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ACCESS SOFTEK, INC

Presents a Special Webinar

Jointly with DeepTarget

How COVID-19 Has Ignited Digital Transformation

(256) 217-4055

success@deeptarget.com

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Today's Agenda

- Welcome and Introductions
- How Covid-19 has ignited digital transformation in the Financial Services Industry
- Customer Panel Discussion
- A Couple of Case Studies
- Elevating and automating customer engagement using Orpheus and MFM
- Closing Remarks

Your FinTech Presenters

Sharon Carnaghi
Vice President of Marketing,
Access Softek
scarnaghi@accesssoftek.com

Preetha Pulusani
CEO, DeepTarget
preetha@deeptarget.com

Helen Triplett
Director – Implementation &
Customer Support, DeepTarget
helen@deeptarget.com

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A Few Words About Our Partnership

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Access Softek & DeepTarget Better Together

- Reseller partner since 2017
- Combines Access Softek's omnichannel digital banking platform and DeepTarget's personalized target marketing
- Integrated within Mobile Finance Manager™ (MFM) and Orpheus™
- Financial institutions can extend marketing campaigns to mobile AND ensure messaging is highly targeted and relevant
  - Targeted offers delivered vias mobile banking, the channel with the highest rate of engagement
  - Reach consumers wherever and whenever they make financial decisions
- Combines big data held by core systems, sophisticated analytics of DeepTarget and the pinpoint precision of Access Softek's mobile banking ad delivery

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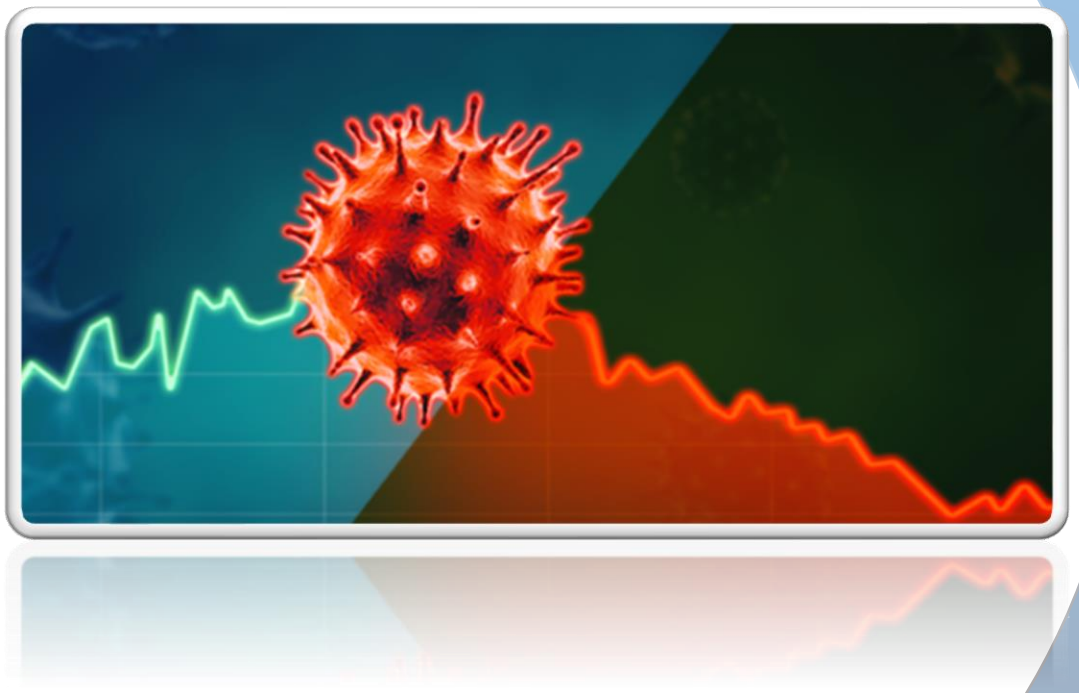


How Covid-19 has ignited digital transformation in the Financial Services Industry

The Impact on Our Industry: What We Know

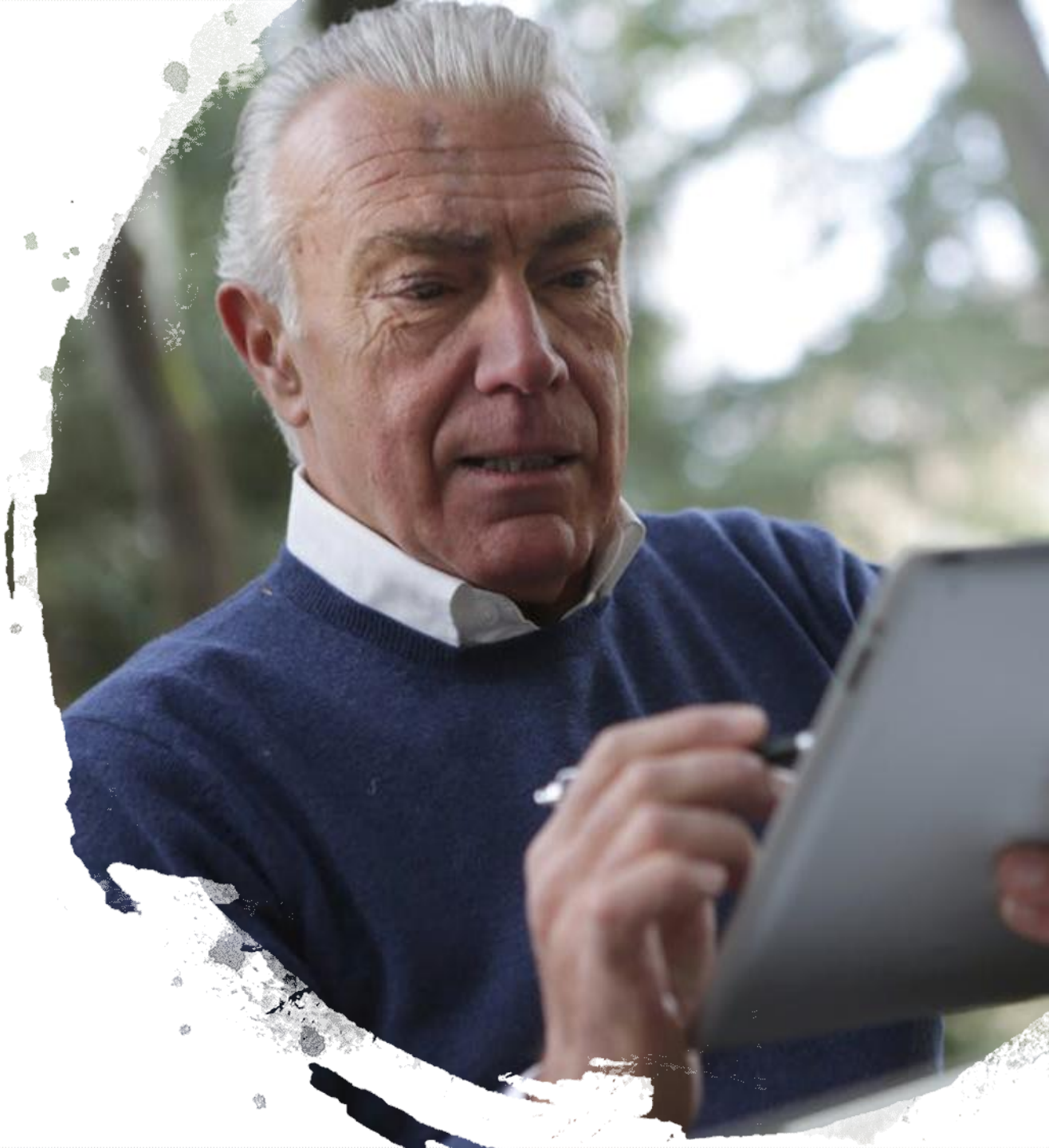
- Lives and workplaces disrupted
- A climate of fear and uncertainty
- People hungry for curated resources from trusted sources
- More consumers using digital.
- FIs fast-tracking digital use and support.

The Impact on our Industry:

What We See You Doing

- Putting your members & customers first
- Proactive, pervasive outreach
- Clarity on financial options
- Education about digital access
- Being a trusted partner in uncertain times.

People are moving to digital. *Will they ever go back?*



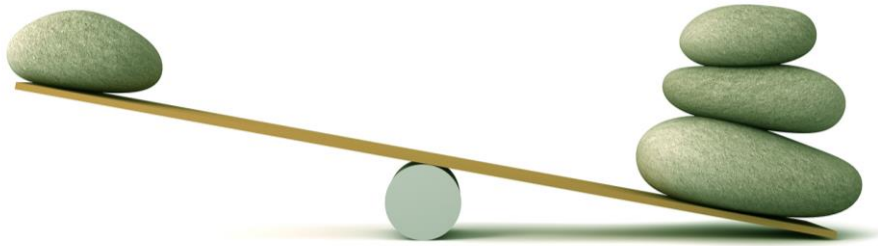
A Recovery Road Map

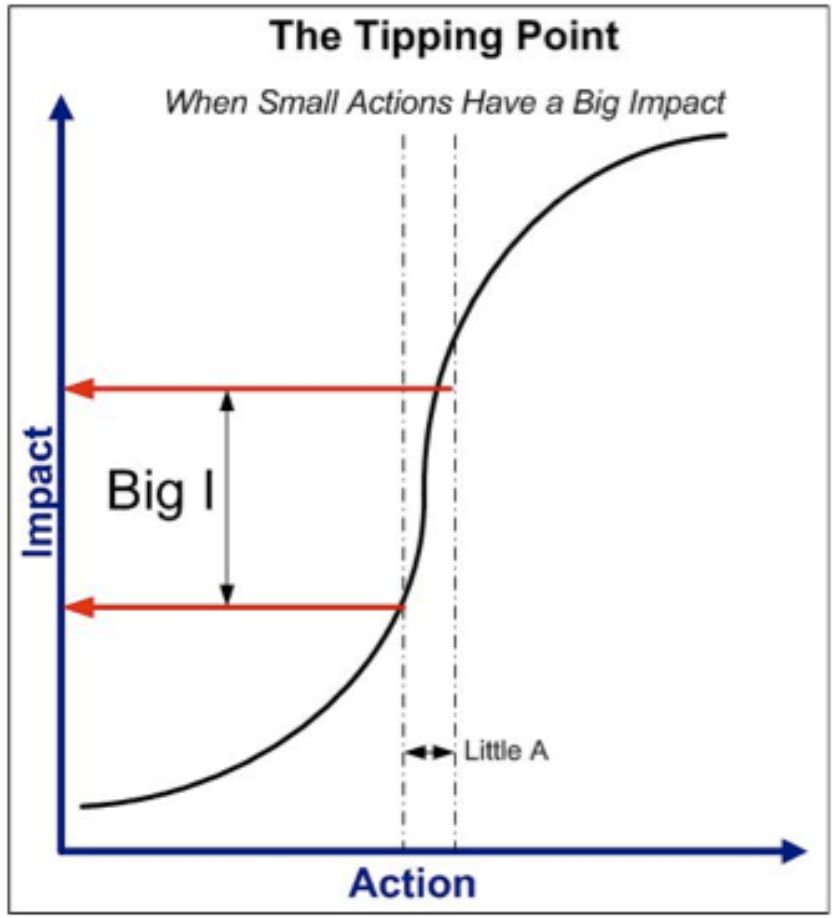
"No matter whether you are a 100+ year-old bank, community-based credit union, or a pre-seed startup, this is **your chance to shine**.

Be the one-stop source for trusted info on money, credit and community resources.

And forget about going back to "business as usual" (e.g. branch banking). This is the time to break from that system and **embrace the fully-digital future**".

Source: Fintech's Third Crisis is Tipping Point to a Digital-Only Future





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Introducing Our Customer Panel

How are you leveraging digital during COVID-19?

Michael Hostetler
AVP, Marketing

CRANE CREDIT UNION

Julie Donnellon
Marketing Special Projects Manager

MICHIGAN SCHOOLS & GOVERNMENT CREDIT UNION

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Panel Discussion

Q1

How are you leveraging digital during COVID-19?

How did you decide which messages were most relevant to your community in this unprecedented situation?

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Panel Discussion

Q2

How are you leveraging digital during COVID-19?

What are the most successful steps you have taken to assist your community during the Covid Crisis? What was the customer/member feedback?

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Panel Discussion

Q3

How are you leveraging digital during COVID-19?

How did you think about continuing to promote loan and deposit products during such a difficult time? Did you take any specific actions, such as a) skip a pay, b) hardship loans, c) waiving overdraft fees? What were your results?

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Panel Discussion

Q4

How are you leveraging digital during COVID-19?

What role did DeepTarget in MFM/Orpheus play in reaching and engaging your members digitally?

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Panel Discussion

Q5

How are you leveraging digital during COVID-19?

What sort of tools or reports helped you to set your direction and track your communities' response?

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Panel Discussion

Q6

How are you leveraging digital during COVID-19?

How did your senior management team and/or Board respond to your initiatives?

