

# Bankrate's Advertising Platform

User Guide

# User Guide Contents



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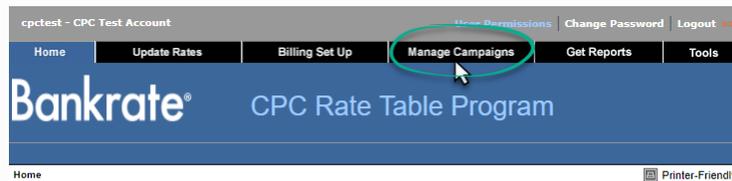
## HAVE A QUESTION?

Please visit our [Support Center](#) for FAQs or to contact our dedicated Client Support Team.



# Getting There

1. Log in to [Bankrate's Advertising Platform](#).
2. Select the Manage Campaigns tab.
3. Click Get Started.
4. Click the Bankrate's Advertising Platform (BAP) link.



Bankrate's Cost Per Call and Cost Per Click (CPC Program) provides a performance-based, cost effective method for reaching Bankrate's qualified, in market consumers. Advertisers will enjoy greater control and flexibility over their marketing dollars, which means better campaign performance and higher ROIs.

New and Returning Advertisers follow these simple steps to guide you through the CPC Advertiser Portal. Note that each step corresponds to a tab on the top navigation bar. If, at any time you need assistance, please download the [Bankrate CPC Program User Guide](#), contact [Customer Service](#) or see our [FAQ](#).

### Billing Set Up

**First Time Advertiser?**  
Set up your billing account in 3 easy steps!

- 1 - Save your credit card information.
- 2 - Select your payment plan.
- 3 - Add money/funds to your spending account.

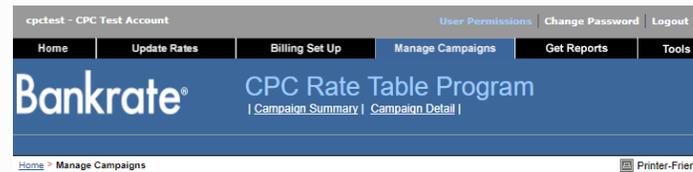
[CLICK here](#) to start your billing set up.

Returning Advertiser? What do you need to do today?

### Update Rates

The Online Data Entry System (ODES) and the Automated Data Entry System (ADES) allow you to update your rates, online advertiser comments and/or change your dates for the rates that you have entered into the system.

- Update rates: The rates that are input into the system are those that will appear on Bankrate.com.
- Add or delete products: In addition, ODES allows you to add or delete individual products (e.g. 30 year fixed



## Manage Campaigns

- Campaign Management Summary: Manage your overall campaign on the product level for clicks and calls. Here you will be able to set a target spend by product, review your active/paused products, and view a status of your account balance and click/call activity by product. Here you also have the option to choose the timeframe that your phone number will be displayed.
- Campaign Management Detail: Manage your campaign on the state level. Here you will set a target spend for click activity by state (for each product group), review your active/paused states, and view a status of your account and click activity by state.



**Campaign Summary**

SUMMARY: CPC Test Account 2  
Time Period: 10/26/17 - 10/26/17

Monthly total (active campaigns) > \$0.00  
Monthly total (all campaigns) > \$0.00

[Click Phone Icon for more details.](#)

		Pause Selected		Resume Selected		Time Period: Today					
Campaign	Status	I/O End Date	I/O #	Account Balance	Target Daily Spend	Remaining Daily Balance	Month to Date Cost	Time Period	Clicks	Calls	Show Phone Number
Mortgage	N/A	N/A	N/A	\$1,704.5				10/26/17 08:00:00 AM - 10/27/17 08:00:00 AM	0	0	

This account has been migrated to the new Bankrate Advertising Platform (BAP). Click the link to be redirected.

Tip: continue to manage your cost per call business by clicking the phone icon.



# Account Dashboard

A quick glance graph shows your total spend and remaining balance based on the date range selected.

Use the date range drop down to adjust the time period of the graph.

Date range

10/20/2017 - 10/27/2017 | Daily

Yesterday 10/21/2017 10/27/2017

Last 7 Days

Last 30 Days

Month to Date

Previous Month

Last 3 Months

Last 12 Months

Custom Range

Data Frequency: Daily

APPLY CANCEL

Bankrate DASHBOARD LOGOUT

## Dashboard

### Total Spent

View your amount spent across all campaigns for the selected date range.

