



CREATIVE STRATEGY + PROPOSAL

November 19, 2021

TODAY

- What we've heard
- Creative strategy for FICO
- Relevant creative work
- Getting started

WHAT WE HEARD

- Broad range of services including software, data, analytics, AI
- Recent press has questioned the relevancy of FICO's core business
- This coverage has had a negative effect on the business
- Current perception is that FICO is not innovative
- Desire to shift the narrative using FICOs more innovative work for Fintech
- Rebrand is in progress with initial positioning and creative thinking but creative strategy is open

THE BRIEF

WHO WE'RE TALKING TO: Financial community, Fintech community, Media, Analysts, Investment Community

OUR GOAL: Elevate FICO's reputation by shifting perceptions

THE SHIFT WE WANT TO MAKE:

FROM	TO
Legacy company	Innovative and progressive
Only provides scores	Provides data, analytics, software and AI
Only for large financial institutions	Powers Fintech and other disruptors

CAVEATS

- Many assumptions made in lieu of formal briefing and insights and planning step
- Not intended to be actual recommendations
- Purpose is to demonstrate creative strategy and how Mx would approach things
- Actual work would require more due diligence and rigor as part of initial engagement

The image features a minimalist design with a white background. A dark gray, almost black, geometric shape occupies the bottom half of the frame, forming a wide 'V' or chevron shape that points upwards towards the center. The shape is composed of two solid, dark gray triangles meeting at a point. Centered within the white space above this shape is the text 'CREATIVE STRATEGY' in a bold, sans-serif, dark gray font. The text is arranged in two lines: 'CREATIVE' on the top line and 'STRATEGY' on the bottom line.

CREATIVE STRATEGY

You have a new positioning

Applied Intelligence: We bring human and artificial intelligence together to enable business leaders to make timely decisions that matter at scale.

You have a new purpose

Create a better tomorrow through ***applied intelligence.***

Applied Intelligence is a powerful concept, but not an ownable one.

Accenture just launched its Applied Intelligence Platform at Mobile World Congress

About BAE Systems Applied Intelligence

At BAE Systems Applied Intelligence, we help nations, governments and businesses around the world defend themselves against cybercrime, reduce their risk in the connected world, comply with regulation, and transform their operations. For further information about BAE Systems Applied Intelligence, please visit <http://www.baesystems.com/financialservices>



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Applied Intelligence



Applied Intelligence

DISCOVER BUSINESS KNOWLEDGE



In communications, we must go further,
explaining how and why FICO's brand of
intelligence is the one to go with.

We need a creative strategy to bring it to life in
a compelling, distinctive way.

This effort has to take on the narrative that FICO is losing relevance.

To reverse what seems like momentum against FICO in favor of newer entrants and offerings.

WSJ Wall Street Journal

FICO Score's Hold on the Credit Market Is Slipping

For decades, nearly every consumer credit decision revolved around a three-digit number—the FICO credit score. That is changing.

Jul 26, 2021



YF Yahoo Finance

FICO Scores Are Losing Influence As Banks Begin Using Their Own Metrics

Long the gold standard for most lenders to determine credit worthiness, the FICO score's influence is slowly fading and major lenders are...

Jul 26, 2021



F Forbes

Why FICO Scores Aren't Enough For Small Business Lending

Until recently, the FICO score was considered the holy grail of someone's creditworthiness. It's historically been the first metric that...

Jun 16, 2021



TMF The Motley Fool

Forget FICO, 3 Fintech Companies That Are Disrupting Consumer Credit

Forget FICO, 3 Fintech Companies That Are Disrupting Consumer Credit · Technology is increasing access for borrowers and improving decision...

Aug 11, 2021



The natural reflex is to move away from what got us here.

To put forward a newer, elevated narrative that sounds more like that of the start-ups that are the current media darlings

To lean into how *modern* and *smart* our offering is

APPLIED INTELLIGENCE

artificial intelligence
machine learning
cloud based platforms
data driven
better end to end journeys
predictive performance
better decision making
real time engagement
digital transformation

The problem is, both new and legacy competitors can – and do, claim the same

“

A leading artificial intelligence lending platform designed to improve access to affordable credit while reducing the risk and costs of lending for our bank partners.