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Panel Discussion

Q7

How are you leveraging digital during COVID-19?

How will this change the future of Digital at your FI?

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Thank you, Michael & Julie!

Michael Hostetler
AVP, Marketing

Julie Donnellon
Marketing Special Projects Manager

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Together We Can!

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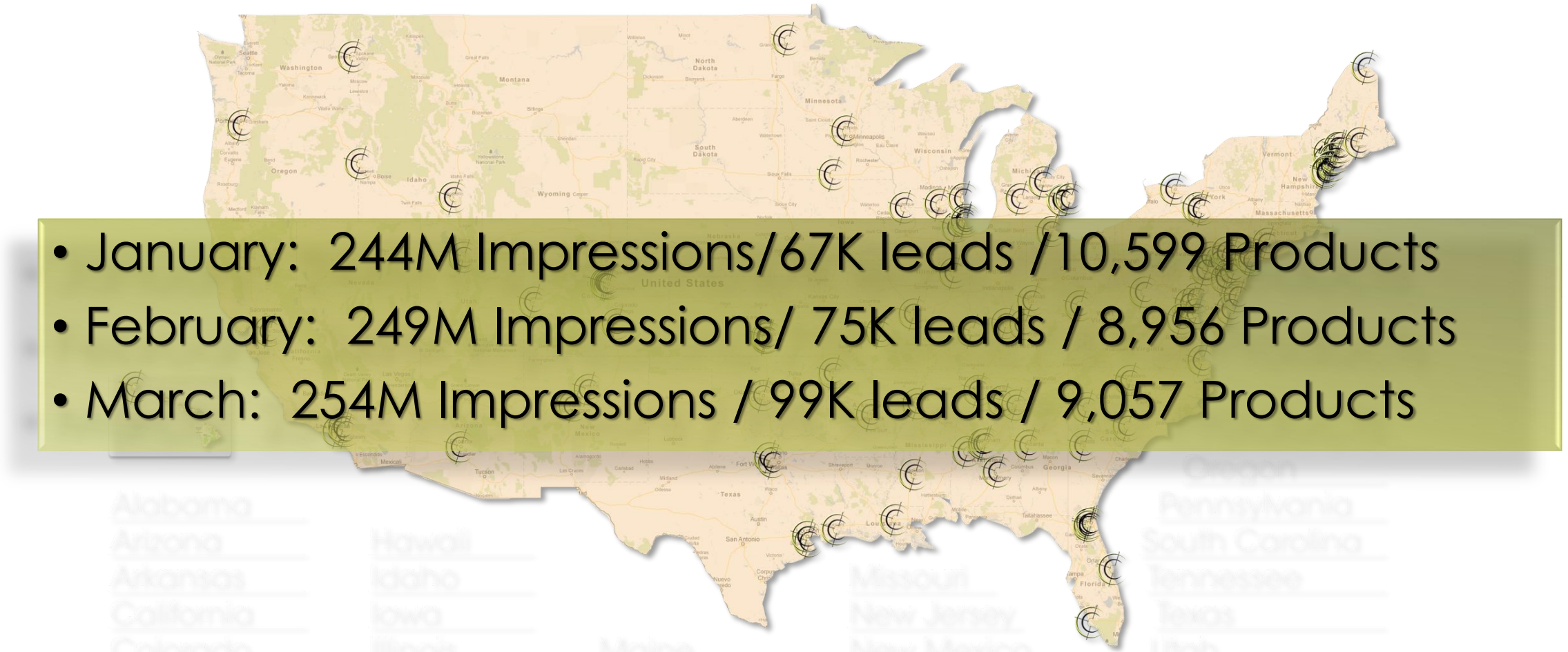
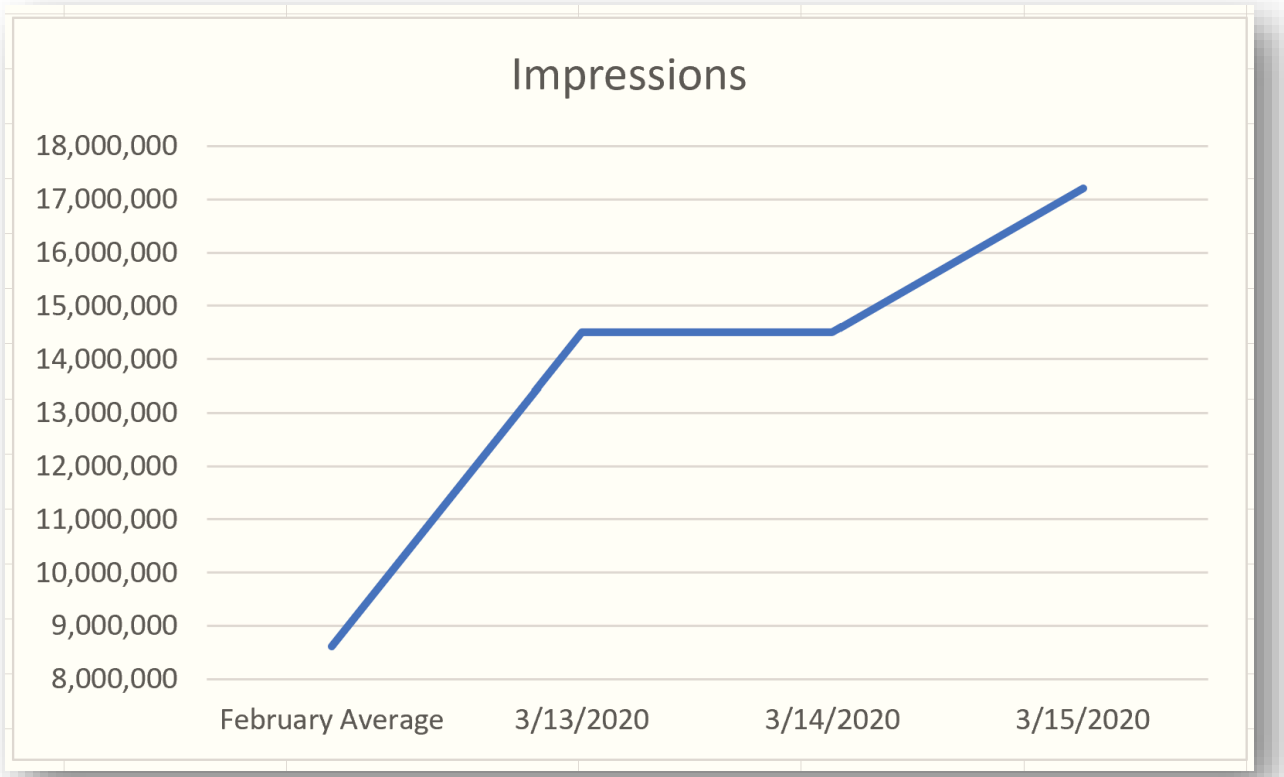
2020 Performance Analytics – 200+ FIs



- January: 244M Impressions/67K leads /10,599 Products
- February: 249M Impressions/ 75K leads / 8,956 Products
- March: 254M Impressions / 99K leads / 9,057 Products

Covid-19 Ignited Digital Transformation



Best practices:

- Leading FIs are aggressively providing relevant Covid and financial information, updated frequently
- Timely, respectful presentation of financial options, such as emergency loans, are driving business
- Lagging FIs passively communicate internal information, such as branch closures

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Case 1 Financial Institution | Hi Jill Sign Out

Home

Campaigns

Good mix of relevant communication :

1. Community Outreach
2. Timely and targeted Products/Services
3. Education/Advice

Ad Stats Today

Impressions

Performance Metrics

Data freshness

Campaign freshness

KEI

Audience: All Users

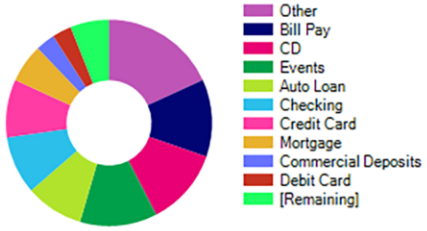
udience: Targeted By List

ience: Targeted By Rule

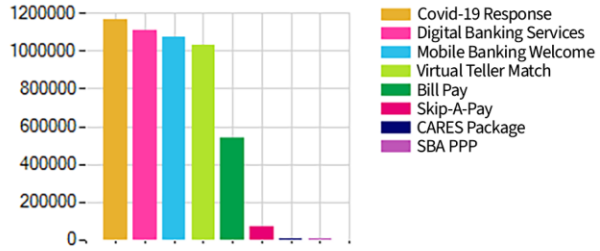
Campaigns Needing Attention

Checking	This campaign is dated and engagement drop-off is to be expected.	Update Ad
Commercial Deposits	This campaign is dated and engagement drop-off is to be expected.	Update Ad
Mortgage	This campaign's engagement is showing a negative monthly trend.	Update Ad

Published Campaigns by Category



Most Viewed Campaigns in the Last 7 Days



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Case 2 Financial Institution | Hi Jill Sign Out

- Home
- Campaigns
- Reports
- Settings
- Support

Time to Expand Engagement!

1. Community Outreach ...
   plus
2. Timely and targeted
   Products/Services
3. Education/Advice

Ad State

1,161

Performance Metrics

Data freshness

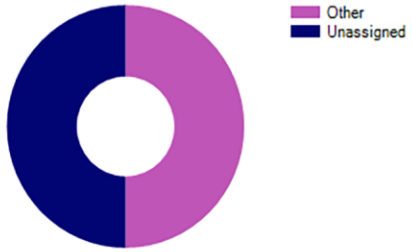
Campaign freshness

KEI

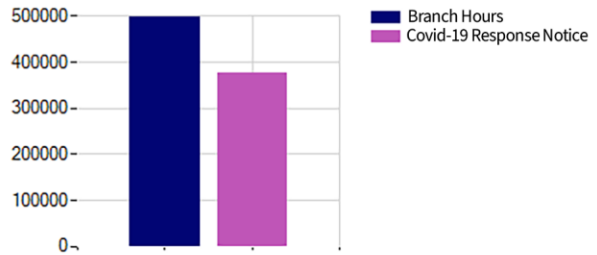
Campaigns Needing Attention

Vacation Loan	This campaign is dated and engagement drop-off is to be expected.	Update Ad

