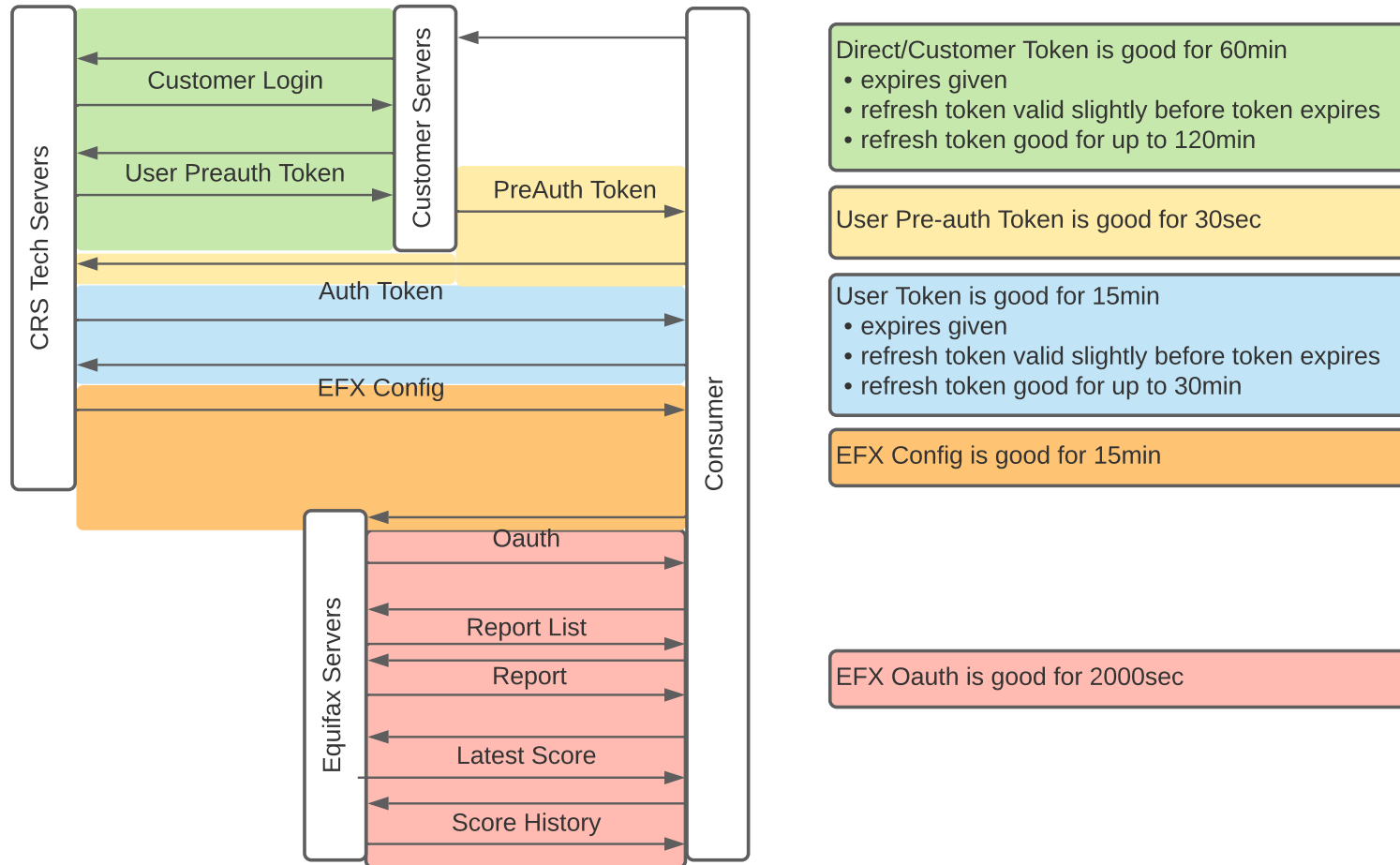


B2C Communication & Token Flow



- The objective of using tokens is to reduce the use of API Keys & or Password tokens, improving security by reducing exposure
- Tokens further optimize the performance of the system by reducing the number of authentication lookups necessary to complete a request
- Multiple different tokens are used to secure different systems and aspects of the application
- The Direct Token is used to secure YOUR credentials and access - Your API Key, Secret and the Tokens generated should never leave your server
- The Direct API is used to generate pre-auth tokens for consumer client access
- Preauth tokens are intended to be sent to the client and exchanged for a user token. They expire quickly and should be exchanged for user tokens right away
- User tokens are intended for client API access
- EFX Config data is used to retrieve an Equifax OAuth Delivery token
- The EFX OAuth Delivery token is locked to the IP that requests it and cannot be used from any other IP
- The EFX OAuth Delivery token is required for all Equifax API Requests