



# JON WITTER/TED TALK VIDEO STORY BOARD FOR ROADSHOW

Fletcher Maffett, Senior Art Director  
Bank Brand Creative

October 2014

---

**Final version for Director and crew**



## CREATIVE BRIEF

### PROJECT BACKGROUND:

Capital One is at the cusp of a major transformation. Truing back to our mission to “Change Banking for Good,” we are getting a truly differentiated and compelling product offer ready for a national launch in 2015, we are enhancing our digital capabilities and customer experience, and we are preparing to expand into new markets with a new store format. The upcoming Jon Witter roadshow provides a suitable venue for us to create more awareness around these efforts, particularly among our front-line associates who are key to the successful execution our strategy.

### MARKETING OBJECTIVES:

- Inspire our front-line associates, stakeholders and partners to rally behind transformational efforts throughout the organization by making the future of Capital One tangible and real to them.

### TARGET AUDIENCE:

#### Primary—

Branch and call center associates

- They are our front-liners who bring our brand to life in their daily interactions with our customers. They may not be very familiar with the broader strategic moves driving Capital One’s transformation.

#### Secondary—

Internal stakeholders and partner groups (ie. Associates from M&A, Brand and Creative, Corporate, Sales & Service, Network Management, etc.)

### KEY MESSAGES:

#### Detailed outline to follow, but should include the following

- 2 – 3 Customers: Brand is on your side, undeniably great products, describing sales experience, no mistakes any more, constantly communicating w me on text
- 2 – 3 Front Line Associates: How we’ve really changed – better infrastructure (fewer systems), incented for delivering delight (vs. sales), physical locations with coffee capability that’s created a true community vibe
- Leadership vignettes:
  - Jim: IT—dramatically simplify architecture, went from X to Y systems
  - Jamie: Operations: how we had to revolutionize the store format (to break a century old paradigm)
  - Kleber: Product—Given great latitude from our Board and the CEO to pursue truly unassailable products that delight customers
  - Jon: We set our sights on an aggressive goal and it morphed over time as the market changed and our digital capabilities expanded.

## CREATIVE REQUEST

### DELIVERABLES:

7 – 10-minute video: bring to life Capital One’s future state (ie. being one of the most revered brands in the year 2020) while looking back on key drivers of our transformation. Creative will also provide the following:

- Copy content
- Casting
- Storyboard(s)
- Location scouting
- Director and film crew (to include Stylists and logistical support)
- Graphic or logistical support as needed

### EXECUTIONAL CONSIDERATIONS, MANDATORIES:

- Finished film due by 10/31 Friday
- Script to be developed by Bruce Philp
- Cast actors for associate and customer roles
  - Associate specs: one should be in late 20’s/early 30’s, one in their 40’s, clean-looking but not boring
  - Customer specs: shouldn’t look too distracting (ie. not a model) but presentable, can play upbeat and positive really well (not happy bouncing off the walls but positive aura), convincing (benchmark for convincing was the woman who played Brittany in our MM video), diverse gender and ethnicity, should be in their 30s and 40s
- Tone should be inspiring and motivating (we want to show the destination and make the future real so that folks can draw inspiration from that to fuel their day-to-day) vs. informational (a status update on the work that’s underway).
- We will use B-Roll where appropriate vs. the 60 mins style which is predominantly a talking head.
- Level of detail shown in the film—we want the actors to speak to specific examples and anecdotes, but for instance, when we talk about opening an account online in 30 seconds we can stop at showing a person holding an iPad/using a desktop but we don’t necessarily have to show a prototype/screen shot of the app on the iPad
- Incorporate subtle hints of the future/that this is 2020—maybe in costume/attire, what technology is used, etc. but nothing too far out
- Include café location for shoot

## CAPITAL ONE 20/20 FILM—DIRECTOR'S VISION

The spirit of this film is the excitement and disruption caused by Capital One's radical shift in company culture, customer relations and communications. By investing in their own talent and putting heavy focus on helping the lives of customers, the company is placing a huge bet on the value of doing the right thing, and winning.

We start at the end, in the near future, when the rewards of this risk have been proven and the bank is sharing the stage with the world's greatest thinkers, designers and educators, explaining how it was all done. From there we go back to the beginning and explore the inciting incidents that started this revolution.

Our journey through time is chronicled by a news reporter, Gus, who narrates between scenes, introducing the chapters as setups to the challenges we are about to address. Gus' plain-spoken journalistic approach buys our trust as witnesses to this unusual and inspiring story. Gus is our constant thread through the story, cast in relief against the shifting characters and activities we see on screen.

The scenes are driven by documentary-style talking head interviews that switch between executives, associates, customers and Gus. To reinforce the concept of transparency, we show quick glimpses of speakers on set as they are being prepped for the interview. We'll see lights and camera and microphones and hear patter like "Do you want me to stand or sit?" This will help sell this film as a documentary, plus we gain more trust from the viewer by granting them this behind-the-scenes vantage point.

