

How to Read Your Clarity Report

Clarity Services, Inc.

P.O. Box 5717 | Clearwater, FL 33758

Phone: 866.390.3118

Fax: (727) 712-9040

Email: clarityconsumers@experian.com



Clarity Report for SMITH, JOHN

Consumer

1 Name: SMITH, JOHN
2 Address: 4158 32TH AVE
ROANOKE AL 75330

SAMPLE

How to Read Your Clarity Report

Clarity Report for SMITH, JOHN continued

Account

Consumer

1 Name: John Smith **5** Date of Birth: 5/4/1971
2 Address: 4158 32th Ave, Roanoke AL 75330
3 Bank Routing Number: 272471352 **6** Bank Account Number: xxxxx0201
4 Phone Number:

Current

7 Account #: xxxx4124 **19** Company: ABC Lender
8 Account Type: Online Installment Loan **20** Credit Limit: \$0
9 Ownership: Individual **21** Current Loan Amount: \$324
10 Number of Payments: 14 **22** Current Balance: \$0
11 Payment Frequency: Biweekly **23** Past Due: \$0
12 Open Date: 5/29/2018 **24** Actual Payment: \$293
13 First Due Date: **25** Next Payment Amount: \$0
14 Last Update Date: 6/19/2018 **26** Status: Closed/Paid
15 Delinquency Date: **27** Closed Date: 6/19/2018
16 Payment History: 0 **28** Closed Status:
17 Comment:
18 Consumer Dispute:

Historical

29 Original Account Type: Online Installment Loan **38** Original Loan Amount: \$324
30 First Payment Date: 6/8/2018 **39** First On-Time Payment Date: 6/8/2018
31 Last Payment Date: 6/19/2018 **40** Last On-Time Payment Date: 6/19/2018
32 Total Late Payments: 0 **41** Collections (#): 0
33 Amount of Late Payments: \$0 **42** Total Collections: \$0
34 Total Days Late: 0 **43** Days in Collections: 0
35 Longest Late Payment: 0 **44** Last Collection Date:
36 Charged Off Date: **45** Worst Payment Status: Current
37 Charge Off Amount: **46** First Closed Date: 6/19/2018

ACH Transactions

Test Bank (Routing: 123456789, Account: xxxxx1234)

47 Transaction Date	48 Transaction Type	49 Amount	50 Returned	51 Return Reason	52 Source
10/27/2017	Debit	\$137.00	No	N/A	ABC Financial
11/10/2017	Credit	\$125.00	No	N/A	ABC Financial

Check Cashing Details (Check cashing information is furnished by VALID Systems)

53 Days Since Last Activity	54 Days Since Last Successful Activity	55 Number Cashed	56 Number Attempted	57 Amount Cashed	58 Amount Attempted	59 Average Amount Cashed	60 Average Amount Attempted
------------------------------------	---	-------------------------	----------------------------	-------------------------	----------------------------	---------------------------------	------------------------------------

Inquiries seen by others

61 Date/Time	62 Purpose	63 Type	64 Company
10/27/2017	Credit Application	Online Installment Loan	ABC Financial

Inquiries not seen by others

65 Date/Time	66 Purpose	67 Company
10/27/2017	Prescreen	ABC Financial
11/27/2017	Prescreen	ABC Financial
12/27/2017	Prescreen	ABC Financial
1/27/2018	Prescreen	ABC Financial

How to Read Your Clarity Report

Clarity Report for SMITH, JOHN continued

Validation

68	Social Security Pre-Randomization Valid	false	70	OFAC Score	0
69	Social Security Deceased	false	71	OFAC Flag	false

Personal Information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, home phone, etc.

Names are listed in no particular order and include all previously submitted names that you, your creditors and/or other sources have reported.

72	Name(s)	73	First Reported	74	Last Reported
	JOHN SMITH		10/27/2017		10/27/2017

Home addresses are listed in no particular order and include all previously submitted addresses that you, your creditors and/or other sources have reported.

75	Home Address(es)	76	First Reported	77	Last Reported
	4158 32TH AVE, ROANOKE AL 75330		10/27/2017		10/27/2017

Work addresses are listed in no particular order and include all previously submitted addresses that you, your creditors and/or other sources have reported.

78	Work Address(es)	79	First Reported	80	Last Reported
	123 ANYWHERE ST CLEARWATER FL		10/27/2017		10/27/2017

Home phone numbers are listed in no particular order and include all previously submitted home phone numbers that you, your creditors and/or other sources have reported.

