Frequently Asked Questions and Glossary

Questions you may have about Bankrate's Cost Per Call and Cost Per Click (CPC Program) can be answered below. If not, please feel free to email us at: customerservice@bankrate.com.

Getting Started

1. **How do I sign up for Bankrate's CPC Advertising Program? What is the sign up process?**
    If you are a current Bankrate advertiser, but do not have an account with our Online Data Entry System (ODES), please email the Bankrate CPC Helpdesk at customerservice@bankrate.com.

    If you do not currently advertise with Bankrate, please visit our CPC Advertising Program online media kit to find out more information and/or contact a Sale Representative directly to begin the account sign up process.

2. **What criteria are needed to be able to take my Bankrate hyperlink advertising live?**

    - Must have an active financial event with funds.
    - Must have an active campaign/product.
    - Must have at least 1 state that is showing active.
    - Must have current rates entered.

3. **What level can I target? Market? Product Group?**
    You can target and manage your daily spend by both product group (e.g. mortgages) and state (e.g. Florida) in the Manage Campaigns section of our Advertiser Portal.

4. **What products are available?**
    The Rate Table Product categories in Bankrate's CPC Program include: Mortgages, Home Equity, Auto Loans, Certificates of Deposit (standard and highest yield), Credit Cards, Checking, Money Market Accounts (MMA) & Savings (standard and highest yield), Student Loans, Personal Loans, College Loans and Insurance. For a complete list of products included within each category, click here.

5. **What is the maximum number of listing or slots available?**
    There is no maximum number of listings or slots on Bankrate's rate tables.

6. **Is my Bankrate CPC Advertiser Portal password the same or different from my ODES password?**
    Your CPC Program login information is the same as your ODES/ADES login information.

7. **Can I have multiple passwords?**
    Each user can have one password; however an account is permitted up to 10 users to access the system, each with a unique username and password and permissions established by the administrator of the account.

General – How It Works

1. **How are results sorted? Can I get my link in the top position?**
   With the exception of the deposit tables, rate tables are sorted randomly, by date. The sort changes randomly throughout the day, so it is possible that your company will appear at the top of the tables at some point during the day, as long as you keep your rates current.

   Deposit tables are sorted by highest APY, by date.

   Please note that once a consumer has reached a rate table, they have the ability to sort the table by various fields.

2. **How do I edit or update my account information?**
   Contact your Sales Representative.

3. **My listing has disappeared from the rate table. What happened?**
   There are four reasons why this might have happened:

   1) You do not have adequate funds in your account. This will occur if you have either reached your designated spending limit, or if you have not replenished the funds available in your account. If your account funds have depleted, then your links will be inactivated.

   2) Your rates have become "stale." Be sure to update your rates at least once every seven business days, otherwise your listings will be inactivated.

   3) You have paused your campaign. You can log into your account and go to the Manage Campaigns section to see if you have paused certain products or states.

   4) Your listing was found to be in violation of Bankrate's Quality Control Policy and removed accordingly. If this is the case, Bankrate's Quality Control department would have sent you a mystery shopping failure notice.

4. **Will you limit the number of advertisers on a table?**
   No. There are no limits to the number of advertisers on any rate table.

5. **How many states are available for advertising?**
   Bankrate's rate tables cover all 50 states plus the District of Columbia.

6. **How much traffic should I expect from a specific state?**
   It is difficult to say because the amount of click activity you will receive is dependent on several factors:

   1) Activity by state. Some states attract a larger volume of consumers than others, simply due to the size of the state or consumer interest. For example, Florida is much more active than Arkansas.

   2) Your specific product offerings. Consumers will click on the loan or banking offers that meet their specific needs. There are many factors involved in which listings will attract clicks, such as brand recognition, rates, points & lock period (for mortgages), minimum deposit amount (for CDs), etc.

   3) Your click volume may move in reverse proportion to the number of advertisers on any given table. When there are more advertisers, you may receive a lower volume of clicks. When there are fewer advertisers, you could potentially receive a higher click volume.

