



PUBLIC RELATIONS

Fair Isaac Corporation — Background

Fair Isaac Corporation (NYSE: FIC) is the leading provider of business analytics and decision management solutions and software. Thousands of companies in more than 60 countries use Fair Isaac technology to acquire customers more efficiently, increase customer value and retention, reduce fraud and credit losses, lower operating costs and enter new markets more profitably.

Fair Isaac empowers business decisions that are more accurate, objective and consistent. Through a combination of rigorous analytics, high-volume data processing, and intelligent software, Fair Isaac solutions systematically advance business growth and profitability.

Fair Isaac was founded in 1956 on the premise that data, used intelligently, can improve business decisions. Today, the company's solutions, software and consulting services power billions of smarter business decisions per year for companies worldwide.

Fair Isaac Solutions, Tools and Services

Fair Isaac's **scoring systems** give businesses a precise, forward-looking view of a consumer's or business's risk and potential. The FICO® score drives billions of credit and marketing decisions a year, and is recognized as the standard measure of US consumer credit risk.

The company's breakthrough **Strategy Machine™ solutions** synthesize advanced analytics, data and software to automate and improve decisions for specific business challenges—such as direct marketing, account origination, customer management and retention, and fraud control. Fair Isaac also provides **analytic software tools** that help businesses develop and deploy their own custom Enterprise Decision Management systems.

Through its **Professional Services** team, Fair Isaac applies its deep industry and technical expertise to help clients solve unique business challenges and derive more value from the company's tools and solutions.

Fair Isaac has become the leading facilitator of **consumer credit empowerment** through its myFICO® (www.myfico.com) online services. Through myFICO, US consumers can access their credit scores, understand how scoring works and learn how to improve their credit management habits.

Fair Isaac Markets

Financial Institutions—Fair Isaac works with more than 90% of the top 100 US banks, and all of the world's top 10 banks. Our clients also include 90% of the top US small business lenders.

Credit Cards—All of the top 50 card issuers, and 75 of the top 100, work with Fair Isaac. More than 65% of the world's credit cards are managed using Fair Isaac adaptive control systems, and the company's analytics are used to make marketing decisions on new card solicitations. Fair Isaac solutions also protect 65% of the world's credit cards from fraud.

Mortgage—Fair Isaac credit scoring is used in three out of every four mortgage originations in the US.

Insurance—Fair Isaac serves more than 400 personal lines insurers in North America and Europe, including 80% of the top US personal lines insurers and nine of the 10 largest carriers.

Retail—Fair Isaac serves more than 150 retailers worldwide, including 17 of the top 20 retail card issuers in the US. Our solutions help catalogers, manufacturers and merchandisers make better marketing decisions.

Telecommunications—More than 100 telecom providers worldwide, including 8 of the top 10 US wireline providers and all of the top 10 US wireless providers, use Fair Isaac technology to assess applicant risk and manage their portfolios of accounts.

Healthcare—Five Medicaid states, three Medicare projects and two commercial payer pilots use Fair Isaac technology to minimize losses by detecting many types of fraudulent and abusive transactions. In 2002, Fair Isaac healthcare insurance solutions saved clients \$1.94 billion on \$4.9 billion in claims.

Consumer—Launched in 2001, myFICO.com is helping consumers take control of their credit health. In partnership with US credit reporting agencies, Fair Isaac provides the only services that provide consumers with access to their FICO scores, the score most lenders use.

Leadership

Thomas G. Grudnowski
President and Chief Executive Officer

Brett Bachman
Vice President, Decision Management
Solutions and Software

Chad Becker
Vice President, Scoring Solutions
and Strategy Machines

Gresh Brebach
Vice President, Corporate Development

Michael Chiappetta
Vice President, Product Development

Richard Deal
Vice President, Human Resources

Sean Downs
Vice President, Healthcare
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Eric Educate
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Andrea Fike
Vice President and General Counsel

W. Thomas McEnergy
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Bill Nowacki
Vice President, Professional Services

Mark Pautsch
Vice President and Chief Information Officer

Paul Perleberg
Vice President, Operations, Product Delivery
and Product Management

Larry Rosenberger
Vice President, Research and Development

Ken Saunders
Vice President and Chief Financial Officer

Steve Sjoblad
Vice President, Consumer Solutions

Employees

2,500 employees worldwide

FY 2003 Revenues

\$629.3 million

Locations

Corporate Offices

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Englewood, CO
Golden, CO
Indianapolis, IN
Irvine, CA
New Castle, DE
Oakbrook Terrace, IL
St. Paul, MN
San Jose, CA
Tulsa, OK

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About Fair Isaac

Fair Isaac Corporation (NYSE:FIC) is the preeminent provider of creative analytics that unlock value for people, businesses and industries. The company's predictive modeling, decision analysis, intelligence management, decision management systems and consulting services power billions of mission-critical customer decisions a year. For more information, visit www.fairisaac.com.

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