



FICO[®] Decision Guide

Benefit from Millennial Banking Trends

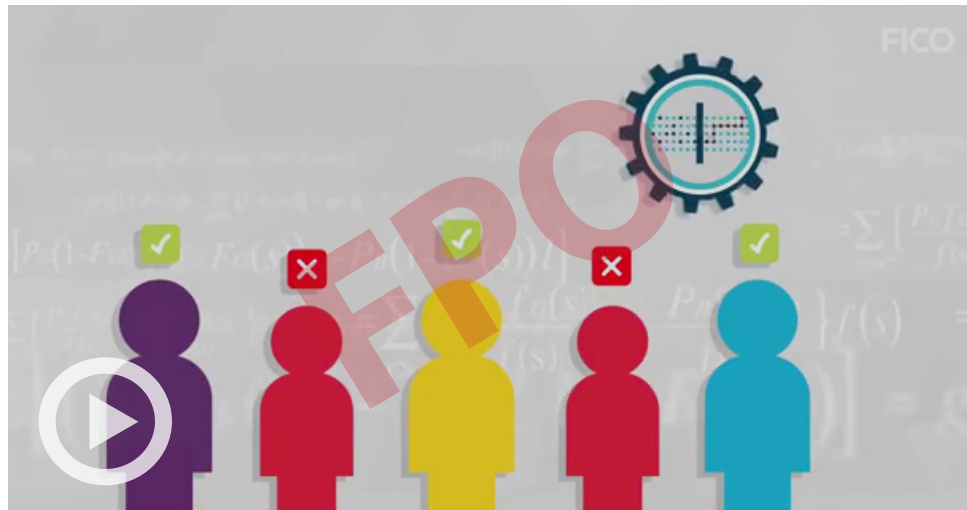
FICO[™]

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Find the Right FICO Solution

DATA POINT	BANK ISSUE/PAIN	PRODUCT	FEATURE
Alternative lending	Banks need to support existing customers through more efficient loan origination processes. Alternative lending may still be in its infancy, but it could grow rapidly, especially as the Millennial generation enters its prime.	Originations Manager (OM) Falcon Fraud Manager	OM Increased approval rates, reduced processing time. Improved customer experience, reduced fraud.
Alternative lending products, online payments options, etc.	Banks must accurately assess what products/ services various customer segments find useful while providing the best risk/ROI for the bank. Fee structures must also be carefully evaluated. Millennials' higher consideration of non-traditional banking is an area to watch as more non-traditional products emerge.	TRIAD Customer Manager	TRIAD Present only the products that make sense to a millennial customer by analyzing risk, behavior and existing products. Fee structure based on holistic customer view.
Preferred Channels	Banks must consider personal banking preferences and support communication through the channels that individual customers want, including digital channels. The key to successful differentiated experiences is understanding customer preferences and matching how each customer chooses to interact with their bank.	FICO Multi-Channel Customer Communication Service (CCS)	CCS Supports understanding how customers want to receive communications and automates communications.
Want to receive more relevant marketing materials	Nearly 75% of consumers surveyed said that they were open to receive more relevant communications from their bank. Banks should leverage customer data to communicate to customers more effectively and to determine what products make the most sense on a customer-by-customer basis.	TRIAD Customer Manager Customer Dialogue Manager (CDM)	TRIAD Present only the products that make sense to a millennial customer by analyzing risk, behavior and existing products. CDM Execute and manage precisely timed and targeted campaigns that engage customers across all channels.

