

Glossary of account conditions and payment status

Version 8 — Numeric



This glossary is for interpreting data on the Credit Profile Report from Experian. For information on how to report data, please refer to the Credit Reporting Resource Guide (CRRG) developed by the Consumer Data Industry Association.

Account conditions

Code	Account condition	Explanation
A	BK7PET	Petitioned for Chapter 7 bankruptcy
B	BK11PET	Petitioned for Chapter 11 bankruptcy
C	BK12PET	Petitioned for Chapter 12 bankruptcy
D	BK13PET	Petitioned for Chapter 13 bankruptcy
E	BK7DISC	Discharged through Chapter 7 bankruptcy
F	BK11DISC	Discharged through Chapter 11 bankruptcy
G	BK12DISC	Discharged through Chapter 12 bankruptcy
H	BK13DISC	Discharged through Chapter 13 bankruptcy
I	BK7DISM	Dismissed Chapter 7 bankruptcy
J	BK11DISM	Dismissed Chapter 11 bankruptcy
K	BK12DISM	Dismissed Chapter 12 bankruptcy
L	BK13DISM	Dismissed Chapter 13 bankruptcy
M	BK7W/D	Withdrawn Chapter 7 bankruptcy
N	BK11W/D	Withdrawn Chapter 11 bankruptcy
O	BK12W/D	Withdrawn Chapter 12 bankruptcy
P	BK13W/D	Withdrawn Chapter 13 bankruptcy
R	BKREAFF	Reaffirmation of debt
V	BK7RESC	Reaffirmation of debt rescinded Chapter 7 bankruptcy
W	BK11RESC	Reaffirmation of debt rescinded Chapter 11 bankruptcy

Code	Account condition	Explanation
X	BK12RESC	Reaffirmation of debt rescinded Chapter 12 bankruptcy
Y	BK13RESC	Reaffirmation of debt rescinded Chapter 13 bankruptcy
A1	OPEN	Open account
A2	PAID	Paid account/Zero balance
A3*	CLOSED	Closed account
A4	INACTIVE	Inactive account
03	CRCDLST	Credit card lost or stolen
05	TRANSFER	Account transferred to another office
10	REFINANC	Account renewed or refinanced
21*	DECEASED	Consumer reported as deceased
66*	PDBYDLR	Credit grantor paid by the company that originally sold the merchandise
67*	BKLIQREQ	Debt included in or discharged through Chapter 7, 11 or 12 bankruptcy
68	SETTLED	Account legally paid in full for less than the full balance
69*	BKADJPLN	Debt included in or discharged through Chapter 13 bankruptcy
85	SCNL LOC	Consumer now located/Was credit grantor could not locate consumer
87*	FOREPROC	Foreclosure proceeding started
88*	GOVCLAIM	Claim filed with government for insured portion of balance on loan

*An asterisk indicates there may be a need for further review.

Account conditions (continued)

Code	Account condition	Explanation
89*	DEEDLIEU	Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage
91*	TRMDFALT	Early termination by default of original terms of lease or sales contract
92*	INSCLAIM	Claim filed for insured portion of the balance
93*	COLLACCT	Account seriously past due/Account assigned to attorney, collection agency or credit grantor's internal collections department

Code	Account condition	Explanation
94*	FORECLOS	Credit grantor reclaimed collateral to settle defaulted mortgage
95*	VOLUSURR	Voluntary surrender
96*	REPOSSES	Merchandise was taken back by credit grantor/There may be a balance due
97*	CHARGOFF	Unpaid balance reported as a loss
98*	SCNL	Credit grantor cannot locate consumer

*An asterisk indicates there may be a need for further review.

