

On the Pulse

March 2024

Customizable Campaigns

Deepen Relationships in Digital and
Take Engagement Efforts to New Heights



Table of Contents

Sowing the Seeds 4–5

Engagement Inspiration from Pulsate

Product Usage Campaign **8–11**

Financial Wellness Campaign **12–13**

Product Marketing Campaign **14–17**

Digital Adoption Campaign **18–19**

What's Next 20–21



Introduction

Sowing the Seeds

Spring ushers in a season of renewal and growth, making it an ideal time for financial institutions to breathe new life into their mobile communication strategies. Just as farmers carefully plant seeds to yield an abundant harvest, engaging account holders through mobile allows you to nurture relationships that can flourish into increased wallet share, robust loan and deposit growth, and heightened consumer satisfaction.

To help your institution blossom during this generative period, we've curated six fresh campaign ideas designed to sow the seeds for successful spring mobile engagement and cultivate meaningful connections that will bear fruit year-round.

The Impact of this Edition

Make sure your financial institution thrives this season by incorporating the following campaign types:

- 1** Boost the adoption and activation of products and services like high-yield savings accounts and automatic loan payments.
- 2** Offer your account holders the financial wellness resources necessary for building credit and achieving their goals.
- 3** Highlight seasonally appropriate products such as HELOCs and boat loans.
- 4** Enhance user experience by encouraging the utilization of Card Control features.





Engagement Campaigns

Product Usage/Activation

High-Yield Checking Account

Goal

Promote product awareness and loan growth

Description

If your FI is looking for deposits, a high-yield checking account could be a great way to attract new funds that won't be leaving at maturity like CDs tend to do. Consumers still get a competitive rate, but it's likely lower than your best CD rate – and it's adjustable.

Segmentation

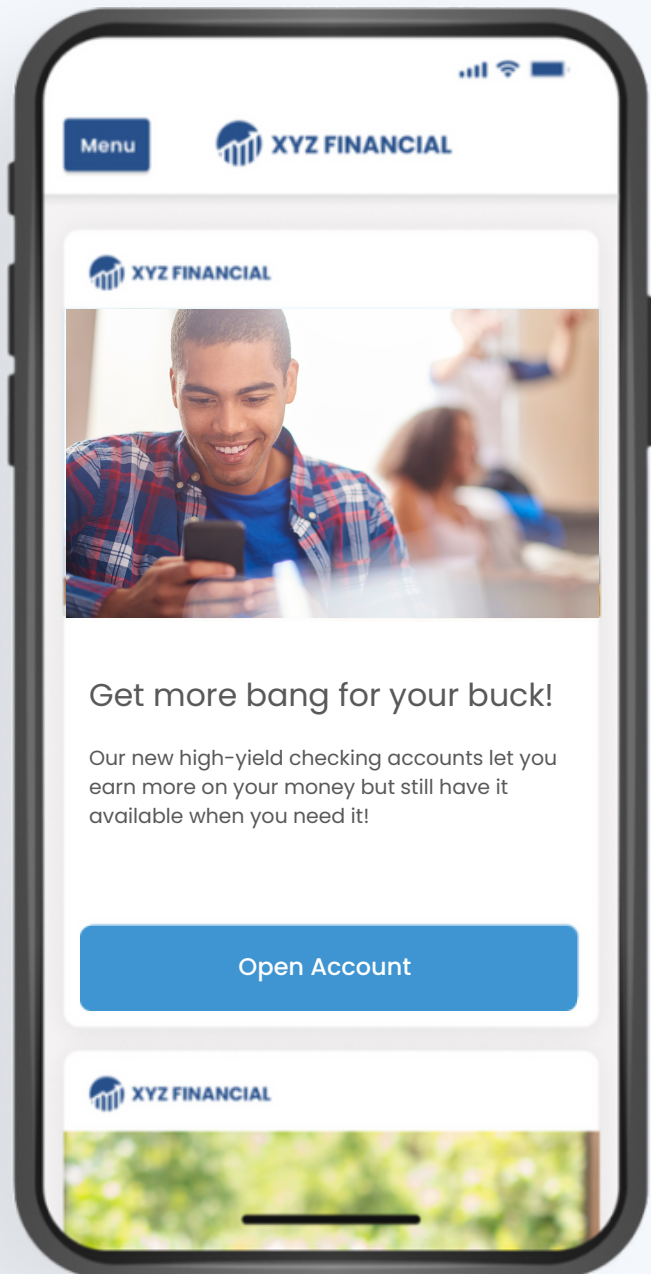
- Users with inactive/low-activity checking accounts
- Users with high checking balances elsewhere (PFM data)
- Users with maturing CDs

