



**FICO delivers superior predictive analytics solutions
that drive smarter decisions**

Company Information Pack

www.fico.com



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Make A Smart Decision – Choose A Career At FICO

Why make a move to FICO? At FICO, you can advance your career within one of the fastest-growing fields in technology today - analytics. With our industry leading credit scores and other solutions, FICO is the leader in predictive analytics for banking, insurance, retail and healthcare. Our ability to drive smarter decisions is driving some of the world's leading companies to a new level of analytics-fuelled success. Our success is founded on really talented people - just like you.

What do our people love about working at FICO? We asked colleagues around the world, across the Americas, UK and Europe, India, Asia Pacific and China. Here's what they told us makes FICO a great place to build a career:

Innovation – changing the game for us and for our clients. FICO has a 50+ year history of delivering industry-changing innovations, such as the FICO Score, the world's leading credit risk score, and our credit fraud solution, which protects more than 2 billion cards worldwide. Regardless of your role, you'll be encouraged and rewarded to "think outside the box" to drive smarter decisions for FICO and our customers.

Teamwork – learn from the very best in your field. Whatever your field of expertise, you'll have the opportunity to work with seriously talented colleagues as we deliver the analytic advantage to the most successful companies around the world. Delivering real innovation for our clients requires collaboration across teams and geographies - which leads to a wealth of career building opportunities for our people.

High Performance – challenge yourself and reap the rewards of delivering results. We define our success by the success of our clients and that means delivering measurable results. At FICO, you'll be treated like the professional you are - and you'll be rewarded for the value you deliver.

Opportunity – grow with a company that develops talent. We're experts at attracting, developing and deploying talented people around the world to 'crack the code' that turns data into smarter decisions. Deciphering insights for our clients means putting the best and the brightest on the case, wherever in the organization you may be. We place high value on providing experiential learning opportunities which allow you to grow professionally, while delivering results.

Our Analytics and Decision Management offerings are more sophisticated and more relevant than ever - for both consumers and businesses

The FICO brand is the gold standard in this environment and we work hard to be good stewards of that brand

We have the insight, products, talent and market opportunity to be global thought and market leaders, changing the way the world does business for the better

Would you like to be a part of it?



Make Every Decision Count[®]

Founded in 1956, and one of the primary creators of credit scoring, **FICO™ (NYSE:FICO) delivers superior predictive analytics solutions that drive smarter decisions.** Our groundbreaking use of mathematics to predict consumer behavior has transformed entire industries and revolutionized the way risk is managed and products are marketed. Our innovative solutions include the industry-leading solutions for measuring credit risk, managing credit accounts, identifying and minimizing the impact of fraud, and customizing consumer offers with pinpoint accuracy. Most of the world's top banks, as well as leading insurers, retailers, pharmaceutical companies and government agencies, rely on FICO solutions to accelerate growth, control risk, boost profits and meet regulatory and competitive demands. Watch a video of Dr Mark Greene, our former CEO and current Chair of the Advisory Council, discussing analytics and connected decisions by [clicking here](#).

FICO's Decision Management solutions, which combine trusted advice, world-class analytics and innovative applications, include:

- [Analytics](#) - including predictive models, optimization and portfolio analytics. Our analytics - whether delivered as standalone custom engagements or embedded in our applications - bring new precision to decisions.
- [Decision Management Applications](#) - which use Decision Management software to automate, improve and connect decisions based on our proprietary analytic models and user-defined strategies. Each of these solutions is built with the analytics, data, decision strategies and process flow for a particular vertical industry and decision area, such as fraud control or credit account management.
- [Decision Management Tools](#) - giving businesses the ability to create their own decision management applications and models. Our tools include business rules management, model development and decision optimization.
- [Scoring Solutions](#) - which deliver powerful predictions of consumer behavior to help businesses make faster, more profitable decisions. Among our analytic products is the FICO® score, which drives billions of credit and marketing decisions a year, and is recognized as the standard measure of US consumer credit risk.
- [Professional Services](#) - We use our deep decision area experience and technical expertise to help individual clients solve unique business challenges, and get more value from our tools and solutions.

