



## TransUnion Credit Report

Training Guide

## Sample TransUnion Credit Report

This sample report is intended for education purposes.

The actual Credit Report you receive will be customized to meet your specific request.

1 GOi duncan,elizabeth\*2 9932,woodbine,chicago,il,60693\*3 555,e,jackson,st,cleveland,oh,44123\*5 002-02-2222\*\*

TRANSSION CREDIT REPORT						
1A	<FOR>	<SUB NAME>	<MKT SUB>	<INFILE>	<DATE>	<TIME>
	(I) D248	ABC DEPT STORE	06 CH	4/76	5/15/04	09:36CT

2	<SUBJECT> DUNCAN, ELIZABETH <ALSO KNOWN AS> COOK, ELIZABETH	2A	<SSN> 001-01-0418	2B	<BIRTH DATE> 2/52	2C	<TELEPHONE> (555) 555-5555
---	--	----	----------------------	----	----------------------	----	-------------------------------

<CURRENT ADDRESS>	<DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693	1/02
<FORMER ADDRESS>	
10 N. CAMINO, OAKLAND, CA. 94583	4/98
8500 N. WESTERN AVE. CHICAGO, IL 60645	

<CURRENT EMPLOYER AND ADDRESS>	<POSITION>	<VERF>	<RPTD>	<HIRE>
ABC HOTELS	CONCIERGE			
8638 GRAND, ANYTOWN, IL.		5/04	5/04	3/99

SPECIAL MESSAGES

3A \*\*\*ID MISMATCH ALERT: INPUT SSN DOES NOT MATCH FILE SSN\*\*\*

3B \*\*\*HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION\*\*\*  
 \*\*\*HIGH RISK FRAUD ALERT: FILE SSN ISSUED: 1957-1960; STATE ISSUED: NH; EST. AGE  
 OBTAINED: 4-8\*\*\*

3C \*\*\*FRAUD MANAGEMENT PLATFORM  
FRAUD MODEL SCORE: 650  
MULTIPLE VALID SSN'S ON FILE

3D \*\*\*OFAC NAME SCREEN: CLEAR\*\*\*  
\*\*\*CONSUMER STATEMENT: SEE END RPT\*\*\*

4	MODEL PROFILE		*** ALERT ***	
	***TRANSUNION NEW ACCOUNT MODEL:	SCORE	+550: 24, 23, 10, 07	***
	***TRANSUNION BANKRUPTCY MODEL:	SCORE	+533: 24, 07, 15, 08	***

C R E D I T		S U M M A R Y		* * * T O T A L		F I L E H I S T O R Y			
PR=2	COL=1	NEG=1	HSTNEG=2-8	TRD=4	RVL=2	INST=1	MTG=1	OPN=0	INQ=4
REVOLVING:	\$10.1K		\$17.2K		\$5.3K		\$225		70%
INSTALLMENT:	\$16.9K				\$12.9K	\$1128	\$282		
MORTGAGE	\$232.5K				\$173.2K		\$1470		
TOTALS:	\$259.5		\$17.2k		\$191.4K	\$1128		\$1977	

6	P U B L I C R E O R D S SOURCE DATE LIAB	ECOA COURT LOC ASSETS PAID DOCKET# C \$0 ATTORNEY CHICAGO, IL 99B38521 D. WINSLOW
	Z 4932059 10/02R CHAPTER 7 BANKRUPTCY	
	ZP5027011 1/02R \$3128 I	6/02 98M987654 PAID CIVIL JUDGMENT WILLIAMS.

7 C O L L E C T I O N S							
SUBNAME	SUBCODE	EOCA	OPENED	CLOSED	\$PLACED	CREDITOR	MOP
ACCOUNT#			VERIFIED		BALANCE	REMARKS	
ADVANCED COL	Y 999C004	I	5/99	5/99F	\$2500	ABC BANK	09P
12345			4/04A		\$1000		

TRADES										
8	11	13	16	19	22	24			26	
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELO	PAYPAT	1-12		MOP	
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24			

