



**Today we announced that we have acquired TONBELLER, an innovator in risk-based financial crime prevention and compliance. This acquisition combines FICO's fraud detection and analytics leadership with TONBELLER's capabilities to address the rapidly growing demand for integrated, enterprise-class financial crime and compliance solutions.**

TONBELLER supports the demanding regulatory compliance requirements for more than 1,000 banks and commercial organizations worldwide. TONBELLER's risk analysis-based approach to issues such as anti-money laundering and Know Your Customer imperatives, coupled with its highly configurable solution, offers optimal adherence to compliance regulations while offering flexibility and rapid implementations, lowering overall costs.

Working with partners like you, our goal is to provide businesses with a comprehensive, risk-based financial crime and compliance solution that offers enterprise-wide visibility, flexibility, regulatory compliance and operational control.

FICO has always focused on protecting financial transactions, notably with our FICO Falcon Platform, which guards 2.5 billion payment cards worldwide. With TONBELLER's talented team and innovative products, we can offer your customers even greater protection for their businesses, their customers and their brands.

You can find more information at [www.fico.com/tonbeller](http://www.fico.com/tonbeller). If your customers have questions, please refer them to this website, or to your FICO or TONBELLER representative.

We at FICO and TONBELLER look forward to working with you and advancing our mutual growth.

Sincerely yours,

A handwritten signature in black ink that reads "Will Lansing". The signature is written in a cursive, slightly slanted style.

Will Lansing  
CEO  
FICO