Our Culture

FICO may have the experience and knowledge of more than 50 years in business, but we act with the boldness and enthusiasm of a much younger company. Ours is a business that fosters and encourages entrepreneurialism and opportunity, where our global structure supports cross-fertilisation of ideas, and where our collaborative approach means you get all the support you need to construct and own your vocation, achieve your professional goals and keep on developing throughout your career.

Our world-class IT and communications infrastructure mean that, whilst we are spread around the world, no-one is further away than the office next door. We are flexible on working patterns and locations wherever possible – what counts are the results; you will not be micro-managed. You will have a world of expertise at your fingertips or just a call away, but we rely on every individual to do what is needed to make things happen. That means that, above all else, **ownership of results is the key to success at FICO**. And together, we'll keep on growing and keep on changing the way the world does business.

A Global Business

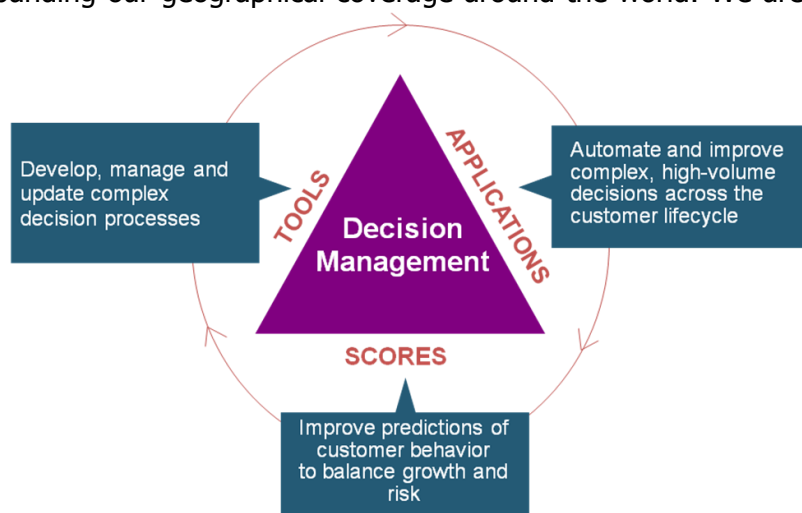
Headquartered in Minneapolis USA, FICO serves global markets through offices in 14 countries across the globe. We have a substantial presence across the US including San Diego and San Rafael, CA, and our international locations include São Paulo, Toronto, Birmingham, London, Madrid, Munich, Moscow, Milan, Istanbul, Johannesburg, Bangalore, Beijing, Shanghai, Hong Kong, Sydney, Tokyo, Seoul, Kuala Lumpur, Singapore, Taipei and Bangkok. We also have employees in many more countries. In addition, we have partners and distributors in Europe, Africa, Australia, Indonesia, Korea, Middle East, New Zealand, Philippines and Taiwan.

In 2009 we rebranded the entire company from Fair Isaac Corporation to FICO, the name by which we are best known in the marketplace. In August 2009 we also changed our NYSE ticker from FIC to FICO to reflect that change. On the surface, the change in our stock ticker is simple, yet what lies behind it is not. As we continue to leverage our unique and increasingly valuable position at the intersection of consumer and business interests, it's important that we emphasize our relevance to both consumers and the financial institutions that serve them. The trusted FICO brand stands for empowerment, innovation and value, and it resonates well in this regard: over 90% of US financial transactions use the FICO credit score, and countless mission-critical decisions around the globe are enabled by FICO Decision Management Applications and Tools.

We have also embraced new and more sophisticated ways to bring our innovation and thought leadership to the market including (amongst others) our annual global FICO World Conference, Executive Roundtable Meetings, Roadshows, User Group Forums and a YouTube Channel which now has over 100 videos: www.youtube.com/user/FICOTechTalk

You can [find us on Facebook](#) and you can also ['Follow FICO' on LinkedIn](#), to receive all our latest news and updates, including current job opportunities, or watch our special Careers overview video and see a welcome video from our former CEO and current Chair of the Advisory Council Dr Mark Greene, who talks about FICO's culture. To learn more, [visit our LinkedIn company portal here](#).

