INNOVATIVE GROUP × ZIP

Your sellers reach 3 people.
44 decide the deal.
This is our plan for the other 41.

RESPONSE TO THE ENTERPRISE ABM PILOT BRIEF

JULY 31, 2026

CONFIDENTIAL

Contents

THE INDEX

Your brief, answered in your order.

Win the Quarter — the pilot · $475,000 all-in project

Services & strategy	$258,000
Program — direct mail, gifting, field	$85–105,000
Media	$18–22,000 / mo
Phase 0 foundations (one-time)	$37,000
Scale reserve (released on evidence)	$25,000
Total, all-in project	**$475,000**

Win the Year — the engine at scale · $110–135K per month, all-in run-rate

Services retainer	$45–55K / mo
Media	planned $40–50K / mo
Media management	15% of spend · $15K / mo minimum
Program — direct mail, gifting, field	$15–25K per account / yr
Scale reserve (released on evidence)	$5–7K / mo
Annualized, all-in	**≈ $1.3–1.6M**

The run-rate begins only when the pilot clears its day-90 gate.

WHO	COMMITMENT	WHAT THEY OWN
Chris Salazar	Founder & executive sponsor · hands-on weekly	Personally on the account every week. Escalation, QBRs, and the person you call when something's wrong.
Rita Matuzic	Account director · core team	Relationship, strategy, and the room. Owns the monthly review.
Vince Nocerino	Paid performance director · dedicated pod	Channel architecture, Tier 1 and Tier 2 media, MQA/SQA discipline — with his own strategy and programmatic bench behind him.
David Garcia	Digital experience director · core team	Landing experiences, conversion paths, and the digital journey between every touch.
Mark Willson	Growth strategist · core team	CRM architecture, lead scoring, Salesforce structure. Owns Phase 0 with your RevOps.
Michael Sykora	Marketing strategist · core team	Measurement design, engagement scoring, control-cohort analysis, dashboards.
Andy Seo	Marketing specialist · core team	Day-to-day execution and weekly optimization against coverage, not CTR.
Ashlesha Khond	Project manager · core team	Cadence and delivery. Makes sure nothing waits on a status meeting.
Grace Xu	Content manager · core team	Message architecture, creative briefs, seller sequences in the seller's voice.
George Chiu	Production manager · core team	Asset delivery and production quality, working with your creative team rather than around it.
Steve Wymer	ABM communications & narrative · executive partner	The story that holds the program together, plus Phase 2 sports and co-sponsor mapping.
Chris Kidd	ABM & performance marketing advisor	The advisory bench. Pattern recognition from programs shaped like this one.

Every section of the July 2026 brief maps to a section below. Click through, or read top to bottom; the sequence follows your document.

YOUR BRIEF ASKS	ANSWERED IN
Success criteria	01 · What we heard & 08 · Measurement
Q1 · ABM experience & methodology, incl. 2 case studies	02 · Experience & method
Q2 · Program strategy & execution, the 90-day walkthrough	03 · The thesis · 04 · Account selection · 05 · The 90 days · 06 · Channels & tiers
Q3 · Measurement & reporting	07 · The success metric & 08 · Measurement
Q4 · Onboarding & partnership	09 · Onboarding
Q5 · Scope, commercials, risks, the right investment level	10 · Investment · 11 · Risks · 12 · The team
Optional exercise · Target Corporation	14 · The Target program, in full

Prefer the guided version? The scroll experience tells the same story in 6 minutes. Prefer paper? The PDF in the bar above is this document, printable and offline.

01 · BEFORE ANYTHING ELSE

We didn't send you a deck. Here's why.

You told us the last program produced leads and no meetings, that attribution is the number-one problem, and that you'd rather punch above your weight class than hire another vendor. A PDF wouldn't have proved we were listening. This does.

What you told us, in your words

"We generated leads. We didn't generate meetings."

"Attribution is the thing we can't do. There are gaps in the connections."

"We want to punch above our weight class."

"Our reps carry seventy-five to a hundred accounts and reach one to three people on a committee of forty or fifty."

"We'd rather start where we already win, and use real wins as proof."

"A weekly spreadsheet of leads that takes two weeks to reach a seller is the same as nothing."

And the four things we went and found out on our own

Target's own payments page lists Affirm, Sezzle, Afterpay, Klarna, PayPal — and Zip. Your guests are spending there already. Section 06 is what we'd do with that.

We found no public evidence that Klarna, Affirm, or Afterpay operate a named-account ABX program. Their enterprise wins are BD-led. This is a category-first move, not a catch-up move.

Both run partner co-marketing funds that reimburse partner-led campaigns on shared merchants. That's real money on the table for your processor-fit accounts.

Generated vs. influenced is a false choice, and both options have a trap in them. Section 05 is our recommendation and the argument behind it.

02 · BRIEF Q1 · EXPERIENCE & METHODOLOGY

Challenger brands are the only kind we take.

> FROM YOUR BRIEF, VERBATIM · Q1
>
> - *Describe your experience supporting challenger brands with high growth potential but lower enterprise brand awareness.*
> - *How have you leveraged a client's proprietary data (e.g., customer, transaction, or behavioral data) to create more effective ABM campaigns?*
> - *How do you establish and maintain alignment between Sales and Marketing throughout an ABM engagement?*
> - *Please share two relevant ABM case studies, including measurable business outcomes.*

Your 4 questions from section 1 of the brief, in your order.

