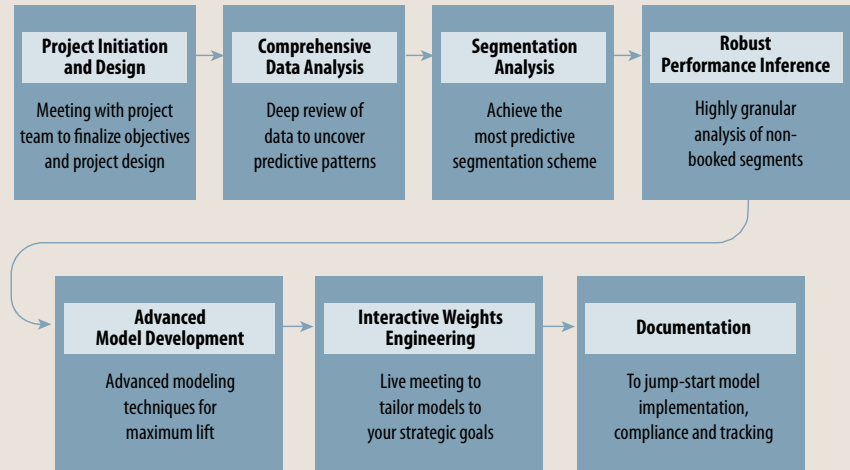


predictive analytics

Improve your profitability in customer decision making by 15% to 25% over typical models with the industry's most powerful empirical models

FICO® Custom Models are delivered as a highly customized analytic service that provides lenders with access to FICO's industry leading models. The service enables lenders to achieve the greatest possible ROI by leveraging sophisticated analytic technology and the latest developments from the FICO R&D Lab. You are provided with models built on your unique customer data with an unparalleled suite of modeling approaches, augmented by optional advanced innovation services.

FICO® Custom Models help you boost portfolio performance



FICO® Custom Models employ the industry's most sophisticated model development methodology to deliver powerful empirical models that directly impact your portfolio profitability.

Success in today's highly competitive consumer lending marketplace requires your customer decisions to be as powerful as possible. With constant pressure to win market share and drive profits, accessing the industry's leading analytic capabilities is essential.

FICO® Custom Models provide you with a solution that helps you get the upperhand on your competition. You are provided with the industry's most powerful models, highly customized to your portfolio and data. The models are built with an unparalleled suite of modeling approaches, and augmented by a suite of optional advanced innovation services and analytic support services that you can select to further boost your results. Businesses relying on FICO Custom Models have typically experienced 15% to 25% improvement in profitability over typical industry models. You also gain access to a proven partner, one with a 50-year track record in analytic guidance, and one that helps companies make billions of customer decisions each year. FICO will tailor

a solution with a complete understanding of your business goals, availability of data and current level of analytic sophistication.

FICO® Custom Models provide:

- Access to industry-leading analytic technologies from FICO's suite of proven, cutting-edge analytic techniques.
- A constant source of innovative solutions derived from extensive industry experience and FICO's decades of investment in its R&D Lab.
- Optional advanced innovation services to explore unique data sources and modeling methods to boost portfolio performance.
- Optional analytic support services including training and support in scoring policy and usage.
- A tailored and flexible approach customized to your specific business needs.

FICO® Custom Models help lenders:

- **Drive portfolio profitability** by greatly enhancing accurate prediction of applicant and existing customer behavior.
- **Support in-house analytic team efforts** with proven model development resources.
- **Explore opportunities for continued performance improvement** to achieve incremental profitability improvements with each new model development.

» A comprehensive development approach

With FICO® Custom Models, FICO follows a detailed project framework to deliver the most powerful models possible (see chart above). FICO performs:

- **Project Initiation and Design**—meet with the project team to discuss business and project objectives, finalize the modeling approach and design data extraction.
- **Comprehensive Data Analysis**—extract data and generate variables, and analyze and gain insights into predictive patterns.
- **Performance Inference (origination models)**—gauge the likely performance of your rejected and un-cashed applicants, performed at the segment level or with the use of advanced techniques such as Dual Score Inference.
- **Advanced Model Development** through a combination of powerful modeling technology and deep domain expertise.
- **Interactive Weights Engineering**—on-site interactive meeting to refine models, assess bottom line impact, leverage your business expertise and finalize models.

FICO Custom Models are customized and tailored as appropriate to ensure your specific business needs are met.

» FICO® Custom Model options

You can elect to use optional technologies and techniques from FICO to further boost model performance. Advanced innovation services include:

- **Transaction Data Mining**—uncover new predictive patterns and scorecard variables using Data Spiders™ module.
- **Advanced Text Mining**—leverage Context Vectors™ technology to identify predictive patterns in unstructured data
- **Segmentation Analysis**—tap into Adaptive Random Trees (ART) for the most comprehensive and predictive segmentation scheme possible.

- **Multiple Goal Scorecards**—develop scorecards to consider the output of your other scorecards, such as response, attrition, etc.

» Models for a variety of decisions

FICO can build models to address numerous business problems and types of decisions throughout the customer lifecycle. Models can be developed for predicting various outcomes such as risk exposure in originations or in account management, as well as the likelihood of other measures, such as marketing response, revenue generation, attrition, bankruptcy and collection payment.

» For in-house teams and those that outsource

FICO® Custom Models are valuable for both clients with sophisticated in-house modeling teams and those that choose to outsource model development. Businesses with in-house modeling staff, even those with highly experienced modelers, find FICO Custom Models advantageous as an extended resource and as a unique, rich knowledge source. For those that prefer to outsource, FICO Custom Models provide you with access to a highly reliable source of the most powerful models. Clients of all types also have the option to engage FICO to augment their modeling knowledge and reach new levels of innovation by tapping into FICO's advanced innovation services to help further boost the power of their decisions.

» About FICO custom analytics

FICO offers a broad portfolio of custom analytic solutions designed to help you achieve your specific business needs. Our solutions can help you increase market share, maximize customer profitability, reduce losses, more precisely tailor your product offerings and retain your most valuable customers. With 50 years of leadership in scoring and model development, FICO has earned a strong reputation as the gold-standard provider of predictive analytics.

FICO® Custom Models service options:

At different stages of the modeling project, you can elect to use optional technologies and techniques from FICO to further boost model performance. Some of these advanced services include:

- **Data Spiders module**—Transaction data mining technology to uncover new predictive patterns and characteristics
- **VCUT**—Advanced text mining leveraging Context Vectors technology to identify predictive patterns in unstructured data
- **ART**—Genetic algorithm technology for the most comprehensive and predictive segmentation scheme possible

» More information

For more information on FICO custom analytics and the FICO® Custom Models service, please contact us directly at +1 888 342 6336, info@fico.com, or visit us on the web at www.fico.com.



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