goodface

Playbook

Unlock your winning spot in FinTech market

Step-by-step guide to get your positioning and messaging right



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To get started

Are you a marketing, product, or business leader? This playbook is for you.

Below you'll find a distilled and practical summary of our insights drawn from our work with numerous FinTech businesses. Everything we recommend here we've applied in our work — across positioning, messaging, design, and development — as we support the growth and scaling of fintech products and brands.

- It’s best to form a cross-functional team that will work throughout the process. There should be people from all key teams — product, sales, marketing, customer success, finance, partnerships, legal, and operations
- If you don’t have regular cross-company meetings to sync on your positioning in the market, you’ll be surprised how differently people may see your company. This work will help get everyone on the same page.



Session-based format

Consider using sessions — it may help reach a better understanding without long delays. Just make sure to stick to structure, otherwise don’t do sessions at all.

Most parts may take a few sessions if you haven’t done this work before or for a long time. So don’t try to rush through everything in one meeting. But also don’t delay or split stages without a solid reason.

Get someone responsible for the process	• One person should own the process. Ideally, they’re not part of the team. • They define tasks, send agendas, track reactions, and moderate sessions.
Figure out what’s needed and set tasks	• Identify what information you'll need for the next stage. • Assign tasks to the right people so they prepare what's relevant to their function. • Make it clear who needs to provide specific data vs. general input.
Create an agenda and send it early	• The agenda should include tasks, so everyone knows what to prepare. • Send it to all involved well in advance. • Make sure you use sessions to discuss how to combine information and reach a common view — not to fill data gaps. That should happen between sessions.
Work in a shared document	• Everyone must add their part before the session. • A shared doc will help track all inputs and create a ground for a constructive discussion

01 Starting with your history

List your core expertise that have brought you to this particular point — what knowledge and skills of the team enable you to deliver product and/or services to your customers?

Identify best-fit customers:

1. Find out which types of customers have experienced the best results and been the most satisfied with your offering — gather feedback from team members that work directly with clients.
2. Define which of those customers are most relevant to you:
    - 2.1 From a profitability and growth perspective — who represents the best opportunity for your company in both short and long terms?
    - 2.2 Beyond profit, who do you want to work with more — what types of clients align with your vision, working style, and long-term goals?

From now on, we'll analyze your work particularly with this group of your best-fit customers.

Identify what value you've provided to the best-fit customers — what desired outcomes you've helped them achieve and what challenges overcome. Then, list key ways you've delivered that.

Do you have a product-first approach, where the software provides value and human involvement is minimal? Or do you offer a **consulting + product model,** where advisory services are paired with digital tools? Is your product a practical tool or is rather a source of information? How is your monetization structured — monthly payments, action-based fees, fixed pricing with optional add-ons? Is there anything specific about customer support you've provided to those customers?

1. Identify what had to be true on the customers side so they could achieve their desired outcomes and overcome challenges:

    1.1 What background, team structure, and process they initially had impacted their results?

    1.2 What other conditions helped them achieve positive results?



Facing challenges understanding your role in the market or expressing why your audience should choose you? Let’s connect

GET IN TOUCH ›

BOOK A MEETING

Next page: Understanding competitive alternatives →

02 Understanding competitive alternatives

Now focus on the alternatives your best-fit customers may use. The list should include not only direct competitors but all approaches they may consider to reach desired outcomes and overcome challenges on their way.

Questions that help define competitive alternatives:

- What competitive alternatives do your clients consider?
- What should be true on the client side so that each alternative would be either a good or bad option?
- Which solutions have you compared yours with? Do they differ from those your clients may focus on?
- Under what conditions has your approach been the best fit?
- What are the key reasons clients chose your service? What were 2 to 3 values you delivered that made the difference?

Now, think of those situations when clients that looked like a great fit didn't purchase from you:

- What are the most common reasons they don’t proceed?
- What percentage of lost customers have been due to sticking to the status quo, and what have been due to indecision, rather than choosing a direct competitor?

Example:

Let’s imagine that your product is a finance management tool for small to mid-sized digital agencies. In this case, your competitive alternatives may include:

- Spreadsheets like Excel or Google Sheets
- Spreadsheet-based apps

- B2C tools for personal finance
- Reports from finance management teams or freelancers — when the job is fully outsourced
- B2B finance management products for startups
- Direct competitors — that target your audience specifically, or it represents one of key segments
- A combination of any option from above with task management software, emails, and messengers

Reminder:

You may not know most of this about your customers. If that's the case, the best step is to run surveys and interviews and gather missing information before moving further.



Next page: Refining your target audience →

03 Refining your target audience

This part focuses on refining client profiles, adjusting segmentation, and mapping customer journeys. Document everything in one place. Keep it simple for now — it will make the next stages easier.

There's much more depth to each element we cover here, but if you want clarity fast, this approach will work. Later, you can spend more time refining each part.

ICPs and buyer personas

You may have segmented your audience before, and it might be tempting to rely on that, but better don't — at least for now. Instead, follow all the steps described here end-to-end. If you use your past assumptions, you risk getting an incomplete or misleading picture in the end.

Gather data

Take your list of ideal customers and answer key ICP (Ideal Customer Profile) and buyer persona questions. ICP defines the types of companies you serve, while buyer personas define the individuals within those companies who engage with your solution.

Key ICP questions:

Industry

- What industries and verticals do they belong to?
- Do they operate in an emerging market or in an established industry?
- What regulations of their market may impact their decision making?

Key ICP questions:

Company structure

- Are they startups, scaling businesses, or established firms?
- What is the size of their team, and how does it influence decision making and adoption?
- Is their decision making strictly centralized, or do they have autonomy across teams?
- How is decision-making structured? Which departments are involved in purchasing decisions?

