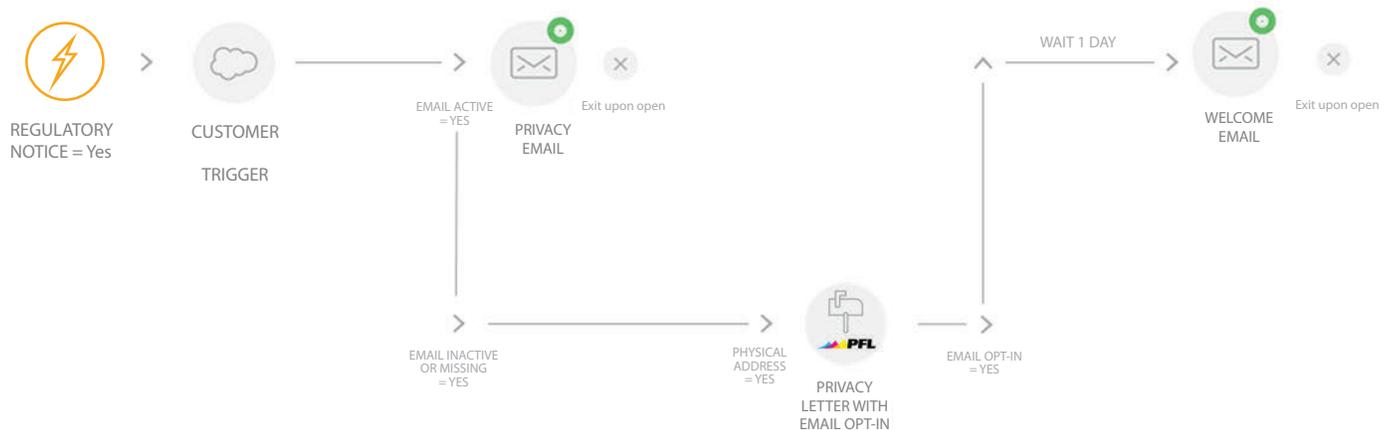


# How a Top Retail Bank is Growing its Email List while Saving Millions in Direct Mail Spend

Retail banks rely heavily on email to engage customers about their account activity. But, what do you do when you must send out a disclosure or privacy related account update and your data reveals that a certain percentage of your customers have low digital activity or no email address on file at all?

After segmenting this group, a leading retail bank understood it could save millions of dollars annually by leveraging data from its digital marketing platform to automatically trigger the send of a privacy letter to “non-digital” customers.

Craving a visual representation? Check out the customer journey below:



## Automation steps:

- If any customers have qualified to receive a regulatory notice, the marketing automation platform listens for digital activity and the presence of an email address on the customer record.
- If email is present and “active”, the customer receives a digital version which is emailed to them.
- If email address has status of “inactive” or “missing”, the marketing automation platform triggers the send of a physical letter that is then mailed out within 24 hours.
- The letter includes a call-to-action to opt-in to receive future account related communications digitally or to update existing account with new email address.
- Once the letter is in hand, customers go online and opt-in to email.
- One day later, the customer receives a welcome email, completing their journey.

This print-heavy marketer is reducing print spend over time by strategically integrating direct mail into its digital efforts, responding to regulatory driven communications faster while growing and maintaining the health of its email database.

