

# DeepTarget Overview for *[FI Name/Logo]*

*[Presenter Name]*

*[Today's Date]*

# Our Agenda for Today

2

## DeepTarget In 2021

What's New

## Deployment

Information & Insights



## An Overview of DeepTarget

Digital Experience Platform



## Why DeepTarget - Key Differentiators

Why Our Customers Chose Us



## General Q & A

What can I address for you today?



# An Overview

Digital Experience Platform



In Use Today By

**200** FINANCIAL  
INSTITUTIONS

GENERATING

More than **325 Million** ENGAGEMENTS

More than **90,000** QUALIFIED LEADS

More than **8,750** ACCOUNTS OPENED

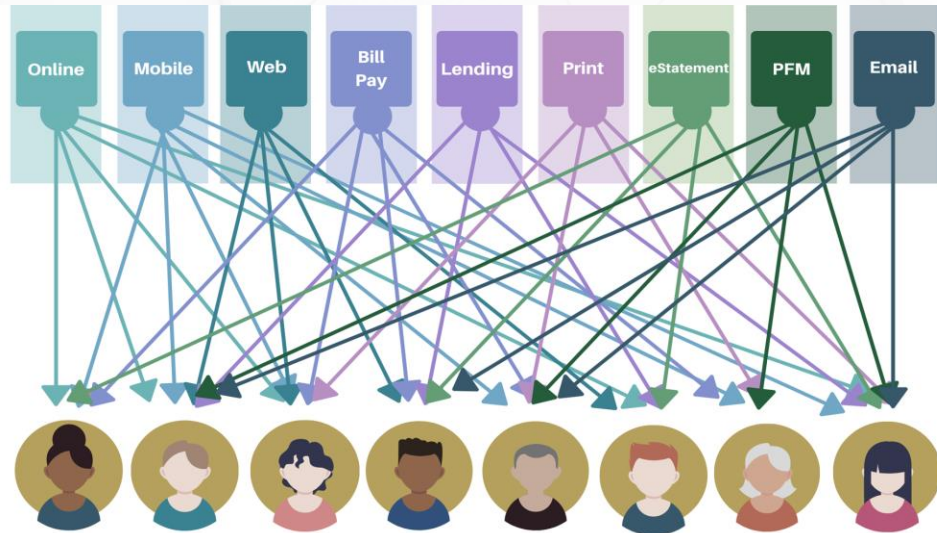
**EVERY MONTH\***

\*as of March 2021

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# Design Once. Engage Everywhere.



FI Landscape - Communication and Campaign Silos

**FROM THIS...**

**...TO THIS**



DeepTarget automates and elevates customer experiences digitally to yield new loans, deposits & customer loyalty for credit unions and banks.





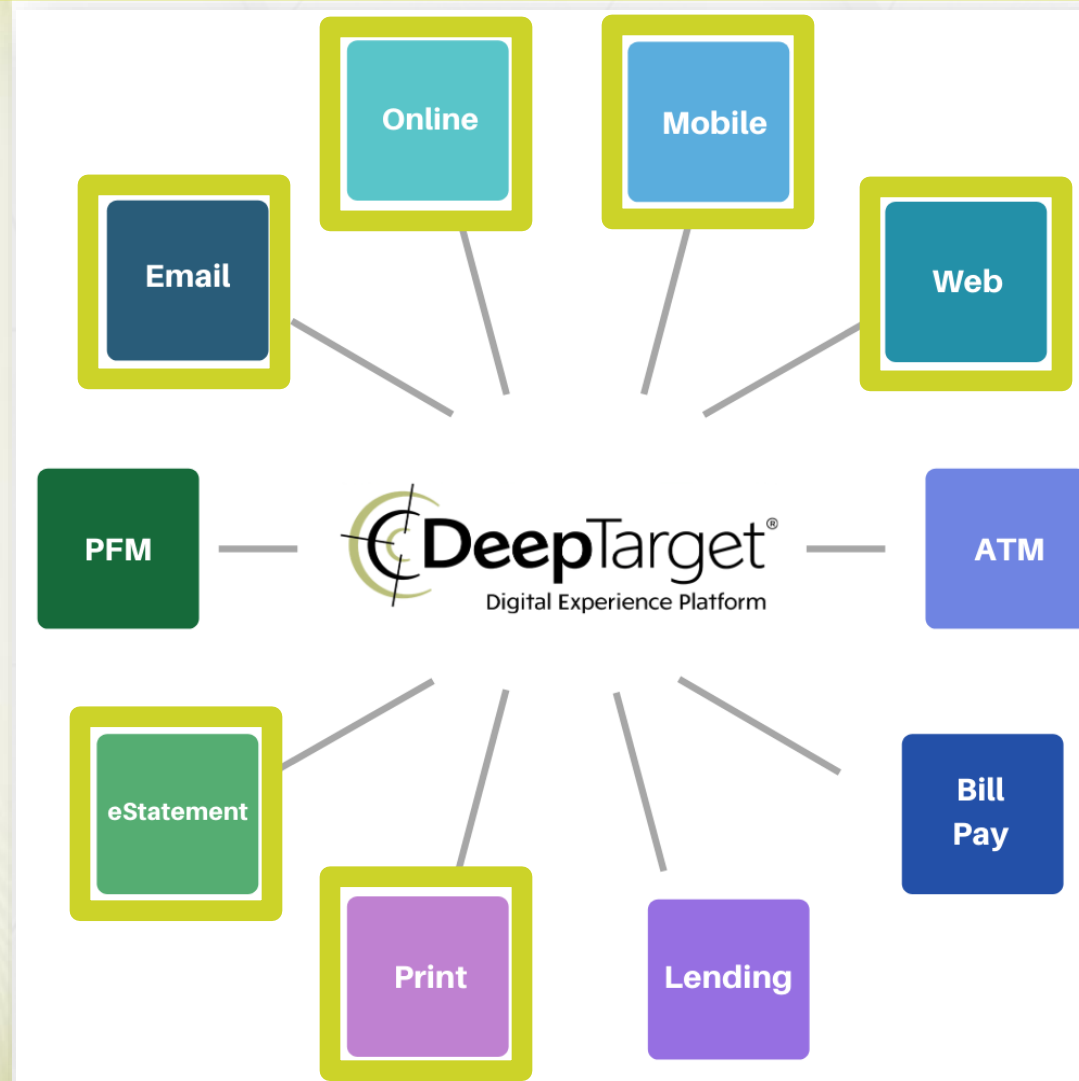
# Digital Experience Platform (DXP)

6

Big Data Management

Intelligent Targeting

Campaign Operations








Message Delivery

Performance Analytics

# Digital Experience Platform (DXP)

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 <b>Big Data Management</b>	<ul style="list-style-type: none"><li>✓ <b>From simple to sophisticated:</b> auto-upload or dynamic multi-sourced feed for right-fit rapid Implementation</li><li>✓ <b>Secure, compliant</b> handling of NPI data</li><li>✓ <b>Full cycle engagement-to-results</b> data capture to power ML algorithms and 3<sup>rd</sup> party data aggregation</li></ul>
 <b>Campaign Operations</b>	<ul style="list-style-type: none"><li>✓ <b>Manage entire campaign lifecycle:</b> create, publish, edit, delete/archive, and schedule concurrent campaigns</li><li>✓ <b>Real-time Personalization</b> authoring tool for dynamic name + consumer data placement</li><li>✓ <b>Auto-response</b> email on clicks</li><li>✓ <b>One-click extension</b> of campaigns to 3D StoryTeller</li><li>✓ <b>Rich copyright-free</b> content library</li></ul>
 <b>Intelligent Targeting</b>	<ul style="list-style-type: none"><li>✓ <b>Innovative AI-based</b> predictive targeting based on proprietary consumer data</li><li>✓ <b>Rules-based</b> and traditional list-based targeting</li><li>✓ <b>Automated import</b> of data for targeting (Experian, Segmint, CRM, MCIF, etc.)</li><li>✓ <b>Automated de-targeting</b> based on engagement</li></ul>
 <b>Message Delivery</b>	<ul style="list-style-type: none"><li>✓ <b>Always-on smart</b> traditional banners, multimedia banners, and Interstitials</li><li>✓ <b>Immersive, dynamic, personalized “Smart Stories”</b></li><li>✓ <b>Social-inspired</b> swipe tech plus user-triggered response action, engagement metrics</li><li>✓ <b>ADA-compliant</b></li><li>✓ <b>Omni-channel campaigns</b> by designing once and engaging everywhere that consumers bank</li></ul>
 <b>Performance Analytics</b>	<ul style="list-style-type: none"><li>✓ <b>Macro to micro analytics</b> and engagement metrics: manage and view</li><li>✓ <b>Influenced sales conversions</b> by campaign: identify all metrics</li><li>✓ <b>Powerful Analytics API</b> to share results with BI apps such as Tableau, Power BI, etc.</li></ul>

# Robust Technology Platform

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## Data Communications System

Automated Backend Process

Content  
Management  
System and  
Performance  
Analytics

Web Application

Intelligence  
Driven  
Targeting

Processing Engine

Multi-Channel  
Digital  
Engagement

Web Services

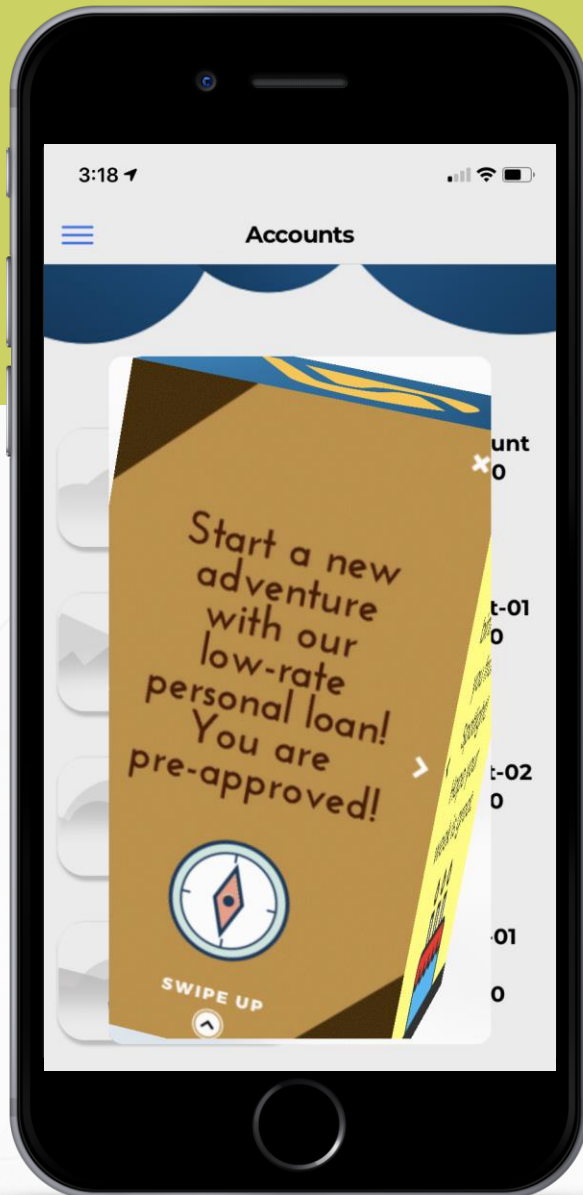
API

REST based



# Automated Targeting

Sophisticated solution to mix and match customer/business intelligence and different targeting methods for each campaign