We currently directly employ c. 2,100 people globally and **we are seen as the global leader in Decision Management Applications, Tools and Scoring**. We are continuing to invest heavily in new product development. We are continuing to hire talented individuals and onboard new partners, expanding our geographical coverage around the world. We are continuing to do what we do - better. This is due to our strong strategy, unique solutions, effective marketing and our trusted advisor relationships with clients. Evidence of our thought and technology leadership is the fact that FICO currently holds 100+ patents, with 150 more patents pending. Incredibly, our FICO score is used 10 billion times a year.



Our Core Values

In contrast to some companies, our Core Values are absolutely central to the way we run our business – they define the behaviors we expect and reward and are pivotal in job definition, hiring decisions, employee recognition, performance management, promotions recommendations, and incentive distribution. FICO's Core Values are:

- **Focus On Clients**
- **Develop Our People**
- **Innovate & Collaborate**
- **Execute With Integrity**
- **Deliver High Performance**

Importantly, our Core Values are all expressed as a pair of statements, demonstrating both company and individual commitment – for example, 'Develop Our People' is (FICO) "We will foster learning and growth by offering an engaging, career-focused environment" paired with (employee) "I will take responsibility for my career development by pursuing learning opportunities". In this way, we reflect that it takes both individual buy-in and corporate commitment to manifest a day to day reality.

Career Development Planning At FICO

The complex nature of our business provides a rich source of learning and growth opportunities. Because career paths help you visualize where you are and where you're going, they should be inspirational - encouraging you to pursue new challenges and learning opportunities. That's why we've designed a series of career paths which will take you from your first day with us through to the very top if that's where you're headed. And why we also offer up to \$5,000 to every employee each fiscal year towards the cost of obtaining degrees or professional qualifications that help you follow that path and grow.

We also invest significant people and financial resources on an ongoing basis in the continual development of FICO University, our online repository of thousands of learning experiences to help you do your job better and to enhance your contribution.

You can grow your career at FICO by developing strong technical skills, expanding your technical scope of responsibility over time and contributing as an expert in your field. Or you can grow your career by developing strong leadership and management skills and providing direction to increasingly large/diverse groups of resources. Either path can lead you to the most senior job levels in our organization.

Our career paths are:

- **Analytics Path** (development-focused Analytic Science and Analytic Software disciplines)
- **Professional Services Path** (Solution Implementation, Analytic Services, Marketing Solutions and Product Support disciplines)
- **Sales Path** (Client Services, Client Support , Pre-Sales and Product Sales roles)
- **Software Path** (Software Engineering, Quality Assurance, Technical Publications roles)
- **Product Management Path** (Product Management discipline)
- **Corporate Operations Path** (CIO, CFO, GC, HR, CMO and various internally focused operations roles)

Our Company - Structured Around Our Clients

FICO's corporate teams and Product and Technology group are centrally organized and located at primary offices globally; the rest of our business (Sales, Marketing, Professional Services etc) is structured around three primary geographical regions of Americas, UK & EMEA and Asia Pacific. Our geographical focus allows us to get closer to our clients; hiring in-country allows us to more readily develop 'trusted advisor' relationships with our clients.

At the core of this structure are Client Partners, who for our clients are the primary 'face' of FICO. They develop deep understanding of our clients' issues and problems, and utilising their industry and product knowledge, suggest ways in which we can help. Supporting these Client Partners are sales, pre-sales, product development, product management, marketing, professional services, analytics, business consulting and implementation experts. This solution (as opposed to product) led approach delivers deep relationships and sales success as our clients understand the full range of ways in which we can transform their businesses.

Global Thought, Market & Executive Leadership



In January 2012, we announced Dr Mark Greene's retirement as CEO and the appointment of **William J Lansing**, a 30 year veteran of the technology industry.

Will has served on the Board of Directors of FICO since February 2006, and he has served as a Director of other public companies, including Digital River and RightNow Technologies. Previously CEO & President of InfoSpace, earlier in his career he served as CEO & President of ValueVision Media and as a partner of General Atlantic Partners, a global private equity investment firm. Prior to his work at General Atlantic, Will was CEO of NBC Internet, an integrated Internet media company. He has also held several leadership positions in organizations including Fingerhut Companies, General Electric, Prodigy and McKinsey & Company. He holds a B.A. from Wesleyan University and a J.D. from Georgetown University.

