

Ad Unit	Dimensions	Page Type Placements	Max File Size	BR-served file types	3rd Party served file types	Expanding Action	Initiation	Animation Looping/Length
Leaderboard	728x90	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	40k	GIF, JPEG, Flash, HTML, DHTML	Accepted on a case-by-case basis, including Flash, HTML, DHTML, and most rich media solution providers including Doubleclick, Atlas, Pointroll, Unicast and Eyeblaster	No expanding allowed on this unit. Note: when expanding Pencil ads appear on the page, Leaderboards will not appear	N/A	15 seconds
Bottom Banner	728x90	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	40k	GIF, JPEG, Flash, HTML, DHTML	See above	No expanding allowed on this unit	N/A	15 seconds
Island (Flex) Right rail	300x250	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	40k	GIF, JPEG, Flash, HTML, DHTML	See above	Expands left to 500x250 max (IAB). Expanding ads are accepted in Flash or Pointroll	User-initiated (on click)	15 seconds
Half Page (Flex) right rail	300x600	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	40k	GIF, JPEG, Flash, HTML, DHTML	See above	Expands left to 600x600 max. Expanding ads are accepted in Flash or Pointroll	User-initiated (on click)	15 seconds
Skyscraper (Flex) right rail	160x600	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	20k	GIF, JPEG, Flash, HTML, DHTML	See above	Expands left to 320x600 max. Expanding ads are accepted in Flash or Pointroll	User-initiated (on click)	15 seconds
Rectangle	180x150	Story pages	20k	GIF, JPEG, Flash, HTML, DHTML	See above	No expanding allowed on this unit	N/A	15 seconds
Expanding Pencil Ad	990x30 closed 990x300 open. 2 files required	Main Home page, Top-level home pages, and category home pages with a frequency cap	40k	GIF, JPEG, Flash, HTML, DHTML	See above	Down - pushes content down. Ad expands upon hover, closes when user mouses off.	On hover	15 seconds
3:1 Rectangle	300x100 static	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	20k	GIF, JPEG, Flash, HTML, DHTML	See above	N/A	N/A	15 seconds
Marketplace Ad (NEW)	HTML unit 300x100 total size	All pages (with the exception of Bankrate Corporate pages and printer-friendly pages).	20k	HTML	N/A	N/A	N/A	N/A
Interstitials/Transitional Units	800x500 max	Varies - between the page	80k	GIF, JPEG, Flash, HTML, DHTML	See above	N/A	N/A	15 seconds
Text link	Max 35 characters, including spaces	Top right of every page on the site	Max 35 characters, including spaces	N/A	N/A	N/A	N/A	N/A
Contextual Sponsored Text Links	Headline 50 characters, description 125 characters maximum	Story, calculator, and rate pages	N/A	N/A	N/A	N/A	N/A	N/A
Pre-roll - 15 sec max	576x326 screen size	Varies	Case by case basis	.FLV files only	N/A	N/A	automatic	15 seconds

**Rate Table Hyperlink Listings**

**Company Logo Specs** (available March 2010)

- 125 (width) x 45 (height)
- Official corporate logos only – no custom or promotional logos permitted
- Any taglines associated with the logo must be official corporate taglines – special marketing messages are not permitted in the 125x45 space
- Format – GIF only
- No flash
- No animation of any kind
- File size – 2k maximum
- All required logo trademarks or registration marks must be included in the file – Bankrate will not add ™ or ® marks
- Must be on transparent background with no border
- Please provide layered Photoshop (.psd) or Illustrator (.ai) file if available
- Please provide any font(s) that are required to render correctly if available
- Bankrate will not resize images or alter images in any way
- No 1x1 pixels for tracking allowed
- Only one logo per advertiser allowed – no separate logos for rate table and "Contact Us" Lightbox
- Logo replacements allowed once per quarter
- Logos not meeting all required specs will be rejected and returned to advertiser

Email Newsletter Advertising	Dimensions	Distribution Frequency	Max File Size	BR-served file types	3rd Party served file types	Expanding Action	Initiation	Animation Looping/Length
Credit Card Weekly Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent every Monday	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Frugal News Weekly Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent every Tuesday	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
CD & Investing Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent every Wednesday	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds

Email Newsletter Advertising	Dimensions	Distribution Frequency	Max File Size	BR-served file types	3rd Party served file types	Expanding Action	Initiation	Animation Looping/Length
Mortgage & Real Estate News Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent every Thursday	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Bankrate Weekly Roundup Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent every Friday	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Car & Money News Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent the 2nd and 4th Saturday each month	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Home Equity Strategies & Advice Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent the 3rd Wednesday of each month	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Fed Watch Newsletter	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.	Sent before and immediately after each Fed meeting	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Mortgage Rate Alert	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 1 ad placement, 400 character limit. Advertiser is requested to send both text and display ads.	Triggerred: sent when rates reach range of subscriber's desired target	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Home Equity Rate Alert	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 1 ad placement, 400 character limit. Advertiser is requested to send both text and display ads.	Triggerred: sent when rates reach range of subscriber's desired target	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
CD Rate Alert	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 1 ad placement, 400 character limit. Advertiser is requested to send both text and display ads.	Triggerred: sent when rates reach range of subscriber's desired target	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
News Alert	3 ads: 728x90 Leaderboard, 160x600 Skyscraper, and 728x90 Bottom Banner. Text format – 1 ad placement, 400 character limit. Advertiser is requested to send both text and display ads.	Triggerred: sent when news stories are published on subscriber's desired topic	40k each ad unit	GIF/JPG only	GIF/JPG only	No expanding ads	N/A	15 seconds
Standalone Emails	HTML: formatted text/images or gif/jpeg no larger than 18k and 400x520 pixels. Text: up to 600 words or 3,000 characters, including URL, and a 15k limit. A 30k total limit (text + images) applies to both HTML & AOL/Text. Subject lines: 68 characters max, including spaces.	Sent as requested to a sample of newsletter subscribers or to a specific newsletter audience. Geo-targeting available.	30k total (text + images)	HTML/Text	N/A	N/A	N/A	N/A

# THE BANKRATE NETWORK ADVERTISING PLACEMENT POLICY

## PLACEMENT POLICY Revised February 10, 2010

Display and Hyperlink Advertisers (Rate Table Advertisers) advertising on sites within the Bankrate Network (Bankrate.com, Interest.com, Mortgage-Calc.com, Savingforcollege.com, Bankaholic.com, FeeDisclosure.com) pursuant to the [Advertising Terms and Conditions](#) must adhere to this Placement Policy. All capitalized terms used in this Placement Policy that are not defined in this Placement Policy shall have the meanings set forth in the [Advertising Terms and Conditions](#). If Bankrate has approved usage of an agency or third party Terms and Conditions, advertisers must adhere to this placement policy.

### Advertiser and Advertisement Criteria

Bankrate does not accept advertising for adult entertainment sites, tobacco products, gaming products and services or from any advertisers that Bankrate believes in its sole discretion to be fraudulent or misleading. Bankrate reserves the right to refuse any Advertisement or Hyperlink or to cancel any Advertisement or Hyperlink that, in its sole discretion, does not comply with this Placement Policy. Advertisements that do not comply with this Placement Policy will be returned for revision, which may delay the expected live date. Bankrate reserves the right to, in its sole discretion, cancel or remove any Advertisement or Hyperlink at any time and from time to time for any reason or for no reason.

### Advertiser Representations and Warranties

Advertiser represents and warrants to Bankrate that: (i) all Advertisements and Hyperlinks shall comply with this Placement Policy, as the same may be amended by Bankrate in its sole discretion from time to time during the Term; (ii) Advertiser holds the necessary licenses or other rights to permit the use and republication of the Advertisements (and all material linked thereto or viewed, used or received therefrom); (iii) the use, reproduction, distribution or transmission of the Advertisements will not violate any criminal or civil laws or any rights of any third party, including without limitation any copyright, patent, trademark, trade secrets, music, image or other proprietary or property right, or any federal, state or local statute, rule, regulation, ordinance or any order of a federal, state or local court.

### Placement Policy Revisions

Bankrate reserves the right to revise and amend this Placement Policy from time to time, in its sole discretion. All Advertisements and Hyperlinks are required to comply with the then-current Placement Policy. If Bankrate revises or amends this Placement Policy, all existing Advertisements or Hyperlinks from currently running Insertion Orders are considered to be in compliance until the expiration of the related Insertion Order.

### Responsibility for Content

Advertiser shall be solely responsible for any liability whatsoever arising out of or relating to any content of any Advertisement or Hyperlink, or any data, script, information or other material that can be viewed, used, received, transmitted or manipulated by any person viewing or accessing an Advertisement or Hyperlink.

