



## 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



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>



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



WF 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



MF 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

66

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.

99

66

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

99

66

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

99

66

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

99

66

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

99

66

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

99

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

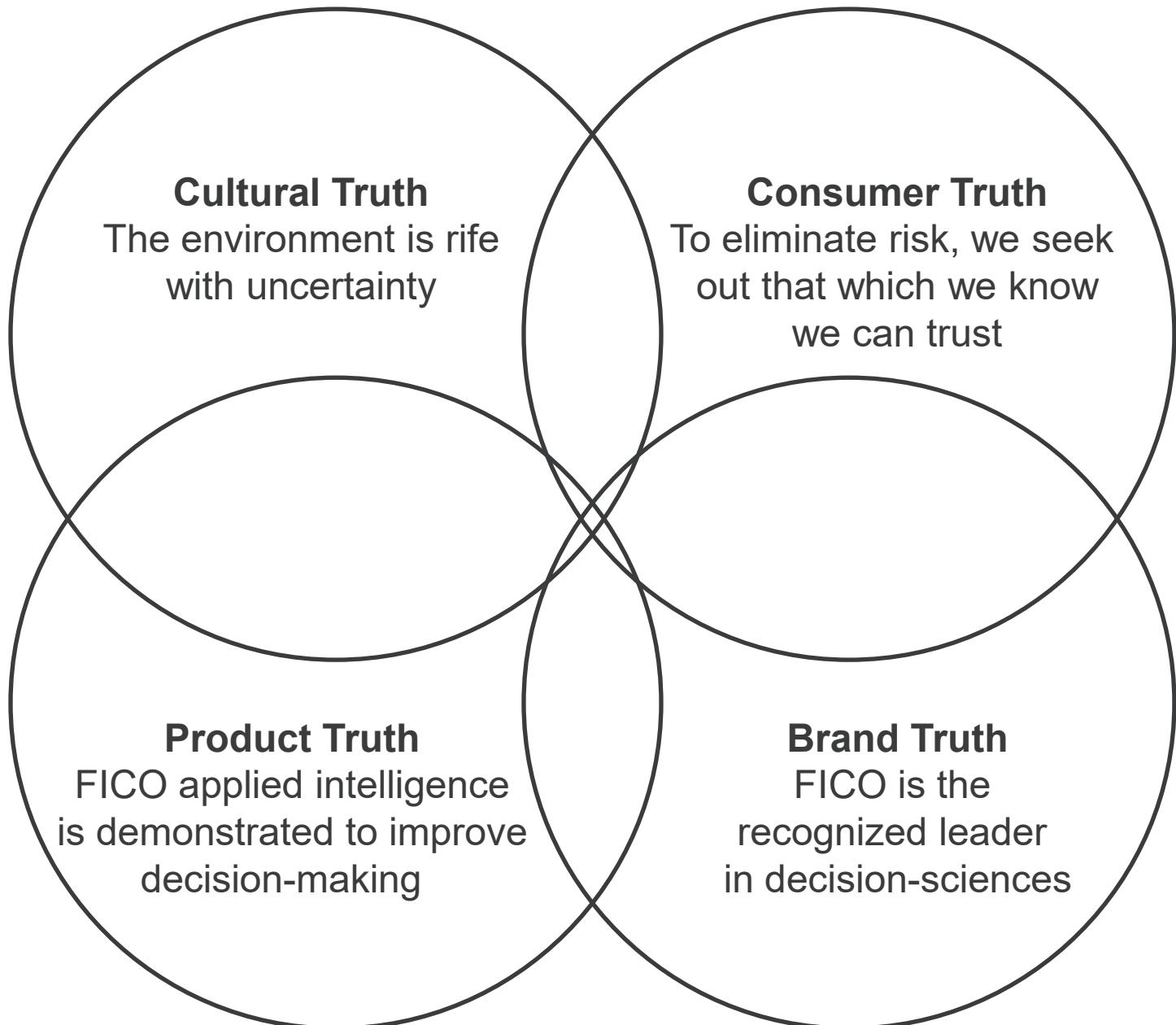
**Applied intelligence is about sophisticated  
tech AND human expertise AND the  
experience deploying it at scale**

