



DigitasLBI

TransUnion®



## Content Strategy

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Overview

# Content Strategy Components

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**AUDIENCE  
INSIGHTS,  
CONTENT  
FRAMEWORK,  
ROLE OF  
CONTENT**

SULT	REVEAL	IN
rieda Hair onsults as tylist / , providing riptive olutions shing the ties of her yle.	John Frieda Hair Care* reveals their ongoing story of revolutionary leadership, rooted in an instinctive understanding of women.	John Care* to el chal pers beyor

**CONTENT  
PILLARS &  
FILTERS**

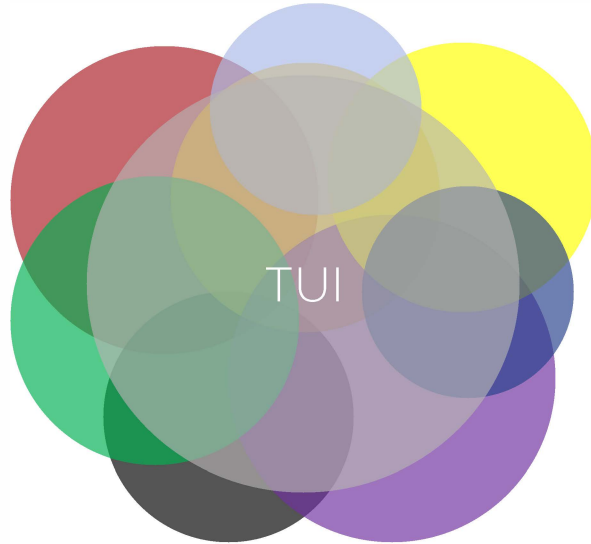


**CHANNEL  
STRATEGY,  
CONTENT  
SOURCES,**

# Audience

# The TUI audience profile

TransUnion's customers are derived from a complex web of demographics and characteristics



# Who TUI is attracting and acquiring?

TUI attracts prime customers to the site, but acquires sub-prime customers at a higher rate.

**Attracting:** Customers that resemble prime customers with higher scores, higher incomes, lower likelihood to convert, higher likelihood to retain

**Acquiring:** Customers that resemble sub-prime customers with lower scores, lower incomes, higher likelihood to convert, higher likelihood to churn

# Challenge

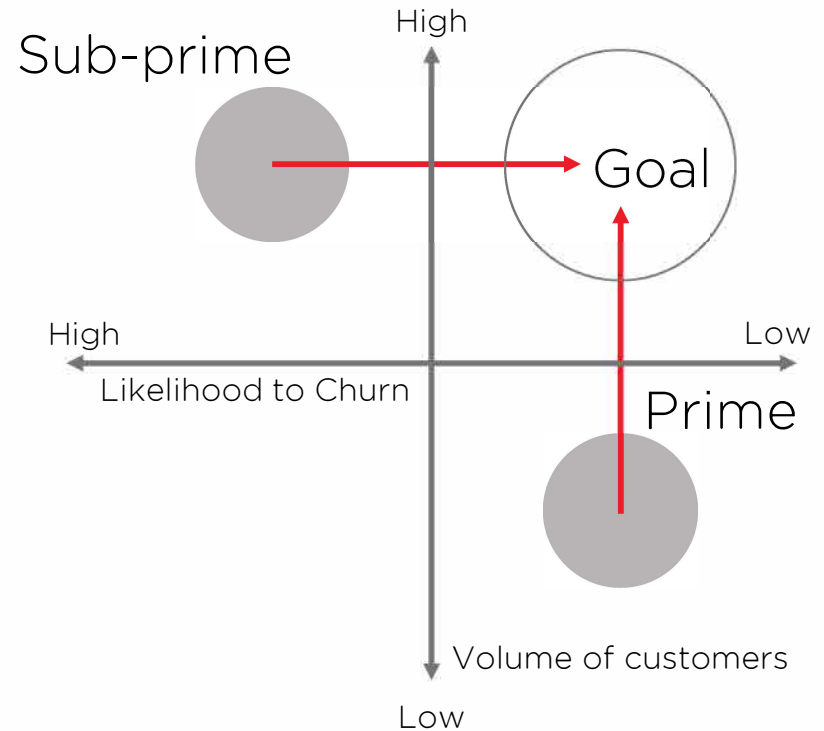
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So while we're ***attracting*** “prime” and “sub-prime” customers...

We're mostly ***acquiring*** high churn “sub-prime”

# Desired behaviors

1. Get Prime customers to **sign up** for credit monitoring with TransUnion.
2. Get Sub-prime customers to **stick around** and more actively monitor their credit with TransUnion.

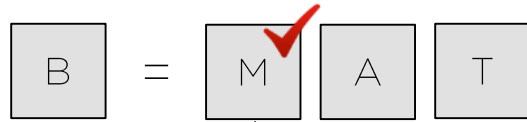




# Prime: Acquisition



# Reach when motivation is already high



**Motivation is high** when they're adding responsibility and see major life-stage purchases on the horizon.

Our Prime target is **defined by milestones** that mark major life transitions:

- Having a career (not a job)
- Getting married and having kids (or planning to)
- Shopping for “big ticket” items, like a home or a car

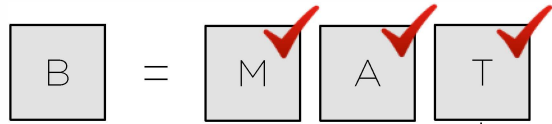
# Make it easy for them to take control



**Credit is complicated**  
and we need to make it  
easy for them to take an  
active role in managing it.

While they know credit is important, it's still complicated to them. They're invested in being prepared for upcoming events, but **complexity breeds inertia.**

# No time like the present



Life-stage **triggers**  
**create urgency.**

At this point in their lives, **life-events act as key triggers** to credit monitoring. The impact of credit becomes **more tangible right now** as they prepare to take on loans.

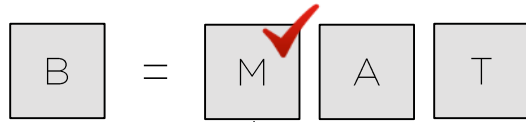
Help them take  
ownership of their credit  
**for the present**



# Sub-prime: Retention

# Help them see the future value

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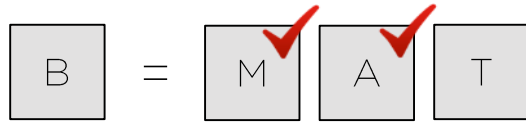
**Motivation is LOW**

because they don't know  
what they can do.

They check their credit because they know **it's at risk**, but they aren't motivated to stay because they're focused on their current situation and **don't understand the future potential** of their credit.

# Help them feel empowered

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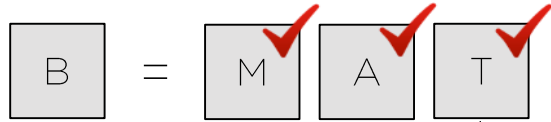


They know they need better credit, but **don't feel like they have control over it.**

They might have some ideas of how to improve their credit, but **can feel helpless** when it comes to making it happen. The most visited page on the TransUnion website is for credit disputes.

# Connect the future to the present

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Few natural triggers –  
they **don't need their  
credit to work for them**  
in the present.

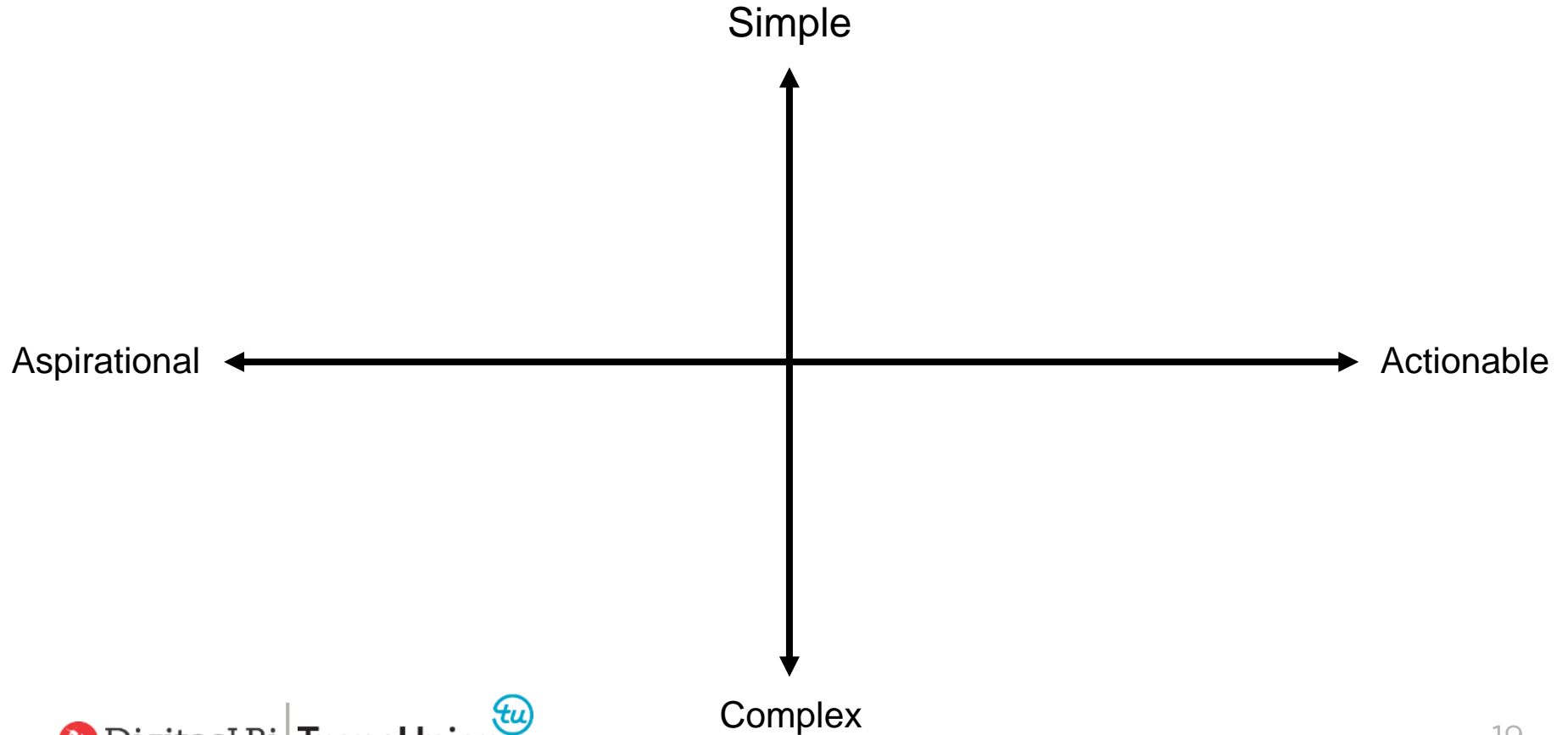
They aren't regularly thinking about their credit score. They're interested in acquiring more credit for the future but it's **not easy to connect their present-day actions to this future state.**



