

FICO® Score for International Markets



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.

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 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.

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.

For lenders

- 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

For credit bureaus

- 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

Available anywhere there is credit data

The FICO® Score for International Markets is available as an expert or market-tailored 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 inconsistent, inadequate, or outdated and does not express the current consumer behavior or economic conditions.

The FICO® Score for International Markets expert model reduces the time, expense, and data requirements in comparison to the development of an empirical score. Clients who start with an expert model often engage FICO to source, analyze, and apply data to build and deploy a market-tailored version of the FICO® Score before moving onto a fully empirical score development as the market and available credit data at the credit bureau or lender evolves.

Market-tailored models are a hybrid of the expert model combined with additional market requirements and are constructed by analyzing the historical default performance for similar credit exposures. Market-tailored models are specific to the lending and credit environment of the country for which they are developed and driven by credit bureau data mapped to the bureau system.

Market-tailoring development is conducted by a combination of machine learning processes and FICO domain expertise to provide opportunity to ensure that the score more accurately reflects the available data and provides for a more predictive score than the base version of the FICO® Score for International Markets.

Both expert and market-tailored models require appropriate historical data 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 to minimize delays in implementation.

As the needs of the market grow and market-specific data is more readily available, FICO may suggest building an empirical model 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.



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.

Developed by acknowledged global risk experts

Over the past 60 years, FICO has brought credit scoring to countries around the world, helping to make lending non-biased and more profitable. The FICO® Score, initially developed more than 35 years ago, has evolved to become the standard measure of US consumer credit risk. FICO® Score is the independent standard credit scoring and has been made available in more than 40 countries across five continents.



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, startups, small business lending, and leasing.

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. Leverage the data you aggregate to offer new high-impact services.



FICO®

**Find out more about how your
organization can benefit from
credit bureau–based scoring
solutions and analytics by
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