

Glossary of account conditions and payment status

Version 8 — Alpha

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BK7W/D	M	Withdrawn Chapter 7 Bankruptcy	PAID	A2	Paid account/zero balance
BK11W/D	N	Withdrawn Chapter 11 Bankruptcy	PDBYDLER	66*	Credit grantor paid by the company that originally sold the merchandise
BK12W/D	O	Withdrawn Chapter 12 Bankruptcy	REFINANC	10	Account renewed or refinanced
BK13W/D	P	Withdrawn Chapter 13 Bankruptcy	REPOSSES	96*	Merchandise was taken back by credit grantor/there may be a balance due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BK7RESC	V	Reaffirmation of debt rescinded Chapter 7 Bankruptcy	SCNL LOC	85	Consumer now located/was credit grantor could not locate consumer
BK11RESC	W	Reaffirmation of debt rescinded Chapter 11 Bankruptcy	SETTLED	68	Account legally paid in full for less than the full balance
BK12RESC	X	Reaffirmation of debt rescinded Chapter 12 Bankruptcy	TRANSFER	05	Account transferred to another office
BK13RESC	Y	Reaffirmation of debt rescinded Chapter 13 Bankruptcy	TRMDFALT	91*	Early termination by default of original terms of lease or sales contract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

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

Glossary of account conditions and payment status

Payment status

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

*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

Delinquency counters

30/60/90 +/-DEROG

30 = Number of times 30 days delinquent

60 = Number of times 60 days delinquent

90 = Number of times 90+ days delinquent

DEROG = # of times derogatory
 (greater than 180 days delinquent)

Payment amount types

A = Actual

S = Scheduled

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, 68, 86, 88, 91, 92, 93, 97, A, B, C, E, F, G, V, W, X

0 = Current with zero balance reported on tape

- = No history reported that month

B = Account condition change/Payment code is not applicable

G = Collection

H = Foreclosure

J = Voluntary surrender

K = Repossession

L = Charge-off

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Purpose type of account

Short name	Type code	Explanation
AGR	7B	Agriculture
AUL	3A	Auto lease
AUT	00	Auto loan
ATY	95	Attorney fees
BCC	8A	Business credit card
BMP	85	Bimonthly mortgage payment
BPG	9B	Business line — personally guaranteed
BUS	10	Commercial transaction with personal liability, guarantee or written instruction
C/C	15	Check, credit or line of credit
C/G	98	Credit granting
C/M	6B	Commercial mortgage
C/S	93	Child support
CCP	37	Combined credit plan
CEL	4D	Telecommunications/cellular
CGA	6C	Credit granting — possible additional offers
CHG	07	Revolving charge account
CIL	6A	Commercial installment loan
CKG	96	Checking account
CLC	7A	Commercial line of credit
CLS	47	Credit line secured
COL	48	Collection department/agency/attorney
CON	91	Debt consolidation
COS	14	Cosigner
CRC	18	Credit card
CSA	5C	Checking or savings — possible additional offers
CSL	0F	Construction loan
D/C	43	Debit card
DCS	34	Debt counseling service
DEP	8B	Deposit related
EDU	12	Educational loan
F/C	16	FHA cosigner
F/S	50	Family support
FCO	0C	Factoring company

Short name	Type code	Explanation
FHA	05	FHA home improvement loan
FMH	2C	Real-estate mortgage, Farmers Home Administration (FMHA)
FSC	0G	Flexible spending credit card
G/F	71	Government fine
G/G	69	Government grant
GEA	73	Government employee advance
GFS	72	Government fee for service
GMD	74	Government miscellaneous debt
GOP	70	Government overpayment
H + 0	23	Secured by household goods/ other collateral
H/E	89	Home equity line of credit
HEI	6D	Home equity
H/I	04	Home improvement loan
HHG	22	Secured by household goods
I/L	78	Installment loan
ISC	06	Installment sales contract
LBP	1B	Legitimate business purpose
LEA	13	Lease
LPI	1A	Lender placed insurance
LIC	3C	Licensing
M/H	17	Manufactured home
MED	90	Medical debt
MRI	86	Automated mortgage reporting
NCS	21	Note loan with cosigner
NTE	20	Note loan
P/S	03	Partially secured loan
PHG	1C	Purchase of household goods
PPI	83	Prescreen/extract postprescreen inquiry
R/C	26	Conventional real-estate mortgage, including purchase money and first mortgage
R/E	08	Real estate, specific type unknown
R/F	19	FHA real-estate mortgage