The interviews are accompanied by B Roll footage that gives emotional context to the events they are describing. For instance, the scene where an executive is telling how they had to become comfortable with ambiguity, that being directionally right was better than being precisely wrong: We show two executives in a large conference room, one of whom is standing, deep in thought, brow furrowed. The other is sitting, he throws his phone on the desk, loosens his tie, leans back and looks at the ceiling. The mood is frustration, nervousness. Then suddenly they launch back into work. Standing guy sits down and they start a spirited discussion. One of them finally smiles. The other pats him reassuringly on the shoulder. We've witnessed a breakthrough. These are real people doing real work that changes lives. The gravity is felt. There are lots of scenes like this that support the story; moments of difficulty, moments of discovery, moments of friendship.

Having multiple characters to tell the story supports the "It takes a village" sentiment in the script. Capital One is our hero and everyone in the film is shown selflessly and tirelessly for the company. They are not generic, but specialists working towards a shared vision. Moving from one speaker to the next feels like a seamless handoff from executives to associates to customers. We also move through the different areas where change was facilitated, M&A, IT, Operations & Talent. Each of these will be visually different to maintain visual variety and show the scope of change.

Lastly we will interject supers that summarize the chapters into concise, memorable statements. These will be superimposed over abstract visuals such as reflections in glass, blurred shots, or shots of clouds through a window. These abstract visuals will also be dispersed throughout to provide visual "breathing space" and to metaphorically support ideas like transparency, openness, blue sky thinking, etc.

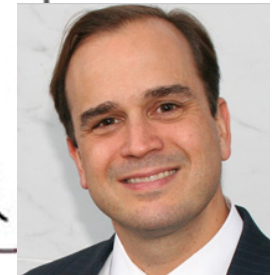
THE CAST



Ron Heneghan as Gus



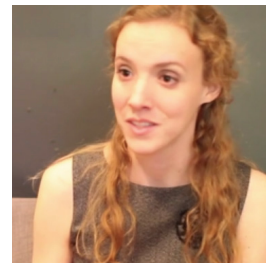
Lee Ordeman as Jon Witter



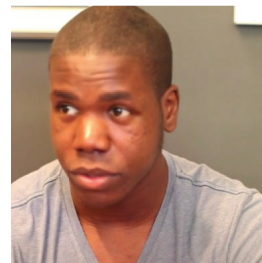
The real Jon Witter



Customer 1  
Gina Grinkmeyer



Customer 2  
Kathlene Burke



Customer 3  
Paul Cottman



Associate 1  
Molly Moores



Associate 2  
Moses Bernal



Associate 3  
Alicia Meyers



**INTRO**

**Video/Set**

Capital One logo on white background.

**Audio**

Eight note jingle.



**SCENE 1**

**Video/Set**

Location: Newsroom in Baltimore, MD.

Open on Gus in office at newsroom. Lights and camera are shown as Gus is prepped for interview.

**Audio**

**Gus:** “Years ago, when you thought about companies that have changed culture, and even the lexicon, you’d think Apple, Google, Facebook, etc.”



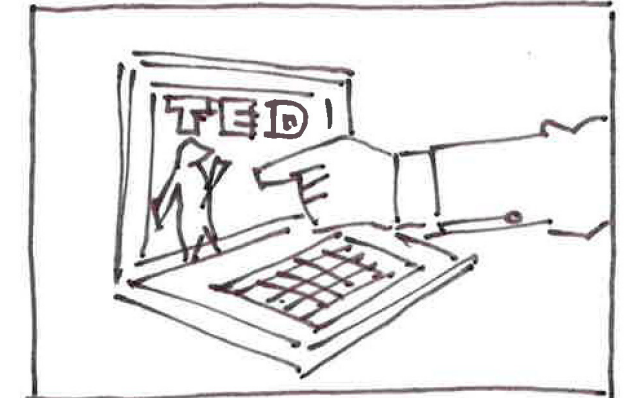
**SCENE 1 (CONTINUED)**

**Video/Set**

Close-up of Gus.

**Audio**

**Gus:** “But nobody saw this coming...”



**SCENE 1 (CONTINUED)**

**Video/Set**

Gus points to laptop screen in his office showing a speaker on a TED Talk.

**Audio**

**Gus:** “...A bank people cared about. A bank people sought out.”



**SCENE 2**

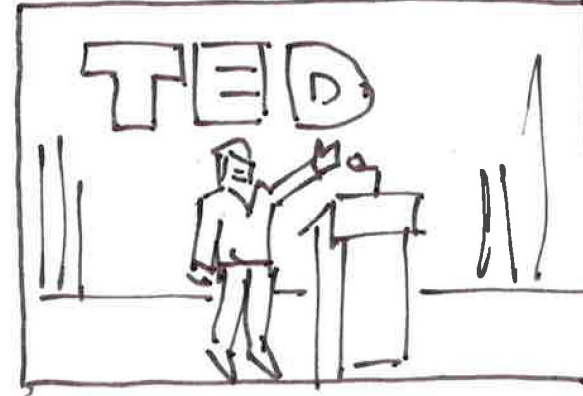
**Video/Set**

Location: McLean Auditorium.

