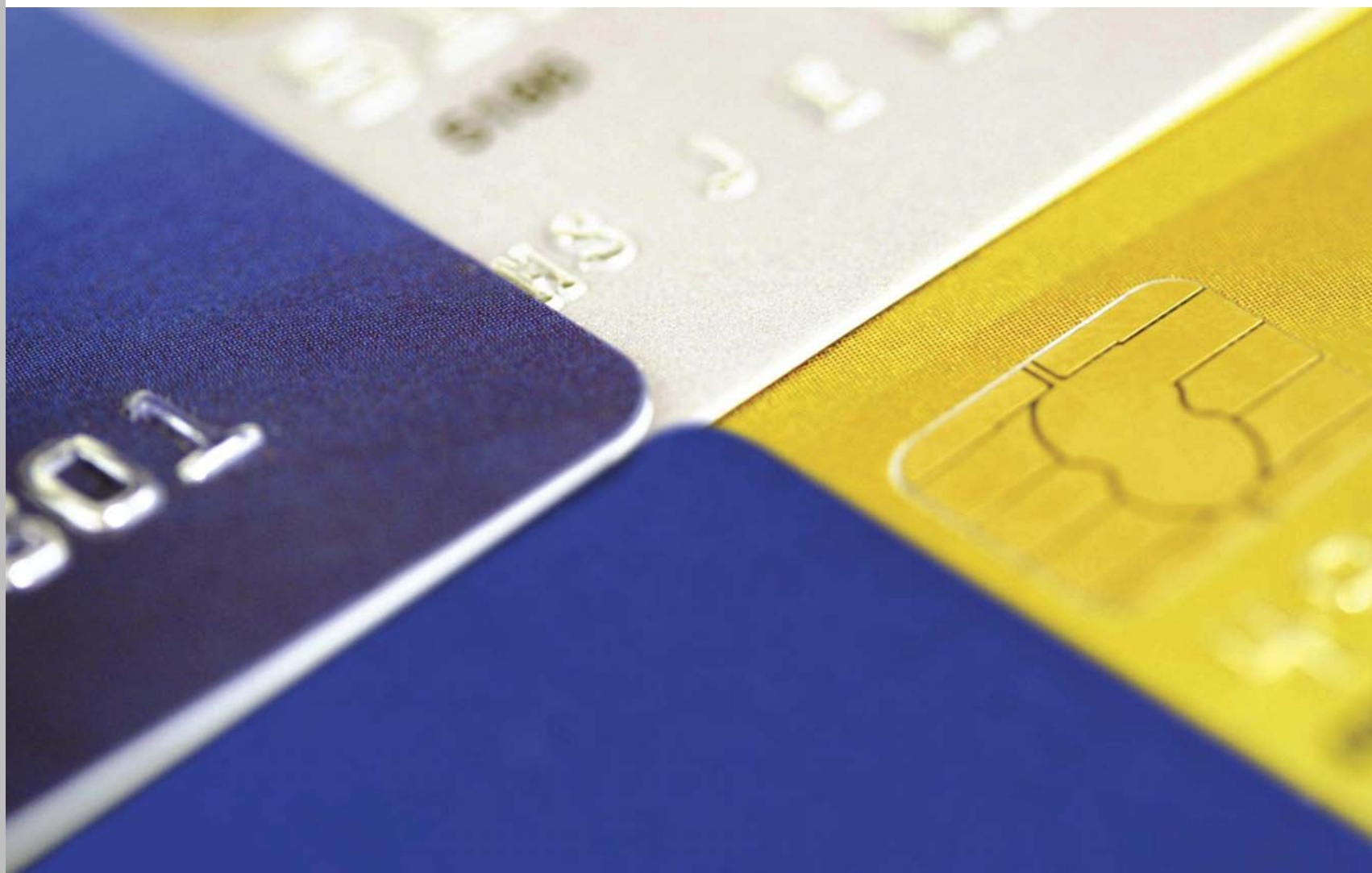


Intelligent Business Solutions | *Credit Card*

Acxiom ConneXtions™



Card marketing against all odds



Confronting obstacles

Growing a quality customer base in today's credit card market is a daunting challenge for any card issuer. In the past, you could blanket your marketplace with direct-mail offers and count on a steady stream of fresh customers. But times have changed. This year alone, U.S. mailboxes will receive over eight billion credit card offers, generating a paltry response rate of 0.3%.

