

Originations for banking

Empowering digital transformation & customer-centric lending



High-performance digital account opening and loan origination

Today's financial institutions operate in a pressure-cooker environment where a single friction point in the customer journey can lose a borrower forever, regulatory missteps can trigger million-dollar fines, and digital-first competitors are capturing market share with loan approvals that happen in minutes while traditional institutions still take days or weeks.

Whether you're responsible for credit risk management, customer onboarding, fraud prevention, or digital transformation initiatives, you're part of a group that handles some of the most complex, high-stakes decision-making challenges in financial services. Every loan decision, every account opening, and every risk assessment must balance speed, accuracy, regulatory compliance, and profitability — often in real time.

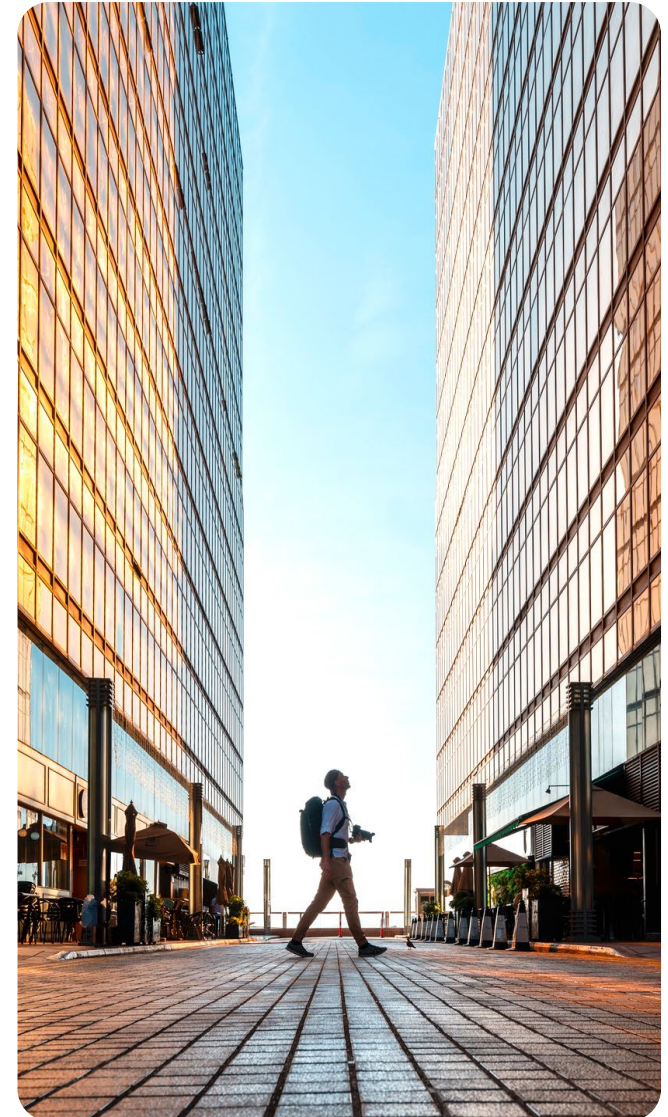
As customer expectations evolve toward Amazon-like experiences and regulatory requirements intensify, banks need the ability to make intelligent decisions instantly while maintaining the trust and security that customers demand. That's where FICO® Platform comes in, using advanced analytics, machine learning, and decision science to transform complex financial data into instant, intelligent decisions that balance risk, profitability, and exceptional customer experience.

Why financial services leaders choose FICO® Platform

Some of the world's most successful banks and credit unions — including GXS Bank, Bradesco, and Trust Bank — are revolutionizing customer acquisition, accelerating credit approvals, and increasing profitability by deploying FICO® Platform across their originations operations. These institutions are winning in competitive markets by turning their biggest operational challenges into competitive advantages.

The originations nightmare: Where good customers are lost

- **Digital abandonment crisis:** Nearly 18% of applicants will abandon accounts if ID verification is too difficult or time-consuming. Your competitors are capturing these customers with seamless, mobile-first onboarding that takes minutes, not hours.
- **Legacy system paralysis:** Critical loan decisions are trapped in systems that take 3-7 days to process what should be instant approvals. Meanwhile, fintech lenders are approving qualified borrowers in under 5 minutes.
- **Compliance complexity overload:** Managing know your customer, anti-money laundering, and fair lending requirements across multiple point solutions creates operational chaos, compliance gaps, and astronomical IT maintenance costs.
- **Excessive friction:** Difficult or time-consuming fraud checks damage customer experience and drive application abandonment while false positives turn potentially good customers away.
- **Channel inconsistency chaos:** Different decision outcomes for the same customer across digital, branch, and phone channels destroy trust and create regulatory risk while confusing frontline staff.
- **Operational cost explosion:** Maintaining separate systems for credit decisioning, fraud detection, identity verification, and compliance monitoring is financially unsustainable as volumes grow and regulations multiply.



