

Negative Reason Code Decoder Report™

Reason Code	Reason Code Description
01	The amounts you owe on your accounts are too high for you to earn a higher FICO® score.
02	You have accounts on your credit report which have a record of payments being missed in the past. This is hurting your FICO score.
03	You lack credit card accounts that were issued by a bank or major credit card issuer and this is preventing your FICO score from being higher.
04	You have too many credit card accounts that were issued by a bank or credit card issuer and have a balance. This is preventing your FICO score from being higher.
05	You have too many accounts with a balance and this is preventing your FICO score from being higher.
06	You have too many finance company accounts on your credit report. This is preventing your FICO score from being higher.
07	Your credit file doesn't have enough account experience for you to earn a higher FICO score.
08	You have too many inquiries into your credit report in the last 12 months. This is preventing your FICO score from being higher.
09	You have too many accounts that have been recently opened. This is preventing your FICO score from being higher.
10	Your credit card balances are too high for your credit limits. This is preventing your FICO score from being higher.
11	The amount that you owe on your credit card and store card accounts is too high for you to earn a higher FICO score.
12	The length of time since you established your credit card accounts is too short. This is preventing your FICO score from being higher.
13	The time since one of your accounts has been delinquent is too short. This is hurting your FICO score.
14	The length of time your accounts have been established is too short. This is preventing your FICO score from being higher.
15	You lack credit card accounts that were issued by a bank or major credit card issuer and this is preventing your FICO score from being higher.
16	You lack any type of credit card account information, which is preventing your FICO score from being higher.
17	You lack activity on accounts other than a mortgage. This is preventing your FICO score from being higher.
18	You have too many accounts that show a record of being delinquent. This is hurting your FICO score.
19*	You have too few accounts on your credit report showing paid on time. This is hurting your FICO score.
20	The time since your derogatory public record or collection item was reported on your credit report is too recent. This is hurting your FICO score.
21	You have accounts that are currently past due. This is hurting your FICO score.
23	You have too many credit card accounts that were issued by a bank or credit card issuer and have a balance. This is preventing your FICO score from being higher.
24	You lack recent activity on credit card accounts. This is preventing your FICO score from being higher.
28	You don't have the statistically optimal number of accounts on your credit report. This is preventing your FICO score from being higher.
29	You lack recent balances on credit card accounts that were issued by a bank or major credit card issuer. This is preventing your FICO score from being higher.
30	The amount of time since your most recent account opening is too short. This is preventing your FICO score from being higher.
31	You have too few accounts that show recent payments being made. This is preventing your FICO score from being higher.
32**	You have a lack of recent installment loan account information. This is preventing your FICO score from being higher.
33	Your loan balances are too high for your original loan amounts. This is preventing your FICO score from being higher.
34	The amount that you owe on your delinquent accounts is too high and this is hurting your FICO score.
38	Your credit report shows a record of having accounts that have been seriously delinquent. You also have a record of information in the "Public Records/Collections" section of your credit report. This is hurting your FICO score.
39	You have accounts on your credit report that have a record of being seriously delinquent. This is hurting your FICO score.
40	You have information in the "Public Records/Collections" section of your credit report. This is hurting your FICO score.
46	The payments due on your credit accounts each month are too high. This is hurting your FICO score.
97	You have a lack of recent auto loan account information and this is preventing your FICO score from being higher.

* Code 19 is 27 for TransUnion only ** Code 32 is 04 for TransUnion only

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