## Rules-based

Rules evaluate customer & business data to present relevant ad



## AI-based using Predictive Campaigns

- Proprietary database
- Rolling 6 months of data across more than 200 FIs
- FI data evaluated against algorithm, targets correct offer



## Audience Lists from external systems

Salesforce, other CRMs  
Segment, Experian

**Congrats Terry!**

You earned  
**\$35.40** in  
cashback last  
month.

Click **here** to  
claim your FREE  
Cash!

# Sample Ads

**Hi John!**

Guess What? You're  
pre-approved for a  
personal loan for **\$6500**  
– it's just for you!

**Don't wait,  
apply NOW!**

**Well, hello Sara!**



Let our financial experts  
help you! Schedule your  
appointment at the  
**Whitesburg Drive**  
branch in Nashville.  
Financial security is a 5-  
minute drive away.

**» Book Now!**

It's time to  
Move UP,  
**Bob!**



Upgrade your Silver  
Visa® Credit Card to our  
Platinum Credit Card and  
enjoy exclusive benefits.

**Upgrade  
Now!**

**We're Offering You a Great New  
Rate for Your Loan!**

Pick the Shell with the  
Hidden Bead to uncover your Rate!





**Welcome to Spotlight Federal, Helen!**

To show you our appreciation, here is the **FIRST** of three **New Member Gifts** for you:

**1** A NEW Credit Card with a 0% for balance transfers for the first 18 months!

**Accept Here!**

Month 1

**Hello, Helen!**

Here's your special offer for month **TWO** as a member of Spotlight.

**2** A 24-month Share Certificate at a special rate of **0.50%** with as little as \$500!

**Accept Here!**

Month 2

**Helen**

Just to say thank you for being our new member, here is the **THIRD** of our **New Member Gifts** for you!

**3** You are pre-approved for a personal loan of up to **\$5000!**

**Accept Here!**

Month 3

Skip the line  
—  
**pay bills online.**

SWIPE UP

Sample Ads

**Happy Birth Month, David!**

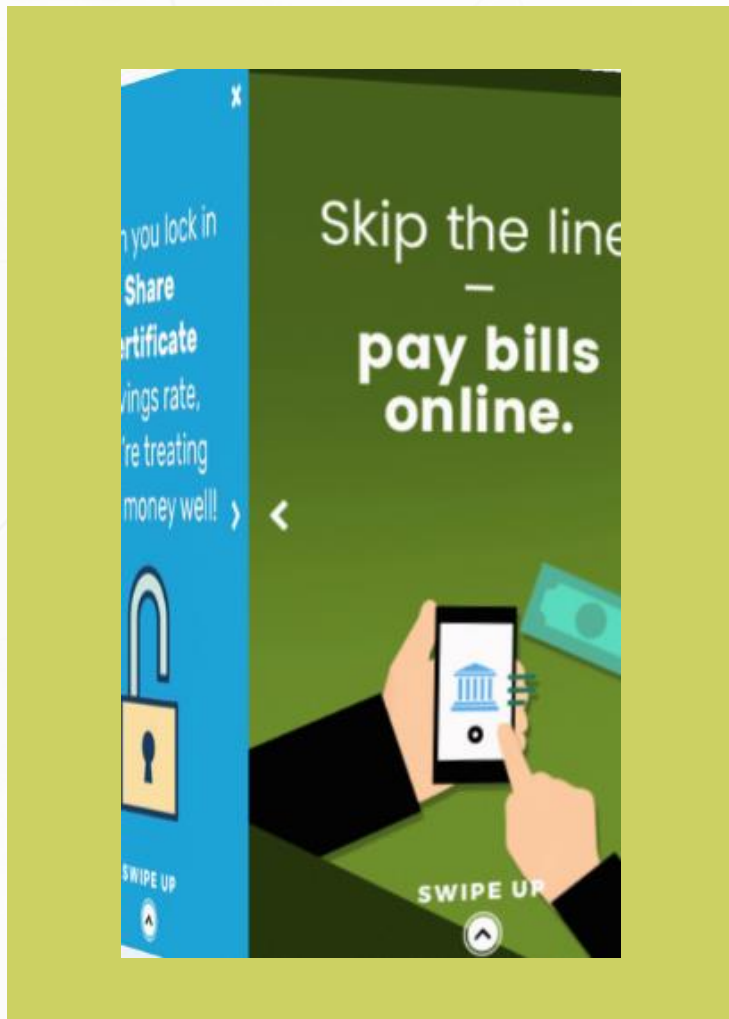
To celebrate your birthday, we are offering **you** an exclusive CD rate of **1.25%** this month!

**Get it Now!**

# DeepTarget In 2021

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## Recent Introductions and What's New



3D StoryTeller – a review

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AI-based Predictive Targeting – a review

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Management Reports – a review

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Analytics API: A booster shot for Performance  
Analytics – New in 2021

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# 3D StoryTeller™

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Pioneering, Patent-pending Tech creates Unique and Personalized user experiences – in real time and at scale. FIs report dramatically higher engagement!

- **Social-inspired** engagement experience – but *smart*
- **1200+% Increased Engagement** received with 3D StoryTeller + Predictive Campaigns\*
- **Dynamic**, never static – the story changes based on *current* user profile
- **Discoverable**, conversational and triggered by actions
- **My Financial Story** - One home for all my unique offers
- **Beyond Offers** - Onboarding, Virtual Financial Escort, Outreach

*Swipe actions get captures; Stories get smarter.  
Smart Stories remove friction, save time, give benefit.*



Personalized Offers | Onboarding | Financial Literacy | Community Outreach

# AI-Based Predictive Campaigns

**1** The financial institution selects **Targeting by Predictive Model** for their Consumer Loan campaign.

**Add Campaign** ×

Consumer Loan

Select Target Audience... ▼

Select Target Audience...