Help them take  
ownership of their credit  
**for the future**

# Content Framework

# Content Framework



# Content Framework Defined

## SIMPLE

Straightforward and  
Transparent

Easily Discoverable,  
Digestible

Synchronous title &  
information

Shareable

Visual

## COMPLEX

Academic

Utilizes Industry Speak

Long-winded

Written word and data  
heavy

Title misrepresented

Difficult to  
locate/navigate

## ACTIONABLE

Information that outlines  
a tangible process

Resource connector

Indicates problem,  
solution, benefit

Tied to credit brand and  
services

## ASPIRATIONAL

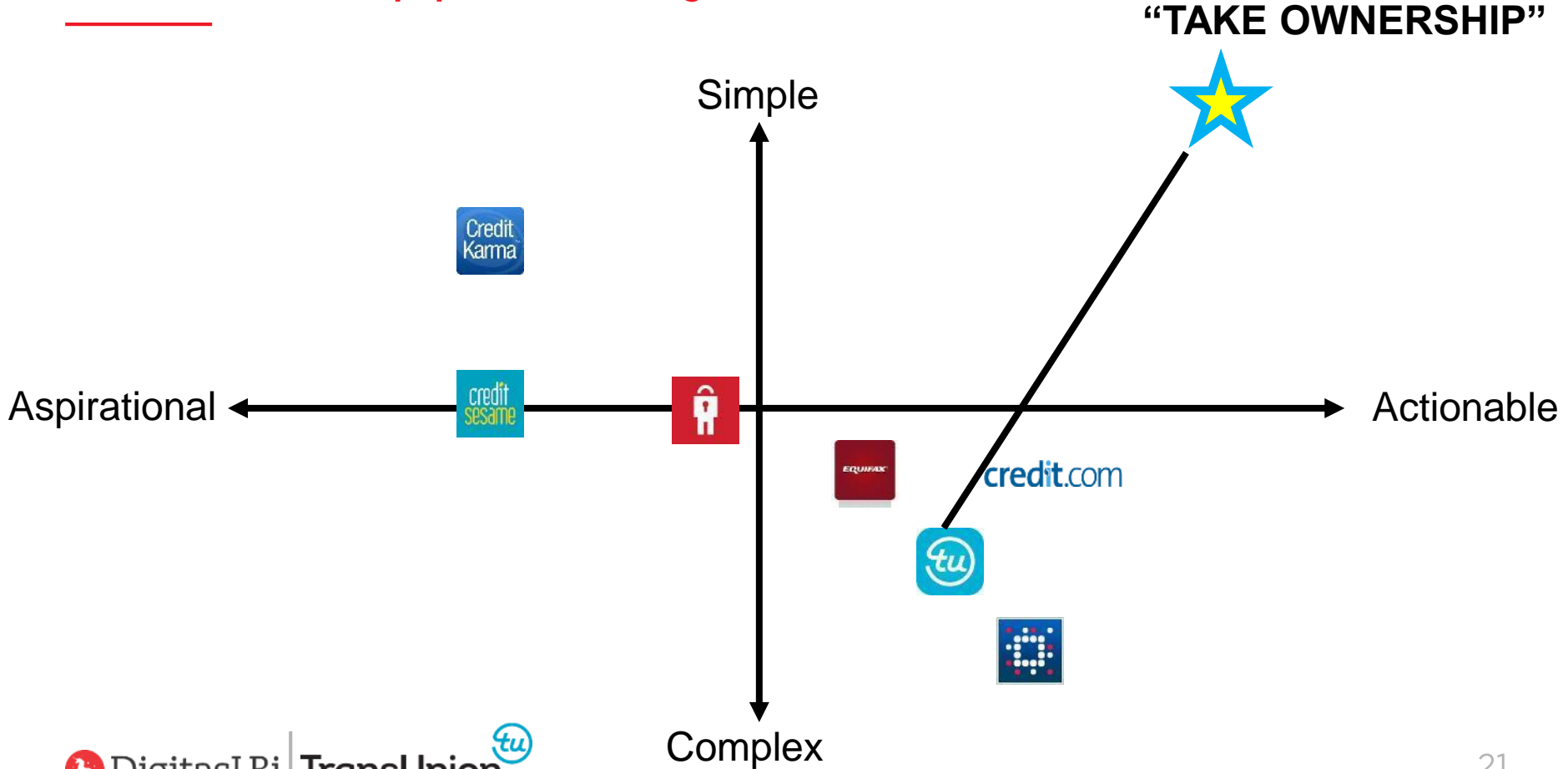
Advice with no clear  
next step

Lofty, feel-good  
storytelling

Planning needs for  
distant future

Little to no tie to credit  
or credit monitoring

# Content Opportunity

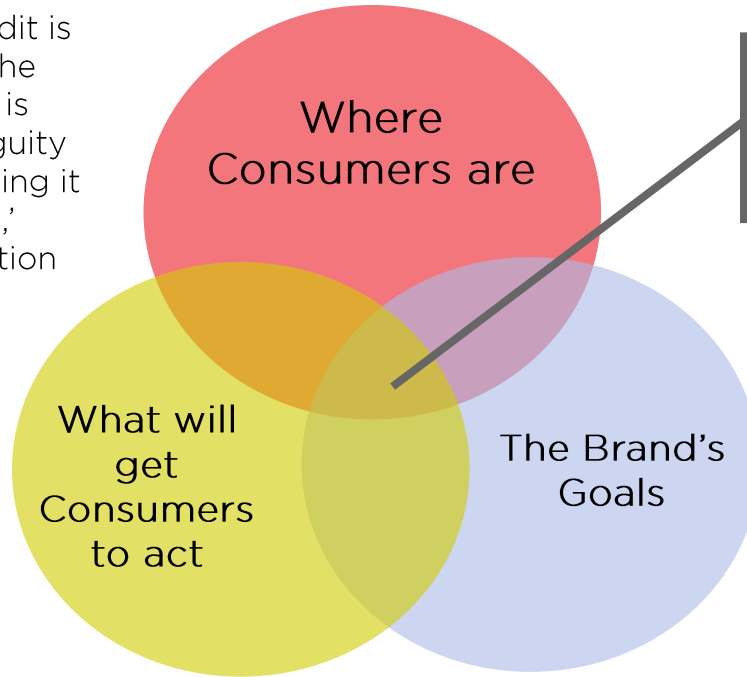


# Role of Content

# Role of Content

Navigating your credit is a daunting task; the digital landscape is plagued with ambiguity and complexity, making it hard to find 'real,' actionable information

They're looking for transparent, digestible, content that helps an immediate life stage need or helps them build credit for the future.



**Together, only with TransUnion, can you take ownership over your credit with simple and actionable information.**

To offer a truly consultative, prescriptive experience that separates TransUnion from the rest of the credit-monitoring brands, along with eliminating any brand "distrust" caused by oversaturation of credit messaging.

# Pillars and Filters



# Content Pillars

## Acquisition

(SEO / Present Focus)

## Retention

(Future Focus)

Content Pillars

Objective

Potential Topics

### Life Stage Connections

Connect important life decisions, activities, and events with actionable credit knowledge to help plan for the present

- New mortgage
- Retirement
- College debt

### General Credit Guidance

Provide straightforward and simple guidance, that clarifies credit score and credit monitoring ambiguity

- Dispelling credit myths
- How to improve credit

### Security Storytelling

Showcase the power of protecting your credit identity through evidence based storytelling; from the risks to the success stories

- ID theft success stories
- Breaking security news
- Security tips

### Credit Empowerment

Deliver useful information on good credit practices across diverse life stage needs empowering customers to improve their credit future

- Important industry and cultural credit news
- Social Seek & Response

### Utility & Tools

Share resources and tools that help to build a better plan for their credit future

- New TUI products and services
- Credit simulation tools

# Content Pillars IRL

Life Stage Connections

General Credit Guidance

Security Storytelling

Credit Empowerment

Utility & Tools

**How Credit Score Affects Your Home Buying Power**

By Kristin M. ...

When you're ready to buy a home, your credit score is one of the most important factors that lenders will look at. A higher credit score means you're more likely to get approved for a mortgage and get a better interest rate. A lower credit score can mean higher interest rates and even denial of a mortgage application.

There are several ways to improve your credit score, including paying bills on time, keeping credit utilization low, and checking your credit report for errors.

**Bank of America Credit Karma**

How to improve your credit score

Answering the credit score questions

Who makes your credit score?

35% 30% 10% 25%

**Health data breaches sow confusion, frustration**

By ...

Health data breaches are becoming more common, and they can be confusing and frustrating for consumers. Many people don't understand what their health data is being used for, and they often don't know how to protect it.

**How To Get Away with Identity Theft**

By ...

Identity theft is a serious problem that can have long-lasting effects on your credit and finances. There are several steps you can take to protect yourself from identity theft, including monitoring your credit and using secure websites.

**How Credit Monitoring Pays Off Down the Road**

By ...

Monitoring your credit can help you catch errors and prevent fraud before they become a problem. It can also help you understand your credit score and how it affects your financial health.

**Adjustable-Rate Mortgage Data**

Understand the impact and mitigate the risk associated with ARM resets

- Higher interest rates
- Larger savings balances
- Higher ARM reset rates or resetting fees
- Access to liquid cash upon loan resetting, if any

# Content Filters

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Style	Simple	Content should be <b>easy</b> to interact with and understand
	Actionable	Everything we share should be <b>practical</b> and relatable to our customers
Tone	Friendly	Our communication should be <b>warm and welcoming</b> , not academic or preachy
	Knowledgeable	We're intelligent and the <b>expert</b> in the room, but not jargony or intimidating
	Compassionate	We're fully <b>dedicated</b> to helping people make responsible choices

# Defining The Brand

## We are about

Connecting people to real credit information

Aiding consumers in life planning moments where credit plays a role

Being an actionable source for trusted credit advice

Talking in clear and authentic terms

## We are not about

Adding to credit confusion

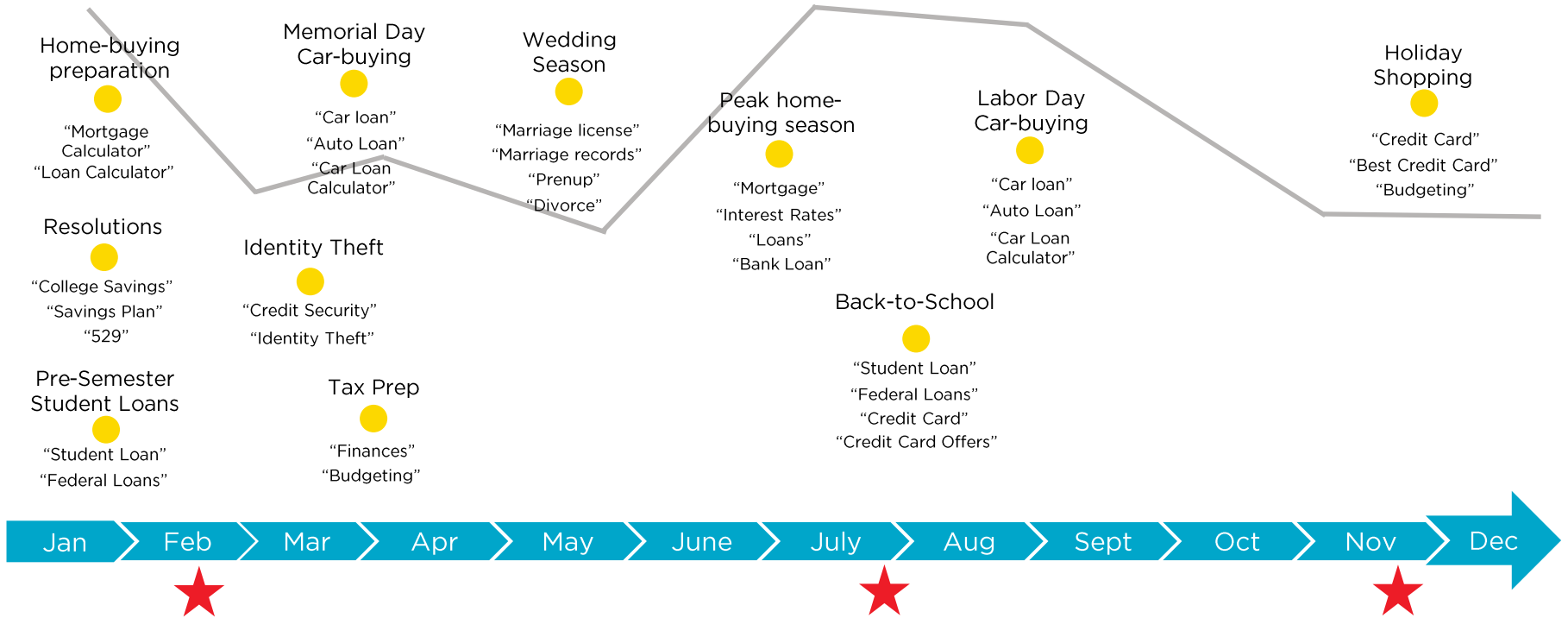
Discussing life stage planning for the sake of being culturally relevant