81	Home Phone Number(s)	82	First Reported	83	Last Reported
	727-844-5544		10/27/2017		10/27/2017

Cell phone numbers are listed in no particular order and include all previously submitted cell phone numbers that you, your creditors and/or other sources have reported.

84	Cell Phone Number(s)	85	First Reported	86	Last Reported
	720-394-5891		10/27/2017		10/27/2017

Work phone numbers are listed in no particular order and include all previously submitted work phone numbers that you, your creditors and/or other sources have reported.

87	Work Phone Number(s)	88	First Reported	89	Last Reported
	727-444-3333 Ext. 1234		10/27/2017		10/27/2017

Dates of birth are listed in no particular order and include all previously submitted dates of birth that you, your creditors and/or other sources have reported.

90	Date of Birth	91	First Reported	92	Last Reported
	5/4/1971		10/27/2017		10/27/2017

Driver's license numbers and states are listed in no particular order and include all previously submitted driver's license numbers and states that you, your creditors and/or other sources have reported.

93	Driver's License Number(s)	94	Driver's License State	95	First Reported	96	Last Reported
	S555-799-71-080		FL		10/27/2017		10/27/2017

Email addresses are listed in no particular order and include all previously submitted email addresses that you, your creditors and/or other sources have reported.

97	Email Address	98	First Reported	99	Last Reported
	J.SMITH@COMCAST.NET		10/27/2017		10/27/2017

Places of Employment

Places of employment are listed in no particular order and include all previously submitted places of employment that you, your creditors and/or other sources have reported.

100	Employer Name(s)	101	First Reported	102	Last Reported
	KETELSEN RAILS INC		10/27/2017		10/27/2017

How to Read Your Clarity Report

Clarity Report for SMITH, JOHN continued

Net Monthly Income(s)

Net monthly income is listed in no particular order and includes all previously submitted net monthly incomes that you, your creditors and/or other sources have reported.

103 Net Monthly Income	104 First Reported	105 Last Reported
\$1,500.00	10/27/2017	10/27/2017

Banking Information

Banking information is listed in no particular order and includes all previously submitted banking information that you, your creditors and/or other sources have reported.

106 Bank Routing Number	107 Bank Account Number	108 First Reported	109 Last Reported
272471852	XXXXX0201	10/27/2017	10/27/2017

Direct Deposit

Direct deposit indicators are listed in no particular order and include all previously submitted direct deposit information that you, your creditors and/or other sources have reported.

110 Direct Deposit
Yes

Disclaimer: This consumer report may contain personally identifiable information, and may be used only in accordance with all regulatory guidelines.
©2009 - 2018 Clarity Services Inc. All Rights Reserved.

How to Read Your Clarity Report

Consumer Section

- 1 NAME:** Name of the consumer as reported by lender.
- 2 ADDRESS:** Address of the consumer reported by lender.
- 3 BANK ROUTING NUMBER:** Bank routing number as reported by lender.
- 4 PHONE NUMBER:** Phone number as reported by the lender.
- 5 DATE OF BIRTH:** Date of birth as reported by the lender.
- 6 BANK ACCOUNT NUMBER:** Bank account number as reported by the lender.

Current Section

- 7 ACCOUNT #:** The account number given by the lender.
- 8 ACCOUNT TYPE:** The type of account.
- 9 OWNERSHIP:** The relationship of the consumer to the account.
- 10 NUMBER OF PAYMENTS:** The number of payments to be made on the account.
- 11 PAYMENT FREQUENCY:** How often a payment is to be made on the account.
- 12 OPEN DATE:** The date the account was opened.
- 13 FIRST DUE DATE:** The date the first payment is due on the account.
- 14 LAST UPDATE DATE:** The date the lender last updated the account.
- 15 DELINQUENCY DATE:** The date the account became delinquent.
- 16 PAYMENT HISTORY:** Displays the historical performance of the account which will identify when an account was current, delinquent, derogatory or closed.
- 17 COMMENT:** A special comment on the account.
- 18 CONSUMER DISPUTE:** The dispute statement given by the consumer.
- 19 COMPANY:** The name of the lender.
- 20 CREDIT LIMIT:** The max credit limit on the account.
- 21 CURRENT LOAN AMOUNT***:** The current highest credit/loan amount on the account.
- 22 CURRENT BALANCE:** The current balance on the account.
- 23 PAST DUE:** The amount that is past due on the account.

