



SCORES OVERVIEW

TransUnion Scores

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TransUnion CreditVision® Scores

CreditVision Account Management Score

Designed with enriched consumer credit data elements, the CreditVision Account Management Score gives financial institutions an expanded view of consumers. The score leverages new insights through CreditVision data including payment

ratios, duration of balances, directional changes in balances and shifts in utilization levels—data not incorporated into traditional risk scores. As a result, it's a risk score that's better at predicting future consumer performance.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
CreditVision Account Management Score	Delinquency (90+ days past due) on existing accounts within 12 months	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • No deceased indicator • At least one undisputed tradeline 	March 2011– March 2012 September 2011– September 2012	00V64	<ul style="list-style-type: none"> • 11 scorecards • Inquiries were deduped

CreditVision Auto Score

Developed for auto lenders, financing companies and dealers, this dynamic new score helps to better predict performance on new auto loan accounts. Using CreditVision data—including actual payment amounts and expanded historical data elements—this score delivers big improvements in performance across the risk spectrum compared to traditional risk scores. Resulting in expanded approvals, reduced risk and improved pricing accuracy.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
CreditVision Auto Score	Delinquency (60+ days past due) on new auto loans within 24 months	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • No deceased indicator • At least one undisputed tradeline 	March 2010– March 2012	00V80	<ul style="list-style-type: none"> • 4 scorecards • Special handling of cosigners in the performance definition

CreditVision Bankruptcy Score

The first-ever bankruptcy score designed with enriched consumer credit data elements to give an expanded consumer view. This score leverages new CreditVision data insights not incorporated in traditional bankruptcy models—including payment ratios, duration of balances, directional changes in balances and shifts in utilization levels. As a result, it outperforms traditional bankruptcy scores at identifying future bankruptcy filings across the risk spectrum for acquisitions, account management and collection/recovery activities.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
CreditVision Bankruptcy Score	Bankruptcy filing within 12 months	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • No deceased indicator • At least one undisputed tradeline 	March 2011– March 2012 September 2011– September 2012	00V82	<ul style="list-style-type: none"> • 7 scorecards • 'BK' code output if consumer has filed for bankruptcy at the time of scoring

CreditVision HELOC Score

This new score uses CreditVision insights derived from modeling a full year of home equity originations (lines and loans) to help better target those in the market for a new loan today. As a result, the score helps find people who are 3 to 6 times more likely to open a new home equity account—all while improving response rates.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
CreditVision Home Equity Propensity Score	Open a home equity line or loan within 3 months	50-950 High score = high propensity	Must have: <ul style="list-style-type: none"> • No deceased indicator • At least one undisputed tradeline 	Model developed using home equity lines and loans opened in 2012	00V83	<ul style="list-style-type: none"> • Lines/loans identified by higher scores persist and have lower bad rates • Lines identified by higher scores get utilized with higher balances

CreditVision New Account Score

This new score, built with TransUnion's enriched credit data elements, convincingly outperforms traditional new account scores at finding future risk for acquisitions and within portfolio reviews. Designed to give financial institutions an expansive consumer view, it leverages new insights from TransUnion CreditVision data including payment ratios, duration of balances, directional changes in balances and shifts in utilization levels—data not normally included in traditional scores.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
CreditVision New Account Score	Delinquency (90+ days past due) on new accounts within 24 months	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • No deceased indicator • At least one of the following: <ul style="list-style-type: none"> » An undisputed tradeline » A public record » A non-medical collection 	August 2010–August 2012 November 2010–November 2012 February 2011–February 2013 May 2011–May 2013	00W05	<ul style="list-style-type: none"> • 10 scorecards • Inquiries were deduped • Special handling of joint trades • Mortgages not included in the performance definition

CreditVision Income Estimator Model

This enhanced solution is built on the enriched data and analytics of CreditVision, featuring monthly spend data and up to 30 months of extended account history. The model was validated using verified Adjusted Gross Income as reported on the Form 1040 U.S. Individual Income Tax Return (whether filed jointly or separately). As a result, it produces a much more accurate view of a consumer's total income.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
CreditVision Income Estimator	Estimates an individual's income based on credit history	0-999 High score = higher income	Must have: <ul style="list-style-type: none"> • At least one account (not restricted to any specific account type) • No deceased indicator 	August 2014	00W16	5 scorecards