7. **How are you combating click fraud? What is your click fraud policy?**
   Bankrate has a very aggressive fraud filtering system that is monitored by an independent third-party provider. Invalid and fraudulent click detection rules are automatically applied to every click, prior to any clicks entering and being charged to an advertiser. Please go to www.bankrate.com/terms to access additional detail on Bankrate's "Click and Call Policy".

8. **Can I download a user guide?**
   Bankrate has developed a comprehensive user guide in PDF format. Click here to download the Advertiser Portal User Guide.

9. **When does my campaign appear on the site?**
   Your campaign will appear on the site when you've funded your account, resumed campaign/states, and updated your rates.

10. **Can I have separate hyperlinks for each state?**
    Yes. You can have unique hyperlinks by state.

11. **What is the cost per click pricing model?**
    Bankrate's Cost Per Click pricing model is performance-based, meaning that advertisers will be charged only when those users who are interested in their offers click on their hyperlink or phone icon to learn more.

12. **What is the cost per click per product and per state?**
    Bankrate's Cost Per Click program pricing is set up in a tiered pricing model that varies by both product and state listing. To obtain the rate card and state listing by tier level, please contact your Bankrate Sales Representative.

13. **How much will it cost me per month to participate?**
    This is entirely up to you. You have the ability to pause and resume your campaign whenever you'd like.

14. **What clicks are chargeable?**
    Chargeable Clicks:

    - Company name/logo (links to your landing page).
    - More details link (links to your landing page).
    - Next button (links to your landing page).
    - Lender info link (links to a lightbox with your company profile).

    Non-chargeable Clicks:

    - Any clicks that occur within the lightbox (all link to your landing page).

15. **What if users have a pop-up blocker in place? Will they see my company profile?**
    Advertiser's company profiles are located within the lightbox that is launched when a user clicks on the company phone icon. Because these clicks are user-initiated, the company profile lightbox will not be blocked.

16. **If the program costs change, how much notice will I receive?**
    Bankrate will provide you with a 15 day notice before any increase in charges take effect. If the costs go down, you may receive as little as 1 day notice.

17. **Will there ever be an instance in which the price charged for each click goes down rather than up?**
    Many factors were considered in determining program costs per product/state. We are continually monitoring all of these variables, and will make adjustments to the charges as we detect changes in the industry. This means that the program costs could potentially increase or decrease.

    Please note that our goal is to maintain pricing that is fair, equitable to all advertisers, and competitive in the marketplace.

18. **Do I have the option to stop my campaign if the program costs change?**
    Bankrate will provide you with a 15 day notice before any increase in charges take effect. Additionally, you have the option to suspend your campaign by specific product/state at any time. Log into your account and go to the Manage Campaigns section.

19. **Why are some states/tiers worth more than others?**
    In determining the pricing, we considered a variety of inputs including advertiser demand, consumer demand, as well as a number of external measures. We feel strongly that Bankrate's pricing model is fair, equitable to all advertisers, and competitive in the marketplace.

Billing & Payments

1. **Are there spending requirements, minimums?**
   There is a $500 minimum for each credit card charge.

2. **How and when will I be billed?**
   This depends on whether you are paying by credit card or direct bill. If you are paying by credit card, your charges will appear on your statement based on your monthly billing cycle.

   If you are paying by direct bill, Bankrate will send you monthly invoices.

3. **How can I tell how much I have currently spent during a given month?**
   There are numerous sections within the Advertiser Portal that provide you with the costs status of your account. You can view an account snapshot within the Billing Set Up section. You can view a costs snapshot within the Get Reports section, or you can also see how much you have spent during the month in the Manage Campaigns section.

Campaign Management

1. **How do I choose a daily target spend for my advertising campaign?**
   First, you must decide how much you would like to allocate for your campaign each day. This is the amount you will enter into the Daily Target Spend field to cover your click activity. You can allocate funds per day in the Campaign Management Summary section (campaigns), as well as the Campaign Management Detail section (states).

2. **How do I increase or decrease my daily targeted spend?**
   You can increase, decrease or turn off daily target spend by visiting the Manage Campaigns section of the Advertiser Portal. To increase/decrease your daily target spend for your campaign, please visit the Campaign Management Summary section (campaigns). To increase/decrease your daily target spend for each state, please visit the Campaign Management Detail section (states).

