



Predict Creative Wins Before You Mail

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Feeling the Pressure

Everyone Is Asking: What Is the Silver Bullet?

01 New & Better Audiences

Targeting those most likely to respond.

02 Improved Relevance

Personalizing offers to resonate deeply with recipients.

03 Stronger Creative

Captivating designs and compelling messaging.

04 Sharper Offers

Enticing propositions that drive action.

05 Strong Call to Action

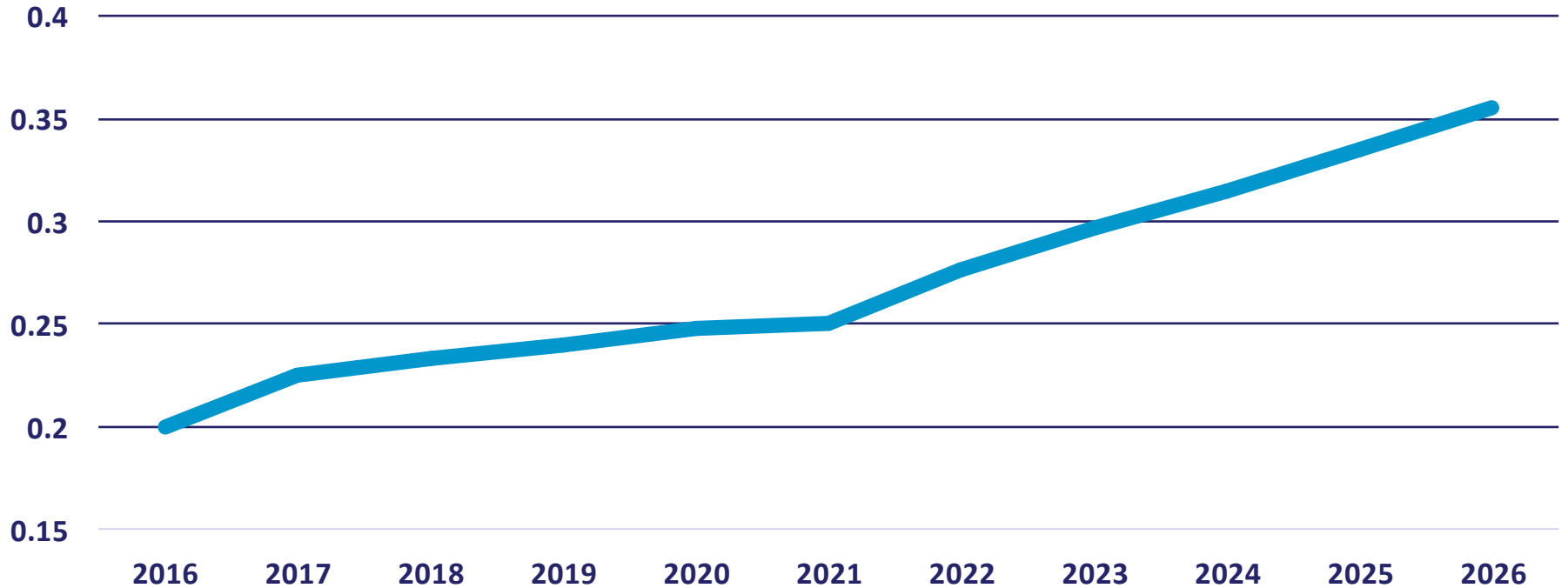
Guiding customers to their next step (online, phone, etc.).

06 Optimized Cost Structure

Efficiency in production and distribution.

