



webtrends™

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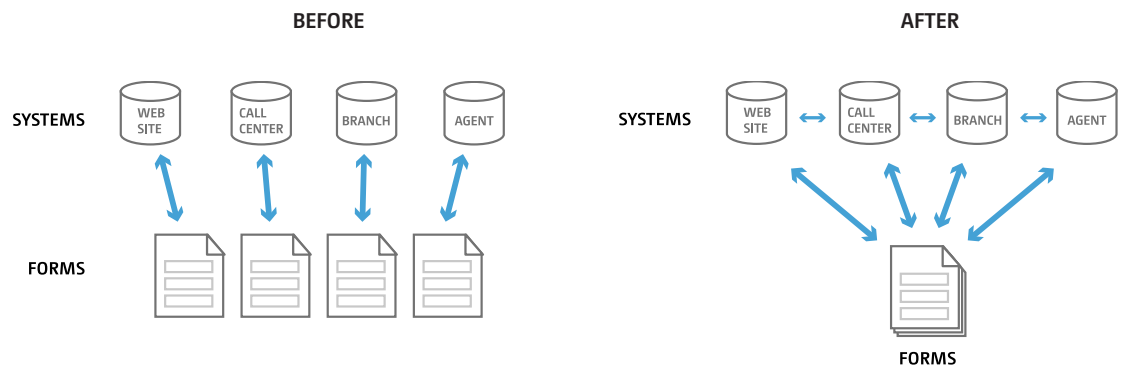
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Increase the Return on Your Online Marketing Investments

With fully a third of financial transactions now taking place online, banks, brokerages, insurance firms and other financial services organizations like yours are dedicating more time and resources to their online channel. But, as many of these institutions are quickly learning, this channel is not an island. The customer leads and insight that flow through your web site can fuel other business channels as well.

Webtrends Online Marketing Appreciation helps financial services providers turn their web sites into a marketing and lead-generation engine for their entire organization. Expert consulting and powerful analytics and marketing optimization help you:

- Streamline online lead generation
- More efficiently parse and distribute these customers, to the appropriate business units
- Attract lucrative customers
- Build lifelong customer relationships
- Extend the value of online investments



A Dedicated Financial Services Solution

Webtrends Online Marketing Appreciation incorporates the following marketing optimization software and services:

Webtrends Professional Services

Webtrends' industry leading marketing and analytics experts take the guesswork out of using web site data to create and maintain strong relationships with consumers online. Webtrends' technical account managers handle time-consuming tasks and resolve technical issues related to the Webtrends solution.

webtrends Ad Director™

Automated SEM technology and expert consulting reduce the time and cost associated with promoting brand- and product-related keywords online. Webtrends consultants work with companies to continuously refine SEM strategy and attract the highest volume of motivated customers to your web site.

webtrends Analytics™ 9

Measure all aspects of your company's online presence, from static site content to Web 2.0 interactions, with the only solution that offers 100 percent of critical enterprise analytics functionality, according to the Jupiter Research 2008 Web Analytics Buyer's Guide.

webtrends Marketing Warehouse™

Gain a visitor-level understanding of online customers by performing multi-dimensional correlations and on-the-fly segmentation. This enterprise-scale relational database serves as the engine for Webtrends Visitor Intelligence and other analysis tools.

webtrends Score™

Target messaging, improve conversions and build long-term customer loyalty with the industry's only patented solution for uncovering the visitors who offer the most potential value to your business.

webtrends Visitor Intelligence™

Uncover the individuals within the crowd, and build highly relevant marketing based on one view of your customers and their online and offline interactions with your organization.

webtrends Open Exchange™

Extend the value of your analytics through Webtrends platform for standards-based data access and integration, information sharing and partner integration.

The Webtrends Advantage

An analytics software and services leader since 1993, Webtrends provides the web analytics and marketing optimization solutions trusted by top financial services providers, including CitiFinancial, Bank of America, Morgan Stanley, Wells Fargo, Merrill Lynch, Deutsche Bank, American Express, US Bank and JP Morgan. Our solution enables you to:

PARTNER WITH ANALYTICS, MARKETING EXPERTS

Dedicated services and support. Webtrends offers veteran business and technical consultants who can partner with your company to get the most out of your online marketing investments. Our consultants can provide expert assistance in the following areas ongoing or for a defined period of time:

- Develop objective metrics that align web site investments with company goals.
- Create best practices for capturing and analyzing data consistently across diverse organizations.
- Train individuals throughout the organization on how to access analytics data and create reports.
- Resolve technical issues related to your Webtrends solution on demand.
- Assist with time-consuming tasks such as tagging and building reports.

An open partner platform. Webtrends partner network provides close integration with a large network of leading providers in the following areas:

- Content management
- Ad serving
- Customer relationship management
- Email marketing
- Enterprise campaign management
- Targeting and optimization
- User experience and website monitoring
- Site search

In addition, you can create best-of-breed solutions with the providers of your choice. Webtrends support for open standards lets you extract and integrate your web data with virtually any other marketing application.

