



2025 FICO UK Gender Pay Gap Report

Summary of FICO's efforts and ongoing commitment to current and future workforce





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At FICO, we seek to foster a culture that values workforce diversity, encourages inclusion and belonging, and harnesses each colleague's unique talents and potential. This focus allows us to attract and engage the very best people from the broadest available talent pools, while sparking innovation and ensuring that we meet the varied needs of our global client base. We remain wholly committed to engaging and developing colleagues across all functions and job levels within our business.

This report summarizes our efforts and ongoing commitment to current and future workforce.

Gender pay gap vs. equal pay

We are committed to the principle of equal pay for equal work. As part of our structured compensation and rewards planning processes, we formally evaluate and take steps to ensure that our equal pay standard is maintained. Gender pay gap statistics measure something different: the difference in mean or median pay between men and women without regard to job type or job level. As explained in this report, our gender pay gap is driven by differences in the representation of men and women across certain job types and job levels within our UK operation. We address this challenge through culture-based and recruiting efforts that help broaden diversity within candidate pools, thereby supporting workforce diversity as a natural outcome of decisions always focused on selecting the most qualified individual.

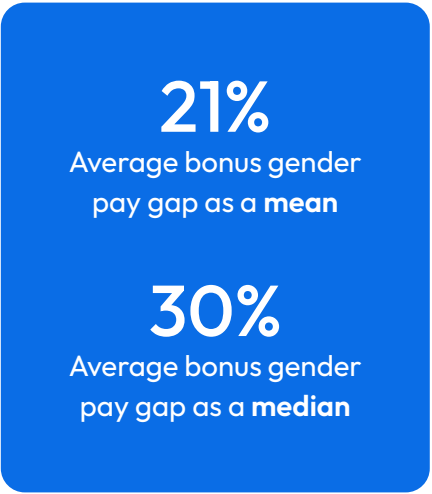
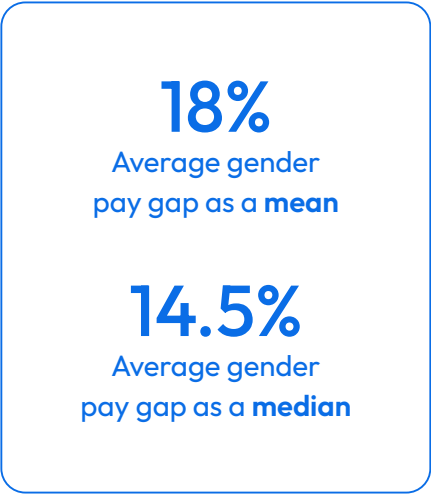


Our numbers and what they say

Our mean gender pay gap is driven by two factors. First, among the most highly compensated roles in our UK operation are those involved in selling our solutions. Currently, men occupy a larger percentage of those sales roles than women. Similarly, men occupy a larger percentage of our UK-based senior leadership roles. The above-average compensation afforded to senior leader roles greatly influences the mean pay gap and quartile distribution statistics. That said, our ongoing efforts to recruit qualified women for sales and senior leader roles within our business have continued to yield progress, particularly in the area of incentive compensation.

During the time period covered by this report, efforts to broaden candidate pool diversity while ensuring equal access to career development opportunities across our business continue to have a positive impact on our hourly gender pay gap results, with a 4 point reduction in the mean hourly pay gap, and an 8.5 point reduction in the mean hourly pay gap.

All FICO colleagues participate in an annual cash-based incentive plan appropriate for their role type. Those in sales roles participate in our Sales Incentive Plan and have a compensation structure that is highly leveraged toward incentive earnings (commission-based awards) versus base pay. These higher sales incentive earnings are reflected in the bonus gender pay gap calculation. Those in non-sales roles participate in our Broad-Based Incentive Plan, which involves less emphasis on incentive pay relative to those in selling roles.