Jon Witter is backstage with a producer...

**Audio**

(Nondescript room chatter)



**SCENE 2 (CONTINUED)**

**Video/Set**

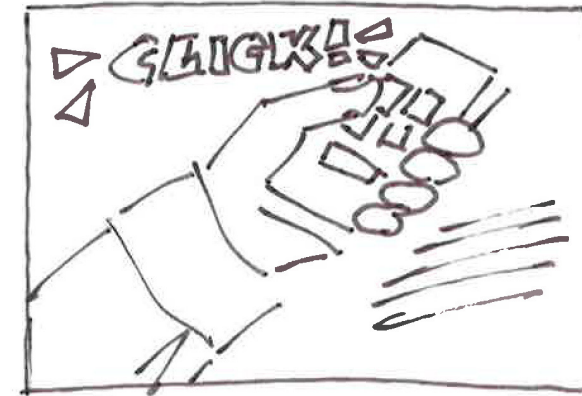
...and the camera follows him onstage into the spotlight.

**Audio**

Cheering, clapping.

**Lower third**

2020 TED TALK, VANCOUVER, BC



**SCENE 2 (CONTINUED)**

**Video/Set**

Close-up on his remote contro....

**Audio**

Crowd settles down. Audible click.



**SCENE 2 (CONTINUED)**

**Video/Set**

The slide on the monitor switches from TED to...

"IF YOU DO THE RIGHT THINGS, THEY'LL PAY OFF."

**Audio**

**Witter:** "We've all heard the expression, 'it takes money to make money.' As a bank, of all industries, we realized that this didn't have to come at the expense of our customers. And I'm not just talking about the financial expense either.

We realized that in order to create change, not just long-term, but generational change, we needed to stop viewing our customers in terms like net profit value..."



### SCENE 2 (CONTINUED)

**Video/Set**

Close-up of Jon Witter at TED Talk.

**Audio**

**Witter:** "...Basically throw out the old, proven way of making money—good money—at the expense of our customer relationships.

We shifted the goal from creating volume to creating loyalty. At the end of the day, fewer loyal customers are far more valuable than a mass that is ready to jump ship when a better offer comes along. Because history has already proven this in just about every industry.

The reality is you have to have the courage and faith that if you do the right things, they'll pay off."



### CUT TO CUSTOMER TESTIMONIAL 1

**Video/Set**

Interview location: Towers. BTS shot of customer is being prepped for interview.

**Audio**

**Customer 1:** "I started noticing Capital One because they seemed to offer more stuff than other banks—especially mine.

Just walking in, I was like, this is really different—in a good way. I didn't feel like I was walking onto a used car lot..."



### CUSTOMER TESTIMONIAL 1 (CONT)

**Video/Set**

Customer walking into simulated branch environment.

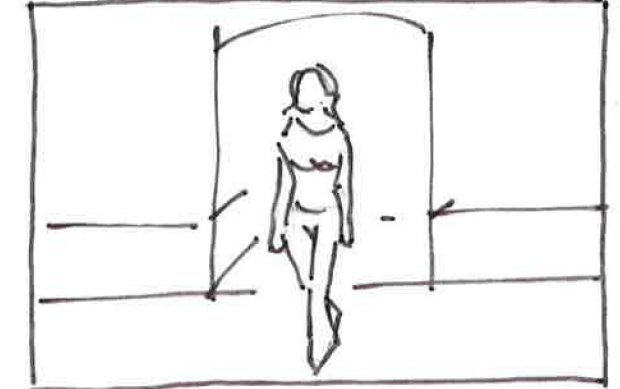
**Audio**

**Customer 1:** "The people there were really friendly, and not pushy or aggressive. I was actually able to just look around without someone trying to sell me something. No pressure at all.

Funny thing, this made me even more interested.

Anyway, to make a long story short, I ended up going back a few days later to open a checking account. And not long after that, I switched my other accounts to Capital One as well.

It was the first time I had a bank work with me—they asked me what my financial goals were? Honestly, I didn't know. No one's ever asked."



### CUT TO CUSTOMER TESTIMONIAL 2

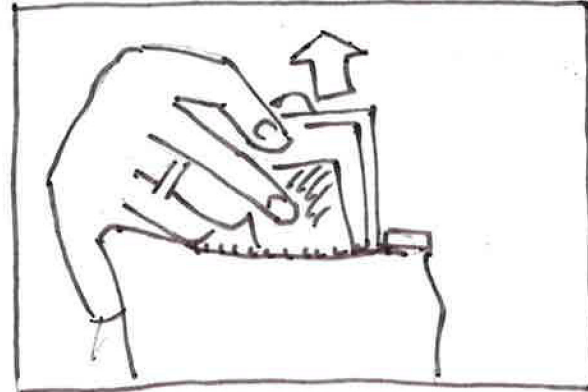
**Video/Set**

Location: Richmond.

Customer walking then stops, as mobile phone vibrates.