Key roles

- What roles are involved across the customer journey?
- What are their key business goals, and how do they define success?
- What problems do they experience in relation to these goals?
- What risks do different stakeholders associate with making the wrong decision?
- How does an optimal solution look to them? (E.g., time to results, involvement, guarantees)

Identify and categorize

Once you've answered questions about ICPs and personas, look for commonalities and differences among your ideal customers. Group them based on shared characteristics across the categories above while making sure you rely on facts. Not assumptions.

After you've identified groups, refine your ICPs based on shared traits and finalize one ICP per group. Each ICP should include the key buyer personas that actively engage with your product across the journey.

Notes

Your marketing, sales, and all key stakeholders must align on the same description of your ICPs and buyer personas. This ensures you're pursuing the right opportunities instead of wasting resources on the wrong prospects.

Some companies use MQLs (marketing qualified leads) and SQLs (sales qualified leads). However, in some companies, maintaining both may increase misalignment between marketing and sales. In that case, using SQLs only may help with that. Their descriptions should be based on the ICPs and corresponding buyer personas.



Customer journeys

ICPs and buyer personas help you draw a picture of your customers. Now, it’s time to understand how they make decisions. Mapping customer journeys helps clarify when different personas get involved, what factors drive progress, and where potential blockers appear.

1. Unaware

At this stage, potential customers are not actively looking for a solution. They might not even recognize they have a problem, or if they do, they assume it's a minor inconvenience or an industry norm. Some might be experiencing local challenges but haven't connected and articulated them in the form of a problem to be solved.

- What market changes (e.g., regulations, security risks, competitor innovations) could possibly highlight the problem for them?
- What challenges (e.g., scalability issues, compliance risks, customer demand) are they experiencing that they haven't yet framed as a problem?
- Who in their organization is most likely to spot these signs first? Who might influence whether this gets more attention?

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2. Problem awareness

Now, they recognize there's a challenge but may not fully understand its impact or urgency. For instance, they might be struggling with manual processes, operational inefficiencies, security risks, or compliance requirements but haven't actively sought a solution yet. Some might acknowledge the issue but postpone addressing it due to the perceived high costs of the wrong choice or low costs of inaction.

- How do they currently perceive the impact of the issue? What happens if they stick to their current approach or keep doing nothing about the issue?
- What would possibly drive their decision to change — internal challenges (e.g., inefficiencies, cost reduction, scalability) or external pressures (e.g., new regulations, competitor moves, investor expectations)?
- What would make them hesitate to change (e.g., cost, implementation complexity, compliance risks, or internal resistance)?
- Who inside their company would frame this as a problem? Who would push it further?

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3. Solution awareness

At this stage, they start looking for potential solutions. They might be researching industry reports, asking peers, attending niche conferences, or consulting experts. They are shaping their expectations about what a good solution should offer but might not yet compare vendors directly.

- What are they currently doing to address the problem?
- Where do they first look for potential solutions (e.g., peer recommendations, industry reports, reviews in niche media)?
- How do they decide whether to address the problem internally or look for an external provider?
- Who is normally involved in discussions of potential solutions? Who in their organization decides how to approach the search for solutions?

4.Evaluation and decision

Now, they are actively comparing solutions, weighing trade-offs, and assessing risks. They might be speaking with vendors, requesting demos, or running security and compliance reviews. Clearly defining these roles will help you later decide what information should be in place to effectively address all involved parties.

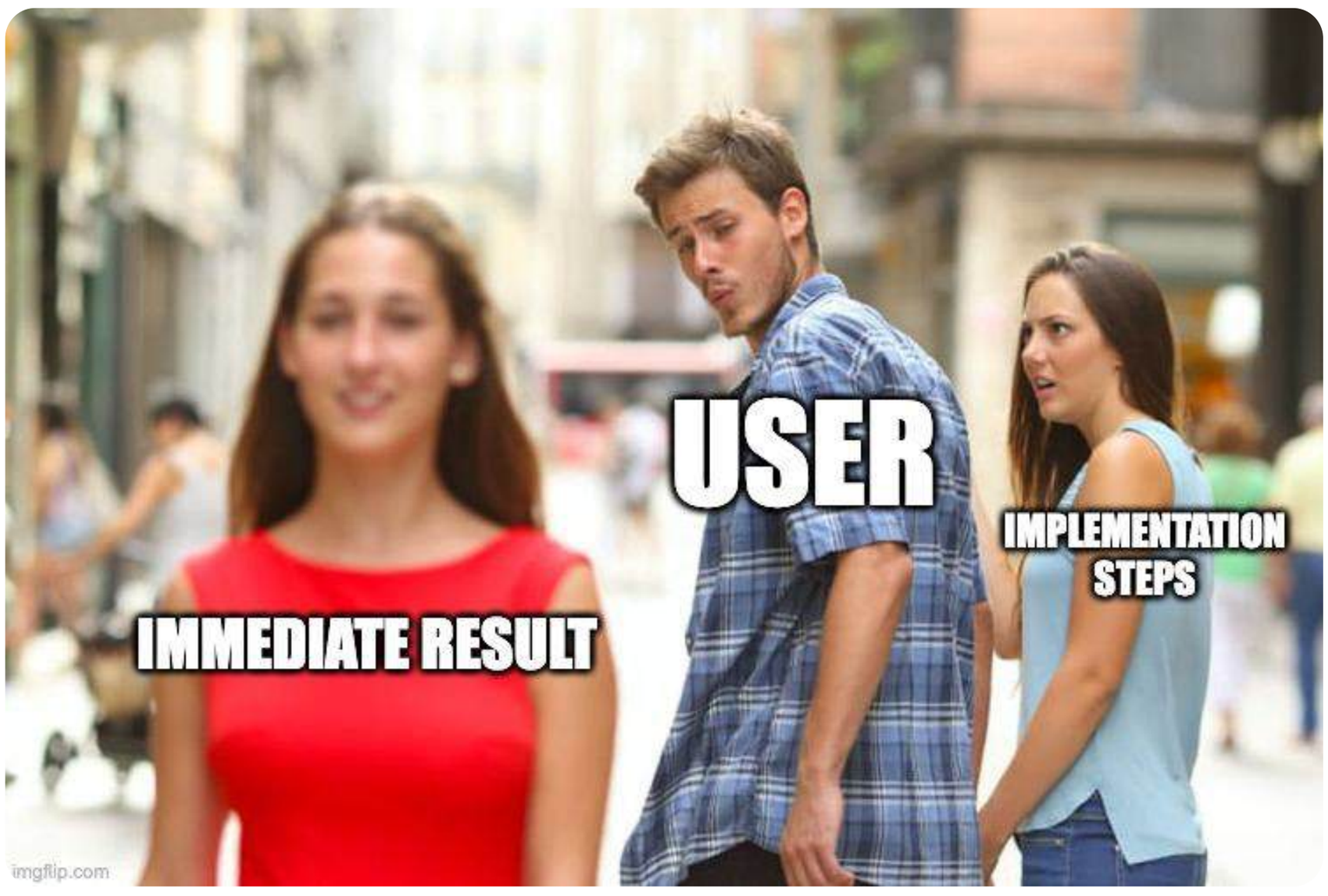
- What concerns may hold them back from making a decision at this stage?
- What internal approvals do they need?
- What criteria do they consider when comparing solutions, and which of those matter most?
- What would be an absolute must-have benefit that makes them say “yes”? What would be a complete deal-breaker?
- Who is actively conducting the search and comparison at this stage? Who else might be involved at this stage — both influencing and making a final decision?

