

Leading scores forward: Opening more doors to homeownership

The credit scoring landscape is shifting. Experian is committed to creating an improved, more competitive lending environment by offering VantageScore 4.0 for free to its U.S. mortgage clients.

What does this mean for lenders?

This is about accelerating score choice in a responsible, transparent way so lenders can test and learn, and more consumers can be seen for the full picture of their financial behavior.

TOTAL TRANSPARENCY. TOTAL UTILITY. FLEXIBLE. SECURE. RELIABLE.

Delivering modern data



VantageScore 4.0 leverages broader, modern data to provide a deeper, more accurate view of consumer creditworthiness. For the first time in over 20 years, lenders can adopt a scoring model that reflects today's consumer supported by leading rental data and consumer-added insights from Experian Boost.

Ensuring transparent pricing



The Experian Score Choice Bundle combines VantageScore 4.0 and FICO®2 in a single transaction to simplify lender workflows. A predictable, straightforward pricing structure eliminates hidden costs and allows for confident planning and budgeting without adding financial complexity.

Accelerating adoption



Experian's award-winning Ascend Analytical Sandbox helps lenders move quickly to modern scoring models, speeding evaluation and implementation with robust score analytics. This faster adoption can support more inclusive decisions and helps open the door to homeownership for more qualified borrowers.

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FICO is a registered trademark of Fair Isaac Corporation.

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Experian Score Choice Bundle

To deliver this, we're proud to introduce the Experian Score Choice Bundle, a first-of-its-kind credit scoring solution for the mortgage market. The bundle provides lenders with both VantageScore 4.0 and FICO 2 on every transaction, offering the freedom to choose the score that best fits their needs.

The result:



Expanded access to credit.



Reduced costs for lenders.



Clearer path to homeownership for millions of consumers.

The Experian Score Choice Bundle builds on what has always set Experian apart – the quality, accuracy and depth of our data, supported by the technology and infrastructure that make it all possible.

Ultimately, this is about **greater choice, lower costs and broader access** – helping lenders serve more borrowers and creating a mortgage market that assists everyone.

LEARN MORE ABOUT EXPERIAN'S SCORE CHOICE BUNDLE HERE ▶

