



Smart Zones for Financial Services

Overview

In financial services, the lead generation process is serious business. Financial services spent over \$6 billion on digital advertising in 2014 because it recognized that consumers are doing their research and purchasing online.

Financial service organizations recognize that over 85% of households in the U.S. are online. Their current customers are online, making purchasing decisions and managing their accounts every day. The next generation of customers, who are in the midst of starting households and their professional careers, live online, stepping back from traditional direct mail and broadcast television with their tablets, desktops or smartphones.

The objective of most marketing programs is to maximize reach to as many qualified customers as possible while managing costs. Financial service organizations exhibit this at scale by investing in data and online audience targeting solutions that help them engage with qualified prospects looking for mortgages, lines of credit, or business or personal banking services.

Needs and Challenges

The best return on investment (ROI) in financial service marketing requires direct marketing that can reach consumers at scale.

Online audience targeting traditionally requires cookies. Cookies lack scale and are inefficient in on-boarding, in mobile cross-device targeting, and for managing trade area reach.

The potential for a high level of inaccuracy and waste in online marketing exists because it is more difficult to verify the right audience is being reached.

Robust multivariate targeting capability at the consumer, business and trade area level is required to qualify audiences and manage costs.

CLIENT CAMPAIGNS



The Smart Zones' Difference

With the Smart Zones' audience targeting platform, financial services can achieve the scale of reach to unique, qualified users that the need to be successful.

Smart Zones is the first online targeting technology that is not dependent on a third-party cookie match. It is like direct mail online because an audience can be built offline and converted to a Smart Zones' ID avoiding the match rate and device restrictions associated with cookies. Smart Zones is cost-effective targeting that supports full list matching and multivariate demographic selection, including predictive modeling and discretionary income and credit attributes.

Online, nearly 2 out of 3 consumers are blocking cookies at the browser level, and many mobile devices are unable to accept cookies. Only a limited percentage of an audience is active and is not duplicated within each cookie pool. Advertisers make a selection from pre-packaged cookie pools or from a direct mail list that is "on-boarded." The match rate to a unique user cookie is likely to average only 25-35% and mobile phones do not support cookies in most cases. This leaves at least three-fourths of the target audience unreachable. For a consumer campaign, being able to touch only 25% of your audience is unacceptable.

Smart Zones is the only audience targeting platform capable of converting offline customer lists into an online audience with nearly 100% coverage, supporting targeting at work, home, and on most mobile devices. With a 3:1 reach advantage and more robust selection criteria, Smart Zones is able to provide micro-targeted advertising with the scalability and accuracy necessary for any campaign to succeed.

Campaigns

Client	Impressions	CTR
A***	139,489,603	0.29%
B**** A*****	137,898,927	0.40%
C***** O**	31,596,198	0.39%
P****	7,864,128	0.19%
C*****	58,274,927	0.35%
C***	158,985,938	0.19%
C*** Bank	256,866	0.11%
E****	24,923,814	0.44%
F*****	97,489,054	0.29%
F**** T****	30,199,836	0.25%
F*** T***	1,871,498	0.18%
G*****	32,633,750	0.21%
H** B****	7,449,135	0.49%
H***	6,726,854	0.51%
K** B****	3,090,810	0.28%
M*****	3,235,505	0.15%

SMART ZONES' BENEFITS

Consumer Database Matching

100% reach to consumers enhanced with over 750 data variables

Robust Trade Area Targeting

Identifying prospects who are close to a storefront

Device-Independent Reach

Reach users at home, work and on the go

Event Targeting

Reach consumers at WI-FI hotspots, at events, coffee shops, hotels, airports, etc.

Website Visitor Attribution

Know "who" is visiting the advertiser's website and evaluate which advertising is driving engagement and monitor and respond to the interests of consumers

Smart Zones Is Like Direct Mail Online

How it Works

1. Big Data

The best campaigns start by matching your customer to the audience. With Smart Zones, you are able to reach every household and every business that you want to target. We build audiences from a database of over 249 million people and 18 million businesses. You can even automatically match to your CRM platform or log files from website visitors. We link online and offline automatically.

2. Real People and Free Profiles

Like direct mail or TV, we use location, demographics, psychographics and predictive models to narrow your audience to just the prospects that meet your goals—you do this based on real people, so everyone you target is identifiable by name and address and multiple variables, all summarized in FREE profile reports.

3. Flexible Selection

You finalize your prospect list by selection criteria or by predictive models based on response or conversion rankings. You can select categories such as age, income or political view. Like direct mail, any combination of selection criteria can be applied. You can even suppress current customers or select businesses by revenue, six, name and NAICS code.

4. 100% Offline to Online Conversion

You convert prospects into online audiences through Smart Zones without any onboarding fees or any use of cookies. It identifies homes or businesses—even schools, hospitals and coffee shops. Home addresses become Smart Zones with two to fifteen households. Businesses are often targetable at a rooftop level. It automatically generates segments by user type and rankings.

5. Audience Validation and ROI Metrics

Once converted to Smart Zones, your audience can be profiled again by segment. These reports will confirm the count of unique users you will reach and allow you to build your ROI case. You build segments by affluence, ethnicity, device type, site category or any one of dozens of variables. We automatically generate a “white list” of recommended media sites. We can execute and optimize your campaign as part of our turn-key managed services, or we can transfer the Smart Zone audience to your existing DSP.

6. Maximum Reach and Transparency

Smart Zones' unique technology was designed to provide maximum qualified reach. It uses the same methodology of audience building that direct marketers have been using for years. No more cookies and no more inferred interests or guessing! And because there is no use of cookies, there is no possibility of over-serving or duplication of impressions. Finally, Smart Zones is device independent, PC, laptop, tablet or mobile phone, it is all the same, and all available, on Smart Zones.

About Semcasting

Semcasting is an innovator in B2B and B2C data marketing solutions for agencies and brands. We offer a new approach to the management of big data that automates the creation of highly qualified and verified audiences based on real people and businesses. Through our patented Smart Zones' audience-targeting platform, marketers can effectively link any customer or audience to their Internet footprint, providing near 100% reach on any device through advanced data and analytics and a campaign optimization technology that protects the privacy of every individual.

In financial services online marketing, is about being able to deliver the right message, to the right audience, at the right time. Across dozens of financial services campaigns in the last year, Smart Zones has delivered more than 840 million impressions.



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