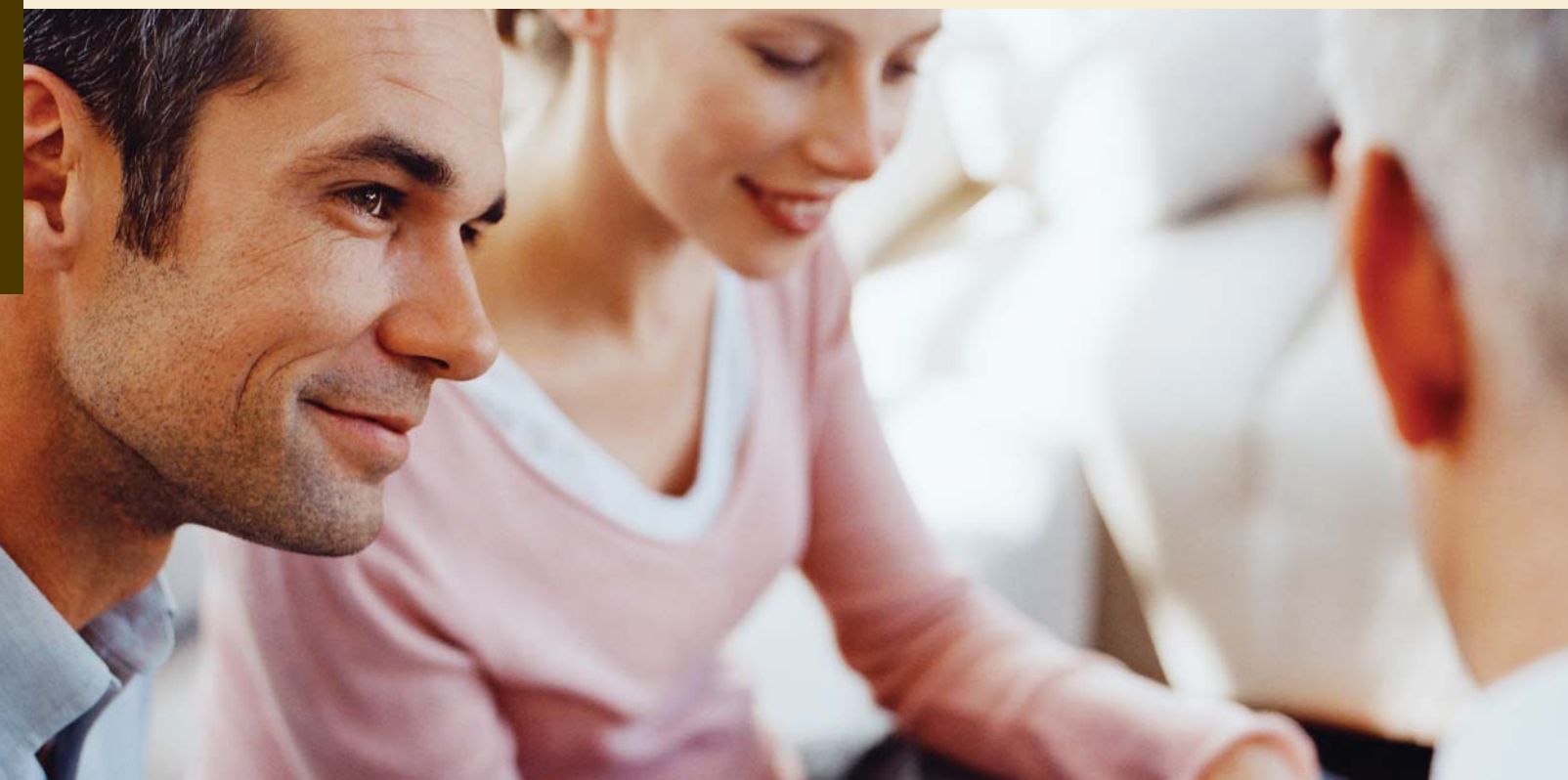




## TransUnion Credit Report User Guide

UNITED STATES



Thousands of companies around the world depend on TransUnion Credit Reports for the consumer **insight** they need to make the **best decisions**. This guide is designed to **introduce** you to the various sections of the print image TransUnion Credit Report.

