






Increase Your Score Now

What is the UltraFICO® Score?

UltraFICO® Score unifies cash flow data and traditional credit insights, providing enhanced visibility into borrower creditworthiness through consumer-permissioned banking information combined with proven FICO scoring methodology.

Three key advantages

-  **Operational simplicity.** **Simple integration with immediate impact.** Cash flow data integrates as an additive layer to your existing FICO® Score workflows — no custom development required, no disruption to current credit bureau relationships or platform integrations, and faster time-to-value.
-  **Proven performance results.** Built on 35+ years of FICO® scoring expertise and trusted methodology to deliver immediate, reliable risk insights. Key performance metrics include:
 - **7% relative* increase in approvals** for thin-files and new-to-credit individuals, without adding incremental risk .
 - **79% of nonprime applicants** with favorable cash flow history see a higher score.
 - **15% relative* performance lift** in prime thin/new-to-credit segment.
-  **Familiar scoring framework.** Fully FCRA-compliant UltraFICO® Score that aligns with FICO® Scores for easy interpretation and immediate rollout using existing frameworks. This odds alignment means you can use the UltraFICO® Score the same way as FICO Scores while getting enhanced decision power.

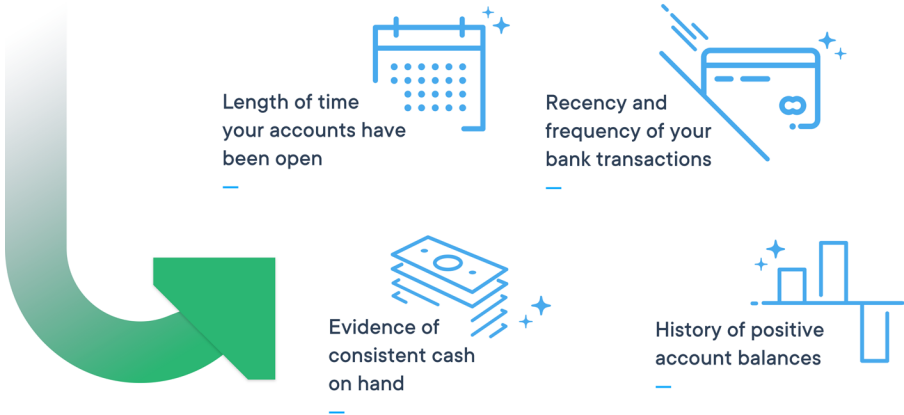
*Relative lift refers to the predictive lift over FICO® Score 8.

Business impact

- Approve more qualified borrowers while maintaining risk standards.
- Expand into profitable segments such as new-to-credit individuals and younger borrowers.
- Optimize pricing and terms with comprehensive view of borrowers' financial strength.
- Enterprise-grade architecture delivered in partnership with Plaid for speed, reliability, and control, and best-in-class user experience and API.

How banking information is factored into the score

UltraFICO® Score unifies cash flow data and traditional credit insights.



Use cases



Portfolio expansion

Confidently expand loan approvals with enhanced visibility into cash flow behaviors, revealing leading indicators of stress and stability for proactive portfolio management.



Enhance risk assessment

Improve underwriting performance through a powerful credit and cash flow data combination that assesses both ability and propensity to pay. Integrated consumer-permissioned bank data with FICO-aligned scoring requires no custom analytics or model development.



Optimize pricing, terms, and loan amounts

Optimize pricing and terms, and customize loan amounts, with a compliant, comprehensive view of borrowers' financial strength.

Connect with us at

ficoscoreinfo@fico.com

www.fico.com/en/products/ultrafico-score

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