# Application Risk Management (ARM)

## Introduction

This document identifies the requirements necessary to complete your Application Risk Management (ARM) strategy. Your ARM strategy defines how each third party provider return is interpreted by the Andera system, and if the application will ultimately be accepted, rejected, or marked for further review in the oFlows Console. Please read this entire document carefully when making your decisions.

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## Web Workflow

Please indicate in this table whether or not you would like to run the given provider in the given situation when the applicant comes from the web channel. Detailed information on each of the providers is included in the subsequent sections. The best practice choices are marked with a ‘\*’.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Run Order** | **Decision Type Name** | **Provider** | **New Customer Workflow** | | **Existing Customer Workflow** | |
| **Run for Primary** | **Run for Joint** | **Run for Authenticated Primary** | **Run for New Joint** |
| 1 | IP Intelligence | Digital Resolve IP Intelligence | Yes\* | N/A\* | Yes\* | N/A\* |
| 2 | OFAC Watchlist | IST Watch | Yes\* | Yes\* | Yes\* | Yes\* |
| 3 | Debit Risk | FIS QualiFile Advantage, FIS QualiFile Premier, FIS Custom QualiFile Advantage, FIS Custom QualiFile Premier | Yes, for Deposits only\* | Yes, for Deposits only\* | No\* | Yes, for Deposits only\* |
| 4 | Credit Risk | FIS QualiFile Premier, FIS Custom QualiFile Premier | Yes, for Deposits only\* | Yes, for Deposits only\* | No\* | Yes, for Deposits only\* |
| 5 | Credit Report | Microbilt Credit Report through Equifax, Experian, or Transunion | Yes, for Loans only\* | Yes, for Loans only\* | Yes, for Loans only\* | Yes, for Loans only\* |
| 6 | Identity Verification, Identity Authentication | Equifax eIDV | Yes\* | Yes\* | No\* | Yes\* |
| 7 | Account History | Core | Yes\* | Yes\* | No\* | Yes\* |

## Branch Workflow

Please indicate in this table whether or not you would like to run the given provider in the given situation when the applicant comes from the branch channel. Detailed information on each of the providers is included in the subsequent sections. Detailed information on each of the providers is included in the subsequent sections. The best practice choices are marked with a ‘\*’.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Run Order** | **Decision Type Name** | **Provider** | **New Customer Workflow** | | **Existing Customer Workflow** | |
| **Run for Primary** | **Run for Joint** | **Run for Authenticated Primary** | **Run for New Joint** |
| 1 | IP Intelligence | Digital Resolve IP Intelligence | N/A\* | N/A\* | N/A\* | N/A\* |
| 2 | OFAC Watchlist | IST Watch | Yes\* | Yes\* | Yes\* | Yes\* |
| 3 | Debit Risk | FIS QualiFile Advantage, FIS QualiFile Premier, FIS Custom QualiFile Advantage, FIS Custom QualiFile Premier | Yes, for Deposits only\* | Yes, for Deposits only\* | No\* | Yes, for Deposits only\* |
| 4 | Credit Risk | FIS QualiFile Premier, FIS Custom QualiFile Premier | Yes, for Deposits only\* | Yes, for Deposits only\* | No\* | Yes, for Deposits only\* |
| 5 | Credit Report | Microbilt Credit Report through Equifax, Experian, or Transunion | Yes, for Loans only\* | Yes, for Loans only\* | Yes, for Loans only\* | Yes, for Loans only\* |
| 6 | Identity Verification, Identity Authentication | Equifax eIDV | Yes\*[[1]](#footnote-1) | Yes\* | No\* | Yes\* |
| 7 | Account History | Core | Yes\* | Yes\* | No\* | Yes\* |

## Call Center Workflow

Please indicate in this table whether or not you would like to run the given provider in the given situation when the applicant comes from the call center channel. Detailed information on each of the providers is included in the subsequent sections. Detailed information on each of the providers is included in the subsequent sections. The best practice choices are marked with a ‘\*’.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Run Order** | **Decision Type Name** | **Provider** | **New Customer Workflow** | | **Existing Customer Workflow** | |
| **Run for Primary** | **Run for Joint** | **Run for Authenticated Primary** | **Run for New Joint** |
| 1 | IP Intelligence | Digital Resolve IP Intelligence | N/A\* | N/A\* | N/A\* | N/A\* |
| 2 | OFAC Watchlist | IST Watch | Yes\* | Yes\* | Yes\* | Yes\* |
| 3 | Debit Risk | FIS QualiFile Advantage, FIS QualiFile Premier, FIS Custom QualiFile Advantage, FIS Custom QualiFile Premier | Yes, for Deposits only\* | Yes, for Deposits only\* | No\* | Yes, for Deposits only\* |
| 4 | Credit Risk | FIS QualiFile Premier, FIS Custom QualiFile Premier | Yes, for Deposits only\* | Yes, for Deposits only\* | No\* | Yes, for Deposits only\* |
| 5 | Credit Report | Microbilt Credit Report through Equifax, Experian, or Transunion | Yes, for Loans only\* | Yes, for Loans only\* | Yes, for Loans only\* | Yes, for Loans only\* |
| 6 | Identity Verification, Identity Authentication | Equifax eIDV | Yes\* | Yes\* | No\* | Yes\* |
| 7 | Account History | Core | Yes\* | Yes\* | No\* | Yes\* |

## Identify Verification & Fraud Prevention

oFlows sequentially calls the three providers listed below during the oFlows Application to verify applicant identities and help prevent fraud. Each provider returns a decision to the oFlows system. Please read the descriptions of each provider, and indicate your Equifax Subscriber number.

### Digital Resolve IP Intelligence

Digital Resolve IP Intelligence locates the applicant’s IP address and, depending on the strategy you choose, flags IP addresses located more than 250 miles away from the address provided by the applicant, outside of the US, or in a sanctioned country.

### IST Watch

IST Watch checks applicant information against the OFAC Specially Designated Nationals, Sanctioned Programs and Sanctioned Countries, and Palestinian Legislative Council lists.

### Equifax eIDVerifier

During the “Application” stage, Equifax eIDVerifier searches Equifax credit history data and public record data for an identity match using the applicant’s address and SSN. If an identity match is found, Equifax eIDVerifier then generates out-of-wallet questions to confirm that the applicant is who they say they are, and presents them to the applicant during the “Verification” stage.

Equifax issues an institution subscriber number upon enrollment in eIDV. Andera has requested this subscriber number for you, and it is recorded in the box below:

|  |  |  |
| --- | --- | --- |
| **Equifax Subscriber Number** |  |  |

### Risk Strategy Choice

oFlows offers four risk strategies based on the decisions of the three providers. For details on each risk strategy, please carefully read [Appendix A.](#_Appendix_A:_Risk)

**1. Aggressive:** Allows you to approve and open the greatest possible number of accounts by automatically approving or sending all applications into a review queue for follow-up. No applications will be automatically declined.

**2. Moderate:** Sends applications into review only when provider returns are inconclusive. All other applications are either automatically approved or automatically declined.

**3. Moderate-Conservative**: A more conservative approach to the moderate strategy of balancing review and decline rules. Limits exposure by automatically approving fewer applications, and instead placing applications into the review queue for further follow-up.

