Boost Returns and Efficiency with Authority

Improve service to constituents

FICO

Make every decision count.™

"We welcomed the opportunity to work with the US Department of Defense (DoD) in establishing effective fraud detection and prevention practices that will further streamline its operations for even greater control over fraud and abuse."

—VP Government Solutions
 FICO

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The business of government—any government—is to serve the public with programs and services essential to the public's welfare.

So when funds and resources are significantly reduced, as in today's economic circumstances, somehow those programs and services must still be delivered.

Today, government agencies worldwide are pressured to find new approaches to execute operations at lower and lower costs. Like the private sector, they're plagued with other budget-threatening realities, like new regulations and rising fraud rates. As a result, agencies at all levels of government are today broadening their perspective on possible technological solutions. Agencies already experienced with analytic decision technology know the cost-saving benefits and ability to provide break-out results it can generate, and they know how quickly they can demonstrate those results to their constituencies.

Government agencies, with funds cut significantly, somehow must keep delivering public programs. FICO can help, at all levels of government. For years, government agencies around the world have improved the efficiencies of their programs, reduced operational costs and delivered programs and services faster with FICO analytic technology.

Today, to help government agencies stand up to current conditions, we're going a step further. We're helping governments apply advanced optimization technology to design and deploy strategies that meet their specific objectives with pinpoint accuracy, and work within their unique constraints. Plus, we've developed government solutions to address agencies' most pressing problems—like quickly implementing new laws, improving HR processing and fighting government payment card fraud.

FICO technology is well-positioned to serve government agencies, so government can keep serving the public.

FICO Government Solutions

Operations Optimization

Gain break-out benefits with transformational analytics

With slashed budgets, and pressure to cut costs even further, government agencies must find novel approaches to improve their operational efficiencies. Here's FICO's approach. We help automate processes, but differently: we add intelligence to automation optimization technology that speeds decision making along a faster process path.

With FICO's operation optimization solution, you can:

- Implement volumes of rules-based decisions with relative ease—with minimal IT reliance—using a sophisticated, award-winning rules management system.

- Modify and deploy rules quickly to meet changing conditions with an easily accessible rules repository database.
- Reduce your initial applications development costs by up to 80% with an easy-to-use, natural language interface.
- Recommend the most cost-effective strategies by analyzing potential outcomes of adjusted goals, facts and constraints using strategy optimization models.
- Stress-test strategies to analyze impacts under different business and economic scenarios with advanced analytic methodologies.
- Speed your improvements to production, with development times severely reduced.

Legislative Compliance

Launch and maintain vital regulations

In your triage of areas needing greater operational efficiency, implementing new legislation can be at the top of the list. New laws come frequently and take too much staff time to implement accurately. With FICO's leading rules management system, you can confidently automate the process without system upgrades or pulling staff off other projects.

With FICO's legislative compliance solution, you can:

- Quickly identify the areas impacted by legislative change and make necessary process changes using an advanced rules management system.
- Implement a rule modification without having to involve IT in a lengthy systems development effort.
- Give your government experts direct access to the rules platform to make required business rule changes quickly.
- Design and implement new strategies quickly.
- Transfer knowledge to new employees with the rules system's logical language flow functionality.

Human Resources Management

Manage the special needs of government employees

A government agency HR department simply has more to do than its private sector counterpart. More documentation. More procedures. More regulations. It all can drag heavily on efficiency. FICO lightens the workload with advanced rules management technology. We make it easy for HR staff to launch new programs, stay on top of new HR requirements and drive down costs.

With FICO's human resources management solution, you can:

- Accurately assign work permit approvals by easily keeping requirements up-to-date via access to a rules database.
- Track and direct military rank and promotions eligibility with rules that flag dates and other milestones.
- Manage changes to time and attendance requirements, and to new benefits, more easily.
- Configure and manage resource assimilation for military personnel and equipment developing new rules and pulling rules from an accessible repository for re-use.
- Ensure compliance with fully auditable rules, developed using natural language terminology.
- Easily add or modify new regulations or processes without the need for long IT cycles.

Risk Reduction

Operate with vigilance geared for today's environment

Like private sector lenders, government lenders are as troubled by risk and market uncertainty as they are with the losses they've sustained. At FICO, we believe in getting back to the basics—sound risk management—but with the latest in risk analysis technology. We help government lenders assess and avoid unacceptable risk, so they can start growing portfolios today.

With FICO's risk reduction solution, you can:

- Execute accurate origination decisions by using the latest industry-standard credit scores and other analytics to assess individuals' and businesses' credit risk.
- Assign the right product parameters upon loan approval—to work around new regulations

regarding modifying terms—by optimizing product/applicant matching in your decision process.

- Sharpen your credit line assignments and line increase programs by examining customers' ability to pay, credit risk behavior and activity on all accounts.
- Identify pre-delinquent behaviors early and change treatment strategies accordingly with tools that scrutinize repayment trends and obligations outside of the issuer's realm.
- Reduce losses and charge-offs by first helping customers most likely to cure and prioritizing other actions using advanced automated platforms.
- Determine appropriate reserve levels to improve capital position with more precise risk projection tools.

Fraud and Abuse Protection

Guard your constituency against waste, abuse and fraud

Government agencies work hard to prevent mismanagement of taxpayer dollars and other public funding. But one of the worst offenders, fraud and abuse, is tough to stop. FICO helps agencies detect and prevent payment card fraud, and health care fraud and abuse, with sophisticated detection analytics, rules management support and optimization technology.

With FICO's fraud and abuse protection solution for payment cards, you can:

- Detect improper payments to stem excessive spending with the latest detection analytics.
- Stem fraud losses immediately with advanced predictive analytics deployed in the transaction stream.

- Identify changing fraud patterns and attacks faster to prevent fraud losses with adaptive analytic models that learn in real time.

With FICO's fraud and abuse protection solution for health care claims, you can:

- Increase throughput and payment integrity in electronic claims processing with advanced predictive models that analyze claims at real-time speeds.
- Catch complex and subtle fraud schemes using predictive models trained to spot sophisticated conspiracies and small irregularities.
- Focus investigative resources on the cases with the greatest financial impact based on rapid detection and ranked fraud scores.

Collections Optimization

Recover maximum revenue and reduce loss

Government lenders' collections departments are battling the credit crisis on multiple fronts. How do you effectively collect on so many delinquencies, knock costs down and keep an eye on potential late payers? FICO's answer is with multi-faceted technology. We have decision technology spanning customer management and collections to help you quickly design and deploy profit-protecting strategies and actions—on all fronts.

With FICO's collections optimization solution, you can:

- Reduce early-stage delinquencies by as much as 20% with real-time loan workout technology.

- Collect more while protecting valuable customer relationships by working collections at the customer level, resulting in a single contact for multiple obligations.
- Reduce costs and improve recovery of charged-off debt with actions based on intelligent automation of processes.
- Rapidly integrate new analytics and scores, without IT support, to quickly improve collections strategies.
- Support multiple processes and languages on a single platform when operating in multiple markets and currencies.
- Maximize recoveries from charged-off debt portfolios with a solution that processes more than 70% of charged-off debt in the US.
- Optimize debt sales to positively impact the bottom line by as much as 20%.

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