Summary:

The need to make decisions with far greater precision, consistency and agility is driving companies in many industries to explore Enterprise Decision Management. EDM takes the use of predictive analytics and business rules management to the next level by creating a common architecture for making decisions across channels, product lines, departments and customer touchpoints. This paper describes how EDM works, what gains it is producing for business, and Fair Isaac's development of a common technology platform for EDM, including a centralized repository, shared interface for external data and consumer behavior database.
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Introduction

Your operational decisions are critical, creating or destroying value in every one of your transactions. But making the best decisions is well beyond the capacity of most business systems today, when decisions must be made faster, across more channels and product lines, leveraging more data, under greater regulatory demands and competitive pressures, and with more complicated constraints and trade-offs. Even a “simple” transaction today can involve dozens or hundreds of variables. When those transactions number in the thousands, or millions, or billions, making the right decision each time is anything but simple.

Why is this important? Because despite the value of operational decisions, very few companies are able to execute those decisions in a controlled manner. In a recent Opinion Research Corporation survey, more than half of the businesses interviewed had automated 25% or less of operational decision. Nearly 80% of the businesses had automated 50% or less of these decisions. Half of the companies reported that it took months to change the decision logic in their production systems.

This is why businesses are embracing the discipline known as Enterprise Decision Management (EDM)—an approach that automates, improves and connects decisions to enhance business performance. Through business rules management, advanced predictive analytics, ongoing adaptive control and intelligent access to third party data, EDM increases the precision, consistency and agility of operational business decisions. It establishes a common decision management infrastructure that serves multiple processes and systems.

Fair Isaac is recognized as the leading company in Enterprise Decision Management, with the most comprehensive portfolio of industry solutions and advanced technologies. Our approach to EDM gives your existing information management systems—data warehousing, business intelligence, existing applications—the intelligence you need to operate on your “efficient frontier,” where risks, costs and losses are minimized, while efficiency, customer service, ROI and profit are maximized. Our clients—from financial services, telecommunications, insurance, retail and other industries—do a better job managing risk, increasing sales and raising customer satisfaction, fighting fraud, and managing complex rules and regulations.

Automating some decisions isn’t new, but EDM broadens and deepens that automation and puts new rigor into your systems and processes. Fair Isaac has developed a set of EDM applications and technologies that work together, so that an EDM approach can be extended across every facet of your organization. Adopting EDM means that customers are consistently managed to higher levels of satisfaction and value, that changes in strategy or tactics can be quickly and comprehensively disseminated throughout the organization, and that business leaders can manage the enterprise with greater visibility and control.
Pressure points on business decisions

The need for EDM springs from the increasing complexity of making decisions:

- Decisions that once took days now have to be made at the speed of the transaction, such as while your customer is completing an online transaction.
- Business objectives used to be simpler and set at the local level—now those objectives involve trade-offs between risk, resource constraints, opportunity costs and other factors.
- The data available to make decisions has ballooned, but there are challenges to using all that data effectively.
- You must comply with more new regulations, stricter and more complex rules, shorter deadlines and greater consequences for non-compliance.
- You need to change your customer treatment strategies more frequently and more rapidly to deal with competitive forces, environmental changes and changes in your customer base.
- Decisions that were once “owned” by a single group are “shared” by multiple departments, and have to be coordinated across channels and regions.
- Your customers expect the same treatment regardless of channel, and they expect that the treatment is consistent with the value of their relationship.
- You used to be able to handle decisions requiring manual review processes—now the volume makes that impractical.

All these forces are creating greater pressure on businesses to change the way they make decisions. However, while a number of companies have made strides in automating decisions, most are failing to manage their decisions across the enterprise. This failure has sustained and severe impacts on business performance:

- **Lost revenue from imprecise decisions.** Companies leave value on the table by making less targeted, less relevant decisions. For example, pricing insurance in one of three tiers when underwriting new customers will lead to lower profit per customer than a segmentation of 20 tiers—or even continuous pricing tailored to each customer.

- **Lost value through operational negation.** Without systems that enforce consistency and connect decisions, businesses often make one set of decisions that negates the value created in another set of decisions. For example, the marketing department may attract customers that are unprofitable, or the customer management department may recommend collection strategies for an account that are ignored by the collections department.