Challenger brands with lower enterprise awareness

Every case in our portfolio is a brand punching above its weight class: Seequent selling subsurface software against entrenched incumbents, Voltage Park selling GPU compute against hyperscalers, SprintRay turning a hockey sponsorship into enterprise dental pipeline. A challenger's playbook differs from an incumbent's in one structural way: the incumbent's committee already knows the brand, so activation alone works. A challenger has to earn familiarity and capture demand at the same time. That's why our pilot runs demand-heavy, roughly 60/40, with an always-on education layer warming the 95% of accounts that aren't in-market yet. Zip's position in BNPL (about 15% US user reach against roughly 38% each for Klarna, Affirm and Afterpay, per Federal Reserve usage data) is exactly the profile we build for.

Leveraging your proprietary data

Zip's own data is the pilot's unfair advantage, and we use 3 layers of it. Transaction data proves where your consumers already shop, which turns cold outreach into evidence. The fan-affinity layer (Fevo, StubHub, Fanatics, plus the Flyers, Phillies and Minnesota United partnerships) maps audience overlap account by account. The processor install base (Stripe, Adyen, Checkout.com) tells us which accounts can switch on with near-zero integration. Your CRM lists feed Customer Match and account-based DSP targeting, so media spends against named committees rather than lookalike guesses. No competitor can copy any of it.

Keeping Sales and Marketing aligned

Alignment is an artifact of shared definitions and shared cadence, so we build both in the first 30 days: MQA and SQA definitions written with your RevOps team, a written SDR deconfliction (your team owns broad outreach across the 1,400, we own committee coverage on the 10), same-day signal alerts into Salesforce and Slack, a weekly 30-minute working stand-up with Sales where decisions get made, and a monthly leadership review. The engagement score is account-level rather than contact-level, so both teams look at the same number and spend their energy on strategy instead of attribution arguments.

Two case studies, as the brief asked

Full committee orchestration for a challenger in subsurface software. Outcomes: +250% MQL-to-SQL conversion, 11× ROAS on paid, $2.4M influenced revenue with 22+ tracked touchpoints per conversion. The closest analog to what Zip is building.

The "Close the Gap" campaign turned a logo on the ice into a B2B story that produced traceable pipeline, the same sponsorship-to-enterprise motion Zip's team partnerships enable. Both cases in full: the portfolio.

03 · THE THESIS, IN ONE GESTURE

Drag it. This is what the pilot actually buys.

One account's buying committee. Red is what your seller can reach today. Cyan is what a covered account looks like — and every figure that lights up is a specific person reached by a specific touch, not an impression.

Coverage is the number we optimize against every week, because it moves before pipeline does. The 2026 benchmark for healthy target-account engagement is 40–60%, with 80%+ considered strong and anything under 30% a signal that the list or the outreach is broken. You're starting at roughly 7%.

This is also the answer to "why ten accounts and not fifty." Fifty accounts on a ten-account budget reproduces exactly the condition that generated three hundred leads and no meetings. Ten is the largest number where we can credibly take coverage from 7% to 70%.

04 · BRIEF Q2 · ACCOUNT SELECTION

Your fifty, filtered. Turn the criteria on and watch the ten fall out.

> **FROM YOUR BRIEF, VERBATIM · Q2 (ANSWERED ACROSS SECTIONS 04–06)**
>
> - *What does a sample account program or account plan include? → 04 and the Target program, section 14*
> - *How do you prioritize and personalize outreach across buying committees? → 04*
> - *What channels and tactics would you recommend for a pilot of this size? → 06*
> - *How do you determine which tactics are appropriate for individual accounts? → 06*
> - *How do you collaborate with Sales throughout execution? → 05 and 08*

This is your own thesis, made operational — proven category where Zip already wins, processor fit that collapses the integration, accounts that aren't already getting seller love, and fan overlap from the team partnerships. Toggle them and see how the list changes.

Note on this table: illustrative, built from the sample target list Vaneet shared on July 15 plus the footwear names from the July 16 debrief. Processor and incumbent-BNPL fields need verification against ZoomInfo/Apollo and your processor reps before selection is final — that's a week-one deliverable, and it's the reason the scoring model matters more than any individual row here.

The matched control cohort — the part nobody else will offer

Your brief asks how we'd ensure you can measure the *incremental* impact of the engagement. That word deserves a real answer, and no attribution model can give one. Only a holdout can.

We run ten and hold ten. The next ten accounts, matched on category, GMV band, processor, and current pipeline stage, get exactly what they get today — normal seller coverage, normal SDR outreach, no ABX layer. At day 45 and day 90 we compare coverage, meeting rate, and opportunity progression across the two cohorts.

It's the only clean answer to "would this have happened anyway" — and it makes the scale-to-25 decision evidence-based rather than political.

If someone senior paused B2B once, they'll discount any number marketing reports. A holdout comparison is much harder to argue with than an attribution claim.

