

Glossary of account conditions and payment status

Version 7 — 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
BKADJPLN	69*	Debt included in or discharged through Chapter 13 Bankruptcy	INSCLAIM	92*	Claim filed for insured portion of the balance
BKLIQRED	67*	Debt included in or discharged through Chapter 7, 11 or 12 Bankruptcy	OPEN	A1	Open account
CHARGOFF	97*	Unpaid balance reported as a loss	PAID	A2	Paid account/Zero balance
CLOSED	A3*	Closed account	PDBYDLR	66*	Credit grantor paid by the company that originally sold the merchandise
COLLACCT	93*	Account seriously past due/Account assigned to attorney, collection agency or credit grantor's internal collection department	REFINANC	10	Account renewed or refinanced
CRCDLOST	03	Credit card lost or stolen	REPOSSES	96*	Merchandise was taken back by credit grantor/There may be a balance due
DECEASED	21*	Consumer reported as deceased	SCNL	98*	Credit grantor cannot locate consumer
DEEDLIEU	89*	Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage	SCNL LOC	85	Consumer now located/Was credit grantor could not locate consumer
FORECLOS	94*	Credit grantor reclaimed collateral to settle defaulted mortgage	SETTLED	68	Account legally paid in full for less than the full balance
FOREPROC	87*	Foreclosure proceeding started	TRANSFER	05	Account transferred to another office
GOVCLAIM	88*	Claim filed with government for insured portion of balance on loan	TRMDFALT	91*	Early termination by default of original terms of lease or sales contract
INACTIVE	A4	Inactive account	VOLUSURR	95*	Voluntary surrender

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

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 four 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	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 six or more times	REDEEMD REPO	42*	Account now redeemed/was a repossession

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 = Number of times derogatory (more than 180 days delinquent)

Payment amount types

E = Estimated
 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
 8 = 42, 87, 89, 94, 95, 96
 9 = 66, 67, 86, 88, 91, 92, 93, 97
 N = Current account/zero balance — no update received for this trade
 0 = Current with Zero balance reported on tape
 - = No history reported that month
 B = Account condition change/Payment code is not applicable

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 — revolving terms
BMP	85	Bimonthly mortgage payment — terms in years
BPG	9B	Business line — personally guaranteed
BUS	10	Commercial transaction with personal liability, guarantee or written instructions
C/C	15	Check, credit or line of credit
C/G	98	Credit granting
C/M	6B	Commercial mortgage — terms in years
C/S	93	Child support
CCP	37	Combined credit plan — revolving terms
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 — revolving terms

Short name	Type code	Explanation
CLS	47	Credit line secured — revolving terms
COL	48	Collection department/agency/attorney
CON	91	Debt consolidation
COS	14	Cosigner (not borrower)
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
EXM	33	Manual mortgage
F/C	16	FHA cosigner (not borrower)
F/S	50	Family support
FCO	0C	Factoring company
FHA	05	FHA home-improvement loan
FMH	2C	Real-estate mortgage, Farmers Home Administration (FMHA) — terms in years
FSC	0G	Flexible spending credit card
G/B	75	Government benefit

Purpose type of account (continued)

Short name	Type code	Explanation	Short name	Type code	Explanation
G/F	71	Government fine	R/F	19	FHA real-estate mortgage — terms in years
G/G	69	Government grant	R/O	27	Real-estate mortgage — with/without other collateral, usually a second mortgage — terms in months
GEA	73	Government employee advance	R/S	5B	Second mortgage — terms in years
GFS	72	Government fee for service	R/V	25	VA real-estate mortgage — terms in years
GMD	74	Government miscellaneous debt	RCK	77	Returned check
GOP	70	Government overpayment	REC	11	Recreational merchandise loan
H+O	23	Secured by household goods/ other collateral	REN	29	Rental agreement
H/E	89	Home-equity line of credit — revolving terms	RES	5A	Real estate — junior liens/nonpurchase money first — terms in years
HEI	6D	Home equity	S/S	94	Spouse support
H/I	04	Home-improvement loan	SCC	2A	Secured credit card — revolving terms
HHG	22	Secured by household goods	SAA	7C	Service activation — possible additional offers
I/L	78	Installment loan	SC0	09	Loan secured by cosigner
ISC	06	Installment sales contract	SDL	68	Government-secured direct loan
LBP	1B	Legitimate business purpose	SEC	02	Secured loan
LEA	13	Lease	SGL	66	Government-secured guaranteed loan
LPI	1A	Lender placed insurance	SHI	9A	Secured home improvement
LIC	3C	Licensing	SMP	87	Semimonthly mortgage payment — terms in years
M/H	17	Manufactured home	SUM	30	Summary of accounts with same status
MED	90	Medical debt	TSL	0A	Time-share loan
MRI	86	Automated mortgage reporting	TXC	4F	Tax collection
NCS	21	Note loan with cosigner	UDL	67	Government-unsecured direct loan
NTE	20	Note loan	UGL	65	Government-unsecured guaranteed loan
P/S	03	Partially secured loan	UNK	31	Unknown — extension of credit, review or collection
PHG	1C	Purchase of household goods	UNS	01	Unsecured loan
PPI	83	Prescreen/Extract postprescreen inquiry	UTI	92	Utility company
R/C	26	Conventional real-estate mortgage, including purchase money and first mortgage — terms in years	ZZZ	ZZ	Instant update
R/E	08	Real estate, specific type unknown — terms in years			

