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**Experian Products and Services**

# **Precise ID (Option 11)**

**Account Opening Score with KIQ**

**Experian Client Services Delivery**

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# History of Revisions

Date	Page	Description
02/25/15		First draft (based on Precise ID XML Version 5)
04/15/15	8	Update list of Previous Housing types
	11	Add NFDSummary tag group
06/18/15		XML V6 Updates
09/18/15	3	Update acceptable values for FirstName
	39, 43	Add ReferenceNumber to examples
	14	Update Verbose description (enabled only at the transaction level)
	61	Add KBAResultCode 7 (No questions returned – client list usage exceeded)
11/4/2015	3	Update FirstName tag description
	14	Correct CCNumerics closing tag in example
11/19/2015	4	Update acceptable values for DriversLicense\Number
01/06/2016	1	Add all optional processing
	12, 14 ,49-50	Add Multi-Factor Authentication to inquiry and response sections

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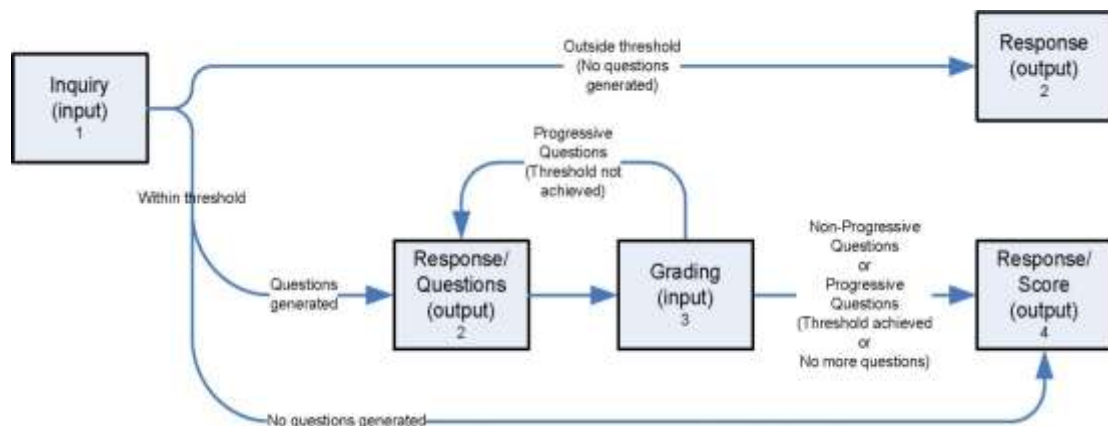
# Account Opening Score with KIQ

The Precise ID<sup>SM</sup> Account Opening Score with KIQ product option (referred to as “Precise ID Option 11”) is a Fair Credit Reporting Act (FCRA) compliant option that delivers the following:

- Consumer authentication and verification data
- FCRA-compliant score
- Questions-and-answer functionality (Knowledge IQ<sup>SM</sup>)
- Email Address verification (optional)
- IP Address validation (optional)
- Additional Addresses (optional)
- Multi-Factor Authentication processing (optional)
- Identity Chek<sup>®</sup> processing (optional)
- Identity Element Network processing (optional)
- FraudNet processing (optional)

The Knowledge IQ (KIQ) functionality allows clients to either always invoke the question-and-answer session or set score threshold value to invoke the question-and-answer session for a particular range of scores.

The flow diagram and step descriptions below illustrate the processing steps for this product option:



1. Submit a Precise ID inquiry specifying Option 11
2. An output response is returned in one of the following formats:
  - If the score is outside the established score threshold, a final Precise ID Option 11 response is returned without any question data
  - If the score is within the established score threshold and questions are generated, an initial Precise ID Option 11 response with questions is returned

- If the score is within the established score threshold but no questions are generated, a final Precise ID Option 11 response with results of the KIQ session is returned
3. If questions are returned, submit the consumer-supplied answers for grading
  4. A final Precise ID Option 11 response is returned

**NOTE 1:** If the application is configured for Progressive Questions, steps 2 and 3 are repeated if the threshold for correctly answering questions is not achieved with the first set of questions.

**NOTE 2:** A full credit profile is returned if a consumer has a Victim statement on-file.

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## Inquiry

The Precise ID Option 11 product option requires two separate “inquiries” to the Precise ID application. The first inquiry initiates the transaction and provides the necessary information to produce a Precise ID response. The format of this inquiry is described in the following sections.

### Inquiry Wrapper Tags

The Inquiry Wrapper tags are required for all inquiries into the Precise ID application. The application can be accessed via XML Gateway which has its own tags and API guide. For information on the XML Gateway Inquiry Wrapper tags, refer to the *Precise ID – XML Gateway API* guide.

### Input Inquiry Tags

The Input Inquiry tags are used to initiate a Precise ID inquiry and supply all consumer name, address and demographic information as well as processing parameters. These tags are contained within the <PreciseIDServer> parent tag and are described in the following sections.

### Names and Descriptions

The applicable tags for the Precise ID Option 11 product option are listed below. Tag names in **bold type** indicate parent tags. The Data Type column indicates the type of data that can be entered for that particular tag, including valid special characters. A blank character is indicated by ‘^’.

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>PreciseIDServer</b>	Y			Start tag for Precise ID elements
PIDXMLVersion	Y	N	5	Constant “06.00” “06” indicates the version of a major release which can include new or changed tags “00” indicates the version of a minor release which can include changes to values for existing tags



Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>Subscriber</b>	Y			Start tag for Subscriber elements
Preamble	Y	AN	4	4-character code assigned by Experian
OpInitials	Y	AN	2	Operator initials
SubCode	Y	N	7	Subscriber number
<b>/Subscriber</b>	Y			End tag for Subscriber elements
<b>PrimaryApplicant</b>	Y			Start tag for Primary Applicant elements
<b>Name</b>	Y			Start tag for Primary Applicant Name elements Entire name cannot exceed 69 characters (Surname + First + Middle + Gen). Avoid inputting “C/O” or “AKA” (or related words) in any name element. If included, an error message is returned.
Surname	Y	A-^’	32	The full applicant’s surname is required and must be two or more characters. If the surname contains two surnames, then split the surnames with a hyphen (e.g., Smith-Jones). The surname can also be input with an apostrophe (e.g., O’Brien), although apostrophe usage is limited to the letters D, L, and O.
First	Y	A-^’	32	The full first name should be entered when available. The minimum entry is the first name initial. Special characters are not allowed. Compound names should be separated with a hyphen or space.
Middle	N	A	32	The full middle name should be entered when available. A middle initial is acceptable. Blanks and special characters are not allowed. Omit if the middle name is not available.
Gen	N	AN	4	Generation code: “SR” Senior “JR” Junior ‘2’ or “II” Second ‘3’ or “III” Third ‘4’ or “IV” Fourth ‘5’ or “V” Fifth ‘6’ or “VI” Sixth ‘7’ or “VII” Seventh ‘8’ or “VIII” Eighth ‘9’ or “IX” Ninth
<b>/Name</b>	Y			End tag for Primary Applicant Name elements
SSN	N	N^~	9 or 11	Social Security Number (optional but recommended)

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>CurrentAddress</b>	Y			Start tag for Primary Applicant Current Address elements Entire address cannot exceed 118 characters (Street + City + State + Zip)
Street	Y	AN^#-/.	60	Street address, PO Box, Route Number
City	Y	A^.-^	38	City name
State	Y	A	2	State code
Zip	Y	N-	10	ZIP code
<b>/CurrentAddress</b>	Y			End tag for Primary Applicant Current Address elements
<b>PreviousAddress</b>	N			Start tag for Primary Applicant Previous Address elements Entire address cannot exceed 118 characters (Street + City + State + Zip)
Street	Y	AN^#-/.	60	Street address, PO Box, Route Number (required if <b>PreviousAddress</b> parent tag used)
City	Y	A^.-^	38	City name (required if <b>PreviousAddress</b> parent tag used)
State	Y	A	2	State code (required if <b>PreviousAddress</b> parent tag used)
Zip	Y	N-	10	ZIP code (required if <b>PreviousAddress</b> parent tag used)
<b>/PreviousAddress</b>	N			End tag for Primary Applicant Previous Address elements
<b>SecondaryAddress</b>	N			Start tag for Primary Applicant Secondary Address elements Entire address cannot exceed 118 characters (Street + City + State + Zip)
Street	Y	AN^#-/.	60	Street address, PO Box, Route Number (required if <b>SecondaryAddress</b> parent tag used)
City	Y	A^.-^	38	City name (required if <b>SecondaryAddress</b> parent tag used)
State	Y	A	2	State code (required if <b>SecondaryAddress</b> parent tag used)
Zip	Y	N-	10	ZIP code (required if <b>SecondaryAddress</b> parent tag used)
<b>/SecondaryAddress</b>	N			End tag for Primary Applicant Secondary Address elements
<b>DriverLicense</b>	N			Start tag for Primary Applicant Driver's License elements
State	Y	A	2	Driver's license state code (required if <b>DriverLicense</b> parent tag used)
Number	Y	AN^*-	21	Driver's license number (required if <b>DriverLicense</b> parent tag used) A minimum of two characters must be entered
<b>/DriverLicense</b>	N			End tag for Primary Applicant Driver's License elements

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>Phones</b>	N			Start tag for Primary Applicant Telephone elements
<b>Phone</b>	Y			Start tag for Telephone elements. Up to 3 Phones may be entered.
Number	Y	AN	10	Telephone number (required if <b>Phone</b> parent tag used) Format: #####
Type	N	AN	1	Telephone number type: ‘B’ Business      ‘P’ Pager ‘C’ Cellular      ‘R’ Residential ‘F’ Fax            ‘T’ Pay Phone ‘I’ Institution ‘ ’ Unknown
<b>/Phone</b>				End tag for Telephone elements
<b>/Phones</b>	N			End tag for Primary Applicant Telephone elements
<b>Employment</b>	N			Start tag for Primary Applicant Employment elements Entire employment data cannot exceed 73 characters (Company + Address + City + State + Zip)
Company	Y	AN^#- &	30	Company name (required if <b>Employment</b> parent tag used)
Address	Y	AN^#-./.	60	Company street address
City	N	A^.-‘	11	Company city name
State	N	A	2	Company state code
Zip	N	N-	10	Company ZIP code
<b>/Employment</b>				End tag for Primary Applicant Employment elements
Age	N	N	3	Applicant Age Domain: 14 – 120
DOB	N	N	8	Applicant Date of Birth Format: MMDDYYYY Note: If full birth date is available, use the DOB tag; otherwise, use the YOB tag with just the year of birth
YOB	N	N	4	Applicant Year of Birth Format: YYYY Note: If full birth date is available, use the DOB tag; otherwise, use the YOB tag with just the year of birth
MothersMaidenName	N	A	32	Applicant Mother’s Maiden Name
SpouseName	N	A	96	Full Name of Applicant’s Spouse
<b>EmailAddresses</b>	N			Start tag for Email Addresses elements
EmailAddress	N	AN@_-.		Up to 3 Email Addresses may be entered. Applicant Email Address.
<b>/EmailAddresses</b>	N			End tag for Email Addresses elements

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>/PrimaryApplicant</b>	Y			End tag for Primary Applicant elements
<b>AccountType</b>	N			Start tag for Account Type Parameters
Type	N	AN	2	Account Type Code. Required for FCRA Reseller inquiries. The following Account Types are available for use by FCRA Resellers: “0B” Written instructions “1G” Extension of credit “2G” Other legitimate business need For non-Reseller clients, refer to the <i>File One Appendix (Section G – Account Purpose Types)</i> for a list of available account types.
Terms	N	AN	3	Account Terms
AbbreviatedAmount	N	AN	3	Abbreviated Amount
FullAmount	N	AN	7	Full dollar amount (can be used instead of abbreviated amount)
<b>/AccountType</b>	N			End tag for Account Type Parameters
Verbose	N	A		Verbose mode: ‘N’ Do not return response with descriptions ‘Y’ Return response with descriptions
<b>Vendor</b>	Y			Start tag for Vendor elements
VendorNumber	Y	AN	3	Vendor number. Assigned by Experian Automation Services to each vendor or client with in-house software.
VendorVersion	N	AN	6	Vendor software version
<b>/Vendor</b>	Y			End tag for Vendor elements
<b>Options</b>	Y			Start tag for Options elements
BrokerNumber	N	N	10	Broker Number
EndUser	Y/N	AN	30	End User Information (required for Resellers)
FreezeKeyPIN	N	N	15	NCAC-provided identifier to unfreeze a frozen credit file
ReferenceNumber	N	AN	90	Reference number This number is echoed back in the body of the report
ProductOption	Y	N	2	Precise ID Product Option. Constant “11” for Account Opening Score with KIQ
DetailRequest	N	AN	1	Output detail request indicator: ‘S’ Summary (default) ‘D’ Details requested

Tag	Req.	Data Type	Max Len.	Description (Keyword)
InquiryChannel	N	AN	4	Channel through which inquiry came. Default is the value set in the Client Profile table: “ATM”      Automated Teller Machine “INTE”     Internet “MAIL”     Mail “PDA”     Personal Digital Assistant “PHON”    Telephone “PRE”     Pre-Screen
<b>/Options</b>	Y			End tag for Options elements
<b>BankingInformation</b>	N			Start tag for Banking Information elements
<b>Primary</b>	N			Start tag for Primary Banking Information elements
AccountNumber	N	^N	20	Account number
RoutingNumber	N	N	9	Account routing number
TimeWithBank	N	N	3	Time with bank in months Domain: 1 – 999
BankingRelationship	N	N	1	Banking relationship indicator: ‘0’    No relationship ‘1’    Checking account ‘2’    Savings account ‘3’    Checking and savings accounts ‘4’    Account of unknown type ‘5’    Checking and other institution savings ‘6’    Savings and other institution checking ‘7’    Other institution savings ‘8’    Other institution checking ‘9’    Other institution checking and savings
<b>/Primary</b>	N			End tag for Primary Banking Information elements
<b>/BankingInformation</b>	N			End tag for Banking Information elements
<b>ResidenceInformation</b>	N			Start tag for Residence Information elements
<b>Primary</b>	N			Start tag for Primary Residence Information elements
ResidenceType	N	N	2	Current housing type: “01”    mortgaged house/condominium “02”    owned house/condo/apartment “03”    mortgages/owns mobile home “04”    rents house/condo/apartment “05”    rents mobile home “06”    lives with parents/relatives “07”    boards “08”    other
DurationOfStayInMonths	N	N	3	Total months at current residence

Tag	Req.	Data Type	Max Len.	Description (Keyword)
PrevResidenceType	N	N	2	Previous housing type: “01” mortgaged house/condominium “02” owned house/condo/apartment “03” mortgages/owns mobile home “04” rents house/condo/apartment “05” rents mobile home “06” lives with parents/relatives “07” boards “08” other
PrevDurationOfStayInMonths	N	N	3	Total months at previous residence
/Primary	N			End tag for Primary Residence Information elements
/ResidenceInformation	N			End tag for Residence Information elements
TotalIncome	N			Start tag for Income Information elements
Primary	N			Start tag for Primary Applicant Income elements
TotGrossIncomeFreq	N	AN	1	Total gross income frequency: ‘H’ Hourly ‘W’ Weekly ‘B’ Biweekly (every 2 weeks) ‘M’ Monthly ‘T’ Semimonthly ‘Q’ Quarterly ‘S’ Semiannually ‘Y’ Yearly
TotGrossIncomeAmt	N	N	7	Total gross income in whole dollar amount
SalaryFreq	N	AN	1	Salary frequency: ‘H’ Hourly ‘W’ Weekly ‘B’ Biweekly (every 2 weeks) ‘M’ Monthly ‘T’ Semimonthly ‘Q’ Quarterly ‘S’ Semiannually ‘Y’ Yearly
SalaryAmt	N	N	7	Total salary in whole dollar amount
OtherGrossIncomeFreq	N	AN	1	Other gross income frequency: ‘H’ Hourly ‘W’ Weekly ‘B’ Biweekly (every 2 weeks) ‘M’ Monthly ‘T’ Semimonthly ‘Q’ Quarterly ‘S’ Semiannually ‘Y’ Yearly
OtherGrossIncomeAmt	N	N	7	Other gross income in whole dollar amount

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>/Primary</b>	N			End tag for Primary Applicant Income elements
<b>/TotalIncome</b>	N			End tag for Income Information elements
<b>Dependents</b>	N			Start tag for Dependents elements
Primary	N	N	2	Primary applicant's total number of dependents excluding him/herself
<b>/Dependents</b>	N			End tag for Dependents elements
<b>JobHistory</b>	N			Start tag for Job History elements
<b>Primary</b>	N			Start tag for Primary Applicant Job History elements
CurrentJobType	N	AN	1	Current job type: 'E' Student 'H' Homemaker 'L' Salaried 'R' Retired 'S' Self employed 'U' Unemployed
<b>CurrentJobDuration</b>	N			Start tag for Primary Applicant Job History Current Job Duration elements
DurationInMonths	N	N	3	Total months at job
<b>/CurrentJobDuration</b>	N			End tag for Primary Applicant Job History Current Job Duration elements
<b>/Primary</b>	N			End tag for Primary Applicant Job History elements
<b>/JobHistory</b>	N			End tag for Job History elements
<b>CCNumerics</b>	N			Start tag for Client-Supplied Numeric Characteristics These are used as input for Strategy Manager.
CCNumeric	N	N	10	Up to 10 Client Supplied Numeric Characteristics may be entered. The sequence of the input shall be preserved.
<b>/CCNumerics</b>	N			End tag for Client-Supplied Numeric Characteristics
<b>CCStrings</b>	N			Start tag for Client-Supplied String Characteristics
CCString	N	AN	10/60	Up to 10 Client Supplied String Characteristics may be entered. The sequence of the input shall be preserved. <b>NOTE:</b> The first 5 Client-Supplied String fields are limited to 10 characters; the second 5 Client-Supplied String fields can hold up to 60 characters.
<b>/CCStrings</b>	N			End tag for Client-Supplied String Characteristics
IPAddress	N	N.	39	IP Address used when IP Address Validation indicator is set on in the Client Profile table (Format: ###.###.###.###)

