

Exchange Corporation and FICO to Introduce FICO Scores to Social Lending in Japan at AQUSH.JP

FICO credit scoring technology to drive AQUSH.JP credit analytics, helping Japanese social lending investors improve risk management and make informed investment decisions. Collaboration marks first time FICO has collaborated with a company that enables peer-to-peer consumer loans.

TOKYO and MINNEAPOLIS —September 23, 2009—Exchange Corporation K.K., the pioneering operator of Japan’s AQUSH.JP Social Lending Service (www.aqush.jp), and FICO (NYSE:FICO), the leading provider of analytics and decision management technology, today announced that FICO risk scoring technology will be used at the core of the AQUSH Credit Grade borrower-ranking system.

Using FICO® credit risk scores to power AQUSH Credit Grades will give Japanese social lending investors at AQUSH.JP access to the same world-class analytics and risk assessment that were previously available only to large Japanese institutions. AQUSH lenders will use these Credit Grades to define their risk tolerance and determine the interest rates at which their funds will be offered to borrowers. Borrowers will gain a unique opportunity to see their credit standing through the same analytical framework that major financial institutions have been using for decades.

“The FICO Score is the Global Standard for Consumer Risk assessment. We are extremely excited to be empowering our users, both borrowers and lenders, by giving them access to Credit Grades that are based on technology they can trust. We anticipate that our lender community will see tremendous value in the rigorous science and 50-year track record of the FICO credit scoring technology when making lending decisions. For borrowers, we think that the openness and transparency of our origination process will be valued by our community, many of whom will be gaining insights about their own credit standing for the first time.” said Russell Cummer, co-founder of Exchange Corporation.

“Exchange Corporation is determined to provide its lenders and borrowers with the best decision-making tools available in their AQUSH.JP peer-to-peer lending platform, and the FICO Score is the ideal technology to power those tools,” said Robert Duque-

Ribeiro, vice president and general manager of Scoring for FICO. “Our scoring analytics are the dominant global tool for risk assessment because we are continuously applying our science to the specifics of local markets and changing economic conditions. And through AQUSH Credit Grade, Exchange Corporation will help consumers to better understand and take greater control of their credit health. We look forward to working with Exchange Corporation and supporting a Japanese peer-to-peer risk assessment tool to build and grow this important new segment in the Japanese credit market.”

Peer-to-peer (P2P) or social lending is a growing new segment of the consumer credit market. Using the Internet to connect prospective borrowers with people who wish to lend, P2P lending represents a new asset class for investors and a new source of funding for borrowers.

Since P2P was introduced in the United Kingdom in 2005, there are now more than 50 P2P lending services operating in nearly 20 countries around the world. *Harvard Business Review* recently selected P2P lending as one of the “Top 20 Breakthrough Ideas for 2009.”

About Exchange Corporation K.K. (www.exchange.co.jp)

Based in Tokyo, Exchange Corporation is a nationally registered Consumer Lender and Financial Instruments company focused on Social Lending and credit services in Japan. Currently the operator of Japan’s premier Friends and Family lending service, AQUSH TOMO (www.aqush.jp/tomo/), Exchange Corporation will be launching the AQUSH.JP peer-to-peer lending service in the fourth quarter of 2009.

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About FICO

FICO (NYSE:FICO) transforms business by making every decision count. FICO'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 FICO to increase customer loyalty and profitability, cut fraud losses, manage credit risk, meet regulatory and competitive demands, and rapidly build market share. FICO also helps millions of individuals manage their credit health through the www.myFICO.com website.

Statement Concerning Forward-Looking Information

Except for historical information contained herein, the statements contained in this news release that relate to FICO or its business are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are subject to risks and uncertainties that may cause actual results to differ materially, including the success of the Company's Decision Management strategy and reengineering plan, the maintenance of its existing relationships and ability to create new relationships with customers and key alliance partners, its ability to continue to develop new and enhanced products and services, its ability to recruit and retain key technical and managerial personnel, competition, regulatory changes applicable to the use of consumer credit and other data, the failure to realize the anticipated benefits of any acquisitions, continuing material adverse developments in global economic conditions, and other risks described from time to time in FICO's SEC reports, including its Annual Report on Form 10-K for the year ended September 30, 2008, and its last quarterly report on Form 10-Q for the period ended June 30, 2009. If any of these risks or uncertainties materializes, FICO's results could differ materially from its expectations. FICO disclaims any intent or obligation to update these forward-looking statements.

FICO is a registered trademark of Fair Isaac Corporation in the United States, Japan and other countries.

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