Even more predictive scores for 30–35 million more consumers* who typically are not scored by conventional models without relaxing standards.

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Reduction in public records and collection trade lines in consumers’ files will cause the number of consumers who would be newly scoreable using the VantageScore credit scoring model to decline.

How VantageScore 4.0 Uses MACHINE LEARNING for CREDIT SCORING

- Analyzes hundreds of thousands of behavioral data relationships
- Recognizes Patterns of Behavior
  - Zeroes in on the most predictive relationships.
- Result: Substantial New Risk Insight
  - on consumers with dormant* credit histories.
- Converted to Static Scorecards
  - in standard format to ensure compliance.

16.6% and 12.5% Performance Lift
in the Bankcard and Auto Originations Categories for Dormant* Consumers
(vs. VantageScore 3.0)

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