Date range: 10/20/2017 - 10/27/2017 | Daily

SCHEDULE DAILY REPORTS

**\$32,803.03**  
Total Spent

**\$3,164.24**  
Account Balance

### Overall Metrics

CREATE A CAMPAIGN

CAMPAIGNS	STATUS	ACTIONS	AMOUNT SPENT
Purchase CPL	Active	236 leads	\$12,098.41
Refi CPL	Active	336 leads	\$20,704.62
Refi CPC	Inactive	0 clicks	\$0
Purchase CPC	Inactive	0 clicks	\$0

Daily reports can be scheduled for email delivery.

SCHEDULE DAILY REPORTS

of the past day

of the past 7 days

of the past 30 days

### Schedule your Report

Please provide the email address(es) for all recipients of your report.

ex: example1@company.com; example2@company

Schedule Report Cancel

At the bottom of the page, you can create and manage your Campaigns.

# Campaign Manager

A quick glance graph shows your activity and spend for the date range selected.

Use the date range drop down to adjust the time period of the graph.

**Campaign Manager**

Purchase CPL Campaign Activate

Mortgage Product | CPL Ad Product | Open Budget

EDIT COPY DELETE

**Campaign Metrics**

Date range: 10/20/2017 - 10/27/2017 | Daily

SCHEDULE DAILY REPORTS

237 Leads \$12,132.93 Cost

237 Total Leads

\$12,132.93 Amount Spent

**Current Ad Sets** 48 Total Ad Sets | 34 Active Ad Sets

CREATE AN AD SET

Name	Off/On	TODAY		SELECTED DATE RANGE				
		Leads	Spend	Leads	Spend	Budget		
WJ Purchase CPL 10/17/2017	<input checked="" type="checkbox"/>	0	\$0.00	Open	0.8	5	\$262.09	×
WY Purchase CPL 10/17/2017	<input type="checkbox"/>	0	\$0.00	Open	0	0	\$0.00	×

Campaign details

Daily reports can be scheduled for email delivery.

At the bottom of the page, you can create and manage the Ad Sets within this Campaign.

There is a snapshot of data for the current day and the date range selected in the section above.

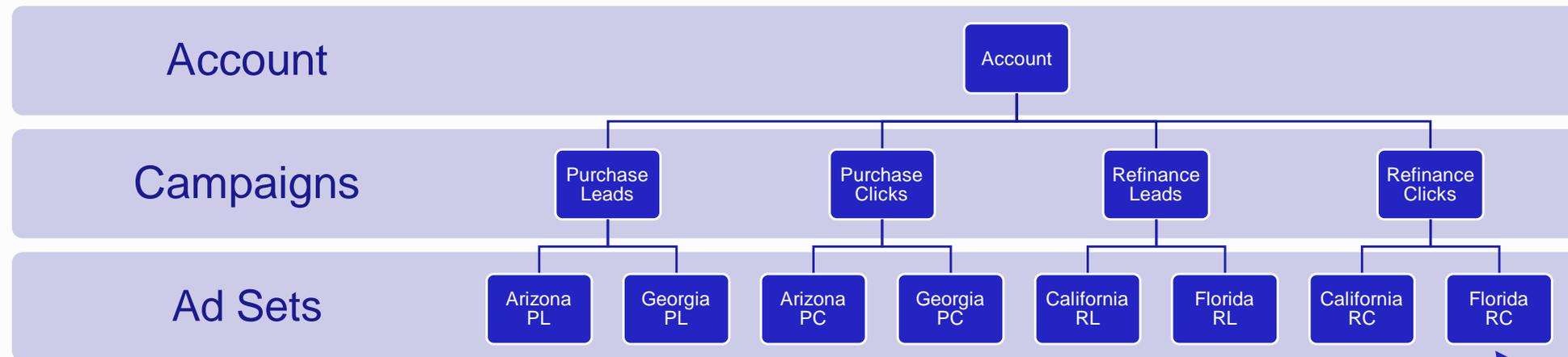




# Campaign Structure: Best Practices

Bankrate's recommendation for making the most out of the targeting capabilities:

- All of your mortgage rate table business can live within one Account.
- If you participate in CPC and CPL, set up a Campaign for each. Breakout further by setting up purchase and refinance Campaigns each for your CPC and CPL business. Four Campaigns in total.
- Within each of those Campaigns, set up an individual Ad Set for each applicable state in which you are licensed.



Tip: Jumbo and conforming targets are also available, if you want to further segment your Ad Sets.



