



VantageScore® 3.0

Decision better, decision more, with the latest credit risk scoring model

How many millions of creditworthy consumers are you ignoring? Predict the likelihood of serious delinquencies better while expanding your lending universe.

VantageScore® 3.0 is the only model developed jointly by all three national credit reporting companies, which means you get the latest, most accurate data available. This patented model has been updated to be more predictive, more consistent and more stable than older versions.

VantageScore 3.0 offers up to a 25 percent predictive lift over earlier models for sought-after prime and near-prime consumers. By considering at least 24 months of credit history (including utilities, rent and telecommunications), the model can generate scores for 35 million previously unscorable consumers — which opens up a whole new universe of potential customers, including millennials, emerging consumers and credit invisibles.

With VantageScore 3.0, you can:

- Lend deeper: Get the predictive performance of a custom model at a fraction of the price, so you can confidently approve more customers deemed incomplete or too risky by other models.
- Minimize costly consumer disputes: A single tri-bureau report outputs the same score across all three bureaus, every time.
- Grow your lending universe: VantageScore 3.0 can score 35 million more consumers than other traditional scoring models, reducing waste and providing a clear picture of your entire prospect portfolio.
- Decrease manual underwriting: The model calculates a score for everyone, even thin-file consumers with just a credit inquiry. So you can glean invaluable consumer insights without the cost and inefficiency of manual review.

Lenders nationwide are integrating VantageScore 3.0 as a the key component in their decisioning strategies for targeting, approving and retaining the best consumers for their portfolio:

- Prospecting: Targeting creditworthy prospects in the market for additional services through prescreening and prequalification.
- Acquisitions: Driving automated loan approvals at the point of sale.
- Portfolio: Identifying existing consumers creditworthy enough for new offers.

Turn uncertainty into profit. Take advantage of every consumer interaction by making VantageScore 3.0 part of your credit decisioning strategy today.

To find out more about VantageScore, please contact your local Experian sales representative or call 1 888 414 1120.

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Product sheet

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