



# FICO® Marketplace



# FICO® Marketplace

## Agenda

1. FICO® Platform
2. The FICO® Marketplace Difference
3. FICO® Marketplace Path to Growth
4. Discussion & Questions

# FICO® Platform

# Powering endless possibilities

## FICO Platform

A complete, end-to-end set of composable capabilities to address a spectrum of use cases across the customer lifecycle.

### Data



Data Connection & Ingestion



Operational Data Transparency



High-Performance Dataflow

### Insights



Always-On Features & Profiling



Applied Analytics & ML



Enterprise Optimization

### Actions



Intelligent Decisions



Business Composability



Omni-Channel Engagement

### Outcomes



Digital Twins & Simulation



Continuous Feedback



Outcome Augmentation

Core



Collaboration & Asset Reusability



Deployment & Execution



Openness & Extensibility

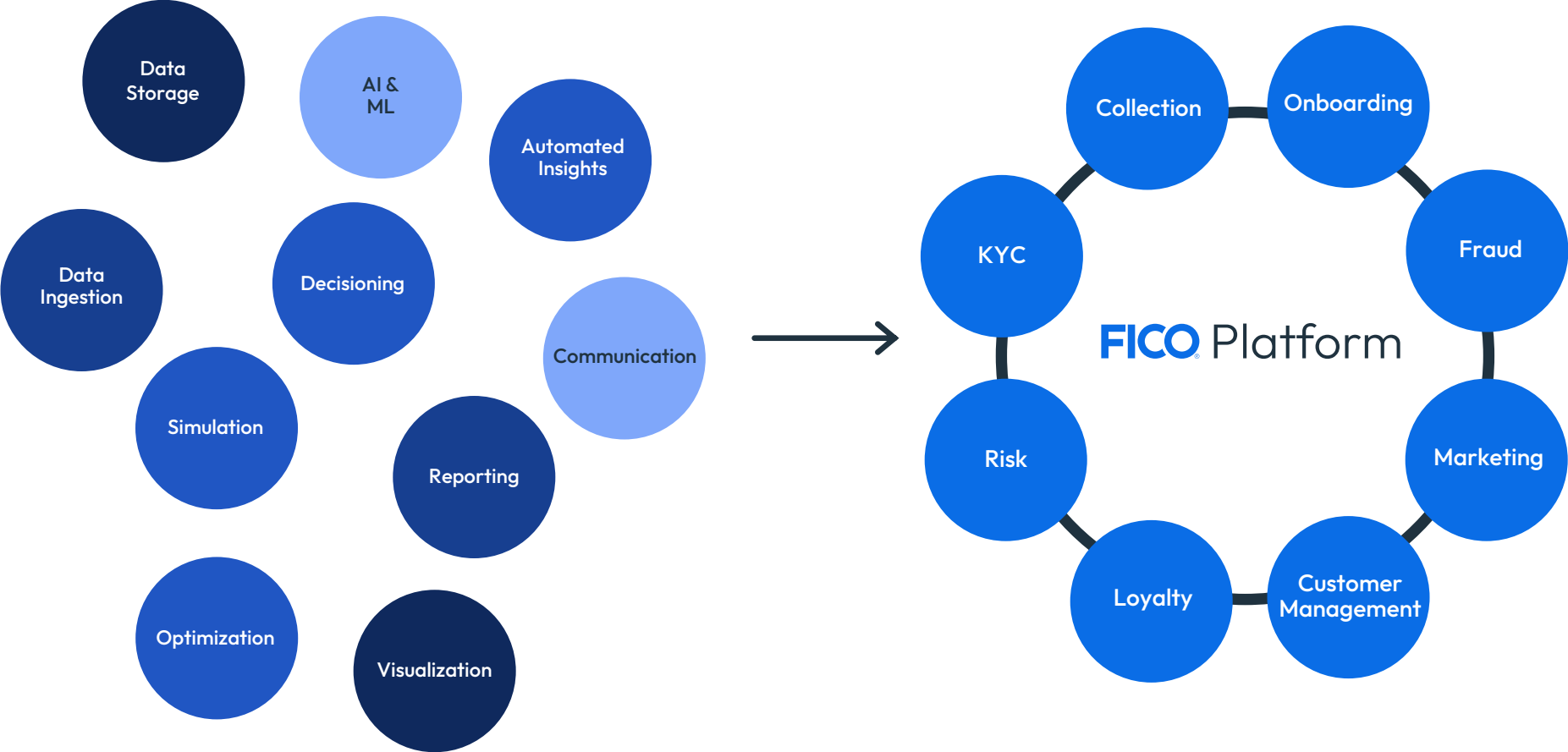


Trust & Protection



Responsible AI & Governance

# Common capabilities assembled to solve multiple use cases



# FICO® is the undisputed leader in AI Decisioning

## Leader

Forrester AI  
Decisioning Platforms

#1

Chartis Innovation  
Winner

## All Top 100

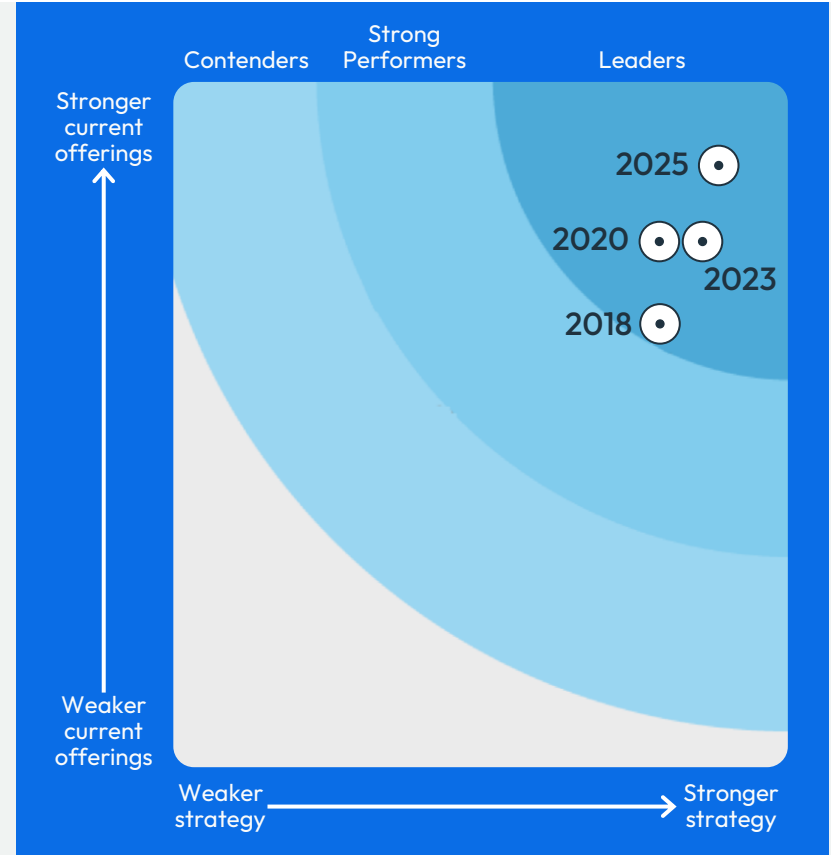
Fortune 500  
companies use FICO

226+

Patents in AI &  
Machine Learning

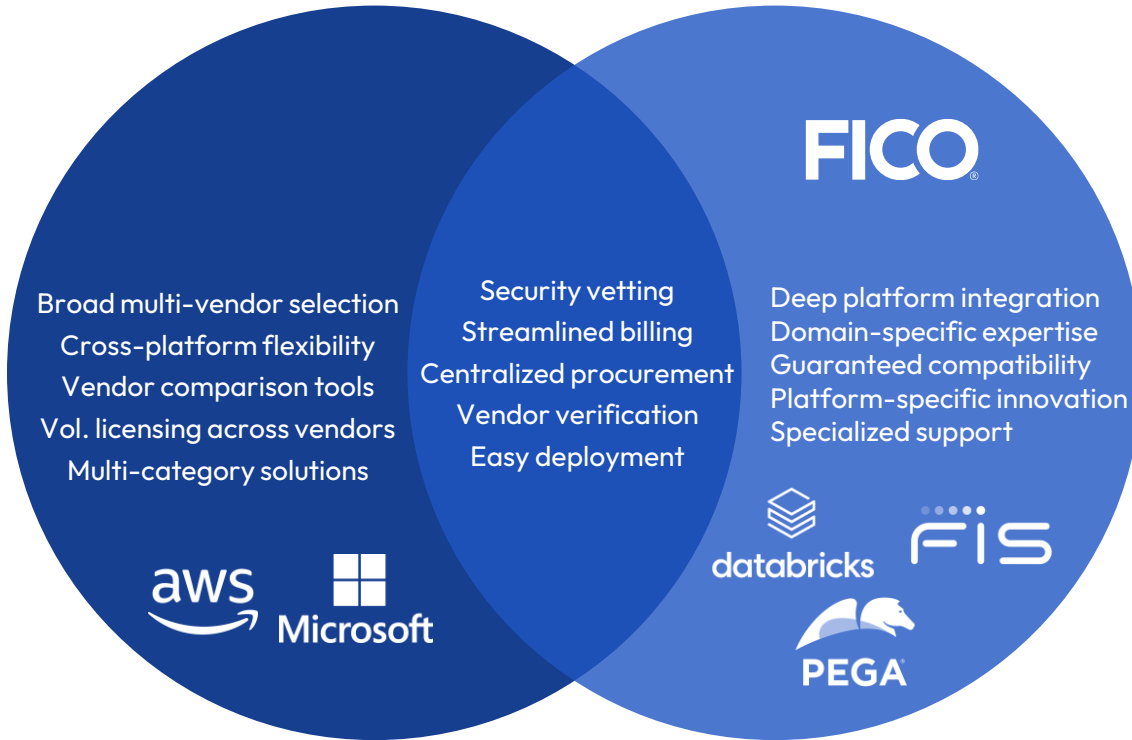
## Forrester Wave™:

“Pushing higher and to the right”



