

VantageScore[®] 3.0

Score factor codes and exclusion scores

Score factor codes

VantageScore[®] provides up to four score factor codes (also known as adverse action reason codes) that indicate which predictive characteristics had the most negative influence on the score. These codes are used in adverse action notifications to customers and are displayed in order of their contribution to the score. An additional 5th reason code will be returned when inquiries are not in the top four key reason codes facilitating lender compliance with the Fair and Accurate Credit Transactions Act (FACTA).

Score factor codes are assigned a 2-byte numeric code. Below is the complete list of codes that can be returned with a VantageScore 3.0 credit score:

Code	Statement
4	The balances on your accounts are too high compared to loan amounts
5	Too many of the delinquencies on your accounts are recent
6	You have too many accounts that were opened recently
7	You have too many delinquent or derogatory accounts
8	You have either too few loans or too many loans with recent delinquencies
9	The worst payment status on your accounts is delinquent or derogatory
10	You have either very few loans or too many loans with delinquencies
11	The total of your delinquent or derogatory account balances is too high
12	The date that you opened your oldest account is too recent
13	Your most recently opened account is too new
14	Lack of sufficient credit history
15	Newest delinquent/derogatory payment status on your accts is too recent
16	The total of all balances on your open accounts is too high
17	Balance on previously delinquent accts are too high compared to loan amts
18	Total of balances on accts never late is too high compared to loan amts
21	No open accounts in your credit file
22	No recently reported account information

Code	Statement
23	Lack of sufficient relevant account information
29	Too many of your open bankcard or revolving accounts have a balance
30	Too few of your bankcard or other revolving accounts have high limits
31	Too many bankcard or other revolving accounts were opened recently
32	Balances on bankcard/revolving accts too high compared to credit limits
33	Your worst bankcard or revolving account status is delinquent/derogatory
34	Total of all balances on bankcard or revolving accounts is too high
35	Your highest bankcard or revolving account balance is too high
36	Your largest credit limit on open bankcard or revolving accts is too low
39	Available credit on your open bankcard or revolving accounts is too low
40	The date you opened your oldest bankcard or revolving acct is too recent
42	The date you opened your newest bankcard or revolving acct is too recent
43	Lack of sufficient credit history on bankcard or revolving accounts
44	Too many bankcard or revolving accounts with delinquent/derogatory status
45	Total balances too high on delinquent/derogatory bankcard/revolving accts
47	No open bankcard or revolving accounts in your credit file
48	No bankcard or revolving recently reported account information
49	Lack of sufficient relevant bankcard or revolving account information
53	The worst status on your real estate accounts is delinquent or derogatory
54	The amt of balance paid down on your open real estate accounts is too low
55	Open real estate acct balances are too high compared to their loan amts
57	Too many real estate accts with delinquent or derogatory payment status
58	The total of all balances on your open real estate accounts is too high
61	No open real estate accounts in your credit file
62	No recently reported real estate account information
63	Lack of sufficient relevant real estate account information
64	No open first mortgage accounts in your credit file
65	Lack of sufficient relevant first mortgage account information

Code	Statement
66	Your open auto account balances are too high compared to their loan amts
68	No open auto accounts in your credit file
69	Lack of sufficient relevant auto account information
71	You have either very few installment loans or too many with delinquencies
72	Too many installment accts with a delinquent or derogatory payment status
73	The worst status on your installment accounts is delinquent or derogatory
74	The balance amount paid down on your open installment accounts is too low
75	The installment account that you opened most recently is too new
76	You have insufficient credit history on installment loans
77	Newest delinquent or derogatory status on installment accts is too recent
78	Balances on installment accts are too high compared to their loan amounts
79	Too many of the delinquencies on your installment accounts are recent
81	No open installment accounts in your credit file
83	Lack of sufficient relevant installment account information
84	The number of inquiries was also a factor, but effect was not significant
85	You have too many inquiries on your credit report.
86	Your credit report contains too many derogatory public records
87	Your credit report contains too many unsatisfied public records
88	One or more derogatory public records in your credit file is too recent
90	Too few discharged bankruptcies
93	The worst status on your student loan accts is delinquent or derogatory
94	The balance amount paid down on your open student loan accts is too low
95	You have too many collection agency accounts that are unpaid
96	The total you owe on collection agency accounts is high
97	You have too few credit accounts
98	There is a bankruptcy on your credit report



Exclusion scores

Exclusion scores are 4 digit scores that are returned when a profile is not able to be scored. Below are the exclusions for VantageScore 3.0.

Exclusion	Exclusion score	Exclusion criteria
Deceased	0001	File/trade indicating consumer is deceased
Lack of information	0004	No information on credit report (other than maybe inquiries)

Please note system exclusion also may be returned (i.e., 9000).

VantageScore® is a registered trademark of VantageScore Solutions, LLC.