Published Campaigns by Category

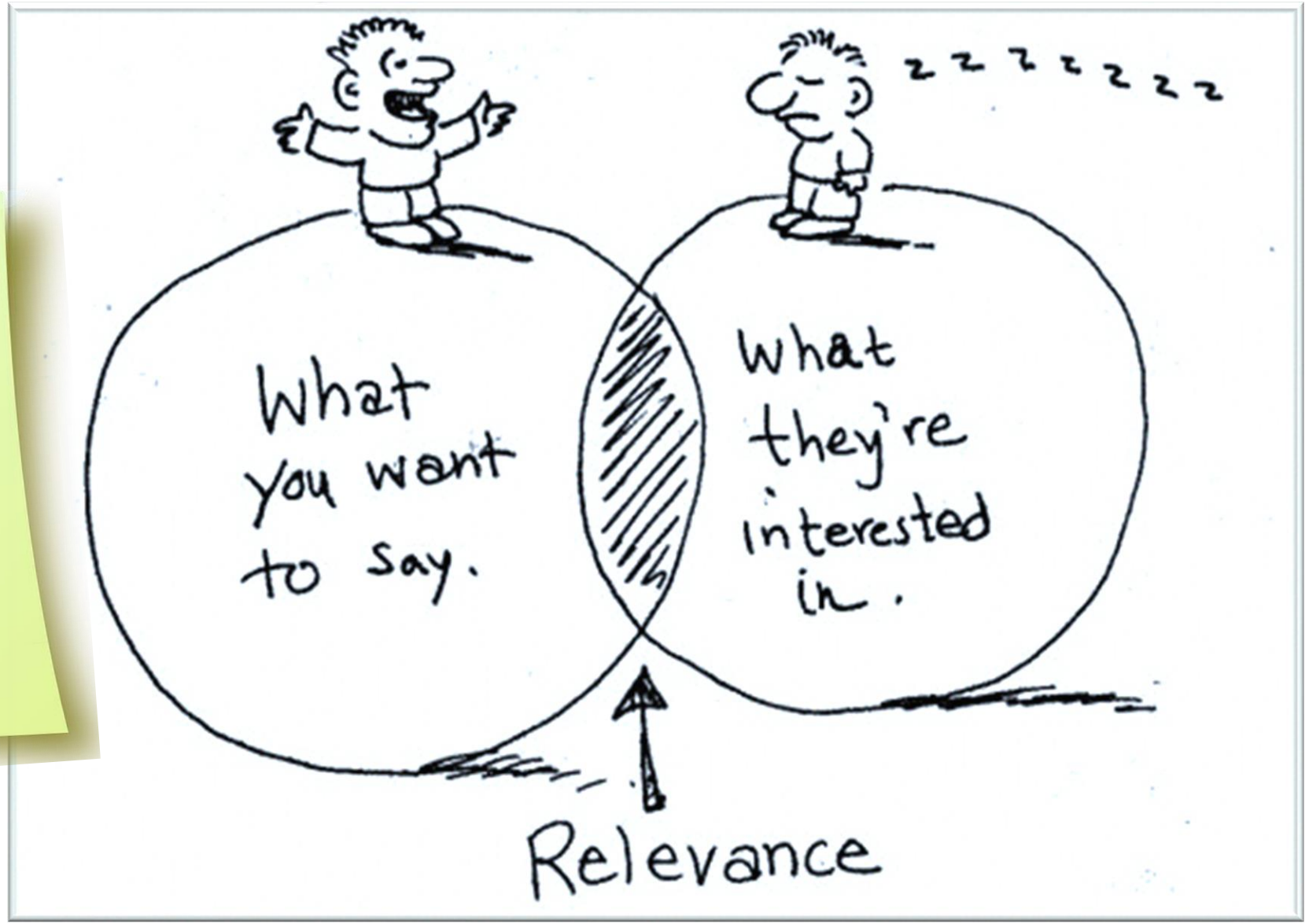


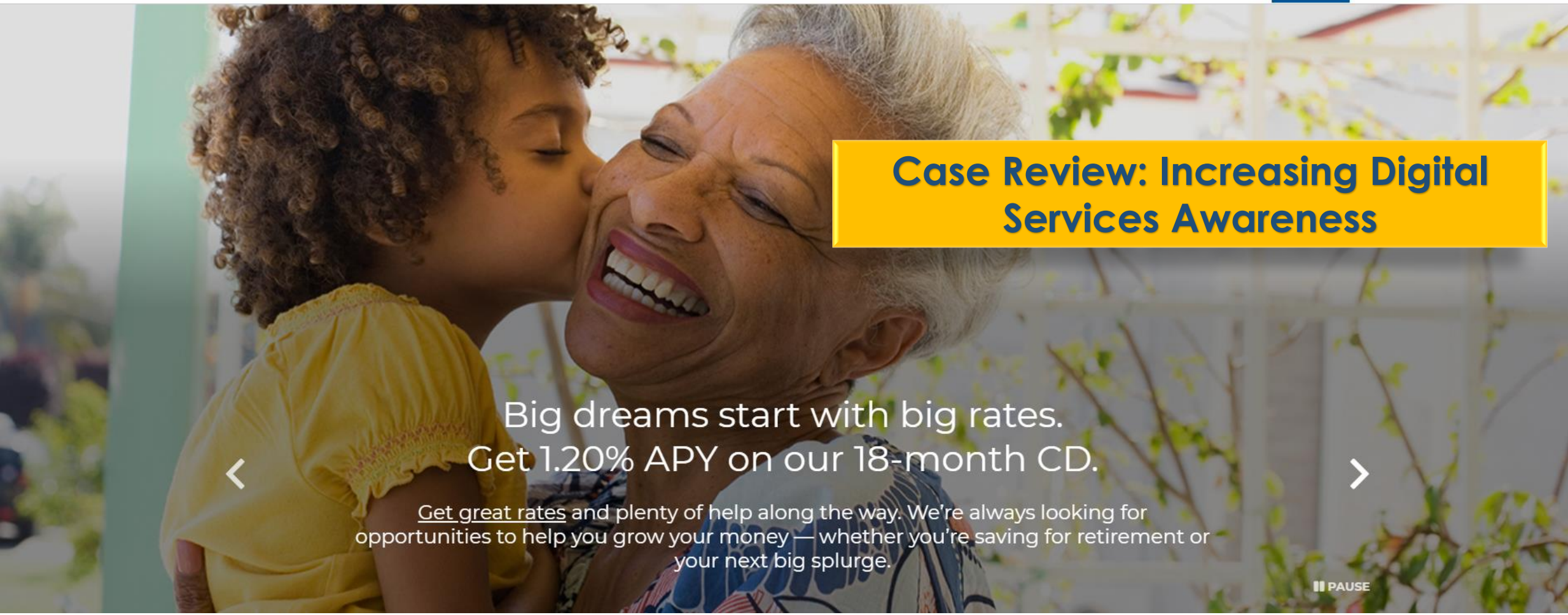
Most Viewed Campaigns in the Last 7 Days



Customer Tolerance

- TRUST exists
- But we have to get it right … especially today as we emerge from COVID Crisis





Case Review: Increasing Digital Services Awareness

Shining Example

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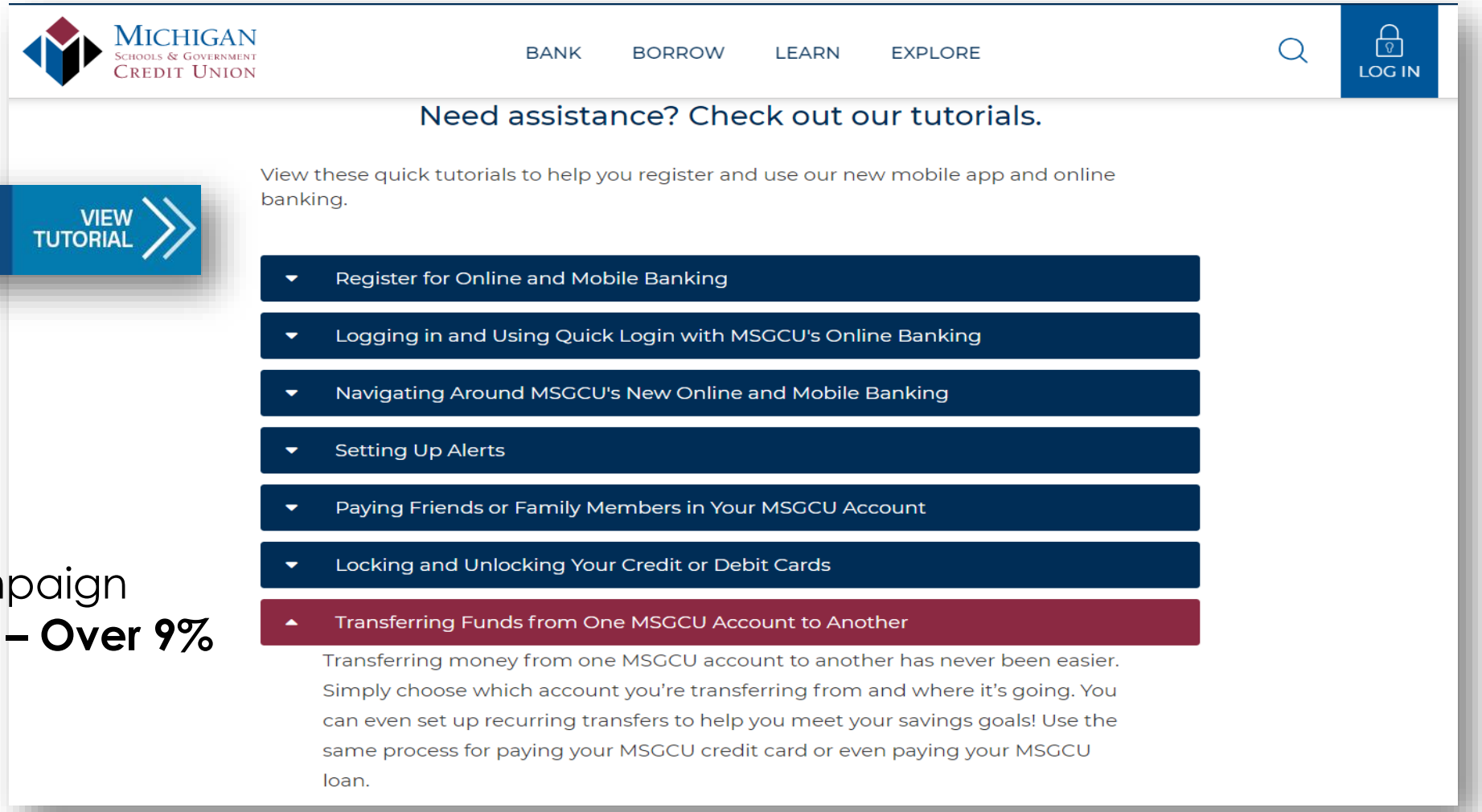
Consumers are Investing in Digital



Member Assistance Campaign
Click Through Rate (CTR) – Over 9%

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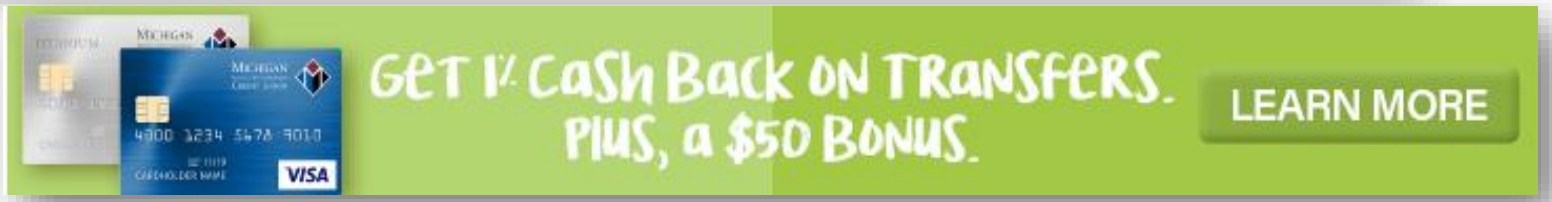
Information as a Service

Best Practices

- [x] Prioritization
- [ ] Personalization
- [x] Schedule Reports (weekly)
- [x] Broad Mix of Campaign Types
- [x] Ad Rotation
- [x] Banners running in all available channels
- [x] Products assigned appropriately for each campaign
- [x] Product Codes mapped to account types
- [x] All users campaign running in all channels
- [x] ADA text
- [x] Included Rates on Banners



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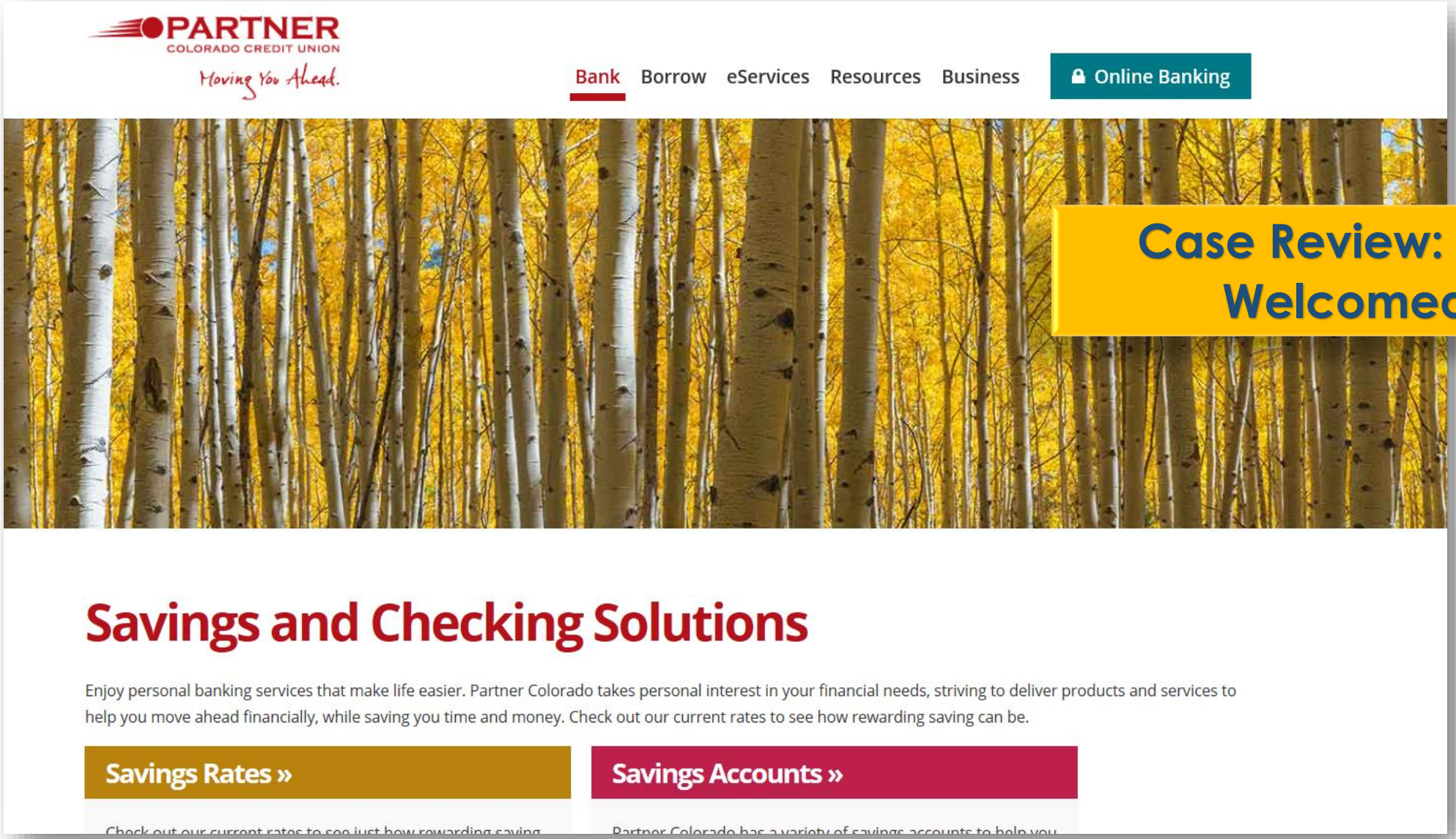
Another Shining Example