The  
**FICO** Marketplace  
Difference

## Why Enterprises Use Marketplaces



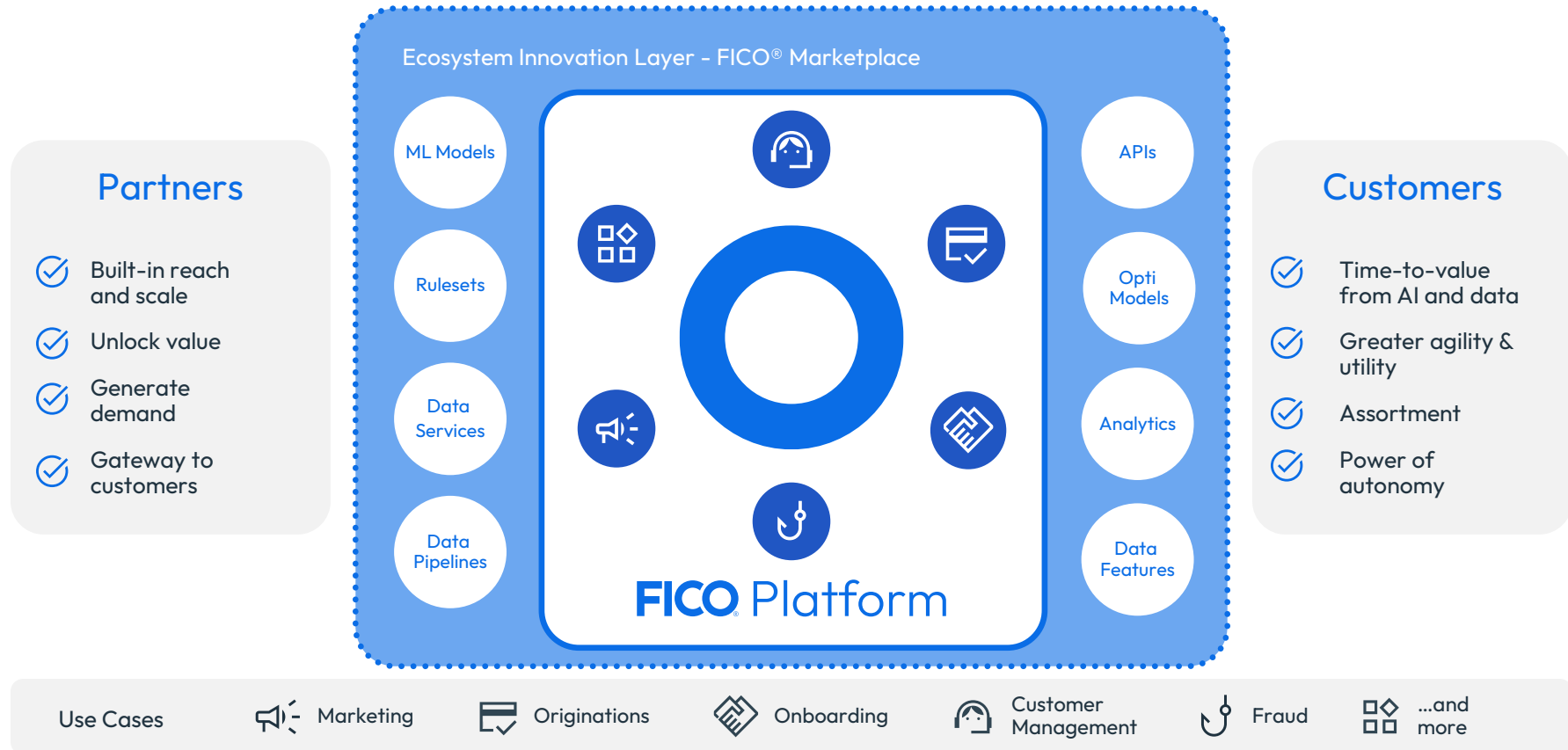
Bring your own license

Easily pre-configured in minutes

Direct access to FICO customers



FICO® Marketplace is the first ever decision asset focused marketplace with a highly differentiated value proposition to all participants



# The FICO® Marketplace difference – competitive advantages with a supercharged path to growth for partners



**Your listing, in the FICO spotlight:** Enjoy premium visibility through exclusive marketing features designed to showcase your offerings to top decision-makers.



**Effortless onboarding and customer integration:** Get up and running on our marketplace and unlock dataflow to clients in a few days instead of months.



**Your gateway to FICO® Platform customers:** Get access to our incredible customer base actively looking to expand use cases with third-party data, including the top-10 Fortune 500 companies that use FICO for decision management.



**Built-in reach and scale:** List one make your data available to a broad audience of enterprises we have cultivated over decades that are actively looking for data solutions.



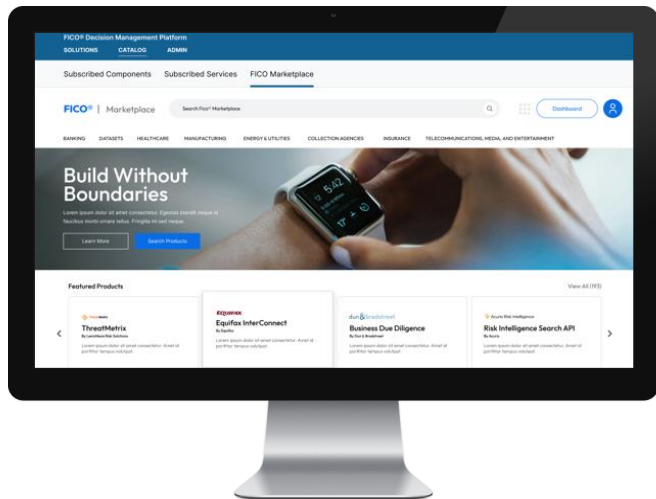
**Unlocking value with data:** During early access, data partners will be able to list and create a preconfigured connection to FICO Platform. breaking down barriers for your customers and realizing incredible time to value.



