

# **Technical Documentation** Real Time Decisions – Inbound Identity

Date Updated: 4/29/2024



### **Table of Contents**

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Verisk Marketing Solutions Overview	3
Real-Time Decisions Inbound Identity Overview	3
Inputs	4
Outputs:	6
Identity Scoring:	
ID Score:	6
Demographic Attributes:	6
Property Attributes:	9
Auto Attributes:	11
Identity Completion:	11
Appendix A: JSON API Example	
Appendix B: API Response Codes	



# **Verisk Marketing Solutions Overview**

Verisk Marketing Solutions is a consumer data and insights unit of Verisk that specializes in helping marketers and the platforms and providers they work with continuously maintain a real-time view of their consumers' profiles and behaviors as they change over time. We power personalized interactions to engage them with the right message, at the right time.

Verisk Marketing Solutions brings together the unique behavioral data assets from Jornaya with the proprietary identity graph from Infutor to provide marketers with comprehensive and actionable identity data for every consumer and household in the US, alongside the earliest indicators of their in-market shopping behavior. This one-of-a-kind view is maintained with the highest standards for data security and consumer privacy, preferences, and permissions.

Our solutions ensure marketers have the most complete picture of a consumer's identity, attributes, permissions, and inmarket behaviors—helping to remove the guesswork around who, what, and when to reach out.

Customers who engage with us experience:

- Lead generation program ROI improvement
- Better customer acquisition & retention outcomes
- Real-time in-market insights (from 55k comparison shopping sites)
- Intelligence to inform cross-sell opportunities
- Improved reputation and financial risk management

### Real-Time Decisions Inbound Identity Overview

Our Real-Time Decisions product line focuses on situations where marketers need to make real-time decisions about how to interact with a consumer. We offer API's to access, in real-time, configured data packages that our customers can use to make better informed consumer engagement decisions.

You often have a short period of time to decide how to best interact with a consumer. Get the right data in real-time to optimize inbound interactions for these situations.

#### **Real-Time Decisions | Inbound Identity**

- With inbound leads, marketers often lack information on the consumer aside from an inbound phone number. We help you obtain the complete identity of the consumer in real-time.
- Confirm and supplement consumer provided data
- Enrich your insights on each consumer with additional attributes, so you know how best to personalize engagements with them.



### Inputs

The Real Time Decisions API for Inbound Identity with ID MAX Plus accepts the following inputs. For additional API information refer to this link: <u>https://apidocs.infutor.com/#fc83bebd-5a95-49ff-94f6-224e9f002869</u>

Input Field	Description	
FullName	Full individual Name	Required*
FName	First name, 15 characters max	Required*
LName	Last name, 20 characters max	Required*
Address1	Address line 1, 64 characters max	Required*
Address2	Address line 2, 64 characters max	Optional
City	City name, 28 characters max. * Either City/State or Zip is required	Required*
State	2 character state abbreviation. * Either City/State or Zip is required	Required*
Zip	5 digit numeric USPS zip code. * Either City/State or Zip is required	Required*
Phone	10 digit numeric phone number (without spaces, dashes, or parentheses)	Required*
Phone2	10 digit numeric 2nd phone number (without spaces, dashes, or parentheses)	Required*
Email	Email address, 100 characters max	Required*

For Identity append/competition & additional contact information, ID Max requires phone, email or name & address input.

At a minimum, one of the following input combinations is required for processing:

- Phone
- Phone2
- Email
- FName + LName
- FullName
- Address1 + Zip
- Address1 + City + State