Purpose type of account

Short name	Type code	Explanation
R/O	27	Real-estate mortgage — with/without other collateral, usually a second mortgage
R/S	5B	Second mortgage
R/V	25	VA real-estate mortgage
RCK	77	Returned check
REC	11	Recreational merchandise loan
REN	29	Rental agreement
RES	5A	Real estate — junior liens/nonpurchase money first
S/S	94	Spouse support
SAA	7C	Service activation — possible additional offers
SCC	2A	Secured credit card
SCO	09	Loan secured by cosigner

Short name	Type code	Explanation
SDL	68	Government-secured direct loan
SEC	02	Secured loan
SGL	66	Government-secured guaranteed loan
SHI	9A	Secured home improvement
SMP	87	Semimonthly mortgage payment
SUM	30	Summary of accounts with same status
TSL	0A	Time-share loan
TXC	4F	Tax collection
UDL	67	Government-unsecured direct loan
UGL	65	Government-unsecured guaranteed loan
UNK U	31	Unknown — extension of credit, review or collection
UNS	01	Unsecured loan
UTI	92	Utility company

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
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)

Account conditions	Explanation
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
FED TAX LIEN	Federal tax lien
FED TAX REL	Federal tax 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

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ECOA codes with definitions

Association with account currently active		Association with account currently active	
	Association terminated as of date reported		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.	4	D Joint account: This individual participates in this account. The association cannot be distinguished between joint account — contractual responsibility or authorized user.
0	A Undesignated: Reported by Experian only.	5	E Cosigner: This individual has guaranteed this account and assumes responsibility should signer default. This code is to be used only in conjunction with code 7 signer.
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.	6	F On behalf of: This individual has signed an application for the purpose of securing credit for another individual, other than spouse.
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.	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.
3	C Authorized user: This individual is an authorized user of this account; another individual has contractual responsibility.	W	I W I Business/commercial: This association code is used to identify that the company reported in the name field is associated with the account.

Kind of business codes

Code	Explanation	Code	Explanation	Code	Explanation
AB	Auto rental	BO	Co-op bank	FA	Auto financing companies
AC	Auto leasing	BS	Savings bank	FB	Mortgage brokers
AF	Farm implement dealers	CG	General clothing store	FC	Credit unions
AL	Truck dealers	CS	Specialty clothing store	FD	Bail bonds
AN	Automobile dealers, new	CZ	Misc. — clothing store	FF	Sales financing companies
AP	Automotive parts	DC	Complete department stores	FI	Investment firms
AR	Auto repair, body shops	DV	Variety stores	FL	Savings and loans — mortgage
AS	Service stations	DZ	Misc. — department and variety stores	FM	Mortgage companies
AT	TBA stores, tire dealers	EB	Business education	FP	Personal loan companies
AU	Automobile dealers, used	EC	Colleges	FR	Mortgage reporters
AZ	Misc. — automotive	EL	Student loans	FS	Savings and loan companies
BB	Misc. — all banks	ET	Technical education	FT	Investment securities
BC	Bank credit cards	EU	Universities	FU	Bulk purchase finance
BI	Bank — installment loans	EV	Vocational and trade schools	FW	Bulk purchase finance — general
BM	Bank — mortgage department	EZ	Misc. — education	FY	Misc. — loan broker
BN	Industrial bank			FZ	Misc. — finance companies

Kind of business codes (continued)

Code	Explanation
GD	Dairies
GN	Neighborhood grocers
GS	Supermarkets
GZ	Misc. — groceries
HA	Appliance sales and service
HC	Carpets and floor coverings
HD	Interior decorators/designers
HF	Home furnishing stores
HM	Music and record stores
HR	Furniture rentals
HT	TV and radio sales and service
HZ	Misc. — home furnishings
IG	General insurance
IL	Life insurance
IZ	Misc. — insurance
JA	Jewelers
JP	Computer sales and service
JV	Videotape rental and sales
JZ	Misc. — jewelry/cameras and computers
KG	General contractors
KI	Home improvement contractor
KS	Subcontractors
KZ	Misc. — contractors
LA	Air condition/Heat/Plumbing/electrical sales
LF	Fixture and cabinet suppliers
LH	Hardware stores
LP	Paint, glass, wallpaper store
LY	Lumber yards
LZ	Misc. — lumber/building material/hardware
MA	Animal hospitals
MB	Dentists
MC	Chiropractors
MD	Doctors
MF	Funeral homes
MG	Medical group
MH	Hospitals and clinics
MM	Cemeteries