”

“

The model offers lenders predictive performance lift across all credit industries, including auto, banking, credit card and mortgage

”

“

Organizations can better understand consumers in order to make more informed decisions, and earn their trust through great, personalized experiences

”

“

[Our] cloud-based platform powers end-to-end customer journeys for any banking product.

”

“

Leaders in analytics and machine learning. Our data scientists and consultants help organizations transition from traditional methods to advanced artificial intelligence approaches.

”

“

Providing data and technology that enable trusted connections between companies and people at the moments that matter most through industry-leading solutions.

”

Trying to make ourselves sound more like a fintech, or reacting to another data company's new offering, is playing on *their* terms. Playing to *their* strengths.

**But experienced strategists know that
half of the battle is choosing the battle.**

“One mark of a great soldier is that he fight on his own terms or fights not at all.”

– Sun Tzu



Identifying the terms on which FICO is most advantaged begins by looking at conditions in the marketplace

**It starts with the nature
of the category itself**

At its core, our business is about helping organizations avoid and/or mitigate risk.

We remove uncertainty and vulnerability from business decisions.

The fundamental fact of this category is that past behavior is the best predictor of future behavior.

Tremendous weight is placed on having a proven track record.

It's how trust and credibility is built. It's literally how credit is established.

This quest for risk avoidance is magnified by the fact that we are operating in a time of heightened anxiety and uncertainty.

A global pandemic
Cryptocurrencies
Climate change
Impact of social media
Political polarization
NFTs
Loss of trust in institutions
The metaverse
Artificial intelligence
Disinformation
Social unrest
Click fraud
Deep Fakes
Ransomware
Identity theft

**We don't know what to expect.
We don't know what to believe.
We don't know who to trust.
We aren't even sure what's real.**

71%

**of Americans believe
this country is
on the wrong track.**

**In environments like this,
we look to that which is known.**

Those who are proven.

And FICO is the undisputed leader

We invented this category.

We are a household name.

We do business with almost every
financial services organization of note.

No fly by night start-up, single enterprise, or consortium has this.

Leader

Forrester Digital Decisioning Platforms, 2021

#1

Chartis Innovation Winner, 2021

All top 10

Fortune 500 companies use FICO

#1

Forbes List of Best Mid-Sized Employers, 2021

95 of the 100

Largest US financial institutions are FICO clients

Leader

Chartis Enterprise Fraud Solutions, 2021

We can – and must, flip our legacy status from a disadvantage into an advantage.

FROM

Old
Stodgy
Boring
Obsolete

TO

Expert
Proven
Reliable
Optimized

What makes FICO superior to the competition is our experience, expertise, and scale. It's not just what we can do, but that the fact that we've DONE it.

APPLIED INTELLIGENCE

Proven
Human experience
Judgement
Awarded
Perfected
Accepted
Embedded
Invested
Experienced
Optimized

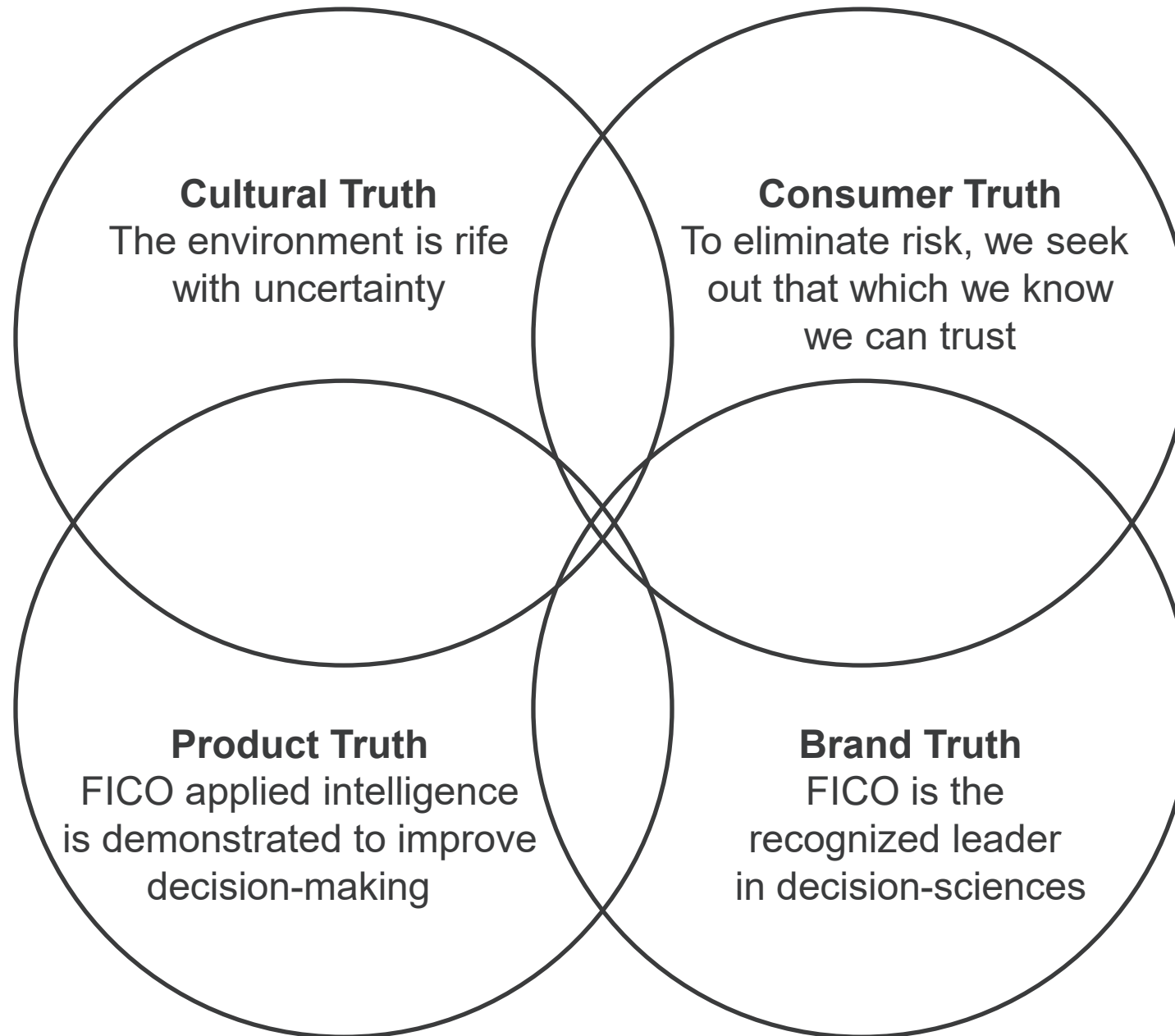
Applied intelligence is about sophisticated tech AND human expertise AND the experience deploying it at scale

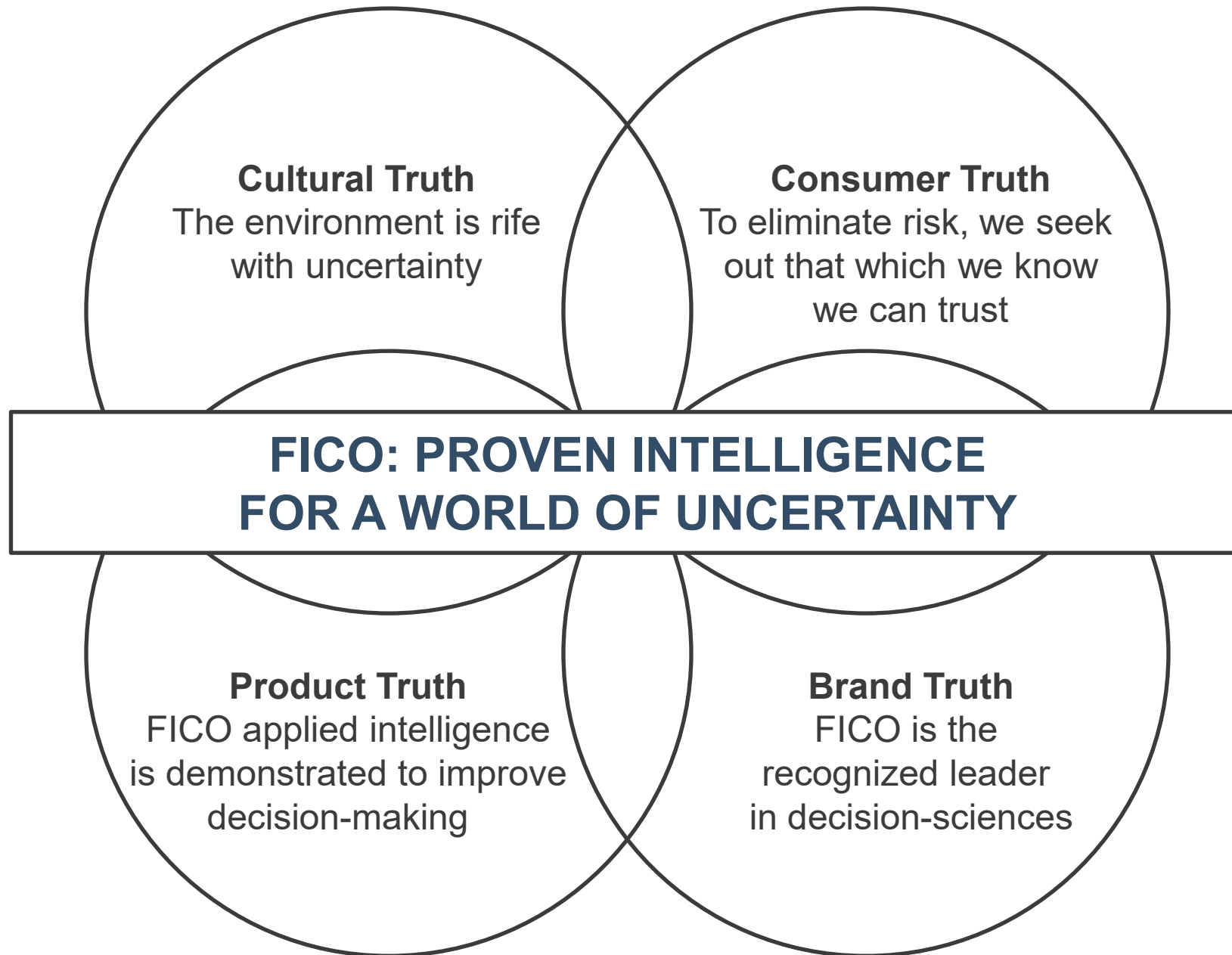
APPLIED INTELLIGENCE

Proven
Human experience
Judgement
Awarded
Perfected
Accepted
Embedded
Invested
Experienced
Optimized

+

Artificial intelligence
Machine learning
Human intelligence
Cloud based platforms
Data driven
Better end to end journeys
Predictive performance
Better decision making
Real time engagement
Digital transformation





BRAND CHARACTER

Confident

Bold

Precise

Wise

WORK EXAMPLES





ALWAYS ON

**FOR
A WORLD
THAT'S
ALWAYS ON**

MISSION

*Making people's lives better by
powering a more prosperous world*

VISION

*Innovating for our customers
to power their success*

ALWAYS
TRUSTED

ALWAYS
INNOVATING

ALWAYS
CUSTOMER-
DRIVEN

ALWAYS
RESPONSIBLE

**FOR A WORLD
THAT'S ALWAYS ON**

**STRONGER
AND SAFER
IS NOW
GREENER.**



**FOR
A WORLD
THAT'S
ALWAYS ON**







Life Reinforced

 **Wheatland** Tube **Atlas** Tube **Sharon** Tube **picoma** **Western** Tube **Z Modular** **Hayes** Modular

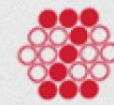
MANY COMPANIES

A silhouette of a man and a young child holding hands, standing in front of a large, bright window. The man is on the left, leaning slightly forward, and the child is on the right, reaching up to hold his hand. The window is divided into several vertical panes. To the right of the pair, there are rows of empty airport-style seating. The scene is backlit by the window, creating a strong silhouette effect. The floor is dark and reflective.

