



# How to Interpret *Transunion* and *Equifax* Credit Scoring

A numerical value representing an individual's credit worthiness.

- Generates high to low-risk scores ranging from 300-900
- Analyzes past and current financial behavior patterns
- Effective for applicants with new or limited credit profiles
- Ensures faster and more reliable application decisions

Adding a Credit Score to your Rentcheck Premium Report package increases your knowledge of other financial obligation risk.

# A MAJOR FACTOR TO CONSIDER ABOUT CREDIT SCORES

**CONSUMER credit scores may differ from PERSONAL credit scores.**

## Consumer Credit Scores for Businesses

Consumer Credit Scores such as Equifax's - Consumer Risk Predictor (CRP) or TransUnion's - Transunion Credit Vision (TCV) produce a future prediction of risk, up to 24 months out, and not a snapshot in time. Predictive scores are designed for creditors to gauge repayment risk.

## Personal Credit Scores for Individuals

Personal Credit Scores obtained by consumer's accessing their own credit reports and scores, do not predict future risk but represent a snapshot of the credit risk of an individual as of the date and time of the report.

CREDIT SCORING - GENERAL GUIDELINES			
SCORE RANGE	CREDIT STANDING	RISK FACTOR	RISK ASSESSMENT
800 - 850	Excellent	Lowest	Most lenders would regard this score as the <b>Lowest Risk</b> and would expect the least number of people in this category to experience serious problems with repaying credit.
750 - 799	Very Good	Very Low	Most lenders would regard this score as <b>Very Low Risk</b> and would expect very few people in this category to experience serious problems with repaying credit.
700 - 749	Good	Low	Most lenders would regard this score as <b>Low Risk</b> and would expect few people in this category to experience serious problems with repaying credit.
650 - 699	Fair	Moderate	Most lenders would regard this score as <b>Moderate Risk</b> and would expect only a small proportion of people in this category to experience serious problems with repaying credit.
600 - 649	Poor	High	Most lenders would regard this score as <b>High Risk</b> and would expect a high proportion of people in this category to experience serious problems with repaying credit.
300 - 599	Bad	Very High	Most lenders would regard this score as <b>Very High Risk</b> and would expect a very high proportion of people in this category to experience serious problems with repaying credit.

# CreditVision

Introducing TransUnion CreditVision – Canada's next generation risk solution.

## Analyze and predict consumer credit behaviour with improved accuracy

TransUnion® CreditVision™ is a new suite of solutions that can help you make more precise lending decisions based on the enhanced ability to identify specific consumer behaviours. Rather than looking at a single snapshot in time, CreditVision incorporates up to 24 months of account history – along with actual payment amounts – to provide insights into consumer behaviour.

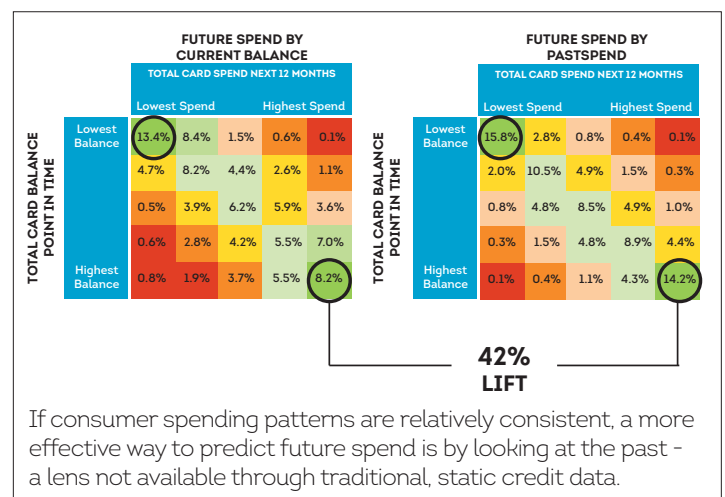
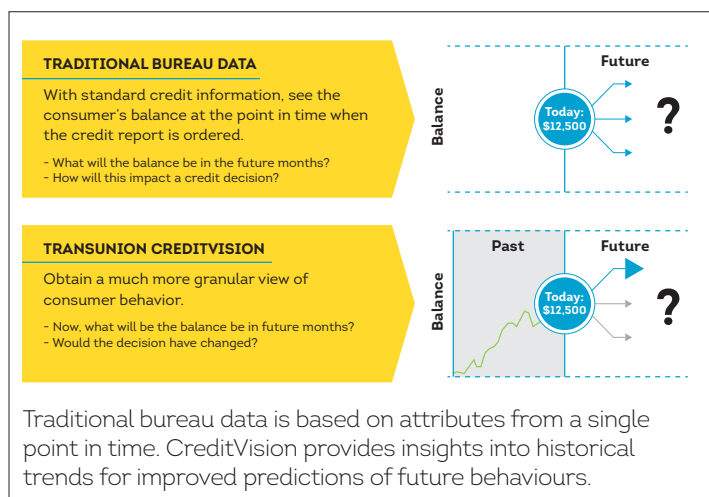
## Get a deeper and broader view into consumer behaviour with TransUnion CreditVision Premium Algorithms

Whether your institution is refining existing strategies or developing entirely new policies, CreditVision can help your institution understand risk indicators and direction of specific consumer behaviours. This can help you define consumer credit stability, product offerings and risk segmentation.