- **Lost share through falling behind the pace of change.** When it takes weeks or months to change an offer, a pricing structure or a decision strategy, businesses can’t adapt fast enough to changes in consumer behavior or competitive offers, which leads to share erosion.
Attempts to fix these problems through process automation, data management and even business intelligence have not gone far enough. What’s needed is a way to enforce the precision and consistency of decisions throughout the enterprise, while giving business the ability to maneuver within the competition’s “decision cycle.”

Consider a routine customer decision your business makes today. Do you know whether it is always made the way you intended? Are the decisions consistent from channel to channel, region to region, department to department? Can you accurately predict consumer behavior and take actions accordingly? Have you mapped out your decision flow so that you can change decisions at the touch of a button? Have you been able to keep up with and take advantage of the escalating availability of third-party data?

Most businesses can only do these things in pockets of the organization, if at all. Yet the capabilities exist to holistically leverage analytics and decision automation for competitive advantage.
The value of Enterprise Decision Management

There is incredible headroom to apply new technologies to operational decisions, in a way that leads to long-lasting competitive advantage. Moving to an Enterprise Decision Management approach increases the precision and consistency of decisions, while giving businesses an unprecedented level of agility.

PRINCIPAL BENEFITS OF ENTERPRISE DECISION MANAGEMENT

<table>
<thead>
<tr>
<th>Core EDM Advantage</th>
<th>Key Benefits</th>
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<tbody>
<tr>
<td>Precision: Select the optimal course of action in order to derive the maximum benefit from each specific customer, circumstance or opportunity.</td>
<td>Higher revenue yield per customer interaction, through better targeting and segmentation and through more timely responses to customers. Lower losses from fraud and bad debt, through using analytics to improve risk management. Lower costs through refined targeting, such as eliminating ‘off target’ marketing messages or prospects that are unlikely to buy.</td>
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<tr>
<td>Consistency: Make coordinated, repeatable decisions across business functions, across geography and time, across personnel and situations.</td>
<td>Lower costs of making decisions through automation, reducing the number of people and streamlining the processes needed to make or process a decision. Lower costs of compliance, regulatory requirements, through centralized and easy to update business rules management. Faster decisions that operate at the speed of the transaction, lowering hand-off costs between systems and between people; take the right action at the right time—when the customer is ready to make a purchase—in order to increase customer satisfaction and reduce risk.</td>
</tr>
<tr>
<td>Agility: Respond faster to changes in customer preferences, competitive offerings, economic conditions and regulatory oversight.</td>
<td>Improved strategic alignment, greater competitiveness through faster response to market changes and regulatory demands. Greater return on new product &amp; market opportunities, through faster time to implement and change decision-based processes, change approaches to the market. Lower IT / Development costs to change decisions, by placing control of business rules in the business users’ hands.</td>
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Many companies find that they are able to automate 75% or more of their business decisions, leading to faster turnaround and higher throughput with less drain on staff resources. These decisions are also pushed to the “point of sale” or customer touchpoint, resulting in more “once and done” transactions.

The benefits of any one EDM application are significant—many of Fair Isaac’s clients have experienced profit gains in the tens of millions of dollars. What’s more, because of the highly operational nature of EDM, payback timeframes typically range from 6 to 18 months. And the benefits from EDM can continue to grow, as new decision areas adopt the principles and as ever more effective decision strategies are deployed.

In addition, there are several longer-term benefits from using Fair Isaac’s EDM architecture to serve all a business’s systems and processes.
Business benefits

- **Business control**—Business rules can be modified by business users, in a controlled, auditable manner that is cohesive and consistent across applications.

- **Flexible and consistent workforce**—All company staff and all of the agents who act for a company treat customers consistently and according to the best practices identified.

- **Learning environment**—Business users and analysts can rapidly improve and evolve their decision logic by more quickly deploying new rules and models and by learning at a faster pace through continual feedback and champion/challenger strategy testing.

Technical benefits

- **Real-time deployment**—Models can be deployed into the production environment immediately after development.

- **Development productivity**—Business rules are built and maintained once not replicated in fragmented systems.

- **Analytic consistency**—Analysts can use the same methodology to build models for different application areas.

- **Production fortified**—All applications use a Fair Isaac execution environment that has a six-year history of zero production downtime.
How EDM Works

Enterprise Decision Management has two fundamental processes. The first is the process of designing a Decision Service; the second is the process that occurs during a transaction or business process when a decision is needed.

