TransUnion Enhanced Credit Report User Guide

Introduction to the Credit Report User Guide

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 TransUnion credit report.

Credit report basics

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

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. The 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. The last page of the guide features all of the credit report codes.

Additional features

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:

Alerts and special messages–help reduce the risk of fraud and protect your customers
Scoring–display scores that help predict future credit behavior
Credit information–quickly assess the consumer's financial health to help you make more accurate decisions
Inquiries–streamline collection efforts by locating individuals quickly

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

LEARN MORE

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 www.transunion.com/direct.

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Sample 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.

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Subscriber Name:	ABC DEPARTMENT STORE
Subscriber Code/Market:	I D248 06 CH
Results Issued:	05/20/10 09:36 CT

INPUT PARAMETERS FOR SECONDARY SUBJECT

Reference ID:	1234
SSN:	XXX-XX-5521
Name:	duncan, elizabeth
Current Address:	9932 woodbine chicago, il 60068

TRANSUNION CONSUMER CREDIT REPORT

Duncan, Elizabeth
Also Known As:
Cook, Elizabeth

SSN: 666-58-5521   Phone: 555-555-5555   In File Since: 4/78
Date of Birth: 02/14/1954

Current Address:	Previous Address:	Previous Address:
9932 WOODBINE, #9B	10 N. CAMINO	8500 N. WESTERN AV.
CHICAGO, IL. 60068	OAKLAND, CA. 94583	CHICAGO, IL 60645
Reported 1/05	Reported 4/01	

EMPLOYMENT

ABC HOTELS	Position: CONCIERGE	Start: 3/01	In File Since: 5/07
ANYTOWN, IL.		End:	Effective: 5/07

ACME SYSTEMS INC	Position: ADMIN ASST	Start:	In File Since: 3/00
OAKLAND, CA.		End:	Effective: 3/01

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
HIGH RISK FRAUD ALERT	INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
SSN YEAR OF ISSUANCE	FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL; EST. AGE OBTAINED: 4-8
IDENTITY MANAGER VERIFICATION	FRAUD MODEL SCORE: +200, ID SCORE: 500, SCORE FACTOR CODES: 345 PHONE NUMBER ASSOCIATED WITH A MAIL BOX FACILITY, 678 IDENTITY ELEMENTS LINKED TO SUSPECTED FRAUD ACTIVITY, 901 IDENTITY LOW RISK FOR IDENTITY FRAUD; (IDA TRANSACTION#: 73126113617059)
OFAC NAME SCREEN ALERT	CLEAR
CONSUMER STATMENT	SEE END RPT

SCORING

Type	Score	Explanation
VANTAGESCORE	+590	TK Worst status on accounts is delinquent/derog
		52 No real estate accounts with valid credit amount
		RF Worst status of any revolving account is delinquent/derog
		10 No usable installment accounts
		SCORECARD: 02
TRANSUNION BANKRUPTCY MODEL	+533	24 Insufficient credit experience
		07 Delinquent credit obligations
		15 Number of recent inquiries on credit report
		08 No real estate accounts with valid credit amount

CREDIT INFORMATION, Summary (Total History)

Public Records:	2	Collections:	1	Trades:	4	Inquiries:	4
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	9		

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	$10,100	$18,200	$5,350	$0	$225	71%
Installment	1	$16,900	n/a	$12,900	$1,128	$282	n/a
Mortgage	1	$232,500	n/a	$173,200	$0	$1,470	n/a
Total	4	$259,500	$18,200	$191,450	$1,128	$1,977	

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Sample credit report (continued)

PUBLIC RECORDS

DAUPHIN CP (Z 4937063) Docket # 99B38521

Type:	CHAPTER 7 BANKRUPTCY		Assets:	$2,668	Filed: 10/05
		Location:	Liabilities:	$14,668	Verified:
Court:		Plaintiff:	Orig Balance:		Paid:
Responsibility:	C	Attorney: D. WINSLOW	Curr Balance:		

