

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

Account Code	Account condition	Explanation	Account Code	Account condition	Explanation
A	BK7PET	Petitioned for Chapter 7 Bankruptcy	A4	INACTIVE	Inactive account
B	BK11PET	Petitioned for Chapter 11 Bankruptcy	03	CRCDLST	Credit card lost or stolen
C	BK12PET	Petitioned for Chapter 12 Bankruptcy	05	TRANSFER	Account transferred to another office
D	BK13PET	Petitioned for Chapter 13 Bankruptcy	10	REFINANC	Account renewed or refinanced
E	BK7DISC	Discharged through Chapter 7 Bankruptcy	21*	DECEASED	Consumer reported as deceased
F	BK11DISC	Discharged through Chapter 11 Bankruptcy	66*	PDBYDLER	Credit grantor paid by the company that originally sold the merchandise
G	BK12DISC	Discharged through Chapter 12 Bankruptcy	67*	BKLIQREO	Debt included in or discharged through Chapter 7, 11 or 12 Bankruptcy
H	BK13DISC	Discharged through Chapter 13 Bankruptcy	68	SETTLED	Account legally paid in full for less than the full balance
I	BK7DISM	Dismissed Chapter 7 Bankruptcy	69*	BKADJPLN	Debt included in or discharged through Chapter 13 Bankruptcy
J	BK11DISM	Dismissed Chapter 11 Bankruptcy	85	SCNL LOC	Consumer now located/was credit grantor could not locate consumer
K	BK12DISM	Dismissed Chapter 12 Bankruptcy	87*	FOREPROC	Foreclosure proceeding started
L	BK13DISM	Dismissed Chapter 13 Bankruptcy	88*	GOVCLAIM	Claim filed with government for insured portion of balance on loan
M	BK7W/D	Withdrawn Chapter 7 Bankruptcy	89*	DEEDLIEU	Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage
N	BK11W/D	Withdrawn Chapter 11 Bankruptcy	91*	TRMDFALT	Early termination by default of original terms of lease or sales contract
O	BK12W/D	Withdrawn Chapter 12 Bankruptcy	92*	INSCLAIM	Claim filed for insured portion of the balance
P	BK13W/D	Withdrawn Chapter 13 Bankruptcy	93*	COLLACCT	Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department
R	BKREAFF	Reaffirmation of debt	94*	FORECLOS	Credit grantor reclaimed collateral to settle defaulted mortgage
V	BK7RESC	Reaffirmation of debt rescinded Chapter 7 Bankruptcy	95*	VOLUSURR	Voluntary surrender
W	BK11RESC	Reaffirmation of debt rescinded Chapter 11 Bankruptcy	96*	REPOSSES	Merchandise was taken back by credit grantor/there may be a balance due
X	BK12RESC	Reaffirmation of debt rescinded Chapter 12 Bankruptcy	97*	CHARGOFF	Unpaid balance reported as a loss by the credit grantor
Y	BK13RESC	Reaffirmation of debt rescinded Chapter 13 Bankruptcy	98*	SCNL	Credit grantor cannot locate consumer
A1	OPEN	Open account			
A2	PAID	Paid account/zero balance			
A3*	CLOSED	Closed account			

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

Payment status

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

*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

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 by subscriber
- B** = Account condition change/payment code is not applicable
- G** = Collection
- H** = Foreclosure
- J** = Voluntary surrender
- K** = Repossession
- L** = Charge-off

Delinquency counters

30/60/90 +/-DEROG

- 30** = # of times 30 days delinquent
- 60** = # of times 60 days delinquent
- 90** = # of times 90+ days delinquent
- DEROG** = # 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

Subscriber code number

The second digit represents the subscriber's industry.

- 0** Public record/associations
- 1** Bank
- 2** Bank credit card
- 3** Retail
- 4** Credit card
- 5** Loan finance
- 6** Sales finance
- 7** Credit union
- 8** Savings and loan
- 9** Service and professional

Example: 3234567
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Purpose type of account