A Decision Service consists of a rules engine, the rulesets and models applicable to a given process, and a data manager. Its function is to deliver decisions based on the company’s strategy and based on analyses, which may happen in real time or offline. It is typically supported by case management and reporting tools, often integrated into a complete EDM application.

During the design phase, technical developers design and integrate the Decision Service so that it can interact with operational systems and access data. Business users use a rule maintenance environment such as those built using Fair Isaac’s Blaze Advisor™ business rules management system to manage, maintain and change their rules in collaboration with their IT department. Analysts use modeling tools such as Fair Isaac’s Model Builder to build predictive models; alternatively, a business can purchase models built for their industry or for their specific business by Fair Isaac. Advanced analytics for optimization can also be applied to refine the rules and strategies developed through expert judgment, or to design the rules and strategies that can then be modified by business users. The rules and models developed are then stored in a repository for access by the Decision Service.

While the above processes can be performed by a company’s business users and analysts, in many cases, businesses rely on EDM applications that are already developed for a specific business process. These EDM applications include models, rules templates, data links and case management that are specific to a given process.

ENTERPRISE DECISION MANAGEMENT OVERVIEW
The Decision Service is part of a “decision hub” coordinating decisions across the enterprise. Once such a system is deployed, the process for executing a decision is as follows:

<table>
<thead>
<tr>
<th>Common Steps for a Decision Service</th>
<th>Example—Loan Approval</th>
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<tbody>
<tr>
<td>1. Receive a request for a decision and access source system transaction data to be reviewed as input.</td>
<td>A source system requests loan approval and forwards the loan applicant data.</td>
</tr>
<tr>
<td>2. Determine the best decision to make against that transaction / customer, based on applied business rules; analysis of transaction data, third-party data and internal data; and predictions of risk / opportunity from predictive models.</td>
<td>The Decision Service predicts the likelihood of the consumer paying back the loan, applies rules around which interest rate to provide, accesses third-party credit information and other data needed to be collected for state regulations, etc. Only exceptional or borderline cases, as determined in the business rules, will require manual review for approval, pricing and other decisions.</td>
</tr>
<tr>
<td>3. Return a decision to the front-line business application.</td>
<td>Decisions such as loan approval, authorized dollar value, and pricing are returned to the source of the loan request, which may be a website, a computer in an agent’s office, a call center workstation or a kiosk in a mall.</td>
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Examples of transactions requiring a decision include:

- When the business selects prospects for direct marketing and determines the offer for each customer
- When someone applies for service or credit
- When the business has an opportunity to take a customer treatment action
- When a customer requests an additional service
- When an account goes into collections
- When a customer takes an unusual action
- When a bill is submitted for payment
- and many more

In every case, businesses can make more precise, consistent and agile decisions using EDM.

Where EDM is useful
EDM can be applied to any complex, high-volume operational environment where business decisions affect the outcomes. Examples of decision-oriented applications include but are not limited to:

- Automated customer service
- Fraud detection
- Claims management
- Insurance underwriting
- Mortgage lending
- Debt collection and recovery
- Agency management
EDM: A Systematic Approach to Smarter Decisions

- Network integrity assurance
- Medical bill review and re-pricing
- Customer management and cross-selling
- Offer, content and message personalization
- Promotional mix optimization
- Process control
- Routing and logistics

**EDM vs. BI EDM**

With its focus on better decisions from data, is sometimes confused with Business Intelligence or BI. There are, however, some key elements that differentiate EDM from BI:

- Closed-loop capability for designing, deploying and executing decisions processing
- Flexibility for rule-based and/or analytic model-based decision processes
- Business user control of the decision logic and decision process
- Decision intelligence placed into the transaction processing stream for real-time decisions
- Decision logic is updated centrally and deployed automatically to sub-systems, regardless of underlying technology
- Ability to represent and simplify complex decision logic in standardized scores, decision tables or English-like business rules
- Auditable decisions: the ability to understand why an automated decision was made that way it was
The Technology Behind EDM

The coordination required for true Enterprise Decision Management means that simply adopting a number of point solutions that fail to talk to each other is ineffective. While different EDM applications may serve very different functions of the business, the underlying technology has to facilitate connection of decisions across channels, departments, products and time, while also providing the maximum reusability and minimum maintenance from a technical standpoint.