Delivering content without utility

Speaking in academic rhetoric

# SEO

# SEO Thematic Landscape



Key Themes



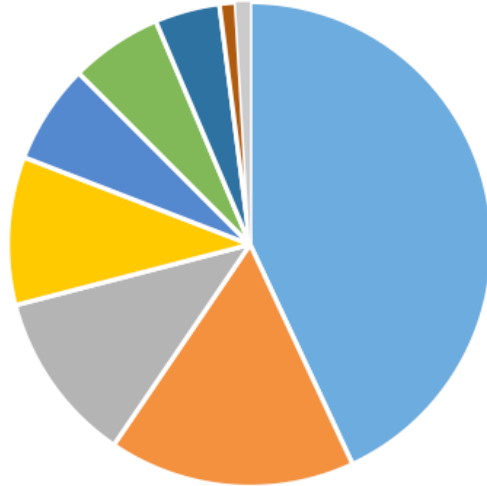
Biggest SEO Opportunities



"Credit" search volume

# Search volume by theme

Average Monthly Search Volume



- Peak Home-Buying Season
- Home Buying Preparation
- Holiday Shopping
- Pre-Semester Student Loans
- Wedding/Divorce
- Car-buying
- Resolutions
- Tax Prep
- Identity Theft/Protection

- Help us understand the seasonality of credit-relevant consumer behavior
- High-volume terms are difficult to gain ranking – look for strategic SEO opportunities
- Learn from search *language* – ‘how to,’ ‘best,’ ‘tips’

# Example Content Calendar (July)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			★ 1 5 tips for getting the best interest rate for your mortgage	2	3 Link to mortgage loan blog post	4
5 ★	6 How to know if you'll pass your apartment's credit check	7 Demystifying 5 common credit myths	8 Link to apartment credit check post	9 3 ID theft horror stories and how they could have been prevented	10	11
12	13 Link to identity theft horror stories blog post	14	15 ★ How student loans impact your credit and why it matters	16 Link to student loans blog post	17 The 3 best ways to improve your credit score	18
19	20	21 Demystifying 5 common credit myths	22	23 Link to credit myths blog post	24 9 useful credit tips for renters in 2015	25
26	27	28 Links to useful credit tips for renters blog post	29	30 ★ How to get a car loan with bad credit	31 The top 10 reasons people have bad credit and what you can do about it	



# SEO & Content Approach



- Take an SEO-first approach to creating and sourcing new content
- Revisit current articles and optimize existing content with new search terms
- Retarget visitors who have seen the content, especially those that have seen 'guidance' content

# SEO First Approach

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LISTEN

**Search Audience Insights™** - Analyze consumer search demand to deliver historic and predictive credit insights

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CREATE

**Optimized Content Strategy** – Leveraging Search Audience Insights™ to develop consumer centric themes, build with pillar and filter guidelines in mind, reinforce throughout with SEO keywords.

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AMPLIFY

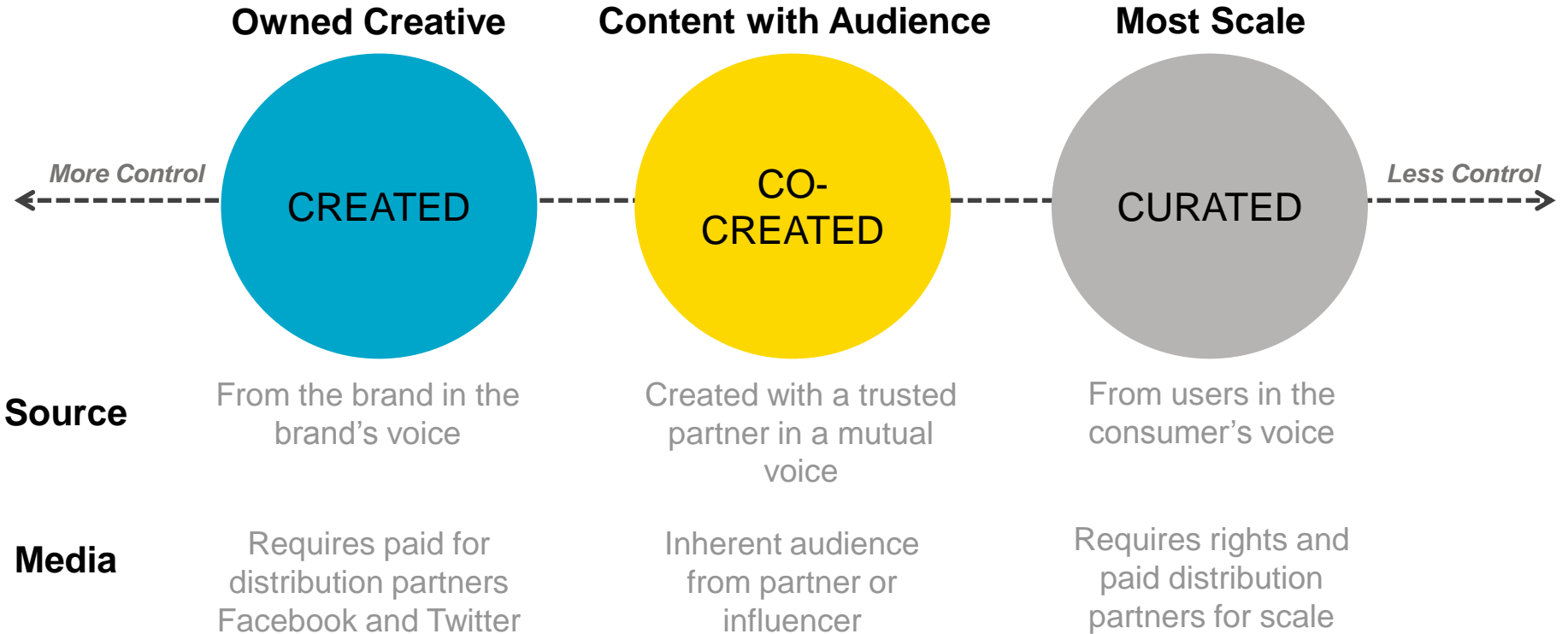
**Seed** – Partner with smart, content-focused partners proven to drive site traffic

