

Discover Cashback Checking

DISCOVER BANK



Dameia Allen, Erika Hanes, Trinity Liu, Lizmarie Orengo

The Embargo Agency

Prof. Matt Ragas, Ph.D.

Media Relations

PRAD562

Media Coverage Analysis

March 18, 2015

Table of Contents:

I. Media Goal and Objectives

- A. Goal P. 3
- B. Objectives P.3

II. Newsworthy Idea/ Campaign

- A. #PIFCashBack Campaign Plan P.4-5
- B. Rules and Regulations P.5
- C. Budget P.5

III. Media Coverage Analysis

- A. Methodology P.6
- B. Analysis of Media Coverage P.6
- C. Amount of Coverage P.6
- D. Quotes in Coverage P.6
- E. Tone of Coverage P.6
- F. Analysis by Publication P.7
- G. Competitor's Coverage P.7
- H. Conclusions P.8

IV. Media Contact List

- A. The List P. 8-9
- B. Review of Media Contact List P. 9-11

V. Journalist Dossiers & Q&A Guides

- A. Morgan Marie Quinn P.11-13
- B. Blake Ellis P.13-14
- C. Q&A Media Training Guides P.14-16

VI. Personalized Email Pitches

- A. Email Pitch 1 P.16
- B. Email Pitch 2 P.17

VII. Information subsidies

- A. Info graphics P.18
- B. PIF Kit P.19-20
- C. PIF Examples P.20

VIII. Measurement and Evaluation Metrics

- A. Recap of Objectives P. 21
- B. Measurement P.21-22



I. Media Goal and Objectives

We were approached by Discover to create a newsworthy media relations campaign in time for the launch of the Discover's Cashback Checking Account product. Our group determined that an effective way for Discover to reach the target audience, engage with the public, and drive interest towards the product would be a socially driven, charitable campaign. We propose that Discover brands itself as a millennial-focused company by exhibiting not only shared values with the target audience, but also communicating these shared values through popular and commonly used media formats. For this, we have created the *"Pay it forward with Discover's Cashback Checking Account"* campaign. This is built off of a socially driven contest and giveaway that focuses on using Discover's Cashback Checking Account as a mechanism to "pay it forward" with random acts of kindness. This campaign strategy aims to brand Discover as a company that millennials can relate to and feel good about supporting. With this plan our goal is to elevate coverage of the Discover Cashback Checking Account by connecting with the target audience in a positive and meaningful way.

The campaign doubles as a social movement and as a way for Discover to be in close contact with actual account holders. The "act of kindness" aspect of the campaign establishes Discover as a company that cares about people and promotes charitable acts. The "contest" aspect of the campaign provides an opportunity for participants to get creative and respond to others. Together, these aspects drive interest back to the Cashback Checking Account product and Discover.

In order for the launch of the product to receive the type of response Discover desires, the campaign must create substantial notoriety to generate earned media coverage. Therefore, it is important for Discover to reach 500,000 positive social media impressions by December 31, 2015. While this includes tagging Discover in posts and responding directly to the company, the plan will focus primarily on the use and frequency of the hashtag, *#PIFCashBack*. Then, from the awareness generated from the social media initiative, Discover should see an increase in positive earned media coverage by 35% by December 31, 2015, paralleling the viral success. Finally, through social media and earned media coverage, Discover should see a 20% increase in account openings by the end of the 2015 calendar year.

A. Goal:

To elevate coverage of the Discover Cashback Checking product as a quality banking option for millennials within social and earned media formats.

B. Objectives:

1. To elicit 500,000 positive social media impressions from 18-34 year olds through the *#PIFCashBack* campaign by December 31, 2015.
2. To increase positive earned media coverage driven by the social media campaign by 35% by December 31, 2015.
3. To increase account openings by 20% from the time of launch of Cashback Checking by December 31, 2015.



II. Newsworthy Idea

Our media relations campaign is called *“Pay it forward with Discover's Cashback Checking Account”*. This campaign will allow Discover to reach its target audience of millennials by engaging with them through a structured social media initiative focused around the concept of “paying it forward” (PIF). Discover will launch a contest rewarding participants who “pay it forward” in their day-to-day lives while using Discover’s Cashback Checking Account. This will simultaneously build positive brand perception and drive the target audience to the product.

The rationale for this campaign has its roots in cause marketing. Charitably-inspired campaigns have been very successful in providing large companies a chance to reach their target audience on a personal level, thereby inspiring brand loyalty, positive impressions and increased business. One relevant and successful example of this is the cause marketing partnership between American Express and March of Dimes. American Express saw a dramatic increase in new cardholders as well as an increase in use of the card by existing customers when it partnered with March of Dimes, donating to the charity every time the card was used. While our *#PIFCashBack* campaign is original and different from the partnership with March of Dimes, this case provides a precedent that a credit card company can achieve demonstrable gains by pairing with a good cause. Our idea will not only resonate with current and potential customers, but with the added element of “kindness”. The idea will also generate \desired media coverage.

A. #PIFCashBack Campaign Plan

1. The campaign will start this summer (June 2015) by launching an event that we called the **“PIF Cashback Mall Takeover”**. We will have the Discover twins (from past commercials) walk through different malls (food court area and stores) in Chicago and pay for a meal, a drink, and an item in a store of 20 random individuals. After doing so, they will hand them a **PIF Kit** with the rules of the contest and an application for the Cashback Checking Account. These moments will be recorded (with participants’ consent) and Discover will use the videos on the company’s website and social media outlets.
2. The Embargo Agency will announce this campaign and pitch it to appropriate journalists with the intention of raising awareness about the event. We will also share the videos captured from the **“PIF Cashback Mall Takeover”**. The journalists will then write stories about the contest, encouraging the target audience to open a Discover Cashback Checking Account and start their PIF acts.
3. The Embargo Agency will also encourage these journalists to open their own Discover Cashback Checking Account in order to perform their own PIF acts. In return, Discover will share the journalists’ PIF stories and appropriate blogs or news segments on the Discover website, focusing on financial education, independence, and responsibility. The exposure for journalists will attract more traffic to the journalists’ sites, thereby giving journalists another good reason to write more favorable reviews.
4. Participants will use their Discover Card to perform a good deed or an act of kindness for a random individual. This could include buying lunch for a homeless person or paying someone’s train or bus fare. Participants would then share their PIF act on social media with the *#PIFCashBack* and a picture of their story.
5. Discover will then choose 3 winners each month until the end of the year. The prizes will include 2 season passes for Six Flags and \$100 cash prize for each winner.
6. For every hashtag that is posted Discover will donate \$1.00 to a specific charity (up to \$1,000 each month). The charities will rotate each month and will be selected from the list of charities they already donate to.



