FICO® Bankcard Score 10

The most powerful FICO® Bankcard Score ever

Leveraging FICO's heritage of scoring expertise, FICO® Bankcard Score 10 supports more precise consumer credit risk management for bankcard issuers. Using recent data, FICO Bankcard Score 10 reflects FICO's practice of continual innovation to address market and data evolutions. Now bankcard and retail card issuers can use FICO Bankcard Score 10, designed to realize greater precision in risk assessment while continuing to support a consistent customer experience.

Powerful and trusted

- Gain predictive lift over prior FICO® Bankcard Scores

- Transition easily to the latest score, based on recent data

- Maintain a consistent customer experience with the trusted FICO® Score blueprint

- Retain continuity with time-tested standards and minimum scoring criteria

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Grow business without sacrificing risk standards

Today's economic conditions and consumer experiences create new analytic demands. Bankcard issuers seeking to grow their portfolios without sacrificing risk criteria can benefit from adopting more powerfully predictive analytic tools that factor in recent data. The FICO® Bankcard Score 10 can meet these needs directly. As with other FICO® Scores, the FICO Bankcard Score 10 is extremely robust and exceling in comparison to previous FICO Bankcard Score versions.

Demonstrating greater predictive power over all previous versions across the credit lifecycle, the FICO® Bankcard Score 10 was developed on recent datasets to provide an even higher level of consumer credit risk prediction. Developed from a time-tested blueprint, the score enables a step up to a higher level of predictiveness without sacrificing the trusted FICO Bankcard Score minimum scoring criteria and user experience. FICO Bankcard Score 10, with reason codes consistent with prior versions, is designed with compliance in mind. The score carries forward key features of prior versions and maintains the same 250–900 score range associated with FICO industry-specific models.

Outperforms prior FICO® Bankcard Scores in key use cases

Building off new data samples and refined variable weighting, FICO® Bankcard Score 10 provides predictive lift over all previous versions of the FICO Bankcard Score, with score distributions that are consistent with prior models.

Lenders using older FICO® Score versions can make a strong business case for adoption of the newest model versions.

Improved predictive power

FICO® Bankcard Score 10 provides more precision in predicting risk for new and existing card accounts, providing lenders with a tool to proactively manage accounts to reduce risk, improve customer experience, and grow profits.

Strong performance in lower score ranges

FICO® Bankcard Score 10 provides enhanced predictive power to support retail card lending decisions within subprime consumer populations, providing 1.5 or more KS point gain over prior versions in subprime segments.

FICO® Bankcard Score 10 K–S Comparisons

	FICO® Bankcard Score 10	K–S Gain Over FICO® Bankcard Score 9	K–S Gain Over FICO® Bankcard Score 8	K–S Gain Over Prior FICO® Bankcard Score
Bankcard, Originations	56.9	2	1.4	4.0
Bankcard, Account Management	66.3	1.4	1.4	3.3
Bankcard, Originations (Prime)	54.2	2.9	1.2	8.2
Bankcard, Account Management (Prime)	65.0	1.8	1.1	5.2
Bankcard, Originations (Prime Thin/New to Credit)	38.5	1.8	3.0	6.2
Bankcard, Account Management (Prime Thin/New to Credit)	59.6	1.3	1.5	3.4
Bankcard, Originations (Subprime)	44.9	1.7	1.6	4.8
Bankcard, Account Management (Subprime)	53.4	2.0	1.9	4.1

Definitions: Thin file: three or fewer trades on file / **New to credit:** oldest trade on file is less than three years old / **Subprime:** at least one 90%+ delinquency, collection, or bankruptcy on file

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The FICO® Bankcard Score 10 provides continuity with these important features from other versions:

- Unpaid third-party medical collections differentiation
- Paid third-party collections exclusion
- Inclusion of rental, telecom, and utility accounts (when this info is present in the credit file)

Streamlined path to more predictiveness

Developed using recent credit bureau data and designed to be backward compatible, FICO® Bankcard Score 10 provides a streamlined path to greater precision while utilizing the same score factor reason codes for easy implementation. It provides the same trusted user and consumer experience as prior versions.

About FICO® Scores

The introduction of broad-based credit scores by FICO more than 30 years ago has transformed economic growth in the US and globally — making access to credit more efficient and objective while protecting the financial stability of lenders by enabling decisions that limit risk. The FICO® Score 10 suite, FICO® Bankcard Score 10, and FICO® Auto Score 10 are part of FICO's continued commitment to supporting this mission.

To find out more about how your organization can benefit from the FICO® Bankcard Score 10, contact your FICO representative or visit us at www.fico.com/scores

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FICO® More Precise Decisions

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