# Output



### **Identity Scoring:**

Output Field	Description	<b>Return Values</b>
ValidPhone	The phone is a valid 10 digit telephone number based on the North American Numbering Plan (NANP)	Score 0-100
ValidPhone2	The 2nd phone is a valid 10 digit telephone number based on the North American Numbering Plan (NANP)	Score 0-100
ValidEmail	The email is a valid email address format	Score 0-100
ValidName	The individual's first and last names appear to be valid names and do not contain vulgar words or expressions	Score 0-100
NameToPhone	The name links to the phone	Score 0-100
NameToEmail	The name links to the email	Score 0-100
NameToAddress	The name links to the postal address	Score 0-100
	The deceased field is used to determine whether an identity is living or deceased.	
Deceased	A score of 100 indicates the individual is living and a score of 0 represents the individual is deceased. If the field is Blank, it means Unknown	0 or 100 or Blank
Phone Type	Phone type for the Phone. L- Landline, V- VoIP, W- Wireless, O- Other	L, V, W, O
PhoneConfidenceScore	Score of 0 - 100 that reflects the confidence that a given phone is active and hasn't been reassigned, based on activity and velocity indicators	Score 0-100
Phone2ConfidenceScore	Score of 0 - 100 that reflects the confidence that a given phone is active and hasn't been reassigned, based on activity and velocity indicators	Score 0-100
AddressConfidenceScore	Score of 0 - 100 that reflects the confidence, accuracy, and deliverability for the input postal address	Score 0-100
AddressToPhone	The postal address links to the phone	Score 0-100
AddressToEmail	The postal address links to the email	Score 0-100
PhoneToEmail	PhoneToEmail The phone links to the email	
Phone2ToEmail	The 2nd phone links to the email	Score 0-100
NameToPhone2	The name links to the 2nd phone	Score 0-100
AddressToPhone2	The postal address links to the 2nd Phone	Score 0-100



#### ID Score:

The ID Score is an overall score, with values in the range of 0-100 that can be used for making pass/fail decisions about whether or not a given identity was verified.

Output Field	Description	Return Values
IDVerifyScore	The IDScore is an overall score to reflect the quality of an ID verification.	Score 0-100

### Demographic Attributes:

#### **Output Field** Description

#### **Return Values**

Gender	M=male F=Female blank or U=unknown	M, F, or U
Age	Adult Age	0 - 99
Age_range_estimate	Adult Estimated Age Range is calculated from date of birth data. Age data is applied at the individual level and is compiled from a variety of sources that may include public data, buying activities, and self-reported information. This is a calculation of age based on the individual's year of birth. The calculation is current year minus the YOB, which is then used to assign the record to an appropriate age range. Estimated Age Range A - Estimated Age 18-24 B - Estimated Age 25-34 C - Estimated Age 35-44 D - Estimated Age 55-64 F - Estimated Age 55-64 F - Estimated Age 65-74 G - Estimated Age 75+	A-G
Age_range_inferred	Adult Inferred Age Range uses known age of adults within the same ZIP+4 to assign an age range. The originating known age data is compiled from a variety of sources that may include public data, buying activities data, and self-reported information. A value is only assigned for this field if a record for the AGE_RANGE_ESTIMATED field is not available. Inferred Age Range. A - Inferred Age 18-24 B - Inferred Age 25-34 C - Inferred Age 25-34 D - Inferred Age 45-54 E - Inferred Age 55-64 F - Inferred Age 65-74 G - Inferred Age 75+	A-G
Age_range_combined	Adult Combined Age Range assigns an age range value to all records, using the applicable value from either AGE_RANGE_ESTIMATED and AGE_RANGE_INFERRED fields. Use this field if you are looking for 100% age range coverage within the TCI universe. Combined (Estimated + Inferred) Age Range	A-G