**Socially Distribute** – Deliver appropriate content across Social Media

**Amplify the Winners** – Spend behind content that is resonating with consumers

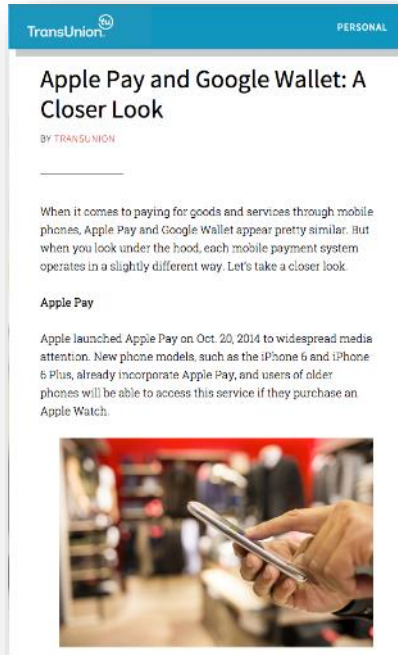
# Content Sources

# Content Sources



# Created Content: Examples

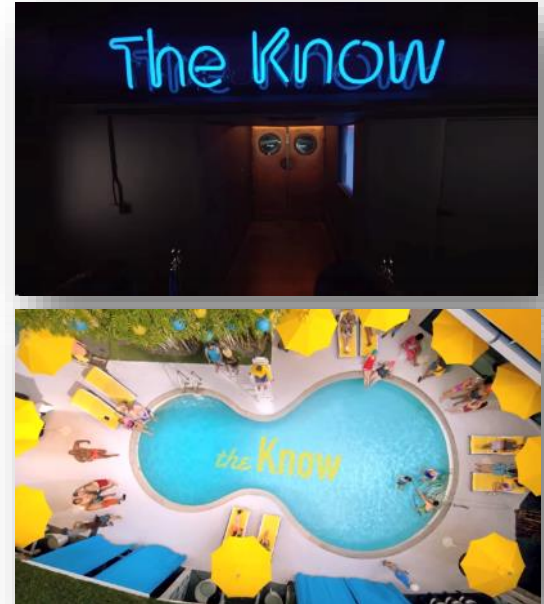
## Articles



## Social Content

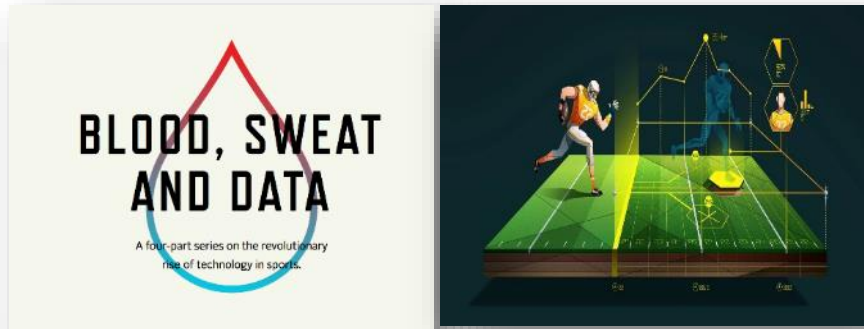


## Commercials

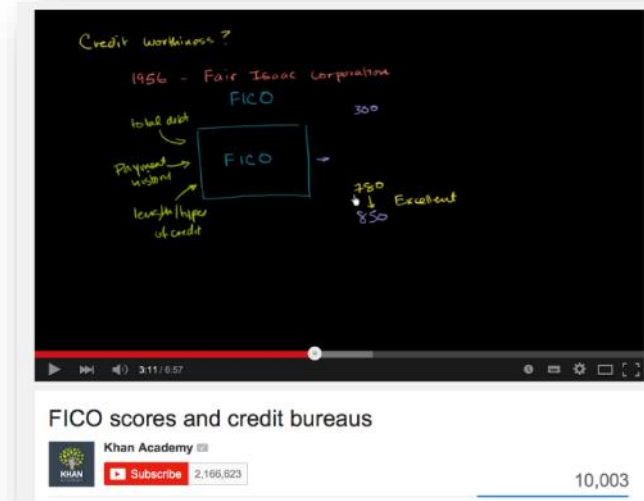


# Co-Created Content: Examples

## Media Partnerships



## Influencers



# Curated Content: Examples

## News Sources



## Industry Blogs

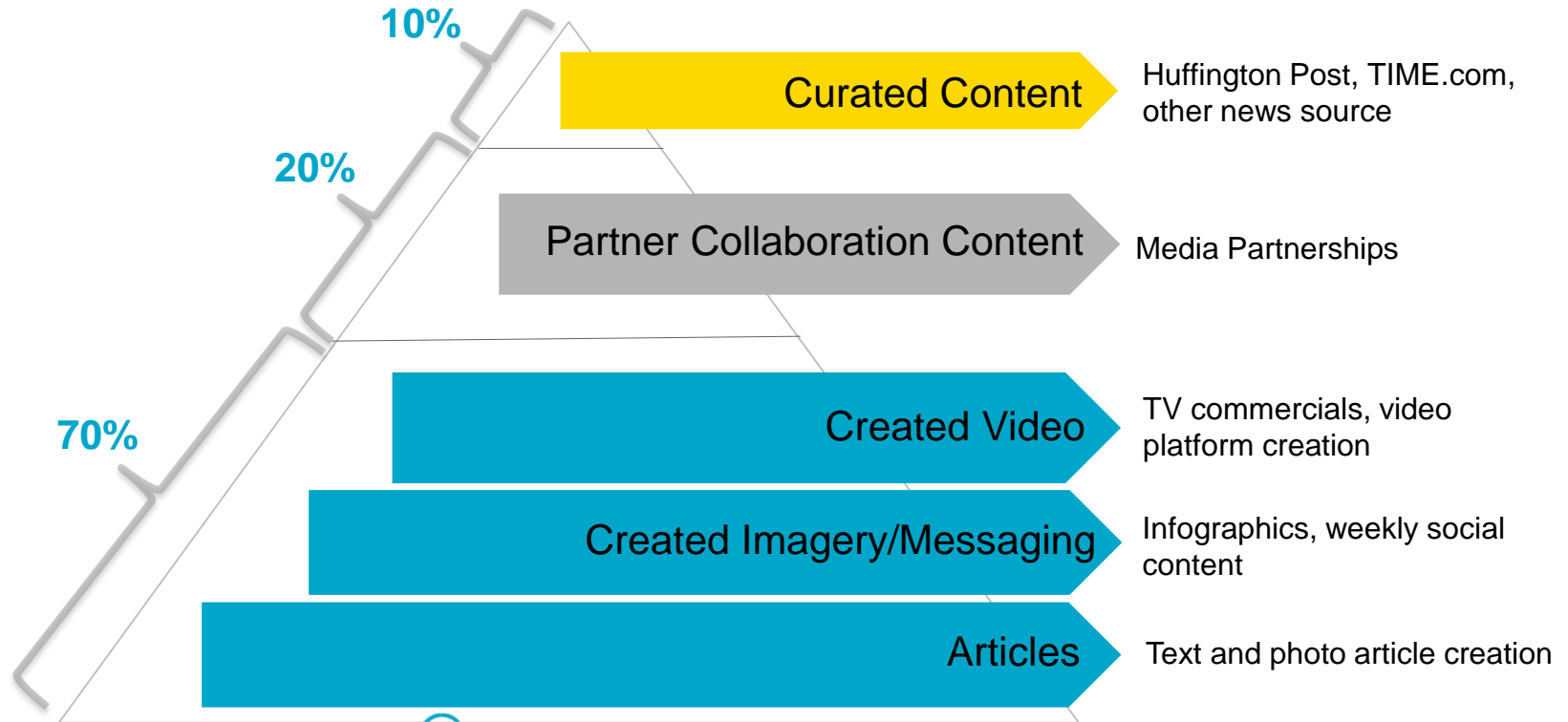


## User Spotighting



# Content Breakdown

Recommended content source breakout...





# Channel Roles

# State of Mind in Channels

## CHANNEL

## STATE OF MIND

## AUDIENCE SIZE

US / 21+



Searching for general information or advice around specific life stage events (e.g. saving for college, applying for a mortgage, etc.)

N/A



Looking for resources to monitor their credit, to be more informed about their financial health -- get credit score and/or credit report.

N/A



Likely reading up on news and information, asking questions about credit and finances, as well as looking to communicate with experts.

75MM / 40MM



The average user checks email 15x/day; the majority of users check their email during work hours, specifically the morning to early afternoon to stay up on news or information

N/A



Users check in 14x/day for information from their friends, family and trusted advisers. User needs to be constantly engaged across all devices in order to feel connected and in the know.

210MM / 133MM



Users are looking for specific in-depth guidance on financial and credit planning, as well as ways to improve their overall credit score.








127MM / 83MM



Users are looking to make business connections, find out more about a company, or are looking for a new job. \*TU has est. 4.6MM+ connections based on core followers.

107MM / 92MM

# Channel Roles

	CHANNEL	ROLE
PRIMARY		<b>TRUSTED ADVISOR</b> Offers guidance and information on credit in a straightforward and simple way that breaks through the ambiguity of the credit industry
		<b>THE SOURCE/THE CLOSER</b> Destination for consumers to get a complete understanding of our credit products, services, tools, and brand values
		<b>CREDIT CONNECTOR</b> Guides consumers to credit resources, information, and experts to assist them to get in the know on their credit
SECONDARY		<b>THE INFORMANT</b> Informs customers and prospects on a range of updates from important industry happenings, to changes in cultural credit news
		<b>THE SCALED ENGAGER</b> Drives awareness and conversation by providing culturally relevant credit news and key product innovations
		<b>VIDEO STORYTELLER</b> Provides rich and deep education around credit scores, reports & monitoring, empowering viewers to take control of their credit
		<b>THE RECRUITER</b> Connects potential employees with the company; drives internal branding by highlighting what TransUnion products and values

	Blog	Site	Twitter	Email	Facebook	YouTube	LinkedIn
	Trusted Advisor	The Source/The Closer	Credit Connector	The Informant	The Scaled Engager	Video Storyteller	The Recruiter
Purpose	Offers guidance and information on your credit in a straightforward and simple way that breaks through the ambiguity of the credit industry	Destination for consumers to get a complete understanding of our credit products, services, tools, and brand values	Guides consumers to credit resources, information, and experts to assist them to get in the know on their credit	Informs customers and prospects on a range of updates from important high-level industry happenings, to changes in cultural credit news	Drives awareness and conversation by providing culturally relevant credit news and key product innovations	Provides rich and deep education around credit scores, reports & monitoring, empowering viewers to take control of their credit	Connects potential employees with the company; drives internal branding by highlighting TransUnion products and values
Approach	Shares general and life stage specific content to draw in its audience	Informs potential customers about general credit best practices and TU's offerings	Create and curate content that informs followers on the financial and credit space	Provide alerts to users on high-level industry happenings and specific changes to the customer's credit score/report	Frame content and conversations around simple, actionable and shareable content	Consistently find ways to optimize, visualize and enhance credit education video	Share compelling, industry related content worth sharing and that demonstrates TU's thought leadership
Content	<ul style="list-style-type: none"> <li>• Credit education</li> <li>• Life stage specific credit advice</li> <li>• Credit/financial Infographics</li> </ul>	<ul style="list-style-type: none"> <li>• Credit education</li> <li>• Tools &amp; services</li> </ul>	<ul style="list-style-type: none"> <li>• Credit related facts/articles</li> <li>• Customer Service Responses</li> <li>• Twitter Chats</li> </ul>	<ul style="list-style-type: none"> <li>• High Level Updates</li> <li>• Specific Credit Changes</li> <li>• Emergency Alerts</li> </ul>	<ul style="list-style-type: none"> <li>• Credit related facts/infographics</li> <li>• Financial related holidays/events</li> <li>• Blog articles</li> </ul>	<ul style="list-style-type: none"> <li>• Credit education</li> <li>• Credit security news</li> <li>• In-depth credit advice</li> </ul>	<ul style="list-style-type: none"> <li>• Credit industry updates</li> <li>• Company News</li> <li>• Thought Leadership</li> </ul>
Assets	<ul style="list-style-type: none"> <li>• Image</li> <li>• Video</li> <li>• Text</li> <li>• Links</li> </ul>	<ul style="list-style-type: none"> <li>• Image</li> <li>• Video</li> <li>• Text</li> <li>• Links</li> </ul>	<ul style="list-style-type: none"> <li>• Image</li> <li>• Video</li> <li>• Text Only</li> <li>• Links</li> </ul>	<ul style="list-style-type: none"> <li>• Image</li> <li>• Text</li> <li>• Links</li> </ul>	<ul style="list-style-type: none"> <li>• Image</li> <li>• Video</li> <li>• Links</li> </ul>	<ul style="list-style-type: none"> <li>• Video</li> </ul>	<ul style="list-style-type: none"> <li>• Links</li> <li>• Visuals/ Infographics</li> <li>• Text</li> </ul>
Success Metrics	<ul style="list-style-type: none"> <li>• Unique Visitors</li> <li>• Page Visits</li> <li>• Engagements</li> </ul>	<ul style="list-style-type: none"> <li>• Unique Visitors</li> <li>• Page Visits</li> <li>• Form Starts</li> <li>• Conversions</li> </ul>	<ul style="list-style-type: none"> <li>• Click-thrus</li> <li>• Engagements</li> </ul>	<ul style="list-style-type: none"> <li>• Opens</li> <li>• Click-thrus</li> </ul>	<ul style="list-style-type: none"> <li>• Impressions</li> <li>• Clicks</li> <li>• Conversions</li> </ul>	<ul style="list-style-type: none"> <li>• Video Views</li> <li>• Clicks</li> </ul>	<ul style="list-style-type: none"> <li>• Click-thrus</li> <li>• Engagements</li> </ul>

# Posting Cadence

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8-10 posts per month



3-5 tweets per week



2-4 emails per month



1-3 posts per week (created content with paid media only)



Videos added as needed



2-4 times per week

# Primary Channel: Blog Overview

## ROLE – TRUSTED ADVISOR

- Simple, Actionable Advice for Customers
- Regularly Posted Content that is SEO Optimized

## OPPORTUNITIES

- SEO optimization can lead to new customers
- Increase amount of content
- Organize the blog for a better user experience