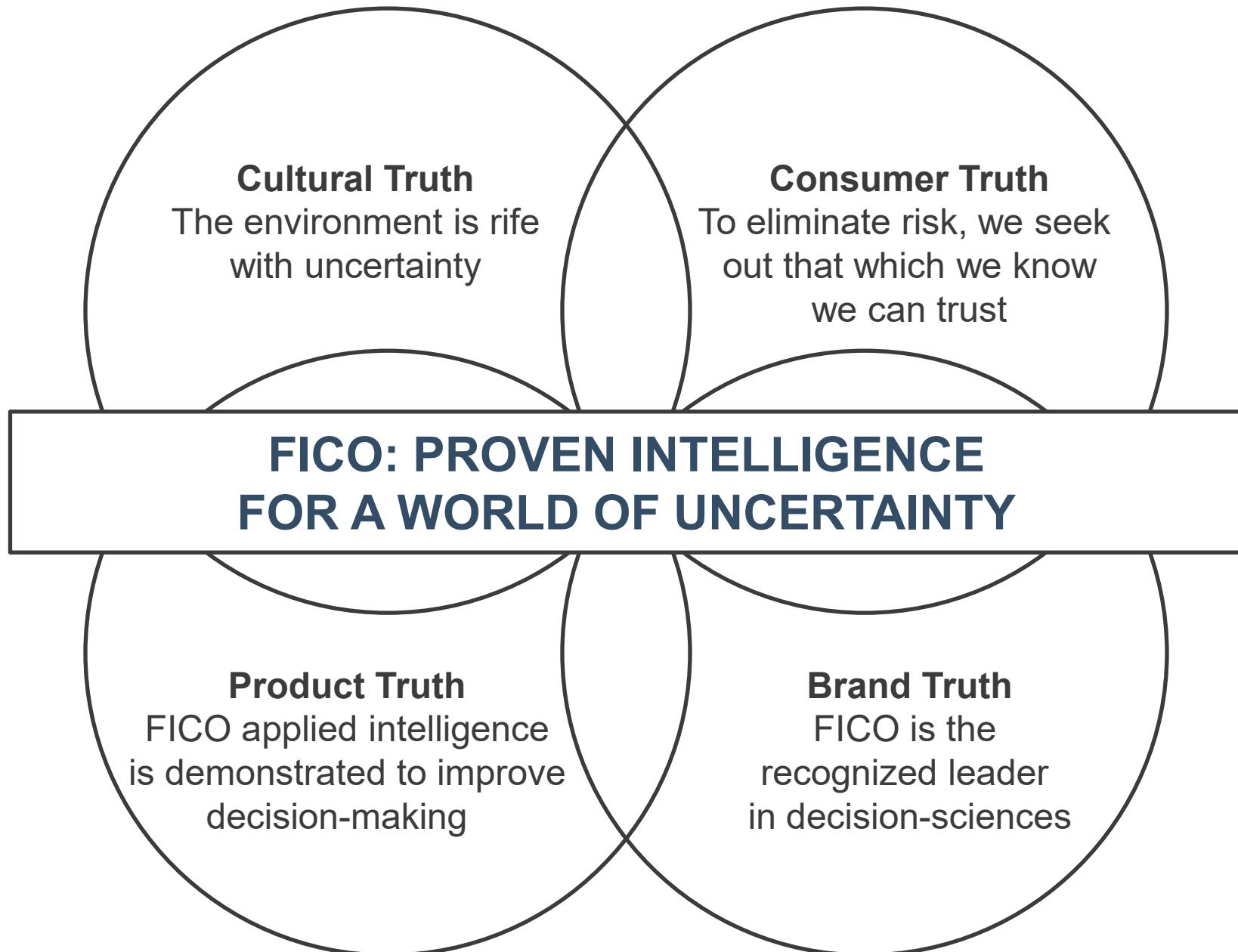
## APPLIED INTELLIGENCE

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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