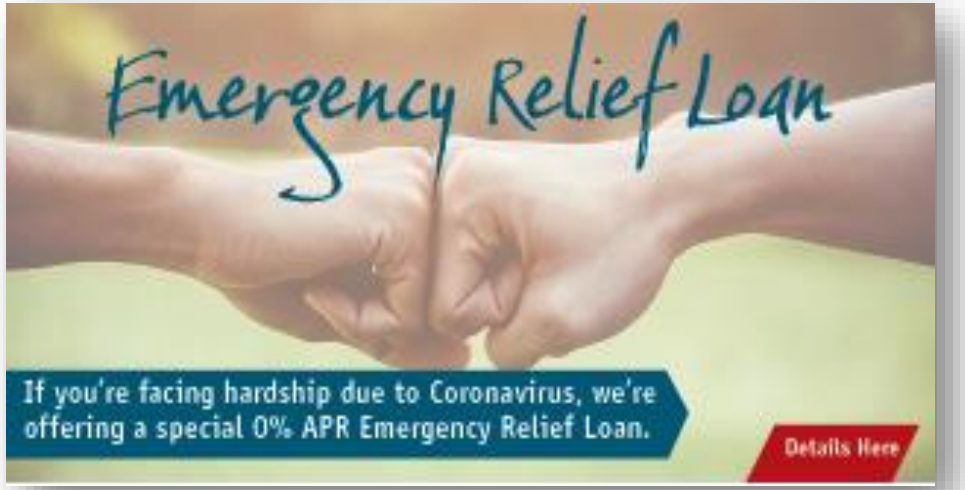


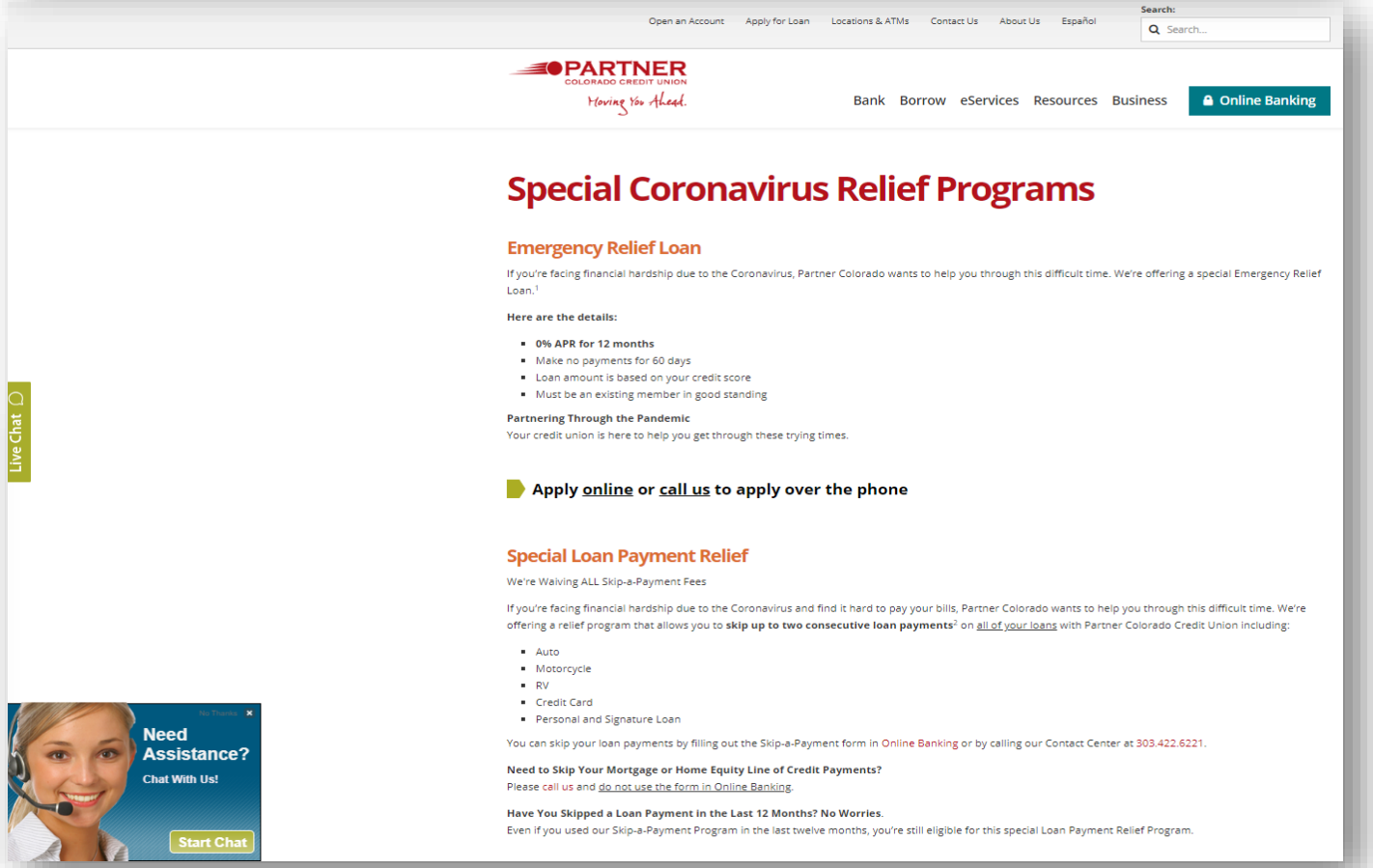
Case Review: Right Time Welcomed Offers

TRUST & RELEVANCE = A Great Combination

PARTNER
COLORADO CREDIT UNION
Moving You Ahead.

- OLB and Mobile
- 8.2% CTR (in March)





TRUST & RELEVANCE = A Great Combination

PARTNER
COLORADO CREDIT UNION
Moving You Ahead.

- 13.52% in Q1
- 6.9% CTR (in March)

An Engaged & Interested Audience

PARTNER
COLORADO CREDIT UNION
Moving You Ahead.

Best Practices

- [ ] Prioritization
- [ ] Personalization
- [ ] Schedule Reports (weekly)
- [x] Broad Mix of Campaign Types
- [x] Ad Rotation
- [x] Banners running in all available channels
- [ ] Products assigned appropriately for each campaign
- [x] Product Codes mapped to account types
- [x] All users campaign running in all channels
- [ ] ADA text

- 4.32% CTR (in March)

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Elevating and automating customer engagement using Orpheus and MFM

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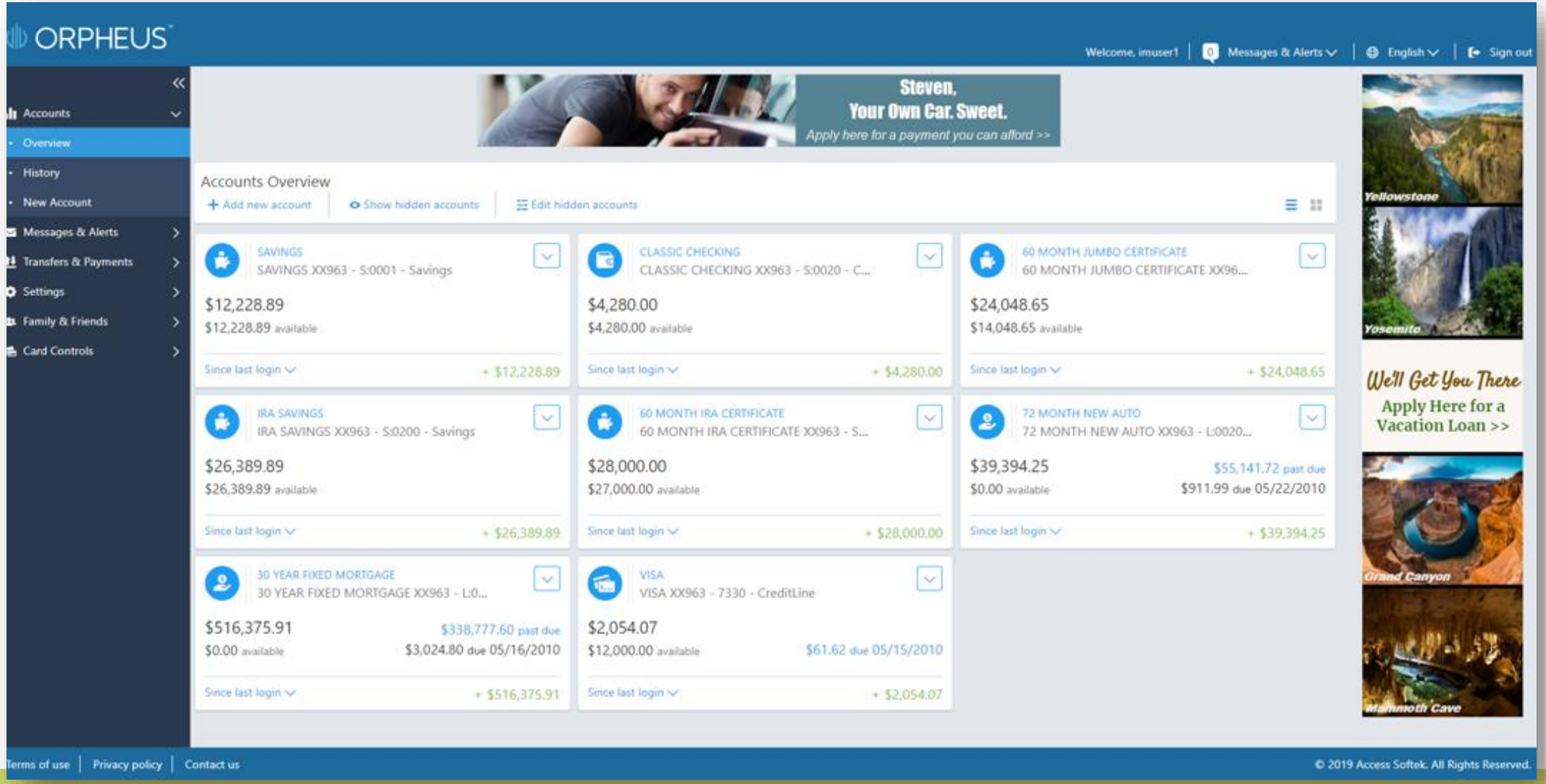
Orpheus + DeepTarget



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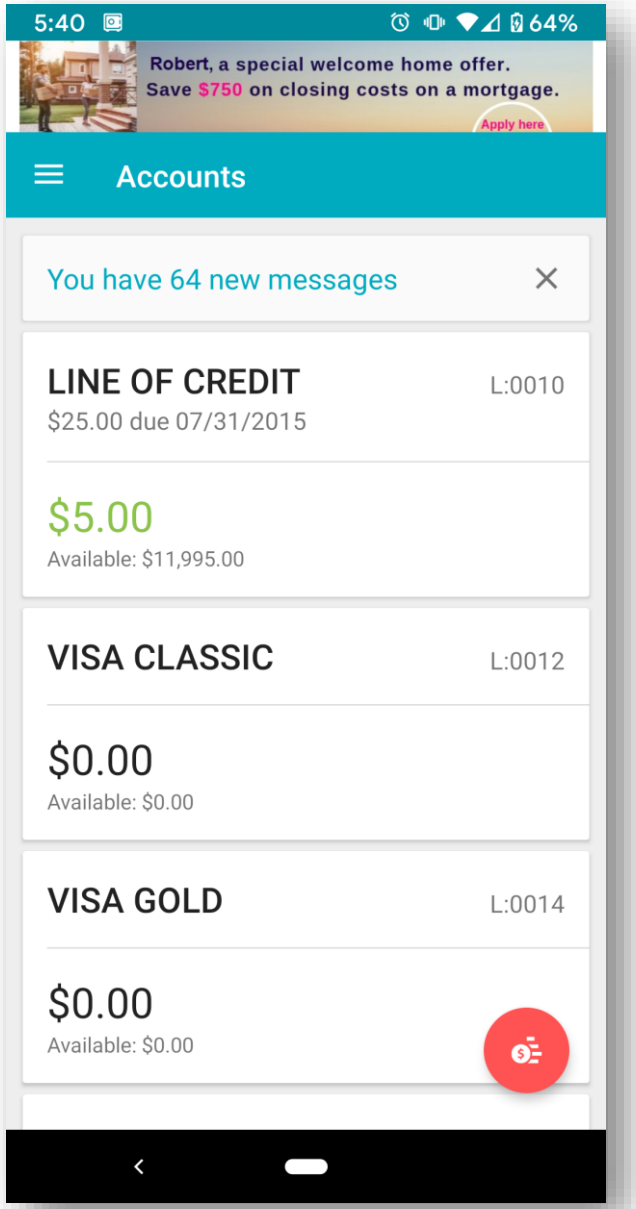