An intensive analysis of thousands of attributes in TransUnion's historical audit trail data uncovered more than 300 highly predictive algorithms that were segmented into sets to align with lender strategies.

## Trended data allows for improved accuracy of predicting future behaviour

Access to additional dimensions of consumer behaviour supports improved lending decisions.



Understand key consumer behaviour patterns such as revolving credit, balance build and loyalty to enhance strategies.

## TRANSUNION CREDITVISION PREMIUM ALGORITHMS

### Revolver

Improve segmentation by assigning more effective treatment strategies. Bankcard and retail tradelines are defined as transacting, revolving or inactive for the previous 24 months. Revolver algorithms are built in combination with historical credit limits, as well as balances and payments at the tradeline and aggregated to the consumer level.

### CAPTURE CONSUMERS THAT DRIVE PROFIT

- Better align product offers to consumer behaviour
- Increase response rates by targeting revolver/transactor behaviour with the appropriate product offer

### IDENTIFY CONSUMERS THAT MAY INDICATE HIGHER RISK

- Improve evaluation of consumer cash flow and capacity to pay
- Segment consumer risk based on historical use of revolving credit

### Payment

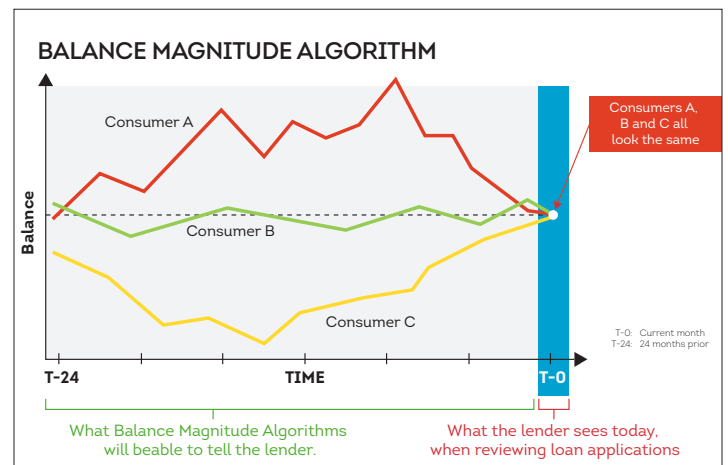
Better understand consumers' ability and likelihood to pay by evaluating payment behaviour over time. Payment algorithms identify payment-based credit behaviours such as actual-to minimum payment, prepayment frequency and amount.

- Capture consumer behaviour that drives profit or indicates risk
- Identify consumers more likely to pay

### Balance Magnitude

Better evaluate future credit risk by capturing the direction of change in consumer balances over time. Balance Magnitude algorithms measure the direction and recency of balance change over the past 24 months.

- Identify the direction and recency of change in a consumer's total indebtedness
- Determine whether the consumer is paying down or ramping up total balance



## IMPROVE YOUR STRATEGIES ACROSS THE CUSTOMER LIFECYCLE



Marketing, including:

- Better target potential loan consolidation consumers by understanding revolver vs. transactor behaviour and balance shifts over time
- Understand consumer balance build off-portfolio and how it affects your receivables

## Wallet Share

Gain insight into how consumers build and move balances across bankcards and retail cards over time. Wallet Share algorithms capture bankcard trade activity indicative of significant changes in balance from month to month. For example, maximum balance change or number of balance shifts greater than 25%.

- Detect card preference movement, indicative of how consumers respond to offers
- Evaluate product elasticity (for example, pricing and promotional offers)

## Spend

Determine consumer spend to gain valuable insights into consumer behaviour, and refine risk and marketing strategies. Spend algorithms analyze customer spending patterns such as aggregate wallet spend, seasonal spend patterns and year-over-year spending trends.

- Identify and target high spenders and increasing spenders
- Manage exposure to higher-risk revolvers while improving high spender usage

## General












Further segment and define behaviours based on unique business objectives. These algorithms track consumer and aggregate behaviours over time.

## WALLET SHARE ALGORITHM

Allows you to gain insight into how consumers build and move balances over time across bankcards and retail cards.

