



EQUIFAX[®]

Recovery Report

Efficiently recover debt with a truncated consumer credit report designed specifically for the collections industry

As consumer debt and personal bankruptcies increase, you need cost-effective solutions that help you identify the consumers most likely to pay — maximizing your effectiveness and return on debt recovery efforts. Recovery Report™ is an abbreviated credit report, tailored specifically for the collections industry, that helps you improve your skip-tracing efforts and better determine a consumer's ability to pay.

Concise identity information you can put to work right away

- Improve skip-tracing efforts with access to the consumer information in credit files that collections specialists need most, such as:
 - Identification information
 - Collections
 - Employment information
 - Tradelines
 - Public records
 - Inquiries
- Better determine a consumer's ability to pay with information on open credit, the presence of mortgage trades, and other credit data reflective of liquidity
- Maximize skip-tracing efforts even further by appending other tools to Recovery Report, such as Recovery Score Index™ and Recovery Score Late-Stage™ from Equifax — analytical tools that predict the likelihood of repayment on recovery and late-stage accounts

The consumer credit information you need for fast, informed decisions

Recovery Report maximizes the power of the national consumer credit database from Equifax.

- More than 245 million consumer credit files
- Updated daily with current consumer data
- Operated using advanced search techniques and matching logic

Better determine a consumer's ability to pay with information on open credit, the presence of mortgage trades, and other credit data.

Sample Recovery Report



RESPONSE FROM EQUIFAX

NAME: STYOTCFWSW K UEKYVGK
SSN: 666-12-3456
REPORT DATE: 4/12/2024
USER ID: kenny_uat
ECOA ENQUIRY TYPE: I
FILE SINCE DATE: 12/14/1985
CUSTOMER NUMBER: 999ZZ00269
LAST ACTIVITY DATE: 4/12/2024
CUSTOMER REFERENCE: KENNY_UAT

CUSTOMER INQUIRY

NAME: STYOTCFWSW UEKYVGK
SSN: 666-12-3456
CUSTOMER NUMBER: 999ZZ00269
CUSTOMER REFERRAL CODE: 171

IDENTIFICATION

NAME: STYOTCFWSW, UEKYVGK
FORMER NAME: SUNGJOUVX RKUPV
DATE OF BIRTH: 5/5/1952
SUBJECT AGE:
SUBJECT SSN: 666-12-3456
SOCIAL MATCH FLAG: YYYYYYYY
SSN CONFIRMED: Y

INQUIRY SSN:
INQUIRY SSN:
INQUIRY SSN:
INQUIRY SSN:
INQUIRY SSN:
SOCIAL NUM

Information such as open credit, the presence of mortgage trades, or other credit data can help you better determine a consumer's ability to pay.

ALERT CODES

HIT CODE : 1 : Hit
ADDRESS DISCREPANCY INDICATOR : Y
FRAUD SOCIAL NUM ALERT CODE : N - SSN Affirm - No Alert Available
FRAUD ID SCAN ALERT CODE :
R : Inquiry address is not associated with this consumer name.
D : Inquiry address unverifiable.
8 : Unable to perform telephone validation due to insufficient telephone input.
IDENTITY SCAN INDICATOR CODE :
ID SCAN REGULATED :
FRAUD VICTIM INDICATOR :

ALERT CONTACTS

DATE REPORTED : -
DATE EFFECTIVE : -

TELEPHONE NUMBER	CODE
-	-
-	-

INQUIRY ALERT

TOTAL NUMBER OF INQUIRIES : -

MODELS

TYPE : EDAS
MODEL NUMBER :
SCORE :
REASONS :

SCORE MARKETMAX CODE :
MODEL/SCORE CARD :
NUMERIC SCORE INDICATOR :
REJECTS :
H : EDAS is temporarily unavailable

TYPE : FICO
MODEL NUMBER :
SCORE :
REASONS :

SCORE MARKETMAX CODE :

REASONS :
00025 : Length of time installment loans have b
00018 : Number of accounts with delinquency
00002 : Level of delinquency on accounts
00023 : Number of bank or national revolving ac

TYPE :
MODEL NUMBER :
SCORE :
REASONS :

