

LexisNexis® RiskView™ Solutions

Version 5.0

For the following products:

LexisNexis® RiskView 5.0

LexisNexis® RiskView Optics

LexisNexis® RiskView Spectrum



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Chapter 1

RiskView Overview

LexisNexis[®] RiskView[™] Solutions deliver the industry's leading alternative data risk assessment tools.

RiskView Solutions can help you with the following business needs:

- Strengthen risk management
- Refine segmentation
- Improve lending decisions
- Expand market share
- Increase profitability

RiskView helps improve credit risk management across every stage of the customer lifecycle by delivering a complete suite of decisioning products.

RiskView leverages the industry's largest collection of public records and other alternative credit data sources to augment credit data with a unique and powerful view on the creditworthiness of a consumer.

In addition, RiskView can effectively evaluate the creditworthiness of over 70 million consumers with little or no credit history, creating vast new markets for lenders to effectively serve.



RiskView Solutions are consumer reporting agency products provided by LexisNexis[®] Risk Solutions and may be accessed only in compliance with the FCRA (Fair Credit Reporting Act), 15 U.S.C. 1681, et seq.

LexID Number

A LexID[®] number is a proprietary identity-linking technology that allows LexisNexis Risk Solutions to quickly and uniquely identify, link, and organize information for consumers. This information is added and returns a unique number for each consumer as part of the RiskView response.

Optionally, when available, a LexID number can be submitted as input on its own or in conjunction with other consumer inputs. When a LexID number is submitted as input without other search criteria, the best and most current information that is on file is used in the calculation of attributes. When the LexID number is submitted along with input elements, all input information, including the LexID number, is used to determine the best and most current information on file to use in the calculation of attributes. In addition to matching to an identity, a subset of attributes is calculated based on the input elements.

About This Publication

This publication is designed to help you understand the components and business rules that are necessary to implement LexisNexis Risk Solutions web services. This publication describes the programming specifications, the service functions, and the potential request and response values that are related to the product.

Audience

This publication is primarily for the personnel who develop code to access web services.

You should have a good understanding of JSON (JavaScript object notation) and REST (representational state transfer). LexisNexis Risk Solutions web services should be used by staff with the necessary technical expertise. If web services are not set up appropriately, then LexisNexis Risk Solutions web services could become unusable.

Conventions

This publication uses different conventions to relate information.

Cross-References

Cross-references link to other sections, and you can click the cross-reference to go to the referenced section.

Cross-references appear in the following format:

See [Cross-References](#) on page 7.

Example XML Code

Example XML code in this publication appears in highlighted sections.

The following example shows highlighted XML code.

```
<!-- parsed format -->
<Name>
  <First>JOHN</First>
  <Middle>HENRY</Middle>
```

```
<Last>DOE</Last>  
<Suffix>JR</Suffix>  
</Name>
```

XML Syntax Case

XML is case-sensitive. XML element names are shown in the same case as the web service definition.

The element names are typically a variation of title case where words are concatenated together with capital letters at the start of each word (for example, **StreetName**). The case that is shown for all of the elements is the case that you must use.

Notes, Warnings, and Tips

Indicators are used to provide important or helpful information.



This note icon precedes important information.



This warning icon precedes information that is intended to help prevent you from negatively affecting your processes.



This tip icon precedes helpful information.

Hierarchy Symbols

Specific symbols are used to indicate XML hierarchy.

These symbols >>>> are used in the tables to show the root and child elements within the XML structures.

Support and Resources

Support and resources are available for LexisNexis Risk Solutions web service implementation.

Supporting Documentation

Publications are available for you to reference during implementation.

For more information about the following publications, contact your LexisNexis Risk Solutions account representative:

- LexisNexis[®] RiskView[™] *Attributes Reference Guide for Version 5.0*
- LexisNexis[®] RiskView[™] *Liens and Judgments Report Attributes Reference Guide*
- LexisNexis[®] RiskView[™] *Attributes Recommended Score Factor Descriptions for Version 5.0*
- LexisNexis[®] RiskView[™] *5.0 Reason Codes and Adverse Action Information*
- LexisNexis[®] RiskView[™] *Reason Codes and Adverse Action Information*

Project Planning

LexisNexis Risk Solutions implementation consultants work through the service setup options with your technical personnel. These consultants can help your personnel with project planning questions.

To use RiskView web services, at a minimum, you must determine the following information:

- How to implement the service based on your existing system architecture
- How to implement the service based on your security requirements
- What input information you must provide
- How to manage results and logging
- What load and response time requirements are anticipated
- How to manage system maintenance and password changes
- How to manage error handling and problem alerting (see [Status Codes and Error Messages](#) on page 92)

For a list of tasks that must be completed as part of the RiskView XML implementation, see [XML Integration Checklist](#) on page 86.

Technical Support

During development, your LexisNexis Risk Solutions XML consultant is your primary contact for questions. After release into production, the LexisNexis Risk Solutions Production Support team is your primary contact for questions.

For integration support and pre-production support, contact your XML consultant.

For production support and to add IP addresses to the allow list, use the following contact information:

- AccurintWebServices@lexisnexisrisk.com
- 888.270.2836

For many customers, live support is available all day, every day. For certain customers, after U.S. business hours, please leave a message, and a production support representative will return your call.

For other questions or concerns, contact your account representative.

Publication Suggestions

Your suggestions for publication improvements are welcome.

Send comments or suggestions to: TechnicalPublications@lexisnexisrisk.com.

Chapter 2

Programming Specifications

LexisNexis® Risk Solutions provides web service communication information and programming notes to assist in your implementation.

Communication

LexisNexis Risk Solutions can help you establish communications with web services through the use of various formats, tools, and interfaces.

SOAP

You can communicate with LexisNexis Risk Solutions web services using the SOAP (Simple Object Access Protocol) messaging standard.

There are many third-party tools and libraries that are available to simplify your SOAP client development process. LexisNexis Risk Solutions can provide a WSDL (Web Services Description Language) document that describes the web service and its messaging formats. Many SOAP tools can use a WSDL document to generate source code, to set the message parameters, and to call into the service.

WSDL and XSD

Develop your SOAP client applications using a WSDL or an XSD (XML Schema Definition).

A WSDL provides a structured description of a web service interface.

An XSD provides a structured description of a web service's data elements, structures, attributes, and the relationship between them. Many of the available libraries that enable applications to use the SOAP also provide tools that use an XSD.

Many of the available libraries that enable applications to use SOAP also provide tools to automatically generate a service-specific API (application programming interface) from a WSDL document.

The WSDL and XSD descriptions for LexisNexis® RiskView™ web service functions are available using a URL from the following list:



The URL must contain the desired version number. This is shown in the examples as `ver_=n.nn&`. Use the actual version number in place of the `n.nn`. The WSDL and XSD version numbers are not the same as the RiskView function version numbers. Contact the XML support team to get the appropriate WSDL and XSD version numbers. For contact information, see [Technical Support](#) on page 9.

RiskView Function

`https://riskview.riskwise.com/WSRiskView/RiskView2?ver_=n.nn&wsdl`

`https://riskview.riskwise.com/WSRiskView/RiskView2?ver_=n.nn&xsd`

EchoTest

`https://riskview.riskwise.com/WSRiskView/EchoTest?ver_=n.nn&wsdl`

`https://riskview.riskwise.com/WSRiskView/EchoTest?ver_=n.nn&xsd`



The EchoTest functions are free of charge. Use EchoTest to test authentication and connectivity to LexisNexis Risk Solutions web services. For more information about the EchoTest, see [EchoTest Function](#) on page 21.

The WSDL and XSD may contain functions that are not documented in this publication. You should not use them until you receive notice that they are available.

The syntax and functionality of WSDL and XSD are beyond the scope of this publication. For more information, see [References](#) on page 96.

You can also access the following site to test and interact with the functions: <https://riskview.riskwise.com/WSRiskView>. For more information about the test environment, see [Test Environment Tools](#) on page 23.

REST Interface

LexisNexis Risk Solutions web services support the standard REST (representational state transfer) interface.

The REST architecture uses name and value pairs to allow parameter passing. LexisNexis Risk Solutions web services support two REST syntaxes: JSON (JavaScript object notation) and URI (Uniform Resource Identifier).

The URI string is constructed from the base address, the function name followed by a question mark (?), and parameters in the form of `name=value`, separated by ampersands (&).

Parameters use the qualified element name in dot notation (for example, `SearchBy.SSN` or `SearchBy.Name.Last`).

Example

The following example shows a REST request that uses a URI format.

```
https://riskview.riskwise.com/WsRiskView/RiskView2?
form&ver_=n.nn&.Options.AttributesVersionRequest=RiskViewAttrV5&.Options.IncludeReport
=1&.SearchBy.UniqueId=123456789&.SearchBy.Name.First=John&.SearchBy.Name.Last=Doe&.Sea
rchBy.SSN=123004567
```

Example

The following example shows a REST request that uses a JSON format.

```
{
  "RiskView2Request": {
    "Options": {
      "AttributesVersionRequest": "RiskViewAttrV5",
      "IncludeReport": true
    },
    "SearchBy": {
      "UniqueId": "123456789",
      "Name": {
        "First": "John",
        "Last": "Doe"
      },
      "SSN": "123001234"
    }
  }
}
```

Example

The URI and JSON examples are equivalent to the following SOAP request.

```
<soap:Envelope>
  <soap:Body>
    <RiskView2Request>
      <Options>
        <AttributesVersionRequest>RiskViewAttrV5</AttributesVersionRequest>
        <IncludeReport>1</IncludeReport>
      </Options>
      <SearchBy>
        <UniqueId>123456789</UniqueId>
        <Name>
          <First>John</First>
          <Last>Doe</Last>
        </Name>
        <SSN>123001234</SSN>
      </SearchBy>
    </RiskView2Request>
  </soap:Body>
</soap:Envelope>
```

```
</RiskView2Request>  
</soap:Body>  
</soap:Envelope>
```

The site <https://riskview.riskwise.com/WsRiskView> offers a **Link to This Form** option, which generates the URI for you. Remove the "form&" parameter from the URI string that is generated from the **Link to This Form** option to submit the request. This site also offers a JSON test option at the bottom of the page. For more information about the **Link to This Form** option, see [Test Environment Request](#) on page 25.



*In the link that is generated using **Link to This Form**, the "." that precedes parent elements, such as ".User", is optional.*

Failover and DNS

Your application must follow failover and DNS (domain name system) guidelines.

The IP address that is associated with `riskview.riskwise.com` is subject to change without notice. In particular, the IP address can change if LexisNexis Risk Solutions finds that it is necessary to fail over to an alternate site. This can occur if there is a problem or programmed maintenance.

LexisNexis Risk Solutions maintains a standby, secondary data center that connects to a different internet carrier. For failover and emergency purposes, set your DNS cache for all methods to very low (≤ 2 seconds). Set your TTL (time to live) to ≤ 2 .

If you manually fail over to the secondary site, then you should notify LexisNexis Risk Solutions Customer Support so that LexisNexis Risk Solutions does not make changes that could unknowingly affect your service.

If there is a TCP connection establishment failure or transaction timeout, then you must perform the following steps:

1. Wait for a few seconds.
2. Resolve the DNS name again. LexisNexis Risk Solutions may have changed the external DNS names to point to the secondary site in a failover process.
3. Retry the connection and transaction.

To help ensure the correct operation of your application, periodically perform a DNS lookup for `riskview.riskwise.com`. If your application is unable to connect to `riskview.riskwise.com`, then the application should force a resolution of the `riskview.riskwise.com` IP address. If your organization uses a proxy server, then add the URL to the proxy allow list.

In addition, make sure that your firewall allows outgoing TCP connections to port 443 to the following range of IP addresses:

- Subnet IPv4 – 198.62.62.0/23
- Subnet IPv4 – 69.84.182.0/23
- Subnet IPv6 – 2620:100:403e::/47

If your application follows these rules, then failover to an alternate site should be transparent.

Security

LexisNexis Risk Solutions adheres to security policies and practices that are designed to help ensure that your business, identity, and data are kept safe.

For information about LexisNexis Risk Solutions security policies and practices as they apply to your privacy, security, and compliance, see the *Your Peace of Mind is Our Priority* tip sheet at http://www.lexisnexis.com/privacy/LN_PSCO_Diff_Final.pdf.

IP Addresses

You must provide all of your internet-facing IP addresses to LexisNexis Risk Solutions XML Production Support so that the addresses can be added to an allow list for your account.

- Provide your account number to LexisNexis Risk Solutions XML Production Support.
- If you access LexisNexis Risk Solutions test environments or production environments from an IP address that is not on the allow list, then the following error is returned: 401 Unauthorized.
- Your LexisNexis Risk Solutions XML consultant cannot put an IP address on an allow list.
- If your IP address is going to change, then contact LexisNexis Risk Solutions XML Production Support at least one week before the change occurs.

For contact information, see [Technical Support](#) on page 9.

TLS Protocol

The TLS (transport layer security) protocol is designed to protect the security of web communications. To provide the highest level of security, LexisNexis Risk Solutions requires that you use TLS version 1.2.

The following applications are compatible with the TLS 1.2 protocol:

- OpenSSL version 1.01 or later
- Java version 8 or later
You can configure Java version 7 to use the TLS 1.2 protocol.
- Microsoft .NET Framework version 4.6 or later
You can configure .NET Framework version 4.5 to use the TLS 1.2 protocol.
- Apache version 2.2.23 or later

Authentication

LexisNexis Risk Solutions web services support Basic HTTP authentication through HTTPS. SOAP Security (through SOAP security header) is also supported.

Do not use both of these authentication methods in the same SOAP request. If your XML username or password is incorrect or if your IP address is not on the allow list, then the following error is returned:
401 Unauthorized.

Example

The following example shows a Basic HTTPS Authentication in the HTTPS Header.

```
HEADER
-----
POST /WsRiskView/EchoTest?ver_=n.nn HTTP/1.0
Content-Type: text/xml; charset=UTF-8
Content-Length: 12345
Authorization: Basic eG1saWQ6cGFzc3dvcmQ=
```

Send your account credentials (user name and password) in the header of your request using Basic HTTP authentication.

Use the actual version number in place of the n.nn.

The Content-Length is calculated by your application.

In the line that contains “Authorization: Basic xmlid:password”, your ID and password must be Base64-encoded. Contact LexisNexis Risk Solutions XML Support if you need help with Base64-encoding. For contact information, see [Technical Support](#) on page 9.

Example

The following example shows an authentication in the SOAP Header.

```
<?xml version="1.0" encoding="utf-8" ?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Header>
    <wsse:Security xmlns:wsse="http://schemas.xmlsoap.org/ws/2003/06/secext">
      <wsse:UsernameToken>
        <wsse:Username>XMLid</wsse:Username>
        <wsse:Password Type="wsse:PasswordText">password</wsse:Password>
      </wsse:UsernameToken>
    </wsse:Security>
  </soap:Header>
  <soap:Body>
    <EchoTestRequest>
      <ValueIn>EchoTest Transaction Test</ValueIn>
    </EchoTestRequest>
  </soap:Body>
</soap:Envelope>
```

Do not encode your XML credentials in Base64 in the SOAP header for authentication.

Example

The following example shows C# .NET code to send credentials.

```
using (WsRiskView wsr = new WsRiskView())
{
    wsr.PreAuthenticate = true;
    wsr.UseDefaultCredentials = false;
    wsr.Credentials = new NetworkCredential("xmlid", "xmlpassword");
    string testStringReturned = wsr.EchoTest("Connection Test");
}
```

Submit your ID and password in the **NetworkCredential** parameter.

It is important to set the PreAuthenticate value to true when using .NET.

