



# FICO — Powering Decisions

## FICO Corporate Facts

 **Founded in 1956** in San Rafael, California, by Bill Fair and Earl Isaac.

 **Became a public company** in 1987 and FICO stock is currently traded on the New York Stock Exchange (NYSE:FICO).

 **Employs 2,900 people globally;** works with more than 10,000 customers worldwide and serves thousands more through partnerships.

 **Headquartered** in San Jose, CA, with regional hubs in San Rafael, CA; San Diego, CA; New York City; Miami; London; Birmingham, UK; Johannesburg; Milan; Moscow; Munich; Madrid; Istanbul; Santiago; Sao Paulo; Bangalore; Beijing; and Singapore.

FICO (NYSE: FICO) is a global analytics software company helping organizations in more than 100 countries make better decisions to drive higher levels of growth, profitability and customer satisfaction. Founded in 1956 and based in Silicon Valley, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. The company’s groundbreaking use of mathematical algorithms to predict customer behavior has transformed entire industries.

Many of the world’s top banks, along with insurers, retailers, health care, pharmaceutical and government organizations, rely on FICO technology to accelerate business growth, manage risk, reduce costs and meet regulatory and competitive demands. FICO also helps millions of individuals manage their credit health through the [www.myFICO.com](http://www.myFICO.com) website.

FICO, founded in 1956, got its start developing credit scorecards for US retailer Montgomery Ward to help the company offer lines of credit to its customers. From here, the **FICO® Score**, the standard measure of credit in the US, was born. Today, the FICO® Score is used by more than 70,000 organizations to make more than 10 billion decisions annually.

From its experience using mathematics and analytics to automate credit decisions, FICO built a suite of risk management and customer engagement applications. The solutions utilize the analytics, decision strategies and process flows that FICO is well-known for pioneering.



**FICO's Leading Analytic Applications**

**Marketing & Customer Engagement**

**FICO® Analytic Offer Manager**

**FICO® Customer Dialogue Manager**

**Originations**

**FICO® Origination Manager**

**Customer & Account Management**

**FICO® TRIAD® Customer Manager**

**Communications**

**FICO® Customer Communication**

**Services**

**Debt Management**

**FICO® Debt Manager™ solution**

**Fraud and Security**

**FICO® Falcon® Fraud Manager**

**FICO® Insurance Fraud Manager**

FICO also supports tools for decision management that enable businesses to create their own decision management applications and models. The tools are part of the **FICO® Decision Management Suite**, available on-premises or via the **FICO® Analytic Cloud**, which provides an integrated environment for building applications that use predictive analytics, decision management and decision optimization.

**Decision Management Tools**

- **FICO® Blaze Advisor® decision rules management system**
- **FICO® Model Builder** for predictive analytics development
- **FICO® Decision Optimizer** and **FICO® Xpress Optimization Suite** for decision modeling and optimization

To help its customers solve unique business challenges, and get more value from its tools and applications, FICO delivers **professional services through Fair Isaac® Advisors**. Leading services include custom predictive analytics, strategy optimization, best practices consulting and technology health checks.



**FICO Client Facts**

- All of the top 10 companies in the fortune 500.
- Banking leaders around the globe, including:
  - More than three-fourths of the top 100 banks in the world.
  - 98 of the 100 largest financial institutions in the US.
  - The 100 largest US credit card issuers.
  - Two-thirds of the top Asia-Pacific banks.
- More than 400 personal and commercial line insurers, including the top 10 US personal lines insurers.
- More than 400 retailers and general merchandisers, including one-third of the top 100 US retailers.
- More than 150 health care and life sciences companies, including all of the world's top 10 pharma companies.

