SOLUTION BRIEF

DM Financial™

Precision Media for Smarter, Stronger Financial Brands

FROM COMPLIANCE TO CONVERSION: DATA-DRIVEN MEDIA INNOVATION FOR MODERN FINANCIAL BRANDS

DM Financial™ is an all-in-one media offering from Digital Mouth that enables banks, insurers, wealth managers, and fintech brands to precisely target and convert high-value customers by delivering engaging digital experiences across every financial journey. Powered by advanced data science and predictive AI, our solutions maximize return on investment through fully optimized digital media campaigns, while strengthening consumer trust and accelerating growth for financial services brands.

SOLUTION SNAPSHOT

Audience Data Activation
Unify first-party, third-party, and contextual data into actionable audience segments.

Advanced & Proprietary Targeting
Combine behavioral, contextual, and geo-intelligence with compliance-first precision.

Hyper-Personalized Media
Ensure every interaction drives deeper trust, relevance, and measurable growth.

Data Experience Cloud
Real-time analytics and predictive AI enables smarter decisions and measurable growth.

THE CHALLENGE

Advertising in financial services is highly complex, with strict regulations that can create significant barriers for brands seeking to execute effective, multi-channel media strategies. From navigating data privacy laws and FINRA advertising standards to managing the limitations around customer targeting, brands have been forced to rethink how they engage audiences in a compliant yet impactful way. It's no surprise, then, that these persistent challenges are often viewed as major obstacles to sustainable growth.

Regulatory Compliance & Privacy

Financial services brands must comply with regulations such as GLBA, GDPR, CCPA, and FINRA advertising guidelines. Marketing leaders face the dual challenge of protecting sensitive customer data while delivering personalized, high-performance digital experiences.

Trust & Brand Credibility

Trust is the cornerstone of any financial relationship. Yet consumer skepticism of large institutions and data breaches has made credibility harder to earn and easier to lose. Brands must deliver consistent, transparent, and meaningful engagement to win loyalty.

Complex Audience Segmentation

Whether targeting affluent investors, small business owners, or first-time homebuyers, financial institutions must unify fragmented online and offline data sets to accurately segment audiences. With third-party cookies disappearing, building compliant, first-party data-driven strategies is critical.

Measuring ROI in Long Decision Cycles

Customer acquisition in financial services often spans months or years. From researching mortgages to switching wealth managers, journeys involve multiple touchpoints, making attribution and ROI measurement challenging.

As the industry undergoes rapid disruption, shifting consumer expectations, and the acceleration of digital-first engagement, financial brands are under pressure to deliver experiences that not only acquire and retain high-value customers but also build long-term trust and loyalty. Meeting these demands requires a more sophisticated approach, one that creates personalized, seamless interactions across every step of the financial journey. Successful brands are leveraging:

01 **Privacy-Safe Audience Data**
Leverage audience segmentations that align with GLBA, FINRA, GDPR, and CCPA standards while maintaining personalization.

02 **Omnichannel, Cross-Device Strategy**
Engage high-value customer segments with omnichannel and platform-specific content across the financial journey.

03 **Sophisticated Targeting**
Combine behavioral and intent signals along with contextual alignment to enable precise targeting without reliance on third-party cookies.

04 **Data Science and Analytics**
Harness advanced analytics and data science to clearly measure ROI and empower smarter, faster decision-making for financial leaders.

THE SOLUTION

DM Financial™ empowers financial services brands with full-funnel, omnichannel media experiences that engage, convert, and retain customers across every stage of the financial journey, while strengthening trust, deepening relationships, and driving sustainable growth. We leverage advanced data science and predictive AI to identify and retarget high-value, intent-driven audiences, deliver performance at scale across diverse lines of business, and maximize ROI through optimized, compliant digital media campaigns.

Whether building brand recognition, establishing credibility in a competitive marketplace, creating personalized ad experiences that resonate with specific customer needs, or rapidly adapting to shifting market conditions and consumer expectations, DM Financial™ is purpose-built to address a wide range of use cases across the financial lifecycle. Our all-in-one solution ensures seamless integration and a tailored approach for complex challenges, enabling financial brands to thrive across every channel and customer touchpoint.

AUDIENCE DATA ACTIVATION & SEGMENTATION

Managing, securing, and activating customer data has become one of the most pressing challenges in financial services marketing. Digital Mouth provides a comprehensive, compliance-first approach to audience management that empowers brands to leverage their most valuable data assets and third-party sources, while protecting customer trust.