In Visual Basic .NET, the PreAuthenticate line should be similar to the following example.

```
Public Property PreAuthenticate As true
```

Example

The following example shows Java code for Apache Axis 1.4 to send credentials.

```
/**
 * Get an instance of the webservice stub.
 * @throws Exception
 */

private synchronized static WsRiskViewServiceSoap getStub() throws Exception {

    WsRiskViewServiceSoap stub = null;

    if (!stubPool.isEmpty()) {
        stub = stubPool.remove(0);
    } else {

        // Get the stub.
        WsRiskViewLocator locator = new WsRiskViewLocator();
        locator.setWsRiskViewServiceSoapEndpointAddress(WsWrapperConfig.
            getRiskViewWSEndPoint());
        WsRiskViewServiceSoapStub stb =
            (WsRiskViewServiceSoapStub) locator.getWsRiskViewServiceSoap();

        stub = stb;

        // Authentication
        stb.setUsername(WsWrapperConfig.getRiskViewWSUserid());
        stb.setPassword(String.valueOf(WsWrapperConfig.getIdentityWSPassword()));

        // Set the timeout values
        stb.setTimeout(WsWrapperConfig.getRiskViewWSTimeout());
    }
    return stub;
}

/** WsWrapperConfig is just a bean that holds client configuration
 * information (username, password, timeout, URL to the endpoint, etc....).
 */
```

The Java authentication code is specific to the version and the type of client generator that you use.

Versioning

LexisNexis Risk Solutions web services use version information to maintain backward compatibility in your applications.

Versioning lets LexisNexis Risk Solutions web services continue development, add new features and functions, and add additional data to result sets without adversely affecting existing applications. Versioning requires support for the passing of version information in requests.

You can continue to use an older version until you are ready to change an application to handle additional features that are available in a newer version. LexisNexis Risk Solutions recommends that you use the latest version of a function whenever possible. However, the only way to get values that are returned in deprecated elements is to use a version that is prior to the point where the element was removed or replaced. Deprecated elements are noted in each function's documentation along with the number of the latest version that supports the function.

Version information is sent in one of the following ways:

In the base URL:

`https://riskview.riskwise.com/WsRiskView/RiskView2?ver_=n.nn`

In a tag in the SOAP header:

`SOAPAction: "WsRiskView/RiskView2?ver_=n.nn"`

This information is used in most WSDL-generated, SOAP-based calls unless the information is overridden in the base URL. If you do not provide version information in the base URL, then the default version information is used.



The URL must contain the desired version number. This is shown in the examples as `ver_=n.nn&`. Use the actual version number in place of the `n.nn`. The WSDL and XSD version numbers are not the same as the RiskView function version numbers. Contact the XML support team to get the appropriate WSDL and XSD version numbers. For contact information, see [Technical Support](#) on page 9.

Default Versions

If you do not provide version information in the base URL, then the default version is used. The default versions differ depending on the method that you use to call a function.

LexisNexis Risk Solutions recommends that you provide version parameters in the base URL.

WSDL-Generated Applications

If you use a development environment that generates stub or proxy classes from the WSDL, then your application should automatically use the version of the WSDL that you use to generate those stubs.

To override this value, you must include version information in the base URL in your code. Updating a WSDL in your development environment should automatically update all the stubs to use the latest version.

It is important to note that most WSDL code generators create methods for all fields that are defined in the WSDL. Therefore, you may see methods for deprecated fields. You should not use any methods that refer to deprecated fields.

HTML Forms

HTML forms (either forms that you create or the forms on the LexisNexis Risk Solutions web services website) automatically use the latest version of a function. Any HTML page that uses a **FORM** tag with `action=` uses the latest version.

Raw XML

Applications that use raw XML processing (“do it yourself” socket applications) use the earliest version of a function by default unless you send version information.

Mix-and-Match Versions

You may want to mix-and-match versions of LexisNexis Risk Solutions web service functions. If you mix-and-match versions of LexisNexis Risk Solutions web service functions, then you have the ability to modify your application at your own pace.

For example, you might have a procedure in your application that is written to an earlier version and do not want to modify the version at this time, but you want to add another procedure that uses a newly-released function. You must add the earlier version information to the base URL for the existing function to ensure that the URL continues to function in the same way, and use a different base URL for each of the other functions.

Credentials

To prevent potential errors, you are issued two sets of user ID and password credentials.

LexisNexis Risk Solutions issues one set of credentials for development and testing and a different set of credentials for production data. The credentials for production data are not issued until you contact your account representative and complete testing.

EchoTest Function

The EchoTest function uses an input string and echoes the value in its result.

This function is intended for connectivity testing. A successful response indicates a good connection to the server that is hosting the LexisNexis Risk Solutions web service functions.

EchoTest Request Message

You can submit any value in an EchoTest request message.

The following code is an example of an EchoTest request message.

```
<Envelope>
  <Body>
    <EchoTestRequest>
      <ValueIn>any text</ValueIn>
    </EchoTestRequest>
  </Body>
</Envelope>
```

EchoTest Request Descriptions

The EchoTest request contains input elements. LexisNexis Risk Solutions provides descriptions of the input elements.

The following table lists the available EchoTest input elements, whether the elements are required, and brief descriptions of the data.

EchoTest Request Descriptions

Element	Req?	Description
Body	N	Structure that contains EchoTestRequest elements
>EchoTestRequest	N	Structure that contains ValueIn elements
>>ValueIn	N	Any string value to echo

EchoTest Response Message

Your text is echoed back in an EchoTest response message.

The following code is an example of an EchoTest response message.

```
<Envelope>
  <Body>
    <EchoTestResponseEx>
      <ValueOut>any text</ValueOut>
```

```

</EchoTestResponseEx>
</Body>
</Envelope>

```

EchoTest Response Descriptions

The EchoTest response contains output elements. LexisNexis Risk Solutions provides descriptions of the output elements.

The following table lists available EchoTest response elements and brief descriptions of the data.

EchoTest Response Descriptions

Element	Description
Body	Structure that contains EchoTestResponseEx elements
>EchoTestResponseEx	Structure that contains ValueOut elements
>>ValueOut	String value echo

Testing

LexisNexis Risk Solutions provides a sample data set for testing purposes as part of the web services development process.

This sample data set is designed to be included as part of the web service request to return static results within the same structure as the production LexisNexis Risk Solutions web services data. The sample data set does not represent real subjects.

Test Seeds

Test seed cases are fictitious entities that are provided by LexisNexis Risk Solutions web services to help you develop and test the XML interface. Test seed cases can be used to test connectivity, field mapping, and various scoring and risk indicator scenarios free of charge.

Test Environment Access

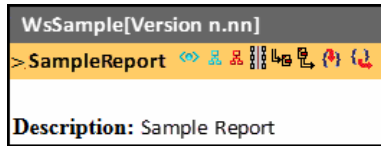
Your account representative sends you a web service URL for the test environment, development credentials for the test environment, and a Microsoft Excel spreadsheet that contains test seed data.

Access the test environment using the web service URL that you receive from your account representative. The LexisNexis Risk Solutions web service URL that you use for development is the same web service URL that you use for production. The credentials that you use for authentication determine whether you access the test environment or the production environment. Authenticate your access using your development credentials (see [Authentication](#) on page 16). Development credentials always contain the letters DEV in the user ID (for example, abcDEVxml).

Test Environment Tools

The LexisNexis Risk Solutions test environment toolbar provides options for testing.

The following example shows the test environment toolbar.



The following options are available on the test environment toolbar:

-  This option provides the WSDL for your function. A WSDL provides a structured description of a web service interface.
-  This option provides an XSD for your function. An XSD provides a structured description of a web service's data elements, structures, attributes, and the relationship between them.
-  This option provides a JSON schema for your function. The JSON schema provides a structured description of a web service interface.
-  This option compares the changes between versions of the WSDL.
-  This option provides sample request XML based on the WSDL version. The XML structure that is returned includes all possible input elements.
-  This option provides sample response XML based on the WSDL version. The XML structure that is returned includes all possible result elements.
-  This option provides sample request JSON based on the WSDL version. The JSON structure that is returned includes all possible input elements.
-  This option provides sample response JSON based on the WSDL version. The JSON structure that is returned includes all possible result elements.

Test Environment Request Data

Your account representative sends you the Excel spreadsheet that contains your test seed data.

In the Excel spreadsheet, the test seed request data is found in the same row as the test seed response data. There are required request fields that you must submit in the request for each test seed case (for example, **First**, **Last**, **Zip5**, **HomePhone**, and **SSN**). Each test seed case also has a specific set of response data fields that are returned. For best results, LexisNexis Risk Solutions web services recommends that you also submit data in the optional request fields (for example, **StreetAddress1**, **City**, and **State**). Submitting optional request fields in the test environment does not affect the predetermined response that is returned in the required fields. If one of the fields on the Excel spreadsheet is blank, then that field in your request must also be blank.

The following example shows the Excel spreadsheet entry that contains test seed data.

	A	B	C	D	E	F	G	H	I
1	Account	First	Last	Zip5	SSN	Address	City	State	HomePhone
2	50	JOHN	DOE	30307	123004567	123 MAIN ST APT 2	ORLANDO	FL	1085551212



The **Account** column is for LexisNexis Risk Solutions web services internal use.

Test Environment Request

You must enter the appropriate information into the request form and select a test option.

The following example shows the test environment request form.

Test Environment Request Form

RiskViewKeyRequest ☒

☒ **User:**

☒ ReferenceCode:
☒ BillingCode:
☒ QueryId:
☒ GLBPurpose:
☒ DLPurpose:
☒ EndUser:
☒ MaxWaitSeconds:
☒ AccountNumber:
☒ OutputType:

☒ **Options:**

☒ IncludeModels:

☒ Names:
☒ ModelOptions:

☒ AttributesVersionRequest:
☒ IntendedPurpose:

☒ **UniquelId:**

☒ Full:
☒ First:
☒ Middle:
☒ Last:
☒ Suffix:
☒ Prefix:

☒ **Name:**

☒ StreetNumber:
☒ StreetPreDirection:
☒ StreetName:
☒ StreetSuffix:
☒ StreetPostDirection:
☒ UnitDesignation:
☒ UnitNumber:
☒ StreetAddress1:
☒ StreetAddress2:
☒ City:
☒ State:
☒ Zip5:
☒ Zip4:
☒ County:
☒ PostalCode:
☒ StateCityZip:
☒ Latitude:
☒ Longitude:

☒ **Address:**

☒ Year:
☒ Month:
☒ Day:

☒ **SearchBy:**

☒ Age:
☒ SSN:
☒ SSNLast4:
☒ DriverLicenseNumber:
☒ DriverLicenseState:
☒ IPAddress:
☒ HomePhone:
☒ WorkPhone:
☒ Email:

You can select any of the following options:

Submit XML SOAP Test	This option runs the search and returns the XML response. This option opens a test page that includes a sample XML request and SOAP header that correspond with the data that you entered into the request form.
Submit JSON JSON Test	This option runs the search and returns the JSON response. This option returns a sample JSON request.
Reset	This option clears the request fields.
Link to This Form	This option generates a URI (see REST Interface on page 12).

Test Environment Response

You can select different views for your test environment response information. The test environment may also return blank fields and zeros (0).

The response returns the XML structure in the following views:

Tree	The XML structure is indented and is displayed with color-coded root and child elements. Click the plus (+) sign or minus (-) sign to the left of the element to expand or collapse the element structure.
Raw	The XML structure is not indented and is not displayed with the plus (+) signs and minus (-) signs.
Pretty	The XML structure is indented but is not displayed with the plus (+) signs and minus (-) signs.

The response may return blank fields and zeros (0) for the following reasons:

- The required request fields from the Excel spreadsheet are blank in your query.
- The request data that you enter does not match the request data from the Excel spreadsheet.

Results that contain blanks or zeros are a characteristic of the test environment. However, you receive data in the production environment unless an error is encountered (see [Status Codes and Error Messages](#) on page 92).

Programming Notes

LexisNexis Risk Solutions provides programming notes that you should consider as you create code to interact with LexisNexis Risk Solutions systems.

General XML Guidelines

LexisNexis Risk Solutions suggests that you follow general XML guidelines as you integrate with web services.

The order of elements within a given hierarchy is subject to change and is not guaranteed. You should code to accommodate changes to the element order.

Response elements may not be returned because there is no information available for the search subject. You should code to accommodate the presence and absence of response elements.

Parsed and Unparsed Data in Requests and Responses

Request elements let you submit data in either parsed or unparsed format. Results are typically returned in parsed format in the response elements.

Requests

In a request, you can submit input elements in either the unparsed format or the parsed format.

For example, you can submit a subject's name either unparsed in the **Full** element or parsed in the **First**, **Middle**, and **Last** elements. The following examples are identical for the purpose of input.

```
<Name>
  <Full>JOHN HENRY DOE JR</Full>
</Name>
```

```
<Name>
  <First>JOHN</First>
  <Middle>HENRY</Middle>
  <Last>DOE</Last>
  <Suffix>JR</Suffix>
</Name>
```

You can submit addresses in parsed format or unparsed format. In fact, you can even mix and match the method in which address data is submitted. The following examples are identical for the purpose of input.

```
<Address>
  <StreetAddress1>123 NW BUSY STREET</StreetAddress1>
  <StreetAddress2>APT B11</StreetAddress2>
  <State>FL</State>
```

```
<City>Anytown</City>
<Zip5>00000</Zip5>
</Address>
```

```
<Address>
  <StreetName>BUSY</StreetName>
  <StreetNumber>123</StreetNumber>
  <StreetPreDirection>NW</StreetPreDirection>
  <StreetSuffix>STREET</StreetSuffix>
  <UnitDesignation>APT</UnitDesignation>
  <UnitNumber>B11</UnitNumber>
  <State>FL</State>
  <City>Anytown</City>
  <Zip5>00000</Zip5>
</Address>
```

Responses

Although the response allows definitions in the WSDL elements for both parsed and unparsed data, data is often returned in the elements for one format (either parsed or unparsed). You should handle these fields programmatically.

For example, the **First**, **Middle**, and **Last** elements may contain data while the **Full** element is blank. The **StreetAddress1** and **StreetAddress2** elements are also often blank in result sets.

This is a side effect of LexisNexis Risk Solutions web services using standardized structures that are reused throughout LexisNexis Risk Solutions web services.

A benefit of standardized structures is that they let you create reusable client-side libraries to handle them. For example, you can create an address handling function that can be used in any place that an address structure is found, such as previous addresses, vehicle owner addresses, and company addresses.

User Codes

Every web service function supports the submission of the following user codes within the **User** structure: **ReferenceCode**, **BillingCode**, and **QueryId**. Each element has its own purpose and specific behavior to support that purpose.

ReferenceCode is returned in your billing statement. This element lets you keep track of the project for which a query was submitted. For example, if you submit multiple queries on behalf of a client named Ajax Corporation, then you can submit that name as the **ReferenceCode** and easily identify those queries on your billing statement. **ReferenceCode** is not returned in your query results.

BillingCode replaces your sign-in name in the LexisNexis Risk Solutions billing detail logs. For example, if your sign-in name is “ekdresearch,” then you can submit a “friendlier” name as your **BillingCode**, such as “Emily Kate,” so that queries are easier to identify. **BillingCode** should be used carefully, and end users should not provide this code directly. Instead, the code should be handled programmatically to prevent the possibility of misuse.

You provide a **QueryId**, and LexisNexis Risk Solutions web services echoes the **QueryId** back in results. **QueryId** is returned only in the query results. **QueryId** is not available in a billing statement or log. Use this ID to include information such as a customer’s account number in the results. You might use this ID to distinguish between multiple responses that are returned from requests that you send for processing at the same time. **QueryId** provides additional capabilities that you can use in the post-processing of results.



***QueryId** is required for RiskView Optics and RiskView Spectrum models. The value is a unique identifier that you assign. The value identifies the event and ties outcome data back to the original event. LexisNexis Risk Solutions can lead you through the creation of a linking strategy. For more information, contact your implementation consultant.*

The **EndUser** structure contains information about the entity on whose behalf the query is submitted.