7. Each month Discover will pitch the winning PIF stories, a summary of the donations made, and the quantity of hashtags that were posted to relevant media.

8. The selected journalists chosen to write the story in the beginning will also check in on the campaign as it proceeds, writing “follow-up” stories on the progress of #PIFCashback and reviewing the benefits of the Discover Cashback Checking Account.

B. Rules and Regulations

Eligibility

While we want to encourage everyone to “pay it forward”, only active Discover Bank account holders are eligible to win the sweepstakes. All eligible participants must be at least 18 years of age to enter. Employees and immediate family members (spouse, siblings, parents, children) of Discover and all of its subsidiaries are not eligible to participate.

Prize/Winner Selection

Discover will choose three winners each month to receive 2 season passes to Six Flags and a \$100 cash prize. If the winner uploaded their video or pictures through the www.Discover/PayItForward.com site, then the contestant will be contacted through the preferred method listed on the registration form. If the latter part of the entry was done, the contestant will be contacted through their post and given instructions from there as a form will still need to be filled out.

C. Budget

Our budget takes into account our “PIF Cashback Mall Takeover”, monthly cash bonus winners, charitable donations, and tickets to Six Flags. With making the CEO David Nelms the spokesperson of the campaign, we have both added credibility to the campaign as a genuine effort for positive change and we have saved the company the cost of paying a celebrity spokesperson.

<i>Expenditures</i>	<i>Estimated Costs</i>
<i>PIF Cashback Mall Takeover</i>	
Camera Crew for a day	\$500
Twins Payroll	\$800
20 PIF Random Acts of Kindness	\$500
20 PIF Kits	\$200
	<i>Subtotal: \$2,000</i>
3 Monthly Winners \$100 Cash Bonus (June-December)	\$2,100
Six Flags Season Passes	\$3,000
	<i>Subtotal: \$5,100</i>
PIF to Charity \$1.00 per hashtag posted (\$1,000 Max each month)	7,000
	<i>Subtotal: \$7,000</i>
	<i>Approximate Total Cost: \$14,100</i>



III. Media Coverage Analysis

A. Methodology

By utilizing Lexis-Nexis and ProQuest, we were able to examine the reach and quality of earned media and news coverage regarding Discover and the Cashback Checking Account product. Discover did a soft launch of the product in 2013; therefore, the timeframe of the research started from January 1, 2013 to January 31, 2015. Different keywords and phrases were used in our research, which included “Discover Cashback Checking”, “Discover cashback”, “Discover”, “cashback checking”, “cashback savings”, and “Discover Financial Services”. Finally, coverage on Discover’s competition, Ally Bank, was examined.

B. Analysis of Media Coverage

Top Issues/Topics for Discover

- The availability of Discover Cashback Checking
- The launch of Discover Cashback Checking
- Competitors of Discover Cashback Checking
- Reviews on Discover Cashback Checking
- Innovative Payment Services and Discover Financial Services
- How to get *\$50 Sign Up Bonus* with Discover Cashback Checking

Top news sources for Discover

- WMI Company News (2)
- US Official News (2)
- Banking and Credit News (2)
- American Banker (1)
- Business Wire (1)

C. Amount of Coverage

From our research, we found 26 articles about Discover Cashback Checking. Most of the articles that mentioned Discover Cashback Checking were dated in 2013. There were very few articles in 2014. We also noticed that when researching for “best checking accounts, online checking, and cashback checking” and reading the blogs that deal with that subject, Discover Bank was not easy to find. We had to do a specific search within these blogs to find the product.

D. Quotes in Coverage

- Roger Hochschild--Discover's Chief Operating Officer and President
- Brian Riley-Senior Research Director of Cards and Retail Banking at CEB Tower Group
- Jim Van Dyke--Chief Executive and Founder of Javelin Strategy & Research, a division of Greenwich Associates
- Heather L. Roche--Vice President of Rewards at Discover

The sources found in the research included quotes from leaders at Discover Financial Services as well as other executives in the financial industry. They shared the advantages of Discover Cashback Checking and the positive goals of Discover.

E. Tone of Coverage

Overall, the tone of coverage tended to be neutral. Most of the news articles and blogs stated the facts of the launch of Discover’s new Cashback Checking Account, and introduced some product features.



F. Analysis by Publication

- *Chicago Tribune*

There were no articles that specifically addressed Discover Cashback Checking, but 4 articles published by Chicago Tribune mentioned the Discover Cashback Credit Card. One article “Playing the Cashback Credit Card Game” was published on June 16, 2013 and the author is Kamenetz Anya. The article showed a critical attitude towards cashback service.” However, the author still mentioned some cashback reward cards on the top of the rankings where Discover appeared. When we edited the keyword to “cashback”, the results showed Chicago Tribune published 34 articles; some of them stated how to earn extra bonuses with purchases.

- *American Banker*

American Banker provides award-winning analysis and in-depth reporting on bank news in the US. The content focused on the initial rollout of Discover Cashback Checking, stating there will be another launch in 2014. The article “Discover Offers Cashback on New Checking Accounts” was published on February 28, 2013, which addressed the pros and cons of Discover Cashback Checking.

- *The Wall Street Journal*

There were no articles entirely focused on Discover Cashback Checking account. However, there was an article “Weighing the New Credit-Card Come-Ons” by Robin Sidel, published on June 27, 2014; it mentioned Discover Financial Services has been providing cashback services since 1984, by comparing it with other competitors’ cashback service such as American Express’s Blue Cash Preferred card and Chase’s Summertime Cashback Promotion. The author has expressed skepticism over the benefits of cashback cards, arguing that many conditions and categories stated by card issuers would have limitations on how much of a bonus actually comes back to you.

- *The Motely Fool*

The Motley Fool had an article published on January 13, 2015, that asked an analyst about the ways to avoid paying bank fees and indicated Discover Cashback Checking as a good option.

- *HustlerMoneyBlog.com*

This blog discusses Discover’s Cashback Checking account and its \$50 bonus promotion when current clients sign up before March of this year.

- *AboutMoney.Com*

Justin Pritchard gives a review of various credit cards in this blog. He writes about the Discover Card program but also suggests looking into other interest bearing banking options. Both Capital One 360 and Ally Bank are mentioned positively. Regarding Discover, he explains the benefits of the checking account and how other debit card rewards are not always as generous as the Discover Cashback account.

G. Competitor’s coverage: ALLY Bank Checking

Ally Bank, one of the major competitors of Discover, has been growing with a remarkable speed, due to the confidence of their customers in the bank’s security system. The biggest concern of using online banking service is security issues. There is no doubt that the reputation of the bank will be devastated by a breach. However, according to Ally Bank executive Diane Morais, Ally has a strong belief in their security system. There were 7 articles about ALLY Bank Checking published between January 1, 2013 and January 31, 2015. *The Finance Buff* and *Credit Visionary* were the outlets with the most amount of coverage of ALLY Bank. ALLY Bank and its product were usually reported positively such as “The Best Banks in America” and “Great Option in Online Banking”. A few articles stated the benefits of opening an account with Ally bank, such as “open an account with \$0” and “great mobile apps to help you manage money”.



H. Conclusions

The goal of the full launch of Discover Cashback Checking is to make available the best value in banking to all customers. While some media coverage in 2013 showed the downside of Discover as a branchless bank, this year, Discover’s coverage shows a guarantee of high quality customer service, the benefits of its checking account product, and the low fees. Millennials in particular will be open to the Discover product, for its simplicity, convenience and rewards. In our research, we noticed that when looking for “best checking accounts” and reading the blogs that deal with that subject, Discover Bank was not easy to find. We had to do a specific search within these blogs to find the product. Going forward, we would like to help Discover make it to the top of these lists. This way, more people will be able to find out about the product by doing a simple search on the Internet.

IV. Media Contact List

A. The List

Based on our goal and objectives, we decided to focus our efforts on Internet blogs, banking comparison sites, and online financial columns from top tier newspapers and magazines. This will aid in covering both the social media movement as well as information pertaining to the company and the product. We found great potential with outlets like: CNNMoney.com and GoBankingRates.com. With these influencers, Discover has the opportunity to start a conversation directly with existing and potential account holders.

Name	Title/ Beat	Media Outlets	Phone	Email	Sectors	Twitter
Lindsay Konsko	Staff Writer	Nerd Wallet U.S. News & World Report	n/a	lindsay@nerdwallet.com	Consumer Real Life Personal Finance	@lkonsko
Blake Ellis	Senior Writer	CNNMoney	(212) 275- 7781	blake.ellis@turner.com	Banking, Finance, Financial Products Credit	@blakeellis3
Mandi Woodruff	Writer Reporter	Yahoo! Finance	(212) 381- 6800	mandiw@yahoo-inc.com	Consumer Real Life Personal Finance	@mandiwoodruff
Tony Armstrong	Staff Writer	The Huffington Post Nerd Wallet	(415) 546- 1100	tony@nerdwallet.com	Personal Finance, Financial Products	@tonystrongarm
Sally Herigstad	Freelance Blogger	CreditCards.com The Motley Fool	n/a	sally@sallyherigstad.com	Personal Finance	n/a
Ron Lieber	Columnist Editor	The New York Times Motherlode.com Blog Business Day Your Money	(212) 556- 1514	lieber@nytimes.com	Personal Finance Wealth Management	@ronlieber



Bruno Navarro	Online Producer	CNBC Fast Money Mad Money	(201) 735- 2622	bruno.navarro@nbcuni.com	Financial Markets Personal Finance	@brun4.o_j_navarro
Earl Cox	Co- Founder Business Manager	AskTheMoneyCoach.net	(866) 494- 2461	earlcox@gmail.com	Financial products Personal Finance Wealth Management	@earlcox
Katherine Reynolds Lewis	Freelance Journalist	Fortune The Washington Post About.com The New York Times	(301) 767- 9830	katherine@katherinrlewis	Business Personal Finance Media Marketing Parenting Computing Environment	@katherinelewis
Morgan Quinn	Editor Writer	GoBankingRates.com	n/a	morganmariequinn@gmail.com	Personal Finance Money Banking Savings Consumers	@morganmquinn

B. Review of Media Contact List

Lindsay Konsko

Lindsay Konsko is a staff writer at NerdWallet.com. Her focus is writing articles related to credit cards, credit scores and personal finance. With visibility on NerdWallet.com, Discover Cashback Checking needs some positive coverage in 2015. Konsko is a high-frequency writer with more than one blog published each day. She also shares these blogs on Twitter to drive their traffic to more visitors. She would be an ideal candidate to write about Discover Cashback Checking and its benefits, as she knows her way around credit cards and her writing can also be seen in The New York Times, Entrepreneur, Wall Street Journal, Life Hacker, Kiplinger, Forbes, TIME Magazine, CNBC and Reuters.