Ten good accounts go untouched for a quarter. If Sales objects to holding a specific account, we swap it — the cohort has to be matched, not sacred.

05 · BRIEF Q2 · THE 90 DAYS

Ninety days, and a legible win before day forty-five.

Enterprise retail cycles run nine to eighteen months. A ninety-day pilot cannot produce closed revenue, and any agency that promises it is setting you up. What it can produce is a covered committee, real meetings, and a number your CEO can't argue with. Click through the phases.

Two things that run alongside, and one that runs after

MQL/SQL definitions, engagement scoring, Salesforce structure, UTM taxonomy, attribution baseline — built with Misha and RevOps in weeks 1–2. Deliberately lightweight. It runs in parallel and **does not gate** anything. You said attribution capability is needed but isn't a prerequisite to start. We agree.

Its own line item, not an afterthought. Written rules of engagement in week one: they own broad outreach across the 1,400, we own orchestrated committee coverage on the ten. Shared suppression list, monthly sync, and our signals feed their prioritization — so the relationship is additive, not territorial.

Scoped separately, not buried inside "field marketing." The other sponsors of your teams are your target accounts. The closest real precedent — DHL activating alongside Société Générale at the Rugby World Cup — worked because DHL brought a functional tie-in, not just a shared logo. Yours is better: you're the payments layer for the fanbase you both spend against.

06 · BRIEF Q2 · CHANNELS, TACTICS & BUDGET

Two motions, five channels, one job each.

An honest word first: paid media cannot function as a demand engine against 10 logos. There isn't enough audience for any platform to optimize against, and an agency that claims otherwise is selling impressions. So the program runs 2 motions.

Sales-led and deeply personal: executive outreach, seller sequences, direct mail, gifting, field moments, committee-specific creative. Media supports through retargeting and staying visible to people who already engaged. Judged on committee coverage, meetings created, account progression.

Where paid media actually runs, with enough scale for the platforms to learn. Creative personalized by segment, vertical and persona rather than by logo. It keeps every other seller's territory warm and builds the bench that becomes pilot #2. Included in the Win the Year tier as its own line.

CHANNEL	ITS ONE JOB	WHAT RUNS
LinkedIn	Reach the committee by name, function, seniority	Sponsored content, thought-leader ads, conversation ads, video, retargeting
Google Search	Catch intent the moment it turns commercial	Competitor terms, category terms, problem-led queries, Customer Match on the account list
YouTube	Hold confidence through a 9–18 month evaluation	60–90 second customer stories, category commentary, demos, aimed at engaged audiences
Programmatic	Stay visibly present wherever the committee reads	CRM onboarding, account-based DSP, intent data, retail & payments publications
Meta	Carry the sports story, nothing more	Partnership creative, customer stories, retargeting. It will not generate enterprise payments demand, and we won't pretend otherwise

How tactics get chosen per account: each account plan decides where that committee actually lives (LinkedIn-heavy, event-first, or brokered through a team's sponsorship office), built from seller interviews plus our research. Direct mail, gifting and field moments are budgeted per account rather than spread evenly. Committee coverage on $1B+ GMV retailers runs $15–25K per account per year in program spend; beneath roughly $18K per account the motion quietly becomes 1:many wearing a 1:1 label.

07 · BRIEF Q3 · THE SUCCESS METRIC

What does success mean? Pick one. In writing, in the first thirty days.

> FROM YOUR BRIEF, VERBATIM · Q3 (ANSWERED ACROSS 07–08)
>
> - *What KPIs do you recommend tracking? → 08*
> - *How do you measure account engagement? → 08*
> - *How do you measure pipeline influence and opportunity progression? → 07 and 08*
> - *What reporting cadence do you recommend? → 08*
> - *What would success look like after 90 days? → 05 and 08*
> - *How would you partner with Zip to ensure we can accurately measure the incremental business impact? → the control cohort, 04 and 08*

Vaneet deferred this to us. We won't take the deferral quietly, because the failure mode the whole team named is crushing a metric you didn't actually want. So here are all three options with the traps visible — including the one that isn't on your list yet. Click one.

Opportunities where the first known touch was marketing. First-touch attribution. The cleanest story, and the one a sales-minded CEO instinctively trusts.

Any opportunity where any committee member touched marketing at any point. Multi-touch, much wider net, far easier to claim.

Stop splitting credit. Report account-level pipeline movement as a jointly-owned revenue-team metric, measured against the control cohort.

Each one changes what we report, what targets we commit to, and what the day-90 conversation sounds like. There isn't a wrong answer — there's only an unstated one, and that's the one that kills pilots.

Benchmarks: in ABM and enterprise specifically, marketing-sourced attribution realistically runs 5–20%, and teams reporting sourced-only systematically undervalue marketing's contribution by 35–55% (ZoomInfo). The case against splitting credit at all is Demandbase's, and we think it's right for an ABX motion (Demandbase).

08 · BRIEF Q3 · MEASUREMENT & REPORTING

Attribution isn't a report you receive. It's how we run every day.

You told us the weekly spreadsheet took two weeks to reach a seller, which is functionally the same as never. So the first thing we build isn't a dashboard — it's the alert that fires the same day, into Salesforce and Slack, with the suggested next action and the draft message already written.

