US FICO® Score Reason Codes

scoring

FICO® Scores

The following lists display the score reason codes and associated reason statements for FICO Scores across the major US credit reporting agencies. These lists may be used as a reference when taking adverse action or in customer service when responding to consumers' inquiries as to the reasons for declination.

The lists are presented in alphanumerical sequence by assigned FICO® NextGen risk score reason code. The legend is as follows:

- A number or alphanumeric code in the column specifies the code associated with the reason statement for that score.
- (I) in the column indicates that the code is only used in one or more classic FICO® Industry Scores but is not currently used in the classic base model.
- (M) in the column indicates that the code is only used in the FICO® Mortgage Score but is not currently used in the classic base model.
- A (w) indicates that the wording has slightly changed from the last published list.
- A blank in the column indicates that the code is not presently delivered with that particular score.

FICO has considered concerns of the Federal Reserve Board (FRB) and the Office of the Comptroller of the Currency (OCC) in developing the statements associated with these score reason codes. We believe that the regulatory agencies are likely to be satisfied with these reason codes and associated reason statements. In any event, we recommend that FICO and your legal counsel be consulted whenever changes to score code reason statements are made. If this is necessary, please contact FICO's Score Support Helpline at ***scoresupport@fico.com.***

	FICO® NextGen Score	FICO® Score			FICO® Mortgage Score 1.0 Powered by CoreLogic®	
Reason Statement	**Equifax Experian TransUnion**	**Equifax BEACON®**	**TransUnion FICO® Risk Score, Classic**	**Experian FICO® Risk Score, Classic**	**Equifax**	**TransUnion**
Account payment history is too new to rate	A0	07	07	07	07	07
Accounts last reported in delinquent status	A1					
Amount of credit available on revolving accounts	A2					
Amount owed on accounts is too high	A3	01	01	01	01	01
Amount owed on bank/national revolving accounts	A4					
Amount owed on collections filed	A5					
Amount owed on delinquent accounts	A6	34	31 (I)*	34 (I)	34	31
Amount owed on mortgage loans is too high		70 (M)	70 (M)	70 (M)	70	70
Amount owed on recently opened accounts is too high	A7					
Amount owed on recently opened bank/national revolving accounts is too high	A8					
Amount owed on recently opened consumer finance company accounts is too high	A9					
Amount owed on recently opened retail accounts is too high	B0					
Amount owed on recently opened revolving accounts is too high	B1					
Amount owed on recently opened sales finance company accounts is too high	B2					
Amount owed on retail accounts	B3					
Amount owed on revolving accounts	B4					
Amount owed on revolving accounts is too high	B5	11	11	11	11	11
Amount paid down on open installment loans is too low		55 (M)	55 (M)	55 (M)	55	55
Amount paid down on open mortgage loans is too low		53 (M)	53 (M)	53 (M)	53	53
Amount past due on accounts	B6	21	21	21	21	21
Bankruptcy filing reported	D0					
Date of last inquiry too recent	D1		19			
Delinquency on accounts	D2					
Delinquency on recently opened accounts	D3					
Derogatory public record or collection filed	D4	40	40	40	40	40
Dollar amount(s) of property(ies) reported too low or unknown					61	61
Frequency of delinquency	D5	81 (M)	81 (M)	81 (M)	81	81
Insufficient installment payment history	F0					
Lack of recent auto finance loan information	F3	98 (I)				
Lack of recent auto loan information	F4		97 (I)	98 (I)		
Lack of recent auto finance loan information / Lack of recent auto loan information					98	97
Lack of recent bank/national revolving information	F5	15	15	15	15	15

© 2013 Fair Isaac Corporation. All rights reserved.