Code	Explanation
MO	Osteopaths
MP	Pharmacies and drugstores
MS	Optometrists and optical outlets
MV	Veterinarians
MZ	Misc. — medical and related health nonspecific
NA	Airlines
ND	Credit card — department store
NF	Credit card — finance company
NS	Credit card — savings and loan
NU	Credit card — credit union
NZ	Misc. — National credit card/ airlines
OC	Oil company credit cards
OZ	Misc. — oil companies
PA	Accountants and related services
PB	Barber and beauty shops
PC	Equipment leasing
PD	Dry cleaning/laundry/related
PE	Engineering/all kinds
PF	Florists
PG	Photographers
PH	Health and fitness clubs
PI	Detective service
PL	Legal and related services
PM	Check-cashing services
PN	Restaurants/concessions
PO	Personal online
PP	Pest control
PR	Country clubs
PS	Employment screening
PT	Consumer credit counseling svc.
PW	Debt settlement company
PX	Pre-Qual services non-internet
PY	Internet pre-qual services
PZ	Misc. — personal service (nonmedical)
QZ	Misc. — mail-order houses
RA	Apartments
RC	Office leasing

Code	Explanation
RD	Mobile home dealers
RE	Real-estate sales and rentals
RH	Hotels
RM	Motels
RP	Mobile home park
RR	Property and property management company
RZ	Misc. — real-estate/public accommodations
SA	Aircraft sales and service
SB	Boats and marinas sales and service
SM	Motorcycles and bicycles sales and service
SZ	Misc. — sporting goods
TC	Farm chemicals and fertilizer stores
TF	Feed and feed stores
TN	Nursery and landscaping
TZ	Misc. — farm and garden supplies/services
UA	Water utilities/Bottled water
UC	Cable TV providers
UD	Garbage and rubbish disposal
UE	Electric light and power company
UF	Fuel oil distributors
UG	Gas company, natural and bottled
UH	Coal and wood suppliers
UL	Long-distance phone company
UO	Online/Internet services
UP	Cellular and paging services
UR	Waste recycling/Handlers
US	Satellite TV/Direct broadcast providers
UT	Local telephone service provider
UV	Home security company
UW	Wireless telephone service provider
UZ	Misc. — utilities and fuel
VC	City and county

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Kind of business codes (continued)

Code	Explanation
VF	Federal government
VK	Child support services
VL	Law enforcement
VS	State government
VX	Court codes
VZ	Misc. — government
WA	Automotive supplies
WB	Building supplies/Hardware
WC	Clothing and dry goods
WD	Drugs, chemicals and related goods
WG	Wholesale grocery and related products
WH	Home furnishings
WM	Machinery, equipment supplies
WP	Credit card processors
WZ	Misc. — wholesale

Code	Explanation
XA	Advertising agencies
XD	Direct-mail list services
XL	List processing vendors
XM	Media
XZ	Misc. — advertising
YA	Collection department — ACB Credit Bureau
YB	Collection department — bank
YC	Other collection agencies
YD	Collection department — department store
YF	Collection department — loan company
YL	Collections attorney
YR	Repo Company
YZ	Misc. — collections
ZA	Auto reseller
ZB	Credit report brokers

Code	Explanation
ZC	Credit bureaus
ZD	Direct-to-consumer reseller
ZE	Employment reseller
ZF	Finance reseller
ZI	Insurance reseller
ZL	Leasing and rental reseller
ZM	Manufacturing
ZP	Personal service reseller
ZR	Retail not elsewhere classified
ZS	Services not elsewhere classified
ZT	Tenant screeners reseller
ZW	Wholesale not elsewhere classified
ZY	Collection reseller
ZZ	All others not elsewhere classified

Special comment codes

Code	Explanation
A	Special evaluation required — account payment affected by hostile acts against the United States
B	Account payments managed by financial counseling service
C	Paid by co-maker
E	Primary maker filed bankruptcy
G	Account closed due to transfer or refinance
H	Loan assumed by another party
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

Code	Explanation
AM	Account payments assured by wage garnishment
AN	Account acquired by RTC/ FDIC/NCUA
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

Code	Explanation
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 proceedings started
BP	Paid through insurance
BS	Prepaid lease
BT	Principal deferred/interest payment only
BV	Bankruptcy Chapter 7
BW	Bankruptcy Chapter 11
BX	Bankruptcy Chapter 12
BZ	Judgment Granted
CH	Guaranteed/insured
CI	Closed due to inactivity
CJ	Credit line no longer available — in repayment phase
CK	Credit line reduced due to collateral depreciation
CL	Credit line suspended due to collateral depreciation
CM	Collateral released by creditor/ balance owing
CN	Loan modified under a Federal government plan
CO	Loan modified
CP	Account in forbearance

Compliance condition codes

XA = Account closed at consumer's request

XB = Account information disputed by consumer

XC = Completed investigation of Fair Credit Reporting Act (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 (FCBA)

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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