**Audio**

**Customer 2:** "I want a bank to be on my side. And for that to happen, you've got to do things that are in my best interest, rather than your best interest. Capital One actually does that.



**CUSTOMER TESTIMONIAL 2 (CONT)**

**Video/Set**

Customer pulling phone from purse, to read in-coming text message.

**Audio**

**Customer 2:** “One time I accidentally overdrew my account. I was expecting a huge fee like from my old bank. Instead, they sent me a text saying they were giving me a day to clear it up. That to me is different—you know—how they treated me, like a human being.



**CUSTOMER TESTIMONIAL 2 (CONT)**

**Video/Set**

Customer reading text message.

**Audio**

**Customer 2:** “Even the stuff they send me—like my account info and promotional stuff—is easy to understand; even the fine print. Yes, I’ve actually read it.

If they keep this up, I don’t think I’ll ever leave.”



**CUT TO ASSOCIATE TESTIMONIAL 1**

**Video/Set**

Location: Richmond

Continuing previous shot of Associate smiling at customer. They begin talking in OTS shots. CU of hand shake

**Audio**

**Associate:** “We don’t offer lots of products. Instead, we have a select few that are really great for our customers needs for just about any stage in their life.

This is really about building relationships with our customers—lifelong relationships. So however a customer banks with us, whether they come into the branch, bank mobily or online, it’s a win for everyone.

That’s a much healthier environment to work in, and the customers pick up on it too. You know, when you’re loyal to your customers, they’re usually loyal in return.”



**CUT BACK TO GUS**

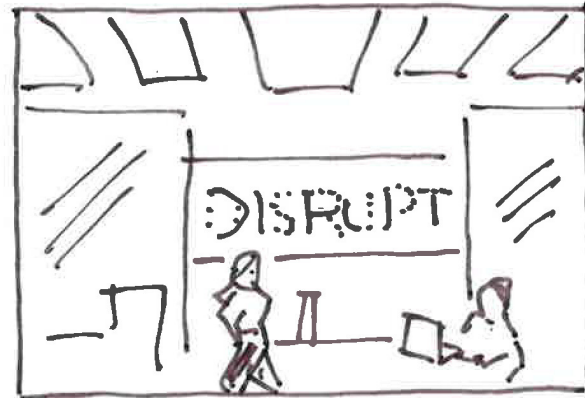
**Video/Set**

Gus, back in the newsroom.

**Audio**

**Gus:** “You could tell something big was happening—turnover was turning around. Fewer people were leaving, and this was in a solid economic cycle with lots of hiring in the sector.”





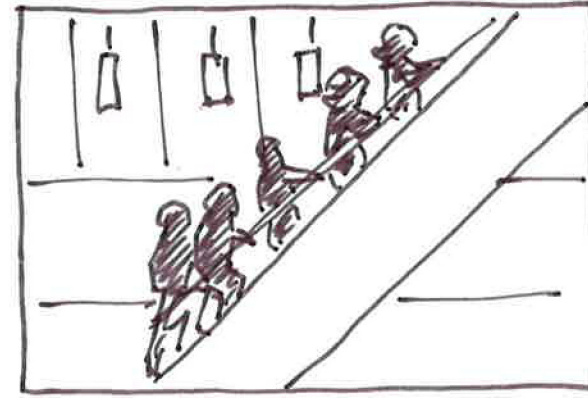
**CUT TO LEADER 1**

**Video/Set**

Interview location: TC 3rd floor Café in front of the lit LED “DISRUPT” sign.

**Audio**

**Voiceover:** “Did you know that it takes several miles for a fully loaded cargo ship to come to a complete stop, let alone change course completely.”



**LEADER 1 (CONT)**

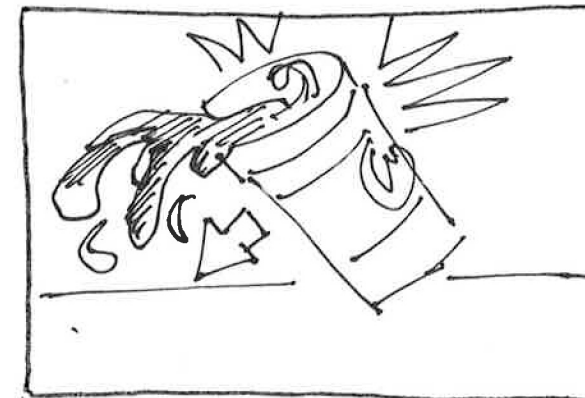
**Video/Set**

Location: Richmond

Group of 5 walking up stairs in slow motion.

**Audio**

**Voiceover:** “Large corporations—especially ones that have been doing things the same way for decades—are very similar in nature...”



**LEADER 1 (CONT)**

**Video/Set**

B Roll—CU of Associate knocking over their coffee.