What Mobile Banking Customers See – MFM + DeepTarget

Design Once, Engage Everywhere ™

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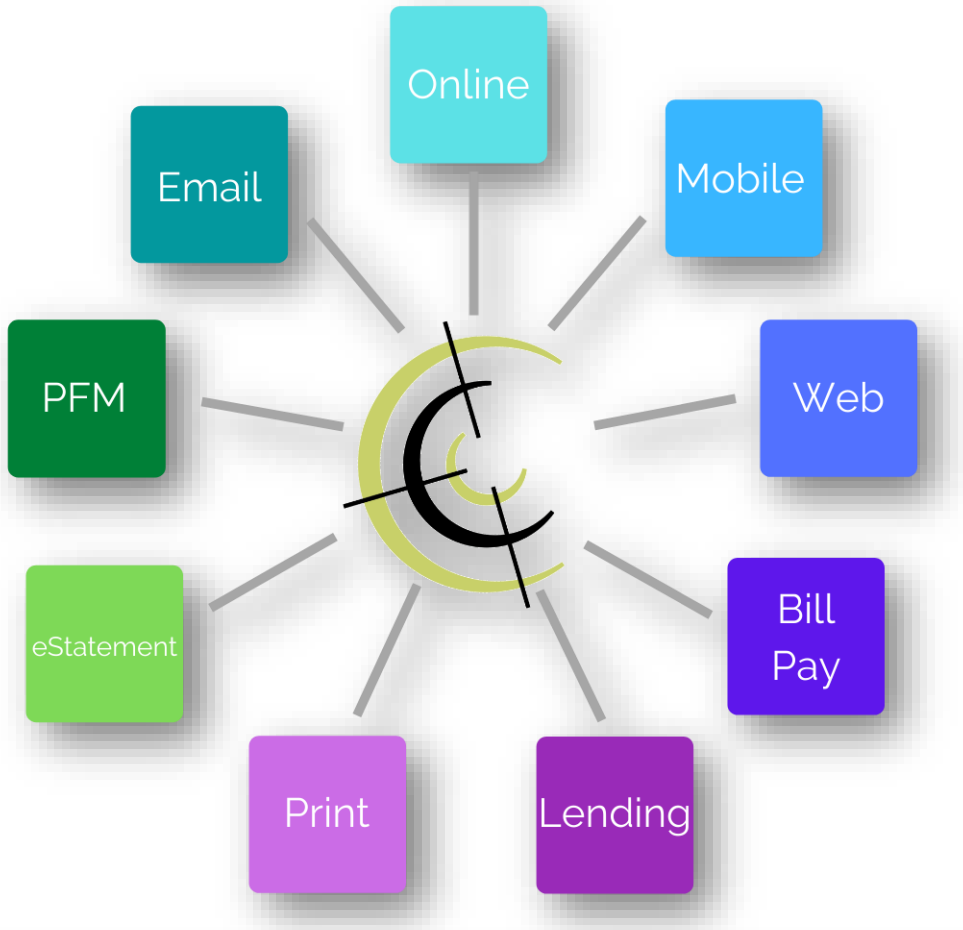
The DeepTarget Campaign Object

Auto Loan Offer Good Credit Score	Credit > 699 And No Auto Loan

Key Elements

- Name
- Category: Auto Loan, Credit Card, CD…
- Target audience: All users, Targeted by Rule, Targeted by List…
- Channels: OLB, Mobile, PFM, Email, Web, BillPay, eStatements…
- Start date, end date
- Banner ads
- Click actions



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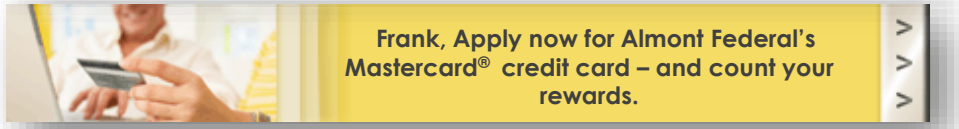
Campaign Examples

Six types of Intelligent Campaigns :

1. By Rule
2. By List
3. Non-Targeted
4. All Users
5. Opt-Out
6. Global Override

Auto Loan Campaign
All User

Credit Card Campaign
Targeted By Rule



Consumer Loan Camp1
Targeted By List

Consumer Loan Camp2
All User

eStatement Campaign
Targeted By Rule

Outreach Campaign
All User

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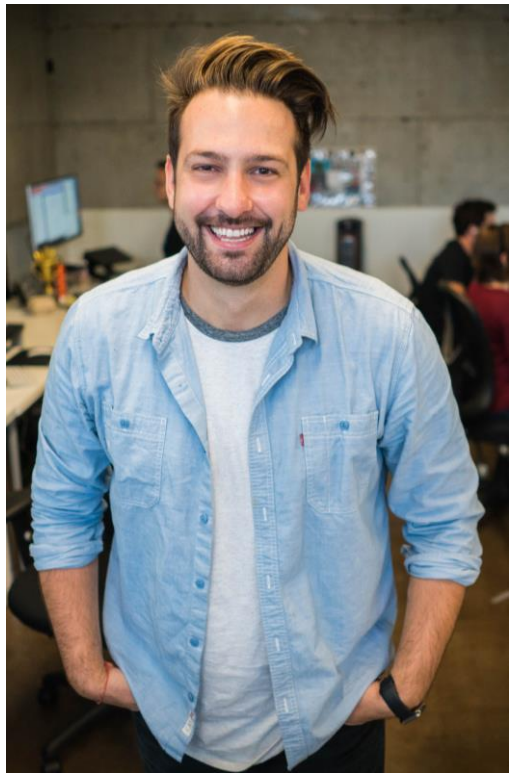
How DeepTarget Works

Elisa:

- ✔ Elisa is married
- ✔ Has two children, ages 12 and 18
- ✔ Has a credit rating of 650
- ✔ Her birthday is this week!

Frank:

- ✔ Frank is single
- ✔ Has an auto loan that matures in six months
- ✔ Has a credit rating of 720



Rules and Campaign Stack at Work for a Personalized Experience

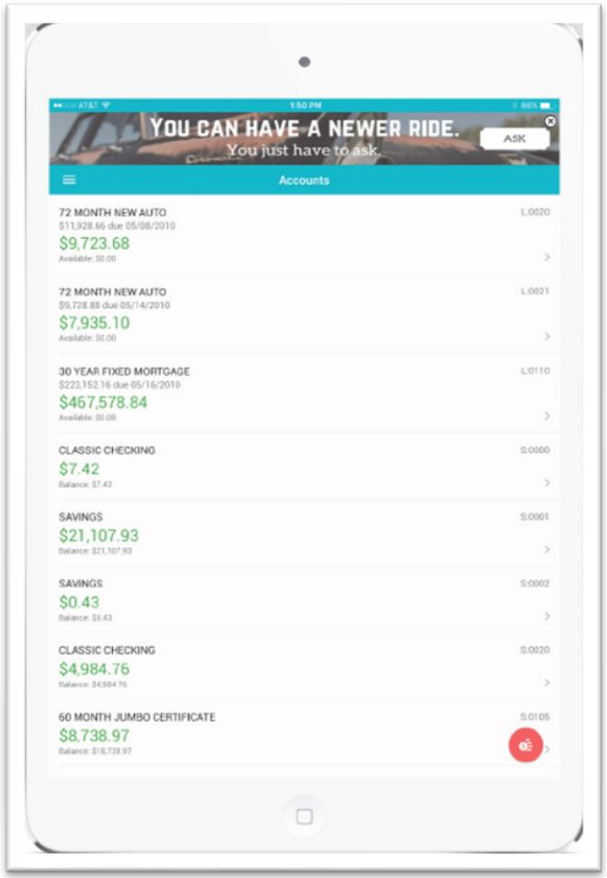
Banners rotate as Frank navigates within digital banking

Auto Loan Campaign Targeted by Rule

Credit Card Campaign Targeted By Rule

HELOC Campaign Targeted By List

Consumer Loan Camp2 All User



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Relevant Communication: What Happens with 1 click

Lead capture notification email sent to lending officer

Redirect to URL, such as product or loan application page on website

DeepTarget Performance Analytics track impressions and clicks

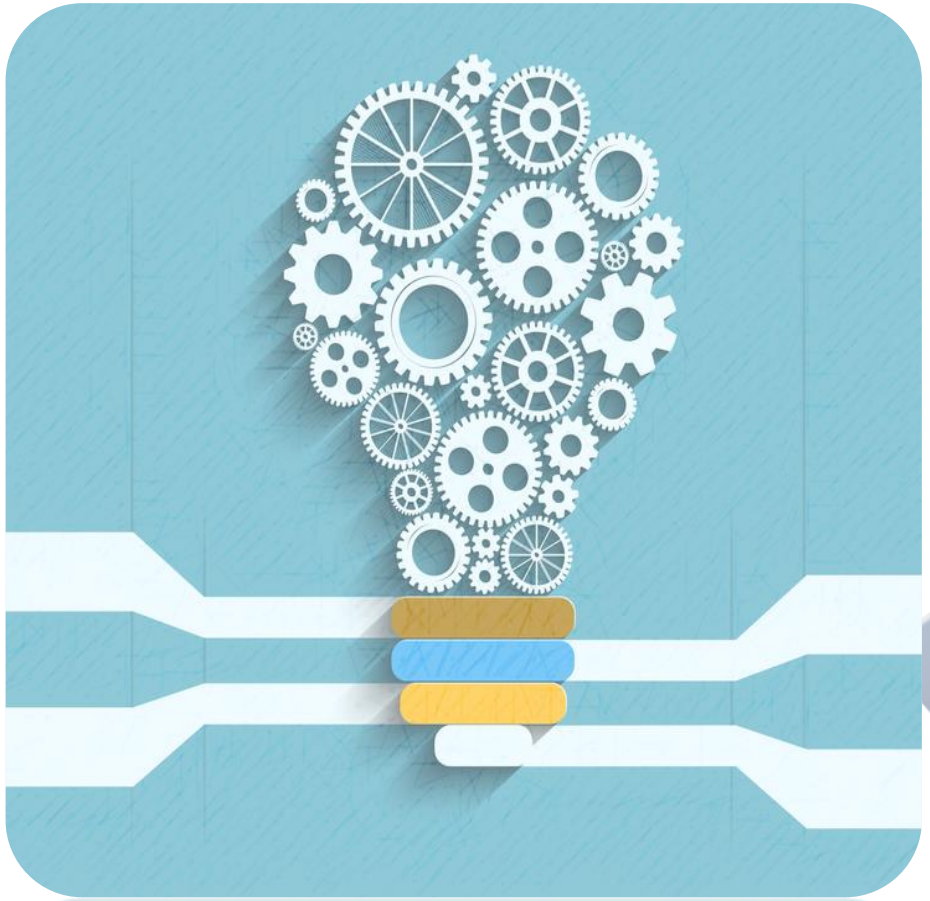
Send Click-to-Email™ triggered follow-up email to account-holder

Intelligence-Driven Targeting Engine

- Campaigns
- Rules
- Lists
- Priorities

User Data:

- ID
- Demographics
- Financial
- & More



A Smart Campaign Stack:
The list of eligible campaigns for each user id.