Fair Isaac has developed a common EDM technology platform, which makes it easier for businesses to integrate, extend and expand their EDM architecture. This platform unites our EDM applications for specific business processes and our EDM technology for critical functions such as business rules management and predictive modeling.

The key elements in Fair Isaac’s EDM platform are noted below.

Standardized set of decision management tools and methodology

1. **Repository**—A repository that captures business rules and rulesets / strategies to guide decisions, and is accessed by transactional systems and channels throughout the enterprise. Each rule or ruleset can be reused in different processes and serves as a corporate asset. Fair Isaac’s rules repositories manage rulesets of anything from a few dozen rules to tens of thousands of rules. This repository also contains predictive models, which are equations or sets of equations that analyze data in order to “predict” a particular future behavior or outcome. These models are leveraged to guide decision making at the point of interaction or transaction, or are used offline to identify strategies and actions that optimize results.

2. **Common interface for external data**—A standard set of APIs to get the necessary third-party data to make a more informed decision. This data could be demographic data for marketing decisions, additional indicators of consumer risk for risk-oriented decisions or other external data. The interface can also access third-party services and analytics applied to external data.

3. **Automated execution environment**—Software to deploy EDM applications, including business rules, predictive models and external data that are bundled into a decision “service.” This service is deployed into transaction streams and customer interaction channels so that decisions are made on a real-time, instream basis.

**Consumer behavior database**

This is a dynamic repository of true consumer behavior that goes well beyond the static and snapshot information most businesses track today. It includes capturing transaction rates, purchase “intents” regardless of whether they are completed, survey information and preferences, etc. This behavior information is leveraged to create dynamic dialogues with consumers that create value for that consumer and for the business.
Decision flow

4. **Decision models**—Equations that define the relationships between all the variables in a decision: the data that are inputs into a decision, the decision itself, the reactions to that decision and the projected business impact. Decision models can be used in developing decision strategies by showing impact of new decisions, and also as part of an optimization process to determine data-driven rulesets that yield the ideal action for every customer or transaction, in order to reach defined objectives under constraints.

5. **Learning network**—Software that provides a systematic way to test new decisions and their outcomes against a segment of customers, compare those results to other segments, and change the decisions for the entire customer base at the flip of a switch when the results are favorable. This process, also known as “adaptive control,” is a key part of Fair Isaac’s rule engines, which facilitate champion/challenger testing for continual strategy improvement.

6. **Case management**—Software that provides a mechanism to manually process exception decisions that need to be reviewed or escalated. For example, case management software in a fraud application enables fraud analysts to more effectively investigate cases of suspected fraud, either during a transaction or offline.
Implementing EDM

Fair Isaac’s EDM portfolio includes two different types of products:

- **EDM applications**—Industry-standard solutions that incorporate best practices in addressing a specific process or problem. Our application suite incorporates a pre-built set of analytics, software, and data access to improve decisions and streamline processes for a given type of decision. The pre-built nature of this solution reduces implementation risks and increases speed-to-market, while allowing configuration to an individual business’s needs.

- **EDM technology**—Technology for custom decision services—such as business rules management software and model development tools. Fair Isaac has been recognized by top industry analysts as a leader in analytics and business rules management, the fundamental technologies of EDM. We offer clients end-user software tools that are the same EDM technology used to build and deploy our EDM applications.

Most companies use a mixture of both approaches: buying where industry-standard solutions exist, and building where they have unique needs or processes and to enhance the solutions they buy. Fair Isaac and its partners deliver effective consulting services for any combination of applications and technology.

**FAIR ISAAC EDM PORTFOLIO**

![Diagram](image)

**EDM technology and applications**

Fair Isaac’s entire EDM portfolio is built on our core EDM technologies:

- **Business rules management**—Our Blaze Advisor™ business rules management system organizes and executes the business rules defined for a process or activity. It includes an interface that business managers can use to define, manage and change rules, as well as software that executes those rules in order, to complete a business transaction or decision.

- **Predictive analytics**—We build custom models for clients and sell the Model Builder software system we use to build models. Model Builder performs a broad range of sophisticated statistical analysis, such as regression, neural networks and genetic algorithms. Our analytics also include scores, such as credit bureau scores, which clients can access on a transactional basis.