Buying-committee coverage % per account · net-new engaged stakeholders · committee-level meetings created (net-new contacts, not re-engagements) · opportunity progression vs. control · pipeline movement per your chosen metric.

Impressions, CPM, CTR, MQL volume, lead counts. We'll report them as diagnostics because they tell us whether media is working — but they are not how this gets judged. Making that shift is the hard part of ABM, and it's the difference between a pile of leads and a calendar full of meetings.

The one design choice that matters most

The engagement score is calculated **per account, not per contact**. One very engaged contact and eleven moderately engaged contacts are completely different situations, and a contact-level score cannot tell them apart. Depth of committee coverage is weighted more heavily than intensity from any single person — because on a 44-person committee, intensity from one person is how you lose slowly.

The account-stage framework, written with you in the first 30 days

STAGE	WHAT TRIGGERS IT	OWNER
Account Engagement	Committee members interacting: ads, site visits, content, video, webinars, repeat visits, weighted by how many people, how senior, how recent	Marketing
MQA · Marketing Qualified Account	Engagement crosses the agreed threshold across multiple stakeholders in the same retailer, meaning the committee is widening	Marketing, handed over
SQA · Sales Qualified Account	A seller validates real intent: discovery taken, live conversation, a named initiative, or confirmed evaluation of payment providers	Sales, accepted
Pipeline influence	Opportunity created or progressed across the committee, measured against the matched control cohort	Jointly owned

Reach 4 stakeholders across Finance, IT and Procurement inside one retailer and that account is worth far more than a single form fill. Today both look identical in your reporting; under this framework they don't. The matched control cohort (10 run, 10 held) is our answer to your incrementality question, compared at day 45 and day 90.

Cadence

Automated signal alerts to sellers, in Salesforce and Slack. Not a digest — a trigger with an action attached.

Account working stand-up with Sales. Decisions get made in this meeting, not deferred to the monthly.

Program review with Marketing and Sales leadership. Coverage trend, spend efficiency, control comparison, what we're changing and why.

Formal milestone readouts, with the control-cohort comparison front and center.

09 · BRIEF Q4 · ONBOARDING & PARTNERSHIP

What we need from you, and when.

> **FROM YOUR BRIEF, VERBATIM · Q4**
>
> - *What would you need from us during the first 30 days?*
> - *Which stakeholders should be involved?*
> - *What technology or platform access is required?*
> - *What level of collaboration should we expect?*
> - *What does your ongoing operating cadence look like with Marketing and Sales?*

Everything on this list lands inside the first 30 days, and none of it gates the campaign build.

Alyson as day-to-day lead. Vaneet's 8 sellers for one interview each. Misha and RevOps in the room from day one on definitions. Kathryn at the monthly review. The sports and entertainment lead as Phase 2 scopes. Your creative team as brief recipients, never order-takers.

Salesforce (read plus campaign objects), the 50-account list to filter to 10, your ZoomInfo seat data while reporting migrates onto our licenses, brand standards, and the sponsorship hospitality inventory you actually control.

Per your stated preference: your team owns content and asset production. We bring research, message architecture, creative briefs, orchestration, media buying, landing experiences and measurement. We write the briefs; your team does the craft.

An extension of your team: you see what ran yesterday, what runs today, what ships this week. Daily automated signals to sellers. Weekly 30-minute working stand-up with Sales. Monthly 60-minute leadership review. Formal day-45 and day-90 readouts with the control comparison front and center.

10 · BRIEF Q5 · INVESTMENT & COMMERCIALS

Services and media, separated — so you can see both numbers.

> FROM YOUR BRIEF, VERBATIM · Q5 (ANSWERED ACROSS 10–12)
>
> - *Proposed Scope of Work, timeline, team structure and key personnel → 10 and 12*
> - *Pricing model, agency fees, estimated media/program budget, commercial assumptions, deliverables → 10*
> - *What are the most common reasons ABM/ABX pilots fail? → 11*
> - *What risks or watchouts would you identify specifically for a company like Zip? → 11*
> - *What level of investment gives a 10-account pilot the greatest likelihood of success? → 10*

Kathryn asked for good/better, and for all-in versus services-only rather than a single blended figure. Here's both, structured the way you asked, renamed for what each one actually wins. Good is **Win the Quarter**: the pilot, $475K all-in as a project. Better is **Win the Year**: the engine at scale, priced as a monthly all-in run-rate that begins when the pilot clears its gate.

What level of investment actually gives a 10-account pilot the best chance

Honest answer: **$475K all-in is the floor at which this works properly, and the pilot is priced exactly there, with the headroom spent on depth per account rather than more logos.**

The reasoning is per-account, not per-program. For a genuine 1:1 / 1:few motion against $1B+ GMV retailers with 40–50 person committees, committee coverage runs **$15,000–$25,000 per account per year in program spend alone**, before services. Ten accounts puts program spend at $150K–$250K — which is where both tiers land. Underneath roughly $18K per account you are doing 1:many with a 1:1 label, and that is precisely the motion that produced three hundred leads and zero meetings.

