

written and published by

*Financial
Publishing
Services*

The Financial Institution's Guide to E-Mail Marketing



This special edition is brought to you compliments of the ABA Marketing Network

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E-Mail Marketing Drives Customer Relationships for Organic Growth

E-mail is the most prevalent way that businesses communicate with their customers today.

Forrester Research reports that 95% of companies use or are planning to use e-mail as a marketing tool this year. Meanwhile, Jupiter Research found that 90% of users will use e-mail to engage in and determine the value of a relationship with a company.

Why is e-mail so popular?

Because it gets results. The Direct Marketing Association says the ROI index for e-mail is 70% higher than any other direct-response marketing vehicle. And Quris reports that 40% of e-mail subscribers will go "out of their way" to patronize a company whose e-mail programs they like.

These statistics point to the fact that e-mail marketing can have a significant impact on organic growth. Organic growth is defined as the increase in an organization's profitability brought about by *internal* rather than *external* means. For financial institutions, organic growth means more emphasis on customer retention, brand loyalty and share of wallet.

Accenture recently published an article on the subject, stating: "Organic growth is the key opportunity for most financial services companies today, and significant growth can still be achieved by developing deeper, more relevant and more profitable relationships with customers."

And Gartner Research has this to say:

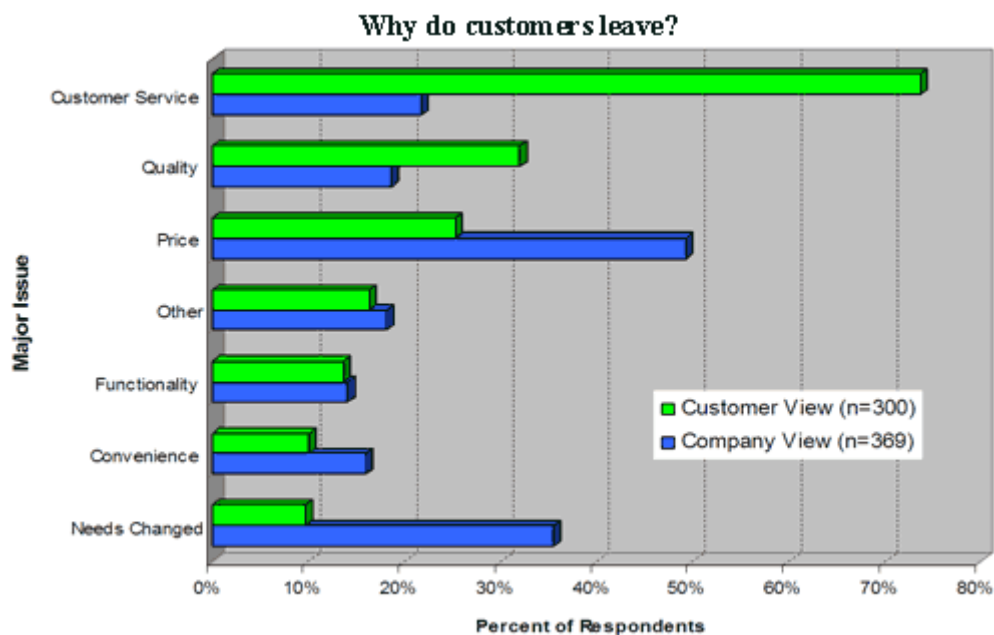
Today banks focus almost exclusively on organic growth. New customers are five time more expensive to acquire than retaining current customers.

And, Gartner adds, "Loyal customers spend more on higher margin products and are more likely to refer additional customers."

This customer retention strategy seems to be working. In a recent interview with *American Banker*, Norman Malo, President of Fidelity's National Financial Unit, discussed his company's organic growth strategy: "We increased market share from 7% at the end of 2003 to 12% at the end of 2005. And we expect to achieve a 15% to 17% market share within three years, all through organic growth."

WHY CUSTOMERS LEAVE

In survey results reported in November 2004 by [CRMGuru](#), 74% of respondents who said they had stopped using a product or service blamed customer service as a major factor in their decision.



In commercial finance, improving customer service can simply involve increasing the number of meaningful touch points with clients. If these touch points offer clients needed tools and information to help them succeed in their business, you've also reinforced your brand as a business partner. And, the more embedded you become in your client's business process, the more likely the client will be to remain loyal to the partnership.

"Even the very basic act of re-communicating with clients gets you tremendous returns. People do want to be engaged ... they want to know that you care, and they want to hear from you," says Michael Lowenstein, co-author of *Customer Winback: How To Recapture Lost Customers—And Keep Them Loyal*.

Further proof of the effectiveness of e-mail can be found in the book *The Loyalty Effect: The Hidden Force Behind Growth, Profits, and Lasting Value*, by Frederick F. Reichheld and Thomas Teal, which reports that customer churn rates decrease drastically when customers stay connected to the brand. It goes on to report that, on average, as little as a 5% reduction in customer churn can positively impact net profits by as much as 20%. In the banking industry this positive impact has been estimated to be as much as 80%.

	Churn		Profits
All Business	5%	↓	20%
Banks	5%	↓	80%

Your customer contact doesn't have to be high tech. An old fashioned phone call or in-person meeting can do wonders for your customer retention rate. In his book, *The Customer Loyalty Solution*, Arthur Middleton Hughes says: "Communication, by phone, e-mail, direct mail or, if need be, in person, can keep a customer on the verge of defection from leaving."

WHAT IMPROVED CUSTOMER RETENTION CAN MEAN TO YOU

Do the following calculation to determine your own institution's potential revenue gain by reducing customer churn: Write down the average annual revenue stream from a typical commercial client. Then multiply that figure over the estimated lifespan of a typical client relationship. That gives you the LTV, or lifetime value, of a customer. Having calculated a customer's LTV, you can begin to see how even the smallest decrease in customer churn can have an enormous impact on your bottom line.

If you are not sure of your average annual revenue stream per client, then consider some numbers calculated using the [2006 Treasury Strategies Benchmarking Database](#). For middle-market clients (having annual revenues of up to \$1 billion), the average annual bank profit on an active account is \$5,723. Given that the average lifespan of a commercial relationship is eight years, the LTV of your average middle-market relationship is \$45,784.

For large corporations (having annual revenues of more than \$1 billion), the average annual bank profit on an active account comes to \$63,677. Using the same 8-year average relationship lifespan, the LTV of your average large corporate relationship is \$509,416.

When you calculate the potential return on investment of implementing a loyalty-building e-mail marketing program, the cost of not implementing one becomes apparent.

So, while e-mail marketing can be used in many ways, we're primarily going to explore how you can use it to impact organic growth, by building brand loyalty and enhanced profitability from existing client relationships.

In the chapters that follow, we'll also discuss list-building strategies to increase your database of customer e-mails to achieve greater economies of scale. And finally, we'll look at some new technologies that enable you to measure your e-mail programs' success.

Chapter 1

The E-Newsletter—the Key Driver in E-Mail Marketing

E-newsletters stand as the most popular form of e-mail marketing in business today, according to a 2005 survey by [MarketingSherpa](#). And when this same organization asked B2B e-mail marketers about their priorities for 2006, e-newsletters once again topped their list. Meanwhile, a recent article in *American Banker* cited e-mail newsletters as a necessary tool in retaining customers and said most lines of business would suffer if a bank neglects to offer e-newsletters.

Why are e-newsletters so well regarded? They offer a number of benefits not available through other marketing alternatives. These benefits include:

#1—ENHANCES YOUR BRAND AS A BUSINESS PARTNER

While most other forms of e-marketing have a heavy sales flavor and tend to promote a business's products, the primary purpose of an e-newsletter is to provide timely business intelligence and thought leadership, reinforcing the sender's brand as a business partner. Recent studies suggest that this approach is well received. Currently 81% of business executives subscribe to an average of six e-newsletters to acquire precisely this kind of timely business intelligence.

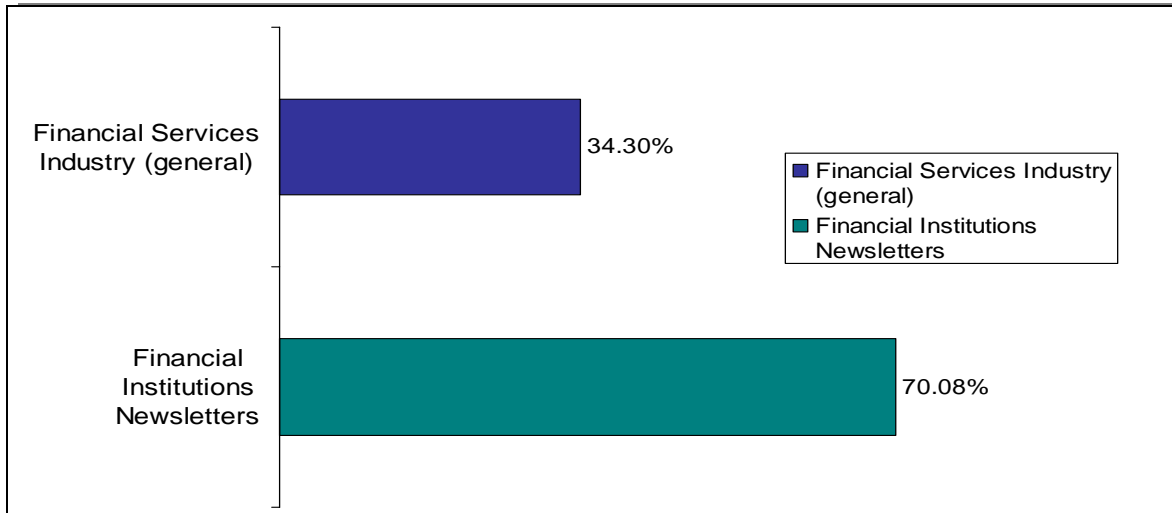
#2—IMPROVES CLIENT RETENTION

We discuss the client retention benefits of e-newsletters in some detail in the Foreword section. The bottom line is that an e-newsletter subtly reminds recipients that they made a good decision in having your firm be their financial services provider. And, as also discussed in the Foreword, only a small improvement in retention can result in dramatic improvements in profitability for financial services providers.