**Generate demand and realize faster time-to-market:** Break down silos and compress the launch lifecycle with a prebuilt hub that enables customers to leverage your data to adapt, evolve, and

# The FICO® Marketplace difference – customer value propositions unlock partner value

## FICO Marketplace



Direct, seamless access

FICO® Marketplace will be accessible directly from FICO® Platform, no sign-up or onboarding.

Customer



Provider

Scale growth through centralized distribution

Be present directly where FICO clients are building, running and managing their business processes.

From months to hours, unlock time-to-value from AI and data

Make test calls to a new 3rd party data service API from FICO® Platform in record time.



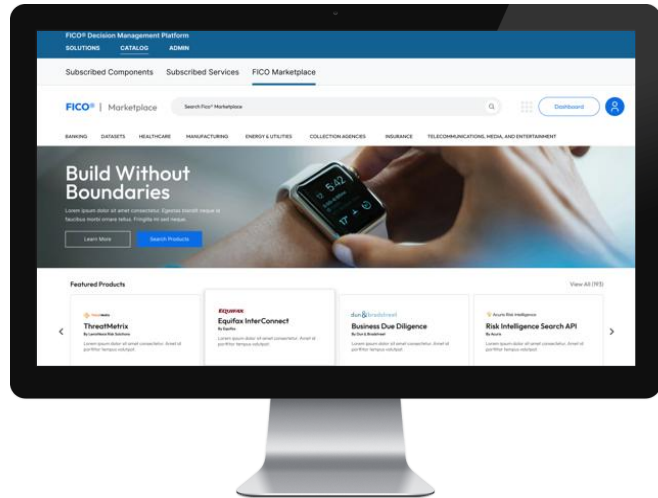
Unlock Value

Unleash rapid adoption of your products, services and API's.

# The FICO® Marketplace difference – customer value propositions unlock partner value

Assortment, autonomy, and use case expansion.

## FICO Marketplace



### Assortment, autonomy and use case expansion

A growing catalog of relevant 1st and 3rd party products will enable you to directly explore and address a broader set of new use cases, while better differentiating your existing ones, on FICO® Platform.

Customer



Provider

### “Bring your own subscription”

FICO® Platform clients – that have an existing subscription with you (paid, trial or free) – can easily connect to and use APIs from it within their business processes that run on the FICO® Platform.

### Direct contact requests

FICO® Platform clients – that don't have a subscription with you today – will have the ability to request contact with you. These inquiries are leads for your sales team to drive to closure.

# Go To Market

FICO® Marketplace offers potential opportunities to jointly go-to-market and co-sell.



## Customer Engagement

- Targeted email campaigns
- Blog posts
- Field marketing



## Sales Enablement

- Awareness
- Training
- Co-sell
- Incentives



## Lead Generation

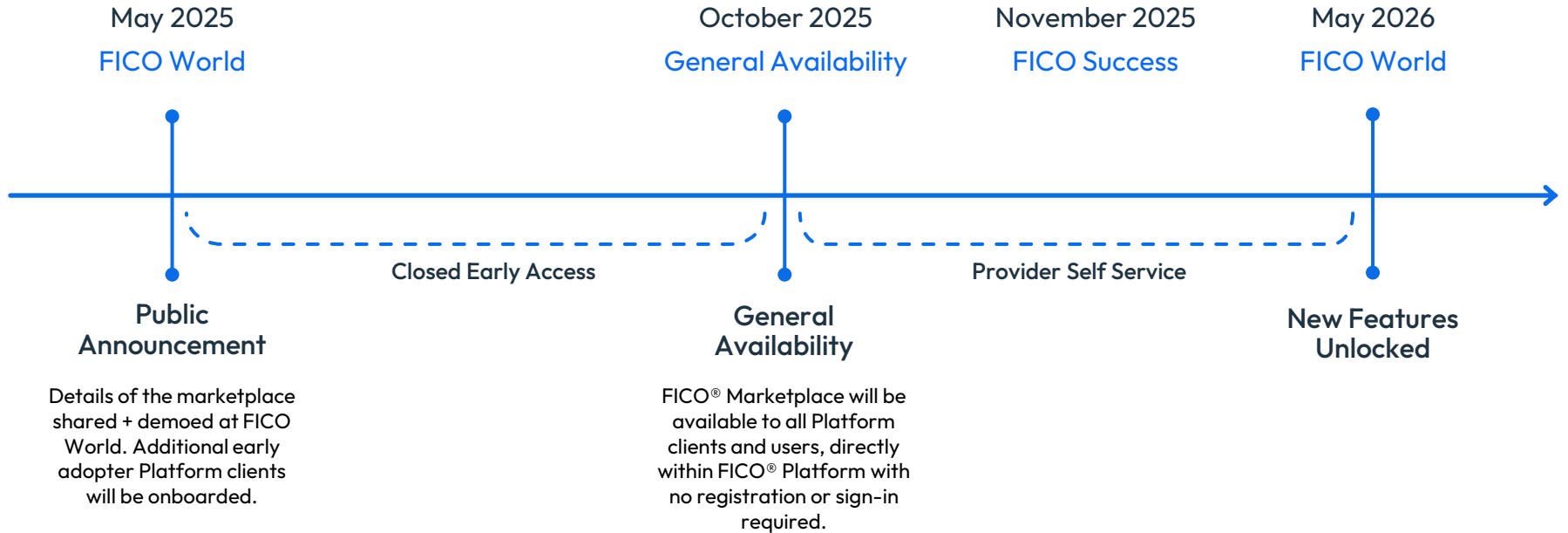
- Featured listing
- New deals and existing customer expansion
- Rapid adoption
- Account Mapping