### Advertisement Content Requirements

Advertisers are free to create ads that promote the benefits or the products and services that it sells. Advertisements or Hyperlinks cannot contain the words "lowest rate," "free," or any similar words. Advertiser is solely responsible for ensuring that the Advertisement or Hyperlink complies with all applicable laws, rules and regulations. Advertiser's Advertisement or Hyperlink must abide by each of the following requirements:

- Advertisement or Hyperlink must state the advertiser's name.
- If the product advertised is subject to Truth-In-Lending laws, the Advertisement or Hyperlink must state only those terms that actually are or will be arranged or offered by Advertiser.
- If an Advertisement or Hyperlink states a rate or finance charge, it shall state the rate as an "annual percentage rate" ("APR") using that term. If the APR may be increased after consummation, the Advertisement or Hyperlink must state that fact. The Advertisement or Hyperlink shall not state any other rate, except that a simple annual rate or periodic rate that is applied to an unpaid balance may be stated in conjunction with, but not more conspicuously than, the annual percentage rate.
- If the product advertised is subject to Truth-In-Savings laws the Advertisement or Hyperlink must state only those terms that actually are or will be arranged or offered by Advertiser.
- If specific rates and or yields are used in an Advertisement or Hyperlink, Advertiser must include the name; whether the number they are quoting is a rate or annual percentage yield.
- If specific rates and or yields are used in an Advertisement or Hyperlink, Advertiser must also supply Bankrate with an additional generic tag/creative (which does not include a rate or yield) as back-up to the existing advertisement. This will

be used to prevent the stoppage of a campaign when the rate/yield included in the advertisement is no longer valid and until the Advertiser can provide replacement tag/creative.

- If an Advertisement or Hyperlink states a rate or finance charge, it shall be applicable for the entire time the Advertisement or Hyperlink is running on Bankrate.

### **Publication of Hyperlink Rate Listings**

Bankrate's obligation to publish a Hyperlink Rate Listing shall immediately cease without notice if Advertiser has not timely provided Bankrate with its current rates for either (i) seven (7) or more consecutive days, or (ii) more than seven (7) days during any consecutive three (3) week period. In the event that Bankrate ceases to publish any Hyperlink Rate Listing(s) due to Advertiser's failure to provide Bankrate with its current rates as required above, Advertiser shall not be entitled to any refund of any Advertising Fees for the publication of such Hyperlink Rate Listing(s). Advertiser agrees to comply with Bankrate's quality control policy related to Hyperlink Rate Listing.

Bankrate reserves the right to delete any Rate Table Listing for any reason at any time, for any reason or for no reason and for any length of time.

### **Rate Table Hyperlink Listings**

#### **Company Logo Specs** (available March 2010)

- 125 (width) x 45 (height)
- Official corporate logos only – no custom or promotional logos permitted
- Any taglines associated with the logo must be official corporate taglines – special marketing messages are not permitted in the 125x45 space
- Format – GIF only
- No flash
- No animation of any kind
- File size – 2k maximum
- All required logo trademarks or registration marks must be included in the file – Bankrate will not add ™ or ® marks
- Must be on transparent background with no border
- Please provide layered Photoshop (.psd) or Illustrator (.ai) file if available
- Please provide any font(s) that are required to render correctly if available
- Bankrate will not resize images or alter images in any way
- No 1x1 pixels for tracking allowed
- Only one logo per advertiser allowed – no separate logos for rate table and "Contact Us" Lightbox
- Logo replacements allowed once per quarter
- Logos not meeting all required specs will be rejected and returned to advertiser

### **Display Advertisement Composition Requirements**

All Display Advertisements must contain a border (minimum of 1 pixel) around the complete perimeter of the Advertisement or must have a background color in contrast to the host site. If Display Advertisements fail to contain a border around the perimeter, Bankrate will add one. Bankrate reserves the right to delete any Advertisement for any reason at any time, for any reason or for no reason and for any length of time. Advertiser shall abide by the following composition requirements:

- All ads must include advertiser's name
- Ads may not mimic or resemble dialog boxes, error messages, or the like.
- File name cannot contain spaces, ampersands, or any other extended characters.
- Multiple ad creatives are allowed but cannot exceed 4 creatives per campaign.
- All ad creatives must work with all browser versions.
- Secure (https://) and non secure (http://) URLs are allowed. Secure URLs are required in the Insurance Quotes area.
- No plug-ins, audio or video are allowed, with the exception of Macromedia Flash.
- JavaScript ad creatives are supported.
- Certain HTML rich media ad creatives may be accepted based on the type of rich media creative; however, we reserve the right to test any rich media ad creative before flying. A default GIF or JPEG ad is required when submitting rich media creative.
- Bankrate will add cache busting code to all third party ads, as instructed by agency/advertiser.
- Iframe ad creatives are accepted; however, we reserve the right to test ad creative before flying.
- Ad creatives may not mirror or resemble the graphical look or functionality of the Bankrate Network sites, content or navigation.

## Display Advertisement Specifications

### Size Requirements

Advertiser shall comply with Bankrate's technical specification requirements for Advertisements, as amended by Bankrate from time to time, and posted at the URL: <http://www.bankrate.com/mediakit/ad-specs.asp>

Advertiser shall abide by the following creative file size and, physical size restrictions.

- Leaderboard: 40k maximum file size, 728x90. No expanding allowed.
- **Flex Ads**
  - Islands: 40k maximum file size. 300x250, Expandable left to a maximum dimension of 500x250.
  - Skyscrapers: 40k maximum file size. 160x600. Expandable left to a maximum dimension of 320x600.
  - Half-Page Ad: 40k maximum file size. 300x600. Expandable left to a maximum dimension of 600x600.
- Expanding Pencil Ad: 40k maximum file size. Dimensions closed 990x30, dimensions open, 990x300. 2 files required in GIF, JPG or Flash file types. Pencil Ad pushes content down and expands upon hover. Ad will retract when user mouses off.
- Bottom Banner: 40k maximum file size, 728x90. No expanding allowed.
- 3:1 Rectangle: 20k maximum file size. 300x100. No expanding allowed.
- Rectangle: 20k maximum file size: 180x150. No expanding allowed.
- Marketplace: 20k maximum file size. HTML-based placement, maximum space allowed is 300x100. Cannot be 3<sup>rd</sup> party served.
- Interstitial/Transitional Ad: 80k maximum file size. Maximum dimension of 800x500.
- Preroll Video Advertisement: 576x326 screen size, FLV file types only, 15 second maximum.
- Text Link: Maximum is 35 characters including spaces.
- Contextual Sponsored Ads: Up to 50 characters for headline, up to 125 characters for text, including spaces. Cannot be 3<sup>rd</sup> party served.

### **Newsletter and Rate Alert Advertisements**

**No rich media advertisements accepted in Weekly Newsletters or Rate Alerts. Gif or JPG file formats only.**

- Weekly Newsletters:
  - 3 ad placements:
    - 1) Leaderboard 728x90, 40k max
    - 2) Bottom Banner, 728x90, 40k max
    - 3) Skyscraper, 160x600, 40k max

Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.

- Rate Alert Newsletters:
  - 3 ad placements:
    - 1) Leaderboard 728x90, 40k max
    - 2) Bottom Banner, 728x90, 40k max
    - 3) Skyscraper, 160x600, 40k max

Text format – 1 ad placement, 400 character limit.

Advertiser is requested to send both text and display ads.

- **Stand Alone E-Mails:** HTML: formatted text/images or gif/jpeg no larger than 18k and 400x520 pixels. Text: up to 600 words or 3,000 characters, including URL, and a 15k limit. A 30k total limit (text + images) applies to both HTML & AOL/Text.

Subject lines: 68 characters maximum, including spaces. Use normal text, with minimal usage of caps and punctuation. Excessive usage of caps or punctuation in a subject line may cause the recipient's e-mail server to detect the e-mail as spam and either delete your message or send it to a "spam" folder.

The usage of certain words/phrases in a subject line may also increase the "spam rating" of your message. Words and phrases to avoid: Available, Buy, Check it out, Click, Click here, Discount, Enhanced, Exciting, Free, Home page, Hot, Log in, More, Offers, Opportunity, Select, Special.

Standalone E-mails restricted to four sends per quarter per unique user.

### **Frequency Capping**

Bankrate generally does not allow frequency capping. Exceptions will be made on a case-by-case basis.

### **Cancellations**

Advertisers must adhere to the termination policy pursuant to the Terms and Conditions agreement. Advertisers will not be allowed to pause or put-on-hold a display advertisement campaign with out approval from Bankrate, Inc. Approvals will be granted on a case-by-case basis.