Privacy-Safe Audience Segmentation

DM Financial unifies fragmented online and offline data sets, ranging from first-party customer files to third-party financial and lifestyle attributes, into a single, actionable view. All segments are curated within a privacy-compliant framework aligned with GLBA, GDPR, CCPA, and FINRA guidelines, ensuring secure activation across channels without reliance on third-party cookies. We leverage first-party data expansion and 70+ data partnerships to target the industry's most comprehensive dataset in the financial services industry.

Examples of Third-Party Data Inventory:

DATA SOURCES

AUDIENCES

	Epsilon	Equifax	Experian	CoreLogic	AnalyticsIQ
Retail Banks and Credit Unions	Household reach and purchase transactions	Consumer assets and credit data	Reach households	Homeowner data and high value buyers	Offline consumer marketing data

	Acxiom	MMI.IO	TransUnion	webbula	AnalyticsIQ
Mortgages and Loans	Home loans	Predictive borrower intelligence, lead-to-loan	Loan amount, length, etc.	Loan-to-value, interest rate	Home value

IMMERSIVE, HYPER-PERSONALIZED MEDIA

Media Performance at Scale Across Markets

Coordinating campaigns across diverse products and markets, from mortgages and credit cards to insurance policies and investment portfolios, is complex. Our ability to optimize custom audiences for specific financial products, combined with automated campaign management and reporting, allows us to deliver high-performance results across large volumes of localized, product-specific omnichannel campaigns.

Reach Users Across Media and Device Types

Being digitally present with privacy-compliant campaigns across multiple touchpoints ensures financial brands engage customers on the platforms they trust, precisely when they're most receptive to financial decisions. It means showing up consistently in the digital channels your audiences already use to research, compare, and act, including:

Success Across the Industry:

- **Retail & Commercial Banks:** national, regional, and community banks; credit unions; branch networks
- **Wealth & Asset Management:** investment firms, RIAs, broker-dealers, and private equity groups
- **Insurance Providers:** life, health, property & casualty, auto, and specialty insurers
- **Mortgage & Lending Services:** home loans, refinancing, auto lending, and SMB financing providers
- **Credit & Payments:** credit card issuers, merchant services, and digital wallets
- **Capital Markets:** trading platforms, investment banks, clearinghouses, and exchanges

CTV · Search · Mobile · Video · Native · Social · PMax

Audio · Display · DOOH · In-Game · VR / AR · Emerging

Omnichannel Mastery

Engage customers across every platform they use with a unified, cross-channel strategy that ensures reach, relevance, and consistency.

Hyper-Local Campaigns at Scale

Activate location-specific campaigns tailored to the unique demographics and needs of each neighborhood, scalable from tens to thousands of campaigns without compromising brand integrity.

Accelerated Go-Live

Launch hyper-localized campaigns in minutes, not weeks, enabling faster speed-to-market for new offers, rate promotions, or product rollouts.

Dynamic Content Optimization

Automatically adapt messaging to different audience profiles, whether first-time homebuyers, retirees, or small business owners.

Automated, Scalable Growth

Leverage AI to continuously reallocate spend, optimize performance, and maximize ROI, driving stronger results branch by branch, product by product, and campaign by campaign.

Governance & Brand Consistency

Centralized templates, compliance guardrails, and role-based approvals ensure every campaign is on-brand, compliant, and ready to scale without risk.

ADVANCED & PROPRIETARY TARGETING

Remove the Complexities of Compliance

Targeting in financial services is uniquely complex, requiring precise segmentation that balances personalization, scale, and strict compliance. From differentiating between first-time homebuyers and seasoned investors to reaching small business owners or policyholders, financial brands need the ability to engage distinct customer groups while safeguarding privacy and adhering to regulations. DM Financial delivers compliant, proprietary targeting solutions that connect audiences to tailored financial experiences across channels, maximizing efficiency, reducing waste, and building trust.

What's Inside the Targeting Stack?

DM Financial combines behavioral, contextual, and location-based signals into a powerful targeting stack designed specifically for financial services:

Behavioral & Intent Signals: Reach in-market prospects actively searching for "best mortgage rates," "retirement accounts," or "small business loans".

Contextual Alignment: Deliver relevant financial offers on the content, tools, and apps your customers already trust and engage with.

Geo & Proximity Layers: Target with precision around branches, campuses, competitor locations, and key community events.

