



### Reinvent the consumer credit experience through:

**Trusted DDA Data:** For the first time, consumers can incorporate their checking and savings account histories for greater precision in a national scoring system.

**Secure Data Aggregation:** Fincity applies best-in-class third-party information security certifications for financial data, including PCI and SOC2. Adoption of tokenized authentication methods and FDX API standards adds even greater security.

**Differentiation:** Gain unprecedented risk insight driven by integrating cashflow dynamics into a consumer credit score, for faster, more competitive and profitable lending decisions.

**Customer Opportunity:** Provide greater engagement and transparency with a more inclusive credit decision process and build lasting loyalty.

**The Trusted Standard:** The UltraFICO™ Score follows the same blueprint design as a traditional FICO® Score and is engineered for easy adoption and interpretation.

## The consumer-powered score. See where it can take your business.

The UltraFICO™ Score provides a new dimension of insight that unlocks the potential of millions of consumers with positive financial profiles that extend beyond their traditional credit report. Now consumers are empowered to contribute their checking, savings and money market account data—demand deposit account (DDA) data—to enhance their FICO® Score, providing an unprecedented and broader view for lenders to assess credit worthiness. Attract new customers and take a fresh approach to serving your base, reinventing your customer credit experience as smart, inclusive and innovative.

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**Seven out of ten** consumers who exhibit sound financial behavior in their checking and savings accounts see an UltraFICO™ Score that is higher than their traditional FICO® Score.

**79 million** Americans who have lower scores (680 or below) and **53 million** Americans with thin files see a significant FICO® Score increase.

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Many consumers are still locked out of mainstream credit, including 79 million Americans who have lower scores (680 or below) and 53 million Americans without enough data on the credit bureau record for a reliable FICO® Score to be generated.

# UltraFICO™ Score Product Sheet

The new UltraFICO™ scoring algorithm adjusts an existing FICO® Score given the additional insight offered by the consumer-permissioned DDA data. This new approach can help lenders broaden access to credit for young or immigrant applicants building a credit profile as well as those reestablishing their financial standing following distress. Lenders can make better decisions for those consumers who are near score cut-offs or unscorable consumers with an UltraFICO™ Score.

This is a three-way partnership driven by FICO analytics, Experian infrastructure and Finicity, a data access and insight fintech.

Through the first national credit scoring system developed to use financial data aggregation, lenders can focus their approach on new strategies to safely qualify more consumers.

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## Smart

- Differentiate and compete more effectively by matching the best credit offer to the consumer in a crowded marketplace.
- Document decisions with compliant reason codes that reflect the data used for the score calculation, like other FICO® Scores.
- Trust the same level of rigor and integrity as other FICO® Scores. The new score is designed to reflect the same odds-to-score relationship to easily incorporate into lending strategies.

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## Inclusive

- Expand your customer base by making responsible credit offers to consumers who appeared below established credit thresholds or were previously invisible using traditional credit information alone.
- Attract credit builders or thin file/young applicants—the self-employed, gig-economy workers or immigrant entrepreneurs—and build lasting loyalty with new customer segments.
- Give consumers a second chance—identify credit rebuilders that may have suffered financial distress but are recovering and represent lower credit risk than past credit information may suggest.

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## Innovative

- Gain the benefit of unprecedented risk insight driven by integrating cash flow dynamics into a consumer credit score.
- Rely on a FICO model that considered tens of millions of records across many lending institutions to empirically quantify the relationship between how a consumer manages their demand deposit accounts and credit risk.
- Innovate your credit strategy and customer experience with secure, authoritative DDA data and trusted analytics for a more comprehensive understanding of the consumer's financial profile.

