



Score Validator

Rapid, cost-effective intelligence to streamline your credit score validation process.

The Need for Speed and Efficiency in Credit Score Validation

In today's competitive lending environment, rapid and reliable credit score validation is not just a best practice — it's essential for a strong credit strategy and regulatory compliance. Traditional validation methods are often custom-built, time-consuming, and expensive. You need a faster, more cost-effective way to ensure your credit score is the best predictor of performance.

Introducing Score Validator

The Score Validator is a focused, high-efficiency tool designed to put decision-ready score performance intelligence in your hands faster and at a lower operational cost than traditional, full-service validation projects.

We've leveraged an efficient data pipeline and standardized output to streamline the entire validation lifecycle. This means you get the critical insights you need — quickly, consistently, and without the complexity of a custom engagement. Our target clients — small to midsize banks and credit unions — choose Score Validator for its simplicity and speed. It provides three primary benefits:

1. **Rapid, Cost-Effective Intelligence:** Get credit score performance data quickly and at a lower operational cost, freeing up budget and accelerating decision cycles.
2. **Decision-Ready Insights:** Receive critical intelligence faster than traditional validation services, allowing you to confidently identify and migrate to a more predictively powerful score.
3. **Standardized and Predictable Service:** Enjoy a consistent, timely deliverable with no surprises, ensuring a smooth and reliable process year after year.

Key benefits

Quickly get credit score performance data, lowering operational costs and accelerating decision cycles.

Receive faster critical intelligence to confidently identify and switch to a more predictive score.

Enjoy a consistent, timely, and reliable deliverable year after year.

The solution automatically generates standard score performance validation deliverable in an easy-to-use Excel format for immediate analysis.

Standardized data sourcing from the Offline Credit Database eliminates lengthy data acquisition.

A focused, timely report maintains efficiency and gets straight to the point.

Empowering Your Strategy and Compliance

Score Validator is an integral component of your enterprise-wide Credit Policy Analysis and Model Risk Management (MRM) frameworks. It enables you to:

1. **Optimize Credit Strategy:** Develop, validate, or refine credit policies based on accurate, recent score performance data.
2. **Enhance Predictiveness:** Confidently identify and migrate to a more predictively powerful credit score.
3. **Ensure Regulatory Compliance:** Validate that your current score remains best-in-class, meeting internal and external MRM requirements.

Flexible Configuration (Based on the Order Form Menu)

Clients can easily configure the Score Validator run to match their specific portfolio needs:

Configuration Area	Available Options (Examples)
Data Set	Client Only, Industry Only, Client and Industry
Industry Set	Credit Unions, Banks, All Lenders
Scores	VantageScore 3 VantageScore 4 VantageScore 5 FICO 10 FICO 10 Auto FICO 10 T FICO 9 FICO 9 Auto FICO 8 FICO 8 Auto FICO 5 FICO 5 Auto
Loan Type	Total (All Loans), Auto, Credit Card, Personal Loan, First Mortgage, HELOC / HE Loan
Portfolio Segment	All Loans, Loans Opened (<=12 months) or existing loans (>12 months)
Observation Period	Past 24 months, Specify 24 month period
Performance Definitions	60+, 90+, Charge-Off / BK / Repo

The Score Validator is a focused, high-efficiency tool designed to put **decision-ready score performance intelligence** in your hands faster.



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