



# FICO® Marketplace

Unlocking value for providers



# FICO<sup>®</sup> Marketplace

## Agenda

1. FICO Platform
2. FICO Marketplace
3. Program overview & Provider benefits

## Fast facts

# 1956

Pioneer in the use of predictive analytics and data science to improve operational decisions since 1956.

# 80+

Serving businesses in more than 80 countries, from 40+ offices worldwide.

# 10k+

Clients, including 96 of the 100 largest financial institutions in the U.S., and two-thirds of the largest 100 banks in the world.

# 3,500+

Employees

# \$1.7B

FY24 Revenue

# NYSE

One of the world's best-performing tech stocks. 14 quarters of 40%+ growth in FICO® Platform sales.

# 4B

4 billion payments accounts protected by FICO fraud solutions.

# 90%

of top US lenders use FICO® Scores.

# 200+

U.S. and foreign patents

# FICO® Platform has pioneered a major new AI software category



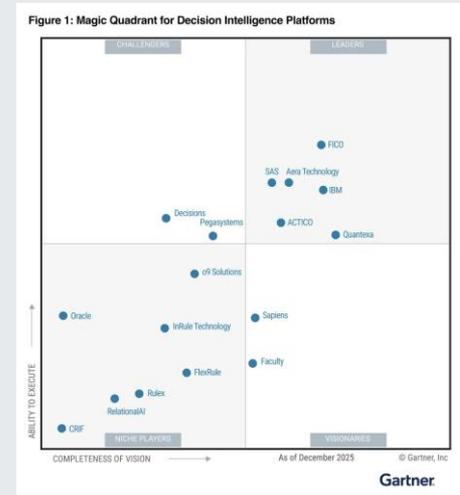
## Decision Intelligence Platform Marketscape



## AI Decisioning Platforms Wave



## Decision Intelligence Platforms Magic Quadrant



# FICO® Platform clients

## Financial Institution | Insurance



## Transportation



## Energy



## Other Industries



## Partners



## FICO wants your help expanding our industry coverage

	Industry	Current Revenue Share
	Financial Services	84%
	Telco	5%
	Services	2%
	Automotive	2%
	Retail	2%
	High Tech	2%
	Insurance	1%
	Other (Transportation, Manufacturing, Pharma, etc.)	3%

Bartek Wereda



Global Partners & Alliances VP

FICO is committed to building an ecosystem that amplifies partner innovation and creates new market opportunities across industries. Through FICO® Marketplace, partners gain direct access to FICO® Platform customers—whether integrating data APIs or building complete solutions. And because solutions built on FICO® Platform can be offered to any customer in any industry, partners have a clear path to scale beyond our traditional financial services base. This cross-industry expansion depends on the ecosystem: partners bring industry-specific expertise, data, and use cases; FICO provides the decisioning infrastructure. Together, we'll co-create industry decisioning platforms that neither of us could build alone—unlocking entirely new markets for mutual growth.



# Platform 101: A familiar example of a Platform

All the functionality you wanted is now contained in a single, convenient, easy-to-manage platform: **Goodbye siloes.**

You can set up your phone in minutes.

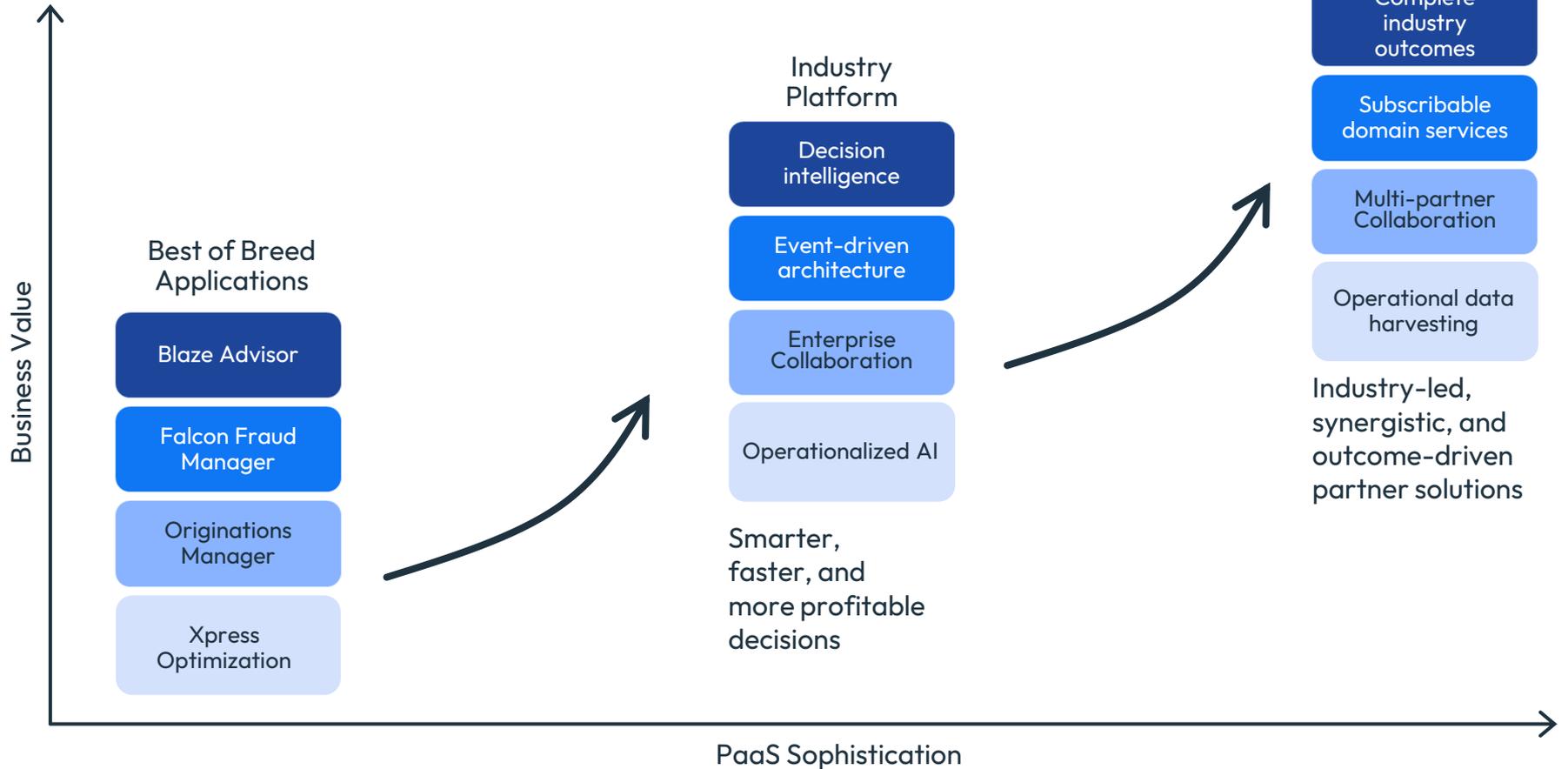
Apps are **interoperable**: They work seamlessly and share data with one another right out-of-the-box.

It is easy to **customize your device** with as many apps as you wish at nominal cost, and at the pace of your choosing.

You **don't have to change** any of your current activities– banking, email, office applications, etc.– the platform integrates them for you.