**Audio**

**Voiceover:** “...Changing course is never immediate, and is certainly never smooth...”



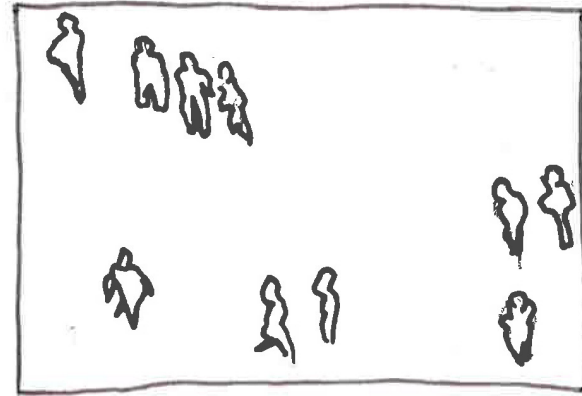
**LEADER 1 (CONT)**

**Video/Set**

Single person walking out of a glass door in slow motion.

**Audio**

**Voiceover:** “We knew we would lose customers and associates—we just didn’t know we would lose some of our best customers...”



**LEADER 1 (CONT)**

**Video/Set**

B Roll—Wide tilt-shift bird's eye of people on the ground, walking away.

**Audio**

**Voiceover:** "...and best bankers/producers, people who just decided that this change wasn't for them."



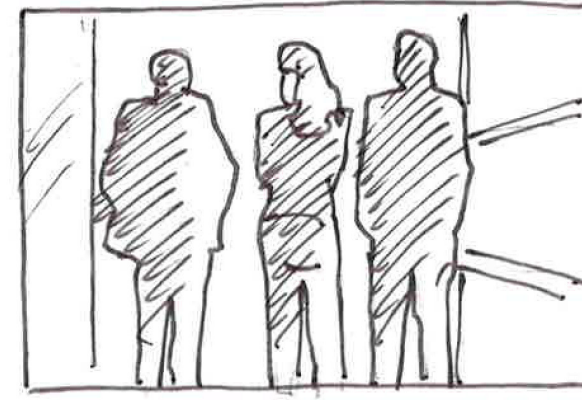
**LEADER 1 (CONT)**

**Video/Set**

B Roll—CU of someone taking off glasses and rubbing eyes.

**Audio**

**Voiceover:** "It was really hard, and it was a growing pain that impacted the entire business."



**LEADER 1 (CONT)**

**Video/Set**

B Roll—Wide shot closes in with three people looking out of window in silhouette.

**Audio**

**Voiceover:** "But in time we got associates who were all in, and more customers for whom we could make a difference—create long-lasting, loyal relationships.

So yeah, simplification came at a cost—but you always have to crack a few eggs to make an omelet."



**CUT BACK TO GUS**

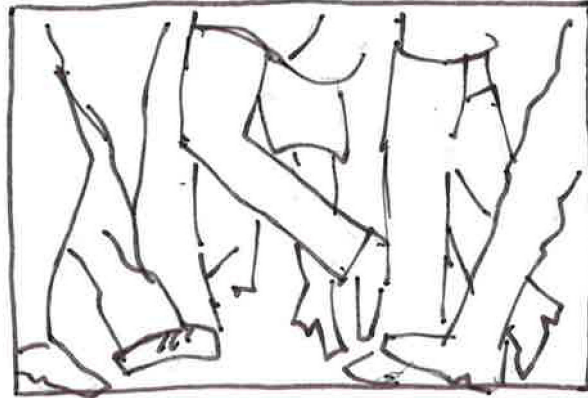
**Video/Set**

Sets up IT conversation.

Gus with laptop in newsroom.

**Audio**

**Gus:** "It's amazing how quickly cultural changes within the organization translated into better customer relationships—it was like an awakening for all—a renaissance..."



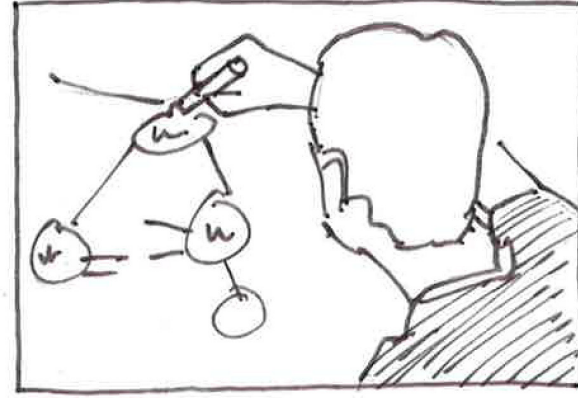
**BACK TO GUS (CONT)**

**Video/Set**

B Roll—Abstract shot reflected through glass of silhouetted figures walking

**Audio**

**Gus:** “...They weren’t quite out of the woods yet, though. This newly adapted culture of service—if you will—relied deeply on new ways to support it; technology that would propel it ahead of the competition.”



