UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (date of earliest event reported) July 29, 2026

FAIR ISAAC CORPORATION
(Exact name of registrant as specified in its charter)

Delaware	1-11689	94-1499887
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification Number)
5 West Mendenhall, Suite 105 Bozeman, Montana		59715
(Address of principal executive offices)		(Zip Code)

Registrant's telephone number, including area code 406-982-7276

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, $0.01 par value per share	FICO	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

TABLE OF CONTENTS

Item 2.02. Results of Operations and Financial Condition.

On July 29, 2026, Fair Isaac Corporation (the "Company") reported its financial results for the quarter ended June 30, 2026. See the Company's press release dated July 29, 2026, which is furnished as Exhibit 99.1 hereto and incorporated by reference in this Item 2.02.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit	**Description**
99.1	Press Release dated July 29, 2026
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FAIR ISAAC CORPORATION

By: /s/ STEVEN P. WEBER

Steven P. Weber

Executive Vice President and Chief Financial Officer

Date: July 29, 2026

Exhibit 99.1

FICO Announces Earnings of $10.45 per Share for Third Quarter Fiscal 2026

Revenue of $674 million vs. $536 million in prior year

BOZEMAN, Mont.--(BUSINESS WIRE)--July 29, 2026--FICO (NYSE:FICO), a global analytics software leader, today announced results for its third fiscal quarter ended June 30,2026.

Third Quarter Fiscal 2026 GAAP Results

Net income for the quarter totaled $237.2 million, or $10.45 per share, versus $181.8 million, or $7.40 per share, in the prior year period.

Net cash provided by operating activities for the quarter was $380.4 million versus $286.2 million in the prior year period.

Third Quarter Fiscal 2026 Non-GAAP Results

Non-GAAP Net Income for the quarter was $276.6 million versus $210.6 million in the prior year period. Non-GAAP EPS for the quarter was $12.18 versus $8.57 in the prior year period. Free cash flow was $370.3 million for the current quarter versus $276.2 million in the prior year period. The Non-GAAP financial measures are described in the financial table captioned "Non-GAAP Results" and are reconciled to the corresponding GAAP results in the financial tables at the end of this release.

Third Quarter Fiscal 2026 GAAP Revenue

The company reported revenues of $674.2 million for the quarter as compared to $536.4 million reported in the prior year period, an increase of 26%.

"We delivered another quarter of strong performance, driven by the successful execution of our strategic priorities," said Will Lansing, chief executive officer. "We are pleased to announce that we are raising our full year guidance."

Revenues for the third quarter of fiscal 2026 for the company's two operating segments were as follows:

- *Scores* revenues, which include the company's business-to-business (B2B) scoring solutions, and business-to-consumer (B2C) solutions, were $458.9 million in the third quarter, compared to $324.3 million in the prior year period, an increase of 41%. B2B revenue increased 49%, primarily attributable to a higher mortgage origination scores unit price. B2C revenue increased 5% from the prior year period, primarily due to increased royalties derived from scores sold indirectly to consumers through credit reporting agencies.
- *Software* revenues, which include the company's analytics and digital decisioning technology, were up 2% year-over-year with $215.3 million in the third quarter, compared to $212.1 million in the prior year period. On June 30, 2026, Software Annual Recurring Revenue (ARR) was up 10% year-over-year, consisting of a 62% increase in platform ARR and a 17% decline in non-platform ARR. The total Software Dollar-Based Net Retention Rate was 109% on June 30, 2026, with platform software at 148% and non-platform software at 82%.

Outlook

The company is updating its previously provided guidance for fiscal 2026:

	Previous Fiscal 2026 Guidance	Updated Fiscal 2026 Guidance
Revenues	$2.45 billion	$2.53 billion
GAAP Net Income	$825 million	$850 million
GAAP EPS	$35.60	$36.86
Non-GAAP Net Income	$946 million	$979 million
Non-GAAP EPS	$40.45	$42.43

The Non-GAAP financial measures are described in the financial table captioned "Reconciliation of Non-GAAP Guidance."

Company to Host Conference Call

The company will host a webcast on July 29, 2026, at 5:00 p.m. Eastern Time (2:00 p.m. Pacific Time) to report its third quarter fiscal 2026 results and provide various strategic and operational updates. The call can be accessed at FICO's web site at www.fico.com/investors. A replay of the webcast will be available on our Past Events page through July 29, 2027.

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 U.S. 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 U.S. lenders, is the standard measure of consumer credit risk in the U.S. and has been made available in over 40 other countries, improving risk management, credit access and transparency.