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5. Adoption

Once they have chosen a solution, it's crucial to deliver on the promise that convinced them to buy — and even better, to overdeliver. In addition to that, adoption of some B2B products is more complex than later usage, involving multiple roles, which should be taken into account when planning onboarding and support.

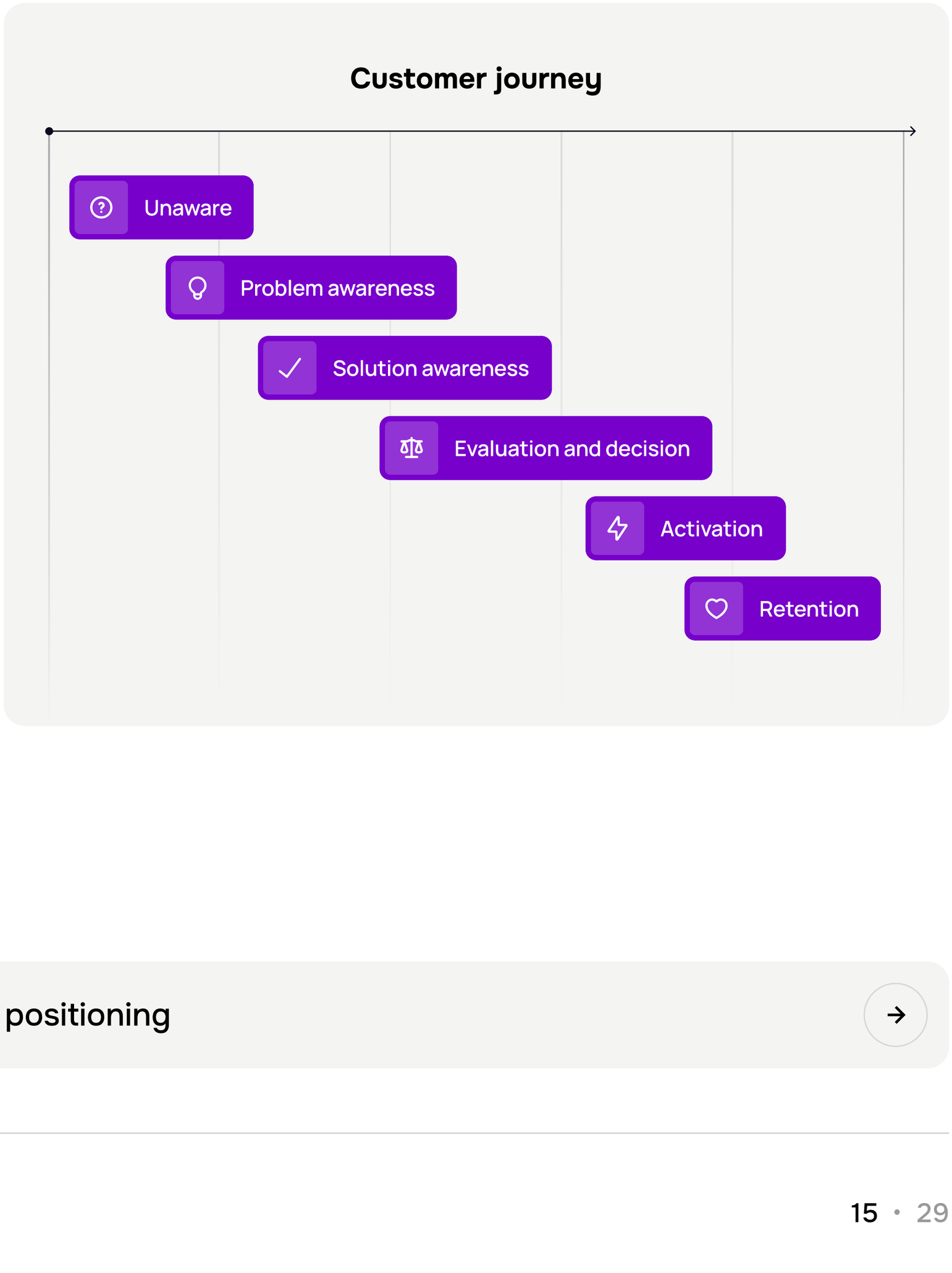
- What are the first measurable results they expect from the solution?
- What might delay activation?
- Who will actively use the solution, and who else might be involved during adoption?
- What ongoing support or training would they benefit from?
- What would make them feel confident in their decision while they are actively adopting the solution?