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>KBA</b>	N			Start tag for Knowledge IQ elements
RiskStrategyNumber	N	N		Risk Strategy identifier. Default is the value set in the Client Profile table.
LanguageCode	N	AN	2	Language in use for KIQ. Default is the value set in the Client Profile table : 'en' English 'es' Spanish
ChampionChallengerRandomNumber	N			Champion Challenger Random Number value
<b>UserDefinedNumerics</b>	N			Start tag for User-Defined Numeric elements
UserDefinedNumeric1	N	N	10	1 <sup>st</sup> user-defined numeric value. Field must be set up in the Client Profile table.
UserDefinedNumeric2	N	N	10	2 <sup>nd</sup> user-defined numeric value. Field must be set up in the Client Profile table.
UserDefinedNumeric3	N	N	10	3 <sup>rd</sup> user-defined numeric value. Field must be set up in the Client Profile table.
UserDefinedNumeric4	N	N	10	4 <sup>th</sup> user-defined numeric value. Field must be set up in the Client Profile table.
<b>/UserDefinedNumerics</b>	N			End tag for User-Defined Numeric elements
<b>UserDefinedTexts</b>	N			Start tag for User-Defined Text elements
UserDefinedText1	N	N	60	1 <sup>st</sup> user-defined text value. Field must be set up in the Client Profile table.
UserDefinedText2	N	N	60	2 <sup>nd</sup> user-defined text value. Field must be set up in the Client Profile table.
UserDefinedText3	N	N	60	3 <sup>rd</sup> user-defined text value. Field must be set up in the Client Profile table.
UserDefinedText4	N	N	60	4 <sup>th</sup> user-defined text value. Field must be set up in the Client Profile table.
<b>/UserDefinedTexts</b>	N			End tag for User-Defined Text elements
<b>UserDefinedDates</b>	N			Start tag for User-Defined Date elements
UserDefinedDate1	N	N	8	1 <sup>st</sup> user-defined date value. Field must be set up in the Client Profile table.
UserDefinedDate2	N	N	8	2 <sup>nd</sup> user-defined date value. Field must be set up in the Client Profile table.
<b>/UserDefinedDates</b>	N			End tag for User-Defined Date elements
<b>/KBA</b>	N			End tag for Knowledge IQ elements
<i>The EarlyWarningOptionalInput tag can only be used when a client is properly set up to access Early Warning Services' Identity Chek processing service.</i>				
<b>EarlyWarningOptionalInput</b>	N			Start tag for Early Warning Optional Input elements
OrgReportingUnit	N	A	10	Client-defined group or product type (usually a business unit or region)
Branch	N	A	10	Client-defined branch location
CSRID	N	A	10	Client-defined identifier for the end-user or reportable customer service representative identifier



Tag	Req.	Data Type	Max Len.	Description (Keyword)
Gender	N	A	1	Gender: ‘F’ Female ‘M’ Male If value is not ‘F’ or ‘M’, a blank is submitted for the request.
CustomerUse1	N	AN	40	Client-defined additional information to be input into the application If not specified or if the value contains non-alphanumeric characters, the system shall default to ‘ ’ (not specified)
IdentificationType	N	A	2	Type of identification submitted by the consumer. Refer to Appendix (Early Warning – Identification Types) for a list of types. If the value is not one of the valid values, the system shall default to ‘ ’ (not specified)
IdentificationNumber	N	AN	28	Issued value on the identification submitted by the consumer If not specified or if the value contains non-alphanumeric characters, the system shall default to ‘ ’ (not specified)
IdentificationState	N	A	2	Issuing country’s approved code for the state, province, territory or island where the consumer’s identification was issued If the value contains non-alpha characters, the system shall default to ‘ ’ (not specified)
IdentificationCountryCode	N	A	3	International Standards Organization (ISO) alpha-3 code representing the country where the consumer’s identification was issued If not specified or if the value contains non-alphabetic characters, the system shall default to ‘ ’ (not specified)
IdentificationExpirationDate	N	Date	10	Expiration date of the consumer’s identification Format: CCYY-MM-DD If the value contains non-numeric characters, the system shall default to ‘ ’ (not specified)
/EarlyWarningOptionalInput	N			End tag for Early Warning Optional Input elements
<i>The CMOptionalInput tag can only be used when a client is properly set up to access the Identity Element Network (IEN) service.</i>				
<b>CMOptionalInput</b>	N			Start tag for Optional IEN data elements
CustCreationDate	N	N	8	
AcctOpenDate	N	N	8	
ApplScore	N	N	4	Score from the application
ApplTranID	N	AN	64	Transaction ID from the application
ApplSysID	N	AN	1	System ID of the application ‘1’ PID ‘2’ Auth Svcs

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>/CMOptionalInput</b>	N			End tag for Optional IEN data elements
<i>The FraudNetOptionalInput tag can only be used when a client is properly set up to access FraudNet.</i>				
<b>FraudNetOptionalInput</b>	N			Start tag for Optional FraudNet data elements
<i>FraudNet request data</i>				Refer to the applicable <i>FraudNet Integration Guide</i> for details
<i>The MultiFactorAuth tag can only be used when a client is properly configured to access the Multi-Factor Authentication service and submit the One-Time Password (OTP) on the inquiry.</i>				
<b>MultiFactorAuth</b>	N			Start tag for Multi-Factor Authentication data elements
OneTimePwd	N	N	6 or 8	One-Time Password must be 6 or 8 digits.
MsgType	N	A	1	Type of message used to deliver the OTP to the end user: ‘T’ Text Message (default) ‘V’ Voice Message
<b>/MutliFactorAuth</b>	N			End tag for Multi-Factor Authentication data elements
<b>/FraudNetOptionalInput</b>	N			End tag for Optional FraudNet data elements
<b>/PreciseIDServer</b>	Y			End tag for Precise ID elements

## Example: Inquiry

The following is an example of a Precise ID Option 11 inquiry. This example does not include the inquiry wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API guide*.

```

<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <Subscriber>
    <OpInitials>AC</OpInitials>
    <SubCode>9999999</SubCode>
  </Subscriber>
  <PrimaryApplicant>
    <Name>
      <Surname>CONSUMER</Surname>
      <First>JONATHAN</First>
      <Middle>Q</Middle>
      <Gen>JR</Gen>
    </Name>
    <SSN>999999999</SSN>
    <CurrentAddress>
      <Street>10655 NORTH BIRCH STREET</Street>
      <City>BURBANK</City>
      <State>CA</State>
      <Zip>91502</Zip>
    </CurrentAddress>
    <PreviousAddress>
      <Street>1314 SOPHIA LANE APT #3</Street>
      <City>SANTA ANA</City>
      <State>CA</State>
      <Zip>92708</Zip>
    </PreviousAddress>
    <SecondaryAddress>
      <Street>1246 OCEAN</Street>
      <City>LONG BEACH</City>
    </SecondaryAddress>
  </PrimaryApplicant>
</PreciseIDServer>

```

```

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    </SecondaryAddress>
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    </EmailAddresses>
    </PrimaryApplicant>
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        </Primary>
    </ResidenceInformation>
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```

```

        <TotGrossIncomeAmt>2500</TotGrossIncomeAmt>
        <SalaryFreq>M</SalaryFreq>
        <SalaryAmt>2500</SalaryAmt>
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        <OtherGrossIncomeAmt>100</OtherGrossIncomeAmt>
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</KBA>
<MultiFactorAuth>
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</PreciseIDServer>

```

## Initial Response

The Precise ID Option 11 product option may return two separate “responses” back to the client. If questions are generated, the application will return an initial response that includes questions to present to the consumer. The format of this response is described in the following sections.

If questions are not generated, the application will return a final response that includes the results of the KIQ session. Refer to the “Final Response” section for a description of this response.

## Response Wrapper Tags

The Response Wrapper tags are returned for every response sent to clients from the Precise ID system. The system returns “on line” responses through XML Gateway. For information on the XML Gateway Response Wrapper tags, refer to the *Precise ID – XML Gateway API guide*.

## Output Response Tags

The Output Response tags contain information returned from Precise ID inquiry for a successful response. These tags are contained within the `<PreciseIDServer>` parent tag and are described in the following sections.

### Verbose Mode

A Precise ID response includes many codes and indicators that provide valuable data for authenticating and verifying the identity of a consumer. Clients who desire Experian to provide the text descriptions for these codes can request these descriptions by invoking the Verbose format of a response. This is a configurable processing option at the individual transaction level as described below. When “turned on”, any tag with the attribute `code=` will be returned with the description corresponding to the value of the code. Please note that Verbose format increases the size of the response by approximately 10% and will result in increased transmission times.

This format is enabled at the transaction level by submitting the inquiry with the “Verbose” tag to ‘Y’:

```
<Verbose>Y</Verbose>
```

Below are three examples of XML tags in both the Non-Verbose (default) and Verbose format modes:

Non-Verbose:	<code>&lt;AddressTypeResult code="S"/&gt;</code>
Verbose:	<code>&lt;AddressTypeResult code="S"&gt;Single family dwelling&lt;/AddressTypeResult&gt;</code>
Non-Verbose:	<code>&lt;BestPickAcceptDeny code="A"/&gt;</code>
Verbose:	<code>&lt;BestPickAcceptDeny code="A"&gt;Accept&lt;/BestPickAcceptDeny&gt;</code>
Non-Verbose:	<code>&lt;ModelIndicator code="B"/&gt;</code>
Verbose:	<code>&lt;ModelIndicator code="B"&gt;Experian Bankruptcy Model&lt;/ModelIndicator&gt;</code>

### Data Suppression Options

The following data suppression options are available to clients who do not want certain data elements returned in the Precise ID response. The following is a list of these options:

- Suppress Date of Birth data elements
- Suppress SSN data elements
- Suppress Spouse & Other Household Member data elements
- Suppress Months at Residence data elements

A note in the description column of the table below indicates the affected data elements and the suppression option that applies. Affected data elements are returned not returned.

### Session ID

For KIQ transactions, where more than one “inquiry” is made to the Precise ID application, a Session ID is provided in each response to tie all inquiries and responses to the same transaction. This Session ID must be saved from the initial response and set in subsequent inquiries that are tied to the same transaction. If the

Session ID is not set in subsequent inputs, the application will identify them as distinct, individual transactions resulting in an error.

## Names and Descriptions

The following is the list of tags returned in an initial Precise ID Option 11 response. Tag names in **bold type** indicate parent tags. The Data Type column indicates the type of data that can be entered for that particular tag, including valid special characters. A blank character is indicated by '^'. Tags for which there is no data are not returned. Future enhancements to the Precise ID response are indicated shaded entries in the table (future enhancement).

Tag	Data Type	Max Length	Description
<b>PreciseIDServer</b>			Start tag for Precise ID Server elements
PIDXMLVersion	N	5	Constant "06.00" "06" indicates the version of a major release which can include new or changed tags "00" indicates the version of a minor release which can include changes to values for existing tags
SessionID	AN	90	Session ID used to tie subsequent submissions to the initial inquiry
<b>Header</b>			Start tag for Header elements
ReportDate	N	8	Date of report. Format: MMDDCCYY
ReportTime	N	6	Time of report. Format: HHMMSS
ProductOption	AN	2	Precise ID Product Option. Constant "11" for Account Opening Score with KIQ
Subcode	N	7	Client Subscriber number
ReferenceNumber	AN	90	Echoed back from inquiry transaction. Can be used as a control number for subscribers to link this response to their inquiry.
<b>/Header</b>			End tag for Header elements
<b>Messages</b>			Start tag for Messages elements
<b>Message</b>			Start tag for Message elements
Number	N	2	Message number (constant "57")
Text	AN	99	Message text Refer to the <i>Precise ID Summary and Appendix – Custom FCRA Message Text</i> for a list of messages
AddrMismatch	A	1	Address mismatch indicator 'Y' Address Mismatch 'N' Address Match <b>NOTE: This tag only appears for secondary message code "0150"</b>
<b>/Message</b>			End tag for Message elements

Tag	Data Type	Max Length	Description
<b>ConsumerStatement</b>			Start tag for Consumer Statement elements
Number	N	2	Message number of the Consumer Statement Domain: “06”, “26” – “31”
Text	AN	1000	Text of the consumer or victim statement
<b>/ConsumerStatement</b>			End tag for Consumer Statement elements
<b>/Messages</b>			End tag for Messages elements
<b>Summary</b>			Start tag for Summary elements
TransactionID	AN	64	Unique identifier for the transaction
InitialDecision	AN	3	Code indicating the initial disposition of the inquiry. Refer to the <i>Precise ID Summary and Appendix (Decision Codes)</i> for a list of codes.
FinalDecision	AN	3	Code indicating the final disposition of the inquiry. Refer to the <i>Precise ID Summary and Appendix (Decision Codes)</i> for a list of codes.
DecisionOverride	AN	3	Code indicating if decision override was used <b>(for future use)</b>
<b>Scores</b>			Start tag for Scores elements
PreciseIDScore	N	6	Overall Precise ID score
PreciseIDScorecard	AN	20	Overall Precise ID scorecard name
ValidationScore	N	6	Validation score
ValidationScorecard	AN	20	Validation scorecard name
VerificationScore	N	6	Verification score
VerificationScorecard	AN	20	Verification scorecard name
FPDScore	N	6	First Payment Default score
FPDScorecard	AN	20	First Payment Default scorecard name
ComplianceIndicator	AN	2	Compliance code from Strategy Manager
ComplianceDescription	AN	20	Description of Compliance code
MostLikelyFraudType	AN	90	Attribute: code= High risk fraud classification. Refer to the <i>Precise ID Summary and Appendix (Type Codes – Fraud Types)</i> for a list of available types.
<b>Reasons</b>			Start tag for Reasons elements
Reason	AN	90	Attribute: code= 1 <sup>st</sup> – 4 <sup>th</sup> most significant fraud characteristic. 5 <sup>th</sup> most significant fraud characteristic is only returned when inquiries play a negative role in score calculation. Refer to the <i>Precise ID Summary and Appendix (Reason Codes)</i> for a list of available codes.
<b>/Reasons</b>			End tag for Reasons elements
<b>/Scores</b>			End tag for Scores elements
<b>/Summary</b>			End tag for Summary elements

Tag	Data Type	Max Length	Description
<b>FCRADetail</b>			Start tag for FCRA Detail elements
<b>FraudShield</b>			Start tag for FCRA Fraud Shield elements
Indicator	AN	1	Attribute: code= FCRA Fraud Shield Indicator The attribute (code) indicates the actual Fraud Shield indicator. The domain values are 'Y' (triggered) or 'N' (not triggered).
<b>/FraudShield</b>			End tag for FCRA Fraud Shield elements
<b>FCRARules</b>			Start tag for FCRA Rules elements. <b>This tag group is returned only if at least one FCRA Rule has been triggered.</b>
FCRARule	AN	90	Attribute: code= Triggered FCRA Rule The attribute (code) indicates that actual 4-character rule that was triggered by the application. The value returned for this element is the description of the triggered rule. Up to 20 FCRARule elements can be returned Refer to the <i>Precise ID Summary and Appendix (Shared Application Rules)</i> for a list of codes.
<b>/FCRARules</b>			End tag for FCRA Rules elements
<b>AdverseActions</b>			Start tag for Adverse Actions elements. <b>This tag group is returned only if at least one Adverse Action has been triggered.</b>
AdverseAction	AN	90	Attribute: code= Triggered Adverse Action The attribute (code) indicates the actual Adverse Action code based on triggered FCRA Rules. The value returned for this element is the description of the triggered action. Up to 20 AdverseAction elements can be returned Refer to the <i>Precise ID Summary and Appendix (Adverse Action Codes)</i> for a list of codes.
<b>/AdverseActions</b>			End tag for Adverse Actions elements
<b>/FCRADetail</b>			End tag for FCRA Detail elements
<b>GLBDetail</b>			Start tag for GLB Detail elements
<b>FraudShield</b>			Start tag for GLB Fraud Shield elements
Indicator	AN	1	Attribute: code= GLB Fraud Shield Indicator The attribute (code) indicates the actual Fraud Shield indicator. The domain values are 'Y' (triggered) or 'N' (not triggered).
<b>/FraudShield</b>			End tag for GLB Fraud Shield elements



Tag	Data Type	Max Length	Description
<b>GLBRules</b>			Start tag for GLB Rules. <b>This tag group is returned only if at least one GLB Rule has been triggered.</b>
GLBRule	AN	90	Attribute: code= Triggered GLB Rule The attribute (code) indicates that actual 4-character rule that was triggered by the application. The value returned for this element is the description of the triggered rule. Up to 20 GLBRule elements can be returned Refer to the <i>Precise ID Summary and Appendix (Shared Application Rules)</i> for a list of codes.
<b>/GLBRules</b>			End tag for GLB Rules elements
<b>/GLBDetail</b>			End tag for GLB Detail elements
<b>PreciseMatch</b>			Start tag for Precise Match elements
Version	N	5	Version of Precise Match used for this transaction
ResponseStatusCode	AN	90	Attribute: code= Result code assigned to the outcome of the overall process. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Primary)</i> for a list of codes
PreciseMatchTransactionID	AN	64	Precise Match transaction ID
PreciseMatchScore	AN	4	1 – 999
PreciseMatchDecision	AN	90	Attribute: code= Result of assessment rules applied to verification results. ‘A’ Accept ‘D’ Decline
<b>Addresses</b>			Start tag for Addresses elements
<b>Address</b>			Start tag for Address elements. Up to three (3) may be returned.
<b>Summary</b>			Start tag for Address Summary elements
VerificationResult	AN	90	Attribute: code= Address Verification Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Address Verification)</i> for a list of codes.
Type	AN	90	Attribute: code= Address type of the dwelling. Refer to the <i>Precise ID Summary and Appendix (Type Codes – Address Type)</i> for a list of codes.
UnitMismatchResult	AN	90	Attribute: code= Address Verification Unit Mismatch Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Address Verification Unit Mismatch)</i> for a list of codes.

Tag	Data Type	Max Length	Description
HighRiskResult	AN	90	Attribute: code= Address High-Risk Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Address High Risk)</i> for a list of codes.
CorroborationCount	N	4	Number of files corroborating the best matching Residential Address record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for Address Count elements
StandardizedAddressReturnCount	N	4	Number of standardized address records returned in response
ResidentialAddressMatchCount	N	4	Number of residential address record matches
ResidentialAddressReturnCount	N	4	Number of residential address records returned in response
HighRiskAddressReturnCount	N	4	Number of address high risk record returned in response
BusinessAddressMatchCount	N	4	Number of business address record matches
BusinessAddressReturnCount	N	4	Number of business address records returned in response
<b>/Counts</b>			End tag for Address Count elements
<b>/Summary</b>			End tag for Address Summary elements
<b>Detail</b>			Start tag for Address Detail elements
<b>StandardizedAddressRcd</b>			Start tag for Standardized Address Record elements (maximum of 1 returned)
Surname	A	32	Surname from the Standardized Address record
FirstName	A	32	First name from the Standardized Address record
Middle	A	32	Middle name from the Standardized Address record
Address	AN	64	Street address from the Standardized Address record
City	AN	32	City name from the Standardized Address record
State	AN	2	State code from the Standardized Address record
ZipCode	AN	5	ZIP Code from the Standardized Address record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Standardized Address record
<b>/StandardizedAddressRcd</b>			End tag for Standardized Address Record elements
<b>ResidentialAddressRcd</b>			Start tag for Residential Address Record elements (maximum of 20 returned)
Surname	A	32	Surname from the Residential Address record
FirstName	A	32	First name from the Residential Address record
Middle	A	32	Middle name from the Residential Address record

Tag	Data Type	Max Length	Description
AliasName	A	64	Alias Name from the Residential Address record
Address	AN	64	Street address from the Residential Address record
City	AN	32	City name from the Residential Address record
State	AN	2	State code from the Residential Address record
ZipCode	AN	5	ZIP Code from the Residential Address record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Residential Address record
AreaCode	N	3	Three-digit area code from the Residential Address record
Phone	N	7	Seven-digit phone number from the Residential Address record
<b>OtherHouseholdMembers</b>			Start tag for Other Household elements
Name	AN	10	Other household member's first name from the Residential Address record NOTE: Subject to suppression if the "Suppress Spouse/Other Household" option is on
<b>/OtherHouseholdMembers</b>			End tag for Other Household Name elements
MonthsAtResidence	N	4	Length of residence in months NOTE: Subject to suppression if the "Suppress Months at Residence" option is on
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/ResidentialAddressRcd</b>			End tag for Residential Address Record elements
<b>HighRiskAddressRcd</b>			Start tag for Address High Risk Record elements (maximum of 10 returned)
BusinessName	AN/./^#&	64	Company name from the Address High Risk record
Surname	A	32	Surname from the Address High Risk record
FirstName	A	32	First name from the Address High Risk record
Middle	A	32	Middle name from the Address High Risk record
Address	AN	64	Street address from the Address High Risk record
City	AN	32	City name from the Address High Risk record
State	AN	2	State code from the Address High Risk record
ZipCode	AN	5	ZIP Code from the Address High Risk record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Address High Risk record
AreaCode	N	3	Three-digit area code from the Address High Risk record
Phone	N	7	Seven-digit phone number from the Address High Risk record

Tag	Data Type	Max Length	Description
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/HighRiskAddressRcd</b>			End tag for Address High Risk Record elements
<b>HighRiskAddressDescription</b>			Start tag for High Risk Address Description Record elements (up to 1 record returned)
HighRiskDescription	AN	50	High-risk description associated with the matching Address High Risk record
<b>/HighRiskAddressDescription</b>			End tag for High Risk Address Description Record elements
<b>BusinessAddressRcd</b>			Start tag for Business Address Record elements (maximum of 10 returned)
BusinessName	AN/./^#&	64	Company name from the Business Address record
Surname	A	32	Surname from the Business Address record
FirstName	A	32	First name from the Business Address record
Middle	A	32	Middle name from the Business Address record
Address	AN	64	Street address from the Business Address record
City	AN	32	City name from the Business Address record
State	AN	2	State code from the Business Address record
ZipCode	AN	5	ZIP Code from the Business Address record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Business Address record
AreaCode	AN	3	Three-digit area code from the Business Address record
Phone	AN	7	Seven-digit phone number from the Business Address record
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/BusinessAddressRcd</b>			End tag for Business Address Record elements
<b>/Detail</b>			End tag for Address Detail elements
<b>/Address</b>			End tag for Address elements
<b>/Addresses</b>			End tag for Addresses elements
<b>Phones</b>			Start tag for Phones elements
<b>Phone</b>			Start tag for Phone elements. Up to three (3) may be returned.
<b>Summary</b>			Start tag for Phone Summary elements
VerificationResult	AN	90	Attribute: code= Phone Verification Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Phone Verification)</i> for a list of codes.
Classification	A	90	Attribute: code= Phone classification and description

Tag	Data Type	Max Length	Description
HighRiskResult	AN	90	Attribute: code= Phone High-Risk Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Phone High Risk)</i> for a list of codes.
CorroborationCount	N	4	Number of files corroborating the best matching Residential Address record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for Phone Count elements
ResidentialPhoneMatchCount	N	4	Number of residential phone record matches
ResidentialPhoneReturnCount	N	4	Number of residential phone records returned in response
HighRiskPhoneReturnCount	N	4	Number of phone high risk record returned in response
BusinessPhoneMatchCount	N	4	Number of business phone record matches
BusinessPhoneReturnCount	N	4	Number of business phone records returned in response
<b>/Counts</b>			End tag for Phone Count elements
<b>/Summary</b>			End tag for Phone Summary elements
<b>Detail</b>			Start tag for Phone Detail elements
<b>ResidentialPhoneRcd</b>			Start tag for Residential Phone Record elements (maximum of 10 returned)
Surname	A	32	Surname from the Residential Phone record
FirstName	A	32	First name from the Residential Phone record
Middle	A	32	Middle name from the Residential Phone record
AliasName	A	64	Alias Name from the Residential Phone record
Address	AN	64	Street address from the Residential Phone record
City	AN	32	City name from the Residential Phone record
State	AN	2	State code from the Residential Phone record
ZipCode	AN	5	ZIP Code from the Residential Phone record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Residential Phone record
AreaCode	AN	3	Three-digit area code from the Residential Phone record
Phone	AN	7	Seven-digit phone number from the Residential Phone record
<b>OtherHouseholdMembers</b>			Start tag for Other Household elements
Name	AN	10	Other household member's first name from the Residential Address record NOTE: Subject to suppression if the "Suppress Spouse/Other Household" option is on
<b>/OtherHouseholdMembers</b>			End tag for Other Household Name elements
MonthsAtResidence	N	4	Length of residence in months NOTE: Subject to suppression if the "Suppress Months at Residence" option is on

Tag	Data Type	Max Length	Description
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/ResidentialPhoneRcd</b>			End tag for Residential Phone Record elements
<b>HighRiskPhoneRcd</b>			Start tag for Phone High Risk Record elements (maximum of 10 returned)
BusinessName	AN/.^#&	64	Company name from the Phone High Risk record
Surname	A	32	Surname from the Phone High Risk record
FirstName	A	32	First name from the Phone High Risk record
Middle	A	32	Middle name from the Phone High Risk record
Address	AN	64	Street address from the Phone High Risk record
City	AN	32	City name from the Phone High Risk record
State	AN	2	State code from the Phone High Risk record
ZipCode	AN	5	ZIP Code from the Phone High Risk record
ZipPlus4	AN	4	Plus4 extension of the ZIP code from the Phone High Risk record
AreaCode	AN	3	Three-digit area code from the Phone High Risk record
Phone	AN	7	Seven-digit phone number from the Phone High Risk record
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/HighRiskPhoneRcd</b>			End tag for Phone High Risk Record elements
<b>HighRiskPhoneDescription</b>			Start tag for High Risk Phone Description Record elements (up to 1 record returned)
HighRiskDescription	AN	50	High-risk description associated with the matching Phone High Risk record
<b>/HighRiskPhoneDescription</b>			End tag for High Risk Phone Description Record elements
<b>BusinessPhoneRcd</b>			Start tag for Business Phone Record elements (maximum of 10 returned)
BusinessName	AN/.^#&	64	Company name from the Business Phone record
Surname	A	32	Surname from the Business Phone record
FirstName	A	32	First name from the Business Phone record
Middle	A	32	Middle name from the Business Phone record
Address	AN	64	Street address from the Business Phone record
City	AN	32	City name from the Business Phone record
State	AN	2	State code from the Business Phone record
ZipCode	AN	5	ZIP Code from the Business Phone record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Business Phone record

Tag	Data Type	Max Length	Description
AreaCode	AN	3	Three-digit area code from the Business Phone record
Phone	AN	7	Seven-digit phone number from the Business Phone record
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/BusinessPhoneRcd</b>			End tag for Business Phone Record elements
<b>/Detail</b>			End tag for Phone Detail elements
<b>/Phone</b>			End tag for Phone elements
<b>/Phones</b>			End tag for Phones elements
<b>ConsumerID</b>			Start tag for Consumer ID elements
<b>Summary</b>			Start tag for Consumer ID Summary elements
VerificationResult	AN	90	Attribute: code= SSN Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – SSN Search)</i> for a list of codes. NOTE: Subject to suppression if the “Suppress SSN” option is on
Classification	AN	90	Attribute: code= Consumer ID classification ( <b>for future use</b> )
DeceasedResult	A	90	Attribute: code= Validation of the Social Security Administration (SSA) report that death benefits are being paid: ‘ ’ SSN not provided or validated ‘N’ No hit to the Deceased Master File ‘Y’ Hit to the Deceased Master File. SSA reports death benefits are being paid on the SSN NOTE: Subject to suppression if the “Suppress SSN” option is on
FormatResult	A	90	Attribute: code= Validation of the Consumer ID format: ‘ ’ SSN not provided or validated ‘I’ Invalid format ‘V’ Valid format NOTE: Subject to suppression if the “Suppress SSN” option is on
IssueResult	A	90	Attribute: code= Issue status of the SSN. Refer to the <i>Precise ID Summary and Appendix (Results Codes – SSN Issue)</i> for a list of codes. NOTE: Subject to suppression if the “Suppress SSN” option is on

Tag	Data Type	Max Length	Description
IssueState	A	2	State code indicating in which state the SSN was issued. Blank if SSN not provided or validated. NOTE: Subject to suppression if the “Suppress SSN” option is on
IssueStartRange	N	4	Start of the SSN issue range. Format: CCYY NOTE: Subject to suppression if the “Suppress SSN” option is on
IssueEndRange	N	4	End of the SSN issue range. Format: CCYY NOTE: Subject to suppression if the “Suppress SSN” option is on
CorroborationCount	N	4	Number of files corroborating the best matching Consumer ID record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for Consumer ID count elements
ConsumerIDMatchCount	N	4	Number of Consumer ID record matches ( <b>for future use</b> )
ConsumerIDReturnCount	N	4	Number of Consumer ID records returned in response
<b>/Counts</b>			End tag for Consumer ID count elements
CorroborationCount	N	4	Number of files corroborating the best matching Consumer ID record returned ( <b>for future use</b> )
<b>/Summary</b>			End tag for Consumer ID Summary elements
<b>Detail</b>			Start tag for Consumer ID Detail elements
<b>ConsumerIDRed</b>			Start tag for Consumer ID Record elements (maximum of 10 returned)
Surname	A	32	Surname from the Consumer ID record
FirstName	A	32	First name from the Consumer ID record
Middle	A	32	Middle name from the Consumer ID record
AliasName	A	64	Alias Name from the Consumer ID record
Address	AN	64	Street address from the Consumer ID record
City	AN	32	City name from the Consumer ID record
State	AN	2	State code from the Consumer ID record
ZipCode	AN	5	ZIP Code from the Consumer ID record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Consumer ID record
AreaCode	N	3	Three-digit area code from the Consumer ID record
Phone	N	7	Seven-digit phone number from the Consumer ID record
SSN	N-	11	Formatted nine-digit Social Security Number or other government ID
<b>OtherHouseholdMembers</b>			Start tag for Other Household elements ( <b>for future use</b> )
Name	AN	10	Other household member’s first name from the Consumer ID record ( <b>for future use</b> ) NOTE: Subject to suppression if the “Suppress Spouse/Other Household” option is on



Tag	Data Type	Max Length	Description
<b>/OtherHouseholdMembers</b>			End tag for Other Household Name elements <b>(for future use)</b>
ReportedDate	N	8	Date information was reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/ConsumerIDRcd</b>			End tag for Consumer ID Record elements
<b>/Detail</b>			End tag for Consumer ID Detail elements
<b>/ConsumerID</b>			End tag for Consumer ID elements
<b>DateOfBirth</b>			Start tag for Date of Birth elements NOTE: The entire “DateOfBirth” tag group is subject to suppression if the “Suppress Date of Birth” option is on
<b>Summary</b>			Start tag for Date of Birth Summary elements
MatchResult	AN	90	Attribute: code= Date of Birth Match Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Date Of Birth Search)</i> for a list of codes.
MonthOfBirth	N	2	Best matching month of birth
DayOfBirth	N	2	Best matching day of birth
YearOfBirth	N	4	Best matching year of birth
CorroborationCount	N	4	Number of files corroborating the best matching Date of Birth record returned <b>(for future use)</b>
<b>Counts</b>			Start tag for Date of Birth Count elements <b>(for future use)</b>
DateOfBirthMatchCount	N	4	Number of Date of Birth record matches <b>(for future use)</b>
DateOfBirthReturnCount	N	4	Number of Date of Birth records returned in response <b>(for future use)</b>
<b>/Counts</b>			End tag for Date of Birth Count elements <b>(for future use)</b>
<b>/Summary</b>			End tag for Date of Birth Summary elements
<b><i>Date of Birth Detail is a future enhancement</i></b>			
<b>Detail</b>			Start tag for Date of Birth Detail elements
<b>DateOfBirthRcd</b>			Start tag for Date of Birth Record elements (maximum of 10 returned)
Surname	A	32	Surname from the Date of Birth record
FirstName	A	32	First name from the Date of Birth record
Middle	A	32	Middle name from the Date of Birth record
AliasName	A	64	Alias Name from the Date of Birth record
Address	AN	64	Street address from the Date of Birth record
City	AN	32	City name from the Date of Birth record
State	AN	2	State code from the Date of Birth record
ZipCode	AN	5	ZIP Code from the Date of Birth record

Tag	Data Type	Max Length	Description
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Date of Birth record
AreaCode	N	3	Three-digit area code from the Date of Birth record
Phone	N	7	Seven-digit phone number from the Date of Birth record
MonthOfBirth	N	2	Month of birth from the Date of Birth record
DayOfBirth	N	2	Day of birth from the Date of Birth record
YearOfBirth	N	4	Year of birth from the Date of Birth record
<b>OtherHouseholdMembers</b>			Start tag for Other Household elements
Name	AN	10	Other household member's first name from the Date of Birth record NOTE: Subject to suppression if the "Suppress Spouse/Other Household" option is on
<b>/OtherHouseholdMembers</b>			End tag for Other Household Name elements
ReportedDate	N	8	Date information was reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/DateOfBirthRcd</b>			End tag for Date of Birth Record elements
<b>/Detail</b>			End tag for Date of Birth Detail elements
<b>/DateOfBirth</b>			End tag for Date of Birth elements
<b>DriverLicense</b>			Start tag for Driver License elements
<b>Summary</b>			Start tag for Driver License Summary elements
VerificationResult	AN	90	Attribute: code= Driver License Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Driver License Search)</i> for a list of codes.  After August 2010, the Driver License Search Result Code will not be returned for any new government clients
FormatValidation	A	90	Attribute: code= Validation of the Driver License format: ‘ ’ Driver License not provided or validated ‘I’ Invalid format ‘V’ Valid format  After August 2010, the Driver License Search Result Code will not be returned for any new government clients
CorroborationCount	N	4	Number of files corroborating the best matching Driver License record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for Driver License Count elements ( <b>for future use</b> )
DriverLicenseMatchCount	N	4	Number of Driver License record matches ( <b>for future use</b> )

Tag	Data Type	Max Length	Description
DriverLicenseReturnCount	N	4	Number of Driver License records returned in response ( <b>for future use</b> )
/Counts			End tag for Driver License Count elements ( <b>for future use</b> )
/Summary			End tag for Driver License Summary elements
<i>Driver License Detail is a future enhancement</i>			
Detail			Start tag for Driver License Detail elements
DriverLicenseRcd			Start tag for Driver License Record elements
Surname	A	32	Surname from the Driver License record
FirstName	A	32	First name from the Driver License record
Middle	A	32	Middle name from the Driver License record
AliasName	A	64	Alias Name from the Driver License record
Address	AN	64	Street address from the Driver License record
City	AN	32	City name from the Driver License record
State	AN	2	State code from the Driver License record
ZipCode	AN	5	ZIP Code from the Driver License record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Driver License record
AreaCode	N	3	Three-digit area code from the Driver License record
Phone	N	7	Seven-digit phone number from the Driver License record
DriverLicense			Start tag for Driver License elements
State	AN	2	State code of the Driver License from the Driver License record
Number	AN		License number of the Driver License from the Driver License record
EyeColor			Eye color from the Driver License record
Height			Height from the Driver License record
ExpireDate			Expiration date of the license from the Driver License record
Status			Status of the license from the Driver License record
/DriverLicense			End tag for Driver License elements
OtherHouseholdMembers			Start tag for Other Household elements
Name	AN	10	Other household member's first name from the Driver License record NOTE: Subject to suppression if the "Suppress Spouse/Other Household" option is on
/OtherHouseholdMembers			End tag for Other Household Name elements
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
/DriverLicenseRcd			End tag for Driver License Record elements

Tag	Data Type	Max Length	Description
<b>/Detail</b>			End tag for Driver License Detail elements
<b>/DriverLicense</b>			End tag for Driver License elements
<b>ChangeOfAddresses</b>			Start tag for Change of Addresses elements
<b>ChangeOfAddress</b>			Start tag for Change of Address elements
<b>Summary</b>			Start tag for Change of Address Summary elements
VerificationResult	AN	90	Attribute: code= Change of Address Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Change of Address Search)</i> for a list of codes.
CorroborationCount	N	4	Number of files corroborating the best matching Change of Address record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for Change of Address Count elements
ChangeOfAddressMatchCount	N	4	Number of Change of Address record matches ( <b>for future use</b> )
ChangeOfAddressReturnCount	N	4	Number of Change of Address records returned in response
<b>/Counts</b>			End tag for Change of Address Count elements
<b>/Summary</b>			End tag for Change of Address Summary elements
<b>Detail</b>			Start tag for Change of Address Detail elements
<b>ChangeOfAddressRcd</b>			Start tag for Change of Address Record elements (maximum of 10 returned)
Name	AN	64	Name from the Change of Address record
AliasName	A	64	Alias name from the Change of Address record
Address	AN	64	Street address from the Change of Address record
City	AN	32	City name from the Change of Address record
State	AN	2	State code from the Change of Address record
ZipCode	AN	5	ZIP Code from the Change of Address record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Change of Address record
ReportedDate	AN	8	Date information was reported. Format: CCYYMMDD
LastUpdatedDate	AN	8	Date the record was last updated. Format: CCYYMMDD
<b>/ChangeOfAddressRcd</b>			End tag for Change of Address Record elements
<b>/Detail</b>			End tag for Change of Address Detail elements
<b>/ChangeOfAddress</b>			End tag for Change of Address elements
<b>/ChangeOfAddresses</b>			End tag for Change of Addresses elements

Tag	Data Type	Max Length	Description
<b>OFAC</b>			Start tag for OFAC elements
<b>Summary</b>			Start tag for OFAC Summary elements
VerificationResult	N	90	Attribute: code= OFAC Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – OFAC Search)</i> for a list of codes.
CorroborationCount	N	4	Number of files corroborating the best matching OFAC record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for OFAC Count elements
OFACMatchCount	N	4	Number of OFAC record matches ( <b>for future use</b> )
OFACReturnCount	N	4	Number of OFAC records returned in response
<b>/Counts</b>			End tag for OFAC Count elements
<b>/Summary</b>			End tag for OFAC Summary elements
<b>Detail</b>			Start tag for OFAC Detail elements
OFACRecord	AN	1000	Matching OFAC record (maximum of 20 returned)
<b>/Detail</b>			End tag for OFAC Detail elements
<b>/OFAC</b>			End tag for OFAC elements
<i>The EmailAddresses tag group is returned only if one or more e-mail addresses are entered on the request.</i>			
<b>EmailAddresses</b>			Start tag for Email Addresses elements
<b>EmailAddress</b>			Start tag for Email Address elements. Up to (3) three Email Address may be returned
<b>Summary</b>			Start tag for Email Address Summary elements
VerificationResult		3	Attribute: code= Email Address Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Neustar Email Verification)</i> for a list of codes.
Validation			Attribute: code= Tag populated on Neustar Call out
Reason			Attribute: code= Tag populated on Neustar Call out
Repository			Attribute: code= Tag populated on Neustar Call out
CorroborationCount	N	4	Number of files corroborating the best matching Email Address record returned ( <b>for future use</b> )
<b>Counts</b>			Start tag for Email Address Count elements ( <b>for future use</b> )
EmailAddressMatchCount	N	4	Number of Email Address record matches ( <b>for future use</b> )
EmailAddressReturnCount	N	4	Number of Email Address records returned in response ( <b>for future use</b> )
<b>/Counts</b>			End tag for Email Address Count elements ( <b>for future use</b> )
<b>/Summary</b>			End tag for Email Address Summary elements

Tag	Data Type	Max Length	Description
<b>Detail</b>			Start tag for Email Address Detail elements
<b>EmailAddressRcd</b>			Start tag for the Email Address record elements
Surname	A	32	Surname from the Email record
FirstName	A	32	First Name from the Email record
Middle	A	32	Middle name from the Email record
Address	AN	64	Street address from the Email record
City	AN	32	City name from the Email record
State	AN	2	State from the Email record
ZipCode	AN	5	ZIP Code from the Email record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Email Record
AreaCode	AN	3	Three-digit area code from the Email record
Phone	AN	7	Seven-digit phone number from the Email record
EmailAddress	AN@_-.		Email Address from the Email record. Up to 6 email address can be returned.
ReportedDate	N	8	Date the record was first reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/EmailAddressRcd</b>			End tag for the Email Address Record elements
<b>/Detail</b>			End tag for Email Address Detail elements
<b>/EmailAddress</b>			End tag for Email Address elements
<b>/EmailAddresses</b>			End tag for Email Addresses elements
<i>The PreviousAddresses tag group is replaced with the AdditionalAddresses group if the Additional Addresses option is activated. The definition of the AdditionalAddresses tag group is defined later in this document.</i>			
<b>PreviousAddresses</b>			Start tag for Previous Addresses elements (maximum of 2 returned)
<b>Summary</b>			Start tag for Previous Addresses Summary elements
<b>Counts</b>			Start tag for Previous Address Count elements
PreviousAddrReturnCount	N	4	Number of Previous Address records returned in response
<b>/Counts</b>			End tag for Previous Address Count elements
<b>/Summary</b>			End tag for Previous Address Summary elements
<b>Detail</b>			Start tag for Previous Address Detail elements
<b>PreviousAddressRcd</b>			Start tag for Previous Address Record elements
Address	AN	64	Street address from the Previous Address record
City	AN	32	City name from the Previous Address record
State	AN	2	State code from the Previous Address record
ZipCode	AN	5	ZIP Code from the Previous Address record
ZipPlus4	AN	4	Plus4 extension of the ZIP Code from the Previous Address record

Tag	Data Type	Max Length	Description
ReportedDate	N	8	Date information was reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
<b>/PreviousAddressRcd</b>			End tag for Previous Address Record elements
<b>/Detail</b>			End tag for Previous Address Detail elements
<b>/PreviousAddresses</b>			End tag for Previous Addresses elements
<i>The SSNFinder tag group is only returned if the Client Profile submitted on the inquiry is configured to return SSN finder data</i>			
<b>SSNFinder</b>			Start tag for SSN Finder elements (maximum of 10 returned)
<b>Summary</b>			Start tag for SSN Finder Summary elements
<b>Counts</b>			Start tag for SSN Finder Count elements
SSNFinderReturnCount	N	4	Number of SSN Finder records returned in response
<b>/Counts</b>			End tag for SSN Finder Count elements
<b>/Summary</b>			End tag for SSN Finder Summary elements
<b>Detail</b>			Start tag for SSN Finder Detail elements
<b>SSNFinderRcd</b>			Start tag for SSN Finder Record elements
Surname	AN	32	Surname from the SSN Finder record
FirstName	AN	32	First name from the SSN Finder record
Middle	AN	32	Middle name from the SSN Finder record
AliasName	A	64	Alias Name from the SSN Finder record
Address	AN	64	Street address from the SSN Finder record
City	AN	32	City name from the SSN Finder record
State	AN	2	State code from the SSN Finder record
ZipCode	N	5	ZIP Code from the SSN Finder record
ZipPlus4	N	4	Plus4 extension of the ZIP Code from the SSN Finder record
AreaCode	N	3	Three digit area code from the SSN Finder record
Phone	N	7	Seven digit phone number from the SSN Finder record
MonthOfBirth	AN	2	Month of birth from the SSN Finder record NOTE: Subject to suppression if the "Suppress Date of Birth" option is on
DayOfBirth	AN	2	Day of birth from the SSN Finder record NOTE: Subject to suppression if the "Suppress Date of Birth" option is on
YearOfBirth	AN	4	Year of birth from the SSN Finder record NOTE: Subject to suppression if the "Suppress Date of Birth" option is on

Tag	Data Type	Max Length	Description
DateOfBirthMatchCode	AN	90	Attribute: code= Date of Birth Search Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – Date Of Birth Search)</i> for a list of codes NOTE: Subject to suppression if the “Suppress Date of Birth” option is on
InputSSN	N	11	The SSN that was submitted on the inquiry. Format: xxx-xx-xxxx NOTE: Subject to suppression if the “Suppress SSN” option is on
SSNOnFile	N	11	The SSN from the SSN Finder record. Format: xxx-xx-xxxx NOTE: Subject to suppression if the “Suppress SSN” option is on
SSNResultCode	AN	2	Attribute: code= SSN Finder Result Code. Refer to the <i>Precise ID Summary and Appendix (Result Codes – SSN Search)</i> for a list of codes NOTE: Subject to suppression if the “Suppress SSN” option is on
ReportedDate	N	8	Date information was reported. Format: CCYYMMDD
LastUpdatedDate	N	8	Date the record was last updated. Format: CCYYMMDD
/SSNFinderRcd			End tag for SSN Finder Record elements
/Detail			End tag for SSN Finder Detail elements
/SSNFinder			End tag for SSN Finder elements
<b>IP Address is a future enhancement</b>			
IPAddresses			Start tag for IP Addresses elements
IPAddress			Start tag for IP Address elements
Summary			Start tag for IPAddress Summary elements
VerificationResult	AN	3	Attribute: code= IP Address Verification Result Code
Validation			
/Summary			End tag for IPAddress Summary elements
Detail			Start tag for IP Address Detail elements
IPAddressRcd			Start tag for IP Address Record elements
MatchCountry	N	90	Attribute: code= Match code of the country for the IP Address location: ‘1’ Match US ‘2’ Match non-US ‘3’ No data ‘4’ IP not available ‘5’ Reserved/Private ‘6’ Unknown



Tag	Data Type	Max Length	Description
Country	A	32	Name of the country for the IP Address location
MatchState	AN	90	Attribute: code= Match code of the state for the IP Address location: ‘1’ Match to input ‘2’ No match to input ‘3’ No data ‘4’ IP not available ‘ ’ State not applicable
State	AN	32	Name or code of the state for the IP Address location
MatchCity	N	90	Attribute: code= Match code of the city for the IP Address location: ‘1’ Match to input ‘2’ No match to input ‘3’ No data ‘4’ IP not available
City	AN	32	Name of the city for the IP Address location
MatchZipCode	AN	90	Attribute: code= Match code of the ZIP Code for the IP Address location: ‘1’ Match to input ‘2’ No match to input ‘3’ No data ‘4’ IP not available ‘ ’ State not applicable
ZipCode	N	9	ZIP Code for the IP Address location (5 or 9 digits)
MSA	AN	10	Metropolitan Statistical Area (MSA) number for the IP Address location
Latitude	AN	10	Latitude for the IP Address location
Longitude	AN	11	Longitude for the IP Address location
<b>/IPAddressRcd</b>			End tag for IP Address Record elements
<b>/Detail</b>			End tag for IP Address Detail elements
<b>/IPAddress</b>			End tag for IP Address elements
<b>/IPAddresses</b>			End tag for IP Addresses elements
<b>/PreciseMatch</b>			End tag for Precise Match elements
<i>The AdditionalAddresses tag group is returned only if the appropriate flag in the Client Profile set up is set to ‘Y’. This data replaces the PreviousAddresses tag group.</i>			
<b>AdditionalAddresses</b>			Start tag for Additional Addresses elements
<b>AddressInformation</b>			Start tag for Address Information elements
ReportedDate	N	8	Date address was first reported (format: MMDDCCYY) Note: If the date is unknown or over 10 years old, this data element will be returned empty

Tag	Data Type	Max Length	Description
LastUpdatedDate	N	8	Date address was last reported (format: MMDDCCYY)
StreetPrefix	AN	32	Data preceding the street name. This most commonly includes the house number and directional. The house number may be hyphenated. PO Box, rural routes or any other type of accommodation address is spelled out.
StreetName	AN	20	Full street name. May be present if the PO Box or accommodation address is spelled out.
StreetSuffix	AN	32	Street name type. When the UnitType tag is not reported, this field may include numerics indicating apartment, suite, etc.
UnitType	AN	10	Words such as apartment, suite, etc. as reported to Experian. This may be an abbreviation.
UnitID	AN	20	Identity associated with the UnitType tag. May be a number and/or letters or may be blank.
City	AN	30	May not be present if address source is an inquiry. May contain blanks.
State	AN	2	Valid two-letter state code or Canadian province. May be CD, CN, MC or MX.
Zip	N	9	ZIP Code
<b>/AddressInformation</b>			End tag for Address Information elements
<b>/AdditionalAddresses</b>			End tag for Additional Addresses elements
<b>CCNumerics</b>			Start tag for Client-Supplied Numeric characteristics. Echo back of the data supplied on the inquiry. The number of tags returned is equal to the number of values input on the inquiry.
CCNumeric	N	10	Client-Supplied Numeric value.
<b>/CCNumerics</b>			End tag for Client-Supplied Numeric characteristics
<b>CCStrings</b>			Start tag for Client-Supplied String characteristics. Echo back of the data supplied on the inquiry. The number of tags returned is equal to the number of values input on the inquiry.
CCString	AN	60	Client-Supplied String value
<b>/CCStrings</b>			End tag for Client-Supplied String characteristics
<b>KBA</b>			Start tag for Knowledge IQ elements
<b>General</b>			Start tag for General Knowledge IQ elements
SessionID	AN		Session ID used to tie subsequent submissions to the initial inquiry
KBAResultCode	N	2	Knowledge IQ processing result code  Constant "00" (KIQ processing successful and questions returned)
KBAResultCodeDescription	AN	50	Description of the KIQ Result Code

Tag	Data Type	Max Length	Description
NumberOfQuestions	N	1	Number of questions returned from KIQ for this set.
/General			End tag for General Knowledge IQ elements
<p><i>The QuestionSet group is used only when the “Combine Credit &amp; Non-Credit Questions” option is selected. The maximum number of QuestionSet groups is eight.</i></p> <p><i>*NOTE: The data type for the QuestionText and QuestionChoice elements is any printable character.</i></p>			
QuestionSet			Start tag for Question Set elements
QuestionType	N	3	Type of question. Refer to the <i>Precise ID Summary and Appendix (Type Codes - Question Types)</i> for a list of codes.
QuestionText	*	1500	Text of the question
QuestionSelect			Start tag for Question Select elements
QuestionChoice	*	360	Text of the 1 <sup>st</sup> answer choice to the question
QuestionChoice	*	360	Text of the 2 <sup>nd</sup> answer choice to the question
QuestionChoice	*	360	Text of the 3 <sup>rd</sup> answer choice to the question
QuestionChoice	*	360	Text of the 4 <sup>th</sup> answer choice to the question
QuestionChoice	*	360	Text of the 5 <sup>th</sup> answer choice to the question
/QuestionSelect			End tag for Question Select elements
/QuestionSet			End tag for Question Set elements
<p><i>The CreditQuestionSet and NonCreditQuestionSet groups are used only when the “Separate Credit &amp; Non-Credit Questions” option is selected. The maximum number of CreditQuestionSet and NonCreditQuestionSet groups combined is eight.</i></p> <p><i>*NOTE: The data type for the QuestionText and QuestionChoice elements is any printable character.</i></p>			
CreditQuestionSet			Start tag for Credit Question Set elements
RelativeOrder	N	1	The order in which the question was generated
QuestionType	N	3	Type of question. Refer to the <i>Precise ID Summary and Appendix (Type Codes – Question Types)</i> for a list of codes.
QuestionText	*	1500	Text of the credit question
QuestionSelect			Start tag for Question Select elements
QuestionChoice	*	360	Text of the 1 <sup>st</sup> answer choice to the credit question
QuestionChoice	*	360	Text of the 2 <sup>nd</sup> answer choice to the credit question
QuestionChoice	*	360	Text of the 3 <sup>rd</sup> answer choice to the credit question
QuestionChoice	*	360	Text of the 4 <sup>th</sup> answer choice to the credit question
QuestionChoice	*	360	Text of the 5 <sup>th</sup> answer choice to the credit question
/QuestionSelect			End tag for Question Select elements
/CreditQuestionSet			End tag for Credit Question Set elements
NonCreditQuestionSet			Start tag for Credit Question Set elements
RelativeOrder	N	1	The order in which the question was generated

Tag	Data Type	Max Length	Description
QuestionType	N	3	Type of question. Refer to the <i>Precise ID Summary and Appendix (Type Codes – Question Types)</i> for a list of codes.
QuestionText	*	1500	Text of the non-credit question
<b>QuestionSelect</b>			Start tag for Question Select elements
QuestionChoice	*	360	Text of the 1 <sup>st</sup> answer choice to the non-credit question
QuestionChoice	*	360	Text of the 2 <sup>nd</sup> answer choice to the non-credit question
QuestionChoice	*	360	Text of the 3 <sup>rd</sup> answer choice to the non-credit question
QuestionChoice	*	360	Text of the 4 <sup>th</sup> answer choice to the non-credit question
QuestionChoice	*	360	Text of the 5 <sup>th</sup> answer choice to the non-credit question
<b>/QuestionSelect</b>			End tag for Question Select elements
<b>/NonCreditQuestionSet</b>			End tag for Credit Question Set elements
<b>/KBA</b>			End tag for Knowledge IQ elements
<i>The IPAddress tag group is returned only if the appropriate flag in the Client Profile set up is set to ‘Y’ and an IP Address is specified on input.</i>			
<b>IPAddress</b>			Start tag for IP Address Match elements
IPAddressMatchCountry	N	90	Attribute: code= Match code of the country for the IP Address location: ‘1’ Match US ‘2’ Match non-US ‘3’ No data ‘4’ IP not available ‘5’ Reserved/Private ‘6’ Unknown
IPAddressCountry	A	32	Name of the country for the IP Address location
IPAddressMatchState	AN	90	Attribute: code= Match code of the state for the IP Address location: ‘1’ Match to input ‘2’ No match to input ‘3’ No data ‘4’ IP not available ‘ ’ State not applicable
IPAddressState	AN	32	Name or code of the state for the IP Address location

Tag	Data Type	Max Length	Description
IPAddressMatchCity	N	90	Attribute: code= Match code of the city for the IP Address location: ‘1’ Match to input ‘2’ No match to input ‘3’ No data ‘4’ IP not available
IPAddressCity	AN	32	Name of the city for the IP Address location
IPAddressMatchZipCode	AN	90	Attribute: code= Match code of the ZIP Code for the IP Address location: ‘1’ Match to input ‘2’ No match to input ‘3’ No data ‘4’ IP not available ‘ ’ State not applicable
IPAddressZipCode	N	9	ZIP Code for the IP Address location (5 or 9 digits)
IPAddressMSA	AN	10	Metropolitan Statistical Area (MSA) number for the IP Address location
IPAddressLatitude	AN	10	Latitude for the IP Address location
IPAddressLongitude	AN	11	Longitude for the IP Address location
/IPAddress			End tag for IP Address Match elements
/PreciseIDServer			End tag for Precise ID Server elements

### Example: Response (Combined Questions, Non-Verbose Mode)

The following is an example of an initial Precise ID Option 11 response. This example also shows a response returned in Non-Verbose mode. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```

<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <SessionID>E40859A97280E788EB5E5D04CA542912.preciseId4-
    1505051521260170206401029</SessionID>
  <Header>
    <ReportDate>05052015</ReportDate>
    <ReportTime>152136</ReportTime>
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</PreciseIDServer>

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  <ValidationScorecard>AC OPEN VAL V2</ValidationScorecard>
  <VerificationScore>825</VerificationScore>
  <VerificationScorecard>AC OPEN ID THEFT V2</VerificationScorecard>
  <FPDScore>662</FPDScore>
  <FPDScorecard>AC OPEN FPD V2</FPDScorecard>
  <ComplianceDescription>No Compliance Code</ComplianceDescription>
  <MostLikelyFraudType code="- "/>
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    <Reason code="B105"/>
    <Reason code="B122"/>
    <Reason code="B218"/>
    <Reason code="B405"/>
  </Reasons>
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    <Indicator code="08">N</Indicator>
    <Indicator code="09">N</Indicator>
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    <Indicator code="20">N</Indicator>
    <Indicator code="22">N</Indicator>
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</FCRADetail>
<GLBDetail>
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    <Indicator code="26">N</Indicator>
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</GLBDetail>
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  <PreciseMatchDecision code=" "/>
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        <HighRiskResult code="N "/>
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        <ResidentialAddressReturnCount>1</ResidentialAddressReturnCount>
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        <FirstName>ROGER</FirstName>
        <Initial>D</Initial>
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        <State>MI</State>
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        <ZipPlus4>5670</ZipPlus4>
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    <ResidentialAddressRcd>
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        <Initial>D</Initial>
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        <State>MI</State>
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        <LastUpdatedDate>19960514</LastUpdatedDate>
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    </ResidentialAddressRcd>
</Detail>
</Address>
</Addresses>
<Phones>
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            <Classification code="L"/>
            <HighRiskResult code="N"/>
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                <BusinessPhoneMatchCount>0</BusinessPhoneMatchCount>
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                <HighRiskPhoneReturnCount>0</HighRiskPhoneReturnCount>
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</Phones>
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        <DeceasedResult code="N"/>
        <FormatResult code="V"/>
        <IssueResult code="I"/>
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        <IssueStartRange>1975</IssueStartRange>
        <IssueEndRange>1977</IssueEndRange>
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        </Counts>
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        <FirstName>ROGER</FirstName>
        <Initial>D</Initial>
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        <State>MI</State>
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        <ZipPlus4>5670</ZipPlus4>

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        <YearOfBirth>1949</YearOfBirth>
        <MatchResult code="9"/>
    </Summary>
</DateOfBirth>
<DriverLicense>
    <Summary>
        <VerificationResult code="YA"/>
        <FormatValidation code="V"/>
    </Summary>
</DriverLicense>
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    <ChangeOfAddress>
        <Summary>
            <VerificationResult code="N "/>
            <Counts>
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            </Counts>
        </Summary>
    </ChangeOfAddress>
</ChangeOfAddresses>
<OFAC>
    <Summary>
        <VerificationResult code="1 "/>
    </Summary>
</OFAC>
<PreviousAddresses>
    <Summary>
        <Counts>
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        </Counts>
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            <City>ONAWAY</City>
            <State>MI</State>
            <ZipCode>49765</ZipCode>
            <ZipPlus4>0098</ZipPlus4>
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        <PreviousAddressRcd>
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            <State>CO</State>
            <ZipCode>81321</ZipCode>
            <ZipPlus4>8865</ZipPlus4>
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            <LastUpdatedDate>20040708</LastUpdatedDate>
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</PreviousAddresses>
</PreciseMatch>
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    <General>
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        <KBAResultCode>00</KBAResultCode>
        <KBAResultCodeDescription>KBA processing successful questions
            returned</KBAResultCodeDescription>
        <NumberOfQuestions>8</NumberOfQuestions>
    </General>