Targeted by Rule

Targeted by List

Targeted by Predictive Model

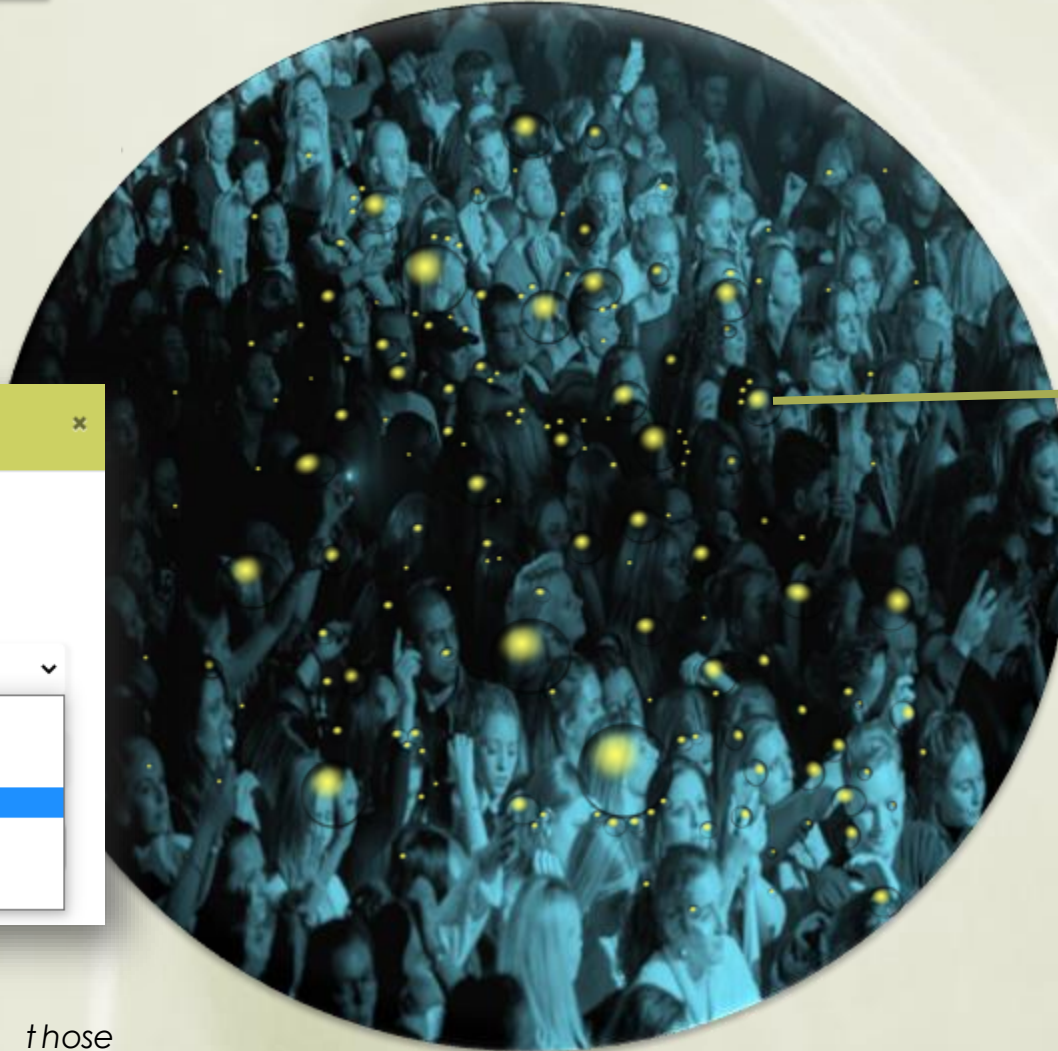
All Users

Non-Targeted

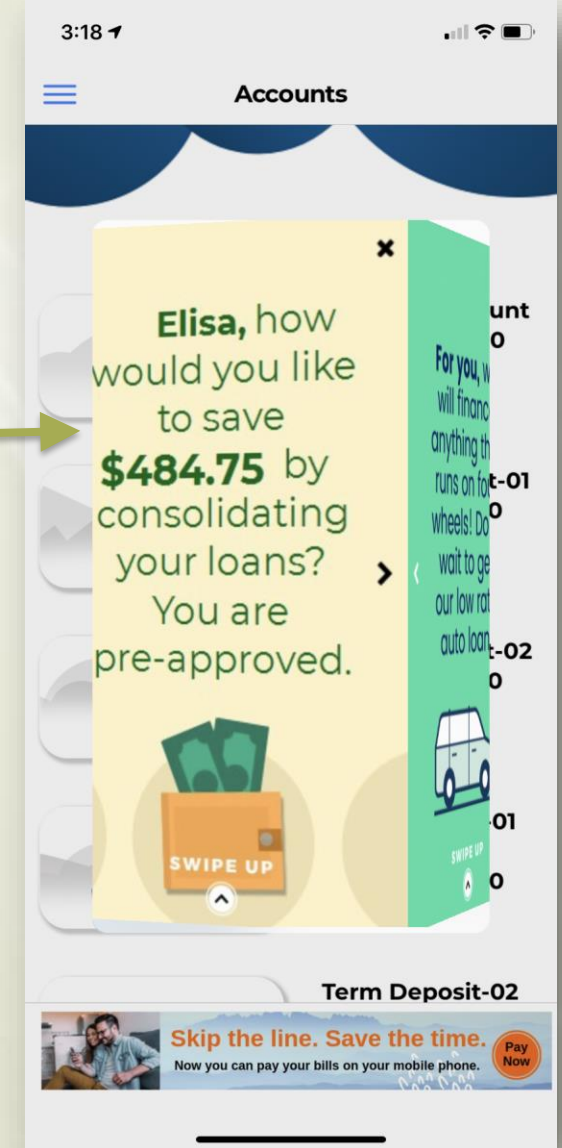
Opt-out

Given a campaign/product category, those identified by DeepTarget's Digital Experience Platform (DXP) are the ones most likely to open an account for that product.

**2** Based on AI, DXP identifies the **Predictive Campaign Audience** from the universe of all banking account holders.



**3** The ad is then presented to identified consumers when they use digital banking.

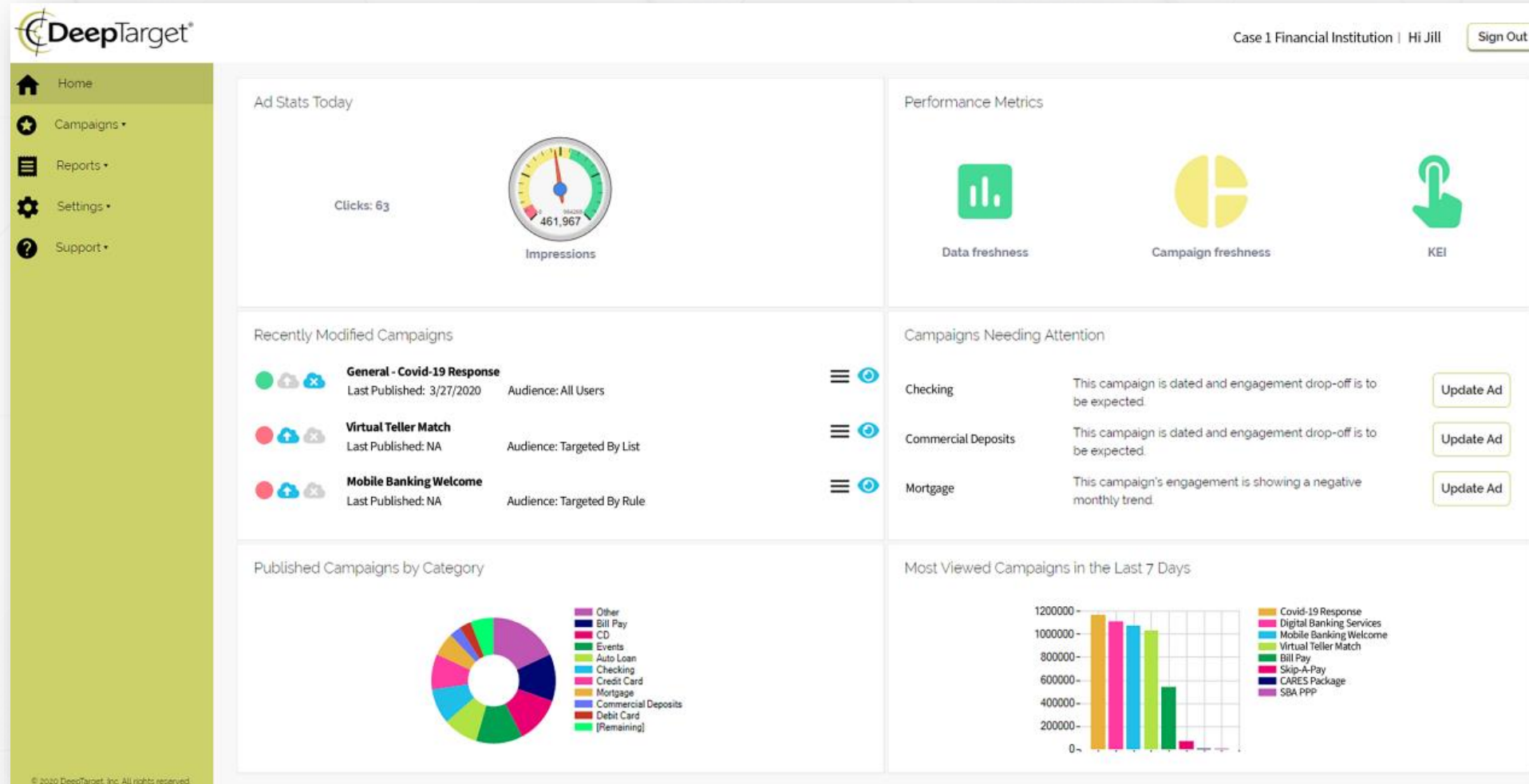


# In-built Micro-to-Macro Performance Analytics

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Always On, Always Tracking

Engagements | Qualified Leads | Accounts Opened





# Management Reports – A Review

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The ability for FI decision makers to understand the impact of digital engagement.





## MANAGEMENT REPORT

DXP Management  
Report with a summary  
of outcomes

Month	Channel	Campaigns	Total Impressions	Unique Impressions	Unique Clicks	KEI™	KEI Rating	Leads	Inf. Conversions	KMI™	KMI Rating
Oct 20	OLB	36	1,680,243	7,877	134	59	EXCELLENT	1,296	243	94	OUTSTANDING
	Mobile	36	3,675,488	18,104	1,164	16	OUTSTANDING				
	eDocument	0	0	0	0	NA	NA				
	Combined	36	5,355,731	22,947	1,296	18	OUTSTANDING				
Nov 20	OLB	33	1,782,531	7,661	115	67	EXCELLENT	1,203	186	123	EXCELLENT
	Mobile	33	3,660,254	18,170	1,093	17	OUTSTANDING				
	eDocument	0	0	0	0	NA	NA				
	Combined	33	5,442,785	22,892	1,203	19	OUTSTANDING				
Dec 20	OLB	27	1,985,333	8,374	156	54	EXCELLENT	1,377	171	141	EXCELLENT
	Mobile	27	4,421,407	19,026	1,222	16	OUTSTANDING				
	eDocument	0	0	0	0	NA	NA				
	Combined	27	6,406,740	24,059	1,377	17	OUTSTANDING				
Jan 21	OLB	26	3,044,292	8,955	165	54	EXCELLENT	1,675	142	175	EXCELLENT
	Mobile	26	4,612,732	19,517	1,513	13	OUTSTANDING				
	eDocument	0	0	0	0	NA	NA				
	Combined	26	7,657,024	24,792	1,675	15	OUTSTANDING				
Feb 21	OLB	27	1,815,796	8,893	107	83	EXCELLENT	1,764	163	150	EXCELLENT
	Mobile	27	4,218,880	19,277	1,657	12	OUTSTANDING				
	eDocument	0	0	0	0	NA	NA				
	Combined	27	6,034,676	24,480	1,764	14	OUTSTANDING				
Mar 21	OLB	27	2,132,854	8,987	150	60	EXCELLENT	2,221	270	130	EXCELLENT
	Mobile	27	5,535,818	20,880	2,070	10	OUTSTANDING				
	eDocument	0	0	0	0	NA	NA				
	Combined	27	7,668,672	35,030	2,221	16	OUTSTANDING				

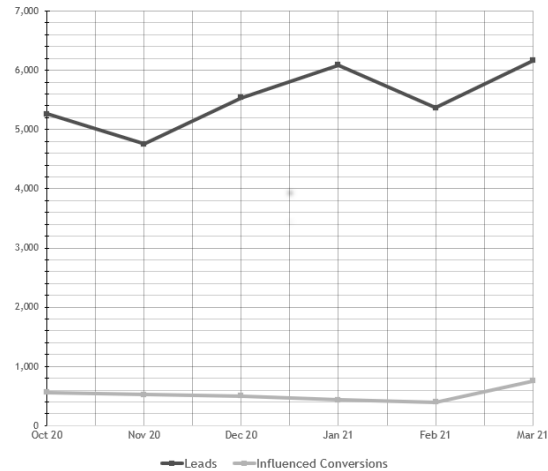


## INFLUENCED CONVERSIONS

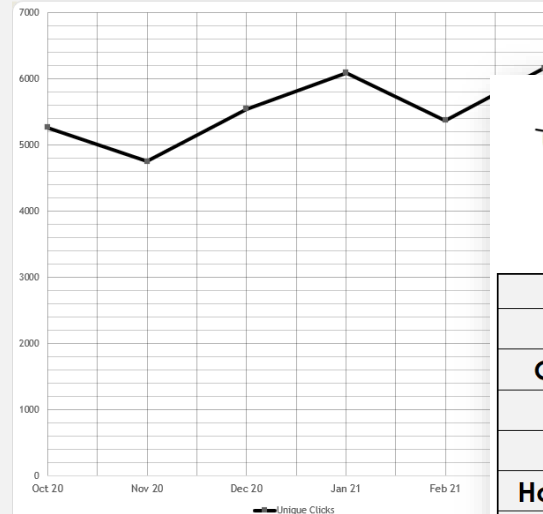
Account Type	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Total
CD	24	0	2	2	1	0	29
Checking	1	7	9	1	6	14	38
Commercial Loan	1	4	9	2	3	2	21
Consumer Loan	76	65	60	29	60	91	381
HELOC	0	1	0	0	0	0	1
Mortgage	9	8	6	4	1	4	32
New Auto	19	19	11	13	12	25	99
Used Auto	113	82	74	91	80	134	574
<b>Total</b>	<b>243</b>	<b>186</b>	<b>171</b>	<b>142</b>	<b>163</b>	<b>270</b>	<b>1175</b>

\*Note: Deleting a campaign that has had an impression during the last 24 months may alter the Influenced Conversions count in this report. Please reach out to [support@deeptarget.com](mailto:support@deeptarget.com) in case of any questions.

