

FICOWORLD²³

The Decisions Conference

Hollywood, Florida

May 16th - 19th, 2023



Powering Your Customer Connections

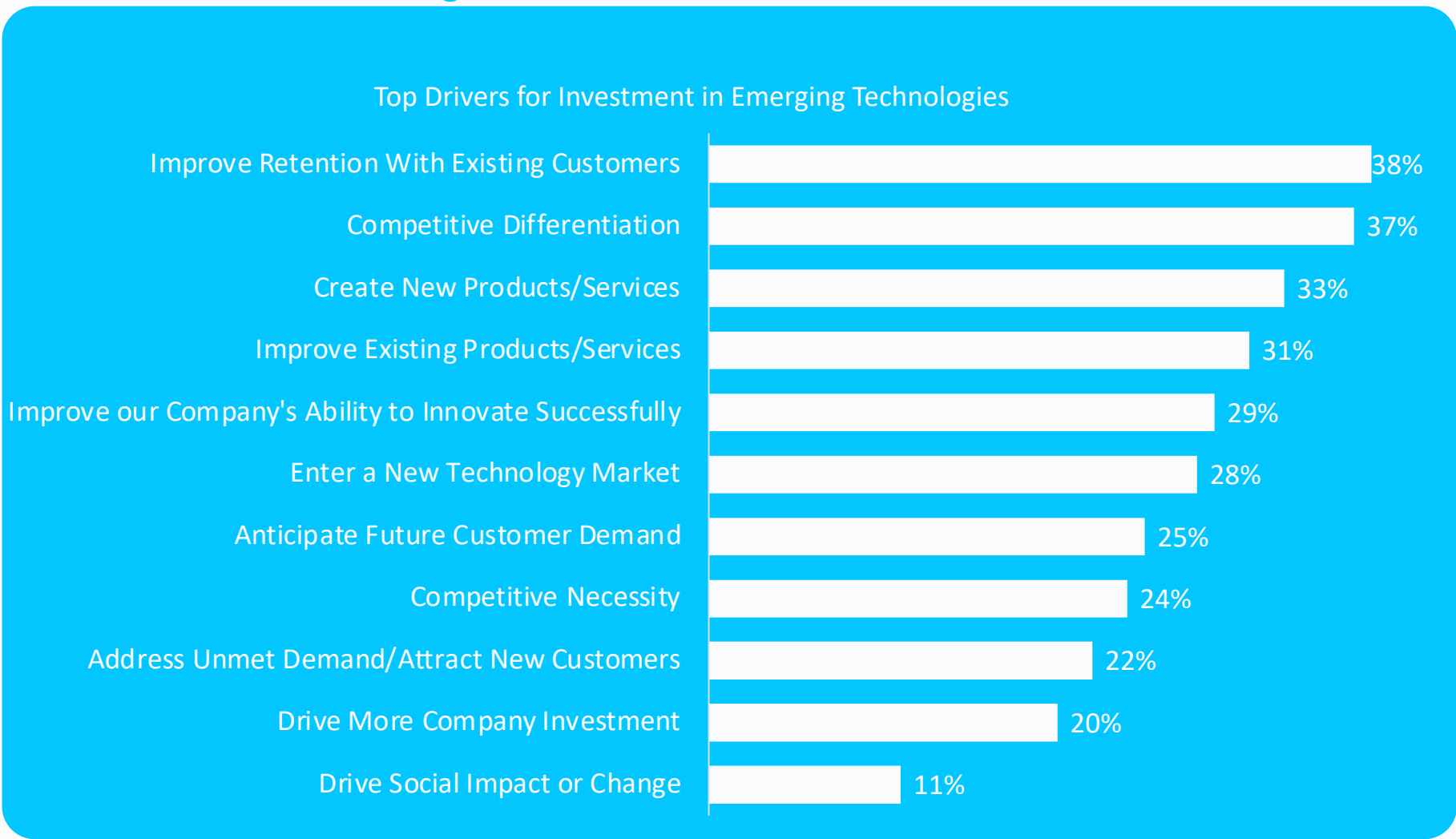
Bill Waid

Chief Product & Technology Officer, FICO

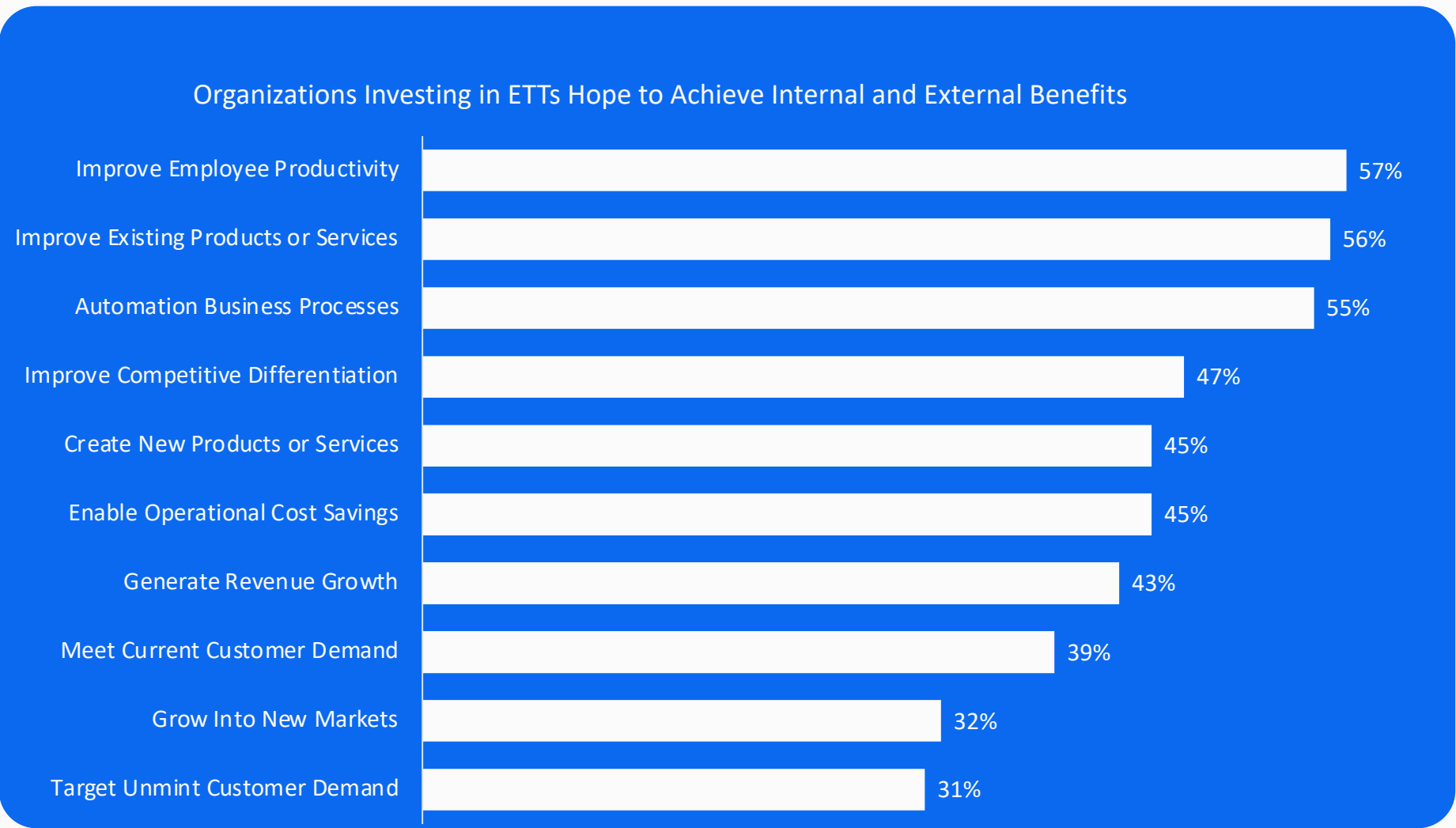


Shifting Focus: Quantifying the Business Value of Emerging Technologies & Smart Things

Traditional Market Facing Investment Drivers

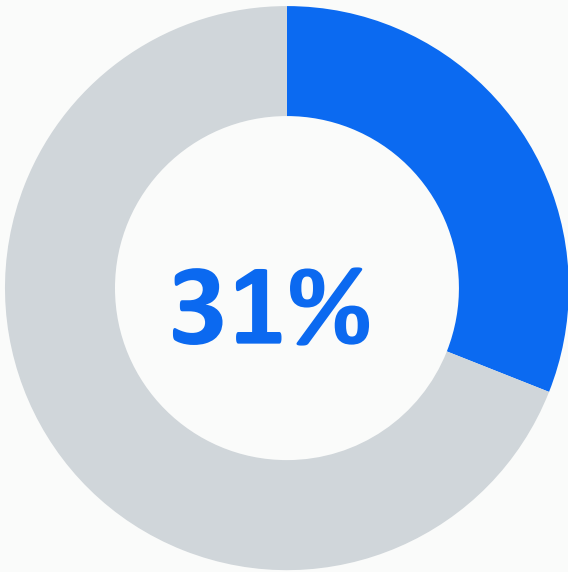


Rebalanced Investment Drivers

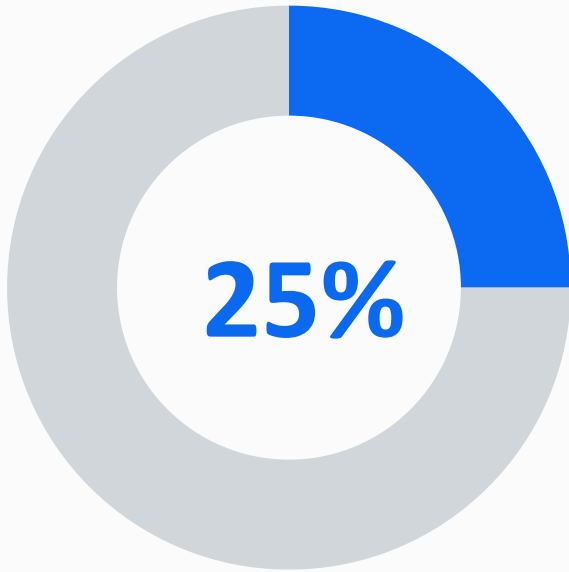


In 2022, the yield on digital initiatives remains problematic

Executives at over 1300 companies confirm:



The median share of expected revenue growth realized from digital initiatives



The median share of expected cost reduction realized from digital initiatives



Major Market Forces...



Enterprise
AI & ML



Digital
Transformation



The Promise
of Cloud



Hyper-
Personalization



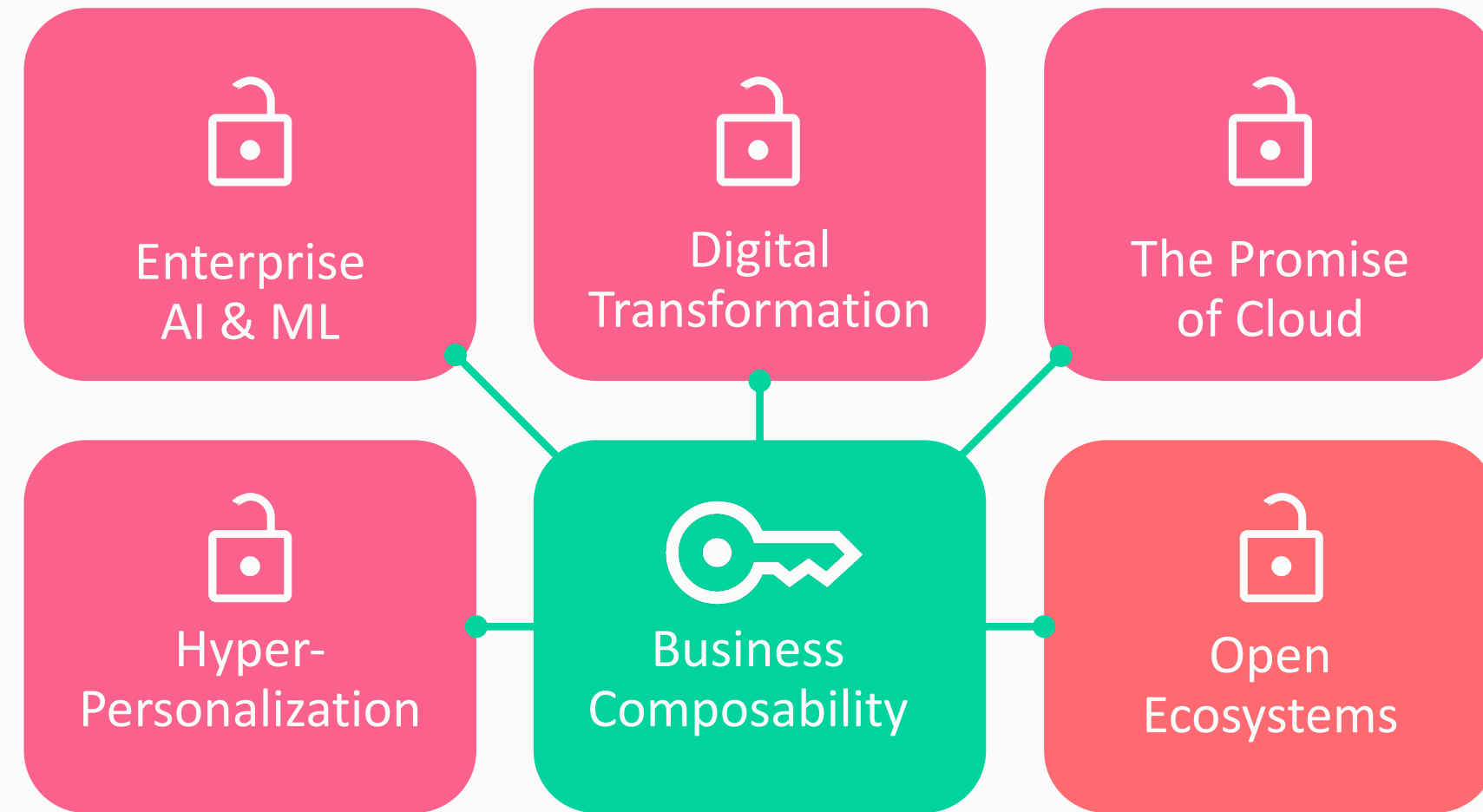
Business
Composability



Open
Ecosystems



... unlocked through Business Composability



Achieving Shareholder Outcome by Enabling Your Business to Meet Customer Demand

FICO Platform

Portfolio of Digital Products & Experiences



Achieving Shareholder Outcome by Enabling Your Business to Meet Customer Demand

FICO Platform

Build a culture of innovation & collaboration across the enterprise



Simplify and Streamline Onboarding



Broaden and Deepen Customer Relationships



Drive Engagement and Loyalty



Protect Customer Vulnerabilities



Partner with Customers in Difficulty

Portfolio of Digital Products & Experiences



Engaged Customers



Customer Satisfaction (NPS)



Reportable Complaints



Customer Retention



Revenue @ Lower Cost

Achieving Shareholder Outcome by Enabling Your Business to Meet Customer Demand

FICO Platform

Build a culture of innovation & collaboration across the enterprise



Simplify and
Streamline
Onboarding



Broaden and
Deepen
Customer
Relationships



Drive
Engagement
and Loyalty



Protect
Customer
Vulnerabilities



Partner with
Customers in
Difficulty

Powering Customer Connections

Business Control

Accelerate Innovation

Enabling Enterprise Transformation

World-class Performance

Digital Team Enablement

Driving Strategic Business Outcomes

Outcome Driven

Augmented Management

Portfolio of Digital Products & Experiences



Engaged
Customers



Customer
Satisfaction (NPS)



Reportable
Complaints



Customer
Retention



Revenue @
Lower Cost

Achieving Shareholder Outcome by Enabling Your Business to Meet Customer Demand

FICO Platform

Build a culture of innovation & collaboration across the enterprise

Flow of Value



Simplify and Streamline Onboarding



Broaden and Deepen Customer Relationships



Drive Engagement and Loyalty



Protect Customer Vulnerabilities



Partner with Customers in Difficulty

Powering Customer Connections

Business Control

Accelerate Innovation

Enabling Enterprise Transformation

World-class Performance

Digital Team Enablement

Driving Strategic Business Outcomes

Outcome Driven

Augmented Management

Portfolio of Digital Products & Experiences

Customer Value Creation

Market Value Creation

Shareholder Value Creation



Engaged Customers



Customer Satisfaction (NPS)



Reportable Complaints

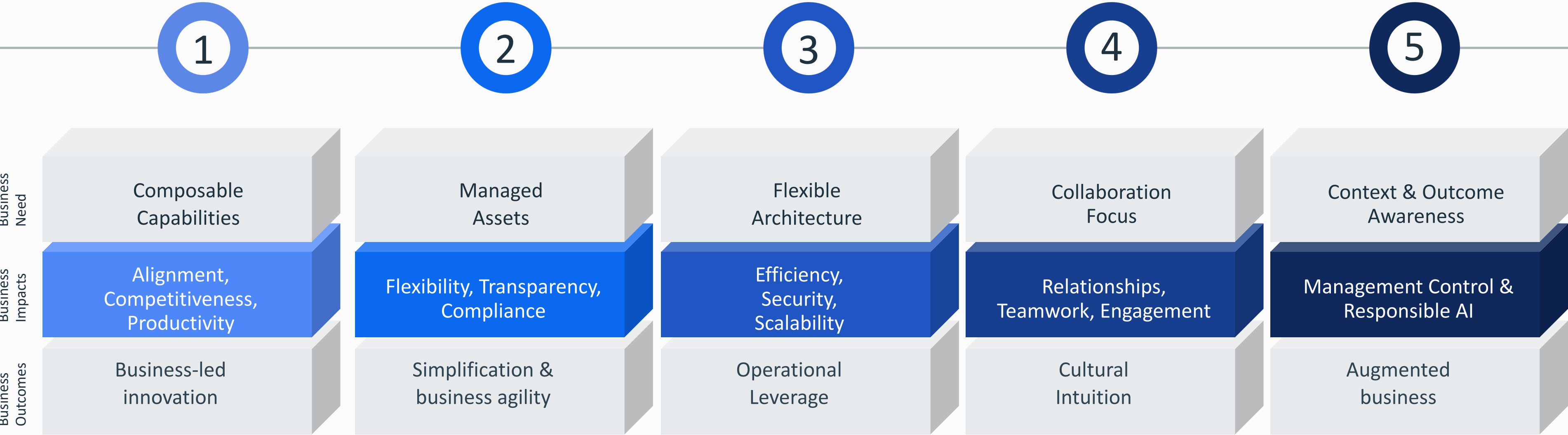


Customer Retention

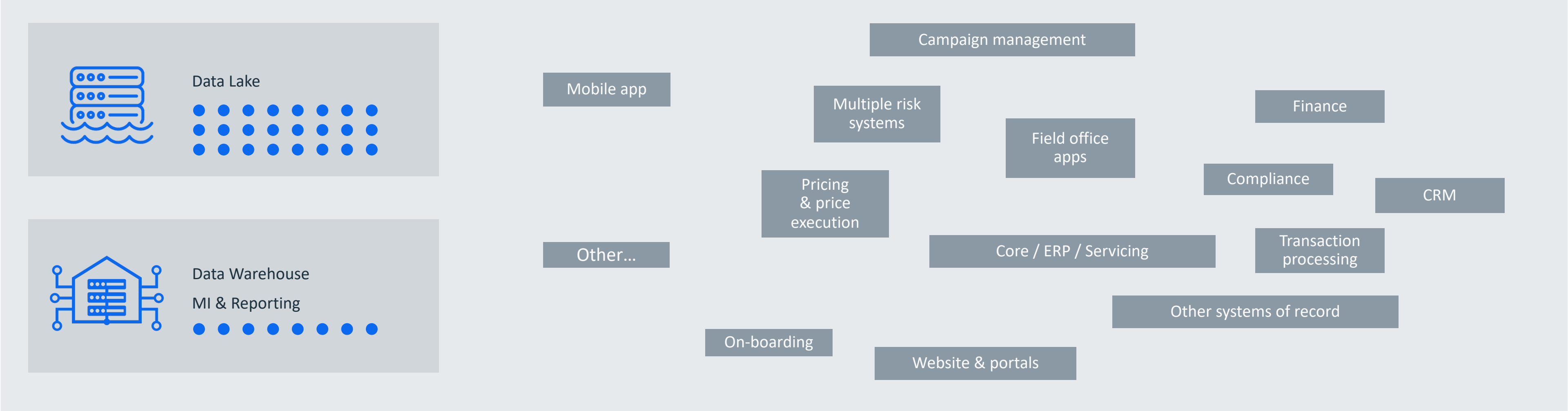


Revenue @ Lower Cost

Execution Requires a Platform with...

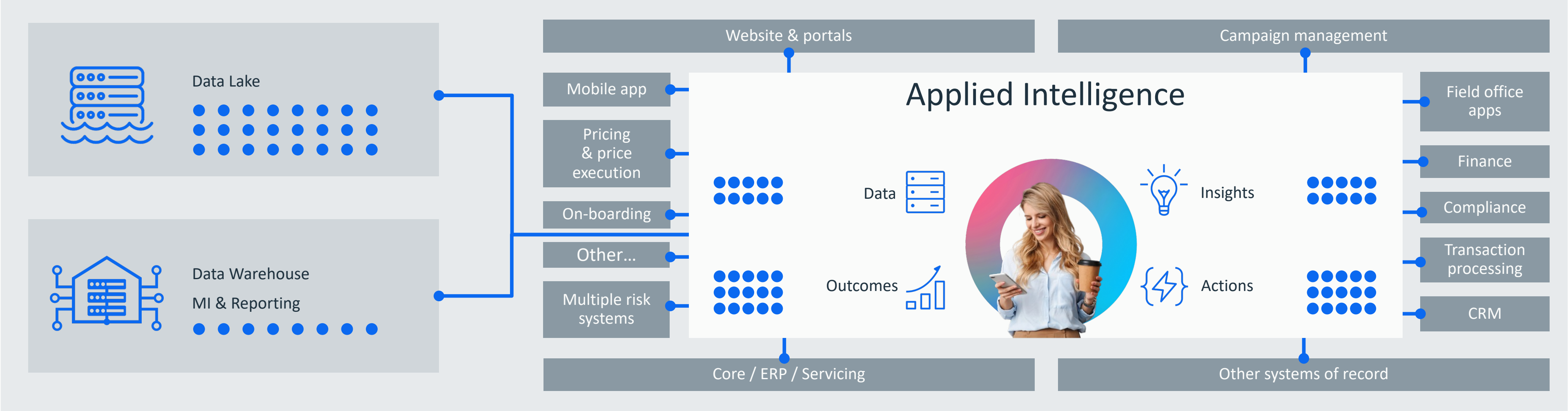


Employee Collaboration Driving Business Outcomes



Employee Collaboration Driving Business Outcomes

● = decision assets

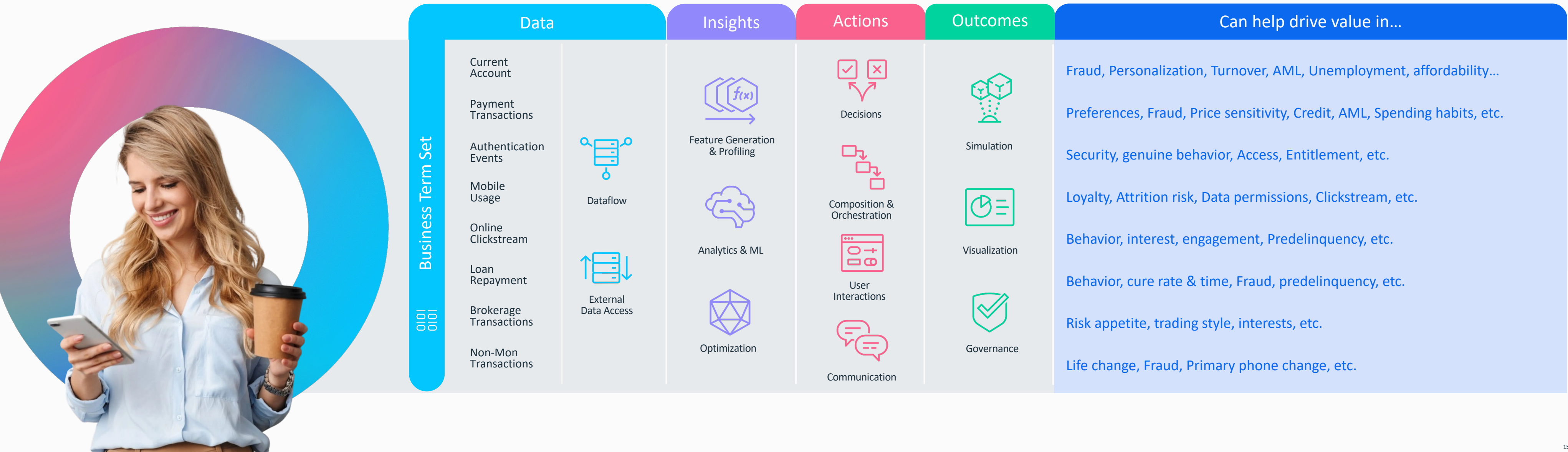


Consumer Behavior
Insights

Your shared 360°
View of the customer



Composing the customer view for actions and outcomes



A Glimpse into FICO R&D: The Significance of the Digital Innovation Lifecycle



A Glimpse into FICO R&D: The Significance of the Digital Innovation Lifecycle



The things we do to influence business outcomes

A Glimpse into FICO R&D: The Significance of the Digital Innovation Lifecycle



The things we do to drive
business outcomes

AI / Generative Learnings

Advancements to look for this week ...

Improved Decisions & Business Outcome Simulation	Improved Data Analysis, Analytics, New Characteristics & Data Sources	Better Optimization, Federated Link Analysis, & Communications
<div><div><div></div><div></div></div><div>Demo: Decisions capability on FICO® Platform</div><div><div></div><div></div></div><div>Innovation Theater Weds 3pm</div></div>	<div><div><div></div><div></div></div><div>Data management: Build a foundation to deliver real-time, relevant, AI-driven experiences</div><div><div></div><div></div></div><div>Diplomat Ballroom 1&2 Thursday 2:45pm</div></div>	<div><div><div></div><div></div></div><div>Demo: Unleashing the power of FICO® Platform optimization</div><div><div></div><div></div></div><div>Innovation Theater Thursday 4pm</div></div>
<div><div><div></div><div></div></div><div>The power of simulation: How data science gives business a crystal ball to see the future</div><div><div></div><div></div></div><div>Diplomat Ballroom 1&2 Weds 11:30am</div></div>	<div><div><div></div><div></div></div><div>Panel: Unlock flexibility, unleash creativity, and rapidly deploy agile experiences with composability</div><div><div></div><div></div></div><div>Diplomat Ballroom 3 Weds 11:30am</div></div>	<div><div><div></div><div></div></div><div>Delivering on your digital first mindset using built in real time intelligent communications</div><div><div></div><div></div></div><div>Atlantic Ballroom 2 Weds 11am</div></div>