



Consumer Credit Report User Guide

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

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

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

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
 [18] Since: CCYY/MM
 [18] Reported: Tape Reported
 [19] 2nd Former Address: 2314, 11 TH AVE 1201, TORONTO, ON, M4W 3C1
 [19] Since: CCYY/MM
 [19] 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

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

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[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	

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	11111111
Verified Date:	CCYY/MM					
Acct/Creditor:	55555 ABC RETAIL INC					
Description:	Subject disputes this account					

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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				

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[36] Trade Information

Member Trades:

Bus/ID Code	DT Rptd	DT Opnd	DLA	02/03/04+	TR	RT
Credit Limit	High Credit	Balance	PMT-AMT	FRST/DELQ	Past	Due
WRTN OFF/AMT	ACT PMT/AMT	DT Closed				
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: 111

BB CCYY/MM/DD CCYY/MM/DD M1
 325000 212000 1250
Description: Second mortgage, Months reviewed is greater than 24 0
Trade Payment Profile: 111

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

[37] Credit Utilization: 22% 30800 6755

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[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

CONSUMER CREDIT FILE

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[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.

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Consumer Alert

[5] Warnings: Invalid Social Insurance Number.

[6] SAFESCAN: 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).

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[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.



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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: 10, 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.



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.

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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:
 [25] Foreign Bureau Inquires:

Date	Member No/City	Description
CCYY/MM/DD	INTLUSA 401BB17978	ABC CREDIT

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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: 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.

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[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 Subject
CCYY/MM/DD	BKRPT	MIN OF ATTORNEY GEN	472VF00022	280000	480	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 COLLECTION	481YC00036					
CCYY/MM	Unpaid	2500	CCYY/MM	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	CENT REG TOR	481VC00214	CCYY/MM
Creditor/Amt	FURNITURE HOUSE	99 ELLIS AVE TOR	3600
Description:	Security Disposition Unknown		

[35] Judgment:

Filed	Type	Court Name	Amt	Status	Date
CCYY/MM	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).

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.

- ACC:** Account number
- ACT PMT/AMT:** Actual last payment amount by the consumer
- AGE:** Age of subject
- AKA:** Also known as
- B:** Both
- Balance:** Amount owed at time of reporting
- BDS:** Birth date - Subject
- BKRPT:** Bankruptcy
- Bus/ID Code:** Company name/ telephone/member number
- CA:** Current address
- CASE NO:** Case number
- CCYY/MM/DD:** Year/Month/Day
- CDC:** Consumer debt counseling
- CHKAC:** Chequing account
- CRCLD:** Court consolidation
- Credit Limit:** Maximum credit amount assigned to the credit product
- CRT:** Update by in-house operator
- DAPA:** Debtor assistance pool account
- DEF:** Defendant
- Description:** Provides additional information about the account
- DIS:** Dispute following resolution
- DLA:** Date of last activity by the consumer
- DN:** Death notice
- DT OPND:** Date account was opened with the credit grantor
- DT Closed:** Date of closure of the account
- DT RPTD:** Date item was reported to Equifax

- EMP:** Date employed
- ES:** Employment - subject
- E2:** Subject's second former Employment
- FA:** Former address
- FAD:** File activity date
- FN:** File number or former name (depends on line)
- FORCL:** Foreclosure
- FRST/DELQ:** Date of first payment delinquency by the consumer
- FS:** Date file was established
- High Credit:** Highest amount ever owed on the product
- ID:** Identification information
- IND:** Individual
- INQS:** Inquiries
- IN VOL:** Involuntary
- INVER:** Indirectly verified
- J:** Joint
- JUDG:** Judgment
- LEFT:** Date left employment
- LIAB:** Liabilities (amount)
- LWR:** Lawyer
- MATURE:** Date of maturity
- MEM#ID:** Equifax Member number
- Mortgage Trade line:** Industry code is displayed (Example: BB): mortgage issuer name/date opened are masked
- NSF:** Non-sufficient funds
- NV:** Not Verified
- PD:** Date paid
- Past Due:** Past due amount as of date reported
- PMT AMT:** Payment Terms
- R/O/L/C/M:** Portfolio Types

- PREV/MEM# ID:** Previous Equifax Member number
- PR/BK:** Proposal under bankruptcy
- PR/OI:** Public records or other information
- RPTD:** Date reported
- RT:** Type of account and manner of repayment: Current rating
- SAVAC:** Savings account
- SECLN:** Secured loan
- SINCE:** Date file was established
- SPECL:** Special notice item
- SSS:** Social insurance/subject
- STJD:** Satisfied judgment
- STS:** System-to-system customer
- TR:** Number of times the credit grantor has reported an account update
- Trade Payment Profile:** Numeric summary of up to 36 months of previous ratings
- U:** Unknown
- UN:** Unique file number
- UPCL:** Unpaid collection
- VER:** Date verified
- VLDEP:** Voluntary deposit
- VOL:** Voluntary
- WRTN OFF/AMT:** Actual amount written off by the credit grantor
- XX** Automatic file combine

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[36] Trade Information

Member Trades:	Bus/ID Code	DT Rptd	DT Opnd	DLA	TR	RT
Credit Limit	High Credit		Balance	MT-AMT	Past Due	
WRTN 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					1250
Description:	Second mortgage, Months reviewed is greater than 24 0					
Trade Payment Profile:	11111111111111111111111111111111					
SMARTSHOP RETAIL	(555) 999-9999	723DC00000				
CCYY/MM/DD						
Status:	Lost or stolen card					

[37] Credit Utilization: 22% 30800 6755

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[38] Banking

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

[39] Consumer Statement

Rptd, Purge: CCYY/MM, CCYY/MM
 Statement: *****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.

[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).
- 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 dollarm 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).