



Experian Credit Score Export

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Overview:

The Experian Export application extracts person information required by Experian to import, process, and return updated credit score data. As financial institutions may seek credit scores on a regular basis (e.g. bi-yearly, quarterly) this application can be run as needed and the resulting file sent to the vendor.

Key Benefits:

This application will allow your financial institution to easily create files for Experian's credit scoring process

- Send only the records for persons you need scores for
- Sending one record per person keeps the per record cost of the credit score process to its minimum

Processing:

The application selects tax reported for persons, and persons associated through roles (using the optional "Roles to Include" parameter) if desired. Additionally, subsets of records can be selected using the "Major Account Type Code", "Account Statuses to Include", and "Product Minors To Exclude" parameters. The "Effective Date" parameter value is used to find warehouse records for that date. Information for each person is exported to a fixed width file. The file is created in the queue directory using a specific name provided by Experian. The file name is entered into the "Output File Name" parameter.

As the vendor returning the credit scores may charge per record, the application will only export one record per person, will not export incomplete records (e.g. records that are missing a data element required by Experian) and will not select person records if the date of death is not null. Incomplete records and records missing a social security number are reported, as well as the total count of records exported to the file and the total count of records that are missing required data elements.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Account Statuses To Include	DRST	Only accounts with a current status listed in the DRST parameter value are selected. If set to ACT, only active accounts are selected Multiple comma separated values can be added (e.g. ACT,NPFM)	Yes	ACT,NPFM

Parameter	Code	Description (how used)	Required	Default
Major Account Type Code	MJCD	Accounts with a Major Account Type Code listed in this parameter are selected Multiple comma separated values can be added (e.g. MTG,CML,CNS)	Yes	MTG, CML, CNS
Effective Date	EFF	If the EFF Effective Date parameter is not set the application will use the Effective Date of the batch queue as the Effective Date The Effective Date is used to select records from the warehouse. If no records are found in the warehouse tables for the effective date then the application will end and report to the operator that there are no records for the effective date	No	None
Roles to Include	ROLI	Persons with roles listed in the ROLI parameter are selected and included in the file for Experian. This ensures that each person on an account can be credit scored, not just the tax reported for. If left blank, only tax reported for persons are selected. Examples of roles to consider: OWN NonTax Owner SIGN NonTax Signator Multiple comma separated values can be added (e.g. OWN,SIGN)	No	None
Product Minors To Exclude	EMNR	Accounts with a Minor code listed in the Product Minors To Exclude parameter are not selected. Multiple comma separated values can be added (e.g. SHR1,CHK2)	No	None

Parameter	Code	Description (how used)	Required	Default
Output File Name	COUF	Experian provides a specific file name to each client	Yes	None

Variables:

None.

Scheduling and re-run information (for batch applications):

The application can be run any time the financial institution needs to send a file out to Experian.

Report (s):

The report shows a summary count of the number of records that were sent to the txt file, and the number of records that were not exported due to missing required information. Any records that are missing one of Experian's required data elements (first name, last name, address, city, state, or zip code) are reported. The person's person number, date of birth, and social security number are shown to assist the end user in researching the missing data. If there are no records in the warehouse for the effective date then the message "No warehouse records found for the effective date" is displayed.

REPORT PARAMETERS								
Output File Name: EXPERIANOUTPUTTEST.TXT			Account Statuses To Include: ACT,NPFM					
Effective Date: 12-28-2012			Product Minors To Exclude: INVF,INVA,GSAM,MHFS,CPAY,LEERS					
Major Account Type Code: MTG,CNS,CML			Roles to Include: OWN,SIGN					
Bank: ABC Federal Credit Union	Export Persons for Experian Credit Score Update				Run Date: 01-23-2013			
Report: ExperianExport					Post Date: 01-14-2013			
				Page: 1 of 1				
These records are missing required information and were not exported to the file								
Person Number	First Name	Last Name	Address	City	State	Zip	DOB	SSN
26780	Joe K	Banker	1 Main Street	Singapore	Missing	79774	04-01-1940	011223344
26795	Joan	Banker	4 Elm Street	MONTREAL QC H39	Missing	Missing	04-02-1941	022334455
53696	John	Banker	Missing	Missing	Missing	Missing	04-03-1942	033445566
Records sent to the file: 31812								
Records that failed to be sent to the file: 3								

File Layout(s):**Output File Layout – Fixed Width:**

The file does not have a header row.

Field	Format	Size	Beginning Position	Ending Position	Description
Person Number	99999999	16	1	16	Person Number of Person
First Name	Text	20	17	36	First Name of Person

Field	Format	Size	Beginning Position	Ending Position	Description
Middle Initial	Text	1	37	37	Middle Initial of Person
Last Name	Text	30	38	67	Last Name of Person
Suffix	Text	1	68	68	Generational Suffix of Person
Address Line 1	Text	30	69	98	Address Line 1 associated to the Person's Address
Address Line 2	Text	30	99	128	Address Line 2 associated to the Person's Address
City	Text	30	129	158	City associated to the Person's Address
State	Text	2	159	160	State associated to the Person's Address
Zip Code	99999-9999	10	161	170	Zip Code associated to the Person's Address
Social Security Number	999999999	9	171	179	Social Security Number of the Person
Date of Birth	MM-DD-YYYY	10	180	189	Date of Birth of the Person

Field Listing:

Field	Description
Person Number	Person Number of the record that is missing at least one data element
First Name	First Name of Person
Last Name	Last Name of Person
Address	Address Line 1 of the person
City	City
State	State
Zip	Zip Code
DOB	Date of Birth (MM-DD-YYYY)
SSN	Social Security Number
Summary Lines	
Records sent to the file:	A count of the records sent to the export file
Records that failed to be sent to the file:	A count of the records that were not sent to the export file due to data issues

Additional Requirements:

- DNA™ release level 3.x

- Warehouse records must be available for the effective date. The warehouse data is populated by running the warehousing applications (WH_AcctCommon) through batch

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		

Revisions:

Date	App Version #	Change
01/2013	1.0.0.0	Application Created