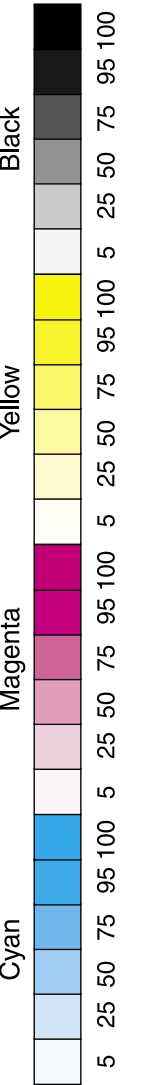


Our goal at the United States Postal Service® is to remain the leading mail resource for businesses and consumers. If you found the information in this brochure helpful, please visit usps.com/dminfo for additional studies conducted by the USPS® as they become available.



Mail, Credit Cards, and the Internet



CAMPBELL-EWALD

E5UPD0781
 CREDIT CARD WHITE PAPER - OUTSIDE
 Flat size: 17 x 11
 Finish size: 8.5 x 11
 6C (Process, PMS 160, 294)

REQ 38453
 9-19-05 CE-4/0
 Production Artist: MRS
 Task: Fix and Print.
 Spell check ☐

Creative Directors: J. Benay
 Art Director: K. Kemmer
 Writer: N. Piggins
 Account Executive: J. Wood
 Production Supervisor: L. Eagan



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FOLD

11.25 in.
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10.75 in.



Digital readouts on gas pumps blink out the praises of private label "plastic." **Banner ads** online tout credit offers while you scan **the news**. With these and many other ways to market credit cards today, which of the most **popular media** actually drives consumers to apply online? The answer may surprise you.

Insight 1 Mail encourages online credit card applications.

While there are just as many ways to influence credit card applications as there are ways for consumers to actually apply, mail is the number one catalyst for online application when compared to e-mail and banner ads. In fact, of those stating that mail influenced their online application, 72% went on to *complete and send it*.

Insight 2 Mail breeds commitment.

Choosing the right credit or private label card can be a difficult decision for consumers. Because mail arrives at their door – supporting and preselling your brand – it makes a powerful first impression, particularly for first-time applicants who have no previous relationship with you and may be entertaining other offers during their "decision phase." Mail is a visual reminder of what differentiates you and actually helps generate commitment. An impressive 77% of noncustomers – consumers with no current or past relationship with the credit card company they ultimately chose – said mail was the factor that drove them to complete their credit card application online.

users participating in the comScore Networks report agreed that they'd be more likely to open an offer through the mail than e-mail. That's a strong statement. Banner ads tend to be overlooked as well, especially when the user is in a rush or using a browser plug-in that deletes them. Out of 35 million online applications submitted in 2004, banners influenced a mere 5% of the applicants. Despite the "digital revolution" and advancement of technology, it's interesting that 54% of consumers prefer to receive credit card offers in the mail rather than over the Internet (only 24% prefer to receive credit card offers via e-mail).

Why the big response? Without a doubt, mail helps presell consumers long before they take action. It comes right to their homes, so they can study your offer at their leisure. Mail's flexibility adds to its effectiveness. Your message and offer can be personalized to their lifestyles and credit scores. In addition, mail lets consumers compare features and rates with other offers received. Bottom line: Mail makes for smart messaging and smart consumers. And if the opportunity's right, the consumer could jump online.

Together, mail and the Internet offer credit card companies and private label credit brands a synergistic relationship – a one-two punch for drawing prospects to the Internet. With mail, they can read about the advantages of your card and study the fine print. Then they can apply using forms provided in your mail materials or, quicker yet, connect to your site via URL addresses listed in your mailer – heading straight to the application section.

... they go online and apply.
Mail was the #1 driver of online credit card applications in 2004; it had 5 times more impact than e-mail and 7.5 times more than banner ads.

Insight 3 Mail is a welcome mode of communication.

As you may have discovered, offers by e-mail are often overlooked – or deleted by the user before they're even opened. To make communication even more difficult, many e-mail offers never reach the consumer's inbox, as more people are utilizing spam-blocking technologies. Fact is, 70% of total

it's taken seriously. The study shows that when it comes to marketing credit cards or private label charge cards, consumers have a marked preference for mail.

Mail is personal and unobtrusive and gets people to take action. Although e-mail and banner ads are effective ways to drive people to apply on your Web site (and are, therefore, essential elements of a credit card's marketing mix), mail has proven to be the number one motivator to complete the deal.

Times may change, but mail's role in building a credit card customer base remains extremely vital. To reach your prospects on a personal, influential level – and encourage them to apply online – use mail.

In fact, just put your offer through the door and watch what happens.

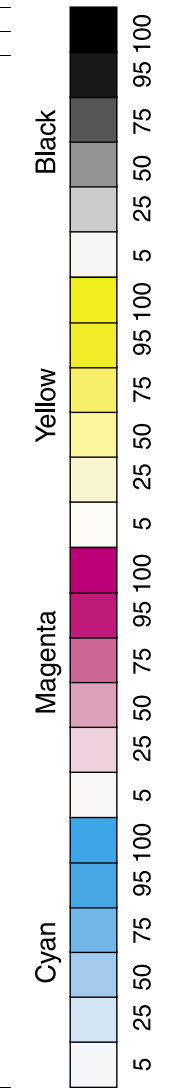
Mail builds commitment. 77% of noncustomers reported that mail was what drove them to complete credit card applications online.

Mail gets read. 54% of consumers prefer to receive credit card offers in the mailbox rather than over the Internet.



Mail, Credit Cards, and the Internet: These findings are part of a recent study that was conducted by comScore Networks and commissioned by the U.S. Postal Service® to quantify the impact of Direct Mail versus online marketing methods (such as e-mail and banner ads) on online credit card applications. comScore observed the actual online behavior of more than one million U.S. consumers and administered a pop-up survey to more than 2,400 online credit card applicants at seven credit card company Web sites.

Credit Card Offers: How Mail links consumers to your site.



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