- **Strategy optimization**—Our Decision Optimizer software has advanced functionality for developing data-driven rulesets that optimize stated objectives while meeting business constraints. We also develop optimized strategies for clients on a service basis.
Data access and delivery — The ScoreNet® network advances our EDM approach in three ways. First, it enables clients to easily link to multiple service providers in order to automate the whole process around a given business decision. Second, it can assemble and deliver data from multiple sources, and score that data in order to improve a decision. Third, it gives clients an easy way to tap into the most current EDM technology without having to upgrade the software and models themselves.

These technologies form the foundation for our EDM applications, which extend the tools for specific applications and decisions, including pre-built rulesets, analytic models, decision flow and data interfaces. For example, Fair Isaac offers EDM Applications for the full customer lifecycle, including:

- **Marketing**—Automate and manage interactive, targeted marketing decisions for real-time marketing (cross-sell, promotions, messaging), store layout, promotion optimization and other areas.
- **Originations**—Automate and manage account/service approval decisions, including pricing, terms and products offered to an applicant.
- **Customer Management**—Automate and manage consumer risk and profitability decisions, including adjusting credit limits, pricing, cross-selling and authorizations.
- **Collections & Recovery**—Automate and manage collections and recovery processes, including identifying those customers most likely to pay and how much they will pay to improve operational efficiencies and yield higher collection rates.
- **Fraud Management**—Automate and manage fraud processes to detect fraud in real time, prevent future fraudulent transactions and expedite case management.

Accessing the technology

There are three primary ways to work with Fair Isaac and gain access to these capabilities:

1. **Decision Services Provider (DSP) mode.** Clients can use Fair Isaac’s ScoreNet network to access our EDM applications and technology in hosted mode. This is ideal for clients who want to ensure they are using the latest technology without incurring the time and effort to maintain and upgrade the models, software, etc.

2. **End-user software installation.** The software and models are installed on the client’s system. Delivery and integration services are provided by Fair Isaac and its partners.

3. **Third-party partner services.** Fair Isaac solutions are available through our partners as services. For example, clients can access our FICO® scores through credit bureaus, and our TRIAD™ adaptive control system and Falcon One™ system through card processors.

Fair Isaac also provides a broad range of consulting services for both EDM applications and EDM technologies, including: business strategy consulting; operational excellence consulting; technology consulting services for our own tools and technologies; and custom development of complementary technologies, such as data warehouses, business intelligence, e-business, CRM and operational systems. Through our services, clients can progressively improve their use of Enterprise Decision Management best practices and technology to deliver greater business gains.
Fair Isaac's leadership

“Fair Isaac offers the most comprehensive set of products currently available for building EDM applications.”

— Cutter Consortium, Enterprise Decision Management

“While other software companies are busy ramping up their capabilities…Fair Isaac is in a very comfortable position. Why? Because Fair Isaac mathematicians have been honing their predictive analytic expertise for almost 50 years.”

— DM Review

Why do companies around the world turn to Fair Isaac to improve their Enterprise Decision Management? First and foremost, Fair Isaac is uniquely focused on the art and science of making smarter decisions. With 50 years of experience, we have helped thousands of companies improve results through advanced analytics and decision technology. We combine trusted advice, world-class analytics, and innovative applications to help clients make smarter decisions.

Here’s what else sets Fair Isaac apart:

■ We power hundreds of billions of decisions a year.
■ We understand the ROI on decisions, and have developed the Decision Yield metric that focuses on the precision, consistency, agility, speed and cost of decisions.
■ We have a complete portfolio of EDM solutions, technologies and services, enabling clients to make smarter “build vs. buy” decisions based on best-in-class technology.
■ We are established as the leader in predictive analytics and business rules management, the core technologies of EDM.
■ We provide the world’s most-used credit bureau scores, fraud detection system and credit management system, powering hundreds of billions of decisions a year.