Display

This is a sample of how trades display:

Account condition and payment status	OPEN	CUR WAS 30
Account condition only		COLL ACCT
Two account conditions	PAID	COLL ACCT

Delinquency counters

30/60/90 +/DEROG

30	=	Number of times 30 days delinquent
60	=	Number of times 60 days delinquent
90	=	Number of times 90+ days delinquent
DEROG	=	Number of times derogatory (greater than 180 days delinquent)

Terms frequency

D	=	Deferred
P	=	Single-payment loan
W	=	Weekly
B	=	Biweekly
E	=	Semimonthly
L	=	Bimonthly
Q	=	Quarterly
T	=	Triannually
S	=	Semiannually
Y	=	Annually

Payment amount types

E	=	Estimated
S	=	Scheduled
A	=	Actual

25-month payment history

C	=	Current
1	=	30 days past due date
2	=	60 days past due date
3	=	90 days past due date
4	=	120 days past due date
5	=	150 days past due date
6	=	180 days or more past due date
7	=	69, D, H, Y
8	=	42, 87, 89, 94, 95, 96
9	=	66, 67, 86, 88, 91, 92, 93, 97, A, B, C, E, F, G, V, W, X
N	=	Current account/Zero balance — no update received for this trade
0	=	Current with zero balance reported on tape
-	=	No history reported that month
B	=	Account condition change/Payment code is not applicable
G	=	Collection
H	=	Foreclosure
J	=	Voluntary surrender
K	=	Repossession
L	=	Charge-off

Payment status

Code	Payment status	Explanation	Code	Payment status	Explanation
00	NO STATUS	No status	37*	CUR WAS 60	Current account/Was 60 days past due date
07*	CUR WAS 60-2	Current account/Was 60 days past due date two times	38*	CUR WAS 90	Current account/Was 90 days past due date
08*	CUR WAS 60-3	Current account/Was 60 days past due date three times	39*	CUR WAS 120	Current account/Was 120 days past due date
09*	CUR WAS 60-4+	Current account/Was 60 days past due date four or more times	40*	CUR WAS 150	Current account/Was 150 days past due date
11	CURR ACCT	Account in good standing	41*	CUR WAS 180	Current account/Was 180 days past due date
14*	CUR WAS 90-2	Current account/Was 90 days past due date two times	42*	REDEEMD REPO	Account now redeemed/was a repossession
15*	CUR WAS 90-3+	Current account/Was 90 days past due date three or more times	43*	CUR WAS COLL	Current account/Was a collection account, an insurance claim or a government claim or was terminated for default
16*	CUR WAS 120-2+	Current account/Was 120 days past due date two or more times	45*	CUR WAS FORE	Current account/Foreclosure was started
17*	CUR WAS 150-2+	Current account/Was 150 days past due date two or more times	71*	30 DAY DEL	Account 30 days past due date
22*	60 2 TIMES	Account 60 days past due date two times	72*	30 2 TIMES	Account 30 days past due date two times
23*	60 3 TIMES	Account 60 days past due date three times	73*	30 3 TIMES	Account 30 days past due date three times
24*	60 4+ TIMES	Account 60 days past due date four or more times	74*	30 4 TIMES	Account 30 days past due date four times
25*	90 2 TIMES	Account 90 days past due date two times	75*	30 5 TIMES	Account 30 days past due date five times
26*	90 3+ TIMES	Account 90 days past due date three or more times	76*	30 6+ TIMES	Account 30 days past due date six or more times
27*	120 2+ TIMES	Account 120 days past due date two or more times	77*	30 WAS 60	Account 30 days past due date/was 60 days past due date
28*	150 2+ TIMES	Account 150 days past due date two or more times	78*	DELINQ 60	Account 60 days past due date
29*	90 WAS 120+	Account 90 days past due date/was 120 days or more past due date	79*	DEL WAS 90	Account 30 or 60 days past due date/was 90 days past due date
31*	CUR WAS 30	Current account/Was 30 days past due date	80*	DELINQ 90	Account 90 days past due date
32*	CUR WAS 30-2	Current account/Was 30 days past due date two times	81*	DEL WAS 120+	Account 30 or 60 days past due date/was 120 days or more past due date
33*	CUR WAS 30-3	Current account/Was 30 days past due date three times	82*	DELINQ 120	Account 120 days past due date
34*	CUR WAS 30-4	Current account/Was 30 days past due date four times	83*	DELINQ 150	Account 150 days past due date
35*	CUR WAS 30-5	Current account/Was 30 days past due date five times	84*	DELINQ 180	Account 180 days past due date
36*	CUR WAS 30-6+	Current account/Was 30 days past due date six or more times	86*	COFF NOW PAY	Now paying/Was a charge-off

*An asterisk indicates there may be a need for further review.