	A - Combined Age 18-24 B - Combined Age 25-34 C - Combined Age 35-44 D - Combined Age 45-54 E - Combined Age 55-64 F - Combined Age 65-74 G - Combined Age 75+		
LOR	Length of Residence in years, 2 digits		00 - 99
Homeowner	H=Homeowner R=Renter A = Inferred Homeowner B = Inferred Renter		H, R, A or B
MedYrBld	The year home was built. 4 digits		nnnn
EHI	Estimated household income, 1 character: A = Less than \$20,000 B = \$20,000 - \$29,999 C = \$30,000 - \$39,999 D = \$40,000 - \$49,999	E = \$50,000 - \$59,999 F = \$60,000 - \$74,999 G = \$75,000 - \$99,999 H = \$100,000 - \$124,999 J = \$125,000 - \$149,999 J = \$150,000 - \$199,999 K = \$200,000 - \$249,999 L = \$250,000 - \$499,999 M = \$500,000 +	A - M
Married	M=Married S=Single A=Inferred Married B=Inferred Single	'	M, S, A, or B
WealthScr	*DO NOT USE* WEALTHSCR_V2 field, released in April 2024, replacing WEALTHSCR. Model based on income, homeownership, and other assets owned: A = Estimated Net less than \$5,000 B = Estimated Net \$5,000 - \$19,999 C = Estimated Net \$20,000 - \$49,999	D = Estimated Net \$50,000 - \$79,999 E = Estimated Net \$80,000 - \$99,999 F = Estimated Net \$100,000 - \$249,999 G = Estimated Net \$250,000 - \$499,999 H = Estimated Net over \$500,000	А-Н
Wealthscr_v2	The net worth selection is a model which predicts household net worth. It takes into consideration 60+ model predictors across a diverse set of info including demographics, transactional & behavioral data, property ownership and mortgages, vehicle ownership and geo-demographics. The data originates from a range of deterministic and probabilistic data sources such as county assessor records, self-reported information (e.g. surveys), Census demographics, and many more. WEALTHSCR_V2 field, released in April 2024, replacing WEALTHSCR.	A - \$0 OR LESS B - \$1 - \$24,999 C - \$25,000 - \$49,999 D - \$50,000 - \$74,999 E - \$75,000 - \$99,999 F - \$100,000 - \$149,999 G - \$150,000 - \$249,999 H - \$250,000 - \$374,999 I - \$375,000 - \$499,999 J - \$500,000 - \$749,999 K - \$750,000 - \$999,999 L - \$1,000,000+	A-L
DwellType	Dwelling Type. S=Single Family Dwelling Unit (SFDU). M=Multi-family Dwelling Unit (MFDU)		S or M
MrktHomeVal	Estimated Home Market value: A = \$1,000 - \$24,999 B = \$25,000 - \$49,999 C = \$50,000 - \$74,999 D = \$75,000 - \$99,999 E = \$100,000 - \$124,999 F = \$125,000 - \$149,999 G = \$150,000 - \$174,999 H = \$175,000 - \$199,999 I = \$200,000 - \$224,999	J = \$225,000 - \$249,999 K = \$250,000 - \$274,999 L = \$275,000 - \$299,999 M = \$300,000 - \$349,999 N = \$350,000 - \$399,999 O = \$400,000 - \$449,999 P = \$450,000 - \$499,999 Q = \$500,000 - \$749,999 R = \$750,000 - \$999,999 S = \$1,000,000+	A - S



ChildCd	Presence of Children. Y= children present		Y or Blank
ChildNbrCd	Number of Children. A=No children B=less than 3 C= 3-5 children		A – C
MHV	Median House Value Code: A = Less than \$50,000 B = \$50,000 - \$99,999 C = \$100,000 - \$149,999 D = \$150,000 - \$249,999	E = \$250,000 - \$349,999 F = \$350,000 - \$499,999 G = \$500,000 - \$749,999 H = \$750,000 - \$999,999 I= \$1,000,000+	A – I
MedSchl	Median years of school, 3 digits max. 1 implied decimal. eg 210 = 21.0 years		000-220