#3—HAS HIGH INDUSTRY READERSHIP

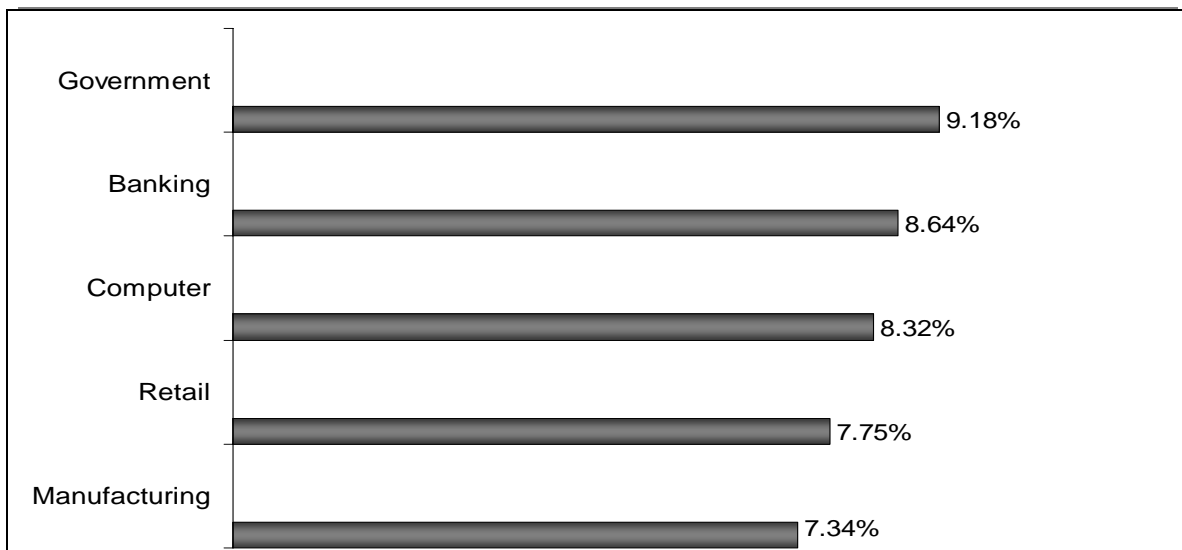
As you can see on the chart that follows, e-mail communications distributed by financial services providers have an average open rate of 70%, compared to 34% for all types of financial institution e-mail communications. These superior e-newsletter readership numbers are corroborated by our own findings. FPS' own experience and research has found that commercial banks distributing consultative e-newsletters—publications providing useful business solutions and marketplace intelligence—are being opened by more than 70% of recipients.

COMPARING E-MAIL OPEN RATES



Financial services communications also score high in click-through rates. In a Mailer Mailer 2005 survey of click-through rates by industry, banking(8.64%) ranks behind only government e-communications (9.18%) for generating the most click-through activity.

CLICK-THROUGH RATE BY INDUSTRY



#4—FACILITATES CROSS-SELLING

You'll notice in the e-newsletter sample on the screen sample below that a selection of key financial topics is offered. The customer is then able to choose which topics and/or services and products he might find valuable, while simultaneously being exposed to the bank's various areas of expertise.

The composite structure of the broadcast notice below optimizes cross-selling opportunities as it highlights a number of different topics, any one or more of which might be of interest to the target reader. Also note that the instructional nature of the content can accelerate the reader along the learning curve and shorten the sales cycle. According to [Synergistic Research Corporation](#), about 20% of the Internet users who receive marketing-oriented financial e-mails actually have obtained a financial service as a result.

The screenshot shows an e-newsletter header for Commercial Bank of America with a 'Homepage' link. The main title is 'Financial solutions' with the tagline 'News for financial professionals'. Below the title are four article teasers, each with a blue link and a brief description. At the bottom, there are links for 'Manage Your Subscriptions' and 'Forward Financial Solutions to a colleague', and a 'Privacy Statement' link.

COMMERCIAL BANK
of America [> Homepage](#)

Financial solutions

News for financial professionals

- [> Positive Pay Enhancement Combats Altered-Payee Check Fraud](#)
Altered-payee check fraud is on the rise and poses a significant threat to corporations. Read about the new positive pay enhancement now available to counter this threat. Learn more about this new check fraud prevention tool.
- [> Tips to Simplify the Compliance Process for International Payments](#)
Banks are now required to gather more information about international payment transactions. Learn some tips on how you can comply with new federal regulations regarding such payments without experiencing burdensome delays in executing your international payments.
- [> New, Leading Edge Image-Delivery Alternatives Offer Multiple Advantages in Treasury Management](#)
Image-delivery technologies are enhancing the value and performance of treasury management services such as lockbox, positive pay and controlled disbursement. Learn about the variety of new leading edge image-delivery alternatives available.
- [> Online Features Help Broaden Appeal of Purchasing Cards](#)
It used to be that only the largest corporations had the business volume to make corporate purchasing cards feasible. Learn about a number of Commercial Card upgrades that make the P-card more attractive than ever to government agencies, educational institutions and mid-sized businesses.

[Manage Your Subscriptions](#) to receive future topics tailored to your specific interests
[Forward](#) Financial Solutions to a colleague [Privacy Statement](#)

#5—IS PERCEIVED AS A CUSTOMER SERVICE, NOT A SALES PITCH

Studies have shown that consultative e-newsletters are perceived by their recipients as a customer service. There are two reasons for this. First, the message is reader initiated in that the reader has “opted in” to receive it. Second, the content is designed to educate and inform, not to pressure sell. In many marketing circles, e-newsletters are described as the point where customer service and marketing converge. Forrester Research said it well in a recent report: “Bank sites don’t sell, they let customers buy. Big difference. The hard sell doesn’t work online—but advocacy does.”

It seems that CFOs agree. Caroline Smith, Director of Marketing at *CFO* magazine, states: “CFOs are very unlikely to respond to traditional advertising ... they appreciate succinct reports and executive level research. Those who can deliver this kind of relevant information, in a concise and direct format, will be the most likely to get the attention of today’s CFO.”

#6—RAISES READER RECEPTIVITY TO YOUR MESSAGE

Because you have taken the time to educate readers about industry issues, your e-newsletter raises your firm’s credibility in the marketplace. Because of the goodwill and credibility engendered by your consultative e-newsletter, readers are much more willing to take a face-to-face meeting with your calling officer. And during that meeting, they are much more receptive to what you have to say because of the “aura of expertise” your e-newsletter has created for your organization and its calling team members.

#7—ACCELERATES THE SALES PROCESS; LOWERS YOUR COST OF SALES

While your e-newsletter should be primarily consultative and provide marketplace intelligence, you also can provide information about new products and services so long as that information is presented as a “product update” or in case studies highlighting how customers overcome business challenges. Information presented in such a manner educates readers about products and services so they are already well acquainted with your products when your representative calls. As a result, you are able to close more sales with fewer meetings, accelerating the sales process and lowering your cost of sales.

#8—ENABLES MEASUREMENT OF EFFECTIVENESS

One of the greatest benefits of e-mail technology is that it has taken the guesswork out of evaluating your e-newsletter programs. With paper programs there is always the question of how many recipients actually read the publication. However, because of the ability to measure open rates and click-through rates, you can precisely measure the effectiveness of your e-communications program.

Chapter 2:

List-Building Strategies Using an E-Newsletter

While e-mail marketing continues to gain momentum as the business communication vehicle of choice, one of the biggest challenges marketers continue to face is aggregating a solid database of addresses. So let's begin exploring some of the more successful list-building strategies using e-newsletters. In later chapters we will discuss how to use direct mail, downloads, webinars and daily contact with clients and prospects as list-building strategies.

#1—PASS-ALONG READERSHIP

If you are like most people, you regularly forward to friends or colleagues information you receive via e-mail.

This kind of information-sharing is known in marketing circles as *advocacy marketing* or *viral marketing*. By simply adding a “forward to a colleague” icon to your e-newsletter, industry issue special report or client success story, you can begin to grow your e-mail database. See an example of a “forward to a colleague” link in the Financial Solutions newsletter below.

Financial solutions

News for financial professionals

> [Positive Pay Enhancement Combats Altered-Payee Check Fraud](#)

Altered-payee check fraud is on the rise and poses a significant threat to corporations. Read about the new positive pay enhancement now available to counter this threat. Learn more about this new check fraud prevention tool.

> [Tips to Simplify the Compliance Process for International Payments](#)

Banks are now required to gather more information about international payment transactions. Learn some tips on how you can comply with new federal regulations regarding such payments without experiencing burdensome delays in executing your international payments.

> [New, Leading Edge Image-Delivery Alternatives Offer Multiple Advantages in Treasury Management](#)

Image-delivery technologies are enhancing the value and performance of treasury management services such as lockbox, positive pay and controlled disbursement. Learn about the variety of new leading edge image-delivery alternatives available.

> [Online Features Help Broaden Appeal of Purchasing Cards](#)

It used to be that only the largest corporations had the business volume to make corporate purchasing cards feasible. Learn about a number of Commercial Card upgrades that make the P-card more attractive than ever to government agencies, educational institutions and mid-sized businesses.

 [Manage Your Subscriptions](#) to receive future topics tailored to your specific interests
[Forward](#) Financial Solutions to a colleague

[Privacy Statement](#)

Just how effective is advocacy marketing? Consider the following case study.

A small accounting firm decided to send an e-newsletter to its clients just prior to tax season. The e-newsletter suggested 10 ways to save money on taxes and concluded with an invitation to click on a hotlink to forward the “10 tips” to a colleague. This “forward to a colleague” strategy worked so well that as a result of this single newsletter edition being forwarded again and again, the accounting firm was able to increase its opt-in address list by 400%.

#2—DIRECT MAIL

Postcard mailings can be an effective and economical way to convert your direct mail database into an e-mail database.

As you can see from the example below, we’ve used the postcard to highlight our e-newsletter topics and entice readers to go online to view full-text versions of each article. Once a reader goes online you can invite them to “opt in” to automatically receive future newsletter editions via e-mail. The same teaser promotions can be used to entice readers to go online to view industry issue special reports or client success stories. It also can be used to promote webinars or other online events as well as in-person contacts such as conference presentations and special events at your conference exhibit.

Visit our business library at www.cba.com for in-depth research by topic and industry. Plus, view the latest edition of **FINANCIAL SOLUTIONS** to stay on top of news that affects your bottom line.

Here's a sample of what you'll find in this month's edition:

> **Positive Pay Enhancement Combats Altered-Payee Check Fraud**

Altered-payee check fraud is on the rise and poses a significant threat to corporations. Read about the new positive pay enhancement now available to counter this threat. Learn more about this new check fraud prevention tool.

> **Tips to Simplify the Compliance Process for International Payments**

Banks are now required to gather more information about international payment transactions. Learn some tips on how you can comply with new federal regulations regarding such payments without experiencing burdensome delays in executing your international payments.

> **New, Leading Edge Image-Delivery Alternatives Offer Multiple Advantages in Treasury Management**

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It used to be that only the largest corporations had the business volume to make corporate purchasing cards feasible. Learn about a number of Commercial Card upgrades that make the P-card more attractive than ever to government agencies, educational institutions and mid-sized businesses.

You also can use communications you already mail to clients to grow your e-mail address list. Include a mention of the availability of your e-newsletter and other online content on invoices, bank statements and product notifications, etc. Look for new and creative ways to get the word out.

#3—REALLY SIMPLE SYNDICATION (RSS)

Many e-mail marketers are now boosting their e-newsletter subscriber base with Really Simple Syndication. RSS is a content-formatting technique that optimizes your newsletter's content to be picked up by what are commonly termed RSS feeds or content aggregators. In simpler terms, RSS is search engine optimization for newsletter content. The content is run through special formatting software, then uploaded into one or more RSS news feeds for keyword optimization.

Syndicating your newsletter can significantly increase your readership and provide another opportunity to grow your opt-in list. For example, a financial executive may go to Google and put in a search for Positive Pay solutions. If you've done an e-newsletter article on Positive Pay and have it on an RSS feed, your article will likely appear in the search results.