# Set Up: Campaigns

## Structuring your account begins at the Campaign level.

Create separate Campaigns that align with your business needs. You'll be able to turn an entire Campaign on or off with the flip of one switch. You can also set a budget for the entire Campaign.

1. On the Dashboard, click Create a Campaign. If this is your first time logging in, you'll be prompted with "Let's Get Started."
2. Give your Campaign a unique name. Be specific so you can identify this campaign easily in the future. For example: Jumbo Purchase Leads or All Refinance Clicks.
3. Select the Ad Product you wish to assign to this Campaign: Cost per Click or Cost per Lead.
4. Choose a Budget Type: Open (no limits), Daily (set a max spend by day), Weekly (set a max spend for each specific day of week).
5. Now you can create Ad Sets!

**Bankrate** DASHBOARD LOGOUT

**Progress Summary**

- Campaign
  - Campaign Name
  - Product Category
  - Budget
- Ad Set
  - Ad Set Name
  - Location
  - Product Type
  - Budget & Schedule

**Create a Campaign**

**2 Campaign Name**  
Set a name for the campaign  
Enter a name for the campaign

**3 Select Ad Product**  
Select an ad product for your campaign.  
Cost Per Click

**4 Budget**  
Budget Type ⓘ  
Open

SAVE CAMPAIGN SAVE AND CREATE AD SET



# Set Up: Ad Sets

## Create Ad Sets within each Campaign to target specific audience segments.

Each individual Ad Set can have its own budget. It can also be paused, even if its parent Campaign is live.

1. On the Dashboard, select a Campaign and click Create an Ad Set.
2. Give your Ad Set a unique name. Be specific so you can identify this campaign easily in the future. For example: FL Purchase Leads or Southeast Conforming Clicks.
3. Choose the state(s) you want to include and the Product Type. If you used states, regions or product types in the name of this Ad Set, be sure to select the matching options in this step.
4. Choose a Budget Type and enter a Start Date.

Tip: Start & End Dates allow you to set a different budget for the identical Ad Set during specified time periods. So you can plan ahead for holidays or upcoming team training events without having to make the change manually. Just remember to name your Ad Set accordingly, i.e. Thanksgiving Week FL Refi Leads.

Bankrate DASHBOARD BILLING LOGOUT

Mortgage > Campaign Test > Create an Ad Set

### Create a CPL Ad Set

**2** Ad Set Name ⓘ  
Enter a name for this Ad Set

**3** Select States ⓘ [Select all states](#) | [Reset](#)  
Select

Product Type ⓘ  
Select

**4** Budget & Schedule  
Budget Type ⓘ  
Open

Start Date ⓘ  
Click Here End Date

SAVE AD SET Save progress and go back to the summary page.

SAVE AND PREVIEW Create the Ad set and go to the preview page.

# Set Up: Ad Set Preview

Double check your set up once it's complete.

Bankrate DASHBOARD BILLING Bankrate (as Cardinal Financial Company, Limited Partnership dba Sebonic Financial) Logout

### Ad Set Preview

#### Ad Set Summary

Wyoming - Refi

**Refinance**  
Product Type

**WY**  
States Included

#### Ad Product Verification

PRODUCT TYPE	PRODUCT NAME	STATUS	STATES	LOAN AMOUNT	DEFAULTS
Refinance	15 yr fixed refi	✓ Rate Found	WY	\$200,000 - \$249,999	
Refinance	30 yr fixed refi	✓ Rate Found	WY	\$125,000 - \$149,999	
Refinance	1 yr ARM refi	⚠ Rate Not Found	WY	None	
Refinance	3/1 ARM refi	⚠ Rate Not Found	WY	None	
Refinance	5/1 ARM refi	✓ Rate Found	WY	\$300,000 - \$349,999	
Refinance	7/1 ARM refi	✓ Rate Found	WY	\$200,000 - \$249,999	
Refinance	10/1 ARM refi	✓ Rate Found	WY	\$250,000 - \$299,999	
Refinance	30 yr FHA refi	✓ Rate Found	WY	\$200,000 - \$249,999	
Refinance	20 yr fixed refi	✓ Rate Found	WY	\$200,000 - \$249,999	
Refinance	10 yr fixed refi	✓ Rate Found	WY	\$300,000 - \$349,999	
Refinance	5/1 jumbo ARM refi (interest only)	✓ Rate Found	WY	\$424,101 - \$499,999	
Refinance	3/1 ARM refi (interest only)	⚠ Rate Not Found	WY	None	
Refinance	7/1 ARM refi (interest only)	⚠ Rate Not Found	WY	None	
Refinance	30 year VA mortgage refi	✓ Rate Found	WY	\$200,000 - \$249,999	

CONTINUE TO DASHBOARD



This summary shows the name and targeting options you included for this particular Ad Set.