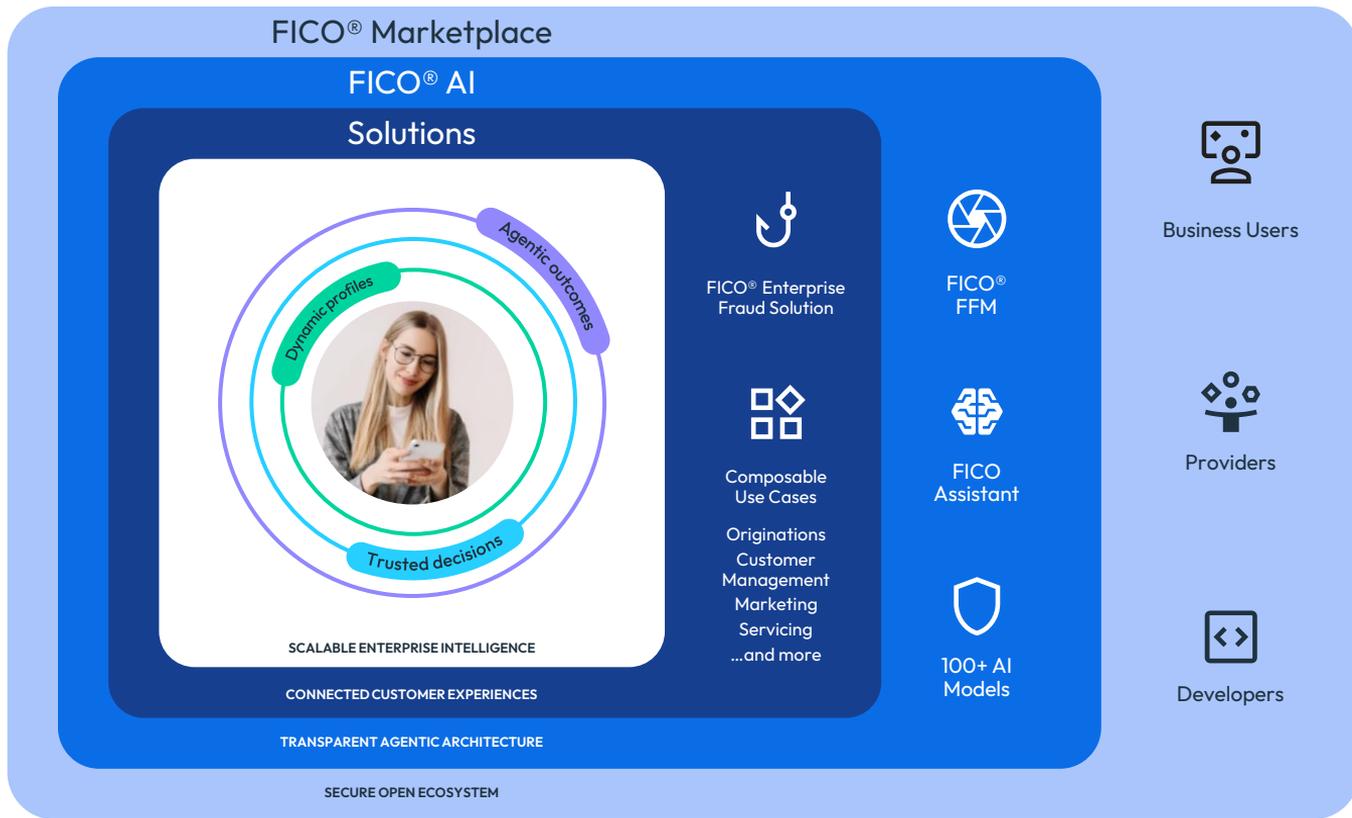
# From best of breed apps to industry Platform to B2B Ecosystem





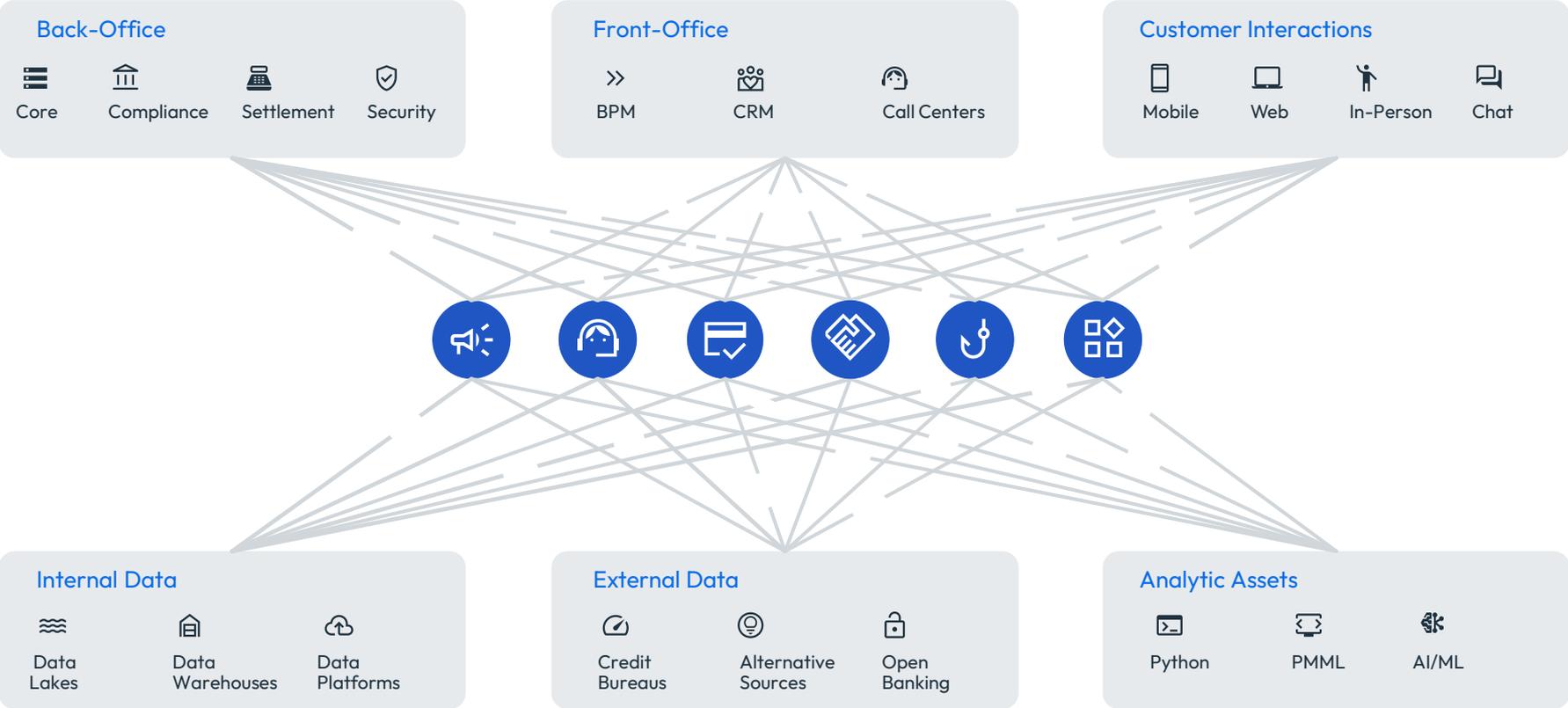
Our Decision Intelligence  
Story with FICO® Platform