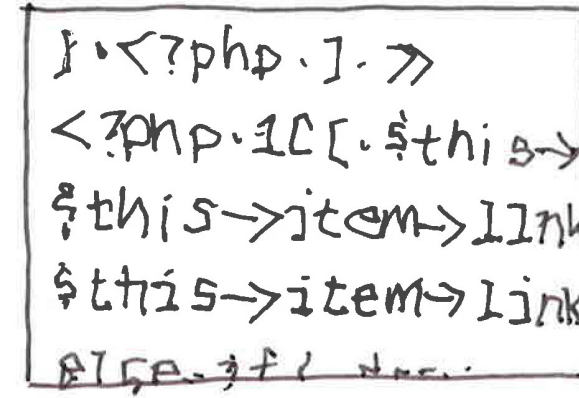
**CUT TO LEADER 2**

**Video/Set**

B Roll—CU of writing on white board

**Audio**

**Voiceover:** “Technology by itself is just a means to an end—a meaningless means. Our goal was to deliver a new client and associate-facing experience—something that could provide enhanced service and simplicity to both”



**LEADER 2 (CONT)**

**Video/Set**

B Roll—Moving lines of code on screen, scrolling up.

**Audio**

**Voiceover:** “You can say it was nuts, but we completely reinvented every aspect of IT—the culture, the willingness to take on risk, the talent to do it—and then having it ALL, to work and play together flawlessly.

There were a lot of hard choices that required major intestinal fortitude.”



**LEADER 2 (CONT)**

**Video/Set**

Location: Towers

Panning shot of someone walking fast through office, ascending stairs.

**Audio**

**Voiceover:** “For example, do we abandon a known and proven—yet cumbersome—system in place of an entirely new system, you know, one that’s far more efficient in the long run, but requires a fair amount of development and resources to implement for our associates.

This was the critical decision that put us on the Sassy system. And we’ve been all the better for it.”



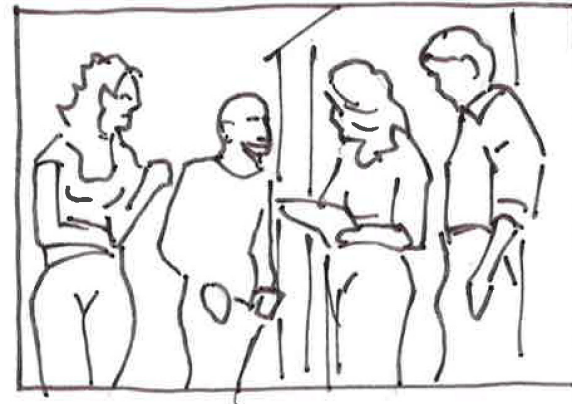
**LEADER 2 (CONT)**

**Video/Set**

B Roll—View of an Associate working on a laptop and tablet flanked by other Associates.

**Audio**

**Voiceover:** “Look, it’s tough to weigh the risk of changing against the risk of not changing...”



**LEADER 2 (CONT)**

**Video/Set**

B Roll—Wide shot of elated Associates sharing in close conversation and camaraderie.

**Audio**

**Voiceover:** “But the way we saw it, and see it now—if we don’t initiate change ourselves, we allow outside forces to change us.”



**LEADER 2 (CONT)**

**Video/Set**

Shots of clouds reflected in glass with the Capital One logo.

**Audio**

**Voiceover:** “And look at us today, we not only changed the bank, we’ve redefined the financial space. Heck, we’ve even affected culture.”

You have to admit that it’s pretty cool when your name is used as a verb for everyday banking.”



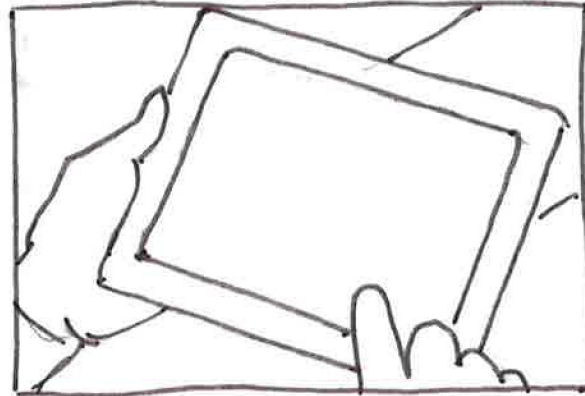
**CUT TO CUSTOMER TESTIMONIAL  
3: TECHNOLOGY**

**Video/Set**

Wide shot of customer on set looking at iPad (waiting for interview).

**Audio**

**Customer:** “I don’t need fancy technology. I need simple answers to real world practical problems. That’s what I get with Capital One. It’s simple, clear—and I love it.”



**CUSTOMER TESTIMONIAL 3 (CONT)**

**Video/Set**

CU of iPad with reflections of indistinct reflections, suggestions of visual dashboard data.

**Audio**

**Customer:** “They have a tool that tells me how much money I have and how much money I’ll have in the near future. I use it all the time to decide how much I can spend or save. It’s almost like it knows what I need before I do.”



