

Credit Score Comparison Chart



Scores	VantageScore 3.0	TransUnion New Account Score 2.0 (FKA TransRisk 2.0)
Developed By:	3 Credit Bureaus (TransUnion, Equifax, Experian)	TransUnion
Development Dates	Two time frames: 2009-2011 2010-2012	January 2000 January 2002
Score Model	Delinquency (90+ days) within 24 months	Delinquency (90+days) on new accounts within 24 months
Score Range	300-850	300-850
Letter Scores Available?	Yes	No
Score Risk	High score= low risk	High score= low risk
Number of Scorecards	13	8
Reason Codes (Positive and Negative)	144	61

VantageScore® 3.0

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.

TransUnion New Account Score® (Formerly known as TransRisk 2.0)

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.