This list lets you know which loan products you are participating in, and which ones you do not have rates for. If you see “Rate Not Found” for a product you want to include in your Ad Sets, check with your pricing engine to make sure it's set up.



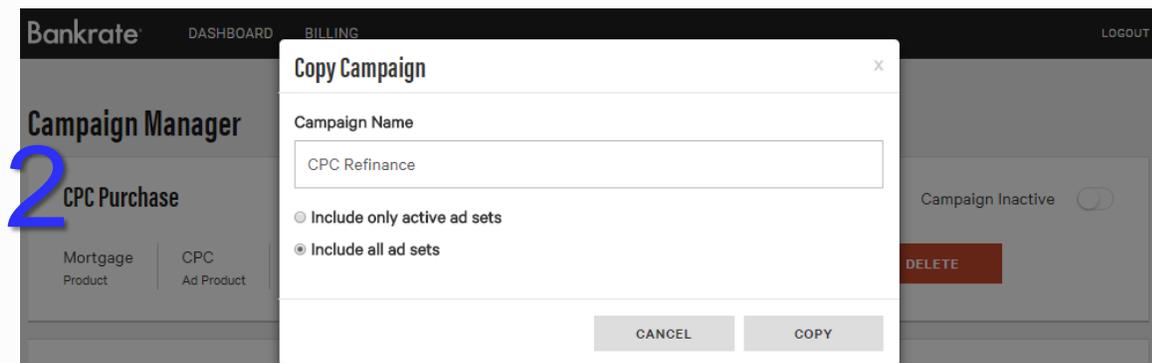
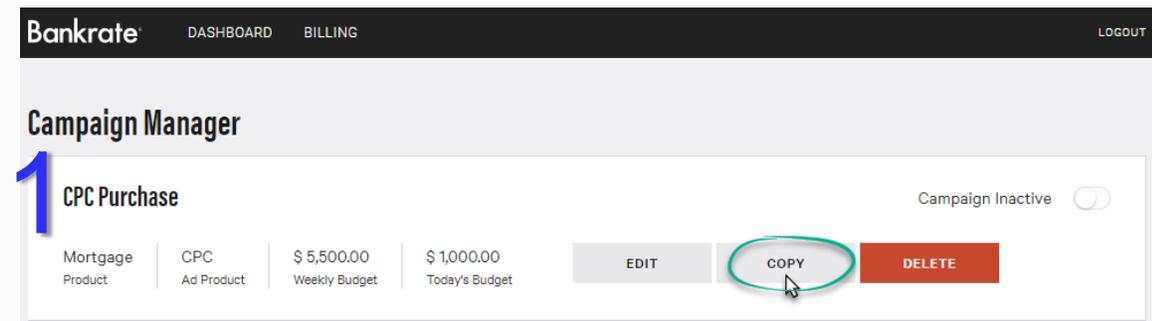
# Set Up: Copying Campaigns & Ad Sets

Quickly set up a similar Campaign by creating a copy and making changes from there.

You've already set up an entire Campaign for your purchase clicks, and now want to create a similar Campaign to drive refinance clicks in the same states.

1. Simply copy the original Campaign.
2. Rename the Campaign accordingly and decide if you want to copy all of the Ad Sets or only the active ones.
3. Edit your new Ad Sets to meet the product/budget objectives of the new Campaign.

Tip: You can also copy individual Ad Sets by hovering over the icon to the right of their name.





# Set Up: Budgeting Options

## OPEN

An open Campaign budget will keep the Campaign live on the tables and continue charging your account until all of your account funds are spent.

An open Ad Set budget will keep the Ad Set live on the tables and continue charging the parent Campaign it lives under until that Campaign budget is reached or all of your account funds are spent.

## DAILY

Set a cap to limit your spending to the same predetermined amount each day. You can do this at the Campaign and/or Ad Set levels.

This feature can help you pace your click or lead volume evenly.

Once you hit your cap, your rates will come down until your budget resets at 8am ET the following day.

## WEEKLY

Set a unique cap for each day of the week at the Campaign and/or Ad Set levels.

This feature allows you to control your click or lead flow to match your staffing capabilities.



Tip: Closed on Saturdays? Set your budget to \$0 on that day and your listing won't show up on the tables at all. Closed on Sundays but want your LOs working leads first thing on Monday mornings? Set a reduced budget on Sundays.