*The **EndUser** structure is only for reseller's customers. All of the input elements in the <EndUser> structure are required and must be included in each XML search request. Do not submit the reseller's company information in the <EndUser> structure. Resellers should handle this in their application's code accordingly.*

User codes are inside the **User** structure in a request, as shown in the following example.

```
<User>
  <!-- ReferenceCode is returned in your billing statement -->
  <!-- BillingCode replaces user's login name in billing details -->
  <!-- QueryId is returned in results -->
  <ReferenceCode>Corporation name</ReferenceCode>
  <BillingCode>Account manager name</BillingCode>
  <QueryId>ABC1234</QueryId>
  <EndUser>
    <CompanyName>Acme Company</CompanyName>
    <StreetAddress1>123 NW Main Street</StreetAddress1>
    <City>Anytown</City>
    <State>FL</State>
    <Zip5>33442</Zip5>
    <Phone>3055551212</Phone>
  </EndUser>
</User>
```

Error Messages

Errors are passed through as SOAP faults. A SOAP fault element may contain one or more detail objects with information about the problem that caused the error.

For example, if a query returns too many subjects, then error 203 is returned, as shown in the following example.

```
<soap:Envelope>
  <soap:Body>
    <soap:Fault>
      <faultcode>203</faultcode>
      <faultstring>[203: Too many subjects found]</faultstring>
      <faultactor>Roxie</faultactor>
      <detail>
        <Exceptions>
          <Source>Roxie</Source>
          <Exception>
            <Code>203</Code>
            <Audience>user</Audience>
            <Message>Too many subjects found</Message>
          </Exception>
        </Exceptions>
      </detail>
    </soap:Fault>
  </soap:Body>
</soap:Envelope>
```

This SOAP fault element lets programmers handle errors using standard SOAP fault objects. For more details, see [Status Codes and Error Messages](#) on page 92.

Chapter 3

RiskView Function

LexisNexis[®] Risk Solutions provides a request example, request descriptions, and response descriptions to help you code to the LexisNexis[®] RiskView[™] function.

The RiskView function locates the consumer file that is associated with the submitted identity information. This information includes name, address, phone, SSN (Social Security number), driver license number, and DOB (date of birth). RiskView can return one or more of the following responses as part of the result:

- A statistical model score (see [RiskView Score Models](#) on page 72)
- Score reason codes (see [RiskView Reason Codes](#) on page 79)
- Data attributes for use in internal credit decisioning models (see [RiskView Attributes](#) on page 76)
- Regulatory and scoring alert conditions (see [RiskView Alert Conditions](#) on page 74)
- A detailed report that returns the information that was used to generate the score (see [RiskView Report](#) on page 84)
- A report that returns liens and judgments information and data attributes (see [RiskView Liens and Judgments Report](#) on page 85)

RiskView Required Input Elements

You must provide the required input elements to initiate a RiskView request.

One of the following **Search** input element options is required for RiskView to return results:

- **Uniqueld** (LexID[®] number)
- **First, Last, StreetAddress1, and Zip5**
- **First, Last, StreetAddress1, City, and State**
- **First, Last, and SSN**



You must provide a full, 9-digit SSN for RiskView Optics and RiskView Spectrum scores. Partial SSN values are not considered.

The following **Option** input elements are required for RiskView to return results:

- **IntendedPurpose**
- **AttributesVersionRequest** (required to return RiskView attributes)
- **IncludeReport** (required to return a detailed consumer report)
- **IncludeLiensJudgmentsReport** (required to return the liens and judgments report and attributes)
- **Model Name** (required to return a statistical model score)

For required input elements for RiskView Military Lending Alerts, see the *LexisNexis® RiskView™ Solutions Supplement for RiskView Military Lending Alerts MLA1608_0*.

RiskView Request Example

LexisNexis Risk Solutions provides a sample XML request that you can use during your integration. The sample does not represent real subjects.

```
<Envelope>
  <Body>
    <RiskView2Request>
      <User>
        <!-- ReferenceCode is returned in your billing statement -->
        <!-- BillingCode replaces user's login name in billing details -->
        <!-- QueryId is returned in results -->
        <ReferenceCode>Acme Company</ReferenceCode>
        <BillingCode>Account manager name</BillingCode>
        <QueryId>Corporation123</QueryId>
        <!-- EndUser elements are only for reseller's customers -->
        <EndUser>
          <CompanyName>Corporation name</CompanyName>
          <StreetAddress1>123 NW Main Street</StreetAddress1>
          <City>Anytown</City>
          <State>FL</State>
          <Zip5>33442</Zip5>
          <Phone>3055551212</Phone>
        </EndUser>
      </User>
      <Options>
        <IncludeModels>
          <Names>
            <Name>RVA1503_0</Name>
          </Names>
          <ModelOptions>
            <ModelOption>
              <OptionName>InPersonApplicant</OptionName>
              <OptionValue>1</OptionValue>
            </ModelOption>
          </ModelOptions>
        </IncludeModels>
      </Options>
    </RiskView2Request>
  </Body>
</Envelope>
```

```

        </ModelOption>
    </ModelOptions>
</IncludeModels>
<AttributesVersionRequest>RiskViewAttrV5</AttributesVersionRequest>
<IncludeReport>1</IncludeReport>
<!-- IntendedPurpose must be: -->
<!-- Portfolio Review, Collections, Application, Government, Insurance Application, -->
<!-- Health and Safety Legitimate Business Need, Healthcare Legitimate Business Need,-->
<!-- Insurance Portfolio Review, Prescreening, -->
<!-- Rental Car, Tenant Screening, Demand Deposit, Child Support, Written Consent, -->
<!-- Written Consent Prequalification, or Written Consent Direct to Consumer -->
    <IntendedPurpose>Application</IntendedPurpose>
<!-- Do not include a model name or attribute version request when you request the --->
<!-- RiskView Liens and Judgment Report -->
    <IncludeLiensJudgmentsReport>1</IncludeLiensJudgmentsReport>
    <LiensJudgmentsReportOptions>
        <ExcludeCityTaxLiens>1</ExcludeCityTaxLiens>
        <ExcludeCountyTaxLiens>1</ExcludeCountyTaxLiens>
        <ExcludeStateTaxWarrants>1</ExcludeStateTaxWarrants>
        <ExcludeStateTaxLiens>1</ExcludeStateTaxLiens>
        <ExcludeFederalTaxLiens>1</ExcludeFederalTaxLiens>
        <ExcludeOtherLiens>1</ExcludeOtherLiens>
        <ExcludeJudgments>1</ExcludeJudgments>
        <ExcludeEvictions>1</ExcludeEvictions>
        <ReportingPeriod>0</ReportingPeriod>
        <MinimumAmount>1000</MinimumAmount>
        <ExcludeReleasedCases>1</ExcludeReleasedCases>
        <ExcludeStates>AK</ExcludeStates>
        <ExcludeReportingSources>AKALEM2</ExcludeReportingSources>
    </LiensJudgmentsReportOptions>
</Options>
<SearchBy>
    <UniqueId>123456789</UniqueId>
<!-- Use either unparsed format or parsed format to submit a name -->
<!-- You should not use both -->
<!-- If you submit both, only the unparsed form is considered -->
<!-- The parsed format is used in this example -->
    <Name>
        <First>JOHN</First>
        <Middle>HENRY</Middle>
        <Last>DOE</Last>
        <Suffix>JR</Suffix>
    </Name>
<!-- The unparsed format is used in this example -->
    <Name>
        <Full>JOHN HENRY DOE JR</Full>
    </Name>
<!-- Use either unparsed format or parsed format to submit an address -->
<!-- You should not use both -->
<!-- If you submit both, only the unparsed form is considered -->
<!-- The parsed format is used in this example -->

```

```
<Address>
  <StreetNumber>4711</StreetNumber>
  <StreetPreDirection>NW</StreetPreDirection>
  <StreetName>BRONTE</StreetName>
  <StreetSuffix>WAY</StreetSuffix>
  <UnitDesignation>APT</UnitDesignation>
  <UnitNumber>B11</UnitNumber>
  <City>ANYTOWN</City>
  <State>FL</State>
  <Zip5>33442</Zip5>
</Address>
<!-- The unparsed format is used in this example -->
<Address>
  <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
  <StreetAddress2>APT B11</StreetAddress2>
  <StateCityZip>ANYTOWN, FL 33442</StateCityZip>
</Address>
<DOB>
  <Year>1955</Year>
  <Month>07</Month>
  <Day>01</Day>
</DOB>
<!-- Submit either SSN or SSNLast4 -->
<!-- You should not submit both -->
<SSN>123004567</SSN>
<DriverLicenseNumber>D120240661060</DriverLicenseNumber>
<DriverLicenseState>FL</DriverLicenseState>
<HomePhone>9545552222</HomePhone>
</SearchBy>
</RiskView2Request>
</Body>
</Envelope>
```

RiskView Request Descriptions

Request descriptions can help you code to web services. For best results, and to help the request detect other variables that can provide additional insights, you should provide all of the available input elements in a request.

The following table lists the available input elements, the element requirements, and brief descriptions of the data.

The Req? (Required) column contains one of the following possible values:

- Y = Required to obtain results
- N = Not required
- N/A = Not applicable

Do not use this element for input. Although these elements are currently not considered when processing a request, this situation could change at any time. Therefore, you should not use the elements in requests.

RiskView Request Descriptions

Element	Req?	Description
User	N	Structure that contains user elements (see User Codes on page 29)
>ReferenceCode	N	User's reference code that is returned in your billing statement
>BillingCode	N	User's billing code that replaces your sign-in name in the LexisNexis Risk Solutions billing detail logs
>QueryId	N	Unique code for the transaction that is returned in the results  QueryId is required for RiskView Optics and RiskView Spectrum models. The value is a unique identifier that you assign. The value identifies the event and ties outcome data back to the original event. LexisNexis Risk Solutions can lead you through the creation of a linking strategy. For more information, contact your implementation consultant.
>GLBPurpose	N/A	Not used for input
>DLPurpose	N/A	Not used for input
>EndUser	Y	Structure that contains end user elements The EndUser structure contains information about the entity on whose behalf the query is submitted. For resellers, all of the input elements under the <EndUser> structure are required and must be included in each XML search request. The reseller's company information should not be sent in the <EndUser> structure. Resellers should handle this in their application's code accordingly. See User Codes on page 29 for more information about EndUser elements.  <i>This structure is only for resellers.</i>
>>CompanyName	Y	Entity on whose behalf the report is run
>>StreetAddress1	Y	Unparsed street address of the entity on whose behalf the report is run
>>City	Y	City of the entity on whose behalf the report is run
>>State	Y	Two letter state abbreviation of the entity on whose behalf the report is run (for example, MT or FL)
>>Zip5	Y	Five-digit ZIP Code of the entity on whose behalf the report is run
>>Phone	Y	Ten-digit phone number of the entity on whose behalf the report is run (for example, 3055551234)
>MaxWaitSeconds	N/A	Not used for input
>AccountNumber	N/A	Not used for input

RiskView Request Descriptions (Continued)

Element	Req?	Description
>OutputType	N	Result output type Possible values: • X (Only XML results) • B (XML and PDF results) • P (Only PDF results) The default value is X. If you submit B or P, then the response time may be minimally impacted.  <i>This option is only available for the RiskView Liens and Judgments Report.</i>
Options	N	Structure that contains option elements
>IncludeModels	N	Structure that can contain multiple Name structures
>>Names	N	Structure that contains model elements Up to six scoring models are supported in a single transaction.
>>>Name	N	Model name (see RiskView Model Names on page 43) Possible values: • RVA1503_0 (RiskView 5.0 Auto) • RVB1503_0 (RiskView 5.0 Bank Card) • RVG1502_0 (RiskView 5.0 Short Term Lending) • RVT1503_0 (RiskView 5.0 Telecom) • MLA1608_0 (RiskView 5.0 Military Lending Alert) • RVS1706_0 (RiskView 5.0 Cross Industry) • RVG2005_0 (RiskView Optics Short Term Lending Score) • RVS2005_0 (RiskView Optics Cross-Industry Score) • RSS2005_0 (RiskView Spectrum Cross-Industry Score)  <i>The models that are listed above are flagship models. Custom models are also available for customers who have commissioned their own custom models. Submit custom model information in this IncludeModels structure. See your account representative for details.</i>
>>>>ModelOptions	N	Structure that can contain multiple ModelOption structures
>>>>>ModelOption	N	Structure that contains model option elements
>>>>>>OptionName	N	Option name (see RiskView Model Options on page 44)
>>>>>>>OptionValue	N	Option value (see RiskView Model Options on page 44)
>AttributesVersionRequest	N	Version of the requested attributes Possible values: • RiskViewAttrV5 (RiskView Attributes 5.0) • RVCheckingAttrV5 (RiskView Attributes 5.0 + RiskView Checking Indicators)

RiskView Request Descriptions (Continued)

Element	Req?	Description
>IncludeReport	N	Indicates whether to include detailed report information in the response (see RiskView Report on page 84) Possible values: • 1 (True) • 0 (False) The default value is 0.
>IntendedPurpose	Y	Intended purpose for the query (see FCRA Permissible Purposes on page 88) Possible values: • Application • Child Support • Collections • Demand Deposit • Government • Health and Safety Legitimate Business Need • Healthcare Legitimate Business Need • Insurance Application • Insurance Portfolio Review • Portfolio Review • Prescreening • Rental Car • Tenant Screening  <i>This permissible purpose is supported only for the RiskView Liens & Judgments Report.</i> • Written Consent • Written Consent Direct to Consumer • Written Consent Prequalification
>IncludeLiensJudgmentsReport	N	Indicates whether to include liens and judgments information and attributes in the response (see RiskView Liens and Judgments Report on page 85) Possible values: • 1 (True) • 0 (False) The default value is 0. RiskView Liens and Judgments Report Attributes are returned if you set IncludeLiensJudgmentsReport to 1.  <i>When you request the RiskView Liens and Judgments Report, LexisNexis Risk Solutions recommends that you do not include a RiskView model name in the Name element or a value in the AttributeVersionRequest element. The RiskView Liens and Judgments Report should be requested alone.</i>

RiskView Request Descriptions (Continued)

Element	Req?	Description
>LiensJudgmentsReport Options	N	Structure that contains RiskView Liens and Judgments Report option elements
>>ExcludeCityTaxLiens	N	Indicates whether to exclude city tax lien data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. City tax lien data is returned by default. To exclude city tax lien data from your results, set this value to 1. For record types that are included in the city tax lien category, see RiskView Liens and Judgments Report Options on page 46.
>>ExcludeCountyTaxLiens	N	Indicates whether to exclude county tax lien data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. County tax lien data is returned by default. To exclude county tax lien data from your results, set this value to 1. For record types that are included in the county tax lien category, see RiskView Liens and Judgments Report Options on page 46.
>>ExcludeStateTaxWarrants	N	Indicates whether to exclude state tax warrant data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. State tax warrant data is returned by default. To exclude state tax warrant data from your results, set this value to 1. For record types that are included in the state tax warrant category, see RiskView Liens and Judgments Report Options on page 46.
>>ExcludeStateTaxLiens	N	Indicates whether to exclude state tax lien data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. State tax lien data is returned by default. To exclude state tax lien data from your results, set this value to 1. For record types that are included in the state tax lien category, see RiskView Liens and Judgments Report Options on page 46.

RiskView Request Descriptions (Continued)

Element	Req?	Description
>>ExcludeFederalTaxLiens	N	Indicates whether to exclude federal tax lien data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. Federal tax lien data is returned by default. To exclude federal tax lien data from your results, set this value to 1. For record types that are included in the federal tax lien category, see RiskView Liens and Judgments Report Options on page 46.
>>ExcludeOtherLiens	N	Indicates whether to exclude other lien data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. Other lien data is returned by default. To exclude other lien data from your results, set this value to 1. For record types that are included in the other lien category, see RiskView Liens and Judgments Report Options on page 46.
>>ExcludeJudgments	N	Indicates whether to exclude judgment data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. Judgments data is returned by default. To exclude judgments data from your results, set this value to 1. For record types that are included in the judgments category, see RiskView Liens and Judgments Report Options on page 46.
>>ExcludeEvictions	N	Indicates whether to exclude landlord/tenant dispute data from the response Possible values: • 1 (True) • 0 (False) The default value is 0. Landlord/tenant dispute data is returned by default. To exclude this data from your results, set this value to 1. For record types that are included in the landlord/tenant dispute category, see RiskView Liens and Judgments Report Options on page 46.

