

FICO® 8 Auto Score

Gain a predictive boost to your auto portfolio risk assessment with the FICO® 8 Auto Score. It offers improved lift of up to 15% over the current FICO® Auto Score.

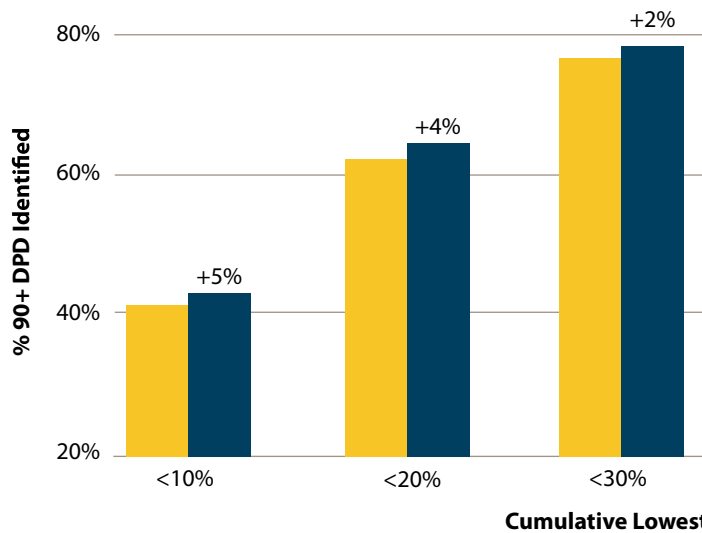
The FICO® 8 Auto Score delivers the same predictive benefits as the FICO® 8 Score, including a refined risk performance classification and protection from authorized user abuse. Furthermore, the FICO® 8 Auto Score incorporates two additional scorecards with predictive variables tailored to auto risk. Lenders can implement the score with minimal effort and see benefits quickly.

More Power	Less Pain
Up to 15% improvement in predictive uplift for key market segments	"Plug and Play" IT requirements <ul style="list-style-type: none"> • Same score range 250–900 as prior industry scores • Same odds-to-score relationship • Same reason codes as prior industry scores • Same minimum scoring criteria • Same loan shopping inquiry de-dupe logic
Substantial improvements for nonprime originations	
Sharper scorecard segmentation	
Refined risk performance classification	
Includes authorized user trades in support of ECOA Reg. B compliance	Contained score shifts similar to prior updates

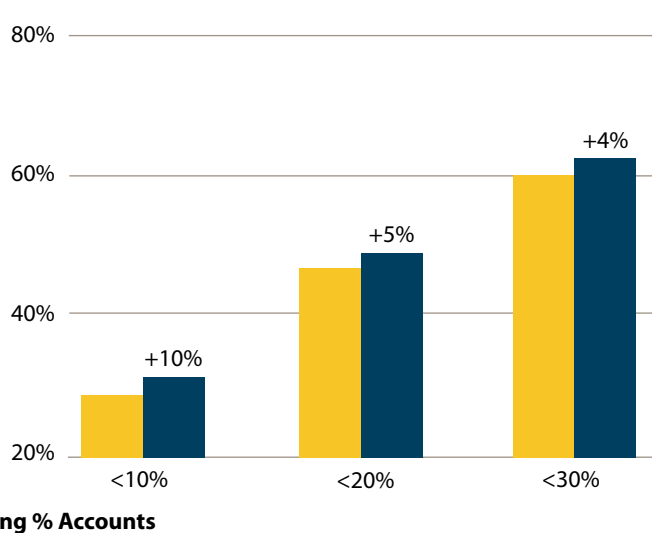
FICO® 8 Auto Score Predictability Uplift

Auto Finance—Redevelopment Results

New Accounts—Auto Finance
% improvement



New Accounts—Auto Finance Nonprime
% improvement



DPD = Days Past Due

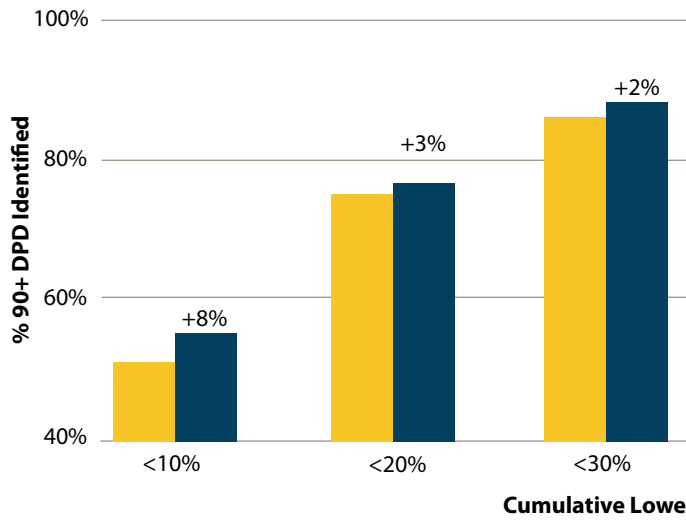
Data provided by TransUnion, analysis conducted by FICO

Note: Nonprime is defined as having at least one major delinquency (90 days past due or more) on any account.

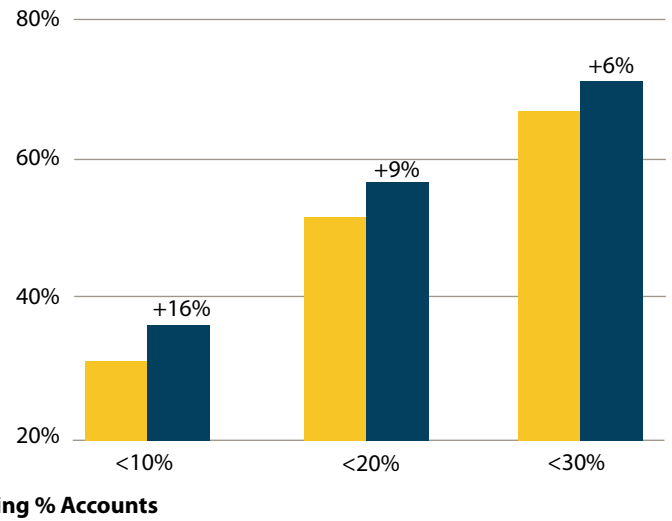
FICO® 8 Auto Score Predictability Uplift

Auto Finance—Redevelopment Results

Existing Accounts—Auto Finance
% improvement



Existing Accounts—Auto Finance Nonprime
% improvement



DPD = Days Past Due

Data provided by TransUnion, analysis conducted by FICO

Note: Nonprime is defined as having at least one major delinquency (90 days past due or more) on any account.



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