```



```

</General>
<QuestionSet>
  <QuestionType>7</QuestionType>
  <QuestionText>You currently or previously resided on one of the following
    streets. Please select the street name from the following
    choices.</QuestionText>
  <QuestionSelect>
    <QuestionChoice>DOGIE</QuestionChoice>
    <QuestionChoice>SULPHUR WELL</QuestionChoice>
    <QuestionChoice>CORSICA</QuestionChoice>
    <QuestionChoice>OCEAN</QuestionChoice>
    <QuestionChoice>NONE OF THE ABOVE</QuestionChoice>
  </QuestionSelect>
</QuestionSet>
<QuestionSet>
  <QuestionType>8</QuestionType>
  <QuestionText>Please select the city that you have previously resided
    in.</QuestionText>
  <QuestionSelect>
    <QuestionChoice>COLONY</QuestionChoice>
    <QuestionChoice>MALVERN</QuestionChoice>
    <QuestionChoice>FORT PIERCE</QuestionChoice>
    <QuestionChoice>PRICEVILLE</QuestionChoice>
    <QuestionChoice>NONE OF THE ABOVE</QuestionChoice>
  </QuestionSelect>
</QuestionSet>
<QuestionSet>
  <QuestionType>13</QuestionType>
  <QuestionText>Please select the county for the address you
    provided.</QuestionText>
  <QuestionSelect>
    <QuestionChoice>VOLUSIA</QuestionChoice>
    <QuestionChoice>SAINT LUCIE</QuestionChoice>
    <QuestionChoice>HAMILTON</QuestionChoice>
    <QuestionChoice>UNION</QuestionChoice>
    <QuestionChoice>NONE OF THE ABOVE</QuestionChoice>
  </QuestionSelect>
</QuestionSet>
<QuestionSet>
  <QuestionType>25</QuestionType>
  <QuestionText>Which of the following businesses have you been associated with?
    If there is not a matched business name, please select 'NONE OF THE
    ABOVE'.</QuestionText>
  <QuestionSelect>
    <QuestionChoice>AMERCO MORTGAGE</QuestionChoice>
    <QuestionChoice>H A CONTRACTORS INC</QuestionChoice>
    <QuestionChoice>ALVARADO RAMIRO</QuestionChoice>
    <QuestionChoice>AETNA LIFE AND CASUALTY</QuestionChoice>
    <QuestionChoice>NONE OF THE ABOVE</QuestionChoice>
  </QuestionSelect>
</QuestionSet>
</KBA>
</PreciseIDServer>