# FICO Platform

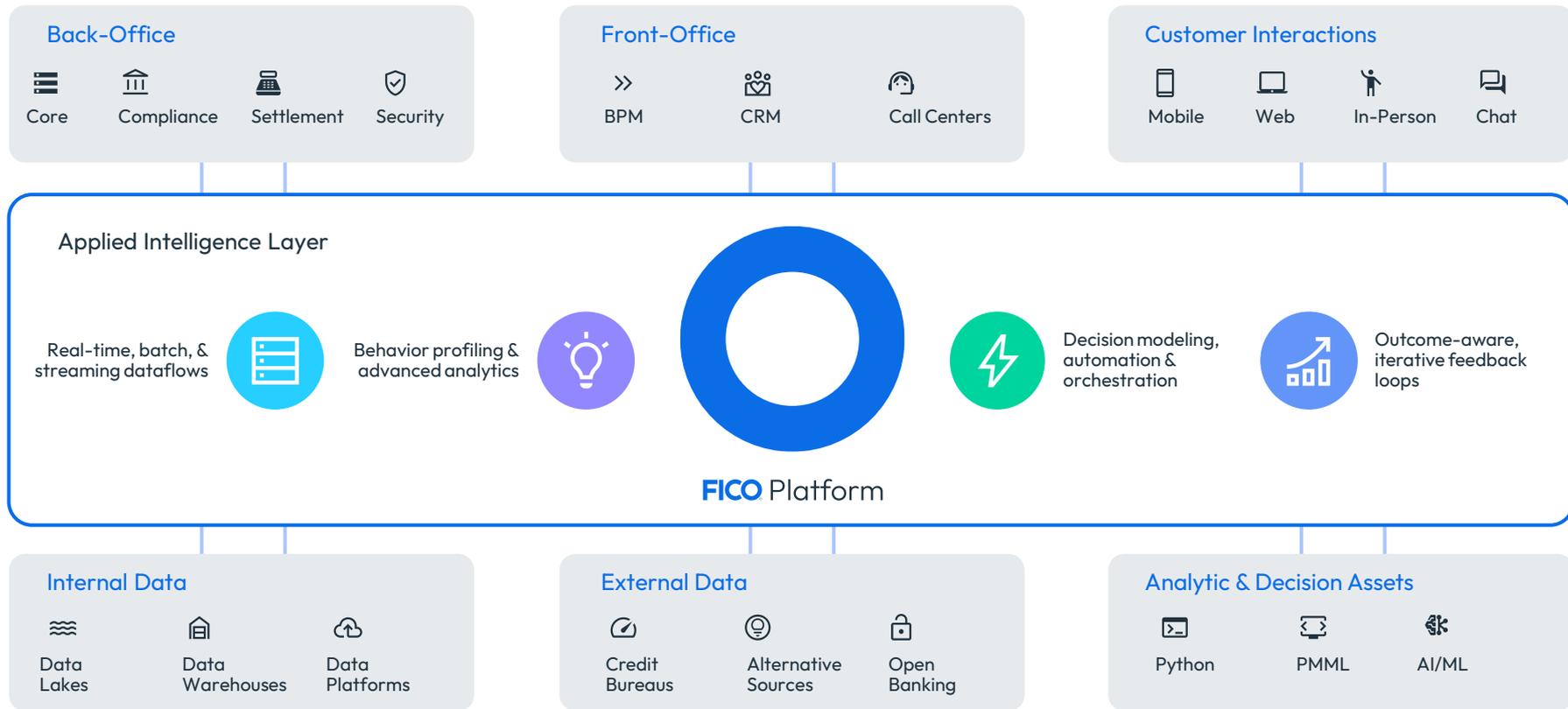


Applied Intelligence for the Modern Enterprise

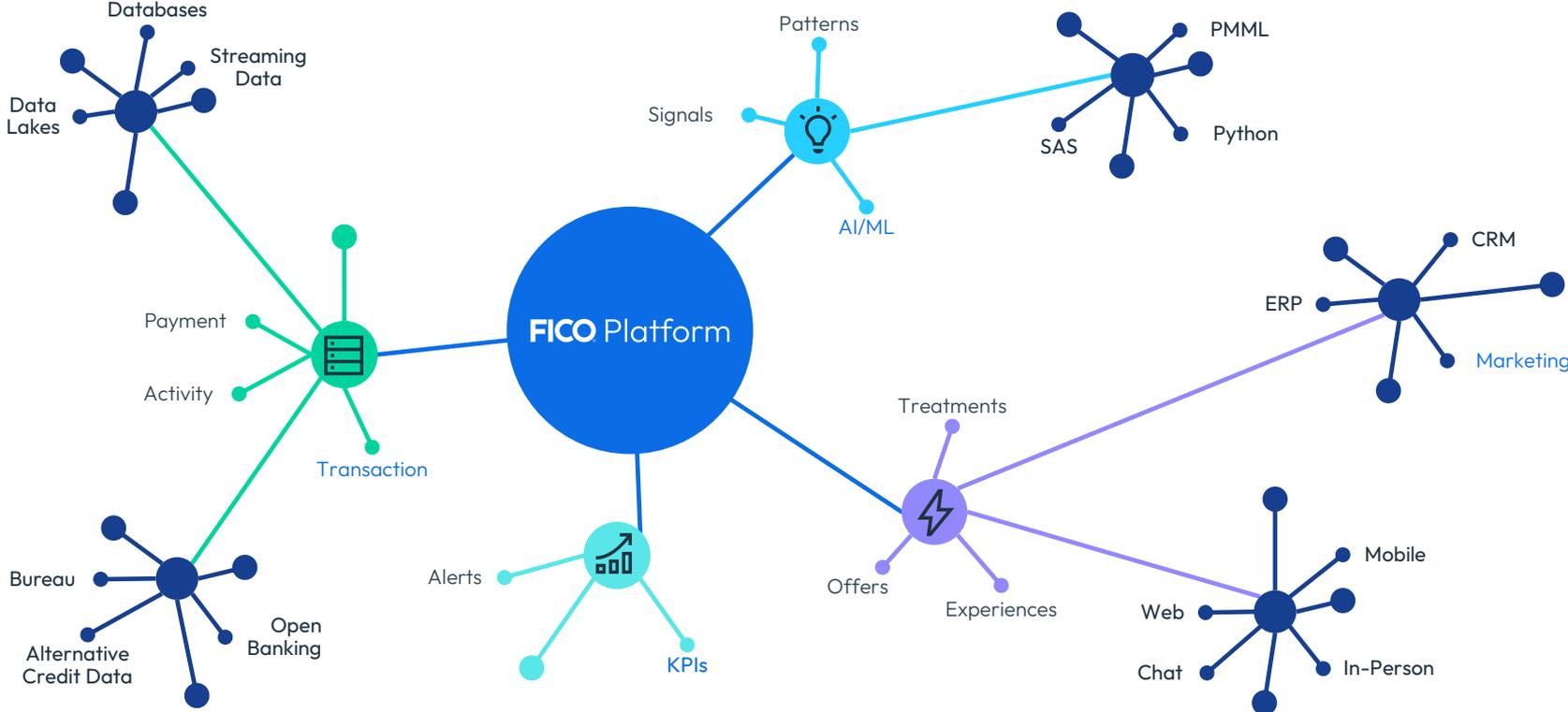
# Siloed systems...a web of broken connections and missed opportunities to scale