Learn more at https://www.fico.com/en

Join the conversation at https://x.com/FICO_corp & https://www.fico.com/blogs/

For FICO news and media resources, visit https://www.fico.com/en/newsroom

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 impact of macroeconomic conditions on FICO's business, operations and personnel, the success of the Company's business strategies, the maintenance of its existing relationships and ability to create new relationships with customers, distributors and other business partners, its ability to continue to develop new and enhanced products and services and to enter new markets, its ability to recruit and retain key technical and managerial personnel, competition, regulatory changes applicable to the use or costs of consumer credit and other data, the failure to protect such data, the failure to realize the anticipated benefits of any acquisitions or divestitures, and material adverse developments or uncertainty in global economic conditions or in the markets or industries that the Company serves. Additional information on these risks and uncertainties and other factors that could affect FICO's future results are described from time to time in FICO's SEC reports, including its Annual Report on Form 10-K for the year ended September 30, 2025 and its subsequent filings with the SEC. If any of these risks or uncertainties materializes, FICO's results could differ materially from its expectations. Investors are cautioned not to place undue reliance on any such forward-looking statements, which speak only as of the date they are made. FICO disclaims any intent or obligation to update these forward-looking statements, whether as a result of new information, future events or otherwise.

FAIR ISAAC CORPORATION
CONDENSED CONSOLIDATED BALANCE SHEETS
(Unaudited)

	June 30, 2026	September 30, 2025
	(In thousands)	
Assets		
Current assets:		
Cash and cash equivalents	$ 248,444	$ 134,136
Accounts receivable, net	592,530	529,148
Prepaid expenses and other current assets	40,589	41,881
Total current assets	881,563	705,165
Marketable securities	56,093	54,625
Property and equipment, net	90,988	67,713
Operating lease right-of-use assets	23,087	26,213
Goodwill	791,815	783,340
Other assets	193,827	231,077
Total assets	$ 2,037,373	$ 1,868,133
Liabilities and Stockholders' Deficit		
Current liabilities:		
Accounts payable and other accrued liabilities	$ 128,904	$ 146,933
Accrued compensation and employee benefits	110,863	115,369
Deferred revenue	205,424	187,372
Current maturities on debt	300,000	399,541
Total current liabilities	745,191	849,215
Long-term debt	5,282,389	2,656,150
Operating lease liabilities	15,621	19,187
Other liabilities	91,307	89,365
Total liabilities	6,134,508	3,613,917
Stockholders' deficit	(4,097,135)	(1,745,784)
Total liabilities and stockholders' deficit	$ 2,037,373	$ 1,868,133

FAIR ISAAC CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)

	Quarter Ended June 30,		Nine Months Ended June 30,	
	2026	2025	2026	2025
	(In thousands, except per share data)			
Revenues:				
On-premises and SaaS software	$ 196,969	$ 187,915	$ 584,421	$ 557,752
Professional services	18,322	24,191	54,999	60,343
Scores	458,897	324,309	1,238,404	857,023
Total revenues	674,188	536,415	1,877,824	1,475,118
Operating expenses:				
Cost of revenues	87,017	87,571	265,477	262,546
Research and development	53,708	47,212	157,536	137,394
Selling, general and administrative	170,835	139,114	455,669	387,484
Total operating expenses	311,560	273,897	878,682	787,424
Operating income	362,628	262,518	999,142	687,694
Other expense, net	(47,969)	(25,527)	(136,523)	(87,558)
Income before income taxes	314,659	236,991	862,619	600,136
Provision for income taxes	77,487	55,202	202,616	103,204
Net income	$ 237,172	$ 181,789	$ 660,003	$ 496,932
Earnings per share:				
Basic	$ 10.46	$ 7.49	$ 28.28	$ 20.41
Diluted	$ 10.45	$ 7.40	$ 28.12	$ 20.12
Shares used in computing earnings per share:				
Basic	22,670	24,284	23,341	24,350
Diluted	22,703	24,575	23,470	24,696

FAIR ISAAC CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS
(Unaudited)

	Nine Months Ended June 30, 2026	Nine Months Ended June 30, 2025
	(In thousands)	
Cash flows from operating activities:		
Net income	$ 660,003	$ 496,932
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	12,123	10,931
Share-based compensation	141,910	124,288
Changes in operating assets and liabilities	(66,268)	(64,961)
Other, net	30,112	(12,052)
Net cash provided by operating activities	777,880	555,138
Cash flows from investing activities:		
Purchases of property and equipment	(1,355)	(4,751)
Capitalized internal-use software costs	(26,491)	(21,831)
Net activity from marketable securities	1,380	(3,808)
Other, net	(12,810)	—
Net cash used in investing activities	(39,276)	(30,390)
Cash flows from financing activities:		
Proceeds from revolving line of credit and term loans	2,950,000	450,000
Payments on revolving line of credit and term loans	(1,015,000)	(1,368,750)
Proceeds from issuance of senior notes	1,000,000	1,500,000
Payments on senior notes	(400,000)	—
Proceeds from issuance of treasury stock under employee stock plans	14,935	21,908
Taxes paid related to net share settlement of equity awards	(111,275)	(203,188)
Repurchases of common stock	(3,045,992)	(866,520)
Other, net	(15,013)	(20,242)
Net cash used in financing activities	(622,345)	(486,792)
Effect of exchange rate changes on cash	(1,951)	426
Increase in cash and cash equivalents	114,308	38,382
Cash and cash equivalents, beginning of period	134,136	150,667
Cash and cash equivalents, end of period	$ 248,444	$ 189,049