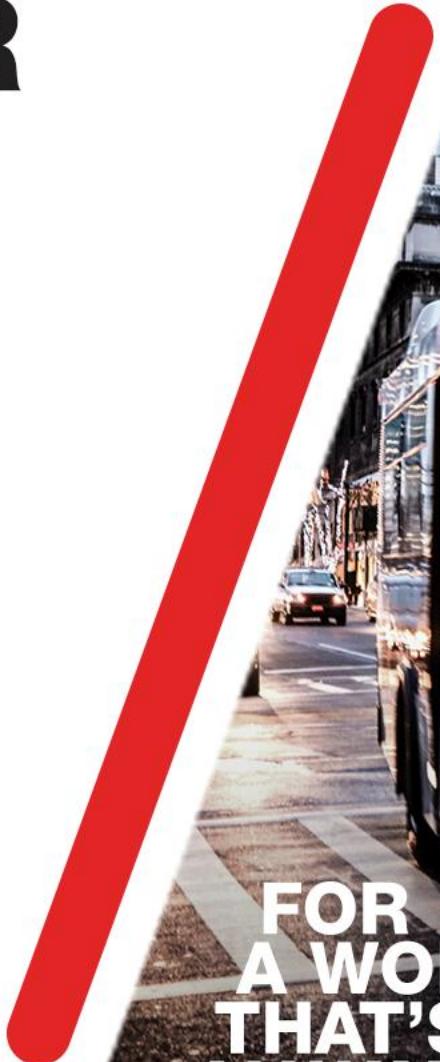
ALWAYS  
CUSTOMER-  
DRIVEN

ALWAYS  
RESPONSIBLE

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

# STRONGER AND SAFER IS NOW GREENER.



FOR  
A WORLD  
THAT'S  
ALWAYS ON





**Zekelman** *Industries*



**Zekelman** Industries

**Life Reinforced**



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

# MANY COMPANIES

# ONE MISSION



A billboard stands in a park-like setting with a city skyline in the background. The billboard features a large, bold message in red and black text.

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

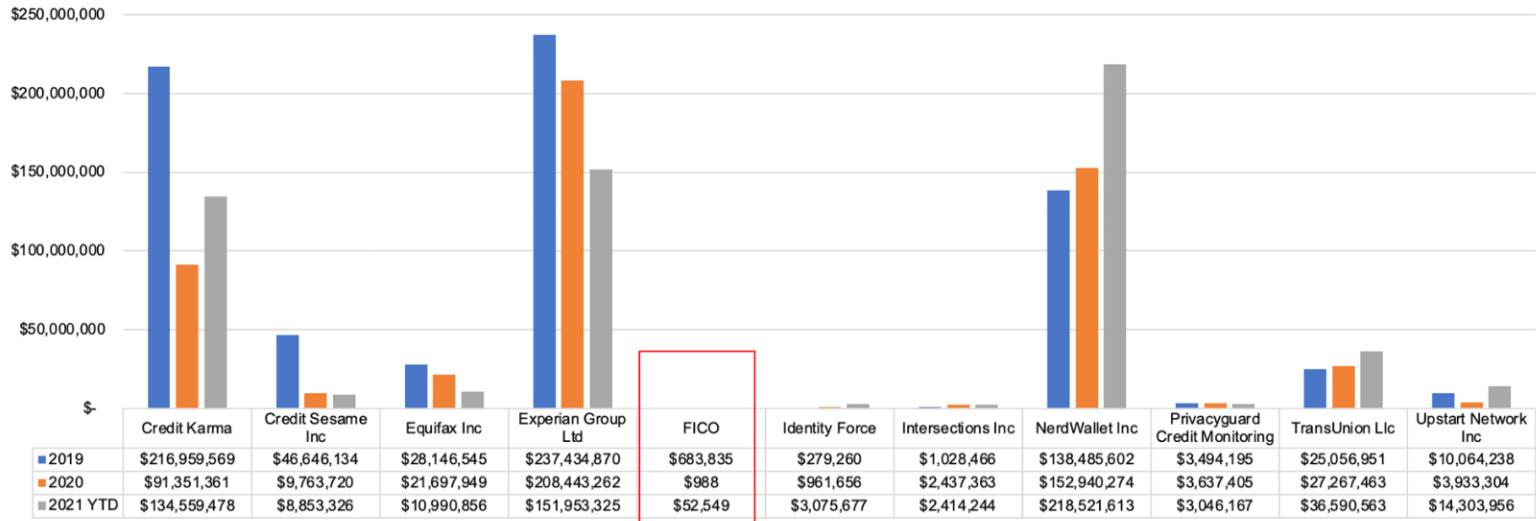
[zekelman.com](http://zekelman.com)