EDM represents a culmination of investments we have made in analytic R&D and decision management technology over the years. It is our understanding of how this technology works—across industries, decision areas and in more than 80 countries—that has enabled us to define the standards in EDM.
## INDUSTRIES SERVED BY FAIR ISAAC EDM SOLUTIONS

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<thead>
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<th>Industry</th>
<th>Services</th>
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<tbody>
<tr>
<td>Financial Services</td>
<td>Retail banking, credit card, consumer finance, small business finance, and mortgage providers</td>
</tr>
<tr>
<td>Insurance</td>
<td>Personal lines, life and workers’ comp</td>
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<tr>
<td>Telecommunications</td>
<td>Local, long distance, wireless, and ISPs</td>
</tr>
<tr>
<td>Retail</td>
<td>Online and offline, general merchandising, discount, and specialty segments</td>
</tr>
<tr>
<td>Consumer branded goods</td>
<td>Consumer packaged goods and consumer durables</td>
</tr>
<tr>
<td>Pharmaceuticals</td>
<td>OTC and prescription drugs</td>
</tr>
<tr>
<td>Healthcare</td>
<td>Payers and providers</td>
</tr>
<tr>
<td>Travel, media and entertainment</td>
<td>Hospitality, airlines, and vacations, newspapers, magazines, TV, and cinema</td>
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<tr>
<td>High-tech</td>
<td>Hardware manufacturers, software, and network / infrastructure providers</td>
</tr>
<tr>
<td>Government</td>
<td>Local, regional and national agencies in the US and other countries</td>
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</table>
Next Frontiers in Decisioning

As more organizations understand and embrace its full potential, the frontiers of EDM are expanding fast—and Fair Isaac’s collaborations with forward-thinking clients are pushing the technology forward. Here is a sample of where we see the technology going.

Say goodbye to silos

In the same way that organizations adopt a single financial system, they will also adopt a single decision management system. Managers will be able to make one change to a rule base and have it impact decisions throughout the business. Faster decisions and nimbler rules management will reduce costs while ensuring the company’s best thinking directs every interaction. In an age of increasing regulation, the need for large, diverse companies to turn on a dime will increase the demand for an EDM backbone that matches precision and consistency with agility.

Equations at the planning table

Using analytics as a business planning tool will help remove uncertainty from product launches, marketing campaigns and other highly complex operations. Fair Isaac clients have begun using our decision models—analytics that calculate the connections between decisions, results and objectives—to stress-test risk management strategies under changing economic conditions and develop the most effective marketing mix for major promotional campaigns.

All-points fraud protection

Fraudsters quickly find the weakest links in any security system. They rely on the fact that most businesses, even those with significant investments in fraud detection, have an uncoordinated approach to asset protection. We are developing enterprise fraud management systems that protect multiple channels or products using the same case management software, rules management system, profiling and analytics. Information, alerts and analyses flow throughout the enterprise, creating a fraud barrier with maximum strength at all touchpoints.

Smarter websites, smarter stores

Marketers today know that analytics are essential to improving the customer value equation. The next move is context-sensitive marketing, powered by analytics that are a major leap beyond the clustering and filtering techniques used to personalize offers today. Advanced analytics can improve everything from the accuracy of online recommendations to the promotion mix for a marketing campaign to the strategic placement of in-store merchandise.

Risk standards that reward consumers

In the United States, the FICO® score has given credit grantors a national risk standard for making better, faster credit decisions throughout their business. As global banks expand into new territories, we have set out to create a worldwide risk standard with the Global FICO® score. This score’s adoption will help bankers control risk across multiple regions and comply with tougher regulatory standards; it will also help their customers because better risk assessment enables lenders to extend more credit to more people. That’s the same principle that led us to launch a new FICO® score for the credit-underserved in North America.

Fair Isaac is just starting to tap the potential of Enterprise Decision Management to unlock value for businesses and consumers. Organizations that embrace EDM will find it easier to attract and retain customers, employees and investors. Organizations that get there first can count on a true competitive edge.
About Fair Isaac

Fair Isaac Corporation (NYSE:FIC) combines trusted advice, world-class analytics and innovative applications to help businesses make smarter decisions. Fair Isaac’s solutions and technologies for Enterprise Decision Management turn strategy into action and elevate business performance by giving organizations the power to automate more decisions, improve the quality of their decisions, and connect decisions across their business. Clients in 80 countries work with Fair Isaac to increase customer loyalty and profitability, cut fraud losses, manage credit risk, meet regulatory and competitive demands, and rapidly build market share. Fair Isaac also helps millions of individuals manage their credit health through the www.myFICO.com website. Learn more about Fair Isaac at www.fairisaac.com.