



Experian Credit Score Import

ExperianImport.dnax
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Overview:

The Experian Import application reads in an Experian file containing credit scores and applies the scores to the Person Credit Score history in DNA™. The application is designed to read an export file, created by the Experian Export DNA application, which has been sent to Experian, processed, and returned to the financial institution.

Key Benefits:

This application allows financial institutions to easily keep person credit score histories up-to-date when used in conjunction with the Experian Export DNA application.

Processing:

The application reads in a file from Experian and maintains each person's credit score history in DNA™. As each record is read the application looks for an existing credit score for the person, score date, and "Servicer Organization". If a record is found and the existing credit score is the same as the credit score in the file then the record is skipped. Otherwise the application passes the social security number, the credit score, the score date, and the "Servicer Organization" into the Core API which handles the maintenance. All activity is recorded in the DNA activity tables.

If the "Print Detail YN" parameter is set to "Y" then all records that are processed are printed to the report. If set to "N" the report will only display records with error conditions.

Credit score histories can be found in DNA under Relationships, Maintenance, Person/Member, Additional, Credit Score

Credit Score History		
Credit Organization	Credit Score	Score Date
Experian	764	10-24-2010
Experian	771	02-02-2010

Parameters:

Parameter	Code	Description (how used)	Required	Default
Servicer Organization	SORG	Used to identify the Experian Organization in DNA	Yes	None
RptOnly_YN	RPT	Used to indicate whether application should insert/update records, or only report on what will happen.	No	Y
External File Name	EXFN	The name of the file to be imported.	Yes	None

Parameter	Code	Description (how used)	Required	Default
External File Path	EXFP	The path to the file to be imported. A backslash at the end of the path is suggested, but not required. If it is missing one will be added programmatically	Yes	None
Print Detail YN	PDYN	If set to Y (Yes) then all detail rows are printed to the report. If set to N (No) then only records that failed are displayed.	No	N

Screen shot of the application in DNA. Your application number will be different.

Applications

Link Appls Variables

Number	Description	Name	Object Reference	Language	Cashbox	OverrideAppPath
504812	Import Experian Credit Score file	ExperianImport		SGR		

Auto Hide Create Edit Inactivate

Application Maintenance

Details

Edit Application Cycles Parameters

Number: 504812 Cashbox Required Updates Allowed Allow Excluding System Processing Required Account Cycle Required Export Address Override

Description: Import Experian Credit Score file

Name: ExperianImport

Type: Batch Executable

Language: SGR Workbench Address Override: <None>

Authorization Key: AUTHORIZED App Id: Password: Print Specification: <None>

Output File Location: Not Available for ALL Applications Override Application Path:

Close Close Clear Review Process

Variables:

None.

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

The application is run after a credit score file created by the Experian Export DNA application has been returned from Experian.

Report (s):

The report shows summary counts of the actions taken by the application, and shows the details for all records, or only records that are not able to be created or updated. This choice is made by using the "Print Detail YN" parameter. Since credit score files can contain tens of thousands of records a financial institution may choose to only have errors shown on the report.

Version 1.0.0.1 added functionality to display errors raised when trying to call the Core API (e.g. "Ticket is missing", "SAF Publickey not set", "User Does not have Authority to this Interface").

Only the first 30 characters of a name and the first 40 characters of an address are displayed on the report. Names and addresses longer than 30 or 40 characters respectively are truncated to allow one line per record to display on the report.

Name	Address	SSN	DOB	Score	Score Date	Message
John J Banker	1 North Street Pittsfield, MA 01201	011-22-3333	05-12-1901	0737	04/20/2013	Credit Score created
Michelle M Banker	1 South Street Pittsfield, MA 01201	022-33-4444	10-21-1902	0642	04/20/2013	Credit Score created
Robert Banker	1 East Street Pittsfield, MA 01201	044-55-6666	08-12-1903	0797	04/20/2013	Credit Score created
Jeffrey M Banker	1 West Street Pittsfield, MA 01201	066-77-8888	03-31-1904	0785	04/20/2013	No matching person record was found

Bank: A Federal Credit Union Import Experian Credit Score file Run Date: 05-22-2013
 Report: ExperianImport Post Date: 05-15-2013
 Page: 1 of 1

Application was run in updating mode.
 Servicer Organization: Experian
 Records read in from file: 4
 New records created: 3
 Failed to create: 0
 Existing records updated: 0
 Existing records that failed update: 0
 Person records not found in the database: 1
 Records with a blank score or invalid score date: 0
 Skipped - record already exists (identical credit score for person, effective date, and credit organization): 0
 Records processed by the application: 4

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

The input file must be a fixed width file. Refer to your financial institutions Experian file format documentation and set the beginning position and length values for the field types installed with this application. The credit score date ("Trade Date") returned by Experian in the file will be in YYYYMMDD format. If this is not the case an "Invalid Date" error message will be reported.