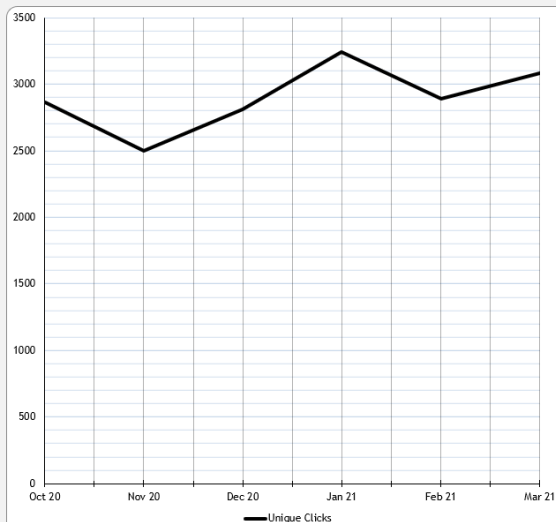
## Leads & Inf. Conversion



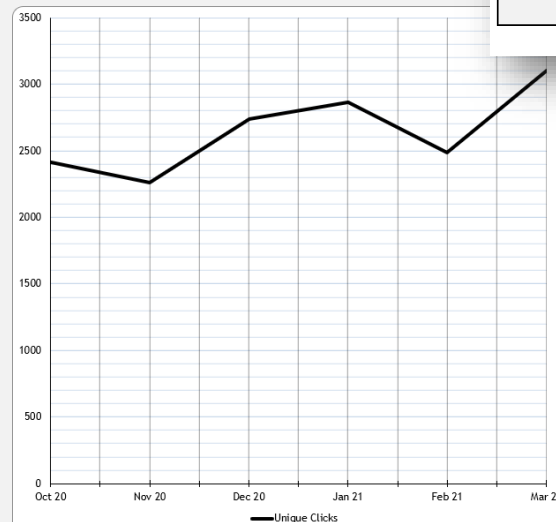
## Combined Unique Clicks



## OLB Unique Clicks



## Mobile Unique Clicks

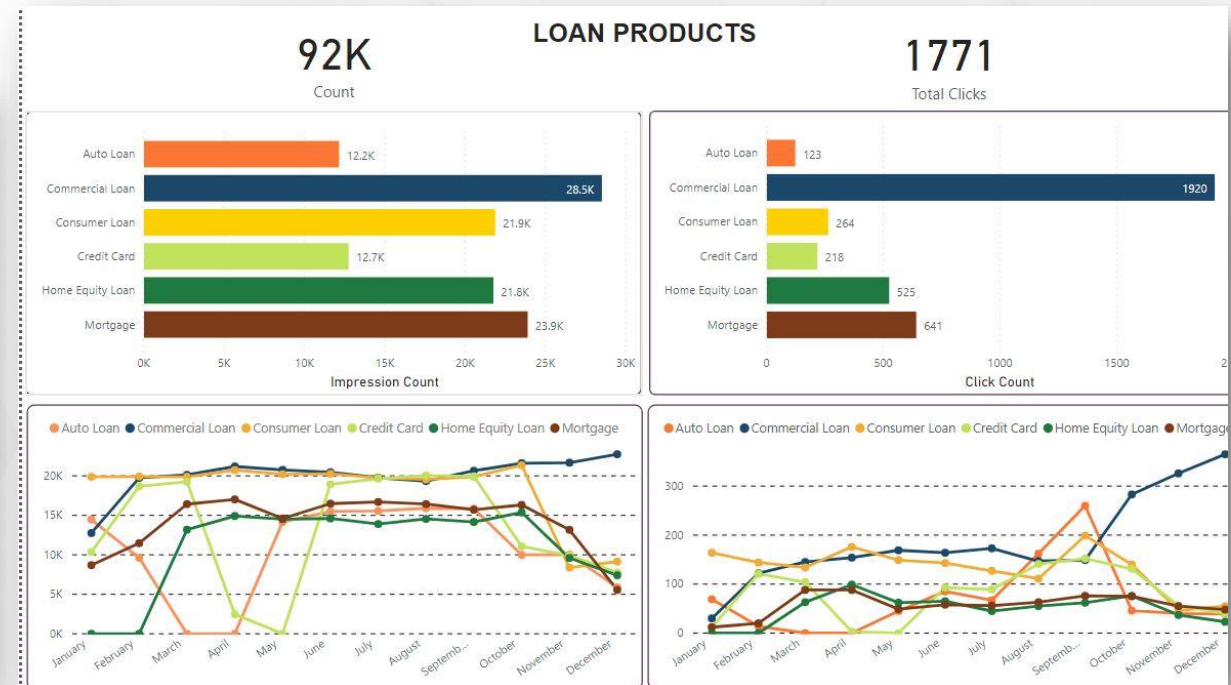
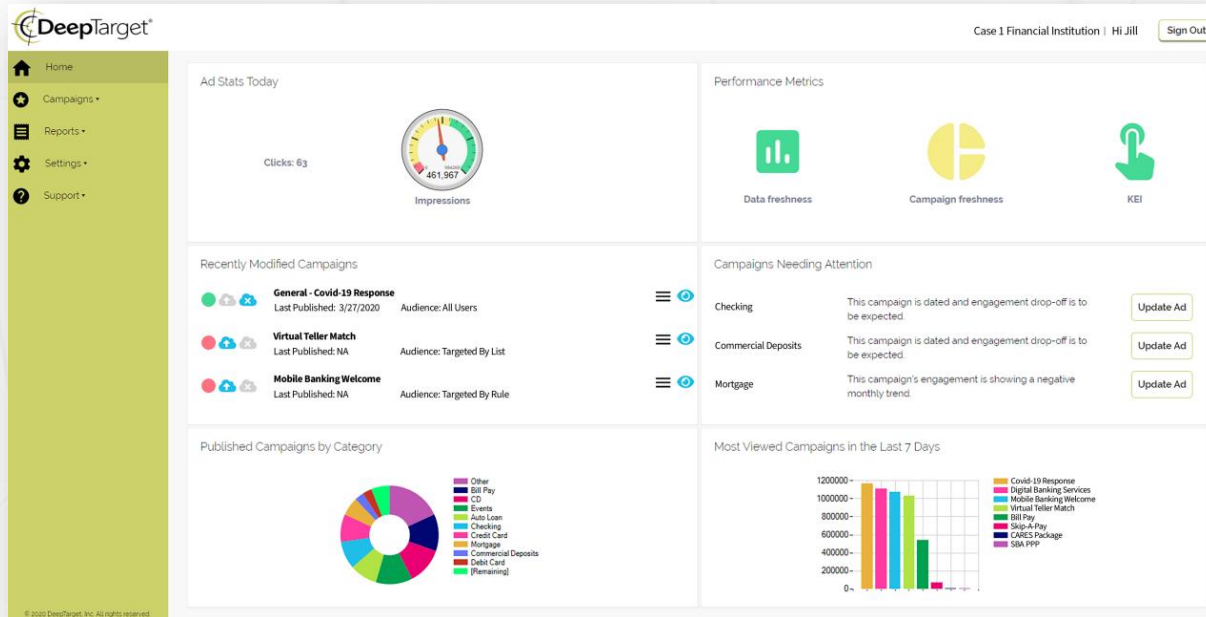


## INFLUENCED CONVERSIONS

Account Type	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Total
Checking	83	92	104	70	61	65	475
Consumer Loan	174	134	127	121	104	209	869
Credit Card	23	30	20	16	3	0	92
HELOC	31	19	28	16	0	0	94
Home Equity Loan	14	16	18	7	1	0	56
Mortgage	94	117	84	88	115	123	621
New Auto	16	21	16	5	8	74	140
Used Auto	129	97	101	112	104	283	826
<b>Total</b>	<b>564</b>	<b>526</b>	<b>498</b>	<b>435</b>	<b>396</b>	<b>754</b>	<b>3173</b>

# Managing for Results

## Integrated Management Dashboard



Analytics API to feed Power BI, Tableau, etc.