The other half is services, and on a pilot that's front-loaded because you're building the operating model at the same time as running it. That's a one-time cost you don't pay again at 25 or 50 accounts — which is the real argument for funding the pilot adequately rather than minimally. You're buying an asset, not a quarter of activity.

And if budget forces a choice: cut accounts before you cut depth. Six accounts done properly will teach you more and produce more than fifteen done thinly. We'd rather run a smaller pilot well than the stated pilot badly, and we'll say so out loud.

Two commercial notes worth reading

The pilot is a project with the 90-day operating plan inside it, and a genuine break point at its end if we haven't hit the agreed success measures. We'd rather have that clause in the contract than not — it's the cheapest way for us to prove we mean the rest of this.

Stripe and Adyen both run partner co-marketing funds. If we secure them, they offset your program spend — they don't reduce our fee. Separately, running ZoomInfo/Apollo and reporting through our licenses may let you retire the 6sense and ZoomInfo subscriptions for the pilot's duration. Both are real dollars back, and both need your reps and Misha in the conversation.

Deliverables included

Account plans for all 10: committee map, messaging by role, channel plan, budget split. Creative briefs per account and campaign. Live dashboard access plus the weekly human-readable account report. MQA and SQA definitions with Salesforce campaign structure (Phase 0). The written SDR deconfliction. Day-45 and day-90 readouts with control comparison. A post-pilot expansion recommendation, including the scale-to-25 list.

Commercial assumptions

Win the Quarter is a project priced to the budget you named: $475K all-in, scoped on outcomes with the 90-day operating plan inside and a genuine break point at its end. Win the Year is the engine at scale: a $110–135K monthly all-in run-rate covering services, program and media, and it begins only when the pilot clears its gate. Zip owns creative production, per your preference. Media management runs at 15% of spend with a $15K monthly minimum, and Stripe and Adyen co-marketing funds offset program spend without reducing our fee. Media and program are quoted as ranges rather than fixed lines because we flex to what performs instead of burning to a budget number, and every tier carries a scale reserve — roughly 5% held back and released only against evidence from what is already working. The pilot deliberately front-loads activation against a $15–25K per account per year steady state, because a legible win by day 45 means compressing a year of pressure into a quarter. Brands at your stage typically put $40–50K per month behind media alone. For scale, Affirm reported $434.8M of sales and marketing expense in its FY2025 10-K; a full year of this program is well under 0.3% of that single line.

11 · BRIEF Q5 · RISKS & WATCHOUTS

Why pilots fail, and the ones we'd worry about for you specifically.

Your brief asked this directly, which is a good sign. Here's the version we'd give you privately.

Why ABM pilots fail, generally

Sales and Marketing weren't personally aligned before launch. The most reliable predictor of failure there is. No cadence fixes it afterwards.

Judged at day 90 against a standard nobody wrote down at day 1.

Sellers experience it as marketing asking for things. It dies quietly.

Accounts chosen because they're big rather than because they're winnable.

Fifty accounts on a ten-account budget. 1:many results, 1:1 price tag.

Platforms don't fix a weak ICP, absent alignment, or shallow research.

Every number is arguable — and in a skeptical org, arguable means dismissed.

Judged on closed revenue at day 90 in a market with 9–18 month cycles.

And the ones specific to Zip

B2B was paused internally. Whoever made that call will approach any agency's numbers with skepticism, and honestly they should. **Our mitigation:** the control cohort, and a first legible win inside day 30–45 rather than day 90. We'd rather be judged early on something real than late on something comprehensive.

There's a pattern of trying things and not giving them a fair window. Enterprise retail deals take 9–18 months; a 90-day pilot cannot produce closed revenue. **Our mitigation:** agreeing at kickoff, in writing, that coverage and meeting creation are the legitimate 90-day measures with revenue as the 12-month measure. If that agreement can't be reached, the pilot is structurally set up to fail and we should talk about the timeline **before** signing, not after.

Klarna counts Nike, Adidas, H&M and Walmart among its merchants. Target runs Affirm and Sezzle. Klarna displaced Affirm at Walmart in 2025 — these relationships do move, but displacement is a different and longer motion than a first sale. **Our mitigation:** confirm incumbent status on all fifty during selection, and plan displacement accounts as displacement accounts with a differentiated-tier message.

Our single strongest asset depends on your consumer data, and you're conservative about data. **Our mitigation:** Misha in the kickoff, an aggregated-and-anonymised version scoped as the fallback, and a public-data version as the floor — with the quality difference stated openly, so it's a decision rather than a surprise.

Vaneet drives this and Kathryn holds the budget. Workable, but it's a fault line. **Our mitigation:** both sign the success definition, and the weekly cadence is a joint meeting rather than a marketing meeting with sales invited.

Two vendors touching the same accounts with different messages is worse than either alone. **Our mitigation:** written rules of engagement in week one, shared suppression, monthly sync, and our signals feeding their prioritization so the relationship is additive rather than territorial.

You own creative, which is right — but it means our velocity depends on your team's capacity. **Our mitigation:** briefs delivered 2–3 weeks ahead of need, production available as an optional overflow line, and creative turnaround tracked as a program metric so if it becomes the bottleneck we can see it rather than argue about it.

