

# CONSUMER CREDIT REPORT USER GUIDE

**NOTE:**

**THIS REPORT SHOWS A SAMPLE OF POTENTIAL INFORMATION FOUND ON A CREDIT REPORT. THIS IS NOT AN ACTUAL REPORT.**

- [1] NM-DENTON,RICHARD.  
CA-1231,15TH AVE SW APT 408,,CALGARY,AB,T3C0X6.  
FA-2314,11TH AV 1201, , TORONTO,ON,M4W3C1.  
ID-BDS-04-13-SSS-424-694-038,SSC-222-222-333.  
ES-SUPERVISOR,MCDOUGALS HAULAGE
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- [2] Equifax and Affiliate Bureaus – Refer Consumer inquiries to 1-800-465-7166.
- [3] CAUTION – WRONG SSS/SSC NUMBER  
[4] FN 00-0008095-07-265 UN 2060576929 [5] 05/14/99
- [6] SAFESCAN WARNING:  
INQUIRY ADDRESS REPORTED MISUSED  
TOTAL VERIFICATION ADVISED
- [7] RISK SCORE : 549  
ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING.  
LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCT NOT PD AS AGREED OR NARR RPTD.  
LENGTH OF TIME SINCE PUBLIC RECORD OR COLLECTION AGENCY FILING.  
TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED.
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- [8] \*DENTON, RICHARD,C, ,SHIRLEY [9] SINCE 04/23/75 [10] FAD 05/11/99  
[11] 2314,11TH AV 1201,, TORONTO,ON M4W3C1,STS RPTD 05/99  
[12] 111,WILLOW ST,,TORONTO,ON M4G1T6,CRT RPTD 09/97  
[13] 933,WESTMARR RD,,REGINA,SK S4P9E1  
[14] AKA-DENTON,C,RICHARD  
[15] BDS-04/13/1933,SSS-424-694-038,
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- [16] \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 03/99  
[17] 05/11/99 CIBC (416) 111-1111  
04/16/99 GLASSMAN MANAGEMENT (604) 222-2222  
04/10/99 BANK OF NOVA SCOTIA (514) 333-3333  
11/22/98 TEACHER SAVINGS CREDIT UNION (604) 444-4444  
10/12/98 SEARS (416) 555-5555
- [18] # INQS – 48
- [19] ES – SUPERVISOR,MCDOUGALS HAULAGE,TORONTO,ON,EMP 01/97,VER 10/98,\$2500  
[20] EF – DRIVER,PRIORITY TRUCKING,REGINA,SK,EMP 12/79,VER 12/90,,LEFT 01/96  
[21] E2 – SUPERVISOR, MIDTOWN CATERING  
[22] EC – TEACHER,OSCVI HIGH SCHOOL,REGINA, SK,EMP 07/94,VER 10/98
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- [23] SUMMARY 01/96 – 04/99, 4-PR/OI, FB-NO, TOTAL-3, HC\$3K-5K, 1-ONE, 1-THREE, 1-OTHER
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- [24] \*PUBLIC RECORDS OR OTHER INFORMATION  
03/95 BKRPT 472VF22, 456789 ABC ASSOCIATES, LIAB\$55000, ASSETS\$1500, SUBJECT,IND,  
DISCHARGED 12/95
- [25] 09/98 UP CL EQUIFAX COLLECTIONS, \$1260, CG, BRN-ANY CO., DLA-12/97, BAL-\$1260,  
[26] 04/98 SECLN CENT REG TOR, FP CASE NO-TRANS CANADA CREDIT 9 ELLIS AV TOR 3600, MATURE 04/02  
[27] 03/98 ST JD TOR SM CL CT. \$255, DEF-RICHARD DENTON, 1234/95, CITY OF TORONTO, SATISFIED 11/98
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- [28] TRADE INFORMATION SECTION  
BUS/ID CODE RPTD OPND H/C TRMS BAL P/D RT 30/60/90 MR DLA  
CANADIAN TIRE (905) 735-3131  
\*650AT12 04/99 LOST OR STOLEN CARD  
SEARS  
\*J 650DC16 04/99 01/96 3106 0 R1 00 00 00 03/99  
ROYAL BANK VISA  
\* 6500N28 04/99 04/96 5000 75 2450 150 R3 06 03 02 36 03/99  
PREV HI RATES: R2 03/99, R3 10/98, R3 09/98.  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT



- [29] BANKING INFORMATION SECTION  
ROYAL BANK (604) 943-1171  
09/98 CHKAC 601BB4559 09/96 L4F,  
4 NSF 1997.
- [30] NARRATIVE RPTD 09/98 PURGE 03/04  
\*\* CONSUMER STATES SLOW PAYMENTS ON ACCOUNTS WERE DUE TO BEING UNEMPLOYED\*\*
- [31] SAFESCANNED [32] &

END OF REPORT

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## Legend

- [1] **INQUIRY DATA:** Shows information used to inquire on the file.
- [2] **CONSUMER REFERRAL TELEPHONE NUMBER:**  
Tells credit grantor where consumers may call if they are denied credit.
- [3] **CONSUMER FILE ALERT:** Information on inquiry does not match file or is invalid.
- [4] **FN, UN:** File Number and Unique number for Equifax internal use only.
- [5] Date file was accessed (mm/dd/yy).
- [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 four reason codes appears in this section. Reason codes indicate the main reasons for the score. (Available only to risk score subscribers.)
- IDENTIFICATION SECTION:**
- [8] Subject and co-subject/spouse.
- [9] Date file was established.
- [10] Date of last activity on file.
- [11] Current address, origin and date added to file.
- [12] Former address.
- [13] Second former address
- [14] AKA or name subject is also known as
- [15] Date of birth (mm/dd/yy). SIN will only display here if provided on input and matches with information on file.
- INQUIRIES SECTION:**
- [16] **INQS –** Alert appears if three or more inquiries within past 90 days.
- [17] Date and member name for inquiries in the past 36 months.
- [18] Member phone number for inquiries in past 12 months.  
**# INQS:** Total number of inquiries since file established.
- EMPLOYMENT SECTION:**
- [19] **ES** (employment subject) Position, firm, location, date employed, date verified, monthly salary.
- [20] **EF** (employment former) Position, firm, location, date employed, date verified, date left.
- [21] **E2** (employment second former) Position, firm, location.
- [22] **EC** (employment spouse) Position, firm location, date employed, date verified. No spousal information provided in Quebec.

- [23] SUMMARY SECTION (provides synopsis of file items):**
- |                  |  |
|------------------|--|
| <b>01/96</b>     | Oldest opening date of trade.  |
| <b>04/99</b>     | Newest reporting date of trade.  |
| <b>4-PR/OI</b>   | Number of public record items or other information on file.  |
| <b>FB-NO</b>     | Foreign bureau information. <b>NO</b> indicates file contains no foreign bureau information. <b>Y</b> indicates there is foreign bureau information. |
| <b>3</b>         | Number of trades on file.  |
| <b>HC\$3-5KK</b> | High credit range of trades on file.   |
| <b>1-ONE</b>     | } Ratings of trades on file.   |
| <b>1-THREE</b>   |  |
| <b>1-OTHER</b>   |  |
|                  |  |
- [24] PUBLIC RECORDS OR OTHER INFORMATION:**  
**Bankruptcies:** A person legally declared to be unable to pay debts (date filed, type of action, court code, case number and trustee, liability, assets, filer [subject, spouse or both], type of bankruptcy [IND for personal; BUS for business]).
- [25] Third party collections:** A debt which a creditor is unable to collect and hires a third party to do so (reported date, type of collection [UP CL – unpaid collection or PD – paid collection], name of third party collection agency, original amount of collection, industry classification [creditor], branch and company [creditor], date of last activity, balance as of date reported).
- [26] Secured loans:** 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. This is not derogatory information. (Secured loans are not extended in the province of Quebec.) [date reported; type of account; name of reporting government agency; industry type of creditor; case number, name and address of creditor; amount of loan; maturity date].
- [27] Judgments:** A court order against a debtor for payment of monies owing (date judgment granted or date filed; judgment status [ST JD – satisfied judgment, JD GT – 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).  
 Other public record information may include foreclosures, credit counselling, and orderly payment of debt (OPD).
- [28] TRADE**  
 Company name and/or telephone number and/or customer number.  
 Second Line:  
**RPTD** –Date item last reported to Equifax.  
**OPND** – Date account was opened with credit grantor.  
**H/C** – High credit on the account; the highest amount owed or credit limit.  
**TRMS** – Monthly repayment amount.  
**BAL** – Balance owing as of date reported.  
**P/D** – Past due amount as of date reported (shown if applicable).  
**RT**– Types of accounts or manner of payment:  
 \* Indicates the information was updated by an accounts receivable tape.
- [29] BANKING INFORMATION SECTION:**  
 Company name and telephone number; 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.
- [30] CONSUMER STATEMENT SECTION:** Statement the consumer or subject added to the file to explain discrepancies or other comments.
- [31] SAFESCANNED:** Indicates inquiry was run through our fraud database. Available to subscribers only.
- [32] &:** Indicates end of report.