**4. Conservative:** The most stringent strategy available, the conservative strategy provides an option for automatically declining the greatest number of applications to limit risk exposure in organizations where application follow-up via the review queue is unavailable. The conservative strategy will result in the lowest throughput.

Please indicate which strategy you would to use in each channel below.

|  |  |  |
| --- | --- | --- |
| Online |  | Moderate\* |
| Branch |  | Moderate\* |
| Call Center |  | Moderate\* |

## 

## Product Decisioning

|  |  |
| --- | --- |
| Product | Third Party Report |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

### FIS Qualifile

Andera supports accessing your financial institution’s QualiFile strategy as determined in your contract with FIS. The Andera application decision will follow your QualiFile strategy and behave accordingly. Note that QualiFile runs for Deposit Products only.

Please indicate your QualiFile type by typing an “X” in the appropriate box.

|  |  |  |
| --- | --- | --- |
|  |  | **Primary** |
| Advantage |  |  |
| Premier |  |  |

Qualifile third party interfaces require additional credentials.  Please provide your FIS QualiFile Advantage or Premier SOAP test credentials (provided by email from FIS) as outlined below.  Your Project Manager will request production credentials separate from this document.

|  |  |  |
| --- | --- | --- |
| Customer ID |  |  |
| Test User ID |  |  |
| Test Password |  |  |
| Production Password |  |  |

### MicroBilt

Andera supports accessing credit reports via MicroBilt. Note: any call out to a credit bureau via MicroBilt will result in a HARD HIT on the applicant’s credit report, regardless of the scenario in which the credit report was requested (customer request or cross-sale).

MicroBilt third party interfaces require additional credentials.  Please provide the credentials to the credit bureau your financial institution uses.

**Equifax:**

|  |  |  |
| --- | --- | --- |
| Member Code |  |  |
| Bureau Password |  |  |

**Experian:**

|  |  |  |
| --- | --- | --- |
| Preamble |  |  |
| Subscriber code |  |  |
| Bureau Password |  |  |

**TransUnion:**

|  |  |  |
| --- | --- | --- |
| Member Code |  |  |
| Bureau Password |  |  |
| Market |  |  |
| Sub Market |  |  |

### Account History

If your institution’s core supports it, Andera support accessing Account history to evaluate if an account with the same social security matches or if an account is in good standing.

How do you want the system to handle:

|  |  |  |
| --- | --- | --- |
|  | Allow application to proceed but Mark for Review | Fail Application |
| A New Customer host existing SSN match for the primary applicant? |  | X\* |
| A new customer host existing SSN match for the joint applicant? |  | X\* |
| A host Account in Good Standing failure for the primary applicant? |  | X\* |
| A host account in Good Standing failure for the joint applicant? |  | X\* |
| A host Account in Good Standing failure for an existing customer? |  | X\* |
| Account History checks when the host is not available? |  |  |

## Advanced Identity Verification & Fraud Prevention

This feature gives you additional options for handling applications based on returns from your three third party providers. Please answer the questions in the sections below to customize your strategy. **Note:** If you choose the "Fail Application" option and a cross-sell rule is defined for the requested product, qualification will run and the applicant will be presented with qualified offers. If you choose the "Mark for Review" option, Equifax eIDverifier will run, and the application will be allowed to proceed through the end of the application.

### Digital Resolve IP Intelligence

Digital Resolve IP Intelligence locates the applicant’s IP address and, depending on the strategy you choose, flags IP addresses located more than 250 miles away from the address provided by the applicant, outside of the US, or in a sanctioned country.

### IST Watch

IST Watch checks applicant information against the OFAC Specially Designated Nationals, Sanctioned Programs and Sanctioned Countries, and Palestinian Legislative Council lists.

### Equifax eIDVerifier

During the “Application” stage, Equifax eIDVerifier searches Equifax credit history data and public record data for an identity match using the applicant’s address and SSN. If an identity match is found, Equifax eIDVerifier then generates out-of-wallet questions to confirm that the applicant is who they say they are, and presents them to the applicant during the “Verification” stage.

Equifax issues an institution subscriber number upon enrollment in eIDV. Andera has requested this subscriber number for you, and it is recorded in the box below:

|  |  |  |
| --- | --- | --- |
| **Equifax Subscriber Number** |  |  |

### IP Intelligence via Digital Resolve

How do you want the system to handle an:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Mark for Review | Fail Application |
| IP Intelligence Error |  | X\* |  |
| Application originating from an IPs in a High-Risk or OFAC country? |  |  | X\* |
| Application originating from an IP outside of the US? |  | X\* |  |
| Application further than 250 miles from the primary applicant's home address? |  | X\* |  |

### IST Watch

How do you want the system to handle an:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Mark for Review | Fail Application |
| IST Watch hit? |  | X\* |  |
| IST Watch error? |  | X\* |  |

### Equifax eIDVerifier

How do you want the system to handle a:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Mark for Decline | Mark for Review with “ID Verification Required” |
| Review response from your Equifax eIDVerifier Strategy?[[2]](#footnote-2) |  |  | X\* |
| Decline response from your Equifax eIDVerifier Strategy? |  | X\* | [[3]](#footnote-3) |

Please indicate which Equifax eIDVerifier strategy you use. The Equifax eIDVerifier strategies correspond to those in Appendix A.

|  |  |
| --- | --- |
| Your Equifax eIDVerifier Strategy | Moderate\* |

## 

### Automatic Review Codes

Although you may set your risk strategy based on the business rules you choose to include/exclude from your IDV decision, there is a set of select Automatic Review Codes (outlined below) which, if present in the response from Equifax eIDVerifier, will trigger an automatic failure by the IDV interface. Please indicate if you would like to add or subtract any reason codes to/from the list of Equifax eIDVerifier Automatic Review Codes listed below. Defaults are indicated with an ‘\*’. The definition of each code is in Appendix B.

|  |  |  |
| --- | --- | --- |
|  | Review Codes | Changes |
| Equifax eIDVerifier Automatic Review Codes[[4]](#footnote-4) | 00\*, 01\*, 06\*, 11\*, 13\*, 16\*, 17\*, 23\* 35\*, 36\*, 38\*, 39\*, 41\*, 44\*, 47\*, 85\*, 86\*, 87\*, 88\*, 89\*, 90\*, 91\*, 92\*, 93\*, 95\*, 96\*, 97\*, 98\*, 99\*, FV\*, FX\*, FN\*, FT\* |  |

### Automatic Failure Codes

Although you may set your risk strategy based on the business rules you choose to include/exclude from your IDV decision, there is a set of select Automatic Failure Codes (outlined below) which, if present in the response from Equifax eIDVerifier, will trigger an automatic failure by the IDV interface. Please indicate if you would like to add or subtract any reason codes to/from the list of Equifax eIDVerifier Automatic Failure Codes listed below. Defaults are indicated with an ‘\*’. The definition of each code is in Appendix B.

|  |  |  |
| --- | --- | --- |
|  | Failure Codes | Changes |
| Equifax eIDVerifier Automatic Failure Codes[[5]](#footnote-5) | 03\*, 04\*, 07\*, 22\*, 33\*, 53\*, FH\* |  |

## Advanced Deposit Decisioning & Cross-Sell Engine

### FIS Qualifile

Andera supports accessing your financial institution’s Custom QualiFile strategy as determined in your contract with FIS. The Andera application decision will follow your Custom QualiFile strategy and behave accordingly. Note that Custom QualiFile runs for Deposit Products only.