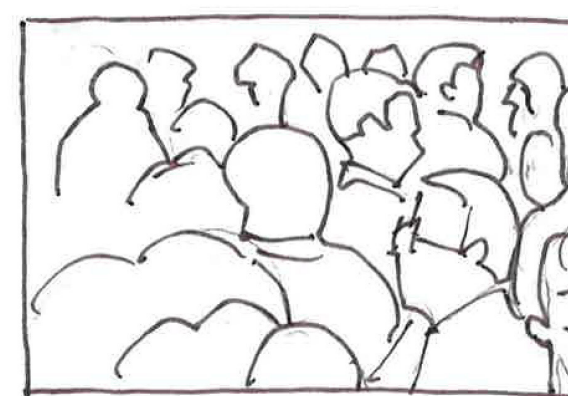
**CUT BACK TO GUS—  
SETS UP OPERATIONAL CHANGES**

**Video/Set**

Gus in the newsroom.

**Audio**

**Gus:** “Pardon the pun, but Capital One really did put their money where their mouth is. They made an investment in making things right—for their customers and their employees.”



**CUT TO LEADER 3**

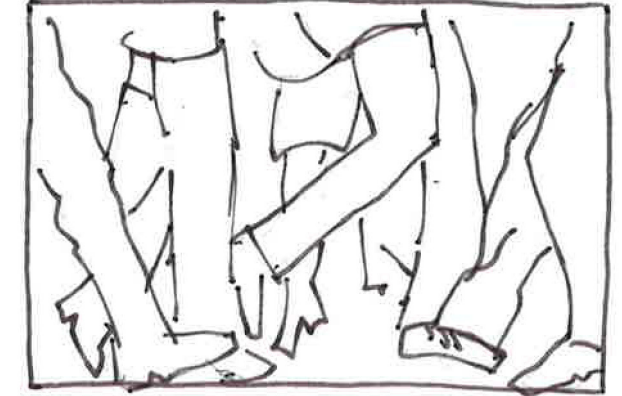
**Video/Set**

B Roll—Above tilt shift of people walking outside.

**Audio**

**Voiceover:** “Automation yielded two incredible results.

One—was eliminating human error. Don’t get me wrong, our associates are awesome, but it’s just a law of statistics when you have millions of manual processes done daily, there will be errors. And given that quantity, an error rate at even a fraction of a percent, could have dire impact.”



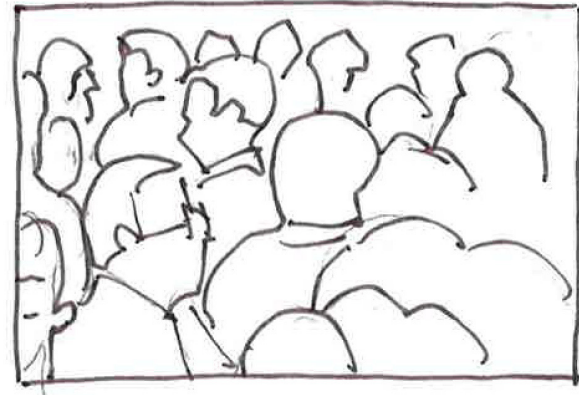
**LEADER 3 (CONT)**

**Video/Set**

B Roll—Long lens CU of legs walking, crossing one another.

**Audio**

**Voiceover:** “Two—it eliminated the need to train associates on all the former processes. It left them more time to foster relationships with customers.”



**LEADER 3 (CONT)**

**Video/Set**

B Roll—Medium shot camera moving through congested crowd.

**Audio**

**Voiceover:** “Everyone bought in. We changed what we valued, and now how we’re valued. We won’t ever be finished.”



**LEADER 3 (CONT)**

**Video/Set**

Back to above tilt, then lowering—the area is clearer. Two people meet and shake hands mid-screen.

**Audio**

**Voiceover:** “Funny how things come full circle. You know, how making life better for associates makes banking better for our customers.”



**CUT TO ASSOCIATE TESTIMONIAL 2:  
EASE OF FULFILLMENT**

**Video/Set**

Interview location: Towers.

Associate at stand-up desk working on computer

**Audio**

**Associate:** “It’s unbelievably easy for me to take care of customers. Honestly, it’s really not any harder for me to help a customer than it is for me to place an order on Amazon.

The best part is that my system screens are the same as my Customers’. So when someone’s sitting there, they can see exactly what I’m doing. It offers a level of transparency that really helps the interaction—there’s no wariness and much less impatience.

It opens the door for a much easier conversation than my trying to “push products.”



**CUT BACK TO GUS—SETS UP  
TALENT: ACQUISITION AND  
STRATEGY**

**Video/Set**

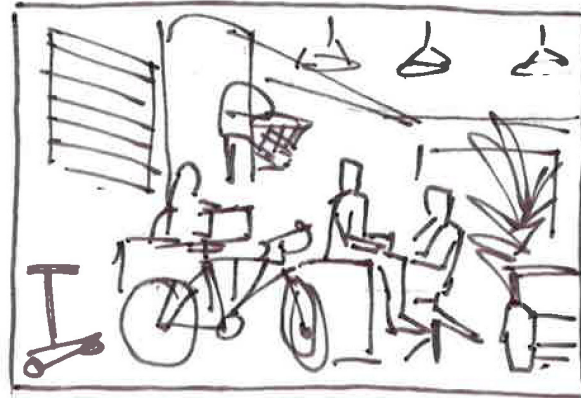
CU Gus’ computer screen scrolling through headlines.