# **DeepTarget Performance Analytics**

## **Big Data**

## **Extending In-Built Analytics**

- The DeepTarget database stores user data, campaign information and performance analytics
- This includes 25 months of click and impression data – which number in the millions of records
- DXP has powerful performance analytics within the product that provides micro-to-macro reports and charts
- But sometimes you need more



# Introducing the DeepTarget Analytics API

The DeepTarget Analytics API is a REST API that application developers and data scientists can use to retrieve rich performance analytics data from DXP's big data store

There are 3 groups of APIs:

1. Campaign information
2. Statistics (aggregated click and impression data)

Counts over a time period

Time series based on a time interval, e.g., daily, weekly, monthly

3. User level-based Clicks and Impressions





# DeepTarget Analytics API

- Based on industry standard best practices for REST API
- Providing software developers with a well-documented specification to integrate DeepTarget's rich performance analytics data into their selected applications

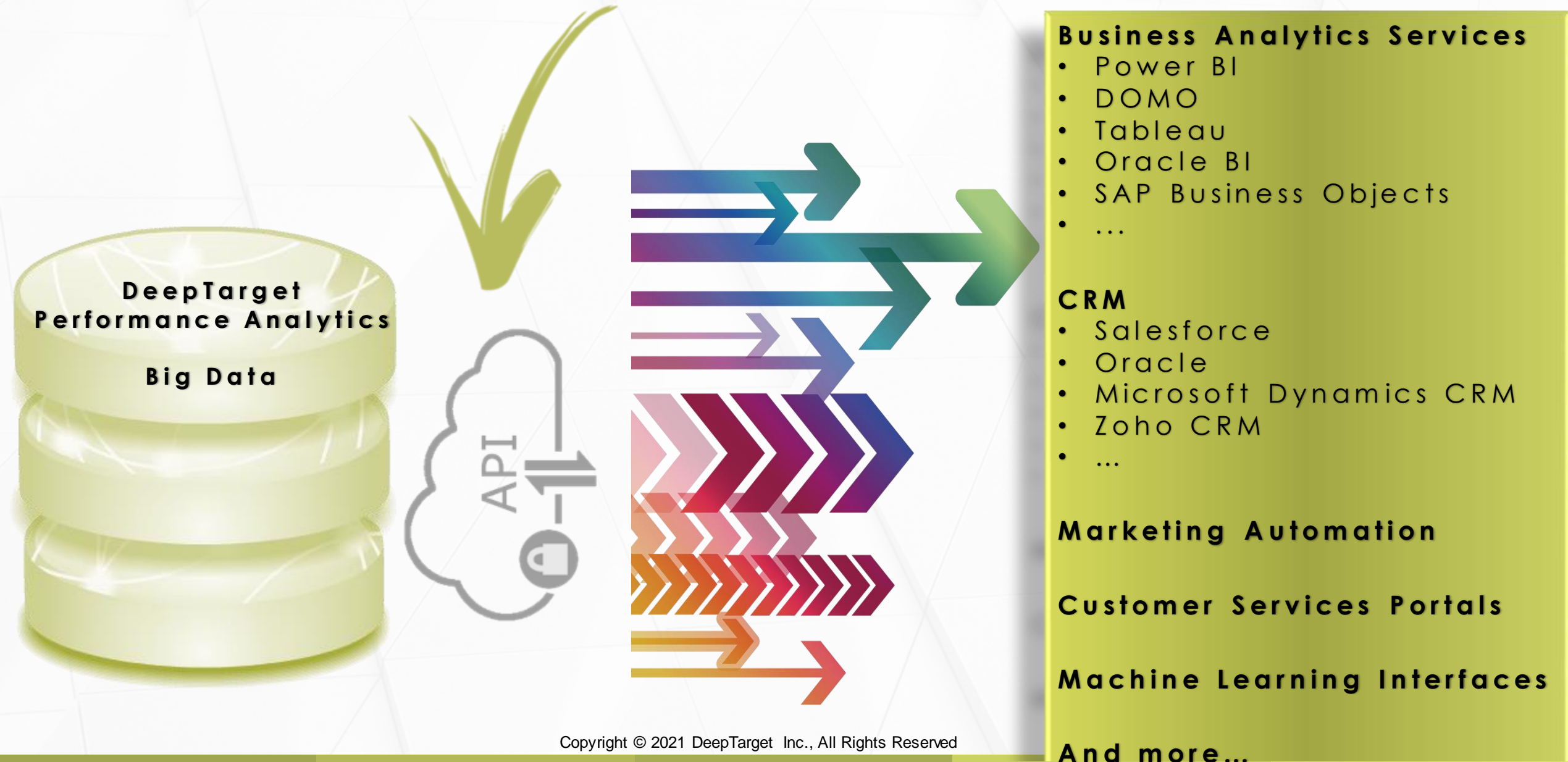


# Benefits

- **Connectivity** to multiple enterprise systems to leverage rich performance analytics collected by DeepTarget
- **Automation** of workflows in the enterprise
- **Multiple Uses:** customer services portal, BI dashboard, Machine Learning interfaces, CRM connection and more



# DeepTarget Analytics API – An Open BI Connector to a World of Automation and Apps



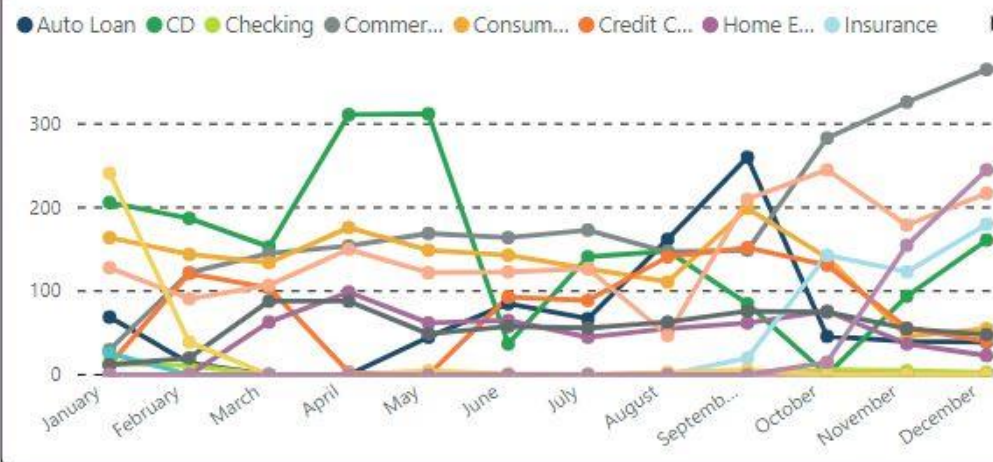
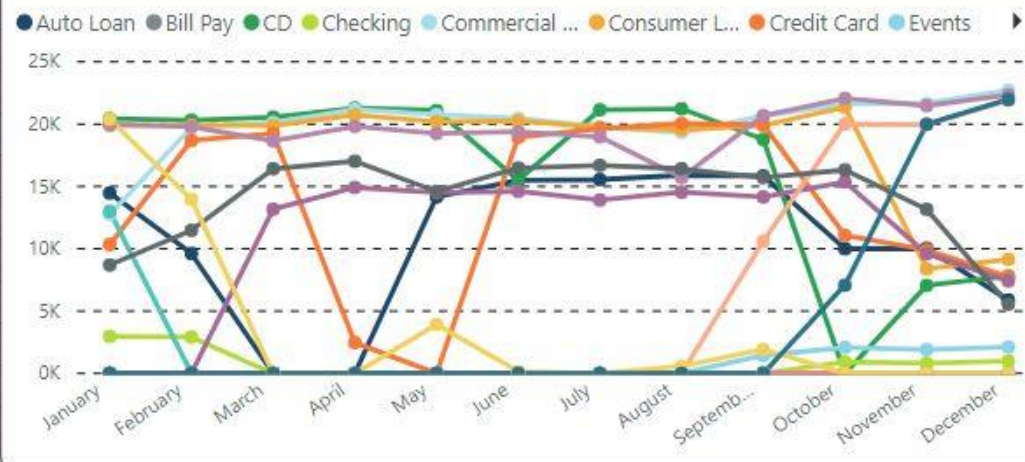
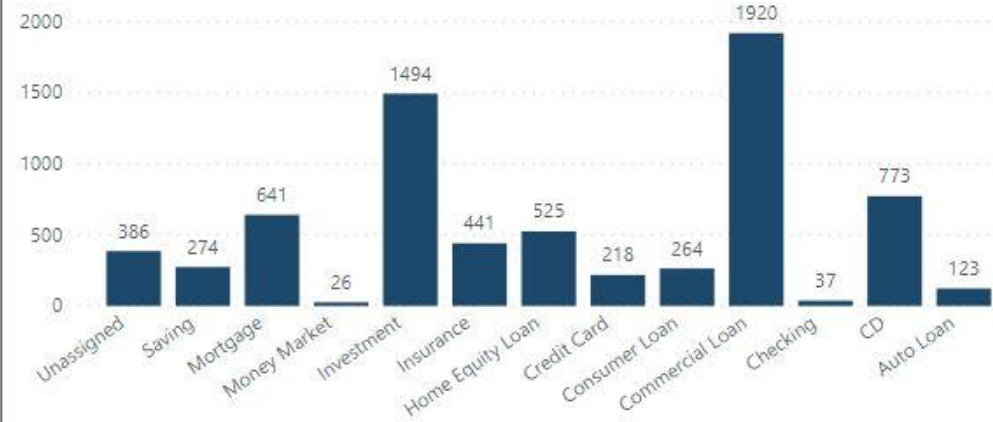
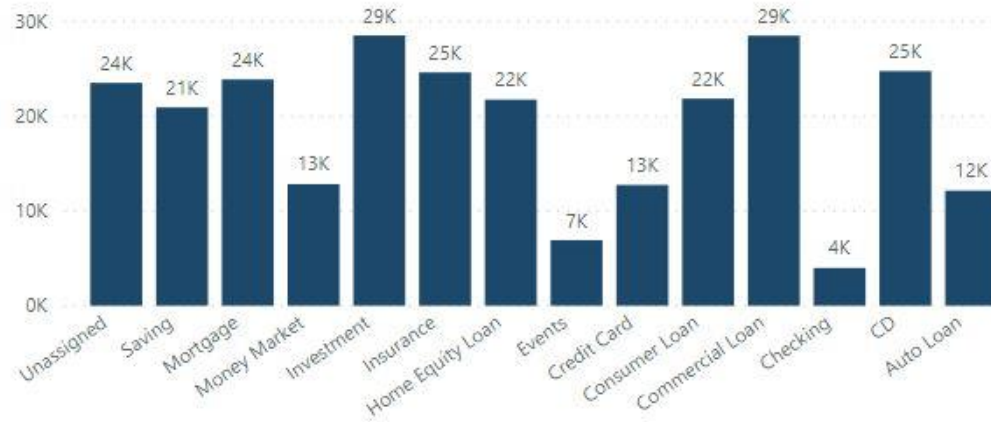
267K