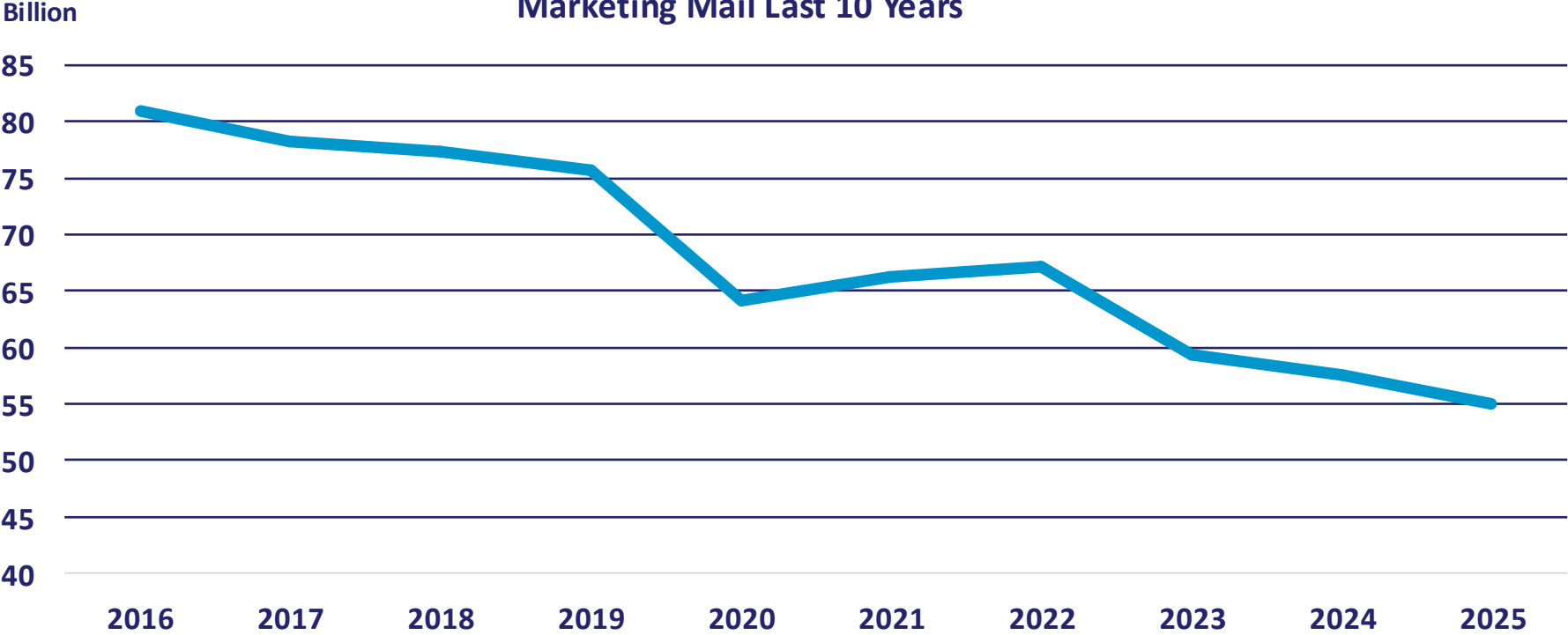
Per Piece Price Escalation

Marketing Mail Average Price Last 10 Years



Volume Erosion

Marketing Mail Last 10 Years

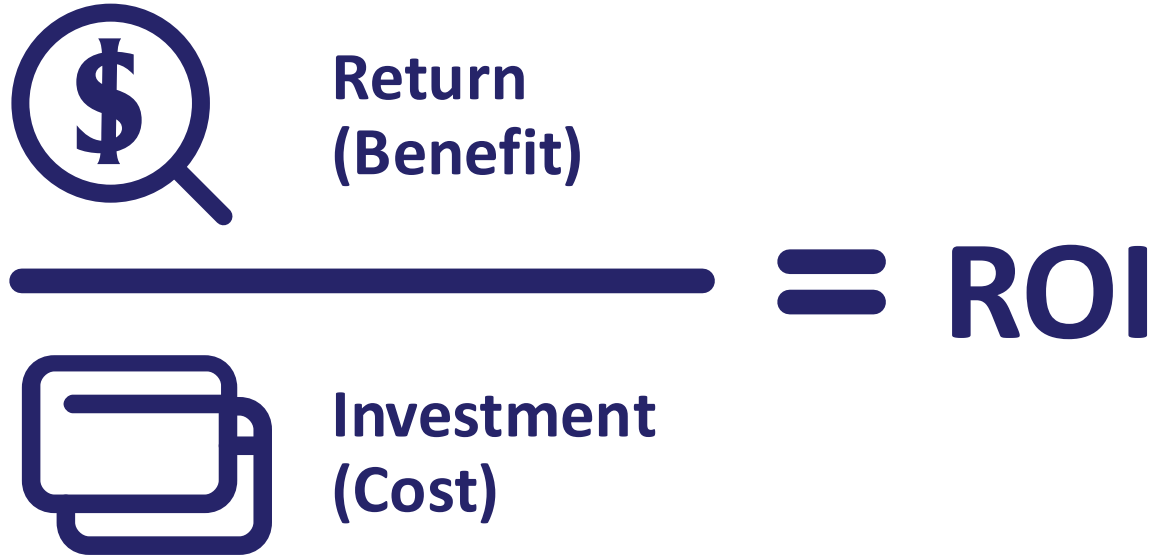


Source: USPS

Feeling the Pressure...



Mail = Math



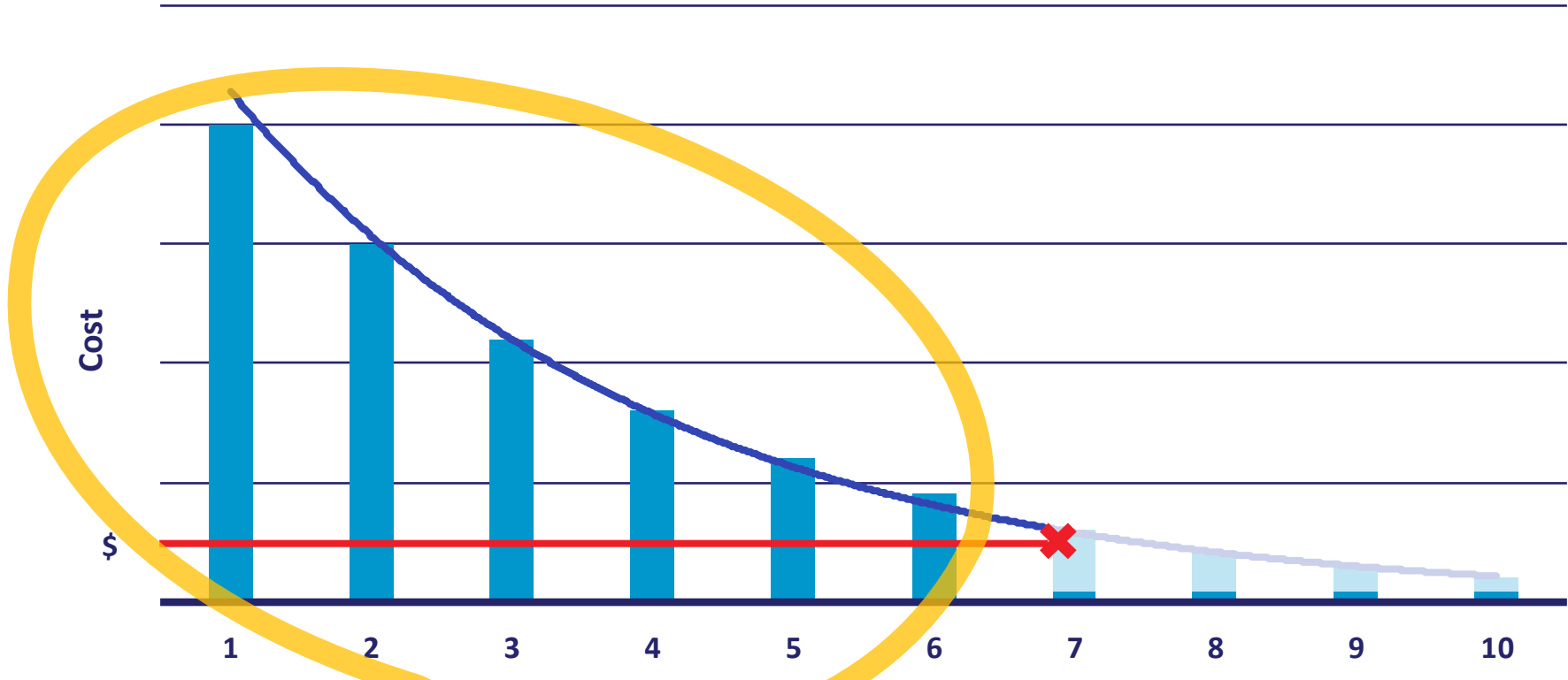
The diagram illustrates the Return on Investment (ROI) formula. It features a large blue horizontal line. Above the line, on the left, is a magnifying glass icon with a dollar sign inside. To the right of this icon is the text "Return (Benefit)". Below the line, on the left, is an icon of a stack of papers or documents. To the right of this icon is the text "Investment (Cost)". To the right of the horizontal line is an equals sign followed by the text "ROI".

$$\frac{\text{Return (Benefit)}}{\text{Investment (Cost)}} = \text{ROI}$$

Source: [corporatefinanceinstitute.com](https://www.corporatefinanceinstitute.com)