- 24 ACTUAL PAYMENT:** The amount that was last paid on the account.
- 25 NEXT PAYMENT AMOUNT:** The amount that is due for the next payment on the account.
- 26 STATUS:** The current status of the account.
- 27 CLOSED DATE:** The date the account was closed.
- 28 CLOSED STATUS:** The status of the account when the account was closed.

Historical Section

- 29 ORIGINAL ACCOUNT TYPE:** The original account type of the account.
- 30 FIRST PAYMENT DATE:** The date the consumer first made a payment on the account.
- 31 LAST PAYMENT DATE:** The date the consumer last made a payment on the account.
- 32 TOTAL LATE PAYMENTS(#):** The total times an account has had a late payment.
- 33 AMOUNT OF LATE PAYMENTS:** The sum of the amount past due for all late payments.
- 34 TOTAL DAYS LATE:** The total number of days the account has been reported past due.
- 35 LONGEST LATE PAYMENT:** The maximum number of days an account was consecutively considered past due.
- 36 CHARGED OFF DATE:** The first date a charged off status was reported on the account.
- 37 CHARGED OFF AMOUNT:** The amount that was owed on the account when it was first reported charged off.
- 38 ORIGINAL LOAN AMOUNT:** The original highest credit/loan amount on the account.
- 39 FIRST ON-TIME PAYMENT DATE:** The date the consumer first made an on-time payment.
- 40 LAST ON-TIME PAYMENT DATE:** The date the consumer last made an on-time payment.
- 41 COLLECTIONS(#):** The number of times the account was reported with a collection status.
- 42 TOTAL COLLECTIONS:** The sum of the amount of all collections occurrences as reported by the lender.

How to Read Your Clarity Report (Continued)

Historical Section (Continue)

- 43 DAYS IN COLLECTIONS:** The number of days an account has spent in a collections status.
- 44 LAST COLLECTION DATE:** The date that the account was last reported in collection status.
- 45 WORST PAYMENT STATUS:** The worst reported status of the account.
- 46 FIRST CLOSED DATE:** The date the loan was first reported with a closed status.

ACH Section

- 47 TRANSACTION DATE:** The date of the transaction.
- 48 TRANSACTION TYPE:** The type of transaction.
- 49 TRANSACTION AMOUNT (\$):** The dollar amount of the transaction.
- 50 RETURNED:** Indicates if the financial institution declined to honor the ACH transaction.
- 51 RETURN REASON:** The reason, provided by the financial institution, why an ACH transaction was not honored.
- 52 SOURCE:** The entity that furnished this information.

Check Cashing Detail Section

- 53 DAYS SINCE LAST CHECK CASHING ACTIVITY:** The number of days since last check cashing activity.
- 54 DAYS SINCE LAST SUCCESSFUL CHECK CASHING ACTIVITY:** The number of days since last successful check cashing activity.
- 55 NUMBER OF CHECKS CASHED:** Number of checks successfully cashed during the identified time periods.
- 56 NUMBER OF CHECKS ATTEMPTED:** Number of check cashing attempts during the identified time periods.
- 57 DOLLAR AMOUNT OF CHECKS CASHED:** Dollar amounts of checks successfully cashed during the identified time periods.
- 58 DOLLAR AMOUNT OF CHECKS ATTEMPTED:** Dollar amount of check cashing attempts during the identified time periods.
- 59 AVERAGE DOLLAR AMOUNT OF CHECKS CASHED:** Average dollar amount of check successfully cashed during the identified time periods.
- 60 AVERAGE DOLLAR AMOUNT OF CHECKS ATTEMPTED:** Average dollar amount of check cashing attempts during the identified time periods.

Inquiries Seen by Others Section

- 61 DATE:** The date the inquiry was received.
- 62 PURPOSE:** The purpose type of the inquiry.
- 63 TYPE:** Describes the type of account the consumer is applying for.
- 64 COMPANY:** Name of the company.

Inquiries Not Seen by Others Section

- 65 DATE:** The date the inquiry was received.
- 66 PURPOSE:** The purpose type of the inquiry.
- 67 COMPANY:** Name of the company.

Validation Section

- 68 SOCIAL SECURITY PRE-RANDOMIZATION VALID:** Determines if the SSN is valid.
- 69 SOCIAL SECURITY DECEASED:** Determines if the SSN is reported as deceased.
- 70 OFAC SCORE:** Likelihood that your information matches the list(s) maintained by the Office of Foreign Assets Control of the U.S. Treasury Department. Lower is better (Score range is 0-100).
- 71 OFAC FLAG:** Indication that your information may match the Office of Foreign Assets Control of the U.S. Treasury Department list(s).

