

# TRANSUNION CREDIT REPORT CODES

ECOA INQUIRY AND ACCOUNT DESIGNATORS		DATE INDICATORS		KINDS OF BUSINESS CLASSIFICATION	
A	Authorized user of shared account	A	Automated	A	Automotive
C	Joint contractual liability	C	Closed	B	Banks and S&L
I	Individual account for sole use of customer	D	Declined	C	Clothing
M	Account for which subject is liable, but co-signer has liability if the maker defaults	F	Repossession/Written Off/Collection	D	Department, Variety and other Retail
P	Participant in shared account which cannot be distinguished as C or A	I	Indirect	E	Employment
S	Account for which subject is co-signer and becomes liable if maker defaults	M	Manually Forward	F	Finance, Personal
T	Relationship with account terminated	N	No Record	G	Groceries
U	Undesignated	P	Paid Out	H	Home Furnishings
X	Deceased	R	Reported	I	Insurance
		S	Slow Answering	J	Jewelry, Camera & Computers
		T	Temporarily Forward	K	Contractors
		V	Verified	L	Lumber, Building Material, Hardware
		X	No Reply	M	Medical & Related Health
TYPE OF ACCOUNT		MOP CURRENT MANNER OF PAYMENT			
O	Open Account (30, 60 or 90 days)	00	Not rated, no new rate, or approved but not used	N	Credit Card and Travel/Entertainment Companies
R	Revolving or Option	01	Paid as agreed	O	Oil Companies
I	Installment	02	30-59 days past the due date	P	Personal Services Other Than Medical
M	Mortgage	03	60-89 days past the due date	Q	Finance Companies Other Than Personal Finance Companies
C	Check credit (line of credit)	04	90-119 days past the due date	R	Real Estate and Public Accommodations
		05	120 days or more past the due date	S	Sporting Goods
		07	Paying or paid under Wage Earners Plan or similar arrangement	T	Farm and Garden Supplies
		08	Repossession	U	Utilities and Fuel
		8A	Voluntary repossession	V	Government
		8D	Legal repossession	W	Wholesale
		8P	Paying or paid account with MOP 08	X	Advertising
		8R	Repossession, redeemed	Y	Collection
		09	Charged off to bad debt	Z	Miscellaneous
		9B	Collection account		
		9P	Paying or paid account with MOP 09 or 9B		
		DC	Unclassified		
		UE	Unsettled		

# What Is Ecoa On Credit Report

**Alfred M. Pollard, Joseph P. Daly**



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