ATTRACT MOTIVATED CUSTOMERS

Acquiring new customers online can be costly for financial services providers, which traditionally pay more for relevant keywords and terms than most other vertical industries. With Webtrends Online Marketing Appreciation, you can:

Increase form completion. Determine where customers tend to drop off when filling out online referral forms and applications – and adapt the process and your web site to increase conversions. Webtrends scenario analysis lets you track customer progress and identify roadblocks along an unlimited number of pre-defined registration or sales paths.

Maximize return on SEM investment. Webtrends self-learning technology automatically manages massive numbers of keywords, and produces

progressively better paid-search results over time, as it uncovers the combinations of placements and creative that generate the most revenue and conversions at the optimum price. Webtrends integrated advertising partners can deliver targeted banner ads to visitors who click on SEM ads but don't convert.

KEEP CUSTOMERS COMING BACK

The financial services needs of your customers change based on age, income, family status and numerous other factors. To engage customers over time, your marketing and online experiences need to reflect their needs today – and adapt when they change tomorrow.

Deliver the right message at the right time. Webtrends visitor-centric data and analysis lets you gain a detailed understanding of your customers' financial services over time. You can explore real-time customer segments and develop unique visitor profiles based on virtually any available data. Custom events can be based on any parameter set on a web site and don't require special treatment. Then use this insight to generate automatic and ad-hoc lists of customers to receive communications and promotions relevant to their specific financial services needs.

Build a better online experience. Adapt your web site and online services to the evolving needs of your customers, using industry-leading tools and methods:

- **First-party cookie.** Webtrends patented cookie technology provides the most accurate method of visitor tracking available, with the lowest rate of cookie rejection.
- **Cross-domain tracking.** Determine how easily customers find information and complete tasks – as well as where (and why) they drop off before completing online applications or other activities. This insight can be used to remove content or navigation roadblocks and increase online conversions.
- **Click-level tracking.** Track individual clicks on any number of links, promotions or content, and use these results to help determine which web site pages and elements are attracting the most attention and driving traffic most efficiently to desired locations.
- **Flexible analysis.** Webtrends keeps data collection and analysis separate. This allows impromptu analysis and reporting of analytics data without costly, time-consuming retagging of web sites and pages. Marketers can pose new questions on the fly, and obtain swift answers that help them quickly adjust marketing programs and investments.

Optimize for diverse media, devices. Multiple methods of data collection help you gain a complete picture of the devices, browsers and other technology that visitors use to interact with your web site and services. Also, Webtrends provides current, detailed reporting on interactive and rich media activity, including online video, RSS, blogs. This insight can be used to ensure your web site content, marketing and services are tailored to the devices that customers use most. You can also assess the value of Web 2.0 content and other investments by measuring how long citizens dedicate to these different types of media and the actions they take after accessing this content.

Focus on high-value customers. Webtrends patented scoring technology quantifies the value of customers, based on your organization's services and business goals. Use this insight to identify and channel extra promotions and resources to high-value customers,

Improve lead-to-close ratio and shorten average sales cycle. Score data also can be integrated with CRM systems and segmented to gain a deeper understanding of customer motivation and specific interests.

INCREASE CONVERSIONS

Most customers who research financial services on the web don't immediately apply or purchase online. Webtrends Online Marketing Appreciation provides the data-driven insight and flexible analytics to close the deal with customers both online and off.

Convert abandoned orders. Automatically generate lists of these drop-out customers and send out special email offers through Webtrends Open Exchange partners to motivate them to resume their orders. Also customers who tend to complete sales offline can be targeted with on-site ads and information (such as driving directions and other incentives) to visit local stores or place orders by phone.

Boost offline conversions. Almost half of consumers who research financial products online purchase them offline either in-person, by phone or by mail. Webtrends Open Exchange of data helps identify customers who research financial services online but buy offline, so marketers can offer targeted online incentives that motivate these customers to visit local branch offices or call brokers.

Secure data practices, infrastructure. Customers cite trust as a primary motivator for choosing a financial services provider. Webtrends helps service providers maintain customer trust by maintaining the highest levels of data privacy. Your company controls the passwords and users accounts needed to access data. Biometric appliances safeguard access to Webtrends data center.

BUILD LIFELONG CUSTOMER RELATIONSHIPS

It's six to seven times more expensive to acquire a new customer than it is to retain an existing one. The ratio increases considerably when it comes to high-value investors. Webtrends Online Marketing Appreciation helps you build and maintain strong customer relationships that generate banking, investment and other opportunities over time.

Create a holistic view of customers. Webtrends support for standards-based methods of data integration – including Open Database Connectivity (ODBC) and Web Services – streamlines integration of visitor-level online data with call center and other offline customer information, so you can gain a 360-degree understanding of your customer, all of their interactions with your company, and more accurately serve their evolving financial services needs.

Cultivate valuable customers. Webtrends' patented scoring technology helps identify high-value customers who are most likely to sign up for multiple or high-profit services. Extra promotions and targeted resources can then be channeled toward these customers.