On his appointment, Will stated "I am honored and excited to have been selected to lead FICO, an innovator in predictive analytics with one of the most respected and well-known brand names in the financial services industry. For the past six years, I have had the honor of serving as a Director of FICO and I deeply admire this company's hard-working and dedicated employees, and respect its broad, global client base. I look forward to continuing to work closely with my fellow Directors, as well as FICO's talented management team, to build upon this company's strong foundation for the benefit for our customers, employees, partners and shareholders."

Skip Battle, Chairman of our Board of Directors, added, "On behalf of the Board and everyone at FICO, I thank Mark for his dedication and leadership during the past five years. Mark successfully guided the company through one of the most turbulent times in our history and placed our world-class organization on a path to deliver sustainable value for shareholders. Mark is leaving the company stronger than when he arrived, and we wish him only the best in his future endeavors."

Mark will continue to support FICO in a part time capacity, as Chair of the Advisory Council.

Overview Of Key Industries

FICO works with clients in more than 80 countries and on six continents including leaders in:

Banking:

FICO clients include 90 of the 100 largest financial institutions in the United States, two-thirds of the largest 100 banks in the world and the 100 largest U.S. credit card issuers. Banks, building societies, finance companies, credit card companies, insurers, commercial credit grantors and mortgage lenders have achieved lower levels of bad debt, higher volume and increased efficiency through the use of FICO products and services. FICO's Decision Management technology, first applied in financial services, is now available as the "gold standard" in analytic models and decision engines for all industry leaders. The credit industry alone uses billions of FICO® scores each year to improve decisions throughout the world. FICO's customer management solutions are used by many of the major financial services organizations to acquire, manage and grow customer relationships, resulting in today's use of adaptive control systems to manage over 90% of all credit cards in the U.K and a substantial figure in the US. More than 700 million card accounts worldwide are managed using FICO solutions. Our Falcon solutions protect 65% of credit card transactions worldwide. Our CardAlert service analyses ATM traffic to protect 11,000 banks in the U.S. from fraud.

In the context of today's stressed economy and markets, the phrase "return on investment" takes on new significance. Financial institutions look to FICO not only for industry-leading products and best practices, but for scientific ways of deciding where to focus every resource, action and minute for higher returns. We work with thousands of banks, card issuers, retail credit issuers, auto lenders, mortgage lenders, credit unions and other credit grantors worldwide, including:

Abbey National plc

ABN Amro

Absa Bank, Ltd.

Allfirst Financial

Allied Irish Banks Group

AmeriCredit Financial

Services, Inc.

ANZ Bank

US Army and Air Force

Exchange Service

Associates Capital

Corporation plc

Banamex

Banco Santander, BSCH

Banco Santiago, BSCH

Bancomer

Bank of China

Bank of Hawaii

Bank of New York

Bank of the West

Bank One

Barclays Bank

BNP Paribas

Deutsche Bank



Byblos Bank SAL

Citibank

Citizens National Bank

Co-operative Bank

CREDCOR, Ltd.

Danske Bank

Den norske Bank

Deutsche Bank

Discover

E*TRADE

Fidelity

GE Capital Corporation

GMAC Mortgage

Grupo, BSCH

Grupo Espirito Santo

Halifax Bank of Scotland

Harley-Davidson Financial

Services

Hibernia Bank

Hyundai Card

Imperial Bank

ING Bank, fsb

Itau Seguros

JP Morgan Chase



KeyBank

Kredyt Bank S.A.

MasterCard International

Mellon Leasing Corporation

Nordea

PKO Bank Polski S.A.

Raiffeisen Bank

Riyad Bank

Royal Bank Financial Group

Royal Bank of Scotland

Samsung Capital

Scotiabank

Servibanca ACE

Standard Bank of South

Africa Ltd.

Sumitomo Mitsui

TD Canada Bank

Unibanco

U.S. Bank

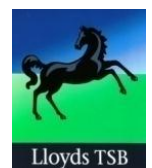
Visa International

Wells Fargo

Western Union

Westpac Banking Corp

Yapi ve Kredi Bankasi A.S.