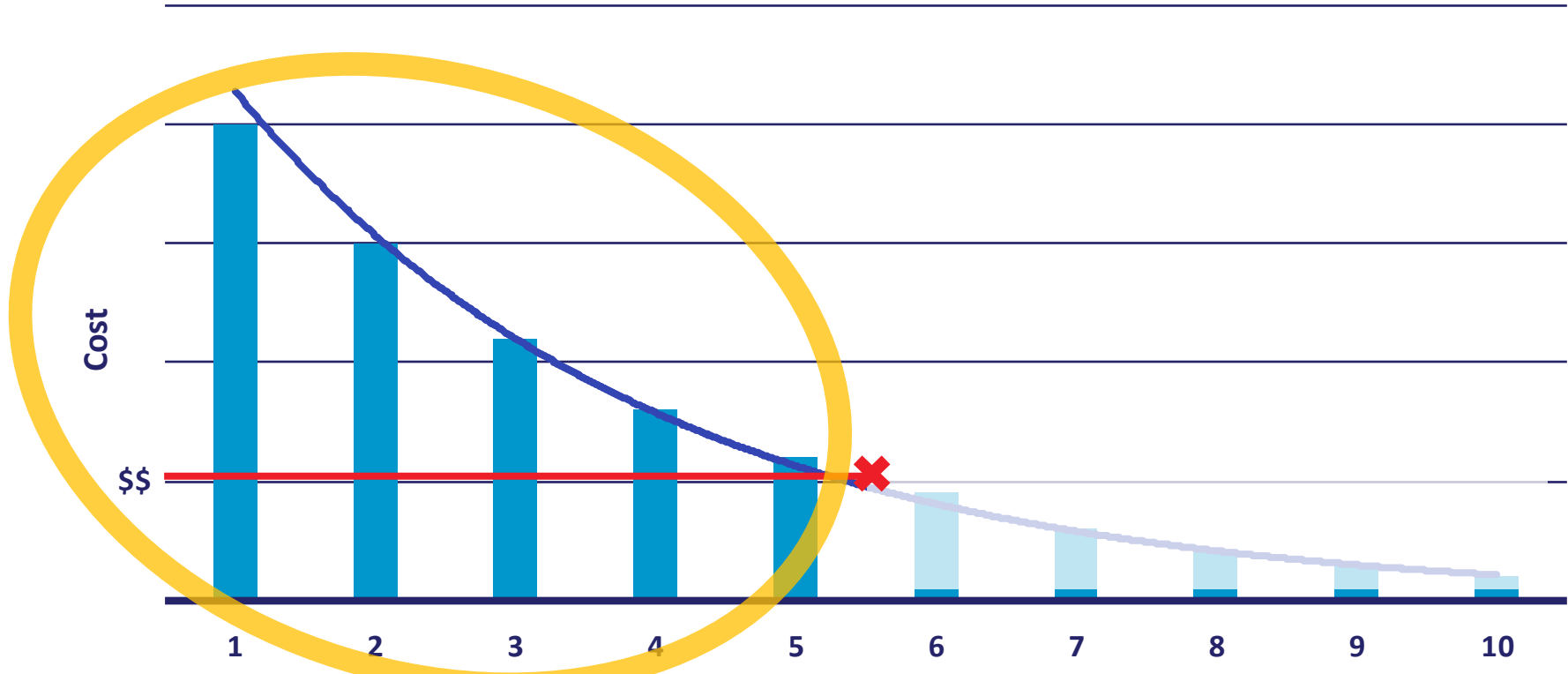
Mail = Math

Response Model With Deciles



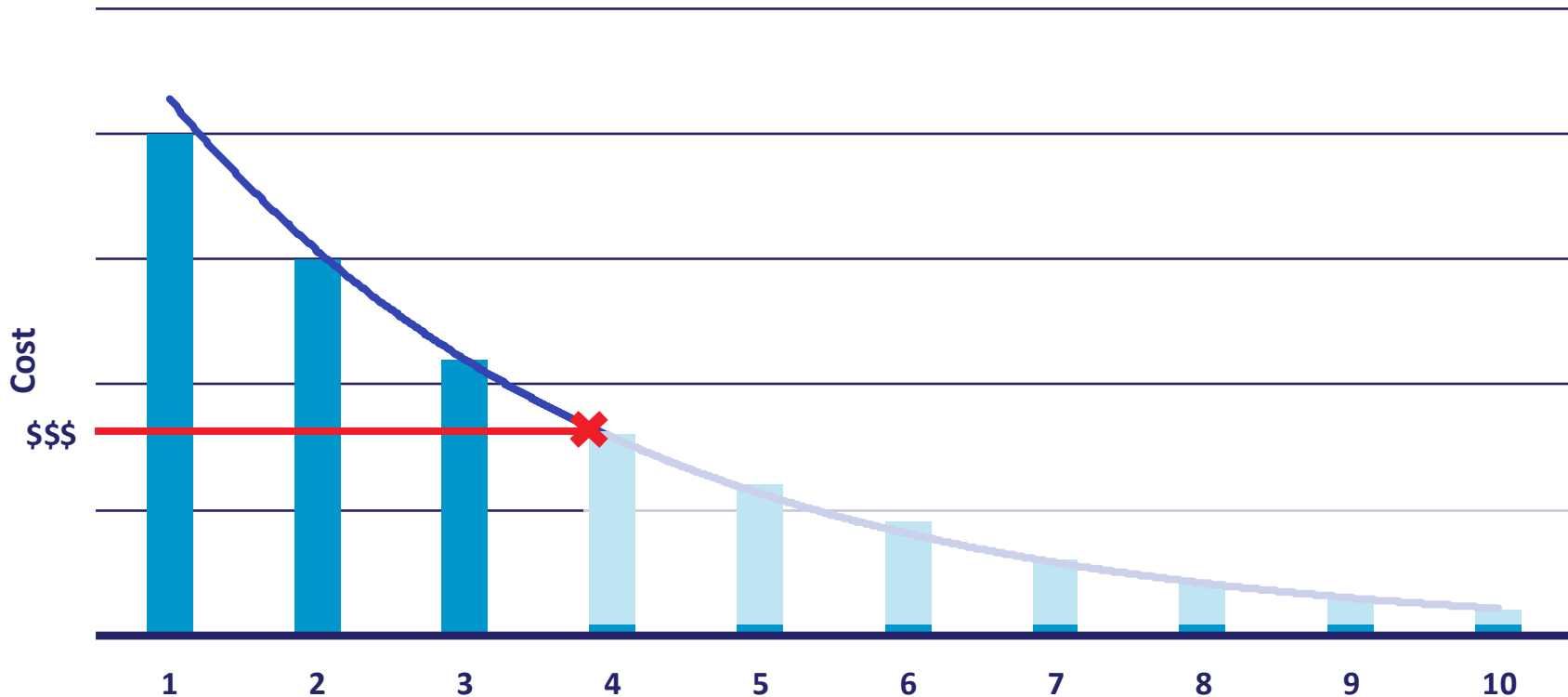
Mail = Math

Response Model With Deciles



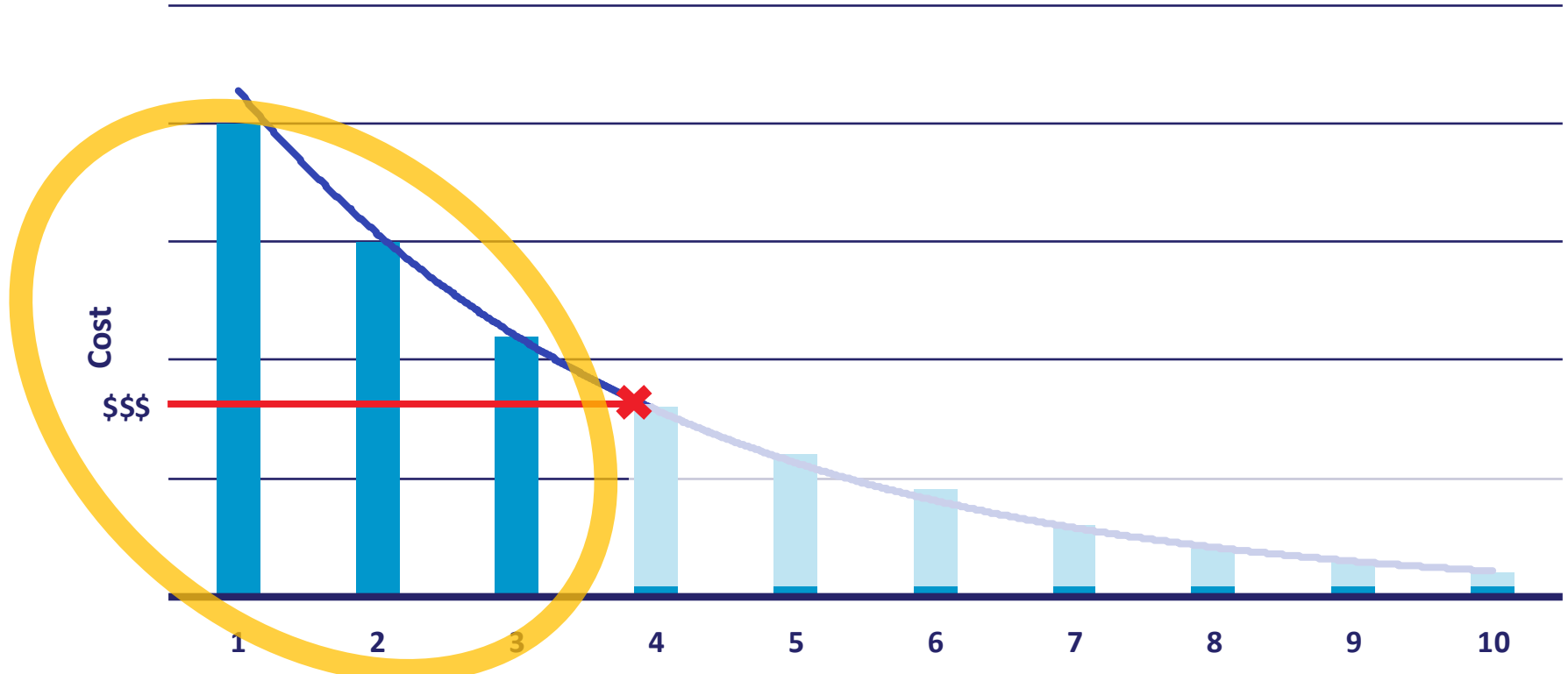
Mail = Math

Response Model With Deciles



Mail = Math

Response Model With Deciles



Impact of Lower Mail Volumes

Increased frequency
to our top deciles
leads to **lower
performance**,
as they are
over-mailed

When we
stop mailing
to lower deciles,
**we stop
learning**
from them

**Fewer
test cells**
and the
corresponding
challenges

Testing Challenges



Test Cell Quantities

Growing to remain stat sig.



Fewer Cells

Premium/pressure on each test cell



What We Can Learn

Less data = less insight per cycle



Time to Results

Slower iteration = slower growth

Paradigm Shift...

Learn First. Then Test.

Traditional Testing



Title testing



High-cost learning



Delayed results



Reactive optimization

Paradigm Shift



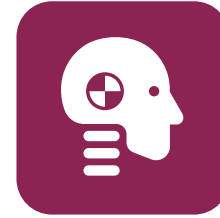
Pre-market learning



Insight-driven investment



Time-saving results



Validation testing

Accelerated Marketing Insights

Our proprietary pre-testing platform, **Accelerated Marketing Insights**, predictive insights into what drives customers to engage and why.

- Target audience surveyed
- Identify creative preferences
- Conjoint analysis used to predict winners

FILTERS		BEST AND WORST CHOICES BY AUDITION RANK			
Select All		TOP 5 (BEST FIRST)		BOTTOM 5 (WORST FIRST)	
<input type="checkbox"/>	HHI	Quad		Snap Pack	
<input type="checkbox"/>	Gender	Match Mail		Blue Genes	
<input type="checkbox"/>	Age	DMS Copy Light		Swift QR	
<input type="checkbox"/>	Region	Uncola		Certificate	