# Applied Intelligence for the modern enterprise...flexible, scalable



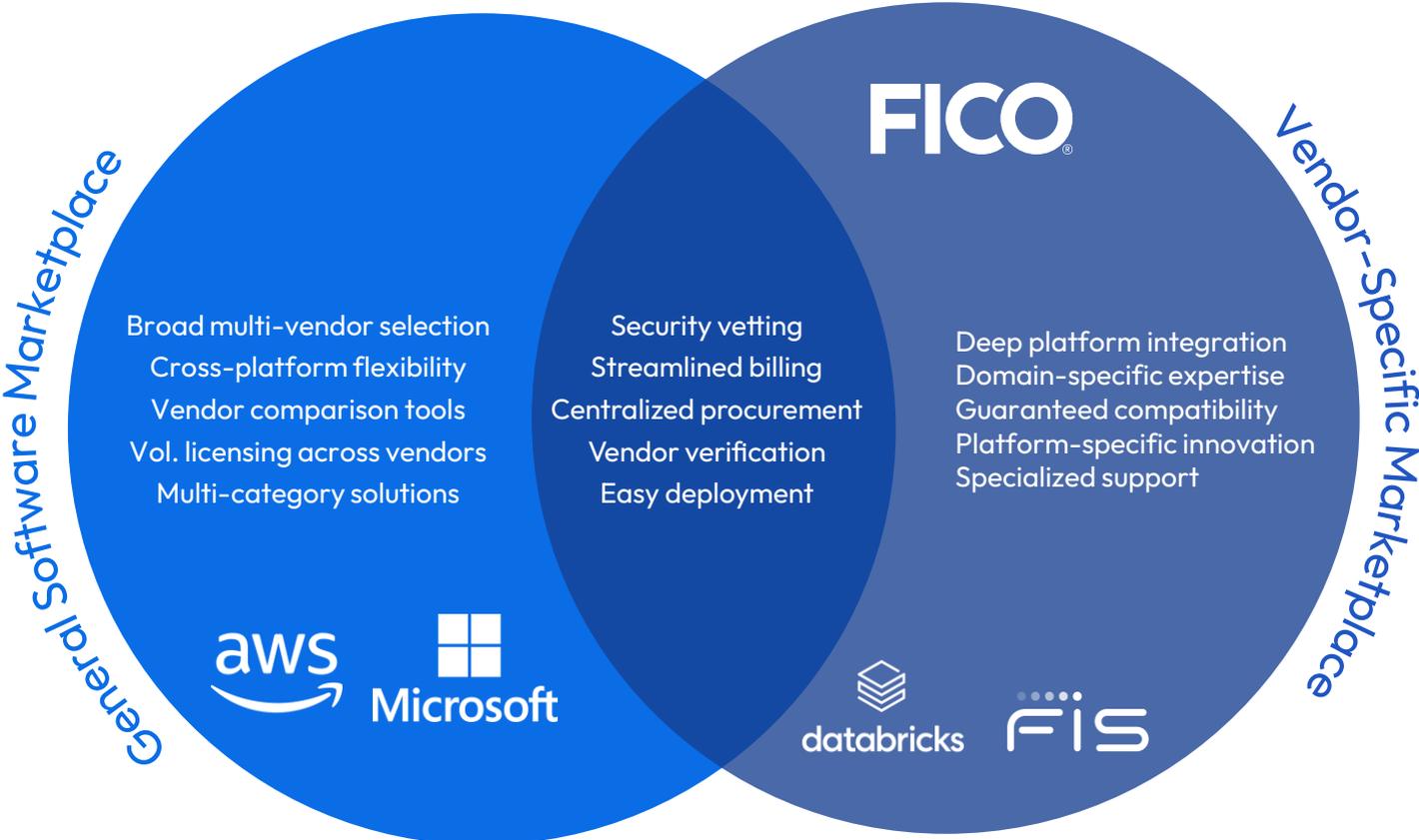
# Open Enterprise Intelligence Ecosystem gives you unmatched flexibility



# FICO<sup>®</sup> Marketplace

A differentiated approach

# Why enterprises use marketplaces



# FICO Platform

FICO® Marketplace

FICO® AI  
Solutions



  
FICO® Enterprise  
Fraud Solution

  
Composable  
Use Cases  
Originations  
Customer  
Management  
Marketing  
Servicing  
...and more



FICO



Business  
Users

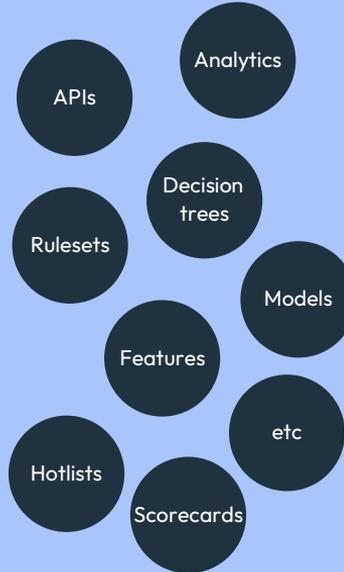


Providers



Developers

## Accelerators / Blueprints



## Provider benefits

- Built-in reach and scale
- Unlock value
- Generate demand
- Gateway to customers
- Creator economy

## Customers benefits

- Time-to-value from AI and data
- Empowered with greater agility and utility
- Aggregated assortment
- Power of autonomy
- Unlock collaboration and innovation

Complementary Services

API Integrations

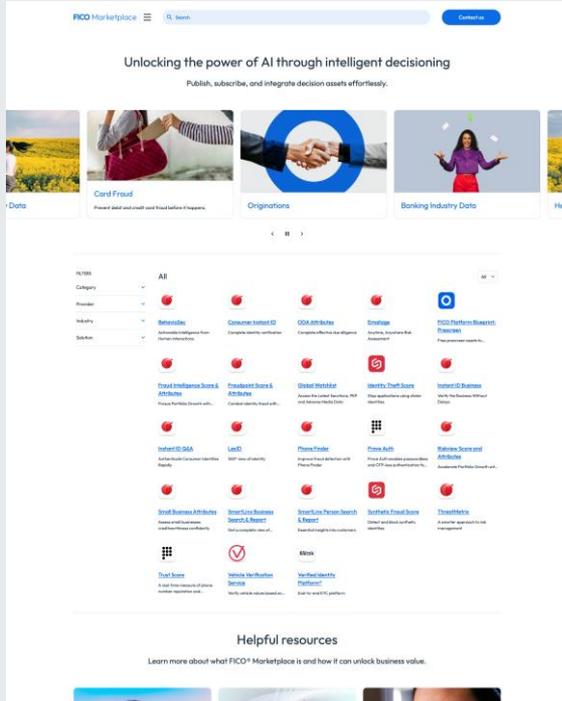
EFS Related

Existing Customer Systems

# FICO® Marketplace: Where we're headed over the next few years

	Customers Build better & start orchestrating a 2-sided exchange	Providers Monetize 'Solutions' and compel catalog expansion
	<p>External Data for FICO® Platform</p> <p>Decision Assets for FICO® Platform</p>	<p>Accelerators for FICO® Platform</p> <p>Solutions Powered by FICO® Platform</p> <p>On-platform Solutions</p>
<p>November 2025 GA Focus →</p>	<p>3rd party and FICO providers can certify, list and deploy on FICO® Platform:</p>	<p>3rd party and FICO providers can build, list and distribute:</p>
	<p>APIs</p> <p>Models, rulesets, scorecards</p>	<p>Starter compositions for POC use by platform customers</p> <p>for use on or off FICO® Platform by customers</p> <p>for use by customers on FICO® Platform</p>
<p>Platform Capabilities Supported</p>	<ul style="list-style-type: none"> <li>• PLOR, Solution Editor, DMPS</li> <li>• Transactional Composition</li> </ul>	<ul style="list-style-type: none"> <li>• Transactional Composition</li> </ul>
<p>Provider types supported</p>	<ul style="list-style-type: none"> <li>• Data providers</li> <li>• Processors</li> </ul>	<ul style="list-style-type: none"> <li>• ISVs</li> <li>• GSI</li> </ul>

## Public Site



FICO Marketplace

Unlocking the power of AI through intelligent decisioning  
Publish, subscribe, and integrate decision assets effortlessly.

