

Biroul de Credit Brings FICO Credit Score to Romania

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Alliance of top credit bureau with Fair Isaac extends world-class scoring analytics to Romanian lenders for sharper evaluation of consumer credit risk

MINNEAPOLIS and BUCHAREST 8 January, 2009 - Fair Isaac Corporation, the leading provider of analytics and decision management technology, and Biroul de Credit S.A., Romania's premier credit bureau, have launched a multi-year agreement that will introduce Fair Isaac's industry-proven FICO credit-risk scoring technology to help lenders in Romania sharpen their evaluation of consumer risk, streamline decision processes and increase profitability. System integration will be completed by Siveco Romania S.A., Romania's leading software provider. The FICO Score will become available to lenders in Romania later this month.

"The FICO Score from Biroul de Credit will help our clients derive the most predictive value from our database, the largest repository of Romanian consumer credit histories," said Serban Epure, general manager of Biroul de Credit. "By combining FICO scores with application information and custom scoring systems they may already be using, our clients can assess consumer credit risk with a significantly greater degree of precision. This in turn will enable our clients to tailor their credit offerings to the risk profile of credit consumers, increasing their penetration of the market in a controlled, informed, and customizable fashion."

Lenders can use the FICO Score from Biroul de Credit at all stages in the consumer credit lifecycle to improve decisions throughout the lending process, from account acquisition and account origination to full portfolio management. The FICO Score from Biroul de Credit also may assist Romanian lenders to meet their Basel II and other regulatory compliance requirements.

"Our strategic alliance with Biroul de Credit will provide Romanian lenders with access to world-class credit bureau scores that help them better balance credit risk and reward," said Lisa Nelson, vice president of Global Scoring at Fair Isaac. "With its proven performance, the FICO Score provides a way for lenders throughout Romania to quickly implement highly predictive risk-assessment solutions, resulting in more consistent and accurate credit decisions. This will lead to new opportunities for growing profitably while managing credit risk."

Fair Isaac's FICO Score applies the company's FICO credit risk scoring technology to rank-order consumers according to their credit risk. The FICO Score (from 300 to 850) from Biroul de Credit predicts the probability that a consumer will repay his credit; the higher the score, the higher the likelihood that the consumer will repay his debt in a timely fashion. Designed to be consistently scaled across credit bureaus and across national borders, the score has established a global standard for consumer credit risk assessment. The Fair Isaac technology underlying the scoring model enables rapid deployment in any country with credit bureau data.

Fair Isaac has established alliances with credit bureau partners in nine other nations outside of the

United States: Russia, Brazil, Singapore, the Republic of Korea, Ireland, Bahrain, United Kingdom, South Africa and Canada. In Europe and the Middle East, Fair Isaac's score has been implemented in Poland, Saudi Arabia, Sweden and Turkey. In Asia, lenders are using FICO score in Thailand and Taiwan. In Latin America, lenders in Brazil, Mexico, Peru and Panama are adding FICO score to their risk management operations. The score also is currently being evaluated by other institutions across Europe, the Middle East, Africa, Asia-Pacific, and Latin America.

About Biroul de Credit

Biroul de Credit is the Romanian private credit bureau. Established at the initiative of the Romanian bank in 2004, Biroul de Credit assists lenders and other participants in the consumer credit system through the provision of real, timely and consistent credit-history information about individuals who have received loans from banks or financial companies or whose lease was insured against the risk of nonpayment. Biroul de Credit currently manages both negative and positive credit history data obtained from banking and non-banking sources. For more information please go to www.birouldecredit.ro.

About Fair Isaac

Fair Isaac Corporation (NYSE:FIC) transforms business by making every decision count. Fair Isaac's Decision Management solutions combine trusted advice, world-class analytics and innovative applications to give organizations the power to automate, improve 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. Learn more about Fair Isaac at www.fairisaac.com.

About Siveco

SIVICO Romania has become one of the most important providers and software integrators of EAS, eLearning, eHealth, eBusiness, eGovernment global solutions and turnkey projects from Romania. The company has gained a solid reputation on international markets. Due to its geographical position and its multi-lingual facilities, SIVICO Romania offers IT solutions for the European Union and American markets. The organization is #1 software company in Romanian Chamber of Commerce official classification. www.siveco.ro

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