<input type="checkbox"/>	Education	Certificate		Uncola	
<input type="checkbox"/>	Employment	Rank	Share of Preference	Probability Based Rescaling	Counting Analysis
<input type="checkbox"/>	FICO Score	1	22.7%	14.9%	40.9%
<input type="checkbox"/>	Temperament	2	14.7%	13.6%	36.9%
<input type="checkbox"/>	Cell	3	12.3%	13.1%	34.8%
		4	11.2%	12.7%	34.3%
		5	10.6%	13.1%	33.6%
		6	10.1%	11.8%	30.5%
		7	9.5%	11.7%	30.8%
		8	8.9%	9.0%	24.7%

Learn and Test



Pre-test messages, concepts or a combination of variables in weeks, not months or years



85%
Success in beating
the control



6X Faster
Recognize revenue

OneMain Financial®

AMI Overview & How We Use It

Three Ways to Validate and Strengthen Results

Message Study

Minimum of 8 and up to 24:

- Messages (multichannel use)
- Envelope messages
- Headlines
- Subject lines
- Envelope messages + designs

Prioritizes strength across all test variables, ranked by your target audience preferences.

Study Design / Matrix

THEME	MESSAGES
Price	1
	2
	3
	4
	5
	6
Value	7
	8
	9
	10
	11
	12
Official	13
	14
	15
	16
	17
	18
Exclusive	19
	20
	21
	22
	23
	24

Considering only these options, please identify the one headline that would **most likely** get you to respond and the one that would **least likely** get you to respond.

(3 of 4)

Most Likely Least Likely

You've Been Pre-Qualified For Savings

Best offer of the Year

Celebrating 25 Years of Excellence

Limited Time Offer - Act Now

Look inside For an Exclusive Offer

Click the 'Next' button to continue...

Concept Study

Minimum of 8 and up to 12:

- Direct mail concepts
- Digital/social ad concepts
- Envelope concepts

Prioritizes strength across all test variables, ranked by your target audience preferences.