Personal Information Section

- 72 NAME:** Names that have been reported.
- 73 FIRST REPORTED:** The first time name was reported.
- 74 LAST REPORTED:** The last time name was reported.
- 75 HOME ADDRESS:** Home addresses that have been reported.
- 76 FIRST REPORTED:** The first time home address was reported.
- 77 LAST REPORTED:** The last time home addresses was reported.
- 78 WORK ADDRESS:** Work addresses that have been reported.
- 79 FIRST REPORTED:** The first time work address was reported.
- 80 LAST REPORTED:** The last time work address was reported.
- 81 HOME PHONE:** Home phone numbers that have been reported.
- 82 FIRST REPORTED:** The first time home phone number was reported.

How to Read Your Clarity Report (Continued)

Personal Information Section (Continue)

- 83 LAST REPORTED:** The last time home phone number was reported.
- 84 CELL PHONE NUMBER:** Cell phone numbers that have been reported.
- 85 FIRST REPORTED:** The first time cell phone number was reported.
- 86 LAST REPORTED:** The last time cell phone number was reported.
- 87 WORK PHONE NUMBER:** Work phone numbers that have been reported.
- 88 FIRST REPORTED:** The first time work phone number was reported.
- 89 LAST REPORTED:** The last time work phone number was reported.
- 90 DATE OF BIRTH:** Dates of birth that have been reported.
- 91 FIRST REPORTED:** The first time date of birth was reported.
- 92 LAST REPORTED:** The last time date of birth was reported.
- 93 DRIVER'S LICENSE NUMBER:** Driver's license numbers that have been reported.
- 94 DRIVER'S LICENSE STATE:** Driver's license states that have been reported.
- 95 FIRST REPORTED:** The first time driver's license number/state was reported.
- 96 LAST REPORTED:** The last time driver's license number/state was reported.
- 97 EMAIL ADDRESS:** Email addresses that have been reported.
- 98 FIRST REPORTED:** The first time email address was reported.
- 99 LAST REPORTED:** The last time email address was reported.

Places of Employment Section

- 100 EMPLOYER NAME:** Employer names that have been reported.
- 101 FIRST REPORTED:** The first time the employer name was reported.
- 102 LAST REPORTED:** The last time the employer name was reported.

Net Monthly Income Section

- 103 NET MONTHLY INCOME:** Net monthly incomes that have been reported.
- 104 FIRST REPORTED:** The first time net monthly income was reported.
- 105 LAST REPORTED:** The last time net monthly income was reported.

Banking Information Section

- 106 BANK ROUTING NUMBER:** Bank routing numbers that have been reported.
- 107 BANK ACCOUNT NUMBER:** Bank account numbers that have been reported.
- 108 FIRST REPORTED:** The first time the bank routing and account number was reported.
- 109 LAST REPORTED:** The last time the bank routing and account number was reported.

Direct Deposit Section

- 110 DIRECT DEPOSIT:** Returns whether the bank account can receive a direct deposit.

How to Read Your Clarity Report

Table 1 – Purpose

Inquiries seen by others:

Credit Application – A request for credit that was initiated by you. Credit may include applying for a new loan or opening a new account. These inquiries will be visible to others.

Rent-to-Own – A request in connection with lease or rental of real property, initiated by you. These inquiries will be visible to others.

Debt Collection – A request to view your credit file that was initiated by a creditor or collection agency. These inquiries will be visible to other creditors.

Check Cashing – An inquiry that is related to the authorization of a check that is being cashed by you. These inquiries will be visible to others.

Account Verification – An inquiry that is related to the authorization of a check or ACH payment that is being made for a new loan, account, or purchase. These inquiries will be visible to others.

Inquiries not seen by others:

Credit Application – An inquiry that was initiated by a creditor prior to final approval of a new loan or new account. These inquiries will not be visible to others.

Pre-Screen – An inquiry that was initiated by a creditor to ensure that you met the minimum requirements for an offer of credit. These inquiries will not be visible to others.

Account Review Soft – An inquiry that was initiated by a creditor for purposes of reviewing an existing loan or account. These inquiries will not be visible to others.

Consumer Request – A request to view your credit file or score that was initiated by you. These inquiries will not be visible to others.

Credit Monitoring – A request to view your credit file, on your behalf, by a credit monitoring service. These inquiries will not be visible to others.

Debt Collection – A request to view your credit file that was initiated by a creditor or collection agency. These inquiries will not be visible to others.

