



VantageScore

Increase Your Portfolio Profitability with a Groundbreaking Tri-Bureau Consumer Credit Risk Model

Today's credit decision makers face evolving and unprecedented challenges within the sphere of predictive risk assessment. Success in this dynamic and competitive marketplace demands sophisticated analytic tools designed to keep pace with the complexities of the credit risk environment.

As part of our ongoing commitment to providing premier credit risk tools, Equifax introduces VantageScoreSM, the first tri-bureau model of its kind that defines a new standard in consumer credit risk scoring. Developed using sample data common to all three credit reporting companies, as well as the same algorithm, VantageScore simplifies the end-user experience and yields greater predictive power while scoring a broad range of consumers. The net result is a powerful tool poised to drive revenue by enhancing credit risk decision-making through unparalleled levels of model performance and consistency.

Optimize account approvals while minimizing risk

- Improve the quality of your portfolio through enhanced risk evaluation and coverage.
- Segment accounts for more strategic risk-based pricing.
- Extend customer relationships with targeted cross-sell/up-sell offers to low-risk consumers.

Reduce losses

- Benefit from fusion of extensive credit data attributes with innovative statistical modeling techniques.
- Decrease bad rates and charge-offs by identifying delinquencies and accounts more likely to default.

Expedite decision making

- Increase effectiveness through greater scoring consistency.
- Apply objective measure of risk to both credit applications and prescreens.

Streamline account management

- Set more appropriate debt recovery strategies and credit terms.
- Develop marketing and credit offers based on comprehensive consumer credit profiles.

- Easily transition to VantageScore from other scoring models due to broad channel availability and standard delivery.
- Valid score range of 501 to 990 — the higher the score, the lower the likelihood of risk.
- Delivers up to four, easy-to-interpret reason codes, and a fifth FACTA reason code where applicable. Narrative statements associated with reason codes indicate key factors as to why the consumer did not achieve the highest score possible.
- VantageScore is widely available via numerous delivery channels, including System-to-System, Equifax ePORT[®], MultiVision[®], and offline batch.

Start Enhancing Your Credit Risk Decisioning Today!

For more information about VantageScore, contact your Equifax sales representative.

Equifax. Information that Empowers.

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