Conquesting: Capture share of wallet ethically and effectively at the ZIP+4 level, focusing on markets where competition is most intense.

TARGETING CATEGORY	TARGETING TACTIC	REAL WORLD EXAMPLE
Audience-Based	Account-Based Marketing (ABM)	Target specific corporate clients for commercial banking services, delivering personalized ad experiences to key decision-makers within a company's C-suite or finance team.
	Audience Lookalike Expansion	Expand reach by modeling new audiences similar to existing high-value credit card customers or policyholders with a strong history of renewals.
	Custom Third-Party Audiences	Leverage third-party financial datasets to target high-net-worth investors, small business owners, or auto loan intenders with relevant product offers.
	First-Party & CRM Data Activation	Use CRM data from a regional bank to target existing mortgage holders with cross-sell offers for home equity loans or personalized insurance products.
	Premier Retail Data Targeting	Leverage credit/debit card transaction data to target consumers who have recently made large home improvement purchases with home equity loan offers.
Contextual	Category Contextual Retargeting	Align credit card promotions with travel content categories to capture frequent travelers, or insurance products with automotive sites to reach active car shoppers.
	Contextual Targeting	Place ads for retirement planning services alongside articles about long-term investing or content on financial news sites discussing tax-advantaged accounts.
	Keyword Contextual Retargeting	Serve insurance ads on pages where consumers are reading about "homeownership costs" or "car buying guides", ensuring alignment between ad and content.
	Page Context AI	Use AI to place ads for small business lending solutions in the exact context of articles about entrepreneurship, cash flow management, or startup funding.
Retargeting & Conversion	Campaign Retargeting	Re-engage users who interacted with a deposit growth campaign by serving follow-up ads that highlight special offers or referral bonuses.
	Dynamic Retargeting	Display tailored creative based on what the customer last viewed, such as promoting auto loans to someone who checked loan calculators or retirement accounts to a user researching IRAs.
	Keyword Search Retargeting	Retarget users searching for terms like "best credit cards for travel rewards" or "mortgage refinancing rates" with personalized offers.
	Site Retargeting	Re-engage visitors who abandoned an application for a personal loan or browsed details about wealth management services on a financial institution's website.
Location-Based	Addressable Geo-Fencing	Serve localized ads promoting branch openings, mortgage promotions, or business banking services to households within a set radius of a new branch location.

ADVANCED & PROPRIETARY TARGETING

Addressable Audience Curation Tool

Our Addressable Audience Curation Tool empowers financial brands by creating highly granular, real-time audiences at the household or branch level. Leveraging thousands of demographic, lifestyle, and financial intent variables, brands can scale addressable programmatic targeting across markets while automatically removing personally identifiable information (PII) to ensure compliance. This means ads reach the right customers in the right context, whether they're researching auto loans, evaluating investment products, or shopping for insurance.

Key Benefits:

- Curate precise household- or ZIP-level audiences using advanced financial and lifestyle datasets.
- Automatically exclude sensitive PII to protect consumer trust and comply with industry regulations.
- Activate addressable audiences across devices and formats for cohesive, omnichannel engagement.
- Drive measurable results by attributing media to financial outcomes like account openings, loan applications, and policy conversions.