KINGS BK (ZP 5027011) Docket # 98M987654

Type:	PAID CIVIL JUDGMENT		Assets:		Filed: 4/05
		Location:	Liabilities:		Verified:
Court:		Plaintiff: BANK A	Orig Balance:	$3,128	Paid: 6/05
Responsibility:	I	Attorney: WILLIAMS	Curr Balance:	$0	

COLLECTIONS

ADVANCED COL (Y 999C004) Account # 12345 Account Rating 09B

Original Creditor:	ABC BANK	Remarks:	Amount Placed:	$2,500	Opened: 5/02
Account Type:	AG		Balance:	$1,000	Paid:
Responsibility:	I		Past Due:		Closed:
			Last Payment:		Verified: 4/07 A

TRADES

ABC BK (B 6781001) Account # 9876543210 Account Rating I05

Account Type:	AUTOMOBILE	Credit Limit:	Balance:	$12,900	Opened: 8/05
Responsibility:	I	High Credit: $16,900	Past Due:	$1,128	Paid:
Remarks:	ACCOUNT IN DISPUTE	Terms: 60M282			Closed:
					Verified: 5/07 A

Late Payments	1 1 5	**Delinquency**	Maximum:	1/07	**Payment Pattern**	Months 1 -12:	445543211111
(20 months)	30 60 90		Amount:	$1410		Months 13 -24:	11111111

ABC RETAILER (D 1234567) Account # 1234567890 Account Rating R01

Account Type:	CREDIT CARD	Credit Limit: $16,700	Balance:	$5,200	Opened: 12/04
Responsibility:	I	High Credit: $9,600	Past Due:	$0	Paid:
Remarks:		Terms: MIN200			Closed:
					Verified: 5/07 A

Late Payments	1 1 0	**Delinquency**	Maximum:	2/05	**Payment Pattern**	Months 1 -12:	111111111111
(29 months)	30 60 90		Amount:	$230		Months 13 -24:	111111111111

ABC MORTGAGE (Q 1111111) Account # 1112223333 Account Rating M01

Account Type:		Credit Limit:	Balance:	$173,200	Opened: 11/01
Responsibility:	C	High Credit: $232,500	Past Due:		Paid:
Remarks:	CONVENTIONAL MORTGAGE	Terms: 360M1470			Closed:
					Verified: 5/07 A

Late Payments	0 0 0	**Delinquency**	Maximum:		**Payment Pattern**	Months 1 -12:	111111111111
(48 months)	30 60 90		Amount:			Months 13 -24:	111111111111

ABC DEPARTMENT (D 7654321) Account # 123123123123 Account Rating R01

Account Type:	CREDIT CARD	Credit Limit: $1,500	Balance:	$150	Opened: 12/06
Responsibility:	I	High Credit: $ 500	Past Due:		Paid:
Remarks:		Terms: MIN25			Closed:
					Verified: 5/07 A

Late Payments	0 0 0	**Delinquency**	Maximum:		**Payment Pattern**	Months 1 -12:	11111
(5 months)	30 60 90		Amount:			Months 13 -24:	

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Sample credit report (continued)

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/20/10	ABC DEPT STORE (DCH248)		
3/07/07	TEST BANK (BPH9999 EAS)		
2/20/07	MAIN ST AUTO (ASD1234 CAL)		
1/01/07	123 RETAILER (DNY777 EAS)		

INQUIRY ANALYSIS

Date	Subscriber Name (Code)	Identifying Info
03/07/07	TEST BANK (B 9999)	DUNCAN, ELIZABETH (773) 123-4567 9932 WOODBINE, CHICAGO, IL 60693
02/20/07	MAIN ST AUTO (A 1234)	DUNCAN, ELIZABETH (773) 555-1234 9932 WOODBINE, CHICAGO, IL 60693 10 N. CAMINO, OAKLAND, CA 94583 EMPLOYER: GRAND HOTEL

CONSUMER STATEMENT

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

REPORT SERVICED BY

TRANSUNION CONSUMER RELATIONS
HTTP://WWW.TRANSUNION.COM/MYOPTIONS
(800) 888-4213
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

