VantageScore: the leader in credit scoring innovation.

From 1987, when the first generic credit scoring models were introduced, through 2005, the credit scoring industry was dominated by a single company with little incentive to innovate. The arrival of VantageScore Solutions in 2006 brought competition between developers that has fueled innovation and benefitted both lenders and consumers.

VantageScore 1.0

- Provides new approach to consistency: characteristic leveling and synchronized development window
- Scores 15 million more consumers
- Introduces proportional performance definition
- Introduces rent, telco and utility data

VantageScore 2.0

- Blends data from two time frames
- Developed on 45 million credit files (roughly 2x previous) for greater predictiveness

VantageScore 3.0

- VantageScore models score approximately 30 million more consumers who typically are not scored by conventional models without relaxing standards.
- Enhances originations performance[1]
- Ignores paid medical collections
- Adopts 300-850 score range
- Simplifies reason code language
- Introduces ReasonCode.org to aid consumer understanding

VantageScore 4.0

First and only tri-bureau model that:

- Incorporates trended credit data
- Leverages machine learning
- Was built in anticipation of NCAP changes

- Nearly 20% incremental predictive performance among Prime consumers when using trended credit data attributes (vs. static data attributes)
- 16.6% and 12.5% performance lift in the bankcard and auto originations categories for dormant[2] consumers (vs. VantageScore 3.0)
- 5.3% lift in predictiveness for mortgage originations

Nearly 10.5 billion

VantageScore credit scores were used in a 12-month period in 2017-2018.

- +20% increase from the previous year
- +300% increase over the past five years

More than 2,800

unique users – mainly financial institutions

2004   **2006**   **2009**   **2012**   **2013**   **2014**   **2017**   **2018**

FICO 04

- Still mandated by the GSEs and FHFA today, and based on pre-recession data (1995-2000)

FICO 08

- Ignores small dollar collection accounts
- Adopts proportional performance definition

FICO 09

- Adopts synchronized development window
- Incorporates rent data
- Ignores paid medical collections
- Enhances originations performance[1]

VantageScore®
a higher level of confidence

12 YEARS

VantageScore: A history of firsts in the credit scoring industry.

In an industry that had become stagnant, VantageScore is proud to be the leader in scoring innovation and the catalyst for competition.

First tri-bureau model to:

- **incorporate** rent payment data when present on the credit file

- **provide** consumer-friendly interpretations of reason codes — as seen on www.ReasonCode.org

- **eliminate** paid collections

- **provide** end users with attribute level transparency and training

- **incorporate** trended credit data

- **include** National Consumer Assistance Plan alignment

First commercially available model (i.e., not educational) to be provided for free to consumers

Only score developer to publish validation results annually

VantageScore®
a higher level of confidence

12 YEARS