**MONTH 1:** In any given month, a consumer's total card balance is divided across the cards on the credit report.

**MONTH 2:** The following month, the same consumer's card balances could be very different.

		MONTH 1 BALANCE	SHARE OF WALLET			MONTH 1 BALANCE	SHARE OF WALLET	CHANGES IN WALLET SHARE	
	Card A	\$1,000	10%		Card A	\$1,000	10%	0 pts	
	Card B	\$400	4%		Card B	\$500	5%	+1 pt	
	Card C	\$3,000	30%		Card C	\$3,000	30%	0 pts	
	Card D	\$100	1%		Card D	\$4,500	45%	+44 pts	 <b>2 WALLET SHARE SHIFTS &gt;25%</b>
	Card E	\$6,500	65%		Card E	\$1,000	10%	-55 pts	
<b>TOTAL CARD BALANCE</b>		\$10,000		<b>TOTAL CARD BALANCE</b>		\$10,000			

**Risk management**, including:

- Quantify and address the risk associated with revolvers vs. transactors
- More effectively predict risk using up to 24 months of consumer's credit history

**Collections**, including:

- Prioritize accounts in collection by using consumer's actual payments



#### LEARN MORE

To learn more or to set up a product demonstration, contact your TransUnion representative.

Visit [transunion.ca/business](https://transunion.ca/business)

Call 1-855-488-4636 option 4

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Suite 201  
Burlington, ON L7N 3N8



# CONSUMER CREDIT REPORT USER GUIDE



# SAMPLE REPORT

(Please see format specific user guides for system-to-system outputs).

## 1 CONSUMER CREDIT FILE

[1] 1-800-465-7166 [2] CCYY/MM/DD

[3] File Requested by: JDOE

**Identification**  
Name: TEST, FILE, EQUIFAX  
Current Address: 5650 YONGE STREET, TORONTO, ON, M2M 4G3  
Previous Address: 110, SHEPPARD AVE EAST, TORONTO, ON, M2B 6S1

Date of Birth: CCYY/MM/DD,  
SIN: 999-999-999  
Reference: JDOE

**Employment**  
Employer, Occupation: TESTS MECHANIC SHOP, OWNER

[4] Subject 1: [Alert](#), [Score](#), [Identification](#), [Inquiries](#), [Employment](#), [Summary](#), [Public Records](#), [Banking](#), [Consumer Statement](#) or [Alert](#).

### [Consumer Alert](#)

[5] Warnings  
Invalid Social Insurance Number

[6] SAFESCAN  
SF-9 Possible True Name Fraud

[7] [Product Score](#)  
**Equifax Risk Score** 609  
Serious delinquency and public record or collection filed  
Time since delinquency is too recent or unknown  
Number of accounts with delinquency  
Medium Risk Region, Subprime Credit File

**Bankruptcy Navigator Index** 230  
Age of derogatory public records  
Average age of retail trades  
Number of recent inquiries

### [Identification](#)

[8] Unique Number 1234567899  
[9] File Number 00-00000000-00-000  
[10] Date File Opened: CCYY/MM/DD  
[11] Date of Last Activity: CCYY/MM/DD  
[12] DOB: CCYY/MM/DD  
[13] SIN: 999-999-999  
[13B] \*\* Consumer Statement \*\*  
[14] Name: TEST, FILE, EQUIFAX  
[15] Current Address: 5650 YONGE STREET, TORONTO, ON, M2M 4G3  
[16] Since: CCYY/MM  
[17] Reported: STS Reported  
[18] Former Address: 110, SHEPPARD, TORONTO, ON, M2B 6S1  
Since: CCYY/MM  
Reported: Tape Reported  
[19] 2nd Former Address: 2314, 11 TH AVE 1201, TORONTO, ON, M4W 3C1  
Since: CCYY/MM  
Reported: Tape Reported  
[20] AKA/Also Known As: PRETEND, FILE, EQUIFAX

### [Telephone #](#)

[21] Telephone #: 555-555-1234 EXTN: Residential/Home  
Date first reported: CCYY/MM/DD  
Date last received: CCYY/MM/DD

### [Inquiries](#)

[22] Subject shows 3 inquiries since CCYY/MM/DD  
[23] Member Inquiries:

Date	Member Name	Telephone
CCYY/MM/DD	ABC BANK	222-555-3333
CCYY/MM/DD	RETAIL WORLD	555-555-1234
CCYY/MM/DD	CANADA CAR LOANS	555-999-0000
CCYY/MM/DD	MORTGAGE WORLD	000-555-0987

[24] Total number of inquiries: 28  
[25] Foreign Bureau Inquiries:

Date	Member	Description
CCYY/MM/DD	ABC CREDIT	372DC00000

## 6 Employment Information:

[26] Current Employer: TESTS MECHANIC SHOP  
[27] Since, Left, Position, Salary: OWNER,  
[28] Former Employer: ABC MECHANICS  
Since, Left, Position, Salary: AUTO MECHANIC  
[29] Second Former Employer: THE CAR SHOP  
City, Province: TOR, ON  
Since, Left, Position, Salary: CCYY/MM, CCYY/MM, MECHANIC JR, 1900  
Verified, Status: CCYY/MM