END OF TRANSUNION REPORT

Manage Your Credit. Manage Your Life with **transunion.com.**

Credit report codes

Responsibility

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	Repossessed/written off/collection
M	Manually frozen
P	Paidout
R	Reported
V	Verified

Current manner of payment (MOP)

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)

Kind of business classifications (KOB)

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

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Credit report fields

Subscriber-provided input and information

```
Subscriber Name:        ABC DEPARTMENT STORE
Subscriber Code/Market: I D248 06 CH
Results Issued:         05/20/10 09:36 CT


INPUT PARAMETERS FOR SECONDARY SUBJECT
Reference ID:           1234
SSN:                    XXX-XX-5521
Name:                   duncan, elizabeth
Current Address:        9932 woodbine
                        chicago, il 60068
```


- The actual consumer information you entered to locate the file from TransUnion will be displayed in the upper right-hand corner 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 Time) are displayed.

Consumer demographic information

```
Current Address:        Previous Address:        Previous Address:
9932 WOODBINE, #9B      10 N. CAMINO             8500 N. WESTERN AV.
CHICAGO, IL. 60068      OAKLAND, CA. 94583       CHICAGO, IL 60645
Reported 1/05           Reported 4/01


EMPLOYMENT
ABC HOTELS         Position:  CONCIERGE     Start: 3/01    In File Since: 5/07
ANYTOWN, IL.                                End:           Effective:     5/07

ACME SYSTEMS INC   Position:  ADMIN ASST    Start:         In File Since: 3/00
OAKLAND, CA.                                End:           Effective:     3/01
```
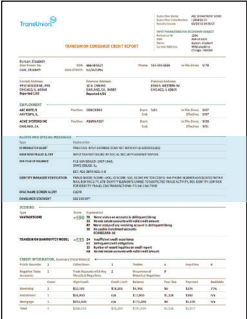

Helps verify consumer identification by providing:

- 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)

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Alerts and special messages

ALERTS AND SPECIAL MESSAGES	
Type	**Explanation**
ID MISMATCH ALERT	PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
HIGH RISK FRAUD ALERT	INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
SSN YEAR OF ISSUANCE	FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL; EST. AGE OBTAINED: 4-8
IDENTITY MANAGER VERIFICATION	FRAUD MODEL SCORE: +200, ID SCORE: 500, SCORE FACTOR CODES: 345 PHONE NUMBER ASSOCIATED WITH A MAIL BOX FACILITY, 678 IDENTITY ELEMENTS LINKED TO SUSPECTED FRAUD ACTIVITY, 901 IDENTITY LOW RISK FOR IDENTITY FRAUD; (IDA TRANSACTION#: 73126113617059)
OFAC NAME SCREEN ALERT	CLEAR
CONSUMER STATMENT	SEE END RPT

Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found
- Some optional products may also appear.

ID mismatch alert messages (optional) appear 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.

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.
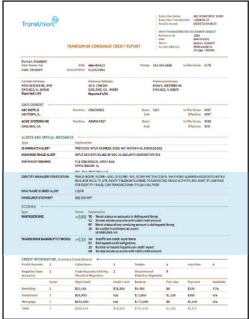
SSN year of issuance (optional) provides state, year/range of years and age of consumer when SSN was issued.

Identity Manager Verificationsm (optional) combines sophisticated data analytics and multisourced databases to verify and validate consumer-provided information, detect suspicious information, and identify potentially fraudulent transactions and/or accounts. Fraud messages are generated to alert subscribers of suspicious data and an identity/fraud score is provided which assesses the level of risk associated with the account. The ID Score® from ID Analytics® is available as an option for an additional lift in fraud detection.

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 (SDNs), drug traffickers and money launderers.
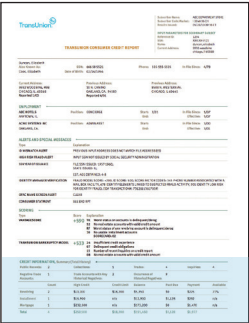
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Scoring (optional)

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 score heading when account rating is 7 or greater, or when a negative public record or a collection is present on the file.

Credit information, 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.

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

Public records: total number of public records

Collections: 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".