FICO Solutions for Millennial Banking



FICO ORIGINATION MANAGER

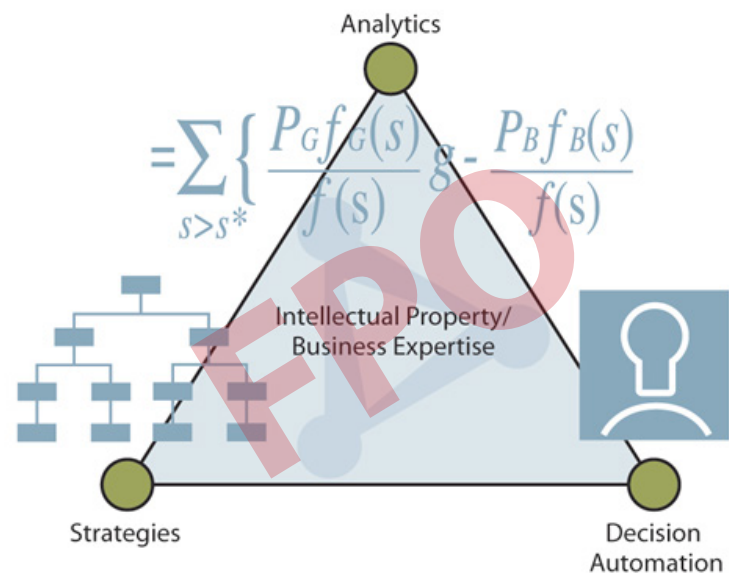
Today, the battle for good customers is more complex than ever. Whether you're launching a new credit, insurance or other product—or trying to sharpen and streamline your application processes—chances are, you're challenged to navigate IT queues, customer contact preferences, changing economic conditions, regulations and Big Data, including social media. FICO® Origination Manager is built on proven advanced analytics to help businesses across industries make more precise, value-based decisions at the origination stage, empowering them to grow more profitable portfolios while managing customer-level risk.



FICO FALCON FRAUD MANAGER

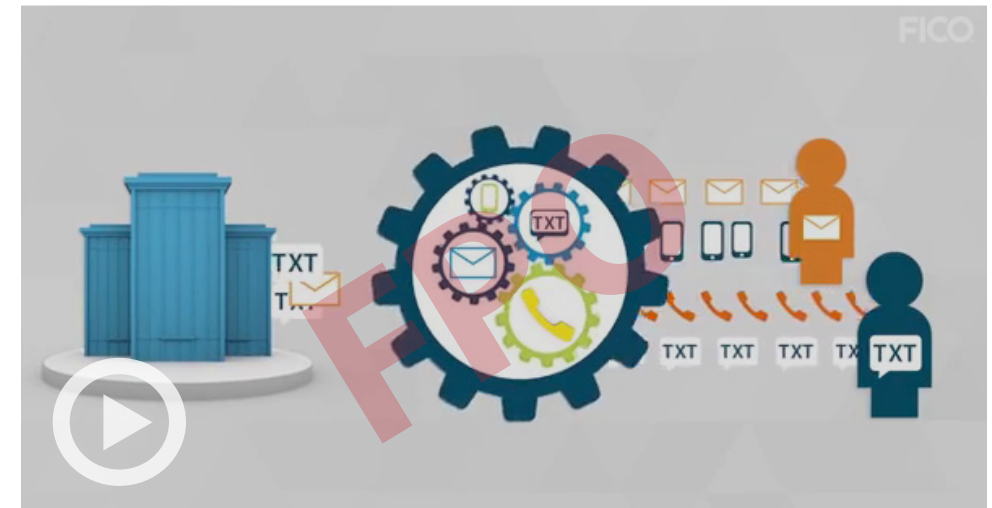
The new release of FICO Falcon Fraud Manager 6 is the most accurate and comprehensive solution for detecting payment card fraud, reducing losses by up to 50%. No other system detects as much fraud with as little impact on customers and low operational costs. That's why 17 of the top 20 credit card issuers worldwide rely on the FICO Falcon system to protect transactions in more than 2.5 billion active accounts. Furthermore with the FICO® Falcon® Platform you can use even more advanced analytics to detect up to 44% more fraud.

