

Trans Union Credit Report Fields

ECOA INQUIRY AND ACCOUNT DESIGNATORS

- A Authorized user or shared account
- C Joint contractual liability
- I Individual account for sole use of customer
- M Account for which subject is liable, but co-signer has liability if the maker defaults
- P Participant in shared account which cannot be distinguished as a C or A
- S Account for which subject is co-signer and becomes liable if maker defaults
- T Relationship with account terminated
- U Undesignated
- X Deceased

TYPE OF ACCOUNT

- O Open account (30, 60 or 90 days)
- R Revolving or Option
- I Installment
- M Mortgage
- C Check credit (line of credit)

DATE INDICATORS

- A Automated
- C Closed
- D Declined
- F Repossession/Written off/Collection
- I Indirect
- M Manually frozen
- N No record
- P Paid out
- R Reported
- S Slow answering
- T Temporarily frozen
- V Verified
- X No reply

MOP - CURRENT MANNER OF PAYMENT

- 00 Too new to rate, or no rating
- 01 Pays (or paid) within 30 days of payment due date or not over one payment past due
- 02 Pays (or paid) in more than 30 days of due date, but not more than 60 days, or not more than two payments past due
- 03 Pays (or paid) in more than 60 days of due date, but not more than 90 days, or not more than three payments past due
- 04 Pays (or paid) in more than 90 days of due date, but not more than 120 days, or not more than four payments past due
- 05 Pays (or paid) in more than 120 days of due date, or more than two payments past due.
- 07 Making regular payments under Wage Earner plan or similar arrangement
- 08 Repossession
- 8A Voluntary repossession
- 8D Legal repossession
- 8P Making payments to account w/MOP/08
- 8R Repossession redeemed
- 09 Bad debt; placed for collection
- 9B Collection account
- 9P Making payments or paid w/an MOP of 09/08
- UC Unclassified
- UR Unrated