



FICO® Marketplace

Unlocking the power of AI through intelligent decisioning



We've entered the golden age of AI. This era brings the promise of progress that's driving digital transformation across the business world. Tech stacks are being reimaged, data is being used in new ways, and insights can be derived from a multitude of sources.

Yet there's often a disconnect between technological possibilities and realizing value: Complexity is growing, solutions are often focused on single-use cases or one department, and they aren't easily adjusted as market and consumer expectations evolve.

Enter intelligent decisioning — a new field that's emerged to harness, understand, evaluate, and improve data-based decisions, leveraging human expertise with AI objectivity and excellence to drive business outcomes. FICO recognized the opportunity early and driving the conversation around what intelligent decisioning could mean for businesses, and naturally evolving the systems and tools we've developed over decades to realize that potential.



Rated #1 for Innovation in Risk Management Technology in Chartis Research RiskTech100® 2023



Rated a leader in The Forrester Wave™: AI Decisioning Platforms, Q2 2023 report



Named a leader for innovation in FICO® Platform in the IDC MarketScape: Worldwide Decision Intelligence Platforms 2024 Vendor Assessment; and Chartis Research RiskTech100® 2025



Included in the 2024 Gartner Market Guide for Decision Intelligence Platforms



220 patents, including AI and machine learning

AI marketplaces are imperative for creating and capturing value with intelligent decisioning

While there are many flavors of what AI marketplaces could be, at their root, they create digital hubs where ecosystem participants can easily create, source, and deploy the types of data, rulesets, and more to operationalize AI and drive intelligent business decisions. They will usher in a new reality:

- AI marketplaces are one of the top-10 most-disruptive AI technologies.
- By 2028, 80% of enterprise AI asset purchases will take place via AI marketplaces, up from less than 20% in 2025.
- By 2028, organizations leveraging AI marketplaces will have on average twice the level of innovation than those not using AI marketplace.
- By 2030, organizations leveraging AI marketplaces will achieve 30% lower cost on data science and AI programs, compared with those foregoing AI marketplaces.

Source: 2025 Gartner Tech and Innovation Center



FICO is launching the first-ever decision asset-based marketplace, FICO® Marketplace, where businesses can publish, subscribe, and integrate decision assets effortlessly

Decision assets capture the breadth and depth of what FICO® Marketplace is bringing to bear for businesses. It is flexible enough to work across use cases, product categories, and the ways businesses think through solutions while also encompassing a single artifact (from many) that could be created on FICO® Platform (such as an analytic model, decision tree, ruleset that was authored).

FICO Marketplace is a B2B exchange connecting buyers and sellers to seamlessly build, operate, and scale intelligent solutions. It streamlines collaboration, accelerates innovation, and ensures businesses can efficiently access the services they need to drive smarter decisioning.

FICO Marketplace is embedded within FICO Platform, which is in use by some of the largest organizations around the world for mission-critical use cases in risk, fraud, customer engagement, collections, supply chain, and more.

To further enable business growth, FICO Marketplace is available globally with embedded filtering to account for regional dynamics.





Announcing FICO® Marketplace early access

Early access is a revolutionary way for FICO® Platform customers to realize even more value in business-critical areas:



Supercharges time to value from AI and third-party data

The process from discovery, trial, testing, and development to production is dramatically compressed, enabling customers to bring new services and offers to market much faster. Business users are empowered to create and deploy the latest AI artifacts without IT intervention.



Enables agility in a time of dramatic changes

The option to choose from a variety of decision assets, including those built in-house or by third-party partners, gives customers the flexibility to build solutions in a modular way to address evolving needs.



Breaks down silos and enables an end-to-end view of business and customers

Reusability of components from the marketplace across multiple departments and use cases in the credit lifecycle leads to greater utility and efficiency, and enables an end-to-end view.

Learn more about accessing the FICO® Marketplace:

<https://marketplace.fico.com/early-access>

Early access provides competitive advantages and a supercharged path to growth for data partners



Your listing, in the FICO spotlight: Enjoy premium visibility through exclusive marketing features designed to showcase your offerings to top decision-makers.



Your gateway to FICO® Platform customers:

Get access to our incredible customer base actively looking to expand use cases with third-party data, including the top-10 Fortune 500 companies that use FICO for decision management.



Unlocking value with data: During early access, data partners will be able to list and create a preconfigured connection to FICO Platform, breaking down barriers for your customers and realizing incredible time to value.



Effortless onboarding and customer integration:

Get up and running on our marketplace and unlock dataflow to clients in a few days instead of months.



Built-in reach and scale: List once and make your data available to a broad audience of enterprises we have cultivated over decades that are actively looking for data solutions.



Generate demand and realize faster time-to-market:

Break down silos and compress the launch lifecycle with a prebuilt hub that enables customers to leverage your data to adapt, evolve, and grow.

Learn more about becoming a FICO® Marketplace partner:

<https://ficoprod.byappdirect.com/onboarding/developer>



To empower partners and drive customer trust, we've adopted a straightforward listing process

- Work with FICO on the listing and approval process to be included in early access.
- Get onboarded and become a FICO® Marketplace partner.
- Register and list your API products in the marketplace.
- Get notified of a lead when a client requests to be contacted or chooses to use your API.

Frequently asked questions

What value does FICO® Marketplace provide, and what will it include?

This radical new approach empowers clients with powerful new collaboration through working with AI artifacts and APIs. Collaboration is enabled by the ability to publish and subscribe to individual assets of intelligence, like data pipelines and features, ML models, optimization models, decision rulesets, and more. This includes preconfigured accelerators designed to speed up time to value for specific enterprise problems, integrations to proven third-party offerings, and brand-new end-to-end solutions.

In what regions will FICO Marketplace be available?

FICO Marketplace will be available globally; anywhere FICO has customers, partner listings can reach. Filtering is included to account for regional nuances.



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