Suggested Channels

In-App

CTA

Link to open
account



Product Usage/Activation

Automate your Loan Payments

Goal

Improve user experience; decrease delinquency

Description

Automatic loan payments are convenient for the borrower, and make delinquency less likely because you're not relying on someone remembering their due date. Let borrowers know about this convenient service and make it easy for them to sign up – offering a discount or reward if that's something you can do!

Segmentation

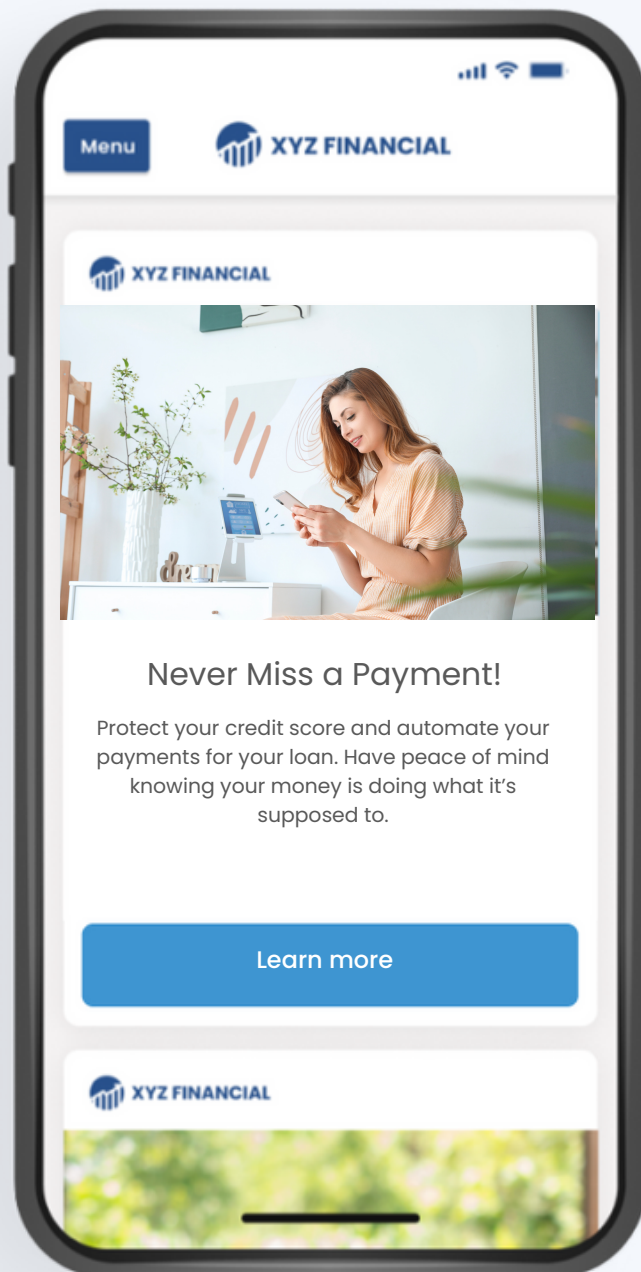
Users with loans that are not set up for automatic payments

Suggested Channels

In-App

CTA

Link to autopay in
app or setup
autopay online



Establishing Credit

Goal

To encourage prudent financial behavior and help consumers achieve their financial goals

Description

Good credit management is a vital life skill, but you can't manage what you haven't established. Point your younger users to financial wellness content that gives them tips for establishing credit, including the use of savings-secured loans and credit cards (if you offer them).