Blake Ellis

Blake Ellis is a senior writer with CNNMoney as well as featured panelist on C-SPAN. A common theme throughout her work is the human factor: how large financial companies and decisions affect the average person and what normal people can do to protect themselves from financial ruin. She could potentially be a great resource for Discover and the #PIFCashBack campaign because of the reach of CNNMoney and her body of work focused around the human side of money.

Mandi Woodruff

Mandi Woodruff is a writer and reporter at Yahoo! Finance, a top provider of financial information in the U.S. with more than 37.5 million visitors. According to her LinkedIn biography, she is dedicated to helping young people find a way out of debt and building strong financial futures. Her work in this area



would be very beneficial for advising millennials about Discover's monetary benefits as well as for reporting on the success of the PIF campaign.

Tony Armstrong

Tony Armstrong is a writer for The Huffington Post and Nerd Wallet. His work primarily targets millennials and covers topics such as best practices for landing a job interview, myths about entry-level salary, and money saving tips for students. His writing is simple but effective and informative, covering topics millennials are actually interested in. It would easily be within the realm of reason to approach Armstrong with the Discover #PIFCashBack campaign because he is connected to two highly influential media influencers and his subject matter deals with finances catered to Discover's target audience of millennials.

Sally Herigstad

Sally Herigstad is a freelance writer. Her work has been featured on CreditCards.com, one of the largest and most frequented sites pertaining to credit cards and consumers. The site deals with credit card reviews, cashback rewards, and student credit cards. A great newsworthy idea for her would be the re-launch of Discover Cashback Checking, as it is a new development within a popular and established credit card company, and focuses on the potential financial planning benefits.

Ron Lieber

Ron Lieber is a columnist and editor for The New York Times "Your Money" column. He is also a blogger at Motherlode.com and at Bucks.com. Ron focuses on financial parenting. He helps parents raise financially astute children. For him, a great newsworthy angle would be a cashback checking account as a tool for teaching financial responsibility and rewards.

Bruno Navarro

Bruno Navarro is an online producer for CNBC.com. His beats include personal finance and wealth management. Bruno is responsible for producing print and multimedia online content for Fast Money and Mad Money. He also has a background in social media strategy and has worked for MSNBC.com, The Associated Press, and Women's Wear Daily. The Discover Cashback Checking program would be a good angle for him to write about something "new" (Discover Banking) for a well-known brand.

Earl Cox

Earl Cox is the co-founder and business manager for AskTheMoneyCoach.com (a finance blog) which features advice and content on credit cards and student loans. Much of the content for this website is produced by financial "guru" Lynette Khalfani Cox. She has appeared on The Oprah Winfrey Show, Dr. Phil, and Good Morning America, sharing her advice on debt management. For Discover, a feature on this blog would reach a large portion of their audience in a positive light.

Katherine Reynolds Lewis

Katherine R. Lewis is a freelance journalist who covers a wide range of topics such as personal finance, wealth management, media, and marketing. She contributes to About.Com, The New York Times Business Day and Small Business, and The Washington Post. With such a multifaceted background, she would be ideal to pitch to as she hits a variety of our target audience.

Morgan Quinn

Morgan Quinn is a writer and editor on GoBankingRates.com. She is an experienced personal finance writer and her work has appeared on WSJ.com, Huffington Post, and Slate. She is also the former managing editor of Mint.com. Her writing covers credit cards and she has covered charitable giving. A newsworthy angle for her would be to touch on her financial knowledge and interest in charitable giving.

V. Journalist Dossiers & Q&A Guides

A. Morgan Marie Quinn



Morgan Marie Quinn describes herself as a writer, content marketer, and a social media manager. She is the current 'Features' writer for GoBankingRates.com and the former Content and Social Manager for Business.com. Quinn has also managed content strategy and social media for brands like Mint.com, Quicken, and more. On her website, she writes that in her former life she was a banker, nanny, make-up artist, real estate agent, bartender, retail clerk, and personal assistant.

Her Website: <http://morganmariequinn.com/>

Educational Background:

- Fashion Institute of Design & Merchandising, A.A. 2001
- University of Phoenix-San Diego, B.S. Business 2003

Beats and Coverage Areas:

- Personal Finance
- Wealth Management
- Content Marketing
- Social Media Accounts Management

Current Project:

GoBankingRates.com, Features Writer

In her role at GoBankingRates.com, Quinn writes about personal finance, the best places to live to save the most money, tax questions to ask as a single parent, and charitable causes that make the most money. She also wrote articles about the 10 best credit cards, best checking accounts, and which states have no income tax. Her articles are featured at least once a week, sometimes more than three times a week.

Previous Work Experience:

- Content and Social Manager, Business.com - July-September 2014
- The Baby Gizmo, Senior Editor - 2010-2012
- Mom365, Featured Blogger - October 2011
- Mint.com, Content Strategist - November 2011

Association Memberships:

- n/a

Interests and Hobbies:

- Raising two children
- Farming chickens



- Fashion
- Traveling
- Eating Cheese
- Power Naps

Journalist reputation:

Quinn's work has been featured on WSJ.com, The Huffington Post, MSN Money, Slate, and San Diego Home and Garden Lifestyles Magazine. She has also made occasional television appearances and speaking engagements that have been featured in the web series, Blog This. Overall, she is seen as a talented blog writer and blog manager as well as a Social Media expert. She has created a distinct and popular voice on the Mint.com blog. Her social media strategy is multi-platform and effective at increasing customer engagement.

Previous Coverage of Discover:

Quinn has not previously covered Discover but in her article "The 10 Best Checking Accounts of 2015" she wrote about ALLY Banking and their checking account. Specifically highlighting their "no fees" feature.