Please indicate your QualiFile type by typing an “X” in the appropriate box.

|  |  |  |
| --- | --- | --- |
|  |  | **Primary** |
| Custom Advantage |  |  |
| Custom Premier |  |  |

Custom Qualifile third party interfaces require additional credentials.  Please provide your FIS Custom QualiFile Advantage or Premier SOAP test credentials (provided by email from FIS) as outlined below.  Your Project Manager will request production credentials separate from this document.

|  |  |  |
| --- | --- | --- |
| Customer ID |  |  |
| Test User ID |  |  |
| Test Password |  |  |

This features allows you to use custom decision codes from QualiFileCustom Advantage or QualiFile Custom Premier in Deposit Decisioning. Please indicate how you would like to treat the cases below:

How do you want the system to handle an FIS QualiFile REJECT response?

|  |  |
| --- | --- |
| X\* | Fail the application |
|  | Remove offers for some products, but continue to present other offers as defined below. |
|  | Assign to Andera’s Review Queue |

If you selected the second option above, please indicate which products you would like to remove and what products you would like to offer if the application returns a QualiFile REJECT response:

|  |  |
| --- | --- |
| Remove | *Ex: All checking products* |
| Offer | *Ex: Basic Savings, 12 month CD* |

How do you want the system to handle an FIS QualiFile REVIEW response?

|  |  |
| --- | --- |
|  | Treat it like a REJECT response (defined above) |
|  | Treat it like a PASS response |
| X\* | Assign to Andera’s Review Queue |

How do you want the system to handle an FIS QualiFile response for a co-applicant?

|  |  |
| --- | --- |
|  | Decision based on primary applicant only. |
| X\* | Decision based on both primary and co-applicant.  If either applicant receives a REJECT or REVIEW from FIS QualiFile, treat as above. |
|  | Assign to Andera’s Review Queue |

### 

### Bundles

You may define up to three bundles of products that will be offered together as a group. The applicant must either apply for all of the products in the group or the applicant cannot apply for any products in the group.

*Note: All products within the bundle must still be decisioned separately if they are sent to the review queue and reviewed within the oFlows console.*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Bundle 1 | Bundle 2 | Bundle 3 |
| Product 1 |  |  |  |
| Product 2 |  |  |  |
| Product 3 |  |  |  |
| Product 4 |  |  |  |
| Product 5 |  |  |  |

### Restricted Groups

You may define up to three groups of products from which applicants may only select a subset. The applicant can select up to the number defined in the first row of the table.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Restricted Group 1 | Restricted Group 2 | Restricted Group 3 |
| Max Number Selectable |  |  |  |
| Product 1 |  |  |  |
| Product 2 |  |  |  |
| Product 3 |  |  |  |
| Product 4 |  |  |  |
| Product 5 |  |  |  |

### Cross Sell

You may also conditionally cross-sell based on data collected during the application, such as location, income, age, etc, collected prior to decisioning. You may also cross sell based on your Custom QualiFile strategy. If you wish to do so, please provide your Custom QualiFile Strategy Document to your Project Manager.

Please provide your Custom QualiFile Strategy Document to your Project Manager.

|  |  |  |
| --- | --- | --- |
| Name of File Provided: |  |  |

Please provide your requirements for conditionally cross-selling products below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Requested Product** |  | **Cross Sell Product** |  | **Condition** |
| *Product for which the applicant was applying, for example, checking* |  | *Product you would like to offer the applicant, for example, savings* |  | *When you would like to cross sell this product, for example, if the applicant lives in Rhode Island* |
|  |  |  |  |  |
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|  |  |  |  |  |
|  |  |  |  |  |

# Appendix A: Risk Strategies

## Aggressive

Digital Resolve IP Intelligence

Review any transactions where:

* IP is from a high risk or OFAC country
* IP is outside the US

### IST Watch OFAC Check

Review any transactions where IST returns a match on OFAC lists.

### Equifax eIDVerifier[[6]](#footnote-6)

Decline any transaction where:

* An automatic failure reason code is returned (see the Strategy Reference section of this addendum)

Review for any transaction where:

* Fraud Assessment Index (OS) value is < 3; OR
* Match Assessment (MA) score returns 0 AND Reason Code 36 (No verifiable match found on any consumer provided addresses) is presented; OR
* The Quiz Assessment Score (QQ) < 1 (no questions answered correctly); OR
* An automatic review reason code is returned (see the Strategy Reference section of this addendum)

## Moderate

### Digital Resolve IP Intelligence

Decline any transactions where:

* IP is from a high risk or OFAC country

Review any transactions where:

* Applicant is 250 miles or greater from their listed home address at the time of the application
* IP is outside the US

### IST Watch OFAC Check

Review any transactions where IST returns a match on OFAC lists.

Equifax eIDVerifier

Decline any transaction where:

* An automatic failure reason code is returned (see the Strategy Reference section of this addendum)

Review for any transaction where:

* Fraud Assessment Index (OS) value is < 3; **OR**
* Match Assessment (MA) score returns 0 **AND** Reason Code 36 (No verified match on any consumer provided addresses) is presented; **OR**
* The Fraud Indicator returns V (victim) or B (both warning and victim) **OR**
* A Transaction Status of P or V is returned; **OR**
* The Quiz Assessment Score (QQ) < 30; **OR**
* An automatic review reason code is returned (see the Strategy Reference section of this addendum)

## Moderate-Conservative

### Digital Resolve IP Intelligence

Decline any transactions where:

* IP is from a high risk or OFAC country
* IP is outside the US

Review any transactions where:

* Applicant is 250 miles or greater from their listed home address at the time of the application

### IST Watch OFAC Check

Review any transactions where IST returns a match on OFAC lists.

Equifax EIDVerifier

Decline any transaction where:

* An automatic failure reason code is returned (see Appendix 2)

Review for any transaction where:

* Fraud Assessment Index (OS) value is < 4; **OR**
* Match Assessment (MA) score returns 0 **AND** Reason Code 36 (No verified match on any consumer provided addresses) is presented; **OR**
* The Fraud Indicator returns V (victim) or B (both warning and victim); **OR**
* A Transaction Status of P or V is returned; **OR**
* Quiz Assessment Score < 30; **OR**
* An automatic review reason code is returned (see the Strategy Reference section of this addendum) **OR**
* A non-tradeline question (based off of publicly available information) is asked and answered incorrectly resulting in one of the following reason codes:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| AX | AB | AN | AD | EX | EB | EN | ED |
| CX | CB | CN | CD | LX | LB | LN | ND |
| KX | KB | KN | KD | SX | SB | DX | DB |
| MX | MB | MN | MD | IX | IB | TX | TB |
| NX | NB | NN |  |  |  |  |  |

## 

## Conservative

### Digital Resolve IP Intelligence

Decline any transactions where:

* IP is from a high risk or OFAC country
* IP is outside the US
* Applicant is 250 miles or greater from their listed home address at the time of the application

### IST Watch OFAC Check

Decline any transactions where IST returns a match on OFAC lists.

