



# **TriState Capital Bank**

## **Website Proposal**

Pathfinders Advertising | July 2, 2020

LETTER FROM THE PRESIDENT

## Why your agency partner should be Pathfinders

Thank you for the opportunity to submit the following proposal as our formal response to the TriState Capital Bank Website Project RFP.

For 40 years, we have helped our client-partners build their brands and grow their business. Further, the team at Pathfinders has been ingrained in the financial products and services industry since 1996 - with a strong focus in digital marketing strategy and execution. Our strong understanding of the industry, the channels, the competition, and our actual experience on **your brand**, provides a unique opportunity for a strong partnership.

Since our partnership began, we believe the experience has been extremely positive on both sides. We have appreciated the clear direction, the responsiveness, and the honest feedback. We see this collaborative approach as a key success metric in our long-standing partnerships.

We are excited about the opportunity to share a bit more about Pathfinders on the following pages. We are excited about this important initiative and we will work hard every day to exceed your expectations.

Best always,



**Vicky S. Holland, President**  
Pathfinders Advertising

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# **ORGANIZATIONAL BACKGROUND**

# A PARTNER TO MOVE YOUR BUSINESS FORWARD

**We will make your life easier.  
We will work as a dependable extension of your team.  
We will move your business forward.**

At Pathfinders, our job is to deliver value to your organization as a seamless extension of your team. We have multiple capabilities as a full-service agency, but we provide the most impact when we can take an initiative and influence all components of it to provide a strategic execution that aligns with your goals.

We take as much pride in owning the process as we do in the final deliverables.

We are committed to being the most responsive agency you will ever partner with, in terms of communication, timeliness, and quality. That is our credo and we hope to have the opportunity to prove it to you time and time again.

## LEADERSHIP TEAM



**Steve Ball**  
Founder & Chairman



**Vicky Holland**  
President



**Kelly Ball**  
Managing Director



**Richard Abbott**  
Managing Director,  
Creative & Strategy

# WE ARE THE MOST RESPONSIVE AGENCY YOU WILL EVER PARTNER WITH

We care ... about you, your business, your brand, and how you craft and share your story. We believe that when we roll up our sleeves and get to know you, really partner with you, we CAN help you move your business forward.

We are committed to being the most responsive agency you will ever partner with ... through our people, our expertise, our approach, our processes, and our drive to succeed.

## A thriving organization



IN BUSINESS



TEAM MEMBERS



2 YEARS



2020 SMALL BUSINESS OF THE YEAR

# WE ARE A STRATEGIC MARKETING FIRM

We are highly proficient in strategic, results-driven communications, no matter what tactic (digital, social, paid, traditional, etc.) is utilized.

We start by understanding your business goals and objectives, your marketing history, your targets and influencers, your priorities, timing, and budget parameters.

We then create the right messaging in combination with the right channels.

WHAT WE LOVE TO DO

# Our capabilities



**PLANNING & STRATEGY**



**DIGITAL**



**BRANDING & POSITIONING**



**SALES SUPPORT**



**VIDEO & PHOTOGRAPHY**



**PRESENTATION SUPPORT**



**PRODUCT LAUNCHES**



**PUBLIC RELATIONS**



**ADVERTISING**



**PACKAGING**



**PROMOTIONS**



**TRAINING**



**SOCIAL MEDIA**



**RESEARCH**



**EVENTS**

WHERE WE'RE BEST

# Areas of expertise



**FINANCIAL SERVICES**



**HEALTHCARE**



**B2B**



**CPG**

## HOW WE WORK

# The Pathfinder Way

The driving force behind our success is a defined set principles that guide our work every day for every client:

- **Be a true partner**
- **Build genuine relationships**
- **Start with strategy**
- **Work with urgency**
- **Act resourcefully**
- **Exceed expectations**
- **Be transparent**
- **Eliminate surprises**

## OUR GOAL

To be the first partner client thinks of when faced with any communication challenge.