Segmentation

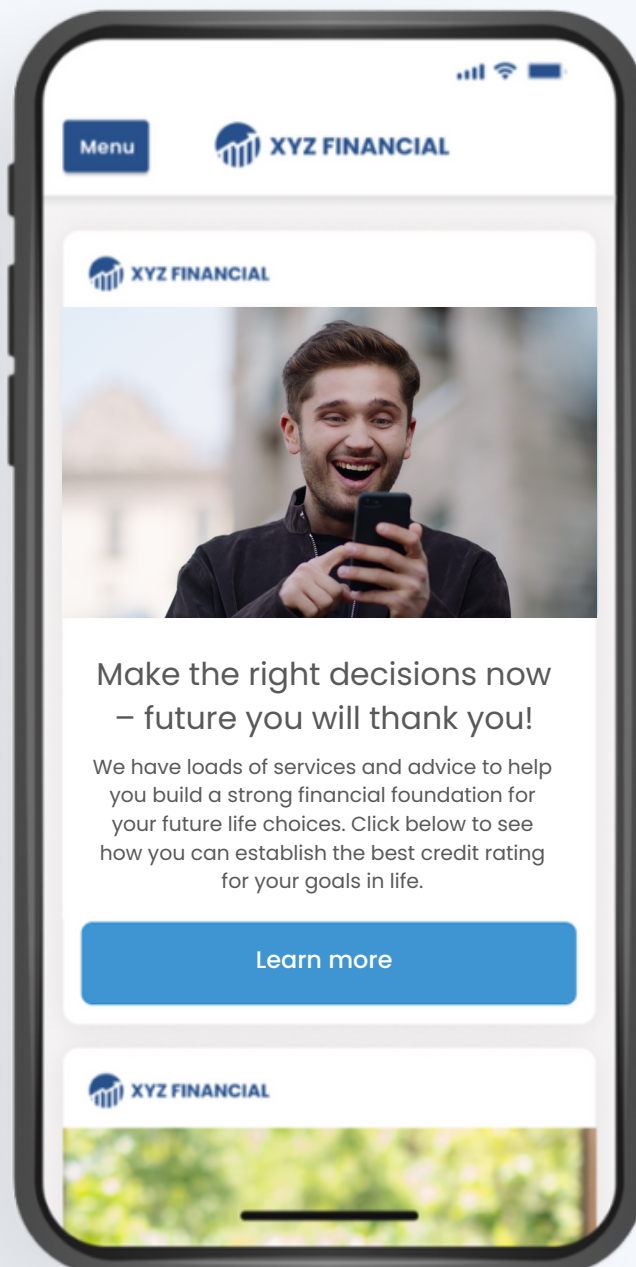
- Users age 18-25 with no loans
- Thin-credit-file users (requires credit data)
- Teen account holders and their parents (minus loan offer)
- Users who have been declined credit

Suggested Channels

In-App

CTA

Financial Advice
section of website,
PFM



Product Marketing

HELOC

Goal

Promote product awareness and loan growth

Description

With home improvement season fast approaching, tapping into home equity is a great way to pay for those projects. With first mortgage rates remaining elevated, a HELOC may be preferable to a refinance. Make sure your homeowners know you have them covered.

Segmentation

- Users who haven't changed their address in 2 years
- Users with an outgoing ACH to a popular lender
- Users with maxed out, large limit credit cards who have a mortgage liability on their report (especially if it originated 3+ years ago)
- Users who visit home improvement stores (geofencing)