### Equifax EIDVerifier

Decline any transaction where:

* An automatic failure reason code is returned (see the Strategy Reference section of this addendum)
* Fraud Assessment Index (OS) value is < 4; **OR**
* Match Assessment (MA) score returns 0 **AND** Reason Code 36 (No verified match on any consumer provided addresses) is presented; **OR**
* The Fraud Indicator returns V (victim) or B (both warning and victim); **OR**

Review for any transaction where:

* Quiz Assessment Score < 50; **OR**
* An automatic review reason code is returned (see the Strategy Reference section of this addendum **OR**
* Only simulated questions are asked  (not enough credit or public information is available to generate questions) resulting in one of the following reason codes:
  + Reason Code 27: All trade line questions were Simulated and all were answered correctly
  + Reason Code 30: All trade line questions were Simulated and one or more was answered incorrectly)
* A non-tradeline question (based off of publicly available information) is asked and answered incorrectly resulting in one of the following reason codes:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| AX | AB | AN | AD | EX | EB | EN | ED |
| CX | CB | CN | CD | LX | LB | LN | ND |
| KX | KB | KN | KD | SX | SB | DX | DB |
| MX | MB | MN | MD | IX | IB | TX | TB |

* **OR** at least one tradeline question (questions based consumer credit data) was asked, but none was answered correctly, resulting in one of the following reason codes:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| AC | CC | KC | MC | EC | LC | SC | DC |
| IC | NC | TC |  |  |  |  |  |

# Appendix A: Equifax Risk Strategies

## Aggressive

Decline any transaction where:

* An automatic failure reason code is returned (see the Strategy Reference section of this addendum)

Review for any transaction where:

* Fraud Assessment Index (OS) value is < 3; OR
* Match Assessment (MA) score returns 0 AND Reason Code 36 (No verifiable match found on any consumer provided addresses) is presented; OR
* The Quiz Assessment Score (QQ) < 1 (no questions answered correctly); OR
* An automatic review reason code is returned (see the Strategy Reference section of this addendum)

## Moderate

Decline any transaction where:

* An automatic failure reason code is returned (see the Strategy Reference section of this addendum)

Review for any transaction where:

* Fraud Assessment Index (OS) value is < 3; **OR**
* Match Assessment (MA) score returns 0 **AND** Reason Code 36 (No verified match on any consumer provided addresses) is presented; **OR**
* The Fraud Indicator returns V (victim) or B (both warning and victim) **OR**
* A Transaction Status of P or V is returned; **OR**
* The Quiz Assessment Score (QQ) < 30; **OR**
* An automatic review reason code is returned (see the Strategy Reference section of this addendum)

## Moderate-Conservative

Decline any transaction where:

* An automatic failure reason code is returned (see Appendix 2)

Review for any transaction where:

* Fraud Assessment Index (OS) value is < 4; **OR**
* Match Assessment (MA) score returns 0 **AND** Reason Code 36 (No verified match on any consumer provided addresses) is presented; **OR**
* The Fraud Indicator returns V (victim) or B (both warning and victim); **OR**
* A Transaction Status of P or V is returned; **OR**
* Quiz Assessment Score < 30; **OR**
* An automatic review reason code is returned (see the Strategy Reference section of this addendum) **OR**
* A non-tradeline question (based off of publicly available information) is asked and answered incorrectly resulting in one of the following reason codes:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| AX | AB | AN | AD | EX | EB | EN | ED |
| CX | CB | CN | CD | LX | LB | LN | ND |
| KX | KB | KN | KD | SX | SB | DX | DB |
| MX | MB | MN | MD | IX | IB | TX | TB |
| NX | NB | NN |  |  |  |  |  |

## Conservative

Decline any transaction where:

* An automatic failure reason code is returned (see the Strategy Reference section of this addendum)
* Fraud Assessment Index (OS) value is < 4; **OR**
* Match Assessment (MA) score returns 0 **AND** Reason Code 36 (No verified match on any consumer provided addresses) is presented; **OR**
* The Fraud Indicator returns V (victim) or B (both warning and victim); **OR**

Review for any transaction where:

* Quiz Assessment Score < 50; **OR**
* An automatic review reason code is returned (see the Strategy Reference section of this addendum **OR**
* Only simulated questions are asked  (not enough credit or public information is available to generate questions) resulting in one of the following reason codes:
  + Reason Code 27: All trade line questions were Simulated and all were answered correctly
  + Reason Code 30: All trade line questions were Simulated and one or more was answered incorrectly)
* A non-tradeline question (based off of publicly available information) is asked and answered incorrectly resulting in one of the following reason codes:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| AX | AB | AN | AD | EX | EB | EN | ED |
| CX | CB | CN | CD | LX | LB | LN | ND |
| KX | KB | KN | KD | SX | SB | DX | DB |
| MX | MB | MN | MD | IX | IB | TX | TB |

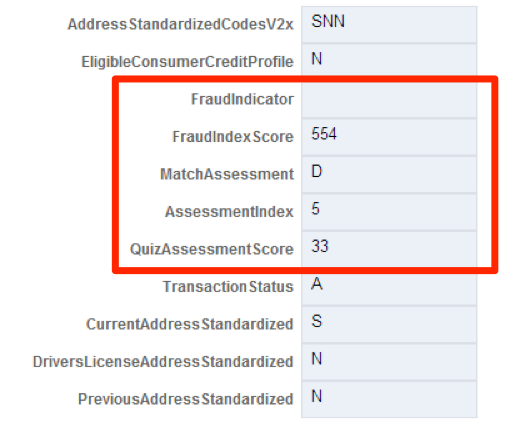
* **OR** at least one tradeline question (questions based consumer credit data) was asked, but none was answered correctly, resulting in one of the following reason codes:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| AC | CC | KC | MC | EC | LC | SC | DC |
| IC | NC | TC |  |  |  |  |  |

# Appendix B: Equifax Reason Codes

## Overview

This section describes the various Identity Verification factors available with Equifax’s eIDVerifier product.  The IDV process consists of six assessment components aimed to verify and authenticate the applicant’s identity. During verification an applicant’s submitted name, address, SSN and DOB are certified against Equifax's data sources and the appropriate checks are run to be reasonably sure the individual’s identity can be verified. Once the verification step is complete, the authentication step involves presenting a series of “out-of-wallet” questions to an applicant.  Here is a sample screenshot of the console display of the eIDVerifier data:



In addition to the Reason Codes, which can be viewed by clicking the link to the raw response, the most important factors are boxed in red. The applicant’s responses to the assessment questions results in the quiz assessment score. Based on the outcomes of verification and assessment, Equifax will deliver values for the following six components:

### 1. Fraud Assessment Index (OS)

The Fraud Assessment Index provides a value from 0-8 indicating the likelihood that the consumer’s application contains fraudulent information.  eIDVerifier searches the data sources for potential fraud indicators. If an indicator is found, by default a quiz is not presented and Equifax returns a score of 0.  The score can also be 0 if the velocity count thresholds were met (3 attempts within 72 hours). A score of 1 represents the highest possibility of fraud, and a score of 8 indicates the lowest possibility of fraud.