## Events

- Industry conferences
- FICO events
- Trade shows

# Timeline



# FICO<sup>®</sup> Marketplace

## Your Path to Growth

# Onboarding Process Overview

## Discovery

Learn about FICO® Platform opportunity & FICO® Marketplace

Watch demo of customer and provider experience

Review API Standards and technical requirements for FICO® Marketplace

## Apply & Commit

Establish a partnership with FICO

Due diligence and security review

Review and sign Marketplace Provider Agreement

## Listing & Go-Live

Prepare company listing information & create your API catalog

Participate in business reviews and provide feedback

General Availability in October 2025



# How to position your listing for success

## Application Fraud

Can you prevent first-party, third-party, and synthetic identity fraud and provide customers with great service?

[Learn more](#)



## Application Risk Models

Application Risk Models (ARM) enables faster time to "yes" by approving loan applicants quicker, driving increased profitability, streamlining your operations, and reducing regulatory risk.

[Learn more](#)



## Card Fraud

Deliver superior fraud protection experiences and prevent debit and credit card fraud before it happens.

[Learn more](#)



## Collections & Recovery

Customer centric decisions to enhance collections and recovery efficiency, effectiveness, compliance, and customer satisfaction.

[Learn more](#)



## Consortium Scores for Account Management

Smarter, faster credit risk assessment to enhance your bottom line.

[Learn more](#)



## Consumer Credit Scores

FICO® Scoring solutions form the basis of sound and fair lending across the financial services landscape.

[Learn more](#)



## Customer Acquisition

Outshine the competition and reach new heights. Predictive analytics and enhanced customer onboarding give you the power to achieve portfolio growth while staying within resource constraints.

[Learn more](#)



## Customer Communications for Collections

Resolve more debt with AI-infused omnichannel communication.

[Learn more](#)



## Customer Communications for Customer Management

Create seamless communication across the entire customer journey with a single enterprise platform solution.

[Learn more](#)



## Customer Communications for Enterprise

Intelligent digital customer communication management across the customer lifecycle.

[Learn more](#)



## Customer Communications for Fraud

An intelligent omnichannel digital customer communication management solution for low-friction, high-security fraud alert resolution.

[Learn more](#)



## Customer Management

Your customers' needs can shift in an instant. Monitor changes and develop real-time 360-degree customer views of account performance with FICO's advanced customer management technology.

[Learn more](#)



# Decision asset overview

Providers will have the opportunity to list decision assets for FICO® Platform clients to consume

## What's in it for you?

You can list “starter” assets as an attractive reason for prospective clients to engage with your marketplace listing. As soon as the asset is downloaded, a new lead will be created for you in your marketplace lead console, offering you a new, potential sales opportunity.

### Data Services

Data services for our customers to use and consume across FICO® Platform use cases. Partners can provide open API Spec File, or Postman Collection

### Scorecards

We allow listing of scorecards generated and exported from an analytics environment for our customers to import and use in FICO Decision Modeler within FICO® Platform. We prefer partners provide PMML files for marketplace that users can directly import into decision modeler. However we will consider PDF files if they are detailed enough on how to build a given scorecard.

### Decision trees

Decision trees for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide either PMML or ISML files.

### Decision tables

Decision tables for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide CSV files.

### Ruleset

Rule sets for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide XLS files.

### Business Term Set

We allow listing of business term sets for our customers to import and use in FICO Decision Modeler within FICO® Platform. Partners can provide XSD files.

# Submitting your API details

We will accept two options for submitting your API details for FICO® Marketplace listing

## OpenAPI Spec

- Preferred option
- One OpenAPI file per listing
- Spec 3.0+

## JSON Samples

Endpoint URL (Server URL + path)

- Method type of the selected path (e.g., POST, GET)
- Sample request
- Sample response
- Authentication type as defined by the API specification's security scheme.

# Create listing and submit APIs

In the early days of FICO® Marketplace, we'll load and manage your catalog for you. You just send us a spreadsheet. After we launch - we will debut self service facilities to allow you to self manage your presence on Marketplace.