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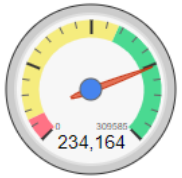
Campaigns
Reports
Settings
Support

Ad Stats Today

Clicks: 44



Impressions

Performance Metrics

Data freshness

Campaign freshness

KEI

Recently Modified Campaigns

Investment Services
Last Published: 4/1/2020 Audience: All Users

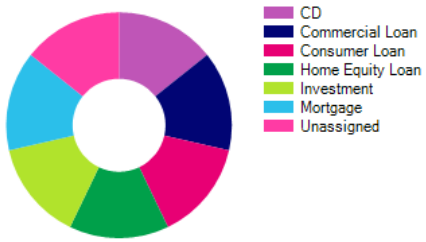
Category - Credit Card - 2...
Last Published: NA Audience: Targeted by Rule

Category - Home Equity - 3...
Last Published: 3/20/2020 Audience: Targeted by Rule

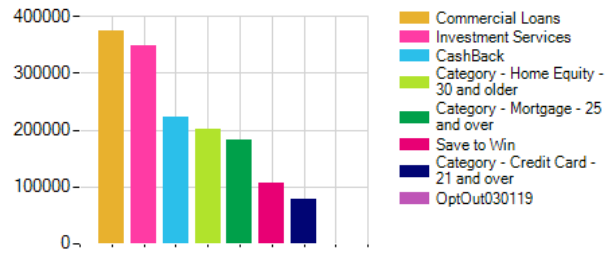
Campaigns Needing Attention

CashBack — This campaign's engagement is showing a negative monthly trend. Update Ad

Published Campaigns by Category



Most Viewed Campaigns in the Last 7 Days



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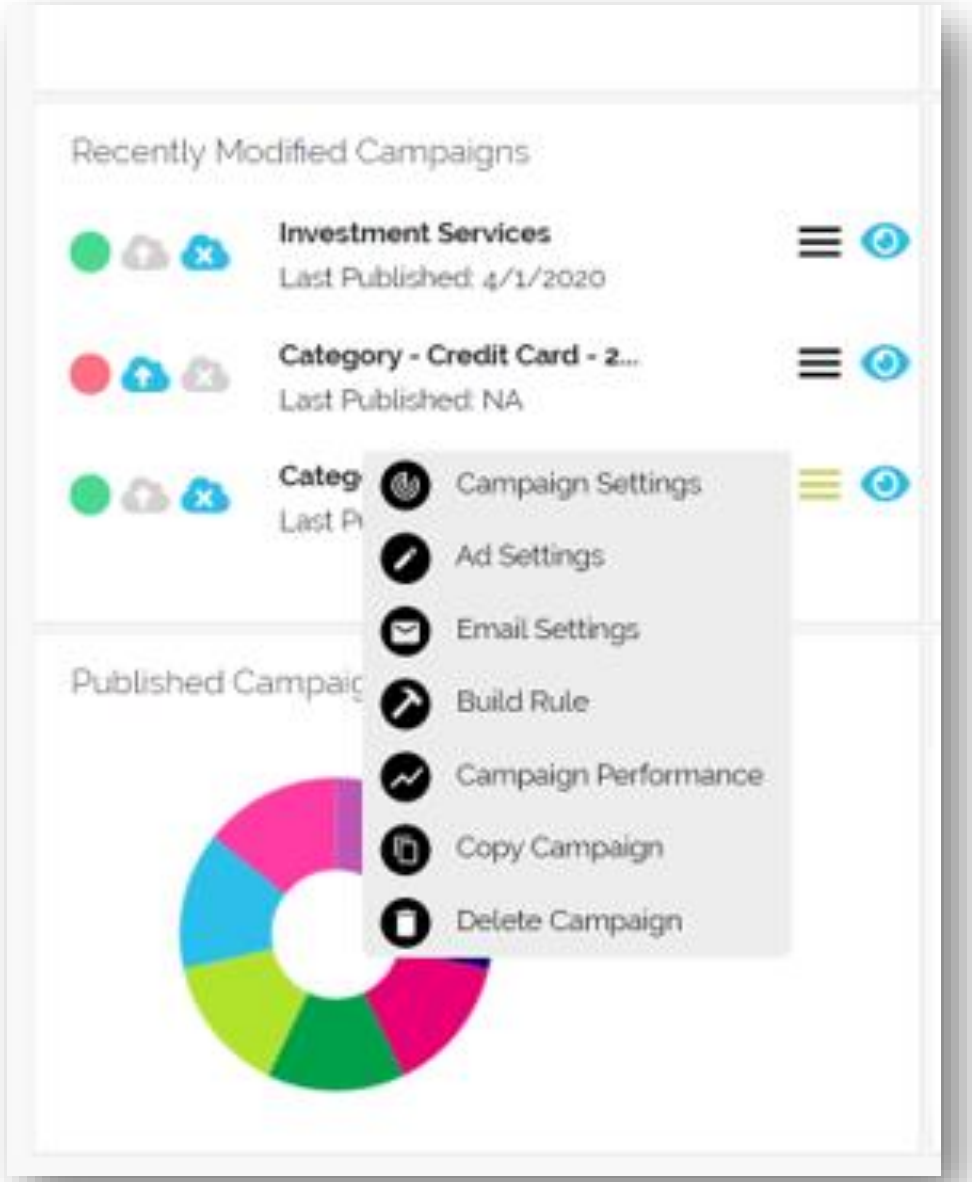

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Campaign Category Analytics

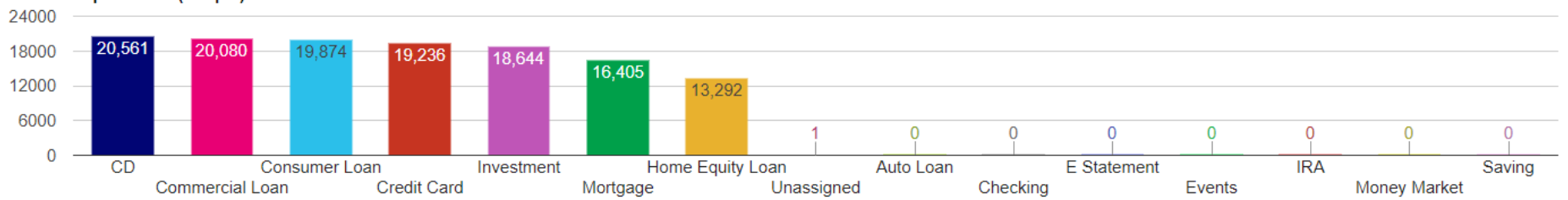
Start Date 03/02/2020 End Date 04/01/2020 Apply

Channel: All

Category: All

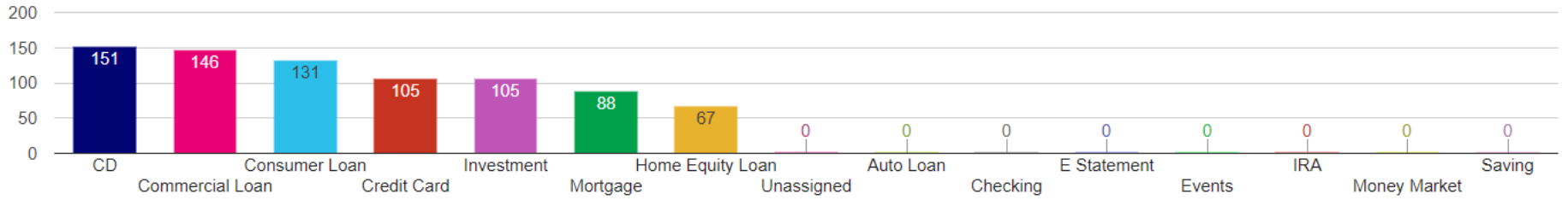
Compare Channels Show Data Labels

Impressions (unique)



Export Data Export Chart

Clicks (unique)



Export Data Export Chart

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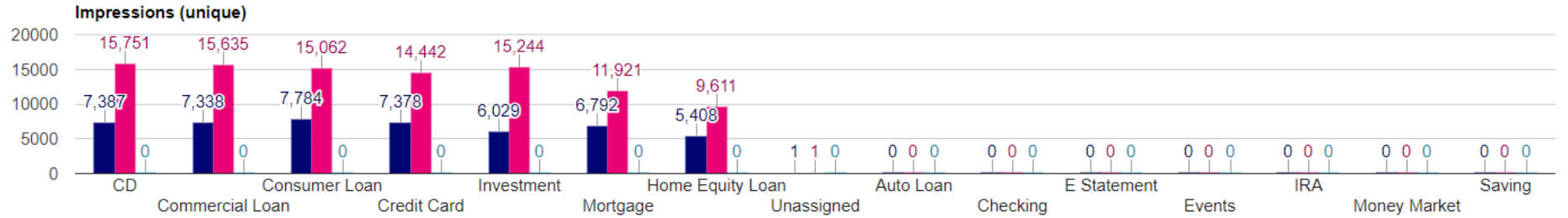
Campaign Category Analytics

Start Date 03/02/2020 End Date 04/01/2020 Apply

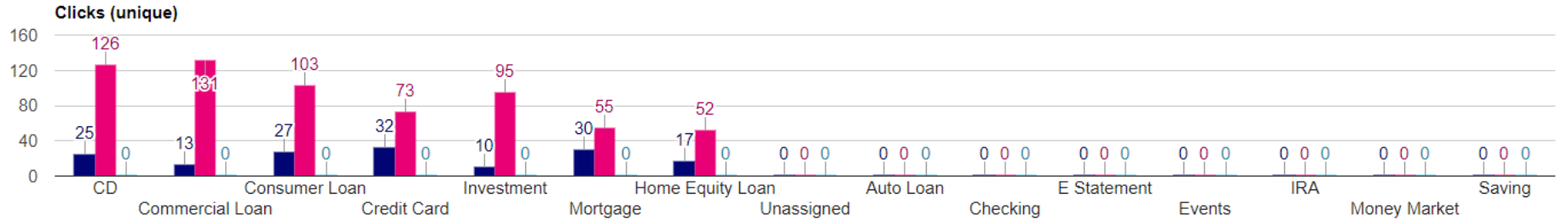
Channel: All

Category: All

Compare Channels Show Data Labels



Export Data Export Chart



Export Data Export Chart

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Home
Campaigns
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Influenced Conversions

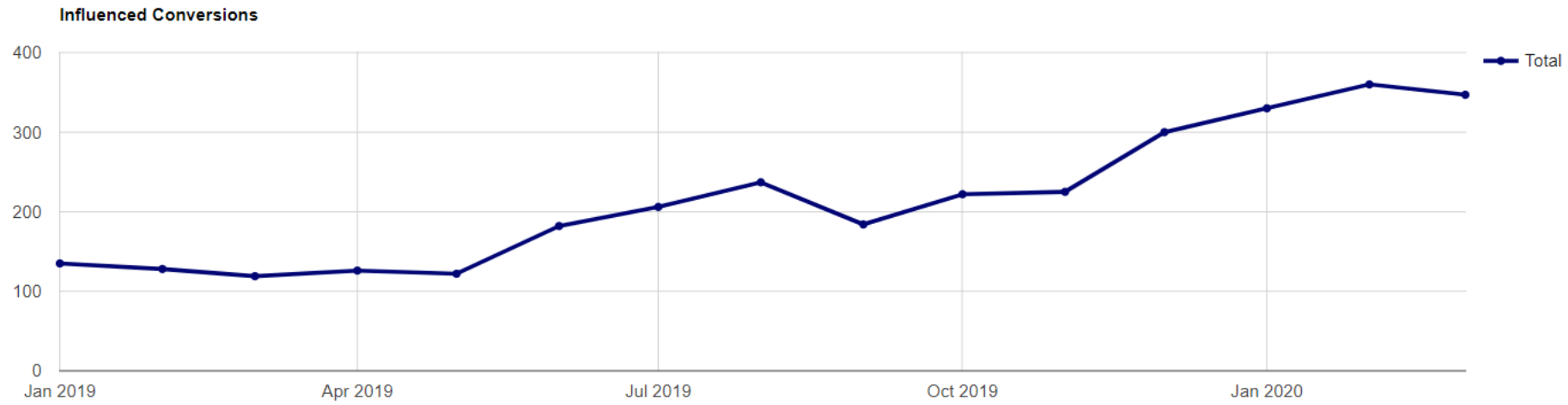
Start Date 01/01/2019 End Date 03/31/2020 Apply

Account Type: All

Product Code:

Campaign Product

Impressions Clicks Either



Export Data Export Chart

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Influenced Conversions

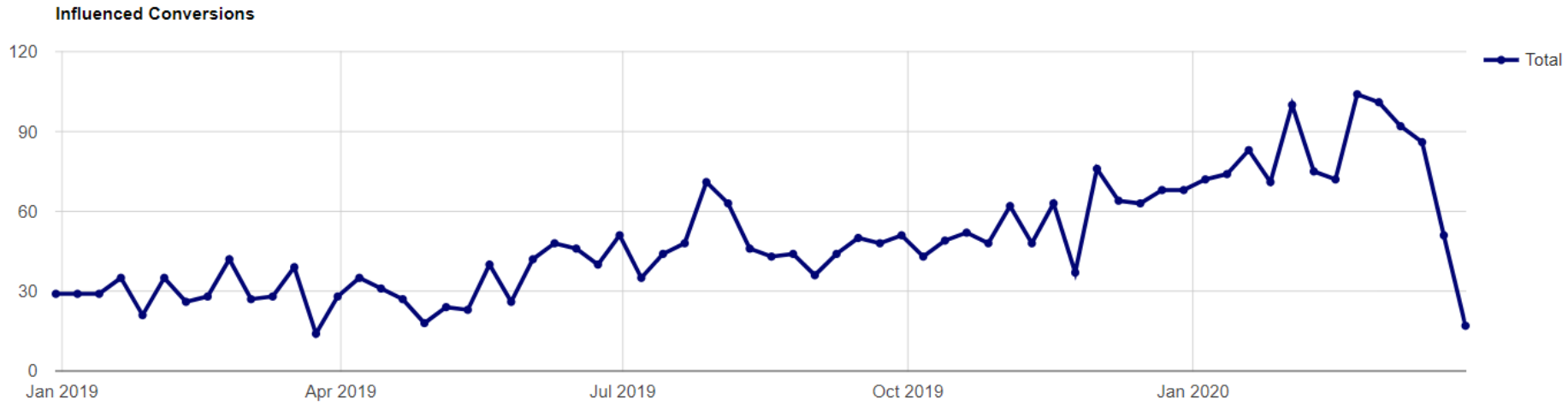
Start Date 01/01/2019 End Date 03/31/2020 Apply