Type code	Short name	Explanation	Type code	Short name	Explanation
0A	TSL	Time-share loan	19	R/F	FHA real-estate mortgage — terms in years
0C	FCO	Factoring company	20	NTE	Note loan
0F	CSL	Construction loan	21	NCS	Note loan with cosigner
1A	LPI	Lender placed insurance	22	HHG	Secured by household goods
1B	LBP	Legitimate business purpose	23	H + O	Secured by household goods/other collateral
1C	PHG	Purchase of household goods	25	R/V	VA real-estate mortgage — terms in years
2A	SCC	Secured credit card — revolving terms	26	R/C	Conventional real-estate mortgage, including purchase money and first mortgage — terms in years
2C	FMH	Real-estate mortgage, Farmers Home Administration (FMHA) — terms in years	27	R/O	Real-estate mortgage — with/without other collateral, usually a second mortgage — terms in months
3A	AUL	Auto lease	29	REN	Rental agreement
3C	LIC	Licensing	30	SUM	Summary of accounts with same status
4D	CEL	Telecommunications/cellular	31	UNK	Unknown — extension of credit, review or collection
4F	TXC	Tax collection	33	EXM	Manual mortgage
5A	RES	Real estate — jr. liens/nonpurchase money first — terms in years	34	DCS	Debt counseling service
5B	R/S	Second mortgage — terms in years	37	CCP	Combined credit plan — revolving terms
5C	CSA	Checking or savings — possible additional offers	43	D/C	Debit card
6A	CIL	Commercial installment loan	47	CLS	Credit line secured — revolving terms
6B	C/M	Commercial mortgage — terms in years	48	COL	Collection department/agency/attorney
6C	CGA	Credit granting — possible additional offers	49	INS	Insurance underwriting
6D	HEI	Home equity	50	F/S	Family support
7A	CLC	Commercial line of credit — revolving terms	65	UGL	Government-unsecured guaranteed loan
7B	AGR	Agriculture	66	SGL	Government-secured guaranteed loan
7C	SAA	Service activation — possible additional offers	67	UDL	Government-unsecured guaranteed direct loan
8A	BCC	Business credit card — revolving terms	68	SDL	Government-secured direct loan
8B	DEP	Deposit related	69	G/G	Government grant
9A	SHI	Secured home improvement	70	GOP	Government overpayment
9B	BPG	Business line — personally guaranteed	71	G/F	Government fine
00	AUT	Auto loan	72	GFS	Government fee for service
01	UNS	Unsecured loan	73	GEA	Government employee advance
02	SEC	Secured loan	74	GMD	Government miscellaneous debt
03	P/S	Partially secured loan	75	G/B	Government benefit
04	H/I	Home improvement loan	77	RCK	Returned check
05	FHA	FHA home improvement loan	78	I/L	Installment loan
06	ISC	Installment sales contract	83	PPI	Prescreen/extract post-prescreen inquiry
07	CHG	Revolving charge account	85	BMP	Bimonthly mortgage payment — terms in years
08	R/E	Real estate, specific type unknown — terms in years	86	MRI	Automated mortgage reporting
09	SCO	Loan secured by cosigner	87	SMP	Semimonthly mortgage payment — terms in years
10	BUS	Business loan personally guaranteed	89	H/E	Home equity line of credit — revolving terms
11	REC	Recreational merchandise loan	90	MED	Medical debt
12	EDU	Educational loan	91	CON	Debt consolidation
13	LEA	Lease	92	UTI	Utility company
14	COS	Cosigner (not borrower)	93	C/S	Child support
15	COS	Check, credit or line of credit	94	S/S	Spouse support
16	F/C	FHA cosigner (not borrower)	95	ATY	Attorney fees
17	M/H	Manufactured home	96	CKG	Checking account
18	CRC	Credit card	98	C/G	Credit granting
			ZZ	ZZZ	Instant update

ECOA codes with definitions

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 only to be used 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.

Public record glossary

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
CITY LIEN	City tax lien
CITY LN REL	City tax lien released
COUNTY LIEN	County tax lien
CO LIEN REL	County tax lien released
FED TAX LIEN	Federal tax lien
FED TAX REL	Federal tax lien released
MECH LIEN	Mechanic's lien
MECH LN REL	Mechanic's 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
WAGE ASSIGN	Wage assignment
W/A RELEASED	Wage assignment released