Social media channels:

- **Twitter: (@morganmquinn)**
 - 3,703 Followers
 - Quinn's posts give information about mortgages, wealth, financial education, and financial trends. Some of her tweets get re-tweeted and her followers share many articles with her.
- **LinkedIn: (www.linkedin.com/morganmariequinn)**
 - 500+ Connections
- **Pinterest: (https://www.pinterest.com/littlehenhouse/)**
 - 33 Boards
 - 2,368 Pins
 - 798 Likes
 - 1,678 Followers
- **Google+: (https://plus.google.com/u/0/+MorganQuinn121212/posts)**
 - 105 Followers
 - 4,389 Views
- **YouTube: (https://www.youtube.com/user/morganbenzian)**
 - 11 Subscribers
 - Hundreds of views on her videos related to her site (<http://thelittlehenhouse.com/>) where she writes about her children, nap schedules, and geeking out online.

Tripwires:

- n/a

Honors & Awards:

- "Top San Diego Blogger", Red Tricycle

Causes Morgan cares about:

- Children
- Economic Empowerment
- Poverty Alleviation

Conclusion:

Quinn describes herself as a passionate brand preference builder through storytelling, innovation and user experience. Her article “How to Make the Most of Charitable Giving” explains to readers the importance of charitable giving and how they can best donate. With her extensive experience in personal finance, social media and interest in charitable causes, she is likely to advocate the “Pay It Forward” Campaign and create appealing content for Discover Cashback Checking account.

B. Blake Ellis



Blake Ellis is a senior writer for CNNMoney.com. She has also been featured as a panelist on C-SPAN. She is very active on her Twitter page, tweeting and re-tweeting articles covering everything from debt, government finances, and personal financing and student loans.

Educational Background:

- Kenyon College, B.A. International Studies 2009

Beats and Coverage Areas:

- Credit
- Debt
- Personal finance

Current Project:

CNNMoney.com

Ellis' articles focus on how money and finances affect people daily. She is particularly concerned with what the government and large companies are doing regarding taxes and other financial decisions that affect the average person. Her articles are longer, more in depth regarding the subject matter, and are featured on a major television news network. Because of the focus on the average person, her writing tends to have a more empathetic and engaging feel compared with other journalists writing in similar beats.

Previous Work Experience:

- CNNMoney.com, Online Associate Producer/Staff Reporter, 2009
- CNNMoney.com, Personal Finance Reporter

Association Memberships:

- n/a

Interests and Hobbies:

- n/a

Journalist reputation:

Ellis is currently breaking into television on CNN and C-SPAN. She has been featured as a panelist alongside anchor and correspondent Randi Kaye. Her research is thorough and her work is taking on larger and more detailed projects.



Previous Coverage of Discover:

Ellis has never written about Discover before.

Social media channels:

- **Twitter (@blakeellis3)**
 - 3014 followers
 - Tweets about debt, credit cards, credit scores, and personal finance
 - Re-tweets news from CNNMoney.com

Tripwires:

- n/a

Extras:

In February, Ellis went to North Dakota in an RV with another CNNMoney writer to investigate the cities that host major oil companies. During this trip, Ellis interviewed townspeople and workers about their jobs, families and lifestyles, for better or worse due to “boomtown” oil business. Her trip was made into a short video as well as a larger piece for CNN that captured the thoughts and feelings of real people.

Conclusion:

Ellis provides a wide variety of skills and various media outlet capabilities. Her exposure on CNN and C-Span makes her a great candidate to achieve the earned media coverage Discover desires. Her interest and attention towards how finances affect real people--and her experience in interviewing those affected by financial struggles—make her an ideal candidate for the charitable aspect of the campaign.

C. Q&A Media Training Guides

1. Q&A Media Training Guide: Morgan Quinn

Spokesperson: Discover’s CEO, David Nelms

Q1: With the #PIFCashBack campaign, what are you hoping to accomplish?

A1: We know that it is important to our customers to be able to access their rewards. However, we want to show the world that Discover is not just about personal rewards, we are also about giving back and we want to inspire our customers to do the same. We will accomplish this through our “Pay it Forward Cashback” campaign. Here we will encourage account holders to do good deeds around the community with their cashback bonus. They would then go online and share their PIF act with the [#PIFCashBack](#) and be entered in our contest where they could win \$100,00 cash bonus and 2 season passes for Six Flags. In addition, we will be donating a dollar to a different charity each month for every hashtag that is posted.

Q2: How do the benefits of using Discover Bank differ from those of a traditional bank?

A2: One of the ways we differ from traditional banks, are our minimum to “0” fees. We have 60,000 ATMs throughout the country, helping to make it convenient for customers to perform transactions. The great thing about “branch free” banking, is that our customers do not have to wait in line. They are able to do everything by using their mobile phone or going online.

Q3: Currently, there are not as many “branch free” banks out there as there are traditional banks. Do you believe that this is the future of banking?

A3: I believe banking, just like every other industry, is becoming more tech based and digital. More transactions are being done via mobile phone or Internet. People are looking for safe, quick and easy ways to make their transactions and that is what we are providing.



Q4: Discover has been ranked “highest in customer satisfaction with credit card companies” by J.D. Power. What steps are you taking in order to maintain this reputation, now that you are expanding into the “branch free” banking services?

A4: Customer satisfaction is still our top priority. We are continuing to service our customers by using real people to assist and answer any questions customers may have. Everything that we have previously done to earn that title, we will continue to do. Our customer’s safety and privacy are top priorities. We are also ensuring that our banking is user friendly, making it easy for our customers to handle all of their business and personal needs and transactions.

Q5: Who can apply for the Discover Cashback Checking account? Are there any limitations for the bonus?

A5: Everyone deserves rewards all they have to do is go to Discover.com and open the cashback checking account. Anyone who wants to do this will enjoy the cashback bonus. A .10 cents reward will be issued for each debit card transaction, check written, and online bill payment. The transactions are up to 100 times per month, which means you can earn \$10 a month maximum. The bonus can be redeemed as cash to the Discover Cashback Checking account or transferred to Discover Credit Card Cashback Bonus account.

