

SAFIRA announces a strategic partnership with FICO and creates a new Analytics and Decision Management business unit

SAFIRA becomes FICO's first business partner for Portugal and Poland, targeting a team of 30 consultants in this new business unit by the end of 2010.

Oeiras, December 8th, 2009 – SAFIRA, an IT solutions and consulting services provider, today announced a strategic partnership with FICO, the leading provider of analytics and decision management technology, for both Portugal and Poland. **This is FICO's first partnership with a Portuguese company**, and is expected to leverage SAFIRA's competence to address the intense pressures on organizations: reduction of operational costs, lower investment levels and the need to increase revenues. These challenges will be met with **the most advanced analytics and Decision Management tools and applications designed to improve fraud detection, marketing and risk management**.

With this partnership SAFIRA strengthens its service offering and develops a new business unit, entirely dedicated to the development of analytics and decision management solutions, targeted to different markets:

- Insurance Companies – **claims fraud detection**, with deep and detailed analyses that allow preventive pattern recognition and thus significantly reduce insurance companies' losses; **compliance to Solvency II regulation** that forces operational management to be entirely based on risk management, with requirements upon the creation of analytical models to define and justify from company's Capital levels to the insurance price for a given client, and thus prevent business collapses like those that characterized the recent financial crises;
- Banking – **analytical credit scoring models improvement**, going deeper and company-wide in the operational data volumes under analysis; **direct-banking fraud detection** (ATM, e-Banking and Callcenter) upon analysis of present and historical data to unveil fraudulent trends in real time; **credit recovery processes improvement**, either by introducing better operational decisioning in the collection process, or by using predictive analytics to detect cases prior to the delinquency stage;
- Telco – **development of precision marketing solutions**, targeting client loyalty through behavioral analysis and personalized course of action, from precise pricing to the right marketing messages, through the right channel and at the right moment. The ultimate goal is to avoid client churning without systematic margin or result losses;
- Government – **fiscal evasion detection in different fields, from taxes (IRS, IVA, IRC) to customs**, through behavioral pattern analysis and recognition, and timely fraud detection, minimizing state losses and increasing social equity.

Supporting these services are systems that implement **FICO's patented algorithms and analytic models**. SAFIRA will integrate these systems into complete domain solution offerings (including additional integration with workflow and document management platforms), tailored to each client's reality and specific problems or needs.

For the Portuguese and Polish financial institutions currently using FICO products, this partnership with SAFIRA will provide local-on-the-ground support that will improve responsiveness and agility. It will also bolster FICO's presence in both countries, enabling additional institutions to take advantage of FICO's industry-leading Decision Management tools and applications.

About SAFIRA

SAFIRA, founded in 1997 with headquarters in Portugal, and an office in Poland, develops Information Technology Solutions and offers IT Management services to leading Financial, Insurance and Telco & Media companies. The company reached an outstanding reputation and acknowledgement in sophisticated and high demanding market segments through its focus on excellence of service, customer satisfaction, and innovative solutions that produce tangible business results. SAFIRA employs a team of more than 140 IT professionals, holding more than 70 technological and Project Management industry renowned certifications. For the second consecutive year, SAFIRA was awarded one of the "Best Place to Work" according to Heidrick & Struggles.

For more information visit www.safira.pt

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.

For more information visit www.FICO.com.

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