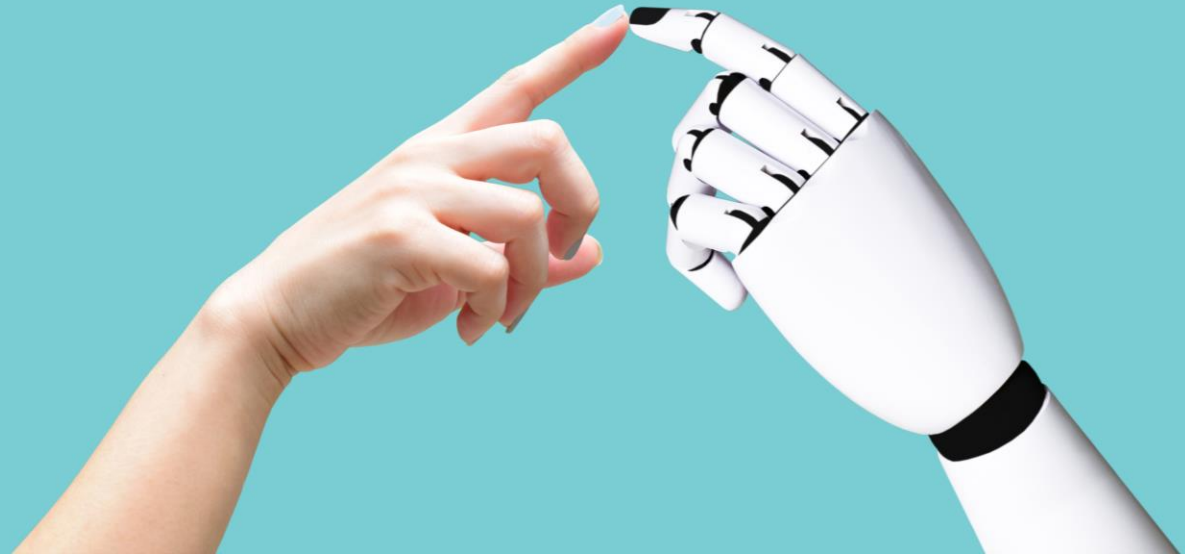




A Competitive Compass for the EU

Innovation within an evolving regulatory framework



EU Competitive Compass

- Establishes competitiveness as one of the EU's overarching principles.
- EU and national policies to be aligned around the same objectives and reinforce each other.
- The Compass is composed of **three transformational imperatives** to boost competitiveness and **five horizontal enablers** necessary to underpin competitiveness across all sectors.

Decarbonisation and competitiveness

Closing the innovation gap

Reducing excessive dependencies and increasing security

- This discussion will focus on the implications of the Competitive Compass on innovation in Financial Services, and FICO's perspective on the future.



First things first....

Who are FICO?



#1

Chartis Innovation Winner

Leader

IDC Market Scope: Decision Intelligence Platforms 2024

Driving Innovation

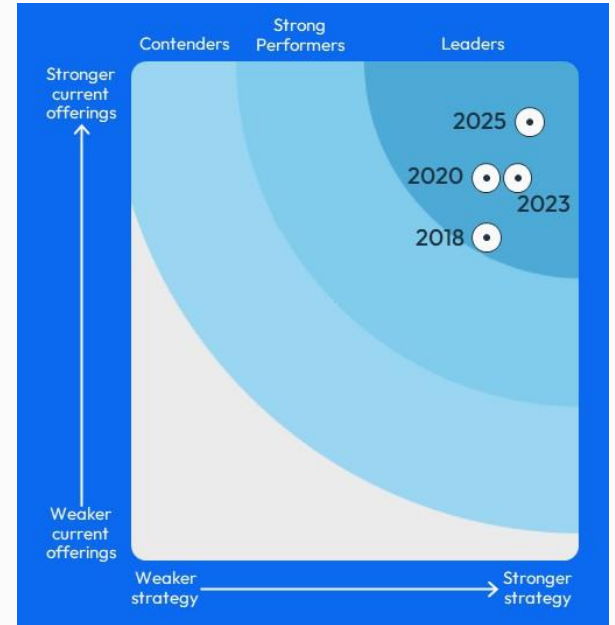
Forrester Wave™: AI Decisioning Platforms

226+

Patents in AI & Machine Learning



Forrester Wave: AI Decisioning Platforms



“AI decisioning platforms transform how organizations operationalize both human intelligence and AI at scale, enabling faster, more accurate decisions across complex business processes.”



Competitive Compass – Implications for Financial Services

European Leasing, Automotive Rental & Consumer Credit Industry

'Closing the Innovation Gap'

Opportunities

- Product innovation and differentiation
- Fintech and tech adoption (e.g. AI, robotics, cloud)
- Simplified & harmonized regulatory environment
- Risk and compliance as differentiators
- Consumer transparency, support and education will build trust

Challenges

- Adapting to new regulatory standards
- Complexities of a more integrated and competitive environment
- Adoption of AI and Cloud
- Skills shortages (data science, AI, digital finance, etc.)

How to leverage opportunities for innovation and growth within a rapidly evolving regulatory framework?

Shifting to a higher gear – the Intelligent Enterprise

Need for transformational change - more agile, more customer focused, more responsive, make better decisions faster.

The 'Intelligent Enterprise' integrates AI, machine learning and advanced analytics to harness the power of data and assets, whether operational, informational, or human.

The Intelligent Enterprise is:

- **Data-driven:** transforming raw data into real-time, context-aware decisions
- **Customer-centric:** delivering personalisation at scale
- **Agile:** reacting quickly, predicting and acting ahead of the curve
- **Outcome-oriented:** driving growth, managing risk, increasing efficiency and improving margins
- **Connected:** breaking down silos across teams, channels and systems to deliver a unified experience at scale

Seize opportunities and innovate at unprecedented scale.

Proactively navigate challenges such as regulatory compliance, growth, fraud, retention, operational inefficiency, etc.



Our mission at FICO is to power your **Intelligent Enterprise**



Recent Innovations

Transaction Analytics

FICO's industry-leading decisioning platform enables organizations to harness the power of transaction analytics effectively and efficiently.

Leverage internal and Open Banking data, generate customer profiles and operationalize AI responsibly to drive strategic outcomes across the customer lifecycle.

Enterprise Fraud

FICO® Enterprise Fraud Solution provides a centralized, sophisticated approach that delivers end-to-end customer protection and superior customer experiences.

Catch more fraud, faster

Adapt to changing fraud tactics

Improve operational efficiency

GenAI

FICO® Focused Language Model and FICO® Focused Sequence Model are redefining global standards in trust, model design, and Responsible AI.

Learn more

Content Category	Content
FICO Insights	The Future Belongs to the Intelligent Enterprise
	Enterprise Fraud Innovations FICO
	FICO® Focused Foundation Model for Financial Services Provides Superior Accuracy in Decisioning and Trust When Deploying GenAI FICO
	FICO Unveils FICO Marketplace, Unlocking a Revolutionary Enterprise Intelligence Ecosystem FICO
	Unlocking Financial Insights with Transaction Analytics
Industry Analysts	The Forrester Wave™: AI Decisioning Platforms, Q2 2025 FICO
	FICO Platform Produced a Significant Return on Investment for Businesses According to New Total Economic Impact Study FICO
	Chartis Names FICO an Enterprise Fraud Solutions Category Leader for Fifth Straight Report FICO

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