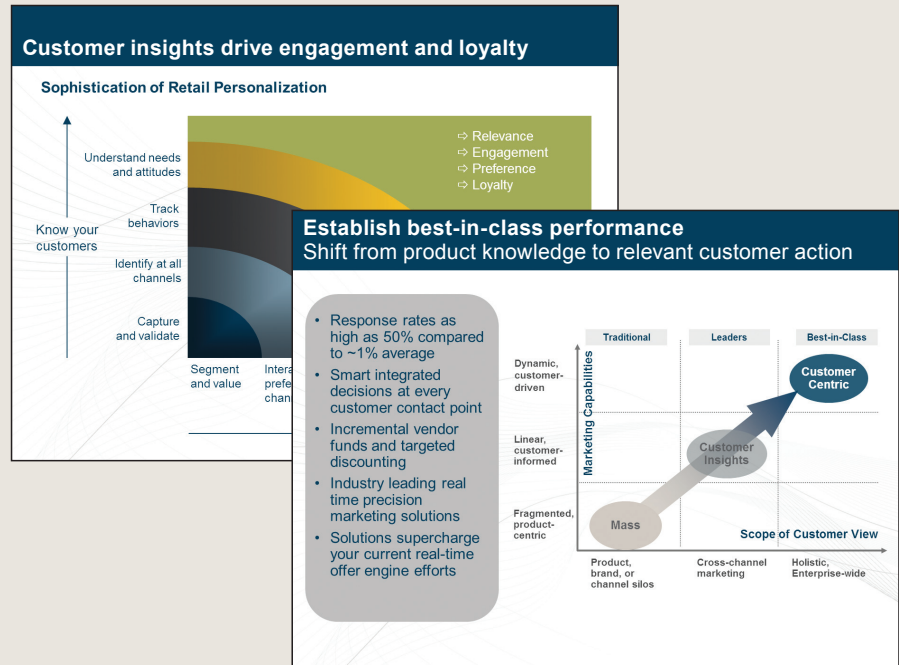


marketing

Accelerate marketing's impact on profits through customer centricity

FICO® Marketing Accelerator Service delivers a clear path for improving your customer-centric marketing success from where you are today to where you need to be tomorrow. We will assess your current strengths and capabilities, identify opportunities for improvement and enhancement, and lay out steps to move to a customer-centric marketing model. We emphasize the use of data in customer identification, decision making and advanced analytic solutions. FICO Marketing Accelerator Service is flexible and customizable, so you can tackle technology, analytic or strategic capabilities needed to achieve goals and solve specific business challenges.

Figure 1: Sample FICO® Marketing Accelerator Service Deliverables



FICO® Marketing Accelerator Service helps you create a competitive advantage through improved customer centricity.

Building loyalty and brand allegiance is a challenge for even the savviest marketers. Technology limitations, ineffective use of data and organizational silos make it difficult to align strategies with unpredictable markets and customer behaviors.

To help marketers overcome these challenges and develop stronger customer-centric practices, we offer the FICO® Marketing Accelerator Service. It is designed to help you understand:

- Which specific customer metrics drive and predict your business performance?
- How can you keep the 20% of your customers that generate 80% of your profits?
- What are your customers most likely to buy next and when?
- Can you repurpose mass promotions to grow customers and revenue?