CreditVision Debt-to-Income Estimator Model

This enhanced solution aggregates current debt on the credit file and compares it to monthly estimated income to generate a debt-to-income ratio. The debt is the sum of total monthly minimum debt payments using credit file data including mortgage, installment and revolving accounts (and also includes authorized user debt). The income is determined using CreditVision Income Estimator. Combined, they produce a more accurate estimate of a consumer's overall debt burden and capacity to pay.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
Debt-to-Income Estimator	Estimates an individual's debt-to-income ratio based on credit history and estimated income	0-999 High score = higher debt-to-income ratio	Must have: <ul style="list-style-type: none"> • At least one account (not restricted to any specific account type) • No deceased indicator 	August 2014	00U29	5 scorecards

TransUnion Scores

TransUnion Account Management Score

The TransUnion Account Management Score was built specifically to help institutions manage existing accounts, make key account decisions and identify the most profitable existing accountholders. It predicts the likelihood of an existing accountholder becoming 90 days or more delinquent in a 24-month period.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Account Management Score 3.0	Delinquency (90+ days) on existing accounts within 24 months	150-950 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	April 2003 April 2005	00Q72	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • Same-day dedupe of all inquiries • 10 scorecards • Scaled to TransUnion New Account Model
TransUnion Account Management Score 2.0	Delinquency (90+ days) on existing accounts within 24 months	270-909 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 2000 January 2002	00730	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • Same-day dedupe of all inquiries • 8 scorecards • Scaled to TransUnion New Account Model

TransUnion New Account Score

The TransUnion New Account Score, designed with advanced characteristic evaluation and scorecard segmentation, assesses new prospects' and applicants' risk level. This model enables institutions to better identify new or prospective applicants who are most likely to become 90 or more days delinquent within a 24-month timeframe.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion New Account Score 3.0	Delinquency (90+ days) on new accounts within 24 months	150-950 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	April 2003 April 2005	00Q87	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • Same-day dedupe of all inquiries • 12 scorecards • Scaled to TransUnion Account Management Model
TransUnion New Account Score 2.0	Delinquency (90+ days) on new accounts within 24 months	400-925 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 1999-2001 July 1999-2001	00R59	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • Same-day dedupe of all inquiries • 11 scorecards • Scaled to TransUnion Account Management Model
TransUnion New Account Score 1.0	Delinquency (90+ days) on new accounts within 24 months	149-934 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	September 1996 September 1998	00219	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • Same-day dedupe of all inquiries • 11 scorecards • Scaled to TransUnion Account Management Model

VantageScore®

Developed by the three credit bureaus, TransUnion, Equifax and Experian, VantageScore uses credit data and characteristic leveling to identify consumers likely to become 90 or more days delinquent within a 24-month period. The generic score provides more consistency in credit decisions by applying the same attributes to different sets of data; it simplifies credit decisioning with a single policy that can be used across credit reporting companies.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
VantageScore 1.0	Delinquency (90+ days) within 24 months	501-990 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 non-excluded tradeline • 1 non-excluded tradeline updated in 24 months and 1 inquiry within 24 months • No deceased indicator 	June 2003 June 2005	OOP94	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto, mortgage and non-telco utility inquiries • 15 scorecards
VantageScore 2.0	Delinquency (90+ days) within 24 months	501-990 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 non-excluded tradeline • 1 non-excluded tradeline updated in 24 months and 1 inquiry within 24 months • No deceased indicator 	Two time frames: June 2006–June 2008 June 2007–June 2009	OON94	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto, mortgage and non-telco utility inquiries • 15 scorecards
VantageScore 3.0	Delinquency (90+ days) within 24 months	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • No insufficient credit indicator • No deceased indicator 	Two time frames: 2009-2011 2010-2012	O0V60	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all major credit inquiries • 13 scorecards
VantageScore 3.0 with Positive Factor Codes	Delinquency (90+ days) within 24 months	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • No insufficient credit indicator • No deceased indicator 	Two time frames: 2009-2011 2010-2012	O0W40	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all major credit inquiries • 13 scorecards