### 2. Fraud Indicator (FI)

The Fraud Indicator determines the likelihood that the consumer is associated with fraudulent activity. The values that may be returned include:

1. W -- Warning: Address and telephone related potential fraud warnings are found OR multiple validation attempts are being conducted using the same address that cannot be validated by any data source.
2. V --Victim of Fraud: Potential fraud in connection with the applicant’s SSN; or applicant’s information may be tied to True Name Fraud; or applicants address matches an address in the EAS Hot Address database; or multiple fraud warnings are detected in connection with a consumer record; or multiple authentication attempts are being made by the same consumer.
3. B -- Both Warning and Victim of Fraud
4. “” -- No Fraud Warning

### 3. Match Assessment (MA)

The match assessment indicates which data sources were able to validate the applicant’s identity. The MA field may return a 0 or A-G:

0 =   Name and Address cannot be verified on any data source

A =   Name and Address were verified by all data sources

B =   Name and Address were verified on Primary and Secondary data sources

C =   Name and Address were verified on Primary and Tertiary data sources

D =   Name and Address were verified on Primary data source only

E =   Name and Address were verified on Secondary and Tertiary data sources

F =   Name and Address were verified on Secondary data source only

G =   Name and Address were verified on Tertiary data source only

### 4. Reason Codes (RC)

A reason code is related to a specific eIDVerifier response. These are responses from Equifax based on the type and quality of the information an applicant has submitted. One or many reason codes may be present on a single response.  In the last section of this document you will find a complete list of all reason codes along with a description/title and definition for each (as supplied by Equifax).

### 5. Fraud Index Score (II)

Produces a score indicating how likely the ID provided could be associated with fraudulent activity. Values range from 0-999.  The Fraud Index Score populates when one or more data sources have been accessed within a transaction.

### 6. Quiz Assessment Score (QQ)

Represents how well the applicant was able to answer questions regarding his or her identity. The QQ score provides a degree of confidence that the identity exists and belongs to the applicant. Values range from 1-100 with 1 as no questions answered correctly, and 100 as all questions answered correctly. The Quiz Assessment Score populates whenever the Quiz is presented and completed by the applicant.

The Quiz Assessment questions come in two types: Tradeline and non-tradeline.  Tradeline questions are generated from credit-related information (e.g. what is your monthly mortgage payment?) and non-tradeline questions are generated from public records (e.g. which one of these addresses have you lived at?).  The standard eIDVerifier configuration includes a combination of both types, when available.

## Automatic Failure Codes

If you choose to run Equifax eIDVerifier, a return of any of the following codes will trigger an automatic failure by the IDV interface.

|  |  |  |
| --- | --- | --- |
| Code | Description | Implication |
| 03 | SSN/SIN does not meet verification criteria. Failed SSN Verification due to fraudulent SSN, deceased SSN, or not issued SSN | Application Verification (AV) Failure Message returned |
| 04 | Age does not meet verification criteria. Failed Age Verification due to age (calculated from date of birth) less than the customer specified minimum age or greater than the customer specified maximum age. | Application Verification (AV) Failure Message returned |
| 07 | Pattern Recognition Match Found. Should an applicant attempt authentication more than 2 times within a 72-hour period, the application will be considered problematic and a potential attempt at fraud. | Fraud Failure Message returned |
| 22 | Address has been associated with reported fraud activity. Identifies a match on the “Hot Address” database maintained by Equifax, that the input address is associated with reported fraud activity. | Application Verification (AV) Failure Message returned |
| 33 | Fraud victim warning present/ Information has been blocked due to identity theft.  The consumer has previously contacted the credit agency and indicated that their credit information has been used by someone else in the commission of fraud. The consumer has requested that this fraud indicator be placed on their file to avoid any future incident. | Completion Message returned  Assessment Index will be automatically scored “0”. |
| 53 | Consumer requested security freeze – information not available on data source. | Completion Message returned  Assessment Index will be automatically scored “0”. |
| FH | Information from your inquiry has been identified by the consumer as fraudulent - information not available from the primary data source. | Completion Message returned  Assessment Index will be automatically scored “0”. |

## Automatic Review Reason Codes

If you choose to run Equifax eIDVerifier, a return of any of the following codes will allow the applicant to complete the application, and mark the completed application for review in the oFlows Console.

|  |  |
| --- | --- |
| Code | Description |
| 00 | Application Exception. Exception Message returned |
| 01 | Failed standard field checks. Failed Standard Field Check(s) for required/optional and improperly formatted input knapsack fields SFC Failure Message returned  Manual authentication not required. |
| 06 | Address standardization error present for current address. Failed Address Verification due to error code returned from Address Standardization indicating that Current Address could not be standardized. The address is not considered usable as presented. Application Verification (AV) Failure Message returned |
| 11 | Moderate use of address by different individuals detected. |
| 13 | High use of Address by different individuals detected. |
| 16 | Elevated use of Address by different individuals detected. |
| 17 | High use of Address by different individuals detected. |
| 23 | Social Security Number issued prior to date of birth. |
| 35 | Address Standardization Error Present for Former Address. Failed Address Verification due to error code returned from Address Standardization indicating that the Former Address could not be standardized. The address is not considered usable as presented. Application Verification (AV) Failure Message returned |
| 36 | Address Not Verified |
| 38 | Address Standardization Error Present for Drivers License Address  Failed Address Verification due to error code returned from Address Standardization indicating that the Drivers License Address could not be standardized. The address is not considered usable as presented. Application Verification (AV) Failure Message returned |
| 39 | Inquiry Address does not match to primary data source.  In cases of California addresses, it accommodates compliance with California Law AB 6555. An identity can be located, but the address provided by the applicant did not match any address appearing within the primary data source. |
| 41 | Consumer-supplied address cannot be verified. |
| 44 | Last name not validated. |
| Code | Description |
| 47 | Social Security Number not validated. |
| 85 | Social Security Number invalid because the number has not been issued by the Social Security Administration |
| 86 | The Social Security Number has been reported in connection with suspicious or fraud activity |
| 87 | The exact address was used with different name(s) or Social Security Number(s) on multiple applications within a short period of time. This warning will not appear when different family members apply for credit from the same address |
| 88 | The address is a mini-storage warehouse, commercial mail receiving service, the street address of a U.S. post office or a commercial check cashing company |
| 89 | The address is that of a commercial campground or a lodging facility |
| 90 | Social Security Number invalid because the person to whom it was assigned has been reported deceased. SSNs are never re-assigned |
| 91 | The address belongs to a telephone answering service |
| 92 | Social Security Number has been issued within the past five (5) years |
| 93 | The address is the same as an adult or juvenile state or federal prison or detention facility |
| 95 | The telephone number has reportedly been used in known or suspected fraud cases |
| 96 | The telephone number is a telephone booth or non-residential telephone numbers (i.e. hotel/motel phone number, etc.) |
| 97 | The Potential Fraud database is not available |
| 98 | The address has reportedly been used in known or suspected fraud cases and is not a mail drop or a prison address |
| 99 | Criteria has been met indicating that a person’s identity and personal information is possibly being used by another person |
| FV | Fraud Victim “Temporary Fraud Alert.”{ XE "Fraud Victim Alert" } Returned Assessment Index will be automatically scored “0” by default. |
| FX | Fraud Victim “Long Term Fraud Alert.” Returned Assessment Index will be automatically scored “0” by default. |
| FN | Military Duty Alert. Returned Assessment Index will be automatically scored “0” by default. |
| FT | California Resident Fraud Victim Returned Assessment Index will be automatically scored “0” by default. |