## 7

### [\[30\] Summary](#)

Pub/Other	Trade	Oldest-Newest	Total	High Credit	Rating
4	CCYY/MM/DD-CCYY/MM/DD	3	2800 - 28000	1-One, 1-Two, 1-Other	

### [\[31\] Public Records/Other Information](#)

#### [\[32\] Information from the Superintendent of Bankruptcy:](#)

Filed	Type	Court Name	Court No	Liab	Asset
Filed By					
CCYY/MM/DD	BKRPT	MIN OF ATTORNEY GEN	472VF00022	280000	480
Subject:	IND				
Case No/Trustee:	22855 MORRIS ETAL				
Disposition:	Discharged. CCYY/MM				
Description:	Bankrupt Absolute Discharge				

#### [\[33\] Collection](#)

Rptd	Type	Amt	DLA	Bal	Reason	Ledger Number
CANADA	UP/CL	481YC00036				
COLLECTION	PD/CL					
CCYY/MM/DD	Unpaid	2500	CCYY/MMDD	2212	Unknown	1111111
Verified Date:	CCYY/MM					
Acct/Creditor:	55555 ABC RETAIL INC					
Description:	Subject disputes this account					

## 8

### [\[34\] Financing Statement:](#)

Filed	Court Name	Court No	Maturity
CCYY/MM/DD	CENT REG TOR	481VC00214	CCYY/MM/DD
Creditor/Amt:	FURNITURE HOUSE	99 ELLIS AVE TOR	3600
Description:	Security Disposition Unknown		

### [\[35\] Judgment:](#)

Filed	Type	Court Name	Amt	Status	Date
CCYY/MM/DD	JGDT	481VC00297	4800		
Defendant:	Test File Equifax				
Case No:	5555502				
Plaintiff:	NATIONAL CREDIT HOUSE				
Description:	Disposition Unknown				

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### [\[36\] Trade Information](#)

#### [Member Trades:](#)

Bus/ID Code	DT Rptd	DT Opnd	DLA	TR	RT
Credit Limit	High Credit	Balance	PMT-AMT	Past Due	
WRTH OFF/AMT	ACT PMT/AMT		DT Closed	FRST/DELQ	
MEM# ID	PREV/MEM# ID				
CANADA BANK	(555) 999-9999	481BB00000			
*J 007BB01351	CCYY/MM/DD	CCYY/MM/DD	CCYY/MM/DD	21	R1
28000	24000	4000	550	0	
Account Number:	8452675				
Description:	Personal Loan, Semi-Monthly Payments				
Trade Payment Profile:	11111111111111111111111111111111				

BB					
CCYY/MM/DD	CCYY/MM/DD				M1
325000	212000	156200	1250		
Description:	Second mortgage, Months reviewed is greater than 24				
Trade Payment Profile:	11111111111111111111111111111111				

SMARTSHOP RETAIL (555) 999-9999 723DC00000  
CCYY/MM/DD  
Status: Lost or stolen card

[37] Credit Utilization: 22% 30800 6776

## 10

### [\[38\] Banking](#)

#### [Checking/Saving:](#)

Rptd	Opnd	Amount	Account No	Account Type
ABC BANK,	001BB05697, (999) 999-9999			
CCYY/MM/DD	CCYY/MM L5F			Chequing/Saving
NB NSF, Status:	4 NSF CCYY/MM			

#### [\[39\] Consumer Declaration](#)

Rptd, Purge: CCYY/MM, CCYY/MM  
Declaration: \*\*\*\*\*WARNING\*\*\*\*\*CONFIRMED TRUE NAME FRAUD/FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME/ IF YOU ACCESS THIS FILE AS PART OF A CREDIT CHECK, PLEASE VERIFY WITH THE CUSTOMER THAT IT IS LEGITIMATE BEFORE EXTENDING CREDIT/PHONE: (000) 555-1234

End of Report

All available fields are returned on the credit file, however may not be populated if the information is not supplied to Equifax.



1

[1] 1-800-465-7166

[2] CCYY/MM/DD

[3] File Requested by: JDOE

**Identification****Name:** TEST, FILE, EQUIFAX**Current Address:** 5650 YONGE STREET, TORONTO, ON, M2M 4G3**Previous Address:** 110, SHEPPARD AVE EAST, TORONTO, ON, M2B 6S1**Date of Birth:** CCYY/MM/DD,**SIN:** 999-999-999**Reference:** JDOE**Employment****Employer, Occupation:** TESTS MECHANIC SHOP, OWNER

- [1] **CONSUMER REFERRAL TELEPHONE NUMBER:** Consumers to be provided referral telephone number for Equifax as required.
- [2] Date of file request by the member.
- [3] **INQUIRY DATA:** Data submitted to EFX by the member to request the file.