Purpose type of account

Type code	Short name	Explanation
00	AUT	Auto loan
01	UNS	Unsecured loan
02	SEC	Secured loan
03	P/S	Partially secured loan
04	H/I	Home-improvement loan
05	FHA	FHA home-improvement loan
06	ISC	Installment sales contract
07	CHG	Revolving charge account
08	R/E	Real estate, unknown type, terms in years
09	SCO	Loan secured by cosigner
0A	TSL	Time-share loan
0C	FCO	Factoring company
0E	NCP	Subscriber numeric inquiry
0F	CSL	Construction loan — new
0G	FSC	Flexible spending credit card
10	BUS	Commercial transaction with personal liability, guarantee or written instruction
11	REC	Recreational merchandise loan
12	EDU	Educational loan
13	LEA	Lease
14	COS	Cosigner (not borrower)
15	C/C	Check credit or line of credit
16	F/C	FHA cosigner (not borrower)
17	M/H	Manufactured home
18	CRC	Credit card
19	R/F	FHA mortgage (terms in years)
1A	LPI	Lender-placed insurance
1B	LBP	Legitimate business purpose
1C	PHG	Purchase of household goods
20	NTE	Note loan
21	NCS	Note loan with cosigner
22	HHG	Secured by household goods
23	H+O	Secured by household goods/other collateral

Type code	Short name	Explanation
25	R/V	VA real-estate mortgage (terms in years)
26	R/C	Conventional real-estate mortgage, including purchase money and first mortgage (terms in years)
27	R/O	Real-estate mortgage (terms in months), with or without collateral (usually second mortgage)
29	REN	Rental agreement
2A	SCC	Secured credit card (revolving terms)
2C	FMH	Real-estate mortgage, Farmers Home Administration (FMHA) (terms in years)
30	SUM	Summary of accounts — same status
31	UNK	Unknown — extension of credit, review or collection
33	EXM	Manual mortgage (4999)
37	CCP	Combined credit plan, revolving account
3A	AUL	Auto lease
3C	LIC	Government/State licensing
43	D/C	Debit card
47	CLS	Credit line secured, revolving
48	COL	Collection department/ attorney/agency
4D	CEL	Cellular phone
4F	TXC	Tax collection (CA SB168)
50	F/S	Family support
5A	RES	Real estate — junior liens and nonpurchase money first (terms in years)
5B	R/S	Second mortgage — terms in months
5C	CSA	Checking or savings — possible additional offers
65	UGL	Government-guaranteed unsecured loan
66	SGL	Government-guaranteed secured loan
67	UDL	Government-direct unsecured loan
68	SDL	Government-direct secured loan

Type code	Short name	Explanation
69	G/G	Government grant
6A	CIL	Commercial installment loan
6B	C/M	Commercial mortgage — terms in years
6C	CGA	Credit granting — possible additional offers
6D	HEI	Home equity
70	GOP	Government overpayment
71	G/F	Government fine
72	GFS	Government fee for service
73	GEA	Government employee advance
74	GMD	Government miscellaneous debt
75	G/B	Government benefit
77	RCK	Returned check
78	I/L	Installment loan
7A	CLC	Commercial line of credit (revolving terms)
7B	AGR	Agriculture
7C	SAA	Service activation — possible additional offers
83	PPI	Prescreen/Extract post-prescreen inquiry
85	BMP	Bimonthly mortgage payment (terms in years)
86	MRI	Automated mortgage report
87	SMP	Semimonthly mortgage payment (terms in years)
89	H/E	Home-equity line of credit (revolving terms)
8A	BCC	Business credit card (revolving terms)
8B	DEP	Deposit-related
90	MED	Medical debt
91	CON	Debt consolidation
92	UTI	Utility company
93	C/S	Child support
94	S/S	Spouse support
95	ATY	Attorney fees
96	CKG	Checking account
98	C/G	Credit granting
9A	SHI	Secured home improvement
9B	BPG	Business line personally guaranteed