### **Property Attributes:**



#### **Return Values**

<b>Output Field</b>	Description		<b>Return Values</b>
PROP_IND	Property type indicator, 2 digit numeric: 10 = Single Family Residence / Townhouse 11 = Condominium (residential) 20 = Commercial 21 = Duplex, Triplex, Quadplex 22 = Apartment 23 = Hotel, Motel 24 = Commercial (condominium) 25 = Retail 26 = Services (general public) 27 = Office Building 28 = Warehouse	29 = Financial Institution 30 = Hospital (medical complex, clinic) 31 = Parking 32 = Amusement - Recreation 50 = Industrial 51 = Industrial Light 52 = Industrial Heavy 53 = Transport 54 = Utilities 70 = Agricultural 80 = Vacant 90 = Exempt	nn
PROP_VALCALC	The "total" (i.e., land + improvement) value clo assessment by county or local taxing authoriti		Integer (dollars)
PROP_IMP_VALCALC	The "improvement" value closest to current m local taxing authorities	arket value used for assessment by county or	Integer (dollars)
PROP_VAL_CALCIND	Property Value type: A = Assessed M = Market P = Appraised T = Transitional		A,M,P,T or blank
PROP_ASSED_VAL	The Total Assessed Value of the Parcel's Land county or local taxing/assessment authority	a & Improvement values as provided by the	Integer (dollars)
PROP_ACRES	Total land mass in acres. (4 decimal points). E	Example: 13000=1.3 acres	Integer
PROP_LANDSQFT	Total land mass in Square Feet	Integer	
PROP_YRBLD	The construction year of the original building.	ΥΥΥΥ	
PROP_LIVINGSQFT	The area of a building that is used for general that is heated or air conditioned and does not footage	Integer	
PROP_RMS	Total number of rooms contained in the primary building		Integer
PROP_BEDRMS	Total number of bedrooms contained in the primary building		Integer
PROP_BATHS	Total number of bathrooms, 2 implied decimal places. 2.00 baths = 200		Integer
PROP_FULLBATHS	Total number of Full Baths (typically comprised of a sink, toilet, and bathtub / shower stall). A home containing 2 1/2 baths would have the number 2 stored in this field		Integer
PROP_HALFBATHS	Total number of Half Baths (typically comprised of a sink & toilet). A home containing $2.1/2$		Integer
PROP_AC	The type of air conditioning method used to cool the building (e.g., Central, Wall Unit, Evaporative): 0=AC.NONE ACA=AC.COMMERCIAL A/C ACE=AC.CENTRAL ACH=AC.CHILLED WATER ACP=AC.CENTRAL PARTIAL APT=AC.PARTIAL APV=AC.REFRIGERATION/EVAPORATION	ASE=AC.SEPARATE SYSTEM ASO=AC.SOLAR ASP=AC.SPLIT SYSTEM ACW=AC.CENTRAL & UNIT ADU=AC.DUAL UNIT AEV=AC.EVAPORATIVE ROOF AFA=AC.FAN COOLING AHT=AC.HEAT PUMP AOF=AC.OFFICE ONLY APF=AC.REFRIGERATION APK=AC.PACKAGE APR=AC.PACKAGE	nnn (3 characters)



	AWA=AC.WALL UNIT AWI=AC.WINDOW UNIT AWN=AC.WALL/WINDOW UNIT		
PROP_FRPL	This field is populated with a "Y" if a fireplace is located within the building		Y or blank
PROP_POOL	Populated with a "Y" if a Pool is present on the	parcel	Y or blank
PROP_ROOFTYPE	999=BYPASS         9A0=IRREGULAR       Q=PYRAMID R=ARCHED S=SAWTOOTH         9B0=LEAN TO A=A-FRAME B=BARN       T=CATHEDRAL/CLERESTORY U=BUBBLE         C=CANOPY D=DORMER E=FRAME F=FLAT       V=GAMBREL W=SWISS CHALET/ALPINE         G=GABLE H=GABLE/HIP I=HIP J=GEODESIC       X=COMPLEX/CUSTOM Y=BUTTERFLY         K=MANSARD L=BARREL M=MONITOR       Z=GAMBREL/MANSARD         N=CONTEMPORARY Q=SHED P=PITCHED       X=CONTEMPORARY Q=SHED P=PITCHED		nnn (3 characters)
PROP_TAXAMT	The tax amount provided by the county or local taxing / assessment authority. This field has 2 implied decimal spaces at the end of its value. Example: 600,010, = \$6,000.10		Integer (dollars)
PROP_RECDATE	The date the sales transaction was record at the county		YYYYMMDD
PROP_SALEAMT	Price of the sale as depicted on the recorded sales transaction		Integer (dollars)
PROP_MTGAMT	Amount of loan		Integer (dollars)
PROP_MTGDATE	Date mortgage was initiated		YYYYMMDD
PROP_MTGTERM	The length of time of the mortgage in years		Integer (years)
PROP_MTGDUEDATE	Date mortgage becomes due		YYYYMMDD



**Return Values** 

# Outputs (continued)

### Auto Attributes:

#### **Output Field** Description

Make	Vehicle Make, 30 characters max	String Value
Model	Vehicle Model, 30 characters max	String Value
Year	Vehicle Year	ΥΥΥΥ
ClassCD	Vehicle Class Code, 15 characters max	15 characters
FuelTypeCD	Vehicle Fuel Code	1 character
MFGCD	Vehicle Manufacturing Code	1 character
StyleCD	Vehicle Style Code	10 characters
Mileage	Mileage from the last odometer reading in increments of 10,000. A=0-10,000. Z= 250,000+	A-Z
ODate	Last verification date	YYYYMMDD

### **Identity Completion:**

For API technical documentation refer to this link here:

Output Field	Description	<b>Return Values</b>
FName	Appended First Name	20 characters
LName	Appended Last Name	20 characters
MName	Appended Middle Initial	1 Character
BusName	Appended Business Name	100 Characters
PreDir	Appended Street Pre Direction: N, S, E, W, NE, SW, etc.	2 Characters
Street	Appended Street name.	28 characters
StrType	Appended Street suffix: ST, AVE, BLVD, etc.	4 Characters



PostDir	Appended Street Post Direction: N, S, E, W, NE, SW, etc.	4 Characters
АрtТуре	Appended Secondary Unit designator: Apt, Suite, etc.	2 Characters
AptNbr	Appended Secondary Unit number: Apt #, Suite #, etc.	8 Characters
City	Appended USPS City Name.	28 Characters
State	Appended USPS State abbreviation.	2 Characters
Zip	Appended numeric USPS Zip Code.	5 Characters
Z4	Appended numeric USPS Zip+4.	4 Characters
DPC	Appended Delivery Point Code with check digit.	3 Characters
CRTE	Appended Carrier Route.	4 Characters
CNTY	Appended FIPS County Code.	3 Characters
Z4Туре	Appended USPS Zip+4 type F – Firm or company address G – General delivery address H – High-rise or business complex P – PO Box address R – Rural Route address S – Street or Residential address Blank - Unknown	F, G, H, P, R, S
DPV	Appended Delivery Point Validation Y – Address DPV confirmed for both primary and (if present) secondary numbers D – Address DPV confirmed for primary number only, secondary number information was missing S – Address DPV confirmed for the primary number only, and secondary number information was present but unconfirmed N – Both Primary and (if present) Secondary number information failed to DPV confirm Blank – Address not presented to hash table	Y, D, S, N
Deliverable	Appended Deliverable flag	Y, N, or Blank
ValDate	Appended Last address validation date	YYYYMMDD or YYYYMM, depending on availability.
Phone	Appended Phone (up to 3 additional Phone numbers)	10 characters
PhoneType	Appended Phone Type (up to 3, one for each appended phone number) L – Landline V - VoIP W – Wireless O - Other	L, V, W, O
DID	Direct Inward Dial Number	Y or blank
RecType	Appended Record Type R – Residential B – Business P – Payphone U - Unknown	R, B, P, U
IDate	Date phone record was first received	YYYYMMDD



ODate	Date phone record was last received as connected	YYYYMMDD
TelcoName	Name of original telephone company provider	100 Characters
Category	Appended Matched Category (up to 3, one for each appended phone number) I – Individual H – Household A – Address Z – Name/Zip	I, H, A, Z
Email	Appended Email (up to 3 additional Emails)	100 Characters
Suppression	Email Suppression Code N - Email is Eligible for Deployment	N or blank
Category	Appended Matched Category (up to 3, one for each appended Email) I – Individual H – Household A – Address Z – Name/Zip	I, H, A, Z
Url	Appended URL - Indicates the website in which the consumer "opted-in" to receive marketing emails	100 Characters
ODate	Appended Email Last Seen Date	YYYYMMDD



# Appendix A: JSON API Example

For implementations with 1st Party Guardian, Identity Scoring and Attribute enrichment

#### **Example Request:**

https://api.yourdatadelivery.com/service/rest/IDCompleteBase?Login=username &Password=password&FullName=randomFullName&FName=FName&LName=LName&Address1 =Address1&Address2=Address2&City=City&State=State&Zip=Zip&Phone=Phone&Phone 2=Phone2&Email=Email

Identity Completion: For API technical specs refer to this link: <u>https://apidocs.infutor.com/#5134f7c6-7e5e-4340-ba5e-3f7364bec974</u>

#### **Example Output:**

```
{
 "ResponseCode": " ",
 "ResponseMsg": "Successful",
 "Detail": {
  "_type": "IDCompleteBaseResult:https://api.yourdatadelivery.com/service",
  "Identity": {
   "Name": {
    "FName": "JOHN",
    "LName": "SMITH",
    "MName": "",
    "BusName": ""
   },
   "NameAlias1": {
    "Prefix": "",
    "FName": "JONNATHAN",
    "LName": "SMITH",
    "MName": "W",
    "Suffix": ""
   },
   "NameAlias2": {
    "Prefix": "",
    "FName": "JOHNNIE",
    "LName": "SMITH".
    "MName": "",
    "Suffix": "JR"
   },
   "NameAlias3": {
    "Prefix": "",
    "FName": "WILLIAM",
    "LName": "SMITH",
    "MName": "",
    "Suffix": "JR"
   },
   "Address": {
    "House": "123",
    "PreDir": "E",
    "Street": "MAIN",
    "StrType": "ST",
    "PostDir": "",
```