## ALLOCATING BUDGETS

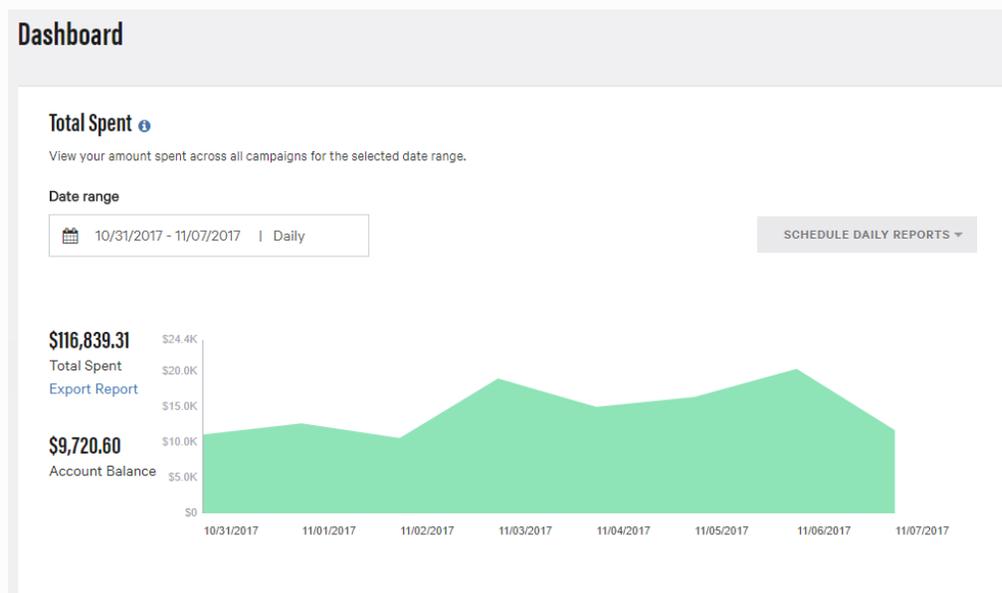
You decide the maximum amount you want to spend on each of your Campaigns and Ad Sets. Identify which Campaigns and Ad Sets are the most effective, and allocate greater portions of your budget to maximize your ROI.



# Reporting: Snapshots

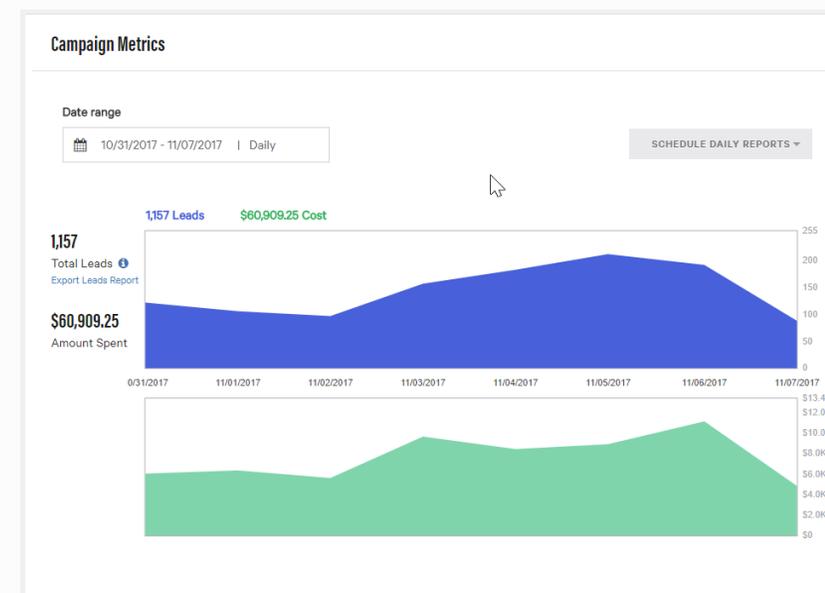
## DASHBOARD

View the total amount spent for your entire account: clicks, leads and calls combined.



## CAMPAIGN MANAGEMENT

View the amount spent in alignment with the activity for that particular campaign: clicks or leads.





# Reporting: Details

## EXPORT

Use the Export Report link or Schedule Daily Reports button to access detailed reports. You will receive a .csv file via email within minutes of your request.

