

# Equifax Help Guide



**1 BEACON®:**  
A credit scoring system that identifies creditworthy customers and predicts the likelihood of serious delinquency within 24 months; additional credit scores are available — see page 3 for details

**2 SAFESCAN®:**  
A national fraud warning database that alerts you to fraudulent or potentially fraudulent information elements; includes year and state in which Social Security number was issued; additional fraud prevention and verification tools are available — see page 3 for details

**3 CONSUMER REFERRAL MESSAGE:**  
Credit reporting agency address and telephone number for consumer contact; to be used on adverse action or declination letters

**4 SINCE:**  
Date file was established

**5 FAD:**  
Date of most recent activity on file

**6 FN:**  
File number for Equifax internal use only

**7 IDENTIFICATION:**  
Subject name  
Current address, origin & date added to file  
Telephone number(s), origin & date added to file  
Former address, origin & date added to file  
Second former address, origin & date added to file  
Also known as (AKA)  
Former name (FN)  
Birth date, SSN, SSN verified - Yes (Y) or No (N)  
(SSN has been verified through major Equifax reporting customers, not the Social Security Administration)

**8 EMPLOYMENT:**  
ES—(Employment Subject)  
EF—(Employment Former)  
E2—(Employment Second Former)  
Position, firm, location, date employed, date verified, date left (available as reported)

**9 SUMMARY OF FILE ITEMS:**  
07/82—Oldest open date of trade  
09/01—Newest reported date of trade  
PR/OI—YES—public records present in file  
FB—NO—when file contains No information from credit reporting companies Not affiliated with Equifax  
ACCTS: 7—File contains seven trade lines  
HC—High credit range \$450-160K  
4—ONES—Four trades in file coded 1  
1—TWO—One trade in file coded 2  
1—FIVE—One trade in file coded 5  
1—OTHER—One trade in file with no code

**10 PUBLIC RECORDS OR OTHER INFORMATION:**  
BKRPT—(Bankruptcy) date filed, court house customer number, case number and disposition date, liabilities, assets, exempt amount, filer, type, disposition and chapter number  
COLL—(Collection) date reported, date assigned to collection agency, agency customer number, collection agency and agency's client, amount originally owed, balance, status, date of balance, whose account, account number  
ST JD—(Satisfied Judgement) date filed, courthouse customer number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

**11 INQUIRIES:**  
INQS—Alert appears if three or more inquiries occurred within the past 90 days (or other customer-specified time frame). Customer name, customer number and date inquired are displayed; inquiries retained for two years

**12 TRADE:**  
**First Line:**  
FIRM/ID CODE—Name and customer number of reporting company  
An asterisk (\*) indicates trade information supplied by automated tape supplier  
RPTD—Date item was reported  
OPND—Date account was opened  
H/C—High credit (For revolving accounts may indicate credit limit)  
TRM—Monthly repayment amount or number of months or years  
BAL—Balance owed as of reported date  
P/D—Past due amount as of reported date

**13 TYPE OF ACCOUNT:**  
R—Revolving account  
O—Open account (30, 60 or 90 days)  
I—Installment account

CS—Current Status of Account	
Code	Description
0	Too New To Rate; Approved But Not Used
1	Paid As Agreed; Satisfactory; Current
2	Pays 31-60 Days; Not More Than 2 Payments Past Due
3	Pays 61-90 Days; Not More Than 3 Payments Past Due
4	Pays 91-120 Days; Not More Than 4 Payments Past Due
5	Pays Over 120 Days; 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner Plan Or Similar Arrangements
8	Repossession
9	Charged Off To Bad Debt

**MR—Months reviewed**

ECOA CODES	
Code	Description
U	Undesignated
I	Individual
A	Authorized User
J	Joint
C	Co-Maker
B	On Behalf Of
M	Maker
T	Association With Account Terminated
S	Shared

**ACCOUNT NUMBER—**Subject's account number with reporting company

**14 TRADE:**  
**Second Line:**  
30(03)60(01)90+(01)-Number of times account was 30, 60 or 90+ days late  
07/01-R4, 06/01-R3, 05/01-R2-Exact dates of last two delinquencies plus most severe delinquency rating in last seven years  
DLA 03/01-Date of last activity on the account

