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FICO® Marketplace Expands the Decisioning Ecosystem

Best known as the pioneer in automating credit decisions for lenders more than 60 years ago, FICO now offers a platform for enterprise applied intelligence that powers a range of proprietary predictive analytics, AI and data science products through its FICO® Platform offering.

FICO® Marketplace, a new offering for users of FICO® Platform, is a digital data hub created to give FICO® Platform users easy access to third-party providers of prebuilt analytics products and services used in conjunction with FICO® Platform Capabilities. FICO® Marketplace will be fully rolled out later this year. Use cases include customer management, fraud protection, loan originations and marketing.

Today users can search the FICO® Marketplace directory and then contact companies they want to do business with, and eventually will be able to use self-service to consume a variety of decisioning products. So far, 68 data services are available from nine companies, including Plaid, LexisNexis Risk Solutions, Mitek Systems, Prove, iPacket and SentiLink.

Data from these companies augments data managed by FICO® Platform clients and users.

Other FICO® Marketplace partners are being vetted and will soon be available.

FICO precertifies the APIs of FICO® Marketplace partners, standardizing message exchange formats to shorten the time it takes for users to access, validate and integrate the data.

Contracts for products and services from partners are deals between the seller and FICO® Platform users.

Initially, FICO® Marketplace will be available in the US. It will expand to other markets where there are FICO® Platform customers.

The benefit to FICO® Marketplace companies is access to new customers. They can also work with FICO to create customized services.

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INTERVIEWED FOR THIS ARTICLE
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Prior issues: 1267, 1263, 1248, 1245, 1242, 1224

FOR 54 YEARS, THE LEADING PUBLICATION COVERING PAYMENT SYSTEMS WORLDWIDE

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