## CHALLENGES

- Current SEO state
- Source for created content

## CONTENT PILLARS



## % CREATED, CO-CREATED, CURATED

80%, 10%, 10%

## CONTENT TYPES SHARED

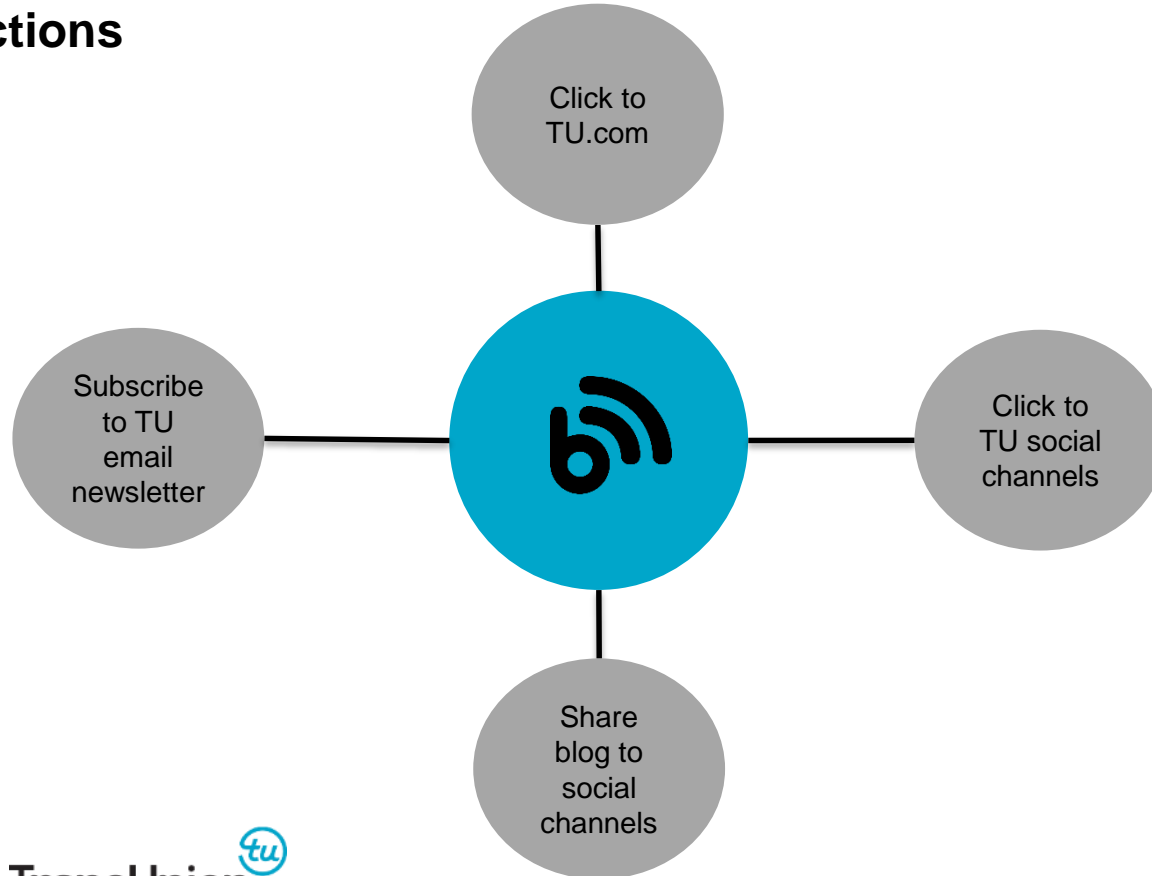
- Image, Video, Text, and Links

## SUCCESS METRICS

- Unique Visitors
- Page Visits
- Engagement

# Primary Channel: Blog

## Potential Actions



# Appendix



# Content Assessment

# Competitive Position POV

Brand	Overview
Experian	A complex resource for credit education
Equifax	Traditional credit advice across financial categories
Credit Karma	Credit mentor for the Millennial target
Credit Sesame	Credit Karma wannabe, aimed at less credit-savvy consumers
Credit.com	A trusted advisor without sensationalism
LifeLock	Alarmist warnings about identity theft

# What We Reviewed

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- Sites
- Blogs
- Social





A complex resource for credit education.

# Experian - Education

## Voice & Tone

Voice speaks with authority. Content is informative but lacks a unique, identifiable tone. Does not match current TV advertising.

## Relevancy & Persuasiveness

Content hits on a variety of subjects relevant to consumers. Formatting makes the content difficult to digest, but ultimately it is instructive and helpful.

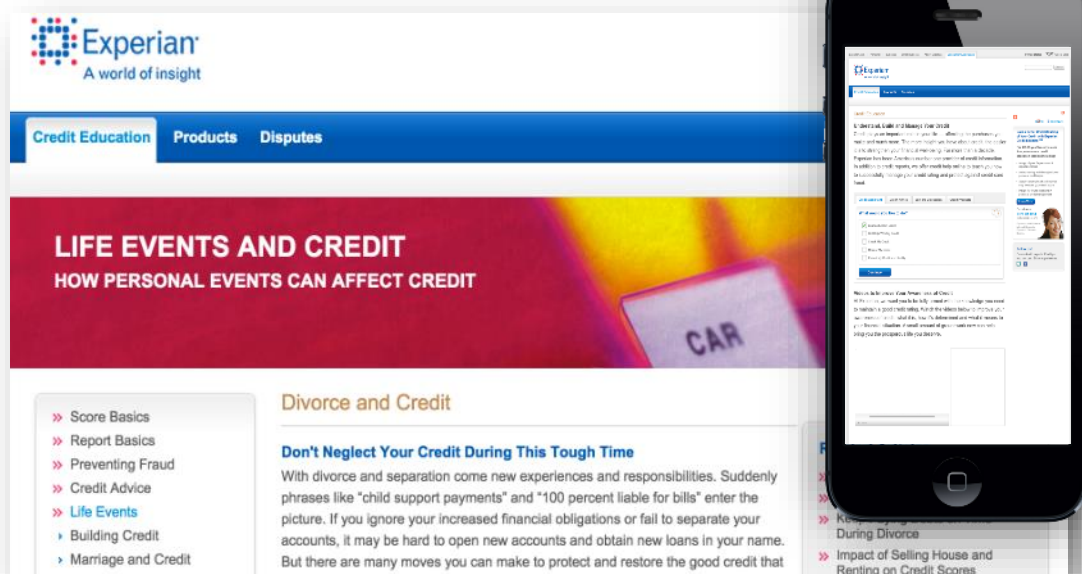
## Organization & Search Optimization

Site navigation is extremely confusing, making content hard to find. Content does perform well in search.

## Accessibility & Readability

Experian features a responsive mobile site but is not specifically optimized for the Education section of the site (must go to "Full Site" to access)

Experian's Credit Education section houses a wealth of detailed credit information but poor navigation and lack of visuals create a layer of complexity.



# Experian - Advice & Help

## Voice & Tone

Content supports Experian's "World of Insight" brand messaging with authoritative voice.

## Relevancy & Persuasiveness

The Advice section includes the Ask Experian blog, which answers real user questions. Responses detail unusual credit circumstances such as "quitclaim deeds" and "voluntary repossessions", as well as more typical credit-related topics.

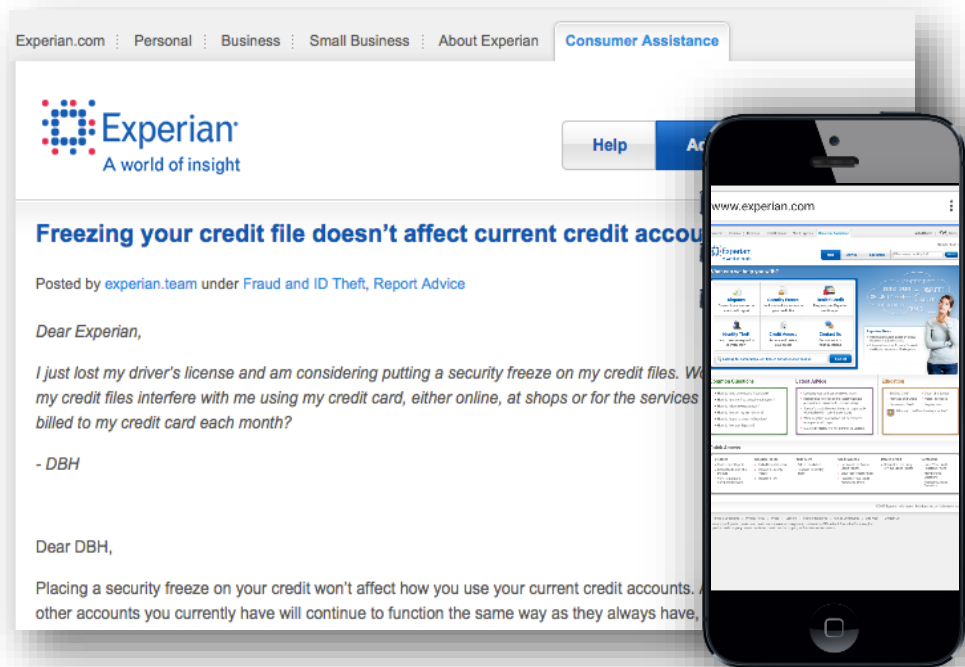
## Organization & Search Optimization

Advice content is not organized in a meaningful, useful way, which makes for a frustrating experience to find specific topics. The blog goes back to 2009 with established search engine authority.

## Accessibility & Readability

Videos are created in Flash, so iPad and smartphone users are out of luck when viewing videos. Worse, the entire site experience is not optimized for smartphones. No alternate language options. PDF content is overly long and looks dated.

Detailed and complex responses to real-life credit questions feel authoritative and are often jammed with actionable insights.



# Experian - Social



## Voice & Tone

Tone is “excited but knowledgeable”. While unique cues are difficult to identify, the brand’s commentary on a variety of topics demonstrates that the tone is consistent. Messaging is consistent across social platforms.

## Relevancy & Persuasiveness

Taps into relevant holidays and events, offering their own perspective on the topic. Mix of fun, factual, and promotional elements are effectively engaging. Strong focus on their competitive advantage: FICO.

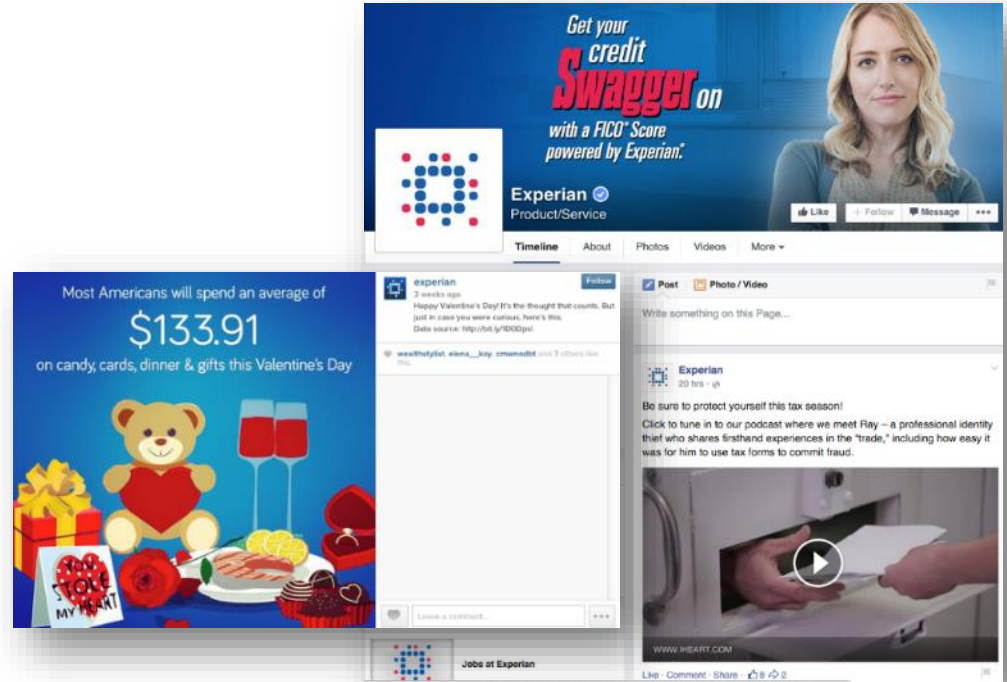
## Unique Content & Channel Optimization

Experian occasionally links off channel but also creates and hosts content natively. They create unique content for each platform and take actions typical of each platform (e.g.. hosting Twitter chats on Twitter, sharing business updates on LinkedIn, etc.). Leverage partnerships: Bank Rate, Credit.com, @CreditScoop. Including Hispanic targeting/partnership.