RiskView Request Descriptions (Continued)

Element	Req?	Description
>>ExcludeReleasedCases	N	Indicates whether the results exclude any satisfied/released liens or judgments from the report results. Possible values: • 1 (True) • 0 (False) The default value is 0. Released case data is returned by default. To exclude released case data from your results, set this value to 1. For record types that are included in the released category, see RiskView Liens and Judgments Report Options on page 46.
>>ReportingPeriod	N	Number of months in which to return liens and judgments report information Possible values: 1–84 RiskView Liens and Judgments Report returns any liens and judgments with a filing date within the number of months specified in this parameter. The default value of 84 months returns all liens and judgments with a filing date within the last seven years.
>>MinimumAmount	N	Minimum lien/judgement amount The results include lien/judgments records with an amount that is greater than or equal to the minimum amount value that you input Possible values: 0–999999999 The default value is 0.
>>ExcludeStates	N	Indicates whether state source data is excluded in the results For possible values see the <i>LexisNexis® RiskView™ 5.0 State Codes and Reporting Sources Descriptions Reference Guide</i>. State source data is returned by default.
>>ExcludeReportingSources	N	Indicates whether reporting sources are excluded in the results For possible values see the <i>LexisNexis® RiskView™ 5.0 State Codes and Reporting Sources Descriptions Reference Guide</i>.
>>AttributesOnly	N	Indicates whether the results of the report are limited only to the list of RiskView Liens and Judgments attributes and not the detail section of the report. Possible values: • 1 (True) • 0 (False) The default value is 0. Record-level detail is included with the attributes in the report by default. To exclude the record-level detail from the report and only receive the attributes in the response, set this value to 1.  The AttributesOnly option True cannot be selected with the ExcludeReleased True option.  The AttributesOnly option is an XML only option X and cannot be selected with an OutputType option that includes PDF B or P.

RiskView Request Descriptions (Continued)

Element	Req?	Description
>>OtherApplicationIdentifier1	N	Unique client identifier for the application, not the transaction You can use this field to make a one-time, subsequent or second transaction request on an applicant within 14 days of the original request to receive potentially new or updated information at no additional cost. You must populate this field with the same value in both the original and second transaction requests to receive the second transaction at no cost.  <i>This option is only available for the RiskView Liens and Judgments Report.</i>
SearchBy	N	Structure that contains search by options
>Uniqueld	N	LexID number (see LexID Number on page 6) If you provide a Uniqueld, no other search information is required. You can provide additional search elements.
>Name	N	Structure that contains name elements
>>Full	N	Unparsed full name (for example, John Henry Doe Jr)
>>First	N	First name
>>Middle	N	Middle name
>>Last	N	Last name
>>Suffix	N	Generational suffix (for example, Jr or Sr)
>>Prefix	N/A	Not used for input
>Address	N	Structure that contains address elements
>>StreetNumber	N	House number
>>StreetPreDirection	N	Street pre-direction (for example, SW or NE)
>>StreetName	N	Street name
>>StreetSuffix	N	Street suffix (for example, St or Ave)
>>StreetPostDirection	N	Street post-direction (for example, N or W)
>>UnitDesignation	N	Unit designation (for example, Apt or Suite)
>>UnitNumber	N	Unit number
>>StreetAddress1	N	Unparsed first address line (for example, 1 N. Main St)
>>StreetAddress2	N	Unparsed second address line (for example, Unit 3C)
>>City	N	City
>>State	N	Two-letter state abbreviation (for example, MT or FL)
>>Zip5	N	Five-digit ZIP Code
>>Zip4	N/A	Not used for input
>>County	N/A	Not used for input
>>PostalCode	N/A	Not used for input
>>StateCityZip	N/A	Not used for input
>>Latitude	N/A	Not used for input
>>Longitude	N/A	Not used for input
>DOB	N	Structure that contains DOB elements
>>Year	N	Year (yyyy)

RiskView Request Descriptions (Continued)

Element	Req?	Description
>>Month	N	Month (MM)
>>Day	N	Day (dd)
>Age	N/A	Not used for input
>SSN	N	SSN Submit SSN or submit SSNLast4 . Do not submit both.  You must provide a full, 9-digit SSN for RiskView Optics and RiskView Spectrum scores. Partial SSN values are not considered.
>SSNLast4	N	Last four digits of the SSN Submit SSN or submit SSNLast4 . Do not submit both.  SSNLast4 is not supported in RiskView Optics or RiskView Spectrum scores.
>DriverLicenseNumber	N	Driver license number
>DriverLicenseState	N	Two-letter state abbreviation where the driver license was issued
>IPAddress	N/A	Not used for input
>HomePhone	N	Ten-digit home phone number
>WorkPhone	N/A	Not used for input
>Email	N	Email address

RiskView Model Names

Specific flagship models are available for multiple industries. You submit the input element name in the **Name** field in the **IncludeModels** structure as part of the RiskView request.

The following table contains the available RiskView model names and their corresponding descriptions.

RiskView Model Names

Product	Industry	Input Element Name	Description
RiskView 5.0	Auto	RVA1503_0	This model is designed specifically for grantors of automobile loans.
RiskView 5.0	Bank Card	RVB1503_0	This model is designed specifically for issuers of financial institution credit cards.
RiskView 5.0	Short-Term Lending	RVG1502_0	This model is designed specifically for short-term loan providers.
RiskView 5.0	Telecom	RVT1503_0	This model is designed specifically for cellular, pager, and other telecom service providers.

RiskView Model Names (Continued)

Product	Industry	Input Element Name	Description
RiskView 5.0	Military Lending Alert	MLA1608_0	This model is designed to indicate MLA (Military Lending Act) covered borrower status.  <i>The MLA product supports only Application, Prescreening, and Portfolio Review permissible purposes. For more information, see the LexisNexis® RiskView™ Solutions Supplement for RiskView Military Lending Alerts MLA1608_0.</i>
RiskView 5.0	Cross-Industry	RVS1706_0	This model is designed to effectively score consumers across markets.
RiskView Optics	Short-Term Lending	RVG2005_0	This model is designed specifically for short-term loan providers.
RiskView Optics	Cross-Industry	RVS2005_0	This model is designed to effectively score consumers across markets.
RiskView Spectrum	Cross-Industry	RSS2005_0	This model is designed to effectively score consumers across markets.
RiskView	Custom Models	Your custom model name	Custom models can be designed for special needs. See your account representative for details.

RiskView Model Options

There are model options that may be applied to a RiskView transaction. You enter these options in the **OptionName** field and the **OptionValue** field as part of the RiskView request.

The following table contains the available RiskView model options and their corresponding descriptions.

RiskView Model Options

OptionName Input Element	OptionValue Input Element	IntendedPurpose Input Element	Additional Details
prescreen_score_threshold	Enter a score threshold between 501–900	Set IntendedPurpose to Prescreening	This option is for use in prescreen or marketing transactions. Access to a consumer report is limited in prescreen or marketing scenarios. When this option is used, one of the following responses return based upon the threshold score that was set in the request and the result that returns for the subject: • 0 (Below the threshold) • 1 (Above the threshold) The responses for ScoreReasons, Attributes, and Report are not returned. See FCRA Permissible Purposes on page 88 for more details about the IntendedPurpose options.  This model option is only supported by RiskView 5.0 flagship scores.
InPersonApplicant	Enter a value of 1 to include this as part of the request	Set IntendedPurpose to Application	This option is for retail sellers that intend to use the service to issue credit to a consumer in California who appears in person on the basis of an application for credit submitted in compliance with the California Credit Reporting Agencies Act as defined in Section 1802.3 of the California Civil Code. If RiskView is unable to match at least three of the following fields in the file maintained by LexisNexis Risk Solutions, all results are suppressed regardless of the state the consumer is associated: • First name • Last name • Address • Home phone • SSN • DOB Score and report transactions that include this model option that cannot be sufficiently verified return an exception score of 100 and an alert condition of 100D. Attribute transactions that include this model option that cannot be sufficiently verified return an AlertRegulatoryCondition attribute value of 3 and an alert condition of 100D. See RiskView Alert Conditions on page 74. See Scoring Exceptions on page 74. See RiskView Attributes on page 76.

RiskView Liens and Judgments Report Options

In the **LiensJudgmentsReportOptions** structure, all of the available liens and judgments record types are returned by default. However, you can set the value of the eight options to 1 to exclude specific types of liens and judgments content.

The following table contains the liens and judgments options that correspond to the exclude options in the **LiensJudgmentsReportOptions** structure. The options are listed with the record types that are included in each option. These record types are returned in the **LienType** element and the **JudgmentType** element. The record type ID codes are also listed in the table. These ID codes are returned in the **LienTypeID** element and the **JudgmentTypeID** element.

Record Types

Options	Record Types	Record Type ID
City Tax Liens	CITY TAX LIEN	IL
	CITY TAX LIEN RELEASE	IR
County Tax Liens	COUNTY TAX LIEN	CT
	COUNTY TAX LIEN RELEASE	CR
State Tax Warrants	STATE TAX WARRANT	TW
	STATE TAX WARRANT RELEASE	WR
State Tax Liens	STATE TAX LIEN	ST
	STATE TAX LIEN RELEASE	SR
Federal Tax Liens	FEDERAL TAX LIEN	FT
	FEDERAL TAX LIEN RELEASE	FR
	CORRECTED FEDERAL TAX LIEN	CF
Other Liens	BUILDING LIEN	BL
	BUILDING RELEASE	BR
	SIDEWALK LIEN	KL
	SIDEWALK LIEN RELEASE	KR
	JUDGEMENT LIEN	AJ
	JUDGMENT LIEN RELEASE	AR
Judgments	CIVIL JUDGMENT	CJ
	CIVIL JUDGMENT RELEASE	RL
	CIVIL SPECIAL JUDGMENT	CS
	CIVIL SPECIAL JUDGMENT RELEASE	RM
	SMALL CLAIMS JUDGMENT	SC
	SMALL CLAIMS JUDGMENT RELEASE	RS
Landlord/Tenant Disputes	FORCIBLE ENTRY/DETAINER	FD
	FORCIBLE ENTRY/DETAINER RELEASE	RD
	FORECLOSURE (JUDGMENT)	FC
	FORECLOSURE SATISFIED	FP

The Landlord/Tenant Dispute Records subgroup provides details that pertain to landlord/tenant dispute records that are associated with the subject. Landlord/tenant disputes are typically court judgments initiated by a landlord regarding property rented by the subject. The nature of the dispute may be the non-payment of rent, damages to the property, or other property-related matters. This subgroup includes judgments for possession of the property (sometimes referenced as “forcible entry/detainer” judgments) as well as monetary civil judgments where the subject has been ordered to pay restitution to the landlord. The presence of a forcible entry/detainer judgment does not necessarily mean that the tenant was physically evicted from the premises. The tenant has the right to pay the rent and any other potential costs to current status to remain on the premises. Any future instance of non-payment of rent may result in a new filing for a forcible/entry detainer judgment, which is why a repeat offender may have multiple judgments.

RiskView Response Descriptions

LexisNexis Risk Solutions returns an XML response.

The following table lists the response elements and their descriptions.

RiskView Response Descriptions

Element	Description
Header	Structure that contains error and status elements
>Status	Not used; returns 0
>Message	Error code (see Status Codes and Error Messages on page 92)
>QueryId	Code for the transaction that was provided in the request (see User Codes on page 29)
>TransactionId	Unique LexisNexis Risk Solutions transaction ID
>Exceptions	Structure that can contain multiple Item structures
>>Item	Structure that contains HTML error exception elements
>>>Source	System component that reports the error
>>>Code	HTML error code (see Status Codes and Error Messages on page 92)
>>>Location	Location of the error that occurred
>>>Message	Description of the error that occurred
Result	Structure that contains the query result
>Uniqueld	LexID number that was found on file with LexisNexis Risk Solutions, based on the elements that were provided as input (see LexID Number on page 6)
>InputEcho	Structure that “echoes” submitted data
>>Uniqueld	LexID number that was submitted as input (see LexID Number on page 6)
>>Name	Structure that contains name elements
>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>First	First name

RiskView Response Descriptions (Continued)

Element	Description
>>>Middle	Middle name
>>>Last	Last name
>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>Prefix	Not currently used
>>Address	Structure that contains address elements
>>>StreetNumber	House number
>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>StreetName	Street name
>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>UnitNumber	Unit number
>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>City	City
>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>Zip5	Five-digit ZIP Code
>>>Zip4	Not currently used
>>>County	Not currently used
>>>PostalCode	Not currently used
>>>StateCityZip	Not currently used
>>>Latitude	Not currently used
>>>Longitude	Not currently used
>>DOB	Structure that contains DOB elements
>>>Year	Year (yyyy)
>>>Month	Month (MM)
>>>Day	Day (dd)
>>Age	Not currently used
>>SSN	Nine-digit SSN
>>SSNLast4	Last four digits of SSN
>>DriverLicenseNumber	Driver license number
>>DriverLicenseState	Driver license issue state
>>IPAddress	Not currently used
>>HomePhone	Ten-digit home phone number
>>WorkPhone	Not currently used
>>Email	Email address
>Models	Structure that can contain multiple Model structures
>>Model	Structure that contains results from a scoring model (see RiskView Score Models on page 72)
>>>Name	Model name (for example, RVB1503_0) (see RiskView Model Names on page 43)

RiskView Response Descriptions (Continued)

Element	Description
>>>Scores	Structure that can contain multiple Score structures
>>>>Score	Structure that contains score elements
>>>>>Type	Score type that was used to generate the result (for example, BankCardRVB14021)
>>>>>Value	Model score value (see Score Results on page 73)
>>>>>ScoreReasons	Structure that can contain multiple ScoreReason structures
>>>>>>ScoreReason	Structure that contains reason code elements
>>>>>>>Sequence	Priority order number that is used for sorting
>>>>>>>ReasonCode	Reason code (see RiskView Reason Codes on page 79)
>>>>>>>Description	Reason code description (see RiskView Reason Codes on page 79)
>AttributesGroup	Structure that contains attribute group elements
>>Name	Attribute group name (for example, RiskViewAttrV5)
>>Attributes	Structure that can contain multiple Attribute structures
>>>Attribute	Structure that contains attribute elements (see RiskView Attributes on page 76)
>>>>Name	Attribute name
>>>>Value	Attribute value
>Alerts	Structure that can contain multiple Alert structures
>>Alert	Structure that contains elements for up to ten alerts (see RiskView Alert Conditions on page 74)
>>>Code	Alert code
>>>Description	Alert description
>Report	Structure that contains report elements (see RiskView Report on page 84)  Detailed report information is returned in this structure if you set the input element IncludeReport to 1.
>>Summary	Structure that contains a summary of the most recent information that is on file for the subject
>>>Name	Structure that contains name elements
>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>First	First name
>>>>Middle	Middle name
>>>>Last	Last name
>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>Address	Structure that contains address elements
>>>>StreetNumber	House number
>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>StreetName	Street name
>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>StreetPostDirection	Street post-direction (for example, N or W)

RiskView Response Descriptions (Continued)