TYPE :	MODEL NUMBER :	SCORE :	REASONS :	SCORE MARKETMAX CODE :	MODEL/SCORE CARD :	NUMERIC SCORE INDICATOR :	REJECTS :
ADDRESSES							
ADDRESS REPORTED	FIRST REPORTED	LAST REPORTED	STATUS	SOURCE			
75421 EDOB, AIC, LONG BEACH, CA, 90795	12/2022	3/22/2024	current	T			
836 ACRYMIL AVE, APO SAN FRANCISCO, CA, 96324	6/2020	4/16/2023	former	T			
505 XAL BLG, OLNARD, CA, 93031	9/2017	3/23/2024	former	C			
3111 QUINCEWOOD, PKT, BOON, MI, 48818	10/2013	3/10/2020	former	T			
013 VTEKPSLIC, RV, FLINT, MI, 48515	1/2006	2/12/2019	former	T			
24811 NGAWST, GRNS, KALAMAZOO, MI, 49037	1/2004	8/4/2013	former	T			
5839 COCKSPRN, LIN, DANVILLE, MI, 48819	3/2001	1/27/2016	former	C			
INQUIRIES							
TYPE	INQUIRY CODE	INQUIRY DATE	CUSTOMER NUMBER	CUSTOMER NAME			
TRADES SUMMARY & ACCOUNT STATUS							
	MORTGAGE	REVOLVING	INSTALLMENT	LINE OF CREDIT	OPEN TRADES	ALL TRADES	OTHER
Total Accounts	00	03	01	00	00	04	00
Total Number with Balance	00	03	01	00	00	04	00
Total Balance	0	1984	7365	0	0	9049	0
Scheduled Payments	0	115	336	0	0	451	0
Ballon Payment	0	0	0	0	0	0	0
Total High Credit	0	15793	11058	0	0	26851	0
Total Credit	0	42500	0	0	0	42500	0
30 Day Counter	00	00	01	00	00	01	00
60 Day Counter	00	00	00	00	00	00	00
90 Day Counter	00	00	00	00	00	00	00
EMPLOYMENT							
IDENTIFIER : current							
EMPLOYER : HBNLCOENRKSSEYQNR							
OCCUPATION : -							
IDENTIFIER : former							
EMPLOYER : QHNDVNLSPWZQ							
OCCUPATION : -							

35
monthly (due every month)

DTOR INDICATOR :
DTOR NAME :

40
monthly (due every month)

DTOR INDICATOR :
DTOR NAME :

40
monthly (due every month)

DTOR INDICATOR :
DTOR NAME :

PREVIOUS HIGH DATE2 :	AUTOMATED UPDATE INDICATOR : *	DATE REPORTED : 2/28/2024	SCHEDULED PAYMENT AMOUNT :
	MONTHS REVIEWED : 83	PORTFOLIO TYPE CODE : R : Revolving	TERMS FREQUENCY CODE : M : Monthly (due every month)
	ACCOUNT DESIGNATION : A : Authorized User	DATE OPENED : 3/08/2015	TERMS DURATION CODE :
	CUSTOMER NAME : EQUIFAX TEST DATA	HIGH CREDIT : 10380	CREDITOR CLASSIFICATION CODE :
	ACCOUNT NUMBER :	CREDIT LIMIT : 25000	ACTIVITY DESIGNATION CODE :
	THIRTY DAY COUNTER :	ACCOUNT TYPE CODE : 00 : Flexible Spending Credit Card	BALANCE : 0
	SIXTY DAY COUNTER :	PREVIOUS HIGH DATE1 :	BALLOON PAYMENT AMOUNT :
	NINETY DAY COUNTER :	PREVIOUS HIGH DATE2 :	BALLOON PAYMENT DUE DATE :
	PREVIOUS HIGH RATE1 :	LAST ACTIVITY DATE :	MORTGAGE ID NUMBER :
	PREVIOUS HIGH DATE1 :	NARRATIVE CODES :	PURCHASED FROM OR SOLD CREDITOR INDICATOR :
	PREVIOUS HIGH RATE2 :	RAW NARRATIVE CODES :	PURCHASED FROM OR SOLD CREDITOR NAME :
	PREVIOUS HIGH DATE2 :		

equifax.com/business/product/recovery-report/