```

### **Example: Response (Separated Questions, Verbose Mode)**

The following is an example of an initial Precise ID Option 11 response. This example also shows a response returned in Verbose mode with separated questions. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```

<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <SessionID>E40859A97280E788EB5E5D04CA542912.preciseId4-
    1505051521260170206401029</SessionID>
  <Header>
    <ReportDate>05052015</ReportDate>
    <ReportTime>152136</ReportTime>

```

```

        <ProductOption>11</ProductOption>
        <Subcode>9999999</Subcode>
        <ReferenceNumber>ABC1234567</ReferenceNumber>
    </Header>
    <Messages>
        <Message>
            <Number>57</Number>
            <Text>015000 0100</Text>
            <AddrMismatch>N</AddrMismatch>
        </Message>
    </Messages>
    <Summary>
        <TransactionID>1376340</TransactionID>
        <InitialDecision>XXX</InitialDecision>
        <FinalDecision>XXX</FinalDecision>
        <Scores>
            <PreciseIDScore>774</PreciseIDScore>
            <PreciseIDScorecard>AC OPEN V2</PreciseIDScorecard>
            <ValidationScore>605</ValidationScore>
            <ValidationScorecard>AC OPEN VAL V2</ValidationScorecard>
            <VerificationScore>825</VerificationScore>
            <VerificationScorecard>AC OPEN ID THEFT V2</VerificationScorecard>
            <FPDScore>662</FPDScore>
            <FPDScorecard>AC OPEN FPD V2</FPDScorecard>
            <ComplianceDescription>No Compliance Code</ComplianceDescription>
            <MostLikelyFraudType code="- ">No Classification</MostLikelyFraudType>
            <Reasons>
                <Reason code="B110">Lack of public record information or collection trades
                    indicative that file is susceptible to ID fraud</Reason>
                <Reason code="B105">High credit limits and balances on revolving
                    trades</Reason>
                <Reason code="B122">Average age of revolving trades is too high indicative
                    that file is susceptible of ID fraud</Reason>
                <Reason code="B218">Too many trades with high revolving credit balance to
                    limit ratio</Reason>
                <Reason code="B405">No adverse factor observed</Reason>
            </Reasons>
        </Scores>
    </Summary>
    <FCRADetail>
        <FraudShield>
            <Indicator code="07">N</Indicator>
            <Indicator code="08">N</Indicator>
            <Indicator code="09">N</Indicator>
            <Indicator code="19">N</Indicator>
            <Indicator code="20">N</Indicator>
            <Indicator code="22">N</Indicator>
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        </FraudShield>
    </FCRADetail>
    <GLBDetail>
        <FraudShield>
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            <Indicator code="03">N</Indicator>
            <Indicator code="04">N</Indicator>
            <Indicator code="05">N</Indicator>
            <Indicator code="06">N</Indicator>
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            <Indicator code="21">N</Indicator>
            <Indicator code="25">N</Indicator>
            <Indicator code="26">N</Indicator>
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    </GLBDetail>
    <GLBRules>

```

```

        <GLBRule code="3401">Additional Addresses (0 - 1)</GLBRule>
        <GLBRule code="3403">Additional Addresses (2 - 3)</GLBRule>
    </GLBRules>
</GLBDetail>
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    <PreciseMatchScore>749</PreciseMatchScore>
    <PreciseMatchDecision code=" "/>
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        <Address>
            <Summary>
                <VerificationResult code="A1">Exact match on first and last name;Exact
                    match on address</VerificationResult>
                <Type code="M ">Multi-family dwelling</Type>
                <UnitMismatchResult code=" "/>
                <HighRiskResult code="N ">No address high risk information
                    found</HighRiskResult>
                <Counts>
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                    <ResidentialAddressMatchCount>1</ResidentialAddressMatchCount>
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                    <BusinessAddressReturnCount>0</BusinessAddressReturnCount>
                    <HighRiskAddressReturnCount>0</HighRiskAddressReturnCount>
                </Counts>
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                    <State>MI</State>
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                    <ZipPlus4>5670</ZipPlus4>
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                    <Phone>5311574</Phone>
                    <LastUpdatedDate>19960514</LastUpdatedDate>
                    <MonthsAtResidence>0126</MonthsAtResidence>
                </ResidentialAddressRcd>
            </Detail>
        </Address>
    </Addresses>
    <Phones>
        <Phone>
            <Summary>
                <VerificationResult code="NX">No match to Phone</VerificationResult>
                <Classification code="L">Phone matches Landline</Classification>
                <HighRiskResult code="N">No phone high risk information
                    found</HighRiskResult>
                <Counts>
                    <ResidentialPhoneMatchCount>0</ResidentialPhoneMatchCount>
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                    <BusinessPhoneMatchCount>0</BusinessPhoneMatchCount>
                    <BusinessPhoneReturnCount>0</BusinessPhoneReturnCount>
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                </Counts>
            </Summary>
        </Phone>
    </Phones>

```

```

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      using SSN</VerificationResult>
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    <FormatResult code="V">Valid</FormatResult>
    <IssueResult code="I">SSN issued</IssueResult>
    <IssueState>MO</IssueState>
    <IssueStartRange>1975</IssueStartRange>
    <IssueEndRange>1977</IssueEndRange>
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      <ConsumerIDReturnCount>1</ConsumerIDReturnCount>
    </Counts>
  </Summary>
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      <State>MI</State>
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      <ZipPlus4>5670</ZipPlus4>
      <AreaCode>616</AreaCode>
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      <LastUpdatedDate>20060628</LastUpdatedDate>
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  </Detail>
</ConsumerID>
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  <Summary>
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    <DayOfBirth>09</DayOfBirth>
    <YearOfBirth>1949</YearOfBirth>
    <MatchResult code="9">Day of Birth and Month of Birth exact match, Year of
      Birth exact match (no plus or minus one year logic
      accommodation)</MatchResult>
  </Summary>
</DateOfBirth>
<DriverLicense>
  <Summary>
    <VerificationResult code="YA">Match to full name and
      address</VerificationResult>
    <FormatValidation code="V">Valid format</FormatValidation>
  </Summary>
</DriverLicense>
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    </Counts>
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</ChangeOfAddresses>
<OFAC>
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    <Counts>
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```

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      <City>CORTEZ</City>
      <State>CO</State>
      <ZipCode>81321</ZipCode>
      <ZipPlus4>8865</ZipPlus4>
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</PreviousAddresses>
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  <General>
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    <KBAResultCodeDescription>KBA processing successful questions
      returned</KBAResultCodeDescription>
    <NumberOfQuestions>8</NumberOfQuestions>
  </General>
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    <QuestionType>5</QuestionType>
    <QuestionText>You may have opened a student loan in or around August 2005.
      Please select the lender that you have previously or you are currently
      making payments to. If you have not received student loans with any of
      these lenders now or in the past, please select 'NONE OF THE ABOVE/DOES NOT
      APPLY'.</QuestionText>
    <QuestionSelect>
      <QuestionChoice>KEY CORP</QuestionChoice>
      <QuestionChoice>STUDENT LOAN MKT ASSN</QuestionChoice>
      <QuestionChoice>USA GROUP LOAN SERVICE</QuestionChoice>
      <QuestionChoice>WASHINGTON MUTUAL</QuestionChoice>
      <QuestionChoice>NONE OF THE ABOVE/DOES NOT APPLY</QuestionChoice>
    </QuestionSelect>
  </CreditQuestionSet>
  <CreditQuestionSet>
    <RelativeOrder>2</RelativeOrder>
    <QuestionType>6</QuestionType>
    <QuestionText>You may have opened a student loan in or around August 2005.
      Please select the dollar amount range in which your monthly student loan
      payment falls. If you do not have such a student loan, select 'NONE OF THE
      ABOVE/DOES NOT APPLY'.</QuestionText>
    <QuestionSelect>
      <QuestionChoice>$95 - $144</QuestionChoice>
      <QuestionChoice>$145 - $194</QuestionChoice>
      <QuestionChoice>$195 - $244</QuestionChoice>
      <QuestionChoice>$245 - $294</QuestionChoice>
      <QuestionChoice>NONE OF THE ABOVE/DOES NOT APPLY</QuestionChoice>
    </QuestionSelect>
  </CreditQuestionSet>
  <CreditQuestionSet>
    <RelativeOrder>3</RelativeOrder>
    <QuestionType>3</QuestionType>
    <QuestionText>According to your credit profile, you may have opened an auto
      loan in or around August 2007. Please select the lender for this account.
      If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT
      APPLY'.</QuestionText>
    <QuestionSelect>
      <QuestionChoice>GMAC</QuestionChoice>
      <QuestionChoice>TRANSAMERICA</QuestionChoice>
      <QuestionChoice>BMW FINANCIAL SERVICES</QuestionChoice>

```

```

        <QuestionChoice>TOYOTA MOTOR CRED</QuestionChoice>
        <QuestionChoice>NONE OF THE ABOVE/DOES NOT APPLY</QuestionChoice>
    </QuestionSelect>
</CreditQuestionSet>
<CreditQuestionSet>
    <RelativeOrder>4</RelativeOrder>
    <QuestionType>2</QuestionType>
    <QuestionText>You may have opened a mortgage loan in or around July 2008.
        Please select the dollar amount range in which your monthly mortgage
        payment falls. Refer only to the regular monthly payment which includes
        principal, interest, and escrow (escrow could include taxes and insurance
        if collected by lender). If you have not had a mortgage payment now or in
        the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.</QuestionText>
    <QuestionSelect>
        <QuestionChoice>$2850 - $3149</QuestionChoice>
        <QuestionChoice>$3150 - $3449</QuestionChoice>
        <QuestionChoice>$3450 - $3749</QuestionChoice>
        <QuestionChoice>$3750 - $4049</QuestionChoice>
        <QuestionChoice>NONE OF THE ABOVE/DOES NOT APPLY</QuestionChoice>
    </QuestionSelect>
</CreditQuestionSet>
<CreditQuestionSet>
    <RelativeOrder>5</RelativeOrder>
    <QuestionType>4</QuestionType>
    <QuestionText>You may have opened an auto loan or auto lease in or around
        August 2007. Please select the dollar amount range in which your monthly
        auto loan or lease payment falls. If you have not had an auto loan or lease
        with any of these amount ranges now or in the past, please select 'NONE OF
        THE ABOVE/DOES NOT APPLY'.</QuestionText>
    <QuestionSelect>
        <QuestionChoice>$500 - $599</QuestionChoice>
        <QuestionChoice>$600 - $699</QuestionChoice>
        <QuestionChoice>$700 - $799</QuestionChoice>
        <QuestionChoice>$800 - $899</QuestionChoice>
        <QuestionChoice>NONE OF THE ABOVE/DOES NOT APPLY</QuestionChoice>
    </QuestionSelect>
</CreditQuestionSet>
<NonCreditQuestionSet>
    <RelativeOrder>6</RelativeOrder>
    <QuestionType>27</QuestionType>
    <QuestionText>According to our records, you currently own, or have owned
        within the past year, one of the following vehicles. Please select the
        vehicle that you purchased or leased prior to April 2006 from the following
        choices.</QuestionText>
    <QuestionSelect>
        <QuestionChoice>GMC VANDURA VAN</QuestionChoice>
        <QuestionChoice>FORD CUSTOMLINE</QuestionChoice>
        <QuestionChoice>PLYMOUTH VOYAGER</QuestionChoice>
        <QuestionChoice>MITSUBISHI CARGO VAN</QuestionChoice>
        <QuestionChoice>NONE OF THE ABOVE</QuestionChoice>
    </QuestionSelect>
</NonCreditQuestionSet>
<NonCreditQuestionSet>
    <RelativeOrder>7</RelativeOrder>
    <QuestionType>28</QuestionType>
    <QuestionText>Please select the model year of the vehicle you purchased or
        leased prior to April 2006 .</QuestionText>
    <QuestionSelect>
        <QuestionChoice>1984</QuestionChoice>
        <QuestionChoice>1985</QuestionChoice>
        <QuestionChoice>1986</QuestionChoice>
        <QuestionChoice>1987</QuestionChoice>
        <QuestionChoice>NONE OF THE ABOVE</QuestionChoice>
    </QuestionSelect>
</NonCreditQuestionSet>
<NonCreditQuestionSet>
    <RelativeOrder>8</RelativeOrder>
    <QuestionType>7</QuestionType>
    <QuestionText>You currently or previously resided on one of the following
        streets. Please select the street name from the following
        choices.</QuestionText>

```

```

        <QuestionSelect>
            <QuestionChoice>BRAZOSWOOD</QuestionChoice>
            <QuestionChoice>WOODLEA</QuestionChoice>
            <QuestionChoice>HILL</QuestionChoice>
            <QuestionChoice>JAMES</QuestionChoice>
            <QuestionChoice>NONE OF THE ABOVE/DOES NOT APPLY</QuestionChoice>
        </QuestionSelect>
    </NonCreditQuestionSet>
</KBA>
</PreciseIDServer>

```

## Output Response Options

Available to clients through the Account Opening product options are three processing options that can alter the standard response return from the Precise ID application. These three options are: Additional Addresses, Multi-Factor Authentication, Early Warning Services' Identity Chek and Identity Element Network (IEN).

### Additional Addresses

The Additional Addresses processing option allows clients to receive more extensive previous address information and may help fulfill processes that require a more detailed check of address history. When returned, this information replaces the data returned in the <PreviousAddresses> tag. For the list of Additional Addresses tags and their descriptions, please refer to the *Names and Descriptions* section under *Output Response Tags* above.

Below is a section of an XML response showing the return of Additional Address data. In this example, three previous addresses are returned instead of the standard two in the <PreviousAddresses> tags:

```

<PreciseIDServer>
    .
    .
    .
    <PreciseMatch>
        .
        .
        .
    </PreciseMatch>
    <AdditionalAddresses>
        <AddressInformation>
            <ReportedDate>01092009</ReportedDate>
            <LastUpdatedDate>01202009</LastUpdatedDate>
            <StreetPrefix>7370 S</StreetPrefix>
            <StreetName>OCEAN</StreetName>
            <StreetSuffix>DR</StreetSuffix>
            <UnitType>APT</UnitType>
            <UnitID>516</UnitID>
            <City>JENSEN BEACH</City>
            <State>FL</State>
            <Zip>349572030</Zip>
        </AddressInformation>
        <AddressInformation>
            <ReportedDate>05282005</ReportedDate>
            <LastUpdatedDate>01222008</LastUpdatedDate>
            <StreetPrefix>2625</StreetPrefix>
            <StreetName>HEATHCOTE</StreetName>
            <StreetSuffix>DR</StreetSuffix>
            <UnitType>APT</UnitType>
            <UnitID>203</UnitID>
            <City>FORT PIERCE</City>
            <State>FL</State>
            <Zip>349823403</Zip>
        </AddressInformation>
    </AdditionalAddresses>
</PreciseIDServer>

```

```

    </AddressInformation>
  <AddressInformation>
    <ReportedDate>03112005</ReportedDate>
    <LastUpdatedDate>12072007</LastUpdatedDate>
    <StreetPrefix>710</StreetPrefix>
    <StreetName>AZALEA</StreetName>
    <StreetSuffix>AVE</StreetSuffix>
    <City>FORT PIERCE</City>
    <State>FL</State>
    <Zip>349826283</Zip>
  </AddressInformation>
</AdditionalAddresses>
</PreciseIDServer>

```

## Multi-Factor Authentication

Multi-Factor Authentication provides an additional method to authenticate customers using a one-time passcode sent to a customer's mobile or landline phone via SMS or Voice. The following is the list of Multi-Factor Authentication tags returned in the response. Tag names in **bold type** indicate parent tags.

Tag	Data Type	Max Len	Description
<b>MultiFactorAuth</b>			Start tag for Multi-Factor Authentication elements
OneTimePwd	N	6 or 8	One-Time Password must be
Status	AN	90	Attribute: "code=" Status of the message delivery to the end user: '100' Message sent '400' Message delivery error
<b>/MultiFactorAuth</b>			End tag for Multi-Factor Authentication elements

## Example: Multi-Factor Authentication Response

The following is an example of a Multi-Factor Authentication response.

```

<PreciseIDServer>
.
.
.
  <Checkpoint>
    .
    .
    .
  </Checkpoint>
  .
  .
  .
  <MultiFactorAuth>
    <OneTimePwd>123456</OneTimePwd>
    <Status code="100">Message Sent</Status>
  </MultiFactorAuth>
</PreciseIDServer>

```



## Early Warning Services' Identity Chek

The Early Warning Services' Identity Chek processing option grants access to the Identity Chek service provided through Early Warning Services, LLC. This service aids in the detection of fraud rings, identity manipulation and other elusive forms of fraud and can assist in identifying and retaining good customers who might otherwise be turned away.

The following is the list of tags returned in an Early Warning response. If there is no data to return for a particular field, an empty tag is returned: <TagName/>. Tag names in **bold type** indicate parent tags.

Tag	Data Type	Max Length	Description
<b>EarlyWarningResponse</b>			Start tag for Early Warning Response elements
ResponseCode	N	4	Early Warning system-generated response code indicating the success or failure of each record. Refer to the <i>Precise ID Summary and Appendix (Early Warning – Response)</i> for a list of codes.
ResponseMessage	AN	50	Early Warning system-generated response message corresponding to the response code
CustomerUse1	AN	40	Client-defined additional information returned from the application <b>This tag is only returned when the client is set up to receive a detail response from the Early Warning service</b>
InitialMessage	AN	50	Initial message instructing the client to take action on one or more data elements based on a subset of identity verification warnings <b>This tag is only returned when the client is set up to receive a detail response from the Early Warning service</b>
DecisionMessage	AN	45	Client-defined message providing direction on the inquiry to the client's new account desk <b>This tag is only returned when the client is set up to receive a detail response from the Early Warning service</b>
OverallSeverity	N	3	The sum of severity scores for all record matches <b>This tag is only returned when the client is set up to receive a detail response from the Early Warning service</b>
CumulativeLoss	N	10	Total amount of losses associated with all record matches for an inquiry Format: \$\$\$\$\$\$.¢¢ <b>This tag is only returned when the client is set up to receive a detail response from the Early Warning service</b>
FCRAFlag	A	1	Flag indicating whether or not the match record includes FCRA requirements <b>This tag is only returned when the client is set up to receive a detail response from the Early Warning service</b>

Tag	Data Type	Max Length	Description
<b>MatchRecord</b>			Start tag for Match Record elements (this group can occur up to five (5) times)
Severity	N	3	Calculated number representing the confidence level and characteristics of a matched record's account information
<b>Match</b>			Start tag of Match elements (this group can occur up to twenty (20) times)
MatchType	AN	10	Level of match to a specific inquiry element: "Exact" Exact match to a particular inquiry element "Similar" Similar match to a particular inquiry element
MatchField	AN	40	Identifier of the matched element in an inquiry. The following are examples of MatchField identifiers : "Name" Name of matched consumer of business "SSN" SSN of matched consumer "BirthDate" Birth date of matched consumer "IdentificationNumber" Issued identification number of match consumer or business "Address" Full address of matched consumer or business "PhoneNumber" Telephone number of matched consumer or business "TaxIDNumber" Tax ID number or EIN of matched business
MatchData	AN	150	Detail of the matched element
<b>/Match</b>			End tag of Match elements
<b>Consumer</b>			Start tag for Consumer elements
ConsumerType	A	3	Code indicating the relationship of a consumer to an account: "BUS" Business account relationship "JNT" Joint consumer account relationship "PRI" Primary consumer account relationship "UNK" Unknown relationship
SSN	AN	9	Social Security Number of the consumer as issued by the Social Security Administration of the United States government
LastName	A	40	Last name of the consumer
MiddleName	A	20	Middle name of the consumer
FirstName	A	40	First name of the consumer
BirthDate	Date	10	Birth date of the consumer Format: CCYY-MM-DD
IdentificationType	A	2	Code indicating the type of identification submitted by the consumer. Refer to the <i>Precise ID Summary and Appendix (Early Warning – Identification Type)</i> for a list of types.

Tag	Data Type	Max Length	Description
IdentificationNumber	A	28	Issued value of the identification submitted by the consumer
IdentificationState	A	2	Issuing country's approved code for the state, province, territory or island where the consumer's identification was issued
IdentificationCountry	A	3	International Standards Organization (ISO) alpha-3 code representing the country where the consumer's identification was issued
IdentificationExpirationDate	Date	10	Expiration date of the consumer's identification Format: CCYY-MM-DD
<b>Address</b>			Start tag for Address elements
AddressType	A	4	Code indicating the type of address submitted by the consumer: "PRIM" Primary address "SECN" Secondary address
Address1	AN	50	Address Line 1 of the consumer's address
Address2	AN	50	Address Line 2 of the consumer's address
City	AN	25	City of the consumer's address
State	A	2	Code representing the state, province, territory or island of the consumer's address
PostalCode	N	14	Postal authority-assigned code added to a consumer's address to aid in the sorting and delivery of correspondence (i.e., ZIP Code)
CountryCode	A	3	International Standards Organization (ISO) alpha-3 code representing the country in which the consumer's address is located
<b>/Address</b>			End tag for Address elements
<b>Phone</b>			Start tag for Phone elements
PhoneType	A	3	Code indicating the type of telephone number submitted by the consumer: "ALT" Alternate telephone number "HOM" Home telephone number "WRK" Work telephone number
PhoneNumber	N	10	
<b>/Phone</b>			End tag for Phone elements
<b>/Consumer</b>			End tag for Consumer elements
<b>Account</b>			Start tag for Account elements
ConsumerABANumber	A	9	ABA routing and transit number assigned to the consumer's financial institution
AccountNumber	AN	30	Financial institution-assigned number used to reference a specific consumer or business account
ClosureDate	Date	10	Date the account was closed Format: CCYY-MM-DD
AgeInMonths	N	3	Number of months that the account has been closed

Tag	Data Type	Max Length	Description
LossType	A	1	Code indicating the type of loss included in the contribution record: ‘C’ Combined principal loss and fee reversal ‘F’ Fee reversal ‘P’ Principal loss ‘S’ Separate principal loss and fee reversal
CACReturnItemCount	N	2	Number of returned items that roll up under a consumer
ContributionSource	AN	4	Code indicating the source of the information contained in the contribution record: “ACTA” Account Abuse “CABD” Collections Bank Data “CAMD” Collections Merchant Data “CARD” Card Fraud “CHKF” Checking Account Fraud “CHGO” Automated Charge Off “FDTF” Fund Transfer Fraud “RDV” Fraud Victim “IDNF” Identity Fraud “LONF” Load Fraud
PrincipalLoss	N	10	Amount of true dollar loss associated with an account abuse Format: \$\$\$\$\$\$.¢¢
FeeReversal	N	10	Amount of fee revenue reversal associated with an account abuse Format: \$\$\$\$\$\$.¢¢
CombinedLossAndFeeReversal	N	10	Amount of total loss and fee reversal associated with an account abuse (total of principal loss and fee reversal) Format: \$\$\$\$\$\$.¢¢
PaidStatus	A	1	Code indicating the payment status of debt on an account: ‘P’ Account balance has been paid ‘S’ Account balance has been settled ‘U’ Account balance is unpaid
PaidDate	Date	10	Date the consumer paid the account debt in full Format: CCYY-MM-DD
SettleDate	Date	10	Date the consumer paid an agreed upon portion of the account debt Format: CCYY-MM-DD
<b>Dispute</b>			Start tag for Dispute elements
DisputeCode	A	1	Code indicating the type of dispute on a record
DisputeReason	AN	100	Text describing the reason for a dispute on a particular record
DisputeDate	Date	10	Date on which a dispute was initiated on an account Format: CCYY-MM-DD
<b>/Dispute</b>			End tag for Dispute elements
<b>/Account</b>			End tag for Account elements

Tag	Data Type	Max Length	Description
<b>Contributor</b>			Start tag for Contributor elements
ContributorName	A	50	Name of the organization responsible for contributing information related to a consumer
<b>/Contributor</b>			End tag for Contributor elements
<b>/MatchRecord</b>			End tag for Match Record elements
<b>/EarlyWarningResponse</b>			End tag for Identity Check Response elements

This is an “add-on” process and is returned as a separate “report” in the Precise ID response. Below is an example of a Precise ID Option 11 response with an Early Warning response.

```

<PreciseIDServer>
.
.
.
</PreciseIDServer>
<EarlyWarningResponse>
  <ResponseCode>0000</ResponseCode>
  <ResponseMessage>Request Processed</ResponseMessage>
  <CustomerUser1>Test Case TGLATC2</CustomerUser1>
  <InitialMessage/>
  <DecisionMessage>Caution</DecisionMessage>
  <OverallSeverity>40</OverallSeverity>
  <CumulativeLoss>$0.00</CumulativeLoss>
  <FCRAFlag/>
  <MatchRecord>
    <Severity>40</Severity>
    <Match>
      <MatchType>Exact</MatchType>
      <MatchField>Address</MatchField>
      <MatchData>210 53RD ST WEST NEW YORK, NJ 070932610 USA</MatchData>
    </Match>
    <Consumer>
      <ConsumerType code="PRI"/>
      <SSN/>
      <LastName>MORRE</LastName>
      <MiddleName>A</MiddleName>
      <FirstName>RICARDO</FirstName>
      <BirthDate>1979-01-29</BirthDate>
      <IdentificationType code=""/>
      <IdentificationNumber/>
      <IdentificationState/>
      <IdentificationCountry/>
      <IdentificationExpirationDate/>
      <Address>
        <AddressType code="PRIM"/>
        <Address1>210 53RD ST</Address1>
        <Address2/>
        <City>WEST NEW YORK</City>
        <State>NJ</State>
        <PostalCode>070932610</PostalCode>
        <CountryCode>USA</CountryCode>
      </Address>
      <Phone>
        <PhoneType code=""/>
        <PhoneNumber/>
      </Phone>
    </Consumer>
    <Account>
      <ConsumerABANumber>32423</ConsumerABANumber>
      <AccountNumber>43423234234</AccountNumber>
      <ClosureDate>2009-01-01</ClosureDate>
      <AgeInMonths>2</AgeInMonths>
      <LossType code="S"/>
    </Account>
  </MatchRecord>
</EarlyWarningResponse>

```

```

<CACReturnItemCount>0</CACReturnItemCount>
<ContributionSource code="LONF"/>
<PrincipalLoss>$2,000.00</PrincipalLoss>
<FeeReversal>$333.00</FeeReversal>
<CombinedLossAndFeeReversal>$0.00</CombinedLossAndFeeReversal>
<PaidStatus code="U"/>
<PaidDate/>
<SettleDate/>
<Dispute>
  <DisputeCode code="01"/>
  <DisputeReason>Dummy Data</DisputeReason>
  <DisputeDate>2009-02-02</DisputeDate>
</Dispute>
</Account>
<Contributor>
  <ContributorName>JPMORGAN CHASE - EXPERIAN</ContributorName>
</Contributor>
</MatchRecord>
</EarlyWarningResponse>

```

## Identity Element Network (IEN)

Identity Element Network (referred to as “IEN”) identifies and scores possible suspicious associations across different data points over a set amount of days. The following is the list of IEN tags returned in an IEN response. If there is no data to return for a particular field, the tag is not returned. Tag names in **bold type** indicate parent tags.

Tag	Data Type	Max Len	Description
<b>CustomerManagement</b>			Start tag for IEN elements
Version	N	5	Constant “01.00”
ReportDate	N	8	Date the report was created
ReportTime	N	6	Time the report was created
TransactionID	AN	64	Unique IEN ID for this transaction
ClientTrackingID	AN	64	Tracking identifier supplied on the inquiry
PrimaryResponseCode	N	4	Primary response code from the IEN process
SecondaryResponseCode	N	4	Secondary response code from the IEN process
ResponseCodeDesc	AN	90	Description of the primary/secondary response code
ReferenceText	AN	90	Reference text string supplied on the inquiry
<b>ScoreResults</b>			Start tag for Score Result elements
Score	N	4	Score calculated by the IEN process
<b>ScoreFactors</b>			Start tag for the Score Factor elements
ScoreFactor1	AN	4	Attribute: code= 1 <sup>st</sup> – 4 <sup>th</sup> most significant score factors. Refer to the <i>Precise ID Summary and Appendix (Identity Element Network – Score Factor Codes)</i> for a list of codes.
ScoreFactor2	AN	4	
ScoreFactor3	AN	4	
ScoreFactor4	AN	4	
<b>/ScoreFactors</b>			End tag for the Score Factor elements
<b>/ScoreResults</b>			End tag for Score Result elements
<b>Attributes</b>			Start tag for the Score Attributes elements
<Attributes01Day>	AN	59	1-day IEN attributes
<Attributes03Day>	AN	329	3-day attributes



```
<Attrib28Day>0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0  
    ;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;  
    </Attrib28Day>  
    <Attrib90Day>0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;30;0;0;30;30;0;1;2;59  
        ;29;26;56;56;3;2;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;0;  
        0;</Attrib90Day>  
    </Attributes>  
</CustomerManagement>
```

## Identity Element Network (IEN) Error Response

The following is the list of IEN tags returned in an IEN error response.

Field Name	Data Type	Max Len	Description
<b>CustomerManagement</b>			Start tag for IEN elements
<b>Error</b>			Start tag for Error elements
ReportDate	N	8	Date the report was created (Format: MMDDCCYY)
ReportTime	N	6	Time the report was created (Format: HHMMSS
ReferenceText	AN	30	First thirty characters of the client-supplied reference number on the inquiry
TransactionID	AN	64	Unique identifier for this transaction
Surname	AN	10	First ten characters of the consumer surname
FirstName	AN	3	First three characters of the consumer first name
ErrorCode	N	3	Error code returned from the IEN process
ErrorDescription	AN	25	Description associated with the error
ActionIndicator	AN	1	Attribute: "code=" <ul style="list-style-type: none"> <li>'C' Correct and/or resubmit</li> <li>'I' Informative</li> <li>'R' Report condition</li> <li>'S' Suspend</li> </ul>
<b>/Error</b>			End tag for Error elements
<b>/CustomerManagement</b>			End tag for IEN elements

### Example: Identity Element Network (IEN) Error Response

Below is an example of a Precise ID Option 11 response with an IEN error response.

```
<PreciseIDServer>
.
.
.
<PreciseIDServer>
<CustomerManagement>
  <Error>
    <ReportDate>20130222</ReportDate>
    <ReportTime>165825</ReportTime>
    <ReferenceText>TESTCASE72 - PRECISEID_DEMOALL</ReferenceText>
    <TransactionID>123456789</TransactionID>
    <Surname>BATTEASE</Surname>
    <FirstName>BYR</FirstName>
    <ErrorCode>732</ErrorCode>
```



```
<ErrorDescription>Invalid Product Option.</ErrorDescription>
<ActionIndicator Code="R">Report condition</ActionIndicator>
</Error>
</CustomerManagement>
```

## ***FraudNet Response***

FraudNet is an “add-on” process and is returned as a separate “report” in the Precise ID response. Refer to the applicable *FraudNet Integration Guide* for the response details.

---

# **Final Inquiry**

As previously mentioned, the Precise ID Option 11 product option requires two “inquiries” to the Precise ID application. The “first” inquiry initiates the transaction. The second or final “inquiry” is submitted following receipt of questions in the initial response and contains the answers to those questions. The format of this inquiry is described in the following sections.

## **Inquiry Wrapper Tags**

The Inquiry Wrapper tags are required for all inputs into the Precise ID application. Refer to the *Inquiry Wrapper Tags* section under *Initial Inquiry* for more information.

## **Input Inquiry Tags**

The Input Inquiry tags for the final inquiry contain the consumer-supplied answers to the questions generated by the KIQ session. These tags are contained within the `<PreciseIDServer>` tag described in the Input Header Tags section.

## ***Question Order***

When submitting answers for grading, it is critical that clients return the answers to the questions in the same order in which they were generated.

For combined credit and non-credit questions this order is simply the order in which they were returned in the question list. For example, the first answer in the list submitted for grading is the answer the consumer selected for the first question in the question list previously returned, the second answer applies to the second question in the list, and the third answer applies to the third question in the list and so on.

For questions separated into “Credit” and “Non-Credit” groups, a relative order for each question is returned in the question list. This relative order indicates the order in which a particular question was generated in the KIQ engine. When submitting answers for grading, the answers must be listed by relative order. For example, the first answer in the list submitted for grading is the answer the consumer selected for the question with a relative order of 1, the second answer applies to the question with a relative order of 2 and so on.

## Session ID

The Session ID returned in the initial response must be provided on the final inquiry in order to link this inquiry with the initial response. Failure to correctly supply this data element on the final inquiry will result in a transaction error since the application will not be able to match the answers provided with the correct set of questions.

## Names and Descriptions

The following is a list of the tags available for submitting question answers for grading to Precise ID Distributed. Tag names in **bold type** indicate parent tags. The Data Type column indicates the type of data that can be entered for that particular tag, including valid special characters.

Tag	Req.	Data Type	Max Len.	Description (Keyword)
<b>PreciseIDServer</b>	Y			Start tag for Precise ID elements
PIDXMLVersion	Y	N	5	Constant "06.00" "06" indicates the version of a major release which can include new or changed tags "00" indicates the version of a minor release which can include changes to values for existing tags
<b>KBAAnswers</b>	Y			Start tag for KIQ Answers elements
<b>OutWalletAnswerData</b>	Y			Start tag for Out Of Wallet Answer elements
SessionID	Y	AN	Var	Session identifier used to tie this submission with the initial inquiry submission.
<b>OutWalletAnswers</b>	Y			Start tag for Out Of Wallet answers. The number of answers submitted should correspond with the number of questions returned in the previous response.
OutWalletAnswer1	Y	N	1	Answers provided by the consumer. The order of the answers must match the order in which the questions were originally presented (Combined Questions) or the relative order of the questions (Separate Credit/Non-Credit). The number of answers returned must match the number of questions originally presented. Domain: 1 (1 <sup>st</sup> answer listed) – 5 (last answer listed ["None of the above"])
OutWalletAnswer2	Y/N	N	1	
OutWalletAnswer3	Y/N	N	1	
OutWalletAnswer4	Y/N	N	1	
OutWalletAnswer5	Y/N	N	1	
OutWalletAnswer6	Y/N	N	1	
OutWalletAnswer7	Y/N	N	1	
OutWalletAnswer8	Y/N	N	1	
<b>/OutWalletAnswers</b>	Y			End tag for Out Of Wallet answers
<b>/OutWalletAnswerData</b>	Y			End tag for Out Of Wallet Answer elements
<b>/KBAAnswers</b>	Y			End tag for KIQ Answers elements
<b>/PreciseIDServer</b>				End tag for Precise ID Server elements

### Example: Final Inquiry

The following is an example of a final inquiry for the Precise ID Option 11 product option. This example does not include the inquiry wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```
<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <KBAAnswers>
    <OutWalletAnswerData>
      <SessionID>5EEB1E9602FF1746EC43DAA6BE5534F0.preciseId2v</SessionID>
      <OutWalletAnswers>
        <OutWalletAnswer1>2</OutWalletAnswer1>
        <OutWalletAnswer2>3</OutWalletAnswer2>
        <OutWalletAnswer3>2</OutWalletAnswer3>
        <OutWalletAnswer4>4</OutWalletAnswer4>
      </OutWalletAnswers>
    </OutWalletAnswerData>
  </KBAAnswers>
</PreciseIDServer>
```

---

## Final Response

Once the Precise ID application has “graded” the submitted answers, a final response is returned containing the results of the KIQ session. The sections below describe the format of this response.