TransUnion Auto Score

The TransUnion Auto Score, an industry-specific risk score, offers more accurate predictions on non-prime and sub-prime applicants. Designed to meet the needs of financing companies and automobile dealers, the score predicts the likelihood of a prospect or existing loan holder becoming 60 or more days delinquent in a 12-month period.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Auto Score	Delinquency (60+ days) on auto borrowers within 12 months	292-890 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	December 1995 January 1997	00701	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 3 scorecards

TransUnion Bankruptcy Score

The TransUnion Bankruptcy Score, an incidence-based risk score with increased predictive strength, enables institutions to identify prospects, applicants or existing accountholders most likely to file bankruptcy within a 12-month timeframe.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Bankruptcy Score	Bankruptcy within a 12-month period (incidence based)	0-999 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	June 1999-2000 October 1999-2000 February 2000-2001 May 2000-2001	00896	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 5 scorecards

TransUnion Recovery Scores

TransUnion Recovery Scores are incidence-based scores that help identify which collections accounts are most likely to repay. Using these scores can help institutions determine which accounts to pursue first and identify the most cost-effective treatment strategy.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Propensity Recovery Score 3.0	Likelihood of collecting \$50 or more within 12 months	350-850 High score = higher probability of recovery	Must have: <ul style="list-style-type: none"> • Credit file with at least 1 trade, collection, or public record • No deceased indicator 	January-December 2008 January-December 2009	00H09	
			Must have: <ul style="list-style-type: none"> • No deceased indicator 	January-December 2008 January-December 2009	00Y03 00H10*	Requires input of 7 customer-provided fields
TransUnion Yield Recovery Score 3.0	Identifies accounts likely to pay more money	0-999 High score = higher dollar amount likely to be collected	Must have: <ul style="list-style-type: none"> • Credit file with at least 1 trade, collection, or public record • No deceased indicator 	January-December 2008 January-December 2009	00H11	
			Must have: <ul style="list-style-type: none"> • No deceased indicator 	January-December 2008 January-December 2009	00Y04 00H12*	Requires input of 7 customer-provided fields
TransUnion Recovery Score 2.0	Likelihood of collecting \$50 or more within 12 months	350-850 High score = high probability of recovery	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 2001-2002 December 2001-2002	00P16	3 scorecards

* 00H10 and 00H12 are optional components of these scores, enabling you to score credit file no hits

TransUnion Recovery Scores (continued)

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Recovery Score 1.0	Likelihood of collecting \$50 or more within 12 months	350-850 High score = high probability of recovery	Must have <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 1998-1999 March 1999-2000	00R07	3 scorecards
TransUnion Recovery Bankcard Score	Likelihood of collecting \$100 or more within 6 months	350-850 High score = high probability of recovery	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 2001-2002 December 2001-2002	00P17	3 scorecards
TransUnion Recovery Auto Score	Likelihood of collecting \$250 or more within 9 months	350-850 High score = high probability of recovery	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 2001-2002 December 2001-2002	00P18	1 scorecard
TransUnion Recovery Medical Score	Likelihood of collecting \$50 or more within 9 months	350-850 High score = high probability of recovery	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline with ECOA not equal to 'A' • No deceased indicator 	January 2001-2002 December 2001-2002	00P23	1 scorecard

TransUnion Income Estimator Model

The TransUnion Income Estimator Model uses individual-level credit data to estimate income, providing more predictive data than census or survey information. The model can help institutions better segment offers while managing risk.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Income Estimator 3.0	Estimates an individual's income based on credit history	000-999 High score = higher income	Must have: <ul style="list-style-type: none"> • At least one account (not restricted to any specific account type) • At least one account verified in the last 12 months • At least one account with a credit limit greater than \$0 • No deceased indicator 	February 2006 May 2006 August 2006 November 2006 February 2007	00N03	3 scorecards
TransUnion Income Estimator 2.0	Estimates an individual's income based on credit history	000-999 High score = higher income	Must have: <ul style="list-style-type: none"> • 2 tradelines • 1 open tradeline verified within the last 12 months • 1 open tradeline verified within the last 12 months with a credit line greater than \$0 • No deceased indicator 	1996	00064	4 scorecards

