






# FICO® Score Open Access

Drive customer loyalty, trust and growth

## With FICO® Score Open Access, you can:

-  **Respond to calls** from important constituencies for consumer transparency and education.
-  **Strengthen your reputation and brand** by offering customers the FICO® Scores you use.
-  **Create goodwill and customer empowerment** with score factors and explanations, and FICO credit educational content.
-  **Increase customer loyalty and satisfaction** by providing access to FICO® Scores.
-  **Boost profits and increase share of wallet** through greater customer engagement.

FICO® Score Open Access is a program that enables financial institutions to drive loyalty, trust and customer satisfaction while addressing industry calls for greater credit score transparency and financial literacy. FICO® Score Open Access allows participants to share the FICO® Scores they use with their customers, with no additional score fee from FICO.

By displaying FICO® Scores, the two most important score factors and trusted FICO educational content, you can provide your customers valuable information that can help them manage their financial health.

## FICO Branding and Primary Score Display

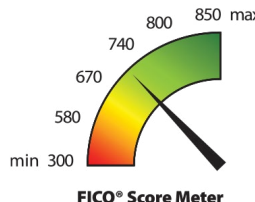
FICO® Score Open Access branding guide defines many options for you to present the key program elements to ensure that they are displayed in a consistent way; reinforcing with your customers that they are viewing an authentic and valuable FICO® Score.

### Score display elements:

- The Lockup (FICO® Scores logo, tagline and three-digit score graphic)
- The top two score factors (based on negative reason codes) with explanations
- Score type, version, source bureau and date the score was calculated
- The FICO-provided frequently asked questions

### Additional optional score display elements are:

- The FICO® Score Meter
- History Chart (not shown)

<p><b>FICO® SCORE</b> The score lenders use.</p> <p><b>723</b></p>	 <p>FICO® Score Meter</p>	<p><b>Key Factors affecting your FICO® Score</b></p> <p><b>1. Too many accounts recently opened:</b> FICO® Scores consider the number of recent credit account openings. Your FICO® Score was impacted because of too many recent credit account openings.</p> <p><b>2. Time since most recent account opening is too short:</b> FICO® Scores consider how recently a person opened a new credit account as shown on their credit report. Your score was impacted because of the time since you opened a new account.</p>	<p>Your FICO® Score 8 based on CRAName data is the same score that YourBank pulled on 1/12/18 and uses to manage your account.</p> <p><a href="#">Click for more credit education.</a></p> <p><small>FICO and "The score lenders use" are registered trademarks of Fair Isaac Corporation in the United States and other countries. ©2018 Fair Isaac Corporation. All rights reserved.</small></p>
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## FICO® Score Open Access provides insights and education

### Key Score Factors

With each FICO® Score you pull, the consumer reporting agency sends you up to five negative reason codes that correspond to key score factors. These represent the top reasons why the consumer received less than optimal points. The top two of these key score factors are displayed with the score. FICO provides a Score Factors Guide with customer-friendly text for all possible reason codes, including a full description and behaviors to keep in mind.

### Educational Content

Educating consumers is the core focus of the FICO® Score Open Access program. As such, FICO has created rich educational content to incorporate into your website. Our Frequently Asked Questions about FICO® Scores are available in English and Spanish. We've also developed a series of short animated videos that you can post on your site to drive further education and engagement.

## Frontline Staff Training

Your customers may seek more information or have questions about FICO® Scores, so it is important that your customer-facing staff has a foundational understanding of FICO® Scores. To ensure your staff is prepared to answer customer questions, FICO developed an outstanding interactive eLearning course – FICO® Scores: Answering Customer Questions – to provide foundational knowledge about FICO® Scores.

## Program License Agreement

Before you begin sharing FICO® Scores with your customers, your organization will sign a Program License Agreement (PLA) with FICO. This agreement extends the license to use previously purchased FICO® Scores for display to your customers, and the guidelines for participation in the program.

## CRA Agreements/Fees

Depending on the Consumer Reporting Agency (CRA), modification of your existing FICO® Scores end-user agreements may also be required. While FICO charges no additional fees for participation in this program, the CRA may charge program administration or other fees.

## Implementation Timing

The time needed to implement FICO® Score Open Access is dependent upon your organization's plans and resources. We've seen the most nimble organizations implement the program in as little as six weeks, with four to six months being more typical. FICO will provide an Implementation Consultant and materials to help guide and support your efforts to build the necessary interfaces to host the program.

## FICO® Scores Display Channel

You can use multiple display channels, including your secure account environment (e.g., online, mobile application) and/or paper statements or direct mail pieces.

## Next Steps

If you'd like to learn more about FICO® Score Open Access and how it can help you meet your organization's objectives, we invite you to register to watch webinars at <http://www.fico.com/en/products/fico-score-open-access>. These webinars provide more detail about the benefits of the program, as well as the activities and work streams involved. It's a great opportunity to bring in stakeholders from other areas of your organization (such as marketing, lending operations, IT and compliance) that may influence the path you take. We look forward to partnering with you to share FICO® Scores with your customers.



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