## Fraud Alert Contact Data

When an individual automatically has an application go into review due to specific reason codes, the contact data fields from the associated application are made available to the FI. The Fraud Alert Contact Data includes alert type, alert date reported, alert affective date, applicant’s name and applicant’s address. The FI may then use this information to contact the applicant in order to verify his/her identity. The Fraud Alert Contact Data is automatically made available when the following automatic failure reason codes are present:

1. FV- Temporary Fraud alert
2. FX- Long Term Fraud Alert
3. FN- Military Duty Alert

## Full Equifax Reason Code List

|  |  |  |
| --- | --- | --- |
| **Code** | **Reason Code Verbiage** | **Reason Code Definition** |
| 00 | Invalid Message | Invalid Message |
| 01 | Failed Standard Field Checks | Failed Standard Field Check(s) for required/optional and improperly formatted input fields |
| 02 | Driver’s License Format does not correspond to State of Issue | Failed Drivers License Verification because DL format is invalid for the DL state of issue |
| 03 | SSN/SIN does not meet verification criteria | Failed SSN Verification due to fraudulent SSN, deceased SSN, or not issued SSN |
| 04 | Age does not meet verification criteria | Failed Age Verification due to age (calculated from date of birth) less than the customer specified minimum age or greater than the customer specified maximum age |
| 05 | Address Standardization Warning Present for Current Address | Non-critical Address Standardization error code returned for Current Address.  The address provided will still be considered usable by the authentication system. |
| 06 | Address Standardization Error Present for Current Address | Failed Address Verification due to error code returned from Address Standardization indicating that Current Address could not be standardized.  The address is not considered usable as presented. |
| 07 | Pattern Recognition Match Found | Pattern Recognition fails due to number of session attempts > 2  for Same Consumer |
| 08 | Area Code does not correspond to State on the Current Address | Failed Area Code Verification because Area Code is invalid for the state on the Current Address |
| 09 | Quiz was answered correctly with maximum number of questions. | Interactive Query with 5-6 questions.  All questions were answered correctly. |
| 10 | Elevated use of Address by different individuals detected. | Same Address has been used 3-5  times by individuals with Different or Blank Social Security Number at the same customer site. |
| 11 | Moderate use of address by different individuals detected. | Same Address has been used 6-10 times by individuals with Different or Blank Social Security Number at the same customer site. |
| 12 | Quiz had maximum number of questions but one or more were answered incorrectly. | Interactive Query with 5-6 questions.  One or more questions were answered incorrectly. |
| 13 | High use of Address by different individuals detected. | Same Address has been used greater than 10 times by individuals with Different or Blank Social Security Number at the same customer site. |
| 14 | Elevated use of Address by different individuals detected. | Same Address has been used 3-5  times by individuals with Different Last Names at the same customer site. |
| 15 | Quiz was answered correctly with average number of questions. | Interactive Query with 3-4 questions.  All questions were answered correctly. |
| 16 | Moderate use of address by different individuals detected. | Same Address has been used 6-10 times by individuals with Different Last Names at the same customer site. |
| 17 | High use of Address by different individuals detected. | Same Address has been used greater than 10 times by individuals with Different Last Names at the same customer site. |
| 18 | Quiz had average number of questions but one or more were answered incorrectly. | Interactive query with 3-4 questions.  One or more questions were answered incorrectly. |
| 21 | Quiz was answered correctly with minimal number of questions. | Interactive query with 1-2 questions.  All questions were answered correctly. |
| 22 | Match on the “hot address” database. | Address has been associated with reported fraud activity. |
| 23 | WARNING: Inquiry Social Security Number is issued prior to inquiry date of birth. Thorough verification suggested. | Social Security Number was issued prior to the date of birth entered on the application. |
| 24 | Quiz had minimal number of questions but one or more were answered incorrectly. | Interactive query with 1-2 questions.  One or more questions were answered incorrectly. |
| 27 | Quiz was correctly answered with maximum number of questions. | Interactive Query with six questions.  All questions were answered correctly. |
| 30 | Quiz had maximum number of questions but one or more were answered incorrectly. | Interactive Query with six questions.  One or more questions were answered incorrectly. |
| 33 | Fraud Victim Indicator Warning present/ Information has been blocked due to identity theft | Consumer has been a victim of fraud and online Identity Verification process is stopped to protect consumer.  This is to accommodate compliance with the California Law AB 6555, (introduced 2002). |
| 34 | Address Standardization Warning Present for Former Address | Non-critical Address Standardization error code returned for Former Address. The address provided will still be considered usable by the authentication system. |
| 35 | Address Standardization Error Present for Former Address | Failed Address Verification due to error code returned from Address Standardization indicating that the Former Address could not be standardized. The address is not considered usable as presented. |
| 36 | Address not verified | None of the addresses provided by the consumer matched a verified address on any data source. |
| 37 | Address Standardization Warning Present for Drivers License Address | Non-critical Address Standardization error code returned for Drivers License Address. The address provided will still be considered usable by the authentication system. |
| 38 | Address Standardization Error Present for Drivers License Address | Failed Address Verification due to error code returned from Address Standardization  indicating that the Drivers License Address could not be standardized.  The address is not considered usable as presented. |
| 39 | Inquiry Address does not match to primary data source.  In cases of California addresses, it accommodates compliance with California Law AB 655. | While an identity can be located, the address provided by the applicant did not match any address appearing within the primary data source.  This is to accommodate compliance with California Law AB 6555. |
| 42 | Primary data source not available. | The primary data source could not be accessed for several possible reasons, including access errors and improper connections. |
| 43 | First Name not validated. | First Name has not been validated against a data source. |
| 44 | Last Name not validated. | Last Name has not been validated against a data source. |
| 45 | No identity located/or poor match on primary data source. | The primary data source was unable to find a suitable match to the consumer-supplied information. |
| 47 | Social Security Number not validated. | Social Security Number has not been validated against a data source. |
| 48 | Identity located on primary data source – Good match. | Primary data source match to the consumer-supplied information was excellent or very good. |
| 49 | Date of Birth not validated. | Date of Birth has not been validated against a data source. |
| 51 | Identity located on primary data source – Adequate match. | Primary data source match to the consumer-supplied information was good. |
| 53 | Consumer requested security freeze – information not available on data source. | Consumer requested security freeze – information not available on primary data source. |
| 54 | Identity located on primary data source – Possible match. | Primary data source match to the consumer-supplied information was fair. |
| 57 | Tertiary database unavailable. | Tertiary database could not be accessed for several possible reasons, including access errors and improper connections. |
| 60 | Identity not located or poor match on tertiary data source. | Tertiary database was unable to find a suitable match to the consumer-supplied information. |
| 63 | Identity located on tertiary data source – Good match. | Tertiary data source match to the consumer-supplied information was excellent or very good. |
| 64 | Phone number not validated. | Phone number has not been validated against a data source. |
