

# TransUnion Credit Report Codes

## ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators

- A Authorized user of shared account
- C Joint contractual liability
- I Individual account for sole use of customer
- M Account for which subject is liable but co-signer has liability if the maker defaults
- P Participant in shared account which cannot be distinguished as C or A
- S Account for which subject is co-signer and becomes liable if maker defaults
- T Relationship with account terminated
- U Undesignated
- X Deceased

## Date Indicators

- A Automated
- C Closed
- D Declined
- F Repossessed/Written Off/Collection
- I Indirect
- M Manually Frozen
- N No Record
- P Paid Out
- R Reported
- S Slow Answering
- T Temporarily Frozen
- V Verified
- X No Reply

## MOP Current Manner of Payment

- 00 Not rated, too new to rate, or approved but not used
- 01 Pays as agreed
- 02 30–59 days past the due date
- 03 60–89 days past the due date
- 04 90–119 days past the due date
- 05 120 days or more past the due date
- 07 Paying or paid under Wage Earner Plan or similar arrangement
- 08 Repossession
- 8A Voluntary repossession
- 8D Legal repossession
- 8P Paying or paid account with MOP 08
- 8R Repossession; redeemed
- 09 Charged off to bad debt
- 9B Collection account
- 9P Paying or paid account with MOP 09 or 9B
- UC Unclassified
- UR Unrated

## Type of Account

- O Open Account (30, 60 or 90 days)
- R Revolving or Option
- I Installment
- M Mortgage
- C Check credit (line of credit)

## KOB Kind of Business Classifications

- A Automotive
- B Banks and S&L
- C Clothing
- D Department, Variety and Other Retail
- E Employment
- F Finance, Personal
- G Groceries
- H Home Furnishings
- I Insurance
- J Jewelry, Cameras and Computers
- K Contractors
- L Lumber, Building Material and Hardware
- M Medical and Related Health
- N Credit Card and Travel/Entertainment Companies
- O Oil Companies
- P Personal Services Other Than Medical
- Q Finance Companies Other Than Personal Finance Companies
- R Real Estate and Public Accommodations
- S Sporting Goods
- T Farm and Garden Supplies
- U Utilities and Fuel
- V Government
- W Wholesale
- X Advertising
- Y Collection
- Z Miscellaneous