## The New Credit Experience

### How It Works:

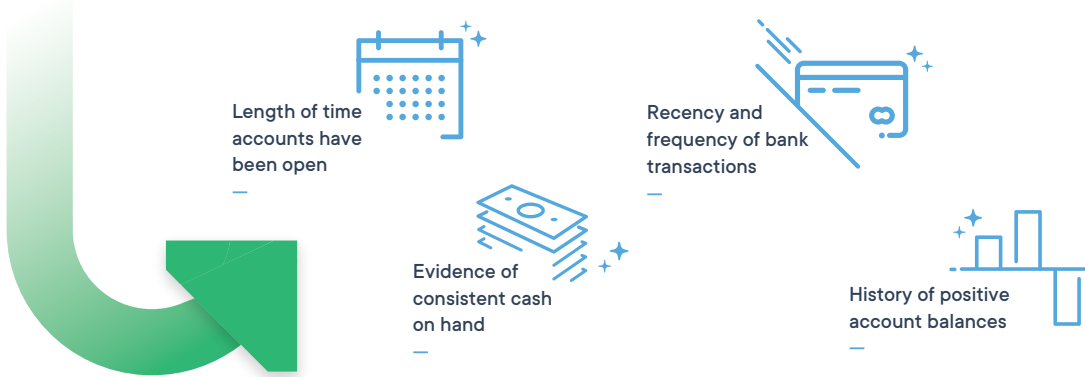
- 1 Once the consumer accepts, a score inquiry is made to Experian.
- 2 In a digital origination environment, the consumer is directed to a secure site to answer questions about their existing DDA banking relationships.
- 3 This entails selecting accounts and permissioning access for the data aggregator, Finicity, to obtain the consumer's summarized transaction history.
- 4 Finicity compiles their summarized DDA transactions for all accounts and sends to Experian. Experian hosts the scoring algorithm developed by FICO. The UltraFICO™ Score consumes the DDA data obtained from Finicity in addition to traditional credit data housed at Experian.
- 5 The UltraFICO™ Score algorithm creates an adjusted FICO® Score given the additional insight offered by the DDA data. In the case of unscorable consumers, it will generate an UltraFICO™ Score if its minimum scoring criteria is met.
- 6 This score is then transmitted by Experian to the lender along with reason codes reflecting the data used for score calculation, just like any other FICO® Score.



## Key Score Factors

### How banking information is factored into the Score

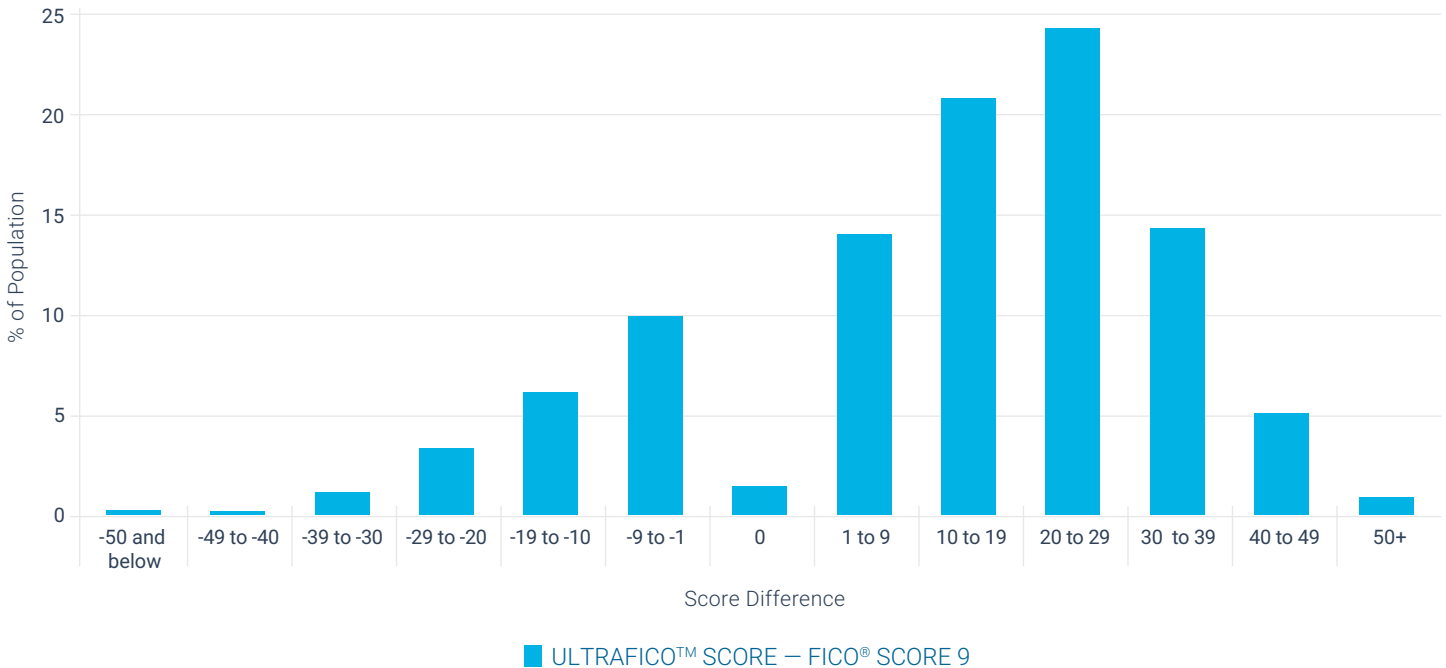
An UltraFICO™ Score can adjust a consumer's FICO® Score based on evidence of proven indicators of sound financial behavior such as:



7 out of 10 people in the US who have had consistent cash on hand in recent months and kept positive balances on their accounts could see an UltraFICO™ Score that is higher than their traditional FICO® Score.

## Millions of applicants with thin files see a significant score increase

### Score Difference Distribution: FICO® Score 9 vs. UltraFICO™ Score



**Figure 1:** 78% of the population experiences a score increase; more than 40% see an increase over 20 points. This chart depicts an applicant population with thin/young credit files showing consistent cash on hand in recent months and positive balances on their accounts (e.g., no negative balances and at least \$400 average balance over past three months).

# UltraFICO™ Score Product Sheet

## FICO Financial Inclusion Initiative

FICO pioneered the development of scoring analytics decades ago that helped to democratize access to credit. Sharing bank account data is not new to the lending process. It is trusted data, frequently relied upon

by lenders in determining a credit application, but has never been a part of the national credit scoring process.

As part of the FICO Financial Inclusion Initiative, the UltraFICO™ Score introduces an innovative and responsible way to use both traditional data sources and consumer permissioned data sources to create

reliable FICO® Scores for people who can't be scored using credit bureau data alone.

**Learn more:**  
[www.fico.com/financialinclusion](http://www.fico.com/financialinclusion)

**Contact a FICO Expert:**  
[ficoscoreinfo@fico.com](mailto:ficoscoreinfo@fico.com)

## About Our Partners

At life's big moments—from buying a home to sending a child to college—Experian empowers consumers to manage their data with confidence so they can maximize every opportunity. Our 17,000 people believe the possibilities for you, and our world, are growing. We're investing in new technologies, talented people and innovation so we can help create a better tomorrow. Learn more at [www.experian.com](http://www.experian.com)

Finicity helps individuals, families and organizations make smarter financial decisions through secure access to fast, high-quality data. The company launched its first financial product in 2000 and has since grown to provide financial data APIs, credit decisioning tools and financial wellness solutions, and partners with influential financial institutions and disruptive fintechs to give consumers a leg up in a complicated financial world. [www.finicity.com](http://www.finicity.com)

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[www.fico.com](http://www.fico.com)  
[www.fico.com/blogs](http://www.fico.com/blogs)

### NORTH AMERICA

+1 888 342 6336  
[info@fico.com](mailto:info@fico.com)

### LATIN AMERICA AND CARIBBEAN

+55 11 5189 8267  
[LAC\\_info@fico.com](mailto:LAC_info@fico.com)

### EUROPE, MIDDLE EAST AND AFRICA

+44 (0) 207 940 8718  
[emeainfo@fico.com](mailto:emeainfo@fico.com)

### ASIA PACIFIC

+65 6422 7700  
[infoasia@fico.com](mailto:infoasia@fico.com)