ONE MISSION

DEAR ATLANTA,
LET'S MAKE IT HERE.
SUPPORT DOMESTIC MANUFACTURING.

zekelman.com

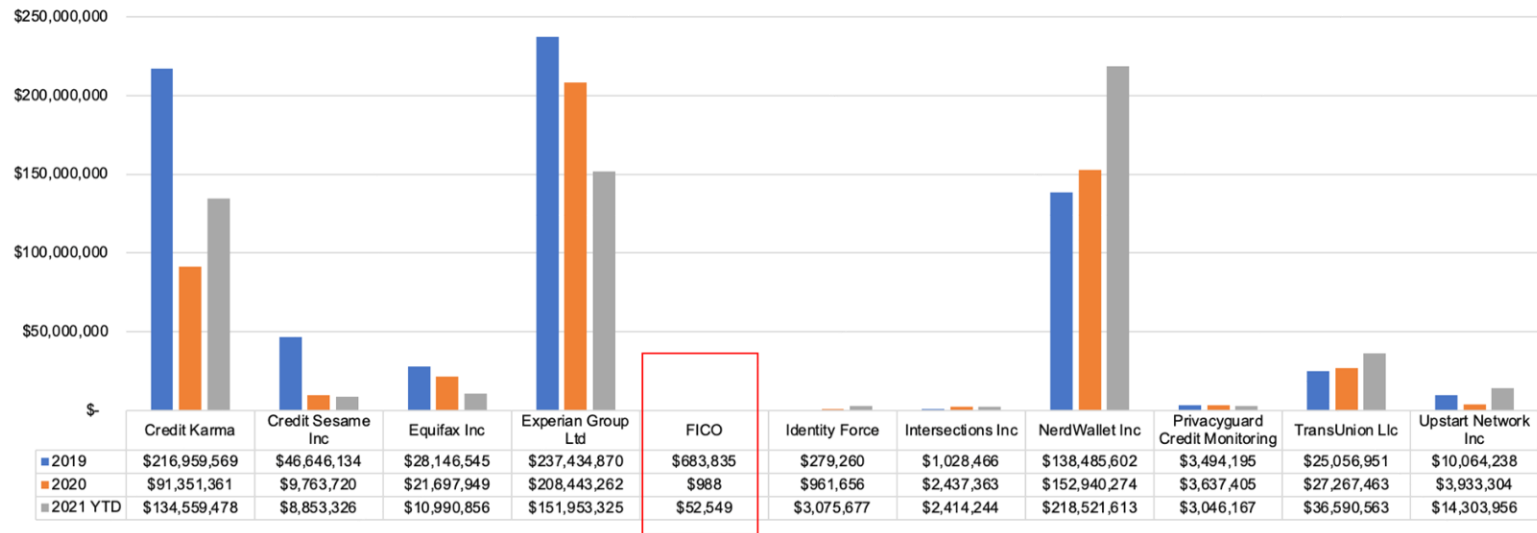


Zekelman *Industries*

GETTING STARTED

WHAT WE SAW

2019-2021 YTD Measured Media Totals

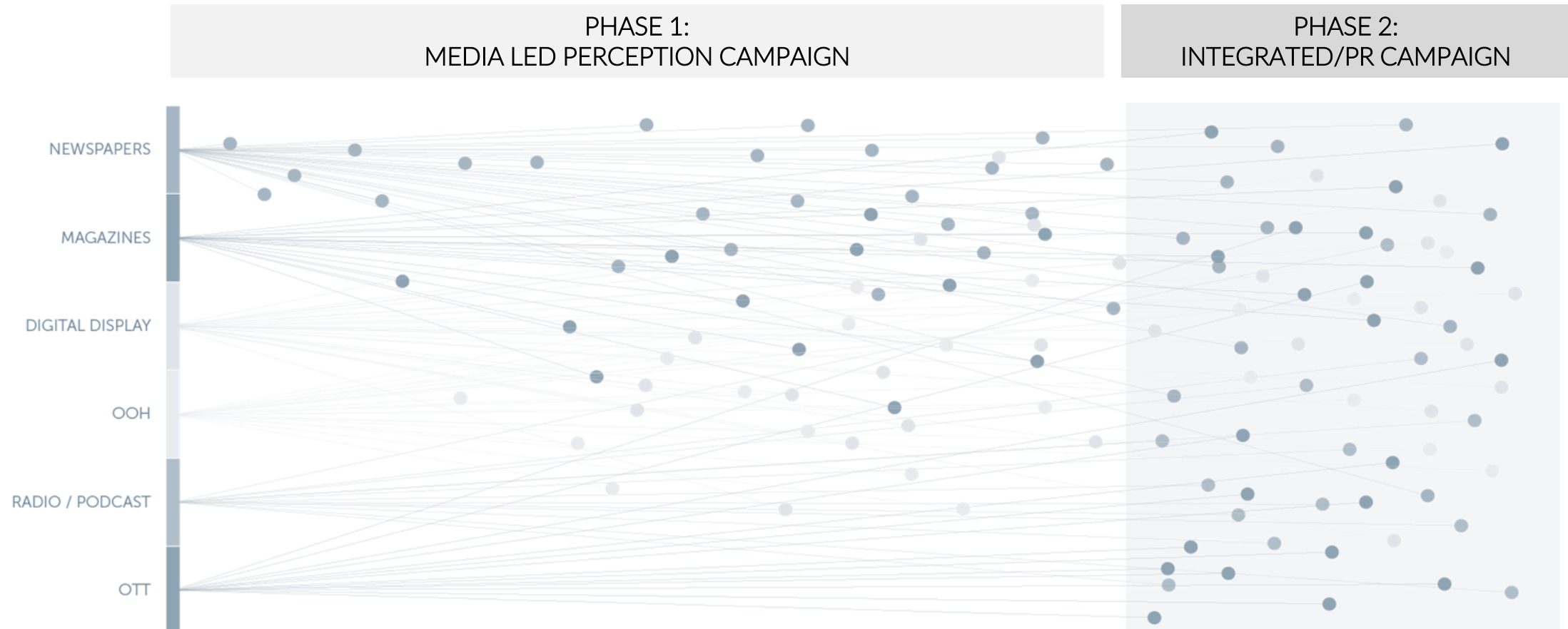


Source: 2021 Kantar Ad Insights

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INITIAL THOUGHTS ON CAMPAIGN



BUDGETARY PRICING

ITEM		RANGE
DISCOVERY & PLANNING	<ul style="list-style-type: none"> Kickoff Persona/Target Audience Insights Brand awareness sentiment analysis survey* Competitive Insights Strategic campaign concept Media/channel planning 	\$60,000 - \$100,000
CREATIVE CONCEPT	<ul style="list-style-type: none"> Development of creative concepts Multiple rounds of review Finalization 	\$40,000 - \$80,000
ASSET DEVELOPMENT	<ul style="list-style-type: none"> Creation of content and assets to support the campaign 	TBD
CAMPAIGN MANAGEMENT & PRODUCTION	<ul style="list-style-type: none"> Project management Campaign Trafficking Reporting & Analysis 	TBD
AGENCY FEES SUBTOTAL		\$100,000-\$180,000 + TBD
MEDIA & HARD COSTS	Paid media Production Licensed video/photography	TBD
SURVEY	Panel recruitment Panel incentivization	TBD
EXTERNAL COSTS SUBTOTAL		TBD



Why Mx + GWA

Brand + Demand

Speed and Agility

Impactful Creative

Bottom Line Results

Global Reach



VISIT
TheMxGroup.com/FICO

PASSWORD
fico-portal

- Meeting materials
- Agency background
- Case studies



Q&A

THANK YOU