

## What is the difference between Vantage and FICO score?



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The difference between a **Vantage Score** and a **FICO score** is simply a brand name. They are simply two different versions of a credit score.

[FICO](#) stands for Fair Isaac Corporation. They were the creator of the mainstream standards for credit scoring that is used today by creditors and lenders.

Vantage is a new [credit scoring model](#) developed by the three credit bureau agencies - Equifax, Experian, and Transunion.

It is believed that the three credit bureaus developed a new scoring system to compete with Fair Isaac Corporation in marketing this product and to enhance **credit-scoring algorithms**. The Vantage Scoring model has yet to be adopted industry-wide since its inception in 2006.

Most Americans are not aware that each creditor and each lender subscribes to a different credit scoring product and a different credit scoring version. Just as Microsoft has Windows XP and Windows Vista, Fair Isaac Corporation have different versions of its FICO product. This leads to one's credit score being different from one place to the next.

At the same time, it should also be noted that when you as a consumer access your credit score, it is an educational score and is also different from what a creditor or lender would see.

For more information on CREDIT, visit our website at [www.creditram.com](http://www.creditram.com) and view the video on the home page.



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