Consider the case of the Shipul web marketing company. Ed Shipul, CEO, is enjoying tremendous success in the syndication of the firm's monthly e-newsletter, *Tendenci*. Each edition contains two or three articles advising how to communicate more effectively over the Internet. Though *Tendenci* has only about 250 opt-in subscribers, its articles are read as many as 6,500 times each month by readers who found the newsletter on an RSS feed. Shipul says that while he can't measure the ROI for syndicated readership, the sheer volume of additional exposure RSS provides makes the strategy "a no-brainer."

#4—ENLIST HELP FROM CALLING OFFICERS

Take advantage of all of the current touch points your organization has with its customers. If 20 calling representatives provide the e-mail addresses of their 50 best clients, you will have an e-newsletter database of 1,000 names. If you can average 100 addresses from those same 20 bankers, your database will total 2,000 addresses.

#5—CONDUCT A TELEMARKEETING CAMPAIGN

In instances where you find there simply are not enough e-mail addresses to work with, you may want to jump-start your list building with a telemarketing campaign. A few years ago we conducted such a campaign for a client who found itself in exactly this situation.

The bank provided a client list consisting of a company name, individual name, phone number and bank relationship manager assigned to the client company. We developed a script and had a professional telemarketer contact each of the 1,000 treasury management services clients on the list. Ultimately we converted the 1,000 original contacts into 500 e-mail addressees willing to receive the bank's new client e-newsletter.

Subsequently, as the first few newsletters were issued, calling officers were asked to forward them to their best clients and prospects. The forwarded e-newsletter included a request for permission to add the recipient to the publication's subscription list.

The bank's marketing team encouraged calling team members to continue this process with each of their new clients, citing the numerous benefits of raising the bank's brand awareness and shortening the sales cycle. As a result of these collaborative and consistent efforts, the bank's e-newsletter broadcast database has now grown to more than 10,000 addresses.

Chapter 3:

List-Building Strategies Using Trade Shows

Another opportunity to gather e-mail addresses is at trade shows. Display and hand out at your exhibit hard copies of industry issue special reports, client success stories and e-newsletters that showcase what you're offering online. See below for samples of an industry issue special report and an e-newsletter.

Commercial Bank
of America

Managing Check Fraud Risk
Special Report

Check volume, technology, courts all add to corporate challenge

As little as a year ago, many financial industry analysts were predicting the imminent arrival of a post-check society and the demise of the paper check. One of the most widely cited benefits of a checkless payment system was that it would put an end to the nagging, costly problem of check fraud.

However, in recent years U.S. check volume has remained steady and is growing steadily, far from being a thing of the past. Check fraud is still a major and continuing financial risk for companies of all sizes, and is now being recognized as a major risk in the financial services industry. In fact, according to a recent survey, 60% of financial services executives believe that check fraud is a major risk to their business.

In addition, a 1999 change in the Uniform Commercial Code modified existing regulations and made corporations potentially more responsible for check fraud losses. As a result, check fraud is being recognized as a major risk for corporations, a burden that demands their immediate attention.

This Check Special Report provides an overview of the check fraud challenge and discusses the most effective strategies for fighting this crime.

Key Takeaways:

- The amount of check fraud prevention technology used by corporations is increasing.
- Check fraud prevention products, services and solutions are being used by corporations.
- Many check fraud prevention products and solutions are being used by corporations.
- Check fraud prevention products and solutions are being used by corporations.

COMMERCIAL BANK
of America

Financial solutions
Bank for America's customers

Positive Pay Enhancement Combats Account Payee Check Fraud

Commercial Bank of America will soon begin offering positive pay with paper verification on all commercial check books. Positive pay is a check fraud prevention technology that allows companies to verify the amount and payee information on each check before it is cashed.

This form of check fraud has been on the rise and poses a significant threat to businesses. This is why we're offering positive pay with paper verification on all commercial check books. Positive pay is a check fraud prevention technology that allows companies to verify the amount and payee information on each check before it is cashed.

A major benefit of positive pay is that it allows companies to verify the amount and payee information on each check before it is cashed. This is a significant benefit because it allows companies to verify the amount and payee information on each check before it is cashed.

Positive pay is a check fraud prevention technology that allows companies to verify the amount and payee information on each check before it is cashed. This is a significant benefit because it allows companies to verify the amount and payee information on each check before it is cashed.

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Then provide a simple registration form to subscribe. A check box that says "subscribe me" will suffice. See below for a registration form our firm uses at conferences to obtain e-mail address opt-ins to receive our *MarketScope* e-newsletter. *MarketScope* provides monthly e-marketing insights for B2B bankers.


Get the latest in e-marketing tips, news and case studies for the Financial Services Industry. Sign up today for your free subscription to **MarketScope**.

Provide your work e-mail address below.
We will not share your information with third parties.

E-mail Address:

As a subscriber, you'll stay informed on how to:

- **Generate quality leads.**
- **Improve client retention.**
- **Strengthen cross-selling efforts.**
- **Build online readership and e-mail databases.**
- **Quantify e-marketing results.**



The image shows a preview of the MarketScope e-newsletter. It features a green header with the title 'MarketSCOPE' and the subtitle 'Financial Publishing Services'. Below the header, there is a main article titled 'How to Use Social Media to Increase Your Business' and a sidebar with a section titled 'MarketScope' and a list of links.

Chapter 4:

List-Building Strategies Using Your Web Site

SPECIAL REPORTS AND CLIENT SUCCESS STORIES

Making special reports, also known as white papers, available for download from your Web site is an excellent way to build your e-mail address list. And there's a high probability that a visitor interested in your reports and case studies may also be interested in subscribing to your e-newsletter. See below for an example of how your commercial banking home page can include an industry issue special report as an enticement to obtain a visitor's e-mail address.

COMMERCIAL BANK
of America

What would you like to do today?

Log on

SPECIAL REPORT

"Managing Check Fraud Risk"

New Technologies Reduce Risks. [Click here](#) to download the PDF

ACCESS YOUR ACCOUNT INFORMATION

Log in for total access to your account information and on-line tools.

STAY INFORMED

Subscribe to our free [newsletter](#) on topical issues for financial professionals.

FIND A SOLUTION

Access our free resource library of articles, case studies, white papers and webinars to help you solve your business challenges by topic and industry.

CONTACT US

Help from one of our representatives is just a click away.

Stay Informed with the latest edition of

Financial solutions
Tools for financial professionals

- Positive Pay Enhancement Combats Altered-Payee Check Fraud
- Tips to Simplify the Compliance Process for International Payments
- New, Leading Edge Image-Delivery Alternatives Offer Multiple Advantages in Treasury Management
- Online Features Help Broaden Appeal of Purchasing Cards

Positive Pay Enhancement Combats Altered-Payee Check Fraud

Tips to Simplify the Compliance Process for International Payments

New, Leading Edge Image-Delivery Alternatives Offer Multiple Advantages in Treasury Management

Online Features Help Broaden Appeal of Purchasing Cards

Pass-along readership for industry issue special reports and client success stories tends to be high as well. ServiceWare reports that 69% of prospects who download your special report will likely pass it on to colleagues while 36% will pass it on to a direct supervisor.

RESOURCE LIBRARY

A great way to re-purpose newsletters, special reports, recorded webinars and case studies is to organize your archived content into a subject-indexed resource library on your Web site.

Following is an example of how you might structure such a library. Notice that the information is catalogued by industry, by business process, and by type of content (special reports, case studies, etc.). This parsing of information makes it easy for clients to focus on topics of high interest to them. It also makes it a powerful marketing resource that your firm's calling officers can research to identify and forward to customers content that is directly responsive to client inquiries.

COMMERCIAL BANK
of America

> [Homepage](#)

Articles

- [Real time conversion rates](#) offer Trade Services greater efficiencies on-line.
- [New investment strategies](#) offset low interest rates.
- [The Commercial Card](#)—not just for big corporations anymore.
- [Check images](#) via Electronic Window add research efficiency.

Case Studies

- [DiPaolo Industries](#)—See how this steel processing company used an outsource financial services provider to dramatically streamline its corporate treasury operations and reduce costs.
- [ABC Human Services](#)—Learn how a non-profit firm that provides rehabilitation, training, employment and housing for people with a variety of social handicaps uses its bank line of credit to support a number of profitable social service-related businesses.
- [The State of Nebraska](#)—See how the treasury operation of this Midwest state has become a nationally recognized e-commerce leader by being a pioneer in implementing electronic banking initiatives.

Solutions by Industry

- [Financial Services](#)
- [Communications](#)
- [Insurance](#)
- [Transportation](#)
- [Manufacturing](#)
- [Retail](#)
- [Energy](#)
- [Healthcare](#)

Performance Solutions

- [Collections](#)
- [Disbursements](#)
- [International](#)
- [E-Commerce](#)
- [Card Services](#)

Special Reports

- [A new look at check fraud risk and prevention](#)
- [Maximizing accounts receivable operations](#)
- [E-Commerce: integrated payments](#)
- [Electronic check conversion](#)

A Resource Library is a user-friendly way to disseminate your information. And it provides value in a number of different ways. Because of its customer-centric approach to organizing content, it is perceived by clients as a valuable customer service. At the same time, it provides two powerful marketing benefits for your firm. First, when combined with a registration page, it becomes another e-mail address gathering tool. And, second, by tracking which content is clicked on most often, you collect valuable market research. Some organizations send out e-postcards containing links to their resource library content specifically to collect such market research.

SUBSCRIPTION MANAGEMENT PAGE

In addition to a multi-topic newsletter, or a resource library, you may also want to create an online subscription management page, commonly called a “preference center,” to offer readers choices in content. Below is an example of what a preference center could look like.

Corporate

Corporate eSubscriptions

We know it's a challenge to stay fully informed and ahead of the curve. Corporate Subscriptions allows you to choose the resources you can use to effectively address business challenges, enhance shareholder value and achieve all your strategic goals.

Sign up for only the relevant information you need All your subscriptions will be sent directly to you by email.

Choose the eSubscriptions that meet your needs

<p>Strategic Advice & Optimizing Financial Position</p> <p>Ideas and insights for maximizing financial performance through growth strategies and capital markets advisory services.</p> <p><input type="checkbox"/> Subscribe to ALL eSubscriptions related to this topic <i>OR send me only the items I choose below</i></p> <p>Capital Quarterly - ideas and insights to help our clients better leverage the capital markets written by the industry and market experts at KeyBanc Capital Markets</p> <p><input type="checkbox"/> Consumer Edition</p> <p><input type="checkbox"/> Diversified Industries Edition</p> <p><input type="checkbox"/> Financial Sponsors Edition</p> <p><input type="checkbox"/> Industrial Edition</p> <p><input type="checkbox"/> <u>Virtual Seminars</u> related to this topic</p>	<p>Raising Capital & Creating Shareholder Value</p> <p>Insights related to capital raising, growth strategies and strategic solutions from the capital markets, investment and corporate banking.</p> <p><input type="checkbox"/> Subscribe to ALL eSubscriptions related to this topic <i>OR send me only the items I choose below</i></p> <p>Deal Summaries</p> <p><input type="checkbox"/> Corporate and Investment Banking</p> <p><input type="checkbox"/> Healthcare</p> <p><input type="checkbox"/> Higher Education</p> <p><input type="checkbox"/> Real Estate</p> <p><input type="checkbox"/> <u>Virtual Seminars</u> related to this topic</p>
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As we stated earlier, being able to control the types of information they receive is perceived by recipients as a valuable customer service. And good customer service is key to customer retention.

