



**Capgemini Contacts:**

Mary-Ellen Harn (North America)  
[mary-ellen.harn@capgemini.com](mailto:mary-ellen.harn@capgemini.com)  
+1 704 490 4146

**FICO Contact:**

Kate Sellers Blatt  
[KateBlatt@fico.com](mailto:KateBlatt@fico.com)  
+1 408 535 1592

## **Capgemini Joins Forces with FICO to Offer Risk and Fraud Expertise in Financial Services**

**San Jose, CA -- April 25, 2016 – FICO, the predictive analytics and decision management software company, and [Capgemini](#), one of the world’s foremost providers of consulting, technology and outsourcing services, today announced they have formed an alliance to meet the increasing market need for analytic solutions in financial services. The alliance will provide FICO’s risk and fraud management products through Capgemini’s consulting and integration services in North America.**

*“FICO is an industry leader in credit risk and fraud management products. Many of the world’s leading banks and insurers already rely on FICO to accelerate business growth and manage risk. This alliance will enhance Capgemini’s ability to provide our clients with state-of-the-art analytic applications for customer engagement and risk assessment”* said Anirban Bose, Global Head of Banking and Financial Services, Capgemini.

Most widely known for its FICO® score, the standard measure of consumer credit risk in the US, FICO is a leader in analytic solutions for customer management and engagement, regulatory compliance, fraud and cybersecurity, and decision management. FICO customer management systems manage about 60 percent of the world’s credit cards, and its fraud systems are utilized by more than 9,000 financial institutions to protect more than 2.6 billion accounts worldwide. Capgemini offers its clients transformational solutions that combine best-in-class technology with deep domain expertise and proven business practices.

*“Capgemini is an innovator in the cards, insurance, banking and financial services marketplace and it is a natural partner for us as we address growing demand for Big Data analytics solutions in those sectors,”* said Wayne Huyard, Executive Vice President of Global Sales, Marketing and Services, FICO. *“Capgemini delivers innovative and cost-effective solutions for complex transformational engagements and has two decades of deep, rich experience with FICO technology. Together, we can accelerate the time to value for businesses seeking powerful, analytics-based solutions to the entire range of challenges they face across the customer lifecycle.”*

**About Capgemini**

With more than 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2015 global revenues of EUR 11.9 billion. Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness. A deeply multicultural organization, Capgemini has developed its own way of working, [the Collaborative Business Experience™](#), and draws on [Rightshore®](#), its worldwide delivery model.

Serving two-thirds of the world's largest financial services institutions, Capgemini Financial Services helps banks, capital markets firms, and insurers meet today's industry disruptions with innovative business and IT solutions which create tangible value. A team of 31,000 financial services professionals around the world collaborates across geographies, domains, and technologies to deliver the best tailored solutions to its clients. Capgemini Financial Services brings award-winning industry expertise, leading market insights and over 25 years of global delivery excellence to client engagements.

Learn more about us at [www.capgemini.com](http://www.capgemini.com) and [www.capgemini.com/financialservices](http://www.capgemini.com/financialservices).

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#### **About FICO**

FICO (NYSE: FICO) helps individuals and businesses worldwide make better decisions by applying data science to solve complex problems. Using predictive analytics, FICO has dramatically improved profitability, customer satisfaction and growth for companies in 100 countries across financial services, telecommunications, health care, retail and other fields. Founded in 1956 and based in Silicon Valley, FICO holds more than 165 US and foreign patents for technologies that have transformed entire industries. Whether protecting 2.6 billion payment cards from fraud, helping people worldwide obtain credit, or ensuring that millions of airplanes and rental cars are in the right place at the right time, FICO powers decisions that help businesses and people prosper.

Learn more at <http://www.fico.com> Join the conversation at <https://twitter.com/fico> & <http://www.fico.com/en/blogs/>

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