**FICO® Score Facts**

- FICO® Scores are the most-used credit bureau scores in the world, with more than 100 billion scores sold to date. They are available through all of the major consumer reporting agencies in the United States (e.g., Equifax, Experian and TransUnion).
- FICO® Scores are recognized as the standard measure of US consumer credit risk. They are used by lenders, rating agencies and the secondary market.
- FICO® Scores are used in more than 90% of US mortgage originations.
- FICO® Scores are available for free to tens of millions of consumers through the FICO® Score Open Access program.
- FICO® Scores are used today in more than 25 countries on 5 continents.
- More than 10 billion FICO® Scores are purchased in the US annually.
- All of the top 50 US financial institutions use FICO® Scores.
- The 25 largest US credit card issuers and the 25 largest US auto lenders use FICO® Scores.
- myFICO.com has helped millions of people take control of their credit health, and is ranked as the "Best Place to Get Your Credit Score" by Kiplinger's.



**FICO Solution Facts**

- About 60% of the world's credit cards are managed using FICO adaptive control systems.
- FICO fraud systems are utilized by more than 9,000 financial institutions and protect more than 2.6 billion accounts worldwide.

- More than 500 clients globally use FICO collections and recovery solutions, including 7 of the top 10 US banks, 4 of the top 5 UK banks and more than 10 lenders in Asia Pacific.
- FICO developed the first commercial credit scoring systems, starting in 1956. Credit scoring is used today by nearly every credit grantor in the world.
- FICO® Customer Communication Services send more than 200 million communications a year.
- More than half a billion transactions a day are checked with FICO® TONBELLER® Siron® Anti-Financial Crime solutions.

 **Industry Recognition**

- FICO has been granted more than 175 patents for analytic and decision management technology, including 70 related to artificial intelligence and machine learning.
- FICO was named a category leader by Chartis in Enterprise Fraud Solutions and AML Solutions (Financial Crimes Risk Management, July 2017).
- FICO was named a leader in The Forrester Wave™ for Enterprise Fraud Management, Q1 2016.
- FICO was named a category leader in IFRS 9 solutions by Chartis (IFRS 9 Technology Solutions: Market Update 2017, June 2017).

**Recent Acquisitions**

- **TONBELLER** (2015), a provider of financial crime and compliance solutions;
- **Karmasphere** (2014), a Big Data and analytics technology company;
- **InfoCentricity** (2014), a SaaS-based predictive analytics software company;
- **Adepra** (2012), a provider of a SaaS-based multichannel customer engagement and risk intervention platform; and
- **Entiera** (2012), a SaaS-based multichannel campaign management company.

**Resources**

- **Website:** [www.fico.com](http://www.fico.com)
- **White papers:** [www.fico.com/en/latest-thinking](http://www.fico.com/en/latest-thinking)
- **FICO Analytic Cloud:** [www.ficoanalyticcloud.com](http://www.ficoanalyticcloud.com)
- **FICO Blog:** [www.fico.com/blogs](http://www.fico.com/blogs)
- **Twitter:** [twitter.com/ficonews](https://twitter.com/ficonews)
- **LinkedIn:** [www.linkedin.com/company/3398](https://www.linkedin.com/company/3398)
- **FICO video interviews:** [www.youtube.com/user/FICOTechTalk](https://www.youtube.com/user/FICOTechTalk)
- **Consumer scores website:** [www.myfico.com](http://www.myfico.com)

- FICO® TONBELLER® Siron® solution recognized as a leading know your customer (KYC) system by CEB TowerGroup (“Do You Know Who I Am? Know Your Customer Systems Market Update”, 2016).
- FICO’s Dr. Scott Zoldi received one of the first Analytics 50 awards presented by Drexel University’s LeBow College of Business and CIO.com.
- FICO has consistently ranked #1 in services operations analytics applications revenue by IDC (nine consecutive years).\*
- FICO ranked among the top 50 Financial Services Technology Providers by *American Banker and Bank Technology News*.

**For more information, including a list of media contacts, visit the FICO media center at: [www.fico.com/news](http://www.fico.com/news)**

\*Source: IDC Worldwide Business Analytics Software 2014–2018 Forecast and 2013 Vendor Shares



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