Offering readers control over content, as afforded by the above preference center, is also a powerful sales and marketing analysis tool. When you create a variety of e-marketing tools—preference centers, newsletters, industry issue special reports and resource libraries—you not only build your opt-in list, but you begin to accumulate actionable customer behavior data.

YOUR 'CONTACT US' PAGE

Take advantage of the Web site traffic on your “Contact Us” page. Those who take the time to contact you may be some of your hottest prospects, so try to take advantage of that window of opportunity by asking them to provide e-mail addresses and subscribe to your e-newsletters as well as other e-communications. Below is the contact form we developed for our company’s Web site.

We help financial services providers to:

- **Generate quality leads.**
- **Improve client retention.**
- **Strengthen cross-selling efforts.**
- **Build online readership and e-mail databases.**
- **Quantify e-marketing results.**

.....and much more

Do you have a question or comment? Would you like more information on how to jump start your e-marketing program? Please write us using the form below, or call us at 847-501-4120.

orange = required field

First Name: MI:

Last Name:

Title:

Company:

Address:

City: State:


Zip Code: Country:

Phone Number:

E-mail Address:

Comments/
Questions:

Yes, I would like to subscribe to your free e-newsletter for the latest tips and trends in e-marketing



Chapter 5:

An Overview of Search Engine Marketing (SEM)

Search Engine Marketing (SEM), or search engine optimization (SEO), is a good way to build traffic on your Web site, which in turn affords more opportunities to gain subscribers to your opt-in content.

In a speech at last year's American Business Media conference, Geoff Ramsay, CEO of B2B e-marketing company eMarketer, said: "Search engine marketing currently takes up more than 40% of the B2B online advertising pie, and that it is expected to grow by more than 20% this year."

What's driving this trend? One of the more attractive aspects of search engine marketing is that, like permission based e-mail marketing, it is customer initiated. And customer-initiated marketing messages consistently outperform messages that are advertiser-initiated. What's more, SEM doesn't have to get through spam filters or opt-in registrations to reach a receptive audience.

SEM can be divided into two categories: paid search and organic search. Our focus will be on organic searches and how you can best position your marketing messages to appear in them.

What is an organic search? This is when a search engine pulls up content that closely matches a keyword or phrase search based on its *relevancy* rather than its *paid ranking*. According to Ramsay, "62% of B2B users of search engines click first on the natural search results rather than paid search listings." So marketers who take steps to optimize the "searchability" of their messages have a particular opportunity to drive traffic to their trusted, industry-specific content.

We recently interviewed Simeon Sneor, Managing Director of multimedia company Paradigm Productions (www.paradigm-il.com), about how financial service marketers might best optimize their Web site's content for competitive placement in search rankings. He offered these tips:

- Make sure important keyword phrases are on your homepage as well as in your page titles and headings. The deeper important content is buried within your Web site, the longer it will take a search engine to locate it and pull it into its database.

- Try to make the most important phrases actual text links to landing pages. For example, if *Treasury Services* is a key phrase that you want to target, it would help to incorporate the phrase into the title of that link as well as in the name of all relevant landing pages.
- Search engines can take up to six weeks to fully index, so while it's good to update content, make sure to stick with your initial keyword strategy.
- If you are not achieving the results desired, go through the process again and modify keyword phrases and locations. For example, it might be wise to change the link name "Online Banking" to "Online Banking Services" or "Bank Online" in addition to mixing up the content in headers, titles and body copy.
- Most marketers prefer to outsource this ongoing process to their IT professionals. Delegating the task can be the most time- and cost-effective strategy in the long run, as these professionals are typically much better equipped to keep up with the ever-changing search engine algorithms and will consistently monitor your rankings.

Chapter 6:

Ensuring Optimal Delivery Through Best Practices

Now that we've discussed the various ways you can build your e-mail database, we'd like to cover ways to ensure your e-mail messages reach their intended audience. Here are a few e-mail housekeeping reminders to optimize your messages for deliverability.

“OPT IN” ETIQUETTE

It's best if your e-mail subscribers have volunteered their e-mail address for the expressed purpose of receiving the messages you send them. One way to ensure that readers have voluntarily opted in is to seek a “double opt-in.” To accomplish this, send new subscribers a confirmation e-mail with a welcome message, plus the option to unsubscribe should they change their mind or realize they've subscribed in error. Also note that the CAN-SPAM Act of 2003 requires you to include an unsubscribe option on all e-mail communications.

MAINTAIN A ‘CLEAN’ E-MAIL LIST

The life span of your average e-mail address is about three years. Internet Service Providers (ISPs) often recycle old addresses to new users or add them to “spam trap” filters. If you send a message that is filtered out by such a “trap,” all future messages that you send to anyone using that ISP may be intercepted as spam before the intended recipient sees them.

One way to counteract losing subscribers who may change their e-mail address is to designate an area within your e-mail message for subscribers to easily update their profile.

Your tracking software also should advise you of any “hard bounces” or permanently undeliverable addresses. You need to remove or update hard bounces on a regular basis. If you do not, the high rate of hard bounces will trigger some ISPs—as an anti-spam strategy—to begin blocking all messages from you. Your IT department can remove the hard bounce addresses, or you can outsource the job to an e-mail address update service.

ASK TO BE 'WHITE-LISTED'

If your organization does frequent or high-volume e-mail campaigns, you may wish to get a seal of approval from some of the more popular ISPs indicating that you are compliant with anti-spam legislation. The granting of such approval status is called "white-listing." It's also helpful to request that your subscribers add you to their e-mail address book. Or, you may choose to contract with an e-mail delivery service company, as they specialize in getting past common filters and blocks.

Chapter 7:

How E-Mail Drives Other Customer Retention Initiatives


While e-mail stands on its own merit as a customer retention and loyalty tool, it can also work as a key driver in the success of other client retention initiatives.

WEBINARS

Any discussion about customer retention, brand loyalty and share of wallet in e-mail marketing would be incomplete without examining the Web seminar or webinar. Webinars have much in common with e-newsletters in that webinars are also designed to enhance your brand as a thought leader and business partner.

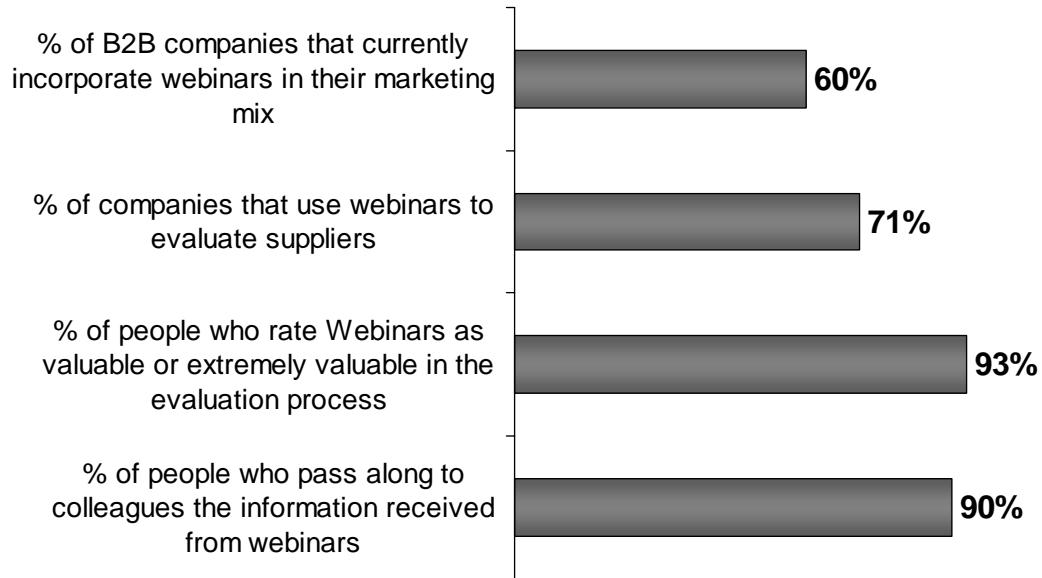
The following e-mail from *Bulldog Solutions* serves double duty by combining a multi-topic newsletter with a webinar invitation.

Marketing Watchdog Journal

<p>On-Demand Webinar</p> <p>Strategies for Successful Lead-Generation Webinars</p> <p>Receive a complimentary white paper, "Creating an Audience for Your Lead-Generation Webinar," when you register.</p> <p>REGISTER</p> <p>Duration: 1 Hour</p>		<p>In This Issue</p> <p>Featured Article</p> <p>» Your Search Marketing Budget is Probably Out of Whack</p> <p>Articles</p> <p>» From Good to Great: Five Ways to Boost Your Career</p> <p>» An Inside Job: Branding from the Heart of Your Organization</p> <p>» "Cheers, Not Jeers!" Creating a Winning Presentation</p> <p>» Podcast Networks Are Coming Into Bloom</p>	
<p>Featured Article</p> <p>We're pleased to welcome Marketing Shepa President Anne Holland as a monthly guest columnist for Marketing Watchdog Journal. Beginning this month, Marketing Watchdog Journal subscribers will have access to Holland's exclusive column on business-to-business lead generation. This partnership is part of our drive to bring you compelling, actionable information on sales and marketing strategies.</p> <p>Your Search Marketing Budget Is Probably Out of Whack</p> <p> Every year when we get in the real-life search marketing data for our annual Benchmark Guide I start grinding my teeth in frustration.</p> <p>Why? Because the charts drawn from thousands of marketers' budgets and results reveal the truth about what works in search marketing ... as well as the fact that most marketers are</p>		<p>Strategies</p> <p>» From Good to Great: Five Ways to Boost Your Career Just because you've been doing something for years doesn't mean you don't need to improve. By Chip Eichelberger, AdvisorToday.com</p> <p>» An Inside Job: Branding from the Heart of Your Organization Why the occasional brand breakdown? Effective internal branding can turn things around and significantly impact your organization's overall health and well-being. By Karen Post, Fast Company</p> <p>» "Cheers, Not Jeers!" Creating a Winning Presentation Painting pictures in the minds of your listeners is the key to effective presenting</p>	

The webinar is becoming increasingly popular in the B2B sector. A recent survey revealed that 60% of all B2B companies are currently incorporating webinars into their marketing mix. According to [Interactive Media Strategies](#), 71% of companies use webinars to evaluate suppliers and more than 93% rate webinars as valuable or extremely valuable in the vendor evaluation process. In addition, the survey found, close to 90% of webinar attendees pass the information along to colleagues.

HOW WEBINARS ARE BEING USED



A webinar is typically structured to facilitate the learning process inherent in many of the more complex business issues today. This can be particularly true in the world of finance, where financial tools, products and services are continuously evolving. E-mail is the driver that provides the numerous touch points with clients before, during and after these events.

PRE-EVENT E-MAIL PROMOTION

You can send e-mail invitations and e-newsletters to your client and prospect e-mail database to promote your event well in advance. I'm sure most of you have received these e-mail invitations, or e-vites, for webinars on many occasions. Following is a sample of an e-mail invitation we recently broadcast.