Kind of business codes

AB Auto rental	GZ Groceries — nonspecific	PA Accountants and related svcs.	UT Local telephone svc provider
AC Auto leasing	HA Appliance sales and service	PB Barber and beauty shops	UV Home security company
AF Farm implement dealers	HC Carpets and floor coverings	PC Equipment leasing	UW Wireless telephone service provider
AL Truck dealers	HD Interior decorators/designers	PD Dry cleaning/laundry/related	UZ Utilities and fuel — nonspecific
AN Automobile dealers, new	HF Home furnishing stores	PE Engineering/all kinds	
AP Automotive parts	HM Music and record stores	PF Florists	
AR Auto repair, body shops	HR Furniture rentals	PG Photographers	
AS Service stations	HT TV and radio sales and service	PH Health and fitness clubs	VC City and county
AT TBA stores, tire dealers	HZ Home furnishings — nonspecific	PI Detective service	VF Federal government
AU Automobile dealers, used		PL Legal and related services	VK Child support services
AZ Automotive — nonspecific		PM Check cashing services	VL Law enforcement
		PN Restaurants/concessions	VS State government
		PP Pest control	VX Court codes
BB All banks — nonspecific	IG General insurance	PR Country clubs	VZ Government — nonspecific
BC Bank credit cards	IL Life insurance	PS Employment screening	
BI Bank — installment loans	IZ Insurance — nonspecific	PZ Personal service (non-medical) — nonspecific	WA Automotive supplies
BM Bank — mortgage dept.	JA Jewelers		WB Building supplies/hardware
BN Industrial bank	JP Computer sales and service	QZ Mail-order houses — nonspecific	WC Clothing and dry goods
BO Co-op bank	JV Videotape rental and sales		WD Drugs, chem and related goods
BS Savings bank	JZ Jewelry, cameras and computers — nonspecific	RA Apartments	WG Wholesale grocery and related products
		RC Office leasing	WH Home furnishings
CG General clothing store	KG General contractors	RD Mobile home dealers	WM Machinery, equip. supplies
CS Specialty clothing store	KI Home improvement contr.	RE Real-estate sales and rentals	WP Credit card processors
CZ Clothing store — nonspecific	KS Subcontractors	RH Hotels	WZ Wholesale — nonspecific
	KZ Contractors — nonspecific	RM Motels	
DC Complete department stores	LA Air cond./heat/plumb./elec. sls.	RP Mobile home park	XD Direct-mail list services
DV Variety stores	LF Fixture and cabinet suppliers	RR Property and property mgmt. co.	XL List processing vendors
DZ Dept. and variety stores — nonspecific	LP Paint, glass, wallpaper store	RZ Real-estate/public accom. — nonspecific	XM Media
	LZ Lumber/bldg. material/ hardware — nonspecific		XZ Advertising — nonspecific
EB Business education	MA Animal hospitals	SA Aircraft sales and service	YA Collection dept. — ACB Cr. Bur.
EC Colleges	MB Dentists	SB Boats and marinas sales and service	YB Collection dept. — bank
EL Student loans	MC Chiropractors	SM Motorcycles and bicycles sales and service	YC Other collection agencies
ET Technical education	MD Doctors	SZ Sporting goods — nonspecific	YD Collection dept. — dept. store
EU Universities	MF Funeral homes	TC Farm chem and fertilizer stores	YE Collection dept. — loan co.
EV Vocational and trade schools	MG Medical group	TF Feed and feed stores	YL Collections attorney
EZ Education — nonspecific	MH Hospitals and clinics	TN Nursery and landscaping	YZ Collections — nonspecific
	MM Cemeteries	TZ Farm and garden supplies/ services — nonspecific	
FA Auto financing companies	MO Osteopaths	UA Water utilities/bottled water	ZA Auto reseller
FB Mortgage brokers	MP Pharmacies and drugstores	UC Cable TV providers	ZB Credit report brokers
FC Credit unions	MS Optometrists and optical outlets	UD Garbage and rubbish disposal	ZC Credit bureaus
FD Bail bonds	MV Veterinarians	UE Electric light and power co.	ZD Direct-to-consumer reseller
FF Sales financing companies	MZ Medical and related health — nonspecific	UF Fuel oil distributors	ZE Employment reseller
FI Investment firms		UG Gas co., natural and bottled	ZF Finance reseller
FL Savings and loans — mortgage	NA Airlines	UH Coal and wood suppliers	ZI Insurance reseller
FM Mortgage companies	ND Credit card — dept. store	UL Long-distance phone co.	ZL Leasing and rental reseller
FP Personal loan companies	NF Credit card — finance co.	UO Online/Internet services	ZM Manufacturing
FR Mortgage reporters	NS Credit card — savings and loan	UP Cellular and paging services	ZP Personal service reseller
FS Savings and loan companies	NU Credit card — credit union	UR Waste recycling/handlers	ZR Retail not elsewhere classified
FT Investment securities	NZ Natl credit card/airlines — nonspecific	US Satellite TV/direct broadcast providers	ZS Svcs. not elsewhere classified
FU Bulk purchase finance			ZT Tenant screeners reseller
FW Bulk purchase finance — general	OC Oil company credit cards		ZW Wholesale not elsewhere classified
FZ Finance companies — nonspecific	OZ Oil companies — nonspecific		ZY Collection reseller
			ZZ All others not elsewhere classified
GD Dairies			
GN Neighborhood grocers			
GS Supermarkets			

Special comment codes

Code	Description	Code	Description
B	Account payments managed by credit counseling program	BL	Credit card lost or stolen
C	Paid by co-maker	BN	Paid by company who originally sold the merchandise
E	Primary maker filed bankruptcy	BO	Foreclosure proceedings started
F	Secondary maker filed bankruptcy	BP	Paid through insurance
G	Account closed due to transfer or refinance	BS	Prepaid lease
H	Loan assumed by another party	BT	Principal deferred/interest payment only
I	Election of remedy		
M	Account closed at credit grantor's request		
O	Account transferred to another lender		
S	Special handling — contact subscriber for additional information		
V	Adjustment pending		
AB	Debt being paid through insurance		
AC	Paying under a partial 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		
AO	Voluntary surrendered, then redeemed		
AP	Credit line suspended		
AR	Contingent liability		
AS	Account closed due to refinance		
AT	Account closed due to transfer		
AU	Account paid in full for less than the full balance		
AV	First payment never received		
AW	Affected by natural disaster or declared disaster		
AX	Account paid from 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		

Compliance condition codes

- XB** = Account information disputed by consumer
- XC** = Completed investigation of 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
- 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

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