

Press Release

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GFT and FICO Launch Global Partnership in Smart Finance

AI-Driven Alliance Improves Onboarding for Risk Management and Real-Time Decision-Making for Banks Worldwide

Stuttgart, November 20, 2025 – **Digital fraud** is rising fast: [In the U.S., losses hit \\$12.5 billion in 2024](#). Online crime there reached **\$16.6 billion**. In Europe, payment fraud topped [€2 billion in just the first six months 2023](#).

To fight this wave, **GFT Technologies** and [FICO](#), a global leader in analytic software, have joined forces in a new **global partnership**. Their goal: help banks act in real-time, stop fraud early, and simplify risk decisions using AI.

“This partnership reflects what the market needs most: speed, trust, and intelligence at scale,” said Marco Santos, Global CEO of GFT. “Together with FICO, we are helping institutions around the world rethink how they respond to risk and deliver better, safer experiences for their customers.”

Early successes of the alliance are projects delivered in both Asia and Latin America. For a digital bank in Asia, FICO's real-time analytics powered **rapid decision-making and risk controls**. Together, GFT and FICO enabled **digital onboarding, live identity checks, and continuous updates throughout the customer lifecycle**. For one of Latin America's largest insurance companies, GFT implemented **demand management** powered by FICO® Platform's decision engine. This allowed them to classify, prioritize, and optimize projects based on

strategic data and clear rules. This approach ensured a **precise focus on projects** delivering maximum benefit and impact for the insurer and its clients.

The alliance blends GFT's strength in cloud, data, and digital banking with **FICO's solutions for fraud detection, credit risk, and decision management**. Together, they offer banks and fintechs a single, integrated way to manage threats, meet compliance demands, and deliver better customer journeys.

A key highlight of the partnership will be the integration of **GFT's generative AI product Wynxx**, which automates critical phases of the software development lifecycle. It is set to become a core driver of implementations going forward. Wynxx will act as a catalyst, offering **deeper data analysis**, and the **discovery of hidden patterns** for FICO implementation projects before feeding data to the relevant FICO solution. FICO solutions included in the partnership cover the entire customer lifecycle, from decision orchestration, real-time fraud detection and credit risk management to customer communication.

“FICO's solutions include a category leader in fraud prevention, protecting more than 4 billion payment accounts worldwide,” said Alexandre Graff, FICO Vice President for Global Partners & Alliances. “Our innovations combine machine learning, 360 degree views of customer behavior, and decision optimization to power smarter decisions that detect fraud earlier and build customer trust. Our partnership with GFT will bring this power to more businesses worldwide, helping them protect their customers in an increasingly dangerous online world.”

To scale these benefits globally, GFT has launched a dedicated **Center of Excellence for FICO technologies**. It will train skilled teams and support standardized rollouts in banking, insurance, and beyond. As fraud grows more complex, this new collaboration will help banks act faster, reduce risk, and build long-term trust—globally.

This press release is also available for download via the [GFT newsroom](#)

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About GFT

GFT Technologies is a responsible AI-centric global digital transformation company. We deliver advanced Data & AI transformation solutions, modernize technology architectures, and develop next-generation core systems for industry leaders in Banking, Insurance, Manufacturing and Robotics. Partnering closely with our clients, we push boundaries to unlock their full potential.

With deep industry expertise, cutting-edge technology, and a strong partner ecosystem, GFT delivers responsible AI-centric solutions that combine engineering excellence, high-performance delivery, and cost efficiency. This makes us a trusted partner for sustainable impact and customer success.

Our team of 12,000+ technology experts operate in 20+ countries worldwide, offering career opportunities at the forefront of software innovation. GFT Technologies SE (GFT-XE) is listed in the SDAX index of the German Stock Exchange.

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About FICO

FICO (NYSE: FICO) powers decisions that help people and businesses around the world prosper. Founded in 1956, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. FICO holds more than 200 US and foreign patents on technologies that increase profitability, customer satisfaction and growth for businesses in financial services, insurance, telecommunications, health care, retail and many other industries. Using FICO solutions, businesses in more than 80 countries do everything from protecting four billion payment cards from fraud, to improving financial inclusion, to increasing supply chain resiliency. The FICO® Score, used by 90% of top US lenders, is the standard measure of consumer credit risk in the US and has been made available in over 40 other countries, improving risk management, credit access and transparency.

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