3. **Will I be notified if I'm approaching my targeted spend or when I've reached my targeted spend?**
   Low Funding Notifications will be triggered at two points:
   1) When you are within 20% of your daily target spend for your campaign and/or state.

   2) When you've reached your daily target spend for your campaign and/or state.
      Please note that these email notifications will go out in batches four times per day.

4. Do you have a tutorial or presentation that can walk me through campaign management?

Bankrate has developed a comprehensive user guide in PDF format that covers the entire program from getting started, to choosing a payment plan, to managing your campaigns and generating performance reports. Click here to download the Advertiser Portal User Guide.

5. How do I add/delete states from my campaign?

Adding or deleting states from your campaign can easily be arranged through your Sales Representative.

6. How do I pause my campaign?

To pause your campaign, please visit the Campaign Management section of the Advertiser Portal. Here you can choose whether to pause your campaign at either the campaign summary product level (e.g. mortgages, auto, CDs-Standard) or at the campaign detail level (individual states e.g. California, Florida, Texas, etc.).

Reporting

1. How do I access reports regarding my activity?

Click on the "Reporting" tab of the Advertiser Portal. Here you will be offered several reporting options:

- **CPC Reporting Summary:** View a status of the high level overview of the clicks you have received by state and date
- **CPC Reporting Detail:** View a status of your detailed clicks activity at the subproduct level. Depending on your campaigns, information provided may include any combination of clicks by state, product type, term, subproduct granularity and market data.
- **Cost Per Call Detail:** View a status of your detailed phone call activity that includes call time, phone numbers, call duration, ring time and status.
- **Transactions Report by Date:** Monitor the funds you have added to your account by date range, either by credit card transactions or insertion order submissions.
- **Cost Snapshot:** See an "executive summary" of your campaign: clicks/calls by various time frames, including total costs.
- **Cost Click Reconciliation Reports:** View reports by clicks, by cost or both to reconcile the day clicks/cost occur vs. the day clicks/cost are posted to your account.

2. How long is information stored?

The report utilities found in the Advertiser Portal will store information from when the account was created through the current day.

3. Can I download a report?

Yes. Each generated report will include a "download" button that gives you the option to download your report into .CSV format (comma-delimited) which can be easily imported into Excel.

4. Can I receive a report indicating "who" is clicking my hyperlink?

Bankrate.com allows its users to remain anonymous while using the site. We don't know who is clicking on your link, but we do go to some length to insure all clicks are legitimate. We have an independent third party with significant experience reviewing all clicks for fraudulent activity.

Rates/ODES/Quality Control

1. **How do I enter/update my rate information?**
   Bankrate's ODES system is designed to enter, add, delete and change your rate information.

2. **How do I show different rates in different states?**
   To show different rates in different states, more than one rate listing is required. This can easily be arranged through your Sales Representative.

3. **How do I add products from my campaign?**
   You can easily add an individual product (e.g. 30 year mortgage) to a product group to which you have already subscribed (e.g. mortgages). If you would like to download the ODES user guide, click here.

   Adding a new product group (e.g. mortgages, deposits, loans, etc.) can easily be arranged through your Sales Representative.

4. **How often can I update rates and at what times?**
   You can update your rates 24 hours a day, when it is convenient for you. However, Bankrate publishes rates to the site eight times daily, Monday through Friday. The update times are on the hour from 10:00AM to 4:00PM, and at 5:30PM ET.

5. **How fast will my updates go live/get posted?**
   Rates are published to the site eight times daily, Monday through Friday. The update times are on the hour from 10:00AM to 4:00PM, and at 5:30PM ET.

6. **How often must I update my rates?**
   You must update your rates at least once every seven business days to maintain your listings. Listings with "stale" dates will be inactivated.

7. **What happens if I don't update my rates every seven business days?**
   Listings with "stale" dates are not shown online.

8. **How often will rates publish online?**
   Bankrate publishes rates to the site eight times daily, Monday through Friday. The update times are on the hour from 10:00AM to 4:00PM, and at 5:30PM ET.

9. **Can my rates be automatically updated?**
   Yes. Our Automated Data Entry System (ADES) allows you to update rates via an XML feed or an Excel template. Please email the ODES Helpdesk (customerservice@bankrate.com) for more information.