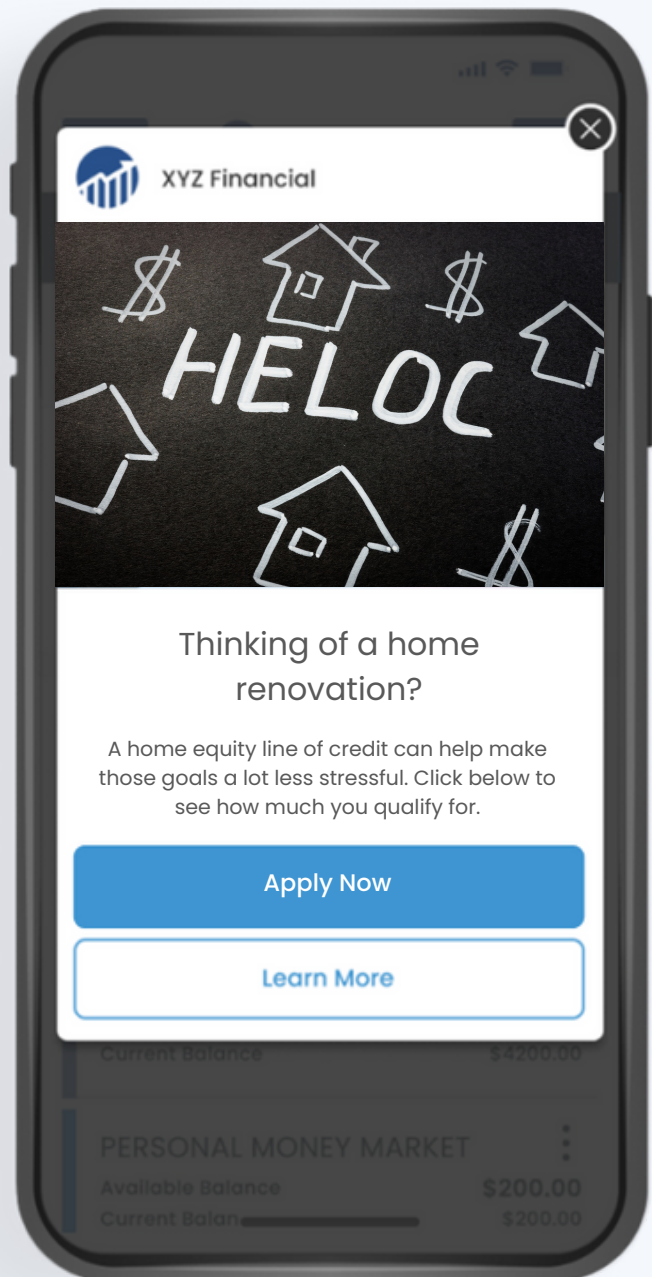
Suggested Channels

Push

In-App

CTA

Link to LOS,
Digital Storefront,
or website



Product Marketing

Boat Loan

Goal

Promote product awareness and loan growth

Description

As temperatures rise and days grow longer, a young (or old) man's (or woman's) fancy may turn to the water and all the fun it can bring. If you offer boat loans, there's no better time than now to promote them.

Segmentation

- Visitors to local boat dealerships (geofencing)
- Visitors to boat shows (geofencing)
- Middle-income, suburban and ex-urban Gen X users (skews male)
- Younger adult users who shop at outdoor stores (Cabela's, Bass Pro, REI, etc.) (transaction data or geofencing)

