



Contact: Investors & Analysts
John D. Emerick, Jr.
Fair Isaac Corporation
800-213-5542
investor@fairisaac.com
ksafriet@shsolutions.com

Contact: Media:
Katie Safriet
S&H Solutions
(561) 454-7611

Media
Angela Carlson
Fair Isaac Corporation
415-492-5373
acarlson@fairisaac.com

Fair Isaac Analytic Solutions Bring Precision Marketing Power to S&H Solutions' Grocery Partners

Advanced segmentation and affinity analytics help S&H Solutions provide retailers with proprietary customer loyalty solutions

MINNEAPOLIS—May 11, 2005—Fair Isaac Corporation (NYSE: FIC) today announced that S&H Solutions, one of the country's leading retail loyalty solutions providers, has selected Fair Isaac's precision marketing analytic technology to sharpen its portfolio of marketing services. Advanced customer segmentation capabilities and product affinity analytics will aid S&H Solutions' grocery partners in their efforts to retain and attract valuable customers in their respective marketplaces.

S&H greenpoints®, one of the programs in the S&H Solutions portfolio, is a nationally recognized real-time rewards program offering its 10 million members multiple ways to earn rewards on everyday purchases in participating retail stores and merchants, as well as offerings through www.greenpoints.com. By integrating Fair Isaac's advanced analytics into its proprietary technology, S&H Solutions will provide opportunities for retailers to refine offers to their greenpoints customers, stimulate purchases, increase customer satisfaction and create a positive return on marketing spend.

“With the integration of Fair Isaac's Precision Marketing analytics, S&H Solutions offers an industry-leading package of purchasing pattern knowledge, bringing an advanced approach to measurable marketing execution,” said Kimberly Mernovage, Vice President of Marketing, S&H Solutions. “The retailer's success is based on using consumer knowledge tools to differentiate its customer's experience from their competition.”

“S&H Solutions will apply Fair Isaac’s segmentation analytics to build a multi-dimensional customer segmentation system, providing a unique retail capability,” stated Ron Pedersen, CEO, S&H Solutions. “The system considers the overall customer relationship and value, purchase behaviors as well as demographic and lifestyle characteristics to enable a more robust and actionable understanding of the customers of S&H Solutions’ grocery partners.”

S&H Solutions will also apply Fair Isaac’s transaction analytics framework, Peacock, to incorporate affinity analytics that brings analysis on product bridges and bundles based on grocery clients’ transactional customer data.

“We believe that Fair Isaac’s innovations in both segmentation and product affinity analytics will provide S&H Solutions with unique and actionable insights that can be integrated within its portfolio to create high-potential offers for its grocery partners,” said Joe Paulsen, vice president of Fair Isaac’s Precision Marketing group. “Working with a knowledgeable and respected partner such as S&H provides Fair Isaac with new opportunities to continue to add value in the grocery retail segment.”

About Peacock

Specifically designed for the retail industry, Fair Isaac’s new Peacock solution gives retailers a complete understanding of key retail dimensions that impact customer buying behavior—the products, promotions and prices—and finds useful patterns across these dimensions. Peacock analyzes large-scale customer purchase transaction data to reveal the complex relationships between consistent product combinations that customers buy and the context in which they buy them, such as the timing of purchases indicating specific lifestyle and life event-related buying tendencies that are often overlooked.

Fair Isaac’s segmentation analytics and Peacock technology are part of the company’s solutions and technologies for Enterprise Decision Management. More than 150 retailers worldwide, including eight of the top 10 general merchandisers and three of the top 10 specialty retailers, are using Fair Isaac marketing solutions to create more customer-centric organizations.

About S&H Solutions

S&H Solutions is a leading provider of customer-based loyalty marketing and retail solutions. The company provides sophisticated, real-time technology and knowledge that enables a retailer to deliver real-time, one-to-one messages in-store through multiple hardware platforms. S&H, Green Stamps, S&H greenpoints and greenpoints are registered service marks and S&H Solutions is a service mark of The Sperry and Hutchinson Company, Inc. Additional information is available at <http://www.shsolutions.com>.

About S&H greenpoints(R)

S&H greenpoints(R) is a nationally recognized, integrated reward network. The greenpoints program supports more than 10 million greenpoints members that are connected to retail, on-line, catalog and credit card through purchases and reward redemption. Additional information is available at <http://www.greenpoints.com>.

About Fair Isaac

Fair Isaac Corporation (NYSE:FIC) makes decisions smarter. The company's solutions and technologies for Enterprise Decision Management give businesses the power to automate more processes and apply more intelligence to every customer interaction. Through increasing the precision, consistency and agility of their decisions, Fair Isaac clients worldwide increase sales, build customer value, cut fraud losses, manage credit risk, reduce operational costs, meet changing compliance demands and enter new markets more profitably. Founded in 1956, Fair Isaac powers hundreds of billions of decisions per year in financial services, insurance, telecommunications, retail, consumer branded goods, healthcare and the public sector. Fair Isaac also helps millions of individuals manage their credit health through the www.myFICO.com website. Visit Fair Isaac online at www.fairisaac.com.

Statement Concerning Forward-Looking Information

Except for historical information contained herein, the statements contained in this press release that relate to Fair Isaac, including statements regarding its Peacock technology offering and the benefits to be derived from this offering, 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 any unforeseen technical difficulties related to the implementation, use and functionality of the offering, the risks that customers will not perceive material benefits from the offering, failure of the product to deliver the expected results, the possibility of errors or defects in the offering, regulatory changes applicable to the use of consumer credit and other data, and other risks described from time to time in Fair Isaac's SEC reports, including its Annual Report on Form 10-K for the year ended September 30, 2005, and its quarterly report on Form 10-Q for the period ended March 31, 2006. Forward-looking statements should be considered with caution. If any of these risks or uncertainties materializes or any of these assumptions proves incorrect, Fair Isaac's results could differ materially from Fair Isaac's expectations in these statements. Fair Isaac disclaims any intent or obligation to update these forward-looking statements.

Fair Isaac is a registered trademark of Fair Isaac Corporation, in the United States and/or in other countries. Other product and company names herein may be the trademarks of their respective owners.

###