### Response Wrapper Tags

The Response Wrapper tags are returned for every response sent to clients from the Precise ID application. Refer to the *Response Wrapper Tags* section under *Initial Response* for more information..

### Output Response Tags

The Output Response tags for the final response return the data acquired from the Precise ID inquiry and the results of a completed KIQ session. This tag group is returned for any KIQ product option. These tags are contained within the <PreciseIDServer> parent tag and are described in the following sections.

### Names and Descriptions

The following is the list of tags returned in a final Precise ID Option 11 product option response. Tag names in **bold type** indicate parent tags. The Data Type column indicates the type of data that can be entered for that particular tag, including valid special characters. A blank character is indicated by ‘^’. Tags for which there is no data are not returned.

Tag	Data Type	Max Length	Description
<b>PreciseIDServer</b>			These tags are part of a basic Precise ID response. Refer to the <i>Output Response Tags</i> section under <i>Initial Response</i> for descriptions of these tags
PIDXMLVersion			
SessionID			
<b>Header</b>			
<b>Messages</b>			
<b>Summary</b>			
<b>FCRADetail</b>			
<b>GLBDetail</b>			
<b>PreciseMatch</b>			
<b>AdditionalAddresses</b>			
<b>CCNumerics</b>			
<b>CCStrings</b>			
<b>KBAScore</b>			Start tag for Knowledge IQ Score elements
<b>General</b>			Start tag for General Knowledge IQ elements
KBAResultCode	N	1	Knowledge IQ processing result code: “0” KIQ processing successful and questions returned “1” KIQ processing successful but no questions returned “2” No questions returned due to excessive use “7” No questions returned – client list usage exceeded (for pre-KIQ Only) “8” No questions returned due to consumer reported as deceased “9” No questions returned due to consumer not found “10” No questions returned due to a blocked/frozen consumer file “11” No questions returned due to a large consumer file
KBAResultCodeDescription	AN	50	Description of the KIQ Result Code
<b>PriorUsage</b>			Start tag for Prior Usage elements
ExceededUseLimitCode	A	1	Code indicating whether or not the use limits have been exceeded: ‘N’ Use limits have not been exceeded ‘Y’ Use limits have been exceeded
ConsumerTotal	N	2	If either the client or total PIN-based use limit counts have been exceeded, this will be the number of inquiries that have been submitted for the consumer within the specified time period based on PIN. If the limits have not been exceeded, the value will be 0.
ClientUseLimitPeriod	N	4	PIN-based use limit period for a specific client.
ClientUseLimitCount	N	2	The number of times a consumer can be authenticated by KIQ questions for the specified product option for a specific client based on PIN.

Tag	Data Type	Max Length	Description
TotalUseLimitPeriod	N	4	PIN-based use limit period for all clients.
TotalUseLimitCount	N	2	The number of times a consumer can be authenticated by KIQ questions for the specified product option for all clients based on PIN.
ConsumerSSNTotal	N	2	If either the client or total SSN-based use limit counts have been exceeded, this will be the number of number of inquiries that have been submitted for the consumer within the specified time period based on PIN. If the limits have not been exceeded, the value will be 0.
ClientSSNUseLimitPeriod	N	4	SSN-based use limit period for a specific client.
ClientSSNUseLimitCount	N	2	The number of times a consumer can be authenticated by KIQ questions for the specified product options for a specific client based on SSN.
TotalSSNUseLimitPeriod	N	4	SSN-based use limit period for all clients.
TotalSSNUseLimitCount	N	2	The number of times a consumer can be authenticated by KIQ questions for a specified product option for all clients based on SSN.
ConcurrentPINTotal	N		If one of the concurrent use limit counts has been exceeded, this will be the number of active sessions submitted for the consumer within the specified time period. If none of the limits have been exceeded, the value will be 0.
ClientConcurrentPINLimitCount	N		The number of sessions that can be active for a consumer at a given time for a specific client.
CompanyConcurrentPINLimitCount	N		The number of sessions that can be active for a consumer at a given time for a specific company.
GlobalConcurrentPINLimitCount	N		The number of sessions that can be active for a consumer at a given time for all clients.
<b>/PriorUsage</b>			End tag for Prior Usage elements
<b>/General</b>			End tag for General Knowledge IQ elements
<b>ScoreSummary</b>			Start tag for KIQ Score Summary elements
AcceptReferCode	A	3	Code indicating the disposition of the inquiry. Refer to the <i>Precise ID Summary &amp; Appendix (Decision Codes)</i> for a list of codes.
DecisionOverrideIndicator	A	1	Code indicating whether or not the decision has been override: 'N' Decision derived from matrix 'Y' Decision was overridden
DecisionOverrideReason	N	60	Description of why decision was overridden
PreciseIDScore	N	6	Precise ID score
OutWalletScore	N	6	KBA score
OutWalletFormula	AN	15	KBA score formula

Tag	Data Type	Max Length	Description
ProgressiveQuestionAchieved	A	1	Code indicating whether or not progressive questions threshold was achieved: ‘N’ Progressive question threshold not achieved ‘Y’ Progressive questions threshold achieved
ChampionChallengerIndicator	A	1	Code indicating whether or not a champion challenger risk strategy was used: ‘N’ Champion Challenger risk strategy not used ‘Y’ Champion Challenger risk strategy used
RiskStrategyNum	N	3	Risk Strategy number
RiskStrategyDescription	AN	100	Risk Strategy description
QuestionConfigNum	N	3	Question Configuration number
QuestionConfigDescription	AN	100	Question Configuration description
DecisionMatrixNum	N	3	Decision Matrix number
DecisionMatrixDescription	AN	100	Decision Matrix description
<b>UserDefinedParameters</b>			Start tag for User Defined Parameters
UserDefinedTextName1	AN	60	1 <sup>st</sup> user-defined text name
UserDefinedTextValue1	AN	60	1 <sup>st</sup> user-defined text value
UserDefinedTextName2	AN	60	2 <sup>nd</sup> user-defined text name
UserDefinedTextValue2	AN	60	2 <sup>nd</sup> user-defined text value
UserDefinedTextName3	AN	60	3 <sup>rd</sup> user-defined text name
UserDefinedTextValue3	AN	60	3 <sup>rd</sup> user-defined text value
UserDefinedTextName4	AN	60	4 <sup>th</sup> user-defined text name
UserDefinedTextValue4	AN	60	4 <sup>th</sup> user-defined text value
UserDefinedNumName1	AN	60	1 <sup>st</sup> user-defined numeric name
UserDefinedNumValue1	N	10	1 <sup>st</sup> user-defined numeric value
UserDefinedNumName2	AN	60	2 <sup>nd</sup> user-defined numeric name
UserDefinedNumValue2	N	10	2 <sup>nd</sup> user-defined numeric value
UserDefinedNumName3	AN	60	3 <sup>rd</sup> user-defined numeric name
UserDefinedNumValue3	N	10	3 <sup>rd</sup> user-defined numeric value
UserDefinedNumName4	AN	60	4 <sup>th</sup> user-defined numeric name
UserDefinedNumValue4	N	10	4 <sup>th</sup> user-defined numeric value
UserDefinedDateName1	AN	60	1 <sup>st</sup> user-defined date name
UserDefinedDateValue1	N	8	1 <sup>st</sup> user-defined date value
UserDefinedDateName2	AN	60	2 <sup>nd</sup> user-defined date name
UserDefinedDateValue2	N	8	2 <sup>nd</sup> user-defined date value
<b>/UserDefinedParameters</b>			End tag for User Defined Parameters
<b>/ScoreSummary</b>			End tag for KIQ Score Summary elements

Tag	Data Type	Max Length	Description
<b>GradedAnswer</b>			Start tag for Graded Answer Sets
<b>AnswerSet</b>			Start tag for Graded Answer elements (maximum of 8 returned)
QuestionType	N	3	Type of question. Refer to the <i>Precise ID Summary &amp; Appendix (Type Codes – Question Types)</i> for a list of codes.
QuestionTypeDescription	AN	100	Description of question type
CreditType	A	1	Indicator of the credit type of the question asked: ‘C’ Credit question ‘N’ Non-Credit question
AnswerResult	A	1	Indicator of how the question was answered ‘R’ Right – question answered correctly ‘W’ Wrong – question answered incorrectly
QuestionWeight	N	3	Weight of the question used in calculating the score.
<b>/AnswerSet</b>			End tag for Graded Answer elements
<b>/GradedAnswer</b>			End tag for Graded Answer Sets
<b>/KBAScore</b>			End tag for Knowledge IQ Score elements
<b>IPAddress</b>	This tag is part of a basic Precise ID response. Refer to the <i>Output Response Tags</i> section under <i>Initial Response</i> for a description of this tags		
<b>/PreciseIDServer</b>			End tag for Precise ID Server elements

### Example: Final Response

The following is an example of a final response for the Precise ID Option 11 product option. This example does not include the inquiry wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```

<PreciseIDServer>
.
.
.
<KBAScore>
  <General>
    <KBAResultCode>0</KBAResultCode>
    <KBAResultCodeDescription>KBA processing successful questions
      returned</KBAResultCodeDescription>
    <PriorUsage>
      <ExceededUseLimitCode>N</ExceededUseLimitCode>
      <ConsumerTotal>0</ConsumerTotal>
      <ClientUseLimitPeriod>720</ClientUseLimitPeriod>
      <ClientUseLimitCount>0</ClientUseLimitCount>
      <TotalUseLimitPeriod>720</TotalUseLimitPeriod>
      <TotalUseLimitCount>0</TotalUseLimitCount>
      <ConsumerSSNTotal>0</ConsumerSSNTotal>
      <ClientSSNUseLimitPeriod>720</ClientSSNUseLimitPeriod>
      <ClientSSNUseLimitCount>0</ClientSSNUseLimitCount>
      <TotalSSNUseLimitPeriod>720</TotalSSNUseLimitPeriod>
      <TotalSSNUseLimitCount>0</TotalSSNUseLimitCount>
      <ConcurrentPINTotal>0</ConcurrentPINTotal>
      <ClientConcurrentPINLimitCount>0</ClientConcurrentPINLimitCount>
      <CompanyConcurrentPINLimitCount>0</CompanyConcurrentPINLimitCount>

```

```

        <GlobalConcurrentPINLimitCount>0</GlobalConcurrentPINLimitCount>
    </PriorUsage>
</General>
<ScoreSummary>
    <AcceptReferCode>DEC</AcceptReferCode>
    <DecisionOverrideIndicator>N</DecisionOverrideIndicator>
    <DecisionOverrideReason/>
    <PreciseIDScore>525</PreciseIDScore>
    <OutWalletScore>3</OutWalletScore>
    <OutWalletFormula>(25/725)*100</OutWalletFormula>
    <ProgressiveQuestionAchieved>N</ProgressiveQuestionAchieved>
    <ChampionChallengerIndicator>N</ChampionChallengerIndicator>
    <RiskStrategyNum>8</RiskStrategyNum>
    <RiskStrategyDescription>RISK STRATEGY FOR PRODOPT
        15</RiskStrategyDescription>
    <QuestionConfigNum>16</QuestionConfigNum>
    <QuestionConfigDescription>QUESTION CONFIGURATION
        15</QuestionConfigDescription>
    <DecisionMatrixNum>1210</DecisionMatrixNum>
    <DecisionMatrixDescription>DECISION MATRIX #11</DecisionMatrixDescription>
    <UserDefinedParameters>
        <UserDefinedTextName1>KIQ_NAME_5_PROD_X</UserDefinedTextName1>
        <UserDefinedTextValue1>Branch 101</UserDefinedTextValue1>
        <UserDefinedTextName2>KIQ_NAME_6_PROD_X</UserDefinedTextName2>
        <UserDefinedTextValue2>Mortgage Department</UserDefinedTextValue2>
        <UserDefinedTextName3>KIQ_NAME_7_PROD_X</UserDefinedTextName3>
        <UserDefinedTextValue3/>
        <UserDefinedTextName4>KIQ_NAME_8_PROD_X</UserDefinedTextName4>
        <UserDefinedTextValue4/>
        <UserDefinedNumName1>KIQ_NAME_1_PROD_X</UserDefinedNumName1>
        <UserDefinedNumValue1>987654321</UserDefinedNumValue1>
        <UserDefinedNumName2>KIQ_NAME_2_PROD_X</UserDefinedNumName2>
        <UserDefinedNumValue2/>
        <UserDefinedNumName3>KIQ_NAME_3_PROD_X</UserDefinedNumName3>
        <UserDefinedNumValue3/>
        <UserDefinedNumName4>KIQ_NAME_4_PROD_X</UserDefinedNumName4>
        <UserDefinedNumValue4/>
        <UserDefinedDateName1>KIQ_NAME_9_PROD_X</UserDefinedDateName1>
        <UserDefinedDateValue1>01102007</UserDefinedDateValue1>
        <UserDefinedDateName2>KIQ_NAME_10_PROD_X</UserDefinedDateName2>
        <UserDefinedDateValue2/>
    </UserDefinedParameters>
</ScoreSummary>
<GradedAnswer>
    <AnswerSet>
        <QuestionType>13</QuestionType>
        <QuestionTypeDescription>COUNTY OF RESIDENCE</QuestionTypeDescription>
        <CreditType>N</CreditType>
        <AnswerResult>R</AnswerResult>
        <QuestionWeight>25</QuestionWeight>
    </AnswerSet>
    <AnswerSet>
        <QuestionType>25</QuestionType>
        <QuestionTypeDescription>BUSINESS NAME</QuestionTypeDescription>
        <CreditType>N</CreditType>
        <AnswerResult>W</AnswerResult>
        <QuestionWeight>100</QuestionWeight>
    </AnswerSet>
    <AnswerSet>
        <QuestionType>9</QuestionType>
        <QuestionTypeDescription>STREET CITY NAME</QuestionTypeDescription>
        <CreditType>N</CreditType>
        <AnswerResult>W</AnswerResult>
        <QuestionWeight>100</QuestionWeight>
    </AnswerSet>
    <AnswerSet>
        <QuestionType>27</QuestionType>
        <QuestionTypeDescription>VEHICLE MAKE MODEL</QuestionTypeDescription>
        <CreditType>N</CreditType>
        <AnswerResult>W</AnswerResult>
        <QuestionWeight>100</QuestionWeight>
    </AnswerSet>

```



```

</AnswerSet>
<AnswerSet>
  <QuestionType>7</QuestionType>
  <QuestionTypeDescription>PREVIOUS STREET NAME</QuestionTypeDescription>
  <CreditType>N</CreditType>
  <AnswerResult>W</AnswerResult>
  <QuestionWeight>100</QuestionWeight>
</AnswerSet>
<AnswerSet>
  <QuestionType>29</QuestionType>
  <QuestionTypeDescription>VEHICLE COLOR</QuestionTypeDescription>
  <CreditType>N</CreditType>
  <AnswerResult>W</AnswerResult>
  <QuestionWeight>100</QuestionWeight>
</AnswerSet>
<AnswerSet>
  <QuestionType>28</QuestionType>
  <QuestionTypeDescription>VEHICLE YEAR</QuestionTypeDescription>
  <CreditType>N</CreditType>
  <AnswerResult>W</AnswerResult>
  <QuestionWeight>100</QuestionWeight>
</AnswerSet>
<AnswerSet>
  <QuestionType>38</QuestionType>
  <QuestionTypeDescription>BANK NAME</QuestionTypeDescription>
  <CreditType>C</CreditType>
  <AnswerResult>W</AnswerResult>
  <QuestionWeight>100</QuestionWeight>
</AnswerSet>
</GradedAnswer>
</KBAScore>
</PreciseIDServer>

```

## Exclusion Conditions

Certain special conditions will result in the return of an exclusion code from Precise ID. These codes can alert clients in the event their business needs require special processing given these conditions. The following is a list of the exclusion codes that could be returned from the application. Included with the code is an explanation of how the processing flow is affected:

Exclusion Code	Meaning	Description
9001	Consumer reported as deceased	Available information on the consumer is returned and displayed in the response.
9012	Consumer/Victim Statement on-file	A Consumer/Victim Statement has been placed on the consumer's credit file and a Credit Profile is returned. <u>This code is returned only for FCRA/Account Opening product options for statement types 06, 26, 27, 28, 29, 30 and 31.</u>
9013	Blocked file	The consumer's credit file has been blocked – No consumer information is returned.

### Example: Deceased (Exclusion Code 9001)

The following is an example of a Precise ID Option 11 response for a deceased consumer. This condition is indicated by a value of 9001 returned in the <PreciseIDScore> tag and is **highlighted** in the example below. No questions can be generated for this condition. **Thus, it is advised that this be considered the final response for the Exclusion Code 9001 condition and a request for questions not be submitted.** This

example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API guide*.