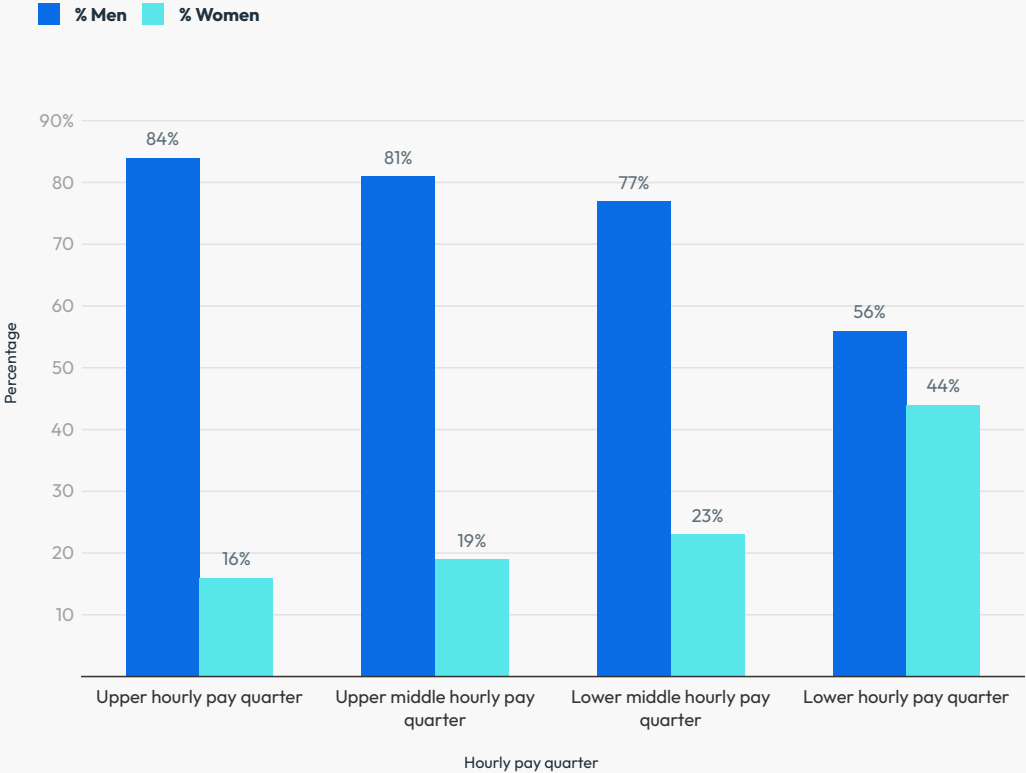


In addition to cash incentives, FICO offers a Long-Term Incentive Plan through which it grants performance-driven stock-based compensation. LTIP awards generally target more senior-level roles responsible for making strategic decisions aligned with the creation of long-term value for our shareholders.

The 21.5% mean bonus gap statistic reflects the fact that men continue to occupy a larger percentage of our sales and senior leadership roles, both of which carry larger incentive earnings potential. However, efforts to broaden candidate pool diversity while ensuring equal access to career development opportunities resulted in a further reduction in our mean and median bonus gaps by 10.5 and 7 points, respectively, over the prior year. This is the third consecutive year where we have seen significant reductions in both the mean and median bonus pay gaps.

The percentage of both men and women receiving a bonus payment in the relevant period was 97%.

Workforce gender composition by hourly pay quartile



What we are doing to address the gap

We pursue culture and recruiting-based strategies to attract a broad set of talent to our company while ensuring equal access to development opportunities, including to the aforementioned sales and senior leadership roles.

Recruiting practices

We regularly review our recruiting and selection practices to enhance our ability to attract diverse candidates to our qualified applicant pools. Our practices include adopting a formal service level agreement approach to set clear expectations with hiring managers about the time required to assemble diverse qualified applicant pools. Since implementing this approach, the percentage of roles filled by women has increased significantly over the last several years. We expect this positive trend to continue, particularly at more senior levels.

Additionally, it's our policy to prohibit recruiters from asking candidates for current or previous salary details during the recruiting process. Instead, FICO creates competitive offer terms based on our understanding of the current market value of the role in question. This helps to ensure that new hires joining our business are compensated equitably across similar role types. We also regularly

review compensation rates for our existing colleagues and leverage semi-annual planning cycles to make adjustments to close any identified equity gaps not otherwise explained by differences in competency or performance.



97%

of **men** are getting a bonus

97%

of **women** are getting a bonus

Corporate policies

Based on quarterly workforce engagement survey feedback, we significantly expanded our family leave policies to increase the level of financial support available under both maternity and parental leave provisions. As part of that enhancement, we also encourage flexible work schedules and part-time reboarding schedules for birth or adoptive mothers. We further enhanced our employee value proposition by implementing a suite of family-building benefits.



Promoting dialogue and networking

To foster networking, education, and dialogue, we continue to invest in the Women@FICO Employee Resource Group, which is open to both men and women, and has chapters at all major office locations globally. Frequently attended by senior leaders and independent directors, these groups meet regularly to share experiences, engage in mentoring, learn from guest speakers, and discuss strategies to help build the level of gender diversity across our business.



Developing our people

FICO sponsors a number of professional development activities through our well-established Learning Organization including FICO Mentoring, FICO Leadership Academy, FICO Great Manager Program, and FICO Manager Foundations — all designed to help our people advance. We take care to ensure that participants in these programs fairly represent the many forms of diversity that exist within our business. FICO also sponsors participation in the annual Diversity in Tech conference in London.

Perhaps most impactful has been FICO's talent management program, which is designed to identify and develop high-potential leaders ready for promotion to senior and executive leadership roles. This program carefully assesses individual leadership capabilities and ensures an objective approach is applied to the identification and evaluation of all promotion candidates. The structured nature of this approach has ensured fair representation of women being considered for promotion and has led to a 40 percent increase in the number of women in Vice President level roles over the past five-year period.

We remain committed to continuing these efforts.



About FICO

FICO (NYSE: FICO) powers decisions that help people and businesses around the world prosper. Founded in 1956, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. FICO holds more than 200 US and foreign patents on technologies that increase profitability, customer satisfaction and growth for businesses in financial services, insurance, telecommunications, health care, retail and many other industries. Using FICO solutions, businesses in more than 80 countries do everything from protecting 4 billion payment cards from fraud, to improving financial inclusion, to increasing supply chain resiliency. The FICO® Score, used by 90% of top US lenders, is the standard measure of consumer credit risk in the US and has been made available in over 40 other countries, improving risk management, credit access and transparency.



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