Account Type All

Product Code

Campaign Product

Impressions Clicks Either



Export Data Export Chart

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DIGITAL MARKETING REPORT

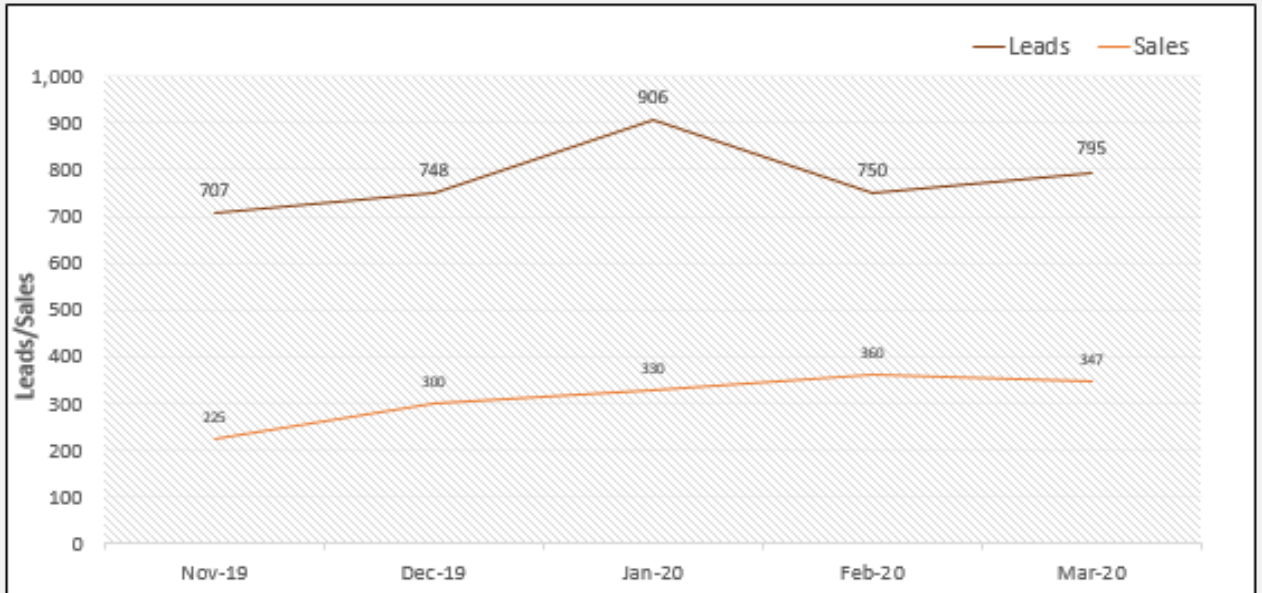
CAMPAIGN PERFORMANCE

Month	Channel	Campaigns	Total Impressions	Unique Users (Impressions)	Unique Clicks	KEI™	KEI Rating	Leads	Sales	KMI™	KMI Rating
Nov-19	OLB	9	2,175,580	7,923	129	61	EXCELLENT	707	225	93	OUTSTANDING
	Mobile	9	4,564,634	16,009	578	28	OUTSTANDING				
	Combined	18	6,740,214	20,823	707	29	OUTSTANDING				
Dec-19	OLB	10	2,225,443	7,966	130	61	EXCELLENT	748	300	70	OUTSTANDING
	Mobile	10	4,841,567	16,281	618	26	OUTSTANDING				
	Combined	20	7,067,010	21,066	748	28	OUTSTANDING				
Jan-20	OLB	9	2,408,757	8,451	184	46	OUTSTANDING	906	330	65	OUTSTANDING
	Mobile	9	4,559,837	16,459	722	23	OUTSTANDING				
	Combined	18	6,968,594	21,466	906	24	OUTSTANDING				
Feb-20	OLB	9	2,197,591	8,190	125	66	EXCELLENT	750	360	59	OUTSTANDING
	Mobile	9	4,625,758	16,479	625	26	OUTSTANDING				
	Combined	18	6,823,349	21,336	750	28	OUTSTANDING				
Mar-20	OLB	7	2,171,657	8,207	156	53	EXCELLENT	795	347	62	OUTSTANDING
	Mobile	7	4,744,854	16,699	639	26	OUTSTANDING				
	Combined	14	6,916,511	21,601	795	27	OUTSTANDING				

KEI: Key Engagement Indicator

KMI: Key iMpression Indicator

MONTHLY TRENDS



MAR-20 SALES TRANSACTIONS

Loan/Account Type	Newly Opened
CD	100
Checking	13
Commercial Deposit	2
Commercial Loan	14
Consumer Loan	91
Mortgage	1
New Auto	15
Unassigned	1
Used Auto	110
Total	347

Schedule Report

Schedule a report Create New

Daily Lead Report
Scheduling report...
2 recipients
Daily

Helpful Information

For additional security, always consider using password encryption when you schedule your click reports. Make sure not to share your password with anyone over the internet or through an email.

Set the frequency of your reports based on the volume of clicks you receive on your campaigns. If you receive more than 30 clicks per day, we recommend setting the frequency to daily.

Legend:
- Daily
- Weekly
- Monthly

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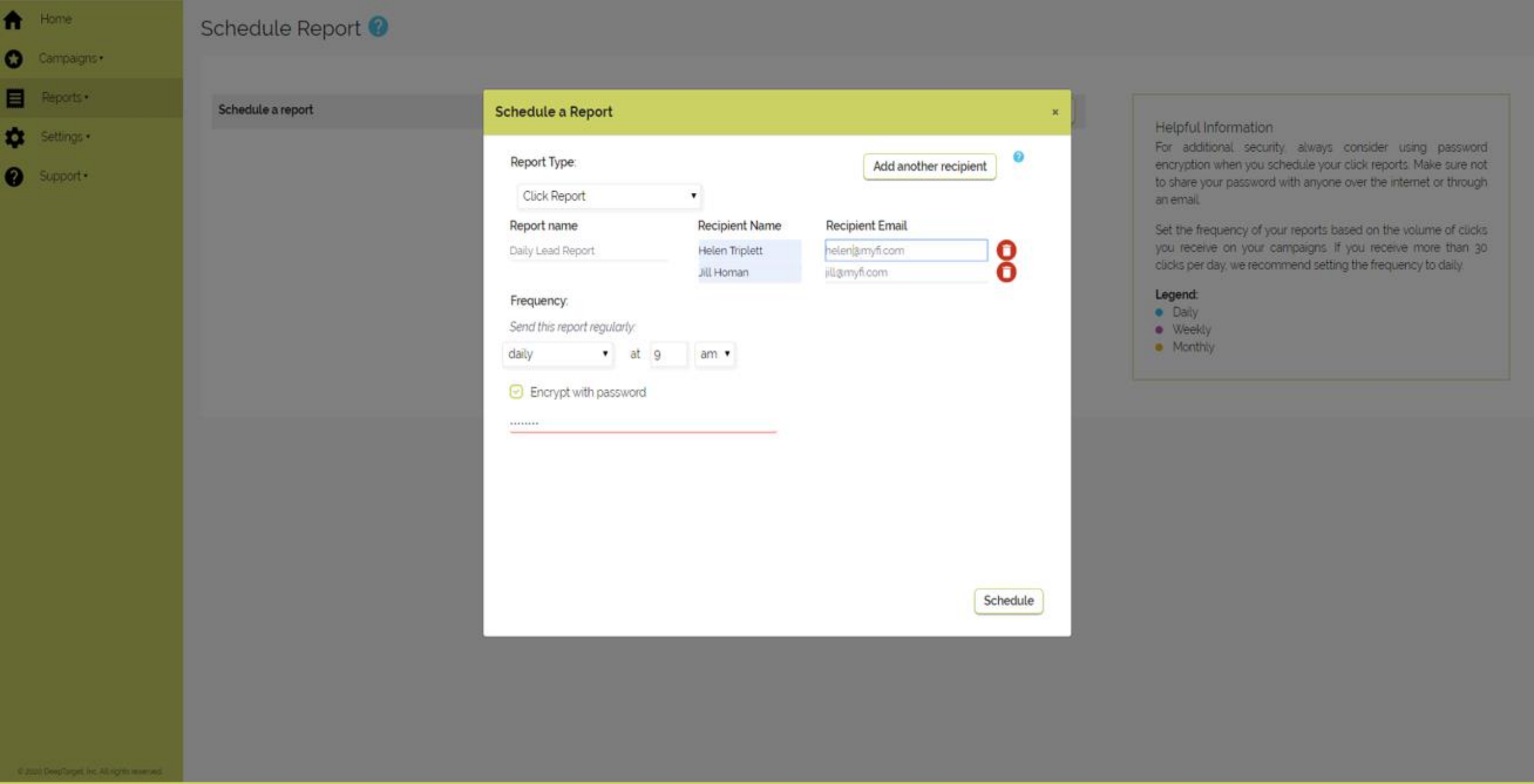

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Campaigns

All Audience Types | All Campaigns | All Categories | Sort Last Published: New to Old

Investment Services
Last Published: 4/1/2020 **Audience:** All Users **Category:** Investment
OLB Ads: 1 **Web Ads:** 0 **eDocument Ads:** 0 **Notification Email:** On
Mobile Ads: 4 **Click-to-Email:** Off

Category - Home Equity - 30 and older
Last Published: 3/20/2020 **Audience:** Targeted by Rule **Category:** Home Equity Loan
OLB Ads: 1 **Web Ads:** 0 **eDocument Ads:** 0 **Notification Email:** Off
Mobile Ads: 4 **Click-to-Email:** Off

Commercial Loans
Last Published: 2/28/2020 **Audience:** All Users **Category:** Commercial Loan
OLB Ads: 1 **Web Ads:** 0 **eDocument Ads:** 0 **Notification Email:** Off
Mobile Ads: 4 **Click-to-Email:** Off

Category - Mortgage - 25 and over
Last Published: 2/25/2020 **Audience:** Targeted by Rule **Category:** Mortgage
OLB Ads: 1 **Web Ads:** 0 **eDocument Ads:** 0 **Notification Email:** Off
Mobile Ads: 4 **Click-to-Email:** Off

Save to Win
Last Published: 2/5/2020 **Audience:** Targeted by Rule **Category:** CD
OLB Ads: 1 **Web Ads:** 0 **eDocument Ads:** 0 **Notification Email:** Off
Mobile Ads: 4 **Click-to-Email:** Off

OptOut030119
Last Published: 12/5/2019 **Audience:** Opt-out **Category:** Unassigned
OLB Ads: 1 **Web Ads:** 0 **eDocument Ads:** 0
Mobile Ads: 4

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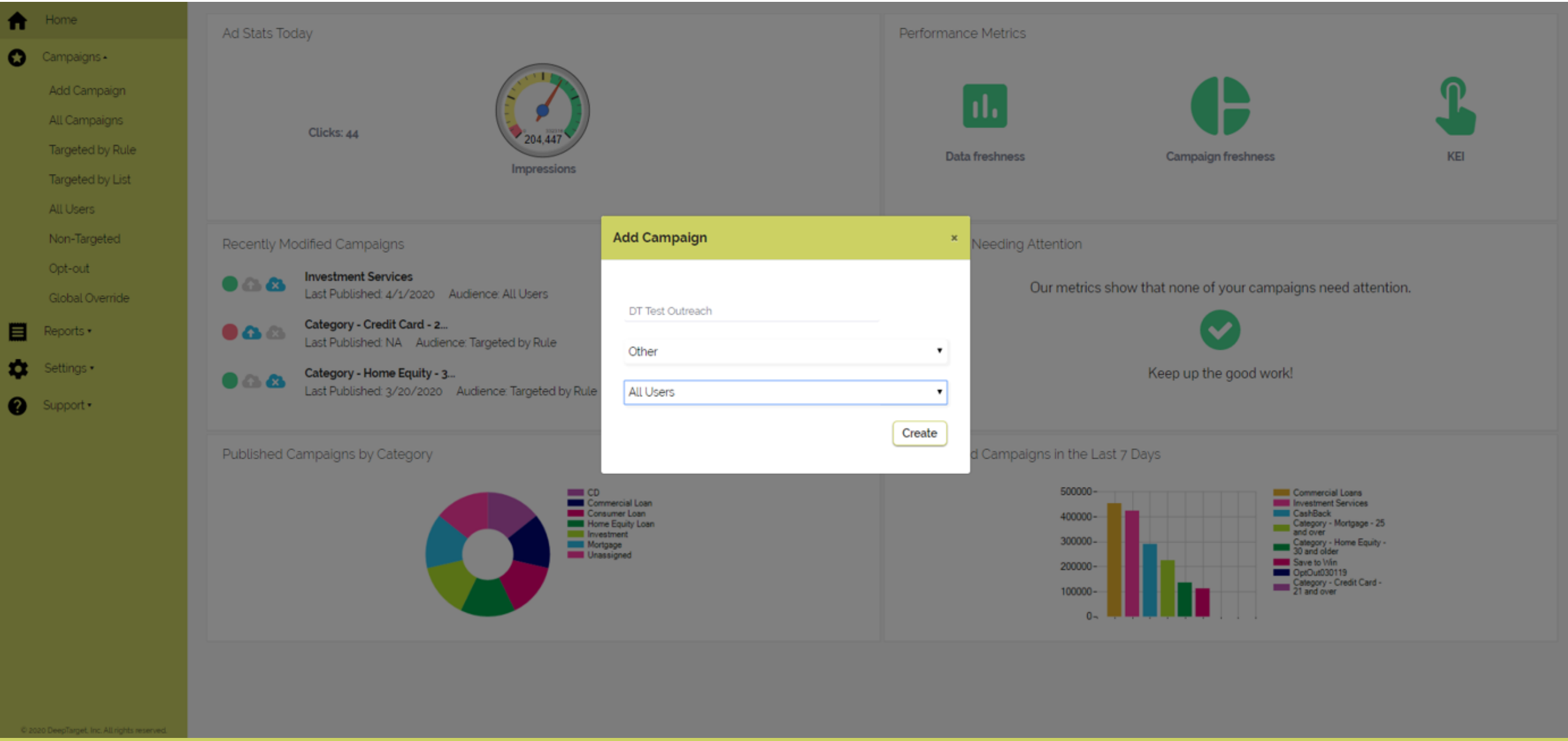

