TONBELLER Q&A

General Questions

What is being announced?

FICO has acquired TONBELLER. This acquisition combines FICO's fraud detection and analytics leadership with TONBELLER's risk-based financial crime prevention and compliance capabilities to address the rapidly growing demand for integrated, enterprise-class financial crime and compliance solutions. The transaction is closed; terms have not been disclosed.

Who is TONBELLER?

TONBELLER is an innovative provider of financial crime and compliance solutions headquartered in Bensheim, Germany. TONBELLER solutions support the demanding regulatory compliance requirements of more than 1,000 banks and commercial organizations worldwide. TONBELLER's risk analysis-based approach, coupled with its highly configurable solution, results in faster implementation and ROI than competing products & approaches.

More information is available at www.TONBELLER.com

Why is FICO acquiring TONBELLER?

Chief Risk Officers (CROs) are under mounting pressure to manage increasingly sophisticated fraud / financial crime as well as an increasingly dynamic regulatory environment – and to do so amid growing time and resource constraints. This is exacerbated by the fact that "incumbent," rule-based systems are proving to be inflexible and costly to maintain in the face of evolving regulations – and the penalties for this inadequacy can easily reach into the billions of dollars in fines, increasing the institution's risk, endangering its ability to operate, and in some cases leading to criminal prosecution.

The combination of FICO and TONBELLER provides the essential components of a uniquely comprehensive financial crime and compliance (FCC) solution, enabling enterprise-wide visibility, flexibility and operational control to all stakeholders. This solution will speak directly to the needs of CROs in large commercial organizations and in financial institutions of all sizes.

What sorts of financial crime are TONBELLER solutions designed to prevent?

Prevention and compliance begin with know-your-customer (KYC) imperatives and continue with ongoing monitoring and reporting. TONBELLER solutions are especially effective because of the integrated risk-based approach which includes risk assessment, classification, and dynamic customer profiling. When combined with

transaction monitoring and transaction screening, the TONBELLER solution provides full capabilities to detect money laundering, terrorist financing and abusive behaviour.

How will this acquisition benefit the clients and partners of both companies?

Clients

Now, clients of both companies across multiple industries and business sizes will be able to deploy a comprehensive, risk-based FCC solution that offers enterprise-wide visibility, flexibility, regulatory compliance and operational control.

In addition, TONBELLER clients will be able to take advantage of FICO's global domain expertise and consulting capabilities, which will provide critical pre- and post-implementation assistance, as well as the FICO partner network. They will also have direct access to the full portfolio of FICO analytics solutions and services.

Channel Partners

Channel partners of FICO and TONBELLER will have a more compelling and robust solution set to sell. In addition, TONBELLER partners can benefit from FICO's global footprint.

How will this transaction benefit FICO investors?

FICO believes this is an attractive use of cash as a complement to our share repurchase plan, to maximize shareholder value. Acquiring TONBELLER at this time will allow us to capitalize on the escalating demand for new, risk-based, integrated FCC solutions. In addition, it enables us to leverage our substantial installed base of Falcon clients, as well as TONBELLER's installed base of more than 1000 clients in financial services and other industries, to provide even greater value to our combined client base and offer them other products from the FICO portfolio. Reduced implementation time and costs from an integrated solution make this a compelling offering for customers of all sizes and in all industries. Taken together, we expect these efforts to expand our industry footprint and market share.

Where can clients and partners find out more information about this announcement?

www.fico.com/TONBELLER.

How will planned product releases for both companies be affected? Will FICO continue to support all FICO and TONBELLER products?

FICO will continue to develop and maintain all TONBELLER products. The product roadmaps will be aligned to support customer demand and meet emerging needs.

Will FICO continue to support all TONBELLER clients?

Yes. Client investments in TONBELLER solutions will be supported and protected. TONBELLER clients will get full access to FICO's support infrastructure.

How does this move fit in with FICO's overall business strategy?

This acquisition advances FICO's strategy to extend its valuable fraud management franchise into more strategic areas of our clients' businesses, as well as across multiple industries. The combination aims to deliver the industry's only comprehensive, risk-based, enterprise-class FCC solution for organizations of varying sizes in multiple industries. In addition, TONBELLER's strong presence in EMEA will help deepen FICO's reach in this important region.

Does FICO plan other acquisitions in this area? In other areas?

FICO continues to evaluate the best use of capital in order to produce what we believe to be the greatest possible value to our customers and return to our shareholders.

Transaction Details

How much is FICO paying for this transaction?

FICO is not disclosing the purchase price at this time.

Is this a stock or cash transaction?

This is a cash transaction.

Do you anticipate any opposition to this acquisition by shareholders or U.S. or German regulators?

No.

When will transaction close?

The transaction has closed.

Aside from the strategic benefits of this transaction, what are the financial benefits?

Financial benefits stem from the synergies of bringing the best of two companies together to deliver integrated, enterprise-class FCC capabilities to organizations across multiple industries and geographies. FICO customers will receive more choices and greater value, and FICO sales channels will now have more compelling solutions to sell to satisfy customer demands.

Products and Solutions

What market opportunity is FICO addressing with the acquisition of TONBELLER?

CROs are under mounting pressure to manage increasingly sophisticated fraud / financial crime as well as an increasingly dynamic regulatory environment – and to do so amid growing time and resource constraints. This is exacerbated by the fact that "incumbent," rule-based systems are proving to be inflexible and costly to maintain in the face of evolving regulations – and the penalties for this inadequacy can easily reach into the billions of dollars in fines, increasing the institution's risk and endangering its ability to operate, and in some cases leading to criminal prosecution.

The combination of FICO and TONBELLER will provide a uniquely comprehensive FCC solution, enabling enterprise-wide visibility, flexibility and operational control to all stakeholders. This solution speaks directly to the needs of CROs in large commercial organizations and in financial institutions of all sizes.

How will this transaction impact the product roadmaps for both companies?

As the product lines are complementary with little overlap, we expect all current and planned products of both companies will be supported for the foreseeable future.