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 is to be used only 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.

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
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

Kind of business codes

Code	Explanation	Code	Explanation	Code	Explanation
AB	Auto rental	FL	Savings and loans — mortgage	LA	Air conditioning/heat/plumbing/ electrical sales
AC	Auto leasing	FM	Mortgage companies	LF	Fixture and cabinet suppliers
AF	Farm implement dealers	FP	Personal loan companies	LP	Paint, glass, wallpaper store
AL	Truck dealers	FR	Mortgage reporters	LZ	Lumber/Building material/ Hardware — nonspecific
AN	Automobile dealers, new	FS	Savings and loan companies	MA	Animal hospitals
AP	Automotive parts	FT	Investment securities	MB	Dentists
AR	Auto repair, body shops	FU	Bulk purchase finance	MC	Chiropractors
AS	Service stations	FW	Bulk purchase finance — general	MD	Doctors
AT	TBA stores, tire dealers	FZ	Finance companies — nonspecific	MF	Funeral homes
AU	Automobile dealers, used	GD	Dairies	MG	Medical group
AZ	Automotive — nonspecific	GN	Neighborhood grocers	MH	Hospitals and clinics
BB	All banks — nonspecific	GS	Supermarkets	MM	Cemeteries
BC	Bank credit cards	GZ	Groceries — nonspecific	MO	Osteopaths
BI	Bank — installment loans	HA	Appliance sales and service	MP	Pharmacies and drugstores
BM	Bank — mortgage department	HC	Carpets and floor coverings	MS	Optometrists and optical outlets
BN	Industrial bank	HD	Interior decorators/designers	MV	Veterinarians
BO	Co-op bank	HF	Home-furnishing stores	MZ	Medical and related health — nonspecific
BS	Savings bank	HM	Music and record stores	NA	Airlines
CG	General clothing store	HR	Furniture rentals	ND	Credit card — department store
CS	Specialty clothing store	HT	Television and radio sales and service	NF	Credit card — finance company
CZ	Clothing store — nonspecific	HZ	Home furnishings — nonspecific	NS	Credit card — savings and loan
DC	Complete department stores	IG	General insurance	NU	Credit card — credit union
DV	Variety stores	IL	Life insurance	NZ	National credit card/ airlines — nonspecific
DZ	Department and variety stores — nonspecific	IZ	Insurance — nonspecific	OC	Oil company credit cards
EB	Business education	JA	Jewelers	OZ	Oil companies — nonspecific
EC	Colleges	JP	Computer sales and service	PA	Accountants and related services
EL	Student loans	JV	Videotape rental and sales	PB	Barber and beauty shops
ET	Technical education	JZ	Jewelry, cameras and computers — nonspecific	PC	Equipment leasing
EU	Universities	KG	General contractors	PD	Dry cleaning/Laundry/ Related
EV	Vocational and trade schools	KI	Home-improvement contractor	PE	Engineering — all kinds
EZ	Education — nonspecific	KS	Subcontractors	PF	Florists
FA	Auto financing companies	KZ	Contractors — nonspecific	PG	Photographers
FB	Mortgage brokers				
FC	Credit unions				
FD	Bail bonds				
FF	Sales financing companies				
FI	Investment firms				

Kind of business codes (continued)

