2021

Persona
User Guide
Pre-Employment Credit Bureau Report

Prepared By:

CONFLUENT STRATEGIES

EQUIFAX® | Sales Agent

01 Introduction
Persona & Confluent Strategies

Equifax has updated its pre-employment credit bureau report format (aka **Persona Report**).

The following guide will assist you in reading each Persona Report section and locating the information used to quickly reach a decision regarding the applicant's credit history.

Decision with confidence.

Get the Equifax data, insights, and solutions you need to meet your business goals confidently.

At Confluent Strategies, we partner with businesses like yours to help you leverage Equifax solutions to make critical decisions with greater confidence.

We strive to be your strategic partner, providing you with the Equifax data, insights, and solutions you need to manage your business – nothing more, nothing less.

RESPONSE FROM EQUIFAX & CUSTOMER INQUIRY

RESPONSE FROM EQUIFAX
This section shows the applicant's personal identification from Equifax records.

CUSTOMER INQUIRY
This section shows the applicant's personal information entered by the person initiating the inquiry. **Make sure the name and SSN match.**

RESPONSE FROM EQUIFAX*	CUSTOMER INQUIRY
NAME:	INQUIRY NAME:
SSN:	DATE OF BIRTH:
REPORT DATE:	SSN:
USER ID/MEMBER NUMBER:	ADDRESS:

IDENTIFICATION

This section shows the candidate's identification details. **Make sure the details match the information provided by the applicant.**

IDENTIFICATION		
NAME:	FILE SINCE DATE:	INQUIRY SSN:
	LAST ACTIVITY DATE:	SUBJECT SSN:
	CUSTOMER REF NUMBER:	INQUIRY SSN STATE ISSUED:
	CUSTOMER NUMBER:	INQUIRY SSN YEAR ISSUED:
FORMER NAME	CONSUMER REFERRAL CODE:	

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ALERT CODES

This section shows existing fraud alerts.

ALERT CODES	ALERT CONTACTS
	DATE REPORTED: -
	DATE EFFECTIVE: -
	TELEPHONE NUMBER CODE
	- -
	- -

ADDRESSES

This section shows current and previous addresses.

ADDRESS REPORTED	FIRST REPORTED	LAST REPORTED	STATUS	SOURCE
	3/2019	6/10/2021	current	T
	7/2020	6/10/2021	former	T

EMPLOYMENT

This section shows current and previous employment details and may assist you in verifying recent employment history. This section is **NOT** a comprehensive employment list.

EMPLOYMENT	
IDENTIFIER: current	**IDENTIFIER:** former
EMPLOYER: ▮▮▮▮	**EMPLOYER:** ▮▮▮▮
OCCUPATION : BARBER	**OCCUPATION :** STYLIST

BANKRUPTCY AND COLLECTIONS DETAILS

The two subsequent sections shows all bankruptcy and collection records.

BANKRUPTCY DETAILS*

DATE FILED:	09/01/2017	DATE VERIFIED:	-	PRI INTENT/DISPOSITION CODE:	
TYPE OF BANKRUPTCY:	Personal	FILER:	Individual	2 NARRATIVE CODES:	
DATE REPORTED:	10/17/2019	CURRENT INTENT/DISPOSITION CODE:	Discharged CH-7	CURRENT DISPOSITION DATE:	