"AptType": "APT", "AptNbr": "10", "City": "CHICAGO", "State": "IL", "Zip": "60601", "Z4": "1107", "DPC": "224", "CRTE": "C018", "CNTY": "", "Z4Type": "S", "DPV": "Y", "Deliverable": "Y", "ValDate": "201808" }, "PreviousAddress1": { "House": "456", "PreDir": "", "Street": "MICHIGAN", "StrType": "AVE", "PostDir": "", "AptType": "", "AptNbr": "", "City": "CHICAGO", "State": "IL", "Zip": "60601", "Z4": "1107", "DPC": "224", "CRTE": "C018", "DPV": "Y" }, "PreviousAddress2": { "House": "789", "PreDir": "N", "Street": "GENERAL", "StrType": "DR", "PostDir": "", "AptType": "", "AptNbr": "", "City": "INDIANAPOLIS", "State": "IN", "Zip": "46229", "Z4": "2192", "DPC": "418", "CRTE": "C003", "DPV": "Y" }, "PreviousAddress3": { "House": "147", "PreDir": "", "Street": "MAIN", "StrType": "PL", "PostDir": "", "AptType": "", "AptNbr": "",

"City": "INDIANAPOLIS",



"State": "IN", "Zip": "46229", "Z4": "4113", "DPC": "251", "CRTE": "C003", "DPV": "Y" }, "Phones": { "Phone": { "Phone": "1234567890", "PhoneType": "W", "DID": "", "RecType": "R", "IDate": "20080221", "ODate": "20090601", "TelcoName": "TELEPHONE COMPANY 1", "Category": "I" }, "Phone2": { "Phone": "9876543210", "PhoneType": "L", "DID": "", "RecType": "R", "IDate": "20180111", "ODate": "20180111", "TelcoName": "TELEPHONE COMPANY 2", "Category": "I" }, "Phone3": { "Phone": "1234569870", "PhoneType": "V", "DID": "", "RecType": "R", "IDate": "20180112", "ODate": "20180112", "TelcoName": "TELEPHONE COMPANY 3", "Category": "H" } }, "Emails": { "Email": { "Email": "JSMITH@EMAIL.com", "Suppression": "N", "Category": "I", "Url": "MYDOMAIN.COM", "ODate": "20171129", "Sha2": "F5709E36F630621B3277F262C58262E83BB18B969CF87C898BA76B45D5F7C3AB", "Sha1": "E8C33707A5C4A5C4DA935B1ED6B02F3BB8B46AD7", "MD5": "A6147361910ABBAA4299B2C368DB4766" }, "Email2": { "Email": "JOHNS@EMAIL.com", "Suppression": "N", "Category": "I", "Url": "DOMAIN.NET",

} }



```
"ODate": "20110215",
   "Sha2": "8A4A794CEC9D653F4E6C3280F8C6FFF3031AEA11D4059AE5EA708ECA2D93BC0F",
   "Sha1": "00D9190243F3C5419662F9512F69636E2560500A",
   "MD5": "4F6D63B91B5BA8436A154FA59AF2AA1F"
  },
  "Email3": {
   "Email": "JOSMITH@EMAIL.COM",
   "Suppression": "N",
   "Category": "I",
   "Url": "DOMAIN.COM",
   "ODate": "20170101",
   "Sha2": "4A801A1EFB8748A691E75B096AA3C09704FD7AF038F1B1D4DE48203E15ADA6AC",
   "Sha1": "981686F5D433FE8B57D1FBAEE63DA6EDCA16476E",
   "MD5": "23E1474E3425ECCA21AE763345EA261D"
  }
}
}
```



## Appendix B: API Response Codes

The following is a table of potential output response codes & messages. For the most up to date information on the API reference this link: <u>https://apidocs.infutor.com/ - 83d9c957-c8ee-4cdb-bfd9-c96e968f01cd</u>

#### **Output Field** Description