Card Fraud  
Origination  
Banking Industry Data

Build Without Boundaries

Learn More Search Products

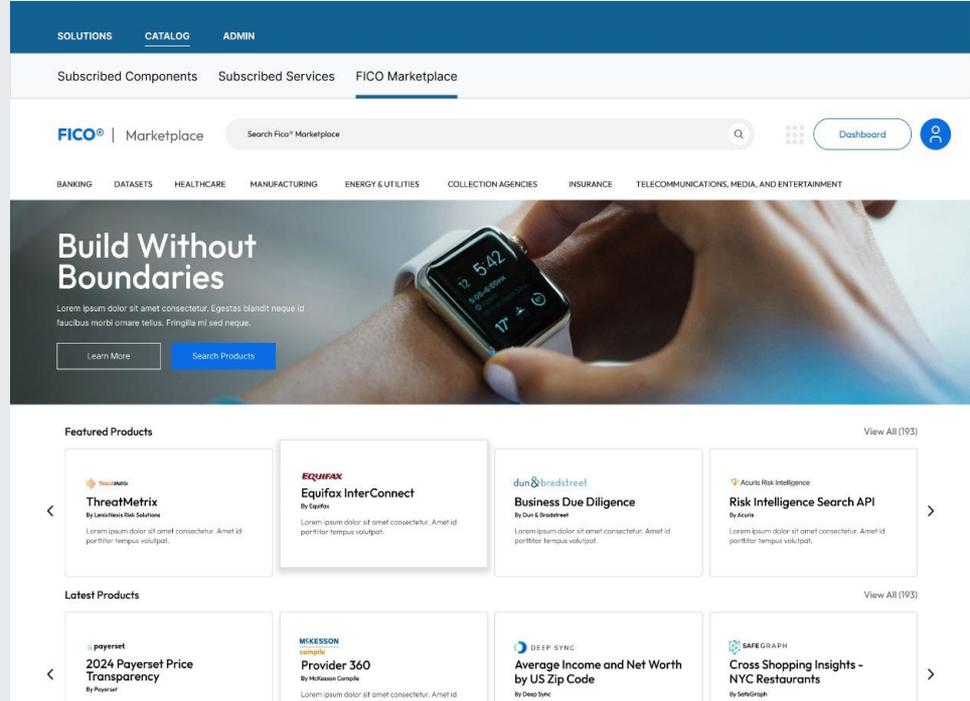
Featured Products

Latest Products

Helpful resources

Learn more about what FICO® Marketplace is and how it can unlock business value.

## FICO® Marketplace in FICO® Platform



SOLUTIONS CATALOG ADMIN

Subscribed Components Subscribed Services FICO Marketplace

FICO® Marketplace

Search FICO® Marketplace

Dashboard

BANKING DATASETS HEALTHCARE MANUFACTURING ENERGY & UTILITIES COLLECTION AGENCIES INSURANCE TELECOMMUNICATIONS, MEDIA, AND ENTERTAINMENT

Build Without Boundaries

Learn More Search Products

Featured Products

Latest Products

Helpful resources

Learn more about what FICO® Marketplace is and how it can unlock business value.

# All Ecosystem participants can consume and contribute ... on their terms

FICO® Marketplace will offer public and private marketplace experiences

## Customer

## Partner

Provider  
(supply / list)



Share decision assets  
across own organization  
or trusted 3<sup>rd</sup> parties



Solutions available  
to anyone



Solutions exclusive  
to customer org.;  
own org.

---

Subscriber  
(demand / use)



GA assets listed  
on marketplace



GA assets listed  
on marketplace



Own org's assets &  
exclusive 3<sup>rd</sup> party



Own org's assets;  
customer; exclusive  
3<sup>rd</sup> party

# FICO® Marketplace — now live for FICO® Platform customers

A revolutionary new way to realize even more value in business critical areas:



## Supercharges time-to-value from AI and third-party data

The process from discovery, trial, testing, and development to production is dramatically compressed, enabling customers to bring new services and offers to market much faster. Business users are empowered to create and deploy the latest AI artifacts without IT intervention.



## Enables agility in a time of dramatic changes

The option to choose from a variety of decision assets, including those built in-house or by third-party providers, gives customers the flexibility to build solutions in a modular way to address evolving needs.



## Breaks down silos and enables an end-to-end view of business and customers

Reusability of components from the marketplace across multiple departments and use cases in the credit lifecycle leads to greater utility and efficiency, and enables an end-to-end view.

# FICO® Marketplace provides competitive advantages and a supercharged path growth for providers



**Welcome new or expand existing customers— In record time:** Offerings are natively integrated into FICO® Platform, reducing friction and maximizing efficiency with a setup process that takes minutes, not months.



**Your listing, FICO's brand power:** Showcase your capabilities alongside a world-recognized leader in intelligent decisions and unlock the power of FICO's brand to accelerate adoption, build trust, and drive growth.



**Unlock new revenue streams:** Turn your services and tools into revenue-generating assets by making them available to a broad audience of enterprises FICO has cultivated over decades.



**Your gateway to FICO® Platform customers with built-in reach and scale:** List once and gain access to our incredible customer base actively looking to expand use cases with third-party data, including the top-10 Fortune 500 companies that use FICO for decision management.

We're thrilled by your interest in becoming a provider! At the moment, we're connecting with providers based on customer demand. Interested in listing your solution? Check back soon — new opportunities to join the FICO® Marketplace will be available in the coming months. Visit <https://marketplace.fico.com>

# The FICO® Marketplace difference – a seamless listing experience that amplifies opportunities



## “Bring your own subscription”

FICO® Platform clients – that have an existing subscription with you (paid, trial or free) – can easily connect to and use APIs from it within their business processes that run on the FICO® Platform.



## Listing process

FICO® Platform clients – that don't have a subscription with you today - will have the ability to request contact with you. These inquiries are leads for your sales team to drive to closure.



## Direct contact requests

FICO® Platform clients – that don't have a subscription with you today - will have the ability to request contact with you. These inquiries are leads for your sales team to drive to closure.

# FICO<sup>®</sup> Marketplace

## Program overview & Provider benefits

# Onboarding process overview

## Discovery

Learn about FICO® Platform opportunity & FICO® Marketplace

Watch demo of customer and provider experience

Review API Standards and technical requirements for FICO® Marketplace

## Apply & Commit

Establish a partnership with FICO

Due diligence and security review

Review and sign Marketplace Provider Agreement

## Listing & Go-Live

Prepare company listing information & create your API catalog

Internal review and publish listing

Issue press release announcement

# FICO® Marketplace – a seamless and simple listing experience **within days**

## Process:

Create a listing in the marketplace catalog

Upload your Open API specs

FICO reviews

Published!

## Approach:

No integration required

We work with your services as they are today!

## OpenAPI specs:

One OpenAPI file per listing

Spec 3.0+

Details publicly available here:

<https://marketplace.fico.com/latest-thinking/hot-topic/fico-marketplace-openapi-specification-oas-requirements>

# How to position your listing for success – listing by use case

## Application Fraud

Can you prevent first-party, third-party, and synthetic identity fraud and provide customers with great service?

[Learn more](#)



## Application Risk Models

Application Risk Models (ARM) enables faster time to "yes" by approving loan applicants quicker, driving increased profitability, streamlining your operations, and reducing regulatory risk.

[Learn more](#)



## Card Fraud

Deliver superior fraud protection experiences and prevent debit and credit card fraud before it happens.

[Learn more](#)



## Collections & Recovery

Customer centric decisions to enhance collections and recovery efficiency, effectiveness, compliance, and customer satisfaction.

[Learn more](#)



## Consortium Scores for Account Management

Smarter, faster credit risk assessment to enhance your bottom line.

[Learn more](#)



## Consumer Credit Scores

FICO® Scoring solutions form the basis of sound and fair lending across the financial services landscape.

[Learn more](#)



## Customer Acquisition

Outshine the competition and reach new heights. Predictive analytics and enhanced customer onboarding give you the power to achieve portfolio growth while staying within resource constraints.

[Learn more](#)



## Customer Communications for Collections

Resolve more debt with AI-infused omnichannel communication.

[Learn more](#)



## Customer Communications for Customer Management

Create seamless communication across the entire customer journey with a single enterprise platform solution.

[Learn more](#)



## Customer Communications for Enterprise

Intelligent digital customer communication management across the customer lifecycle.

[Learn more](#)



## Customer Communications for Fraud

An intelligent omnichannel digital customer communication management solution for low-friction, high-security fraud alert resolution.

[Learn more](#)



## Customer Management

Your customers' needs can shift in an instant. Monitor changes and develop real-time 360-degree customer views of account performance with FICO's advanced customer management technology.