| 66 | Identity located on tertiary data source – Adequate match. | Tertiary database match to the consumer-supplied information was good. |
| 69 | Identity located on tertiary data source – Possible match. | Tertiary database match to the consumer-supplied information was fair. |
| 72 | Secondary data source unavailable. | Secondary data source could not be accessed for several possible reasons, including access errors and improper connections. |
| 75 | Identity not located or poor match on secondary data source. | Secondary data source was unable to find a suitable match to the consumer supplied information. |
| 78 | Identity located on secondary data source – Good match. | Secondary data source match to the consumer-supplied information was excellent or very good. |
| 81 | Identity located on secondary data source – Adequate match. | Secondary data source match to the consumer-supplied information was good. |
| 82 | Driver’s License number not validated. | Driver’s license number has not been validated against a data source. |
| 84 | Identity located on secondary data source – Possible match. | Secondary data source mach to the consumer-supplied information was fair. |
| 85 | WARNING: Social Security Number has never been issued by the Social Security Administration. Thorough verification suggested. | Social Security Number invalid because the number has not been issued by the Social Security Administration |
| 86 | WARNING: Social Security Number has been reported misused.  Thorough verification suggested | The Social Security Number has been reported in connection with suspicious or fraud activity |
| 87 | WARNING: Inquiry address has been associated with more than one name or Social Security Number.  Thorough verification suggested | The exact address was used with different name(s) or Social Security Number(s) on multiple applications within a short period of time.  Note – this warning will not appear when different family members apply for credit from the same address |
| 88 | WARNING: Inquiry address is a storage facility, mail receiving service, post office or check cashing facility.  Thorough verification suggested | The address is a mini-storage warehouse, commercial mail receiving service, the street address of a U.S. post office or a commercial check cashing company |
| 89 | WARNING: Inquiry address is a campground or hotel/motel.  Thorough verification suggested. | The address is that of a commercial campground or a lodging facility |
| 90 | WARNING: Social Security Number is issued to a person who has been reported deceased.Thourough verification suggested. | Social Security Number invalid because the person to whom it was assigned has been reported deceased.  SSNs are never re-assigned |
| 91 | WARNING: Inquiry address is a telephone answering service.  Thorough verification suggested. | The address belongs to a telephone answering service |
| 92 | WARNING: Social Security Number issued by the Social Security Administration within the last five years.Thorough verification suggested. | Social Security Number has been issued within the past five (5) years |
| 93 | WARNING: Inquiry address is a state/federal prison or detention facility.  Thorough verification suggested. | The address is the same as an adult or juvenile state or federal prison or detention facility |
| 94 | Your inquiry did not result in any phone, address or SSN warnings. | There were no warnings present in the Potential Fraud database |
| 95 | WARNING: Telephone number has been reported misused. | The telephone number has reportedly been used in known or suspected fraud cases |
| 96 | WARNING: Telephone number is a telephone drop number. | The telephone number is a telephone booth or non-residential telephone numbers (i.e. hotel/motel phone number, etc.) |
| 97 | Fraud Warning Data source is unavailable | The Potential Fraud database is not available |
| 98 | WARNING: Inquiry address has been reported misused.  Thorough verification suggested. | The address has reportedly been used in known or suspected fraud cases and is not a mail drop or a prison address |
| 99 | WARNING: Possible true name fraud.  Thorough verification suggested. | Criteria has been met indicating that a person’s identity and personal information is possibly being used by another person |
| A6 | Verifiable match found on consumer’s current address. | Consumer’s current address matched a verified address on at least one data source |
| A7 | Verifiable match found on consumer’s former address. | Consumer’s former address matched a verified address on at least one data source |
| A8 | Verifiable match found on consumer’s driver’s license address. | Consumer’s drivers license address matched a verified address on at least one data source |
| AA | WARNING: Possible Individual Taxpayer Identification Number (ITIN).  Thorough verification suggested. | Possible Individual Taxpayer Identification Number (ITIN).  Thorough verification suggested.  ITINs are issued by the IRS to resident and non-resident aliens who are not eligible to obtain a Social Security number from the Social Security Administration. |
| AB | Real street address question unanswered | Real street address question presented to consumer but unanswered. |
| AC | Real street address question answered correctly | Real street address question presented to consumer answered correctly. |
| AD | Simulated street address question unanswered | Simulated street address question presented to consumer but unanswered. |
| AN | Simulated street address question answered incorrectly | Simulated street address question presented to consumer answered incorrectly. |
| AX | Real street address question answered incorrectly | Real street address question presented to consumer answered incorrectly. |
| AY | Simulated street address question answered correctly | Simulated street address question presented to consumer answered correctly. |
| CB | Real city of residence question unanswered | Real city of residence question presented to consumer but unanswered. |
| CC | Real city of residence question answered correctly | Real city of residence question presented to consumer answered correctly. |
| CD | Simulated city of residence question unanswered | Simulated city of residence question presented to consumer but unanswered. |
| CN | Simulated city of residence question answered incorrectly | Simulated city of residence question presented to consumer answered incorrectly. |
| CX | Real city of residence question answered incorrectly | Real city of residence question presented to consumer answered incorrectly. |
| CY | Simulated city of residence question answered correctly | Simulated city of residence question presented to consumer answered correctly. |
| DB | Real driver’s license expiration date question unanswered | Real driver’s license expiration date question presented to consumer but unanswered. |
| DC | Real driver’s license expiration date question answered correctly | Real driver’s license expiration date question presented to consumer answered correctly. |
| DX | Real driver’s license expiration date question answered incorrectly | Real driver’s license expiration date question presented to consumer answered incorrectly. |
| EC | All employment questions answered correctly | Employer question presented to consumer answered correctly. |
| EX | One or more employer questions were answered incorrectly | Employer question presented to consumer answered incorrectly. |
| FA | Input Address(es), including current and former, did not match to any of the addresses contained in the primary data source. | A substantial address variance exists on the current and/or former input address against the address(es) listed in the primary data source. |
| FH | Information from your inquiry has been identified by the consumer as fraudulent - information not available from the primary data source. | Information from your inquiry has been identified by the consumer as fraudulent - information not available from the primary data source |
| FN | Military Duty Alert.  Manual review strongly advised. | Consumer is on Active Military Duty.  This alert is active for 1 year minimum. |
| FT | California Resident Fraud Victim.  Manual review strongly advised. | Consumer has been a victim of fraud and online Identity Verification process can be stopped to protect the consumer.  This is to accommodate California Law AB 655 (introduced 2002). |
| FV | Fraud Victim “Temporary Fraud Alert.” Manual review strongly advised. | Consumer suspects or believes he/she has been a victim of fraud and online Identity Verification process can be stopped to protect the consumer.  This alert is active for 90 days. |