## ANALYZE

Receive a raw data file that you can filter, sort and pivot on your own. Capture Bankrate's Lead ID in your CRM/LOS to tie these metrics to your post-lead conversion data and identify efficiencies that boost your ROI.

Event Date	Campaign Name	Ad Set Name	Event Hour (Eastern Time)	Day Of Week	Event Type	City	State	Product Type	Product Name	Loan Amount	Device Type	Total Cost	Lead ID
10/31/2017	CPL - Refinance	Virginia - Refi		10	3 Lead	Reston-Manassas	VA	Mortgage Loans - refi	20 yr fixed-0 pt refi	\$ 370,000.50	Desktop	\$ 133.03	br25490301509460849746lid
10/31/2017	CPL - Purchase	New Jersey - Purchase		10	3 Lead	Cherry Hill	NJ	Mortgage Loans - purchase	30 yr fixed-0 point	\$ 360,000.40	Desktop	\$ 118.78	br1503711509460143097lid
10/31/2017	CPL - Purchase	Pennsylvania - Purchase		10	3 Lead	Allentown - Bethlehem	PA	Mortgage Loans - purchase	30 yr fixed-2 point	\$ 184,000.40	SmartPhone	\$ 15.53	br19124221509461690465lid
10/31/2017	CPL - Refinance	Ohio - Refi		11	3 Lead	Toledo	OH	Mortgage Loans - refi	30 yr fixed-2 pt refi	\$ 45,000.50	SmartPhone	\$ 5.42	br95667961509462208764lid
10/31/2017	CPL - Refinance	Texas - Refi		11	3 Lead	Houston	TX	Mortgage Loans - refi	30 yr fixed-1 pt refi	\$ 190,000.50	SmartPhone	\$ 86.98	br59210861509462235035lid
10/31/2017	CPL - Purchase	Nebraska - Purchase		11	3 Lead	Omaha	NE	Mortgage Loans - purchase	30 yr fixed-2 point	\$ 136,000.40	Desktop	\$ 85.50	br56256851509462751729lid
10/31/2017	CPL - Refinance	Nebraska - Refi		11	3 Lead	Omaha	NE	Mortgage Loans - purchase	15 yr fixed-0 point	\$ 248,000.40	Desktop	\$ 118.78	br85495311509462944571lid
10/31/2017	CPL - Purchase	Alabama - Purchase		12	3 Phone	Los Angeles	CA	Mortgage Loans - purchase	30 yr fixed	\$ -		\$ 38.50	
10/31/2017	CPL - Purchase	Texas - Purchase		12	3 Lead	Houston	TX	Mortgage Loans - purchase	30 yr fixed-2 point	\$ 333,000.45	Desktop	\$ 118.78	br7733051509460096488lid
10/31/2017	CPL - Purchase	Illinois - Purchase		12	3 Lead	Chicago	IL	Mortgage Loans - refi	30 yr fixed-2 pt refi	\$ 250,000.50	Desktop	\$ 24.45	br61441815094686261550lid
10/31/2017	CPL - Purchase	Alabama - Purchase		13	3 Phone	Los Angeles	CA	Mortgage Loans - purchase	30 yr fixed	\$ -		\$ 38.50	
10/31/2017	CPL - Purchase	Alabama - Purchase		13	3 Phone	Chicago	IL	Mortgage Loans - purchase	30 yr fixed	\$ -		\$ 38.50	
10/31/2017	CPL - Purchase	Alabama - Purchase		13	3 Phone	Los Angeles	CA	Mortgage Loans - purchase	30 yr fixed	\$ -		\$ 38.50	
10/31/2017	CPL - Refinance	New York - Refi		13	3 Lead	Elmira	NY	Mortgage Loans - refi	15 yr fixed-2 pt refi	\$ 130,000.50	Desktop	\$ 62.25	br95827851509469795876lid



# Management: Pause & Resume Activity

## HOW TO DO IT

Pausing and resuming your Campaigns and Ad Sets is easy.

1. At the top of the Campaign Manager page for the specific Campaign you want to adjust, switch the Activate button to white and the label will change to say “Campaign Inactive.” To resume a paused Campaign, switch it back to green and the label will say “Campaign Active.”
2. On the bottom of the Campaign Manager page, flip the Off/On switch to green to activate your Ad Sets individually, and back to white to pause them.

## CONSIDER THIS ...

You must have at least one Ad Set turned on in order to activate the parent Campaign. The system will notify you if you try to activate a Campaign that has no live Ad Sets.