2

[4] Subject 1: [Alert](#), [Score](#), [Identification](#), [Inquiries](#), [Employment](#), [Summary](#), [Public Records](#), [Banking](#), [Consumer Statement or Alert](#).

- [4] **SUBJECT 1:** Sections of the current file that are populated and displayed.

3

[Consumer Alert](#)**[5] Warnings**

Invalid Social Insurance Number

**[6] SAFESCAN**

SF-9 Possible True Name Fraud

[\[7\] Product Score](#)**Equifax Risk Score** 609

Serious delinquency and public record or collection filed

Time since delinquency is too recent or unknown

Number of accounts with delinquency

Medium Risk Region, Subprime Credit File

**Bankruptcy Navigator Index** 230

Age of derogatory public records

Average age of retail trades

Number of recent inquiries



- [5] **CONSUMER FILE ALERT:** Information input on inquiry does not match file or is invalid.
- [6] **SAFESCAN WARNING:** Fraud alert message warns you of potential application fraud. *(Available only to SafeScan subscribers)*
- [7] **SCORES AND REASON CODES:** A risk score accompanied by up to three reason codes and score card indicator. Provides details on what information on file had a negative impact on the score (even if minimal impact). *(Available only to risk score subscribers)*

Identification

[8] **Unique Number** 1234567899  
 [9] **File Number** 00-00000000-00-000  
 [10] **Date File Opened:** CCYY/MM/DD  
 [11] **Date of Last Activity:** CCYY/MM/DD  
 [12] **DOB:** CCYY/MM/DD  
 [13] **SIN:** 999-999-999  
 [13B] **\*\* Consumer Statement \*\***  
 [14] **Name:** TEST, FILE, EQUIFAX  
 [15] **Current Address:** 5650 YONGE STREET, TORONTO, ON, M2M 4G3  
 [16] **Since:** CCYY/MM  
 [17] **Reported:** STS Reported  
 [18] **Former Address:** 110, SHEPPARD, TORONTO, ON, M2B 6S1  
**Since:** CCYY/MM  
**Reported:** Tape Reported  
 [19] **2nd Former Address:** 2314, 11 TH AVE 1201, TORONTO, ON, M4W 3C1  
**Since:** CCYY/MM  
**Reported:** Tape Reported  
 [20] **AKA/Also Known As:** PRETEND, FILE, EQUIFAX

Telephone #

[21] **Telephone #:** 555-555-1234 EXTN: Residential/Home  
 Date first reported: CCYY/MM/DD  
 Date last received: CCYY/MM/DD

**IDENTIFICATION SECTION:**

- [8] **UNIQUE NUMBER:** Reference number for consumers regarding their own file.
- [9] **FILE NUMBER:** for internal use only.
- [10] Date file was established.
- [11] Date of last activity on file.
- [12] Date of birth or age of Subject: (CCYY/MM/DD)
- [13] **SIN:** Social Insurance Number: (will only display if provided on input and corresponds with the SIN on file)
- [13B] **Consumer Statement:** Indicates declaration or alert on file (refer to section 10, line 39)
- [14] Subject name.
- [15] Current address.
- [16] Since: Date the address was first reported to the file.
- [17] Reported: Indicates how the information was reported to EFX STS: direct link customer, Tape: electronic reporting customer, DAT: Direct Access Terminal.
- [18] Former address - Previous address of subject.
- [19] Second former address.
- [20] **AKA OR ALSO KNOWN AS:** The credit report contains all information under the names provided. (combined reports)
- [21] Telephone #: Maximum 3 iterations of telephone #/extension, including type (home/business/cellular), date first reported to EFX, date last received at EFX.



# INCOME REPORT

INCOME  
REPORT  
BOARD  
HOME  
T GOING

## DASHBOARD > INCOME

DAILY WEEKLY MONTHLY



### TOTAL INCOME

37.91%

LINE ITEMS 16.15 MS  
SHIPPING 0.15 MS  
TAXES 0%  
TOTAL 16.3 MS

31.86%

LINE ITEMS 13.5 MS  
SHIPPING 0.2 MS  
TAXES 0%  
TOTAL 13.7 MS

30.23%

LINE ITEMS 13.00 MS  
SHIPPING 0 S  
TAXES 0%  
TOTAL 13.00 MS

5

Inquiries

[22] Subject shows 3 inquiries since CCYY/MM/DD

[23] Member Inquiries:

Date	Member Name	Telephone
CCYY/MM/DD	ABC BANK	222-555-3333
CCYY/MM/DD	RETAIL WORLD	555-555-1234
CCYY/MM/DD	CANADA CAR LOANS	555-999-0000
CCYY/MM/DD	MORTGAGE WORLD	000-555-0987

[24] Total number of inquiries: 28

[25] Foreign Bureau Inquiries:

Date	Member	Description
CCYY/MM/DD	ABC CREDIT	372DC00000

**INQUIRIES SECTION:**

- [22] Alert message appears if there have been three or more inquiries within the past 90 days.
- [23] Date and member name of inquiries in the past 36 months. Member phone number will display for inquiries in past 12 months.
- [24] Total Number of Inquiries: Total number of inquiries since file was established.
- [25] Foreign Bureau Inquires: Date, Member number and name of inquiring customers.