Count

## OVERALL STATS

7122

Total Clicks



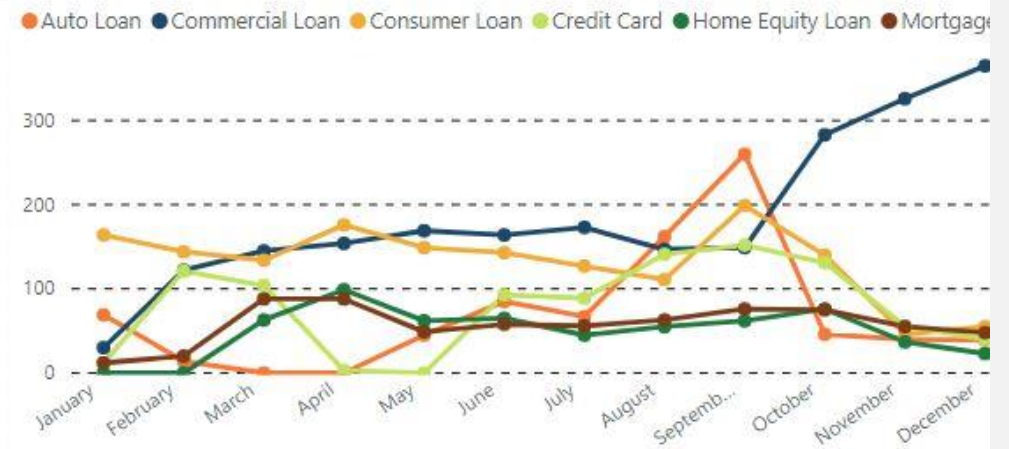
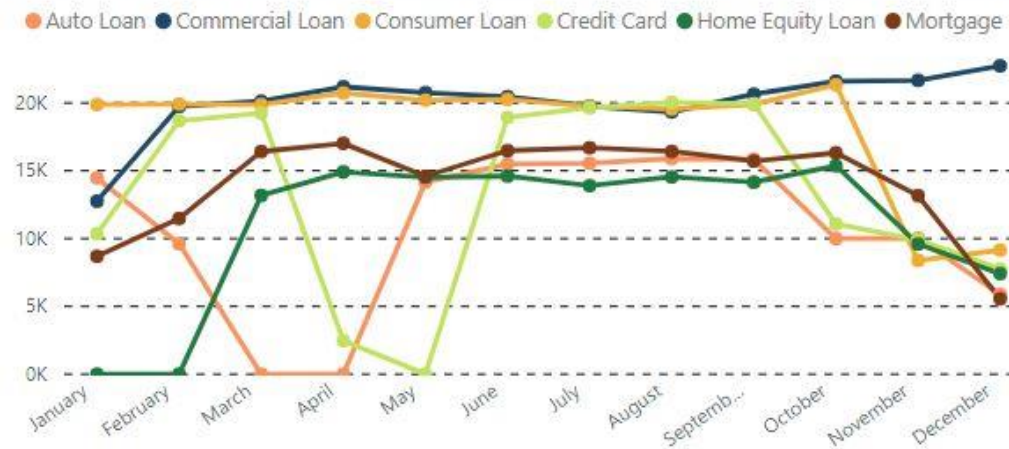
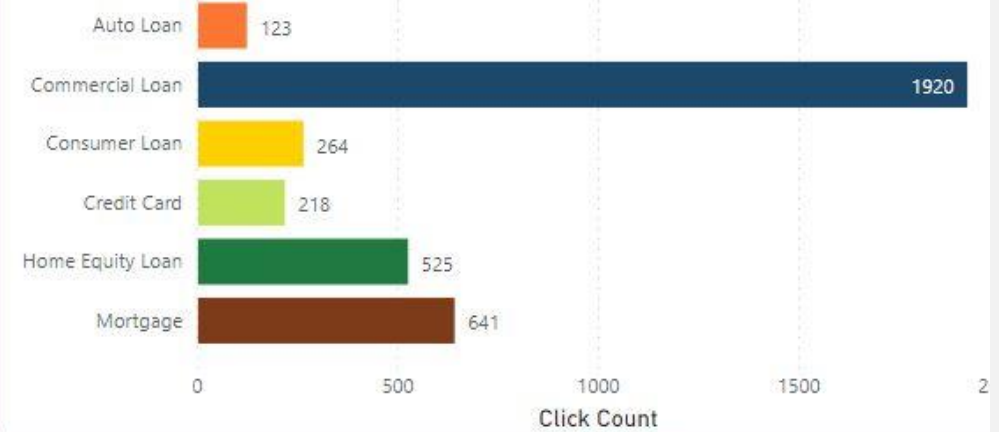
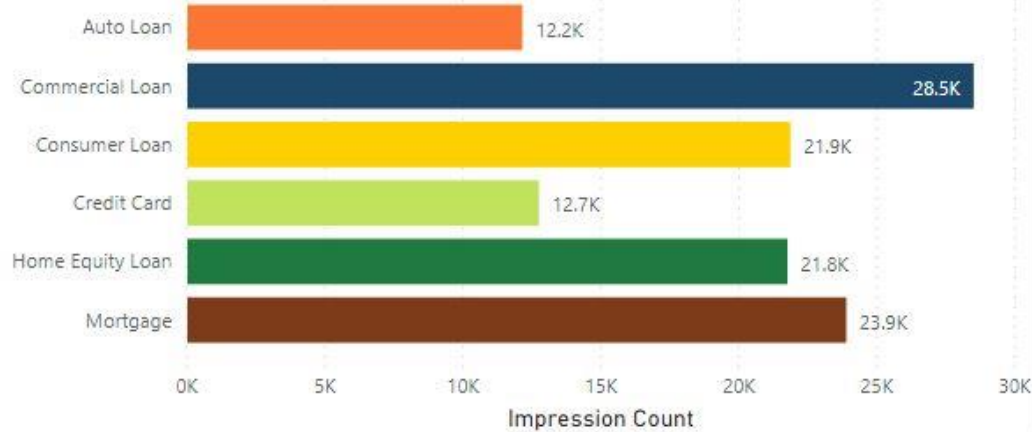
92K

Count

## LOAN PRODUCTS

1771

Total Clicks

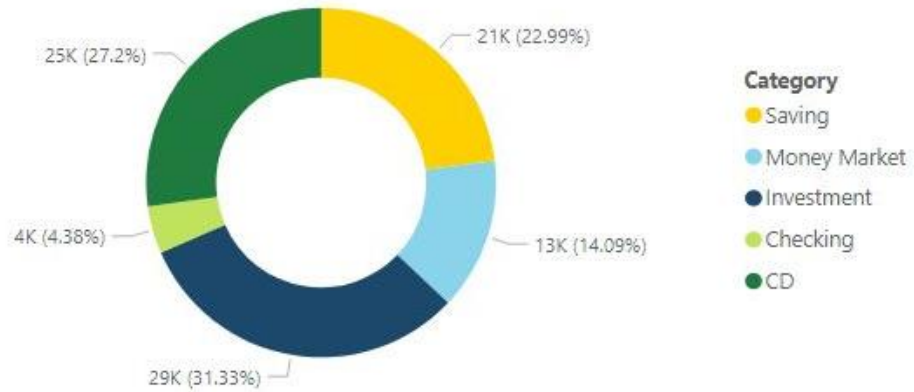




## DEPOSIT PRODUCTS

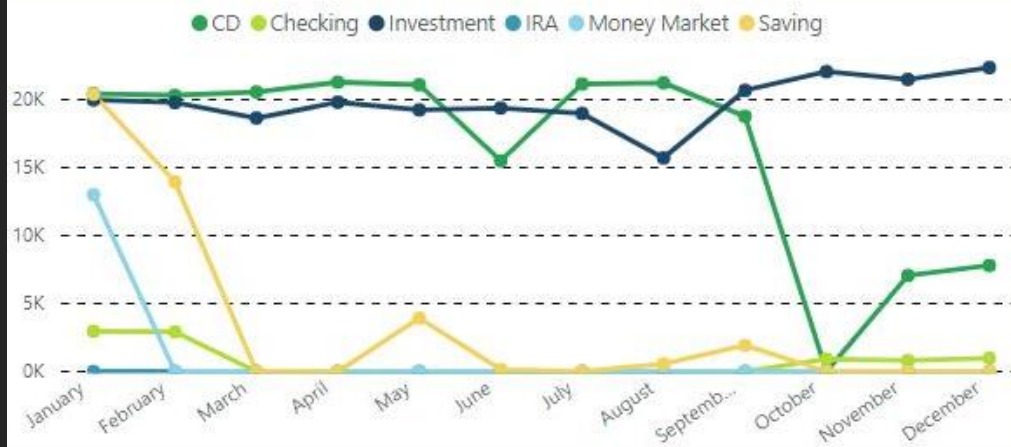
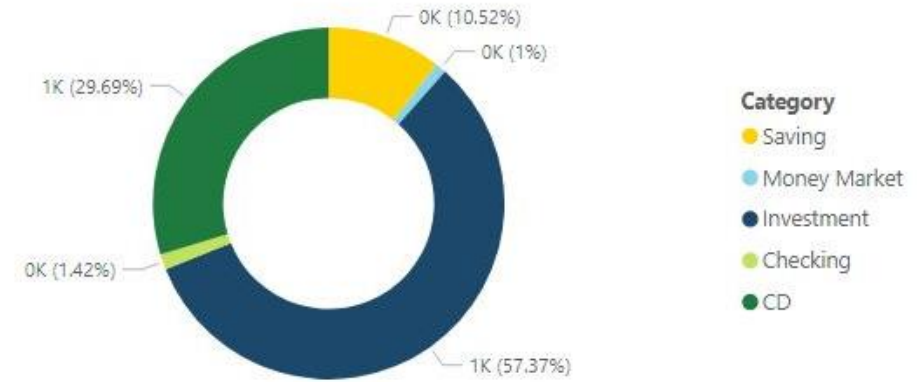
63K