The screenshot shows the Bankrate Campaign Manager interface. At the top, there are navigation links for 'DASHBOARD' and 'BILLING', and a 'LOGOUT' button. The main heading is 'Campaign Manager'. Below this, the campaign name 'CPC - East Coast' is displayed, along with a 'Campaign Activate' toggle switch that is currently green and has a hand cursor over it. Below the campaign name, there are three tabs: 'Mortgage Product', 'CPC Ad Product', and 'Open Budget'. To the right of these tabs are three buttons: 'EDIT', 'COPY', and 'DELETE'. A large blue number '1' is overlaid on the left side of this section.

Below the campaign management section is the 'Current Ad Sets' section. It shows '2 Total Ad Sets' and '1 Active Ad Sets'. There is a green button labeled 'CREATE AN AD SET'. Below this, there are two date range selectors: 'TODAY 11/08 8:00AM - Now' and 'SELECTED DATE RANGE 11/01/2017 - Today'. A table lists the ad sets with columns for Name, Off/On, Clicks, Spend, Budget, Position, and another set of Clicks and Spend. The table has two rows: 'Maryland' and 'Mass'. The 'Mass' row has a green toggle switch with a hand cursor over it, indicating it is being activated. A large blue number '2' is overlaid on the left side of this section.

Name	Off/On	Clicks	Spend	Budget	Position	Clicks	Spend	
Maryland 10/04/2017 - 10/27/2017	<input type="checkbox"/>	0	\$0.00	Open	0	0	\$0.00	×
Mass 10/04/2017	<input checked="" type="checkbox"/>	0	\$0.00	Open	0	0	\$0.00	×



# Management: Editing Campaigns & Ad Sets

## HOW TO DO IT

Editing a Campaign or Ad Set will open the original set up page and let you make changes.

1. At the top of the Campaign Manager page for the specific Campaign you want to edit, hit the Edit button.
2. On the bottom of the Campaign Manager page, click the name of the specific Ad Set you want to edit.

## CONSIDER THIS ...

If you rename a Campaign or Ad Set, your reports will show the new name, even if you pull data from a time period prior to the new name assignment.

**Bankrate** DASHBOARD BILLING LOGOUT

### Campaign Manager

**CPC - East Coast** Campaign Activate

Mortgage Product | CPC Ad Product | Open Budget

**1** EDIT COPY DELETE

#### Current Ad Sets 2 Total Ad Sets | 1 Active Ad Sets

CREATE AN AD SET

TODAY 11/08 8:00AM - Now | SELECTED DATE RANGE 11/01/2017 - Today

Name	Off/On	Clicks	Spend	Budget	Position	Clicks	Spend	
Maryland 10/04/2017	<input type="checkbox"/>	0	\$0.00	Open	0	0	\$0.00	×
Mass 10/04/2017	<input checked="" type="checkbox"/>	0	\$0.00	Open	0	0	\$0.00	×

**2** Edit



# Management: Deleting Campaigns & Ad Sets

## HOW TO DO IT

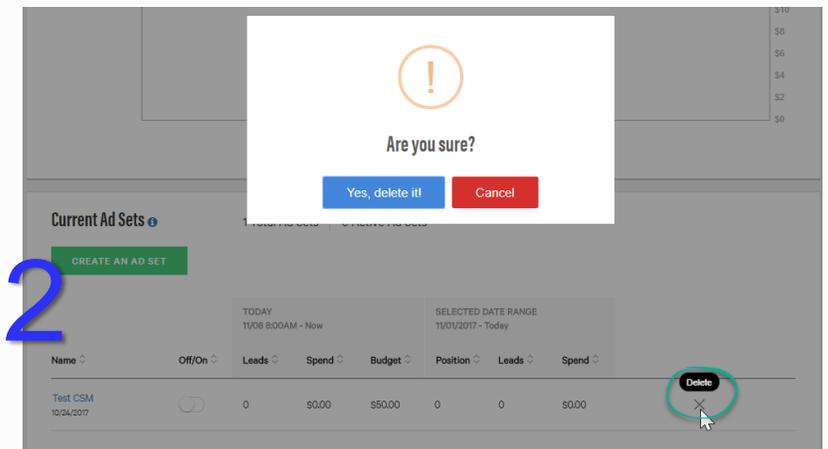
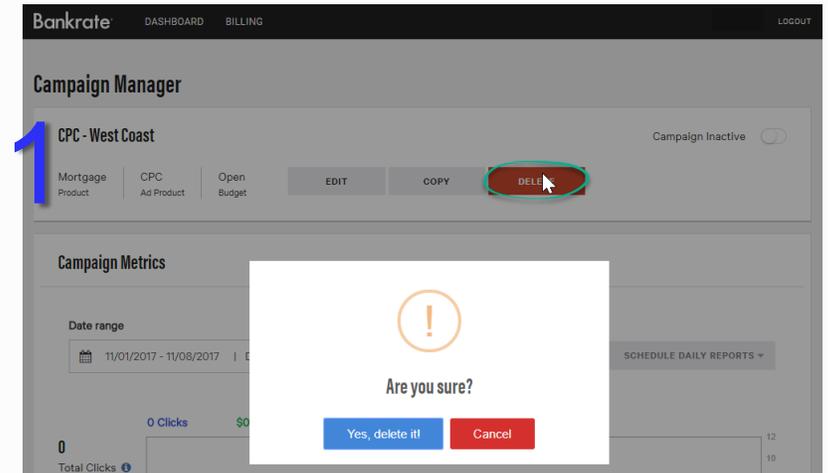
The system won't let you make this type of change without checking first.