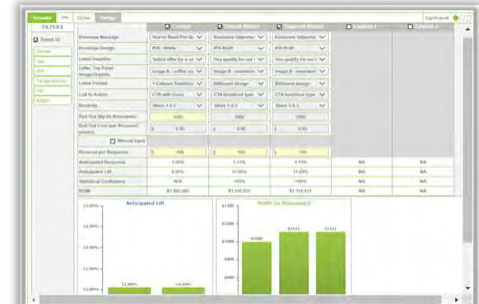
Multivariate Study

Up to 7 categories:

- Headlines/subheads
- Imagery
- Color/graphics
- Offers
- CTAs
- Content layout/organization

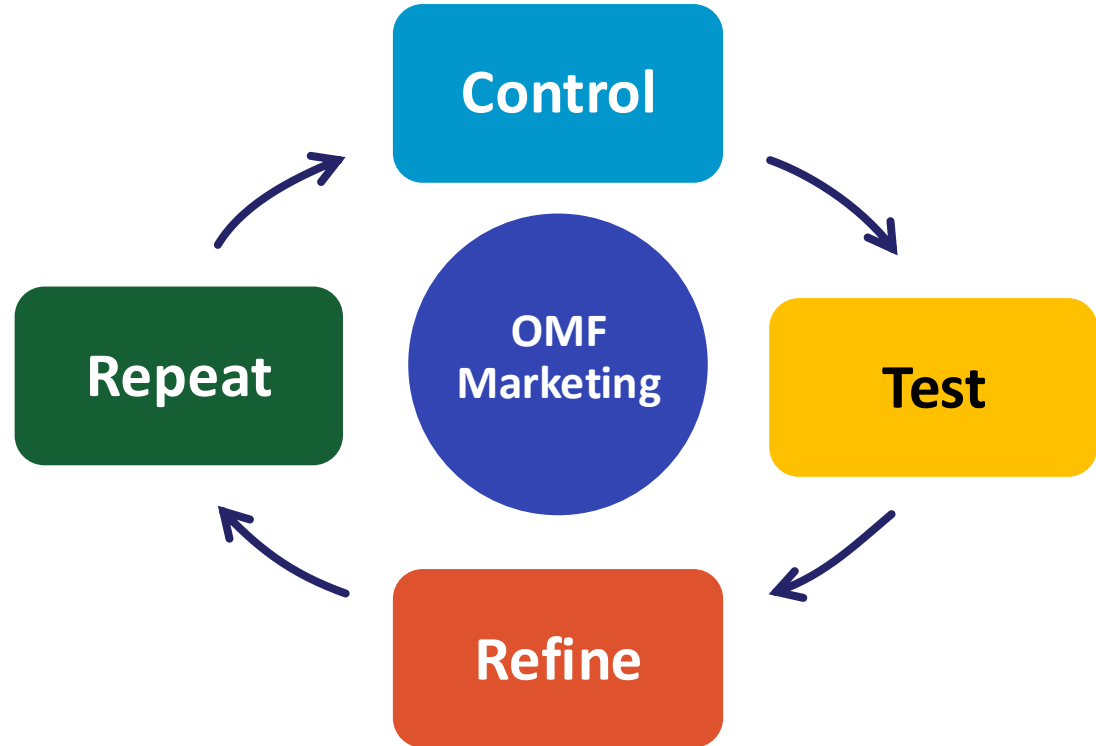
Identifies a single best combination of variables with over 2,000 possibilities, plus identifies segmentation possibilities based on audience preferences.

Study Design / Matrix						
Variable 1	Variable 2	Variable 3	Variable 4	Variable 5	Variable 6	Variable 7
OF Message	OE Design	Letter Headline	Letter Layout	Letter CTA	Offer	Insert Design
Control Message	Control Design	Control Headline	Control Layout	Control CTA	Control Offer	Control Design
Message B	OE Design B	Headline B	Layout B	CTA B	Offer B	Design B
Message C	OE Design C	Headline C	Layout C	CTA C	Offer C	Design C