Account Verification – An inquiry that is related to the authorization of a check or ACH payment that is being made for an existing loan or account. These inquiries will not be visible to others.

How to Read Your Clarity Report

Table 2 – ACH Return Codes

R01	Insufficient Funds	R39	Improper Source Document
R02	Account Closed	R40	Non Participant in E.N.R. Program
R03	No Account/Unable to Locate Account	R41	Invalid Transaction Code (E.N.R. only)
R04	Invalid Account Number	R42	Routing Number/Check Digit Error
R05	Reserved	R43	Invalid D.F.I. Account Number
R06	Returned per ODFI's Request	R44	Invalid Individual I.D. Number
R07	Authorization Revoked by Customer	R45	Invalid Individual Name
R08	Payment Stopped or Stop Payment on Item	R46	Invalid Representative Payee Indicator
R09	Uncollected Funds	R47	Duplicate Enrollment
R10	Customer Advises Not Authorized; Item Is Ineligible, Not Provided, Signatures Not Genuine, or Item Altered Notice	R50	State Law Prohibits Truncated Checks
R11	Check Truncation Entry Return or State Law Affecting Acceptance of PPD Debit Entry Constituting Notice of Presentment or PPD Accounts Receivable Truncated Check Debit Entry	R51	Notice Not Provided/Signature Not Authentic/Item Altered/ Ineligible for Conversion
R12	Branch Sold to Another DFI	R52	Stop Pay on Item
R13	RDFI Not Qualified To Participate	R53	Item and ACH Entry Presented for Payment
R14	Representative Payee Deceased or Unable to Continue in that Capacity	R61	Misrouted Return
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	R67	Duplicate Return
R16	Account Frozen	R68	Untimely Return
R17	File Record Edit Criteria	R69	Field Errors
R20	Non-Transaction Account	R70	Permissible Return Entry Not Accepted
R21	Invalid Company Identification	R71	Misrouted Dishonor Return
R22	Invalid Individual ID Number	R72	Untimely Dishonored Return
R23	Credit Entry Refused by Receiver	R73	Timely Original Return
R24	Duplicate Entry	R74	Corrected Return
R29	Corporate Customer Advises Not Authorized	R75	Original Return Not a Duplicate
R31	Permissible Return Entry	R76	No Errors Found
R33	Return of XCK Entry	R80	Cross-Border Payment Coding Error
R34	Limited Participation D.F.I.	R81	Non-Participant in Cross-Border Program
R35	Return of Improper Debit Entry	R82	Invalid Foreign Receiving D.F.I. Identification
R36	Return of Improper Credit Entry	R83	Foreign Receiving D.F.I. Unable to Settle
R37	Source Document Presented for Payment	R84	Entry Not Processed by O.G.O.
R38	Stop Payment on Source Document		

How to Read Your Clarity Report

Table 3 – Payment Frequency Codes

D	Deferred	L	Bimonthly
P	Single Payment Loan	Q	Quarterly
W	Weekly	T	Triannually
B	Biweekly	S	Semiannually
E	Semimonthly	Y	Annually
M	Monthly		

Table 4 – Types of Accounts

C	Line of Credit	P	Single Payment Loan
I	Installment	B	Bill Pay
Q	Real Time Line of Credit	H	Check Cashing
O	Open Account	R	Revolving
N	Real Time Installment	M	Mortgage

Table 5 – Payment Rating Codes

0	Payment on time (current account)	B	11 Days Past Due
1	1 Day Past Due	C	12 Days Past Due
2	2 Days Past Due	D	13 Days Past Due
3	3 Days Past Due	E	14 Days Past Due
4	4 Days Past Due	F	15 Days Past Due
5	5 Days Past Due	G	16 Days Past Due
6	6 Days Past Due	H	17 Days Past Due
7	7 Days Past Due	I	18 Days Past Due
8	8 Days Past Due	J	19 Days Past Due
9	9 Days Past Due	K	20 Days Past Due
A	10 Days Past due	L	21 Days Past Due

M	22 Days Past Due	W	60-89 Days Past Due
N	23 Days Past Due	X	90-119 Days Past Due
P	24 Days Past Due	Y	120-149 Days Past Due
Q	25 Days Past Due	Z	150+ Days Past Due
R	26 Days Past Due	-	No payment history available prior to this time. A dash may not be embedded within other values.
S	27 Days Past Due	?	No payment history available this month. "?" may be embedded in the payment pattern.
T	28 Days Past Due	@	Zero balance and current account.
U	29 Days Past Due	#	Collection
V	30-59 Days Past Due	+	Charge-off