[Learn more](#)



# Decision asset overview – What's in it for you

Providers will have the opportunity to list decision assets for FICO® Platform clients to consume

You can list “starter” assets as an attractive reason for prospective clients to engage with your marketplace listing. As soon as the asset is downloaded, a new lead will be created for you in your marketplace lead console, offering you a new, potential sales opportunity.

## Data Services

Data services for our customers to use and consume across FICO® Platform use cases. Partners can provide open API Spec File, or Postman Collection

## Decision trees

Decision trees for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide either PMML or ISML files.

## Decision tables

Decision tables for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide CSV files.

## Complementary Services via API

External Third-Party Services  
EFS Related  
Existing Customer Systems

## Scorecards

We allow listing of scorecards generated and exported from an analytics environment for our customers to import and use in FICO Decision Modeler within FICO® Platform. We prefer partners provide PMML files for marketplace that users can directly import into decision modeler. However we will consider PDF files if they are detailed enough on how to build a given scorecard.

## Ruleset

Rule sets for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide XLS files.

## Business Term Set

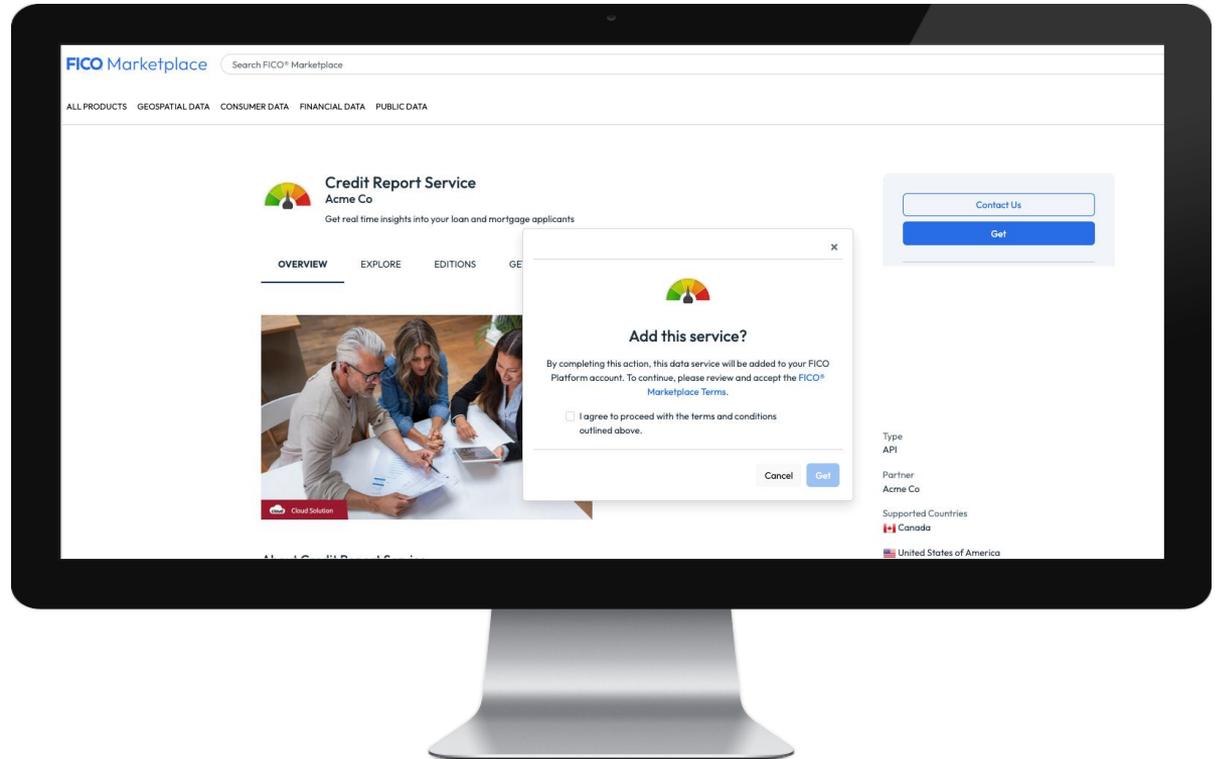
We allow listing of business term sets for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide XSD files.

# Listing presence

Providers will have the opportunity to establish a listing presence on the Marketplace for any services applicable to FICO® Platform

“Bring your own subscription”

FICO® Platform clients – that have an existing subscription with you (paid, trial or free) – can easily connect to and use APIs from it within their business processes that run on the FICO® Platform.

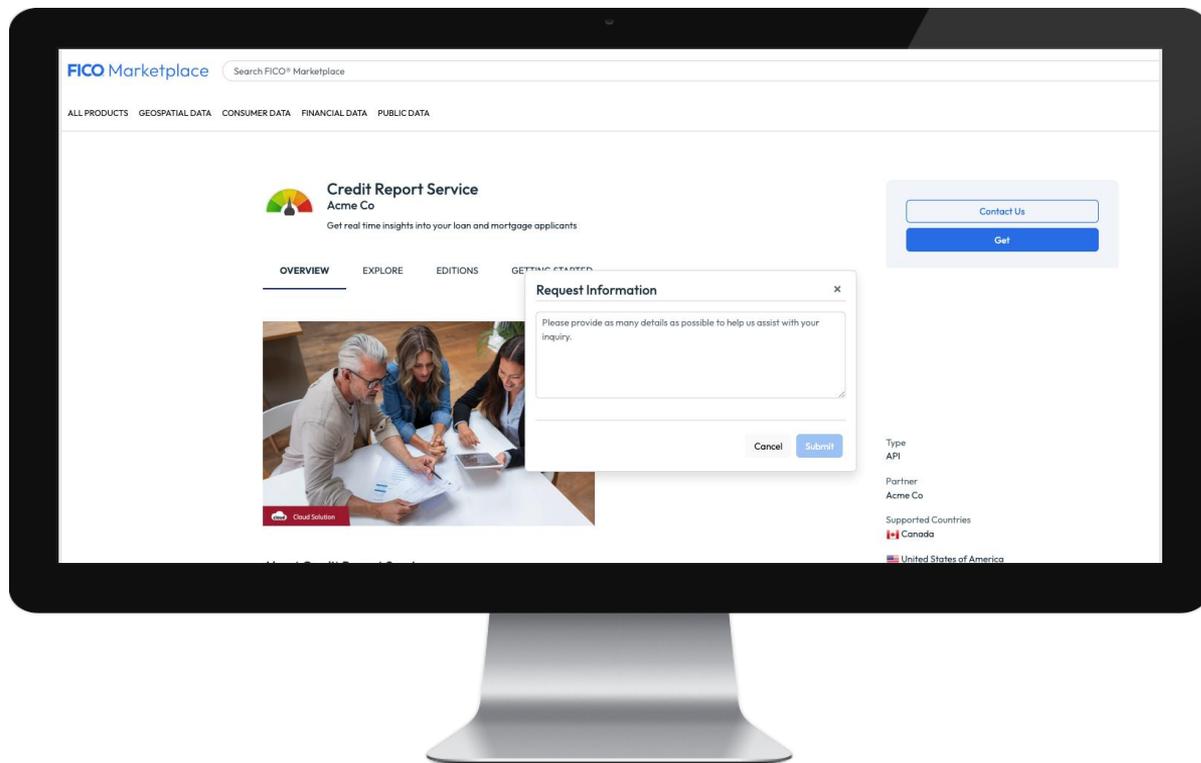


# Sales lead generation

Providers will have the opportunity to generate opportunities on the marketplace

## Direct contact requests

FICO® Platform clients – that don't have a subscription with you today – will have the ability to request contact with you. These inquiries are leads for your sales team to drive to closure.



# A new way to realize value – approval-based provider request, coming soon

## Platform customer request experience

Providers leverage FICO® Marketplace as a fulfillment vehicle – listing commercial products that require their approval to access

**Identity Checker Service**  
FICO v2.0.0 [Release Notes](#)

Our Fraud Composition Start Template will allow your team to quickly create your own fraud detector and deploy it using FICO Platform.