### **Palette and Logo Size Guidelines**

Bankrate reserves the right to maintain its user experience by clearly distinguishing the advertising and editorial relationship on the sites within the Bankrate Network. Display Advertisements may not utilize colors that mirror the look of any of the sites within the Bankrate Network, and must display advertiser names and/or logos that are sufficiently prominent as to avoid any user confusion. Logos must be horizontally oriented within the advertisement. Rectangular logos oriented vertically within the ad will not be accepted.

### **Guidelines for Destination URLs and Landing Pages**

- Pages that are linked to from an Advertisement ("Landing Pages" or "Destination Pages") must not mirror the look and feel of any of the sites within the Bankrate Network.
- The destination Web page must clearly identify your organization.
- Clearly state the purpose for collecting any personal information on your destination Web page.
- Provide a direct link to your privacy and data collection policy.
- Bankrate requires express permission for the use of its name or logo (e.g. "As Seen on Bankrate") on Advertisement Landing Pages or Advertiser's Web site pages.

### **Third-Party Served Display Advertisements**

Third party ad serving is only allowed on The Bankrate Network by approved third-party ad servers.

All ad creatives and redirect tags that call the third-party ad server must be tested and pre-approved by Bankrate prior to the campaign start date. Furthermore, if during an active campaign additional creative is added by the advertiser through a third-party ad server, such creative must be reviewed and approved by Bankrate before placed on the site.

Ad creatives served by third-party servers must adhere to the Bankrate ad specifications and Size Requirements.

### **Rich Media Display Advertising Specifications**

Third-party served rich media ads will be reviewed and accepted on a case-by-case basis, including Flash, HTML, DHTML, and most rich media solution providers including Pointroll, Unicast and Eyeblander. All third-party served rich media ads must be tested and approved by Bankrate before the campaign start date.

### **General:**

- a. In every case, the advertiser must supply a simple GIF or JPG image along with each rich-media creative, so that Atlas can still serve something to older browsers, or browsers that have had scripting disabled. If this simple GIF or JPG image is a third party call, the proper cache-busting information must be supplied as well. *It is not enough* that the rich-media creative includes code that will serve a default GIF or JPG. This is because if Atlas detects that rich-media is not supported by the browser, the call to the advertiser's rich media creative will not be made and thus it will not be possible to serve a default ad.
- b. The advertiser should supply all the components of the ad, so that we may host them locally on our ad server. However, as stated, the simple GIF or JPG that Atlas will serve in script-challenged situations may be a third party call.
- c. The total size of all the components of the ad that initially load should not exceed the standard file size limit set for that particular creative size in our Ad Placement Policy. In some cases, within reason, additional components may be loaded after the user clicks on an ad that may cause total ad file size to surpass the standard limit. This is because the user has already expressed interest by clicking on the ad. Specifically how much the standard file size limit can be exceeded will be decided on a case by case basis.
- d. Provide rich-media creatives 3-5 days before campaign flight to allow for sufficient setup time and testing in Atlas

#### Expandable Units:

Expandable ads are limited to the Flex Ad Position. Expanding action must be user-initiated (rollover to expand or on-click). The method of ad expansion and contraction must be the same (e.g. rollover or click). Close button must be clearly positioned and labeled “[x]” or “close [x].”

- 300x250 expands to a maximum dimension of 500x250 to the left. Max file size 40k.
- 160x600 expands to a maximum dimension of 320x600 to the left. Max file size 40k.
- 300x600 expands to a maximum dimension of 600x600 to the left. Max file size 40k.
- *Expandable ads are only accepted in the following file formats: Flash or Pointroll.*

#### Interstitial/Between-the-Page-Units/Transition Ads/

- 800x500 maximum dimension. Position TBD – between pages. Maximum file size 80k. Animation length 15 seconds. ,
- Must be labeled “Advertisement or “Brought to you by”
- Capped at 1 per unique user per day
- “Skip advertisement” required, above the fold in the right corner
- Hosted by Bankrate
- Provide final materials to your Bankrate Network Representative 5 business days prior to launch

#### **DHTML Based Ads:**

1. Dynamic HTML, or DHTML, is a client-side means of manipulating the elements on a page after a page has been loaded. It could be something as simple as an image that changes when you mouse over it to something as complicated as a game integrated into the page.
2. A DHTML based ad should come in the form of an HTML file, and can have an image component sent along with it *OR* it might be a 3<sup>rd</sup> party call. If it's a 3<sup>rd</sup> party call, there is the distinct possibility that we may not be able to track clicks. That will be determined in testing.
3. Generally, DHTML ads should not be served using IFRAME or ILAYER code. This is because whatever the code does, it will do so only within the IFRAME/ILAYER. That means effects which are intended to affect the whole page, such as images that follow the cursor or float over the page, will not work properly.