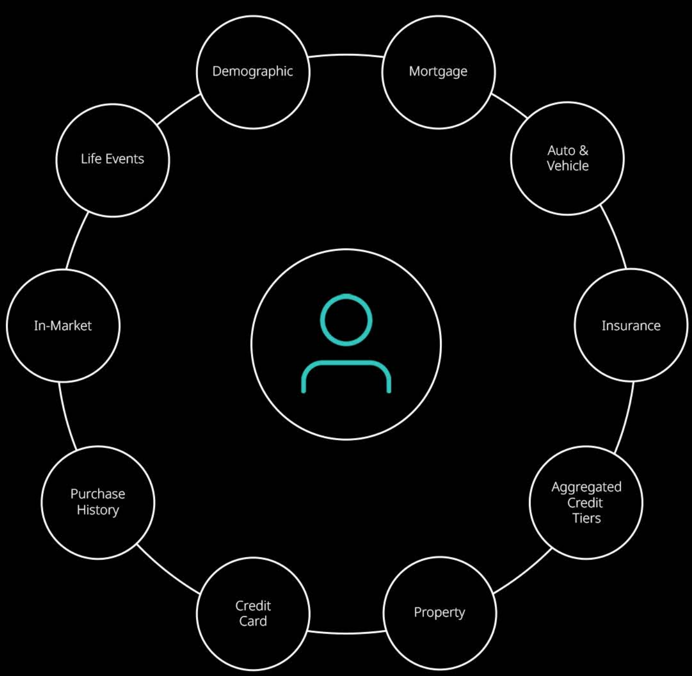
126M
U.S. households within reach

90%+
average match rate

3000+
audience data variables

HOW IT WORKS

1. **Data Aggregation:** Integrates offline records, online behaviors, and first-party customer data into one unified view.
2. **Audience Building:** Apply location, demographic, and lifestyle filters to construct precise, high-value audience segments.
3. **Boolean Logic:** Use AND/OR rules to include or exclude attributes, enabling highly customized segmentation strategies.
4. **Household-Level Targeting:** Translate audience criteria into specific, addressable households for localized precision.
5. **Cross-Device Activation:** Extend campaigns across all associated devices, desktop, mobile, and OTT/CTV, for seamless reach.



Examples of attribute categories

ADVANCED & PROPRIETARY TARGETING

Contextual Targeting with Page Context AI

In financial services, timing and relevance are everything. Customers researching mortgage refinancing, retirement planning, or small business loans expect to find solutions that match their needs at that very moment. Page Context AI ensures your brand is there when it matters most, placing ads alongside the financial content prospects are actively consuming without relying on third-party cookies or personal identifiers.

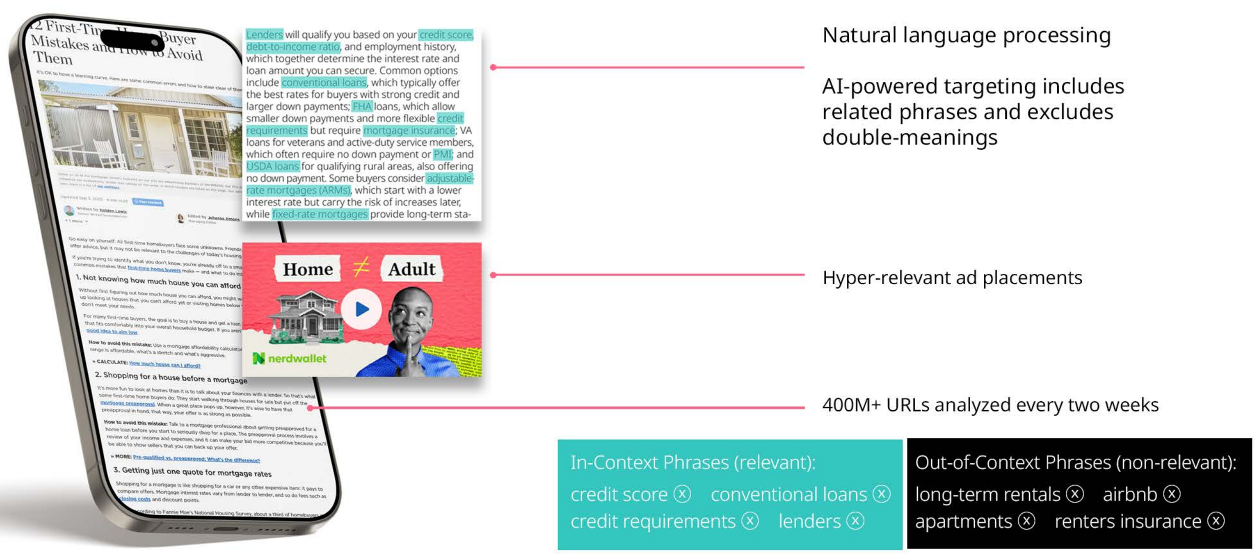
Built on advanced machine learning, Page Context AI scans more than 400 million pages in real time and dynamically expands targeting beyond simple keywords. By understanding context, sentiment, and relevance, it aligns financial brands with high-value environments where trust and engagement are highest.