### Credit Report Basics

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TransUnion Credit Reports draw information from the TransUnion database, which contains files on more than 200 million consumers – that’s virtually every credit-active adult in the United States. The information in the database is provided by more than 85,000 credit-granting institutions and data furnishers. The database is updated, audited and monitored on a regular basis. As a result, you can count on current, comprehensive information when evaluating the financial responsibility of a prospect.

### Using this Guide

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This guide will walk you through the five standard types of information included in the print image credit report: Identifying Information, Public Records, Collections, Credit History and Inquiries. A following page shows a sample Credit Report that includes both standard information and optional features that can enhance the report.

Subsequent pages provide greater detail on each section, thumbnail diagrams showing where to find each section on the sample Credit Report, and descriptions of the fields and codes. For your convenience, on the left side of the fold-out there is a key to all of the Credit Report Codes. Keep it open for handy reference as you use the guide.

### Additional Features

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Depending on your business needs, you can make credit information even more powerful by adding optional features to your reports. Some of these options include:

**SPECIAL MESSAGES**—Help reduce the risk of fraud and protect your customers

**MODEL PROFILES**—Display scores that help predict future credit behavior

**CREDIT SUMMARIES**—Quickly assess the consumer’s financial health to help you make more accurate decisions

**INQUIRY ANALYSIS**—Streamline collection efforts by locating individuals quickly

Other options are available to help you make more informed decisions throughout the customer lifecycle.

### More Information

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To learn more about the TransUnion Credit Report or any of the optional features designed to help you achieve your specific goals, contact your TransUnion representative or visit us at [transunion.com/business](https://transunion.com/business).

# Credit Report Codes

## ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators

CODE	DESCRIPTION
A	Authorized user of shared account
C	Joint contractual liability
I	Individual account for sole use of customer
M	Account for which subject is liable but co-signer has liability if the maker defaults
P	Participant in shared account which cannot be distinguished as C or A
S	Account for which subject is co-signer and becomes liable if maker defaults
T	Relationship with account terminated
U	Undesignated
X	Deceased

## Date Indicators

CODE	DESCRIPTION
A	Automated
C	Closed
F	Reposessed/Written Off/Collection
M	Manually Frozen
P	Paid Out
R	Reported
V	Verified

## MOP (Current Manner of Payment)

CODE	DESCRIPTION
01	Pays as agreed
02	30–59 days past the due date
03	60–89 days past the due date
04	90–119 days past the due date
05	120 days or more past the due date
07	Paying or paid under Wage Earner Plan or similar arrangement
08	Repossession
8A	Voluntary repossession
8P	Paying or paid account with MOP 08
09	Charged off to bad debt
9B	Collection account
9P	Paying or paid account with MOP 09 or 9B
UR	Unrated

## Type of Account

CODE	DESCRIPTION
O	Open Account (30, 60 or 90 days)
R	Revolving or Option
I	Installment
M	Mortgage
C	Check credit (line of credit)

## KOB (Kind of Business Classifications)

CODE	DESCRIPTION
A	Automotive
B	Banks and Savings and Loan Institutions
C	Clothing
D	Department, Variety and Other Retail
E	Educational Organizations and Employment Services Companies
F	Finance, Personal
G	Groceries
H	Home Furnishings
I	Insurance
J	Jewelry, Cameras and Computers
K	Contractors
L	Lumber, Building Material and Hardware
M	Medical and Related Health
N	Credit Card and Travel/Entertainment Companies
O	Oil Companies
P	Personal Services Other Than Medical
Q	Credit Unions and Finance Companies Other Than Personal Finance Companies
R	Real Estate and Public Accommodations
S	Sporting Goods
T	Farm and Garden Supplies
U	Utilities and Fuel
V	Government
W	Wholesale
X	Advertising
Y	Collection
Z	Miscellaneous

Sample Credit Report (print image format)

This sample report is intended for educational purposes and cannot be used for testing. The actual Credit Report you receive will be customized to meet your specific request.

