



Press Release

Neural Technologies Acquires FICO's Liquid Credit for Telecom Solution

Acquisition of FICO's popular product and support staff expands Neural Technologies portfolio of risk management solutions for telecom clients

14 July 2009: Neural Technologies, a leading provider of risk management software solutions, and FICO (NYSE:FIC), the leading provider of analytics and decision management technology, today announced that Neural Technologies has acquired a key asset from FICO, the LiquidCredit® for Telecom solution.

Current customers for FICO's LiquidCredit for Telecom solution will experience a seamless transition of their current services and agreement to Neural Technologies. Further, Neural Technologies has offered employment to FICO's 16 telecom division employees who support this solution, who are primarily located in Norcross, Georgia.

This acquisition will add considerable strength to Neural Technologies' acclaimed portfolio of risk management products. The LiquidCredit for Telecom solution is a web-based instant credit decisioning solution that provides organisations with a rapid, precise assessment of risk with all the benefits offered by a hosted solution, such as rapid implementation and reduced costs.

Neural Technologies is committed to supporting the existing global customer base for LiquidCredit for Telecom and to enhancing and extending the solution to a wider global audience.

Said Ian Gebbett, CEO of Neural Technologies' US operation, "The acquisition of the LiquidCredit for Telecom solution will complement our existing world-class, patented technology to deliver exceptional results in credit risk management. The economic crisis has led to a heightened interest in solutions that provide accurate, up-front assessment of risk, and we believe LiquidCredit for Telecom will become a world leader of great interest to both our existing and prospective customers looking to manage risk whilst growing the customer and subscriber base".

“We’re pleased to be able to place this solution and telecom industry experts in the hands of a leading provider of risk management software solutions,” said Dr. Mark Greene, CEO of FICO. “While we’ve determined that certain aspects of our telecom industry business no longer fit FICO’s long-term business strategy, we will continue to support telecom service providers through offerings like our FICO credit risk scores, custom analytics and other decision management technologies that help them make their best customer decisions.”

Terms of the transaction were not disclosed.

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About Neural Technologies

Neural Technologies (Nt) has established itself as a leading provider of risk management software solutions. Formed in 1990, the company has built upon a foundation in neural analysis and design to provide quality products that increase bottom-line returns for its customers.

Nt's solutions empower organisations to minimise financial risk to their business, providing comprehensive risk management capability in the areas of fraud, bad debt, customer attrition, collections, revenue assurance and security.

Nt has twice been ranked in the Sunday Times Tech Track 100 league table of the UK's top technology companies and was named Large Technology Supplier of the Year 2008 by the British Computer Society.

The company has a customer base of around 40 organisations worldwide, comprising AT&T, Sprint, Brasil Telecom, T-Mobile, MTN, Zain, Telkom SA, Orange, 02, VimpelCom, TDC, GE Money, Axtel, DiGi Malaysia, Maxis and Digitel.

For more information, visit www.neuralt.com.

About FICO

FICO (NYSE:FIC) 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. Learn more about FICO at www.FICO.com.

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 quarterly report on Form 10-Q for the period ended March 31, 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.

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