

BECQUET & ASSOCIATES

HIGH YIELD INVESTMENT PROGRAMS BRANDS ANALYSIS

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A brief analysis of the market

This presentation is intended to capture a brief overview of the **High Yield Investment Programs (HYIPs)** brands currently trading online. This is with a view to gain an impression of the brand experiences of established key competitors as well as other associated brands.

Competitor analysis – direct competitors (Forex)

Atox Financial Alliance



Infinitiva



FX Star



Name	<ul style="list-style-type: none">• Convoluted / corporate / technical	<ul style="list-style-type: none">• Strong / memorable / cerebral idea	<ul style="list-style-type: none">• Generic / functional
Brandmark	<ul style="list-style-type: none">• Considered, smart, upmarket	<ul style="list-style-type: none">• No idea / generic	<ul style="list-style-type: none">• Generic star idea
Brandline	<ul style="list-style-type: none">• Modern trading technologies & innovations (Technological)	<ul style="list-style-type: none">• Experience. Strength. Results. (Attributes & benefits)	<ul style="list-style-type: none">• The choice of those who yearn to be free (Aspirational)
Imagery	<ul style="list-style-type: none">• Actual traders featured	<ul style="list-style-type: none">• Generic stock images	<ul style="list-style-type: none">• Cheesy stock images
Leading ideas	<ul style="list-style-type: none">• Understanding client needs• Earning trust• Partnership	<ul style="list-style-type: none">• Analytic approach• Technical resources• Human experience	<ul style="list-style-type: none">• Well-organised• Financial freedom• Transparency
Presentation	<ul style="list-style-type: none">• Corporate• 'Old-school' & institutional neckties	<ul style="list-style-type: none">• Functional / business to business• 'Does what it says on the can'	<ul style="list-style-type: none">• Consumer-oriented• Casual, playful and creative but cluttered• Animation demands too much attention
Notable exceptions	<ul style="list-style-type: none">• Mutually beneficial	<ul style="list-style-type: none">• Trading psychology	<ul style="list-style-type: none">• SMS Notifications
Overall impression	<ul style="list-style-type: none">• Smart, sophisticated, considered	<ul style="list-style-type: none">• Solid systems, informative and well structured	<ul style="list-style-type: none">• Accessible and approachable

Competitor analysis – other notable HYIP brands

Stark Fund



Oico



Name	<ul style="list-style-type: none">Lead trader's name	<ul style="list-style-type: none">Made-up name (not typical for the sector)
Brandmark	<ul style="list-style-type: none">Generic globe symbol	<ul style="list-style-type: none">Amateurish generic globe
Brandline	<ul style="list-style-type: none">None	<ul style="list-style-type: none">None
Imagery	<ul style="list-style-type: none">Actual traders featured	<ul style="list-style-type: none">Cheesy and fake-looking stock imageryWeb 2.0 glossy effectsCartoonish 3D icon renderings
Leading ideas	<ul style="list-style-type: none">Macro economic climateAccessibility of the internet'No real competition' claim	<ul style="list-style-type: none">Proven track recordInternationalThe right people
Presentation	<ul style="list-style-type: none">Smart but gimmickyGeneric 3D globe clichéPeople-oriented	<ul style="list-style-type: none">Amateurish and 'loose'
Notable exceptions	<ul style="list-style-type: none">Plan categories: daily, weekly and monthly	<ul style="list-style-type: none">Request to rate service
Overall impression	<ul style="list-style-type: none">Robust, personable and accountable but no brand charisma	<ul style="list-style-type: none">Superficial, unbelievable and 'not serious'

General impressions and observations

- Overly functional and amateurish brand names, many seem to have developed organically without foresight and **the overall brand experience** in mind
- Brand ideas tend to be generic: globes, infinity and stars
- Generally too much information for the casual investor
- Information also tends to be full of jargon and unnecessary technical detail
- eCurrencies could benefit from a proper introduction, particularly for the non-professional trader
- **Widespread use of stock photography, gloss and effects creates an inauthentic and superficial perception – this probably accounts for a lack of confidence in users**

Establishing a solid brand foundation

1. Transparency and authenticity

- Transparency should not only be referred to but clearly demonstrated
- Invest in good quality copywriting using plain English, avoid superfluous information and technical financial jargon
- A proven track record should feature prominently, this would go well with **actual traders featured** who are held accountable for all trading activities

2. Security

- Up-to-date and **secure technology is a given**
- Specific information such as DDOS & SSL does not need to appear prominently

3. Support

- Accessible and **responsive at all times**
- Absolutely no call-centre stock imagery
- Social media integration wherever possible to create networks of customers towards a 'self-mediating' and 'mutually-sustaining' feedback system

4. Personalised and 'ease-of-use' experiences

- Plans should be clearly and simply explained, and structured with personalised experiences in mind
- The new brand should be seen as an attentive and inspiring financial enabler

The way forward – some ideas to explore

- Standout from competitors with a non-typical and **evocative name**
- Actual people – **real traders**
- In this together – **mutual benefit and success**
- Latest **technology used innovatively**
- Balancing analysis and intuition, thoughts and feelings, intellect and emotion in a collective creation of wealth to form a **practical and inspired investment experience**
- Live trading – as responsive and **as real-time as possible**
- Harnessing **lead-trader signals**
- Instill confidence to **‘invest more to do more’**

Thank you

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