Insurance:

Insurers have adopted FICO's predictive analytics, business rules and decision optimization to make decisions throughout the customer lifecycle, from underwriting and claims to marketing and distribution. In 2009 we released FICO Insurance Fraud Manager specifically to address this industry's needs.

More than 400 insurers worldwide have applied our solutions across multiple lines of business, including personal and commercial lines, life, health, annuities and pensions. FICO's Decision Management technology and experience working with industry leaders has yielded tremendous results, including:

- Loss ratios improved from 3% to 8%
- Underwriting costs reduced by 15% to 20%
- Loss adjustment expense reduced by 20% to 25%
- Losses due to fraudulent claims reduced by 20% to 50%
- Qualified leads increased by 4-6 times
- Cost of IT systems support reduced by 40% to 50%.

We have specialized expertise and offerings in personal lines and commercial underwriting, claims management and marketing and distribution. Our clients range from leading global and US insurers to small-and mid-size regional players:

AAA MidAtlantic
 Aetna, Inc.
 Admiral Group
 Aegis
 American Family
 American Modern Insurance
 Amica
 Atlantic Mutual Insurance
 Aviva/Norwich Union
 AXA

California State Compensation Insurance Fund
 CIGNA
 CNA Insurance
 Donegal
 Foremost Insurance
 Great American Insurance
 Great Northwest
 The Hartford
 ING Insurance
 Itaú Seguros
 Kemper Auto and Home Group



Liberty Life
 Malaysia National Insurance Berhad
 Mercury Insurance
 Mutual of Enumclaw Insurance Company
 New York Life
 Ohio Casualty Insurance Group
 OneBeacon Insurance Group
 Progressive
 Prudential UK
 Real Seguros, S.A.
 SAFECO
 Southern Farm Bureau
 State Automobile Mutual Insurance Company
 Travelers Insurance Group
 Westfield Companies



Retail:

FICO enhances the ability of retailers and manufacturers alike to turn customer insight into more effective marketing efforts and stronger customer relationships. With the ability to predict purchase behavior over time, FICO's solutions reveal affinities between the products that customers buy, as well as the context in which they buy them.

With greater insight into individual customers, and the ability to translate high-level strategies into consistent decisions across large and complex organizations, manufacturers can better plan and execute marketing and promotional campaigns, and retailers can optimize marketing, merchandising and credit/risk decisions.

100+ retailers and general merchandisers, including 50% of the top US retailers, rely upon FICO's solutions to build high-value relationships with their customers. These include:

Ann Taylor
Best Buy
Dillard's
DSW Shoe Warehouse
Edgars
El Cortes Ingles
Enterprise Rent-A-Car
Federated Department Stores
Fingerhut
Home Shopping Network
Hudson's Bay Company
Littlewoods Retail Limited / Shop Direct
Marks & Spencer



Neckermann AG
Nordstrom
Retail Credit Solutions, Ltd.
Saks, Inc.
Sam's Club
Sears
Smith & Hawken
Target
Truworths
Walgreens
Woolworths Financial (Australia)



TARGET®



Health Care:

A scientific approach to decisions is reshaping the yield curve in pharmaceutical sales and marketing. FICO is a leader in the use of analytic insights, marketing decisioning, strategy and cross-channel operations management to improve business effectiveness and performance.

FICO provides comprehensive solutions for precise, data-driven strategic and operational decision-making in pharmaceutical sales and marketing. We work with 150+ healthcare and life sciences companies, including 8 of the world's top 10 pharmaceuticals companies. These include:

Bristol-Myers Squibb
California Department of Health Services
Centers for Medicare and Medicaid Services
EDS
GEHA
Government Employees Hospital Association
Harvard Pilgrim Health Care
IntelliClaim
Kansas Medical Assistance Program



Med Initiatives
MeDecision Inc.
Oklahoma Health Care Authority
Perot Systems
Pfizer
Siemens
Texas Health and Human Services Commission
United Health Group
VISTA Healthplan



Our Partner Ecosystem

Partners are a highly valued and instrumental component of FICO's commitment to providing the best possible value to our clients. Working with industry-leading technology companies and service providers, we leverage core competencies and strengths to deliver the most innovative and practical solutions to business problems. Together we expand existing client relationships and create new business opportunities across industries and regions by:

- Integrating FICO's Decision Management solutions into customer environments
- Including OEM FICO offerings within their portfolios
- Reselling FICO's Decision Management tools and applications
- Developing and building applications with FICO

[Global Strategic Alliances](#)

Partners at this level work closely with FICO to develop and execute tightly integrated engagement models and joint go-to-market plans.