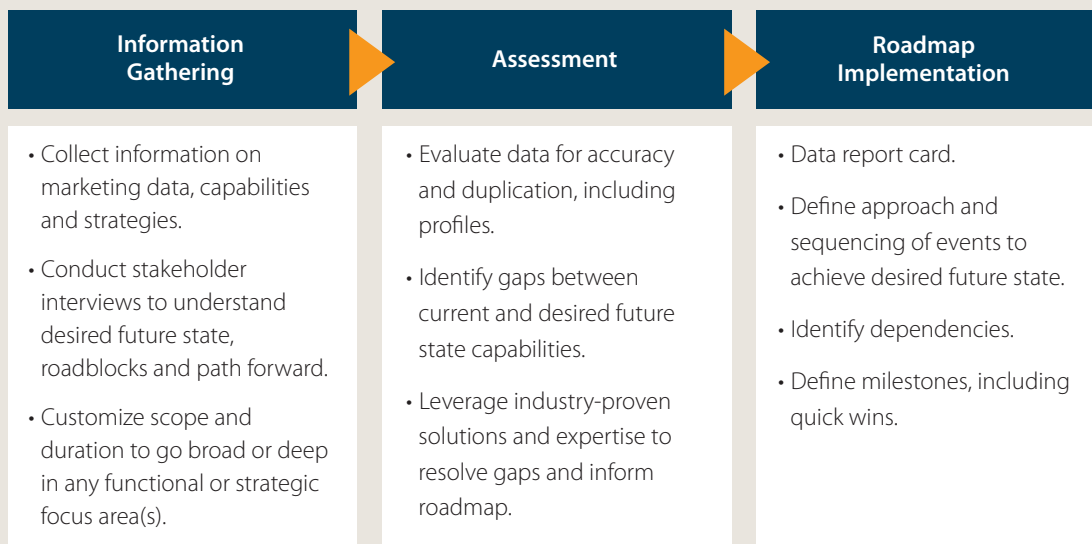
- Are irrelevant or poorly timed messages causing customers to tune out your most valuable communication channels?
- Are you making the smart individual customer decisions across contact points or taking a “one size fits all” approach?

To answer these questions, we start with a deep understanding of your people, processes, technology, analytics, performance management, organizational structure and competitive set. We examine your customer data to make step-by-step recommendations on how to build or enhance your data assets. We analyze your capabilities and deliver a realistic roadmap with practicable objectives tied to return on investment. Our recommendations apply to specific goals as well as to quick wins that build momentum and provide validation points.

With FICO® Marketing Accelerator Service you can:

- **Drive customer-centric marketing** with deeper levels of insight.
- **Make smarter decisions** by improving data assets and analytic capabilities.
- **Model the bottom-line impact** of business changes on customer behavior.
- **Increase business predictability** by effectively using KPIs to monitor performance.
- **Gain quick wins and long-term improvements** using a detailed roadmap with practical objectives.

Figure 2: FICO® Marketing Accelerator Service Approach



Through efficient and targeted consultation, we help you:

- Identify strategic objectives, profit drivers and new profit pools.
- Align capabilities with business needs.
- Assess current data structure (covering areas such as data governance/management, persistent keying and ERD validation).
- Determine core, relevant business measures for success.
- Achieve your goal of becoming more customer-focused.

» **How it works**

FICO marketing specialists meet with key stakeholders to understand current state, and to identify how to grow and enhance your business. Comparing capabilities to leading practices, we define specific activities to guide the evolution to a more customer-focused state. At the end of the assessment, we present a roadmap during an interactive workshop to help target and prioritize strategies going forward, both for the short term and the future, so you can:

- Compete with a deeper understanding of customer behavior and loyalty.
- Develop specific customer strategies to meet business objectives.
- Use optimization and continuous learning to expand profits more quickly.

CASE STUDY: Turning data into profits

A large US retailer engaged FICO to assess and help implement customer-centric strategies. They were looking to:

- Use existing data to develop strategies to identify and track shoppers.
- Recommend ways to drive more revenue and repeat visits.
- Support the development and launch of a customer loyalty program.

Recommended: FICO developed a methodology to identify and track customers through credit and debit transactions (despite lacking card information). FICO used this customer information to create an analytic data mart of customer behavior over a 24-month period and gather insights on customers, products and stores.

Benefit Example: A combination of customer shopping patterns, category purchase behavior and store level insights armed the retailer with strategies to drive incremental trips with opportunities for up to \$450 million in incremental sales.

- Leverage FICO's decades of expertise with customer-focused analytic solutions.
- FICO® Marketing Accelerator Service delivers short-term recommendations you can act on now, and a path to enhancing customer data and setting the stage for the use of advanced analytics. Deliverables include:
- Key observations and recommendations related to customer data, strategy and analytics.

