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## VantageScore<sup>SM</sup>

VantageScore is the first score of its kind leveraging a consistent scoring methodology across all three credit reporting companies to deliver a highly predictive and easy to understand risk score. It is the first single credit scoring model to be developed jointly by the national credit reporting companies. As a result, it leverages the collective expertise of the industry's leading experts on credit data, scoring and analytics to offer greater predictiveness and consistency.

### The power of choice

Given the lack of scoring solutions in the market today that capitalize on data from all three credit reporting companies, choices were limited to risk decisioning tools to create effective lending strategies. With VantageScore, make the best risk management decisions with improved prediction power that is consistent across all three national credit reporting companies.

### Limits score variability across credit reporting companies:

Leveled credit characteristics across all three national credit reporting companies ensure that any score differences for the same consumer are attributable to content differences, not the scoring algorithm. Scorecards were scaled consistently across each credit reporting company to create a score range from 501-990 that accommodate natural A, B, C, D, and F grade intervals:

901 – 990 = A  
 801 – 900 = B  
 701 – 800 = C  
 601 – 700 = D  
 501 – 600 = F

### Superior risk prediction:

Advanced segmentation techniques were used to create a stronger, more robust model. This results in a stronger separation of good and bad accounts and the ability to classify more bad accounts into the worst-scoring ranges.

### Effective Risk Management:

VantageScore is able to more effectively provide predictive scores on thin-file consumers which delivers more useful risk management for this segment.

### Capitalize on Experian's freshest data

By combining the consistent predictive power of VantageScore with Experian's robust database, achieve the most accurate outcome of risk assessment with the most up-to-date information available on the market today.

### Features

- Unprecedented in implementing the same score at all three national credit reporting companies.
- Uses a common score range of 501-990 (high scores equal low risk)
- Incorporates revolutionary multiple scorecard technology
- Score differences across the three companies are attributed to content differences, as opposed to the scoring algorithm itself

#### Attention consumers

VantageScore is not yet available directly to consumers.

[Click here to learn more about your Experian score.](#)

#### Buy this product

Contact us today to find out how VantageScore performs on your file.

or by phone at 888 414 1120

**VantageScore can assist you with your lending decisions in a manual or automated environment:**

- Use the score for tiered offers with multiple cut-off strategies. For example, extend the most favorable offer to your most creditworthy clients, a moderate offer for those consumers that are in the middle segment of credit risk, and the lowest offer for consumers that are more risky.
- For deposit/no deposit (pass/fail) strategies, set one cut-off to request a deposit or deny consumers that would fall into a risk category that is unfavorable for your business need.
- When acquiring customers, use VantageScore in conjunction with custom applications and bankruptcy scores for more accurate decisions.
- For account management, use it with a custom behavior score to determine appropriate cross-sell, activation, and re-pricing decisions.

**For more information on VantageScore, please call 888 414 1120**

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