COLLECTIONS

DATE REPORTED:	6/9/2021	STATUS DATE:	6/9/2021	DATE OF 1ST DELINQUENCY:	12/6/2018
DATE ASSIGNED:	7/29/2019	STATUS CODE:	D	CREDITOR CLASSIFICATION CODE:	02
CLIENT NAME/NUMBER:	-	BALANCE:	3600	ACCOUNT DESIGNATOR CODE:	I
CUSTOMER NUMBER:	256YC00000	LAST PAYMENT DATE:	-	RAW NARRATIVE CODES:	GS
ORIGINAL AMOUNT:	3600	NARRATIVE CODES:	GS:Medical		
DATE REPORTED:	6/9/2021	STATUS DATE:	6/9/2021	DATE OF 1ST DELINQUENCY:	12/4/2018
DATE ASSIGNED:	5/7/2019	STATUS CODE:	D	CREDITOR CLASSIFICATION CODE:	02
CLIENT NAME/NUMBER:	-	BALANCE:	75	ACCOUNT DESIGNATOR CODE:	I
CUSTOMER NUMBER:	256YC00000	LAST PAYMENT DATE:	-	RAW NARRATIVE CODES:	GS
ORIGINAL AMOUNT:	75	NARRATIVE	GS:Medical		

TRADES

This section shows all trade lines (accounts).

TRADES

DATE REPORTED:	5/31/2021	**MONTHS REVIEWED:**	03
DATE OPENED:	2/24/2021	**HIGH CREDIT:**	26686
CUSTOMER NAME:	TOYOTA MOTOR CREDIT	**BALANCE:**	26492
ACCOUNT DESIGNATOR:	J	**PAST DUE AMOUNT:**	-
AUTOMATED UPDATE INDICATOR:	*	**PORTFOLIO TYPE CODE:**	I
TERMS FREQUENCY:	Monthly (due every month)	**TERMS DURATION CODE:**	75M
TERMS DURATION:	75 Months	**ACTUAL PAYMENT AMOUNT:**	$502
RAW NARRATIVE CODES:	EP		
NARRATIVE CODES:			EP:Fixed rate
ACCOUNT TYPE CODE:			Auto
PURCHASED FROM/SOLD TO/ORIGINAL CREDITOR NAME:			-
PURCHASED FROM/SOLD TO/ORIGINAL CREDITOR:			-
DATE OF 1ST DELINQUENCY/DATE OF LAST ACTIVITY:			5/2021
RATE/STATUS:			Pays account as agreed
ACTIVITY DESIGNATOR:			-

If someone has a current **Mortgage**:
- "Portfolio Type Code" will be "**M**" *and* the "Rate/Status" will not be "**Closed**."

- Click here for a complete list of Portfolio Type Codes (Appendix A).

DATE REPORTED:	5/31/2021	MONTHS REVIEWED:	98	LAST PAYMENT DATE:	5/2021
DATE OPENED:	1/30/2013	HIGH CREDIT:	4000	SCHEDULED PAYMENT:	-
CUSTOMER NAME:	DEPT OF ED/NELNET	BALANCE:	6002	BALLOON PAYMENT DUE DATE:	-
ACCOUNT DESIGNATOR:	I	PAST DUE AMOUNT:	-	BALLOON PAYMENT AMOUNT:	-
AUTOMATED UPDATE INDICATOR:	*	PORTFOLIO TYPE CODE:	I	CREDIT LIMIT:	-
TERMS FREQUENCY:	Monthly (due every month)	TERMS DURATION CODE:	120M	CLOSED DATE:	-
TERMS DURATION:	120 Months	ACTUAL PAYMENT AMOUNT:	-	CREDITOR CLASSIFICATION:	-
RAW NARRATIVE CODES:	-				

NARRATIVE CODES: | - | PREVIOUS HIGH RATE: | 5
ACCOUNT TYPE CODE: | Education Loan | PREVIOUS HIGH DATE: | 6/2018
PURCHASED FROM/SOLD TO/ORIGINAL CREDITOR NAME: | - | PREVIOUS HIGH RATE 1: | 5
PURCHASED FROM/SOLD TO/ORIGINAL CREDITOR: | - | PREVIOUS HIGH DATE 1: | 2/2020
DATE OF 1ST DELINQUENCY/DATE OF LAST ACTIVITY: | 5/2021 | PREVIOUS HIGH RATE 2: | 5
RATE/STATUS: | Pays account as agreed | PREVIOUS HIGH DATE 2: | 1/2020
ACTIVITY DESIGNATOR: | | PREVIOUS HIGH RATE 3: | 5
| | PREVIOUS HIGH DATE 3: | 12/2019

30	60	90
00	00	12

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	1	1	1	1								
2020	5	5	1	1	1	1	1	1	1	1	1	1
2019	*	1	1	1	1	1	4	5				

Up to 48 months of payment history is provided for each tradeline under "Activity Designator."