continued on next page

	FICO® NextGen Score	FICO® Score			FICO® Mortgage Score 1.0 Powered by CoreLogic®	
Reason Statement	**Equifax Experian TransUnion**	**Equifax BEACON®**	**TransUnion FICO® Risk Score, Classic**	**Experian FICO® Risk Score, Classic**	**Equifax**	**TransUnion**
Lack of recent consumer finance company account information	F6	99 (I)	99 (I)	99 (I)		
Lack of recent installment loan information	F7	32	04	32	32	04
Lack of recent non-mortgage installment loan info	F9					
Lack of recent reported mortgage loan information	F8	79 (M)	79 (M)	79 (M)	79	79
Lack of recent retail account information	G0					
Lack of recent revolving account information	G1	16	16	16	16	16
Lack of recent revolving HELOC information		59 (M)	59 (M)	59 (M)	59	59
Lack of recently established credit accounts	F1					
Lack of recently established revolving accounts	F2					
Length of time accounts have been established	J0	14	14	14	14	14
Length of time auto accounts have been established	J1					
Length of time bank/national revolving accounts have been established	J2	65 (M)	65 (M)	65 (M)	65	
Length of time consumer finance company loans have been established	J3		98			
Length of time installment loans have been established	J4	25 (I)		25 (I)	25	
Length of time open installment loans have been established	J6	36 (M)	36 (M)	36 (I)	36	36
Length of time open mortgage loans have been established		67 (M)	67 (M)	67 (M)	67	67
Length of time reported mortgage accounts have been established	J5	78 (M)	78 (M)	78 (M)	78	78
Length of time retail accounts have been established	J7					
Length of time revolving accounts have been established	J8	12	12	12	12	12
Level of delinquency on accounts	D6	02	02	02	02	02
No currently owned property records reported or identified					60	60
No mortgage loans reported	G2					
No recent bank/national revolving balances	G3	29 (M)	29	29 (M)	29	29
No recent non-mortgage balance information	G4	17	17	17	17	17
No recent retail balances	G5					
No recent revolving balances	G6	24	24	24	24	24
Number of accounts currently in delinquent status	M0					
Number of accounts with delinquency	M1	18	18	18	18	18
Number of accounts with recent delinquency	M2					
Number of active bank/national revolving accounts	M3					
Number of active retail accounts	M4					
Number of adverse/derog public records	M5					

continued on next page

© 2013 Fair Isaac Corporation. All rights reserved.

Reason Statement	FICO® NextGen Score	FICO® Score			FICO® Mortgage Score 1.0 Powered by CoreLogic®	
	Equifax Experian TransUnion	Equifax BEACON®	TransUnion FICO® Risk Score, Classic	Experian FICO® Risk Score, Classic	Equifax	TransUnion
Number of bank/national revolving accounts	M7					
Number of bank/national revolving accounts with balances	M6	23			23	
Number of bank/national revolving or other revolving accounts	M8		26 (I)			26
Number of check advance inquiries					57	57
Number of collections filed	M9					
Number of finance co accts established relative to length of finance hist	N0			37 (I)		
Number of consumer finance company inquiries	N1					
Number of established accounts	N2	28	28	28 (I)	28	28
Number of open installment loans	N3					
Number of recently opened consumer finance company accounts	N4					
Number of retail accounts	N5					
Number of retail accounts with balances	N6					
Number of revolving accounts	N7	26 (I)		26 (I)	26	
Number of revolving accounts with balances higher than limits	N8					
Payments due on accounts	X0			46		
Proportion of balance to limit on auto accounts is too high	P0					
Proportion of balance to limit on consumer finance company accounts is too high	P2					
Proportion of balance to limit on delinquent accounts is too high	P1					
Proportion of balance to limit on retail accounts	PA					
Proportion of balance to limit on retail accounts is too high	P3					
Proportion of balance to limit on sales finance company accounts is too high	P7					
Proportion of balances to credit limits on bank/national revolving accounts is too high	Q1					
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	P5	10	10		10	10
Ratio of balance to limit on bank revolving or other rev accts too high				10		
Proportion of balances to credit limits on revolving accounts is too high	P6					
Proportion of balances to credit limits on revolving HELOC accounts is too high		62 (M)	62 (M)		62	62
Ratio of balances to credit limits on revolving HELOC accts is too high				62 (M)		
Proportion of balances to loan amounts on auto accounts is too high		77 (M)	77 (M)	77 (M)	77	77
Proportion of balances to loan amounts on mortgage accounts is too high		58 (M)	58 (M)	58 (M)	58	
Proportion of balances to loan amounts on mortgage loans is too high	P8					
Proportion of loan balances to loan amounts is too high	P9	33	03	33	33	03

continued on next page

© 2013 Fair Isaac Corporation. All rights reserved.