TransUnion Debt-to-Income Estimator Model

The TransUnion Debt-to-Income Estimator Model sums consumers' outstanding debts on their credit file and compares this sum with their monthly estimated income. The result provides insight into a consumer's overall debt burden and capacity to pay.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Debt-to-Income Estimator 3.0	Estimates an individual's debt-to-income ratio based on credit history and estimated income	000-999 High score = higher debt-to-income ratio	Must have: <ul style="list-style-type: none"> • At least one account (not restricted to any specific account type) • At least one account verified in the last 12 months • At least one account with a credit limit greater than \$0 • At least one account open and updated in the last 6 months • No deceased indicator 	February 2006 May 2006 August 2006 November 2006 February 2007	00X99	3 scorecards

TransUnion ARM Estimator Model

The TransUnion ARM Estimator Model flags each mortgage tradeline on a TransUnion credit file (up to five per consumer) and predicts whether a loan has a fixed or adjustable rate.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion ARM Estimator Model	Estimates whether a consumer has an adjustable- or fixed-rate mortgage	Fixed or ARM output Estimated APR	Minimum criteria needed for a mortgage to be scored: <ul style="list-style-type: none"> • Appropriate mortgage information (i.e., open date, high credit, payment information, etc.) • Mortgage originated after January 2003 	July 2008	27305 (Portfolio Reviews & Prescreens) 27321 (Suppression)	N/A

TransUnion Bankcard Expansion Risk Score

The TransUnion Bankcard Expansion Risk Score enables lenders to buy deeper into the risk spectrum by assessing non-prime new prospects' and applicants' risk levels.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Bankcard Expansion Risk Score	Delinquency (60+ days) on new bankcard accounts for non-prime consumers within 12 months	300-900	Must have: <ul style="list-style-type: none"> • 1 undisputed tradeline • No deceased indicator 	October 2009–September 2010	N/A	<ul style="list-style-type: none"> • 14-day inquiry dedupe of all auto- and mortgage-related inquiries • Same-day dedupe of all inquiries • 6 scorecards

TransUnion Vehicle History Score, powered by CARFAX

The TransUnion Vehicle History Score enables lenders to assess the risk of a new auto loan based on the repair, title, event and usage history of the vehicle used as collateral for the loan, calculated using data provided by CARFAX.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
TransUnion Vehicle History Score, powered by CARFAX	Delinquency (90+ days) on new accounts within 24 months	100-999	Must have: <ul style="list-style-type: none"> • Used vehicle with VIN match to CARFAX database • Branded titles and new vehicles will receive special values 	October 2009–March 2010	00610 (Standard) 00611 (Premium)	Two versions, Premium and Standard. Same scoring algorithm but Premium gives additional detail on title brands.

FICO® Scores

FICO® Risk Scores

The FICO Risk Scores use information from TransUnion's extensive consumer credit repository to assess a consumer's risk of severe delinquency—potentially resulting in charge-offs or bankruptcy—over a 24-month period. FICO scores help identify and separate reliable borrowers from those likely to become 90 or more days delinquent.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
FICO® Risk Score, Classic 9	Delinquency (90+ days) within 24 months	300-850	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within 6 months • 1 tradeline at least 6 months old • No deceased indicator 	October 2011 October 2013	00W18	<ul style="list-style-type: none"> • 30 day buffer and 45 day inquiry dedupe of all mortgage-related inquiries • 13 scorecards
FICO® 8 Risk Score	Delinquency (90+ days) within 24 months	341-850 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	April 2005 April 2007	00Q88	<ul style="list-style-type: none"> • 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries • 12 scorecards
FICO® 8 Industry Scores	Delinquency (90+ days) within 24 months for a specific industry	AU 250-900 BC 265-900 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	April 2005 April 2007	AU = 00N20 IBC = 00N21	<ul style="list-style-type: none"> • 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries • 12 scorecards • Industry options scaled to FICO 08

FICO® Risk Score, Classic Scores (continued)

