

## CORETRAC AD ENGINE

powered by DigitalMailer, Inc.

Now you can manage ad campaigns in the office or on-the-go. The easy-to-use interface makes creating campaigns and sorting them by target group simple. Best of all, there's no app or extra software to download - it all happens in your mobile browser.



### HOW IT WORKS

CoreTrac's Ad Engine stores data from multiple sources and opens the opportunity to present "real time" one-to-one revenue generating offers to consumers, and helps financial institutions communicate with and cross-sell customers. Ad Engine automatically drives any marketing spot with a generic ad until the visitor is identified. Once identified, the Ad Engine switches to the recommended targeted ad for that consumer.

### AD ENGINE CURRENTLY HAS DEPLOYED FOUR TARGETING MODELS (SO FAR)

**1) Cross-sell a product that a customer doesn't have.**

When Ad Engine encounters a customer in any channel it is connected to, it displays the next ad of a product that the consumer doesn't have. Financial institutions can randomly display product ads or rank the order of display with weighted averages or random

**2) Make targeted offers to customers paying a bill, loan, credit card or mortgage somewhere else.**

When the bill payment system sees a consumer paying a bill at financial provider other than yours, the Ad Engine makes an offer to bring that loan, CC, Mortgage or bill to your financial institution.

**3) Make a recommended cross-sell from CoreTrac's ResourceOne CRM+ system and push it into all channels.**

CoreTrac's ResourceOne can export a list of what should be the next product a teller or call center rep should offer to a consumer when they see them. A report with a customer ID and recommended product can drive offers in email, Mobile, Online Banking, Website, bill pay, etc.

**4) Drive the ad space inside a mobile banking application.**

Most mobile banking apps have a marketing spot that currently displays the same ad for all consumers by financial institution. Once Ad Engine is connected to the mobile app, every time the consumer logs in it will display a random ad or look to Ad Engine for a specific offer.