Mark Your Calendars

Learn how to strengthen customer relationships and brand loyalty using new techniques in e-mail marketing.

Join Financial Publishing Services at this year's Windy City Summit for an educational presentation titled

The Financial Institution's Guide to E-Mail Marketing

Find out why e-mail marketing has become "the number one business enabler in B2B marketing," according to Forrester Research.

We'll examine the latest e-mail marketing techniques for turning prospects and clients into brand advocates.


Topics Include:

- List-building using e-mail newsletters, online libraries, webinars and subscription management pages
- Optimizing cross-selling opportunities through content preference centers and data tracking
- Combining CRM, e-mail solutions and reporting to measure ROI


Financial Publishing Services

Plus, we'll share the latest e-mail marketing statistics from leading experts like ExactTarget, DoubleClick, MarketingSherpa and eROI.

Featured Presenters:



Vince DiPaolo
President
Financial Publishing Services



Chris Durkin
Director of Marketing
Financial Publishing Services

Jacques Shalo from ExactTarget will also be presenting.

Attendees will receive a complimentary copy of our E-Mail Marketing Handbook for Financial Services Providers. **Do not miss this opportunity.**

The 20th Annual
Windy City Summit
Hilton Chicago
Thursday, May 25
11:15 a.m. to 12:05 p.m

These e-mail invitations link to a Web page also known as a “landing page” that is devoted exclusively to highlighting the features and benefits of attending your event. Once prospective attendees have registered for the event, you also can send out e-mail event reminders and confirmations. You also will want to include an electronic forwarding device so recipients can invite others to attend.

During your event, e-mail enables you to conduct real-time surveys of attendees, the results of which you can share with attendees or save for your own market research. And the real-time chat in the form of the Q&A at your program’s end is a great way to interact in a meaningful way with clients and prospects at a time when their interest is at its peak.

POST-EVENT CONTACTS

When the event ends, e-mail provides an easy way to thank attendees, offer transcripts of the presentation, or an invitation to download a related white paper or report—all of which are perceived as a customer service. In the following example from a recent banking webinar, attendees were e-mailed an offer to view the recorded version of the presentation in exchange for providing some profile data.



Integrating Finance and Customer Management Disciplines to Drive Profitable Organic Growth

Please complete the form below to view the free archived presentation.

* = required field

Email Address*

First Name*

Last Name*

Title*

Company Name*

Address1*

Address2

City*

State/Province*

Zip/Postal Code*

Country*

Telephone*
e.g.: 800-555-1111

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Mike Russo
Industry Principal
SAP America

Kevin W. Link
Executive Director
Association for Management
Information in Financial
Services (AMIFS)


Following is another post-webinar e-mail promotion. This one from SAP and Accenture contains a “thank you” for attending, a recorded version of the event and a forwarding link.

SAP | AMERICAS Contact SAP

THANK YOU FOR JOINING US

Web Conference: Integrating Finance and Customer Management Disciplines to Drive Profitable Organic Growth

Thank you for attending the informative Web conference Integrating Finance and Customer Management Disciplines to Drive Profitable Organic Growth on March 16.



Banking executives across the nation attended the live event along with you to discover how an integrated approach to customer analytics, which includes disciplined financial practices, will help you achieve strategic outcomes with your customer initiatives.

For your convenience, we've made the session available for replay. To access the on-demand session, featuring speakers from Accenture and SAP, click [here](#).

We encourage you to forward this e-mail to any colleagues who may have an interest in this discussion to learn how to:

- Implement strategies for integrating finance management and performance management with customer relationship disciplines
- Optimize the value of customer data and financial data to increase the ROI of existing systems

A briefing document is being developed from the Web conference to expand on the discussion on how financial analytics and customer profitability measures can be used to help create competitive differentiation by combining enterprise performance management and customer relationship disciplines.

Check your e-mail for an additional message from SAP and Accenture in April providing the opportunity to download the free comprehensive briefing document.

To learn more about SAP products and services, visit [online](#) or call (800) 416-3732.

We look forward to speaking with you soon.

SAP Americas 3999 West Chester Pike Newtown Square, PA 19073	Accenture 1345 Avenue of Americas New York, NY 10105
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ARCHIVING YOUR EVENT

Recording and archiving your webinar dramatically increases the exposure and shelf life of the event. In fact, a survey by Bitpipe, Inc. revealed that 80% of B2B respondents preferred to choose *when* they watch a webcast versus viewing it live at a set date and time.

TRADE SHOWS

While e-mail is an effective tool for promoting webinars, it is an equally effective marketing strategy for driving traffic to your trade show exhibit. The Center for Exhibition Industry Research (CEIR) recently published statistics that underscore the positive impact of good pre-show promotion. CEIR noted that *B2B attendees typically plan their trade show time well in advance*. In a recent survey, 76% said they use pre-show information to determine how they will spend their conference time. This statistic makes clear the competitive advantages of capturing your prospective attendees' interest as soon as possible.

Another CEIR study done by Deloitte & Touche found that exhibitors who invested in pre-show advertising and promotions saw their "attraction efficiency" rise 46%. Attraction efficiency is a combined calculation of both quantity and quality of audiences corporations were able to attract to their exhibits. And exhibitors who did pre-conference promotion were able to convert 50% more booth visitors to "hot leads" than were companies that did not pre-promote.

And e-mail is just as important in post-show promotions. Ruth P. Stevens www.ruthstevens.com, an e-marketing consultant and author of Trade Show and Event Marketing, says "e-mail is the most efficient means for post-show follow up communications." Personalized "thank you" notes, invitations to subscribe to your newsletter, and show-related press releases will make good use of the e-mail addresses you've collected during the event.

Chapter 8:

Measuring E-Mail Marketing Performance

The financial services council of the Direct Marketing Association predicts online spending by financial institutions is on the rise and will continue to increase 18% per year.

But the number one challenge marketers are facing today is measuring marketing spending against performance, according to surveys by Three Deep Marketing and MarketingSherpa. When asked to identify other specific challenges, most marketers said they also had difficulty managing data—getting the right message to the right person. It seems the two issues are closely related.

In its report, *The ROI of E-Mail Relevance*, JupiterResearch found that when marketers managed customer data to deliver varied messages to specific customer interest groups, net profits of a marketing initiative were, on average, 18 times greater than for mailings with a one-size-fits-all message.

MarketingSherpa concurs in its survey of B2B marketers. It found that mailings sent to segmented customer lists generated open rates and click-through rates more than double those of more generic mailings.

Interestingly, despite these statistics, in a 2005 survey, JupiterResearch found that less than 11% of marketers are currently segmenting their client databases to better respond to the interests of individual customers.

Customer Relationship Management (CRM) system integration might be the answer. Forrester Research found that CRM software can be a key component in aggregating and disseminating the kind of refined data that enables you to effectively segment clients by interests and expressed needs. In its 2005 report, *Top Marketing Technologies*, Forrester said CRM software has emerged as the primary business enabler and that e-mail is the core enabling technology.

In 2004, Martin Lippert, CIO of Royal Bank of Canada, was interviewed by *CMO* magazine about the tremendous success the bank has been having segmenting customers and marketing to these segments. RBC has been using customer segmentation as a primary strategy in its marketing efforts since 1996, making the bank a pioneer of this up-and-coming marketing strategy.

RBC is one of only a handful of organizations that segment customers based on customer needs. The vast majority of banks segment customers by categories serving the bank's own needs. RBC strives to create a win-win scenario where the bank's goal is to "target customers with product and service offerings that precisely match their needs," says Shauneen Bruder, head of client and marketing strategy for RBC Financial Group. "Customers get what they want and subsequently buy more; (meanwhile, the bank) wastes less money and increases sales and profits."

And, adds Martha Rogers, co-author of the book *Return on Customer*, "the more you're able to do for the customer, the more likely she is to pay attention to the next offer."

Larry Selden, co-author of *Angel Customers and Demon Customers*, says the goal of segmentation is to put customers in homogeneous groups defined by common needs and wants that you can act on with a common solution.

Since beginning this segmentation marketing model in 1996, RBC has refined and expanded its approach to include more than 80 customer models in its data warehouse. The impact of refined segmentation and customer-centric content has paid off handsomely for RBC. Here are the bank's 2004 results, according to Lippert:

- 250% increase in net income per client for RBC before taxes.
- 45% decrease in non-retention.

Says Lippert, "It costs RBC a projected five to 10 times as much to acquire a new customer as it does to hold onto an existing one ... a reduction in the defection rate adds significantly to the institution's overall P&L." In addition, by focusing its operations on addressing customer needs, RBC has grown its market capitalization (in both personal and commercial divisions) to close to \$50 billion today from \$18 billion six years ago.

Despite there being so much to gain from integrating CRM and e-mail systems to create actionable customer segmentation, reaching this goal remains a challenge for most financial institutions. Tower Group analyst Jerry Silva says "while many financial services companies are working to centralize customer data, few have achieved that goal."

During a recent webinar, attending bankers were asked, “To what degree are your CRM and customer profitability solutions integrated?” Only 8% responded that they were fully integrated, though most said they did plan to integrate the two systems.

HOW DOES A CRM SYSTEM SUPPORT E-MAIL MARKETING EFFORTS?

CRM software uses customer-attribute fields, which correlate to the fields in your outgoing e-mail messages. In addition to name, company and e-mail address, these attributes might include job title, industry sector, number of employees, etc. The attributes then become filters that enable targeted messages to be sent to segmented lists. The filters can combine any number of attributes that have been collected in the CRM database, including the corresponding calling officer for that customer.

For example, you might want to send an e-newsletter on procurement card services to financial managers at larger corporations. Meanwhile, you might send an e-newsletter reporting on trade services and foreign exchange issues to corporations your CRM system identifies as having substantial international sales.

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> Homepage

Financial solutions

News for financial professionals

Dear Jane,
Based on your feedback, I thought that this article may be of interest to you.

What are the SOX implications for commercial card programs?

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Dear Joe,
Based on your feedback, I thought that this article may be of interest to you.

How will a revalued yuan impact trade with China?

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Forward Financial Solutions to a colleague

Privacy Statement

Chapter 9:

Combining CRM, E-Mail and Performance Metrics

We've discussed how detailed customer data can be generated by CRM software, and how this enables relevant data to be delivered via e-mail marketing. But with today's technology, we can go beyond that to determine how our e-mail campaigns performed.

Integrating CRM, analytics and e-mail marketing enables marketers to segment and target follow-up communications based on the actions of a group of recipients. It also enables them to set key performance indicators (KPIs) and determine the success of an e-mail based on data obtained from an analytics solution or metrics available in the e-mail solution.

This combination enables you to develop a more intimate relationship with your customers. When your customers feel like you know what interests them, they tend to feel more confident in making a purchase from you.

With the integration of CRM, e-mail marketing and analytics, you can heighten awareness of your financial institution in the mind's of customers and prospects.

How many of you have received an e-mail that is relevant to your needs at that time – such as a reminder about fertilizing your lawn or other gardening duties that are appropriate for the season, or the date for a concert by a band that you really like? These e-mails tend to get your attention because you feel like you'll get something in return for reading them. These e-mails also make you more likely to purchase a product from that company because their brand is “top of mind” when you go to purchase fertilizer or concert tickets.