10. **How does Bankrate ensure the accuracy of rates posted on the tables?**
    All rates are screened through automated system controls prior to posting. In addition, an extensive mystery shopping program is in place to ensure the posted rates are accurate.

11. **How do I add my Company Information?**
    On the ODES welcome page, click on the "Update Company Information" link, under the "Select Action" menu. Add your information in the fields listed on the page. The subject matter is limited to the advertising company and/or its products/services. IMPORTANT: No superlative comments, phone numbers or URL addresses are allowed.

12. **Can I download a user guide for ODES/ADES?**
    Yes. Click here to download the ODES/ADES user guide (PDF).

Help/Customer Support

If you have any of these questions or others, please email Customer Service at customerservice@bankrate.com.

1. **I have a question about how the program works?**

2. **I have an issue with campaign set up?**

3. **I have a question about billing?**

4. **I have a problem with ODES?**

5. **My listing appears incorrect online?**

6. **My rates do not appear online?**

7. **My hyperlink is not working?**

8. **I forgot my password?**
    You can unlock your account and reset your password by clicking the 'Forgot your password?' link on the Advertiser Portal login page.

Other Miscellaneous/Legal

1. **Is the contract legally binding even though it does not have my signature?**
   Yes. The contract is legally binding and enforceable. By clicking on the "I accept" button, you agree to be legally bound by the policies and terms of The Contract.

2. **Can I have my attorney review the contract before I accept/agree to the terms?**
   Yes. We urge you to have your attorney review the Advertising Terms and Conditions and related attachments that are part of your contract. Please note that in order for you to proceed and participate in this program, you must agree to all terms and conditions by clicking on the "I accept" button. Should you have any questions or require an explanation about specific language in the contract, please contact your Sales Representative.

3. **Will I be able to modify the contract?**
   No. We have drafted the contract to balance the interests of all advertisers as well as Bankrate, and it has been thoroughly reviewed by our outside attorneys.

4. **If I do not click on the "accept" button, will I still be able to participate in the program?**
   No. If you do not click on the "I accept" button, you will not be allowed to proceed further, hence you would not be able to participate in this program.

5. **Is there a minimum contract length?**
   The contract term is for an initial term of one (1) month. Upon the end of this initial term, the contract automatically renews unless and until you or Bankrate terminates the contract. However, the contract gives you the right to terminate with proper notice to Bankrate, and to pause your hyperlink campaign at any time by accessing the Campaign Management module.

6. **What are the Terms & Conditions for the CPC Advertising Program?**
   To access all applicable program policies and documents, such as Bankrate's click policy, program terms, and insertion order (PDF), please click here.

Glossary

Daily Target Spend:
Your daily target spend is the amount of money you choose to allocate to each campaign and/or state per day. The amount you have set as the daily target spend will be depleted as you receive consumer clicks and/or calls.

Campaign:
A "campaign" is any product group or state within each product group for which you have funds allocated in the Bankrate CPC program.

Click:
Chargeable Clicks:

- Company name/logo (links to your landing page).
- More details link (links to your landing page).
- Next button (links to your landing page).
- Lender info link (links to a lightbox with your company profile).

Non-chargeable Clicks:

- Any clicks that occur within the lightbox (all link to your landing page).

Please note that clicks may include clicks where a User did not wait to fully arrive at Advertiser's destination, but shall not include "clicks" deemed to be fraudulent pursuant to Bankrate's Click Policy.

Click Fraud:
Click fraud occurs when a person or automated robot clicks on a paid advertisement, usually text based ads, for the purpose of causing the advertiser unnecessary expense.

State:
The states available in Bankrate's CPC Program includes all 50 states plus the District of Columbia.

ODES/ADES:
Bankrate's Online/Automated Data Entry Systems are the programs you will use to enter your rate information.

Product:
The Rate Table Product categories in Bankrate's CPC Program include: Mortgages, Home Equity, Auto Loans, Certificates of Deposit (standard and highest yield), Credit Cards, Checking, Money Market Accounts (MMA) & Savings (standard and highest yield), Student Loans, Personal Loans, College Loans and Insurance.

For a complete list of products included within each category, click here.