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Consumers and Lenders Win Through Court's Action

CHICAGO, July 28 /PRNewswire/ -- TransUnion today applauded the importance of U.S. District Court judge Ann D. Montgomery's dismissal of legal complaints brought by Fair Isaac Corp. in its lawsuit against VantageScore Solutions LLC, Experian Information Solutions Inc. and TransUnion, LLC.

The court's decision to dismiss these complaints marks a significant victory for the principles that rest behind the development of VantageScore and, more importantly, for consumers and lenders who want and deserve choice.

VantageScore, which launched in March 2006, is the first scoring model of its kind to leverage a consistent scoring methodology across all three national credit reporting companies, bringing clarity to businesses and consumers through an easily interpreted numeric score, and choice to the marketplace through a highly predictive scoring option.

Following the launch, Fair Isaac Corp. filed suit, claiming the three national credit reporting companies, along with VantageScore Solutions, LLC, were engaging in unfair and anti-competitive practices that would harm FICO's brand. Last summer Fair Isaac Corp. agreed to drop Equifax as a defendant in the suit based on an individual settlement with that company.

"The court's decision dispels a perception that there can be only one scoring model that holds relevance for lenders and consumers," said Jeff Hellinga, president of TransUnion's U.S. Information Services division. "The outcome is a victory for the kind of choice, clarity and consistency that the marketplace demands and deserves."



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About TransUnion

As a global leader in credit and information management, TransUnion creates advantages for millions of people around the world by gathering, analyzing and delivering information. For businesses, TransUnion helps improve efficiency, manage risk, reduce costs and increase revenue by delivering comprehensive data and advanced analytics and decisioning. For consumers, TransUnion provides the tools, resources and education to help manage their credit health and achieve their financial goals. Through these and other efforts, TransUnion is working to build stronger economies worldwide. Founded in 1968 and headquartered in Chicago, TransUnion employs associates in more than 25 countries on five continents. www.transunion.com

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