2. Q&A Media Training Guide: Blake Ellis

Spokesperson: Discover’s CEO, David Nelms

Q1: What is the purpose behind the #PIFCashBack campaign?

A1: The “Pay It Forward” campaign is an effort to transform how people view the concept of Cashback checking. Now that we have opened our product to anyone who wants an account, we want to help make it easier for people to both save money and to have the opportunity to do good deeds around the community.

Q2: Explain the concept to me. If I wanted to participate in this, what would I have to do?

A2: It is incredibly easy. First, participants would go to Discover.com and open a checking account with a small deposit of \$25.00, and then as they start earning their monthly cashback, they tell us how they used their cashback for a good cause. They will do this by sharing their story through social media channels with the #PIFCashBack.

Q3: Why did Discover choose to focus on what a Cashback Checking Account can do for others rather than what it can do for card holders?

A3: Because we want to create a social movement. We are providing our clients with a small amount of money and encouraging them to do something good. We then are continuing the PIF cycle by donating \$1.00 to charity each time someone uses the hashtag. The more people involved in this social movement the more coverage the campaign will have, and more importantly, the “pay it forward” movement will continue to propagate.

Q4: Aside from #PIFCashBack, what are the other features and benefits of the Discover Cashback Checking Account?

A4: When we decided to open Cashback Checking to the public, we wanted to focus on what makes online banking so convenient. So our product offers over 60,000 free ATMs across the country. There are no monthly fees or minimum balances and after your first order of checks all other orders are free. As a result of banking being done online, you can deposit checks or see your balance from anywhere in the world and you can use our convenient mobile app. We also offer security protection to fight against fraudulent charges.



Q5: What are the benefits of #PIFCashBack campaign to your company? What about to cardholders?

A5: For the company, it means showing the world that Discover cares about helping others and helping our customers. Having more customers is always a good thing, of course, but more customers means we are doing our job by providing good service and a quality product that people like and want to use, and that is important. For the cardholders, this means getting out there, spreading compassion, and putting these benefits to good use in creative and interesting ways. And there are prizes involved! Each month we will be choosing 3 PIF winners. They will get 2 Six Flags season passes and a \$100 cash bonus.

VI. Personalized Email Pitches

A. Email Pitch 1

From: Erika Hanes
Date: Wednesday March 18, 2015 8:00am
To: Morgan Quinn
Subject: How Discover is Changing Banking

Hi, Morgan.

I recently read your article “How to Make the Most of Charitable Giving” and I believe your writing would suit Discover’s current charitably driven campaign. The campaign is called “*Pay It Forward with Discover’s Cashback Checking Account*” and it focuses on cardholders partaking in random acts of kindness for strangers and sharing their good deeds on social media. Discover is doing this in time of the release of the Cashback Checking Account to the general populous this summer. Given your background on credit cards and your other articles, I think you’d be a great journalist to cover this story.

Here’s the link to the campaign: www.Discover/PayItForward.com.

Please let me know if you are interested in more information. I would be more than happy to schedule an interview for you and Discover’s CEO, David Nelms.

Thanks!

Erika Hanes
The Embargo Agency
hanes@theembargoagency.com
(312) 775-1234



B. Email Pitch 2

From: Erika Hanes
Date: Wednesday March 18, 2015 9:00am
To: Blake Ellis
Subject: How Discover is Changing Banking

Hi, Blake.

I recently saw your piece “24 Hours with an Ebola Worker” on CNNMoney. I believe your sense of empathy in your writing, combined with your credit card and financial knowledge would suit Discover’s current charitably driven campaign. The campaign is called *“Pay It Forward with Discover’s Cashback Checking Account”* and it focuses on cardholders partaking in random acts of kindness for strangers and sharing their good deeds on social media. Discover is doing this in time of the release of the Cashback Checking Account to the general populous this summer. Given your background and vivid writing, I think you’d be a great journalist to cover this story.

Here’s the link to the campaign: www.Discover/PayItForward.com.

Please let me know if you are interested in more information. I would be more than happy to schedule an interview for you and Discover’s CEO, David Nelms.

Thanks!

Erika Hanes
The Embargo Agency
hanes@theembargoagency.com
(312) 775-1234

VII. Information subsidies

For our chosen journalists, we intend to send them information graphics such as this one. The subsidies must capture the spirit of the campaign, the reasoning behind it, and the role of Discover's Cashback Checking Account. The materials should be colorful yet easy to read, interesting without overloading on information, and would get the journalists excited about the project.

A. Info graphics

Discover Financial :: 2015 PIF Campaign :: Media Relations

DISCOVER CASHBACK CHECKING

PAY IT FORWARD CAMPAIGN

PAY IT FORWARD >>

Discover will launch a contest on social media, rewarding participants who "pay it forward" (PIF) in their day-to-day lives while using Discover's Cashback Checking Account.

50 BENEVOLENT GOOD

This will drive the target audience to the product in order to participate in the contest.

Also branding Discover as a millennial-friendly and charitably-oriented company.

WHY DID WE CHOOSE SOCIAL MEDIA?

Is social media an important source of news and current affairs?

77% of the **3,044** millennials surveyed across 10 countries said that it was important to be informed about current affairs and news.

60% of the sample size said that they relied on social media for keeping up to date with current affairs and news.

Source: comScore, The Intelligence Group's Cassandra Report and eScreenMedia's report What Millennials Want from TV

Millennials are inseparable from their smartphones. They mostly use Facebook, Instagram and Twitter.

HOW DO MEDIA OUTLETS HELP US?

Top 10 news/information sources for Millennials on desktop and mobile

Media Relations

DISCOVER Inspiration

Journalists chosen will:
 Write the story in the beginning
 Write "follow-up" stories on the progress of #PIFCashBack
 Review the benefits of a Discover Cashback Checking Account.

HOW DOES THIS WORK?

