



## PARTNERSHIP OVERVIEW

# Approve more creditworthy borrowers, without rebuilding your credit stack

The UltraFICO® Score, from FICO® and Plaid, enhances the trusted FICO® Score with consumer-permissioned cash flow data—helping lenders gain a more complete view of creditworthiness within the existing FICO® Score framework.

## Why the UltraFICO® Score?

- **Approve more borrowers who actually repay:** Use Plaid-powered, real-time cash flow data to surface creditworthy applicants—even those with thin files—who meet your risk standards but lack bureau depth.
- **Keep your existing risk framework:** The UltraFICO® Score sits on the FICO® scale your teams already use, with FCRA-compliant, familiar ranges and no policy rewrites.
- **Launch in weeks, not quarters:** One vendor (Plaid), your existing integration, no data science resources required—and plug into your existing FICO® strategies.

7%

Relative increase in approvals for thin-files and new-to-credit individuals

10-15%

Relative performance lift in key emerging segments vs traditional credit data alone

80%

Conversion in lending flows



## Four steps to a cash flow-enhanced score

- 1. Lender submits the base FICO® Score:** The lender sends the applicant's existing FICO® Score through the UltraFICO® Score process
- 2. Borrower connects:** The applicant securely links their bank account via Plaid
- 3. UltraFICO® Score is calculated:** Cash flow patterns, balances, and account stability are layered onto the FICO® Score in real time
- 4. You reach more borrowers:** The enhanced UltraFICO® Score is delivered on the familiar FICO® scale within your existing decisioning logic



## Why Plaid

### The data layer behind the UltraFICO® Score

The UltraFICO® Score is powered by Plaid's consumer-permissioned data network, helping lenders unlock a more complete view of creditworthiness through trusted, real-time financial data.

### More connected consumers → more approvals unlocked

1 in 2 U.S. adults with bank accounts use Plaid, maximizing coverage for cash flow data

### Higher conversion → fewer drop offs

Up to 80% of applicants complete the connection in lending flows, reducing friction and helping lenders generate UltraFICO® Score for more borrowers.

### Better data quality → more accurate decisions

Real-time data directly from financial institutions provides a more reliable view of balances, income, and account stability, delivered through FCRA-compliant processes with Plaid Check



## Learn how to approve more borrowers now

Read more about the UltraFICO® Score at [plaid.com/partners/FICO](https://plaid.com/partners/FICO) or contact our team at [ultrafico@plaid.com](mailto:ultrafico@plaid.com)

Plaid is a global data network that powers the tools millions of people rely on to live a healthier financial life. Our ambition is to facilitate a more inclusive, competitive, and mutually beneficial financial system by simplifying payments, revolutionizing lending, and leading the fight against fraud. Plaid works with over 8,000 companies including fintechs like Venmo and SoFi, several of the Fortune 500, and many of the largest banks to empower people with more choice and control over how they manage their money. Headquartered in San Francisco, Plaid's network spans over 12,000 institutions across the US, Canada, UK and Europe.

Questions? Reach out to our sales team at [info@plaid.com](mailto:info@plaid.com).