Alternative marketing channels remain dicey. Mass media is expensive and time-consuming, yielding difficult-to-measure benefits. E-mail is plagued with fraud and phishing scams, leading to miniscule click-through rates. And with 100 million phones registered as "do not call," it's nearly impossible to conduct a successful telemarketing campaign.

As if these issues were not enough, you must also juggle a multitude of tasks, from managing diverse communication channels and data sources to keeping a watchful eye on compliance and risk-management issues. If only there was a turnkey—yet flexible—solution that addressed all of your needs with systematic efficiency and measurable performance.

Acxiom's ConneXtions delivers that solution today. Through integrated marketing and fact-based consumer knowledge, ConneXtions helps you meet your most complex challenges head on. It helps you define the issues most relevant to your company's success, then build a comprehensive program to address those key issues.

In the complex world of credit card marketing, ConneXtions can help you take the game of chance out of the equation while you maximize your customer base and your bottom line.

If you don't know who your customer or prospect is—and understand their current needs and preferred modes of communication—don't bother knocking on their door.



People-centric marketing

In the past few years, marketers have witnessed an epic revolution in the world’s marketing landscape, primarily driven by rapid advancements in technology. From variable data printing to web marketing, consumers now expect to be courted on a personal level by businesses. If you don’t know who your customer or prospect is—and understand their current needs and preferred modes of communication—don’t bother knocking on their door.

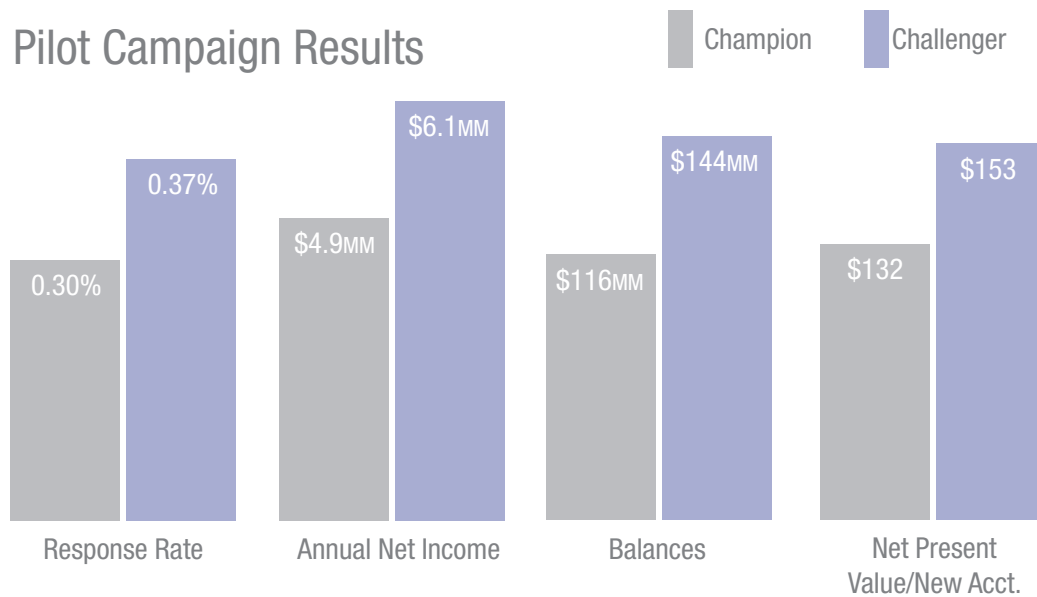
That’s where ConneXtions can help. Acxiom integrates superior marketing expertise with leading-edge information-management technology to provide end-to-end solutions for credit card marketing. This isn’t just for your direct-mail program, though Acxiom can help you measurably improve your ROI from that channel. This is about personalizing your offers across all media to prospects most likely to become high-value, long-term customers.

Applying best practices

As a technology provider for the majority of leading credit card issuers, Acxiom gains unique insights into what constitutes best practices in card marketing, from the types of offers that resonate best with a particular target group to understanding the best timing for a particular campaign.

And Acxiom strives for continued improvement and success. ConneXtions provides exceptional campaign reporting, measurement and strategy refinement that help you continuously improve program results. Acxiom even offers cutting-edge strategies to optimize customer retention and profitability.

Pilot Campaign Results



Beyond the everyday website

Every credit card issuer has a website and virtually all advertising includes a reference to a domain name. But there are ways to maximize your web presence.