How FICO® Platform solves your biggest challenges

Real-time intelligent decisioning

- **Instant loan approvals** for qualified borrowers (under 3 minutes)
- **Unified decisioning** across all channels, products, and customer touchpoints
- **Intelligent case routing** for complex applications requiring human review
- **Dynamic risk-based pricing** that maximizes profitability while staying competitive

Operational efficiency revolution

- **Replace 8-12 point solutions** with one integrated decision platform
- **Reduce IT development costs** through low-code configuration
- **Enable business users** to modify policies without IT bottlenecks
- **Scale processing capacity** automatically during peak demand periods

Regulatory compliance & auditability built-in

- **Automated compliance frameworks**
- **Complete decision audit trails** with explainable AI for regulatory examinations
- **Real-time model monitoring** and automated governance reporting
- **Built-in bias detection** and fairness testing across all decision points

Customer experience transformation

- **Frictionless digital onboarding** with pre-populated applications
- **Personalized product offers** based on real-time customer insights
- **Consistent experience** across all channels and touchpoints
- **Proactive risk management** without customer friction or delays



FICO® Platform helps Lloyds Banking group say yes to more customers

Challenge: Lloyds Banking Group faced some obstacles with its aging lending infrastructure that had become a barrier to achieving its strategic growth ambitions and meeting evolving customer expectations.

A critical challenge was its inability to effectively integrate new data assets that were essential for supporting responsible lending, scalability, and sustainability.

Solution: FICO® Platform

Results:

- Enabled over £7 billion in annual loans
- Achieved 2.5% credit card approval uplift
- Doubled new-to-bank consumer loan
- Resolved over 50 system limitations
- Delivered faster, smarter, and more efficient lending decisions across products

“Working with FICO, we have been able to simplify the whole technology estate and implement a market-leading cloud-based infrastructure. This delivers major technology enhancements and other significant benefits. We serve one out of every two households in the UK, and these changes help us say yes to more customers.”

—Ian Rockliffe, Head of consumer credit risk transformation, Lloyds Banking Group



Nationwide speeds up credit decisioning by 50% with FICO® Platform

Challenge: As financial institutions look to reduce their technology debt and centralize their decision-making systems, Nationwide Building Society faced the need for a major transformation to meet modern banking demands. The UK's third-largest mortgage provider and world's biggest building society required a system that could handle decisioning across multiple product lines while improving efficiency and customer service.

Solution: FICO® Platform

Results:

- Centralized decisioning: unified decision-making processes across mortgages, loans, and cards, enabling consistent application of policies and strategies
- 50% faster policy changes
- Real-time credit limit increases
- Enhanced integration options
- Scalable rollout: successfully migrated five products in 12 months

“With FICO Platform, we’ve moved from a fragmented legacy system to a unified, scalable decisioning framework. This transition has empowered our teams to implement changes faster, minimize risks, and provide customers with faster, more personalized experiences.”

—Andrew Lawrie, Tech lead for credit risk,
Nationwide Building Society



Latin America's largest microfinance bank uses FICO® Platform to expand microlending and help unbanked consumers

Challenge: Transition from a slow internal loan decisioning system to one with more precise, value-based decisions at the origination stage, enabling Mibanco to expand its lending while keeping risk in check.

Solution: FICO® Platform

Results: After implementing the new platform with decisioning and analytics & ML capabilities, Mibanco achieved a 90% reduction in new credit policy production time, a 20% reduction in IT development expenditure, and the ability to offer better lending access to thousands of thin-file customers in Peru.

“We were seeking a tool with predictive analytic qualities powered by AI that would accelerate and increase approvals, while qualifying consumers better — even the unbanked ones. FICO had the strongest offering that filled the need.”

—Sebastián Valera, Risk transformation manager,
Mibanco



PicPay leverages FICO® Platform to empower its ecosystem

Challenge: Transform PicPay's siloed legacy systems into an enterprise platform that fosters a comprehensive 360° customer view, empowering the business team to drive the strategies.

Solution: FICO® Platform: onboarding and credit management

Results: PicPay created an engaging customer experience, leading to a 10% surge in its loan approval, a decrease in time to market, and readiness to scale using real-time data.

“I’ve been working with FICO for years in different stages of my career, so I know the value FICO Platform can deliver to PicPay. I’m confident in swiftly showcasing tangible results through elevating customer engagement and satisfaction.”

—Gustavo Burin, CTO, PicPay



Revolutionizing auto finance: AU Small Finance Bank success using FICO® Platform

Challenge: AU Small Finance Bank has evolved into a Fortune India 500 Company, with a mission to bridge the financial gap for the underserved and improve financial inclusion. The bank's biggest challenge was serving underbanked customers — small businesses, farmers, and lower-income groups — who lacked traditional credit data, while scaling to be a full-fledged bank.