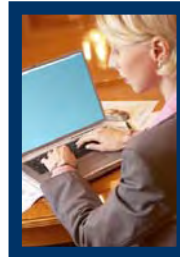
Your bank's most recent e-mail newsletter probably included at least one “call to action” (the offer that you want the recipient to click on). In the example below, we demonstrate how a response to a call to action about Positive Pay services might be integrated with your CRM system to create future communications tailored to a specific client.



Customer receives an email from your bank, clicks on call to action for Positive Pay or Fraud Prevention Tools.



Action is stored at customer record level in CRM database.



Marketer uses data for follow-up message tailored to Positive Pay or fraud prevention information.

Email is sent to customers that demonstrated interest in this information.

When the recipient clicks on the call to action, the data could be stored in your CRM database as well as in your metrics or analytics solution. By storing this click-through, in the future you can send a follow-up message to those people who have “raised their hand” for more information about the product.

In the following pages, we’ll illustrate just how this integration works using ExactTarget’s e-mail solution, Salesforce.com’s CRM solution and WebTrend’s analytics.

Each month ExactTarget sends a newsletter to opted-in customers and prospects that includes at least one call to action. In the example here, the call to action is a white paper discussing trends for 2006.

OnTarget

2006 Top Email Trends

By *Chris Baggott*
Co-Founder and CMO, ExactTarget

Visit Chris' Blog
»»Go Here

I am approaching the 2006 Email Trend Report with both optimism and frustration. The frustration comes from the fact that so many marketers still are not caught up to trends of previous years and here we are going into 2006. Old tactics just are not going to succeed.

Unlike past Trend Reports, I am not going to focus on relevance. Much has been said about the need for relevance in email marketing, and good email marketers know they should be doing everything to become more relevant. JupiterResearch confirms that most marketers still are not focused on relevance in their report titled: "The ROI of Email Relevance." This is in spite of Jupiter's widely publicized study revealing that relevant campaigns increase net profits an average of 18 times more than broadcast mailings. According to Jupiter, "Comparatively fewer marketers (about 11 percent) are implementing contextually relevant messages driven by segmentation, triggering, and targeting of content."

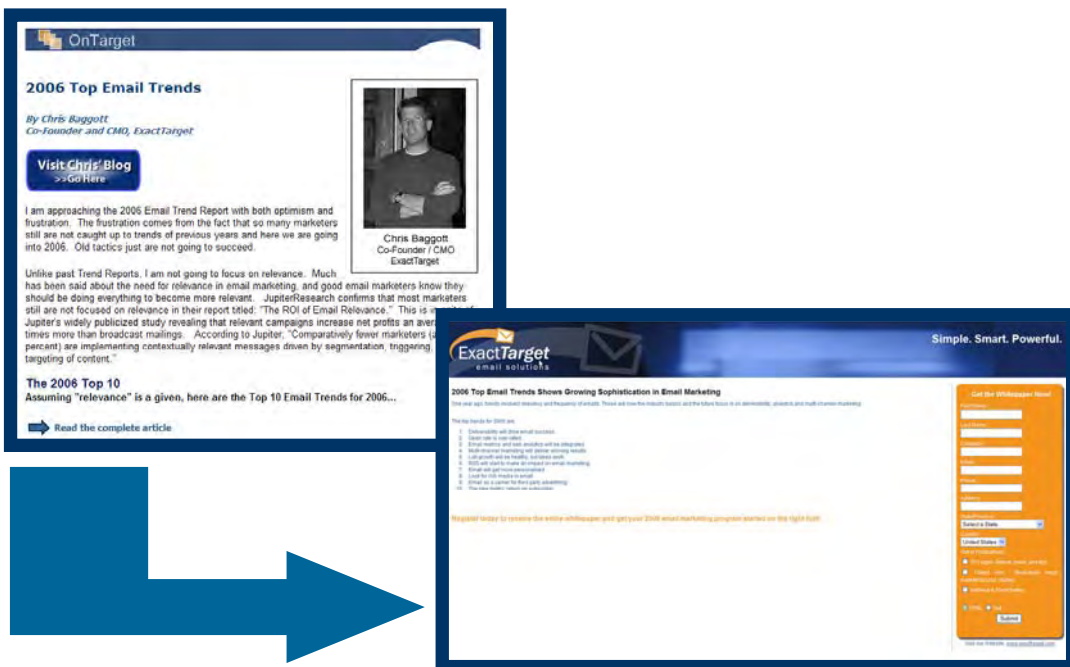
The 2006 Top 10
Assuming "relevance" is a given, here are the Top 10 Email Trends for 2006...

[Read the complete article](#)



Chris Baggott
Co-Founder / CMO
ExactTarget

The call-to-action drives visitors to a landing page on the Web site. When recipients click on the call to action from the e-mail, it is tracked at the task level in Salesforce.com and within the metrics available in the e-mail solution and WebTrends integration.



OnTarget

2006 Top Email Trends

By *Chris Baggott*
Co-Founder and CMO, ExactTarget

Visit Chris' Blog
»»Go Here

I am approaching the 2006 Email Trend Report with both optimism and frustration. The frustration comes from the fact that so many marketers still are not caught up to trends of previous years and here we are going into 2006. Old tactics just are not going to succeed.

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The 2006 Top 10
Assuming "relevance" is a given, here are the Top 10 Email Trends for 2006...

[Read the complete article](#)

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email solutions

Simple. Smart. Powerful.

2006 Top Email Trends Shows Growing Sophistication in Email Marketing

The past year marks another exciting and promising chapter. These are the trends that will drive the success of your email marketing program in 2006.

Top 10 Trends for 2006 are:

1. Deliverability will drive email success.
2. Email will be more mobile.
3. Email metrics and tool providers will be integrated.
4. Multi-channel marketing will become more relevant.
5. Email will continue to be a major driver of revenue.
6. Email will continue to be a major driver of revenue.
7. Email will continue to be a major driver of revenue.
8. Email will continue to be a major driver of revenue.
9. Email will continue to be a major driver of revenue.
10. Email will continue to be a major driver of revenue.

Register today to receive the whitepaper and get your 2006 email marketing program started on the right foot!

Call the Whitepaper Team

First Name:

Last Name:

Company:

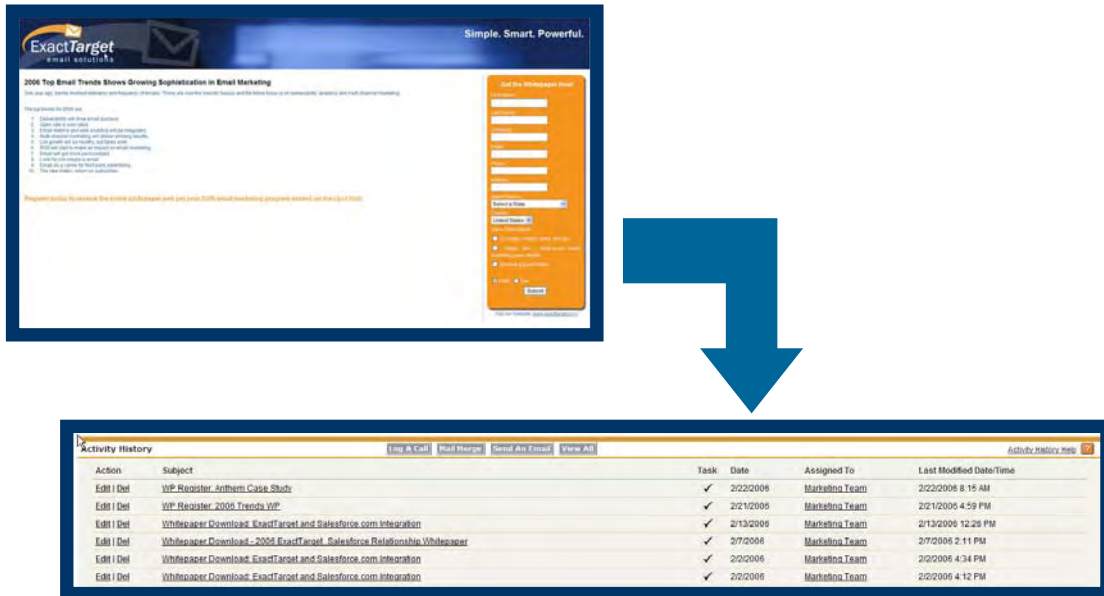
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Email:

Country:

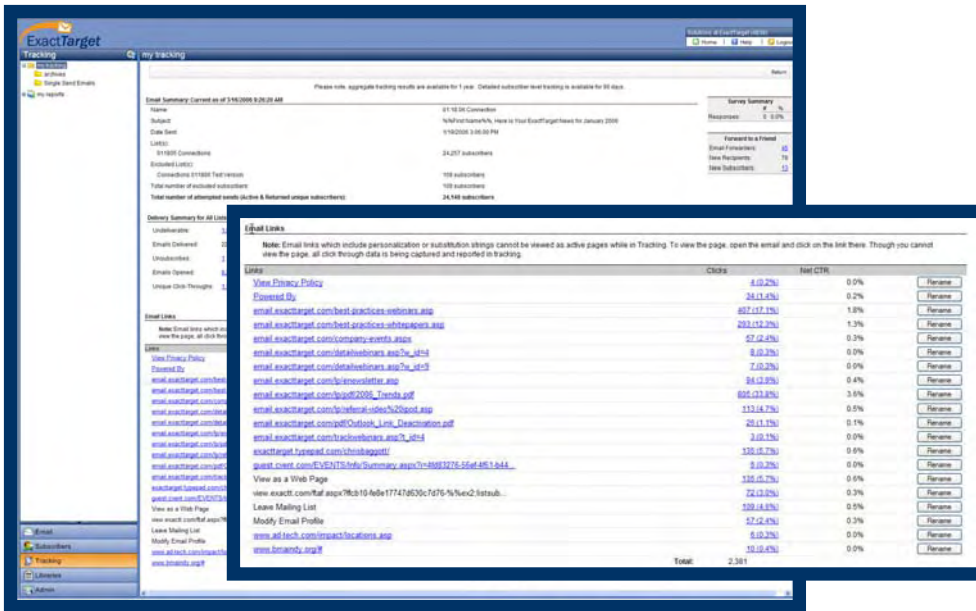
Submit

Recording this action permits proactive follow-up by the sales rep—the recipient has raised his or her hand and requested additional information. The rep could follow up with the recipient by phone, or Marketing could develop a follow-up e-mail message to be sent to only those users that have clicked on the specific link in their newsletter to continue moving them through the purchase cycle.



This landing page includes a form that must be completed in order to access the white paper. The information submitted via this form is entered into Salesforce.com using specific campaign, lead source and lead sub-source information so results can be tracked based on the newsletter sent. Requests for the white paper are tracked as part of the activity history for that recipient in Salesforce.com.

Aggregate and specific tracking information are available for each e-mail sent through ExactTarget. The tracking includes not only open, undeliverable and bounce information, but also detailed information regarding clicks to specific links and “forward to a friend” activity. Tracking information is available down to the individual that clicked on the specific link along with pertinent historical information. Historical information includes the number of e-mails the recipient has received along with a list of links that he or she has clicked on.