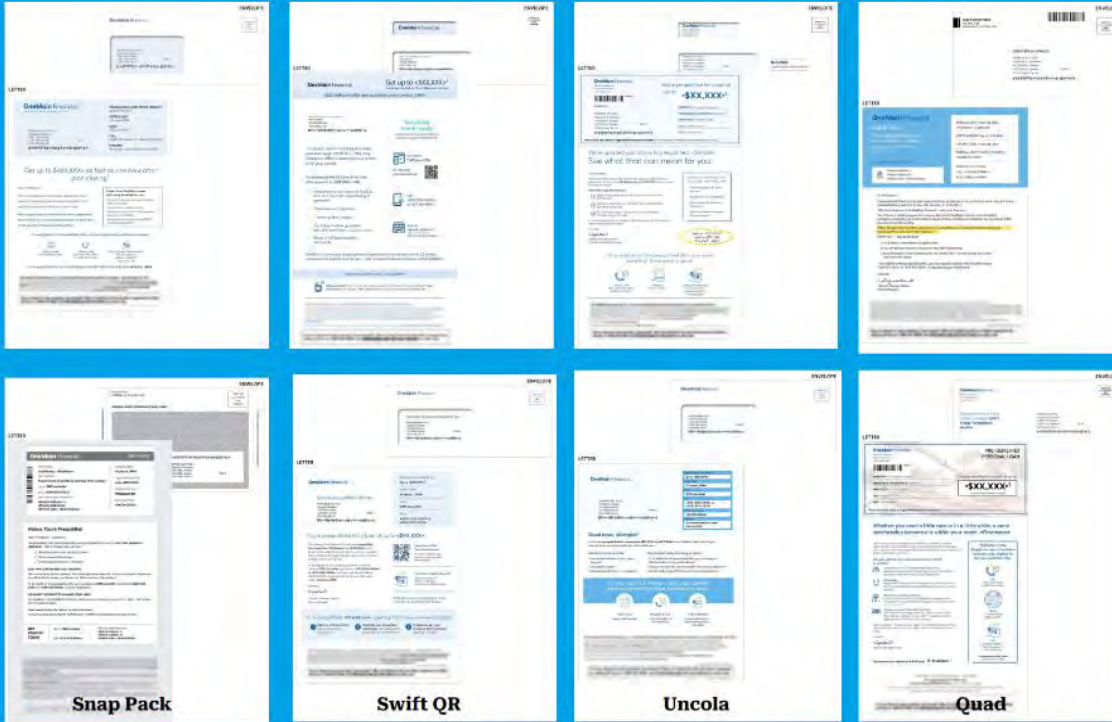
Doing What Marketers Do

Lots of effort, limited movement



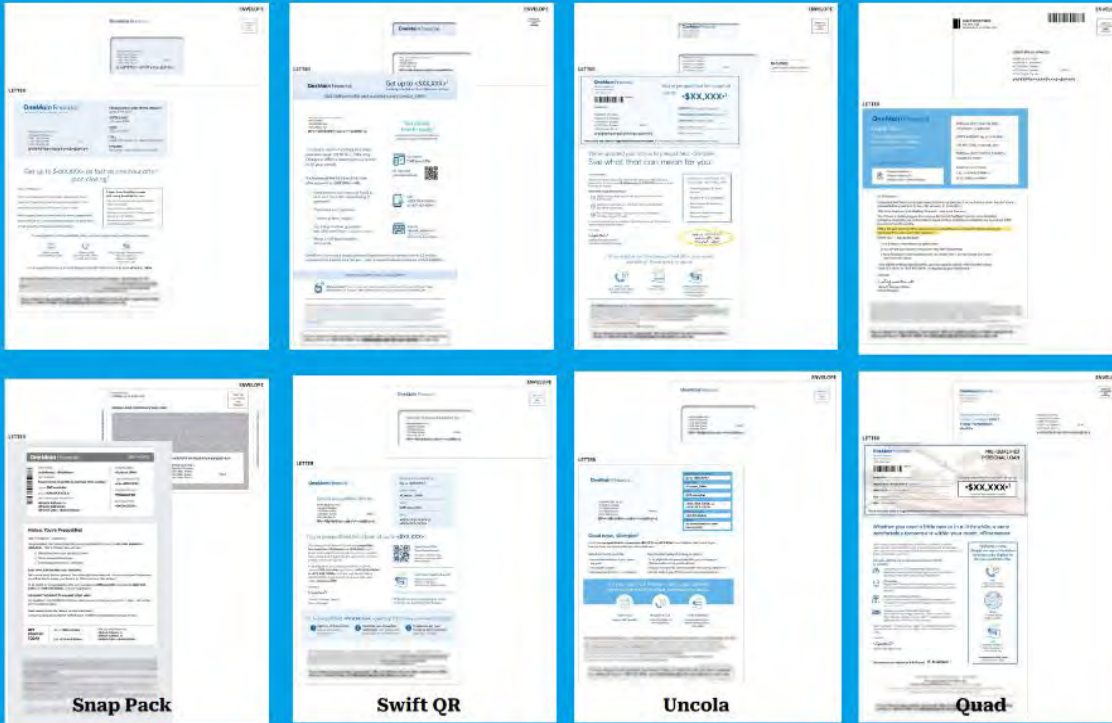
From Internal Debate to Audience Informed

8 Challenger Concepts



From Internal Debate to Audience Informed

8 Challenger Concepts

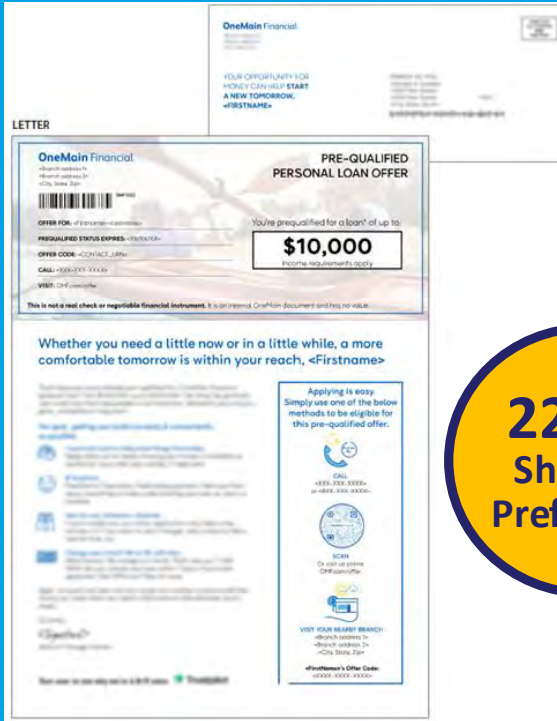


Look-Alike Audience



From Internal Debate to Audience Informed

The Winning Concept



Ranked for Resonance + Motivation

BEST AND WORST CHOICES BY		AUDITION RANK		
TOP 5 (BEST FIRST)		BOTTOM 5 (WORST FIRST)		
Quad		Snap Pack		
Match Mail		Blue Genes		
DMS Copy Light		Swift QR		
Uncola		Certificate		
Certificate		Uncola		

Select All	RANK	SHARE OF PREFERENCE	PROBABILITY BASED RECALCULATING	COUNTING ANALYSIS
<input checked="" type="checkbox"/>	1	22.7%	14.9%	40.9%
<input checked="" type="checkbox"/>	2	14.7%	13.6%	36.9%
<input checked="" type="checkbox"/>	3	12.3%	13.1%	34.8%
<input checked="" type="checkbox"/>	4	11.2%	12.7%	34.3%
<input checked="" type="checkbox"/>	5	10.6%	13.1%	33.6%
<input checked="" type="checkbox"/>	6	10.1%	11.8%	30.5%
<input checked="" type="checkbox"/>	7	9.5%	11.7%	30.8%
<input checked="" type="checkbox"/>	8	8.9%	9.0%	24.7%

From Internal Debate to Audience Informed

The Winning Concept

OneMain Financial
PRE-QUALIFIED PERSONAL LOAN OFFER

You're prequalified for a loan* of up to: **\$10,000**

Whether you need a little now or in a little while, a more comfortable tomorrow is within your reach, <Firstname>

Applying is easy. Simply use one of the below methods to be eligible for this pre-qualified offer:

- CALL: 1-800-XXX-XXXX or click: XXX.XXX.XX
- SCAN: Or scan QR code OFFER CODE: XXXXXXX
- VISIT: YOUR NEAREST BRANCH OR click: XXX.XXX.XX or City State Zip

22.7% Share of Preference

Ranked for Resonance + Motivation

BEST AND WORST CHOICES BY		AUDITION RANK	
TOP 5 (BEST FIRST)		BOTTOM 5 (WORST FIRST)	
Quad		Snap Pack	
Match Mail		Blue Genes	
DMS Copy Light		Swift QR	
Uncola		Certificate	
Certificate		Uncola	

Select All	RANK	SHARE OF PREFERENCE	PROBABILITY BASED RESCALING	CO AN
<input checked="" type="checkbox"/>	1	22.7%	14.9%	
<input checked="" type="checkbox"/>	2	14.7%	13.6%	
<input checked="" type="checkbox"/>	3	12.3%	13.1%	
<input checked="" type="checkbox"/>	4	11.2%	12.7%	
<input checked="" type="checkbox"/>	5	10.6%	13.1%	
<input checked="" type="checkbox"/>	6	10.1%	11.8%	
<input checked="" type="checkbox"/>	7	9.5%	11.7%	
<input checked="" type="checkbox"/>	8	8.9%	9.0%	

Actual In-Market Results

7.10%
Lift in Response Rate



Concept Study – It Changed the Conversation

Before

- 1 Internal discussion
- 2 Preference and assumption
- 3 Which concept do they like?