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
FICO® 8 Mortgage Risk Score	Delinquency (90+ days) within 24 months for mortgage industry	300-850 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	April 2005 April 2007	00N92	<ul style="list-style-type: none"> • 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries • 12 scorecards plus 5 additional mortgage industry scorecards • Scaled to FICO® 8
FICO® Risk Score, Classic 04	Delinquency (90+ days) within 24 months	309-839 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	October 1998 October 2000	00P02	<ul style="list-style-type: none"> • 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries • 10 scorecards
FICO® Risk Score, Classic 04 Industry Options	Delinquency (90+ days) within 24 months for a specific industry	AU 253-893 BC 250-873 IL 287-855 PF 250-863 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	October 1998 October 2000	AU = 00P12 BC = 00P11 IL = 00P13 PF = 00P14	<ul style="list-style-type: none"> • 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries • 12 scorecards • Industry options scaled to FICO 04
FICO® Risk Score, Classic 98	Delinquency (90+ days) within 24 months	336-843 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	July 1993 July 1995	00950	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto and mortgage related inquiries • 10 scorecards
FICO® Risk Score, Classic 98 Industry Options	Delinquency (90+ days) within 24 months for a specific industry	AU 250-854 BC 279-836 IL 313-834 PF 254-841 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	July 1993 July 1995	AU = 00990 BC = 00993 IL = 00991 PF = 00992	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 12 scorecards • Industry options scaled to FICO 98

FICO® Risk Score, Classic Scores (continued)

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
FICO® Risk Score, Next Gen (Precision)	Delinquency (90+ days) within 24 months	209-897 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	March 1995 March 1997	00227	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 18 scorecards • FICO 98 is scaled to FICO 95
FICO® Risk Score, Next Gen (Precision 2003)	Delinquency (90+ days) within 24 months	221-950 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 12 months • 1 tradeline at least 3 months old • No deceased indicator 	October 1998 October 2000	00R82	<ul style="list-style-type: none"> • 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries • 18 scorecards • FICO 98 is scaled to FICO 95
FICO® Risk Score, Classic 95	Delinquency (90+ days) within 24 months	403-834 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	July 1991 July 1993	00002	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 10 scorecards
FICO® Risk Score, Classic 95 Industry Options	Delinquency (90+ days) within 24 months for a specific industry	AU 312-872 BC 377-849 IL 350-868 PF 280-925 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	July 1991 July 1993	AU = 00008 BC = 00256 IL = 00016 PF = 00004	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 12 scorecards • Industry options scaled to FICO 95

FICO® Bankruptcy Risk Scores

FICO Bankruptcy Risk Scores not only considers the prospects' or existing accountholders' potential dollar losses, but take into account their future revenue potential as well.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
FICO® Bankruptcy Risk Score 03	Bankruptcy loss ratio (bankruptcy losses/ revenue from good accounts) within the next 18 months	278-901 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	January 1998 July 1999	00X46	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 11 scorecards * NOT scaled to FICO 95
FICO® Bankruptcy Risk Score 97	Bankruptcy loss ratio (bankruptcy losses/ revenue from good accounts) within the next 18 months	338-870 High score = low risk	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	January 1995 July 1996	00601	<ul style="list-style-type: none"> • 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries • 11 scorecards * NOT scaled to FICO 95

FICO® Revenue Score

The FICO Revenue Score rank orders consumers by the likely amount of bank card revenue they'll generate over the next 12 months. This score allows institutions to take marketing efforts beyond just response and risk assessment to factor in potential customer revenue.

MODEL NAME	TYPE OF MODEL	SCORE RANGES	EXCLUSION CRITERIA	DEVELOPMENT DATES	PRIMARY ALGORITHMS	OTHER INFORMATION
FICO® Revenue Score	Rank orders the potential revenue amount to be generated over the next 12 months	159-336 High score = high revenue OR 0-9 (9 = Highest revenue)	Must have: <ul style="list-style-type: none"> • 1 tradeline updated within the last 6 months • 1 tradeline at least 6 months old • No deceased indicator 	2000	00133	<ul style="list-style-type: none"> • 4 scorecards