Field	Format	Size	Beginning Position	Ending Position	Description
Files returned from Experian that are used as the input source can be custom for each Financial Institution. Refer to your documentation.					

Example values

RECORDTYPEDESC	RECORDTYPECD	FIELDNAME	FIELDTYPECD	BEGINNINGPOSITION	FIELDLENGTH
Experian Import File	EXPN	ExperianPersonNumber	XPRN	1	16
Experian Import File	EXPN	ExperianFirstName	XFNM	17	20
Experian Import File	EXPN	ExperianMiddleInitial	XMDL	37	1
Experian Import File	EXPN	ExperianLastName	XLNM	38	30
Experian Import File	EXPN	ExperianNameSuffix	XSFX	68	1
Experian Import File	EXPN	ExperianAddressLine1	XAD1	69	30
Experian Import File	EXPN	ExperianAddressLine2	XAD2	99	30
Experian Import File	EXPN	ExperianCity	XCTY	129	30
Experian Import File	EXPN	ExperianState	XSTA	159	2
Experian Import File	EXPN	ExperianZipPlus4	XZIP	161	10
Experian Import File	EXPN	ExperianTaxID	XSSN	171	9
Experian Import File	EXPN	ExperianDateOfBirth	XDOB	180	10
Experian Import File	EXPN	ExperianCreditScore	XCRS	227	4
Experian Import File	EXPN	ExperianTradeDate	XTRD	241	8

Field Listing:

Field	Description
Name	Full name (First Name, Middle Initial, Last Name, and Suffix combined) from input file
Address	Address (Address 1, Address 2, City, State, Zip combined) from input file
SSN	Social Security Number from input file
DOB	Date of Birth from input file
Score	Credit Score from input file
Score Date	Credit Score Date from input file. Score Dates returned in the file by Experian are in YYYYMMDD format. If for some reason they are not in YYYYMMDD an "Invalid Date" error message will be reported
Message	Error messages generated by the application if a record cannot be created or updated
Summary Section	
Mode that the application was run in	"Application was run in report only mode" OR "Application was run in updating mode"
Servicer Organization	The name of the Servicer Organization parameter value
Inserts that will be attempted in update mode	A count of inserts that will be attempted; text displays only when in Report Only mode
Updates that will be attempted in update mode	A count of updates that will be attempted due to the existence of a record; text displays only when in Report Only mode
Records read in from file	Count of records in the input file
New records created	Count of records created by the application; text displays only when in Updating mode
Failed to create	Count of records that failed to be created by the application; text displays only when in Updating mode
Existing records updated	Count of records updated by the application; text displays only when in Updating mode

Field	Description
Existing records that failed update	Count of records that failed to be updated by the application; text displays only when in Updating mode
Person records not found in the database	Count of records that were skipped due to the person record not being found in the DNA database. This is common if an export file is created in one DNA database and the return file is being tested in another DNA database.
Records with a blank score or invalid score date	Count of records with no score or an invalid date
Skipped - record already exists (identical credit score for person, effective date, and credit organization)	Count of records skipped due to the fact that they already exist
Records processed by the application	Total Count of record processed. Should be equivalent to the Records read in from file value

Additional Requirements:

- DNA™ release level 4.x
- Core API Batch Start DNA application (this can be downloaded from the DNAappstore)
- An Experian Import file, created using the Experian Export application, which has been processed by Experian and returned to the financial institution
- Add “CAPR 7728” and “Experian Import DNA app CAPI” to the desired persons or Authorization Group (Services, Security, Authorizations)
- If running under AppWorx be sure to follow FISERV AppWorx set-up instructions for SQT's that call the CoreAPI

Screen Shots of Authorization Manager System Administrator group used as an example.

Authorization Manager

		Full	Employee	
TAOV	Override Teller Amount	No	No	Ye
SYOP	System Operator	No	No	Ye
SYAD	System Administrator	No	No	Ye
SUP	Override Supervisor	No	No	Ye
SSUP	Override Special Supervisor	No	No	Ye
SAPL	Install Menus	No	No	Ye

Authorization Maintenance
Authorization Item Maintenance
Authorization Permission Maintenance

Available

- 13774 RealTime Collections
- 13804 Deposit Origination
- Account Analysis Transaction
- Account Balance Inquiries
- Account Branch Maintenance
- Account Check Order
- Account Combined Statement Mai
- Account Copy Transaction
- Account Cycle Maintenance
- Account Draw Maintenance
- Account Exclude Maintenance

