# **UNITED STATES** SECURITIES AND EXCHANGE COMMISSION

Washington, DC 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) January 14, 2008

# FAIR ISAAC CORPORATION

(Exact name of registrant as specified in its charter)

Delaware	0-16439	94-1499887
(State or other jurisdiction	(Commission	(IRS Employer
of incorporation)	File Number)	Identification No.)
901 Marquette Avenue, Suite 3200 Minneapolis, Minnesota		55402-3232
(Address of principal executive offices)		(Zip Code)
5 1		58-5200
Check the appropriate box below if the Form 8-K following provisions ( <i>see</i> General Instruction A.2. be	filing is intended to simultaneously satisfy the filing o low):	bligation of the registrant under any of the
o Written communications pursuant to Rule 425 u	under the Securities Act (17 CFR 230.425)	
o Soliciting material pursuant to Rule 14a-12 und	ler 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)) 0

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) 0

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## Item 2.02. Results of Operations and Financial Condition.

On January 14, 2008, Fair Isaac Corporation (the "Company") issued a press release announcing preliminary first quarter fiscal 2008 results and revised second quarter and full year fiscal 2008 guidance. A copy of the press release has been furnished as an exhibit to this report and is incorporated herein by reference.

## Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit	Description
99	Press Release dated January 14, 2008

# 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/ Charles M. Osborne Charles M. Osborne Chief Financial Officer

Date: January 14, 2008

# EXHIBIT INDEX

Exhibit No.
99

Description Press Release dated January 14, 2008 <u>Manner of Filing</u> Electronic



Investors & Analysts: John D. Emerick, Jr. Marcy K. Oelhafen Fair Isaac Corporation (800) 213-5542 investorrelations@fairisaac.com

# Fair Isaac Announces Preliminary First Quarter 2008 Results and Revised Second Quarter and Full Year Fiscal 2008 Guidance

MINNEAPOLIS—January 14, 2008— Fair Isaac Corporation (NYSE:FIC), the leading provider of analytics and decision management technology today announced the preliminary financial results for its first fiscal quarter ended December 31, 2007 and revised guidance for the second fiscal quarter ending March 31, 2008 and full fiscal year 2008, both of which are lower than the company's previously announced guidance. First quarter results are preliminary, subject to the company's management and independent auditor completing their customary quarterly closing and review procedures.

#### **Preliminary First Quarter Fiscal 2008 Results**

The company expects to report first quarter revenues in the range of \$198 to \$200 million in the first quarter of fiscal 2008 versus \$208.2 million reported in the prior year period. This is lower than the first quarter revenue guidance of \$205 million provided by the company last quarter. Net income for the first quarter of fiscal 2008 is expected to total in the range of \$19 to \$21 million, or \$0.37 to \$0.39 per diluted share, versus \$31.2 million, or \$0.52 per diluted share, reported in the prior year period. This is lower than the first quarter GAAP earnings per diluted share guidance of \$0.45 provided last quarter.

## Revised Second Quarter and Full Year Fiscal 2008 Guidance

Total revenues are expected to be \$205 million for the second quarter of fiscal 2008 with GAAP earnings of approximately \$0.44 per share. Full year fiscal 2008 revenue is now expected to be \$825 to \$835 million with GAAP earnings per diluted share of \$1.80 to \$1.90. This full year fiscal 2008 guidance is lower than the guidance of \$850 million in revenue and GAAP earnings per diluted share of \$2.00 provided earlier by the company.

#### **Company to Host Conference Call today**

The company will host a conference call today at 5:00 p.m. Eastern Time (4:00 p.m. Central Time/2:00 p.m. Pacific Time) to discuss these preliminary first quarter results, guidance for the second fiscal quarter ending March 31, 2008 and for the full fiscal year 2008. The call can be

accessed live on the Investor Relations' section of the company's Web site at www.fairisaac.com, and a replay will be available approximately two hours after the completion of the call through March 14, 2008.

## Final First Fiscal Quarter Results Conference Call

The company will host a conference call on Tuesday, January 22, at 5:00 p.m. Eastern Time (4:00 p.m. Central Time/2:00 p.m. Pacific Time) to discuss its final first quarter fiscal 2008 results, outlook for fiscal 2008 and other operational updates. The call can be accessed live on the Investor Relations section of the company's Web site at www.fairisaac.com, and a replay will be available approximately two hours after the completion of the call through March 22, 2008.

#### **About Fair Isaac Corporation**

Fair Isaac Corporation (NYSE:FIC) combines trusted advice, world-class analytics and innovative applications to help businesses make smarter decisions. Fair Isaac's solutions and technologies for Enterprise Decision Management turn strategy into action and elevate business performance by giving organizations the power to automate more decisions, improve the quality of their decisions, and connect decisions across their business. Clients in 80 countries work with Fair Isaac to increase customer loyalty and profitability, cut fraud losses, manage credit risk, meet regulatory and competitive demands, and rapidly build market share. Fair Isaac also helps millions of individuals manage their credit health through the www.myFICO.com website. Learn more about Fair Isaac 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 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 Enterprise Decision Management strategy, its ability to recruit and retain key technical and managerial personnel, 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, competition, regulatory changes applicable to the use of consumer credit and other data, the possibility that the anticipated benefits of acquisitions, including expected synergies, will not be realized 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, 2007. 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.