6

Employment Information:

[26] Current Employer: TESTS MECHANIC SHOP

[27] Since, Left, Position, Salary: OWNER,

[28] Former Employer: ABC MECHANICS

Since, Left, Position, Salary: AUTO MECHANIC

[29] Second Former Employer: THE CAR SHOP

City, Province: TOR, ON

Since, Left, Position, Salary: CCYY/MM, CCYY/MM, MECHANIC JR, 1900

Verified, Status: CCYY/MM

**EMPLOYMENT SECTION:**

- [26] Current Employer: Company name of most recently reported employer.
- [27] Since, Left, Position, Salary: Occupation of subject, start date, left date and salary.
- [28] Former Employer: Company name of previous employer. Since, Left, Position, Salary: Occupation of subject, start date, left date and salary.
- [29] Second Former Employer: company name of second previous employer. Since, Left, Position, Salary: Occupation of subject and date of verification.

**[30] Summary**

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating
4	CCYY/MM/DD-CCYY/MM/DD	3	2800 - 28000	1-One, 1-Two, 1-Other

**[31] Public Records/Other Information****[32] Information from the Superintendent of Bankruptcy:**

Filed	Type	Court Name	Court No	Liab	Asset
Filed By CCYY/MM/DD	BKRPT	MIN OF ATTORNEY GEN	472VF00022	280000	480
Subject:	IND				
Case No/Trustee:	22855 MORRIS ETAL				
Disposition:	Discharged. CCYY/MM				
Description:	Bankrupt Absolute Discharge				

**[33] Collection**

Rptd	Type	Amt	DLA	Bal	Reason	Ledger Number
CANADA	UP/CL	481YC00036				
COLLECTION	PD/CL					
CCYY/MM/DD	Unpaid	2500	CCYY/MMDD	2212	Unknown	1111111
Verified Date:	CCYY/MM					
Acct/Creditor:	55555 ABC RETAIL INC					
Description:	Subject disputes this account					

[30] **Pub/Other:** Number of Public Records or Other information

**Trade Oldest-Newest:** Oldest trade open date-most recent trade reporting date

**Total:** Total number of trades on the file.

**High Credit:** High credit range of trades on file.

**Rating for R/O/I/L/C/M:** R: Revolving account, O: Open account, I: Installment account, L: Lease Account, C: Line of Credit, M: Mortgage.

[31] **PUBLIC RECORDS OR OTHER INFORMATION:** Information obtained from Public Court Records.

[32] **Bankruptcies/Bankruptcy Category:** A person legally declared to be unable to pay debt (date filed, type of action, [IND for personal; BUS for business], court name, court code, liability, assets, filer [subject, spouse or both], case number, trustee, disposition and description of the bankruptcy). Segment may contain non-bankruptcy information including: Orderly payment of debt or Credit Counselling.

[33] **Third party collections:** A debt which a creditor is unable to collect, transfers to a third party (name of collection agency, collection agency member number, reported date, type of collection [UP CL: unpaid collection or PD CL: paid collection], original debt amount, date of last activity with credit grantor, balance as of date reported, reason, ledger number, verified date, Credit grantor and account number, description). Includes collections related to Family Responsibility.



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**[34] Financing Statement:**

Filed	Court Name	Court No	Maturity
CCYY/MM/DD	CENT REG TOR	481VC00214	CCYY/MM/DD
Creditor/Amt:	FURNITURE HOUSE	99 ELLIS AVE TOR	3600
Description:	Security Disposition Unknown		

**[35] Judgment:**

Filed	Type	Court Name	Amt	Status	Date
CCYY/MM/DD	JDGT	481VC00297	4800		
Defendant:	Test File Equifax				
Case No:	5555502				
Plaintiff:	NATIONAL CREDIT HOUSE				
Description:	Disposition Unknown				

- [34] Financing Statement: A chattel mortgage, registered loan, or registered lien is a loan where the debtor has given personal property as collateral and the loan is registered with the provincial government under PPSA. This is not derogatory information. (Secured loans are not extended in the province of Quebec.) [Date reported; name of reporting government agency; member number of reporting agency, maturity date of the loan, name and address of creditor; amount of loan; Description of loan status].
- [35] Judgments: A court order against a debtor for payment of monies owing (date judgment granted or date filed; judgment status [ST JD: satisfied judgment, JDGT: judgment]. Court identification number/ name of court; amount of judgment; defendant; judgment number; plaintiff; status of judgment [satisfied, unsatisfied or disposition unknown] and date, when applicable).

