

With FICO® Score Open Access, you can:

Respond to calls from important constituencies for consumer transparency and education.

Strengthen your reputation and brand by offering customers the FICO® Scores you use.

Create goodwill and customer empowerment with score factors and explanations, and FICO credit

educational content.

Increase customer loyalty and satisfaction by providing access to FICO® Scores.

Boost profits and increase share of wallet through greater customer engagement.

FICO® Score Open Access is a valuable program that enables financial institutions to share FICO® Scores previously purchased (for example, for account origination or account review) with their customers — with no additional score fee charged by FICO. By providing an unprecedented level of customer transparency, this unique program offers unrivaled capabilities to drive loyalty and trust, increase share of wallet and lower delinquency rates. At the same time, FICO® Score Open Access responds to the call for increased consumer credit education including giving consumers the actual credit scores used by lenders to make risk management decisions.

Today's financial institutions face a number of challenges. They are struggling to increase profits in a highly regulated environment with more intense competitive pressures and heightened fee sensitivity from consumers. At the same time, heightened interest in lending standards has sparked calls for greater consumer transparency, especially related to disclosing how financial institutions arrive at their lending decisions.

Some consumers who want to know their credit score end up purchasing, or receiving from free score sites, "education" scores that are not used in lending decisions. However, a report published in September 2012 by the Consumer Financial Protection Bureau (CFPB) stated that one out of five consumers who purchase an "education" score would likely receive a meaningfully different score than that used by their creditor.

FICO® Score Open Access gives you the opportunity to generate goodwill with a consumer credit education program that enables you to provide your customers with the actual FICO® Scores you use in your risk management decisions. Through the program, FICO® Scores can be displayed within online banking, on paper statements



FICO® Score Open Access provides:

- The ability to disclose FICO® Scores previously purchased (e.g., for account review) to your customer — at no additional charge from FICO*.
- The ability to display an up to 12-month FICO® Score trend and two key factors influencing your customer's FICO® Score.
- Comprehensive FICO consumer credit education on the FICO® Score and financial health management.
- Best practices for successful implementation of the program.
- Digital asset package for increased speed to market.
- Training programs for your frontline staff, enabling more effective customer interactions about FICO® Scores and financial health management.

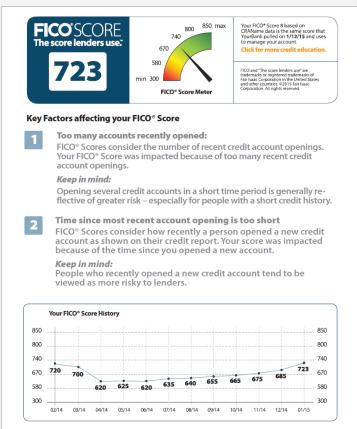
and on mobile devices. Additionally, by supplying the two most important score factors with explanations, a 12-month graphical trend line, and trusted FICO educational content, you can empower your customers to responsibly manage their financial health.

Flexible and easy, FICO® Score Open Access can be offered to your customers at many frequencies — for example, quarterly or monthly — based on how often you purchase FICO® Scores on your customer accounts. And there are no additional score fees charged by FICO.

Increase consumer transparency

FICO® Score Open Access answers the growing calls from important constituencies to increase consumer transparency into lending decisions.

Sample FICO® Score Open Access Display



FICO® Score Open Access enables you to disclose to your customers the actual FICO® Scores you used to make your risk management decisions — reducing consumer confusion.

This transparency is particularly important in today's tighter credit environment. Knowing a FICO® Score is fundamental to a consumer's understanding of their financial health. According to CEB TowerGroup, FICO® Scores are used in 90% of lending decisions, and US News and World Report stated that it "is the No. 1 piece of data to determine how much you'll pay on a loan and whether you'll get credit." Providing your customers with the FICO® Scores you use creates a positive image of your institution, positioning you as industry-leading, open, consistent and concerned with your customers' ability to manage their financial health.

Increase engagement and profits

A Forrester Research study of a large regional bank revealed online banking customers were more than twice as profitable as offline banking customers, online bill payers were 1.4 times more profitable than online banking customers and avid eBill users were 1.4 times more profitable than online bill payers.

FICO® Score Open Access can help you capture those profitability gains through increased online engagement. One lender found that cardmembers who enrolled in the program were twice as digitally active than non-enrolled, over 40% more likely to make a payment online and significantly more likely to adopt paperless statements. Another lender found that emails promoting free access to FICO® Scores saw a 13%

^{*} Consumer Reporting Agency may charge a fee.





higher open rate than any other email, and other promotional offers see over a 20% increase in response rate when free access to FICO® Scores are included in the piece.

More responsible consumer behavior

Program participants have also observed many aspects of more responsible consumer behavior. For example, lenders have reported reduced delinquency rates of up to 0.70 percentage points for customers who view their FICO® Scores compared to customers who don't.

Boost customer satisfaction and retention

FICO® Score Open Access can drive marked improvements in customer loyalty and satisfaction. This value-added program received top marks in a customer satisfaction survey at a large North American bank. More than 70% of program users accessed their FICO® Scores at least once a month, making it the bank's most successful program in terms of stickiness.

Minimal operational impact

Lenders often wonder how much impact FICO® Score Open Access will have on customer care operations, with a particular concern about call volumes. As with any new service introduced to customers, there may be a modest increase in calls in the initial weeks. However, at steady state, participants report that customer care calls as a percentage of eligible customers have been in the 0.01% to 0.4% range per month.

Contact us today about

driving customer loyalty,

trust and growth — with

FICO®Score Open Access,

now available to qualified

financial services providers

in the US.

FICO® Score—a pillar of consumer financial services:

- According to CEB TowerGroup, FICO® Scores are used in 90% of lending decisions.
- US News and World Report stated, "The FICO Score is the No. 1 piece of data to determine how much you'll pay on a loan and whether you'll get credit."
- Regulators widely accept the FICO® Score as a trusted, reliable credit risk model standard, in which FICO has made extensive investments over the last 20 years.

FICO

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