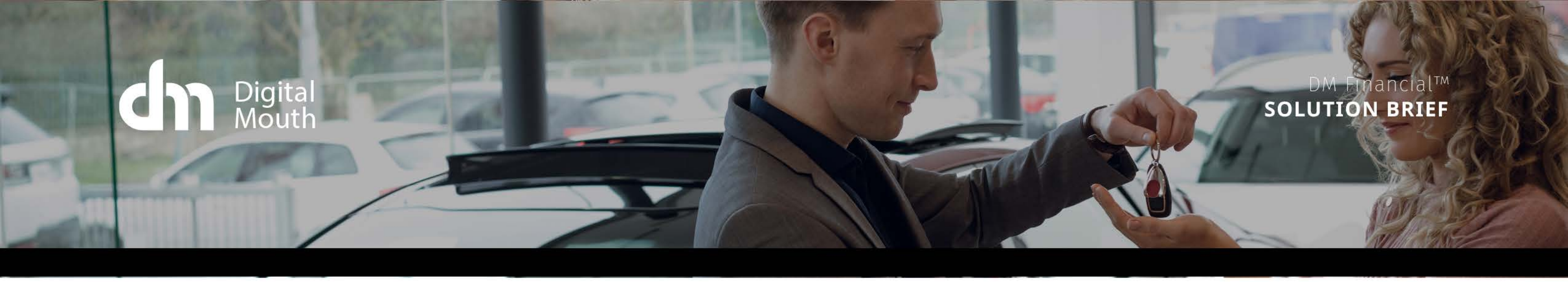
How It Works:

- **Content-Aware Placement:** Ads appear on pages where consumers are reading about topics like “best savings accounts” or “business loan rates”.
- **Customizable Contexts:** Define “in-context” and “out-of-context” phrases to tailor ad placement to your products, audiences, and brand objectives.
- **Real-Time Optimization:** Algorithms balance relevance and scale continuously, ensuring campaigns perform at their peak across millions of impressions.
- **Adaptive Learning:** AI refines targeting over time, learning from performance data to continuously improve placement accuracy and campaign outcomes.

Unique Advantages for Financial Marketers:

- **Protects Privacy:** 100% cookieless and free from personal identifiers; critical for GLBA, CCPA, GDPR, and FINRA compliance.
- **Maximizes Performance:** Expands contextual reach intelligently, capturing intent-rich audiences without wasted impressions.
- **Targets Niche Segments:** From first-time homebuyers to high-net-worth investors, customize targeting for unique product lines and customer needs.
- **Delivers Transparency:** Pre- and in-flight verification of domains provides visibility, control, and confidence throughout the campaign lifecycle.





DATA EXPERIENCE CLOUD

Dashboard Reporting & Analytics

Data Experience Cloud unifies fragmented customer and marketing data across business units, enabling financial brands to act with confidence. The platform delivers compliance, speed, and actionable insights that accelerate smarter decision-making while ensuring enterprise-grade governance and data integrity. By connecting all data sources, brands gain end-to-end visibility into their marketing ecosystem with the ability to measure, predict, and optimize performance in real time.

Capabilities such as engagement scoring, predictive customer lifetime value modeling, loyalty and retention analytics, and scenario planning provide clarity into customer behavior and campaign impact.

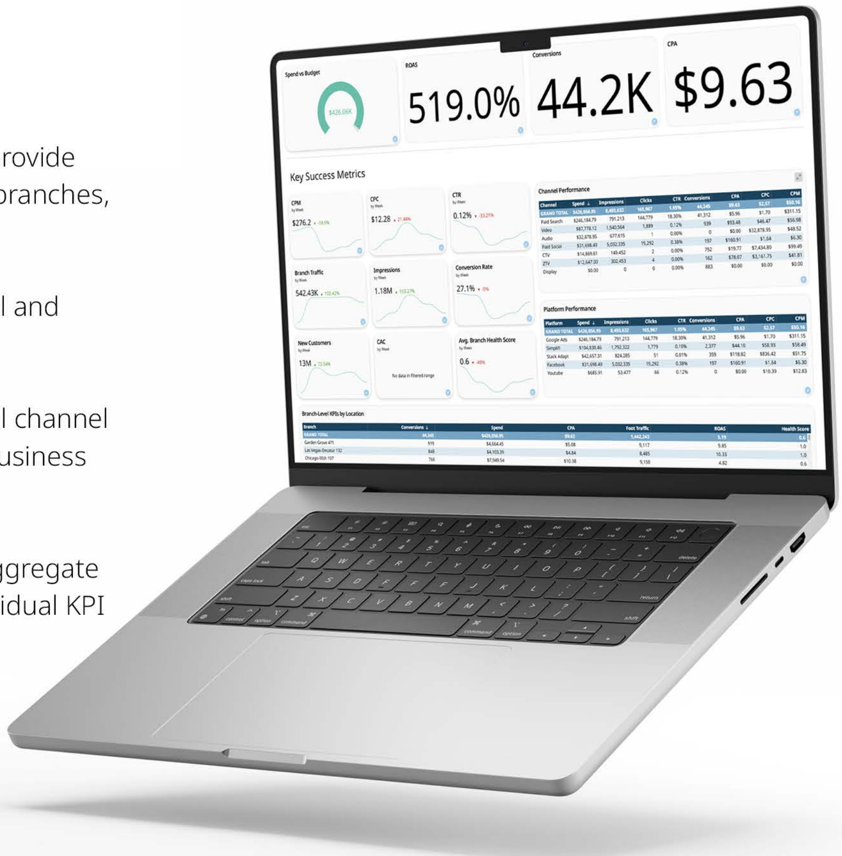
Purpose-built for financial services, Data Experience Cloud puts revenue at the center of reporting, linking campaign performance directly to account openings, deposits, loans, and policy conversions.