Code	Explanation	Code	Explanation	Code	Explanation
PH	Health and fitness clubs	UE	Electric light and power company	YA	Collection department — ACB Credit Bureau
PI	Detective service	UF	Fuel oil distributors	YB	Collection department — bank
PL	Legal and related services	UG	Gas company, natural and bottled	YC	Other collection agencies
PM	Check-cashing services	UH	Coal and wood suppliers	YD	Collection department — department store
PN	Restaurants/Concessions	UL	Long-distance phone company	YF	Collection department — loan company
PP	Pest control	UO	Online/Internet services	YL	Collections attorney
PR	Country clubs	UP	Cellular and paging services	YZ	Collections — nonspecific
PS	Employment screening	UR	Waste recycling/handlers		
PZ	Personal service (nonmedical) — nonspecific	US	Satellite television/direct broadcast providers	ZA	Auto reseller
QZ	Mail-order houses — nonspecific	UT	Local telephone service provider	ZB	Credit report brokers
RA	Apartments	UV	Home-security company	ZC	Credit bureaus
RC	Office leasing	UW	Wireless telephone service provider	ZD	Direct-to-consumer reseller
RD	Mobile home dealers	UZ	Utilities and fuel — nonspecific	ZE	Employment reseller
RE	Real-estate sales and rentals	VC	City and county	ZF	Finance reseller
RH	Hotels	VF	Federal government	ZI	Insurance reseller
RM	Motels	VK	Child support services	ZL	Leasing and rental reseller
RP	Mobile home park	VL	Law enforcement	ZM	Manufacturing
RR	Property and property-management company	VS	State government	ZP	Personal service reseller
RZ	Real-estate/Public accommodations — nonspecific	VX	Court codes	ZR	Retail not elsewhere classified
SA	Aircraft sales and service	VZ	Government — nonspecific	ZS	Services not elsewhere classified
SB	Boats and marinas sales and service	WA	Automotive supplies	ZT	Tenant screeners reseller
SM	Motorcycles and bicycles sales and service	WB	Building supplies/Hardware	ZW	Wholesale not elsewhere classified
SZ	Sporting goods — nonspecific	WC	Clothing and dry goods	ZY	Collection reseller
TC	Farm chemicals and fertilizer stores	WD	Drugs, chemicals and related goods	ZZ	All others not elsewhere classified
TF	Feed and feed stores	WG	Wholesale grocery and related products		
TN	Nursery and landscaping	WH	Home furnishings		
TZ	Farm and garden supplies/services — nonspecific	WM	Machinery, equipment supplies		
UA	Water utilities/Bottled water	WP	Credit card processors		
UC	Cable television providers	WZ	Wholesale — nonspecific		
UD	Garbage and rubbish disposal	XD	Direct-mail list services		
		XL	List-processing vendors		
		XM	Media		
		XZ	Advertising — nonspecific		

Special comment codes

Code	Description
09	Credit line closed by consumer
10	Special handling — Contact subscriber if more information is needed
11	Account payments managed by financial counseling program
12	Adjustment pending — reported by subscriber
13	Account previously in dispute — now resolved — reported by credit grantor
14	Account in dispute under Fair Credit Billing Act
18	Account closed at credit grantor's request
19	Account closed at consumer's request
20	Completed investigation of FCRA dispute — consumer disagrees
20	Completed investigation of FCBA dispute — consumer disagrees
22	Election of remedy — reported by subscriber
25	Paid by cosigner
28	Account closed due to transfer or refinance
29	Payment deferred
30	Assignor — loan has been assumed by another party
31	Transferred to another lender
34	Debt being paid through insurance
35	Paying under a partial or modified payment agreement
38	Single-payment loan
39	Simple-interest loan
40	Purchased by another lender
41	Recalled to military active duty
42	Payroll deduction
44	Student loan permanently assigned to government
45	Account payments assured by wage garnishment
46	Account acquired by RTC/FDIC/NCUA
47	Voluntarily surrendered — then redeemed
48	Credit line suspended
49	Contingent liability
50	Account closed due to refinance
51	Account closed due to transfer

Code	Description
52	Account legally paid in full for less than the full balance
53	First payment never received
54	Affected by natural or declared disaster
55	Account paid by collateral
56	Now paying
57	Redeemed repossession
58	Transferred to recovery
59	Full termination/Status pending
60	Full termination/Obligation satisfied
61	Full termination/Balance owing
62	Early termination/Status pending
63	Early termination/Obligation satisfied
64	Early termination/Balance owing
65	Early termination/Insurance loss
66	Involuntary repossession
67	Involuntary repossession/Obligation satisfied
68	Involuntary repossession/Balance owing
69	Credit card lost or stolen
71	Paid by company that originally sold the merchandise
72	Foreclosure proceeding started
73	Paid through insurance
76	Prepaid lease
77	Principal deferred/Interest payment only
78	Account information disputed by consumer
80	Bankruptcy Chapter 11
81	Bankruptcy Chapter 12
83	Account closed at consumer's request and in dispute under FCRA
84	Account closed at consumer's request and dispute investigation completed — consumer
88	Account closed by consumer and in dispute under FCBA
89	Acquired from another lender
90	Substitute/replacement account
91	Guaranteed/insured
CH	Closed due to inactivity