Element	Description
>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>UnitNumber	Unit number
>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>City	City
>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>Zip5	Five-digit ZIP Code
>>>>Zip4	ZIP+4 Code
>>>>County	County
>>>>PostalCode	Postal Code
>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>SSN	SSN
>>>Phone	Ten-digit phone number
>>>DOB	Structure that contains DOB elements
>>>>Year	Year (yyyy)
>>>>Month	Month (MM)
>>>>Day	Day (dd)
>>>AddressStability	Address stability indicator that returns the number of addresses that are seen on file for the subject within the last five years
>>>InquiriesRestricted	Indicates whether the inquiries have been restricted from the result Possible values: • 1 (Inquiries are restricted) • 0 (Inquiries are not restricted)
>>>SSNMismatch	Indicates whether the input SSN does not match the most recent information on file Possible values: • Y (Input SSN does not match the most recent information on file) • N (Input SSN matches the most recent information on file) • Blank (Unknown or SSN was not entered as input)
>>>DOBMismatch	Indicates whether the input DOB does not match the most recent information on file Possible values: • Y (Input DOB does not match the most recent information on file) • N (Input DOB matches the most recent information on file) • Blank (Unknown or DOB was not entered as input)

RiskView Response Descriptions (Continued)

Element	Description
>>>AddressMismatch	Indicates whether the input address does not match the most recent information on file Possible values: - Y (Input address does not match the most recent information on file) - N (Input address matches the most recent information on file) - Blank (Unknown or address was not entered as input)
>>>PhoneMismatch	Indicates whether the input phone number does not match the most recent information on file Possible values: - Y (Input phone number does not match the most recent information on file) - N (Input phone number matches the most recent information on file) - Blank (Unknown or phone number was not entered as input)
>>>UniqueIDMismatch	Indicates whether the input LexID number does not match the most recent information on file Possible values: - Y (Input LexID number does not match the most recent information on file) - N (Input LexID number matches the most recent information on file) - Blank (Unknown or LexID number was not entered as input)
>>AddressHistories	Structure that can contain multiple AddressHistory structures
>>>AddressHistory	Structure that contains address history elements
>>>>Seq	Priority order number that is used for sorting Address history records are returned from the most recent date on file to the oldest date on file.
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code

RiskView Response Descriptions (Continued)

Element	Description
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>From	Structure that contains the first seen date of the historical address
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>To	Structure that contains the last seen date of the historical address
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>Characteristics	Characteristics of the address (for example, Seasonal, Correctional Institution, or Invalid)
>>>>LandUse	Land use value
>>>>AssessedValue	Tax assessment value
>>>>AssessedDate	Structure that contains assessed date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the address history data structure
>>RealProperties	Structure that can contain multiple RealProperty structures
>>>RealProperty	Structure that contains real property elements
>>>>Seq	Priority order number that is used for sorting Real property records are returned from the most recent date on file to the oldest date on file.
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)

RiskView Response Descriptions (Continued)

Element	Description
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>>Status	Property ownership status Possible values: • Current • Previous
>>>>>PurchaseDate	Structure that contains property purchase date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>PurchasePrice	Property purchase price
>>>>>SaleDate	Structure that contains property sale date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>SalePrice	Property sales price
>>>>>AssessedValue	Tax assessment value
>>>>>AssessedDate	Structure that contains assessed date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the real properties data structure
>>PersonalProperties	Structure that can contain multiple PersonalProperty structures
>>>PersonalProperty	Structure that contains personal property elements
>>>>>Seq	Priority order number that is used for sorting Personal property records are returned from the most recent date on file to the oldest date on file.
>>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)

RiskView Response Descriptions (Continued)

Element	Description
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>>Type	Property type (for example, Watercraft or Aircraft)
>>>>>Description	Description of the personal property
>>>>>Id	Watercraft registration number or aircraft serial number
>>>>>RegistrationDate	Structure that contains registration date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>RegistrationState	State of registration
>>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the personal properties data structure
>>FilingRecords	Structure that can contain multiple FilingRecord structures
>>>FilingRecord	Structure that contains filing record elements
>>>>Seq	Priority order number that is used for sorting Filing records are returned from the most recent date on file to the oldest date on file.
>>>>>RecordType	Record type (for example, Lien, Judgment, or Landlord/Tenant Dispute)
>>>>>Description	Filing description
>>>>>CourtName	Court name
>>>>>CourtCounty	Court county
>>>>>CourtState	Court state
>>>>>Amount	Filing amount

RiskView Response Descriptions (Continued)

Element	Description
>>>>Status	Filing status
>>>>FilingDate	Structure that contains filing date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>LastActionDate	Structure that contains last action date elements
>>>>DateLastSeen	Structure that contains the most recent date that a filing record update was collected from the source agency
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the filing record data structure
>>Bankruptcies	Structure that can contain multiple Bankruptcy structures
>>Bankruptcy	Structure that contains bankruptcy elements
>>>>Seq	Priority order number that is used for sorting Bankruptcy records are returned from the most recent date on file to the oldest date on file.
>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>CaseNumber	Bankruptcy case number
>>>>Chapter	Chapter under which the bankruptcy was filed
>>>>CourtName	Court name
>>>>CourtCounty	Court county
>>>>Disposition	Most recent status of the bankruptcy
>>>>FilingDate	Structure that contains bankruptcy filing date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>LastActionDate	Structure that contains bankruptcy last action date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)

RiskView Response Descriptions (Continued)

Element	Description
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the bankruptcy data structure
>>Criminal	Structure that contains criminal elements
>>>CriminalRecords	Structure that can contain multiple CriminalRecord structures
>>>>CriminalRecord	Structure that contains criminal record elements
>>>>>Seq	Priority order number that is used for sorting Criminal records are returned from the most recent date on file to the oldest date on file.
>>>>>Name	Structure that contains name elements
>>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>>First	First name
>>>>>>Middle	Middle name
>>>>>>Last	Last name
>>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>>Aliases	Structure that can contain multiple Alias structures
>>>>>>Alias	Structure that contains alias elements
>>>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>>>First	First name
>>>>>>>Middle	Middle name
>>>>>>>Last	Last name
>>>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>>Address	Structure that contains address elements
>>>>>>StreetNumber	House number
>>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>>StreetName	Street name
>>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>>UnitNumber	Unit number
>>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>>City	City
>>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>>Zip5	Five-digit ZIP Code
>>>>>>Zip4	ZIP+4 Code
>>>>>>County	County
>>>>>>PostalCode	Postal Code
>>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code

RiskView Response Descriptions (Continued)

Element	Description
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>>DOB	Structure that contains DOB elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>SSN	SSN
>>>>>State	Two-letter state abbreviation of the criminal court
>>>>>CaseNumber	Criminal case number
>>>>>OffenseDate	Structure that contains offense date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>Charge	Offense description
>>>>>Type	Level of offense Possible values: • Felony • Misdemeanor • Unknown
>>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the criminal record data structure
>>>OffenderRegistryRecords	Structure that can contain multiple OffenderRegistry structures
>>>>OffenderRegistry	Structure that contains sexual offender registry elements
>>>>>Seq	Priority order number that is used for sorting Sexual offender records are returned from the most recent date on file to the oldest date on file.
>>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>>Aliases	Structure that can contain multiple Alias structures
>>>>>Alias	Structure that contains alias elements
>>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>>First	First name
>>>>>>Middle	Middle name
>>>>>>Last	Last name
>>>>>>Suffix	Generational suffix (for example, Jr or Sr)

RiskView Response Descriptions (Continued)

Element	Description
>>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>>Address	Structure that contains address elements
>>>>>>StreetNumber	House number
>>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>>StreetName	Street name
>>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>>UnitNumber	Unit number
>>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>>City	City
>>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>>Zip5	Five-digit ZIP Code
>>>>>>Zip4	ZIP+4 Code
>>>>>>County	County
>>>>>>PostalCode	Postal Code
>>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>>DOB	Structure that contains DOB elements
>>>>>>Year	Year (yyyy)
>>>>>>Month	Month (MM)
>>>>>>Day	Day (dd)
>>>>>>SSN	SSN
>>>>>>RegistrationCounty	County of sexual offender registration
>>>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the offender registry data structure
>>EducationRecords	Structure that can contain multiple Education structures
>>>Education	Structure that contains education record elements
>>>>Seq	Priority order number that is used for sorting Education records are returned from the most recent date on file to the oldest date on file.
>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>>First	First name
>>>>>>Middle	Middle name
>>>>>>Last	Last name
>>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>>Prefix	Name prefix (for example, Ms or Dr)

RiskView Response Descriptions (Continued)

Element	Description
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>SchoolCode	Program type (for example, Two-year, Four-year, or Graduate)
>>>>SchoolType	Type of school Possible values: - Private - Public
>>>>SchoolName	School name
>>>>FieldOfStudy	Field of study
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the education record data structure
>>Licenses	Structure that can contain multiple License structures
>>>License	Structure that contains professional license elements
>>>>Seq	Priority order number that is used for sorting Professional license records are returned from the most recent date on file to the oldest date on file.
>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)

RiskView Response Descriptions (Continued)

Element	Description
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>Type	Type of license
>>>>LastReported	Structure that contains last reported license date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>Source	Source of the professional license record
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the license data structure
>>BusinessAssociations	Structure that can contain multiple BusinessAssociation structures
>>>BusinessAssociation	Structure that contains business association elements
>>>>Seq	Priority order number that is used for sorting Business association records are returned from the most recent date on file to the oldest date on file.
>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number

RiskView Response Descriptions (Continued)

Element	Description
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>Title	Business title
>>>>Company	Company name
>>>>CompanyAddress	Structure that contains company address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>Status	Status of the business association

RiskView Response Descriptions (Continued)

Element	Description
>>>>FirstReport	Structure that contains business association first reported date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>LastReport	Structure that contains business association last reported date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the business association data structure
>>LoanOffers	Structure that can contain multiple LoanOffer structures
>>>LoanOffer	Structure that contains loan offer elements
>>>>Seq	Priority order number that is used for sorting Loan offer records are returned from the most recent date on file to the oldest date on file.
>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code

RiskView Response Descriptions (Continued)

Element	Description
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>>Date	Structure that contains the date elements of the most recent loan offer
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the loan offer data structure
>>>CreditInquiries	Structure that can contain multiple CreditInquiry structures
>>>CreditInquiry	Structure that contains credit inquiry elements
>>>>>Seq	Priority order number that is used for sorting Credit inquiry records are returned from the most recent date on file to the oldest date on file.
>>>>>Date	Structure that contains credit inquiry date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>>Type	Type of credit inquiry Possible values: • Extension of Credit • Collections • Demand Deposit / Checking Account
>>>>>Industry	Credit industry Possible values: • Short Term Lending • Card Lending • Retail Lending • Auto Lending • Telecommunications • Utilities • Collections • Other
>>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the credit inquiry data structure
>>>PurchaseActivities	Structure that can contain multiple PurchaseActivity structures
>>>PurchaseActivity	Structure that contains the most recent purchase activity
>>>>>Seq	Priority order number that is used for sorting Purchase activity records are returned from the most recent date on file to the oldest date on file.

RiskView Response Descriptions (Continued)

Element	Description
>>>>Name	Structure that contains name elements
>>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>>First	First name
>>>>>Middle	Middle name
>>>>>Last	Last name
>>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>>Address	Structure that contains address elements
>>>>>StreetNumber	House number
>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>StreetName	Street name
>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>UnitNumber	Unit number
>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>City	City
>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>Zip5	Five-digit ZIP Code
>>>>>Zip4	ZIP+4 Code
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>TotalOrders	Total number of orders
>>>>TotalAmount	Total whole dollar amount of orders
>>>>AverageOrderAmount	Average whole dollar amount per order
>>>>AverageOrderDays	Average number of days between orders
>>>>From	Structure that contains first order date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>To	Structure that contains last order date elements
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>NumberOfSources	Number of sources that report orders

RiskView Response Descriptions (Continued)

Element	Description
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the purchase activity data structure
>ConsumerStatements	Structure that can contain multiple ConsumerStatement structures
>>ConsumerStatement	Structure that contains a summary of all of the consumer-level statements, record-level statements, and alert text related to any security freeze or security fraud alerts that the consumer has placed on their file
>>>Uniqueld	LexID number that is associated with the statement or alert that the consumer added to their consumer file (see LexID Number on page 6)
>>>Timestamp	Structure that contains time-stamp elements The time-stamp elements indicate when the consumer-level statement, record-level statement, or alert was added to a consumer file.
>>>>Year	Year (yyyy)
>>>>Month	Month (MM)
>>>>Day	Day (dd)
>>>>Hour24	Hour (HH)
>>>>Minute	Minutes (MM)
>>>>Second	Seconds (SS)
>>>StatementId	Number that is associated with the statements that the consumer added to their consumer file If RS is returned in the StatementType element, then this value matches the value that is returned in the ConsumerStatementId element. If CS is returned in the StatementType element, then this value is a unique number that is associated with the consumer-level statement record. If SF or SA is returned in the StatementType element, then this value is a unique identifier that is associated with the security freeze or security fraud alert on the consumer's file.
>>>StatementType	Consumer statement file type Possible values: • CS (Consumer-level statement) • RS (Record-level statement) • SA (Security fraud alert on file) • SF (Security freeze on file) • AD (Innovis active duty alert on file) • IA (Innovis extended security fraud alert on file) • IF (Innovis security freeze on file) • II (Innovis security fraud alert on file)
>>>>DataGroup	Not currently used
>>>>Content	Text that is associated with the consumer statement, security freeze, or security fraud alert

RiskView Response Descriptions (Continued)

Element	Description
>LiensJudgmentsReports	Structure that contains liens and judgment report elements  <i>Lien and judgment report information is returned in this structure if you set the input element IncludeLiensJudgmentsReport to 1.</i>
>>Summary	Structure that contains a summary of the most recent information that is on file for the subject
>>>Name	Structure that contains name elements
>>>>Full	Unparsed full name (for example, John Henry Doe Jr)
>>>>First	First name
>>>>Middle	Middle name
>>>>Last	Last name
>>>>Suffix	Generational suffix (for example, Jr or Sr)
>>>>Prefix	Name prefix (for example, Ms or Dr)
>>>Address	Structure that contains address elements
>>>>StreetNumber	House number
>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>StreetName	Street name
>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>UnitNumber	Unit number
>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>City	City
>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>Zip5	Five-digit ZIP Code
>>>>Zip4	ZIP+4 Code
>>>>County	County
>>>>PostalCode	Postal Code
>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>SSN	SSN
>>>Phone	Ten-digit phone number
>>>DOB	Structure that contains DOB elements
>>>>Year	Year (yyyy)
>>>>Month	Month (MM)
>>>>Day	Day (dd)
>>>Uniqueld	LexiD number that was found on file with LexisNexis Risk Solutions, based on the elements that were provided as input (see LexiD Number on page 6)

RiskView Response Descriptions (Continued)

Element	Description
>>>AddressStability	Address stability indicator that returns the number of addresses that are seen on file for the subject within the last five years
>>>InquiriesRestricted	Indicates whether the inquiries have been restricted from the result Possible values: • 1 (Inquiries are restricted) • 0 (Inquiries are not restricted)
>>>SSNMismatch	Indicates whether the input SSN does not match the most recent information on file Possible values: • Y (Input SSN does not match the most recent information on file) • N (Input SSN matches the most recent information on file) • Blank (Unknown or SSN was not entered as input)
>>>DOBMismatch	Indicates whether the input DOB does not match the most recent information on file Possible values: • Y (Input DOB does not match the most recent information on file) • N (Input DOB matches the most recent information on file) • Blank (Unknown or DOB was not entered as input)
>>>AddressMismatch	Indicates whether the input address does not match the most recent information on file Possible values: • Y (Input address does not match the most recent information on file) • N (Input address matches the most recent information on file) • Blank (Unknown or address was not entered as input)
>>>PhoneMismatch	Indicates whether the input phone number does not match the most recent information on file Possible values: • Y (Input phone number does not match the most recent information on file) • N (Input phone number matches the most recent information on file) • Blank (Unknown or phone number was not entered as input)
>>>UniqueIDMismatch	Indicates whether the input LexID number does not match the most recent information on file Possible values: • Y (Input LexID number does not match the most recent information on file) • N (Input LexID number matches the most recent information on file) • Blank (Unknown or LexID number was not entered as input)

