

# Sample Report

Provides a more complete historical financial picture of an individual with a credit bureau header. This product is great for sub-prime markets or to augment credit data. This product is for Credit Issuance.

## Banking Detail Report

**Time of inquiry:** 15:10:52

**Time of response:** 15:10:53

### First Consumer Debit Report

#### Consumer Data

#### JOHN J CONSUMER

101 ANYSTREET BLVD,ANYCITY ST,12345

SSN: 123-45-6789

PHONE: 000-123-1212

Driver's license state of issuance: ST

Driver's license number: ST123456789

Work phone number: 000-123-1212

**Alternativ SSN:** 123-46-6789

Alternativ address: 201 ANYSTREET ST APT 0000 ANYCITY ST 54321

**Alternative Name(s):** JOHN CONSUMER  
JOHN G CONSUMER

#### Optional Score

DebitBureau score number: 0400

#### DebitBureau reason code

#### DebitBureau reason text

1A

DDA CLOSURE(S)

1F

\$ AMOUNT OF UNPAID RETAIL ITEM(S)

1E

RETAIL ITEM(S)

1D

RECENT REATIL ITEM(S)

#### Retail Items - Summary

Past Days/Year	<u>30 days</u>	<u>60 days</u>	<u>90 days</u>	<u>180 days</u>	<u>1 year</u>	<u>2 years</u>	<u>3 years</u>
<b>Number of open items</b>	0	0	6	12	12	12	12
<b>Dollar amount of open items</b>	0.00	0.00	646.99	1343.35	1343.35	1343.35	1343.35
<b>Number of paid items</b>	0	0	0	0	0	0	0
<b>Dollar amount of paid items</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Maximum dollar amount of an open item: 191.23

Maximum dollar amount of an paid item: .0

Minimum check number on an open item: 1070

Minimum check number on an paid item: 0

Days since most recent open item: 80

Days since most recent paid item: 0

Minimum number of days to pay: 0

Maximum number of days to pay: 0

Episode span of all items: 18

#### Retail Items - Detail

##### Returned Check 1

Merchant name: ACME PAYMENT SYSTEMS  
 ABA number: 99912345  
 Driver's license state of issuance: ST  
 Check number: 1070  
 Paid date:

Account number: 0000000000777333111  
 Driver's license number: ST123456789  
 Check date: 12/27/2003  
 Check amount: 6.34

##### Returned Check 2

Merchant name:  
 ABA number: 99912345  
 Driver's license state of issuance: ST  
 Check number: 1094  
 Paid date:

Account number: 0000000000777333111  
 Driver's license number: 123456789  
 Check date: 12/23/2003  
 Check amount: 122.18

##### Returned Check 3

Merchant name:  
 ABA number: 99912345  
 Driver's license state of issuance: ST  
 Check number: 1114  
 Paid date:

Account number: 0000000000777333111  
 Driver's license number: ST123456789  
 Check date: 12/23/2003  
 Check amount: 95.66

##### Returned Check 4

Merchant name: ACME HOUSEHOLD GOODS  
 ABA number: 99912345  
 Driver's license state of issuance: ST  
 Check number: 1108  
 Paid date:

Account number: 0000000000777333112  
 Driver's license number: A123456789  
 Check date: 12/23/2003  
 Check amount: 89.77

##### Returned Check 5

Merchant name: ACME DEPT STORES  
 ABA number: 99912345

Account number: 0000000000777333112  
 Driver's license number:

Driver's license state of issuance: Check date: 12/23/2003  
 Check number: 1112 Check amount: 86.10  
 Paid date:

**Account Closures - Summary**

<b>Past Days/Year</b>	<u>30 days</u>	<u>60 days</u>	<u>90 days</u>	<u>180 days</u>	<u>1 year</u>	<u>2 years</u>	<u>3 years</u>	<u>5 years</u>
<b>Number of closures</b>	0	0	0	1	2	2	2	2
Fraud closure quantity:	0			Days since most recent closures:		106		
Days since first closures:	351			Average number of days between closures:		245		

**Account Closures - Detail**

**Account Closure 1**

Institution name: ACME BANK	Account number: 0000000000777333112
ABA number: 99912345	Reason code: A
Date: 12/31/2003	Institution state: ST
Institution ZIP code: 67201	Amount: .0
Paid date:	

**Account Closure 2**

Institution name: BANK OF ACME	Account number: 0000000000111333112
ABA number: 99912345	Reason code: 6
Date: 04/30/2003	Institution state: ST
Institution ZIP code: 63102	Amount: .0
Paid date:	

**Previous Account Inquires - Summary**

<b>Past Days/Year</b>	<u>30 days</u>	<u>60 days</u>	<u>90 days</u>	<u>180 days</u>	<u>1 year</u>	<u>2 years</u>	<u>3 years</u>
<b>Number of inquiries</b>	0	0	0	3	3	3	3
Number of days since first inquiry: 132				Number of days since most recent inquiry: 114			

**Previous Account Inquiries - Detail**

**New Account Inquiry 1**

Inquiry institution name: ACME BANK	Institution state: ST
Inquiry date: 12/23/2003	Institution ZIP code: 67226

**New Account Inquiry 2**

Inquiry institution name: ANY BANK, N.A.	Institution state: ST
Inquiry date: 12/05/2003	Institution ZIP code: 67201

**New Account Inquiry 3**

Inquiry institution name: ACME BANK	Institution state: ST
Inquiry date: 12/05/2003	Institution ZIP code: 67226

**Check Orders - Summary**

<b>Past Days/Year</b>	<u>30 days</u>	<u>60 days</u>	<u>90 days</u>	<u>180 days</u>	<u>1 year</u>	<u>2 years</u>	<u>3 years</u>
<b>Number of orders</b>							
<b>Number of checks ordered</b>							
Number of days since first order:				Minimum number of checks ordered:			
Number of days since last order:				Maximum number of checks ordered:			
Number of different accounts:				Average number of checks ordered:			
MESSAGE:							