FICO Solutions for Millennial Banking



FICO TRIAD CUSTOMER MANAGER

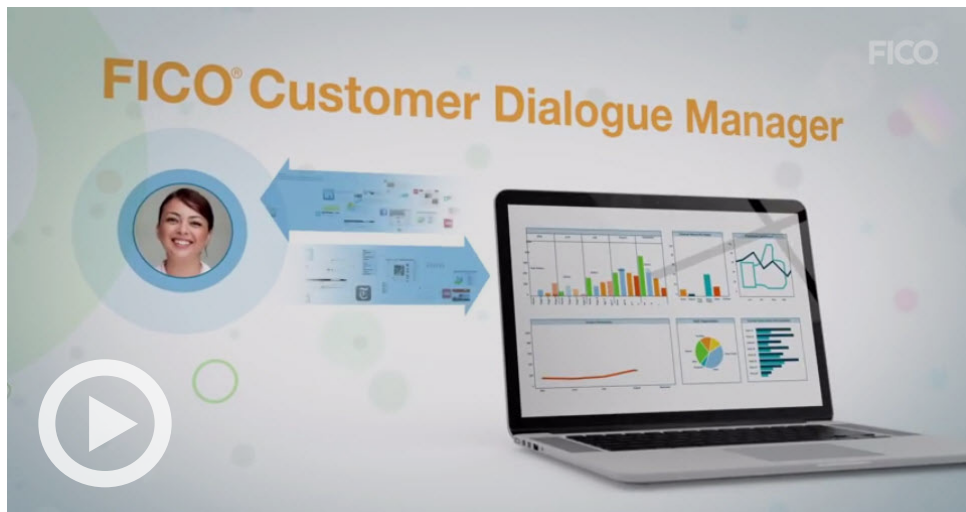
FICO® TRIAD Customer Manager is the leading credit account and customer management solution, with advanced analytics, unmatched strategy consulting and sophisticated strategy design tools. Customer-centric companies throughout the financial services, telecommunications and retail industries rely on TRIAD Customer Manager to make the right customer decision at the right time. Champion/challenger testing drives continuous improvement in portfolio management decisions for credit and deposit products. More than 65% of customer credit card decisions worldwide are automated and improved with TRIAD Customer Manager. It can be installed on premises or accessed as a secure hosted service through major credit card processors worldwide.



FICO CUSTOMER COMMUNICATION SERVICES

Today, customer engagement has taken on much greater significance. Now it's critical to know how to contact and communicate with that customer—effectively. FICO® Customer Communication Services are an intelligent, automated, two-way communication solution that allow business to reach out to customers in real time, using voice, SMS, mobile applications, email and other channels. It utilizes best practices to quickly and efficiently engage with customers to resolve important matters such as verification of suspicious credit or debit transactions, requesting missed payments, and fixing customer service issues.

FICO Solutions for Millennial Banking



FICO CUSTOMER DIALOGUE MANAGER

FICO Customer Dialogue Manager is a multi-channel marketing platform that enables marketers to design, execute and manage precisely timed and targeted campaigns that engage customers across all channels based on their known interactions and preferences. By harnessing and integrating enormous volumes of customer data from every channel, FICO Customer Dialogue Manager provides a basis for gaining sharp insights into customer interactions and behaviors. Marketers can apply those insights to generate more individualized, interactive dialogue with customers coordinated across channels, including social media. Through dialogue, they learn more about what the customer wants, boosting sales and marketing ROI.

FICO: HERE TO HELP YOU SUCCEED

FICO prides itself on having transformed entire industries and revolutionized the way risk is managed and products are marketed. FICO helps the world's top banks, leading insurers, retailers, pharmaceutical businesses and government agencies accelerate growth, control risk, and meet regulatory and competitive demands.

Our unmatched portfolio of research expertise, proven experience and industry leading technology is ready to help you achieve all of your bank's marketing, sales and customer service goals, whether for Millennials or any other demographic group.



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About this Survey: The survey data collection was obtained with a 12-minute online interview conducted between March 5th and March 15th, 2014. Focused on the U.S. general population, participants were 25 years old or greater, involved with financial decision-making and had at minimum a checking account. The survey had 991 completions, and data was weighted by age, gender and region to reflect U.S. Census data.

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