## Community Management

Community managers respond in a prompt fashion and appear to draft unique responses dependent on the context of the customer's post.

Dissonant off-brand messaging when compared to more conservative website and blog. Community managers provide actionable responses. A combination of aspirational and actionable content (holidays, How-To articles, partnerships).



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**EQUIFAX**

Traditional credit advice across financial categories.



# Equifax - Education

## Voice & Tone

Consistent Voice & Tone across channels – instructive with no distinct character. Images convey an older, higher income audience. (retirees and maturing families)

## Relevancy & Persuasiveness

Call to action, front and center, at top on all pages. Also include tips and lists expanding on topic info snippets CTA's are built throughout to buy the Equifax product. No Q&A or interactive sections limit relevancy to info seekers that don't find what they're looking for.

## Organization & Search Optimization

Education content is clearly accessible from the homepage and is divided into four sections for desktop – Score, Report, Monitoring, Identity Theft. Content leans towards short and generic. Organized in a clean format, with images and sections to break up the text.

## Accessibility & Readability

Desktop is easily accessed. Mobile is a different experience -- not optimized, limited content, hard to find. Users must access full site in order to view Education section. Inadequate meta data. Readability is at an 8th grade-12th level.

Well-designed scrollable Credit Education section makes it easy to find out about Equifax product line-up. Organized in a simplistic way for easy, digestible content. More promotional and aspirational than actionable.



# Equifax - Blog

## Voice & Tone

Consistent with site catering to a slightly older audience. Features staff of 10 writers and editors, focusing on topics such as insurance, real estate and taxes. Tone is instructive, but bland and middle-of-the-road.

## Relevancy & Persuasiveness

Tends to follow a journalistic model, citing multiples sources and presenting data points to support assertions. Articles are written on a regular cadence and Equifax experts write with confidence. Insights can feel generic.

## Organization & Search Optimization

Difficult to locate the blog on the homepage; located at the bottom in the site map. Useful navigation and social integration gives Equifax a boost in results. Expert finance bloggers who can drive inbound traffic and help promote the site from their own channels help SEO.

## Accessibility & Readability

Site is not optimized for mobile users. Users must access Full Site for blog content. Minor accessibility issues in terms of meta data and variability in reading level (between 8th and 12th grade). No alternate language options.

More actionable than Site education. User experience and layout is outdated. Organized and tasteful but lacks impact and gets bogged down citing sources and using stiff journalistic techniques.

The image shows a desktop view of the Equifax Retirement blog page and a mobile phone displaying the same page. The desktop page features a red header with the word "Retirement" and a navigation menu with links for Home, Credit, Insurance, Tax, Retirement, Real Estate, and Family Money. Below the header is a search bar and a navigation breadcrumb: "You are here: Finance Blog Home > Retirement". The main content area includes a newsletter sign-up form titled "Stay financially savvy with the Equifax Advisor. Sign up for our FREE Monthly Email Newsletter" with fields for First Name, Last Name, and E-mail, and a Submit button. Below this is an article titled "Mythbusters: Social Security" written by Steve Repak on February 17, 2015. The article text begins with "Don't believe anything you hear and only half of what you see." and includes a "Click to continue" button. To the right of the article is a sidebar with a search bar, a Facebook social plugin showing 133,072 likes, and a "Retirement Archive" section. The mobile phone view shows the same content adapted for a smaller screen, with the Equifax logo and navigation menu at the top, and the article content below.

# Equifax - Social



Solid, yet generic credit advisor. Multiple Twitter handles and voices make it hard to understand what Equifax stands for. Equifax leans a bit more towards action in their social channels in that they provide consistent customer service in both Twitter and Facebook.

## Voice & Tone

Tone across social channels is not consistent. This is in large part due to the different roles that each channel and handle plays – corporate, customer service, Finance Blog (7k+followers).

## Relevancy & Persuasiveness

Relevancy varies for each channel and handle. Their Facebook channel has not been updated since November 2014, however their Finance Blog posts multiple times a week.

## Unique Content & Channel Optimization

Content on each channel is separate and varies for each channel. @EquifaxFinanceBlog posts multiple times a day vs. other less active handles. They almost always link off platform to their blog content, but leverage 3<sup>rd</sup> party content as well.

## Community Management

@AskEquifax is almost strictly a customer service handle. The handle responds in real-time but appears to reuse standard responses. Facebook has next to no activity.





A credit mentor for the Millennial target

# Credit Karma - Blog/Articles

## Voice & Tone

Youthful, casual approach to credit helped catapult Credit Karma to top-of-mind status. Feels like a mentor brand for the Millennial target. No other competitor has used the words “Tweetchat” and “nerds” in a post.

## Relevancy & Persuasiveness

Stopped updating an otherwise very relevant news section in October of 2014. Rest of site remains active with regularly hosted Tweetchats that are recapped as blog posts. Content can at times feel immature, but still mostly insightful and useful.

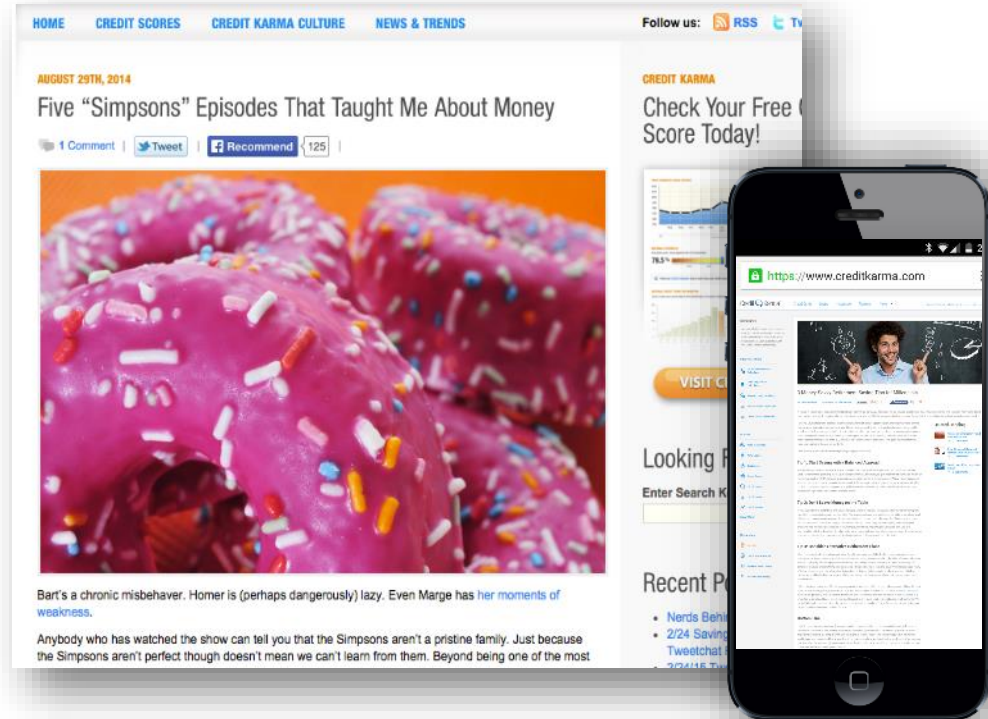
## Organization & Search Optimization

Experience suffers from splitting up content between the blog, community, and articles sections, as there are both content overlaps and gaps that can be confusing to navigate. Good use of social drives search optimization.

## Accessibility & Readability

Neither blog nor articles section is optimized for mobile devices. Blog posts tend to be written at a lower reading level, while articles delve more in depth and have a higher reading level. No additional language options for readers.

Trying to make credit fun in an aspirational way that is youthful and casual. However, website is not mobile optimized for younger digital natives, which makes navigating site difficult on smartphones.





# Credit Karma - Social



This is where Credit Karma humanizes their brand and attempts to engage with Millennials by sharing out feel-good, youthful posts that do not always relate directly to actionable credit education.

## Voice & Tone

Upbeat, casual tone. Appeals to millennial customers with content that reflects their company culture. Easy to understand and engage with.

## Relevancy & Persuasiveness

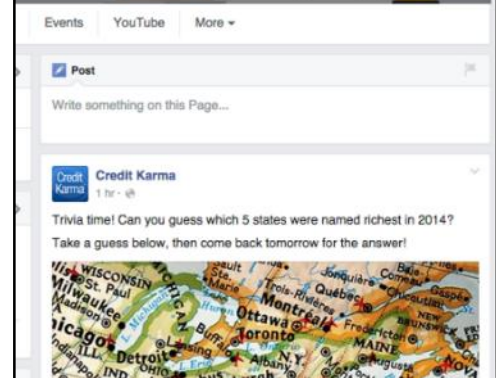
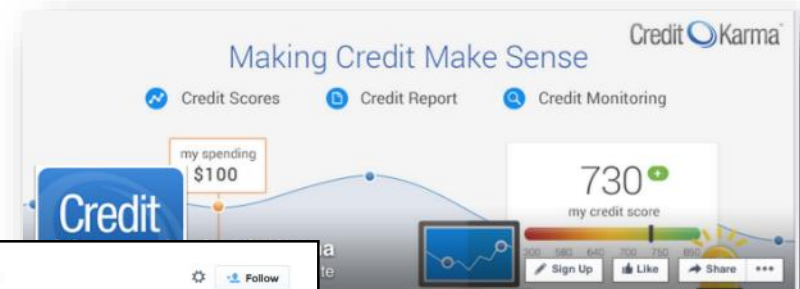
Credit Karma hosts weekly Twitter chats to help educate Millennials on relevant credit topics such as college debt, buying a home, etc. Taps into relevant tent-pole events: Credit Education Month, culturally relevant events for Millennials: SXSW, etc. Content can be somewhat slapstick, and while helpful, lacks clear direction or actionable next steps.

## Unique Content & Channel Optimization

The brand creates and publishes unique content for each channel. Content typically links off channel for articles and video, rather than publishing natively. Credit Karma leverages native advertising via major newsites: HuffPo, Yahoo, US News, ultimately garnering more visitation and exposure for the Credit Karma brand/site.

## Community Management

Handles customer service questions in the feed when possible. Provides unique, detailed answers to customer questions, often citing their blog as a source. Celebrates positive comments.





Credit Karma wannabe, aimed at less credit-savvy consumers.