```
<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <SessionID>8AF60CFDD378EADB982790CF8E58D44B.preciseId2</SessionID>
  <Header>
    <ReportDate>09202010</ReportDate>
    <ReportTime>120932</ReportTime>
    <ProductOption>11</ProductOption>
    <Subcode>9999999</Subcode>
    <ReferenceNumber>19 20100919 9012 01</ReferenceNumber>
  </Header>
  <Messages>
    <Message>
      <Number>57</Number>
      <Text>015000 0000</Text>
      <AddrMismatch>N</AddrMismatch>
    </Message>
  </Messages>
  <Summary>
    <TransactionID>18567</TransactionID>
    <InitialDecision>DEC</InitialDecision>
    <FinalDecision>DEC</FinalDecision>
    <Scores>
      <PreciseIDScore>9001</PreciseIDScore>
      <PreciseIDScorecard>9001 Default</PreciseIDScorecard>
      <ValidationScore>9001</ValidationScore>
      <ValidationScorecard>9001 Default</ValidationScorecard>
      <VerificationScore>9001</VerificationScore>
      <VerificationScorecard>9001 Default</VerificationScorecard>
      <FPDScore>9001</FPDScore>
      <FPDScorecard>9001 Default</FPDScorecard>
      <ComplianceIndicator />
      <ComplianceDescription>No Compliance Code</ComplianceDescription>
      <MostLikelyFraudType code="FPD">First Payment Default</MostLikelyFraudType>
      <Reasons>
        <Reason code="B502">Deceased</Reason>
        <Reason code=" " ">Not Supplied</Reason>
        <Reason code=" " ">Not Supplied</Reason>
        <Reason code=" " ">Not Supplied</Reason>
        <Reason code=" " ">Not Supplied</Reason>
      </Reasons>
    </Scores>
  </Summary>
  .
  .
  .
</PreciseIDServer>
```

## Example: Victim Statement (Exclusion Code 9012)

The following is an example of a Precise ID Option 11 response for a consumer with a Consumer/Victim Statement on-file. This condition is indicated by a value of 9012 returned in the `<PreciseIDScore>` tag and is **highlighted** in the example below. This example is shown with the “Separate Credit and Non-Credit Questions” option to illustrate that only non-credit questions are returned in the response for an Exclusion Code 9012. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API guide*.

```
<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <SessionID>FBA7ECE9383B6C0A250A6AAD97E31B2B.preciseId2</SessionID>
  <Header>
    <ReportDate>01192015</ReportDate>
    <ReportTime>153908</ReportTime>
```

```

        <ProductOption>11</ProductOption>
        <Subcode>9999999</Subcode>
        <ReferenceNumber>TC 06-006 V6 XMLGateway Victim</ReferenceNumber>
    </Header>
    <Messages>
        <Message>
            <Number>57</Number>
            <Text>015000 0200</Text>
            <AddrMismatch>N</AddrMismatch>
        </Message>
        <ConsumerStatement>
            <Number>26</Number>
            <Text>26 08-24-14 3999997 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE
                SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT
                TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT
                FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE
                MAINTAINED FOR 90 DAYS BEGINNING 08-24-14.</Text>
        </ConsumerStatement>
    </Messages>
    <Summary>
        <TransactionID>979293</TransactionID>
        <InitialDecision>XXX</InitialDecision>
        <FinalDecision>XXX</FinalDecision>
        <Scores>
            <PreciseIDScore>9012</PreciseIDScore>
            <PreciseIDScorecard>9012 Default</PreciseIDScorecard>
            <ValidationScore>9012</ValidationScore>
            <ValidationScorecard>9012 Default</ValidationScorecard>
            <VerificationScore>9012</VerificationScore>
            <VerificationScorecard>9012 Default</VerificationScorecard>
            <FPDScore>9012</FPDScore>
            <FPDScorecard>9012 Default</FPDScorecard>
            <ComplianceDescription>No Compliance Code</ComplianceDescription>
            <MostLikelyFraudType code="EXC">Exclusion</MostLikelyFraudType>
            <Reasons>
                <Reason code="B503">Victim Statement found on file</Reason>
                <Reason code=" " ">Not Supplied</Reason>
                <Reason code=" " ">Not Supplied</Reason>
                <Reason code=" " ">Not Supplied</Reason>
                <Reason code=" " ">Not Supplied</Reason>
            </Reasons>
        </Scores>
    </Summary>
    .
    .
    .
</PreciseIDServer>
<CreditProfile>
    .
    .
    .
</CreditProfile>

```

## Example: Blocked/Frozen File (Exclusion Code 9013)

The following is an example of a Precise ID Option 11 response for a consumer whose credit file is blocked. This condition is indicated by a value of 9013 returned in the <PreciseIDScore> tag and is **highlighted** in the example below. No questions can be generated for this condition. **Thus, it is advised that this be considered the final response for the Exclusion Code 9013 condition and a request for questions not be submitted.** Note that the consumer's credit profile is not returned for this condition. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API guide*.

```

<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <SessionID>45A5E65806AF537F3A5051683AA8714B.preciseIdlv</SessionID>
  <Header>

```

```

    <ReportDate>09202010</ReportDate>
    <ReportTime>120932</ReportTime>
    <ProductOption>11</ProductOption>
    <Subcode>9999999</Subcode>
    <ReferenceNumber>19 20100919 9012 01</ReferenceNumber>
</Header>
<Messages/>
<Summary>
    <TransactionID>18567</TransactionID>
    <InitialDecision>DEC</InitialDecision>
    <FinalDecision>DEC</FinalDecision>
    <DecisionOverride/>
    <Scores>
        <PreciseIDScore>9013</PreciseIDScore>
        <PreciseIDScorecard>9013 Default</PreciseIDScorecard>
        <ValidationScore>9013</ValidationScore>
        <ValidationScorecard>9013 Default</ValidationScorecard>
        <VerificationScore>9013</VerificationScore>
        <VerificationScorecard>9013 Default</VerificationScorecard>
        <FPDScore>9013</FPDScore>
        <FPDScorecard>9013 Default</FPDScorecard>
        <ComplianceIndicator />
        <ComplianceDescription>No Compliance Code</ComplianceDescription>
        <MostLikelyFraudType code="FPD">First Payment Default</MostLikelyFraudType>
        <Reasons>
            <Reason code=" " ">Not Supplied</Reason>
            <Reason code=" " ">Not Supplied</Reason>
            <Reason code=" " ">Not Supplied</Reason>
            <Reason code=" " ">Not Supplied</Reason>
            <Reason code=" " />
        </Reasons>
    </Scores>
</Summary>
<FCRADetail>
    <FraudShield>
        <Indicator code="07"/>
        <Indicator code="08"/>
        <Indicator code="09"/>
        <Indicator code="19"/>
        <Indicator code="20"/>
        <Indicator code="22"/>
        <Indicator code="27"/>
    </FraudShield>
</FCRADetail>
<GLBDetail>
    <FraudShield>
        <Indicator code="01"/>
        <Indicator code="02"/>
        <Indicator code="03"/>
        <Indicator code="04"/>
        <Indicator code="05"/>
        <Indicator code="06"/>
        <Indicator code="10"/>
        <Indicator code="11"/>
        <Indicator code="13"/>
        <Indicator code="14"/>
        <Indicator code="15"/>
        <Indicator code="16"/>
        <Indicator code="17"/>
        <Indicator code="18"/>
        <Indicator code="21"/>
        <Indicator code="25"/>
        <Indicator code="26"/>
    </FraudShield>
</GLBDetail>
</PreciseIDServer>

```

---

# Special Processing Conditions

Certain conditions require special handling and identify consumers that require further attention. These conditions include: Consumer not found, Large consumer file, Deceased consumer, Blocked/Frozen consumer file, Cannot generate questions and Use limits exceeded. The following sections describe these conditions.

## Consumer Not Found

Occasionally, an inquiry to Experian's credit files results in a "not found" condition. This condition is identified in the secondary response by a Result Code of '9' from the KIQ process and is **highlighted** in the example below. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```
<PreciseIDServer>
.
.
.
<KBAScore>
  <General>
    <KBAResultCode>9</KBAResultCode>
    <KBAResultCodeDescription>No questions returned due to consumer not
      found</KBAResultCodeDescription>
  </General>
</KBAScore>
</PreciseIDServer>
```

## Large File

When a consumer has an excessive number of trades within their Experian credit file, the system is unable to return that information. This condition is identified in the secondary response by a Result Code of '11' from the KIQ process and is **highlighted** in the example below. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```
<PreciseIDServer>
.
.
.
<KBAScore>
  <General>
    <KBAResultCode>11</KBAResultCode>
    <KBAResultCodeDescription>No questions returned due to consumer
      statement</KBAResultCodeDescription>
  </General>
</KBAScore>
</PreciseIDServer>
```

## Deceased

When a consumer has been reported as deceased, the system will not generate any questions. This condition is identified in the secondary response by a Result Code of '11' from the KIQ process and is **highlighted** in the example below. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```
<PreciseIDServer>
```

```

.
.
.
<KBAScore>
  <General>
    <KBAResultCode>8</KBAResultCode>
    <KBAResultCodeDescription>No questions returned due to consumer reported as
      deceased</KBAResultCodeDescription>
  </General>
</KBAScore>
</PreciseIDServer>

```

## Blocked/Frozen File

When a consumer has placed a block or freeze on their credit file, the system is not able to generate any questions. This condition is identified in the secondary response by a Result Code of ‘10’ from the KIQ process and is **highlighted** in the example below. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```

<PreciseIDServer>
.
.
.
<KBAScore>
  <General>
    <KBAResultCode>10</KBAResultCode>
    <KBAResultCodeDescription>No questions returned due to a blocked/frozen
      consumer file</KBAResultCodeDescription>
  </General>
</KBAScore>
</PreciseIDServer>

```

## Cannot Generate Questions

The generation of questions depends on the amount of available data and the number and types of questions to generate. If these criteria are not met, the “Cannot Generate Questions” response is returned. This condition is identified in the secondary response by a Result Code of ‘1’ from the KIQ process and is **highlighted** in the example below. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```

<PreciseIDServer>
.
.
.
<KBAScore>
  <General>
    <KBAResultCode>1</KBAResultCode>
    <KBAResultCodeDescription>KBA processing successful but no questions
      returned</KBAResultCodeDescription>
  <PriorUsage>
    <ExceededUseLimitCode>N</ExceededUseLimitCode>
    <ConsumerTotal>0</ConsumerTotal>
    <ClientUseLimitPeriod>720</ClientUseLimitPeriod>
    <ClientUseLimitCount>0</ClientUseLimitCount>
    <TotalUseLimitPeriod>720</TotalUseLimitPeriod>
    <TotalUseLimitCount>0</TotalUseLimitCount>
    <ConsumerSSNTotal>0</ConsumerSSNTotal>
    <ClientSSNUseLimitPeriod>720</ClientSSNUseLimitPeriod>
    <ClientSSNUseLimitCount>0</ClientSSNUseLimitCount>
    <TotalSSNUseLimitPeriod>720</TotalSSNUseLimitPeriod>
    <TotalSSNUseLimitCount>0</TotalSSNUseLimitCount>
    <ConcurrentPINTotal>0</ConcurrentPINTotal>
  </PriorUsage>
</General>
</KBAScore>
</PreciseIDServer>

```

```

        <ClientConcurrentPINLimitCount>0</ClientConcurrentPINLimitCount>
        <CompanyConcurrentPINLimitCount>0</CompanyConcurrentPINLimitCount>
        <GlobalConcurrentPINLimitCount>0</GlobalConcurrentPINLimitCount>
    </PriorUsage>
</General>
.
.
.
</KBAScore>
</PreciseIDServer>

```

## Use Limits

The generation of questions must pass the check against use limits. If this check fails, no questions are returned. This condition is identified in the secondary response by both a Result Code of '2' from the KIQ process and an Excessive Use Limit code of 'Y'. This is shown by the **highlighted** portions in the example below. This example does not include the response wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API* guide.

```

<PreciseIDServer>
.
.
.
<KBAScore>
  <General>
    <KBAResultCode>2</KBAResultCode>
    <KBAResultCodeDescription>No questions returned due to excessive
    use</KBAResultCodeDescription>
    <PriorUsage>
      <ExceededUseLimitCode>Y</ExceededUseLimitCode>
      <ConsumerTotal>3</ConsumerTotal>
      <ClientUseLimitPeriod>48</ClientUseLimitPeriod>
      <ClientUseLimitCount>1</ClientUseLimitCount>
      <TotalUseLimitPeriod>48</TotalUseLimitPeriod>
      <TotalUseLimitCount>1</TotalUseLimitCount>
      <ConsumerSSNTotal>0</ConsumerSSNTotal>
      <ClientSSNUseLimitPeriod>720</ClientSSNUseLimitPeriod>
      <ClientSSNUseLimitCount>0</ClientSSNUseLimitCount>
      <TotalSSNUseLimitPeriod>720</TotalSSNUseLimitPeriod>
      <TotalSSNUseLimitCount>0</TotalSSNUseLimitCount>
      <ConcurrentPINTotal>0</ConcurrentPINTotal>
      <ClientConcurrentPINLimitCount>0</ClientConcurrentPINLimitCount>
      <CompanyConcurrentPINLimitCount>0</CompanyConcurrentPINLimitCount>
      <GlobalConcurrentPINLimitCount>0</GlobalConcurrentPINLimitCount>
    </PriorUsage>
  </General>
  .
  .
  .
</KBAScore>
</PreciseIDServer>

```

## Error Processing

When an error occurs within the Precise ID application, an error response is returned with an appropriate error code. The format of this response is described in the following sections.

## Error Wrapper Tags

The Error Wrapper tags are returned for any response sent to clients from the Precise ID application where a processing error occurred. As previously mentioned, responses are returned from the application through XML Gateway. For information on the XML Gateway Response Wrapper tags, refer to the *Precise ID – XML Gateway API* guide.

## Error Tags

The Precise ID Error group returns error processing information in the event of an error. These tags are contained within the <PreciseIDServer> tag and are described in the following sections.

### Names and Descriptions

The table following lists the available tags for returning error processing information. Tag names in **bold type** indicate parent tags. The Data Type column indicates the type of data that can be entered for that particular tag, including valid special characters.

Tag	Data Type	Max Length	Description
<b>PreciseIDServer</b>			Start tag for Precise ID Server elements
PIDXMLVersion			Constant “06.00” “06” indicates the version of a major release which can include new or changed tags “00” indicates the version of a minor release which can include changes to values for existing tags
<b>Error</b>			Start tag for Error elements
ReportDate	N	8	Date the inquiry was reported to Experian. Format: MMDDCCYY
ReportTime	N	6	Time the inquiry was reported to Experian. Format: HHMMSS
ReferenceNumber	AN	30	First thirty characters of the client-supplied reference number (M- keyword)
TransactionID	AN	64	Unique identifier for the transaction. Only returned if the transaction has passed all validation requirements.
Surname	A-^’	32	Surname of the applicant
FirstName	A	32	First name of the applicant
ErrorCode	N	3	Error code returned from processing. Refer to the <i>Precise ID Summary and Appendix (Error Codes and Messages)</i> for a full list of codes.
ErrorDescription	AN	25	Description of the error code
ActionIndicator	AN	1	Attribute: code= ‘C’ Correct and/or resubmit ‘I’ Informative ‘R’ Report condition or database problem ‘S’ Suspend
<b>/Error</b>			End tag for Error elements



Tag	Data Type	Max Length	Description
/PreciseIDServer			End tag for Precise ID Server elements

### Example: System Error

The following is an example of a Precise ID error where processing within the system has been initiated. This example does not include the error wrapper tags. For more information on these tags, refer to the *Precise ID – XML Gateway API guide*.

```
<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <Error>
    <ReportDate>07132006</ReportDate>
    <ReportTime>153026</ReportTime>
    <ReferenceNumber>TESTCASE72 - PRECISEID_DEMOALL</ReferenceNumber>
    <TransactionID>123456789</TransactionID>
    <Surname>DOE</Surname>
    <FirstName>JOHN</FirstName>
    <ErrorCode>010</ErrorCode>
    <ErrorDescription>Consumer is a minor</ErrorDescription>
    <ActionIndicator code="I"/>
  </Error>
</PreciseIDServer>
```

### Example: Precise ID Generic Error

The following is an example of a Precise ID error where processing has been halted before invoking the system. This example does not include the error wrapper tags. For more information on these tags, refer to *Precise ID – XML Gateway API guide*.

```
<PreciseIDServer>
  <PIDXMLVersion>06.00</PIDXMLVersion>
  <Error>
    <ReportDate>07132006</ReportDate>
    <ReportTime>153026</ReportTime>
    <ReferenceNumber>TESTCASE72 - PRECISEID_DEMOALL</ReferenceNumber>
    <ErrorCode>708</ErrorCode>
    <ErrorDescription>Format/validation error</ErrorDescription>
    <ActionIndicator code="C"/>
  </Error>
</PreciseIDServer>
```

## Troubleshooting

Typically, generic Precise ID errors (7XX) can be corrected by the user and then resubmitted for processing. The following is a list of troubleshooting tips to aid in the correction of these errors:

### Format/Validation Errors – 708

If a 708 error is returned, correct the error and resubmit the inquiry. The following is a list of items to check when this error is received:

- All required fields have been supplied.
- Name fields begin with a character.

- Social security number is in the proper format.
- Email address is properly formatted.
- State codes conform to accepted United States Postal state or territory codes.
- ZIP codes conform to the accepted format of five or nine digits.
- Phone numbers are 10 or 13 digits. The area code must be included for phone numbers.
- If an ‘&’ is part of the company name, it is specified as ‘&amp’ rather than just ‘&’.
- Date information conforms to the following format: MM/DD/YYYY where MM is in the range 01 – 12; DD is in the range 01 – 31 as well as in the range for the specified month and YYYY is in the range 1900 – 2099.
- An account type code is supplied if you are a reseller.
- Add-on fields (i.e., DirectCheck, ProfileSummary, any Risk model flags, etc.) are submitted with either a ‘Y’ or an ‘N’ or the tag is not supplied.
- Bank routing number is nine digits.

### ***Invalid User ID/Password – 709***

If a 709 error is returned, verify that the correct user id and password have been supplied.

### ***Session Timeout – 710***

A 710 error code indicates that the answers to the question session were submitted after the time out period had elapsed. This transaction must be resubmitted.

### ***Other System Error – 720***

A 720 error is returned when an unknown error occurs in the system. This error could mean that an incorrect input is submitted (i.e., the Answer group is sent when the Request group is expected) or that there is some error in one of the underlying systems utilized by Precise ID.

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## **Testing**

Testing is available in Experian’s STAR test system. Contact your Experian Technical Services and Support representative if you have any questions.