NEWS RELEASE

FICO Unveils Groundbreaking Credit Scores That Incorporate Buy Now, Pay Later Data

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FICO® Score 10 BNPL and FICO® Score 10 T BNPL incorporate BNPL data to better reflect modern consumer behavior and drive financial inclusion

BOZEMAN, Mont.--(BUSINESS WIRE)-- FICO (NYSE: FICO), global analytics software leader, today announced the launch of FICO® Score 10 BNPL and FICO® Score 10 T BNPL, the first credit scores from a leading credit scoring provider to incorporate Buy Now, Pay Later (BNPL) data. These innovative scores, developed by FICO from data-driven research, represent a significant advancement in credit scoring, accounting for the growing importance of BNPL loans in the U.S. credit ecosystem.

As key additions to the FICO Score 10 Suite, the BNPL versions of FICO® Score 10 are poised to further enhance financial inclusion by applying FICO's innovative approach to incorporating BNPL data along with mainstream credit reports. These scores provide lenders with greater visibility into consumers' repayment behaviors, enabling a more comprehensive view of their credit readiness which ultimately improves the lending experience.

"Buy Now, Pay Later loans are playing an increasingly important role in consumers' financial lives," said Julie May, vice president and general manager of B2B Scores at FICO. "By expanding our FICO Score 10 Suite with new models designed to incorporate BNPL data, we're enabling lenders to more accurately evaluate credit readiness, especially for consumers whose first credit experience is through BNPL products. This innovation also supports our mission to expand financial inclusion by helping more consumers gain access to credit."

FICO Score® 10 BNPL and FICO Score 10 T BNPL were developed to harness the benefits offered by the incorporation of consumers' BNPL data into calculation. FICO's **year-long joint study** on BNPL data confirmed that a unique consumer behavior associated with BNPL loans is the potential for a large number of these loans to be opened within a short period of time. To address this, FICO developed an innovative approach that includes aggregating separate BNPL loans together when calculating certain in-model variables. This novel treatment has proven effective at capturing predictive signal from the inclusion of BNPL data while increasing FICO Scores for some BNPL borrowers.

In developing these new scores, FICO sought input from many of the largest lenders in the U.S., who recognized the need for a modern scoring model that includes BNPL data. Across this group, there was broad consensus: integrating BNPL data into credit scoring is a critical advancement that allows lenders to make more informed, accurate decisions while responsibly expanding credit access.

"Our clients tell us that FICO's initiative to include BNPL data in credit scoring is a progressive step that acknowledges the evolving landscape of consumer financing," added May. "By capturing a broader view of consumer credit behavior, lenders believe they can make more informed decisions, ultimately benefiting both the industry and consumers."

FICO® Score 10 BNPL and FICO® Score 10 T BNPL will initially each be offered side-by-side with existing versions of the FICO® Score, at no additional fee from FICO. This approach allows lenders to evaluate the new BNPL-enhanced credit scores while continuing to use FICO's industry-leading models they use today, ensuring a seamless transition and added value.

FICO® Score 10 BNPL and FICO® Score 10 T BNPL is expected to be available in the Fall of 2025. For more information visit **FICO Score | FICO Credit Score | FICO**.

About FICO

FICO (NYSE: FICO) powers decisions that help people and businesses around the world prosper. Founded in 1956, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. FICO holds more than 200 US and foreign patents on technologies that increase profitability, customer satisfaction and growth for businesses in financial services, insurance, telecommunications, health care, retail and many other industries. Using FICO solutions, businesses in more than 80 countries do everything from protecting 4 billion payment cards from fraud, to improving financial inclusion, to increasing supply chain resiliency. The FICO® Score, used by 90% of top US lenders, is the standard measure of consumer credit risk in the US and has been made available in over 40 other countries, improving risk management, credit access and transparency.

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