Solution **Fraud** Tag 3

Overview Explore **Edits**

### Essentials

For banks looking for quick deployment / are focused on some capabilities for specific / targeted fraud types / scoring only

- Decisioning
- Features
- Hotlists
- Reporting & Dashboards
- Add-ons Available

[Request Access](#)

### Pro

Comprehensive, end-to-end fraud monitoring solution with built-in, case management, and coverage across all fraud types

- Everything in **Essentials**
- Intelligent Queuing & Workflow
- Case Management
- Client Model Deployment
- Features
- 3rd Party Data Composition
- Add-ons Available

[Request Access](#)

## Provider inbound lead management

Providers leverage FICO® Marketplace as a fulfillment vehicle – listing commercial products

**FICO® Marketplace**

MANAGE

- Products
- Providers
- Requests**

**Requests** Manage inbound requests from FICO clients

Type	Product	Name	Email	Company	Comments	Actions
Product Access Request	Product A	Jane Smith	jane@bank.com	That Bank	User is requesting access to your product	<a href="#">Approve</a> <a href="#">Reject</a>
Contact Request	Product B	Jim Jones	jim@otherbank.com	That Other Bank	Hi! We are interested in your product please contact us	<a href="#">Accept</a> <a href="#">Reject</a>
Product Access Request	Product C	Jim Jones	jim@otherbank.com	That Other Bank	User is requesting access to your product	Approved
Contact Request	Product D	Jane Smith	jane@bank.com	That Bank	Hi! We'd like a demo soon!	Accepted

FICO can fast-path new product onboardings

# Provider self service – Listing and API onboarding

The screenshot shows the 'Edit Product' interface for 'Synthetic Fraud Score'. The page is divided into several sections: 'MANAGE' (Products, Providers, Leads), 'CATALOG' (Product Submissions, Provider Submissions), and 'ADMINISTRATION' (Users, Approvals, Organizations, Import Data). The main content area includes fields for Name, Description, About, Provider, Organization, Use Cases, Product Category, and FICO Platform Capability. A 'Highlights' section lists features like 'Real-Time Detection Using Comprehensive Data Sources' and 'Network-Wide Insights Across 400+ Institutions'. An 'Editions' section shows 'Application Risk API'. A 'Deliverables' section is highlighted with a blue dashed box, containing 'Term Library Template' and 'API Specifications - Self Serve Connection'. An arrow points from this highlighted item to a separate window on the right.

The dialog window is titled 'API Specifications - Self Serve Connection' and is labeled 'Uploaded By: FICO Marketplace'. It contains a large grey area with a file upload icon and the text: 'Drag files here (.csv, .pdf, .json, .xsd, .xml, .pkl, .pmml, .xlsx, .fsm1, .fjdt, .groovy, .zip) or click to browse (5MB max)'. Below the upload area are input fields for 'Name' (containing 'API Specifications - Self Serve Connection') and 'Description' (containing 'OpenAPI specification to connect directly to this provider's endpoint(s) via FICO Platform').

# Provider self service – Client access tracking

The screenshot displays the FICO Marketplace interface. At the top, there is a navigation bar with the FICO Marketplace logo, dropdown menus for 'Use Cases', 'Product Category', and 'FICO Platform Capability', a search bar for 'Search FICO Marketplace', and user information 'Subscribed Services Rick Genett'. The main content area is titled 'Product Clients' and includes an 'Editor' button and a 'Clients' button. Below this, the 'Product Name' is 'Synthetic Fraud Score'. A table lists the clients with columns for Name, Email, Company, and Subscribed on. The table contains one entry: 'Client Tester' with email 'marketplace - ops+client@fico.com', company 'FICO Test Client Organization', and subscription date '9/24/2025'. Navigation arrows are present to the right of the table. The footer contains the copyright notice '© FICO 2025. All Rights Reserved.' and a 'Contact Us' button.

LIBRARY

- Subscribed Services

MANAGE

- Products
- Providers
- Leads

CATALOG

Product Name: Synthetic Fraud Score

Name	Email	Company	Subscribed on
Client Tester	marketplace - ops+client@fico.com	FICO Test Client Organization	9/24/2025

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Contact Us

# Provider self service – Lead management

The screenshot shows the FICO Marketplace interface for managing leads. The top navigation bar includes the FICO Marketplace logo, 'Use Cases', 'Product Category', 'FICO Platform Capability', a search bar, and the user 'Provider Tester'. A left sidebar contains 'MANAGE' with options for 'Products', 'Providers', and 'Leads'. The main content area is titled 'Leads' and 'Manage your organizations product leads'. It displays a table with the following data:

Product	Name	Email	Company	Provider	Status	Date
A FICO Score	Kaushik R	kaushikr@fico.com	FICO Marketplace	My Brand	new	11/10/2025, 02:17 AM
AntiFraud	abhishek sanam	abhisheksanam@fico.com	FICO Test Client Organization	My Brand	new	10/28/2025, 08:44 AM
My Provider Product	Rick Genett	richardgenett@fico.com	FICO Marketplace	My Brand	new	10/21/2025, 08:45 AM
My Provider Product	Client Tester	marketplace - ops+client@fico.com	FICO Test Client Organization	My Brand	new	9/16/2025, 08:40 AM
My Provider Product	Client Tester	me op				
My Provider Product	Client Tester	me op				
My Provider Product	Client Tester	me op				

The screenshot shows the 'Edit Leads' modal in the FICO Marketplace. The modal title is 'Edit Leads' and it includes 'Cancel' and 'Save' buttons. The lead details are as follows:

- Date: 10/28/2025, 08:44 AM
- Product: AntiFraud
- Name: abhishek sanam
- Email:
- Company: FICO Test Client Organization
- Provider: My Brand
- Type of Lead: inquiry
- Comment: AA
- Status: \*

A dropdown menu is open for the Status field, showing the following options:

- ✓ New
- Acknowledged
- In process
- Won
- Lost

The footer of the modal contains the copyright notice '© FICO 2025. All Rights Reserved.' and a 'Contact Us' button.

# Provider self service – Publishing review workflow

The screenshot displays the FICO Marketplace provider self-service interface. At the top, the header includes the FICO Marketplace logo, navigation menus for 'Use Cases', 'Product Category', and 'FICO Platform Capability', a search bar for 'Search FICO Marketplace', and a user profile for 'Provider Tester'. The main content area is titled 'MANAGE' and features a sidebar with 'Products', 'Providers', and 'Leads'. The 'Products' section is active, showing a 'Products' tab and a '+ Add Product' button. Below this, there are tabs for 'Product' and 'Submissions' (with a red notification badge '1'). A message states: 'Products submitted by FICO Test Provider Organization for review by the owner of this catalog.' A submission card is shown with a 'Pending Review' status, the title 'Access request product', and the description 'This is a test for an access request products'. A 'New Submission Added' notification is displayed with the timestamp '11/10/25, 11:41 AM'. The footer contains the copyright notice '© FICO 2025. All Rights Reserved.' and a 'Contact Us' button.

# Signed provider - Highlights



## FICO sales incentives are now live.

Solutions Sales Executives (SSEs) are eligible for Sales Performance Incentive Funds (SPIFs) to drive awareness with FICO Platform customers and to:

Generate new business opportunities for providers by coordinating meetings with FICO Enterprise Platform customers.

Increase API adoption by facilitating platform demos that lead to activation of a provider's first Marketplace API within existing Enterprise Platform customer accounts.

## FICOWORLD<sup>26</sup>

### Road to FICO World 2026 in May:

Sponsoring FICO World is a powerful way to elevate your brand and spotlight your products, services, and solutions in front of a highly engaged global audience.