	FICO® NextGen Score	FICO® Score			FICO® Mortgage Score 1.0 Powered by CoreLogic®	
Reason Statement	**Equifax Experian TransUnion**	**Equifax BEACON®**	**TransUnion FICO® Risk Score, Classic**	**Experian FICO® Risk Score, Classic**	**Equifax**	**TransUnion**
Proportion of revolving balances to total balances is too high	Q0					
Proportion of revolving HELOC balances to total revolving balances is too high		64 (M)	64 (M)		64	64
Ratio of revolving HELOC balances to total revolving balances is too high				64 (M)		
Serious delinquency	D7	39	39	39	39	39
Serious delinquency, and public record or collection filed	D8	38	38	38	38	38
Time since account activity is too long	J9					
Time since delinquency is too recent or unknown	K0	13	13	13	13	13
Time since derogatory public record or collection is too short	K1	20	20	20	20	20
Time since most recent account opening is too short	K2	30	30	30	30	30
Time since most recent auto account opening is too short	K3					
Time since most recent bank/national revolving account opening is too short	K4					
Time since most recent consumer finance company account opening is too short	K5					
Time since most recent installment loan account opening is too short	K6					
Time since most recent retail account established	K7					
Time since most recent revolving account established	K8					
Time since most recent sales finance company account opening is too short	K9					
Too few accounts currently paid as agreed	R0	19	27	19	19	27
Too few accounts with balances	R1					
Too few accounts with recent payment information	R2	31		31 (I)	31	
Too few active accounts	R3	85 (M)	85 (M)	85 (M)	85	85
Too few bank/national revolving accounts	R4	03		03	03	
Too few bank/national revolving accounts with recent payment information	R5					
Too few consumer finance company accounts with recent payment information	R6					
Too few installment accounts	R7					
Too few retail accounts	R8					
Too few retail accounts with recent payment information	R9					
Too few revolving accounts	S0					
Too few revolving accounts with recent payment information	S1					
Too few sales finance company accounts with recent payment information	S2					
Too many accounts recently opened	T0	09	09	09	09	09
Too many accounts with balances	T1	05	05	05	05	05
Too many bank/national revolving accounts	T2	04		04	04	

continued on next page

© 2013 Fair Isaac Corporation. All rights reserved.

Reason Statement	FICO® NextGen Score	FICO® Score			FICO® Mortgage Score 1.0 Powered by CoreLogic®	
	Equifax Experian TransUnion	Equifax BEACON®	TransUnion FICO® Risk Score, Classic	Experian FICO® Risk Score, Classic	Equifax	TransUnion
Too many consumer finance company accounts	T3	06	06	06	06	06
Too many inquiries last 12 months	T5	08	08	08	08	08
Too many installment accounts	T4					
Too many mortgage loans with balances		96 (M)	96 (M)	96 (M)	96	96
Too many recently active accounts	T6					
Too many recently active auto accounts	T7					
Too many recently active bank/national revolving accounts	T8					
Too many recently active consumer finance company accounts	T9					
Too many recently active installment loan accounts	U0					
Too many recently active retail accounts	U1					
Too many recently active sales finance company accounts	U2					
Too many recently opened accounts with balances	U4					
Too many recently opened bank/national revolving accounts	U5					
Too many recently opened bank/national revolving accounts with balances	V4					
Too many recently opened consumer finance company accounts	U6					
Too many recently opened installment accounts	U7	71 (M)	71 (M)	71 (M)	71	71
Too many recently opened retail accounts with balances	U8					
Too many recently opened revolving accounts	U9					
Too many recently opened revolving accounts with balances	V0					
Too many recently opened sales finance company accounts	V1					
Too many retail accounts	V2					
Too many revolving accounts	V3					

FICO™

For more information

North America toll-free
+1 888 342 6336

International
+44 (0) 207 940 8718

email
info@fico.com

web
www.fico.com

FICO is a trademark or registered trademark of Fair Isaac Corporation in the United States and may be a trademark or registered trademark of Fair Isaac Corporation in other countries. BEACON is a registered trademark of Equifax Inc. TransUnion is a registered trademark of TransUnion LLC. Experian is a registered trademark of Experian LLC. CoreLogic is a registered trademark of CoreLogic, Inc. and/or its subsidiaries. Other product and company names herein may be trademarks of their respective owners. © 2000-2013 Fair Isaac Corporation. All rights reserved.

1424PS 07/13 PDF