# GETTING STARTED

# WHAT WE SAW

## 2019-2021 YTD Measured Media Totals

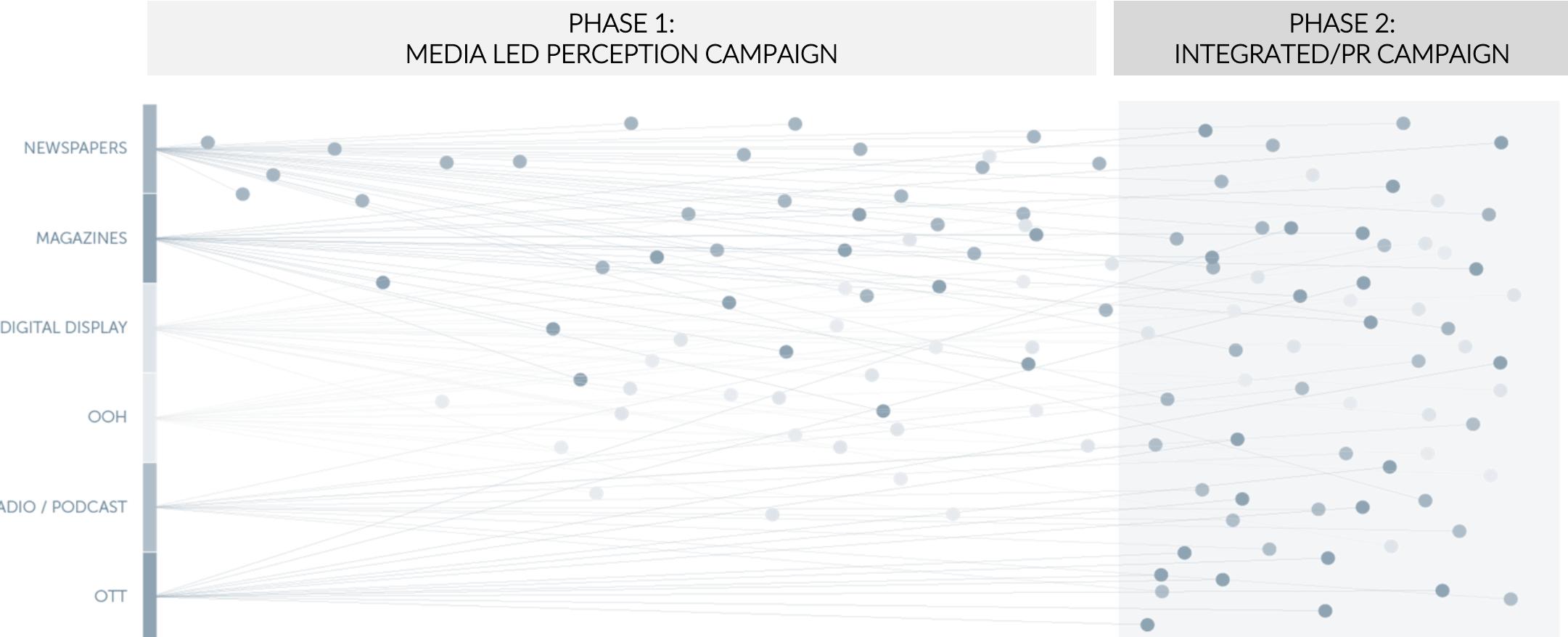


Source: 2021 Kantar Ad Insights

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# INITIAL THOUGHTS ON CAMPAIGN