Integrating the e-mail solution with an analytics package (e.g., WebTrends) allows you to determine how effectively your e-mail campaign is driving visitors to your site. It also allows you to immediately see what visitors do when they reach your site (e.g., the number of people who clicked on a specific call-to-action). This actionable insight lets you focus on optimizing the specific factors that lead to e-mail marketing success.

PULLING IT ALL TOGETHER

Having the combination of CRM, e-mail marketing and metrics/analytics allows you to engage in targeted follow-up messages that are designed to further move the recipient through the purchase cycle for the product. This integration also enables you to set goals for marketing campaigns and develop actionable reports to assess the success or failure of the current activity.



E-mail marketing is clearly becoming more effective and popular. If you are not currently taking advantage of all that e-mail marketing has to offer, you may want to begin building the infrastructure to do so now.

HOW FPS CAN HELP

Financial Publishing Services is uniquely equipped to help you formulate and execute such a plan. Our professional financial services writers will help to fill the content pipeline for your client communications, while our team of e-mail marketing experts work with you to create, deliver and track e-newsletters, webinars, white papers and any number of client communications designed to turn your prospects and customers into brand advocates.

We invite you to call us at 847-501-4120 to arrange a complimentary e-mail marketing strategy session. We also offer instructional webinars that will help get you up and running in e-mail marketing while simultaneously addressing your organization's unique marketing challenges and goals.

Please visit our Web site at www.fpsc.com to view an online tutorial and samples of our work.

We invite you to view our new webinar series on e-mail marketing for financial institutions.

The series breaks the content of this publication into three segments:

[Turning Clients and Prospects Into Brand Advocates](#)

[Building Your E-Mail Address List](#)

[Measuring the Performance of Your E-Mail Marketing Campaigns](#)

[Subscribe](#) to free bank marketing e-newsletter.

[Take a Tour](#) of our capabilities, clients and work samples.



WebTrends MarketingLab™

You bring the art, we'll deliver the science.

Redefine Your Marketing

Is there a single phrase that defines the ability to test, measure, and optimize your marketing results and build strong customer relationships? There is now: the new WebTrends Marketing Lab. In the fast-changing new world of marketing, the web is the key to success, and WebTrends Marketing Lab can help you prove and improve your marketing results.

WebTrends has created this handy guide to commonly used web marketing terminology to help you understand the terms and acronyms used in marketing performance management, relationship marketing and web analytics. This glossary is also available on webtrends.com, along with a wealth of educational guides, industry news, reports and webcasts.

WebTrends®

A

Abandonment: When a visitor exits or leaves a conversion process on a website and does not return later in the session. See also conversion funnel.

Accuracy: The ability of a measurement to match the actual value of the quantity being measured. Accuracy is the foundation upon which your marketing analytics should be built. If you can't trust that your data is accurate, you can't make confident decisions. In statistical terms, accuracy is the width of the confidence interval for a desired confidence level. See also: unique visitors.

Acknowledgement Page: A page displayed after a visitor completes an action or transaction. For example, a thank-you or a receipt page. An Acknowledgement Pages is often important in Scenario Analysis, where it is an indicator of a completed scenario.

Acquisition: The process of attracting visitors to your site.

ACT: After-Click Tracking is the recording the activity path of a visitor to a site after they have clicked on an email link.

Actionable Data: Information that allows you to make a decision or can be made use of in any way. See also forward-looking metrics.

Ad: A link that takes a visitor to a web site when clicked on—usually graphic or text. See also banner ad.

Ad Click: A click on an advertisement on a web site that takes users to another site. See also ad view.

Ad Hoc Query: A non-standard inquiry posed as the need arises. See also query.

Ad View: A web page that presents an ad. There may be more than one ad on an ad view. Once visitors have viewed an ad, they can click on it.

Affiliate Marketing: A method of promoting web businesses in which an affiliate is rewarded for providing customers. Compensation could be made based on a value for visits, subscriptions, leads, sales, and so on. See also PPC.

Aggregate Data: A summary of collected information which groups data together without record-level statistics.

Analytics: See web analytics

API: Application Programming Interface is a system that a computer or application supplies to users in order to allow requests for service to be made of it by other computer programs. For example, an API might describe how to draw icons or windows using a library that has been created for that purpose.

ASP: Active Server Pages are a set of software components that run on a web server and let developers build dynamic web pages.

Attrition: The erosion of your customer base over time. The opposite of customer retention.

Authentication: The technique by which access to Internet or intranet resources requires the user to enter a username and password as identification.

Average Lifetime Value: The average of the lifetime values of all the visitors during the reporting period, where each visitor's lifetime value is the total monetary value of a visitor's past orders since visitor tracking began.

B

Bandwidth: Measure, in kilobytes of data transferred, of the traffic on a site.

Banner Ad: An advertisement embedded on a web page usually intended to drive traffic to a different website by linking to the advertiser's site. The Interactive Advertising Bureau (IAB) has created a standard set of banner ad sizes (Medium Rectangle, Rectangle, Leaderboard, Wide Skyscraper) into a set of guidelines called the Universal Ad Package).

Benchmark: A standard by which something can be measured or judged. For example, WebTrends Analytics 8 helps you benchmark your Key Performance Indicators to ensure everyone in your organization is measuring performance against the same goals.

Bot: See robot.

Bounce: See bounce rate and email bounce

Bounce Rate: The percentage of entrances on a web page that result in an immediate exit from the web site.

Browser: A program used to locate and view HTML documents via the Internet. (Microsoft Internet Explorer for example.)

Business Intelligence: Business intelligence refers to a category of software and tools designed to gather, store, analyze, and deliver data in a user-friendly format to help organizations make more informed business decisions. Software types include dashboarding, data mining, data warehouses, and other information systems.

C

Campaign Creative: “Creative” describes the characteristics of a marketing activity, such as color, size and messaging—for example, the design of a “Buy Now” button or the wording of a banner.

Client: The browser used by a web site visitor.

Client Error: An error that occurs because of an invalid request by the visitor’s browser. See also return code.

CNAME: A Canonical NAME record makes one domain name an alias of another.

Conversion: An action that signifies a completion of a specified activity. For many sites, a user converts if they buy a product, sign up for a newsletter, or download a file. The conversion rate is the percentage of visitors who do convert. Cookie deletion can have an impact on your conversion rate because if a cookie is being systematically deleted, repeat visitor rates will be under-counted and new visitor rates will be over-counted, thus skewing the conversion rate metric by which you analyze your site’s overall effectiveness.

Conversion Funnel: The series of steps that move a visitor towards a specified conversion event, such as an order or registration signup. See also abandonment.

Convert: See conversion.

Cookie: A text file that transmits information to a data collection facility via a 1x1 pixel GIF image request and includes a tracking ID that is used to identify returning visitors. Contrary to some industry speculation, cookies can not be used for malicious use such as privacy tapping. See also first and third-party cookies.

CPG: Consumer Packaged Goods

Crawler: See spider.

CTR: Click Through Rate. A click through rate is the rate at which visitors “click through” from one website page or property to the next. A good indication of an ad’s effectiveness.

Customer Segment: A powerful aspect of relationship marketing in which you target sub-section or group of customers who share a specific trait or set of behaviors. See also demographics and psychographics.

D

Dashboard: A web analytics dashboard provides all of your critical metrics in one place to help you understand the health or performance of your business.

Data Warehouse: is a logical collection of information gathered from many different operational databases used to create business intelligence that supports business analysis activities and decision-making tasks, primarily, a record of an enterprise’s past transactional and operational information, stored in a database designed to favor efficient data analysis and reporting.

Demographics: The physical characteristics of human populations and segments of populations, often used to identify consumer markets. Demographics can include information such as age, gender, marital status, education, and geographic location. See also psychographics.

DNS: A Domain Name System is an Internet addressing scheme that uses a group of names that are listed with dots (.) between them. See also domain.

Domain: An area in the Internet specified by a URL address. The top-level domain is at the end after the dot and the second-level domain comes before it, and shows where in the top-level domain the address can be found. For example in www.webtrends.com, “.com” is the top-level domain and “webtrends” is the second level domain.

Domain Name: The text name that corresponds to a numeric IP address of a computer connected to the Internet.

E

E-commerce: The act of selling goods and services online via a standalone site or through an online auction center.

Email bounce: The number of e-mails that were sent but never reach the intended receiver.

Entry page: The first viewed page on a visitor’s path through a site.

Exit page: The last page viewed on a visitor’s path through a site.

F

Filters: A means of narrowing the scope of a report or view by specifying ranges or types of data to include or exclude.

First party cookie: For most business models, first-party cookies are regarded as the most reliable method to measure visitor activity. Whereas a third-party cookie is usually set by an analytics vendor, (an entity with whom the user does not have a relationship), a first-party cookie is set by the business, an organization with whom the Web site visitor has specifically chosen to do business. Because of this relationship, first-party cookies are deemed more secure by the user. Also see cookies.

Form: An HTML page which passes variables back to the server. These pages are used to gather information from users. Also referred to as scripts.

Forward-looking metrics: Metrics that are indicators of future performance. For example an increase in traffic is a good indicator of down-stream conversion performance.

Frequency: The number of times a visitor has visited a site during a reporting period. Average Frequency is the average of frequencies of all the visitors during the reporting period. Frequency is a retention metric and is part of RFM (recency, frequency, monetary) analysis. See also recency and latency.

FTP: File Transfer Protocol is a standard method of sending files between computers over the Internet.

Funnel: See conversion funnel.

G

GIF: A Graphics Interchange Format is a bitmap format for images with up to 256 distinct colors. Commonly used on the web for animated banner ads.

GRP: Gross Rating Point is the percentage of the target audience reached by an ad.

H

Hit: Any request from a file or a web-server. A single page likely contains multiple hits as multiple image and text files are downloaded from the web-server.

Home Page: The main page of a web site. The home page provides visitors with an overview and links to the rest of the site

Home Page URL: The local path or Internet URL to the default page of the web site for which WebTrends reports will be generated.

HTML: HyperText Markup Language is a means of communicating text (and information about that text) that's designed to display pages with hypertext (links) and other information in a web browser.

HTTP: Hyper Text Transfer Protocol is a standard method of transferring data between a web server and a web browser.

I

IAB: Interactive Advertising Bureau (<http://www.iab.net>)

Impression: The display of an online advertisement (usually a banner ad) to a web site visitor.

Internet: The Internet is the publicly accessible global system of interconnected computer networks that transmit data via a standardized Internet Protocol. See also World Wide Web.

IP: Internet Protocol is a standard used for communicating data.

IP Address: Internet Protocol address is used to identify a computer connected to the Internet.

J

JavaScript tag: See page tag.

JPEG: A Joint Photographic Experts Group file format is a commonly used file type for photographic images, especially on the web.

K

Keyword: Terms entered into search fields of web search engines. See also organic search and PPC.

KPI: Key Performance Indicators. Key Performance Indicators are typically kept in dashboards and provide customers with an understanding of how the site is performing.

L

Latency: The average number of days between visits for a given visitor during a reporting period. For example, those who visit on average every seven days. See also recency and frequency.