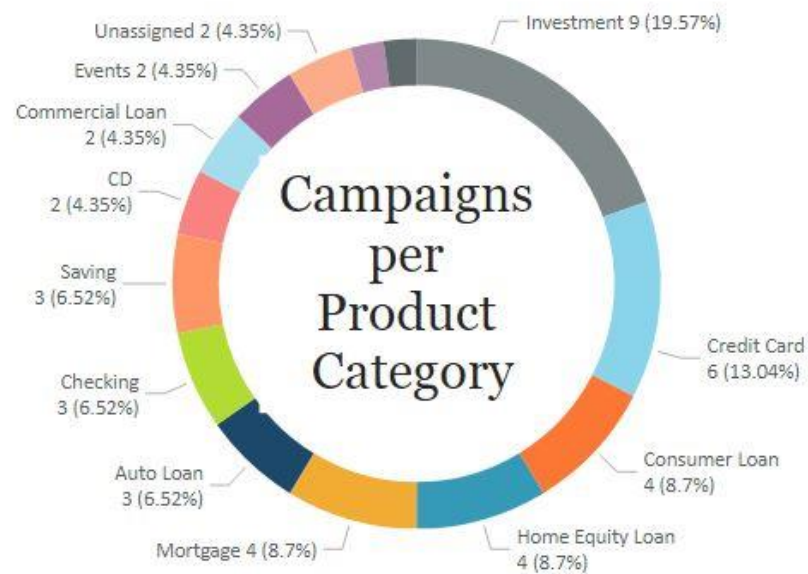
Count



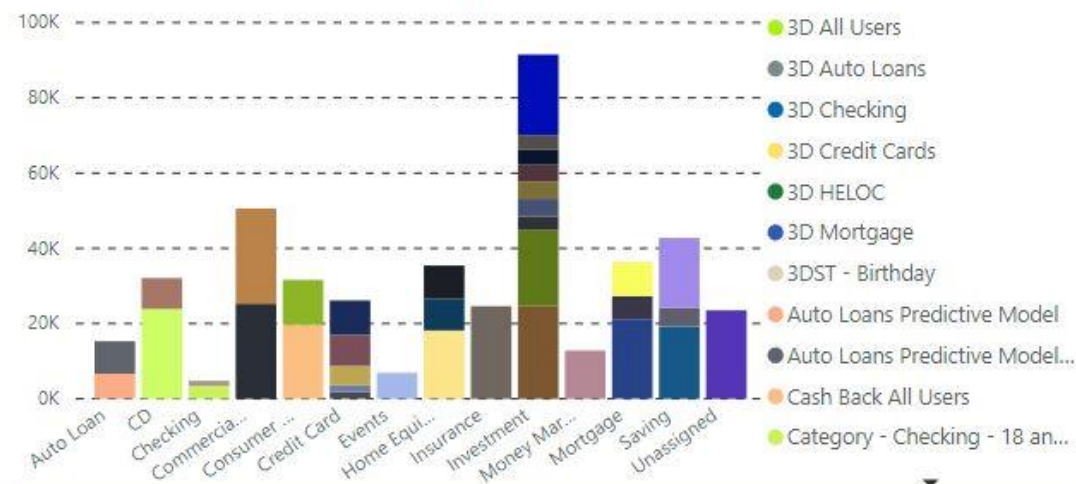
1110

Total Clicks

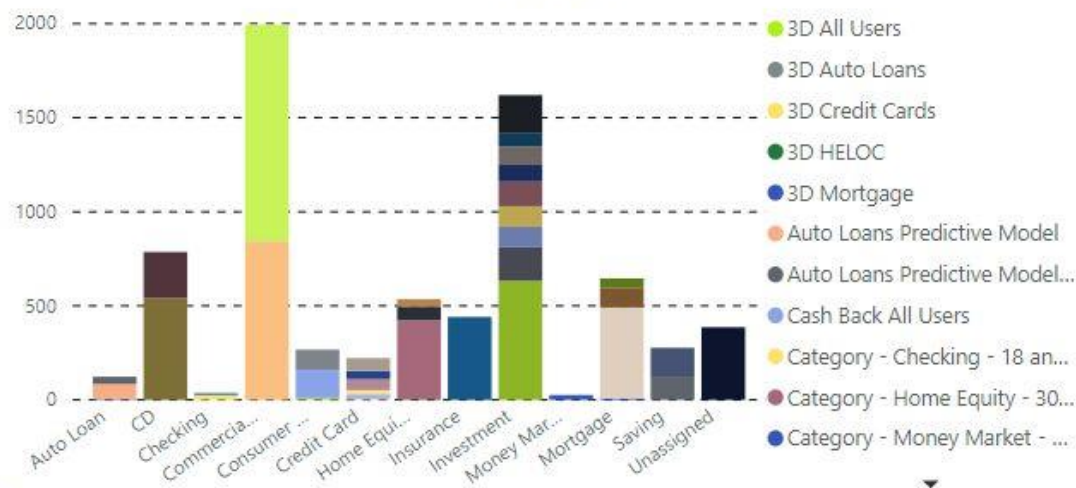




### Impressions



### Clicks



# Why DeepTarget - Key Differentiators

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Why Our Customers Choose Us





# The Business Problem

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If FIs can't sell in digital channels,  
*they cannot sell*



Primitive marketing wastes valuable  
customer impressions & does not scale



Progress is stifled by long integration  
and implementation cycles



FinTechs are increasing competitive  
pressure on FI performance



# Why DeepTarget

Innovative technology yields **12x** increase in leads across all digital channels

Rapid implementation and impact with 3-month payback

Used by FIs ranging in size from \$20mm to \$3.9bn

Highly automated to reduce FI overhead



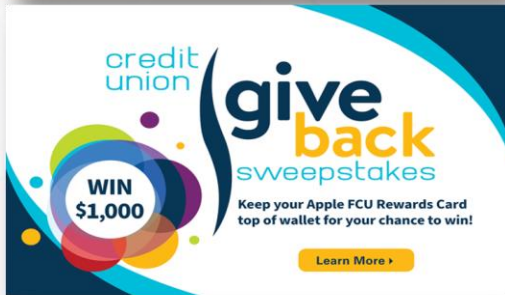
Save with Balance Transfer rates as low as 0% APR\*

[Learn More](#)



Save with Balance Transfer rates as low as 0% APR\*

[Learn More](#)



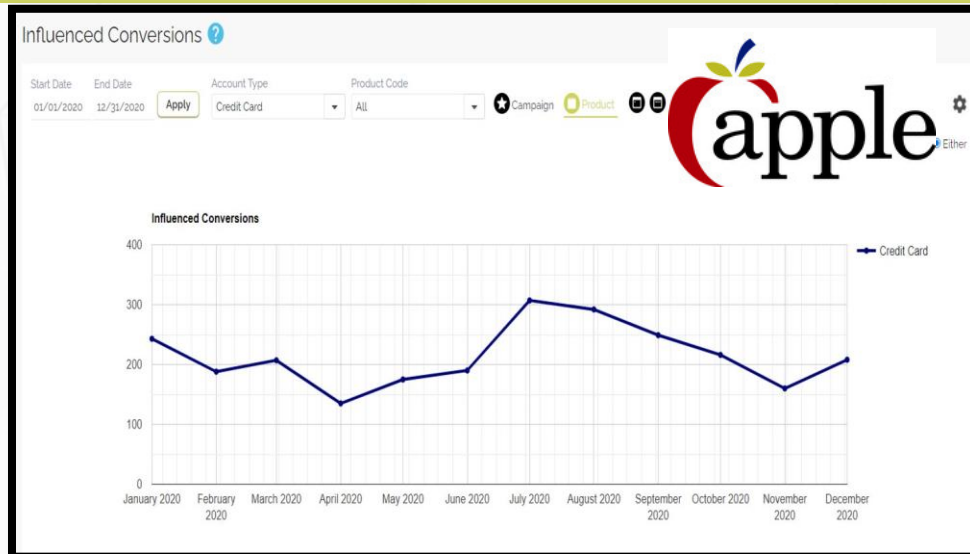
[Learn More >](#)



Use your Apple FCU Visa® Credit Card to earn up to a \$25 reward!

[Learn More >](#)

Apple FCU varied their targeted credit card campaigns each quarter with updated member intelligence in DXP. This resulted in a whopping 2,563 new credit card account openings during 2020.



Leapfrog Innovation





 **OHIO VALLEY BANK**

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“ “ “At Ohio Valley Bank, we learned early on that Deep Target targeted campaigns automatically increased traffic to our online Auto Loan Center by 200% when used. But imagine our surprise when we implemented our first Deep Target 3D Storyteller campaign using Predictive Model and saw a **1289%** lift in traffic the first month! And the best part is that those clicks aren't just faceless numbers. They are actionable warm leads funneled directly into our Auto Loan Center and online loan application.” ”

*Bryna Butler,*

*VP – Corporate Communications*

*OV B - \$1 B in assets*

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# Why DeepTarget: Impactful Results

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## DeepTarget Customer

FI Asset Size < 150 M

**Assets: \$101,072,000**

**November 2020**

Total Impressions:

**863,294**

Unique Impressions:

**3795**

Clicks:

**281**

Influenced

Conversions:

**57**

products sold

Estimated Monthly

Value: **\$3,450**

## DeepTarget Customer

FI Asset Size < 500 M

**Assets: \$404,057,000**

**March 2021**

Total Impressions:

**2,224,220**

Unique Impressions:

**11,440**

Clicks:

**858**

Influenced

Conversions:

**185**

products sold

Estimated Monthly

Value: **\$23,450**

## DeepTarget Customer

FI Asset Size < 1B

**Assets: \$849,886,000**

**March 2021**

Total Impressions:

**7,668,672**

Unique Impressions:

**35,030**

Clicks =

**2,221**

Influenced

Conversions:

**270**

products sold

Estimated Monthly

Value: **\$ 24,350**

## DeepTarget Customer

FI Asset Size < 5B

**Assets: \$3.495 Billion**

**January 2021**

Total Impressions:

**20,623,893**

Unique Impressions:

**58,123**

Clicks:

**2,655**

Influenced

Conversions:

**1,124**

products sold

Estimated Monthly

Value: **\$ 94,600**

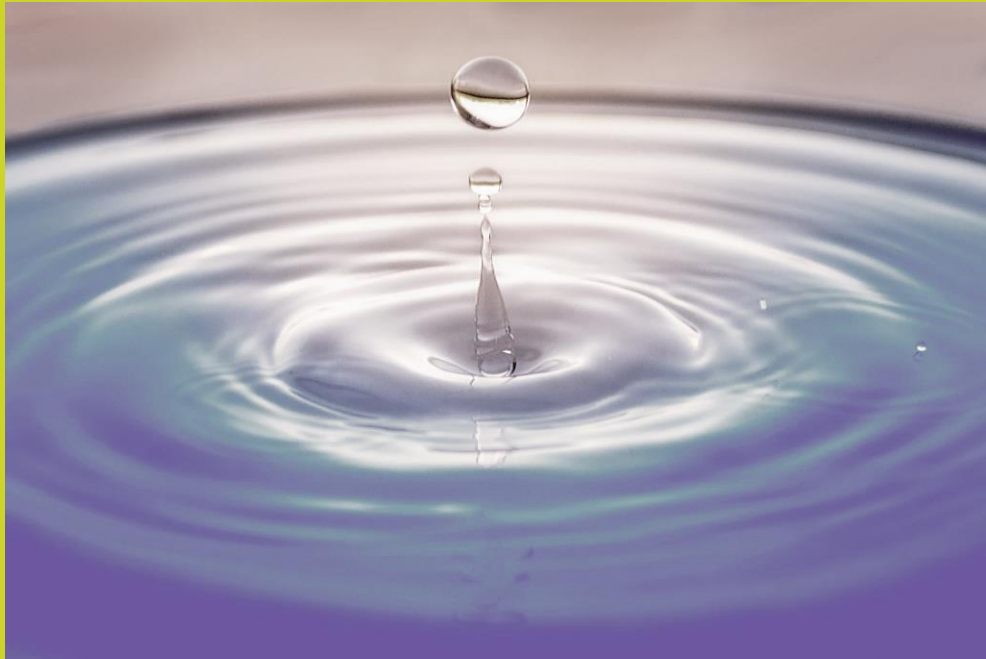
**Note:** Estimated Monthly Values are conservative, based on average returns of **loan products sold only**. No deposits or use of cash returns calculated. Ratio of loan to deposit products sold varies from 50 to 100% for these FIs. Detailed product categories and calculations are available for review.

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# Why DeepTarget: Sheer Impact

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## DXP Aggregate Customer Month End Results

First Quarter 2021	Total Impressions	Unique Impressions	Unique Clicks	Influenced Conversions
January	269,449,755	1,768,880	77,816	7,131
February	263,739,770	1,706,846	68,356	7,009
March	339,764,080	1,932,610	92,020	8,788

***Average influenced conversions per customer per month: ~40***

# Rapid Implementation For Rapid Impact

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## **DXP - Rapid Implementation *by Design*:**

- As little as two weeks elapsed time
- Provisioning and automation of customer/business intelligence usage
- Setup DXP and quick start campaigns
- Verify Campaign and Train FI Reps
- FI goes live with targeted campaigns and communications



“ “DeepTarget DXP led to clicks, it led to engagement, it led to sales... instantly. It's drastically improved our performance in the past two years for both Online and Mobile engagement and we expect the same thing in 3D StoryTeller.” ”

*Michael Hostetler,  
VP – Marketing  
Crane - \$620 m asset size*



# Industry Comparisons

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Categories	Advantages	Gaps	The DeepTarget Advantage
Digital Banking Vendors	Pre-integrated with selected digital banking platform Free from some vendors	Basic, primitive marketing system  Weak rules or list-based capabilities, no ML  Single channel, tied to platform	AI-based targeting  Highly automated  Holistic solution - advanced campaign management, presentation, analytics  Omnichannel, platform agnostic
Marketing Platforms	Highly customizable Omnichannel	Complex projects with long implementation cycles  High cost, high resource needs	Rapid impact with 2-week implementation  Highly affordable, resource-light  Scalable for large and small FIs
Core Marketing Platforms	Pre-integrated with core Bundled into one core sale	More of analytical tools than an operational marketing system  Poorly integrated with channels	Ingest information from these platforms and drive action  Omnichannel, platform agnostic  AI-based targeting, advanced campaign mgt, presentation



# In Summary: Why Customers Choose DeepTarget

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**Real results – the ability to measure everything & prove success**



**Automation - leading to low resource requirements and lower costs**



**Rapid Implementation for quick impact, especially when pre-integrated**



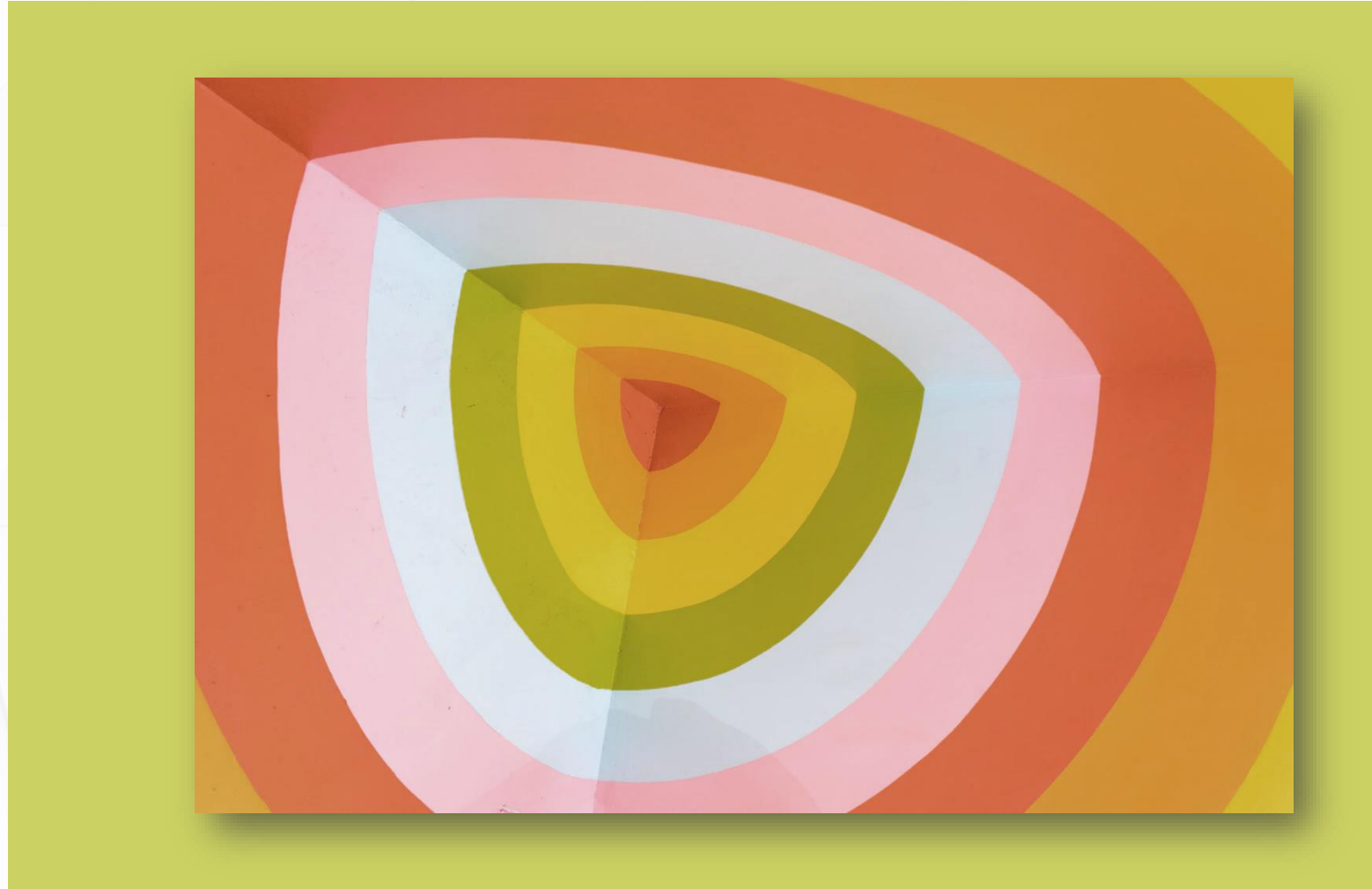
**Digital engagement across multiple channels**



# DeepTarget Deployment

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# RICH | RELEVANT | RAPID

We do all the heavy lifting.

## IMPLEMENTATION FACTS

Average time for  
setup:  
10 hours!

Typical FI Time  
Required:  
2-4 weeks to go  
live!

Over 95%  
Automated!

## IT'S EASY TO GET STARTED. AND KEEP IT GOING.

- ✓ We set the system up for our customers
- ✓ We host it.
- ✓ We process the data.
- ✓ We provide a content library rich with proven, successful display ads and images.
- ✓ We provide initial campaigns and messaging.
- ✓ We provide initial targeting rules.
- ✓ We provide the stats and reports to prove that the campaigns are working.
- ✓ We show how they perform versus the competition.





# Customer Usage - Our Experience

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- The largest hurdle in rapid implementation is the initial data upload, usually with smaller FIs.
- DeepTarget delivers pre-defined campaigns which customers use upon first implementing DXP.
- 3D StoryTeller deployment follows traditional campaign ads.
- Our customers are using 3D StoryTeller in various ways:
  - They activate selected campaigns for 3D StoryTeller
  - Use it for onboarding new members
  - And for navigating to financial product information.
- Predictive Campaigns results are excellent and they are gaining broad usage.



# The DeepTarget Difference

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Proven & successful, DeepTarget uses tech strategies like AI, predictive analytics & social stories to build digital engagement.

Digital  
Engagement is  
essential for FIs to  
survive and thrive

Yet some Fintech vendors either ignore or lag way behind the digital curve – with archaic features or needing expensive, complicated deployments.

**INTEGRATED:** DeepTarget DXP with an Open API is fully integrated with 20 digital banking apps

**INNOVATIVE:** AI-based smart 3D Stories; advanced marketing tech leapfrogs the norm

**IMPACTFUL:** Innovative tech yields 12x increase in leads across digital channels

**QUICK START:** Rapid implementation and impact with 3-month payback demonstrated

**AUTOMATED:** Highly automated to reduce FI overhead and resources

**SCALABLE:** Successfully in use by FIs ranging in size from \$20mm to \$3.9bn



# Questions?

**Contact Info - Name**

**[name@deeptarget.com](mailto:name@deeptarget.com)**

***phone***

More information at [www.deeptarget.com](http://www.deeptarget.com)