

## Instant Update

Your tool for reporting derogatory information instantly

Use Instant Update from Experian as a complimentary service and avoid costly reporting delays. With Instant Update, you also can activate Experian's Skip Locator or add a special informational message to the database regarding a specific consumer.

**Data entry format for serious derogatory information**

TCA1 RTU 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;  
 CA-10655 NORTH BIRCH STREET/BURBANK CA 91502;  
 Y-1951; R-96, D-06151992, O-04151996, T-00036 . . . ,  
 M-12345678, AMT-65900, C-L, K-1

*Note: Collection agency subscribers must provide the original creditor name via the CR-keyword.*

**Required keywords — R-keyword:**

Enter any of the following acceptable status codes via the R-keyword:

- 03 Credit card lost or stolen
- 57 Paid account/was delinquent 90 days past due date
- 58 Paid account/was delinquent 120 days past due date
- 59 Paid account/was delinquent 150 days past due date
- 60 Paid account/was delinquent 180 days or more past due date
- 61 Paid account/was a voluntary surrender
- 62 Paid account/was a collection account, insurance claim or government claim
- 63 Paid account/was a repossession
- 64 Paid account/was a charge-off
- 65 Paid account; foreclosure was started

- 66 Credit grantor paid by company that originally sold the merchandise
- 67 Debt included in or discharged through Bankruptcy Chapter 7, 11 or 12
- 68 Account legally paid in full for less than the full balance
- 69 Debt included in or discharged through Bankruptcy Chapter 13
- 85 Consumer now located/was credit grantor could not locate consumer
- 87 Foreclosure proceeding started
- 88 Claim filed with government for insured portion of balance on loan
- 89 Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage
- 93 Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collections department

- 94 Credit grantor reclaimed collateral to settle defaulted mortgage
- 95 Voluntary surrender
- 96 Repossession; merchandise was taken back by credit grantor/there may be a balance due
- 97 Charge-off; unpaid balance reported as a loss by the credit grantor
- 98 Credit grantor cannot locate consumer
- ZZ To change original amount only

### D-keyword

Enter the date the account was opened. For example, enter 061592 as 06151992.

### O-keyword

Enter the date of the first delinquency that led to the status being reported. For status 03, report the actual date closed. For example, enter 04151996.

### T-keyword type of account (first two characters)

Enter one of the purpose type of accounts allowed for Instant Update:

- 00 Auto loan (AUT)
- 01 Unsecured loan (UNS)
- 02 Secured loan (SEC)
- 03 Partially secured loan (P/S)
- 04 Home improvement loan (H/I)
- 05 FHA home improvement loan (FHA)
- 06 Installment sales contract (ISC)
- 07 Revolving charge account (CHG)
- 08 Real estate, specific type unknown — terms in years (R/E)
- 09 Loan secured by co-signer (SCO)
- 0A Time-share loan (TSL)
- 0C Factoring company (FCO)
- 0F Construction loan (CSL)
- 1A Lender placed insurance (LPI)
- 1C Purchase of household goods (PHG)
- 2A Secured credit card — revolving terms (SCC)
- 2C Real-estate mortgage, Farmers Home Administration (FMHA) — terms in years (FMH)
- 3A Auto lease (AUL)
- 4D Cellular phone (CEL)
- 4F Tax collection (CA SB168) (TXC)
- 5A R.E. — junior liens and nonpurchase money first — terms in years (RES)
- 5B Second mortgage — terms in years (R/S)
- 6A Commercial installment loan (CIL)
- 6B Commercial mortgage — terms in years (C/M)
- 6D Home equity (HEI)
- 7A Commercial line of credit — revolving terms (CLC)
- 7B Agriculture (AGR)
- 8A Business credit card — revolving terms (BCC)
- 8B Deposit related (DEP)
- 9A Secured home improvement (SHI)
- 9B Business line personally guaranteed (BPG)
- 10 Business loan personally guaranteed (BUS)
- 11 Recreational merchandise loan (REC)
- 12 Educational loan (EDU)
- 13 Lease (LEA)
- 14 Co-signer (not borrower) (COS)
- 15 Check credit or line of credit (C/C)
- 16 FHA co-signer (not borrower) (F/C)
- 17 Manufactured home (M/H)
- 18 Credit card (CRC)
- 19 FHA mortgage — terms in years (R/F)
- 20 Note loan (NTE)
- 21 Note loan with co-signer (NCS)
- 22 Secured by household goods (HHG)
- 23 Secured by household goods/other collateral (H+O)
- 25 VA real-estate mortgage — terms in years (R/V)
- 26 Conventional real-estate mortgage including purchase money and first mortgage — terms in years (R/C)
- 27 Real-estate mortgage — terms in months — with or without collateral (usually second mortgage) (R/O)

- 29 Rental agreement (REN)
- 37 Combined Credit Plan, revolving account (CCP)
- 43 Debit card (D/C)
- 47 Credit line secured, revolving (CLS)
- 48 Collection department/attorney/agency (COL)
- 50 Family support (F/S)
- 65 Government guaranteed unsecured loan (UGL)
- 66 Government guaranteed secured loan (SGL)
- 67 Government direct unsecured loan (UDL)
- 68 Government direct secured loan (SDL)
- 69 Government grant (G/G)
- 70 Government overpayment (GOP)
- 71 Government fine (G/F)
- 72 Government fee for service (GFS)
- 73 Government employee advance (GEA)
- 74 Government miscellaneous debt (GMD)
- 75 Government benefit (G/B)
- 77 Returned check (RCK)
- 78 Installment loan (I/L)
- 85 Bimonthly mortgage payment — terms in years (BMP)
- 87 Semimonthly mortgage payment — terms in years (SMP)
- 89 Home equity line of credit — revolving terms (H/E)
- 90 Medical debt (MED)
- 91 Debt consolidation (CON)
- 92 Utility company (UTI)
- 93 Child support (C/S)
- 94 Spouse support (S/S)
- 95 Attorney fees (ATY)

### Terms (next three characters)

The terms of an account are the months in which an account is to be paid. Insert a leading zero, if necessary, for three positions. Revolving accounts are always entered as 010. For real-estate loans (type codes 08, 19, 25, 26, 85, 87 and 5A), enter the number of years rather than months.