[View the Sponsorship Guide here.](#)

At FICO World 2025, Marketplace providers who sponsored the event received extensive visibility across main stage sessions, videos, press announcements, breakout sessions, demos, interviews, the Developer Forum, the Demo Theatre, the Innovation Center, and more.

# Signed provider – Ongoing opportunities



## Event co-marketing

Participation in FICO events and co-branded activities

Quarterly FICO Roundtables



## Internal sales visibility

Assets featured in the Sales Repository via Marketing Exchange



## Digital promotion

Presence across key FICO digital properties:

FICO Marketplace promotional site ([marketplace.fico.com](https://marketplace.fico.com))

FICO.com, highlighted in top navigation to drive awareness (<https://www.fico.com/>)



## Social media amplification

Visibility on FICO's social channels (LinkedIn, IG/Threads, X, Facebook, TikTok)

Access to ready-to-use social content

Opportunities for co-created content and collaboration



Customer engagement



Sales enablement



Lead generation



Comms & PR



Social media



Events & field marketing

# FICO's social media presence and support opportunities

## Fico's social channels and audience reach

 LinkedIn:  
@FICO  
500K+ followers

 IG/Threads:  
@FICO\_corp  
2,860 followers

 X:  
@FICO\_corp  
11K+ followers

 Facebook:  
@FICO  
7.1K+ followers

 TikTok:  
@FICO\_corp  
7.3K+ followers



Gain access to ready-to-use social content

Supply social media toolkits with pre-written posts and suggested hashtags

Share branded social images which partners can use to promote their participation

Offer examples of posts on how to promote the partnership including recommended messaging and hashtag suggestions

Offer posting suggestions for different phases (pre-event, during event, post-event)



Offer collaboration on content

Amplify partner FICO collaborative content on FICO's social channels where it makes sense

Connect partners with FICO's social team for collaborative content and event promotion where applicable

# FICO Comms & PR support available to signed providers

Partner press release	FICO press release	Media outreach	Comms/PR channels
<ul style="list-style-type: none"><li>• FICO to provide Partners a press release announcement template upon signed contract</li><li>• The template will include instructions for drafting and issuing a press release and for FICO legal reviews/approvals</li><li>• FICO press kit for reference: <a href="https://www.fico.com/en/press-kit">https://www.fico.com/en/press-kit</a></li></ul>	<ul style="list-style-type: none"><li>• FICO to issue a quarterly roundup release on FICO® Marketplace innovation and new partner momentum</li></ul>	<ul style="list-style-type: none"><li>• Evaluated on a case-by-case basis</li><li>• Media opportunities may include paired blogs, bylines and/or interviews, share of voice written commentary, etc.</li></ul>	<ul style="list-style-type: none"><li>• FICO Newsroom (+Business Wire)</li><li>• FICO Blog</li><li>• LinkedIn opportunities available on a case-by-case basis</li></ul>

## Partner press release process

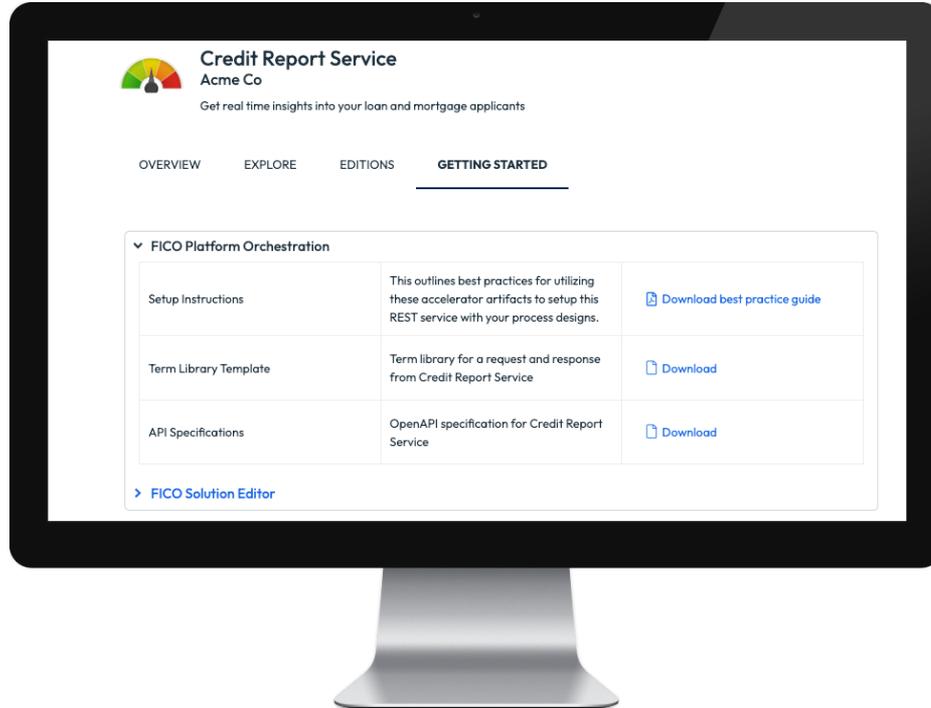
Step 1	Step 2	Step 3	Step 4
<p>Partner to receive the "Partner Press Release Template" upon signed contract to draft press release using the guidelines outlined in the doc.</p> <p><i>Note:</i> Please leave a quote placeholder for a FICO spokesperson to submit commentary.</p>	<p>Once drafted, Partner to send the press release to Casey Adams (VP of Global Comms) at <a href="mailto:press@fico.com">press@fico.com</a> with subject "Marketplace Partner Press Release: XX".</p> <p>FICO internal approvals can take a minimum of 7-10 business days. Note – the closer the release is to the pre-approved template, the faster the team can turn provide edits/approval. The Comms team will keep you posted throughout the approval process and will be transparent with feedback.</p>	<p>FICO to send the Partner feedback and collaborate on the final version.</p>	<p>Partner to suggest distribution date and issue the release.</p> <p>FICO to support the release internally and evaluate external media opportunities. For any media bites or interest, FICO to work with the Partner Comms team on next steps and availability to move forward with joint interviews.</p>

# FICO<sup>®</sup> Marketplace

## Appendix

# Rapid adoption, listing presence, sales lead generation

Marketplace enables platform customers to adopt new APIs from their data providers and begin setting them up within FICO Platform in minutes instead of months (current state). Marketplace auto generates accelerator artifacts to – from your API specs – to drastically accelerate API adoption



## FICO Platform

- Application Fraud
- Application Risk Models
- Card Fraud
- Collections & Recovery
- Consortium Scores for Account Management
- Consumer Credit Scores
- Customer Acquisition
- Customer Communications for Collections
- Customer Communications for Customer Management
- Customer Communications for Enterprise
- Customer Communications for Fraud
- Customer Management
- Deposits
- Driving Risk Scores
- Enterprise Fraud Innovations
- Enterprise Fraud Innovations
- Financial Inclusion and Growth
- Health Care Scores
- Insurance Scores
- Next Best Offer or Experience
- Next Best Sale or Experience
- Offer Personalization
- Onboarding
- Originations
- Prequalification
- Pre-screen
- Pricing Optimization
- SME Lending
- Scams Protection
- Small Business Credit Scores
- Underwriting

# Unlocking value across the customer lifecycle

- ...and more
  - Collections & recovery
  - Enterprise customer data management
- Fraud
  - Credit card fraud
  - Real-time transaction monitoring
  - Cross-channel fraud
- Customer Management
  - Proactive credit line management
  - Payment monitoring
  - Dynamic limit adjustment



- Marketing
  - Next best offer
  - Cross-sell & upsell
  - Omni channel marketing automation
  - Personalized campaign
- Originations
  - Pre-qualification/ approval
  - Credit risk based loan
  - Income & asset verification
- Onboarding
  - Digital identity verification
  - Account setup
  - First transaction risk assessment

Thank you