Credit Service Integration Impact Memo
April Update

April 27, 2025

On **April 30, 2025,** Fannie Mae will implement an update to the Credit Service in the integration environment for both XIS direct integration and User Interfaces. This update will allow customers to pass the _Name attribute in the Service_Provider element with a valid Production affiliate name or number and their test credentials in the Control Input (CI).

Please refer to the table below for valid input:

_Name Attribute	_AccountNumber / _Password Attribute	Expected Results
Production Name or Code	Populate Test Credentials	Receive 140004 - Credit Failure error **Note:** After April 30, 2025, this will not return 140004 – Credit Failure error
Integration Name or Code	Populate Test Credentials	Successful Submission

The table below outlines various scenarios for different Production affiliates and how the Credit Service will map requests to the appropriate test URLs based on the _Name attribute provide:

Credit Provider	Production Credit Provider ID Code	Integration Credit Provider ID Code
TransUnion / SharperLending	5, 6, 31, 204, 277, 282, 290, 292, 298, 301, 313, 315	908
MeridianLink	24,58,63,76,78,86,128,138,139,161,226,229,281,283,287,295,299,302,305,307,309,310,311,314,316	909
Equifax	4	912
Informative	2	913
Xactus	51, 130, 270	915
CBC	3	918

Below is the Service_Provider element, which is passed in the Control Input (CI), specifying the required attributes: _Name, _AccountNumber and _Password.

ELEMENT: SERVICE_PROVIDER

Required: Yes

Cardinality: 1

Description: Credit Service Provider account information

Attribute	Format	Required	Description
_Name	$255	Y	The Credit Provider ID code. Please refer to the Credit Provider List for further information.
_AccountNumber	$255	Y	This is the account number associated with the Credit Service Provider. Lenders should obtain an account number by contacting the service provider directly.
_Password	$255	Y	This is the password that corresponds to the account number for the Credit Service Provider and is obtained by contacting the service provider directly.

If you have questions about this integration impact, contact your Technology Integration Analyst or Integration Support. For more information about DU, visit the DU webpage or contact your Fannie Mae representative.