6. Retention

This stage is always about continuous learning from customers, understanding how their needs evolve, and making sure your solution keeps delivering value. It’s about fine-tuning both the core value they rely on and the nice-to-haves that make their experience even better. The more aligned your offering stays with their priorities, the stronger the relationship and the lower the risk of churn.

- What external factors might push them to reconsider?
- What changes in the solution might alienate them?
- What should be added or removed from the solution to maximize value for them?
- What would encourage them to expand usage or upgrade? Who would initiate this and who would make the final decision?
- Who might drive interest in switching to another solution? Who might be involved in pushing that switch forward?



Next page: Defining product positioning

04 Defining product positioning

Now, you will use all the information you've gathered and analyzed so far to articulate the foundation of your customer-facing activities — your product positioning.

Keep documenting all your work in one place and ensure all stakeholders agree on the result before moving forward.

Positioning consists of two key elements:

- **Value proposition** — What you offer and how it helps your clients achieve their desired outcomes and overcome challenges.
- **Differentiation** — How you stand out among competitive alternatives and how you can prove it.

Value proposition

- Who you serve and what they do — ICPs, buyer personas, and customer journeys

You already have this. Just put it front and center.

- How they benefit from you and how you deliver value

Look at your audience data and answer the following:

- What do you do to help them reach their desired outcomes?
- How do you help them overcome their challenges?
- How do you mitigate their perceived risks (e.g., guarantees, trust factors, social proof)?
- How do you make sure your customers put in only the necessary effort?
- How does the way you deliver reinforce the value?

If you serve more than one ICP, provide answers for each.

Differentiation

This part is often overlooked in sales and marketing materials. As a result, companies appear indistinguishable in the eyes of their target audience. If you don’t explain why customers should choose you over competitors, they might interpret it in their own way and decide that the product doesn't match their expectations. So make sure you don't leave space for that.

- What are you best at in comparison to alternatives they have?

Articulate it first from the customer perspective — where do they get with your assistance, and how it’s better than everything else they might consider at this point?

- Look inside and figure out which parts of your offering make it possible.

It doesn’t have to be just unique functionality or highly specialized expertise — it’s about the right combination. In today’s market, differentiation often comes from how elements like features, expertise, support, automation, and experience are combined. And to find out the perfect combination, you need to have a really good understanding of your ideal customers.

- What’s in your delivery format and pricing structure reinforce that or act as a differentiation itself?

Consider how delivery formats and pricing can reinforce your differentiation — whether through convenience, familiarity, or a unique approach that stands out in the market. The way you deliver the value can be a strong differentiation on its own if it, for instance, saves time, reduces risks, includes guarantees. Finally, make sure you include guarantees and assurances to the way you deliver and charge.

- How can you prove the above? Examples include testimonials, case studies, ratings provided through third-parties, etc.

