



TransUnion®



TransUnion Credit Report

Get a comprehensive report—
including more robust phone and address data

Get the information you need on the financial situation of customers and prospects with the TransUnion Credit Report, designed to be easy to read and understand for faster and more informed decision-making, reduced risk and streamlined operations.

Count on TransUnion Credit Reports for current, comprehensive information

We maintain more than 23 million Canadian consumer credit files in our database. The information is provided by more than 300 credit-granting institutions and data furnishers. The database is updated, audited and monitored daily, so you can be confident in evaluating the financial responsibility of a prospective customer. Use TransUnion Credit Reports for the consumer insight you need to make better decisions throughout the customer lifecycle.

Take advantage of these powerful features available only from TransUnion

The full credit report includes key data not available in other credit reports:

- **Phone numbers.** Only TransUnion reports include the consumer's current and previous phone numbers. This improves the find-file hit rate and provides additional top-level verification for more robust authentication. Phone numbers can also help you improve the effectiveness of your collections efforts.

- **Address updated on inquiries.**

We update address information based on inquiries. Compare this to credit reports available elsewhere, which provide addresses based only on monthly tradeline updates. This approach is more effective because inquiry information is captured as it happens, not just once per month, so TransUnion provides real-time access to the most current address information.

- **Detailed File Summary.** Get a snapshot of the information contained in the report. You will find more detail in the TransUnion File Summary than in other credit reports. When a bureau score is not required, this may be enough information to verify a consumer's finances.

- **Tradeline payment patterns.**

The TransUnion report shows a 24-month payment history for each tradeline. This allows you to ascertain at a glance not only how many accounts may have been past due (and by how many months) in that period, but also when the delinquencies occurred. You can make faster and more informed decisions when manually assessing applications by looking at the trend. (Available only with the full report.)

You can also choose from two other TransUnion Credit Reports

See the chart on the back for details on what is included in each:

- Model Report
- ID Report

TransUnion offers two alternatives to our full credit report—the ID Report and the Model Report. This allows you to save money by reducing how often you need to pull the full report.

Achieve more with TransUnion

As a global leader, TransUnion brings together data, technology and an in-depth understanding of your challenges to create advantages for businesses, consumers and communities. This powerful combination of information and insight will help you make better decisions, improve efficiency and identify opportunities at every stage of your customer lifecycle—from acquiring customers to strengthening and expanding your relationships with them.

To learn more about TransUnion Credit Reports and how you can use them to make more informed decisions every day, please contact your TransUnion representative.

Choose the TransUnion Credit Report that best fits your needs

The TransUnion Credit Report includes the following information:

	ID Report	Model Report	Credit Report
INFORMATION FIELDS			
File and Demographic	•	•	•
File Summary		•	•
Special Messages ¹ (optional)	•	•	•
Bureau Scores ²		•	•
Banking			•
Trades and Mortgages			•
Registered Items			•
Bankruptcy/Consumer Proposal			•
Legal Items			•
Collections			•
Inquiries			•
Remarks			•
¹ SPECIAL MESSAGES AVAILABLE			
ID Mismatch Alert	•	•	•
Enhanced ID Mismatch Alert	•	•	•
High Risk Fraud Alert	•	•	•
² BUREAU SCORES AVAILABLE			
TransUnion Risk Score		•	•
TransUnion Bankruptcy Score		•	•
FICO Risk Score		•	•
FICO Bankruptcy Score		•	•
FICO Application Fraud Score		•	•
FICO Revenue Score		•	•

Recommended Applications:

- ID Report**
To verify name, phone number, address and employment information; for a financial overview
- Model Report**
To verify one or more bureau scores
- Credit Report**
For complete details of a consumer's financial situation