RiskView Response Descriptions (Continued)

Element	Description
>>Liens	Structure that can contain multiple Lien structures Up to 99 liens can be returned.
>>>Lien	Structure that contains lien elements
>>>>Seq	Sequence of the lien record Liens are reported from the most recent lien to the oldest lien.
>>>>RecordID	LexisNexis Risk Solutions record ID that is associated to the RMSID and is not from the public record.
>>>>DateFiled	Structure that contains the lien filing date
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>LienTypeID	Lien type ID code (see RiskView Liens and Judgments Report Options on page 46)
>>>>LienType	Lien type (see RiskView Liens and Judgments Report Options on page 46)
>>>>Amount	Whole dollar lien amount (for example, 1000000) The maximum field length is seven characters.
>>>>ReleaseDate	Structure that contains the lien release date (if applicable)
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>DateLastSeen	Structure that contains the most recent date that a lien update was collected from the source agency
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>Defendant	Defendant's name
>>>>>DefendantAddress	Structure that contains defendant address elements
>>>>>>StreetNumber	House number
>>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>>StreetName	Street name
>>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>>UnitNumber	Unit number
>>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>>City	City
>>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>>Zip5	Five-digit ZIP Code
>>>>>>Zip4	ZIP+4 Code

RiskView Response Descriptions (Continued)

Element	Description
>>>>>County	County
>>>>>PostalCode	Postal Code
>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>FilingNumber	Court-provided filing number or case number
>>>>FilingBook	Court-provided filing book number
>>>>FilingPage	Court-provided filing page number
>>>>Agency	Name of the agency that filed the lien
>>>>AgencyCounty	Agency's county where the lien was filed
>>>>AgencyState	Agency's state where the lien was filed
>>>>AgencyID	Unique number that is associated with the agency that filed the lien of judgement
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the lien data structure
>>Judgments	Structure that can contain multiple Judgment structures Up to 99 judgments can be returned.
>>Judgment	Structure that contains judgment elements
>>>>Seq	Sequence of the judgment record Judgments are reported from the most recent judgment to the oldest judgment.
>>>>RecordID	LexisNexis Risk Solutions record ID that is associated to the RMSID and is not from the public record.
>>>>DateFiled	Structure that contains the judgment filing date
>>>>Year	Year (yyyy)
>>>>Month	Month (MM)
>>>>Day	Day (dd)
>>>>JudgmentTypeID	Judgment type ID code (see RiskView Liens and Judgments Report Options on page 46)
>>>>JudgmentType	Judgment type (see RiskView Liens and Judgments Report Options on page 46)
>>>>Amount	Whole dollar judgment amount (for example, 1000000) The maximum field length is seven characters.
>>>>ReleaseDate	Structure that contains the judgment release date (if applicable)
>>>>Year	Year (yyyy)
>>>>Month	Month (MM)
>>>>Day	Day (dd)
>>>>FilingDescription	Judgment filing description Possible values: - RELEASED (Judgment was released) - Blank (No release date on file)

RiskView Response Descriptions (Continued)

Element	Description
>>>>DateLastSeen	Structure that contains the most recent date that a judgment update was collected from the source agency
>>>>>Year	Year (yyyy)
>>>>>Month	Month (MM)
>>>>>Day	Day (dd)
>>>>Defendant	Defendant's name
>>>>>DefendantAddress	Structure that contains defendant address elements
>>>>>>StreetNumber	House number
>>>>>>StreetPreDirection	Street pre-direction (for example, SW or NE)
>>>>>>StreetName	Street name
>>>>>>StreetSuffix	Street suffix (for example, St or Ave)
>>>>>>StreetPostDirection	Street post-direction (for example, N or W)
>>>>>>UnitDesignation	Unit designation (for example, Apt or Suite)
>>>>>>UnitNumber	Unit number
>>>>>>StreetAddress1	Unparsed first address line (for example, 1 N. Main St)
>>>>>>StreetAddress2	Unparsed second address line (for example, Unit 3C)
>>>>>>City	City
>>>>>>State	Two-letter state abbreviation (for example, MT or FL)
>>>>>>Zip5	Five-digit ZIP Code
>>>>>>Zip4	ZIP+4 Code
>>>>>>County	County
>>>>>>PostalCode	Postal Code
>>>>>>StateCityZip	City, two-letter state abbreviation, and ZIP Code
>>>>>>Latitude	Latitude coordinates (for example, 45.7085)
>>>>>>Longitude	Longitude coordinates (for example, -111.0726)
>>>>Plaintiff	Plaintiff's name (for example, Henry, John Doe)
>>>>FilingNumber	Court-provided filing number or case number
>>>>FilingBook	Court-provided filing book number
>>>>FilingPage	Court-provided filing page number
>>>>Eviction	Indicates whether the judgment is a landlord/tenant dispute Possible values: - Y (Record is a landlord/tenant dispute judgment) - N (Record is not a landlord/tenant dispute judgment)
>>>>Agency	Name of the agency that filed the judgment
>>>>AgencyCounty	Agency's county where the judgment was filed
>>>>AgencyState	Agency's state where the judgment was filed
>>>>AgencyID	Unique number that is associated with the agency that filed the lien of judgement
>>>>ConsumerStatementId	Unique number that is associated with record-level statements that the consumer added to their consumer file for the judgment data structure

RiskView Response Descriptions (Continued)

Element	Description
>>OtherApplicationIdentifier1	Unique client identifier for the application, not the transaction  <i>This option is only available for the RiskView Liens and Judgments Report.</i>
>>LnJAttributes	Structure that can contain multiple LnJAttribute structures
>>>LnJAttribute	Structure that contains lien and judgment attribute elements (see RiskView Liens and Judgments Report Attributes on page 78)
>>>>Name	Attribute name
>>>>Value	Attribute value

Chapter 4

RiskView Results

LexisNexis[®] Risk Solutions provides information about the values that are returned in a LexisNexis[®] RiskView[™] response.

RiskView Score Models

The RiskView Score model uses key attributes of the applicant and aspects of the transaction in an empirically-derived, demonstrably and statistically sound credit scoring system that was developed and validated using accepted statistical principles and methodologies.

RiskView scores are developed using sample groups of applicants who applied for credit within a reasonable preceding period of time and the observed performance of the sample groups against the target variable during the performance window. The RiskView Score is periodically revalidated by the use of appropriate statistical principles and methodologies. RiskView scores are designed to return a three-digit score and the top four factors (score reasons) that resulted in a score that indicates a higher risk. The range of the score differs by model. In addition, RiskView scores that make use of inquiries return a fifth reason code if an inquiry had any effect on the score and was not one of the top four factors used in the score.

The RiskView suite of scoring models includes RiskView 5.0 and RiskView Optics models, which use alternative data to determine consumer credit risk, and RiskView Spectrum models, which combine alternative data with traditional credit tradeline data to provide additional insight and performance. All scoring models use the same empirical techniques and are held to the same standards of statistical validation as traditional credit scoring systems. The models provide you with an enhanced understanding of the risk, scoring, and profitability potential of your customers and prospects.

How Score Models Work

RiskView Score models are designed to help lenders predict an applicant's likelihood of default over an account's lifecycle. The data behind RiskView helps assess a consumer's stability, ability to repay, and willingness to repay.

RiskView Score models can be used in a decision matrix with other credit scores or as a sole credit decisioning tool for effectively predicting creditworthiness in a number of industries.

RiskView Alternative Credit Data		
Stability	Ability to Repay	Willingness to Repay
• Address stability • Home ownership • Voter registration • Short-term loan inquiries • Distressed property sales • Economic trajectory of last move	• Property value • Mortgage amount • Personal property • Occupational licenses • Education history • Retail and online purchase activity • Recent credit inquiries	• Criminal records • Bankruptcies • Liens • Judgments • Evictions

Score Results

The profile of information that results is analyzed using a risk pattern scoring algorithm. This algorithm is designed to identify and differentiate suspicious or contradictory findings, which have a high probability of indicating fraud, instability, or transient lifestyle from patterns indicating creditworthiness, stable tenure, assets, and trustworthiness.

RiskView augments credit-based scores when credit history is present, and replaces a traditional credit-based score when limited or no credit history is found.

RiskView results can help with the following business needs:

- Evaluate the creditworthiness of consumers
- Identify higher risk credit applicants from pools of credit seekers
- Recognize creditworthy consumers who may be rejected by credit bureau-only scoring methods

The range of possible RiskView scores varies by the specific model, with RiskView 5.0 scores ranging from 501 to 900, and RiskView Optics and RiskView Spectrum scores ranging from 300 to 850. For all models, a low score represents higher risk, and a high score represents lower risk.

Scores that fall outside of this range indicate an exception condition that is listed in the Scoring Exceptions table (see [Scoring Exceptions](#) on page 74). In addition to a score value and reason codes that return as part of the response, RiskView may also return a regulatory or scoring alert condition that is listed in the Alert Conditions table (see [RiskView Alert Conditions](#) on page 74).



Adverse action notice should cite LexisNexis Risk Solutions Inc. as the source of the consumer report and the RiskView reason codes as the reasons for declination (see [Adverse Action and Risk-Based Pricing Notice Information](#) on page 90).

Scoring Exceptions

Scoring exceptions can be returned in a RiskView response.

The following table contains the possible scoring exceptions, their corresponding descriptions, and additional details about the values.

Scoring Exceptions

Score	Description	Additional Details
0	Unable to return a RiskView score due to backend server error.	Returns in certain error scenarios, as described in Status Codes and Error Messages on page 92  This exception score is only returned for RiskView Optics and RiskView Spectrum scores.
100	Unable to return a RiskView score due to regulatory restrictions	Returns in any of the following scenarios: • Subject has placed a security freeze on their file (if the IntendedPurpose is not set to Collections) • LexisNexis Risk Solutions is unable to sufficiently verify the subject based on state or federal regulations • Subject is under the age of 21 (if the IntendedPurpose is set to Prescreening) • Subject is on the Prescreen Opt-Out list (if the IntendedPurpose is set to Prescreening)
200	Subject reported as deceased	Records on file with LexisNexis Risk Solutions indicate that the subject is deceased
222	Insufficient data available to generate a score	LexisNexis Risk Solutions is unable to identify and confirm the subject based upon identity elements (name, address, phone, and SSN (Social Security number) records) on file

RiskView Alert Conditions

Alert codes can be returned in a RiskView response.

The following table contains the possible alert conditions and their corresponding descriptions.



Exact alert descriptions are subject to change. As a best practice, you should code to alert codes rather than alert descriptions.

Product Alert Conditions

Alert Type	Alert Code	Description
State and Federal Regulatory Conditions	100A	The subject of this consumer report currently has a Security Freeze on file preventing the return of the information you requested. If the consumer would like their Security Freeze lifted please instruct them to call LexisNexis Risk Solutions Inc at 800-456-1244
	100B	The subject of this consumer report currently has a Security Fraud Alert on file preventing the return of the information you requested. If the consumer would like their Security Fraud Alert lifted please instruct them to call LexisNexis Risk Solutions Inc at 800-456-1244
	100C	Consumer Statement On File
	100D	Insufficient Verification to Return a Consumer Report Under State or Federal Law
	100E	Consumer is Under the Age of 21
	100F	Consumer Has Opted Out of Prescreened Offers of Credit
	100G	The subject of this consumer report currently has an Identity Theft Alert on file preventing the return of some or all of the information you requested
	100H	The file for this consumer is not currently available
Consumer Identity Conditions	200A	Subject Reported as Deceased
	222A	Unable to Return Results as Identity Not Found
Consumer Bankruptcy Conditions	300A	Chapter 7 Bankruptcy On File
	300B	Chapter 9 Bankruptcy On File
	300C	Chapter 11 Bankruptcy On File
	300D	Chapter 12 Bankruptcy On File
	300E	Chapter 13 Bankruptcy On File
	300F	Chapter 15 Bankruptcy On File

Product Alert Conditions (Continued)

Alert Type	Alert Code	Description
Military Lending Act Conditions	400A	Subject is a Covered Borrower Under the Military Lending Act
	400B	Subject is Not a Covered Borrower Under the Military Lending Act
	400C	Unable to Return Military Lending Act Information Due to Insufficient Input Elements
Nationwide Credit Reporting Agency Alerts • Provided by a Nationwide Credit Reporting Agency, as outlined in section 605(a) of the FCRA (Fair Credit Reporting Act) • Provided for RiskView Spectrum scores only	500A	The subject of this consumer report currently has a Security Freeze on file at Innovis that is preventing the return of the information you requested.
	500B	The subject of this consumer report currently has an extended Security Fraud Alert on file at Innovis that is preventing the return of the information you requested.
	500C	Consumer Statement on File at Innovis
	500D	Insufficient verification at Innovis to return a consumer report under state or federal law.
	500E	Consumer is Under the Age of 21
	500F	Consumer Has Opted Out of Prescreened Offers of Credit
	500G	The subject of this consumer report currently has a Security Fraud Alert on file at Innovis that is preventing the return of the information you requested.
	500H	File Offline Call 888-750-5921
	500I	Monitored Consumer
	500J	Subject Reported as Deceased at Innovis
	500K	The subject has an Active Duty alert on file at Innovis that is preventing the return of the information you requested.
	500L	Input current address does not match on file addresses.
	500M	Input social security number does not match onfile social security number(s).

RiskView Attributes

RiskView Attributes are returned in the **AttributesGroup** structure of a response.

The following attributes are included in RiskView Attributes version 5.0. For a description of these attributes and their potential return values, see the *LexisNexis® RiskView™ Attributes Reference Guide for Version 5.0*.

