



# United States Credit Czar to FHFA: SubscriberWise Segmentation Technology Can Help End Vantage and FICO Scoring Debate

*FICO and Vantage highest achiever in recorded history and the founder of SubscriberWise offers facts through proprietary decision technology*

WASHINGTON, D.C., UNITED STATES OF AMERICA, February 3, 2018 /EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today its desire to empower and enlighten the [Federal Housing Finance Agency](#) with facts and information to end the mystery, myths, and speculation about the impacts of alternate scoring models – namely Vantage and FICO – for the mortgage industry and the loans backed by Fannie Mae and Freddie Mac.

SubscriberWise®								
Risk Management Solutions for the Communications Industry								
	MCTV	Operator B	Operator C	Operator D	Operator E	Operator F	Operator G	AVERAGE
No Hit	3.22%	4.62%	7.98%	6.52%	5.64%	5.00%	4.51%	5%
Qualified	2.77%	3.55%	1.94%	2.76%	1.98%	2.98%	1.81%	3%
Well Qualified	7.43%	9.46%	5.56%	7.93%	5.45%	8.21%	4.71%	7%
Very Well Qualified	18.06%	23.95%	10.16%	18.19%	15.29%	20.85%	10.28%	17%
Level 1	5.40%	7.47%	4.96%	6.87%	4.86%	6.75%	5.45%	6%
Level 2	2.40%	2.39%	1.38%	1.93%	1.67%	2.24%	1.22%	2%
Level 3	2.26%	2.05%	2.40%	2.32%	2.31%	2.17%	1.88%	2%
Level 4	6.80%	8.03%	7.33%	6.83%	8.01%	7.29%	9.46%	8%
Level 5	1.63%	1.97%	3.09%	2.35%	1.34%	2.26%	1.27%	2%
Level 6	13.99%	10.89%	15.52%	11.63%	15.90%	12.28%	18.47%	14%
Level 7	12.73%	12.64%	14.91%	11.40%	14.56%	12.41%	17.56%	14%
Level 8	23.32%	14.24%	24.73%	21.02%	22.93%	17.45%	23.36%	21%
	100.01%	100.01%	99.96%	99.75%	99.94%	99.89%	99.98%	100%

SubscriberWise segmenation



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*David E Howe,  
SubscriberWise founder and  
U.S. Credit Czar*

"The FHFA is seeking input and has extended the period to provide said input related to alternate scoring models for the mortgage market," said [David Howe](#), SubscriberWise founder, U.S. Credit Czar, and FICO and Vantage global highest achiever. "I'd like to weigh-in on the conversation and provide the decision makers and other relevant parties with facts and information that will guide thoughtful and smart decisions for the benefit of all. I'd also like to shed factual input on the 'underbanked' population who will undoubtedly continue to face obstacles related to competitive mortgage rates, regardless of any predictive scoring model(s) the government ultimately accepts.

Related: U.S. Credit Czar Howe Reveals FICO Secret Sauce (<https://www.youtube.com/watch?v=6HZTdL-EfOs>)

"For the record, SubscriberWise was the first organization in the history of computer algorithms to score consumer credit reports with Fair Isaac's latest models -- FICO Score 8 and FICO Score 9 – for permissible-purpose consumer-initiated payment transactions and account review purposes. And the same can be said about Vantage 3.0., the model created by the Big 3 national repositories - Equifax, Experian, and TransUnion - to compete with FICO.

“Today, SubscriberWise incorporates the very latest Vantage model – Vantage 4.0 – and is the first organization on earth to incorporate this model for business-to-business consumer underwriting.

“Furthermore, SubscriberWise is also the only organization utilizing both FICO Score 9 and Vantage 4.0 simultaneously in its decision management technology,” Howe noted. “Our award-winning technology previously incorporated FICO Score 9 and Vantage 3.0 for an Ohio-based MSO.

Related: FICO and Vantage Models Score Similarly, Credit Industrialist Howe Says (<https://finance.yahoo.com/news/fico-vantage-models-score-similarly-201000393.html>)

“Therefore, I conclude that SubscriberWise is uniquely positioned, and particularly qualified, to offer its expertise and professional guidance on this important issue that impacts homebuyers and taxpayers in consequential ways. And I wouldn’t object if the federal government decided to compel SubscriberWise – a remarkably critical institution in the U.S.A. elaborate credit and banking system today - along with its founder and Credit Czar, to deliver evidence and testimony regarding this vital subject.

Related: Howe Releases Confidential Reports Obtained at Fair Isaac Corporation, SubscriberWise Confirms (<https://www.linkedin.com/pulse/usa-credit-czar-david-howe-releases-confidential-reports-david-howe>)

“In fact, I’d consider the opportunity to testify both a duty and an honor. Indeed, I’d appear and testify with pleasure,” the Credit Czar concluded.

#### About SubscriberWise

SubscriberWise® launched as the first issuing consumer reporting agency exclusively for the cable industry in 2006. The company filed extensive documentation and end-user agreements to access TransUnion’s consumer database. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America’s cable operators (<http://newsroom.transunion.com/transunion-and-subscriberwise-announce-joint-marketing-agreement>). Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise contributions to the communications industry are quantified in the billions of dollars annually.

Media Relations  
SubscriberWise  
330-880-4848 x137  
email us here

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