# BUDGETARY PRICING

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



# Why Mx + GWA

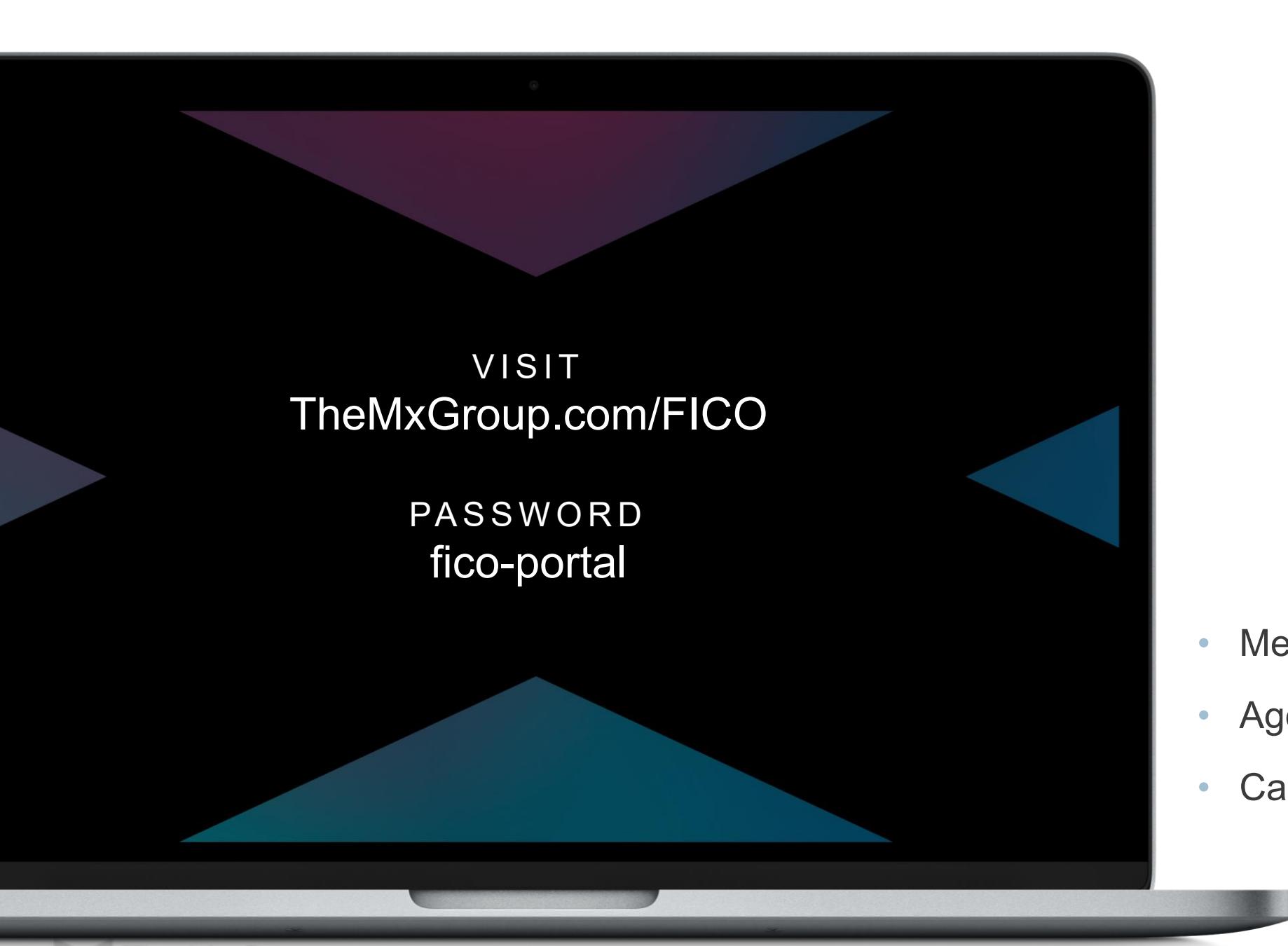
Brand + Demand

Speed and Agility

Impactful Creative

Bottom Line Results

Global Reach



VISIT  
[TheMxGroup.com/FICO](http://TheMxGroup.com/FICO)

PASSWORD  
fico-portal

- Meeting materials
- Agency background
- Case studies

# Q&A

# THANK YOU