Solution: FICO® Platform: onboarding and credit management

Results:

- Straight-through processing increased from 2% to 27%
- Approval rates grew 10x in just two months
- Rejection rates fell from 15% to 7%
- Turnaround time dropped from two days to 20 seconds for 25% of customers
- Stronger customer connection and delight through faster, more respectful service

“In this era of rapid digital transformation, we are looking for solutions that can drive a connection with our valued customers. Using FICO Platform, we can deliver vehicle loans faster and more accurately. This isn't just propelling our business growth; it's also aligning with our financial inclusion objectives. We're now planning to extend hyper-personalized lending solutions across various products to a wider demographic, encompassing rural customers and farmers, even those without conventional credit histories.”

—Sanjay Agarwal, founder, MD & CEO,
AU Small Finance Bank



UnionBank onboarded 50K customers monthly with FICO® Platform

Challenge: In the Philippines, financial institutions face significant challenges in serving the underbanked population, which includes many gig workers and consumers with thin or no credit histories. Limited availability of credit information has traditionally slowed onboarding processes and excluded large segments of the population from accessing credit.

Solution: FICO® Platform

- Results:**
- Reached peak volumes of 50,000 new credit card and personal loan accounts per month
 - Achieved straight-through processing for more than 80% of applications, reducing onboarding time to 5–15 minutes
 - Automated 30–40% of credit decisioning processes, minimizing manual interventions and errors
 - Leveraged alternative data to expand credit access for underbanked populations
 - Successfully integrated UnionBank and Citibank systems within nine months

“We’ve really seen single mothers, gig workers, and small business owners get approved for credit for the first time in their lives. That’s not just banking; it’s empowerment.”

—Simran Khanna, consumer and SME risk head,
UnionBank



Case Study: Trust Bank (Singapore)

Challenge: Launching Singapore's first digitally native bank, Trust needed to achieve rapid scale, meet aggressive origination targets, and robustly control risk — all with a seamless digital UX.

Solution: FICO® Platform: digital origination & real-time policy management.

- Results:**
- Exceeded launch origination goals
 - Maintained risk appetite despite rapid growth
 - Dynamically adjusted rules in near real time
 - Under-3-minute digital account onboarding

“With FICO, we scaled rapidly and delivered a five-star digital experience while maintaining prudent risk controls.”

— Trust Bank chief digital officer



Case Study: Bradesco (Brazil)

Challenge: Competing in a digitally crowded banking market, Bradesco sought to increase approval rates, reduce digital onboarding times, and better personalize the loan journey.

Solution: FICO® Originations Solution and AI-driven decisioning with personalized customer journeys.

Results:

- 22% boost in digital revenue from rapid onboarding.
- 20% improvement in cross-sell conversions.
- Top-tier customer satisfaction scores (NPS +15 pts).
- Complete digital transformation in lending experience.

“FICO helped us transform our originations and become a digital leader in retail banking. The platform’s flexibility allows us to continuously optimize the customer journey.”

— Bradesco product executive

Transform your institution's future

The FICO® Platform advantage

- **Proven ROI:** up to \$50M total economic impact over 3 years (Forrester TEI study)
- **Speed to market:** 75% faster implementation than building custom solutions
- **Risk intelligence:** advanced ML models that adapt to changing market conditions
- **Regulatory ready:** built-in compliance for global banking regulations
- **Future-proof:** cloud-native architecture that scales with your growth

Ready to revolutionize your originations operation?

Contact FICO today to learn how FICO® Platform can transform your institution's customer acquisition, risk management, and operational efficiency. Join the world's most successful banks in making intelligent decisions at the speed of business.



Transforming retail banking: Challenges & impact

Retail banks face evolving customer expectations for instant, digital-first experiences while managing risk and compliance pressures.

FICO's Originations Solutions deliver:

3x faster

digital account opening

75% reduction

in onboarding time

25% increase

in approval rates

Key business impact



Up to \$50M total ROI over 3 years, according to Forrester's Total Economic Impact study

Improved customer satisfaction



Higher NPS scores through seamless digital journeys



Increased customer retention through personalized experiences & faster decisioning

"Some of the most successful retail banks in the world are boosting customer acquisition, improving lending performance, and increasing satisfaction by deploying FICO originations across their business."

Business Challenges & FICO's Originations Solution

Major retail banking challenges



Slow legacy onboarding processes
paper-based workflows and legacy systems creating friction



High digital abandonment rates
complex forms and lengthy processes causing drop-offs



Manual, error-prone loan approvals
inconsistent decisioning and delayed responses



Siloed data & inflexible decisioning
inability to leverage data for personalized offers



Balancing risk & customer journey
difficulty managing compliance without friction

FICO® Originations Solutions



Hyper-automated digital workflows
configurable, frictionless onboarding journeys



Real-time risk analytics & decisioning
instant credit decisions with advanced scoring



Personalization at scale
tailored offers based on customer data and behavior



Seamless compliance & audit support
built-in regulatory controls and transparent reporting



Business-controlled configuration
adjust strategies without IT dependencies

Unlock the future of lending

Ready to accelerate your retail bank's growth with FICO's Originations Solution?

Our platform helps you:

- Deliver frictionless customer experiences
- Accelerate digital transformation
- Reduce operational costs
- Drive profitable growth



Learn more about FICO® Platform originations

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