

Instant Update

Your tool for reporting derogatory information instantly

Use Instant Update from Experian as a complimentary service and avoid costly reporting delays. With Instant Update, you also can activate Experian's Skip Locator or add a special informational message to the database regarding a specific consumer.

Data entry format for serious derogatory information

TCA1 RTU 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;
 CA-10655 NORTH BIRCH STREET/BURBANK CA 91502;
 Y-1951; R-96, D-06151992, O-04151996, T-00036 . . . ,
 M-12345678, AMT-65900, C-L, K-1

Note: Collection Agency subscribers must provide the original creditor name via the CR-keyword.

Required keywords — R-keyword:

Enter any of the following acceptable status codes via the R-keyword:

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| <ul style="list-style-type: none"> 03 Credit card lost or stolen 57 Paid account/was delinquent 90 days past due date 58 Paid account/was delinquent 120 days past due date 59 Paid account/was delinquent 150 days past due date 60 Paid account/was delinquent 180 days or more past due date 61 Paid account/was a voluntary surrender 62 Paid account/was a collection account, insurance claim or government claim 63 Paid account/was a repossession 64 Paid account/was a charge-off 65 Paid account; foreclosure was started | <ul style="list-style-type: none"> 66 Credit grantor paid by company that originally sold the merchandise 67 Debt included in or discharged through bankruptcy chapter 7, 11 or 12 68 Account legally paid in full for less than the full balance 69 Debt included in or discharged through Bankruptcy Chapter 13 85 Consumer now located/was credit grantor could not locate consumer 87 Foreclosure proceeding started 88 Claim filed with government for insured portion of balance on loan 89 Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage 93 Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department |
|--|--|

- 94 Credit grantor reclaimed collateral to settle defaulted mortgage
- 95 Voluntary surrender
- 96 Repossession; merchandise was taken back by credit grantor/there may be a balance due
- 97 Charge-off; unpaid balance reported as a loss by the credit grantor
- 98 Credit grantor cannot locate consumer
- ZZ To change original amount only

D-keyword

Enter the date the account was opened.
For example, enter 061592 as 06151992.

O-keyword

Enter the date of the first delinquency that led to the status being reported.
For status 03, report the actual date closed. For example, enter 04151996.

T-keyword type of account (first two characters)

Enter the account type as shown on Experian's Glossary of Account Conditions.

Terms (next three characters)

The terms of an account are the months in which an account is to be paid. Insert a leading zero, if necessary, for three positions. Revolving accounts are always entered as 010. For real-estate loans (type codes 08, 19, 25, 26, 85, 87 and 5A), enter the number of years rather than months.

Amount (last three characters)

The amount of an account is entered in hundreds of dollars. For example, a \$3,000 loan would be entered as 030. If the amount of the account is less than \$100, then enter 000. Real-Estate loans are input in thousands of dollars. A \$300,700 real-estate loan would be entered as 300, for example.

Data entry format and instructions

**TCA1 RTU 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502;
MSG-123.456.7890X7397/FRAUD DEPT.**

- Social Security number is required
- After the CA-keyword information, enter an MSG-keyword followed by a telephone number, extension and contact name or department name. Note that the R-, D-, O-, T-, M-, AMT-, C-, K- and CR- are not allowed.
- Insert periods after the area code and prefix of the phone number rather than hyphens.
- When indicating an extension number, type in an X.
- Insert slash or blank space before contact or department name. The name must be at least two alpha characters long.
- The Subscriber Alert Message will begin appearing on the file within approximately five to 10 seconds.
- The message displays as: "Please call name and phone number regarding additional information on the above consumer."

M-keyword

Enter the full account number via the M-keyword.

AMT-keyword (optional)

Enter the full dollar amount. A maximum of seven digits is allowed. When using this keyword, the amount in the T-keyword will be ignored.

C-keyword (optional)

Enter special comment codes via the C-keyword. See the Experian's Glossary of Account Conditions for descriptions of the special comment codes.

K-keyword (optional)

Enter ECOA (e-mail change of address) code via the K-keyword. See the Experian's Glossary of Account Conditions for descriptions of ECOA codes.

CR-keyword (mandatory for collection agencies)

Enter the name of the original creditor following the CR-keyword.

Skip Locator

To activate Experian's Skip Locator, enter the Status Code "98" in the R-keyword field. To deactivate, enter "85" in the R-keyword field.

Subscriber alert message available through Instant Update

You may add your company's phone number and a contact name to the consumer's report for whom the serious derogatory information is being reported. This allows other credit grantors to contact you for more information. The message displays at the bottom of the Profile report with other consumer statements.

Common messages and solutions

Message	Definition	Solution
FORMAT ACCEPTED	Input format is correct. Data has been accepted for computer edit.	N/A
INVALID DATA FOR R-KEYWORD	Value in R-keyword is not two digits or a valid Instant Update status code.	Correct and re-enter the R-keyword information.
INSUFFICIENT DATA SUPPLIED	Mandatory T-keyword information is missing.	Re-enter missing or incomplete information.
DUPLICATE KEYWORDS ENTERED	Use one keyword to enter each field of information.	Recheck all keywords entered to locate the error. Correct and re-enter the information.
FORMAT ERROR IN *O* KEYWORD FIELD	Value in O-keyword not in MMY format or greater than input date.	Correct and re-enter the O-keyword information.
INVALID KEYWORD FOR K-KEYWORD	The information following the K-keyword is not a valid ECOA code.	Correct and re-enter the K-keyword information.
ORIGINAL CREDITOR REQUIRED FOR COLLECTION STATUS	Collection agencies must enter the CR-keyword and provide the original creditor name.	Correct and re-enter the CR-keyword information.

To find out more about Instant
Update, contact your local Experian
sales representative or call
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