

Zelle®

Awareness Campaign Customizable Emails CASE STUDY



Objective

Two Banks, Different Locations, Same Solution

- > In the northeast, Bar Harbor Bank & Trust is a true community bank offering a full range of financial services for individuals, families, businesses and non-profit organizations. They operate over 50 locations across Maine, New Hampshire and Vermont.
- > In the Ohio River Valley, City National Bank prides itself on giving top-notch service to customers in West Virginia, Kentucky, Virginia and Ohio. They operate 90 branches throughout the region.

Though they're miles apart, both City National Bank and Bar Harbor Bank & Trust shared a similar problem. They both wanted to offer their customers Zelle, a convenient and popular person-to-person payments solution. But neither bank had a huge budget to roll out a program like this.

Yet both banks came up with the exact same solution. And it worked perfectly.



Target Audience



Local customers and members of City National Bank and Bar Harbor Bank & Trust



Marketing and Creative Strategy



City National Bank and Bar Harbor Bank & Trust are both Jack Henry™ partners.

Jack Henry is a well-rounded technology provider serving community and regional financial institutions with a wide offering of capabilities. They help financial institutions on a tight budget get the marketing materials they need to communicate with their customers. Many of their partners are smaller, regional banks and credit unions who don't have the same budget as a big bank. Places like City National Bank and Bar Harbor Bank & Trust.

So they turn to the Jack Henry Resource Center portal. It's an easy-to-use online platform that lets financial institutions create customized email streams, landing page, training and other marketing resources. We created this portal and all the white label materials offered in it.

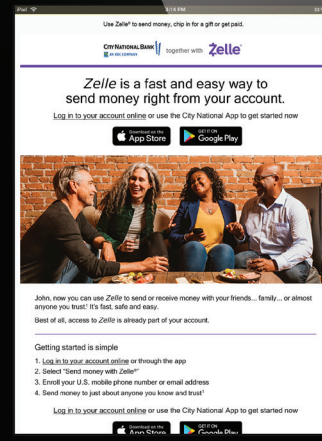
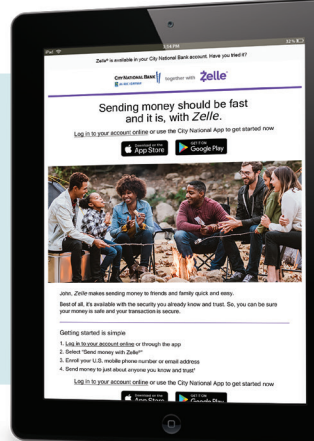
Among the materials in the Jack Henry Resource Center portal was a Zelle Awareness email campaign.

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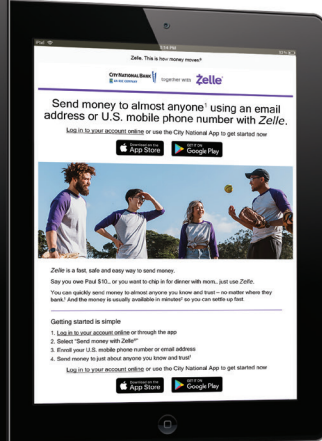
Zelle/City National Bank Emails

Email #1

Email #2



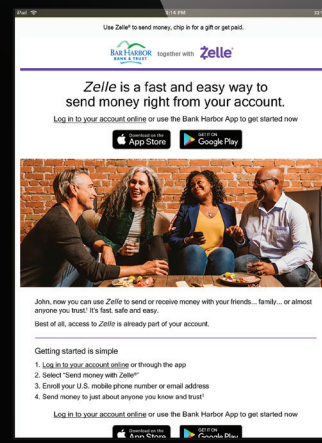
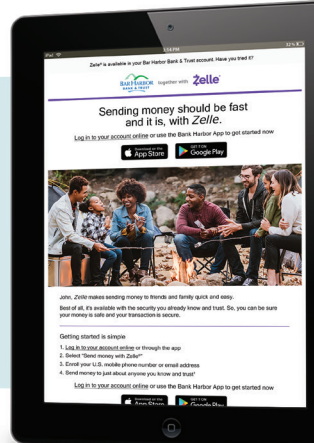
Email #3