- Clear ideas for refining your strategic initiatives based on customer behavior.
- A roadmap for improving customer data assets and establishing analytic platforms.
- Estimated financial benefits attached to key recommendations.
- An executive presentation of findings and recommendations to senior management.
- Additional potential areas for partnering with FICO to enhance your strategies and bottom line.

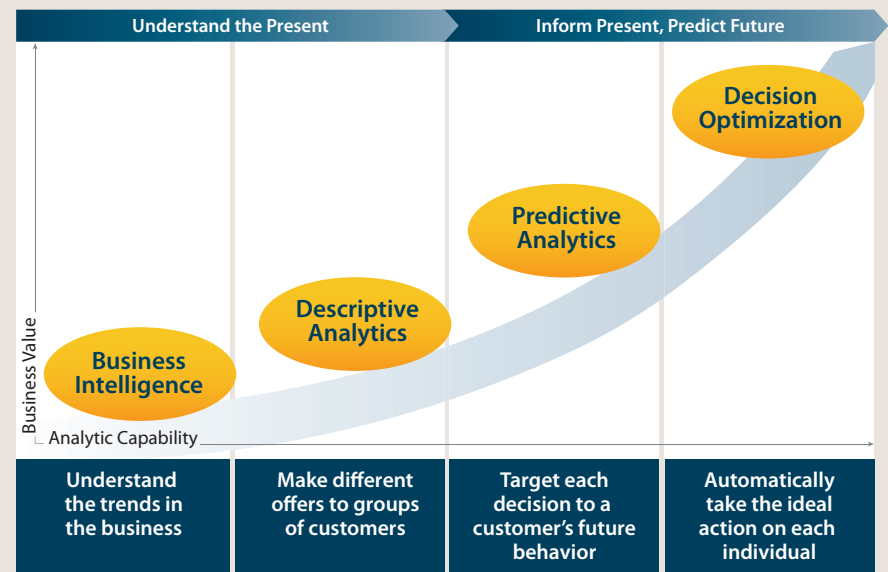
CASE STUDY: Driving performance with customer-centric KPIs

A major global media organization needed to transform its print-focused business to align with massive shifts in customer behavior as a result of new technologies and preferences. They engaged FICO to:

- Establish more meaningful key performance indicators (KPIs) to monitor, predict and expand the business.
- Develop an information management and data governance framework to support data hygiene and accessibility.
- Create a single, holistic view of the customer across brands and channels.
- Transform company strategic objectives into customer-centric activities.

FICO recognized that KPIs focused on profits, expenses and revenues without considering how customer behaviors affected the KPIs. We recommended a more transparent KPI process, including weekly dashboards reflecting customer behaviors and trends, in addition to the more traditional KPI measurements. We also targeted four areas for performance enhancement, as well as the key metrics to implement along a customer-centric KPI roadmap. Integrating customer data into decision-making processes is already helping the client test new strategies in select business units with the goal of rolling out strategies enterprise-wide over time.

Figure 3: The Business Analytics Continuum



FICO® Marketing Accelerator Service helps you evolve from broad marketing treatments to predicting, and acting on, individual customer behaviors.

» See your business in a new light

Maximizing customer commitment and loyalty is the key to success. A best practice for achieving this is moving to a more customer-centric model. FICO® Marketing Accelerator Service establishes the customer information and technology requirements to accomplish this goal. It transforms the way companies see their business and their customers.

FICO® Marketing Accelerator Service enables exceptional marketing and retail solutions, keeping you on target to continually achieve your objectives. By connecting the dots between firm capabilities and marketing goals, you will engage more effectively with customers and serve them better.

Contact us to learn more about how FICO can provide you with customer-focused solutions to deliver ROI.

For one client, the ability to move the entire conversation from gap management to forward-looking, actionable strategy resulted in significant additional Finance/IT functional value.

FICO™

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