Association with account currently active	
Association terminated as of date reported	
X	Deceased: This individual has been reported as deceased. There may or may not be other people associated with this account.
0	A Undesignated: Reported by Experian only.
1	H Individual: This individual has contractual responsibility for this account and is primarily responsible for its payment. Termination code H is to be used only in cases of mortgage loans being assumed by others.
2	B Joint account — contractual responsibility: This individual is expressly obligated to repay all debts arising on this account by reason of having signed an agreement to that effect. There are other people associated with this account who may or may not have contractual responsibility.
3	C Authorized user: This individual is an authorized user of this account; another individual has contractual responsibility.
4	D Joint account: This individual participates in this account. The association cannot be distinguished between joint account — contractual responsibility or authorized user.
5	E Cosigner: This individual has guaranteed this account and assumes responsibility should signer default. This code is to be used only in conjunction with code 7 signer.
6	F On behalf of: This individual has signed an application for the purpose of securing credit for another individual, other than spouse.
7	G Signer: This individual is responsible for this account, which is guaranteed by a cosigner. This code is to be used in lieu of codes 2 and 3 when there is a code 5 cosigner.
W	I Business/Commercial: This association code is used to identify that the company reported in the name field is associated with the account.

Account conditions	Explanation
BK 7-PETIT	Petition Chapter 7 bankruptcy (liquidation)
BK 7-DISCHG	Discharged Chapter 7 bankruptcy (liquidation)
BK 7-DISMIS	Dismissed Chapter 7 bankruptcy (liquidation)
BK 11-PETIT	Petition Chapter 11 bankruptcy (reorganization)
BK 11-DISCHG	Discharged Chapter 11 bankruptcy (reorganization)
BK 11-DISMIS	Dismissed Chapter 11 bankruptcy (reorganization)
BK 12-PETIT	Petition Chapter 12 bankruptcy (adjustment of debt — family farmer)
BK 12-DISCHG	Discharged after completion Chapter 12 bankruptcy (adjustment of debt — family farmer)
BK 12-DISMIS	Dismissed Chapter 12 bankruptcy (adjustment of debt — family farmer)
BK 13-PETIT	Petition Chapter 13 bankruptcy (adjustment of debt)
BK 13-DISCHG	Discharged/Completed Chapter 13 bankruptcy (adjustment of debt)
BK 13-DISMIS	Dismissed Chapter 13 bankruptcy (adjustment of debt)
CH SUP JUDG	Child support delinquency judgment
CH SUP SATIS	Child support delinquency judgment satisfied
CIV CL JUDG	Civil claim judgment
CIV CL SATIS	Civil claim judgment satisfied
CIV CL VACAT	Civil claim judgment vacated either before or after it has been satisfied
FED TAX LIEN	Federal tax lien
FED TAX REL	Federal tax lien released
SM CL JUDGMT	Small-claims judgment
SM CL SATIS	Small-claims judgment satisfied
SM CL VACAT	Small-claims judgment vacated either before or after it has been satisfied
STATE TX LN	State tax lien
STATE TX REL	State tax lien released
SUIT DISMISS	Suit dismissed or discontinued
SUIT FILED	Suit filed