What We Learned

- 1 What resonates in the real world
- 2 Clarity and relevance
- 3 Greater confidence moving forward

How We Optimized Execution

The diagram illustrates the layout of a OneMain Financial letter with several optimization points highlighted by callout boxes:

- Message + Treatment [Envelope]**: Points to the top header area of the letter.
- Top Panel Letter**: Points to the top section of the letter content, which includes the OneMain Financial logo, a barcode, and the offer details.
- Letter Headline**: Points to the headline text: "Whether you need a little now or in a little while, a more comfortable tomorrow is within your reach, <Firstname>".
- CTA Intro Copy**: Points to the introductory text for the call to action: "Applying is easy. Simply use one of the below methods to be eligible for this pre-qualified offer.".
- Content Layout Letter**: Points to the main body of the letter, which includes a list of application methods (Call, Scan, Visit) and contact information.

The letter content includes the following text:

OneMain Financial
YOUR OPPORTUNITY FOR MONEY CAN HELP START A NEW TOMORROW. <FIRSTNAME>

LETTER

OneMain Financial. PRE-QUALIFIED PERSONAL LOAN OFFER
You're pre-qualified for a loan* of up to: **\$10,000**
Income requirements apply.

OFFER FOR: <Firstname> <Lastname>
PRE-QUALIFIED STATUS EXPIRES: <DD/MM/YYYY>
OFFER CODE: <CODE> <LINE>
CALL: <XXX-XXX-XXXX>

This is not a real check or negotiable financial instrument. It is an Internet OneMain document and has no value.

Whether you need a little now or in a little while, a more comfortable tomorrow is within your reach, <Firstname>

Applying is easy. Simply use one of the below methods to be eligible for this pre-qualified offer.

