

FICO RETAIL & CONSUMER GOODS SOLUTIONS

Strengthen Relationships with Your Best Customers

Maximize the value of every customer interaction



FICO[™]

Make every decision count.[™]

“With FICO predictive analytics and optimization, we can take into account a member’s preferences, purchase history, and in-club product availability to maximize offer relevancy and profitability through our eValues program”

*—Vice President, Member Insights
Sam’s Club*

Thank you
shopping w

Make the most of customer interactions by using analytics to accurately predict what they'll do next.

For decades, attracting customers was as simple as running mass market ads in print, outdoor and broadcast media. Today, millions of personalized, customized messages are blasted across a myriad of media channels daily.

FICO's enterprise-level retail marketing solutions enable retailers to optimize product recommendations that support their strategy to engage at this individual level. And as the lines between retailers and brands are increasingly blurred, our advanced solutions help companies build loyalty and deliver valuable insight

through multi-dimensional profiles of their most valuable customers.

FICO's innovative solutions for real-time one-to-one interactions that build loyalty and collect customer intelligence are helping both retailers and their suppliers succeed in today's market.



Strategic Decision Solutions



Retail Marketing

Utilize breakthrough technologies for highly personalized marketing

Deliver relevance with scale and precision, based on what your customers want. Turn your customer data into meaningful insights, driving smarter decisions and precise predictions that deliver results. FICO's marketing solution will enable you to:

- Identify what customers are most likely to purchase and when, then respond through advanced propensity models.
- Build loyalty through customer-centric product recommendations.
- Increase margin and overall sales through offer strategies.
- Provide product recommendations based on consumer interest and merchandising strategies.
- Combine disparate data sources and apply analytical solutions that build insights into true consumer behavior.



Retail Operations

Focus on improving your customer's experience

Advancing your technology can help you stay ahead of the rapidly evolving consumer experience. From allocating loyalty program awards across channels to improving employee productivity in stores and call centers, FICO's retail operations solutions can help you to:

- Improve business agility and speed to market for new initiatives with our business rules management platform.
- Reduce costs and streamline operations related to retail store task management by centralizing critical business processes and decisions.
- Automate workflows and reduce costs associated with manual labor.
- Centralize management of business rules that impact the customer experience.
- Improve effectiveness of CRM initiatives.



Retail Merchandising

Dramatically improve top-line sales

Realizing significant improvements in your merchandise and assortment planning decisions and minimizing manual work can help you dramatically improve your efforts. FICO's combination of rules, predictive analytics and decision optimization technology can help even the largest of retailers to:

- Increase sales by optimizing product assortments at the store-level.
- Leverage customer insights in merchandising decisions.
- Optimize the use of trade funds in product promotions.
- Manage costs and improve sales and product placement by maximizing shelf space.



Credit Risk Management

Rapidly build relationships and profits

While more retailers are offering credit cards through their in-house banks, credit card fraud is on the rise. To help retailers prevent losses, FICO offers a credit portfolio management solution and a best-in-class fraud detection application that can help you:

- Retain your best customers, increase fee and interest income, and minimize delinquencies.
- Improve originations decisions with finely honed risk analytics tuned to the retail industry.
- Assess both risk and ability to pay for greatest profitability.
- Automate product promotion strategies that both maximize acceptance and enhance portfolio NPV.
- Gain share of wallet with effective cross-sell and up-sell promotions to exactly the right audience.
- Prevent losses with the industry's most accurate and comprehensive solution for detecting fraud associated with payment card transactions.
- Readily address potential fraudulent issues including online or card not present activities.
- Minimize charge-offs by more effectively focusing collection efforts on the obligations that are most recoverable.



Consumer Goods Marketing

Connect with your customers

As the lines between retailers and manufacturers continue to blur, finding, nurturing and measuring the responses of the right customers has never been more important. To accomplish this, FICO provides a comprehensive program of loyalty and promotion marketing solutions that can help consumer goods companies:

- Build dynamic, interactive experiences in multiple channels.
- Increase customer response rates to maximize purchases.
- Drive effective segmentation strategies through advanced analytics.
- Anticipate the best action to take to drive repeat customer visits and purchases through predictive modeling.
- Deliver highly relevant offers to your best customers.

“The Precision Marketing Manager platform gives ConAgra foods an unprecedented level of customization for our interactive marketing initiatives. We can create business logic and rules and apply them to any type of customer experience. There’s simply no need to compromise.”

—Head of Interactive Marketing & CRM
ConAgra Foods



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