[Reseller](#)

FICO's value-add resellers act as agents of the company, and sell FICO's Decision Management tools and applications as standalone solutions or as added components of solutions for extended capability.

[OEM / ISV / ASP](#)

FICO's OEM, ISV, and ASP partners embed and/or utilize FICO's Decision Management tools and components in their product or service offerings in order to add or enhance feature functionality. These tools include FICO™ Blaze Advisor® business rules management, the world's leading business rules management system (BRMS) and FICO™ Xpress Optimization Suite 7, the premier mathematical modeling and optimization software suite.

[Systems Integrators](#)

FICO's Systems Integration partners specialize in helping companies throughout the world meet their business needs by building creative solutions around FICO's Decision Management Tools and Applications, and providing consulting, integration and implementation services around these offerings.

[Platform / Technology Partners](#)

FICO's Platform and Technology Partners provide complementary technology and partner with FICO in a go-to-market fashion on joint opportunities or capabilities.

[Solution Consulting Partners](#)

FICO's Solution Consulting Partners provide subject matter expertise in a vertical industry and deliver customized services developed specifically for each customer's unique needs. As a FICO partner, Solution Consulting Partners help customers design, plan, integrate and deploy the world's most sophisticated Decision Management tools.

[Processor Partners](#)

FICO's Decision Management solutions enable global processors to offer a broad range of outsourced, value-added portfolio management services to their card issuing or merchant acquiring clients. Customized for the processor environment, our Decision Management applications such as Falcon™ enable processors to help their clients control risk, manage fraud and enhance customer profits.

Corporate Social Responsibility

FICO is committed to creating value for businesses, consumers and society.

Our Sustainable Enterprise Initiative is aimed at reducing our carbon footprint through the use of cloud computing, virtualization and other advanced technologies that enable us to conserve energy and natural resources. However, this objective is not limited to a single initiative, it's part of the way we work every day and we encourage our employees, our clients and our partners to contribute their ideas on how to take it even further. FICO is a member of The Green Grid (www.thegreengrid.org), a global consortium dedicated to developing and promoting energy efficiency for data centers. For more information on the FICO's Sustainable Enterprise Initiative, read the Insights white paper "[Best Practices in Green IT.](#)"

As part of our commitment to consumer empowerment, we provide free information on how FICO® scores work at www.myfico.com. We partner with banks and such organizations as the Federal Citizens Info Center and the Consumer Federation of America to help people understand how credit scoring works. And we have created programs that our banking clients can use to provide FICO® scores free to their customers on their monthly statements.

Quick Facts About FICO

- FICO clients include nine of the top 10 companies in the Fortune 500, two-thirds of the top 100 banks in the world, 90 of the 100 largest financial institutions in the U.S., and all the 100 largest U.S. credit card issuers.
- The [FICO® Blaze Advisor®](#) business rules management system is ranked #1 in sales and sophistication by industry analysts and other third parties. It was recently named Best Software Product by Yphise using ISO 9001:2000-certified methodology, and Best Business Rules Management System by InfoWorld.
- [FICO® scores](#) are the most used credit bureau scores in the world, with more than 100 billion scores sold to date. They are available through all of the major consumer reporting agencies in the United States and Canada: Equifax, Experian and TransUnion.
- About 65% of the world's credit cards are managed using FICO [adaptive control systems](#).
- FICO [fraud systems](#) protect 1.8 billion card accounts worldwide.
- The top 10 US banks all use FICO [collections & recovery solutions](#).
- FICO® scores are used in three out of four US mortgage originations.
- Our [myFICO® service](#) has helped millions of people check their credit score and take control of their credit health.
- In 2011 we launched [ScoreInfo.org](#) to help US consumers understand new risk-based pricing rules.
- FICO has been awarded over 100 patents and has 150 more pending.



Fair Isaac Corporation (FICO)'s founders - Bill Fair & Earl Isaac