

FICO® Auto Score 10

The most powerful
FICO® Auto Score ever

Leveraging FICO's heritage of scoring expertise, FICO® Auto Score 10 supports more predictive consumer credit risk management for auto dealers and lenders. Using recent data, FICO Auto Score 10 reflects FICO's practice of continual innovation to address market and data evolutions. Now auto dealers and lenders can use FICO Auto Score 10, which is designed to realize greater performance in risk precision while continuing to support a consistent customer experience.

Powerful and trusted

- Gain predictive lift over prior FICO® Auto 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



Grow business without sacrificing risk standards

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

Demonstrating greater predictive power over all previous versions of the FICO® Auto Score, the FICO® Auto Score 10 was developed on recent datasets to provide an even higher level of consumer credit risk prediction. Developed from a consistent blueprint, the score enables a step up to a higher level of predictiveness without sacrificing the trusted FICO® Score minimum scoring criteria and

user experience. FICO Auto 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 250–900 score range associated with FICO industry-specific models.

Outperforms prior FICO® Auto Scores in key use cases

Building off new data samples and refined variable weighting, FICO® Auto Score 10 provides predictive lift over all previous versions of the FICO® Auto Score, with distributions consistent with prior models. The score shows strong performance for prime thin and new-to-credit files such as those seen with first-time auto borrowers.

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

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

- Collections differentiation
- Unpaid third-party medical collections differentiation and paid third-party collections exclusion
- Rental trade line inclusion when present
- Payment history used in score calculations on the credit file include telecom and utilities, as well as rental trade lines when reported

FICO® Auto Score 10 K-S Comparisons

	FICO® Auto Score 10	K-S Gain Over FICO® Auto Score 9	K-S Gain Over FICO® Auto Score 8	K-S Gain Over Prior FICO® Auto Score
Auto Originations – Loans	58.0	1.4	1.4	2.3
Auto Account Management – Loans	69.2	0.7	0.5	1.9
Auto Originations – Leases	54.8	2.1	2.2	3.2
Auto Account Management – Leases	58.1	0.7	0.6	1.3
Auto Originations (Prime Thin/New to Credit)	36.2	2.0	2.5	3.5
Auto Account Management (Prime Thin/New to Credit)	48.9	0.5	1.6	3.9
Auto Originations (Subprime)	47.6	1.8	2.6	3.6
Auto Account Management (Subprime)	58.0	0.9	0.9	2.2

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



Streamlined path to more predictiveness

Developed using recent credit bureau data and designed to be backward compatible, FICO® Auto Score 10 provides a streamlined path to a higher level of consumer credit risk assessment.

The updated model based on recent data reflects the evolving credit landscape, yielding more predictive insight than previous scores. Because the type of data used is consistent with prior FICO® Auto Scores, FICO® Auto Score 10 can be seamlessly implemented. 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® Auto Score 10, contact your FICO representative or visit us at www.fico.com/scores



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