Increase cross-selling. Introduce customers to services they're likely to be interested in by correlating their on-site searches and navigation with the services purchased by like-minded customers. Webtrends automatically integrates product performance data with on-site ad-placement applications.

MINIMIZE THE COMPLEXITY OF SCALE

Turn insight into action. The value of your analytics is determined not only by the volume of data you gather and analyze, but also by how broadly and effectively that data is used in your organization. Webtrends highly customizable reporting and data visualization tools promote data-driven decision-making throughout organizations, from the marketing team to the board room.

- **Scorecards.** Keep on top of multi-channel marketing campaigns with Webtrends digital scorecards that combine performance data from online and offline sources to get a more holistic view of web site visitors.
- **Reports.** Create and share customized overviews of the data and services trends that matter most to co-workers and managers. Dashboards. Quickly review marketing performance on a single, scannable desktop dashboard.

Adapt to corporate, regulatory changes. Webtrends is the only analytics vendor that provides on-premise software or On Demand software as a service (SaaS), along with the option to switch from one format to the other. This provides organizations the flexibility to adjust to changing mandates on storage of customer data – without sacrificing analytics investments.

Get scalability to spare. Webtrends On Demand software as a service (SaaS) offers the highest level of data collection availability and scalability. Each tier of Webtrends data management system scales independently, so each component operates at peak efficiency. This reduces bottlenecks in reporting caused by web traffic spikes in data collection, especially on hosted analytics solutions where all components—collection, analysis, reporting—are done on the same machine. Even at peak hours, Webtrends OnDemand is specifically engineered not to exceed 50 percent capacity, and is usually at a much lower utilization.

Never lose data. Webtrends does not lose your data. Webtrends OnDemand is the only hosted web analytics service to offer a proven, fully-redundant data collection environment. Most web analytics software vendors have only one system for both data collection and processing which introduces a single point of failure and the potential loss of days of customer data in the event of a failure.

WEBTRENDS ONLINE MARKETING APPRECIATION IN ACTION

Scenario 1: Building Online Relationships with Customers

CHALLENGE: As a top marketing manager at your financial services company, one of your primary challenges is to lower operating costs by persuading customers to complete more transactions online. To do this, it's important to bring more customers to your site, and then quickly deliver the content and self-service tools they need to keep them coming back. It's also important to build trust, particularly among customers who are still reluctant to conduct transactions online.

SOLUTION: After adopting Webtrends Customer Conversion and Retention, you work with your Webtrends account manager to develop a set of key performance indicators (KPIs) that measure the percentage of customers who use specific self-service tools on your web site, monitor their self-service satisfaction ratings, and track e-mails and phone calls received from people using the site. You also measure which pages receive the highest level of customer interest, and

where customers typically drop off your site. Finally, you attempt to bring more customers to your site by offering discount coupons to customers who enter your branch office to convince them to set up “bill pay” programs and purchase products online.

RESULTS: The deep level of analyses you receive shows that younger customers are beginning to set up online “bill pay systems, but leave your site three steps into the process, just before hitting the “make payments” button. In addition, while many customers pay their bills online, most log off your site without clicking on pages describing loans, investment opportunities and insurance products. While younger customers are taking advantage of the discount coupons, older customers are not. Based on this information, you streamline the bill pay page, reducing the number of steps required to pay bills online. You also advertise your most popular loan and insurance products prominently on the bill pay site, and optimize the search terms visitors use to reach these product pages from the major search engines. You also offer new incentives at your branch office to convince older customers to pay their bills and purchase products online. After measuring your results, you see that more older customers are signing up to use your online bill paying services and that customers across the board are using it regularly. In addition, sales are increasing as a larger percentage of customers research loan, investment and insurance products online, and buy these products directly from your web site.

Scenario 2: Cross-Selling and Up-Selling Products

CHALLENGE: With margins declining, your company is under pressure to boost revenue by up-selling and cross-selling new products to targeted customers. The challenge is to pinpoint your most profitable customers, and deliver targeted promotional offerings that motivate them to buy new products, either over the Internet or in your branch office.

SOLUTION: Partnering with Webtrends consultants to implement Webtrends Customer Conversion and Retention, you develop a series of metrics that help you identify your most promising visitors. You then determine the potential profit of these customers using Webtrends’ patented scoring technology. Using customized dashboards, you continually provide the most relevant and up-to-date information to different employees in the company using reports that graphically illustrate the data in easy to understand ways.

RESULTS: Once you identify your high-value customers, you begin cultivating them by delivering targeted communications and promotions relevant to their age, stage of life, and specific financial services needs. You also send them promotions via e-mail and mobile devices, measuring the actions they take upon receiving them, and adjusting your promotional strategy accordingly. Moreover, you integrate your web site data with your organization’s customer relationship management (CRM) system so that call center agents, tellers and brokers have the most up-to-date information about customer interests and eligibility, and can cross-sell and up-sell products to the right people. As a result of these changes, your company has more success cross-selling and up-selling products, sales rise substantially, and marketing costs drop. You continue to target your promotional offerings based on the data you receive, maximizing the return on your marketing investment with powerful results that demonstrate your success.