

FICO® Score for International Markets

The FICO® Score for International Markets pairs the power of an industry-standard measure of consumer credit risk with designed-in flexibility to easily accommodate a range of region-specific data, systems, and regulatory environments. It supports lenders on the path to faster, more intelligent decisions that move beyond manual, biased processes to better balance risk and profit across consumer credit lifecycles.

FICO SCORE

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With the FICO® Score for International Markets:

Gain efficiencies with a single risk

measure: Address planning, operations, and policy across consumer credit markets.

Be current and relevant: Take full advantage of a wide range of market-specific credit bureau data from negative-only to full-positive credit history data.

Profit from credit modeling expertise: Adopt a globally proven solution created by experts in data, analytics, and credit risk.

Enables Rapid Implementation for Both Credit Bureaus and Lenders

The FICO® Score for International Markets analyzes credit bureau data to deliver a highly predictive and consistent risk calculation. The FICO® Score has been validated on the likelihood that a consumer will become 90 days or more delinquent within 12 months. Lenders can apply this precise risk prediction to decisions across all customer segments, credit products, and lifecycle phases — from originations to account management.

The score ranges from 300 to 850 — the higher the score, the lower the risk. The solution is designed with comprehensive and yet flexible characteristics wrapped in preconfigured software that can be rapidly implemented within both credit bureau systems and lender environments.

Available Anywhere There Is Credit Data

The FICO® Score for International Markets is available as an expert or empirical model. The expert model is ideal in cases where time to market is critical and development data is not readily available.

Expert models encapsulate the 60 years of accumulated skills, knowledge, and experience of our credit experts in the form of an algorithm. Expert models are developed when data is not available or is

For Lenders	For Credit Bureaus
<ul style="list-style-type: none"> Automation balances risk, regulatory demand, and profitability Standardized, cross-portfolio measure ensures more consistent and holistic decisions Faster delivery of decisions captures more opportunities and improves customer experience 	<ul style="list-style-type: none"> Launch a new offering quickly with expert models and rapid implementation Meet the demand of bureau clients for a broad-based risk score Leverage the data you aggregate to offer new high-impact services Provide broader client support through value-added analytic products

inconsistent, inadequate, or outdated and does not express the current consumer behavior or economic conditions. Expert models reduce the time, expense, and data demands of empirical development. Clients who start with an expert model often engage FICO to source, analyze, and apply data to build and deploy a data-driven empirical model once data becomes available.

Empirical models are constructed by analyzing the historical default performance for similar credit exposures. Empirically derived models are tailored to proprietary product portfolios, customer bases, and in-country credit bureau data. Because empirical models are built after extensive data analysis, they generally provide a higher degree of performance. FICO has assisted clients in moving from expert models to fully empirical models.



Both expert and empirical models require appropriate historical data in order to map to the FICO® Score interface and validate the final model. FICO can assist in data extraction and analysis from the outset of the process to detect possible issues in the raw data in order to minimize delays in implementation.

Uniquely Flexible for Global Markets

The FICO scoring system intelligently interprets the varying levels of data available in each country in which it is deployed, providing the flexibility needed to support lending across regions. Because FICO can quickly implement a solution directly within a bureau or lender system environment, the lead times typically associated with empirical scoring developments are diminished. FICO's commitment to continually validating international market models ensures that scores factor current state conditions.

FICO® Scores for International Markets – Developed by Acknowledge Global Risk Experts

Over the past 60 years, FICO has brought credit scoring to countries around the world, helping make lending non-biased and more profitable. The FICO® Score, initially developed 30 years ago, has evolved to become the standard measure of US consumer credit risk. It is used more than 10 billion times yearly in nearly 30 different countries.

Associated Products

FICO® SME Score is a credit risk assessment tool that provides credit grantors with an effective rank-ordering system of risk for micro-financers, start-ups, small business lending, and leasing.

FICO® Collections Score is an assessment of a consumer's likelihood of going further into delinquency.

FICO® Score X Data, the alternative-data credit scoring solution available for markets outside of the US, enables financial inclusion for consumers with limited credit history. It can be created for any region based on alternative data availability and local market needs.

FICO® Expansion Score assesses credit risk by evaluating consumers' credit application and credit reporting agency data.

Find out more about how your organization can benefit from credit bureau-based scoring solutions and analytics by emailing us at globalscoreservice@fico.com



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