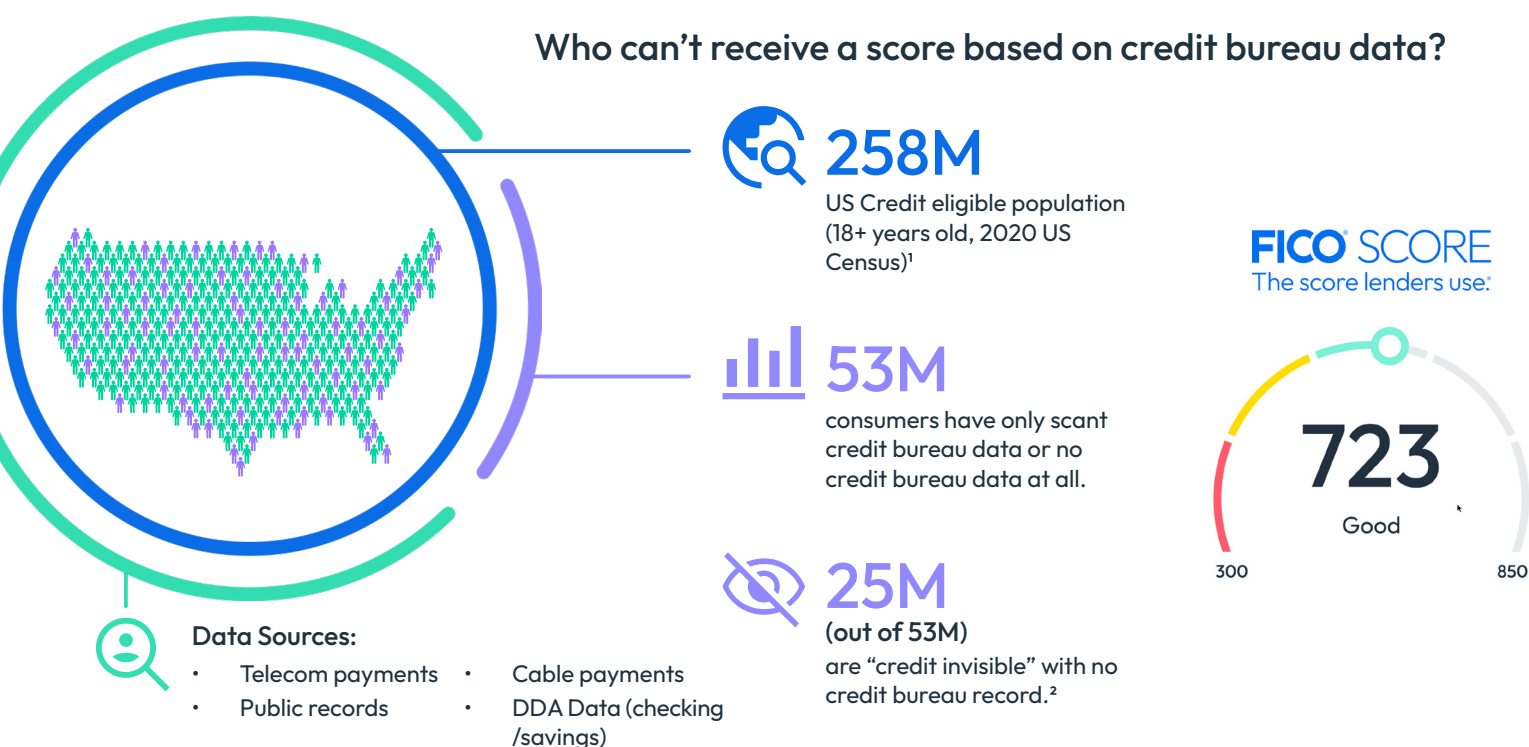


Expanding credit access with alternative data

The “credit invisible” can’t be reached through credit bureau data alone. FICO is leading the way using alternative data as part of a FICO® Score Suite that scores 90% of the credit-eligible U.S. Population. That’s how we score more people.

Innovative scores as part of the FICO® Score Suite use expansive, FCRA-compliant alternative data sources. FICO® Score XD and the UltraFICO® Score augment the traditional credit bureau data available on consumers with rich alternative data.



27+ Million newly scored consumers

Using alternative data, FICO scores over 27 million of the 53 million unscoreable population today, including “credit invisible” consumers who can’t be scored via alternative scoring methods based on credit bureau data.



90% of the credit eligible US population

(232 million)
can be scored by the FICO® Score Suite.

For more information on how FICO is using alternative data to expand access to credit, please visit: www.fico.com/inclusion

PROVEN | INCLUSIVE | RELIABLE | INNOVATIVE