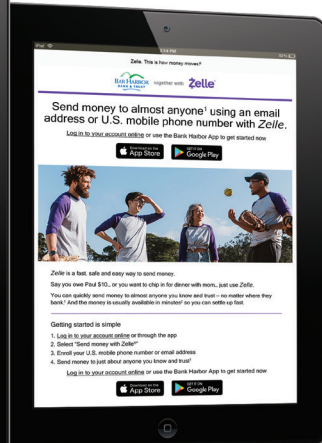
Zelle/Bar Harbor Bank & Trust Emails

Email #1

Email #2



Email #3



Marketing and Creative Strategy (continued)

We created the entire campaign with everything customers needed to know about Zelle. The stream contained three different emails, each highlighting a different benefit. They were designed using tried-and-true direct response techniques. And each email had a contemporary, clean and readable layout, complete with branded photography and graphics. The copy was clear and concise. And the emails, delivered a week apart, complemented one another.

Best of all, the email stream was completely customizable. So each bank could insert their logos, change the colors to match their brand and upload their customer list. Two banks, using the same tool, created two completely different looking emails for two different audiences – and both with outstanding results.

Detail of Zelle/City National Bank Emails

Email #1

Use Zelle® to send money, chip in for a gift or get paid.

 together with 

Zelle is a fast and easy way to send money right from your account.

[Log in to your account online](#) or use the Bank Harbor App to get started now



John, now you can use Zelle to send or receive money with your friends... family... or almost anyone you trust! It's fast, safe and easy.

Best of all, access to Zelle is already part of your account.

Getting started is simple

1. [Log in to your account online](#) or through the app
2. Select "Send money with Zelle®"
3. Enroll your U.S. mobile phone number or email address
4. Send money to just about anyone you know and trust!

[Log in to your account online](#) or use the Bank Harbor App to get started now

Send money in minutes² with Zelle

		
It's Fast Money available in your account typically in minutes ²	It's Safe You can send or receive money securely right from your account	It's Easy All you need to send money is an email address or U.S. mobile phone number ¹

We're rooted in tradition, and focused on the future.

Email #2

Zelle® is available in your Bar Harbor Bank & Trust account. Have you tried it?

 together with 

Sending money should be fast and it is, with Zelle.

[Log in to your account online](#) or use the Bank Harbor App to get started now



John, Zelle makes sending money to friends and family quick and easy.

Best of all, it's available with the security you already know and trust. So, you can be sure your money is safe and your transaction is secure.

Getting started is simple

1. [Log in to your account online](#) or through the app
2. Select "Send money with Zelle®"
3. Enroll your U.S. mobile phone number or email address
4. Send money to just about anyone you know and trust!

[Log in to your account online](#) or use the Bank Harbor App to get started now

Send money in minutes² with Zelle

		
It's Fast Money available in your account typically in minutes ²	It's Safe You can send or receive money securely right from your account	It's Easy All you need to send money is an email address or U.S. mobile phone number ¹

We're rooted in tradition, and focused on the future.

Results

After City National Bank deployed the Zelle email campaign, they saw a staggering 93% boost in Zelle enrollments among their customers. The campaign also helped City increase awareness of Zelle, as shown by the impressive 46% open rate and 2% click-to-open rate. The performance exceeded City's expectations and helped them meet their enrollment goals.

Meanwhile, Bar Harbor Bank & Trust saw a 99% boost in Zelle enrollments after including the email stream in their multichannel awareness campaign. The email portion of the campaign helped Bar Harbor increase awareness of Zelle, as evidenced by a 39% open rate and a 2% click-to-open rate. It served as an important part of a major awareness effort.

In the end, both regional financial institutions were able to reach their customers with a quality marketing campaign that the "big" banks would have paid big bucks for... and make it completely personal for their customers.

City National Bank Campaign Results

93% Boost in Zelle Enrollments

46% Open Rate

2% Click-to-open Rate

Bar Harbor Bank & Trust Campaign Results

99% Boost in Zelle Enrollments

39% Open Rate

2% Click-to-open Rate