Link: On a web page, text or an image that has been coded to take a browser from one page to another or from one site to another.

Log File: A file created by a web or proxy server which contains all of the access information regarding the activity on that server. This kind of tracking is available from WebTrends solutions as well as page tagging.

LTV: Long-Term Value or Lifetime Value. Lifetime Value is a metric used to describe the value a specific customer has over the life of their relationship with you.

M

Marketing Performance Measurement (MPM): Marketing Performance Management drives stronger customer relationships and higher lifetime value, based on a framework of established goals, consistent metrics, constant optimization across the entire marketing organization and across every customer touch point.

Marketing Warehouse: See data warehouse.

Metrics: Metrics are a system of parameters or ways of quantitative assessment of a process that is to be measured, along with the processes to carry out such measurement. Metrics define what is to be measured.

N

N-dimensional: Unlimited dimensions.

Navigation: The act of moving from location to location within a web site, or between web sites, accomplished by clicking on links. Navigation can also refer to the overall structure of the links on the site, comprising the paths available to the visitor.

Non-referrals: Visitors who arrive at a site by typing a domain into an address bar, using a bookmark, or clicking on an emailed URL. See also referrals.

O

OCR: Organic Click Rate. See also PPC.

ODBC Driver: Open DataBase Connectivity (ODBC) is a standard access method for databases created by the SQL Access group. ODBC makes it possible to access data from any application no matter what kind of database management system it has. ODBC does this via a database driver between an application and the system.

On-demand service: WebTrends Marketing Lab is available as both an on-demand service and a software solution. WebTrends' on-demand infrastructure provides redundant data collection, multiple co-located data centers and an advanced staging environment for quality control to ensure secure, always-available data.

Opt-in: This permission-based email communication requires customers to verify the opt-in method before their e-mail addresses can be used to communicate with them.

Organic Search: A type of search in which web users find sites via unpaid search engine listings, as opposed to using the pay per click advertisement listings displayed among the search results.

P

Page: A document provided by the server, including HTML, scripts, and text files. Images, sound files and video are not considered pages. Documents are defined by the system administrator, but generally include all static content, such as complete html pages. Dynamic pages are created with variables and do not exist anywhere in a static form. Forms are scripted pages which get information from a visitor that gets passed back to the server.

Page tag: A piece of JavaScript code embedded on a web page and executed by the browser when the page is viewed. See also log files.

Page view: is generally defined as a request to load a single page of a website. On the web, a page request would result from a web surfer clicking on a link on another page that points to the page in question. See also hit.

Parameters: These are located in the URL immediately after a question mark and followed by an equal sign and a return value, known as name=value.

Path: A path is the click pattern a visitor uses as they traverse through multiple pages.

PEF: Personal Experience Factor is the customer's interaction with your website, advertising, or brand.

Performance Indicators: See KPIs.

PIE: Persistent Identification Element is a type of tag that is attached a user's browser, providing a unique ID similar to traditional cookie coding.

Platform: The operating system (such as Microsoft Windows) used by a visitor to the site.

POA: Point of Action is the location of a conversion event.

POC: Percentage of Completion or Proof of Concept

PPC: Pay Per Click or paid search uses search keywords that cost a certain amount for each customer click on that term in order to get to your site. See also organic search.

Protocol: An established method of exchanging data over the Internet.

Psychographics: Data used to build customer segments based on attitudes, values, beliefs and opinions as opposed to the factual characteristics. See also demographics.

Q

Query: A question or inquiry used to find answers about certain metrics.

Query Parameter: An individual piece of a query string consisting of a parameter name and a value for the parameter.

R

Reach: The size of the audience reading, viewing, hearing, or interacting with a message in a given period of time. Reach can be understood as either an absolute number, or a fraction of a population.

Rear-view mirror metrics: Metrics that measure what has occurred. For example campaign response metrics are such metrics that tell you how a campaign performed.

Recency: The number of days since a visitor's most recent visit during a reporting period. See also frequency.

Referrals: The location that visitors come from, particularly the sites, search engines or directories. See also non-referrals.

Relationship Marketing: Relationship marketing is a type of marketing that traces its roots to direct response marketing. It emphasizes building long-term relationships with customers rather than individual transactions. It requires understanding customer needs as they go through life cycles of interacting and purchasing from organizations, and requires that marketers accurately determine customer intent in order to provide them the right message at the right time.

Return Code: The return status of the request which specifies whether the transfer was successful and why.

Possible "Success" codes are:

200 = Success: OK
201 = Success: Created
202 = Success: Accepted
203 = Success: Partial Information
204 = Success: No Response
300 = Success: Redirected
301 = Success: Moved
302 = Success: Found
303 = Success: New Method
304 = Success: Not Modified

Possible "Failed" codes are:

400 = Failed: Bad Request
401 = Failed: Unauthorized
402 = Failed: Payment Required
403 = Failed: Forbidden
404 = Failed: Not Found
500 = Failed: Internal Error
501 = Failed: Not Implemented
502 = Failed: Overloaded Temporarily
503 = Failed: Gateway Timeout

RFM Analysis: Recency, Frequency, Monetary analysis.

ROMI: Return on Marketing Investment

ROAS: Return on Advertising Spending

Robot: An automated process that performs mundane, repeatable tasks to provide information. Search engine robots or bots provide such functions, cataloging the internet for searchers to find information.

ROI: Return on Investment

RSS: Really Simple Syndication. (Note: WebTrends offers an RSS feed for its Resource Center. The feed includes headline summaries from the resource center and WebResults, and links back to WebTrends.com for the full article.)

S

Sampling: In statistics, the selection of individual observations intended to yield knowledge about a population, especially for the purposes of statistical inference.

Scenario Analysis: A report showing the amount of activity at each step of a defined scenario, plus conversion rates for each transition from step to step as well as for the whole process. Examples of scenarios are check-out, registration, or application sequences.

Script: See JavaScript.

Search Engine: A search engine is a program that helps you find information on the web.

Segment: A grouping of customers, defined by website activity or other data, which can be used to target them effectively.

SEM: Search Engine Marketing, a way to increase the visibility of a web site in search engine results.

SEO: Search Engine Optimization, a way to improve rankings for relevant keywords in search results.

Server: A computer that hosts information available to anyone accessing the Internet.

Server Error: A fault occurring at the computer hosting information. See also return code.

Session: A session is a record of one visitor browsing through a site.

Sessionization: This is the process for creating a session. Sessionization methods are ways in which you can define a session. Web Analytics solutions have multiple sessionization methods such as cookies, IP Address, IP+ Agent and so on. These methods tell the web analytics system how they should count a series of page requests from the same individual or browsing machine.

SKU: Stock Keeping Units

SmartSource: A trademarked technology from WebTrends. SmartSource Data Management offers an alternative to traditional web server log file analysis, collecting information directly from the visitor's browser (the client) rather than from server log files, improving data accuracy.

SmartView: WebTrends SmartView is an easy-to-use visual overlay of web metrics displayed right on a web page, which you can use to analyze page performance, providing insight into page conversion, path analysis, and overall web page statistics such as unique visitor counts.

Spider: An automated software program that gathers pages from the web, typically used by search engines to index pages.

Suffix: The last part of a domain that can be used to identify the type of organization or location of a web site.

T

Tag: See page tag.

Third-party cookie: Hosted web analytics services track visitor behavior by inserting a small piece of tracking code onto each page of a site. Because the cookie is served by an analytics vendor rather than your own site, the cookie is considered third-party.

Traffic: On the web, traffic refers to the amount of data sent and received by visitors to a website.

U

User: The end-user of a product or device. For example an end user of the WebTrends Marketing Lab can be defined as a "user."

UNIX: is a computer operating system originally developed in the 1960s and 1970s by a group of AT&T Bell Labs employees including Ken Thompson, Dennis Ritchie, and Douglas McIlroy.

URL: A Uniform Resource Locator is a means of identifying an exact location on the Internet.

User Agent: Fields in an extended web server log file identifying the browser and platform used by a visitor.

User Session: A period of activity (all hits) for one user of a web site. A unique user is determined by the IP address or cookie. By default a user session is terminated when a user is inactive for more than 30 minutes. See also visit.

Unique Visitors: Unique visitors (UV) refers to a measure captured by some web analytics solutions that track the interaction a single user has with a website over time.

V

Visitor: Similar to unique visitor, visitor refers to an individual that visits a website. A visitor or unique visitor can have multiple visits.

Visit: A visit is an interaction a visitor or unique visitor has with a website over a specified period of time or activity. In most cases, if a visitor has left a site or has not executed a click within 30 minutes, the visit session will terminate.

VOD: Video on Demand

W

W3C: World Wide Web Consortium develops interoperable technologies (specifications, guidelines, software, and tools) to lead the Web to its full potential.

Warehouse: See data warehouse.

Web Analytics: The measurement of data as it relates to an Internet site, including the behavior of visitors, the amount of traffic, the conversion rates, web server performance, user experience, and other information in order to understand and proof of results and continually improve the results of a site towards a set of objectives.

WebResults: The free monthly newsletter from WebTrends packed with valuable information like upcoming events, industry news and more.

Website: A website is a collection of web pages, on particular domain name or sub-domain on the World Wide Web on the Internet. Usually it is made up of a set of web pages created using HTML and accessible via HTTP.

What if: A type of analysis that allows an end-user to pose hypothetical situations against their data to model or predict outcomes.

WIN Partner: The WebTrends Insight Network is a select group of leading interactive agencies, marketing consultants and web analytics experts worldwide that work with customers to maximize the success of their online initiatives through the use of WebTrends solutions.

WML: Website META Language, a free, extensible off-line HTML generation toolkit for UNIX, distributed under the GNU General Public License (GPL v2).

World Wide Web: Also called the web, this is a global information space which people can communicate via computers connected to the Internet. Some people use “internet” and “the web” interchangeably, even though the web is a service that operates over the internet.

X

XML: Extensible Markup Language is a World Wide Web Consortium (W3C)-recommended general-purpose markup language for creating special-purpose markup languages, capable of describing many different kinds of data.

Y

YoY: Year over Year, the comparison of a statistic (like revenue) from one year to the next.

YSM: Yahoo! Search Marketing

Z

Zero Latency: Latency is a time delay between the moment something is started, and the moment one of the effects of that event begins. When there is no time lapse between the thing and the effect, it's called zero latency. In analytics, this term is used to describe instantaneous receipt of data and the ability to analyze and act on that data.

Zero-page Visit: A visit that includes no page views, possible if a visit consisted of at least one request for a non-page file (such as a graphic) but no page files (such as .htm, .asp, or .cfm.)

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About WebTrends

As the acknowledged global web analytics market leader for more than 12 years, WebTrends is leading the way in Marketing Performance Management. With an uncompromising focus on delivering the most accurate and actionable metrics, WebTrends enables thousands of web-smart organizations to improve campaign performance, web site conversion, and customer relationships. More than half of the Fortune and Global 500 rely on WebTrends as their trusted standard for award-winning technology, consulting services and industry expertise across the broadest range of vertical markets. Through software and on-demand options and a full range of data collection methods, WebTrends is unmatched in its ability to meet any analysis objective with accuracy, privacy and security best practices.

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