Kind of business codes

Code	Explanation	Code	Explanation	Code	Explanation
AB	Auto rental	FF	Sales financing companies	LA	Air conditioning/heat/plumbing/ electrical sales
AC	Auto leasing	FI	Investment firms	LF	Fixture and cabinet suppliers
AF	Farm implement dealers	FL	Savings and loans — mortgage	LP	Paint, glass, wallpaper store
AL	Truck dealers	FM	Mortgage companies	LZ	Lumber/Building material/ Hardware — nonspecific
AN	Automobile dealers, new	FP	Personal loan companies	MA	Animal hospitals
AP	Automotive parts	FR	Mortgage reporters	MB	Dentists
AR	Auto repair, body shops	FS	Savings and loan companies	MC	Chiropractors
AS	Service stations	FT	Investment securities	MD	Doctors
AT	TBA stores, tire dealers	FU	Bulk purchase finance	MF	Funeral homes
AU	Automobile dealers, used	FW	Bulk purchase finance — general	MG	Medical group
AZ	Automotive — nonspecific	FY	Miscellaneous loan broker	MH	Hospitals and clinics
BB	All banks — nonspecific	FZ	Finance companies — nonspecific	MM	Cemeteries
BC	Bank credit cards	GD	Dairies	MO	Osteopaths
BI	Bank — installment loans	GN	Neighborhood grocers	MP	Pharmacies and drugstores
BM	Bank — mortgage department	GS	Supermarkets	MS	Optometrists and optical outlets
BN	Industrial bank	GZ	Groceries — nonspecific	MV	Veterinarians
BO	Co-op bank	HA	Appliance sales and service	MZ	Medical and related health — nonspecific
BS	Savings bank	HC	Carpets and floor coverings	NA	Airlines
CG	General clothing store	HD	Interior decorators/designers	ND	Credit card — department store
CS	Specialty clothing store	HF	Home furnishing stores	NF	Credit card — finance company
CZ	Clothing store — nonspecific	HM	Music and record stores	NS	Credit card — savings and loan
DC	Complete department stores	HR	Furniture rentals	NU	Credit card — credit union
DV	Variety stores	HT	TV and radio sales and service	NZ	National credit card/airlines — nonspecific
DZ	Department and variety stores — nonspecific	HZ	Home furnishings — nonspecific	OC	Oil company credit cards
EB	Business education	IG	General insurance	OZ	Oil companies — nonspecific
EC	Colleges	IL	Life insurance	PA	Accountants and related services
EL	Student loans	IZ	Insurance — nonspecific	PB	Barber and beauty shops
ET	Technical education	JA	Jewelers	PC	Equipment leasing
EU	Universities	JP	Computer sales and service	PD	Dry cleaning/Laundry/related
EV	Vocational and trade schools	JV	Videotape rental and sales	PE	Engineering/all kinds
EZ	Education — nonspecific	JZ	Jewelry/Cameras and computers — nonspecific	PF	Florists
FA	Auto financing companies	KG	General contractors	PG	Photographers
FB	Mortgage brokers	KI	Home-improvement contractor	PH	Health and fitness clubs
FC	Credit unions	KS	Subcontractors	PI	Detective service
FD	Bail bonds	KZ	Contractors — nonspecific		

Code	Explanation
PL	Legal and related services
PM	Check-cashing services
PN	Restaurants/Concessions
PP	Pest control
PR	Country clubs
PS	Employment screening
PZ	Personal service (nonmedical) — nonspecific
QZ	Mail-order houses — nonspecific
RA	Apartments
RC	Office leasing
RD	Mobile home dealers
RE	Real-estate sales and rentals
RH	Hotels
RM	Motels
RP	Mobile home park
RR	Property and property management company
RZ	Real-estate/public accommodations — nonspecific
SA	Aircraft sales and service
SB	Boats and marinas sales and service
SM	Motorcycles and bicycles sales and service
SZ	Sporting goods — nonspecific
TC	Farm chemicals and fertilizer stores
TF	Feed and feed stores
TN	Nursery and landscaping
TZ	Farm and garden supplies/ services — nonspecific
UA	Water utilities/Bottled water
UC	CableTV providers
UD	Garbage and rubbish disposal
UE	Electric light and power company
UF	Fuel oil distributors
UG	Gas company, natural and bottled
UH	Coal and wood suppliers