### Amount (last three characters)

The amount of an account is entered in hundreds of dollars. For example, a \$3,000 loan would be entered as 030. If the amount of the account is less than \$100, then enter 000. Real-Estate loans are input in thousands of dollars. A \$300,700 real-estate loan would be entered as 300, for example.

### M-keyword

Enter the full account number via the M-keyword.

### AMT-keyword (optional)

Enter the full dollar amount. A maximum of seven digits is allowed. When using this keyword, the amount in the T-keyword will be ignored.

### C-keyword (optional)

Enter special comment codes via the C-keyword. Enter one of the special comment codes allowed for Instant Update.

- B Account payments managed by credit counseling program
- C Paid by co-maker
- G Account closed due to transfer or refinance
- I Election of remedy
- M Account closed at credit grantor's request
- N Account closed at consumer's request
- P Completed investigation of FCBA dispute — consumer disagrees
- S Special handling — contact subscriber for additional information
- V Adjustment pending
- X Account in dispute under Fair Credit Billing Act
- Z Account previously in dispute — now resolved — reported by credit grantor
- AC Paying under a partial payment agreement
- AF Single payment loan
- AH Purchased by another lender
- AI Recalled to active military duty
- AL Student loan permanently assigned to government
- AM Account payments assured by wage garnishment
- AN Account acquired by RTC/FDIC

- AP Credit line suspended
- AR Contingent liability
- AS Account closed due to refinance
- AT Account closed due to transfer
- 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
- BA Transferred to recovery
- BB Full termination/status pending
- BC Full termination/obligation satisfied
- BD Full termination/balance owing
- BE Early termination/status pending
- 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 that originally sold the merchandise
- BO Foreclosure proceeding started
- BT Principal deferred/interest payment only
- BU Account information disputed by consumer
- BV Bankruptcy Chapter 7
- BW Bankruptcy Chapter 11
- BX Bankruptcy Chapter 13
- CA Account closed at consumer's request and in dispute under FCRA
- CB Account closed at consumer's request and dispute investigation completed — consumer disagrees
- CC Account closed at consumer's request

### **K-keyword (optional)**

Enter ECOA (Equal Credit Opportunity Act) code via the K-keyword. See Experian's *Glossary of Account Conditions* for descriptions of ECOA codes.

### **CR-keyword (mandatory for collection agencies)**

Enter the name of the original creditor following the CR-keyword.

### **Skip Locator**

To activate Experian's Skip Locator, enter the status code "98" in the R-keyword field. To deactivate, enter "85" in the R-keyword field.

### **Subscriber alert message available through Instant Update**

You may add your company's phone number and a contact name to the report of the consumer for whom the serious derogatory information is being reported. This allows other credit grantors to contact you for more information. The message displays at the bottom of the Credit Profile Report with other consumer statements.

## Data entry format and instructions

```
TCA1 RTU 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502;
MSG-123.456.7890X7397/FRAUD DEPT.
```

- Social Security number is required
- After the CA-keyword information, enter an MSG-keyword followed by a telephone number, extension and contact name or department name. Note that the R-, D-, O-, T-, M-, AMT-, C-, K- and CR- are not allowed.
- Insert periods, other than hyphens, after the area code and prefix of the phone number.
- When indicating an extension number, type in an X.
- Insert a slash or blank space before contact or department name. The name must be at least two alpha characters long.
- The Subscriber Alert Message will begin appearing on the file within approximately five to 10 seconds.
- The message displays as: "Please call [name] and [phone number] regarding additional information on the above consumer."

## Common messages and solutions

Message	Definition	Solution
<b>***FORMAT ACCEPTED***</b>	Input format is correct. Data has been accepted for computer edit.	N/A
<b>INVALID DATA FOR R-KEYWORD</b>	Value in R-keyword is not two digits or a valid Instant Update status code.	Correct and re-enter the R-keyword information.
<b>INSUFFICIENT DATA SUPPLIED</b>	Mandatory T-keyword information is missing.	Re-enter missing or incomplete information.
<b>DUPLICATE KEYWORDS ENTERED</b>	Use one keyword to enter each field of information.	Recheck all keywords entered to locate the error. Correct and re-enter the information.
<b>FORMAT ERROR IN *O* KEYWORD FIELD</b>	Value in O-keyword not in MMY format or greater than input date.	Correct and re-enter the O-keyword information.
<b>INVALID KEYWORD FOR K-KEYWORD</b>	The information following the K-keyword is not a valid ECOA code.	Correct and re-enter the K-keyword information.
<b>ORIGINAL CREDITOR REQUIRED FOR COLLECTION STATUS</b>	Collection agencies must enter the CR-keyword and provide the original creditor name.	Correct and re-enter the CR-keyword information.

To find out more about Instant  
Update, contact your local Experian  
sales representative or call  
**800 333 4930.**

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