1. At the top of the Campaign Manager page for the specific Campaign you want to delete, hit the red Delete button on the right.
2. On the bottom of the Campaign Manager page, hit the X to the right of the specific Ad Set you want to delete.

## CONSIDER THIS ...

Deleting a Campaign will remove it, and all of the Ad Sets within it, from your Dashboard. Deleting an Ad Set will remove it from the Campaign Manager page for the Campaign under which that Ad Set lived.

However, your reports will continue to show the spend and activity recorded from deleted Campaigns and Ad Sets for the time period when they were active.





# Funding Your Bankrate Account

All of your basic billing tasks in one easy-to-use section.

1. Funding Sources: Manage one or multiple credit cards on file.
2. Payment Plan: Choose from uninterrupted service on our continuous traffic plan, which will automatically charge your credit card each time your funds are depleted, or our pay-as-you-go plan, which notifies you whenever you need to replenish your funds.
3. Add Funds: Pay-as-you-go advertisers can pick a credit card on file and an amount to quickly replenish their account.
4. Funding History: A snapshot of the funding events, showing which credit card was charged, the amount charged, and the date with time stamp.

Tip: Bankrate will only store your card info for one year. Then you'll be prompted to reenter your info.

The screenshot shows the 'Billing' section of the Bankrate dashboard. The 'Add Funds' tab is active. The 'Funding Source' dropdown is set to 'New Card'. Below it, the 'Credit Card Information' section includes fields for Card Nickname, Name on Card, Card Number, CSC, Card Type (set to Visa), and Exp Date (January 2017). The 'Billing Information' section includes fields for Address, Address 2 (optional), City, State, Zip, and Country (set to USA). An 'ADD CARD' button is at the bottom right.

The screenshot shows the 'Payment Plan' section of the Bankrate dashboard. The 'Payment Plan' tab is active. The 'Set your payment plan' section includes a 'Product Category' dropdown (set to Mortgages), a 'Plan Option' dropdown (set to Continuous Traffic), a 'Funding Source' dropdown (set to Select a Card), and a 'Replenish Amount' field (set to \$ 500). A 'Basic Payment Plan' button is at the bottom right.

The screenshot shows the 'Add Funds' section of the Bankrate dashboard. The 'Add Funds' tab is active. The 'Add money to your account by selecting your Product Category, Funding Source, entering Funding Amount and clicking Add Funds button. Minimum funding amount is \$500.' section includes a 'Product Category' dropdown (set to Mortgages), a 'Funding Source' dropdown (set to Select a Card), and a 'Funding Amount' field (set to \$ 500). An 'ADD FUNDS' button is at the bottom right.

The screenshot shows the 'Funding History' section of the Bankrate dashboard. The 'Funding History' tab is active. The table displays a list of funding events with columns for Product Category, Funding Source, Amount, and Date.

Product Category	Funding Source	Amount	Date
Mortgages	Mortgages	\$8000	11/13/2017 08:30am ET
Test	Test	\$8000	11/13/2017 08:28am ET
Test (Active)	Test (Active)	\$8000	11/13/2017 08:26am ET
Quik Corporate	Quik Corporate	\$800	11/08/2017 08:14pm ET
Mortgage	Mortgage	\$800	11/08/2017 02:27pm ET
Quik Ameri	Quik Ameri	\$800	08/27/2016 08:28am ET
Quik Test Corp Card	Quik Test Corp Card	\$823	10/11/2017 08:17am ET