- #1** Have a Discover Cashback Account
- #2** Use \$10 monthly cashback to perform a good deed
- #3** Share the story with the #PIFCashBack on social media.
- #4** For every hashtag that is posted Discover will donate \$2 to a specific charity

“ Do one act of kindness each day of the year and change 365 lives. — Anthony Douglas Williams ”

PIFCashBack Highlights

DISCOVER

#PIFCashback

PAY IT FORWARD >>

DISCOVER

DISCOVER

DISCOVER®

For step 1 of this campaign, "PIF Mall Takeover" we created PIF Kits with the rules of the contest and an application for the Cashback Checking Account.

B. PIF Kit

Front of the Brochure

Pay it forward with Discover Cashback Checking! The free checking account that pays you is here! With Discover Cashback Checking, you are able to access your account anytime using your mobile device. It will allow you to:

- View Activity
- Pay Bills
- Deposit Money
- Transfer Money



CHECKING CASHBACK BONUS



Redeem your cashback in any amount and use it to Pay it Forward!

For a chance to win season passes to Six Flags and \$100 cash!



HOW DOES THAT WORK? >>

- #1 Have a Discover Cashback Account
- #2 Use \$10 monthly cashback to perform a good deed
- #3 Share the story with the #PIFCashback on social media.
- #4 For every hashtag that is posted Discover will donate \$2 to a specific charity

“Do one act of kindness each day of the year and change 365 lives.”
— Archa Douglas Williams

For official contest details, visit www.Discover/PayItForward.com

world.”

Ghandi

“If you can't feed a hundred people, then just feed one.”

Mother Teresa

“We rise by lifting others.”

Robert Ingersoll

“We make a living by what we get, we make a life by what we give.”

Winston Churchill

Back of the brochure

DISCOVER®

#PIFCashBack



#PIFCashBack

DISCOVER®

#PIFCashBack



#PIFCashBack

DISCOVER®

HOW WILL YOU PAY IT FORWARD?



www.Discover.com
Follow us on



DISCOVER®

Cashback Checking



Free withdrawals from over 60,000 ATMs

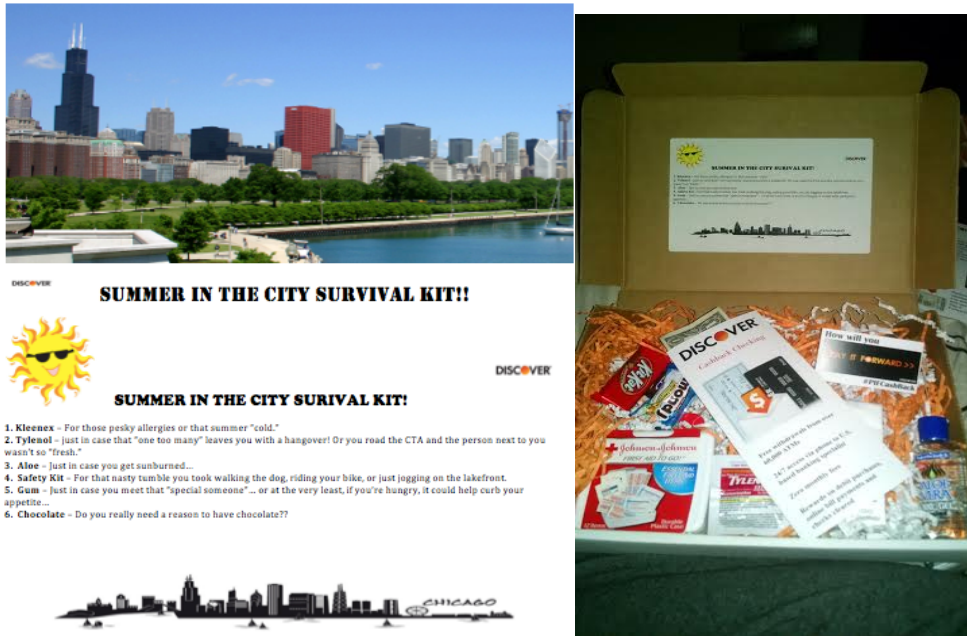
24/7 access via phone to U.S. based banking specialist

Zero monthly fees

Rewards on debit purchases, online bill payments and checks cleared

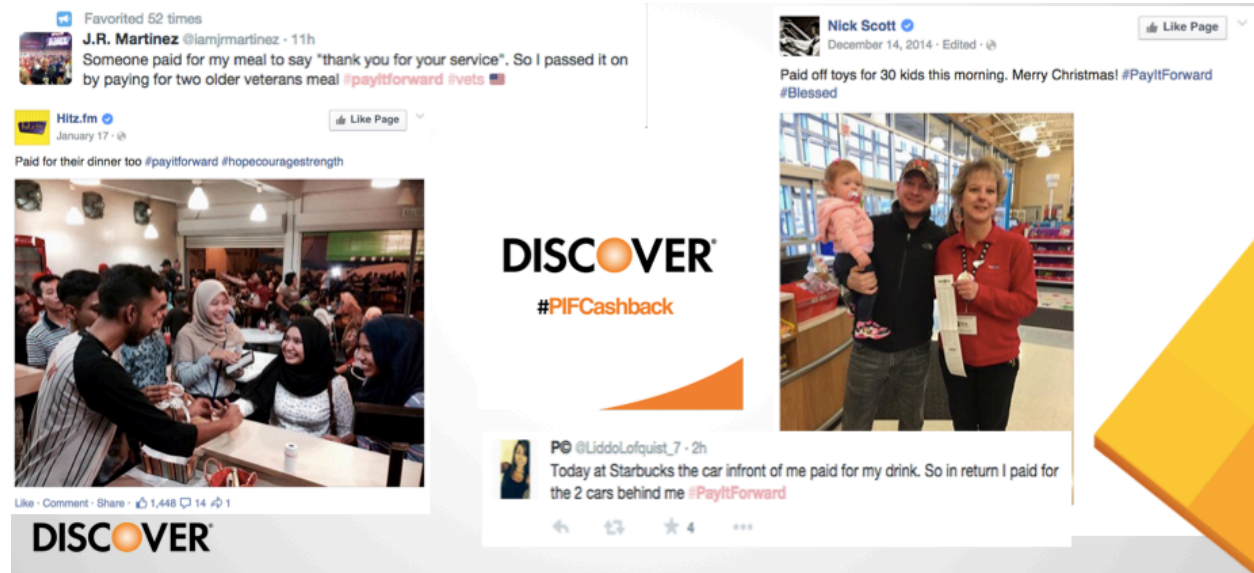
DISCOVER

Inside the PIF Kit we added our own "Pay it forward" act by gifting a Summer Survival Kit.