Alyson is one person. **Our mitigation:** we take operational load rather than adding to it — and we'll say out loud when we think we're asking too much of her.

12 · BRIEF Q5 · THE TEAM

You said you wanted big firepower behind a small team. This is the pod.

The people you met stay on the account, with commitments on the record. Twelve named people, not a pyramid: Chris Salazar leads from the top, Rita runs the relationship, and Vince brings a dedicated paid pod rather than a single seat.

Staffing shown is for the Win the Quarter tier and priced into the fee. Win the Year adds a dedicated analyst and deepens the strategist and field roles. Final staffing confirmed at contracting.

13 · BEYOND THE BRIEF · THE BIGGER PLAY

Give retailers a reason to brag about you.

The brief didn't ask for this. It's the part of our response no competitor will have, so it belongs in the record.

In the cart, Zip helps a shopper buy what she can't yet afford. As a company, Zip can exist to expand her financial well-being, and saying the second part out loud changes the conversation with every retailer on your list. Operation HOPE's Financial Literacy for All initiative counts Walmart, PayPal, Bank of America, Disney, Delta and the NFL as founding organizations, with Visa, Mastercard, American Express, Synchrony, MLB and MLS as members. Target appears on neither list, and neither does any BNPL brand. A public, dated commitment to financial literacy and credit building, delivered through a credible partner with published outcomes, does 3 things at once: it expands the buying committee by recruiting CSR and community-impact leaders as advocates, it hands retailers a headline their brand teams actually want, and it claims ground no competitor in the category holds. Zip's sponsorships are the on-ramp, and the Minnesota United relationship arrives with Target's name already on the shirt.

The full build (the pledge, the partner, the hometown multiplier, retailer co-owned editions, the measurement) lives in the scroll experience, section 05.

14 · THE OPTIONAL EXERCISE · IN FULL

Target Corporation. We took the homework seriously.

> **FROM YOUR BRIEF, VERBATIM · THE OPTIONAL EXERCISE**
>
> - *Your research approach → Why now tab*
> - *Buying committee hypothesis → Buying committee tab*
> - *Messaging framework → Messaging tab*
> - *Recommended channels, tactics and needed budget → Channels & budget tab*
> - *Distribution of responsibility between agency and Zip → Who does what tab*
> - *Sample 90-day activation plan → 90-day plan tab*
> - *Success metrics you would use → Metrics tab*
> - *Sample report → Sample report tab*

Target's payment page already lists Affirm, Sezzle, Afterpay, Klarna, PayPal — and Zip.

Ask Google "Can I pay with Zip at Target?" and the answer is yes, 3 different ways: select Zip at checkout on Target.com, generate a digital card in the Zip app and tap your wallet in store, or create a single-use virtual card. Zip's own site features Target as a shop-now destination. The brief says there's no commercial relationship, so the mechanism appears to be the virtual card: volume moving through Target's checkout with no integration, no revenue share, and no conversion data flowing back to either side.

If that holds, it isn't a hypothesis about whether BNPL works at Target. It's evidence, with your own transaction data behind it. No competitor can make that argument, and we'd open the account with it.

Every other response to this brief will treat Target as a blank slate. The first sentence out of Target's VP of Payments will be "we already have this," and a pitch that hasn't planned for that sentence is over in the first meeting.

Handled right, it *is* the wedge: the door appears open, guests appear to be using it, and the deliberate version of that relationship hasn't been built yet. We're not proposing Target integrate anything. We're proposing Zip and Target do more business together.

Sources: Affirm investor disclosures and eMarketer analysis for the prime split; CFPB analysis of 2021–22 originations for the subprime share — the most recent regulator-grade breakdown published, and we'd present it with that vintage rather than as current-year.

Parents with young children are the heaviest BNPL users in America at 46.7%, ahead of paycheck-to-paycheck consumers at 42.7% (PYMNTS). Millennials and Gen Z are roughly 65% of users (EMARKETER). And retailers pay BNPL providers 2–8% of each sale for bringing the customer (EMARKETER, 2026): the seat at the checkout is earned by delivering demand.

Zip sponsors Minnesota United. The shirt sponsor is Target. Same club, same stadium, same fan base, in Target's home market. The warm introduction to account #1 runs through a partnership Zip already pays for.

The message isn't "replace Affirm." It's this:

"Every guest Affirm declines walks out of your cart. We're the tier underneath — and your turnaround is being underwritten by exactly that guest."

One verification note, because we'd rather flag it than bury it: everything above comes from public sources — Target's published payment-options page, Google's answer box, Zip's own site. We have not confirmed the mechanism with your team. If it is the virtual card, the opening above is the strongest line available on any account in this pilot. If it is something else, the argument changes and we would rewrite it before it ever reached Target. That check is a week-one item — and it is exactly the kind of thing we would rather find now than have a client find for us. Target · accepted payment options

Michael Fiddelke took over as CEO in late 2025 and is running a **$6 billion turnaround** after **three consecutive years of comparable-sales declines**, guiding to roughly **2% net sales growth in 2026** — the first increase in four years. Four named priorities: merchandising authority, elevating the guest experience, accelerating technology, strengthening team and communities. Strategically they're moving off the "everything store" toward category specialisation, with aggressive investment behind home, baby and beauty.

