VantageScore
a higher level of confidence

3.0

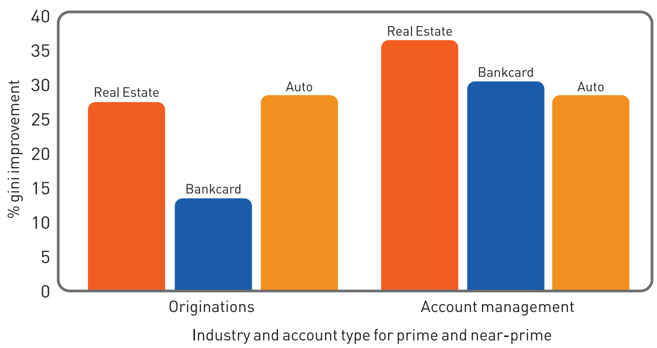
VantageScore 3.0: A credit score built for predictiveness

The VantageScore 3.0 model combines better-performing analytics with more granular data from the three national Credit Reporting Companies (CRCs) to generate more predictive and consistent credit scores for more people than ever.

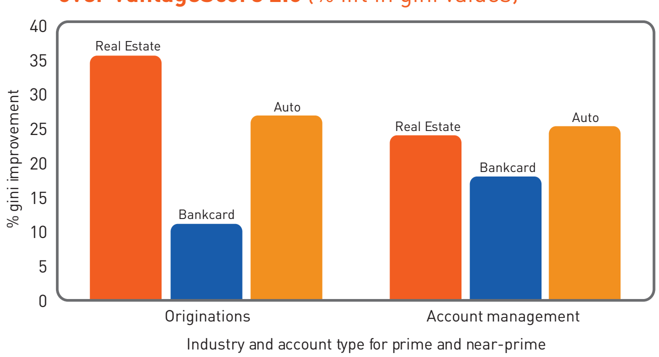
This transformative predictive boost allows lenders to better gauge creditworthiness and manage existing portfolios of loans more reliably — and reduces the repurchase risk for secondary market participants.

The model typically outperforms other credit scoring models across all account and industry types and industry segments. Better still, it delivers superior predictive accuracy among prime and near-prime consumers — those whom lenders traditionally target.

VantageScore 3.0: Performance improvement over CRC score (% lift in gini values)



VantageScore 3.0: Performance improvement over VantageScore 2.0 (% lift in gini values)



The benefits of 3.0

The VantageScore 3.0 model generates credit scores that are:

- More predictive, because the model uses more granular data.
- More consistent, thanks to a unique characteristic-leveling process.
- More inclusive, scoring up to 35 million previously unscoreable consumers.
- More stable, because it accounts for changes in consumer behavior.
- More user-friendly, because it's simple for lenders to install and for consumers to understand.
- More accurate, because the model is based on post-recession data.
- More familiar, because it uses a score range of 300 to 850.

How granular data makes a difference

Deeper separation of real estate loans. The VantageScore 3.0 model classifies real estate loans as first mortgage, lines of credit and home equity loans.

More distinctions between installment loans. The VantageScore 3.0 model breaks installment loans into student loans, auto, personal and standard installment loans.

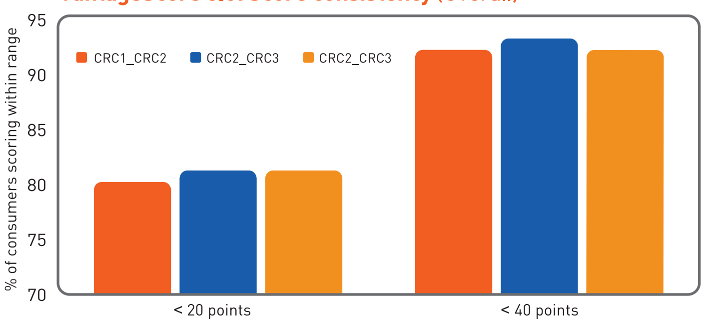
New consideration for revolving accounts. Unlike other models, the VantageScore 3.0 model treats unsecured revolving accounts differently from secured revolving accounts.

Leveled characteristics ensure consistency

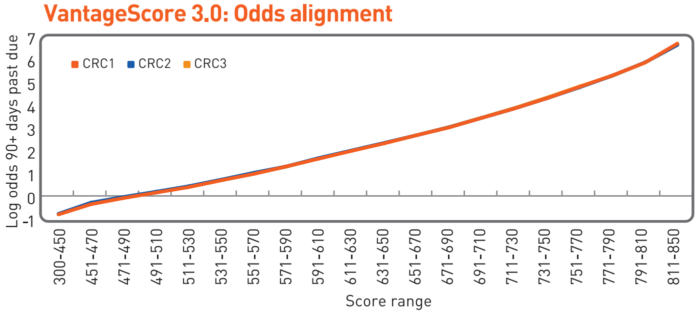
To yield consistent and equitable attribute definitions across multiple sources of information, the VantageScore 3.0 model uses a patented characteristic-leveling process. Simply put, this ensures that if data is present in at least two CRCs, then it is interpreted in the same way — even if there are differences in how the data is defined.

These leveled characteristics create a more consistent picture of a consumer's credit payment behavior, no matter which CRC provides the score.

VantageScore 3.0: Score consistency (Overall)



VantageScore 3.0: Odds alignment



Blended timeframes increase stability

The VantageScore 3.0 model blends data from 2009–2011 and 2010–2012, two distinct timeframes that capture a broad development sample of recent consumer behaviors, including activity at the end of and following the economic crisis. This reduces the model's sensitivity to highly volatile behavior that can be found in a single timeframe, making it more stable, without regard to fluctuations in the economy.

Score the previously unscoreable

The ability to analyze at least two years' worth of consumer credit file data means the VantageScore 3.0 model can generate credit scores for consumers with little or no recent credit history. That gives the model the potential to score up to 35 million more consumers than other models — a population more numerous than that of the state of Texas.

Consumer-friendly enhancements

The total number of reason codes for VantageScore credit scores has been reduced to fewer than 80, down from over 160. And each reason code has been rewritten in clear, easy-to-understand language. Plus, consumers can get more detailed information about their codes by visiting **ReasonCode.org**.

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Equifax: 1.888.202.4025 www.equifax.com/vantagescore
Experian: 1.888.414.1120 www.experian.com/vantagescoreforlenders
TransUnion: 1.866.922.2100 www.transunion.com/corporate/VantageScore/index.html

Visit VantageScore.com to find additional information. Lenders interested in learning more about how the VantageScore 3.0 model can improve their credit decisioning should contact their CRC sales representative.