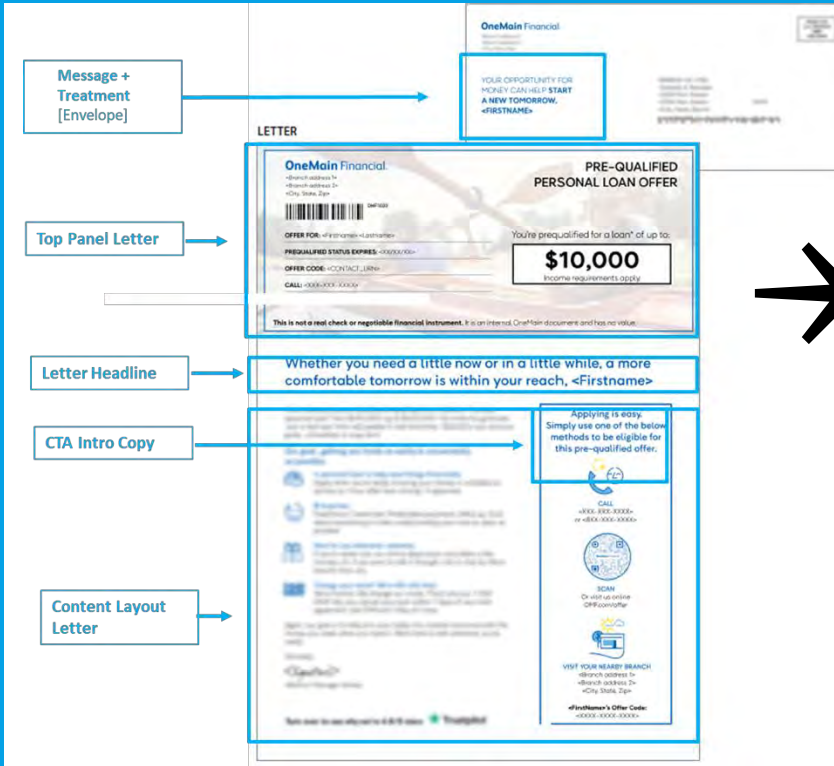
CALL
<XXX-XXX-XXXX>
or <XXX-XXX-XXXX>

SCAN
Or visit us online
OPF.com/offer





VISIT YOUR NEAREST BRANCH
<Branch address 2>
<City State Zip>

*Eligibility Offer Code
<XXX-XXX-XXXX>

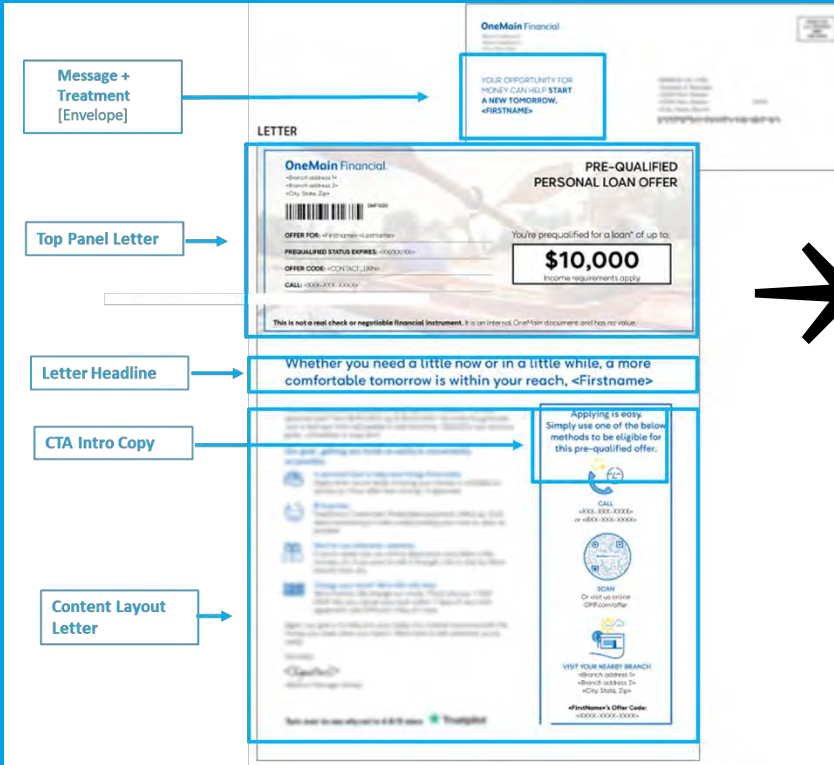
How We Optimized Execution







5 Variables, 20 Cells - 1,024 Unique Combinations!

Variable 1	Variable 2	Variable 3	Variable 4	Variable 5
Message & Treatment [Envelope]	Top Panel [Letter]	Letter Headline [Letter]	Content Layout [Letter]	CTA Intro Copy [Letter]
YOUR OPPORTUNITY FOR MONEY CAN HELP START A NEW TOMORROW <FIRSTNAME>	Prequalified Personal Loan + Certificate w/ image 	Whether you need a little now or in a little while, a more comfortable tomorrow is within your reach, <Firstname>	Audition Winner Content Layout option 2	APPLYING IS EASY.
CREDIT STATUS: UPDATED	Offer Table 	Good news! You're prequalified for a loan. Up to \$10,000 available. Get your money as fast as one hour after loan closing.	Content Layout option 2	You choose how to apply: To be eligible for this prequalified offer, you must apply using one of these methods:
None	Headline Offer 	You're prequalified for a loan of up to \$10,000	Content Layout option 3	You're prequalified, <First Name>, so getting the money you need is simple!
ENCLOSED: LOAN OFFER STATUS UPDATE	CTA / QR Code + Offer 	Good News, <Firstname>! Get up to \$10,000 as fast as one hour after loan closing.	Content Layout option 4	GET STARTED TODAY Click, call, or come in and get your money as fast as one hour after loan closing.

How We Optimized Execution



5 Variables, 20 Cells - 1,024 Unique Combinations!

Variable 1	Variable 2	Variable 3	Variable 4	Variable 5
Message & Treatment [Envelope]	Top Panel [Letter]	Letter Headline [Letter]	Content Layout [Letter]	CTA Intro Copy [Letter]
YOUR OPPORTUNITY FOR MONEY CAN HELP START A NEW TOMORROW <FIRSTNAME>	Prequalified Personal Loan + Certificate w/ image 	Whether you need a little now or in a little while, a more comfortable tomorrow is within your reach, <Firstname>	Audition Winner Content Layout option 2	APPLYING IS EASY.
CREDIT STATUS: UPDATED	Offer Table 	Good news! You're prequalified for a loan. Up to \$10,000 available. Get your money as fast as one hour after loan closing.	Content Layout option 2	You choose how to apply: To be eligible for this prequalified offer, you must apply using one of these methods:
None	Headline Offer 	You're prequalified for a loan of up to \$10,000	Content Layout option 3	You're prequalified, <First Name>, so getting the money you need is simple!
ENCLOSED: LOAN OFFER STATUS UPDATE	CTA / QR Code + Offer 	Good News, <Firstname>! Get up to \$10,000 as fast as one hour after loan closing.	Content Layout option 4	GET STARTED TODAY Click, call, or come in and get your money as fast as one hour after loan closing.

Look-Alike Audience



Building The Strongest Execution

LETTER

OneMain Financial

You're pre-qualified to apply for a OneMain Financial personal loan.

Borrow **\$10,000** for just \$XXX per month!

You're pre-qualified to apply for a OneMain Financial personal loan. One-aid-001-000-33044

Good news! You're pre-qualified for a loan. **Up to \$10,000 available.** Get your money as fast as one hour after loan closing.

APPLYING IS EASY. Simply use one of the below methods to be eligible for this pre-qualified offer.

CALL 1-800-100-XXXX or 800-300-XXXX
 VISIT YOUR NEAREST BRANCH
 SCAN To visit us online @OneMain.com
 TEXT To visit us online @OneMain.com

4.58%
Incremental
Anticipated
Lift

Simulator IPR Outlier Profiles Settings Significance

FILTERS

Select All

HHI
 Gender
 Age
 Region
 Education
 Employment
 FICO Score
 Personalizati...
 Testimonials b...
 Image Imag...
 City
 State
 ZIP

	<input checked="" type="checkbox"/> Control	<input checked="" type="checkbox"/> Overall Winner	<input checked="" type="checkbox"/> Segment Winner
Message + Treatment [Envelope]	Your opportunity form	None	None
Top Panel [Letter]	Prequalified Personal	Headline Offer	Headline Offer
Letter Headline [Letter]	Whether you need a lit	Good news! You're pri	Good news! You're pri
Content Layout [Letter]	Audition Winner...	Content Layout optio	Content Layout optio
CTA Intro Copy [Letter]	Applying is easy	Applying is easy	Applying is easy
Roll Out Qty (in thousands)	1000	1000	1000
Roll Out Cost (per thousand pieces)	\$ 0.00	\$ 0.00	\$ 0.00
<input type="checkbox"/> Manual Input			
Revenue per Response	\$ 100	\$ 100	\$ 100
Anticipated Response	0.50%	0.52%	0.52%
Anticipated Lift	0.00%	4.58%	4.58%
Statistical Confidence	N/A	>99%	>99%
ROMI	\$500,000	\$522,875	\$522,875

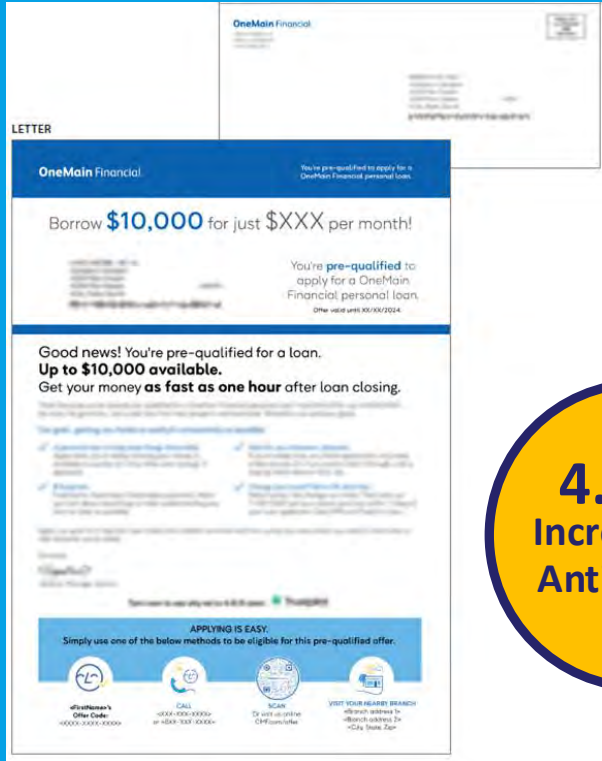
Anticipated Lift

Category	Anticipated Lift
Control	0.00%
Overall Winner	4.58%
Segment Winner	4.58%

ROMI (in thousands)

Category	ROMI (in thousands)
Control	\$500,000
Overall Winner	\$522,875
Segment Winner	\$522,875

Building The Strongest Execution



**4.58%
Incremental
Anticipated
Lift**



Actual
In-Market
Results

5.61%

Lift in
Response Rate



The Bigger Impact / A Different Way of Thinking

Test & Learn

Learn, then Test

Testing should be the validation step — not the first-place learning happens.

Q&A

Scott Harvey
SVP, Direct Marketing
Quad

Shawn O'Neil
VP and Director of Marketing
OneMain Financial