# Credit Sesame - Blog

## Voice & Tone

Welcoming, expert voices of credit writer John Ulzheimer and ID theft expert Neal O'Farrell provide the Credit Sesame blog with instant credibility. Specific brand positioning, however, is unclear and hard to pin down.

## Relevancy & Persuasiveness

Articles are timely and mostly informative, including recent coverage of the Anthem data breach. The curated "Links We Love" posts highlight timely articles from reputable sources. Quality varies depending on author and topic.

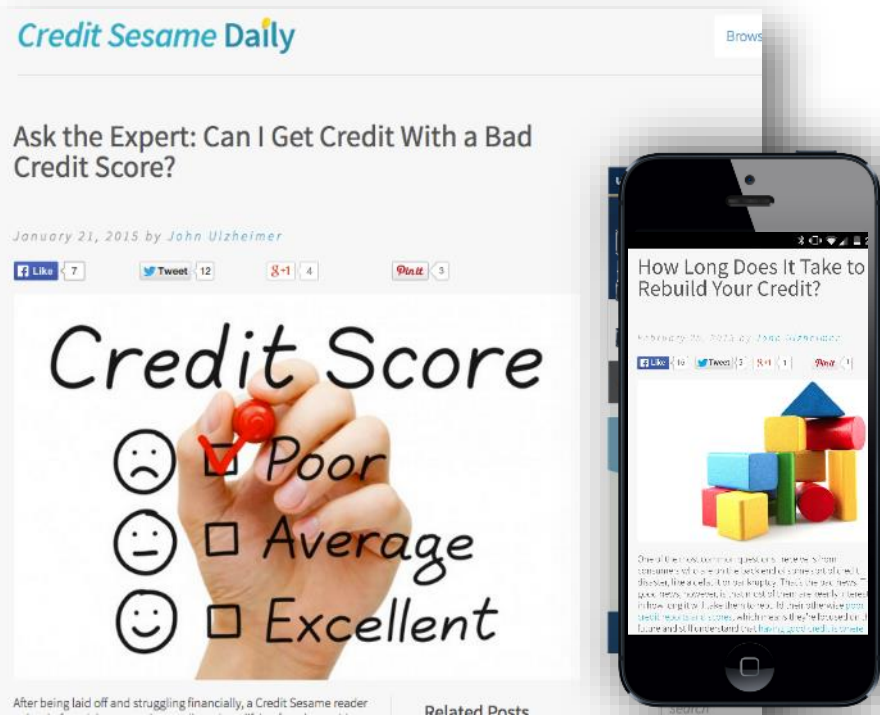
## Organization & Search Optimization

A strong earned media strategy utilizes its experts as quotable sources to generate inbound traffic to the site. Articles are well-formed and separated into eight categories.

## Accessibility & Readability

Post are generally on the long side. Site is responsive for mobile devices. Structure of pages meets accessibility standards. Reading level varies based on complexity of post. No alternate languages available.

Clean, simple experience, lacks distinctive positioning and most content is long-winded/text heavy. Credit and ID theft expert contributors add an air of credibility. Tend towards being very promotional – all posts have several CTA's including mid-blog post.





# Credit Sesame - Social



Brand lacks a unique social voice or identity across its channels. Channels often link to credit-related articles that are not their own, without offering an engaging point of view.

## Voice & Tone

The tone of voice is positive, but lacks a distinct identity across channels.

## Relevancy & Persuasiveness

Credit Sesame posts similar content across channels and posts frequently. However, they very much rely on 3<sup>rd</sup> party content in addition to their blog. Content, at times, feels stale and is ineffective at persuading followers to engage or interact.

## Unique Content & Channel Optimization

Shares similar articles across channels but often personalizes the content for the platform. Nearly all of their content links off channel to other sources. At times they repurpose the same image on the same channel or simply repost the same content.

## Community Management

Community manager responds to consumer questions frequently on Facebook. The responses seem very similar in structure but with slight variations. The brand occasionally retweets articles from brands on credit related topics.



66 Tried-and-Tested Tips For a Frugal Life

SAVVYSUGAR.COM | BY EMILY CO

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credit.com

A trusted advisor without sensationalism.

# Credit.com - Blog

## Voice & Tone

Level-headed, moderate and instructive, however does not formulate its own unique personality. Does solid job linking implications of credit card use with credit scores and reports.

## Relevancy & Persuasiveness

Deep well of writers cranks out weekly articles in 10 categories. This high volume of content can feel a bit overwhelming and without focus. Quality is sometimes compromised and becomes redundant in some categories.

## Organization & Search Optimization

Volume and cadence of content helps feed the Google algorithmic beast. Domain name and age boost search rankings. Navigational structure could be streamlined. Social cross-promotion feels scant, underutilized.

## Accessibility & Readability

While the overall site is responsive on mobile, once a user gets to Advice and Tools (Blog), it is no longer responsive. Reading level scores higher than recommended levels as articles tend to be more in-depth than most competitors' posts. No alternate languages.

Credit.com claims to stand with the consumer, to help them understand the confusing world of credit. They position themselves as the educator or protector of the consumer. But volume and frequent cadence can make credit seem complex and overwhelming on their site.

The image displays a screenshot of the Credit.com website. The main article is titled "How to Build Credit the Smart Way" by Lucy Lazarony, dated December 05, 2013. The article features a bar chart with five bars of increasing height, colored orange, blue, green, yellow, and red. Below the chart, the text states: "A great way to build credit is by making on-time credit payments every month." The article also includes a sub-section titled "How to Build Credit with a Credit Card" and a list of "Top Five Credit Report" questions. On the right side, there are several promotional boxes, including "FREE from Credit.com" and "Get a Credit Check". A mobile phone is shown in the foreground, displaying the Credit.com mobile app interface with the same article content.

# Credit.com - Social



## Voice & Tone

Pointed and brief, content is typically a lead-in to a supporting article. Does not contain any distinct, recognizable cues to reflect the brand's tone.

## Relevancy & Persuasiveness

Twitter hosts timely content around holidays and a few current events. Other channels are rarely published on, but occasionally mention holidays. Content is not particularly captivating or engaging.

## Unique Content & Channel Optimization

Credit.com uses unique content across its channels. Nearly all of their content drives off channel to their blog content.

## Community Management

Community manager inconsistently responds to questions. They frequently curate content on Twitter but it appears to lack an overarching theme.

Credit.com's Twitter feed resembles a reporter's feed, tweeting out real-time, relevant information in a factual, brief way. Its goal is to provide accurate information to the consumer.





Alarmist warnings about identity theft.

# LifeLock – Blog/Industry News

## Voice & Tone

Schizophrenic approach, veering between alarmist identity threat warnings to casual human interest stories. Feels most comfortable in its own skin with up-to-date data breach news and alerts.

## Relevancy & Persuasiveness

Content piggybacks on seasonal themes and special awareness weeks and months. Blog feels like an afterthought created with the hopes of improving search ranking. Titles are generic and posts are text-heavy, making it difficult for a person to take action.

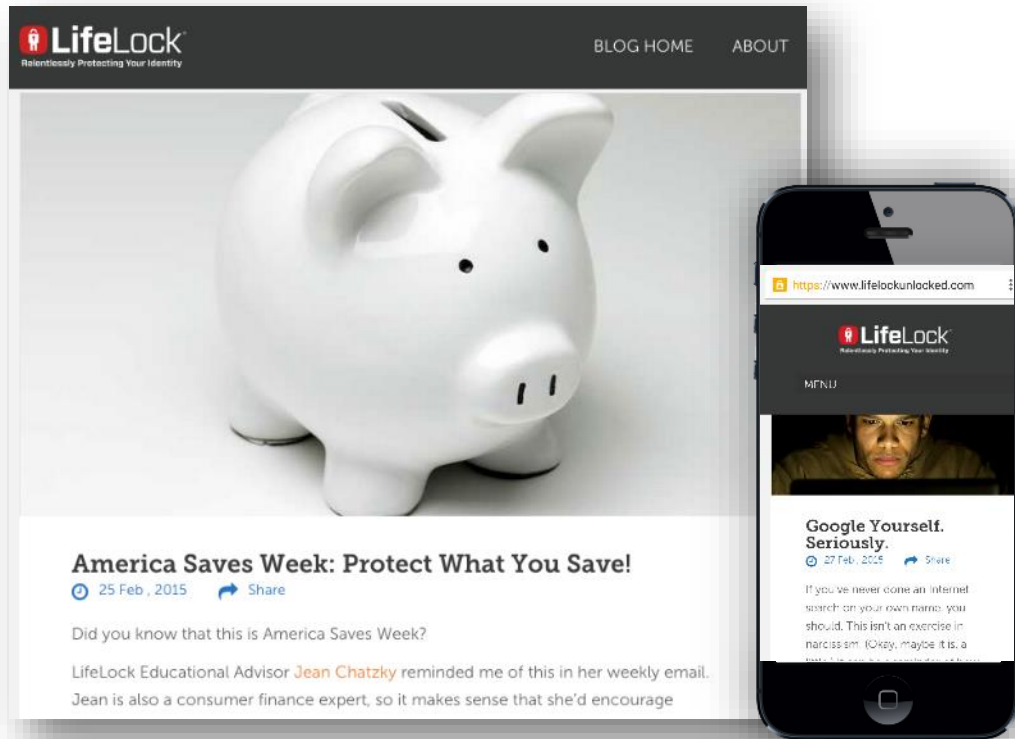
## Organization & Search Optimization

Blog is difficult to locate (at the bottom of the homepage, sitemap). Blog information architecture does not delve deeply into identity theft categories. Best content is located in the somewhat misnamed Identity News section, which has a broader, more informative scope than its name implies.

## Accessibility & Readability

Mobile optimized experience. Reading level ranges between 6th and 12th grade level, which suggests lack of editorial governance. Heading structure not optimized, but only minor accessibility issues in blog.

Content in both the blog and Identity Theft News sections are text heavy and long-winded, with little actionable advice. Alarmist messages about identity theft and breaches can come across as thinly veiled promotional pieces for LifeLock products.





# LifeLock - Social



Voice and tone stays consistent, while highlighting topics and articles that would prompt a person to consider buying LifeLock. Fear-driven tactics: “Beware”. Too focused on acquisition, when social channels should skew toward retention efforts.

## Voice & Tone

Voice and tone plays the fear card across channels.

## Relevancy & Persuasiveness

Social content generally does not tap into relative events or holidays - unless its incorporated into a blog theme. The fearful tone is off-putting overall.

## Unique Content & Channel Optimization

Content is repurposed across all platforms. Every post links away from their channel, usually to their blog. The YouTube channel hosts about ~40 videos and is not organized well.

## Community Management

Handles customer service questions in the feed when possible, directing them to websites with answers to their questions rather than asking for a private message.



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TransUnion<sup>tu</sup>



# TU - Education

## Voice & Tone

Articles meet brand guidelines of being, “friendly, knowledgeable, and compassionate”. Some on-page elements retain old (green) brand style. A more consistent content design would help, as well as a more in-depth, expert voice.

## Relevancy & Persuasiveness

The sterile feel lacks punch. Very few visualizations, videos, or info graphics; most articles rely on stock photos. Articles include legal qualifiers and safe, high-level insights. Each article contains a call-to-action to sign up for credit report.