A	B	C	D	E	F	G	H	I	J
	Product Name	Short Description	Product Overview	Link To Product Website	Embedded Video URL	Product Doc URL	Logo	Country Availability	OpenAPI Sp
Your product 1									
Your product 2									
Your product 3									
Your product 4									
Your product 5									
Your product 6									
Your product 7									
<b>Required?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Notes</b>	This is the name of your API, product or service as shown on the marketplace	Five-word description used in search results and at the top of the product details page	General description about your product. Limit is 2048 characters.	This is your URL to the primary product page on your public website	URL to your product demo or overview video	URL to your product PDF. You can include one additional PDF if you'd like	URL to your company or product logo. Needs to be 512 x 512 pixels minimum	Please select the countries below in which your data service covers / returns local data for. Note this list is limited to FICO served countries.	URL to either a YAML file we c download

[Click here](#) for catalog template

# Appendix

# FICO® Marketplace

The Ecosystem of Intelligent Decisions

## Initial Subscriber Use Cases (For Clients)

FICO® Platform clients can easily:

1. Access and search FICO® Marketplace for relevant API products.
2. Request to contact a provider of an API product.
3. Choose to use an API product with one-click integration.
4. Specify BYOL/s for a FICO Marketplace API product.
5. Submit product requests for solutions they wish to use in FICO® Platform.

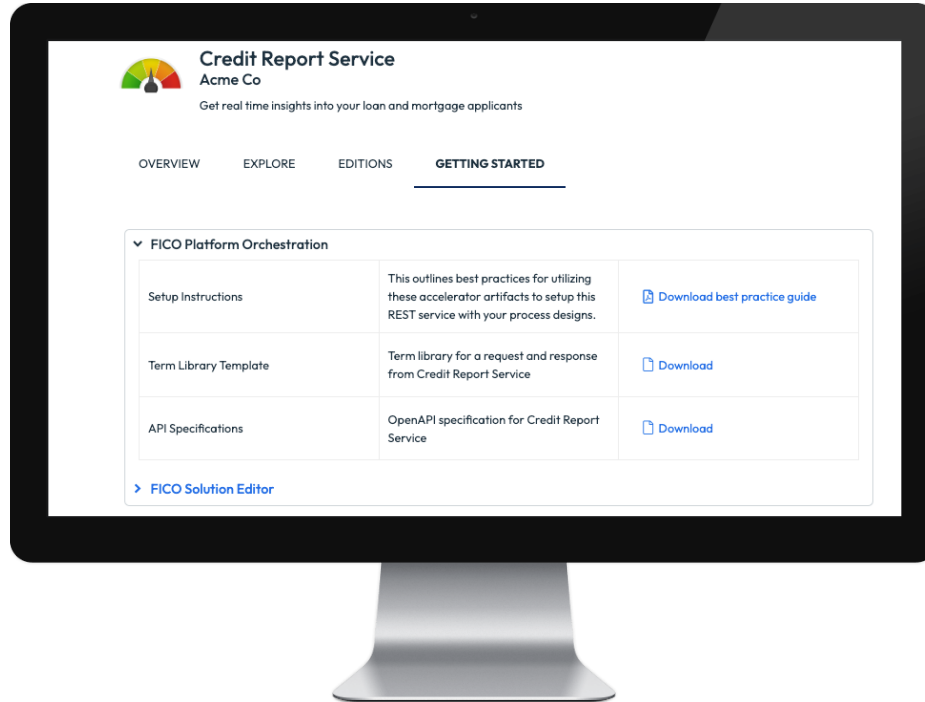
## Initial Provider Use Cases (For Partners)

FICO® Marketplace providers can easily:

1. Get on-boarded and become “marketplace providers”.
2. Register & list API products available on the public site and/or FICO Platform marketplace.
3. Get notified of a ‘Lead’ when a platform client requests to be contacted or chooses to use their API in a pre-prod environment.
4. Scale growth through centralized distribution and faster time to revenue.
5. Co-sell and go-to-market with FICO Marketplace.

# Rapid adoption, listing presence, sales lead generation

Marketplace enables platform customers to adopt new APIs from their data providers and begin setting them up within FICO Platform in minutes instead of months (current state). Marketplace auto generates accelerator artifacts to – from your API specs – to drastically accelerate API adoption