AddrChangeCount03Month	AddrInputTimeOldest	ConfirmationSubjectFound
AddrChangeCount06Month	AddrInputTractRatio	CriminalFelonyCount
AddrChangeCount12Month	AddrLastMoveEconTrajectory	CriminalFelonyCount12Month
AddrChangeCount24Month	AddrLastMoveEconTrajectoryIndex	CriminalFelonyTimeNewest
AddrChangeCount60Month	AddrLastMoveTaxRatioDiff	CriminalNonFelonyCount
AddrCurrentAVMRatio12MonthPrior *	AddrOnFileCollege	CriminalNonFelonyCount12Month
AddrCurrentAVMRatio60MonthPrior *	AddrOnFileCorrectional	CriminalNonFelonyTimeNewest
AddrCurrentAVMValue *	AddrOnFileCount	DerogCount
AddrCurrentAVMValue12Month *	AddrOnFileHighRisk	DerogCount12Month
AddrCurrentAVMValue60Month *	AddrPreviousCorrectional	DerogSeverityIndex
AddrCurrentBlockRatio	AddrPreviousDwellType	DerogTimeNewest
AddrCurrentCorrectional	AddrPreviousDwellTypeIndex	EducationAttendance
AddrCurrentCountyRatio	AddrPreviousLengthOfRes	EducationEvidence
AddrCurrentDeedMailing	AddrPreviousOwnershipIndex	EducationInstitutionPrivate
AddrCurrentDwellType	AddrPreviousSubjectOwned	EducationInstitutionRating
AddrCurrentDwellTypeIndex	AddrPreviousTimeNewest	EducationProgramAttended
AddrCurrentLastSalesPrice	AddrPreviousTimeOldest	EvictionCount
AddrCurrentLengthOfRes	AddrStabilityIndex	EvictionCount12Month
AddrCurrentOwnershipIndex	AlertRegulatoryCondition	EvictionTimeNewest
AddrCurrentPhoneService	AssetIndex	InputProvidedCity
AddrCurrentSubjectOwned	AssetIndexPrimaryFactor	InputProvidedDateOfBirth
AddrCurrentTaxMarketValue	AssetOwnership	InputProvidedFirstName
AddrCurrentTaxValue	AssetPersonal	InputProvidedLastName
AddrCurrentTaxYr	AssetPersonalCount	InputProvidedLexID
AddrCurrentTimeLastSale	AssetProp	InputProvidedPhone
AddrCurrentTimeNewest	AssetPropCurrentCount	InputProvidedSSN
AddrCurrentTimeOldest	AssetPropCurrentTaxTotal	InputProvidedState
AddrCurrentTractRatio	AssetPropEverCount	InputProvidedStreetAddress
AddrInputAVMRatio12MonthPrior *	AssetPropEverSoldCount	InputProvidedZipCode
AddrInputAVMRatio60MonthPrior *	AssetPropIndex	InquiryAuto12Month
AddrInputAVMValue *	AssetPropNewestMortgageType	InquiryBanking12Month
AddrInputAVMValue12Month *	AssetPropNewestSalePrice	InquiryCollections12Month
AddrInputAVMValue60Month *	AssetPropPurchaseCount12Month	InquiryNonShortTerm12Month
AddrInputBlockRatio	AssetPropPurchaseTimeNewest	InquiryShortTerm12Month
AddrInputCountyRatio	AssetPropPurchaseTimeOldest	InquiryTelcom12Month
AddrInputDeedMailing	AssetPropSalePurchaseRatio	LienJudgmentCount
AddrInputDelivery	AssetPropSaleTimeNewest	LienJudgmentCount12Month
AddrInputDwellType	AssetPropSaleTimeOldest	LienJudgmentCourtCount
AddrInputDwellTypeIndex	AssetPropSoldCount12Month	LienJudgmentDollarTotal
AddrInputLastSalesPrice	BankruptcyChapter	LienJudgmentForeclosureCount
AddrInputLengthOfRes	BankruptcyCount	LienJudgmentOtherCount
AddrInputMatchIndex	BankruptcyCount24Month	LienJudgmentSeverityIndex
AddrInputOwnershipIndex	BankruptcyDismissed24Month	LienJudgmentSmallClaimsCount
AddrInputPhoneCount	BankruptcyStatus	LienJudgmentTaxCount
AddrInputPhoneService	BankruptcyTimeNewest	LienJudgmentTimeNewest
AddrInputProblems	BusinessAssociation	PhoneInputMobile
AddrInputSubjectCount	BusinessAssociationIndex	PhoneInputProblems
AddrInputSubjectOwned	BusinessAssociationTimeOldest	PhoneInputSubjectCount
AddrInputTaxMarketValue	BusinessTitleLeadership	ProfLicCount
AddrInputTaxValue	ConfirmationInputAddress	ProfLicTypeCategory
AddrInputTaxYr	ConfirmationInputDOB	PurchaseActivityCount
AddrInputTimeLastSale	ConfirmationInputName	PurchaseActivityDollarTotal
AddrInputTimeNewest	ConfirmationInputSSN	PurchaseActivityIndex

ShortTermLoanRequest	SourceVoterRegistration	SubjectAge
ShortTermLoanRequest12Month	SSNDateLowIssued	SubjectDeceased
ShortTermLoanRequest24Month	SSNDeceased	SubjectNewestRecord12Month
SourceCredHeaderTimeNewest	SSNProblems	SubjectRecordTimeNewest
SourceCredHeaderTimeOldest	SSNSubjectCount	SubjectRecordTimeOldest
SourceNonDerogCount	SubjectAbilityIndex	SubjectSSNCount
SourceNonDerogCount03Month	SubjectAbilityPrimaryFactor	SubjectStabilityIndex
SourceNonDerogCount06Month	SubjectActivityIndex03Month	SubjectStabilityPrimaryFactor
SourceNonDerogCount12Month	SubjectActivityIndex06Month	SubjectWillingnessIndex
SourceNonDerogProfileIndex	SubjectActivityIndex12Month	SubjectWillingnessPrimaryFactor

* AVM (automated valuation model) indicates the estimated market value of a property based on LexisNexis Risk Solutions electronic property appraisal technology.

The following attributes are included in LexisNexis® RiskView™ Checking Indicators. For a description of these attributes and their potential return values, see the *LexisNexis® RiskView™ Checking Indicators Attribute Reference Guide*.

CheckTimeOldest	CheckNegRiskDecTimeNewest	CheckAmountTotalSinceNegPaid
CheckTimeNewest	CheckNegPaidTimeNewest	CheckAmountTotal03Month
CheckNegTimeOldest	CheckCountTotal	
CheckNegTimeNewest	CheckAmountTotal	

RiskView Liens and Judgments Report Attributes

RiskView Liens and Judgments Report Attributes are returned in the **LnJAttributes** structure of a response.

The following attributes are included in RiskView Liens and Judgments Report Attributes. For a description of these attributes and their potential return values, see the *LexisNexis® RiskView™ Liens and Judgments Report Attributes Reference Guide*.

LnJEvictionTimeNewest	LnJLienCount	LnJLienTaxDollarTotal
LnJEvictionTotalCount	LnJLienDollarTotal	LnJLienTaxFederalCount
LnJEvictionTotalCount12Month	LnJLienJudgmentCount	LnJLienTaxFederalDollarTotal
LnJJudgmentCount	LnJLienJudgmentCount12Month	LnJLienTaxFederalTimeNewest
LnJJudgmentCourtCount	LnJLienJudgmentDollarTotal	LnJLienTaxStateCount
LnJJudgmentDollarTotal	LnJLienJudgmentOtherCount	LnJLienTaxStateDollarTotal
LnJJudgmentForeclosureCount	LnJLienJudgmentSeverityIndex	LnJLienTaxStateTimeNewest
LnJJudgmentSmallClaimsCount	LnJLienJudgmentTimeNewest	LnJLienTaxTimeNewest
LnJJudgmentTimeNewest	LnJLienTaxCount	LnJLienTimeNewest

RiskView Reason Codes

With RiskView, up to four reason codes are returned with the results. A fifth reason code may be returned if an inquiry is involved in the score calculation, but the reason code was not one of the top four reasons. The codes and the corresponding descriptions indicate the top factors that influenced the score calculation.

The following table lists the reason codes provided for each set of RiskView scores and their corresponding descriptions. Not all provided reason codes return for every model. Refer to specific model documentation to determine which reason codes are returned for that model.



Do not program to the reason code descriptions. If you program to the descriptions, then any description changes can negatively impact implemented processes. Instead, program to allow the descriptions to pass through.

RiskView Reason Codes

Code	Description	RiskView 5.0	RiskView Optics	RiskView Spectrum
A40	No record of asset ownership	✓	✓	✓
A41	No record of property ownership	✓	✓	
A42	No record of current property ownership	✓	✓	
A43	No record of personal property ownership	✓	✓	
A44	No record of ownership of current address	✓		
	No record of ownership of current/input address		✓	✓
A45	Too few assets owned on file	✓		
	Number of assets on file		✓	✓
A46	Value of properties associated with subject is too low or not on file	✓		
	Value of properties associated with subject		✓	✓
A47	Property value of current address is too low or not on file	✓		
	Property value of current address		✓	✓
A48	Property financing is not a conventional mortgage	✓	✓	
A49	Property value has decreased	✓	✓	
A51	Too few property characteristics on file	✓	✓	
A52	Time since first reported property purchase on file		✓	
A53	Time since property purchase on file		✓	
A54	Change in property value		✓	
A55	Change in relative property value/ownership status for most recent move		✓	
B04	Average balance on revolving accounts on file			✓
B08	Highest original loan amount on mortgage accounts on file			✓

RiskView Reason Codes (Continued)

Code	Description	RiskView 5.0	RiskView Optics	RiskView Spectrum
B09	Highest credit limit on revolving accounts on file			✓
B10	Total credit limit on file			✓
B14	Total credit limit on revolving accounts on file			✓
B15	Account delinquencies on file			✓
B26	Length of time auto accounts have been established			✓
B28	Length of time mortgage accounts have been established			✓
B29	Length of time revolving accounts have been established			✓
B30	Number of established accounts on file			✓
B31	Number of auto accounts on file			✓
B33	Number of mortgage accounts on file			✓
B34	Number of revolving accounts on file			✓
B35	Number of satisfactory accounts on file			✓
B36	Number of satisfactory auto accounts on file			✓
B38	Number of satisfactory mortgage accounts on file			✓
B39	Number of satisfactory revolving accounts on file			✓
B41	Total balance on auto accounts on file			✓
B42	Total balance on installment accounts on file			✓
B44	Total balance on revolving accounts on file			✓
B45	Proportion of balance to credit limit on accounts on file			✓
B49	Proportion of balance to credit limit on revolving accounts on file			✓
B50	Number of collection items on file			✓
C10	Length of time on file is too short	✓		
	Length of time on file		✓	
C12	Insufficient non-derogatory reporting history on file	✓		
	Insufficient reporting history on file on identification record sources		✓	✓
C13	Time at residence is too short	✓		
	Length of time at residence		✓	✓
C14	Too many address changes on file	✓		
	Number of address changes on file		✓	✓
C15	Multiple Social Security Numbers on file	✓	✓	✓
C16	Invalid Social Security Number on file	✓	✓	
C17	Invalid phone number on file	✓	✓	
C18	Invalid address on file	✓	✓	

RiskView Reason Codes (Continued)

Code	Description	RiskView 5.0	RiskView Optics	RiskView Spectrum
C19	Correctional institution address on file	✓	✓	
C20	Time reported by a credit bureau is too short	✓		
	Length of time reported by a credit bureau		✓	✓
C21	Too many short-term loan offer requests on file	✓		
	Number of short-term loan requests on file		✓	
C22	Too few sources confirming input address as the primary residence	✓		
	Number of sources confirming input address as the primary residence		✓	
C23	Too many identity variations associated with online activity	✓		
	Number of identity variations associated with online activity on file		✓	
C24	Time at previous residence was too short	✓		
	Length of time at a previous residence		✓	
C25	Age at time first reported by a credit bureau	✓	✓	
C26	Too few sources confirming identity elements	✓		
	Number of sources on file confirming identity elements		✓	
C27	Age at time of application	✓	✓	
C28	Age at time first reported by LexisNexis	✓	✓	
D30	Derogatory public record on file	✓	✓	✓
D31	Bankruptcy record on file	✓	✓	✓
D32	Criminal record on file	✓	✓	✓
D33	Eviction record on file	✓		
	Landlord/Tenant dispute record on file		✓	✓
D34	Lien or judgment record on file	✓	✓	
E55	No record of college attendance on file	✓	✓	✓
E56	Academic ranking for the college attended		✓	✓
E57	Insufficient occupational characteristics on file	✓	✓	
E58	Associated with too many inactive businesses	✓		
	Number of inactive businesses associated with subject		✓	
E59	Length of time on associated business filing records		✓	
E60	No evidence of business leadership title on associated business filing records		✓	
F00	Certain input identity elements inconsistent with information on file	✓		
F01	Input address inconsistent with address on file	✓	✓	✓

RiskView Reason Codes (Continued)

Code	Description	RiskView 5.0	RiskView Optics	RiskView Spectrum
F03	Input address is not the most recently reported address on file	✓	✓	✓
F04	Unable to confirm primary residence	✓	✓	
F05	Input phone inconsistent with phone on file	✓	✓	
F06	Input date of birth inconsistent with information on file		✓	✓
F07	Input SSN inconsistent with information on file		✓	✓
F08	Input name inconsistent with information on file		✓	
I60	Too many inquiries in the last 12 months	✓		
I61	Too many collection inquiries in the last 12 months	✓		
	Number of collection inquiries on file		✓	
I62	Too many identity variations associated with subject credit inquiries	✓		
I67	Number of address variations associated with subject credit inquiries on file		✓	✓
I69	Number of name variations associated with subject credit inquiries on file		✓	
I71	Number of date of birth variations associated with subject credit inquiries on file		✓	
I72	Number of phone variations associated with subject credit inquiries on file		✓	
I74	Number of inquiries on file		✓	✓
I77	Time since most recent inquiry		✓	✓
I78	Time since oldest inquiry		✓	
L70	Address is invalid or undeliverable	✓		
	Input address is invalid or undeliverable		✓	✓
L71	Address is non-residential or associated with an institution	✓		
	Current/input address is non-residential or associated with an institution		✓	✓
L72	Address is reported as vacant	✓		
	Input address is reported as vacant		✓	
L73	Address is associated with a correctional institution	✓		
	Current/input address is associated with a correctional institution		✓	
L74	Mail sent to address forwarded to a PO Box	✓		
	Mail sent to current/input address forwarded to a PO Box		✓	

RiskView Reason Codes (Continued)

Code	Description	RiskView 5.0	RiskView Optics	RiskView Spectrum
L75	Address is a delivery point for bundles of advertising material	✓		
	Current/input address is a delivery point for bundles of advertising material		✓	
L76	Address is a seasonal address	✓		
	Input address is a seasonal address		✓	
L77	Address is not a single family residence	✓		
	Current/input address is not a single family residence		✓	✓
L78	Address has no phone listing	✓		
	Current/input address has no phone listing		✓	✓
L79	Address has too many associated identities on file	✓		
	Number of identities currently associated with input address		✓	✓
L80	Property value for input address is too low or not on file	✓		
	Property value of input address		✓	✓
L81	Mailing address on the property record does not match the property address	✓		
	Mailing address on the property record for the current/input address does not match the property address		✓	
L82	Distance between prior residences		✓	
L83	Number of phone numbers associated with input address		✓	
P85	Phone is invalid, high risk commercial, or disconnected	✓	✓	✓
P86	Phone service type is pay phone, fax, or pager	✓	✓	
P87	Phone listed to a correctional institution	✓	✓	
P88	Distance from address to phone listing address is too far	✓	✓	✓
P89	Too many identities associated with phone number	✓		
	Number of identities currently associated with phone number		✓	
S65	Social Security Number is invalid, reported on a death record, or inconsistent with date of birth	✓	✓	
S66	Too many identities associated with Social Security Number	✓		
	Multiple identities associated with Social Security Number		✓	✓

RiskView Report

RiskView Report, compliant with FCRA and ECOA (Equal Credit Opportunity Act) regulations, provides detailed, easy-to-read credit report content.

RiskView Report consumer insights are delivered in a familiar credit report format to help improve judgmental lending decisions and streamline exception processing. RiskView Report provides the following insights into a subject's risk profile by exposing a variety of categorical information.

Address Histories

The address structure contains the subject's address history with important insights related to their mobility.

Bankruptcies

The bankruptcy structure contains a summary of the bankruptcy records that are on file for the subject.

Business Associations

The business association structure contains the business records that are on file that indicate the subject has a recorded association with the business.

Credit Inquiries

The credit inquiry structure contains a list of LexisNexis Risk Solutions credit or collection inquiries that are on file for the subject within the past 12 months.

Criminal

The criminal structure contains a summary of the criminal records (felony or non-traffic related misdemeanor records) and sexual offender registry records that are on file for the subject.

Education Records

The education record structure contains the college attendance records that are on file for the subject.

Filing Records

The filing record structure contains a list of the lien, landlord/tenant dispute, and judgment records that are on file for the subject.

Licenses

The license structure contains the professional license records that are on file for the subject.

Loan Offers

The loan offer structure contains a summary of any short-term loan offer requests that are on file for the subject.

Personal Properties

The personal property structure contains a list of the personal property (watercraft and aircraft) registration records that are on file for the subject.

Purchase Activities

The purchase activity structure contains a list of recent retail and online purchase activity that is on file for the subject.

Real Properties

The real property structure contains a list of the real property ownership records that are on file for the subject.

Summary

The summary structure contains the subject's most recent identity information that is on file. Mismatch indicators are returned in the response that highlight input elements that do not match the most recent information that is on file for the subject.

RiskView Liens and Judgments Report

RiskView Liens and Judgments Report is one of the tools that can help you evaluate the creditworthiness of consumers so that you can make more informed credit decisions.

RiskView Liens and Judgments Report can provide insight at the following customer stages:

Firm credit offers

The RiskView Liens and Judgments Report provides data that can help you identify the consumers who qualify for firm credit offers.

Origination

The RiskView Liens and Judgments Report can help you manage your credit risk for new account opening activity, and identify applicants who meet your credit profile to book more profitable accounts.

