



FICO Solutions for Customer Lifecycle Management

Lift results across decisioning areas

Typical results for FICO clients:

- Onboarding time reduced to **less than 6 minutes** with **70%** of decisions made automatically
- **38%** increase in product profit
- **35%** increase in offer profit
- **80%** of outbound contacts connect with right person
- **51%** increase in debt collection

Whether you're a wireless provider booking customers, an online marketplace adding sellers or a payment card network recruiting partners, onboarding is a critical first step that affects how risky and rewarding new relationships turn out to be. Are you making precise data-driven decisions that maximize customer lifetime value from the start while creating a foundation for building mutual value over time? Can you consistently turn immediate success into long-term advantage by carrying forward the positive momentum, process intelligence and outcome data necessary to keep making the right decisions?

Modular ways to take a unified approach to relationship lifecycles

The FICO® Decision Management Suite of products and the underlying FICO® Decision Management Platform provide you with flexible, extensible and endlessly configurable ways to automate and constantly improve data-driven customer lifecycle management. Accessible through the FICO® Analytic Cloud, they let you reach across the silos separating these intertwined processes to achieve higher performance across all decision areas.

In a fraction of the time traditionally required for analytics-driven applications, you can deploy end-to-end solutions or callable decision services that enhance the capabilities of your existing customer-facing and backend systems. Bring together the pieces you need – decision rules, analytics, strategy optimization, asset governance, data visualization and exploration, rapid application development, and streaming real-time and batch execution – into complete and agile decisioning processes.

“We reduced the time it takes Yarra Valley Water to approve and finalize applications from weeks or months down to hours or even minutes.”

John Wise, Principal Consultant
Wise Technology Management



Giving business users control over data-driven decisions

Make faster decisions that produce better results at lower cost by automating manual decision processes and improving the underlying strategy for how you make decisions with analytic insights. Increase your agility by enabling business users to make changes without IT assistance. **FICO® Decision Modeler** is a complete environment for creating, modifying, testing, automating, executing and managing data-driven decisions. **FICO® DMN Modeler** (supporting the Object Management Group’s Decision Model and Notation standard) helps you improve decisions by articulating and visualizing your decision strategies, sharing this information and efficiently collaborating on developing alternative strategies. **FICO® Application Studio** combines rapid application development (RAD) with decision management tools to reduce the time and effort required for building analytically powered apps and decision services by 50% to 75%.

Communicating in the way most likely to succeed

Improve results from all decision processes by extending them into data-driven, personalized interactions. **FICO® Customer Communication Services** orchestrates one-way and two-way contacts via any mix of channels — online, SMS, voice, email, in-app — based on user-specified rules and individual contact histories and preferences. Virtual agent and self-serve capabilities support 24/7 availability and free your staff from routine tasks to focus where human intervention is needed.

Getting systematic about performance improvement

Drive results higher and higher by implementing a process of systematic incremental improvement. **Adaptive control** is a continuous learning loop framework that gives your business experts the means to run controlled in-market contests to compare the performance of current vs. proposed decision strategies, and promote winners. All solutions delivered on or integrated with the FICO® Decision

Management Platform incorporate learning loops. **FICO® Decision Central™** accelerates learning by building institutional memory of what you’ve done and how well it worked. It provides a single repository of decision assets, transparent governance over how each asset can be used, updated or replaced, and auto-validation and monitoring of asset performance.

Adding data where it adds value

Follow FICO’s decision-first methodology to pinpoint which new data sources among the expanding range available have the greatest potential to improve your results. Your business users and analysts can easily connect to these new sources and incorporate new data variables into your decision processes. **FICO® Data Orchestrator** lets them ingest information from multiple providers and repositories through a single point, with a single search. It performs automated validation, parsing and transformation to put data into formats for needed analysis and to allow diverse data to be compared and blended. You can reuse these data interfaces across any number of customer lifecycle processes.

Operationalizing deeper analytic insights

Adding more analytics to customer lifecycle management helps you lift results by making sharper decisions. Business users can easily bring virtually any type of analytic model into decision strategies via the Predictive Model Markup Language (PMML), a de facto standard for analytic exchange, or by using **FICO® Model Translator**. The FICO® Decision Management Suite includes best-in-class analytic development tools: **FICO® Analytic Modeler**, **Decision Tree Professional** enables business analysts to perform data-driven segmentation of populations. **FICO® Analytic Modeler Scorecard Professional** is for rapidly developing predictive models that are transparent and explainable.

Optimizing decision strategies to reach best results quicker

Mathematical optimization identifies the best decision strategies for achieving all your objectives within your business constraints, typically lifting performance by 5% to 30%. **FICO® Decision Optimizer** provides graphical tools for business analysts to model all key factors, action-effect relationships and KPI impacts in a complex decision.

FICO® Optimization Modeler is a distributed modeling and optimization tool for operations research experts. Combining decision modeling with RAD, it enables them to build and deploy optimized decisioning solutions about 70% faster than traditional methods. Both of these products include the best-in-class **FICO® Xpress Optimization Suite** of solver engines to process decision-modeled decision strategies and recommend the best performers.

To learn how FICO can help you maximize customer lifetime

value: Email us at info@fico.com or call + 1 888 342 6336.