## FICO Platform

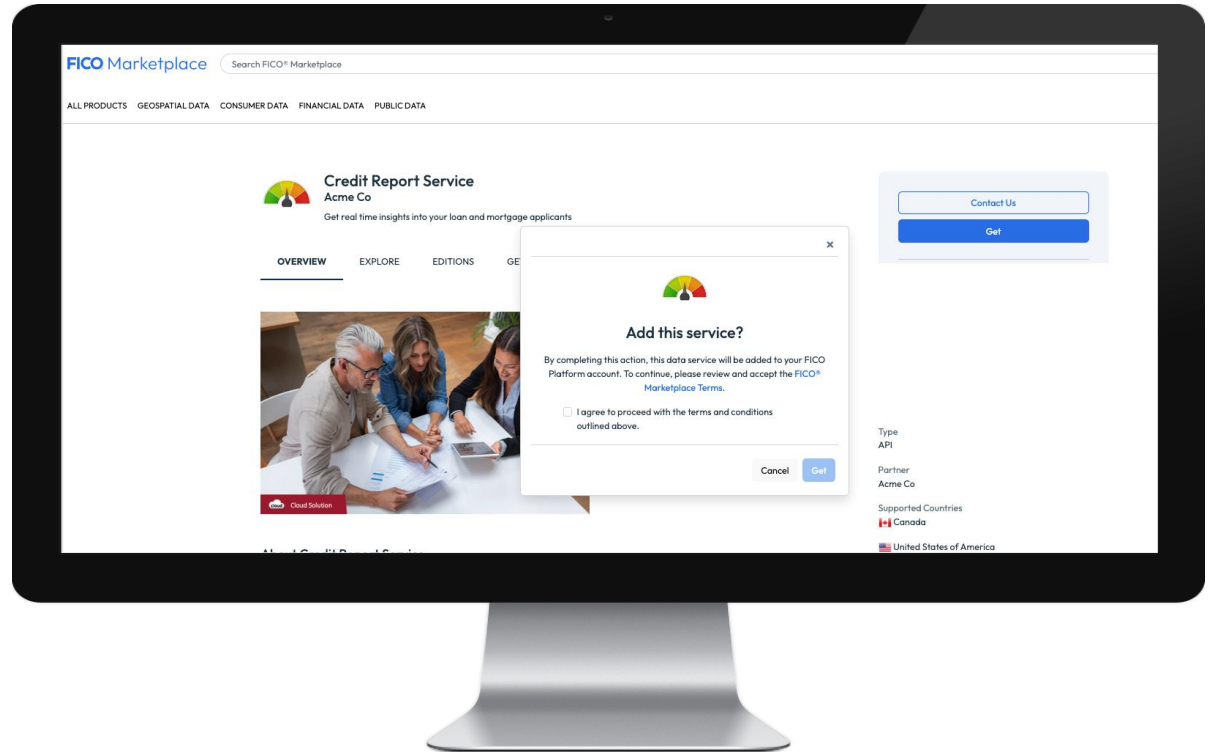
- Application Fraud
- Application Risk Models
- Card Fraud
- Collections & Recovery
- Consortium Scores for Account Management
- Consumer Credit Scores
- Customer Acquisition
- Customer Communications for Collections
- Customer Communications for Customer Management
- Customer Communications for Enterprise
- Customer Communications for Fraud
- Customer Management
- Deposits
- Driving Risk Scores
- Enterprise Fraud Innovations
- Enterprise Fraud Innovations
- Financial Inclusion and Growth
- Health Care Scores
- Insurance Scores
- Next Best Offer or Experience
- Next Best Sale or Experience
- Offer Personalization
- Onboarding
- Originations
- Prequalification
- Pre-screen
- Pricing Optimization
- SME Lending
- Scams Protection
- Small Business Credit Scores
- Underwriting

# Listing presence

Providers will have the opportunity to establish a listing presence on the Marketplace for any services applicable to FICO® Platform

“Bring your own subscription”

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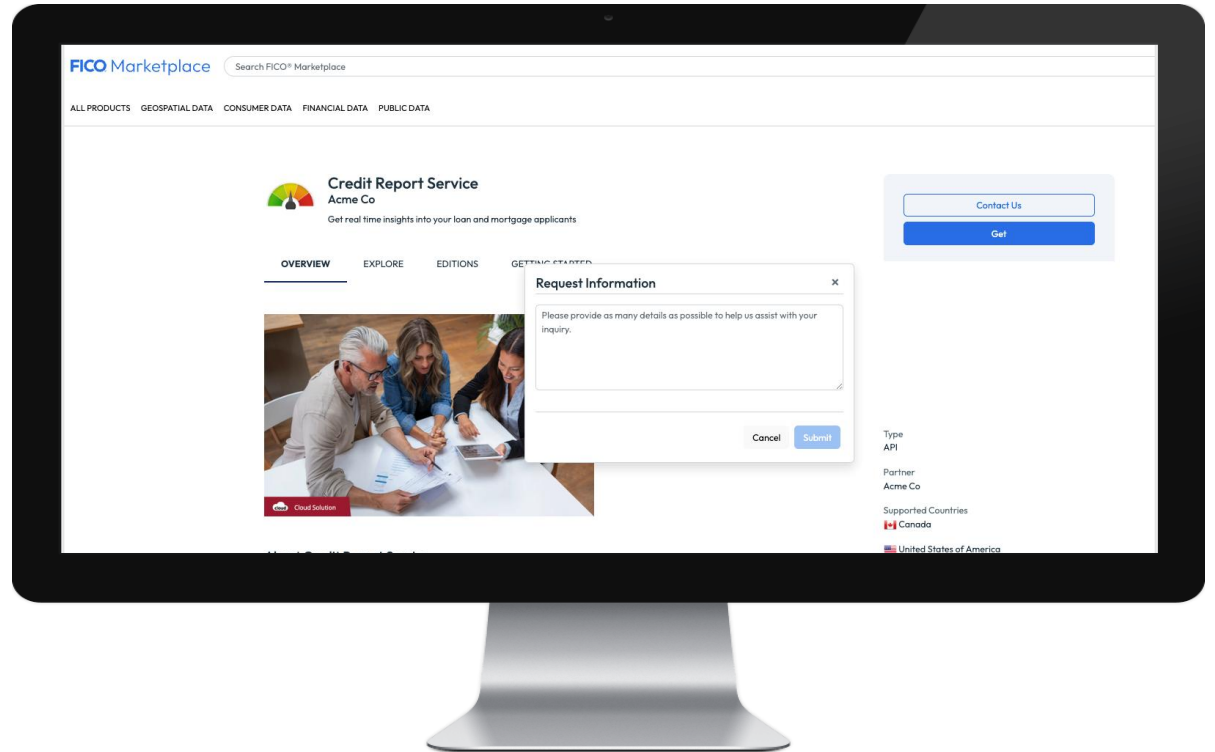