Code	Explanation
UL	Long-distance phone company
UO	Online/Internet services
UP	Cellular and paging services
UR	Waste recycling/handlers
US	SatelliteTV/Direct broadcast providers
UT	Local telephone service provider
UV	Home security company
UW	Wireless telephone service provider
UZ	Utilities and fuel — nonspecific
VC	City and county
VF	Federal government
VK	Child support services
VL	Law enforcement
VS	State government
VX	Court codes
VZ	Government — nonspecific
WA	Automotive supplies
WB	Building supplies/Hardware
WC	Clothing and dry goods
WD	Drugs, chemicals and related goods
WG	Wholesale grocery and related products
WH	Home furnishings
WM	Machinery, equipment supplies
WP	Credit card processors
WZ	Wholesale — nonspecific
XD	Direct-mail list services
XL	List processing vendors
XM	Media
XZ	Advertising — nonspecific
YA	Collection department — ACB credit bureau
YB	Collection department — bank
YC	Other collection agencies
YD	Collection department — department store
YF	Collection department — loan company

Code	Explanation
YL	Collections attorney
YR	Repossession company
YZ	Collections — nonspecific
ZA	Auto reseller
ZB	Credit report brokers
ZC	Credit reporting agencies
ZD	Direct-to-consumer reseller
ZE	Employment reseller
ZF	Finance reseller
ZI	Insurance reseller
ZL	Leasing and rental reseller
ZM	Manufacturing
ZP	Personal service reseller
ZR	Retail not elsewhere classified
ZS	Services not elsewhere classified
ZT	Tenant screeners reseller
ZW	Wholesale not elsewhere classified
ZY	Collection reseller
ZZ	All others not elsewhere classified

Special comment codes

Code	Description
B	Account payments being managed by financial counseling service
C	Paid by cosigner
E	Primary maker filed bankruptcy
F	Secondary maker filed bankruptcy
G	Account closed due to transfer or refinance
H	Assignor — loan has been assumed by another party
I	Election of remedy — reported by subscriber
M	Account closed at credit grantor's request
O	Transferred to another lender
S	Special handling — contact subscriber if more information is needed
V	Adjustment pending — reported by subscriber
AB	Debt being paid through insurance
AC	Paying under a partial or modified payment agreement
AF	Single payment loan
AG	Simple interest loan
AH	Purchased by another lender
AI	Recalled to military active duty
AJ	Payroll deduction
AL	Student loan permanently assigned to government
AM	Account payments assured by wage garnishment
AN	Account acquired by RTC/FDIC/NCUA
AO	Voluntarily surrendered — then redeemed
AP	Credit line suspended
AR	Contingent liability
AS	Account closed due to refinance
AT	Account closed due to transfer

Code	Description
AU	Account legally paid in full for less than the full balance
AV	First payment never received
AW	Affected by natural or declared disaster
AX	Account paid by collateral
AY	Now paying
AZ	Redeemed repossession
BA	Transferred to recovery
BB	Full termination/status pending
BC	Full termination/obligation satisfied
BD	Full termination/balance owing
BE	Early termination/status pending
BF	Early termination/obligation satisfied
BG	Early termination/balance owing
BH	Early termination/insurance loss
BI	Involuntary repossession
BJ	Involuntary repossession/obligation satisfied
BK	Involuntary repossession/balance owing
BL	Credit card lost or stolen
BN	Paid by company who originally sold the merchandise
BO	Foreclosure proceeding started
BP	Paid through insurance
BS	Prepaid lease
BT	Principal deferred/interest payment only
CH	Guaranteed/insured
CI	Closed due to inactivity
DM	Acquired from another lender
MR	Substitute/replacement account

Compliance condition codes

- XB = Account information disputed by consumer
- XC = Completed investigation of Fair Credit Reporting Act (FCRA) dispute — consumer disagrees
- XD = Account closed at consumer's request and in dispute under FCRA
- XE = Account closed at consumer's request and dispute investigation completed — consumer disagrees

- XF = Account in dispute under Fair Credit Billing Act (FCBA)
- XG = FCBA dispute resolved — consumer disagrees
- XH = Account previously in dispute — now resolved, reported by credit grantor
- XJ = Account closed at consumer's request and in dispute under FCBA
- XZ = Account closed at consumer's request

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 888 414 1120
www.experian.com

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