Management

The RiskView Liens and Judgments Report can help you identify changes in the accounts within your portfolio. You can actively manage existing customer relationships to identify customers for risk-mitigation purposes.

Appendix A

XML Integration Checklist

There are tasks that you must complete as part of your LexisNexis® RiskView™ 5.0 XML implementation.

The following list is not a comprehensive list of integration tasks but is designed to ensure that you consider several critical settings with your RiskView integration.

Integration Tasks for RiskView 5.0 XML Request Items

There are request items that you must complete as part of your implementation.

The following table contains a list of XML integration tasks for RiskView requests.

Integration Tasks for Requests

Number	Request Integration Task
1	Send the following consumer input elements as part of the request: • Address • City • DOB • First Name • Last Name • Phone • SSN • State • ZIP Code
2	Send the following consumer input elements in the correct format: • DOB: Provide yyyy, MM, and dd in the DOB structure • Phone: Remove all formatting and provide only numeric digits • SSN: Remove all formatting and provide only numeric digits • ZIP Code: Remove all formatting and provide just the first five (5) numeric digits
3	Request the correct RiskView score model (IncludeModels), the appropriate version of the attributes (AttributesVersionRequest), or the detailed report as appropriate.
4	Send the appropriate FCRA (Fair Credit Reporting Act) Permissible Purpose. See FCRA Permissible Purposes on page 88 for more information about IntendedPurpose .
5	Request the most recent version of the web service (see Versioning on page 19).
6	Set the applicable Model parameters as part of the request (see RiskView Model Options on page 44).
7	Set up the account with all relevant IP addresses (see Failover and DNS on page 14).
8	If this is a Reseller scenario, then provide the appropriate EndUser information. See User Codes on page 29 and RiskView Request Descriptions on page 35 for more information about EndUser fields.

Integration Tasks for RiskView 5.0 XML Response Items

There are response items that you must complete as part of your implementation.

The following table contains a list of XML integration tasks for RiskView responses.

Integration Tasks for Responses

Number	Response Integration Task
1	Parse the reason codes (ScoreReasons) in such a way to allow for new reason codes (see RiskView Reason Codes on page 79).
2	Parse the reason code descriptions in such a way that they are not impacted by modifications to the reason code descriptions (see RiskView Reason Codes on page 79).
3	Address DNS refreshing and failover considerations.
4	Code the Scoring Exceptions correctly (see Scoring Exceptions on page 74).
5	Code the Score Alerts correctly (see RiskView Alert Conditions on page 74).
6	Complete the code to correctly handle FCRA Permissible Purpose requirements for the following items (see RiskView Alert Conditions on page 74): - Security freeze on file - Prescreen conditions, including Prescreen Opt-Outs and consumers who are under the age of 21 (when the permissible purpose is Prescreening, no data returns for a consumer under the age of 21 or a consumer on the opt-out list) - Consumer statements (consumer statements that are on file return in the ConsumerStatement structure) - Insufficient verification to return a consumer report under state or federal law
7	Complete the code to handle a 222 score scenario (Insufficient Data Available to Generate a Score) or a 200 score scenario (Subject Reported as Deceased) (see Scoring Exceptions on page 74).

Appendix B

Permissible Purposes and Consumer Adverse Action

Information is provided to help you comply with FCRA (Fair Credit Reporting Act) permissible purposes and consumer adverse action and risk-based pricing notices.

FCRA Permissible Purposes

There are options and terms that LexisNexis® Risk Solutions uses to represent FCRA permissible purposes in the **IntendedPurpose** request element.

The following table contains the available FCRA permissible purpose options and their corresponding descriptions.

FCRA Permissible Purposes

FCRA Permissible Purpose (IntendedPurpose) Input Element	Description
Application	For the extension of credit to the consumer in connection with a credit transaction involving the consumer in accordance with 15 U.S.C. Sec.1681(b)(a)(3)(A).
Child Support	In response to a request by the head of a State or local child support enforcement agency (or a State or local government official authorized by the head of such an agency). In accordance with FCRA Section 15 U.S.C. Sec. 1681(b)(a)(4), Customer makes the following certifications: 1. The consumer report is needed for the purpose of establishing an individual's capacity to make child support payments or determining the appropriate level of such payments; 2. The paternity of the consumer for the child to which the obligation relates has been established or acknowledged by the consumer in accordance with State laws under which the obligation arises (if required by those laws); 3. The Customer has provided at least 10 days' prior notice to the consumer whose report is requested, by certified or registered mail to the last known address of the consumer, that the report will be requested; and 4. The consumer report will be kept confidential, will be used solely for a purpose described in subparagraph (A), and will not be used in connection with any other civil, administrative, or criminal proceeding, or for any other purpose.

FCRA Permissible Purposes (Continued)

FCRA Permissible Purpose (Intended Purpose) Input Element	Description
Collections	For the collection of an account of the consumer in connection with a credit transaction involving the consumer in accordance with 15 U.S.C. Sec.1681(b)(a)(3)(A).
Demand Deposit	In connection with a demand deposit account or related new account opening transaction where the transaction is initiated by the consumer, a legitimate business need pursuant to 15 U.S.C. Sec. 1681b(a)(3)(F)(i).
Funding Credit Application	Any consumer-initiated application for credit that has been credit approved and the lender is prepared to and intending to fund in accordance with FCRA Section 15 U.S.C. Sec.1681(b)(a)(3)(A).
Government	For use in connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status in accordance with 15 U.S.C. Sec.1681(b)(a)(3)(D).
Healthcare Legitimate Business Need	In connection with an assessment of the consumer's ability to pay for a medical care transaction initiated by the consumer, a legitimate business need pursuant to 15 U.S.C. Sec. 1681(b)(a)(3)(F)(i).
Insurance Application	For use in connection with the underwriting of insurance involving the consumer in accordance with 15 U.S.C. Sec.1681(b)(a)(3)(B).
Insurance Portfolio Review	For use, as a potential investor or servicer, or current insurer, in connection with a valuation of, or an assessment of the credit or prepayment risks associated with, an existing credit obligation in accordance with 15 U.S.C. Sec.1681(b)(a)(3)(E).
Portfolio Review	For the review of an account of the consumer in connection with a credit transaction involving the consumer in accordance with 15 U.S.C. Sec.1681(b)(a)(3)(A).
Prescreening	For firm offers of credit or insurance that are not initiated by the consumer in accordance with 15 U.S.C. Sec.1681(b)(c).
Rental Car	In connection with a rental car transaction where the transaction is initiated by the consumer, a legitimate business need pursuant to 15 U.S.C. Sec. 1681b(a)(3)(F)(i).
Tenant Screening	In connection with applications for apartment or other property rentals initiated by the consumer, a legitimate business need pursuant to 15 U.S.C. Sec. 1681(b)(a)(3)(F).  <i>This permissible purpose is supported only for the LexisNexis[®] RiskView[™] Liens & Judgments Report.</i>
Written Consent	With express written instructions of the consumer for reasons other than an employment purpose in accordance with FCRA Section 15 U.S.C. Sec. 1681(b)(a)(2).
Written Consent Direct to Consumer	With express written instructions of the consumer for reasons other than an employment purpose in accordance with FCRA Section 15 U.S.C. Sec. 1681(b)(a)(2).
Written Consent Prequalification	With express written instructions of the consumer for credit or insurance prequalification, a reason other than an employment purpose in accordance with FCRA Section 15 U.S.C. Sec. 1681(b)(a)(2).
Legitimate Business Need	For a legitimate business need in connection with a business transaction initiated by the consumer for the reasons excluding employment, listed above in the Intended Use in accordance with FCRA Section 15 U.S.C. Sec. 1681(b)(a)(3)(F)i.

Adverse Action and Risk-Based Pricing Notice Information

LexisNexis Risk Solutions provides information to help you comply with your consumer adverse action and risk-based pricing notices when you use RiskView.

The following types of information should be incorporated into your notices to consumers when taking adverse action against consumers or when conducting risk-based pricing activities that are based in whole or in part on information that is contained in a RiskView consumer report:

- A numerical credit score that was used to make the credit decision
- The range of possible scores under the model that was used
- The key factors that adversely affected the credit score of the consumer in the model that was used
- The date on which the credit score was created
- The name of the person or entity that provided the credit score¹

The LexisNexis Risk Solutions Consumer Center handles all consumer inquiries (for example, disputes, requests for disclosures, and reports) regarding RiskView consumer reports.

RiskView strongly recommends that you seek legal counsel to ensure that you are in compliance with all applicable laws, including the FCRA and the ECOA (Equal Credit Opportunity Act), in your use of the RiskView services.

Additional information and sample notices can be found in the following resources:

<http://www.gpo.gov/fdsys/pkg/FR-2011-03-15/pdf/2011-5413.pdf>

<http://www.gpo.gov/fdsys/pkg/FR-2011-03-15/pdf/2011-5417.pdf>

RiskView Provided By:

LexisNexis Risk Solutions
Consumer Center
PO Box 105108
Atlanta, GA 30348-5108
1.866.897.8126

Score Ranges:

RiskView scores range from 501 (highest risk) through 900 (lowest risk).

¹ "Fair Credit Reporting Risk-Based Pricing Regulations: Federal Reserve System and Federal Trade Commission." *Federal Register* 76:50 (15 March 2011) p. 13904.

Key Factors:

RiskView scores are designed to return the top four factors for the subject that resulted in a lower score. In addition, RiskView scores that make use of inquiries also return a fifth reason code if an inquiry had any effect on the score and was not one of the top four factors that was used in the score.

Date the Score Was Created:

The date the RiskView score returns is the date that the score was created.

Score Value Returned:

RiskView returns the score as part of the response.

Appendix C

Status Codes and Error Messages

Status codes and error messages are returned in the **Header** structure at the beginning of a response.

Error Codes and Messages

Error codes and messages that are specific to LexisNexis® RiskView™ provide information to help you resolve an error.

Error Codes and Messages

Code	Message
41	The record is no longer reporting and may not be used in an FCRA decision.
42	The requested public record was not received by the due date.
43	The record is no longer reporting and may not be used in an FCRA decision.
44	Error processing the requested public record
45	Error processing the requested public record
801	"WsRiskView:: TransactionId (xxx) has been Deferred!"

HTTP Error Codes

HTTP error codes and messages provide information to help you resolve an error.

HTTP Error Codes

Code	Error Message	Description
400	Bad Request	Request not understood (incorrect syntax)
401	Unauthorized User	Required authentication not provided
403	Forbidden	User does not have sufficient permissions for the resource
404	Page Not Found	Requested resource could not be found by the server
405	Method Not Allowed	Method specified is not allowed for the resource
406	Not Acceptable	Server cannot generate an acceptable response
407	Proxy Authentication Required	The client did not authenticate itself with the proxy. Similar to a 401 error (Unauthorized)
408	Request Timed Out	Server timed out waiting for a client request

HTTP Error Codes (Continued)

Code	Error Message	Description
409	Conflict	Request could not complete due to a conflict with the current state of the resource
410	Gone	Requested resource no longer available. Similar to a 404 error, except the 410 error condition is assumed to be permanent
411	Length Required	Server did not receive required content-length in the request
412	Precondition Failed	A precondition given in one or more of the request-header fields evaluated false on the server
413	Request Entity Too Large	Server cannot process request because the request entity is too large
414	Request URL Too Long	Server cannot service the request because the Request-URI (Uniform Resource Identifier) is too long
415	Unsupported Media Type	Server cannot service the request because the format is not supported
500	Server Error	Backend server error Backend Server errors are passed through the 500 SOAP (Simple Object Access Protocol) Fault object that contains the code and description.
501	No Server	Function not implemented
502	Server Overload	Server being used by this Web server sent an invalid response
503	Service Unavailable	Service unavailable due to temporary overload or maintenance
504	Gateway Timeout	Server did not respond in time
505	HTTP Version Not Supported	Server does not support the HTTP protocol version used in the request

Backend Server Status Codes and Error Messages

Backend status codes and error messages are passed through a 500 SOAP Fault.

Backend Server Status Codes and Errors

Status Code	Error Message
-1	Invalid value for type IntendedPurpose: xxxxxxxx Status code is overloaded, but the error message that returns indicates the exact cause of the problem.
	Insufficient privilege to run the function AllowRiskViewPreScrPurpose Status code is overloaded, but the error message that returns indicates the exact cause of the problem.
2	Userid and/or password not provided in query
3	Userid and/or password is incorrect
4	Incorrectly formed XML request

Backend Server Status Codes and Errors (Continued)

Status Code	Error Message
5	Database error, please try again later
6	The specified database cannot be accessed
10	Search request took too long to process Status code is overloaded, but the error message that returns indicates the exact cause of the problem.
	Search request too complex to process Status code is overloaded, but the error message that returns indicates the exact cause of the problem.
11	Search is too broad, try restricting by adding city, state or omitting common words from business name
12	Your account has been suspended. Please contact customer service.
20	Insufficient privilege to run the function Status code is overloaded, but the error message that returns indicates the exact cause of the problem.
	Insufficient privilege to use the specified database Status code is overloaded, but the error message that returns indicates the exact cause of the problem.
21	XXXXX option is not available for the user
22	Request for covered military borrower status could not complete due to an error with the server.  <i>This error is only valid for the MLA (Military Lending Alert) model.</i>
23	Request for covered military borrower status could not complete due to insufficient minimum inputs.  <i>This error is only valid for the MLA model.</i>
24	Request for covered military borrower status could not complete due to invalid permissible purpose.  <i>This error is only valid for the MLA model.</i>
26	Request for RiskView Checking Indicator attributes could not complete due to an error with the server.  <i>This error is only valid for the LexisNexis[®] RiskView[™] Checking Indicators model.</i>
28	Request for bureau tradeline data unsuccessful. Alternate scoring model utilized to generate score.  <i>This status code is only valid for RiskView Spectrum scores.</i>

Backend Server Status Codes and Errors (Continued)

Status Code	Error Message
31	The specified database could not be accessed
32	 <i>These errors are only valid for RiskView Optics and RiskView Spectrum scores. These errors accompany an exception score value of 0.</i>
33	Unable to connect to the server  <i>This error is only valid for RiskView Optics and RiskView Spectrum scores. This error accompanies an exception score value of 0.</i>
34	Request for bureau tradeline data unsuccessful. Alternative model utilized to generate score.
102	Unable to connect to server
203	Too many subjects found; please use city, state, DOB or age range to narrow your search
301	Minimum input fields required: First Name, Last Name, Address, and Zip or City and State; LexID only; or First Name, Last Name, and SSN
401	User Authentication Error
500	IntendedPurpose is required, but it was missing
	Invalid product option combination
500	The AttributesOnly option cannot be selected with an output type that includes PDF.
802	"WsRiskView:: TransactionId (xxx) is already Collected!"
803	"WsRiskView:: TransactionId (xxx) is In Progress!"
804	"WsRiskView:: TransactionId (xxx) is already TimedOut!"
805	"WsRiskView:: TransactionId (xxx) is partially completed!"
806	"WsRiskView:: TransactionId (xxx) is not Found!"
807	"WsRiskView:: TransactionId (xxx) is in Error. Please call LexisNexis Support!"

Appendix D

References

External resources are available that can help you understand the standards-based technologies that are used by LexisNexis[®] Risk Solutions web services.

SOAP Communication

Resources are available that can help you understand SOAP (Simple Object Access Protocol) communication.

<http://www.w3.org/TR/soap12-part0>

<http://www.w3.org/TR/soap12-part1>

<http://www.w3.org/TR/soap12-part2>

WSDL

A resource is available that can help you understand a WSDL (Web Services Description Language).

<http://www.w3.org/TR/wsdl>

XML Schema

A resource is available that can help you understand XML Schemas.

<http://www.w3.org/TR/xmlschema-0/>

Tutorials

A resource is available that provides tutorials that can help you understand web development.

<http://www.w3schools.com/>