FAIR ISAAC CORPORATION
NON-GAAP RESULTS
(Unaudited)

	Quarter Ended June 30,		Nine Months Ended June 30,	
	2026	2025	2026	2025
	(In thousands, except per share data)			
GAAP net income	$ 237,172	$ 181,789	$ 660,003	$ 496,932
Share-based compensation expense	52,331	41,930	141,910	124,288
Income tax adjustments	(13,434)	(10,332)	(36,521)	(30,560)
Excess tax benefit	537	(2,836)	(16,372)	(43,630)
Non-GAAP net income	$ 276,606	$ 210,551	$ 749,020	$ 547,030
GAAP diluted earnings per share	$ 10.45	$ 7.40	$ 28.12	$ 20.12
Share-based compensation expense	2.31	1.71	6.05	5.03
Income tax adjustments	(0.59)	(0.42)	(1.56)	(1.24)
Excess tax benefit	0.02	(0.12)	(0.70)	(1.77)
Non-GAAP diluted earnings per share	$ 12.18	$ 8.57	$ 31.91	$ 22.15
Free cash flow				
Net cash provided by operating activities	$ 380,440	$ 286,223	$ 777,880	$ 555,138
Capital expenditures	(10,097)	(9,984)	(27,845)	(26,582)
Free cash flow	$ 370,343	$ 276,239	$ 750,035	$ 528,556

Note: The numbers may not sum to total due to rounding.

About Non-GAAP Financial Measures

To supplement the consolidated GAAP financial statements, the company uses the following non-GAAP financial measures: non-GAAP net income, non-GAAP EPS, and free cash flow. Non-GAAP net income and non-GAAP EPS exclude, to the extent applicable, such items as the impact of amortization expense, share-based compensation expense, restructuring and acquisition-related, excess tax benefit, and adjustment to tax valuation allowance items. Free cash flow excludes capital expenditures. The presentation of these financial measures is not intended to be considered in isolation or as a substitute for, or superior to, the financial information prepared and presented in accordance with GAAP.

Management uses these non-GAAP financial measures for financial and operational decision-making and as a means to evaluate period-to-period comparisons. Our management believes these non-GAAP financial measures provide meaningful supplemental information regarding our performance and liquidity by excluding certain items that may not be indicative of recurring business results including significant non-cash expenses. We believe management and investors benefit from referring to these non-GAAP financial measures in assessing our performance when planning, forecasting and analyzing future periods. These non-GAAP financial measures also facilitate management’s internal comparisons to historical performance and liquidity as well as comparisons to our competitors’ operating results. We believe these non-GAAP financial measures are useful to investors because they allow for greater transparency with respect to key measures used by management in its financial and operating decision-making.

FAIR ISAAC CORPORATION
RECONCILIATION OF NON-GAAP GUIDANCE
(Unaudited)

	Previous Fiscal 2026 Guidance		Updated Fiscal 2026 Guidance	
	(In millions, except per share data)			
GAAP net income	$	825	$	850
Share-based compensation expense		185		188
Income tax adjustments		(45)		(46)
Excess tax benefit		(19)		(13)
Non-GAAP net income	$	946	$	979
GAAP diluted earnings per share	$	35.60	$	36.86
Share-based compensation expense		7.44		8.15
Income tax adjustments		(1.83)		(2.00)
Excess tax benefit		(0.76)		(0.59)
Non-GAAP diluted earnings per share	$	40.45	$	42.43

Note: The numbers may not sum to total due to rounding.

About Non-GAAP Financial Measures

To supplement the consolidated GAAP financial statements, the company uses the following non-GAAP financial measures: non-GAAP net income, non-GAAP EPS, and free cash flow. Non-GAAP net income and non-GAAP EPS exclude, to the extent applicable, such items as the impact of amortization expense, share-based compensation expense, restructuring and acquisition-related, excess tax benefit, and adjustment to tax valuation allowance items. Free cash flow excludes capital expenditures. The presentation of these financial measures is not intended to be considered in isolation or as a substitute for, or superior to, the financial information prepared and presented in accordance with GAAP.

Management uses these non-GAAP financial measures for financial and operational decision-making and as a means to evaluate period-to-period comparisons. Our management believes these non-GAAP financial measures provide meaningful supplemental information regarding our performance and liquidity by excluding certain items that may not be indicative of recurring business results including significant non-cash expenses. We believe management and investors benefit from referring to these non-GAAP financial measures in assessing our performance when planning, forecasting and analyzing future periods. These non-GAAP financial measures also facilitate management's internal comparisons to historical performance and liquidity as well as comparisons to our competitors' operating results. We believe these non-GAAP financial measures are useful to investors because they allow for greater transparency with respect to key measures used by management in its financial and operating decision-making.

Contacts

Investors/Analysts:
Dave Singleton
Fair Isaac Corporation
(800) 459-7125
investor@fico.com