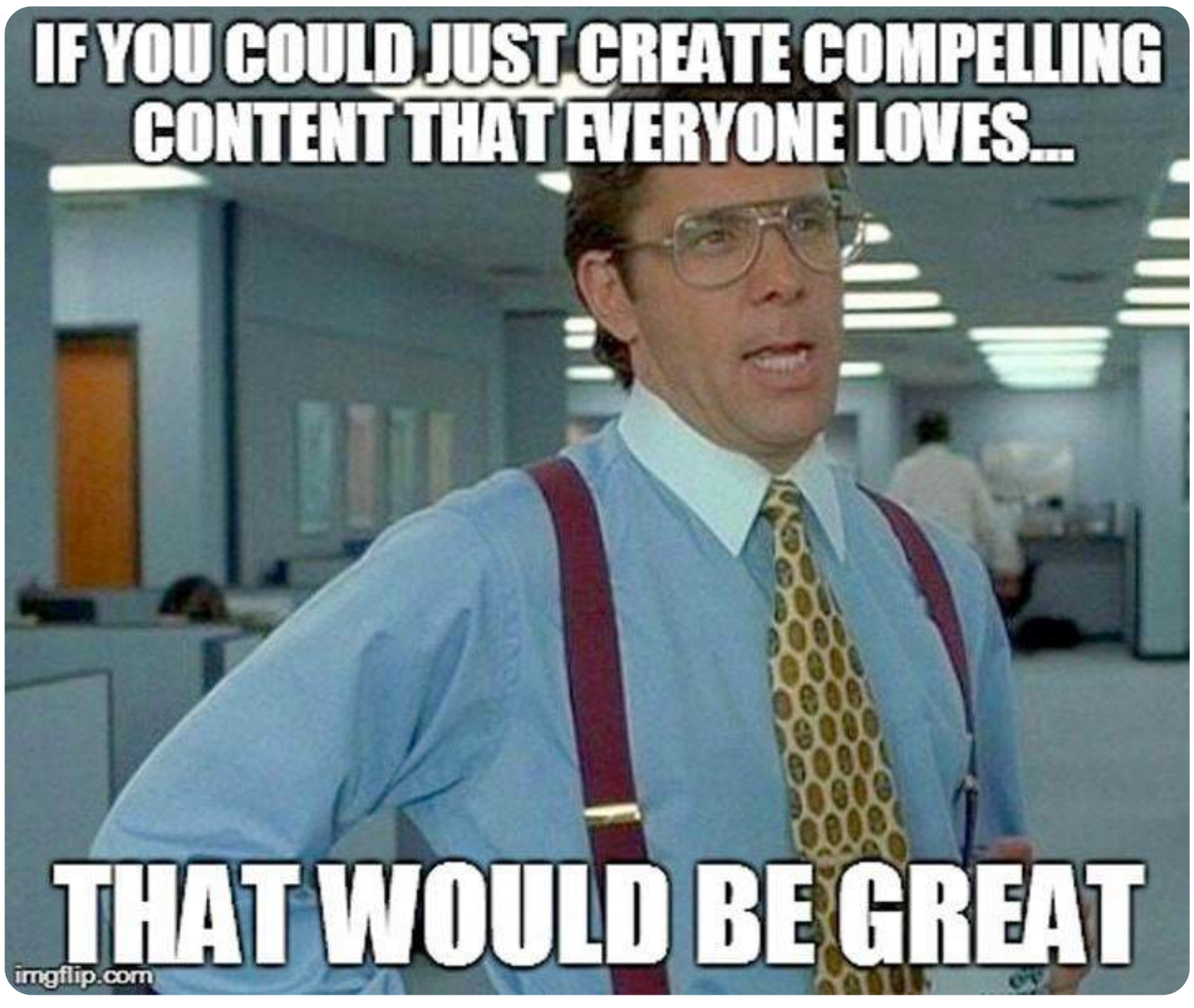
Summary

After working through these answers, summarize your positioning in a concise statement using this template:

"For **[target audience]**, **[product]** is the **[category]** that **[key differentiators]**, because **[proofs]**."

You don’t need to force it into one exact sentence but try to keep it under two. A concise version is beneficial for marketing and sales materials, as it helps communicate your value quickly.

However, before creating any customer-facing content, you’ll need to turn this into your key message. You will get to it right after defining (or refining) your brand character and tone of voice.



Next page: Constructing the brand layer →

05 Constructing the brand layer

Your brand is the next step after product positioning and it defines how your product is perceived in the market. A strong brand reinforces your positioning, builds trust, and supports customer decision-making at every stage.

Brand character

Your brand character is the personality your company expresses in all communications. It should be consistent across marketing, sales, and customer interactions.

To define your brand character:

1. Recall your company's foundational statements — mission, vision, and values.
2. Put in front the key elements of your positioning from the previous stage.
3. Analyze your communication with customers in support and sales.

- What is the tone of your communication? Which parts do your customers find most appropriate?
- How do your customers communicate? What language do they use?

Based on the above, define the core traits your brand should embody (e.g., authoritative, friendly, innovative, pragmatic). Then, decide how you balance those traits and where you will place key accents.

Tone of voice and key message

Your tone of voice defines how your brand communicates. We will start with this, then apply it to your positioning statement to create your key message.

Defining tone of voice

1. Based on your conclusions of the brand character and your history of communication with customers, select key phrases and expressions that reflect both.

2. Specify adjustments based on ICPs and personas.

3. Document the following in the form of brief guidelines:

   3.1 What will be the structure (short and direct vs. detailed and explanatory)?

   3.2 What language and tone to use for different situations and personas (e.g., website vs. sales vs. support)?

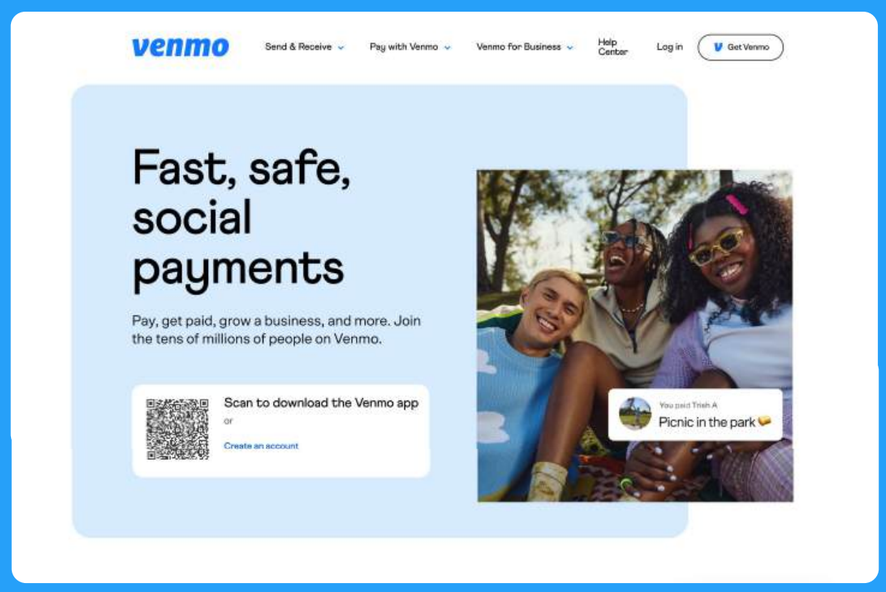
   3.3 What words or phrases to avoid?

Articulating key messages

Pick your positioning message and run it through your tone of voice filter. Your target audience should understand what they will get from choosing you as soon as possible and recognize your voice.



Example from Venmo:



Venmo ↗

Key message on the website:

“Fast, safe, social payments. Pay, get paid, grow a business, and more. Join the tens of millions of people on Venmo.”

