

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](#).

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

4 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

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

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

9 [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 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.

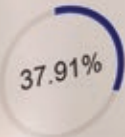
INCOME REPORT

DASHBOARD > INCOME

DAILY WEEKLY MONTHLY



TOTAL INCOME



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



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



LINE ITEMS	13.00 MS
SHIPPING	0.5
TAXES	0%
TOTAL	13.00 MS

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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.

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	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).

9

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

Bus/ID Code	DT Rptd	DT Opnd	DLA	TR	RT
Credit Limit	High Credit	Balance	PMT-AMT	Past Due	
WRN 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					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.

WRN 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).*

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

DATA IN ITS MOST POWERFUL FORM.

Contact your Equifax representative now to explore which products and services best meet your unique business needs.

CALL EQUIFAX TODAY

1.855.233.9226

VISIT US AT

www.equifax.ca

EMAIL US AT

solutions.ca@equifax.com