

## **TransUnion** Credit Report Codes

For the use of Creditors viewing Consumer Reports

### **MOP Codes (Method of Payment)**

- 00** Not rated, too new to rate or approved but not used
- 01** Pays as agreed
- 02** 30 to 59 days past the due date
- 03** 60 to 89 days past the due date
- 04** 90 to 119 days past the due date
- 05** 120 days past the due date
- 07** Paying or paid under Wage Earner Plan
- 08** Repossession: Voluntary repossession  
Legal repossession  
Paying or paid account  
With MOP 08  
Repossession; redeemed
- 09** Charge off/Collection Account

### **ECOA Codes (Equal Credit Opportunity Act)**

- 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 with 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