Reinforced in the About section:

“Since 2009, Venmo has been the app for fast, safe, social payments between friends. It’s the app where settling up feels like catching up, and where money enhances friendships rather than complicating them. Eleven years, 60 million users, and bajillions of delightful payments (and emojis, and inside jokes) later, we’re still that — and much more.”

ICP - and persona-based adjustments

Based on your tone-of-voice guidelines, adapt your key message for each buyer persona. Consider their involvement with your product across the funnel, including their priorities, challenges, and communication preferences.

Your brand story is a concise (two-three paragraphs) narrative explaining why you exist, your perspective on the market, and what makes you stand out. Companies use brand stories to communicate their place in the market so their target audience will notice and remember them — on the website, in sales and marketing presentations, and other key touchpoints. People direct attention and memorize stories better than statements and functional descriptions.

Key questions for creating a brand story:

- Why does your company exist, and how do you differentiate?
- What is your perspective on the industry, and what's your place in it?
- How are you going to put your vision into action, and who will benefit the most?

Make it clear and relatable for your target audience by using familiar associations and wording.

Example from Revolut:



“Our global mission is for every person and business to do all things money — spending, saving, investing, borrowing, managing, and more — in just a few taps.

Money matters are complicated. Whether it’s sending money abroad, balancing your family’s budget, or scaling your business — we’ve all experienced how fractured and frustrating finances can be. That’s why we’re here. Revolut exists to remove the friction that stands in the way of your money goals becoming your new reality.

We’re building a platform so effortless, so seamless, so borderless that you’ll never want to use another financial app again. And we’re making it happen by doing what we always do: relentlessly delivering faster, better, smarter products.”

Make sure your story communicates your differentiation (using insights from previous stages). Keep it concise — a couple of paragraphs are enough.

Brand themes

Brand themes help create a consistent message across all marketing and sales efforts. They should align with themes your audience cares about the most and reinforce your differentiation.

Here’s how you can define your brand themes:

- Using the key elements of your differentiation and your brand story, identify 3-5 core themes that communicate how your business is the best choice for reaching desired outcomes.
- Ensure themes address both rational and emotional aspects of decision-making of end-users and decision makers.
- Once finalized, these themes should guide your messaging across all content (e.g., website copy, sales communications, blog topics, whitepapers, event messaging, etc.).

Example of picking brand themes

For a fintech digital product focused on simplified investing for Millennials and Gen Z, here's how its brand themes could be structured:

Accessible investing for everyone — Making investing accessible to anyone who can start saving from $10 per month. An investment tool designed for daily use.

Transparency & control — Demystifying investing, showing what to do, where the money goes, how they work, and what to expect. Users fully understand how investments work whatever option they pick.

Securing the future — Helping users build a long-term financial plan tailored to their goals and current financial situation.

