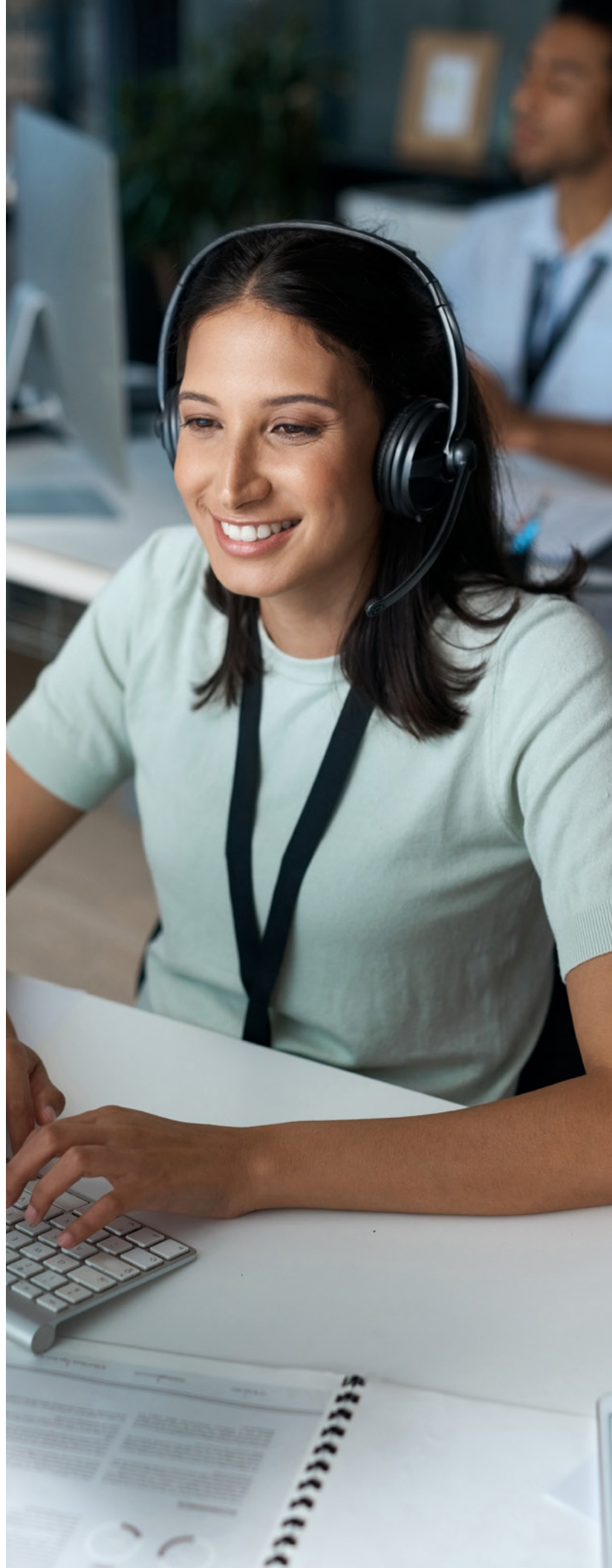


The FICO® Score Team – We're Here to Help

Dedicated Subject
Matter Expert Team

FICO has a dedicated team of subject matter experts (SMEs) focused on the needs of our diverse FICO® Score user community. From lenders and fintechs to secondary market investors and their partners, our clients have access to skilled experts ready to help. The SME team can engage other groups across FICO – from product management to analytic experts – to help bring the latest insights and expertise to the table to meet our valued clients' business needs and challenges. Here are a few ways we can help.



FICO® Score Fundamentals and Product Training

For new staff or as a refresher for anyone within your organization, consider joining a FICO® Score Fundamentals training or a training session about a specific FICO Score. FICO provides live FICO Score Fundamentals training annually at FICO World, on-demand digital training sessions and resources, and opportunities for customized training for larger groups. Our training resources offer valuable information to help your teams understand the many benefits of FICO Scores and attain a foundational understanding of the scores.

FICO® Score Migration Support

When considering an upgrade to your in-house models and strategies to incorporate an updated version of FICO® Scores, FICO provides expert analytic guidelines that can help you to understand and evaluate the most current and powerful FICO Scores. FICO can provide your team with materials and insights to help with sound decisions and steps for adoption. Many questions may surface when valuating, validating, or migrating

to the latest analytic innovations. With experience gained from decades of interactions with FICO Score clients, our experts are here to streamline your adoption of new FICO Score versions.

FICO® Score Support

FICO® Score Support provides a secure online portal to answer all your FICO Score product questions. Visit community.fico.com for resources such as performance charts specific to each consumer reporting agency (CRA). Designed for and open only to FICO Score clients in the US and Canada, this repository of valuable reference materials can aid in the appropriate use of FICO scoring solutions. The FICO Score Support community also includes:

- Information on the features, development, validation, and implementation of FICO® Score 10 and FICO® Score 10 T and other FICO scoring products.
- Odds charts; reason codes; general scoring questions; minimum scoring requirements; migration, validation, and user guides; and compliance support documentation.

Scoring Implementation and Strategy Discussions

- Understand the features and predictive strength of the latest FICO® Score versions.
- Learn best practices for evaluating and adding supplementary scoring solutions that leverage alternative data, DDA data, and more.
- Explore options for integrating new FICO Score versions, the **FICO® Score Open Access** program, or **FICO® Resilience Index** into your decision / customer strategies.
- Maximize value; minimize disruption with FICO expert guidance.

Contact
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FICO More Precise
Decisions

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