10	EOA	12	COLLATRL	LOANTYPE	15	CLSD	PD	18	BALANCE	21	REMARKS	25	MO	30	60	90	
	ABC BK		B	6781001		8/02			\$16.9K		60M282	2/04	445543211111				I05
	9876543210					5/04A					\$1128	\$1410 05	11111111				
	I			AUTOMOBILE					\$12.9K		*CONTACT	SUBSCRIBER	21	1/	1/	6	
	ABC RETAILER		D	1234567		12/01			\$9.6K		MIN200		111111111111				R01
	1234567890					5/04A			\$15.7K				111111111111				
	I			/CREDITCARD					\$5.2K				29	1/	0/	0	
	ABC MORTGAGE		M	0001111		11/98			\$232.5K		360M1470		111111111111				M01
	1112223333					5/04A							111111111111				
	J			/CREDITCARD					\$173.2K				48	0/	0/	0	
	ABC BANKCARD		D	0101010		12/03			\$500		MIN25		111111111111				R01
	123123123123					4/04A			\$1500				111111111111				
	I			/CREDITCARD					\$150				5	0/	0/	0	

DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/15/04	DCH248	ABC DEPT STORE	3/7/0	BPH9999 (EAS)	TEST BANK
2/20/04	ASD1234 (CAL)	MAIN ST AUTO	1/01/04	DNY777 (EAS)	123 RETAILER

28 CONSUMER STATEMENT  
#HK# THIS CONSUMER HAS BEEN A VICTIM OF FRAUD. CALL CONSUMER DIRECTLY AT 555-555-5555  
BEFORE ISSUING CREDIT.

29	I N Q U I R Y   A N A L Y S I S		
DATE	SUBCODE	SUBNAME	
03/07/04	B 9999	TEST BANK	
DUNCAN, ELIZABETH (773)		123-4567	
9932 WOODBINE, CHICAGO, IL		60693	
02/20/04	A 1234	MAIN ST AUTO	
DUNCAN, ELIZABETH (773)		555-1234	
9932 WOODBINE, CHICAGO, IL		60693	
10 N. CAMINO, OAKLAND, CA		94583	
EMPLOYER: GRAND HOTEL			

30 END OF CREDIT REPORT - SERVICED BY :  
TRANSUNION 800-888-4213  
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
HTTP://WWW.TRANSUNION.COM/DIRECT

# TransUnion Credit Report Codes

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

- 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

- A** Automated
- C** Closed
- D** Declined
- F** Repossessed/Written Off/Collection
- I** Indirect
- M** Manually Frozen
- N** No Record
- P** Paid Out
- R** Reported
- S** Slow Answering
- T** Temporarily Frozen
- V** Verified
- X** No Reply

## MOP Current Manner of Payment

- 00** Not rated, too new to rate, or approved but not used
- 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
- 8D** Legal repossession
- 8P** Paying or paid account with MOP 08
- 8R** Repossession; redeemed
- 09** Charged off to bad debt
- 9B** Collection account
- 9P** Paying or paid account with MOP 09 or 9B
- UC** Unclassified
- UR** Unrated

## Type of Account

- 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

- A** Automotive
- B** Banks and S&Ls
- C** Clothing
- D** Department, Variety and Other Retail
- E** Employment
- F** Finance, Personal
- G** Groceries
- H** Home Furnishings
- I** Insurance
- J** Jewelry, Cameras and Computers
- K** Contractors
- L** Lumber, Building Material, Hardware
- M** Medical and Related Health
- N** Credit Card and Travel/Entertainment Companies
- O** Oil Companies
- P** Personal Services Other Than Medical
- Q** 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

# TransUnion Credit Report Fields

## 1 Inquiry information

Subscriber inquiry information is displayed at the top of the report.

- 1A On every TransUnion Credit Report the inquiring subscriber's TransUnion-assigned code, name, market area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) of the inquiry are displayed.

## 2 Demographic information

Helps verify consumer identification by providing:

- Consumer's name, plus any known aliases
- Current address and date reported
- Up to two previous addresses, date reported on first previous address
- If available, telephone number, and most current and one previous employer (including addresses, position and date employment was verified, reported and/or hired)

- 2A Social Security Number (SSN) if available

- 2B Date of birth if available

- 2C Phone Append

### Special messages

Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found

Some optional add-on products may also appear.