## HOW WE ACHIEVE IT

We work hard to ensure that when a client calls, they know we Pathfinders will:

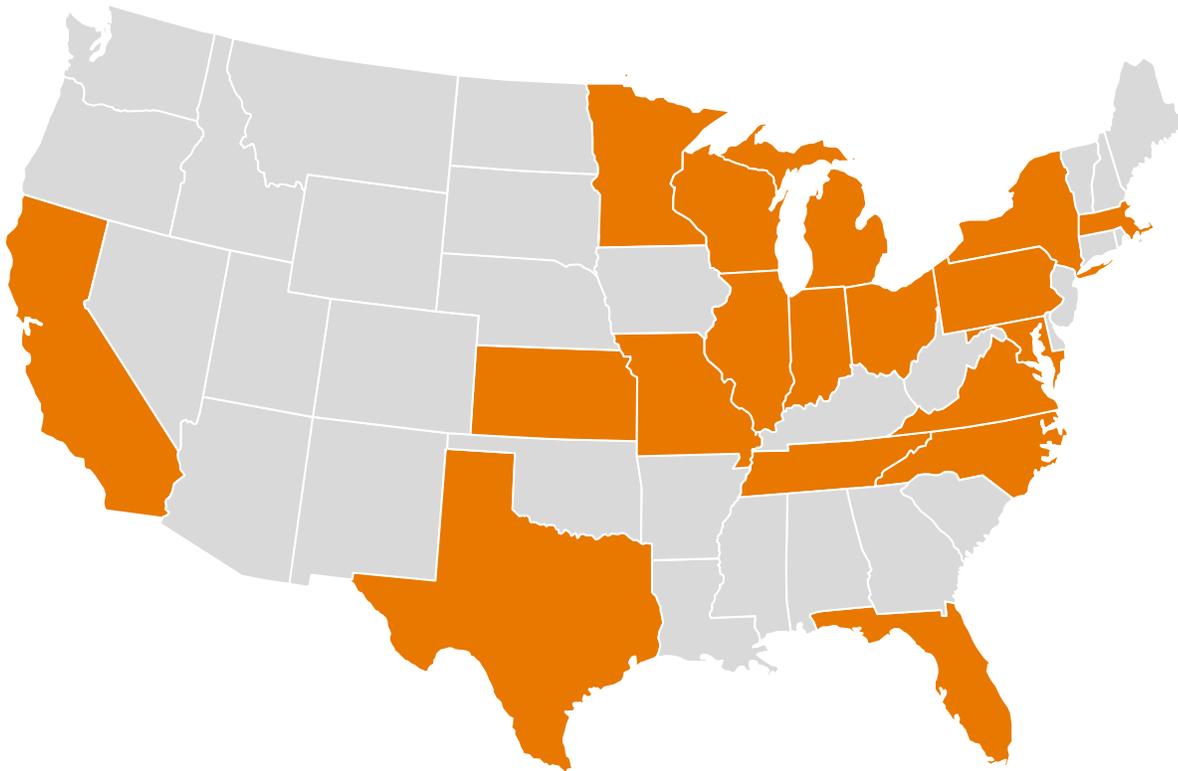
- ✓ **Solve problems**
- ✓ **Treat challenges as their own**
- ✓ **Deliver what needs to get done on time**

CENTRALLY LOCATED WITH A GLOBAL REACH

# Client map



**South Bend/Mishawaka** is our home base — but our travels take us from East Coast to West and everywhere in between, plus a few places overseas.



# Our experience





# OUR WEBSITE DEV APPROACH

Our approach to web design and development is simple yet effective.

**START SMALL.  
LEARN FAST.  
FOCUS ON WHAT CREATES VALUE  
FOR THE USER.**

It's how we deliver growth-driven design.



OUR APPROACH

# View a website as an iterative, continuously evolving platform

The PF approach increases the potential impact that TriState Capital Bank can have on business objectives and minimizes the risk inherent to a traditional website redesign process.

	REQUIREMENTS	RESULTS
<b>TRADITIONAL WEB DESIGN</b>	UPFRONT INVESTEMENT SIGNIFICANT RESOURCES & TIME	BASED ON ASSUMPTIONS STATIC FOR 4+ YEARS  <i>Out of scope, Over budget, Late</i>
<b>THE PF APPROACH</b>	ANY BUDGET, SPREAD OVER TIME LAUNCH QUICK & IMPROVE	DATA-DRIVEN DECISIONS CONTINUOUS IMPROVEMENT  <i>Agile, On time &amp; On budget</i>



HOW WE BUILD

# The PF Approach

Pathfinders uses an innovative approach to website development that embraces agile project management methodologies and focuses on developing a data-driven website that is constructed with adaptability and flexibility in mind.

1

**DISCOVERY +  
STRATEGY**

2

**LAUNCH PAD (MVP)  
WEBSITE**

3

**GROW FEATURES +  
CONTINUOUS IMPROVEMENT**

PLAN > BUILD > LEARN > TRANSFER

AUDIENCE

VALUE

USABILITY

CONVERSION RATE OPTIMIZATION

STICKINESS

PERSONALIZATION

ASSETS

## PHASE 1

# Discovery + Strategy

An in-depth discovery phase reveals the real pain points people are experiencing. It helps determine your users' needs, what to measure, and risks associated with the project. It also helps align a website with business objectives.