Trades: total number of trades

Inquiries: total number of inquiries

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

Negative trade accounts: total number of negative accounts (derogatory) with a current manner of payment (MOP) of 2 or greater

Trade accounts with any historical negatives: historical negative information is defined as any account rating of 2 or greater, occurring in any month (excluding current month). This field describes the number of tradelines which have historical negative information.

Occurrence of historical negatives: this field describes the number of tradelines which have historical negative information.

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Credit information, summary (optional) (continued)

From top to bottom, headers for each row in the table are as follows:

Revolving: total number of revolving and/or line of credit accounts

Installment: total number of installment accounts mortgage: total number of mortgage accounts

From left to right, headers for each column in the table read as follows:

Count: total number of accounts

High credit: highest amount ever owed on an account

Credit limit: 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

Payment: 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.

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	7 years
Unpaid tax liens	10 years
Paid tax liens	7 years from date paid
Chapter 7, 11 or 12 bankruptcies	10 years
Chapter 13 bankruptcy filings	10 years
Chapter 13 bankruptcy dismissal or discharges	7 years
Bankruptcies voluntarily dismissed	7 years

Collections

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 Responsibility 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.

Trades

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:

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

Subcode (in parenthesis): credit grantor's kind of business (KOB) designator** and transunion-assigned reporting subscriber number

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

Account rating: 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.

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Trades (continued)

Account type: type of loan

Responsibility: code representing the ownership designation on the account**

Remarks: if applicable, this field is used by data furnishers to further explain a special condition related to this account

Credit limit: maximum amount of credit approved by credit grantor

High credit: highest amount ever owed by the consumer on that account

Terms: minimum required payment or number of payments, payment frequency and dollar amount agreed upon

Balance: balance owed as of date verified

Past due: amount past due as of date verified

Opened: date the account was opened

Paid: date the account was paid**

Closed: date the account was closed

Verified: date of last update on the account**

Late payments: amount of payments that are 30, 60 and 90 days late

Delinquency: indicates the date on which the maximum level of delinquency for that account occurred and the dollar amount of consumer's maximum delinquency

Payment pattern: 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 account rating 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 above, the first half of the payment pattern 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.

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 member number and name.

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

TransUnion

Inquiry analysis (optional)

| INQUIRY ANALYSIS		
Date	**Subscriber Name (Code)**	**Identifying Info**
03/07/07	TEST BANK (B 9999)	DUNCAN, ELIZABETH (773) 123-4567
		9932 WOODBINE, CHICAGO, IL 60693
02/20/07	MAIN ST AUTO (A 1234)	DUNCAN, ELIZABETH (773) 555-1234
		9932 WOODBINE, CHICAGO, IL 60693
		10 N. CAMINO, OAKLAND, CA 94583
		EMPLOYER: GRAND HOTEL

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.
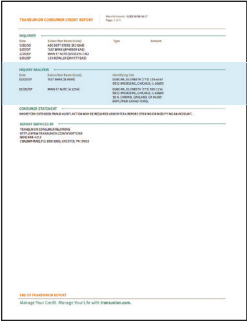
Consumer statement

| CONSUMER STATEMENT	
#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.
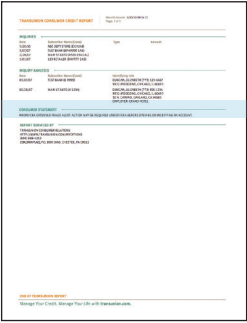
Report serviced by

REPORT SERVICED BY
TRANSUNION CONSUMER RELATIONS
HTTP://WWW.TRANSUNION.COM/MYOPTIONS
(800) 888-4213
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

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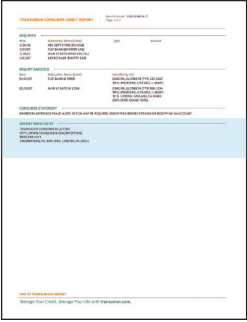
LEARN MORE

For further assistance in interpreting your enhanced TransUnion credit report, please contact your sales representative or call 800-813-5604.

TransUnion