**Third Line:**  
Narrative code(s) describes specific account conditions

**15 SAFESCANNED:** This file was accessed by a customer using SAFESCAN.

**16 DATE FILE WAS ACCESSED**

1 BEACON 96 SCORE: 577 00038/00002/00034/00013  
SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
LEVEL OF DELINQUENCY ON ACCOUNTS  
AMOUNT OWED ON DELINQUENT ACCOUNTS  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

2 SAFESCAN WARNING:  
INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER.  
THOROUGH VERIFICATION SUGGESTED.  
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SSN ISSUED- 79 STATE ISSUED- MI

3 \*001 EQUIFAX INFORMATION SERVICES  
P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

7 \*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238  
9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00  
TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00  
410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99  
46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96  
\*\*\*\*ALSO KNOWN AS-CCONSUMER, JACK\*\*\*\*  
\*\*\*\*FORMER NAME-CONSUMER, QUINCY\*\*\*\*  
BDS-03/03/1961, SSS-900-00-0000 SSN VERIFIED: Y  
01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00  
02 EF-ENGINEER, ACME MFG, SAN JOSE, CA  
03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

9 \*SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO, 1-FIVE, 1-OTHER.

10 \*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
04 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,  
INDIVID, PERSONAL, DISMSD CH-7  
05 05/98 COLL 03/98 111YC363 ACB COLLECTIONS FOR DR JONES  
AMT:\$532 BAL:\$300 PAYMENT DLA:11/97, I, 202012  
06 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98  
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11 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01  
SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
SEARS 111DC304 10/11/99 EMPL 111UE502 10/08/99

12 \* FIRM/ID CODE RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER  
SUNTRUST \*111BB6875 09/01 07/01 2500 20 650 R1 02 J 86934  
DLA 09/01  
AMEXTRVLSV \*1110N250 09/01 01/95 450 123 123 01 08 J 75250  
DLA 09/01  
WACH 111BB771 08/01 07/82 5000 135 4500 R1 99 I 27043  
DLA 07/01  
SEARS \*111DC29 08/01 10/99 1478 30 903 155 R5 22 J 81750  
DLA 03/01  
14 30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2  
ACCOUNT CLOSED BY CREDIT GRANTOR  
FORDMOTOR \*111FA2982 03/98 02/93 12500 275 0 I1 60 I 02F16  
AUTO LOAN DLA 03/98  
WAMU \*111FM1117 08/01 05/96 160K 1350 156K 1350 I2 63 J 85632  
30(02)60(01)90+(00) 07/01-I2, 10/00-I3 DLA 07/01  
HOME LOAN  
WACH 111BB771 04/97 07/82 LOST OR STOLEN CARD 24567  
&

END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 SAFESCANNED

## PUBLIC RECORD OR OTHER INFORMATION DISPLAY FORMATS, CODES & ABBREVIATIONS

### PR/OI DISPLAY FORMATS

FIELD 1	KEY WORD	FIELD 3	FIELD 4	FIELD 5	FIELD 6	FIELD 7	FIELD 8	FIELD 9	FIELD 10	FIELD 11
Date Filed	JUDG ST JD	Court Number	Amount	Defendant	Case Number	Plaintiff	Date Verified	Status	Date Satisfied	
Date Filed	BKRPT WEP	Court Number	Case # & Disposition Date	Liabilities	Assets	Exempt Amount	Filer	Type	Disposition & Chapter	
Date Reptd	FORCL	Customer Number	Date Checked							
Date Filed	DV-FD/FL SP MT	Court Number	Case Number	Spouse	Date Verified					
Date Reptd	N/RES	Filer								
Date Filed	GARN	Court Number	Amount	Defendant	Case Number	Plaintiff Garnishee	Date Satisfied	Date Checked		
Date Filed	LIEN	Court Number	Case Number	Amount	Industry Code	Date Released	Date Verified			
Date Reptd	NPFC	Customer Number	Amount	Status	Date Settled	Date Checked				
Date Filed	FN ST SECLN	Court Number	Industry Code	Case Number	Maturity Date					
Date Reptd	COLL	Date Assgn	Agency ID	Client Name/No.	Original Amount	Balance	Status	Date of Balance	Whose Act. ECOA	Acct. No.

