

## BEACON Reject Messages

IF BEACON IS REQUESTED ON A FILE, BUT THE SYSTEM IS UNABLE TO DELIVER A BEACON SCORE, A BEACON REJECT MESSAGE WILL BE RETURNED.

The messages returned and their meanings are as follows.

### Code

- B**    **Message:** BEACON not available, discharged bankruptcy reported prior to January 1998.  
      **Meaning:** File contains a discharged bankruptcy reported prior to January 1998.
- D**    **Message:** BEACON not available, subject deceased.  
      **Meaning:** The file delivered did not pass the defined exclusion criteria. The file contained a subject deceased indicator.
- F**    **Message:** BEACON not available; file under review.  
      **Meaning:** The file delivered did not pass the defined exclusion criteria. The file is currently under review by an Equifax Bureau Manager or the Equifax Legal Department.
- I**    **Message:** BEACON not available; insufficient or unknown account history.  
      **Meaning:** No member trade lines open at least three months or the only trade line opened at least three months or updated in the last six months is a student loan trade line.
- N**    **Message:** BEACON not available; no trade lines present.  
      **Meaning:** No trade lines present on file.
- R**    **Message:** BEACON not available; no recently reported account information.  
      **Meaning:** No member trade lines updated within the last six months.

*See reverse for additional codes.*



## Code

- S**    **Message:** BEACON not available, please alert your BEACON representative.  
          **Meaning:** A processing error has occurred. Please immediately alert your Equifax representative.
- U**    **Message:** BEACON is temporarily unavailable.  
          **Meaning:** The BEACON programs cannot be accessed or are not functioning. Please try again.
- X**    **Message:** BEACON not available; no qualifying accounts present.  
          **Meaning:** The Equifax file has no trade lines recently reported with a valid current status, and without data suppression or disputed information.
- Z**    **Message:** BEACON not available; file cannot be scored.  
          **Meaning:** Technical problems are being experienced. BEACON is unable to score this particular file.

To find out how BEACON and the complete portfolio of Equifax solutions can work for your business, simply contact your Sales Representative.

**Visit our website at [www.equifax.ca](http://www.equifax.ca)**

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