C. PIF Examples

For our presentation we displayed some examples of current PIF moves posted by individuals on Twitter and Facebook.



We also created a video with examples of paying it forward

Please follow this link to access our video:

<https://drive.google.com/file/d/0B9KFfyHFS5RLZGhVMOdHQnA5d0E/view?usp=sharing>

VIII. Measurement and Evaluation Metrics

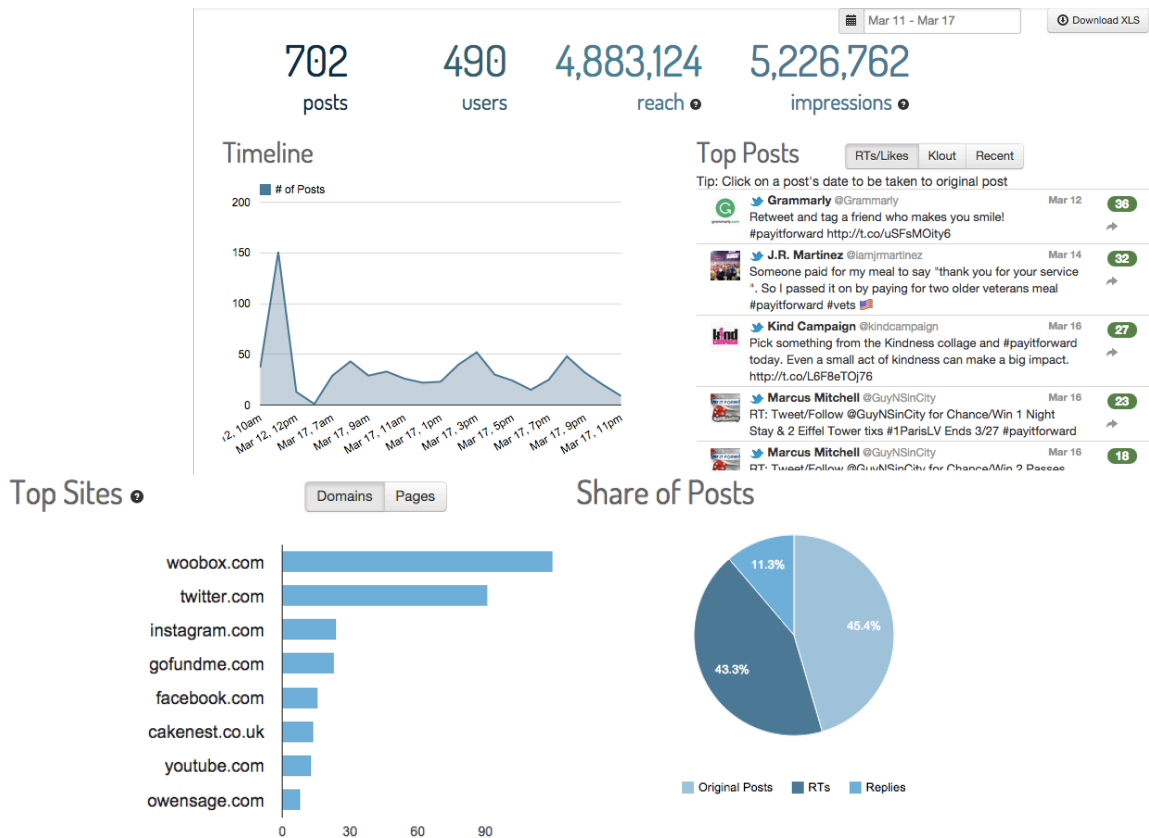
A. Recap of Objectives

1. To elicit 500,000 positive social media impressions from 18-34 year olds through the **#PIFCashBack** campaign by December 31, 2015.
2. To increase positive earned media coverage driven by the social media campaign by 35% by December 31, 2015.
3. To increase account openings by 20% from the time of launch of Cashback Checking by December 31, 2015.

B. Measurement

Because of the nature of our campaign, measuring Objective #1 should be rather simple through the www.discover.com/payitforward website. All hashtags will be tracked from the website as well as through analytics run on Facebook, Twitter and Instagram.

An example of how tracking the **#PIFCashBack** would look like is presented below. We tracked the #PayitForward on Twitter and these were the results:



Images provided by KeyHole.co.



In our coverage research, we found that the majority of articles written about Discover from 2013 to 2014 were neutral in tone. Therefore, for Objective #2, we would compare the number of articles written from 2013 to 2014 to the number of articles written from the time of the launch until the end of the year 2015. Higher numbers of articles written after the launch would determine how successful we were at achieving this objective. Furthermore, we would compare the tone of the articles as well. While Discover wants coverage, the true marker of success is an increase in positive coverage, not just neutral.

Measuring Objective #3 should also be relatively simple. Discover should determine the total number of account openings from 2013 to 2014, and then determine how many accounts were opened at the start of the launch until the end of December 2015. Additionally, Discover could compare this number to totals of past years to determine how effective the campaign was in bringing in new business. It is important that Discover uses the totals from the same time of the year when they measure to have an accurate number.

Another option for measuring all of these objectives is to survey those who open a new account and ask if they were influenced by the PIF campaign before they chose to bank with Discover.