



# VantageScore Solutions LLC

The three national credit reporting companies (CRCs), **Equifax**, **Experian**, and **TransUnion**, joined forces to create a more advanced credit scoring solution. **The result:** the first VantageScore credit scoring model.

When the VantageScore consumer credit scoring model was unveiled in 2006, the intellectual property rights were transferred to a new company: VantageScore Solutions, an independently managed firm that maintains, revalidates, and updates the scoring model and educates lenders, consumers, and regulators about its benefits.