**NOTE:** Fields with dollar amounts will display:  
K=thousands  
M=millions

Goi duncan,elizabeth\*2 9932,woodbine,chicago,il,60068\*3 555,e,jackson,st,cleveland,oh,44123\*5 002-02-2222\*\*

<FOR> (I) D248	<SUB NAME> ABC DEPT STORE	TRANSUNION CREDIT REPORT <MKT SUB> 06 CH	<INFILE> 4/81	<DATE> 5/20/10	<TIME> 09:36CT
<SUBJECT> DUNCAN, ELIZABETH <ALSO KNOWN AS> COOK, ELIZABETH		<SSN> 111-11-1111		<BIRTH DATE> 2/52 <TELEPHONE> (555)555-5555	
<CURRENT ADDRESS> 9932 WOODBINE, #9B, CHICAGO, IL. 60068 <FORMER ADDRESS> 10 N. CAMINO, OAKLAND, CA. 94583 8500 N. WESTERN AV. CHICAGO, IL 60645				<DATE RPTD> 1/08 4/04	
<CURRENT EMPLOYER AND ADDRESS> ABC HOTELS ANYTOWN, IL.	<POSITION> CONCIERGE	<VERF> 5/10	<RPTD> 5/10	<HIRE> 3/04	

SPECIAL MESSAGES

\*\*\*HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION\*\*\*  
\*\*\*CONSUMER STATEMENT: SEE END RPT\*\*\*

MODEL PROFILE	***ALERT***					
***VANTAGESCORE ALERT:	SCORE	+590:	TK, 52, RF, 10	SCORECARD:	02	***
***TRANSUNION BANKRUPTCY MODEL:	SCORE	+533:	24, 07, 15, 08	***		
CREDIT SUMMARY	***TOTAL FILE HISTORY					
PR=2 COL=1	NEG=1	HSTNEG=2-9	TRD=4	RVL=2	INST=1	MTG=1 OPN=0 INQ=4
REVOLVING:	\$10.1K	CRED LIM	\$18.2K	BALANCE	PAST DUE	MONTHLY PAY AVAILABLE
INSTALLMENT:	\$16.9K			\$5.4K		\$225 71%
MORTGAGE	\$232.5K			\$12.9K	\$1128	\$282
TOTALS:	\$259.5	\$18.2K		\$173.2K	\$1470	\$1470
				\$191.5K	\$1128	\$1977

PUBLIC RECORDS						
SOURCE	DATE	LIAB	ECOA	ASSETS	PAID	DOCKET#
TYPE			COURT LOC			ATTORNEY
Z 4932059	10/08R	\$14,668	C	\$2,668		08B38521
CHAPTER 7 BANKRUPTCY						D. WINSLOW
ZP5027011	11/08R	\$3128	I		6/08	08M987654
RETRO PAID CIVIL JUDGMENT						WILLIAMS

COLLECTIONS						
SUBNAME	SUBCODE	ECOA	OPENED	CLOSED	\$PLACED	CREDITOR
ACCOUNT#			VERIFIED		BALANCE	REMARKS
ADVANCED COL	Y 999C004	I	5/05		\$2500	ABC BANK
12345			4/10A		\$1000	

TRADES						
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT
ECOA	COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS		MO 30/60/90
ABC BK	B 6781001	8/08	\$16.9K	60M282	1/10	445543211111
9876543210		5/10A	\$12.9K	\$1128	\$1410 05	11111111
I AUTOMOBILE				*ACCOUNT IN DISPUTE		20 1/ 1/ 5
ABC RETAILER	D 1234567	12/07	\$9.6K	MIN200	2/07	111111111111
1234567890		5/10A	\$16.7K		\$230 03	111111111111
I /CREDITCARD			\$5.2K			29 1/ 1/ 0
ABC MORTGAGE	Q 1111111	11/04	\$232.5K	360M1470		111111111111
1112223333		5/10A	\$173.2K			111111111111
C /CONVENTIONAL MORTGAGE						48 0/ 0/ 0
ABC DEPARTMENT	D 7654321	12/09	\$500	MIN25		11111
123123123123		5/10A	\$1500			
I /CREDITCARD			\$150			5 0/ 0/ 0

INQUIRIES					
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/20/10	DCH248	ABC DEPT STORE	3/07/10	BPH9999(EAS)	TEST BANK
2/20/10	ASD1234(CAL)	MAIN ST AUTO	1/01/10	DNY777(EAS)	123 RETAILER

CONSUMER STATEMENT  
#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR  
MODIFYING AN ACCOUNT.

