



Credit Report Codes

MOP Current Manner of Payment

- 00** Not rated, too new to rate, or approved but not used
- 01** Pays as agreed
- 02** 30–59 days past the due date
- 03** 60–89 days past the due date
- 04** 90–119 days past the due date
- 05** 120 days or more past the due date
- 07** Paying or paid under Wage Earner Plan or similar arrangement
- 08** Repossession
- 8A** Voluntary repossession
- 8D** Legal repossession
- 8P** Paying or paid account with MOP 08
- 8R** Repossession; redeemed
- 09** Charged off to bad debt
- 9B** Collection account
- 9P** Paying or paid account with MOP 09 or 9B
- UC** Unclassified
- UR** Unrated

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)

ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators

- A** Authorized user of 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 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

Date Indicators

- A** Automated
- C** Closed
- D** Declined
- F** Repossessed/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

KOB Kind of Business Classifications

- A** Automotive

B Banks and S&L
C Clothing
D Department, Variety and Other Retail
E Employment
F Finance, Personal
G Groceries
H Home Furnishings
I Insurance
J Jewelry, Cameras and Computers
K Contractors
L Lumber, Building Material and Hardware
M Medical and Related Health
N Credit Card and Travel/Entertainment Companies
O Oil Companies
P Personal Services Other Than Medical
Q Finance Companies Other Than
Personal Finance Companies
R Real Estate and Public Accommodations
S Sporting Goods
T Farm and Garden Supplies
U Utilities and Fuel
V Government
W Wholesale
X Advertising
Y Collection
Z Miscellaneous