A payment code is provided for each month of activity. Each payment code definition is provided below.

Code	Description
*	Rate/Status not available that month
1	Pays as Agreed/Current account
2	Pays 30-59 days past due; not more than 2 payments past due
3	Pays 60-89 days past due; not more than 3 payments past due
4	Pays 90-119 days past due; not more than 4 payments past due
5	Pays 120 or more days past due; more than 4 payments past due
6	Collection account
7	Included in Chapter 13
8	Repossession (for future use; may be foreclosure)
9	Charged off
E	Zero balance and current account
[BLANK]	No Rate Reported

For trade lines with delinquent payments, the total number of 30/60/90+ payments is provided in the bottom left corner. This chart shows the number of times a payment has been 30/60/90+ days late on the trade.

DATE REPORTED:	5/31/2021	MONTHS REVIEWED:	69	LAST PAYMENT DATE:	5/2021
DATE OPENED:	8/12/2015	HIGH CREDIT:	4020	SCHEDULED PAYMENT:	-
CUSTOMER NAME:	DEPT OF ED/NELNET	BALANCE:	4829	BALLOON PAYMENT DUE DATE:	-
ACCOUNT DESIGNATOR:	I	PAST DUE AMOUNT:	-	BALLOON PAYMENT AMOUNT:	-
AUTOMATED UPDATE INDICATOR:	*	PORTFOLIO TYPE CODE:	I	CREDIT LIMIT:	-
TERMS FREQUENCY:	Monthly (due every month)	TERMS DURATION CODE:	120M	CLOSED DATE:	-
TERMS DURATION:	120 Months	ACTUAL PAYMENT AMOUNT:	-	CREDITOR CLASSIFICATION:	-
RAW NARRATIVE CODES:	-				

NARRATIVE CODES:		PREVIOUS HIGH RATE:	5
ACCOUNT TYPE CODE:	Education Loan	PREVIOUS HIGH DATE:	6/2018
PURCHASED FROM/SOLD TO/ORIGINAL CREDITOR NAME:		PREVIOUS HIGH RATE 1:	5
PURCHASED FROM/SOLD TO/ORIGINAL CREDITOR:		PREVIOUS HIGH DATE 1:	2/2020
DATE OF 1ST DELINQUENCY/DATE OF LAST ACTIVITY:	5/2021	PREVIOUS HIGH RATE 2:	5
RATE/STATUS:	Pays account as agreed	PREVIOUS HIGH DATE 2:	1/2020
ACTIVITY DESIGNATOR:		PREVIOUS HIGH RATE 3:	5
		PREVIOUS HIGH DATE 3:	12/2019

30	60	90	YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
00	00	12	2021	1	1	1	1								
			2020	5	5	1	1	1	1	1	1	1	1	1	1
			2019	*	1	1	1	1	1	4	5				

- 30 days late – 0 different occasions
- 60 days late – 0 different occasions
- 90 days late – 12 different occasions

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INQUIRIES

This section includes a list of inquiries for the applicant report.

