UltraFICO® Score

Cashflow intelligence, without the complexity.

What is the UltraFICO® Score?

UltraFICO® Score unifies cash flow data and traditional credit insights, providing enhanced visibility into borrower creditworthiness through consumer-permissioned banking information combined with proven FICO scoring methodology.

Proven performance results:

- 7% relative* increase in approvals for thin-files and new-to-credit individuals, without adding incremental risk .
- 79% of nonprime applicants with favorable cash flow history* see a higher score.
- 15% relative* performance lift in prime thin/new-to-credit segment.

*Applicants with no NSF in last 3 months, while maintaining min $400 average balance. Statistics are relative to FICO® Score 8



Key advantages

Deeper predictive precision. Credit and cash flow signals optimized into a single score — UltraFICO® Score unlocks the full predictive power of cash flow data to deliver incremental lift on top of the industry's most trusted credit score.

Familiar scoring framework. New insights, no credit strategy overhaul — UltraFICO® Score is FCRA-compliant and aligned with the same odds of default as your base FICO® Score.

Operational simplicity. Launch in weeks not quarters. No custom development or new bureau relationships required — UltraFICO® is available through a streamlined API, supported by a best-in-class user experience, and compatible with a FICO® Score generated at any bureau.

Business impact

- **Approve more qualified borrowers** while maintaining risk standards.
- **Expand into profitable segments** such as new-to-credit individuals and younger borrowers.
- **Optimize pricing and terms** with comprehensive view of borrowers' financial strength.
- **Enterprise-grade architecture** delivered in partnership with Plaid for speed, reliability, and control, and best-in-class user experience and API.

How banking information is factored into the score

UltraFICO® Score unifies cash flow data and traditional credit insights.



Length of time accounts have been open



Evidence of consistent cash on hand



Recency and frequency of bank transactions



History of positive account balances



Presence of negative information (e.g. NSFs)

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www.fico.com/en/products/ultrafico-score

ultraFICO®

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