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**[36] Trade Information****Member Trades:**

Bus/ID Code	DT Rptd	DT Opnd	DLA	TR	RT
Credit Limit	High Credit	Balance	PMT-AMT	Past Due	
WRTN OFF/AMT	ACT PMT/AMT		DT Closed	FRST/DELQ	
MEM# ID	PREV/MEM# ID				

<b>CANADA BANK</b>	(555) 999-9999	481BB00000			
*J 007BB01351	CCYY/MM/DD	CCYY/MM/DD	CCYY/MM/DD	21	R1
28000	24000	4000	550	0	

**Account Number:** 8452675**Description:** Personal Loan, Semi-Monthly Payments**Trade Payment Profile:** 11111111111111111111111111111111

<b>BB</b>					M1
CCYY/MM/DD	CCYY/MM/DD				
325000	212000	156200	1250		

**Description:** Second mortgage, Months reviewed is greater than 24**Trade Payment Profile:** 11111111111111111111111111111111**SMARTSHOP RETAIL** (555) 999-9999 723DC00000

CCYY/MM/DD

**Status:** Lost or stolen card**[37] Credit Utilization:** 22% 30800 6776**[36] TRADE INFORMATION:****Bus/ID Code:** Company name/ telephone/ member number.**DT RPTD:** Date item was reported to Equifax.**DT OPND:** Date account was opened with the credit grantor.**DLA:** Date of last activity on the account by the consumer.**TR:** Number of times the credit grantor has reported an account update.**RT:** Type of account and manner of repayment: (See Trade Information Descriptions and Manner of Payment for detailed rating descriptions).



**[38] Banking****Checking/Saving:**

Rptd	Opnd	Amount	Account No	Account Type
ABC BANK,	001BB05697,	(999) 999-9999		
CCYY/MM/DD	CCYY/MM	L5F		Chequing/Saving
NB NSF, Status:	4 NSF	CCYY/MM		

**[39] Consumer Declaration****Rptd, Purge:** CCYY/MM, CCYY/MM

**Declaration:** \*\*\*\*\*WARNING\*\*\*\*\*CONFIRMED TRUE NAME FRAUD/FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME/ IF YOU ACCESS THIS FILE AS PART OF A CREDIT CHECK, PLEASE VERIFY WITH THE CUSTOMER THAT IT IS LEGITIMATE BEFORE EXTENDING CREDIT/PHONE: (000) 555-1234

**[38] BANKING INFORMATION SECTION:**

Type of account, name and telephone number of institution; date item was reported to Equifax; Type of account; customer's member number; date account was opened with credit grantor; balance of account (approximate range); additional information on account. Ex: L4F=low 4 figures, (\$1-2K), H5F= high 5 figures, (\$70K-99K).

**[39] CONSUMER STATEMENT:** Rptd, Purge: Date reported and date information will be deleted. At the request of the consumer, EFX will add one of the following to the file:

**True Name Fraud:** Consumer is a true victim of fraud.

**Identity Verification Alert:** Consumer has not been a victim of fraud: cautionary alert added (available to Ontario and Manitoba residents only).

**Consumer Statement:** Statement provided by the consumer in order to explain items/information on file.

**Credit Limit:** Maximum credit amount assigned to the credit product.

**High Credit:** Highest amount ever owed on the product.

**Balance:** Amount owed at time of reporting.

**PMT AMT:** Actual dollar amount of most recent payment by the consumer.

**PMT TERMS:** Frequency of required payments to be made by the consumer.

**Past Due:** Past due amount as of date reported.

**WRTN OFF/AMT:** Actual dollar amount written off by the credit grantor.

**ACT PMT/AMT:** Actual last payment amount by the consumer.

**DT Closed:** Date of closure of the account.

**FRST/DELQ:** Date of first payment delinquency by the consumer.

**MEM#ID:** Equifax Member number.

**PREV/MEM# ID:** Previous Equifax Member number.

**Description:** Provides additional information about the account.

**Trade Payment Profile:** Numeric summary of up to 36 months of previous ratings. Read left to right: recent rating to historical ratings.

**Mortgage Trade line:** Industry code is displayed (Example: BB); mortgage issuer name/date opened are masked.

**[37] Credit Utilization**

Provides the percentage of all available credit that is currently utilized by the consumer as of report date (total of current balances owed divided by total credit limits). The total of all open credit limit amounts and all open account balances are also displayed. *(Available to internet customers only).*

# TRADE INFORMATION AND DESCRIPTIONS

## PORTFOLIO TYPES

- R:** Revolving or option (open-end account)
- O:** Open account (30 days or 90 days)
- I:** Installment (fixed number of payments)
- L:** Lease Account
- C:** Line of Credit
- M:** Mortgage

## MANNER OF PAYMENT

### NORTH AMERICAN STANDARD ACCOUNT RATINGS

- 0:** Too new to rate; approved but not used.
- 1:** Pays (or paid) within 30 days of payment due date or not over one payment past due.
- 2:** Pays (or paid) in more than 30 days from payment due date, but not more than 60 days, or not more than two payments past due.
- 3:** Pays (or paid) in more than 60 days from payment due date, but not more than 90 days, or not more than three payments past due.
- 4:** Pays (or paid) in more than 90 days from payment due date, but not more than 120 days, or four payments past due.
- 5:** Account is at least 120 days overdue but is not yet rated "9".
- 7:** Making regular payments under a consolidation order or similar arrangement.
- 8:** Repossession (voluntary or involuntary return of merchandise).
- 9:** Bad debt; placed for collection; skip account.