- 3A An **ID MISMATCH ALERT\*** message (optional) appears when the input address, SSN or surname does not match what is on file; or when a minimum of four inquiries have been made against the file within the last 60 days.

- 3B **HIGH RISK FRAUD ALERT\*** messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; or if the information is inappropriate on an application, 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.

- 3C The **FRAUD MANAGEMENT PLATFORM\*** (optional) combines leading fraud-prevention capabilities of both TransUnion and Acxiom into one process. The solution accesses multiple references databases within both companies, resulting in a solution that provides a fraud score and messages. Additionally, business rule and decision criteria, and a decision engine and delivery interface are incorporated to provide an end-to-end solution.

Note that the messages returned with the High Risk Fraud Alert option are also incorporated into the Fraud Management Platform.

- 3D **OFAC NAME SCREEN\*** (optional) is designed to assist with compliance of regulations set forth by the U.S. Treasury's Office of Foreign Asset Control (OFAC). This service screens an applicant's name against an enhanced OFAC database of specially designated nationals, drug traffickers, and money launderers.

## 4 Model profile

Displays empirically-derived scores to predict a consumer's future credit performance. Other scores available estimate income, project recovery dollars and predict insurance risk.

Risk score factors are displayed numerically or in text. Up to four factors are disclosed 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, a negative public record or a collection is present on the file.

## 5 Credit summary (optional)

Provides a "snapshot" of all 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 depending on 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. 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 check 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 or closed

**MNTHLY PAY:** From the "TERMS" field on the account; subscriber-reported monthly payment

**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)

\* For more information about any solutions listed in this brochure, please contact your TransUnion sales representative.  
Note: Fields with dollar amounts will display K=Thousands, M=Millions.

## 6 Public records

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 judgements	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

## 7 Collections

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

Also included are the ECOA designator, \*\* date the amount was charged off by the original creditor, 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.

### Trades

Provides an on-going 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:

- 8 **SUBNAME:** Abbreviated name of credit grantor with whom consumer has an account
- 9 **ACCOUNT#:** Consumer's account number with the credit grantor (partial account number will be returned)
- 10 **ECOA:** ECOA is a code representing the ownership designation on the account\*\*
- 11 **SUBCODE:** Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number\*\*
- 12 **COLLATRL/LOANTYPE:** Collateral for an installment loan, or the type of loan
- 13 **OPENED:** Date the account was opened
- 14 **VERIFIED:** Date of last update on the account\*\*
- 15 **CLSD/PD:** Date of account status\*\*
- 16 **HIGHCRED:** Highest amount ever owed by the consumer on that account
- 17 **CREDLIM:** Maximum amount of credit approved by credit grantor
- 18 **BALANCE:** Balance owed as of date verified or closed
- 19 **TERMS:** Number of payments, payment frequency, and dollar amount agreed upon
- 20 **PASTDUE:** Amount past due as of date verified or closed
- 21 **REMARKS:** Explanation of dispute or account credit condition, as reported by the credit grantor
- 22 **MAXDELQ:** Date on which the maximum level of delinquency for that account occurred
- 23 **AMT-MOP:** Dollar amount of consumer's maximum delinquency and the Manner of Payment (MOP) rating at the time
- 24 **PAYPAT:** The subject's payment pattern, which is 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. Each subsequent field to the right corresponds to one month further back in time.

### 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.

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

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

In the first example, this field equals 21 1/ 1/ 6. This means that 21 months' 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 six times.

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

## 27 Inquiries

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

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

## 28 Consumer statement

Contains consumer's explanation, in his/her own words, of facts or conditions affecting his/her credit file.

## 29 Inquiry Analysis (optional)

Returns the contact information provided by the consumer when applying for credit within the previous 90 days. Information returned includes the consumer's name and current address, and potentially the consumer's previous address, telephone number, and employment.

## 30 "Report serviced By"

This information should be used to direct consumers to the appropriate location in the event of an adverse action.

\* For more information about any solutions listed in this brochure, please contact your TransUnion sales representative.

\*\*See the codes page of this brochure for more details.





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MISC-004 05/04