

Sample Report

Provides a debit history of closed-for-cause accounts, NSF history and inquires. The Debit Report is offered as two products. The first product is for Collections and is a non-permissive product. The second product is for Credit Issuance and adheres to FCRA guidelines.

eFunds Debit Report Credit Issuance

Time of inquiry: 15:10:52

Time of response: 15:10:53

First Consumer Debit Report

Consumer Data

JOHN J CONSUMER

101 PEACHTREE BLVD,ATLANTA GA,30328

SSN: 123-45-6789

PHONE: 404-555-1212

Driver's license state of issuance: GA

Driver's license number: GA123456789

Work phone number: 800-555-1212

Alternativ SSN: 123-46-6789

Alternativ address: 201 MAIN ST APT 3222 ATLANTA GA 30328

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 | 30 days | 60 days | 90 days | 180 days | 1 year | 2 years | 3 years |
|--|---------|--|---------|----------|---------|---------|---------|
| Number of open items | 0 | 0 | 6 | 12 | 12 | 12 | 12 |
| Dollar amount of open items | 0.00 | 0.00 | 646.99 | 1343.35 | 1343.35 | 1343.35 | 1343.35 |
| Number of paid items | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar amount of paid items | 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 Account number: 0000000000777333111

ABA number: 99912345 Driver's license number: GA123456789

Driver's license state of issuance: GA Check date: 12/27/2003

Check number: 1070 Check amount: 6.34

Paid date:

Returned Check 2

Merchant name: Account number: 0000000000777333111

ABA number: 99912345 Driver's license number: 123456789

Driver's license state of issuance: GA Check date: 12/23/2003

Check number: 1094 Check amount: 122.18

Paid date:

Returned Check 3

Merchant name: Account number: 0000000000777333111

ABA number: 99912345 Driver's license number: GA123456789

Driver's license state of
issuance: GA Check date: 12/23/2003

Check number: 1114 Check amount: 95.66

Paid date:

Returned Check 4

Merchant name: ACME HOUSEHOLD GOODS Account number: 0000000000777333112

ABA number: 99912345 Driver's license
number: A123456789

Driver's license state of
issuance: GA Check date: 12/23/2003

Check number: 1108 Check amount: 89.77

Paid date:

Returned Check 5

Merchant name: ACME DEPT STORES Account number: 0000000000777333112

ABA number: 99912345 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

| 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> | <u>5 years</u> |
|----------------------------|----------------|--|----------------|-----------------|---------------|----------------|----------------|----------------|
| Number of closures | 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: GA
 Institution ZIP code: 67201 Amount: .0
 Paid date:

Account Closure 2

Institution name: BANK OF ACME Account number: 000000000111333112
 ABA number: 99912345 Reason code: 6
 Date: 04/30/2003 Institution state: GA
 Institution ZIP code: 63102 Amount: .0
 Paid date:

Previous Account Inquires - 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> |
|-------------------------------------|----------------|----------------|----------------|---|---------------|----------------|----------------|
| Number of inquiries | 0 | 0 | 0 | 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: GA
 Inquiry date: 12/23/2003 Institution ZIP code: 67226

New Account Inquiry 2

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

New Account Inquiry 3

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

Check Orders - Summary

Past Days/Year

30 days **60 days** **90 days** **180 days** **1 year** **2 years** **3 years**

Number of orders

Number of checks ordered

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: