

Score Not Moving & Credit Discrepancy Scripts

This page contains scripts for handling score-not-moving concerns and credit discrepancy situations – covering client reassurance, investigation steps, and escalation protocols.

This page covers all scripts for handling situations where clients are concerned about their credit score not improving, score discrepancies between platforms, or credit reporting issues. These are among the most common and sensitive situations a CSR will encounter. Handling them well builds trust; handling them poorly leads to cancellations. Every response must be empathetic, educational, and CROA-compliant.

Understanding Why Scores May Not Move

Before responding to any client concern about score movement, CSRs should understand the common reasons a score may appear flat or decrease during the credit repair process:

- **Credit utilization** - This accounts for 30% of the FICO score. A maxed-out credit card can offset significant dispute progress.
- **New inquiries** - Applying for credit during the program adds hard inquiries that temporarily lower scores.
- **Bureau processing time** - Scores fluctuate during active dispute periods as bureaus process investigations.
- **Reporting cycle mismatch** - Positive changes may not appear until the creditor reports updated information to the bureau.
- **Open versus closed accounts** - Late payments on open active accounts are harder to remove and take longer.
- **Score model differences** - Credit Karma uses VantageScore; our platform tracks FICO scores. These can diverge significantly.

Score Not Moving Scripts

SMS - Score Has Not Increased Yet

Hi [Name], thanks for reaching out. Last round, we were able to remove [X] negative items and update [X] to positive, bringing the total removed to date to [X] items. When this happens, we generally expect the score to go up.

However, other factors affect your score. Credit utilization in particular is 30% of how your score is computed, and if any of your cards are showing near the limit, that can offset the gains from removals.

We recommend keeping utilization at 30% or below for best results. We are still actively working on your file and will update you after the next round.

Phone Script - Score Not Moving

“ Hi [Name], thank you for reaching out. I completely understand the frustration when you are not seeing the movement you expected. Let me pull up your file and walk you through where things stand. [Review file.] So here is what I see: we have successfully removed [X] negative items so far.

That is real progress. The challenge is that credit scores are affected by multiple factors at once, not just the negative items we remove. [Identify main factor - usually utilization or new inquiry.] What I recommend: [specific action based on their situation].

Your next round results will be in approximately [X] days and I am confident we will see more movement. Does that help clarify things?

SMS - Why Infrequent Score Updates (30 to 35 Day Cycle)

“ Credit Karma typically updates more frequently, sometimes weekly or even daily, depending on bureau activity. On our end, we update your report through the credit monitoring platform every 30 to 35 days. This timing allows us to wait until disputes are fully processed, since scores can fluctuate during that period. By the time we pull your updated report, it reflects the most accurate and complete results from the round.

Credit Score Discrepancy Scripts

SMS - Credit Karma vs. FICO Score Discrepancy

“ Great question! Credit Karma uses VantageScore, while our credit monitoring tool (SmartCredit / VantageScore) score - the industry standard that lenders actually use when evaluating applications. These two scoring models weigh factors differently, which is why you may see different numbers between the two platforms. The scores we track for your progress are your FICO scores, as those are the most relevant for your real-world goals like buying a car, home, or getting approved for credit. What matters most is that we continue removing negative items, which improves both scores over time.

SMS - Different Scores Across All Three Bureaus

“ It is completely normal to see different scores across Equifax, Experian, and TransUnion. Each bureau maintains its own database and creditors do not always report to all three at the same time. Additionally, we may have had more success disputing items on one bureau than another, which explains why some scores are higher. We continue working all three bureaus simultaneously and the goal is to improve all three scores over time.

Late Payment Handling Scripts

SMS - Late Payments Not Being Removed (Open Active Accounts)

“ Just to keep you informed, we are continuing to work diligently on the removal of the late payments on your accounts. Late payments tied to open and active accounts are among the most complex items to address, as they are often verified more rigorously by the creditors since the accounts are still current. That said, while the process may take more time, it does not mean removal is not possible. It simply requires more persistence and strategy. Please rest assured that this remains a priority on our end, and we will keep you updated every step of the way.

SMS - Late Payments Not Being Removed (Closed Accounts)

“ Just to keep you informed, we are continuing to work diligently on the removal of the late payments on your accounts. Late payments are among the most complex items to address, as they are often verified more rigorously by creditors even on closed accounts. While the process may take some time, it does not mean removal is not possible. It simply requires persistence and a multi-round strategy. Please rest assured that this remains a priority on our end and we will keep you updated every step of the way.

Score Going Down Scripts

SMS - Score Decreased

“ We understand how concerning sudden score changes can be. At this stage, we will need to wait for your next updated credit report to fully verify what happened. Sometimes scores can temporarily fluctuate during the dispute process, but we will have a clearer picture once the results from this round come in. In the meantime, please avoid applying for any new credit, keep card utilization below 30%, and make all payments on time. These factors can significantly impact your score. We are actively working on your file and will update you as soon as the next round results are in.

Phone Script - Score Went Down

“ I understand how concerning that is, and I want to address it right away. Score drops during the dispute process are actually more common than most people expect. When bureaus are actively processing disputes, scores can temporarily dip before they rebound - similar to how things can look disorganized in the middle of a renovation before everything comes together.

Let me look at your file and see if I can identify a likely cause. [Review file.] Looking at your account, I can see [specific observation]. This is likely contributing to what you are seeing. The good news is [positive observation].

My recommendation is to [specific action]. Your next update will be in [X] days and we expect to see improvement at that point. Would you like me to schedule a check-in call when those results come in?

Identity Theft and Suspicious Item Scripts

SMS - Client Received Identity Theft Letter

“ Hi [Name], I understand the wording in the letter might sound concerning, but please rest assured as this is part of our dispute strategy and is completely normal. We advise you not to respond to this and just keep it for your records.

This does not mean you have actually been a victim of identity theft, and it will not negatively affect you in any way. It simply means the bureau is requesting more documentation before they respond to our dispute.

We will continue handling this process for you and keep you updated.

SMS - Data Breach Alert

“ We are aware of the data breach. Since no credit information was included, it would generally not affect dispute outcomes. However, we do recommend you monitor your accounts closely and change any passwords that may have been compromised. If you notice any suspicious accounts on your credit report that were not there before, please let us know immediately and we will address them.

SMS - Dark Web Alert

“ While we do not offer services pertaining to removing information from the dark web, we can review your credit report for any suspicious accounts or unauthorized inquiries that may be the result of identity theft and address those accordingly. Please send us your most recent

credit report so we can take a look and determine if any action is needed.

Permanence of Removals

SMS - Does the Removal Stay Permanent?

“ Generally, removals are permanent as long as the bureaus do not receive new information that would cause them to reinsert the account. For example, if a creditor verifies the debt and resubmits it, there is a chance it could reappear. That said, we monitor your file throughout your time with us and would address any reinsertions during ongoing dispute rounds. Creditors are also legally required to notify you before reinserting any previously removed item.

CROA Compliance Reminders for This Topic

- Never promise a specific point increase or timeline: say "many clients see improvement within 30-40 days"
- Always add the disclaimer: Results vary based on individual credit profiles and are not guaranteed
- Never attribute a score drop to our dispute work - always identify likely external factors first
- Never say we "guarantee" removal of any specific item

Revision #9

Created 2026-03-23 18:28:26 UTC by Admin

Updated 2026-04-28 21:05:41 UTC by Admin