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Create New Banner

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Create New Banner

Campaign: DT Test Outreach

Select Size

- (•) **728x90**
- ( ) **Custom**

Width 728 Height 90

Type of Banner

- ( ) **Upload HTML**
- (•) **Choose from Library**
- ( ) **Upload your Design**
- ( ) **Blank Canvas**

Helpful Information

For online banking, your default banner size is pre-selected. For mobile banners, we recommend always creating a 320x50 banner as it will fit on all devices.

Note that you are restricted from creating two banners of the same size in the same channel.

If you have created your own graphics outside of the application, select "Upload your Design".

If you want to use a banner from our Banner Library, select "Choose from Library".

If you have an HTML banner or want to create an interstitial banner, select "Upload HTML".

If you want to create your banner entirely within the application, select "Blank Canvas".

Next Cancel

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Library Banner Selection

Campaign: DT Test Outreach

Banner Type

All

Banner Category

All
401k
Auto
Bill Pay
Checking
Colors
Consumer Loans
Credit Card
Critical Outreach
Direct Deposit
Holidays

Next Cancel

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Home
Campaigns
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Settings
Support

Banner Editor

Campaign: DT Test Outreach

Background Settings

Click Settings

- No action on click
- Go to URL https://www.cdc.gov/coronavirus/2019-nco Test URL
- Open in new window
- Speedbump

Save Exit

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Banner Editor | Coronavirus Disease 2019 (COVI

cdc.gov/coronavirus/2019-ncov/index.html

CDC Centers for Disease Control and Prevention
CDC 24/7: Saving Lives, Protecting People™

All A-Z Topics

Search | Coronavirus

Español | 繁體中文 | Tiếng Việt | 한국어

Coronavirus (COVID-19)

How to protect yourself >

What to do if you are sick >

SYMPTOMS

Watch for fever, coughing and shortness of breath

Learn more »

- Slow the spread >
- Prevent getting sick >
- Frequently asked questions >

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Campaign: DT Test Outreach

Create New Banner

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Create New Banner

Campaign: DT Test Outreach

Select Size (Device Independent Pixels)

- (•) **320x50**
- ( ) **360x55**
- ( ) **375x60**
- ( ) **468x60**
- ( ) **728x90**
- ( ) **Custom**

Width 320 Height 50

Select Density

2X (Recommended)

Type of Banner

- ( ) **Upload HTML**
- (•) **Choose from Library**
- ( ) **Upload your Design**
- ( ) **Blank Canvas**

Helpful Information

For online banking, your default banner size is pre-selected. For mobile banners, we recommend always creating a 320x50 banner as it will fit on all devices.

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If you want to create your banner entirely within the application, select "Blank Canvas".

Next Cancel

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Library Banner Selection

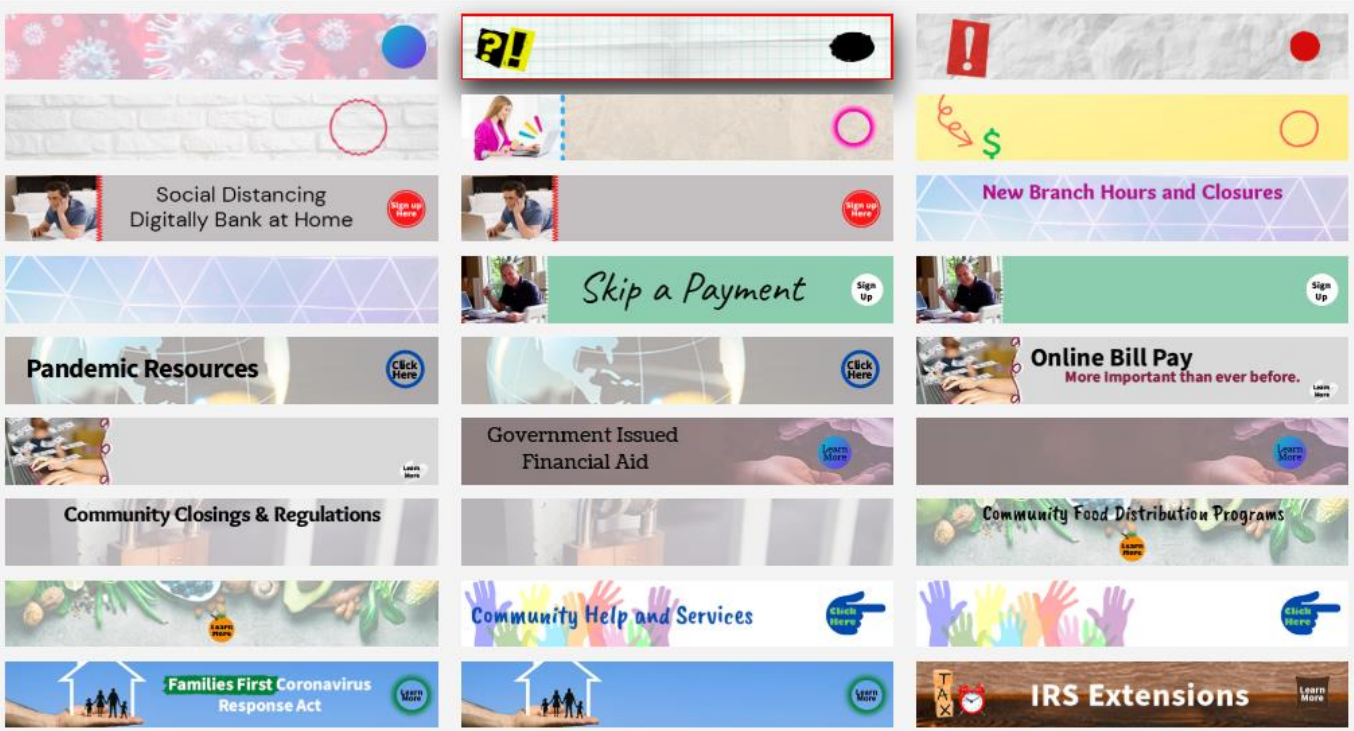
Campaign: DT Test Outreach

Banner Type

All

Banner Category

All
Auto
Consumer Loans
Credit Card
Critical Outreach
Holidays
Home
Investments
Miscellaneous
Money
Other Vehicles



Next Cancel

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Banner Editor

Campaign: DT Test Outreach

Background Settings

Image Settings

Left	Top	Width	Height

Image Preview

Text Settings

Arial 20

Left	Top	Width	Height
550	29	66	43

Text Preview: Learn ...

Learn
More

Prepend First Name Preview First Name

Capitalize First Character

Click Settings

- No action on click
- Go to URL https://www.cdc.gov/coronavirus/2019-nco Test URL
- Speedbump

Save Exit

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Campaign Settings | Product Assignments

Campaign: DT Test Outreach

Campaign Name
DT Test Outreach

Campaign Category
Other

Campaign Rule
Shows to all users

Reaches: 0

Campaign Description (ADA Text Field)
Click here for more information on the Coronavirus at the CDC Website.

Collect metrics on this campaign

Campaign Dates
Start Date — Start showing as soon as it is published

End Date — Never stop showing this campaign
05/31/2020 03:18 pm

Publish Campaign Annually?

Save Reset

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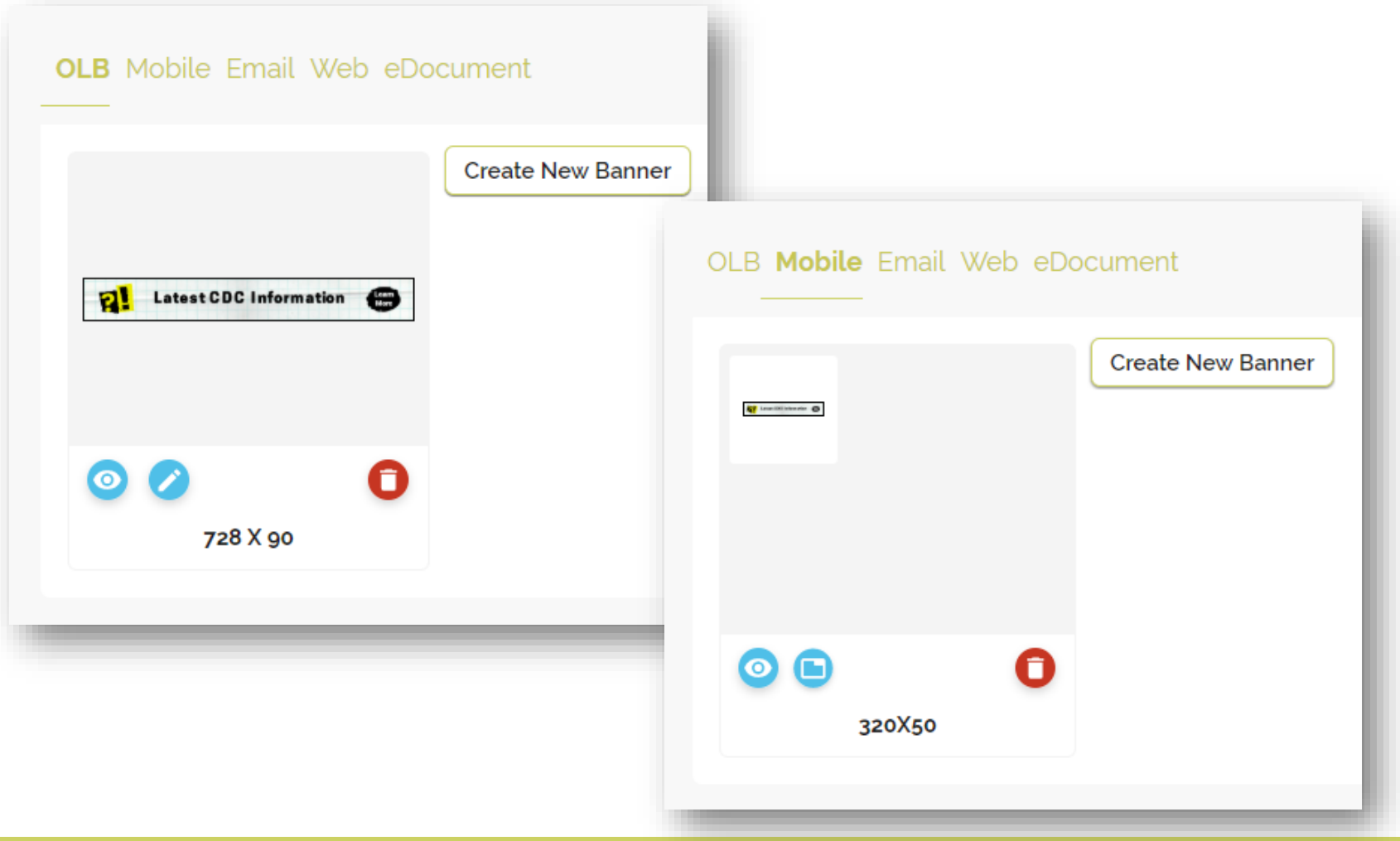
One Campaign
Extended Across the Member Journey



And more channels …

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Features & Benefits of DeepTarget

1.Design Once, Engage Everywhere	2.Targeted and Personalized Offers
3.Multiple Channels	4.Highly Secure
5.Open, Enabling API	6.Comprehensive Campaign Mgt
7.Track everything with Real-time Metrics	8. Multi-source data aggregation for better targeting
9. Easy integration into new channels	10. Machine Learning for Predictive Rules-based Campaigns
11.~ 95% Automated	12.Already integrated in many apps

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