When prospects visit your website, are they greeted with dynamic content (variable product offers, banner ads, etc.) based on their life stage and consumer portrait? Do you include a link for such web pages in every e-mail blast to your target market? Are you creating dynamic, personalized landing pages for every prospect you contact by direct mail? If not, ConneXtions can help you maximize customer acquisition through our powerful web-marketing technologies.

Leading the way

Acxiom pioneered modern direct marketing for credit card issuers, enabling them to spend less but get more by narrowly targeting prospects who wish to receive messages. Now Acxiom leads the way again by helping you leverage segmentation strategies and target messaging in today's most dynamic marketing channels, including the web and cable television.

Our diverse team can manage every component of your marketing process, including allocation of media spend, creative services, brand management, print and web management, list generation, media delivery, detailed tracking and comprehensive results analysis. Each program is tailored to your specific market dynamics and is guided by strategists with decades of credit card marketing experience.





Case study

Subject

Medium-sized regional bank (88 branches).

Objective

Grow stagnant credit card account business (accounts, receivables and profit), particularly within profitable online customer segment. Champion campaign featured high-volume invitation-to-apply direct mail and e-mail using vertical and compiled prospect data. The bank's previous e-mail blasts had created concern from consumers about perceived "phishing" attempts.

Recommendation

Acxiom developed a pilot multi-channel campaign with personalized offer content and messaging to target prospects most likely to apply for new accounts. Integrating television spots with its direct mail and e-mail campaigns allowed the bank to cadence personalized messaging and to build consumer trust and confidence.

Implementation

Personicx® and InfoBase® were leveraged to identify behavioral and lifestyle triggers that characterized potentially responsive prospects. Prospects were mailed card offers to coincide with television, print and billboard events. Highly customized direct-mail offers directed responders to personalized web pages that were dynamically generated using model-driven creative elements that reinforced the relevance of the messaging and instilled responder confidence.

Acxiom can help you target consumers who share the same characteristics and channel preferences as your best customers—greatly improving your acquisition efforts by enabling you to deliver the right message to the right prospects at the right time.

Leveraging consumer insights

ConneXtions leverages Acxiom's powerful array of consumer data assets including InfoBase and Personix. These assets provide key insights about consumer behavior and preferences. Acxiom can help you target consumers who share the same characteristics and channel preferences as your best customers—greatly improving your acquisition efforts by enabling you to deliver the right message to the right prospects at the right time.

If your marketing strategy includes invitation-to apply (ITA) campaigns, Acxiom can help you determine prospects who may be more likely to respond to your offers with our InfoBase Ranking Invitation to Apply Approvals (RITAA) product.

Drawing upon consumer data assets enables ConneXtions to help you map out marketing strategies that leverage multiple marketing channels. These strategies can help you in your efforts to successfully engage high-potential prospects and convert them into loyal, long-term customers.





A superior partnership

The success of any marketing program is dependent on the cohesive teamwork of its key contributors. ConneXtions combines your experience and expertise with Acxiom's proven approach to help you take your organization a step beyond previous efforts and a step above your competition.

Our engagement process recommends that you and your designated leaders collaborate on every aspect of your marketing program. This process ensures that we:

- Engage your internal experts in dialogue through an established and tested discovery process
- Work within your budget and time constraints
- Incorporate analysis of your marketplace, customer data and communication results
- Report back to you with objective documentation of your competitive environment

Acxiom can help you:

- Develop a comprehensive marketing program which leverages your organizational and operational strengths
- Implement the program and provide comprehensive measurement of the results
- Apply a rigorous and disciplined iterative improvement process
- Collaborate with your leaders to refine the strategy

We measure our success by your success, and the proof of that success is only confirmed by your achievement of your business objectives.



Acxiom's view on privacy

Acxiom is a global thought leader in addressing consumer privacy issues and earning the public trust. We build great relationships with our clients and help them build great relationships with their customers by turning compliance challenges into opportunity. Acxiom fosters trust-based relationships by delivering customer and information management solutions that facilitate privacy compliance and preference management. Acxiom was the first company in the data services industry to appoint a chief privacy officer to advance policies and oversee compliance. Acxiom has a team of privacy specialists dedicated to understanding the complex issues of information flow and consumer choice, as well as crafting and enforcing responsible privacy best practices. We continually educate consumers, our clients and every Acxiom associate about proper privacy policies and conduct.

Acxiom is a member of the Direct Marketing Association, and we support the Center for Information Policy Leadership and the Information Policy Institute. Acxiom endorses the privacy standards of these organizations.

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See how Acxiom can work for you.
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