Why that's a Zip conversation and not a payments conversation: a turnaround built on winning back the value-conscious guest runs directly into a checkout that declines exactly that guest. Incremental approvals are incremental comps. That's a CFO argument.

Per your own account sample, Target processes through Fiserv/Stripe. **Stripe is one of your partner processors.** Target clears the processor-fit filter — this is a configuration, not an integration project.

Target is headquartered in **Minneapolis** — one of the six retail-HQ metros you already named for field activation. The account strategy and the field strategy are the same motion here.

Your existing Zip volume at Target, plus a category-specific estimate of the guests Target loses at checkout to declines and affordability abandonment. **Nobody sends their VP of eCommerce either number.**

Roughly 40–50 people, of which these twelve seats decide it. Named individuals get confirmed in week one via ZoomInfo/Apollo plus seller intelligence — this is the role map we plan against.

SEAT	ROLE IN THE DECISION	WHAT THEY CARE ABOUT	OUR ENTRY
CEO (Fiddelke)	Air cover, not a target	Turnaround credibility, comps	Never approached directly — reached through the CFO
CFO / VP Finance	Economic buyer	Comps, margin, credit risk on balance sheet	Research artifact + executive direct mail
VP eCommerce / Digital	Operational owner	Conversion, cart abandonment, guest experience	The decline model — sharpest opener we have
Head of Payments	Technical evaluator	Stack complexity, incumbent conflict	"A tier, not a replacement"
Treasury	Approver	Settlement, working capital	Stripe-mapped operational brief
VP Merchandising (home / baby / beauty)	The champion nobody's calling	Basket size, unit conversion in their category	Category-specific affordability data
Circle Card / loyalty owner	Most likely blocker	Circle Card economics, cannibalisation	Addressed head-on and early: incremental, not cannibalizing
IT / Integration	Feasibility gate	Effort, sequencing, risk	"You're on Stripe — configuration, not integration"
Procurement	Terms	Vendor risk, contract	Pre-emptive diligence pack
Legal / Compliance	Gate	Regulatory, disclosure	Standard, pre-loaded
Store Ops	Influencer	In-store execution, associate training	In-store is where the category is growing
Data / Analytics	Influencer	Measurement, guest insight	Shared measurement design
CSR / Community Impact lead	The advocate nobody recruits	Guest well-being, community story, brand values	The purpose platform: financial literacy and credit-building, co-owned with Target

The three seats most responses will miss: the Circle Card owner, the likeliest internal skeptic because a new payment tier can look like cannibalization from that seat; VP Merchandising for home, baby and beauty, whose categories are exactly the ones Fiddelke is investing behind and who no payments vendor is calling; and the CSR lead, who isn't on anyone's map because there's been nothing to advocate for. Give Zip a real purpose platform and that seat becomes an ally inside the building — the vote no rate sheet can buy.

Account thesis — one sentence

Target's turnaround depends on winning back the value-conscious guest — and the guest Affirm declines is that guest, walking out of the cart, measurably, today.

The three-move argument

Google says guests can pay with Zip at Target 3 ways today, and Zip's own transaction data can confirm what's really moving. The question isn't whether this works. It's whether both sides want the data, the margin and the relationship that come from doing it deliberately.

That tier is your turnaround demographic. Value-conscious, credit-constrained, cash-flow managing. Exactly the guest a $6B repositioning around everyday value needs to convert.

And it costs nothing to find out. You're on Stripe. Zip is a configuration, not an integration project. Run it in one category — home, or baby — and measure it.

One thesis, six translations

PERSONA	WHAT THEY CARE ABOUT	THE SAME IDEA, IN THEIR LANGUAGE
CFO / Finance	Comps, margin, working capital	"Incremental approvals are incremental comps, with zero credit risk on your balance sheet."
VP eCommerce	Conversion, cart abandonment	"The declined-at-checkout guest is measurable. Here's what that number looks like at your volume."
Treasury	Settlement, cash flow	"Settlement terms and reconciliation, mapped to how you already run Stripe."
Head of Payments	Stack complexity, redundancy	"We're a tier, not a replacement. Here's how Zip sits alongside what you have."
IT / Integration	Effort, risk, sequencing	"You're on Stripe. This is a configuration, not an integration project."
Procurement	Vendor risk, terms	"Public company, US-regulated — here's the diligence pack before you ask for it."

What we deliberately don't say: "replace Affirm." That's a procurement fight you lose, and it frames Zip as a substitute rather than an expansion. The tier underneath is a better story and a much easier yes.

Target is a Tier A account. Indicative 90-day program budget for this single account — services sit inside the pilot retainer, not on top.