CREDIT REPORT SERVICED BY :  
TRANSUNION CONSUMER SERVICES 800-888-4213  
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

HTTP://WWW.TRANSUNION.COM/DIRECT

Subscriber-provided input and information



Goi duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**					
<FOR>	<SUB NAME>	TRANSUNION CREDIT REPORT		<DATE>	<TIME>
(I) D248	ABC DEPT STORE	<MKT SUB>	<INFILE>	5/20/09	09:36CT
		06 CH	4/80		

The actual consumer information you entered to locate the file from TransUnion will be displayed at the top of the print image format report. On every TransUnion Credit Report the inquiring subscriber’s TransUnion-assigned code, name, geographic area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) are displayed.

Consumer demographic information



<SUBJECT>	<SSN>	<BIRTH DATE>
DUNCAN, ELIZABETH	111-11-1111	2/52
<ALSO KNOWN AS>		<TELEPHONE>
COOK, ELIZABETH		(555)555-5555
<CURRENT ADDRESS>		<DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60068		1/07
<FORMER ADDRESS>		
10 N. CAMINO, OAKLAND, CA. 94583		4/03
8500 N. WESTERN AV. CHICAGO, IL 60645		
<CURRENT EMPLOYER AND ADDRESS>	<POSITION>	<VERF>
ABC HOTELS	CONCIERGE	5/09
ANYTOWN, IL.		5/09
		<HIRE>
		3/03

- Helps verify consumer identification by providing:
- Names reported by data furnishers
  - Current address and date it was first reported
  - Up to two previous addresses and the date initially reported on first previous address
  - Social Security number (SSN) if available
- Date of birth if available
  - Telephone number or Phone Append (optional)
  - Employment if available (including most current and one previous position, date employment was verified, reported and/or hired)

Special messages



SPECIAL MESSAGES
***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***CONSUMER STATEMENT: SEE END RPT***

- Highlights specific credit file conditions that may include:
- Presence of consumer statement
  - No subject found

Some optional products may also appear.

HIGH RISK FRAUD ALERT messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; if the information on an application is inappropriate, such as a commercial or institutional address; or if the SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration.

## Model profile (optional)




```

MODEL PROFILE          * * * ALERT * * *
***VANTAGESCORE ALERT: SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
  
```

Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores predict likelihood of bankruptcy, project recovery dollars, predict insurance risk, etc. Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.

**\*\*\*ALERT\*\*\*** appears after Model Profile heading when Manner of Payment (MOP) is 7 or greater, or when a negative public record or a collection is present on the file.

## Credit summary (optional)



```

CREDIT SUMMARY          * * * TOTAL FILE HISTORY
PR=2 COL=1 NEG=1 HSTNEG=2-9 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
  
```

Provides a “snapshot” of activity on the consumer’s credit report.

- Available as an option covering either total file history or 12-month file history.
- “Total File History” or “12-Month History” is in the upper right hand corner of the credit summary corresponding to the option chosen.

**From left to right, headers in the first row read as follows:**

**PR:** Total number of public records

**COL:** Total number of collection accounts transferred to a third-party collection agency. These accounts are identified with a Kind of Business (KOB) code of “Y”.

**NEG:** Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) of 2 or greater.

**HSTNEG:** There are two separate pieces of information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month (excluding current month). The first half of this field describes the number of tradelines which have historical negative information and the second half describes the number of occurrences.