**TIMING:** 3- 4 WEEKS

### This project will commence with an examination of:

- **Goals & Personas** – What is TSC trying to achieve? What impact is the website trying to make on the business and why is it important? Who are the people that are coming to the website and who are the people that we're interacting with?
- **Website & Analytics Audit** – Quantitative analysis of [tristatecapitalbank.com](http://tristatecapitalbank.com) analytics data (as relevant) to determine how audience is currently interacting with website. Where are visitors dropping off from the funnel? What areas of the site seem to resonate? Where are current users of the current site having points of pain?
- **Existing Content and Assets** – Review all existing elements available to determine what assets/content are necessary to achieve site visions.

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## PHASE 1

# Discovery + Strategy

### ... Continued

- **Technical Audit** – Understand the current platform, overall ecosystem, and 3rd-party integrations.
- **User Experience Research** – Ask questions of representative Personas to help inform perspective of what sort of website content will be most effective.
- **Competitive/Digital Product Benchmarking** – Evaluate other digital products, inside and outside our industry, to determine strengths and weaknesses and opportunities to innovate with your own product.
- **Fundamental Assumptions** – Pursuant to above exercises, certain baseline assumptions will be defined: value propositions; why visitors are coming to the website; where they're coming from; what the points of pain are.

## PHASE 1

# Discovery + Strategy

### Deliverables:

- **Information Architecture** – Organize information to make its retrieval as simple as possible. More specifically, provide information structure and means of navigating through the development of a site map to reflect the specific user and business needs.
- **User Flows** – Identify how users flow through and interact with website and design the structure of the platform to ensure users can execute tasks efficiently.
- **Sketching** – Hand-draw design ideas that allow us to quickly generate and gather feedback on lots of design ideas and help to decide which ideas to pursue in higher fidelity.
- **Wireframes (As Relevant)** – Explore ideas that represent the framework of the platform, exploring content, navigation, and interactions before moving into graphic design and development. Allows stakeholders to agree on direction, test ideas with users, and refine ideas based on feedback.
- **Global Strategy** – Deliver our strategic recommendations for how we can deliver upon the overall objectives, requirements, and wish list.
- **Road Map / Project Plan** – Provide a detailed project plan that sets the expectation of what we will be working on and when, key milestones like Launch Pad rollout, as well as sets cadence in which we'll provide updates for review and client feedback.

## PHASE 2

# Build Launch Pad (MVP) Website

Using what was learned in the discovery phase, we transform the user flows and wireframes into a design. It's here we build a site with only the core, value-driving elements, and we obtain buy-in from all stakeholders before moving forward. With a firm understanding of the technology and integrations, we build the Launch Pad Website and provide beta testing to confirm our findings and basic hypothesis before risking any additional budget.



**TIMING:** 60 DAYS

### Items included:

- **Fully Functioning Website + CMS** – With initial requirements outlined in the RFP, we believe that an open-source solution like the WordPress content management system (CMS) will work well. It provides industry-standard features such as search optimization management, advanced WYSIWYG editors, image and media storage and management, user management, and security protocols. However, this CMS component will be researched and validated during the Discovery + Strategy phase.

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## PHASE 2

# Build Launch Pad (MVP) Website

## ... Continued

- **Design, Front-end UI, and Template/Page Development** – Develop the front-end user experience of the site to match approved designs and create modules and templates that allow for easy content population and page building.
- **Content Development/Migration** - Modifying/rewriting client-provided content to achieve website vision and demonstrate the voice and tone of the brand. Development of all content to be built with SEO best practices in mind.
- **Core Site Setup** – Pathfinders believes that many of your requirements fall under what we define as the basic setup of your core site ... much like automatic windows and locks on a car. These include:
  - Navigation
  - Responsive
  - Site notifications
  - Social integration
  - Graphics
  - Asset library
  - About Us page with timeline
  - Blog
  - Access TSC/Advantage TSC Login/Link to portal
  - Previews – stage environment is a standard feature of our setup and will allow for preview of content, pages, functionality
  - Version control
  - Duplication – cloning pages is a standard WordPress function
  - SEO management
  - Page redirects
  - HTTPS

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## PHASE 2

# Build Launch Pad (MVP) Website

### ... Continued

- **Training** - Regardless of CMS, this phase includes comprehensive training of the TSC team on how to maintain and update the website. A brief written guide and/or training videos will be provided that cover the basics.
- **Hosting** - Pathfinders will work with TSC to identify cloud hosting and server requirements, as well as security constraints. A recommendation will then be made for which hosting provider to use, as well as a budget and coverage plan. We generally recommend that our clients “own” their dedicated hosting relationship, but Pathfinders will set up and manage said hosting if requested post-launch.