Key Features:

- Role-based permissions and filter options provide custom views across date ranges, regions, branches, channels, platforms, campaigns, and KPIs.
- Dynamic graphs illustrate impact of channel and spend allocation on KPIs in real-time.
- Predictive AI tools offer insight into potential channel mix allocations, spend optimizations, and business outcomes.
- Dashboards are available to download in aggregate and also as indidivual cards displaying individual KPI performance.

Key Benefits of Data Experience Cloud:

- **Unify Data Sources:** Create a single, compliant source of truth across customer and marketing data.
- **Predictive Insights:** Anticipate customer lifetime value, loyalty, and retention opportunities with AI-powered modeling.
- **Scenario Planning:** Test offers, rates, and pricing strategies to optimize outcomes before launch.
- **Revenue Focus:** Link campaign performance directly to account openings, policy conversions, and other financial KPIs.
- **Enterprise Security:** Ensure data quality, integrity, and full compliance with financial regulations.



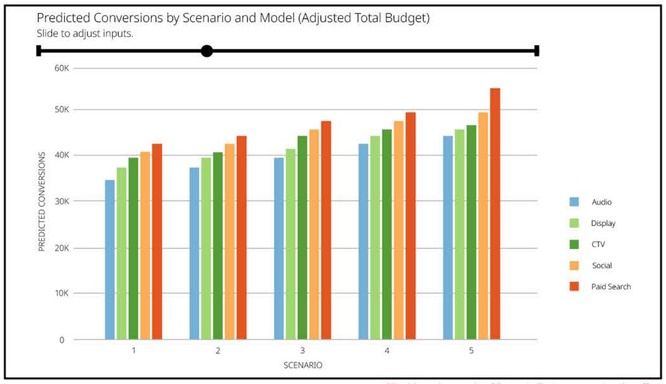
DATA EXPERIENCE CLOUD

Predictive AI & Data Science

Our predictive AI and data science tools transform raw data into actionable insights, empowering financial brands to make smarter, faster marketing decisions. By leveraging advanced algorithms and real-time analytics, we anticipate customer behavior, optimize media spend, and forecast campaign performance with unmatched precision. Our solutions connect disparate data sources, turning complexity into clarity and enabling brands to drive measurable growth across every channel.

Scenario Tester™

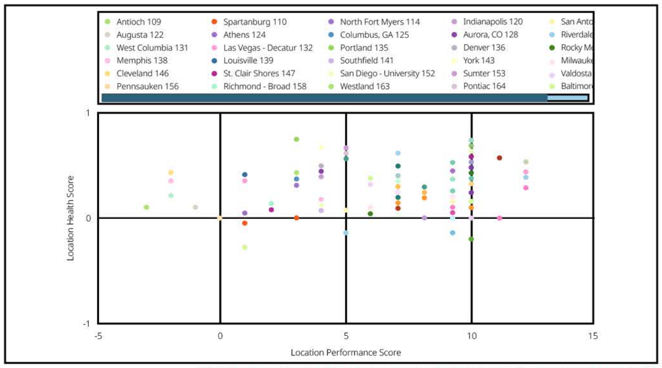
Simulate "what-if" media scenarios to forecast brand performance under changing market conditions. By modeling variables like competitor ad spend, interest rate shifts, or budget reallocations, financial brands can see how outcomes might be influenced before making investment decisions.



*Dashboard example of Scenario Tester measuring the effect of budget changes on conversions across channels.

