

# FICO® Score Open Access for Credit and Financial Counseling

Build customer trust, understanding, and retention



## FICO® Score Open Access for Credit and Financial Counseling (C&FC) provides, at no additional charge\*:

- **The ability to disclose to customers previously purchased FICO® Scores** using the FICO® Score Summary Report Generator.
- **The ability to display two key score factors** that impacted your customer's FICO® Score.
- **Comprehensive FICO consumer credit education on FICO® Scores** and financial health management.

\* Note: This program does not alter any existing fees charged by Consumer Reporting Agencies for credit report and original FICO® Score purchase.



FICO® Score Open Access for Credit and Financial Counseling is a valuable program that enables eligible credit and financial counseling providers in the US to share FICO® Scores with their customers for free and with no additional score fees or program fees from FICO. Fast and easy to use, the program was designed specifically for credit and financial counselors to increase consumer understanding of FICO® Scores and their importance in everyday financial decisions.

Knowledge about FICO® Scores may support a customers' progress and commitment to more responsible financial health management, and reinforce behavior changes that last long after counseling sessions end. Additionally, making FICO® Scores available for free to customers as part of the program may help with customer retention by encouraging customers to stay on their financial management plans.

FICO® Score Open Access for C&FC gives providers the opportunity to enhance their credit education and counseling experience while reducing credit score confusion.

This is the only consumer credit education program that enables providers to share with consumers FICO® Scores purchased for the purpose of financial counseling or education.






Providers use the FICO® Score Summary Report Generator to produce an easy-to-understand, one-page summary that shows the customer's FICO® Score and the two most important score factors describing behaviors that have affected their FICO® Score. It's that simple.

FICO also provides trusted educational content, so counseling providers can empower their customers to better understand their financial health.

Because the content and education about FICO® Scores provided by lenders is the same content and education provided by credit and financial counselors, the messaging remains consistent and is reinforced for customers wherever they turn.

Eligible credit and financial counseling providers within the United States will be able to participate in the program either as independent providers, or in coordination with member associations.

## To be eligible for this program, providers must meet the following criteria:

-  Have a primary purpose of providing financial counseling and/or financial educational services
-  Have an active end-user agreement with one of the three consumer reporting agencies (Experian, Equifax, TransUnion) or resellers (in the case of Equifax and TransUnion) to purchase FICO® Scores for the purpose of financial counseling
-  501(c)(3) nonprofit organization or a government agency (or other government entity) that provides social services
-  Not considered a “credit repair organization” as defined in the Credit Repair Organizations Act (CROA)
-  Has or will execute a program license agreement with FICO for the program

### **FICO® Scores — a pillar of consumer financial services**

- FICO® Scores are used by 90% of the top US lenders
- Regulators widely accept FICO® Scores as a trusted, reliable credit risk model standard

**For FICO® Score questions, visit:**

[www.ficoscore.com/education](https://www.ficoscore.com/education)

**For general FICO company  
information, visit:**

[www.fico.com](https://www.fico.com)

**If you have additional questions  
or comments, email us at:**

[ML\\_OpenAccessCFC@fico.com](mailto:ML_OpenAccessCFC@fico.com)

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