**TRD:** Total number of trades. TRD value is the sum of RVL, INST, MTG and OPN values.

**RVL:** Total number of revolving and/or line of credit accounts (account types “R” and “C”)

**INST:** Total number of installment accounts (account type “I”)

**MTG:** Total number of mortgage accounts (account type “M”)

**OPN:** Total number of open accounts (account type “O”)

**INQ:** Total number of inquiries

**From left to right, headers on the second row read as follows:**

**HIGH CRED:** Highest amount ever owed on an account

**CRED LIM:** Maximum credit amount approved by credit grantor

**BALANCE:** Balance owed as of the date verified

**PAST DUE:** Amount past due as of the date verified

**MNTHLY PAY:** Subscriber-reported monthly payment from the “TERMS” field on the account

**AVAILABLE:** Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

**TOTALS:** Totals for second row headers are included for: Revolving, Installment and Mortgage Accounts (Open Accounts and Accounts Closed with a Balance are not shown on sample report)

## Public records



P U B L I C   R E C O R D S								
SOURCE	DATE	LIAB	ECOA	COURT	LOC	ASSETS	PAID	DOCKET#
TYPE								ATTORNEY
Z 4932059	10/08R	\$14,668	C			\$2,668		07B38521
CHAPTER 7 BANKRUPTCY								
ZP5027011	1/07R	\$3128	I				6/07	07M987654
PAID CIVIL JUDGMENT								
RETRO								
D. WINSLOW								
WILLIAMS								

Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state and federal courts, and includes civil judgments, state tax liens, federal tax liens, and bankruptcies. The length of time each record is held on TransUnion's database varies by the type of record.

### Typical retention periods (may vary by state)

Civil judgments	Seven years
Unpaid tax liens	Indefinite
Paid tax liens	Seven years from date paid
Chapter 7, 11 or 12 bankruptcies	Ten years
Chapter 13 bankruptcy filings	Ten years
Chapter 13 bankruptcy dismissal or discharges	Seven years
Bankruptcies voluntarily dismissed	Seven years

## Collections



C O L L E C T I O N S							
SUBNAME	SUBCODE	ECOA	OPENED	CLOSED	\$PLACED	CREDITOR	MOP
ACCOUNT#			VERIFIED		BALANCE	REMARKS	
ADVANCED COL	Y 999C004	I	5/05		\$2500	ABC BANK	09B
12345			4/10A		\$1000		

Identifies consumer accounts that have been placed with a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y").

Also included are the Equal Credit Opportunity Act (ECOA) designator\*\*, date the information was verified along with an indicator code\*\*, date the item was turned over to a collection agency (shown as date opened). Also included are original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of current account status as reported by the collection agency.

\*\* See the Credit Report Codes page of this brochure for more details.

## Trades

TRADES									
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12	MOP	
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24		
ECOA	COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS		MO	30/60/90		
ABC BK	B 6781001	8/08	\$16.9K	60M282	1/10	445543211111		I05	
9876543210		5/10A	\$16.9K	\$1128	\$1410 05	11111111			
I AUTOMOBILE			\$12.9K	*ACCOUNT IN DISPUTE		20	1/ 1/ 5		
ABC RETAILER	D 1234567	12/07	\$9.6K	MIN200	2/07	111111111111		R01	
1234567890		5/10A	\$16.7K		\$230 03	111111111111			
I /CREDITCARD			\$5.2K			29	1/ 1/ 0		
ABC MORTGAGE	Q 1111111	11/04	\$232.5K	360M1470		111111111111		M01	
1112223333		5/10A				111111111111			
C /CONVENTIONAL MORTGAGE			\$173.2K			48	0/ 0/ 0		
ABC DEPARTMENT	D 7654321	12/09	\$500	MIN25		11111		R01	
123123123123		5/10A	\$1500						
I /CREDITCARD			\$150			5	0/ 0/ 0		

Provides a historical and current record of the consumer's buying and payment activities.

- Trades are available sorted by most derogatory, followed by date verified or vice-versa.
- Payment pattern is available displaying either 12 or 24 months.

