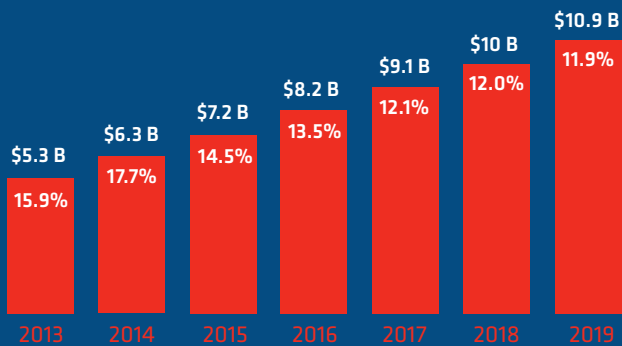

Three Unique Steps to
Effective Digital Advertising:

Identify, Target and Measure



Financial institutions' digital spend is growing rapidly. In just six years' time, it's expected to nearly double, and eMarketer estimates that the U.S. financial industry will spend more than \$10 billion annually on digital advertising by 2019.¹



Total Digital Ad Spending by U.S. Financial Institutions (2013-2019)

Digital advertising is growing. Can it become a direct-to-consumer channel?

Including digital ads as part of an omnichannel approach is a smart move – if you're doing it correctly. In fact, we've found that every additional marketing channel added increases the chance for a sale by 20-60%.

Yet the financial services industry is left asking key questions such as "How much should we allocate to digital marketing channels?"

Without precise targeting or the ability to measure a campaign's success – in conversions, not click-through rates – it's difficult to effectively track ROI.

Deluxe Marketing Services can help you turn your digital advertising into a direct-to-consumer channel with our proven three-step approach: identify, target and measure.

¹ eMarketer. Total Digital Ad Spending by U.S. Financial Institutions (2013-2019). Digital Banking Report. February 2016.



Step One: **Identify**

Most companies take a very siloed approach to traditional and digital advertising. With direct mail, they often have a solid method for identifying the right audience. Yet with digital, many companies take a spray-and-pray approach – a method that can quickly waste valuable marketing dollars on the wrong people. Or they attempt to identify the right audience based solely on internet search history and miss the opportunity to find truly qualified consumers who are ready to apply for a loan or open a new account, and end up targeting unqualified consumers.

With 4,000 data attributes on adult consumers in the U.S. from unique and proprietary sources, we create highly predictive files based on sophisticated algorithms. We can search within attributes you request or make recommendations based on nearly two decades of experience that predict likelihood to convert such as life events like the birth of a child or quickly rising home prices in a particular neighborhood.

We have 40+ proprietary insight analytics including:

Risk Insight • Mortgage In-the-Market •
 Monthly Income Insight • Debt Insight •
 Spending Insight • Financial Response Insight



1 BILLION CONSUMERS
4,000 data points

CHANNEL PREFERENCE • 60 million households

AUTOMOTIVE DATA • 178 million

VALUATION INFORMATION • 213 million

TRI-BUREAU CREDIT • 215 million consumers

EVENT TRIGGERS • 750,000 daily

CONSUMER INFORMATION • 180 million

PUBLIC RECORDS • 65 million



Step Two: **Target**

Once we've identified the right audience, we'll work with our onboarding partners to accurately match pre-identified households to anonymized digital IDs and execute your digital ad campaign. We can work with your in-house creative team or an external agency, or you can use our creative services.

We match home addresses with online cookie IDs and mobile IDs, serving ads only to the precise audience you've targeted and allowing for a truly coordinated omnichannel approach.

Reach your consumers where they are.

In 2014, the average adult spent **47.1% of his or her time on digital channels** compared to only **36.5% on TV.**²



DIGITAL

47.1%



TV

36.5%

² eMarketer. Mobile Continues to Steal Share of U.S. Adults' Daily Time Spent with Media. April 22, 2014.



Step Three: **Measure**

Research has consistently shown that over 90% of people who were exposed to ads and then purchased offline did not click on those ads.⁴ In the financial services industry, only 5.12% of display ad clicks actually convert online.⁵

If you're tracking your campaigns by click-through rates, you're missing the true measure of ROI: how many targeted consumers are converting, and whether it happens online or offline.

Using a control group, we compare the desired offline conversions – such as applications submitted, accounts opened or loans funded – of qualified consumers who have received digital ads with those who haven't, giving you a clear picture of your campaign's value.

³ Deluxe and Digital Banking Report. 2016 Financial Marketing Trends.

⁴ What the Click? The Importance of Looking Beyond Click-Based Metrics. MediaMath. April 2015.

⁵ Smart Insights. Google Adwords Conversion Rate Averages by Industry. November 15, 2012.

Financial institutions ranked “measuring performance and/or proving results (ROI)” as their top marketing challenge.³

Only 25% said they have a good sense of how much they get for their marketing investments.³

True ROI Results

Top 20 Bank

Running an account acquisition campaign

866,506 Exposed Prospects

Campaign ROI: \$1,200,000+

ROMI: 412.27%

Revenue Gained Per Marketing Dollar Spent: \$4.12

Lift In Account Open Rate Over Control: 113.7%

Regional Mortgage Lender

Running a mortgage loan acquisition campaign

226,491 Exposed Prospects

Campaign ROI: \$730,000+

ROMI: 2,096%

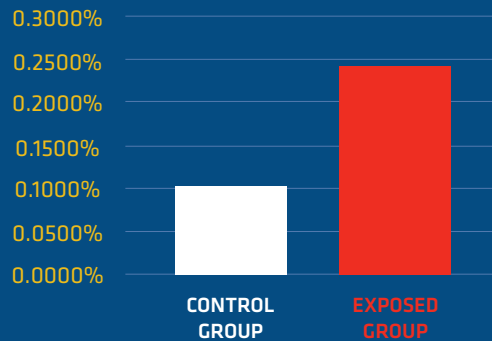
Revenue Gained Per Marketing Dollar Spent: \$24.96

Lift In Funded Loan Rate Over Control: 57.8%

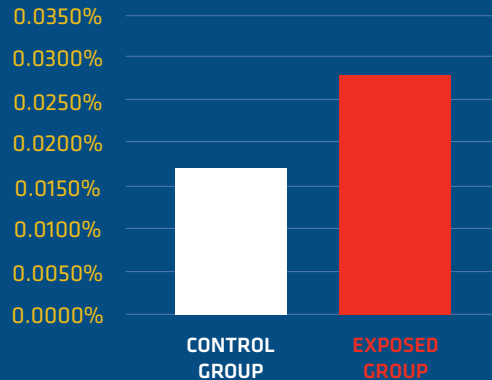


Our average clients see a 30-40% increase in lift over control.

Accounts Opened Rate



Funded Loan Rate





IDENTIFY



TARGET



MEASURE

**Ready to make your digital ads work
as hard as your traditional marketing?
Contact us today.**

CALL

(877) 214-2513

EMAIL

deluxefinancialservices@deluxe.com