Performance Matrix™

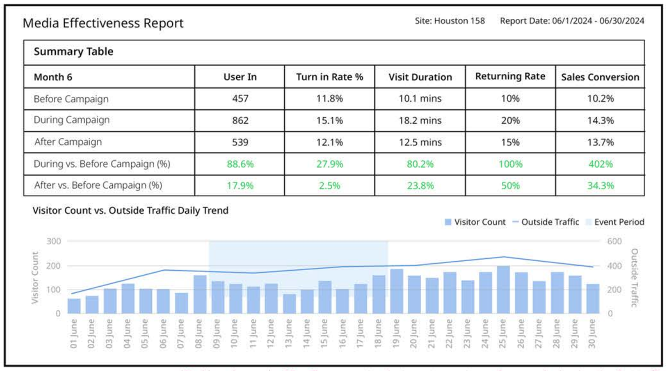
Connect media activity directly to bottom-line outcomes at the branch or product line level, giving financial marketers a clear line of sight from spend to brand health. Attribute campaign performance to operational KPIs, proving ROI across both local branches and national portfolios with accuracy and confidence.



*Dashboard example of Performance Matrix measuring the impact media and conversion optimization can have on the operational health of a multi-location brand.

FootFlow™

Measure and predict digital engagement to in-person branch traffic, measuring how media spend drives actual visits and conversions at the local level. By linking campaign exposure to verified foot traffic, financial brands can quantify the impact of digital advertising on customer acquisition, retention, and branch performance with precision.


Media Effectiveness Report

Site: Houston 158 Report Date: 06/1/2024 - 06/30/2024

Summary Table

Month 6	User In	Turn in Rate %	Visit Duration	Returning Rate	Sales Conversion
Before Campaign	457	11.8%	10.1 mins	10%	10.2%
During Campaign	862	15.1%	18.2 mins	20%	14.3%
After Campaign	539	12.1%	12.5 mins	15%	13.7%
During vs. Before Campaign (%)	88.6%	27.9%	80.2%	100%	402%
After vs. Before Campaign (%)	17.9%	2.5%	23.8%	50%	34.3%

*Dashboard example of FootFlow measuring the impact campaign performance had on location foot traffic and revenue during an off-peak time period for a multi-location brand.

CASE STUDY

Regional Bank Drives Growth with Scalabale Hyper-Local Media, Outperforming National Institutions at the Branch Level

Overview

A regional bank with 100+ branches faced increasing competition from national banks and fintechs, struggling to activate hyper-local campaigns that drove measurable branch-level results. With aggressive deposit goals and pressure to boost small business lending, the bank partnered with Digital Mouth to connect with local audiences while maintaining brand consistency at scale.

How We Did It

Addressable Audience Curation

Custom audiences were developed using demographic, behavioral, and financial intent data layered with proximity around each of the branch locations. This ensured ads reached individuals most likely to open new accounts, apply for loans, or seek small business services within a 5- to 10-mile radius of each branch.

Geo-Targeted Competitive Conquesting

The campaign identified and targeted users who had recently visited national bank branches or other community banks. Using GPS data and mobile behavior signals, Digital Mouth delivered ads to in-market consumers actively comparing banking services, redirecting consideration back to the bank and their local branch.

Dynamic Branch-Level Conversion Zones

Precise conversion zones were drawn around each bank branch, allowing attribution of foot traffic and in-person visits back to specific media exposures. This enabled real-time measurement of which campaigns and creatives drove physical branch activity, empowering smarter allocation and optimization.

Mobile-First Omnichannel Activation

Ads were dynamically served across devices, prioritizing mobile where users most frequently engage with banking content. Formats included display, native, video, and search with each personalized to reflect the specific branch location, product offering, and audience profile.

The Results

123%
Increase in Avg. Branch Foot Traffic

64%
Lift in New Account Sign Ups

$7.32
Avg. Campaign CPA

43%
Increase in YoY Local Loan Applications

10.7%
Avg. Campaign CTR

Digital Mouth stands as an independent powerhouse in media planning, buying, and data science, unencumbered by the constraints of an industry dictated by global conglomerates. We offer a wealth of fresh, innovative ideas, unmatched expertise across all media sectors, and strategic partnerships to drive impactful results for your brand, regardless of industry or scale. Our team is made up of the best media experts and data scientists in the industry, continuously investing in the latest technologies to craft creative, effective, and measurable media solutions.

www.digitalmouth.com