4. The ad must not include a section that needs to be hard coded into the head of the page for it to work. If the DHTML creative you are given includes instructions to hard code certain information into different places in your pages it should cause you to be cautious. There is the possibility of getting this ad to work, however - it is small, and it will not happen without a lot of modification to the information that you have been given.

## **FLASH CREATION GUIDE**

The following flash creation guide "Preparing Flash for Click Tracking" was published by 24/7 Real Media.

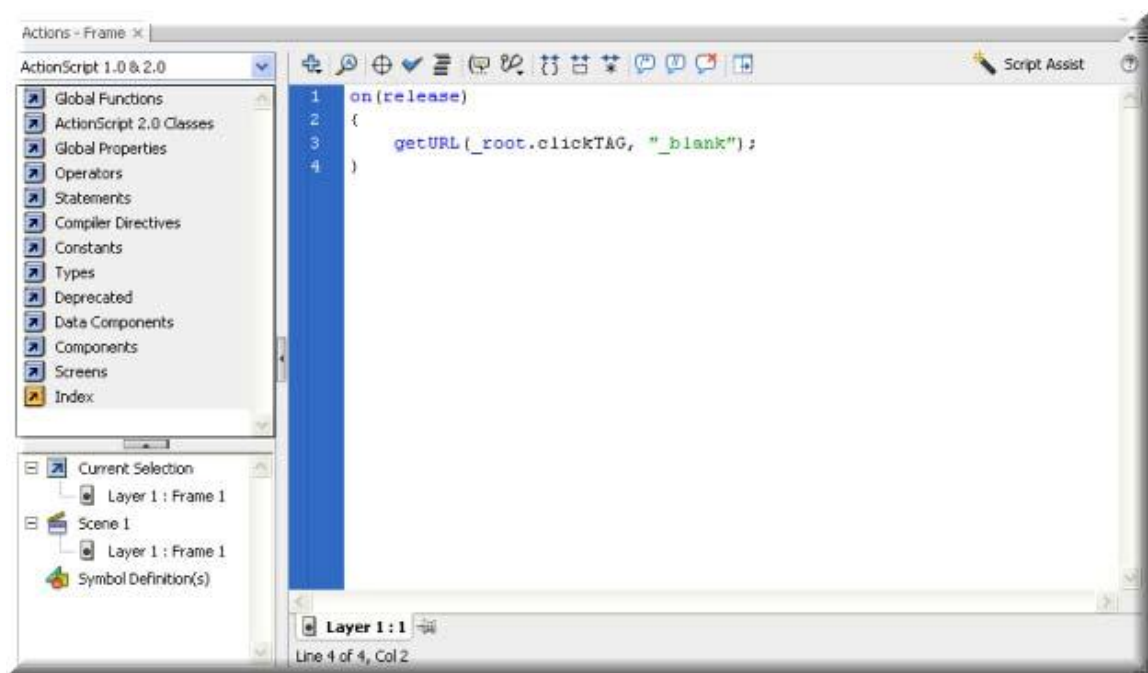
## → Preparing Flash for Click Tracking

### Set Up Steps for Flash 8-10 using ActionScript 2.0:

1. A clickable flash object such as a button or "hitarea" in the flash movie clip will require some actionscript attached to it.
2. Associate the on(release) event with that object.
3. The object will now listen for that particular event. When the event occurs it will trigger actionscript instructions.
4. Place the click tag actionscript (listed below) as the instructions for the "on(release)" event

```
on(release)
{
    getURL(_root.clickTAG, "_blank");
}
```

5. Make sure to check off the "Expression" checkbox for the URL field that is the variable for the getURL actionscript function.



### Additional Notes:

1. If the whole file is meant to be clickable, a transparent button should be placed on the top layer of the SWF.
2. In order to track clicks within OAS, the SWF **must not** be setup with a hardcoded click URL.

