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§ 1002.9 Notifications. | Consumer Financial Protection Bureau

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Credit Scoring: FICO, VantageScore & Other Models

Crook, Jonathan./ Credit Scoring and its Applications.In: Journal of the Operational Research Society. 2002 ; Vol. 52. pp. 997-1006.

Credit Scoring and its Applications - Edinburgh Research ...

A generic score is generally based solely on the information in credit reports from the three major consumer credit bureaus, while custom models can incorporate a wide range of data, such as information from an application for a financial product or account and internal data on current or past customers.

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