### PR/OI DISPLAY ABBREVIATIONS

JUDG — Abstract of Judgement	NPFC — Non-Profit Financial Counsellor	N/RES — Non-Responsibility
BKRPT — Bankruptcy	FN ST — Financial Statement	SECLN — Secured Loan
COLL — Collection	FORCL — Foreclosure	SP MT — Separate Maintenance
DV FD — Divorce Filed	GARN — Garnishment	ST JD — Satisfied Judgement
DV FL — Divorce Final	LIEN — Tax Lien	WEP — Wage Earner Plan

### INDUSTRY CODES

<b>A AUTOMOTIVE</b> AF Farm Implement Dealers AL Truck Dealers AN Automobile Dealers, New AP Automotive Parts AR Automotive Repair, Body Shops AS Service Stations AT TBA Stores, Tire Dealers AU Automobile Dealers, Used AZ Miscellaneous  <b>B BANKS</b> BB Banks BC Bankcard  <b>C CLOTHING</b> CG General Clothing Stores CS Specialty — Shoe, Hat, etc. CZ Miscellaneous  <b>D DEPT. &amp; VARIETY</b> DC Complete Dept. Stores DM Mail Order Firms DV Variety Stores DZ Miscellaneous  <b>F FINANCE</b> FA Automobile Financing FB Brokerage Firms FC Credit Unions FF Sales Financing FM Mortgage Cos. FP Personal Loan Cos. FS Savings & Loan Assoc. FY Factoring Companies	FZ Miscellaneous  <b>G GROCERIES</b> GD Dairies GN Neighborhood Groc. GS Supermarkets GZ Miscellaneous  <b>H HOME FURNISHINGS</b> HA Appliance Sales/Serv. HC Carpets & Floor Coverings HF Furniture, etc. HM Music & Records HT Television & Radio HZ Miscellaneous  <b>I INSURANCE</b> IG General Insurance IL Life Insurance IZ Miscellaneous  <b>J JEWELRY &amp; CAMERAS</b> JA Jewelers JC Cameras JZ Miscellaneous  <b>K CONTRACTORS</b> KG General KI Home Improvement KS Sub-Contractors KZ Miscellaneous  <b>L LUMBER, BLDG. MATERIALS &amp; HARDWARE</b> LA Air Conditioning, Plumbing, Electrical Sales/Service	LF Fixture & Cabinet Cos. LH Hardware Stores LP Paint, Glass & Paper LY Lumber Yards LZ Miscellaneous  <b>M MEDICAL &amp; HEALTH</b> MB Dentists MC Chiropractors MD Doctors & Clinics MF Funeral Homes, Cemeteries MH Hospitals MO Osteopaths MP Pharmacies & Drugs MS Optometrists, etc. MV Veterinarians MZ Miscellaneous  <b>O OIL &amp; NAT'L CREDIT CARDS</b> OC Oil Companies ON Nat'l Credit Card Cos. OZ Miscellaneous  <b>P PERSONAL SERVICES</b> PA Accountants, etc. PB Barbers, Beauty Shops PD Dry Cleaning, Laundry PE Engineering, All Kinds PG Photographers PL Legal & Related Services PZ Miscellaneous  <b>R REAL ESTATE, HOTELS, ETC.</b> RA Apartments	RE Real Estate, Sales/Rent RH Hotels RM Motels RZ Miscellaneous  <b>S SPORTING GOODS</b> SB Boat & Marinas Sales/Serv. SG Sporting Goods Stores SM Motorcycles & Bicycle Sales/Service SZ Miscellaneous  <b>T FARM &amp; GARDEN SUPPLIES</b> TC Chemical & Fertilizer Stores TF Feed & Seed Stores TN Nursery & Landscaping TZ Miscellaneous  <b>U UTILITIES</b> UC Coal & Wood Dealers UD Garbage & Rubbish Disposals UE Electric Light & Power UF Fuel Oil Dealers UG Gas — Natural & Bottled UT Telephone Cos. UW Water Cos. UZ Miscellaneous  <b>V GOVERNMENT</b> VC City & County VF Federal VS State VZ Miscellaneous	<b>W WHOLESALE</b> WA Automotive Supplies WB Bldg. Supplies & Hardware WC Clothing & Dry Goods WD Drugs & Chemicals WG Groceries & Related Products WH Home Furnishings WM Machinery & Equipment WZ Miscellaneous  <b>X ADVERTISING</b> XA Agencies XM News Media XZ Miscellaneous  <b>Y COLLECTION SERVICES</b> YA ACB of A YC Others  <b>Z MISCELLANEOUS</b> ZB Reporting Agencies ZC Consumer Products ZD Authentication Products ZR Retail, not elsewhere classified ZS Services not elsewhere ZW Wholesale, not elsewhere ZX CBR ZY CSI ZZ All Others — Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies
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