

Experian Fair Isaac Model Score Factor Codes

SCORE FACTOR	DEFINITION FACTOR
01	Current balances on accounts
02	Delinquency reported on accounts
03	Too few bank revolving accounts
04	Too many bank revolving accounts
05	Number of accounts with balances
06	Number of finance company accounts
07	Unable to evaluate recent payment history
08	Number of recent inquiries
09	Number of accounts opened within the last twelve months
10	Proportion of balance to high credit on bank revolving or all revolving accounts
11	Current balances on revolving accounts
12	Length of revolving account history
13	Length of time (or unknown time) since account delinquent
14	Length of time accounts have been established
15	Insufficient or lack of bank revolving account information
16	Insufficient or lack of revolving account balance information
17	No recent (non-mortgage) account balance information
18	Number of accounts delinquent
19	Too few accounts rated "current"
20	Length of time since legal item filed or collection item reported
21	Amount past due to accounts
22	Account(s) not paid as agreed and/or legal item filed
24	Lack of recently reported balances on revolving/open accounts
25	Length of installment loan history
26	Number of revolving accounts
28	Number of accounts established
30	Length of time since most recent account established
31	Too few accounts with recent payment information
32	No recent installment loan information
33	Proportion of current loan balance to original loan amount
36	Length of time open installment loans have been established
37	Number of finance company accounts established relative to length of finance history
38	Serious delinquency and public record or collection filed
39	Serious delinquency
40	Derogatory public record or collection filed
98	Lack of recent information on auto loan or lack of auto loan
99	Lack of recent information on finance accounts or lack of finance accounts

References: Information obtained from applicable repositories (Experian, Trans Union, Equifax) for the eMerge System.

Equifax Beacon '96 Score ♦ Reason Codes

ADVERSE ACTION CODE	DEFINITION TEXT
01	Amount owed on accounts is too high
02	Level of delinquency on accounts
03	Too few bank revolving accounts
04	Too many bank or national revolving accounts
05	Too many accounts with balances
06	Too many consumer finance company accounts
07	Account payment history is too new to rate
08	Too many inquiries within the last twelve months
09	Too many accounts recently opened
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
11	Amount owed on revolving account is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time accounts have been established
15	Lack of recent bank revolving information
16	Lack of recent revolving account information
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Too few accounts currently paid as agreed
20	Length of time since derogatory public record or collection is too short
21	Amount past due on accounts
23	Number of bank or national revolving accounts with balances
24	No recent revolving balances
25	Length of time installment loans have been established (industry options only)
26	Number of revolving accounts (industry options only)
28	Number of established accounts
30	Time since most recent account opening is too short
31	Too few accounts with recent payment information
32	Lack of recent installment loan information
33	Proportion of loan balances to loan amounts is too high
34	Amount owed on delinquent accounts
38	Serious delinquency, and derogatory public record or collection filed
39	Serious delinquency
40	Derogatory public record or collection filed
98	Lack of recent auto finance loan information (industry options only)
99	Lack of recent consumer finance company account information (industry options only)

Trans Union EMPIRICA Score Factor Codes

SCORE FACTOR	DEFINITION FACTOR
000	No adverse factors
001	Amount owed on accounts too high
002	Level of delinquency on accounts
003	Proportion of loan balances to loan amounts is too high
004	Lack of recent installment loan information
005	Too many accounts with balances
006	Too many consumer finance company accounts
007	Account payment history is too new to rate
008	Too many inquiries in the last 12 months
009	Too many accounts recently opened
010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
011	Amount owed on revolving accounts is too high
012	Length of time revolving accounts have been established
013	Time since delinquency is too recent or unknown
014	Length of time accounts have been established
015	Lack of recent bank revolving information
016	Lack of recent revolving account information
017	No recent non-mortgage balance information
018	Number of accounts with delinquency
019	Date of last inquiry too recent
020	Length of time since derogatory public record or collection is too short
021	Amount past due on accounts
024	No recent revolving balances
026	Number of bank revolving or other revolving accounts (for future use)
027	Too few accounts currently paid as agreed
028	Number of established accounts
029	No recent bankcard balances
030	Time since most recent account opening is too short
031	Amount owed on delinquent accounts (for future use)
036	Payments due on accounts
038	Serious delinquency, and public record or collection filed
039	Serious delinquency
040	Derogatory public record or collection filed
041	No recent retail balances (for future use)
042	Length of time since most recent consumer finance company account established (for future use)
050	Lack of recent retail account information (for future use)
056	Amount owed on retail accounts (for future use)