### Trade information includes the following:

**SUBNAME:** Abbreviated name of credit grantor/data furnisher with whom consumer has an account

**ACCOUNT#:** Consumer's account number with the credit grantor (for consumer protection reasons, partial or truncated account numbers are displayed within the tradelines)

**ECOA:** ECOA is a code representing the ownership designation on the account\*\*

**SUBCODE:** Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number\*\*

**COLLATRL/LOANTYPE:** Type of loan

**OPENED:** Date the account was opened

**VERIFIED:** Date of last update on the account\*\*

**CLSD/PD:** Date the account was closed or paid\*\*

**HIGHCRED:** Highest amount ever owed by the consumer on that account

**CREDLIM:** Maximum amount of credit approved by credit grantor

**BALANCE:** Balance owed as of date verified

**TERMS:** Minimum required payment or number of payments, payment frequency and dollar amount agreed upon

**PASTDUE:** Amount past due as of date verified

**REMARKS:** If applicable, this field is used by data furnishers to further explain a special condition related to this account

**MAXDELQ:** Date on which the maximum level of delinquency for that account occurred

**AMT-MOP:** Dollar amount of consumer's maximum

delinquency and the Manner of Payment (MOP) rating at the time

**PAYPAT:** The subject's payment pattern with his/her actual rating or Manner of Payment (MOP) over a period of time. Depending on which option a customer chooses either 24 months or 12 months of information will be shown. The default setting is 24 months. The first position on the left of the first row corresponds to the account status of the previously verified month. This will not correspond to the Manner of Payment (MOP) field, which represents the most recently reported account status, usually the current month on open or active trades. Each subsequent position to the right corresponds to one month further back in time.

In the first example below, the first half of the PAYPAT field is 445543211111. The first position indicates the information reported one month prior to verified date (MOP=4):

### Manner of Payment (MOP)

One month ago	MOP = 4
Two months ago	MOP = 4
Three months ago	MOP = 5
Four months ago	MOP = 5 Etc.

**MO 30/60/90:** The four parts of this field summarize the reported delinquency on the account. The first column represents the number of months being summarized, up to 48 months. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

When a tradeline is reported as "charged-off" (MOP 07 or greater), the payment pattern is removed.

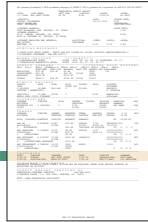
In the first example, this field equals 20 1/ 1/ 5. This means that 20 months of data was reviewed. The subject was 30 days past due one time, 60 days past due one time, and 90 or more days past due five times.

**MOP:** Type of Account (R, I, M, O, C) and Manner of Payment (MOP) code at which the account is currently reported\*\*

\*\* See the Credit Report Codes page of this brochure for more details.



## Inquiries



A screenshot of a credit report from TransUnion. The 'INQUIRIES' section is highlighted in green. It shows a list of companies that have viewed the consumer's credit file, including the date of the inquiry, the TransUnion member number, and the company name.

I N Q U I R I E S					
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/20/10	DCH248	ABC DEPT STORE	3/07/10	BPH9999(EAS)	TEST BANK
2/20/10	ASD1234(CAL)	MAIN ST AUTO	1/01/09	DNY777(EAS)	123 RETAILER

Displays which companies viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, and the inquiring subscriber's TransUnion-assigned member number and name.

- Available in a one- or two-column display
- If two columns are requested, inquiries are displayed either left to right or top to bottom, by date

## Consumer statement



A screenshot of a credit report from TransUnion. The 'CONSUMER STATEMENT' section is highlighted in green. It contains a text box where the consumer can provide an explanation of facts or conditions affecting their credit file, as requested by the consumer.

C O N S U M E R   S T A T E M E N T  
#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR  
MODIFYING AN ACCOUNT.

Contains an explanation of facts or conditions affecting the credit file as requested by the consumer. This section may also include statements to protect consumers against fraud.

## Credit report serviced by



A screenshot of a credit report from TransUnion. The 'CREDIT REPORT SERVICED BY' section is highlighted in green. It provides contact information for TransUnion, including a phone number, P.O. box, and website URL.

C R E D I T   R E P O R T   S E R V I C E D   B Y :  
TRANSUNION 800-888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM/DIRECT](http://www.transunion.com/direct)

This information should be used to provide contact information to consumers in the event of an adverse action.



555 West Adams Street  
Chicago, Illinois 60661

[transunion.com/business](http://transunion.com/business)  
866-922-2100

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CR001-005



CoreLogic SafeRent

Client Services  
800-811-3495  
[clientservices@saferent.com](mailto:clientservices@saferent.com)

[www.saferent.com](http://www.saferent.com)