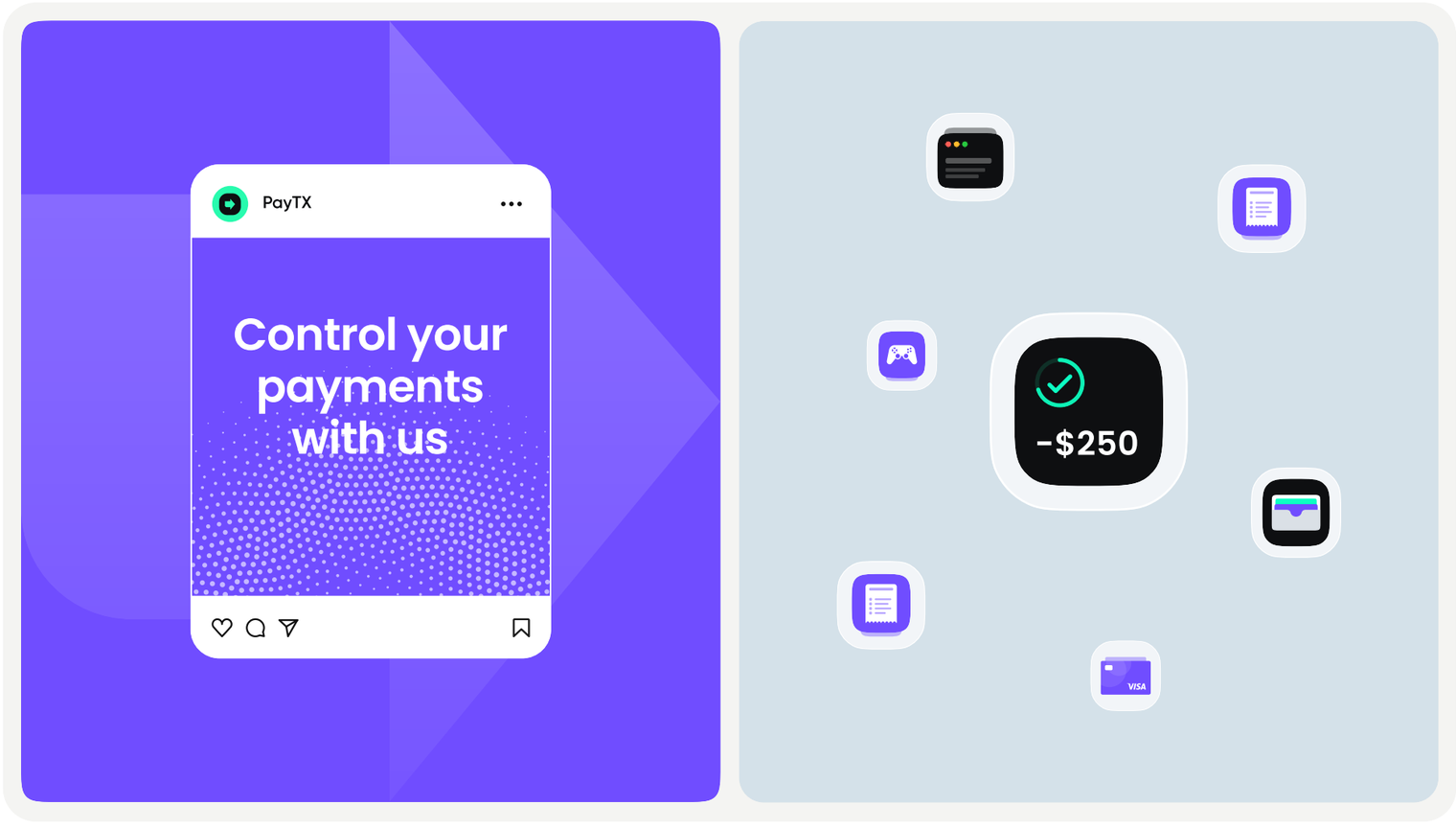
Visual identity

Your visual identity should reinforce your product and brand positioning at every touchpoint across the funnel. So it should be in sync with your tone of voice.

Analyze your visuals based on the conclusions from previous stages:

Imagery & iconography

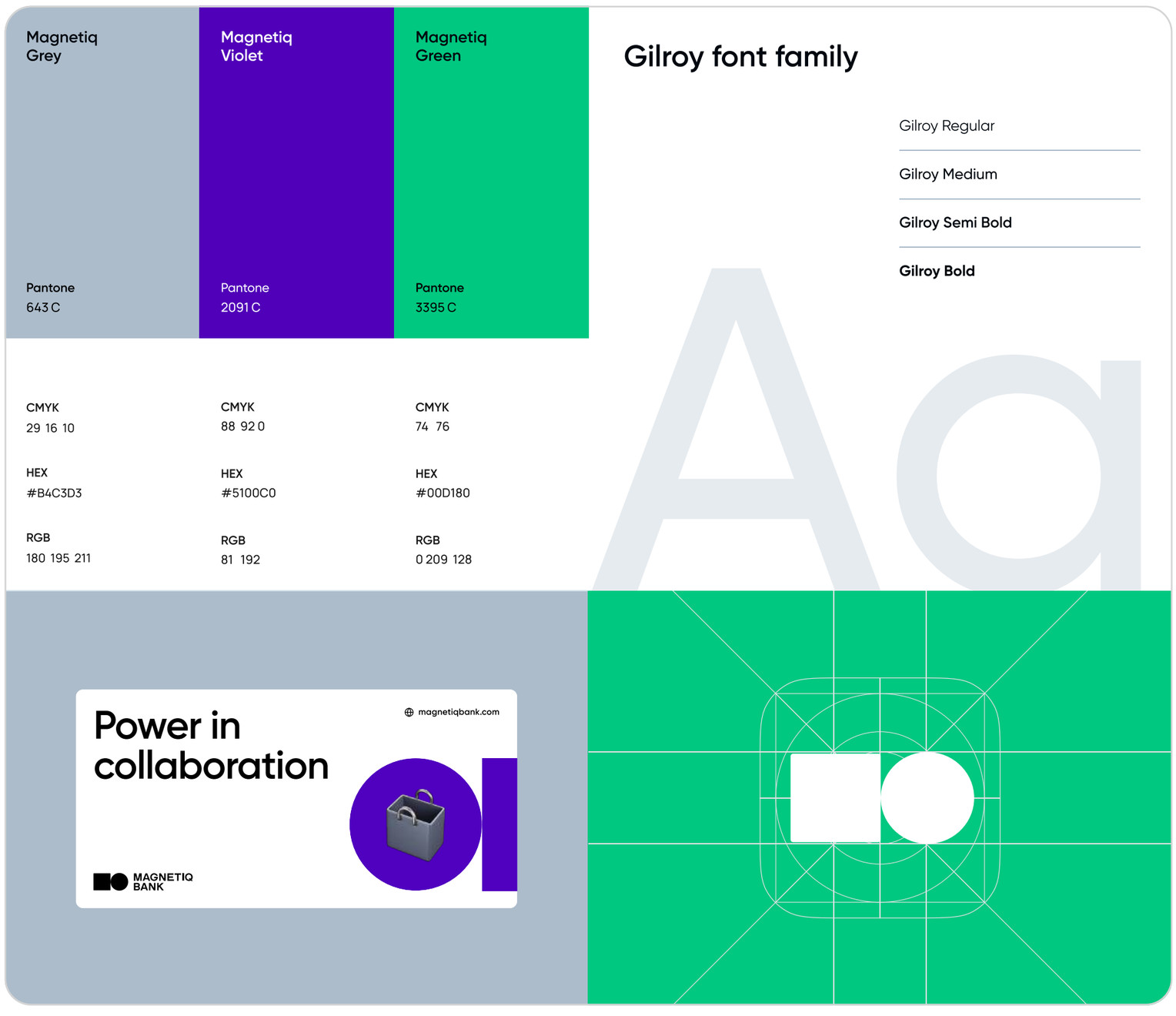
View full case study ↗



Do your visuals help communicate the value of your product to the target audience?