| FX | Fraud Victim “Long Term Fraud Alert.”  Manual review strongly advised. | Consumer has been a victim of fraud and online Identity Verification process can be stopped to protect the consumer.  This alert is active for 7 years. |
| HC | All household questions answered correctly | All household questions presented to the consumer were answered correctly. |
| HX | One or more household questions were answered incorrectly | At least one household question presented to the consumer was answered incorrectly. |
| IB | Real driver’s license state of issuance question unanswered | Real driver’s license state of issuance question presented to consumer but unanswered. |
| IC | Real driver’s license state of issuance answered correctly | Real driver’s license state of issuance question presented to consumer answered correctly. |
| IX | Real driver’s license state of issuance question answered incorrectly | Real driver’s license state of issuance question presented to consumer answered incorrectly. |
| KB | Real county of residence question unanswered | Real county of residence question presented to consumer but unanswered. |
| KC | Real county of residence question answered correctly | Real county of residence question presented to consumer answered correctly. |
| KD | Simulated county of residence question unanswered | Simulated county of residence question presented to consumer but unanswered. |
| KN | Simulated county of residence question answered incorrectly | Simulated county of residence question presented to consumer answered incorrectly. |
| KX | Real county of residence question answered incorrectly | Real county of residence question presented to consumer answered incorrectly. |
| KY | Simulated county of residence question answered correctly | Simulated county of residence question presented to consumer answered correctly. |
| LB | Real last four digits of SSN question unanswered | Real last four digits of SSN question presented to consumer but unanswered. |
| LC | Real last four digits of SSN question answered correctly | Real last four digits of SSN question presented to consumer answered correctly. |
| LD | Simulated last four digits of SSN question unanswered | Simulated last four digits of SSN question presented to consumer but unanswered. |
| LN | Simulated last four digits of SSN question answered incorrectly | Simulated last four digits of SSN question presented to consumer answered incorrectly. |
| LX | Real last four digits of SSN question answered incorrectly | Real last four digits of SSN question presented to consumer answered incorrectly. |
| LY | Simulated last four digits of SSN question answered correctly | Simulated last four digits of SSN question presented to consumer answered correctly. |
| MB | Real middle/former name question unanswered | Real middle/former name question presented to consumer but unanswered. |
| MC | Real middle/former name question answered correctly | Real middle/former name question presented to consumer answered correctly. |
| MD | Simulated middle/former name question unanswered | Simulated middle/former name question presented to consumer but unanswered. |
| MN | Simulated middle/former name question answered incorrectly | Simulated middle/former name question presented to consumer answered incorrectly. |
| MX | Real middle/former name question answered incorrectly | Real middle/former name question presented to consumer answered incorrectly. |
| MY | Simulated middle/former name question answered correctly | Simulated middle/former name question presented to consumer answered correctly. |
| NB | Real telephone number question unanswered | Real telephone number question presented to consumer but unanswered. |
| NC | Real telephone number question answered correctly | Real telephone number question presented to consumer answered correctly. |
| ND | Simulated telephone number question unanswered | Simulated telephone number question presented to consumer but unanswered. |
| NN | Simulated telephone number question answered incorrectly | Simulated telephone number question presented to consumer answered incorrectly. |
| NX | Real telephone number question answered incorrectly | Real telephone number question presented to consumer answered incorrectly. |
| NY | Simulated telephone number question answered correctly | Simulated telephone number question presented to consumer answered correctly. |
| O1 | Foreign Terrorist Organization | There was a hit on OFAC. The subject was categorized as a Foreign Terrorist Organization by OFAC. |
| O2 | Specially Designated Narcotics Trafficker | There was a hit on OFAC. The subject was categorized as a Specially Designated Narcotics Trafficker by OFAC. |
| O3 | Specially Designated Foreign Narcotics Trafficker | There was a hit on OFAC. The subject was categorized as a Specially Designated Foreign Narcotics Trafficker by OFAC. |
| O4 | Specially Designated Global Terrorist | There was a hit on OFAC. The subject was categorized as a Specially Designated Global Terrorist by OFAC. |
| O5 | Specially Designated Terrorist | There was a hit on OFAC. The subject was categorized as a Specially Designated Terrorist by OFAC. |
| O6 | Weapons of Mass Destruction | There was a hit on OFAC. The subject was categorized as being related to Weapons of Mass Destruction by OFAC. |
| O7 | Palestinian Legislative Council | There was a hit on OFAC. The subject was categorized as being related to Palestinian Legislative Council by OFAC. |
| O8 | Property Currently Blocked | There was a hit on OFAC. The subject was categorized as Property Currently Blocked. |
| O9 | Patriot Act Blocked Pending Investigation | There was a hit on OFAC. The subject was categorized as Patriot Act Blocked Pending Investigation. |
| OD | OFAC Not Available | OFAC transactions could not be processed due to the datasource being inaccessible. |
| ON | No Match on OFAC | The customer is configured for OFAC but there was no hit on OFAC for the transaction. |
| OU | Unknown OFAC Category | There was a hit on OFAC but the OFAC category is not among the list of categories currently recognized by eID. |
| PC | All personal property questions answered correctly | All personal property questions presented to the consumer were answered correctly. |
| PX | One or more personal property questions answered correctly | At least one personal property quesiton presented to the consumer was answered incorrectly. |
| SB | Real SSN state of issuance question unanswered | Real SSN state of issuance question presented to consumer but unanswered. |
| SC | Real SSN state of issuance question answered correctly | Real SSN state of issuance question presented to consumer answered correctly. |
| SX | Real SSN state of issuance question answered incorrectly | Real SSN state of issuance question presented to consumer answered incorrectly. |
| TB | Real telephone service type question unanswered | Real telephone service type question presented to consumer but unanswered. |
| TC | Real telephone service type question answered correctly | Real telephone service type question presented to consumer answered correctly. |
| TX | Real telephone service type question answered incorrectly | Real telephone service type question presented to consumer answered incorrectly. |
| T0 | Area code does not correspond to input phone number exchange. | Area code does not correspond to input Phone number exchange. |
| T1 | Inquiry phone number is a land line. | Inquiry Telephone Number is a Land Line. |
| T2 | Inquiry phone number is a mobile / cellular phone service. | Inquiry Telephone Number is a Mobile / Cellular Phone Service |
| T3 | Inquiry phone number is a paging service. | Inquiry Telephone Number is a Paging Service. |
| T4 | Inquiry phone number is a mobile radio service. | Inquiry Telephone Number is a Mobile Radio Service. |
| T5 | Inquiry phone number cannot be classified. | Inquiry Telephone Number cannot be classified. |

1. The Banker will be shown a checkbox within the oFlows workflow, allowing them to “Verify ID Manually.” If they check this box, Equifax WILL NOT run. [↑](#footnote-ref-1)
2. Please see [Appendix B](#Appendix B: Equifax Reason Codes) for Equifax Reason Code descriptions. [↑](#footnote-ref-2)
3. If you choose this option, the Primary/Joint Out of Wallet Recommended decision will be Decline, the Application will be in the Review queue, and it will be marked with “ID Verification Required.” [↑](#footnote-ref-3)
4. Please see [Appendix B](#Appendix B: Equifax Reason Codes) for Equifax Reason Code descriptions. [↑](#footnote-ref-4)
5. Please see [Appendix B](#Appendix B: Equifax Reason Codes) for Equifax Reason Code descriptions. [↑](#footnote-ref-5)
6. See Appendix B for a full description of Equifax Reason Codes [↑](#footnote-ref-6)