**Audio**

**Gus:** “Most organizations are pretty cliché when they talk about “their people.” They say their people are their greatest asset.

But if you ask their people, you usually get a different story. So how is it that Capital One continually gets top ranking for the best place to work in all of the top financial and local glossy pubs?

There’s no way they could be faking so many employee satisfaction surveys.”



**CUT TO LEADER 4 : TALENT**

**Video/Set**

Interview location: McLean, Towers Digital.

B Roll: Various shots of fun stuff around the office, people working on sofas and non-traditional spaces. Bicycles in working spaces, “foosball tables,” scooters and more.

**Audio**

**Associate:** “What’s amazing about our organization is that we defied the traditional banking model in how we’re structured.

We started acting more like Silicon Valley than Wall Street.



**Audio continued**

**Associate:** “We were—and are—a bank. But we realized that if we wanted to accomplish our mission we’d have to really scrutinize every discipline under our roof.

That includes traditional analysts, OPS people, marketing people, digital designers, retail store design experts, you name it—just to make we sure had the right talent that shared our values.

But, we were in it for a marathon, not a sprint. We made Capital One a place for people to spend an entire career span.

This was truly a revolution, not an evolution, so we saw a lot of very talented people come and go during this transition. To our surprise, we had more people come and stay, and make the bank a better place, culturally and fiscally.”



**CUT TO ASSOCIATE TESTIMONIAL 3:  
HOW I’M VALUED**

**Video/Set**

Bird’s eye of Associate & customer at laptop on modern sofa.

**Audio**

**Associate:** “I used to be evaluated on my banking knowledge—success was a matter of how well I knew our manual processes and how expediently I could fix problems or get customers to do the things we wanted them to do. That has totally changed.

Now the emphasis is on my ability to get client to trust me and build a natural rapport. I’m also advising customers on how to manage their financial lives more easily with technology. I guess I’m part banking product expert, part client relationship manager, and part geek squad. I love it.”



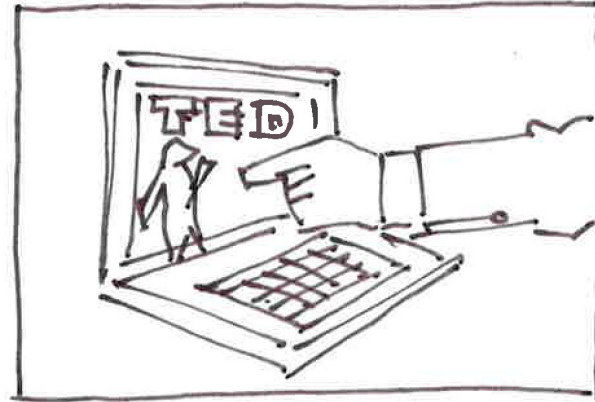
**CUT BACK TO GUS—SETS UP  
CONCLUSION: DENT IN THE  
UNIVERSE**

**Video/Set**

CU of Gus in the newsroom.

**Audio**

**Gus:** “Revolutionary. Innovative. Human. Just a few words I never thought I’d say that about a bank. But hey, Capital One broke a very ancient mold. You have to give respect where it’s due.”



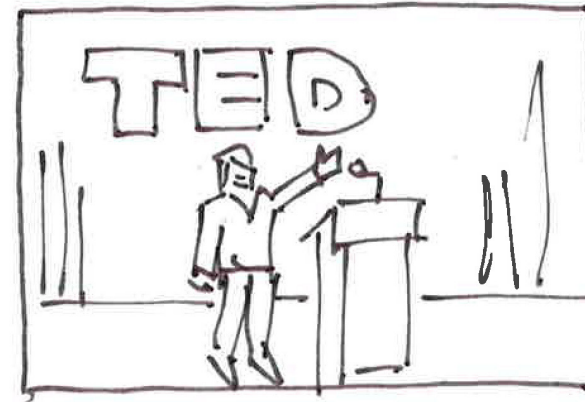
**PUSH BACK IN ON GUS'S COMPUTER TO SEE JON WITTER ON THE TED STAGE**

**Video/Set**

Push back in on Gus's computer to see Jon Witter on the TED stage.

**Audio**

**Witter:** "So here we are in 2020. We're the nation's largest bank, and one of the nation's most respected brands. Seeing how far we've come in the past seven years, I am inspired by the perpetual energy that keeps us chasing the horizon at full speed."



**CUT TO WIDE SHOT OF WITTER AT TED TALK**

**Video/Set**

Wide shot of Witter on actual stage.

**Audio**

Audience shuffling.



**CLOSING SHOT OF WITTER**

**Video/Set**

CU of Witter on stage.

**Audio**

**Witter:** "Thank you to all the associates and customers, we built this together."

**Audience:** Cheering and clapping.



**FADE AND CAPITAL ONE LOGO ON SCREEN**

**Video/Set**

Capital One logo on white background.

**Audio**

Eight note jingle.