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Equifax and FICO introduce strategic partnership to deliver the Data Decisions Cloud

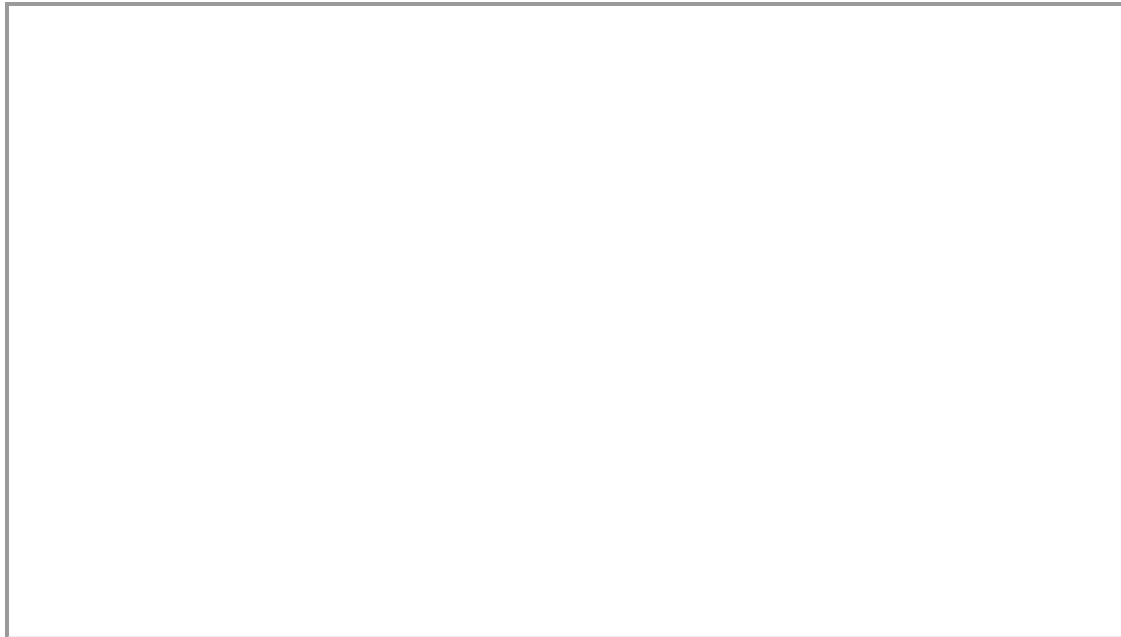
Industry leaders to integrate differentiated data and precision decisioning to help financial institutions optimize interactions with customers

ATLANTA, March 27, 2019 /PRNewswire/ -- To increase velocity for deploying predictive models, [FICO](#) and [Equifax](#) are introducing the [Data Decisions Cloud](#). The new Data Decisions Cloud is an end-to-end data and analytics suite that addresses key needs across risk, marketing, and fraud to enable financial institutions to meet the needs of consumers faster and more precisely than ever before.

The Data Decisions Cloud integrates the Equifax Ignite™ platform differentiated data and analytic management with FICO Cloud applications and the FICO® Decision Management Suite (DMS), a digital decisioning platform. This broad strategic alignment will enable organizations to easily explore differentiated data, uncover deep new insights, build highly-predictive models and rapidly deploy decisions into production systems across the customer lifecycle. Financial institutions will benefit from an increased pace of innovation for data and decisioning, supported by incredible industry expertise and explainable artificial intelligence (AI).

"We are energized about this broad partnership between Equifax and FICO. Two industry leaders are joining forces to help financial institutions better meet the needs of consumers and improve business agility," said Mark W. Begor, CEO of Equifax. "Our partnership will seamlessly integrate Equifax's differentiated data assets and Ignite platform with FICO's market-leading cloud based decisioning software and applications."

"Our common mission is to empower financial institutions to leverage data-driven decisioning in all their customer interactions," said William J. Lansing, CEO of FICO. "With this strategic partnership, FICO and Equifax will help organizations operationalize the best data with unparalleled predictive analytics and applied AI, and do so in a streamlined and cost-effective way."



The strategic partnership is focused on a connected, end-to-end development and decisioning management platform that allows customers to quickly explore, develop, test, and deploy powerful insights into production systems across the organization. In addition, FICO and Equifax are planning to release three pre-built solutions later this year:

- A connected system for real-time access to raw and trended data that enables the rapid creation and deployment of new predictive elements and promotes data science collaboration across the enterprise.
- A Compliance-as-a-Service solution that enables customers of all sizes to support their anti-money-laundering and know your customer obligations across the customer lifecycle.
- An integrated pre-screen marketing automation solution that develops FCRA-compliant campaigns to acquire and retain customers.

"Currently, there is a deluge of data, and while we have processes to extract meaningful insights to make it actionable, it is a cumbersome and time-consuming process," said Liza A. Yannon, director of Quantitative Analysis at Key Bank. "I'm excited to see that FICO and Equifax listened to the voice of the customer by coming together, and I look forward to seeing how they help us obtain more ready access to data, enabling better use of it in analytics and business decisions."

"We know there is an overwhelming amount of data in the world *and* we know consumer expectations are on the rise as they demand highly-personalized engagement, in real-time. To compete in this dynamic market, financial institutions need to leverage artificial intelligence, machine learning and predictive analytics to find the key insights that will help them deliver differentiated and profitable customer experiences," said Brian Riley, director, Mercator Advisory Group. "The Equifax and FICO partnership underscores these trends and should help address the industry's most challenging problems like streamlining the customer experience, improving data analytic capabilities, and reducing operating costs."

Forward-Looking Statements

This release contains forward-looking statements and forward-looking information. These

statements can be identified by expressions of belief, expectation or intention, as well as statements that are not historical fact. All statements that address new products and services, including the Data Decisions Cloud, product development activities, expectations of the strategic partnership, the future operating performance of both companies, and events or developments that we expect or anticipate will occur in the future, including statements relating to the benefits and synergies of the strategic partnership, the potential market impact of new products and services and plans to release additional products and services are forward-looking statements. Several factors could cause actual results to differ materially from those expressed or implied in the forward-looking statements, including, but not limited to, the ability of the parties to enter into definitive agreements for the strategic partnership, the ability of the parties to realize the anticipated benefits and synergies of the strategic partnership, technical or other difficulties in connection with the introduction of new products and services and the market acceptance of new products and services. A summary of additional risks and uncertainties can be found in Equifax's and FICO's filings with the U.S. Securities and Exchange Commission. Forward-looking statements are given only as at the date of this release and the companies disclaim any obligation to update or revise the forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

About Equifax

Equifax is a global data, analytics, and technology company and believes knowledge drives progress. The Company blends unique data, analytics, and technology with a passion for serving customers globally, to create insights that power decisions to move people forward. Headquartered in Atlanta, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 11,000 employees worldwide. For more information, visit [Equifax.com](https://www.equifax.com) and follow the company's news on [Twitter](https://twitter.com/Equifax) and [LinkedIn](https://www.linkedin.com/company/equifax).

About FICO

FICO (NYSE: FICO) powers decisions that help people and businesses around the world prosper. Founded in 1956 and based in Silicon Valley, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. FICO holds more than 190 US and foreign patents on technologies that increase profitability, customer satisfaction and growth for businesses in financial services, telecommunications, health care, retail and many other industries. Using FICO solutions, businesses in more than 100 countries do everything from protecting 2.6 billion payment cards from fraud, to helping people get credit, to ensuring that millions of airplanes and rental cars are in the right place at the right time. Learn more at <http://www.fico.com>

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