Select >

< Remove

Select All >>

<< Remove All

Selected

- Business Additional Maintenanc
- Business Object
- Business Tables
- Calculator
- CAPR 7728
- Cardholder Limits
- CashBox Maintenance
- Cashbox Type Information
- Check Cashing Transaction
- Closeout Transaction
- Customer Maintenance

Available

- 13774 RealTime Collections
- 13804 Deposit Origination
- Account Analysis Transaction
- Account Balance Inquiries
- Account Branch Maintenance
- Account Check Order
- Account Combined Statement Mai
- Account Copy Transaction
- Account Cycle Maintenance
- Account Draw Maintenance
- Account Exclude Maintenance
- Account External Account Maint

Select >

< Remove

Select All >>

<< Remove All

Selected

- Custom Menu
- Deposit Reversal Transaction
- Deposit Transaction
- Document Maintenance
- Dynamic Message Inquiry
- Dynamic Message Maintenance
- Escrow Property Maintenance
- Escrow Transaction
- Experian Import DNA App CAPI
- File Loader
- File Type
- Forms and Documents Printing

Screen shot of DNA RecordTypFieldType screen used to set beginning position and length values.

Services > System > Institution > Files And Records > RECORDTYPFIELDTYP

RECORDTYPFIELDTYP

Code	FIELDTYP Code	Number	BeginningPosition	FieldLength	EditMask	Date Maint
EXPN	XZIP	10	161	10		05-10-2018
EXPN	XTRD	14	230	8		05-10-2018
EXPN	XCRS	13	315	4		05-10-2018
EXPN	XPRN	1	1	16		05-10-2018
EXPN	XDOB	12	180	10		05-10-2018
EXPN	XSSN	11	171	9		05-10-2018
EXPN	XSTA	9	159	2		05-10-2018
EXPN	XFNM	2	17	20		05-10-2018
EXPN	XMDL	3	37	1		05-10-2018
EXPN	XLNM	4	38	30		05-10-2018
EXPN	XSFX	5	68	1		05-10-2018
EXPN	XAD1	6	69	30		05-10-2018
EXPN	XAD2	7	99	30		05-10-2018
EXPN	XCTY	8	129	30		05-10-2018
EXPN	XOES	53	1019	2		05-17-2015

Auto Hide Create Edit Delete

Update Table Row

RECORDTYPCD » Experian Import File

FIELDTYPCD » Experian Zip Plus 4

FIELDSEGNBR

BEGINNINGPOSITION

FIELDLENGTH

EDITMASK

Close Close Clear Review Process

Record Type and Field Types used in the application

	RECORDTYPEDESC	RECORDTYPECD	FIELDNAME	FIELDTYPECD
1	Experian Import File ...	EXPN	ExperianAddressLine1 ...	XAD1
2	Experian Import File ...	EXPN	ExperianAddressLine2 ...	XAD2
3	Experian Import File ...	EXPN	ExperianCity ...	XCTY
4	Experian Import File ...	EXPN	ExperianCreditScore ...	XCRS
5	Experian Import File ...	EXPN	ExperianDateOfBirth ...	XDOB
6	Experian Import File ...	EXPN	ExperianFirstName ...	XFNM
7	Experian Import File ...	EXPN	ExperianLastName ...	XLNM
8	Experian Import File ...	EXPN	ExperianMiddleInitial ...	XMDL
9	Experian Import File ...	EXPN	ExperianNameSuffix ...	XSFX
10	Experian Import File ...	EXPN	ExperianPersonNumber ...	XPRN
11	Experian Import File ...	EXPN	ExperianState ...	XSTA
12	Experian Import File ...	EXPN	ExperianTaxID ...	XSSN
13	Experian Import File ...	EXPN	ExperianTradeDate ...	XTRD
14	Experian Import File ...	EXPN	ExperianZipPlus4 ...	XZIP

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		
BatchStartDNA app installed and run		
CAPR 7728 added to Auth Group or Persons		
Experian Import DNA app CAPI added to Auth Group or Persons		
Set Beginning position and length values for the EXPN record type field type codes		
If using Appworx refer to FISERV documentation such as "How to Use CoreAPIs in SQR with Appworx". Running SQT's that call the CoreAPI successfully requires some specific set-up.		

Revisions:

Date	App Version #	Change
8/2018	1.0.0.3	Added CoreAPI output to messaging if the CoreAPI call is unsuccessful and the error message output is blank
6/2018	1.0.0.2	Added Record Type Field Type codes allowing each FI the ability to set the location of the values in the input file for each variable used by the application
4/2014	1.0.0.1	Edited success/fail output to include Core API error messages
3/2013	1.0.0.0	Application Created