# GLOSSARY

Key words are specific abbreviations in various sections of the credit file. Please use this list to interpret the abbreviations when you see them.

<b>ACC:</b>	Account number	<b>INQS:</b>	Inquiries
<b>ACT PMT/AMT:</b>	Actual last payment amount by the consumer	<b>IN VOL:</b>	Involuntary
<b>AGE:</b>	Age of subject	<b>INVER:</b>	Indirectly verified
<b>AKA:</b>	Also known as	<b>J:</b>	Joint
<b>B:</b>	Both	<b>JUDG:</b>	Judgment
<b>Balance:</b>	Amount owed at time of reporting	<b>LEFT:</b>	Date left employment
<b>BDS:</b>	Birth date - Subject	<b>LIAB:</b>	Liabilities (amount)
<b>BKRPT:</b>	Bankruptcy	<b>LWR:</b>	Lawyer
<b>Bus/ID Code:</b>	Company name/ telephone/member number	<b>MATURE:</b>	Date of maturity
<b>CA:</b>	Current address	<b>MEM#ID:</b>	Equifax Member number Mortgage
<b>CASE NO:</b>	Case number	<b>Trade line:</b>	Industry code is displayed (Example: BB); mortgage issuer name/date opened are masked
<b>CCYY/MM/DD</b>	Year/Month/Day	<b>NSF:</b>	Non-sufficient funds
<b>CDC:</b>	Consumer debt counseling	<b>NV:</b>	Not Verified
<b>CHKAC:</b>	Chequing account	<b>PD:</b>	Date paid
<b>CRCLD:</b>	Court consolidation	<b>Past Due:</b>	Past due amount as of date reported
<b>Credit Limit:</b>	Maximum credit amount assigned to the credit product	<b>PMT AMT:</b>	Payment Terms
<b>CRT:</b>	Update by in-house operator	<b>R/O/I/L/C/M:</b>	Portfolio Types
<b>DAPA:</b>	Debtor assistance pool account	<b>PREV/MEM# ID:</b>	Previous Equifax Member number
<b>DEF:</b>	Defendant	<b>PR/BK:</b>	Proposal under bankruptcy
<b>Description:</b>	Provides additional information about the account	<b>PR/OI:</b>	Public records or other information
<b>DIS:</b>	Dispute following resolution	<b>RPTD:</b>	Date reported
<b>DLA:</b>	Date of last activity by the consumer	<b>RT:</b>	Type of account and manner of repayment: Current rating
<b>DN:</b>	Death notice	<b>SAVAC:</b>	Savings account
<b>DT OPND:</b>	Date account was opened with the credit grantor	<b>SECLN:</b>	Secured loan
<b>DT Closed:</b>	Date of closure of the account	<b>SINCE:</b>	Date file was established
<b>DT RPTD:</b>	Date item was reported to Equifax	<b>SPECL:</b>	Special notice item
<b>EMP:</b>	Date employed	<b>SSS:</b>	Social insurance/subject
<b>ES:</b>	Employment - subject	<b>STJD:</b>	Satisfied judgment
<b>E2:</b>	Subject's second former Employment	<b>STS:</b>	System-to-system customer
<b>FA:</b>	Former address	<b>TR:</b>	Number of times the credit grantor has reported an account update Trade Payment
<b>FAD:</b>	File activity date	<b>Profile:</b>	Numeric summary of up to 36 months of previous ratings
<b>FN:</b>	File number or former name (depends on line)	<b>U:</b>	Unknown
<b>FORCL:</b>	Foreclosure	<b>UN:</b>	Unique file number
<b>FRST/DELQ:</b>	Date of first payment delinquency by the consumer	<b>UPCL:</b>	Unpaid collection
<b>FS:</b>	Date file was established	<b>VER:</b>	Date verified
<b>High Credit:</b>	Highest amount ever owed on the product	<b>VLDEP:</b>	Voluntary deposit
<b>ID:</b>	Identification information	<b>VOL:</b>	Voluntary
<b>IND:</b>	Individual	<b>WRTN OFF/AMT:</b>	Actual amount written off by the credit grantor
		<b>XX</b>	Automatic file combine

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