

**To:** Juniper Bank

**From:** Mike Padilla

**Date:** Jan. 24, 2002

**SUBJECT:** JUNIPER BANK: ONLINE CREDIT CARD CUSTOMER ACQUISITION

### **Background**

- Target Demographic: Affluent, urban, Internet-savvy professionals who have demonstrated that they are both low risk and inclined to transact over the Net.
- Juniper champions its competitive rates, ease of use, and dedicated customer service.
- Online credit card customer acquisition via banner ad campaign is lagging behind expectations.

### **Recommendation**

The objective of the banner ad campaign is to primarily acquire new customers while persisting to reinforce the Juniper brand. Banner ads should be created to target key value points of the Juniper credit card, such as low intro APR, low on-going APR, online account access, wireless account access, etc. If possible, the value point of a selected banner should have a correspondingly “branded” landing page that clearly highlights it as such. This will provide the potential customer with a continuous user experience and lessen the risk of abandoning the offer. Any additional pop-up windows or other messaging inquiring subjectively about the prospective customers credit-worthiness should not be used; this offers an unnecessary exit for which the potentially new customer may leave. The credit application should be the sole determiner of the individuals credit status. The instant decisioning capability of the online application should be pointed out to give the user incentive to apply immediately and receive an instant response. Any artwork of the card should clearly exhibit the card’s translucency. The overall design of the landing page must clearly present all the key credit card information while instilling confidence in Juniper. The latter is especially important considering the confidential nature of personal finances coupled with the lack of an established Juniper brand due to its relatively recent formation.

### **Basis for Recommendation**

1. Potential cardholders value certain card features more than others. By running multiple banners targeting different card benefits, the effectiveness of each may be tested.
2. All card benefits should be clearly demonstrated. Every attribute of the card that may appeal to a potential cardholder, from the cards translucency to instant online decisioning, must be clearly shown because any of which may spur the online user’s critical interest.
3. Online users are quick to abandon tasks. On the web, anything is one click away. As such, give the user the slightest reason to leave your site and they will. The user’s experience with Juniper online must be both seamless and trustworthy.
4. Online users are wary to online financial transactions. A sense of trust must be instilled. This may be accomplished through building a reputable brand, clean design, and robust application performance.

### **Next Steps**

Deploy multiple banners targeting key value points of the card along with new graphic/copy content. Evolve the banners based on response rates.



Interest rates are falling.



Interest rates are falling.

16.99%



Interest rates are falling.

14.99%



Interest rates are falling.

12.99%



Interest rates are falling.

9.99%



Now's the time to "refinance"  
your credit card.



9.99% APR

JUNIPER BY



APPLY NOW!

JUNIPER BY

Juniper Offer - Microsoft Internet Explorer


File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Mail Print Edit History

Address http://www.juniper.com/app/banking/marketing/10166.jsp Go Links >>

---

**JUNIPER**<sup>BANK</sup>

9.99 % APR  THE CHOICE IS CLEAR

<p><b>special savings</b></p> <p><b>1.9%</b> introductory APR* on purchases and balance transfers for six months</p> <p>Low <b>9.99%</b> variable APR following the intro period*</p> <p>No balance transfer fees and <b>no annual fee</b></p> <p><b>High credit limits</b> — from \$5,000 to \$100,000**</p>	<p><b>online advantages</b></p> <p><b>Instant account access</b> online or by phone</p> <p><b>Easy site navigation</b>, so you can view your statements and keep track of your transactions</p> <p>100% online and offline <b>fraud protection</b> — guaranteed</p>	<p><b>platinum benefits</b></p> <p><b>Travel Accident Insurance</b> up to \$500,000</p> <p><b>Emergency cash</b> for lost or stolen cards</p>
---	---	---

[Apply Now](#)

get approved in 60 seconds!

<p><b>Rated #1 in customer confidence</b> - Gomez Inc.</p>	<p><b>"Best of the Web 2000"</b> - Online Banking Newsletter December 31, 2000</p>	<p><b>"[Juniper]...is making high tech customer service the keystone of its business model."</b> - Credit Card News November 2000</p>
--	--	---

Internet