToEfx.xsd"><CNCustomerInfo><CustomerCode>5728</CustomerCode><CustomerInfo><CustomerNumber>001ZZ20418</CustomerNumber><SecurityCode>99</SecurityCode></CustomerInfo></CNCustomerInfo><CNRequests><CNConsumerRequests><CNConsumerRequest><Subjects><Subject subjectType="SUBJ"><SubjectName><LastName>GONZALE</LastName><FirstName>Hélène</FirstName></SubjectName><SocialInsuranceNumber>999999999</SocialInsuranceNumber><ParsedTelephones><ParsedTelephone telephoneType="RES"><AreaCode>514</AreaCode><Number>271-1975</Number></ParsedTelephone></ParsedTelephones></Subject><Addresses><Address addressType="CURR"><CivicNumber>900</CivicNumber><StreetName>MAIN ST</StreetName><City>MONTREAL</City><Province code="QC"/></Address></Addresses></Subjects><CustomerInfo><CustomerNumber>001ZZ20418</CustomerNumber><SecurityCode>99</SecurityCode></CustomerInfo><ECOAInquiryType>I</ECOAInquiryType><CreditFileRequest>0</CreditFileRequest></CNConsumerRequest></CNConsumerRequests><CNOutputParameters><Language>EN</Language><OutputParameter outputParameterType="CONS"><GenericOutputCode>X</GenericOutputCode></OutputParameter></CNOutputParameters></CNRequests></CNCustTransmitToEfx>

Extensible Markup Language Output (XML)

Scores

This node contains the result of the scoring/risk/decision products activated for a request. The content of CNScores is split in two node types (CNScore, CNScoreAD) to make the schema easier to use and read. However, they are still all Scores products type.

Attr	Xml Tag	MaxLgth	Field Type	Description /Comments
	CNScores			**Group Start**
	- **CNScore**			See node definition
	- *CNScoreAD*			*Not applicable*
	CNScores			**Group End**

Scores

This node contains the result of the generic scoring and risk products activated for a request. It includes the Decision Power products.

Attr	Xml Tag	MaxLgth	Field Type	Description /Comments
	CNScore			**Group Start**
*	productType	4	A	Score product identifier • **SCOR = for FraudIQ Manager Indicator Product** • SCBS = for FraudIQ Manager Fraud Score Product
*	productId	5	N	Model Number 10700 – for FraudIQ Manager Indicator Product 30700 – for FraudIQ Manager Fraud Score Product 1st party 30710 – for FraudIQ Manager Fraud Score Product 3rd party
*	description	20	A	Model Description
	- VersionNumber	3	A	Segment Version Number
	- ModelId	1	A	Identification of the Model
	- ScoreNumber	1	N	Score Number
	- ScoreIndicator	1	A	Score Indicator or Reject Indicator
	- Result			**Group Start**
	-- SignIndicator	1	A	Score Sign Indicator
	-- Value	5	A	Score Value
	-- ScoreNarratives			**Group Start**
	--- ScoreNarrative	65	A	Score Narrative
	-- ScoreNarratives			**Group End**
	- Result			**Group End**

Attr	Xml Tag	MaxLgth	Field Type	Description /Comments
	- ScoreAttributes			**Group Start**
	-- ScoreAttribute	30	A	
*	identifier	30	A	Attribute identifier Used by products such as: • Interconnect • iDecision
*	value	30	A	Attribute value
	- ScoreAttributes			**Group End**
	- Reasons			**Group Start**
	-- Reason			
*	code	30	A	Reason Code
*	description	70	A	Reason Code Narrative Text
	- Reasons			**Group End**
	- RejectCodes			**Group Start**
	-- RejectCode			
*	code	5	A	Reject Code
*	description	70	A	Reject Code Narrative
	- RejectCodes			**Group End**
	CNScore			**Group End**

XML output example with FraudIQ Manager:

<?xml version="1.0" encoding="UTF-8" ?>
- <EfxTransmit xmlns="**http://www.equifax.ca/XMLSchemas/EfxToCust**" xmlns:xsi="**http://www.w3.org/2001/XMLSchema-instance**" xsi:schemaLocation="**http://www.equifax.ca/XMLSchemas/EfxToCust http://intranet.equifax.ca/XMLSchemas/QA/CNEfxTransmitToCust.xsd**">
- <EfxReport requestNumber="**1**" reportId="**CNCONSUMERCREDITFILE**">
- <CNConsumerCreditReports>
- <CNConsumerCreditReport subjectType="**SUBJECT**" multipleNumber="**1**">
- <CNHeader>
- <Request>
 <Protocol>**COND**</Protocol>
 <CustomerReferenceNumber>**UATREG0001**</CustomerReferenceNumber>
 <CustomerNumber>**001BB00144**</CustomerNumber>
 <LanguageIndicator>**E**</LanguageIndicator>
 <InquiryType>**I**</InquiryType>
 <OutputFormatCode>**X**</OutputFormatCode>
 </Request>
- <CreditFile>
 <DateOfRequest>**2022-06-07**</DateOfRequest>
 <HitCode code="**0**" description="**NO CREDIT FILE REQUESTED (NO SEARCH)**" />
        </CreditFile>
- <Subject>
- <SubjectName>
 <LastName>**SARAH**</LastName>
 <FirstName>**HUSSAIN**</FirstName>
        </SubjectName>
        </Subject>
        </CNHeader>

```
- <CNAddresses>
- <CNAddress code="CA" description="CA">
 <CivicNumber>1101</CivicNumber>
 <StreetName>MAINSTREETNAMEA</StreetName>
 <City code="TORONTO">TORONTO</City>
 <Province code="ON" description="ON" />
 <PostalCode>ABC123</PostalCode>
          </CNAddress>
          </CNAddresses>
- <CNScores>
- <CNScore productType="SCOR" productId="10700" description="FIQM INDICATOR">
 <VersionNumber>010</VersionNumber>
 <ModelId>A</ModelId>
 <ScoreNumber>1</ScoreNumber>
 <ScoreIndicator>S</ScoreIndicator>
- <Result>
 <Value>00499</Value>  --------▯ Precision Score
- <ScoreNarratives>
 <ScoreNarrative>Application ID: TEST037520220607131144</ScoreNarrative>
 <ScoreNarrative>OUTCOME CODE:EFX001</ScoreNarrative>
 <ScoreNarrative>OCD:Verify Documents</ScoreNarrative> ----▯ Outcome Code Description ( 65) Bytes
 <ScoreNarrative>PRECISION DECISION:NOTCL </ScoreNarrative>
          </ScoreNarratives>
          </Result>
- <Reasons>
 <Reason code="NOTCL" description="STATUS" />
 <Reason code="00009" description="RULE MATCH COUNT" />
 <Reason code="00007" description="ENQUIRY MATCH COUNT" />
 <Reason code="00522" description="TOTAL RULE SCORE" />
          </Reasons>
          </CNScore>
          </CNScores>
          </CNConsumerCreditReport>
          </CNConsumerCreditReports>
          </EfxReport>
          </EfxTransmit>
```

The highlighted part of the response pertains to the Real-time Outcome Orchestration and Precision Score functionality of the platform. Will be absent if receiving the original response. See Appendix A for the original Citadel XML Output Response.

Error Handling

If FraudIQ Manager is not available, only a FraudIQ Manager not available message will be returned.

```
                    EQUIFAX CANADA – CATI TESTING UTILITY
   APPLID(A01PKSS )                                    TRAN(PSTS)
PROT(LU62)
<...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....>
================================== T O P ==================================
SERX0109000001ZZ20418                    01 SCI00     E0019CI03000
    FraudIQ Manager not available
```

If the FraudIQ Manager application is unavailable you will get the response below.

```
<?xml version="1.0" encoding="UTF-8" ?>
<EfxTransmit>
        <CNErrorReport>
                <SegmentId>SERXM</SegmentId>
                <VersionNumber>010</VersionNumber>
                <CustomerCode>P015</CustomerCode>
                <CustomerNumber>001ZZ21346</CustomerNumber>
                <TransactionReferenceNumber>123456789012</TransactionReferenceNumber>
                <Errors>
                        <Error>
                                <SourceCode>SCI00</SourceCode>
                                <ErrorCode>E0019</ErrorCode>
                                <AdditionalInformation>CI03000</AdditionalInformation>
                                <Description>CITADEL not available</Description>
                        </Error>
                </Errors>
        </CNErrorReport>
</EfxTransmit>
```