TACTIC	WHAT IT IS	BUDGET
Decline & abandonment model	Built from Zip's own data — the asset that earns the meeting	Services
Executive direct mail	Printed model + real letter, 6 executives, hand-addressed	$4,000
Named-account microsite	Target-specific, gated depth, fully tracked	$8,000
LinkedIn committee targeting	Company + named-contact, conversation and document ads, 90 days	$22,000
Programmatic ABM display	Account-level, including our owned publisher network	$18,000
Persona creative variants	6 personas × 3 formats — Zip produces, we brief	Zip / optional
Minneapolis field moment	Hosted executive dinner, 8–12 seats, shared with other MSP targets	$25,000
Intent + enrichment	Committee mapping and ongoing monitoring	$6,000
Sales enablement	Battlecards, sequences, meeting-prep briefs	Services
Total program spend — one account, 90 days	~$83,000	

Sequencing note: the Minneapolis dinner sits deliberately late, in weeks 9–12. It's the conversion mechanism, not the opener — and because it's shared with other Minneapolis-area targets, the true cost carried by Target alone is materially lower than shown.

WORKSTREAM	INNOVATIVE GROUP	ZIP
Account research + committee mapping	Own	Seller intelligence input
Decline model	Build	Provide data, approve methodology
Message architecture + creative briefs	Own	Approve
Creative production and design	Advise, spec, review	Own
Landing page structure + copy	Own	Design + build (or optional IG add-on)
Media planning, buying, optimization	Own	Full visibility, no execution burden
Direct mail production and fulfilment	Own	Approve creative
Seller sequences and enablement	Write	Send — seller's name, seller's voice
Field event strategy and management	Own	Host, attend, own the relationships
Salesforce campaign structure + tracking	Own (with RevOps)	Access + Misha's sign-off
Reporting and analysis	Own	Review
Processor co-marketing approach	Draft and support	Own the Stripe relationship
The relationship with Target	Support	Own — this is your account and your win

Kathryn was clear that creative and brand stay with your team, and we think that's the right call. Our role is the brief: here's what this account needs, here's why, here's the persona and the message and the spec. You make it. Production is available as an optional line if you want overflow capacity — it isn't a default inclusion.

WINDOW	WHAT HAPPENS	MILESTONE
Weeks 1–2Foundation	Seller interviews on Target specifically. Committee mapped to named individuals. Baseline coverage captured. Decline model scoped with your data team. Creative briefs to your team. Salesforce structure and tracking live.	Tracking live before the first dollar of spend
Weeks 3–4Open	Decline model complete. Executive direct mail drops to CFO and VP eCommerce. LinkedIn committee targeting live across all mapped contacts. Programmatic starts. Seller sequences to the three reachable contacts. Microsite live.	The model is in six executives' hands by day 25
Weeks 5–8Widen	Full committee orchestration. Merchandising track opens with home/baby/beauty affordability data. Circle Card cannibalisation objection pre-empted in content. Stripe co-marketing conversation opened in parallel. Weekly coverage review and reallocation.	Coverage from 3 contacts to 15+ engaged by day 55
Weeks 9–12Convert	Minneapolis executive dinner — Target plus peer MSP retail leadership. Post-event 1:1 sequences. Push for a committee-level meeting with eCommerce and Finance in the same room. Pilot framed as one category, measured.	2–3 net-new committee meetings and a named next step
Week 13Read out	Coverage before and after. Meetings created. Opportunity status. Control-cohort comparison. Honest recommendation on whether Target is a 12-month pursuit or a 24-month one.	If it's 24 months, we say so rather than reporting activity as progress

METRIC	BASELINE	DAY 45	DAY 90
Committee members mapped	~3	40+	45+
Committee members engaged	~3	12	18–22
Committee coverage %	~7%	~27%	40–50%
Net-new stakeholders reached	0	9	15+
Committee-level meetings	0	1	2–3
Economic-buyer-adjacent engagement	none	initiated	sustained
Opportunity created / stage movement	none	—	qualified opp or named next step
vs. matched control account	—	tracked	tracked

What we won't promise: a closed deal in 90 days. Target is a large-format national retailer with an incumbent BNPL relationship and a CEO mid-turnaround, and we'd be suspicious of any agency that told you otherwise. What we will commit to is going from three contacts to a mapped, covered and engaged committee with a named next step — because that's what converts in month seven.

The dashboard shows the numbers continuously. **This page is the part a human reads** — what happened, what we're changing, and what we need from you. Both matter, and it's the second one that leadership actually opens.

The always-on layer under the monthly page, built on **Adriel**, the AdOps platform we run reporting on: white-labeled in Zip's mark, saved to PDF and shared as a live link, with alert thresholds wired to Slack and Salesforce. SOC 2 Type 2, trusted by 6,300+ teams. Reporting is a daily operation here, and the monthly report is its summary.

We only win if you win. And we mean that more literally than it sounds.

You don't need to be told what ABM is. Russell has run ABX. Vaneet and your CMO own this pivot and are accountable for it. What you need is someone to run the engine — the unglamorous parts — so that your team is the team that proved ABM works at Zip.

That's the job we want. Not to be the agency that advised on the pivot. To be the reason your people get to stand up in a QBR and show a number that moved.

The creative stays yours. The relationships stay yours. The wins are yours. We're the nuts and bolts underneath, and we're fine being invisible if the results aren't.

And we're not pitching a $475,000 account. We're pitching the version of this where ABM becomes a real, owned capability at Zip — prove it in ninety days, scale it to twenty-five, then fifty, then hand us the next thing. The money follows the work. It was never the pitch.