Logo, color palette, typography

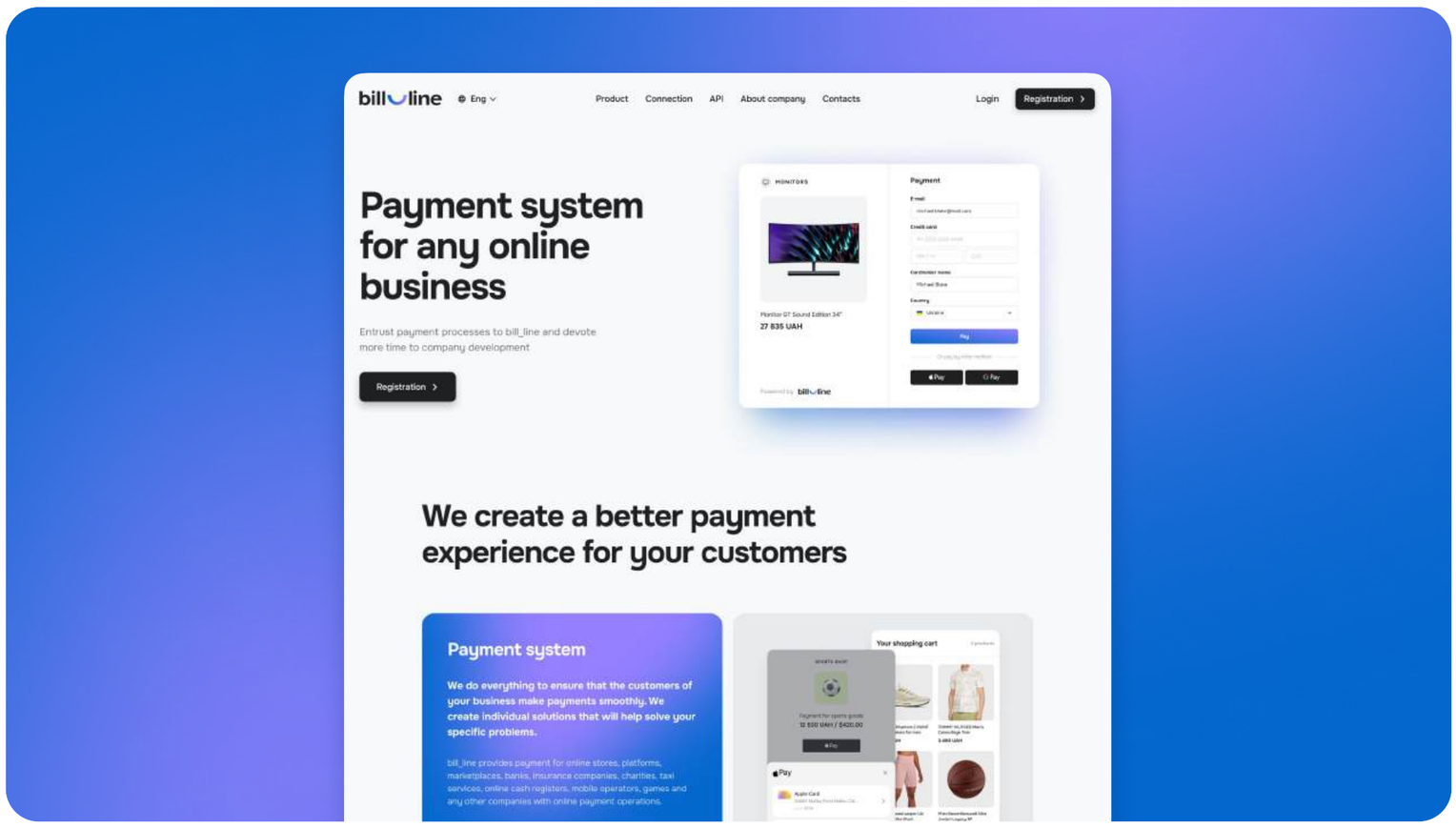
View full case study ↗



How well do they convey your brand story?

Website & product design

View full case study ↗



Is your UI/UX consistent across all touchpoints and aligned with messaging?

Next page: Creating a unified source of truth →

06 Creating a unified source of truth

Congratulations! You've done it! Now, let's ensure you're going to benefit from this work in the long run. For that, you will need to combine all you've done so far in one doc and turn it into a unified source of truth. It will act as your internal guide for sales, marketing, product, and customer success teams whenever they make decisions about communicating about your product.

What to include in the document

1. **Your ICPs and personas** — The key traits of your ICPs and buyer personas.

2. **Main competitive alternatives** — A list of the main options your customers might consider to reach desired outcomes and overcome challenges.

3. **Positioning and key message**

   3.1 The core message that defines what you offer, how it benefits customers, and how you stand out.

   3.2 Versions of your key message adapted for different personas.

4. **Mission, vision, and values of your company.**

5. **Brand character, story, and tone of voice** — The key elements of your character, how it communicates, and the story behind; keep it concise and informational.

6. **Brand themes** — The core themes that guide your messaging across marketing and sales materials, ensuring a consistent and compelling narrative.

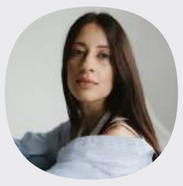
7. **Link to visual brand identity** — Although it's not necessary to include visual guidelines directly in the document, (although some companies do) but at least add a link to the brand identity guide.

Messaging alignment

Once this document is complete, ensure that all teams refer to it regularly and make updates in collaboration. It’s important that any changes in positioning and its communications are agreed by all stakeholders in the first place. Then, you update the document and share with all. And only after, you apply changes to your communications.

For example, if you decide to modify messaging that communicates the value of your product and its differentiation on your website, you don't just change it cause it's a fast fix. First, you need to discuss align on the new core message with all parties and update your main document.

That's it! We hope you've enjoyed reading this and will benefit from it in your work :)



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About Goodface

Some numbers about our FinTech strategy, design & development agency



Clutch

4.9 ★★★★★

Top B2B company in Ukraine

8/10

of our clients come by recommendation

90+

successful projects

10x

Design Awards

Let's take your business to the next level together

GET IN TOUCH >

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