Scoring Solutions

FICO® Score 10T

Powerful, flexible, and trusted

Overview Sheet

FICO® Score 10T is the most powerful FICO® Score ever. Leveraging FICO's demonstrated scoring expertise, this score supports more predictive consumer credit risk management using recent data. FICO Score 10T integrates trended credit data, reflecting FICO's practice of continual innovation to address market and data advancements. Lenders and investors have the flexibility to create tailored credit offerings that realize greater performance precision while supporting a consistent customer experience.

FICO® Score 10T benefits

- **Gain** up to 10% predictive lift over prior FICO® Scores
- **Leverage** trended data for more consumer behavior insights
- **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

Today's economic conditions and consumer experiences create new analytic demands. Lenders and investors seeking to grow portfolios without sacrificing risk standards must adopt more powerfully predictive analytic tools that factor in recent data, developed from recent credit reporting agency datasets, and new perspectives from consumer behavior. Created in response to user demand, FICO® Score 10T with trended data meets these needs directly. As with all FICO® Scores, FICO Score 10T is extremely robust, validating well during recessionary economies, and excelling in comparison with previous FICO Score versions.

Demonstrating greater predictive power over all previous versions of the FICO® Score, FICO® Score 10T was developed on recent datasets that inform an even higher level of consumer credit risk prediction. FICO Score 10T was developed from a consistent blueprint — enabling a step up to a higher level of predictive power along with consumer behavior insights without sacrificing the trusted FICO Score minimum scoring criteria and user experience.

FICO® Score 10T, with palatable reason codes consistent with prior versions, is designed with compliance in mind. It carries forward key features of prior versions and maintains the familiar 300–850 score range, while introducing new predictive characteristics that will require new reason codes. There are roughly a dozen new reason codes introduced with FICO Score 10T.

FICO® Score 10T outperforms classic FICO® Scores with these important features:

More recent development time periods
FICO® Score 10T is developed on more recent data to account for changes in credit risk trends, such as the increased prevalence of personal loans. FICO Score 10T includes new personal loan characteristics to enhance the model based on these trends.

Integration of trended data
FICO® Score 10T incorporates powerful new trended data characteristics that capture consumer behavior dynamics and debt history for the previous 24 months.

Improved scorecard segmentation
FICO® Score 10T's multi-scorecard model outperforms previous FICO® Score versions, with segmentation that improves model performance.

Improved thin file treatment
FICO® Score 10T addresses lenders' desire for more effective risk assessment for consumers with limited credit history, or "thin files." FICO Score 10T's validation results demonstrate improved risk prediction for this segment of the population.

Improved authorized user treatment
FICO® Score 10T differentiates authorized users and places less emphasis on authorized user tradeline information. This treatment mitigates the risk associated with the rental of authorized user tradelines, supporting a more effective assessment of the true credit risk these accounts represent.

Improved collections treatment
FICO® Score 10T differentiates unpaid medical from unpaid non-medical collection agency accounts. This supports a more effective assessment of the true credit risk these accounts represent. In addition, FICO Score 10T ignores all paid collections.

Rental trade-line inclusion
FICO® Score 10T includes rental trade lines when reported.

FICO® Score 10T outperforms prior FICO® Scores in key use cases

Building off new data samples and refined variable weighting, FICO® Score 10T provides predictive lift over all previous versions of the FICO® Score, with distributions very consistent with prior models. In fact, using FICO Score 10T can expand mortgage approval rates by 5% relative to versions most commonly in use today, without adding incremental risk.

FICO® Score 10T delivers significant lift in the mortgage origination space with a five-point gain in Kolmogorov–Smirnov (KS)* over the FICO® Score versions most commonly used by the mortgage industry. This would translate to roughly a 17% reduction in delinquency at a cutoff of ~680. FICO Score 10T validates well in various segments such as prime thin and new-to-credit, near-prime, and subprime.

Powerful trended data insight

FICO® Score 10T uses a powerful new set of predictive characteristics generated from both traditional and trended credit bureau data. As with all FICO® Scores, compliance and user experience are top priorities. Users can feel confident using FICO Score 10T to integrate consumer behavior insights into decisioning, knowing that the score comes from a trusted and consistent source. FICO Score 10T has the same minimum score criteria and score range as prior versions of the FICO Score. While FICO Score 10T shares many similar features with other FICO Scores, roughly 12 new reason codes for consumer communication support its use of additional credit characteristics to enhance predictiveness.

FICO® Score 10T outperforms classic FICO® Scores

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

FICO® Score 10T KS Comparisons

	FICO® Score 10T	KS gain over classic FICO® Score
All industries, originations	54.1	4.7
All industries, account management	65.8	3.8
Mortgage, originations	58.1	5.0
Mortgage, account management	71.0	1.7

Model Performance Metrics: FICO® Score 10T shows stronger predictive power over classic FICO® Score across use cases

About FICO® Scores

The introduction of broad-based credit scores by FICO more than 35 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. FICO® Score 10T is part of FICO's continued commitment to supporting this mission.

Find out more about how your organization can benefit from FICO® Score 10T

Learn more

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