

Fair, Isaac US Credit Bureau Risk Score Reason Codes

For NextGen and Classic Risk Scores

This chart lists the score reason codes and associated reason statements for Fair, Isaac's broad-based next generation credit bureau risk scores (NextGen), and the corresponding classic credit bureau risk scores (BEACON,[®] EMPIRICA,[®] the Experian/Fair, Isaac Risk Model) and their associated Industry OptionSM scores (Auto, Bankcard, Installment and Personal Finance) across the major US credit reporting agencies.

This chart 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.

This list is presented in alphanumerical sequence by assigned 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/O in the column indicates that the code is only used in one or more classic Industry Options 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.
- An asterisk (*) indicates that the code was previously used in the classic risk scores, but will not be used in the NextGen risk scores.

Fair, Isaac 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 Fair, Isaac be consulted whenever changes to score code reason statements are made. If this is necessary, please contact Fair, Isaac's toll-free Credit Bureau Scores Helpline at 1-800-777-2066 or cbhelp@fairisaac.com.

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Reason Statement	NextGen Code	Equifax BEACON Code	Trans Union EMPIRICA Code	Experian Experian/Fair, Isaac Risk Model Code
Account payment history is too new to rate	A0	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
Amount owed on bank/national revolving accounts	A4			
Amount owed on collections filed	A5			
Amount owed on delinquent accounts	A6	34	31 (I/O)	34 (I/O)
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
Amount past due on accounts	B6	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
Frequency of delinquency	D5			
Level of delinquency on accounts	D6	02	02	02
Serious delinquency	D7	39	39	39
Serious delinquency, and public record or collection filed	D8	38	38	38
Serious delinquency, derogatory public record, or collection filed	*	22	22	22
Insufficient installment payment history	F0			
Lack of recently established credit accounts	F1			
Lack of recently established revolving accounts	F2			
Lack of recent auto finance loan information	F3	98 (I/O)		
Lack of recent auto loan information	F4		97	98 (I/O)
Lack of recent bank/national revolving information	F5	15 (w)	15 (w)	15 (w)
Lack of recent consumer finance company account information	F6	99 (I/O)	99 (I/O)	99 (I/O)
Lack of recent installment loan information	F7	32	04	32
Lack of recent reported mortgage loan information	F8			
Lack of recent non-mortgage installment loan info	F9			
Lack of recent retail account information	G0			
Lack of recent revolving account information	G1	16	16	16
No mortgage loans reported	G2			
No recent bank/national revolving balances	G3		29 (w)	29 (w)
No recent non-mortgage balance information	G4	17	17	17
No recent retail balances	G5			
No recent revolving balances	G6	24	24	24
Length of time accounts have been established	J0	14	14	14
Length of time auto accounts have been established	J1			
Length of time bank/national revolving accounts have been established	J2			
Length of time consumer finance company loans have been established	J3		98	
Length of time installment loans have been established	J4	25 (I/O)		25 (I/O)
Length of time reported mortgage accounts have been established	J5			
Length of time open installment loans have been established	J6			36 (I/O)
Length of time retail accounts have been established	J7			

Reason Statement	NextGen Code	Equifax BEACON Code	Trans Union EMPIRICA Code	Experian Experian/Fair, Isaac Risk Model Code
Length of time revolving accounts have been established	J8	12	12	12
Time since account activity is too long	J9			
Time since delinquency is too recent or unknown	K0	13	13	13
Time since derogatory public record or collection is too short	K1	20 (w)	20 (w)	20 (w)
Time since most recent account opening is too short	K2	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			
Number of accounts currently in delinquent status	M0			
Number of accounts with delinquency	M1	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			
Number of bank/national revolving accounts with balances	M6	23 (w)		23 (w)
Number of bank/national revolving accounts	M7			
Number of bank/national revolving or other revolving accounts	M8		26 (I/O) (w)	
Number of collections filed	M9			
Number of consumer finance company accounts established relative to length of consumer finance history	N0			37 (I/O)
Number of consumer finance company inquiries	N1			
Number of established accounts	N2	28	28	28 (I/O)
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/O)		26 (I/O)
Number of revolving accounts with balances higher than limits	N8			
Proportion of balance to limit on auto accounts is too high	P0			
Proportion of balance to limit on delinquent accounts is too high	P1			
Proportion of balance to limit on consumer finance company accounts is too high	P2			
Proportion of balance to limit on retail accounts is too high	P3			
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	P5	10 (w)	10 (w)	10 (w)
Proportion of balances to credit limits on revolving accounts is too high	P6			
Proportion of balance to limit on sales finance company accounts is too high	P7			
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
Proportion of revolving balances to total balances is too high	Q0			
Proportion of balances to credit limits on bank/national revolving accounts is too high	Q1			
Too few accounts currently paid as agreed	R0	19	27	19
Too few accounts with balances	R1			
Too few accounts with recent payment information	R2	31		31 (I/O)
Too few active accounts	R3			
Too few bank/national revolving accounts	R4	03 (w)		03 (w)

Reason Statement	NextGen Code	Equifax BEACON Code	Trans Union EMPIRICA Code	Experian Experian/Fair, Isaac Risk Model Code
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
Too many accounts with balances	T1	05	05	05
Too many bank/national revolving accounts	T2	04 (w)		04 (w)
Too many consumer finance company accounts	T3	06	06	06
Too many installment accounts	T4			
Too many inquiries last 12 months	T5	08	08	08
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 consumer finance company accounts	U6			
Too many recently opened installment accounts	U7			
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			
Too many recently opened bank/national revolving accounts with balances	V4			
Payments due on accounts	X0			46

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