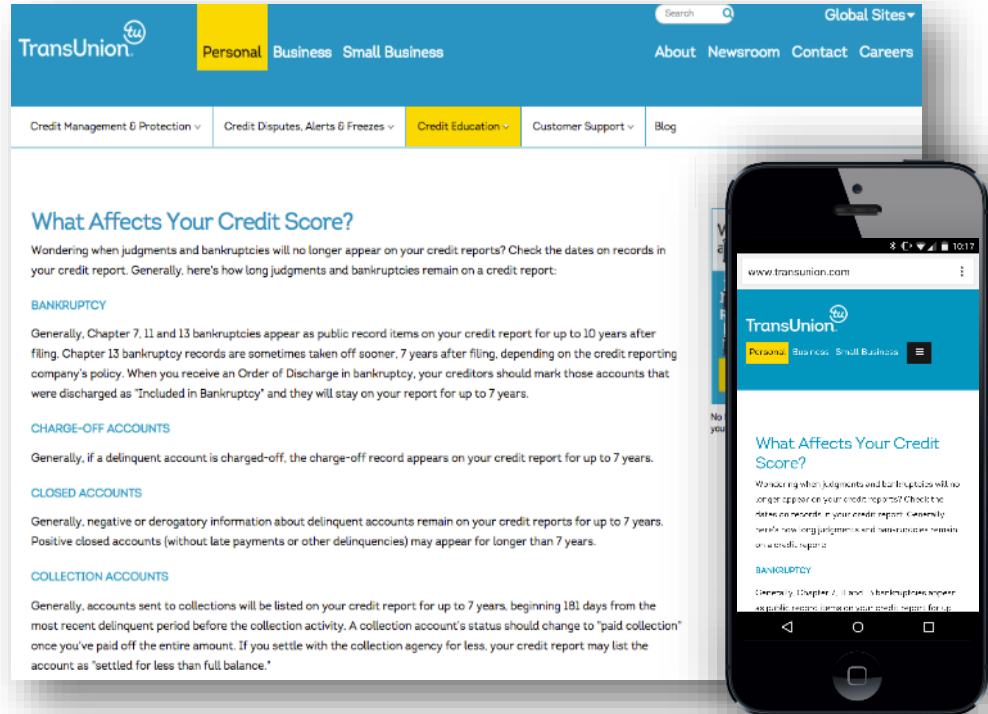
## Organization & Search Optimization

Multiple H1 headings on the page and misuse of subheading tags offset optimized URL structure and meta data. Some articles lack both keyword-rich subheadings and cross-linking in body copy. Not all articles include share buttons.

## Accessibility & Readability

Responsive site. Articles average out at 10th grade level, the upper bound of recommended level. Articles generally comply with WebAIM standards for users with disabilities. No Spanish or other language options are made available.

Articles include legal qualifiers and safe, high-level overviews of credit with helping users navigate the world of credit. Design inconsistencies between each article create a complex, inconsistent brand experience.



# TU - Blog

## Voice & Tone

Articles and content elements feel on-brand, and, while rife with credit generalities, tone of the articles is warm and trustworthy. Would benefit from a more expert voice focused on answering specific, real-world questions.

## Relevancy & Persuasiveness

Site lacks context and mission. It is unclear why readers would want to read the blog. Articles lack immediacy and can lag real-time events in a conspicuous way (e.g., “Almost a year ago, Target first revealed...”). Needs hook to draw us in.

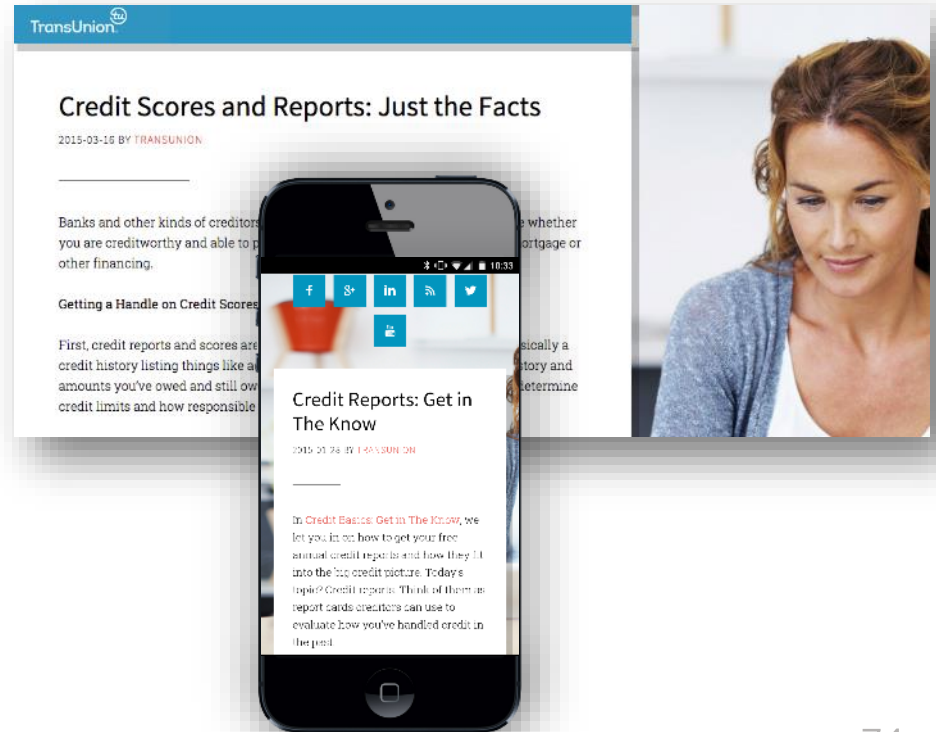
## Organization & Search Optimization

Blog lacks navigational structure, which makes it difficult for users to find what they need. Otherwise, effective use of Yoast SEO plug-in to optimize articles. Site needs more time and articles to gain domain authority so it can rank higher.

## Accessibility & Readability

Responsive site. Articles written at 8th grade level, which aligns with standards. Articles mostly comply with WebAIM accessibility standards, although heading sequence makes tracking difficult for the blind. No Spanish language option.

Would benefit from a more expert voice focused on answering specific, real-world questions. Currently has a more aspirational, feel good tone. Lack of navigation makes blog unduly complex to find information.



# TU - Social



Nearly every post links off channel, regardless of whether or not the post includes media, which leads to a complex brand experience. Community managers respond promptly, however, Their responses are cut and paste, which fans are aware of.

## Voice & Tone

Posts meet the basic “upbeat and informative” tone, but phrasing often feels overly structured and repetitive. A tone and voice with unique cues and a wider range of subject matter would help.

## Relevancy & Persuasiveness

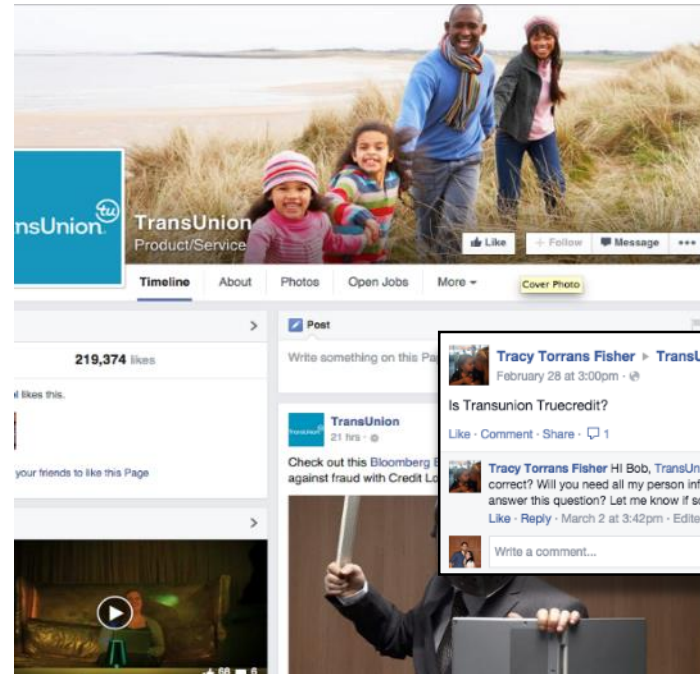
Content feels generic and while visuals are used frequently they are typically stock imagery that lack proper context. The brand occasionally taps into relevant holidays but it typically lacks timeliness.

## Unique Content & Channel Optimization

Content is typically repurposed across all channels. Nearly every post links off channel, regardless of whether or not the post includes media. Recommend creating unique content for each channel and trying to provide clear information without linking away.

## Community Management

Community managers typically respond in a prompt fashion, however their responses are clearly cut and paste responses, which fans appear to be aware of. The brand does not appear to be monitoring Google+ or LinkedIn channels.



# Assessment Criteria – Site/Blog Content

CATEGORY	DEFINITION	CONSIDERATION
Voice & Tone	Does the content consistently reflect the brand voice and attributes? Does the content reinforce the brand positioning?	Brand
Relevancy & Persuasiveness	Is the content timely and up-to-date? Is the content consistent throughout the experience? Does the content improve user understanding of product or brand?	Customers
Organization & Search Optimization	Can customers find the content in search engines? Can customers find content within the site and share/socialize it?	Customers & Robots
Accessibility & Readability	Is content written at the appropriate grade level? Is it accessible by those with visual or auditory impairments? Is it available in other languages? Can it be accessed across devices?	Customers & Compliance

# Assessment Criteria – Social Content

CATEGORY	DEFINITION	CONSIDERATION
Voice & Tone	Does the content consistently reflect the brand voice and attributes? Does the content reinforce the brand positioning?	Brand
Relevancy & Persuasiveness	Is the content timely and up-to-date? Is the content consistent throughout the experience? Does the content improve user understanding of product or brand?	Customers
Unique Content & Channel Optimization	Is content being developed unique to each social channel? Is that content being optimized for that channel's feed?	Customers
Community Management	Is content written at the appropriate grade level? Is it accessible by those with visual or auditory impairments? Is it available in other languages? Can it be accessed across devices?	Customers

# SEO Rankings for Top 25 Keywords\*

Google Query	Organic Ranking				Monthly Volume
	TransUnion	Experian	Equifax	Credit Karma	
free credit report	17	5	8	3	823,000
annual credit report	17	3	7	13	201,000
free credit score	20	12	22	2	201,000
credit report	9	3	5	8	165,000
credit score	26	5	16	1	135,000
what is a good credit score	-	2	10	1	60,500
credit score range	49	13	5	24	60,500
free annual credit report	14	3	5	7	60,500
credit bureau	2	6	2	7	40,500
www annualcreditreport com	-	6	9	-	22,200
annualcreditreport com	-	6	16	29	22,200
credit check	7	4	3	2	22,200
free credit report gov	-	7	44	20	22,200
credit scores	-	5	10	2	18,100
good credit score	-	1	10	2	18,100
free credit check	17	6	13	2	18,100
credit reporting agencies	3	4	2	-	14,800
freeannualcreditreport	13	3	12	-	14,800
credit reports	7	3	8	10	14,800
fair credit reporting act	-	-	4	-	14,800
freecreditreport	-	14	9	3	14,800
credit report free	15	3	6	2	12,100
check credit score	17	6	13	1	12,100
free credit report and score	15	7	13	2	9,900
3 credit bureaus	8	3	5	19	8,100

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**Thank You**