



TransUnion®



TransUnion® Credit Report Training Guide



Sample TransUnion Credit Report

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.

1 G01 duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

1A <FOR> <SUB NAME> TRANSUNION CREDIT REPORT
(I) D248 ABC DEPT STORE <MKT SUB> 06 CH <INFILE> 4/76 <DATE> 5/20/05 <TIME> 09:36CT

2 <SUBJECT> 2A <SSN> 2B <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/52
<ALSO KNOWN AS> 2C <TELEPHONE>
COOK, ELIZABETH (555) 555-5555

<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/03
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/99
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS CONCIERGE 5/05 5/05 3/99
ANYTOWN, IL.

S P E C I A L M E S S A G E S
3A ***ID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS (ES)***
3B ***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
3C ***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***

3C ***FRAUD MANAGEMENT PLATFORM
FRAUD MODEL SCORE: 650
INPUT ZIP CODE NOT VALID FOR CITY

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

4 M O D E L P R O F I L E * * * A L E R T * * *
***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***

5 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
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

6 P U B L I C R E C O R D S
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC ATTORNEY
Z 4932059 10/03R C 99B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW
ZP5027011 1/03R \$3128 I 6/03 98M987654
PAID CIVIL JUDGMENT WILLIAMS

7 C O L L E C T I O N S
SUBNAME SUBCODE ECOA OPENED CLOSED \$PLACED CREDITOR MOP
ACCOUNT# VERIFIED CREDLIM PASTDUE AMT-MOP PAYPAT REMARKS
ADVANCED COL Y 999C004 I 5/00 5/00F \$2500 ABC BANK 09P
12345 4/05A \$1000

8 T R A D E S
SUBNAME 11 SUBCODE 13 OPENED 16 HIGHCRED 19 TERMS 22 MAXDELO 24 PAYPAT 1-12 26 MOP
ACCOUNT# 14 VERIFIED 17 CREDLIM 20 PASTDUE 23 AMT-MOP PAYPAT 13-24
10 ECOA 42 COLLATRL/LOANTYPE 45 CLSD/PD 18 BALANCE 21 REMARKS 25 MO 30/60/90

ABC BK	B 6781001	8/03	\$16.9K	60M282	1/05	445543211111	I05
9876543210		5/05A	\$1128	\$1128	\$1410 05	11111111	
I AUTOMOBILE			\$12.9K	*CONTACT	SUBSCRIBER	20 1/ 1/ 5	
ABC RETAILER	D 1234567	12/02	\$9.6K	MIN200	2/03	111111111111	R01
1234567890		5/05A	\$16.7K	\$2300	02	111111111111	
I /CREDITCARD			\$5.2K			29 1/ 0/ 0	
ABC MORTGAGE	Q 1111111	11/99	\$232.5K	360M1470		111111111111	M01
1112223333		5/05A	\$173.2K			111111111111	
C /PROPERTY						48 0/ 0/ 0	
ABC DEPARTMENT	D 7654321	12/04	\$500	MIN25		11111	R01
123123123123		5/05A	\$1500				
I /CREDITCARD			\$150			5 0/ 0/ 0	

27 I N Q U I R I E S
DATE SUBCODE SUBNAME DATE SUBCODE SUBNAME
5/15/05 DCH248 ABC DEPT STORE 3/07/05 BPH9999 (EAS) TEST BANK
2/20/05 ASD1234 (CAL) MAIN ST AUTO 1/01/05 DNY777 (EAS) 123 RETAILER

28 C O N S U M E R S T A T E M E N T
#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
03/07/05 B 9999 TEST BANK
DUNCAN, ELIZABETH (773) 123-4567
9932 WOODBINE, CHICAGO, IL 60693
02/20/05 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 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

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&L
- 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 and 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) 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 and the date reported on first previous address
- If available, telephone number and most current and one previous employer (including 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 (optional)

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; when a minimum of four inquiries have been made against the file within the last 60 days; or when an invalid ZIP code is entered.

- 3B **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.

- 3C The **FRAUD MANAGEMENT PLATFORM*** (optional) combines the sophisticated fraud-prevention capabilities of both TransUnion and Acxiom® into one process. The solution accesses multiple reference databases from both companies, resulting in a solution that can provide a fraud score, messages, and authentication.

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 screen an applicant's name against an enhanced U.S. Treasury Department's Office of Foreign Assets Control (OFAC) database of specially designated nationals, drug traffickers and money launderers.

4 Model profile (optional)

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

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.

5 Credit summary (optional)

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 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 (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 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: 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)

* 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 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

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 Equal Credit Opportunity Act (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 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. 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 ago (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.

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

28 Consumer statement

Contains an explanation of facts or conditions affecting the consumer's 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 will include the consumer's name and current address, and potentially the consumer's previous address, telephone number, and employment.

30 Credit Report Serviced By

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

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

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