Trans Union of Canada, Inc. Consumer Credit Report 03/27/20XX					
Subject X - Ref AKA On File 20Jul1994	Surname CONSUMER CUSTOMER CONSUMER Last Inq 25JUL2005	Given Name(s) JANE/S JANE SUE Current Residence	Soc. Ins. No. ### ### ###	Birth 11Oct1958	
RESIDENCE(S)					
Street 123 MAIN STREET 101 456 BACK STREET 789 FRONT SREET 77	City ANYTOWN NEWTOW ANYTOWN	Prov ON ON ON	Postal M1M 1M1 L1L 1L1 L1L 1L1	Since Dec2006 Jul1994 Oct1990	
EMPLOYMENT(S)					
Employer's Name & Address HENRYS HOT DOGS NATIONAL STEEL CAR SUREARC WELDING	ON ON ON	Occupation CASHIER WELDER WELDER	Since Jul1998 Jul2000 Sep2004		
FILE SUMMARY					
Legal=1-Jan2004 High=\$9500 Trade=Jul1994/Feb2001	Bkpr=1-Dec2002 Baln=\$2352 Balances	Coll=2-Dec2003 Paym=\$310 Inst=\$2352	Inqs=3-Jul2005 Acct=3 Neg=2 Open=\$0	6Mnth=1 Paid=2 Mort=\$0	Collinq=1 #Reg=1
MESSAGES					
ID Mismatch Alert : Applicant's SIN is invalid High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File					
BUREAU SCORES					
FICO® Risk Score					
: 546 ** ALERT ** : 38 Serious delinquency and derogatory public record or collection filed : 13 Time since delinquency is too recent or unknown : 18 Number of accounts with delinquency : 20 Time since derogatory public record or collection is too short : 585 ** ALERT ** : 007 ** ALERT **					
TransUnion Risk Score					
FICO® Revenue Score					
: 64 Lack of recent revolving account information : 53 Lack of recent consumer finance account information : 68 Monthly payment due on accounts : 57 Time since most recent retail account established					
FICO® Bankruptcy Score					
: 657 ** ALERT ** : 38 Serious Delinquency, and public record or collection filed : 18 Number of accounts with delinquency : 16 Lack of recent revolving account information : 40 Derogatory public record or collection filed : 308					
FICO® Application Fraud Score					
BANKING					
Reptd BR Apr2007	Open ROYAL BANK OF CANADA, 9058162712 Apr2006	Banking Information ACCT 160 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING			
TRADE					
Reptd DC Jul2005	Open CHASE CARD SERVICES, 8002653675 Apr1996	Last Jun2003	H. Credit 1000	Balance 0	PastDue 0
INCL IN BANKRUPTCY					
BB Jun2005	C.I.B.C. DEALER DIRECT LOANS, 8002657807 Feb2001 Jun2005			7500	2352
OC Jul2003	GEMONEY, 8006613861 Jul1994 Jul2002			1000	0
3RD PARTY COLL					
MORTGAGES					
Reptd BB Aug2006	Open 0000000 Aug2006	Last Aug2006	H. Credit 70000	Balance 30000	PastDue 0
200/M					
1 1 1 M4					
REGISTERED ITEMS					
Reptd ZZ Jan2000	Open ALTRNA BANK Jan2000	Mature Dec2003	Amount 15000	Security A E	
BANKRUPTCY AND INSOLVENCY					
Rvsd Jul2005	Reptd 01Dec2002	Trustee BURT HOWE HOWE & ASSOCIATES SMC HAM	Assets 500 DISCHARGE JOINT 15456	Liab 75520 01Jun2003	
LEGAL ITEMS					
Rvsd Sep2004	Reptd Jan2004	Plaintiff's Name ABC HAMILTON SMALL CLAIMS COURT JUDG 13465	Amount 1500 SATISFIED	Balance 0 01Jul2004	
COLLECTIONS					
Rvsd Jun2005	Reptd Dec2003	Agency/Creditor's Name ARTIC SERVICES/CABLE COMPANY	Amount 404 STILL OWING 577 PAID Sep2004	Balance 404 0	
INQUIRIES					
Date 25Jul2005 01May2002 25Nov1999	Credit Grantor YA ALLIED INTERNATIONAL CREDIT, 8884788181 BB CIBC/PRESIDENTS CHOICE, DC ZELLERS, 8002632599				
REMARKS					
Date 30Dec2004 30Dec2004 30Dec2004 30Dec2004 30Dec2004 30Dec2004	Information #HK# CONFIRMED FRAUD VICTIM; BEFORE EXTENDING CREDIT VERIFY ALL #HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT #HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE: #HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS #HK# DU POSTULANT. DE PLUS, COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT #HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005 This completes the file for JANE CONSUMER.				