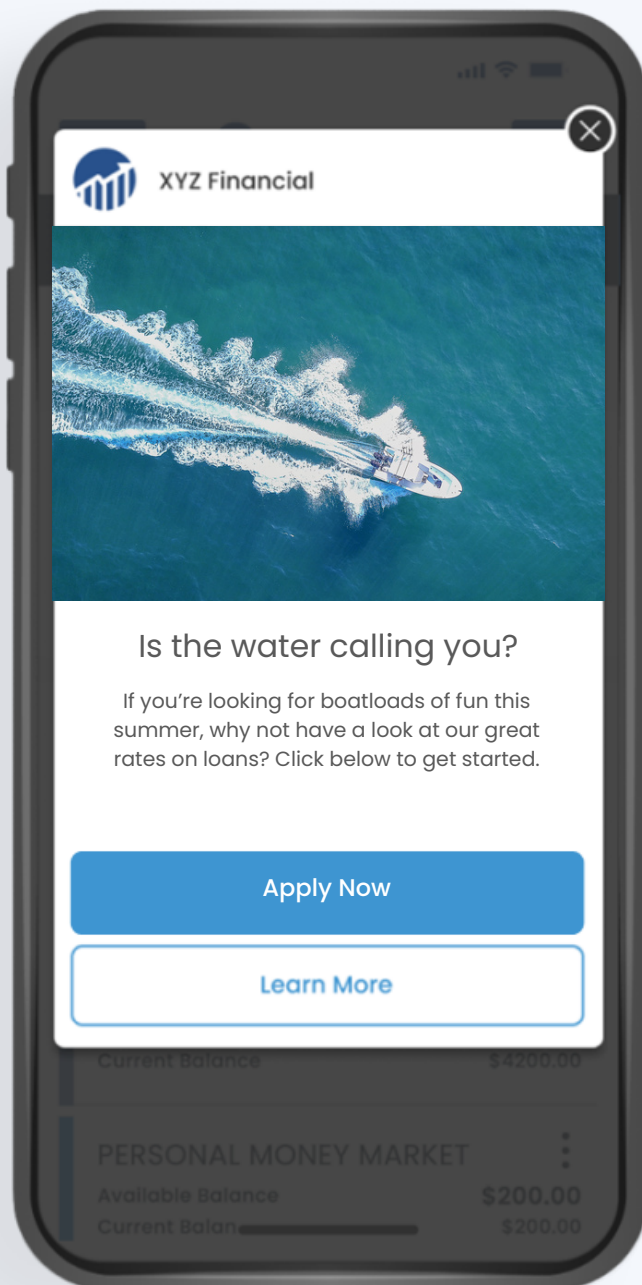
Suggested Channels

Push

In-App

CTA

Link to LOS,
Digital Storefront,
or website



Card Controls

Goal

Improve user experience and increase efficiency

Description

Giving your users the ability to control their cards (turn on/off, set parameters, etc.) is a great service and an important anti-fraud tool, but adoption rates tend to be very low. If you have this important digital feature, make sure your users know about it by running a campaign targeting non-users on a recurring basis. (Pro tip: deep link from the message directly to the sign-up function in your mobile app.)

Segmentation

- Users with your debit or credit cards who have not activated Card Controls
- Above users whose cards are included in a merchant data breach

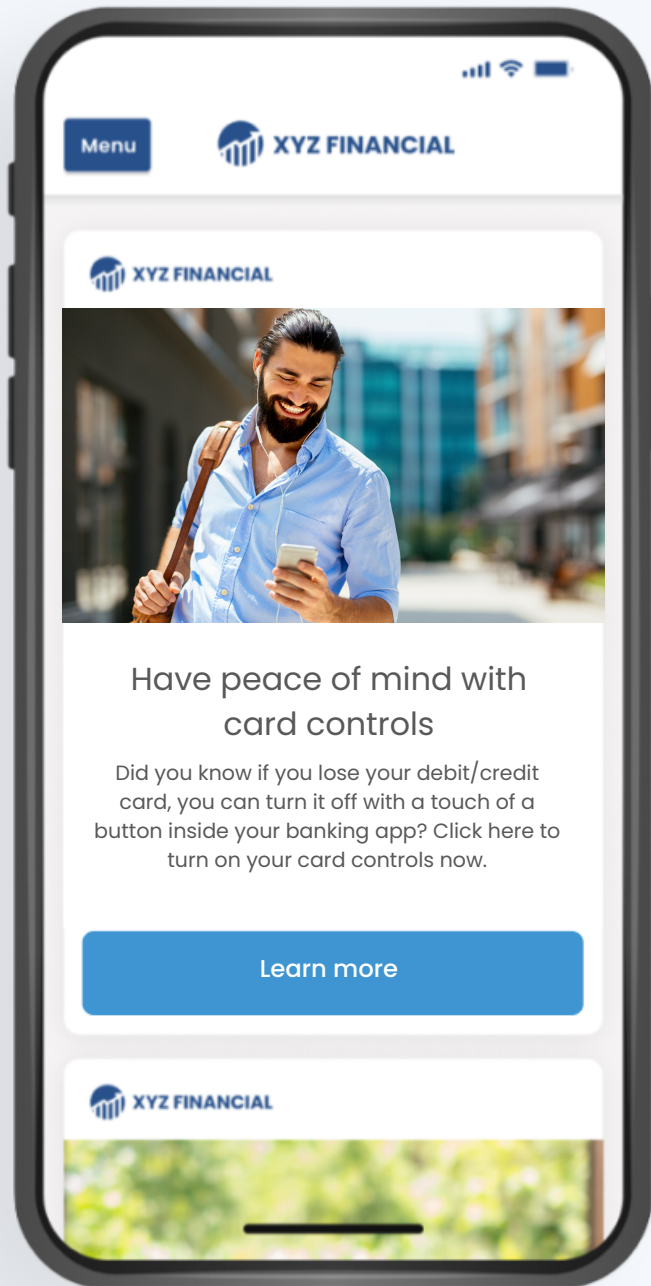
Suggested Channels

Push

In-App

CTA

Link to card
controls





To keep you **top of wallet**,
we make you **top of mind**.

Want to learn more about how your FI
can maximize consumer engagement
through mobile?

Schedule a demo:
www.pulsatehq.com