INQUIRIES

INQUIRY DATE	CUSTOMER NAME	CUSTOMER NUMBER	INDUSTRY CODE
3/15/2021	GULF COAST COMMUNITY		CR
2/24/2021	TOYOTA MOTOR CREDIT		CR
2/24/2021	AMERICREDIT FINANCIA		CR
2/24/2021	CAPITAL ONE		CR
2/24/2021	ALLY FINANCIAL		CR
2/24/2021	GLOBAL LENDING SERVI		CR
2/24/2021	GM FINANCIAL		CR
2/24/2021	ALLEN AUTOMOTIVE INC		CR
10/5/2020	PAT PECK HONDA		CR
9/11/2020	CREDCO		CR
8/10/2020	ALLEN AUTOMOTIVE INC		CR

CONSUMER STATEMENT

CONSUMER STATEMENT

DATE REPORTED: 6/2021

DATE PURGED: -

COMMENT: EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THEIR CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. THIS NOTICE OF RIGHTS WAS UPDATED IN SEPTEMBER 2018 - PLEASE DOWNLOAD THE UPDATED NOTICE AT https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf

COMPLYING WITH THE FCRA

When you use consumer reports to make employment decisions, including hiring, retention, promotion, or reassignment, you must comply with the Fair Credit Reporting Act (FCRA). The Federal Trade Commission (FTC) enforces the FCRA.

Before you get a consumer report you must:

- Tell the applicant or employee that you might use information in their consumer report for decisions related to their employment. This notice must be in writing and in a stand-alone format. The notice cannot be in an employment application. You can include some minor additional information in the notice, like a brief description of the nature of consumer reports, but only if it does not confuse or detract from the notice.
- Get written permission from the applicant or employee. This can be part of the document you use to notify the person that you will get a consumer report. If you want the authorization to allow you to get consumer reports throughout the person's employment, make sure you say so clearly and conspicuously.
- Certify compliance to the company from which you are getting the applicant or employee's information. You must certify that you:
  - notified the applicant or employee and got their permission to get a consumer report;
  - complied with all of the FCRA requirements; and
  - will not discriminate against the applicant or employee or otherwise misuse the information, as provided by any applicable federal or state equal opportunity laws or regulations.

It's a good idea to review applicable laws of your state related to consumer reports. Some states restrict the use of consumer reports – usually credit reports – for employment purposes.

via FTC: Using consumer reports 9-2021

COMPLYING WITH THE FCRA

Before you take an adverse action

Before you reject a job application, reassign or terminate an employee, deny a promotion, or take any other adverse employment action based on information in a consumer report, you must give the applicant or employee:

- a notice that includes a copy of the consumer report you relied on to make your decision; and
- a copy of A Summary of Your Rights Under the Fair Credit Reporting Act, which the company that gave you the report should have given to you.

Giving the person the notice in advance gives the person the opportunity to review the report and tell you if it is correct.

After you take an adverse action

If you take an adverse action based on information in a consumer report, you must give the applicant or employee a notice of that fact – orally, in writing, or electronically.

An adverse action notice tells people about their rights to see information being reported about them and to correct inaccurate information. The notice must include:

- the name, address, and phone number of the consumer reporting company that supplied the report;
- a statement that the company that supplied the report did not make the decision to take the unfavorable action and can't give specific reasons for it; and
- a notice of the person's right to dispute the accuracy or completeness of any information the consumer reporting company furnished, and to get an additional free report from the company if the person asks for it within 60 days.

via FTC: Using consumer reports 9-2021

ADDITIONAL ASSISTANCE

For assistance with understanding the information provided on a pre-employment credit report, or for assistance with having a pre-employment credit report pulled, please contact your Confluent Strategies sales representative.

CONFLUENT STRATEGIES

EQUIFAX® | Sales Agent

**With Confluent Strategies,
you have a dedicated business partner.**

Leverage Equifax's robust data and our know-how to put your business ahead.

confluentstrategies.com
901-321-6700

11 Appendix A
Portfolio Type Codes

Code	Description
C	Line of Credit (payment amounts based on the outstanding balance)
I	Installment (fixed number of payments)
M	Mortgage (fixed number of payments-usually for real estate)
O	Open Account (entire balance is due upon demand)
R	Revolving (payment amounts based on the outstanding balance)
BLANK	No Portfolio Type available