## TRADE INFORMATION DESCRIPTIONS

### Types of accounts:

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

### 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.

# 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.**

* Indicates an update from a trade source	<b>EF</b>	Subject's former employment	<b>NV</b>	Not Verified
<b>A</b> Spousal account	<b>EMP</b>	Date employed	<b>O</b>	Own or open account
<b>ACC</b> Account number	<b>ES</b>	Employment – subject	<b>OPD</b>	Orderly payment of debt
<b>AGE</b> Age of subject	<b>E2</b>	Subject's second former employment	<b>P</b>	Separated
<b>AKA</b> Also known as	<b>FA</b>	Former address	<b>PD</b>	Date paid
<b>ASSET</b> Assets (Amount)	<b>F2</b>	Second former address	<b>PDCL</b>	Paid collection
<b>B</b> Both	<b>FAD</b>	File activity date	<b>P/D</b>	Past due amount
<b>BAL</b> Balance	<b>FB</b>	Foreign bureau	<b>PR/BK</b>	Proposal under bankruptcy
<b>BDS</b> Birth date–Subject	<b>FN</b>	File number or former name (depends on line)	<b>PR/OI</b>	Public records or other information
<b>BKRPT</b> Bankruptcy	<b>FORCL</b>	Foreclosure	<b>R</b>	Revolving account
<b>BRN</b> Creditor's name and/or address	<b>FS</b>	Date file was established	<b>RPTD</b>	Date reported
<b>BUS</b> Business	<b>GARN</b>	Garnishment	<b>RT</b>	Current rating
<b>BUS</b> Business industry code	<b>H/C</b>	High Credit	<b>S</b>	Single
<b>CA</b> Current address	<b>I</b>	Installment (account/individual)	<b>SAVAC</b>	Savings account
<b>CASE NO.</b> Case number	<b>ID</b>	Identification information	<b>SECLN</b>	Secured loan
<b>CDC</b> Consumer debt counselling	<b>IND</b>	Individual	<b>SINCE</b>	Date file was established
<b>CF</b> Co-subject's former employment	<b>INQS</b>	Inquiries	<b>SPECL</b>	Special notice item
<b>CHKAC</b> Chequing account	<b>IN VOL</b>	Involuntary	<b>SSC</b>	Social insurance/spouse
<b>CRCLD</b> Court consolidation	<b>INVER</b>	Indirectly verified	<b>SSS</b>	Social insurance/subject
<b>CRT</b> Update by in-house operator	<b>J</b>	Joint	<b>STJD</b>	Satisfied judgment
<b>D</b> Divorced	<b>JUDG</b>	Judgment	<b>STS</b>	System-to-system customer
<b>DAPA</b> Debtor assistance pool account	<b>LEFT</b>	Date left employment	<b>TRMS</b>	Terms
<b>DEF</b> Defendant	<b>LIAB</b>	Liabilities (amount)	<b>U</b>	Unknown
<b>DEPS</b> Dependants	<b>LWR</b>	Lawyer	<b>UN</b>	Unique file number
<b>DIS</b> Dispute following resolution	<b>M</b>	Married	<b>UPCL</b>	Unpaid collection
<b>DLA</b> Date of last activity	<b>MAR</b>	Marital status	<b>VER</b>	Date verified
<b>DN</b> Death notice	<b>MATURE</b>	Date of maturity	<b>VLDEP</b>	Voluntary deposit
<b>DVFD</b> Divorce filed	<b>MR</b>	Months reviewed	<b>VOL</b>	Voluntary
<b>DVFL</b> Divorce final	<b>N/RES</b>	Non-responsibility notice	<b>W</b>	Widow, widower
<b>EC</b> Spouse's current employment	<b>NSF</b>	Non-sufficient funds	<b>XX</b>	Automatic combine
			<b>&amp;</b>	End of report

**SUMMARY LINE:** Recap of trade lines oldest opening date of trade to newest reporting date of trade; **PR/OI** number of public record/other information items; **FB** number of foreign bureau postings or inquiries; **TOTAL** number of trade items; **HC** High Credit range; number of ratings.

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