# Sales lead generation

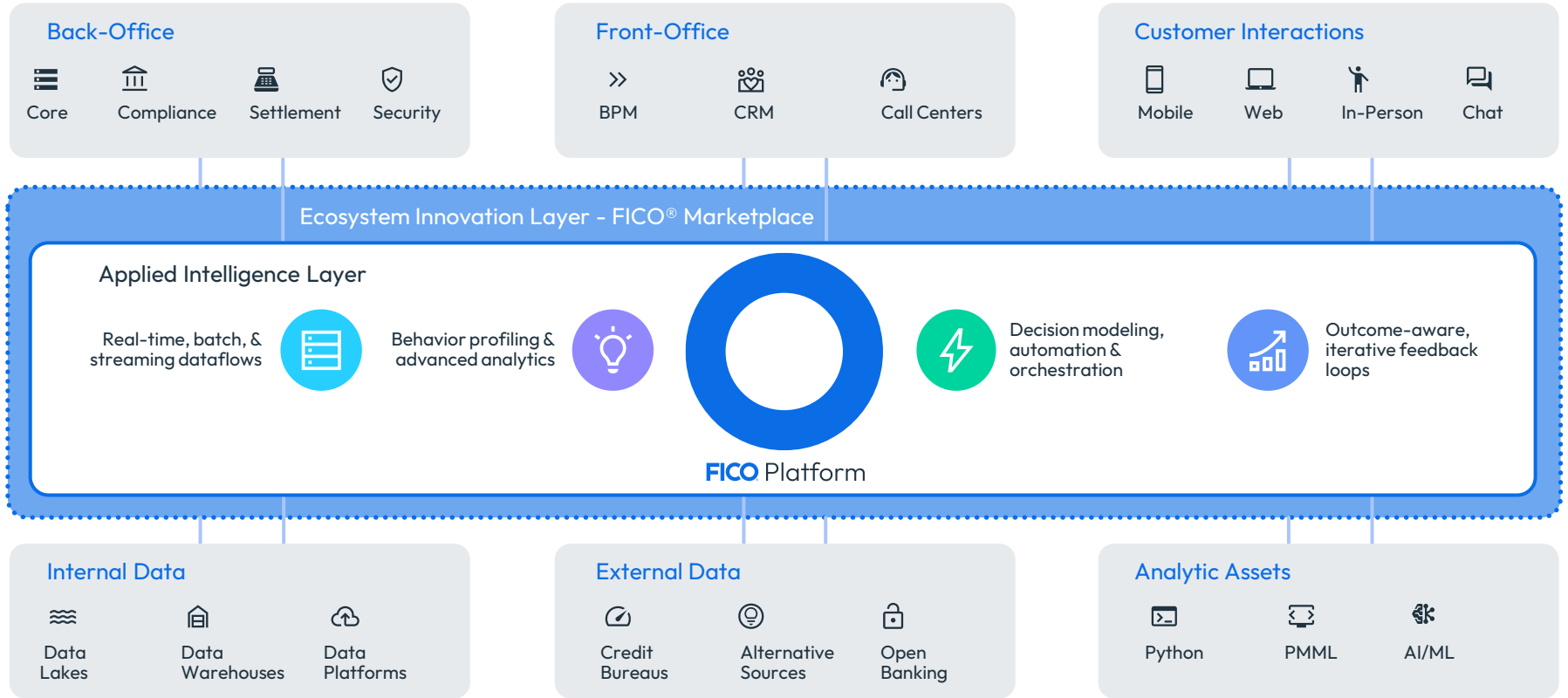
Providers will have the opportunity to generate opportunities on the marketplace

## Direct contact requests

FICO® Platform clients – that don't have a subscription with you today – will have the ability to request contact with you. These inquiries are leads for your sales team to drive to closure.



# Applied Intelligence for the modern enterprise...flexible, scalable and connected



# Unlocking Value Across the Customer Lifecycle

- ...and more
  - Collections & recovery
  - Enterprise customer data management
- Fraud
  - Credit card fraud
  - Real-time transaction monitoring
  - Cross-channel fraud
- Customer Management
  - Proactive credit line management
  - Payment monitoring
  - Dynamic limit adjustment



- Marketing
  - Next best offer
  - Cross-sell & upsell
  - Omni channel marketing automation
  - Personalized campaign
- Originations
  - Pre-qualification/ approval
  - Credit risk based loan
  - Income & asset verification
- Onboarding
  - Digital identity verification
  - Account setup
  - First transaction risk assessment