If the FraudIQ Manager application is available but the service is not able to produce a result you will get the response below.

```
<?xml version="1.0" encoding="UTF-8" ?>
<EfxTransmit xmlns="http://www.equifax.ca/XMLSchemas/EfxToCust"
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xsi:schemaLocation="http://www.equifax.ca/XMLSchemas/EfxToCust http://www.equifax.ca/XMLSchemas/UAT/
CNEfxTransmitToCust.xsd">
    <EfxReport requestNumber="1" reportId="CNCONSUMERCREDITFILE">
        <CNConsumerCreditReports>
            <CNConsumerCreditReport subjectType="SUBJECT"
                multipleNumber="1">
                <CNHeader>
                    <Request>
                        <Protocol>COND</Protocol>
                        <CustomerNumber>999ON00382</CustomerNumber>
                        <LanguageIndicator>E</LanguageIndicator>
                        <InquiryType>I</InquiryType>
                        <OutputFormatCode>X</OutputFormatCode>
                    </Request>
                    <CreditFile>
                        <DateOfRequest>2017-01-25</DateOfRequest>
                        <HitCode code="0" description="NO CREDIT FILE REQUESTED (NO SEARCH)" />
                    </CreditFile>
                    <Subject>
                        <SubjectName>
                            <LastName>MOONEY</LastName>
                            <FirstName>DANIEL</FirstName>
                        </SubjectName>
                    </Subject>
                </CNHeader>
```

```xml
<CNAddresses>
    <CNAddress code="CA" description="CA">
        <CivicNumber>BOX</CivicNumber>
        <StreetName>144 MORLEY</StreetName>
        <City code="MORLEY">MORLEY</City>
        <Province code="AB" description="AB" />
        <PostalCode>T0L1N0</PostalCode>
    </CNAddress>
</CNAddresses>
<CNScores>
    <CNScore productType="SCOR" productId="10700" description="LFIQM INDICATOR">
        <VersionNumber>010</VersionNumber>
        <ModelId>A</ModelId>
        <ScoreNumber>1</ScoreNumber>
        <ScoreIndicator>R</ScoreIndicator>
        <Reasons>
            <Reason code="00000" description="STATUS" />
            <Reason code="00000" description="RULE MATCH COUNT" />
            <Reason code="00000" description="ENQUIRY MATCH COUNT" />
            <Reason code="00000" description="TOTAL RULE SCORE" />
        </Reasons>
        <RejectCodes>
            <RejectCode code="S" description="LFIQM not available" />
        </RejectCodes>
    </CNScore>
</CNScores>
        </CNConsumerCreditReport>
    </CNConsumerCreditReports>
</EfxReport>
</EfxTransmit>
```

Appendix A:
Citadel XML Output Response

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <EfxTransmit xmlns="http://www.equifax.ca/XMLSchemas/EfxToCust" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://www.equifax.ca/XMLSchemas/EfxToCust http://www.equifax.ca/XMLSchemas/UAT/CNEfxTransmitToCust.xsd">
- <EfxReport requestNumber="1" reportId="CNCONSUMERCREDITFILE">
- <CNConsumerCreditReports>
- <CNConsumerCreditReport subjectType="SUBJECT" multipleNumber="1">
- <CNHeader>
- <Request>
  <Protocol>COND</Protocol>
  <CustomerReferenceNumber>123456789012</CustomerReferenceNumber>
  <CustomerNumber>999ZZ00123</CustomerNumber>
  <LanguageIndicator>E</LanguageIndicator>
  <InquiryType>I</InquiryType>
  <OutputFormatCode>X</OutputFormatCode>
          </Request>
- <CreditFile>
  <DateOfRequest>2016-10-31</DateOfRequest>
  <HitCode code="0" description="NO CREDIT FILE REQUESTED (NO SEARCH)" />
          </CreditFile>
- <Subject>
- <SubjectName>
  <LastName>SPIROUS</LastName>
  <FirstName>HELENE</FirstName>
          </SubjectName>
          </Subject>
          </CNHeader>
- <CNAddresses>
- <CNAddress code="CA" description="CA">
  <CivicNumber>5700</CivicNumber>
  <StreetName>YONGE ST</StreetName>
  <City code="TORONTO">TORONTO</City>
  <Province code="ON" description="ON" />
  <PostalCode>M2M4K2</PostalCode>
          </CNAddress>
          </CNAddresses>
          </CNScore>
- <CNScore productType="SCOR" productId="10700" description="CITADEL INDICATOR">
  <VersionNumber>010</VersionNumber>
  <ModelId>A</ModelId>
  <ScoreNumber>1</ScoreNumber>
  <ScoreIndicator>S</ScoreIndicator>
- <Result>
  <Value>00000</Value>
- <ScoreNarratives>
  <ScoreNarrative>Application ID: 20161031A</ScoreNarrative>
          </ScoreNarratives>
          </Result>
```

```
- <Reasons>
  <Reason code="NOTCL" description="STATUS" />
  <Reason code="00007" description="RULE MATCH COUNT" />
  <Reason code="00013" description="ENQUIRY MATCH COUNT" />
  <Reason code="00300" description="TOTAL RULE SCORE" />
            </Reasons>
            </CNScore>
            </CNScores>
            </CNConsumerCreditReport>
            </CNConsumerCreditReports>
            </EfxReport>
            </EfxTransmit>
```

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