There are countless web hosts that can satisfy the requirements needed for this site. We will discover new requirements and nuances in Phase 1 that will inform the best choice in providers, including for instance whether we prefer managed or dedicated hosting. This way we are not trapped in commitments to a specific host, only to find out that we must modify the site in order to fit the host rather than vice versa. At minimum, we look for reliability with uptime guarantees, multi-region hosting and fail-over, performance reporting, and 24/7 customer service.

## PHASE 2

# Build Launch Pad (MVP) Website

**Additional items will be evaluated in Phase 1 for inclusion in the Launch Pad website or part of Continuous Improvement (regardless of phase, all will be built).**

- **Search Engine** – Ability to search the site’s contents and come up with a coherent, easy-to-navigate results page and subsequent links.
- **User Roles** – Customize up to 3 different user roles that an admin, editor, and author.
- **Banker Finder** – Build a database with banker information and a front-end interface that allows a user to enter their location and find a banker closest to them.
- **Accessibility and Compliance** – Improve and optimize the website’s accessibility and compliance ratings to ensure alignment with legislation such as the Disability Discrimination Act (DDA), the Americans with Disabilities Act (ADA), the General Data Protection Regulation (GDPR), PCI-DSS, FIC, and EHL.
- **Salesforce + Other Integrations** – Connection of Salesforce CRM with the CMS to support lead management and marketing automation through Pardot. Additional integrations will be evaluated for inclusion as part of Discovery and Strategy phase.
- **Content Personalization** – Build a taxonomy that supports content personalization, and deliver to users based on their location, activities on the site, etc.

PHASE 3

# Grow Features + Continuous Improvement

Your website meets user needs. You have a tested solution, and it's working. But the work doesn't stop there. Now is the time to develop an ongoing road map that provides focus and clear expectations, measures progress to goals, and – most importantly – keeps your website running at peak performance to serve as the hub of digital marketing initiatives.



**TIMING:** 2 MONTHS+

## Deliverables:

Once the Launch Pad website has been completed, attention will be turned to the remaining wish list items that generally fall into one of four top-level categories:

BACKLOG ITEMS	BOOST CONVERSION	IMPROVE USER-EXPERIENCE	PERSONALIZE TO THE USER
Content + tools	Conversion points	Navigation	Content personalization
Enhanced SEO	User path	Ex. Blog layout	By interests
Enhanced accessibility	Testing value props	UI improvements	By device
Marketing resources	AB split testing	Mobile experience	By previous actions

## RESOURCE ALLOCATION

# The team that will get it done

This is the preliminary **project team** based on the work outlined in the RFP.

No matter who is on the project team, the collective Pathfinders team brings a wealth of financial marketing experience that is unparalleled.

**Anneliese Woolford**, Account Director

**Garrett Gingerich**, Senior Director, Strategy

**Will Payovich**, Creative Director

**Mack Black**, Digital Studio and UX Lead

**Anthony Higginbotham**, Senior Web Developer

**Isaiah Arnold**, Web Developer

**Tim Ritter**, Digital Studio Artist

**Mary Burzynski**, Content Creator

**Lucy Macfarlane**, Data Analytics Manager

**Adrienne Latson**, Digital Project Manager

## PROJECTED DEVELOPMENT COSTS

# Budgets

### DISCOVERY + STRATEGY

Price: \$18,500

SERVICES	COSTS
Research and strategy development	\$12,000
Initial wireframes	\$6,500

### LAUNCH PAD + CONTINUOUS IMPROVEMENT DEVELOPMENT

Price: Starting at \$90,400\* + Hosting

FEATURES/SERVICES	COSTS
Design and mobile responsive optimization	\$12,000
Content development/migration	Starting at \$10,000
Development of core site with WordPress CMS - includes all RFP requirements not listed below	\$22,000
Search engine	\$4,200
User roles	\$3,300
Banker finder	\$2,800
Accessibility and compliance	Starting at \$8,400
Salesforce + other integrations	Starting at \$5,200
Content personalization	Starting at \$7,500
New items + continuous improvement initiatives	Starting at \$15,000
Hosting and support	Starting at \$5,000

*\*Upon completion of the strategy phase, these numbers will be tightened for execution of a specific development scope of work. Ranges are provided due to unknown variables, yet to set an overall expectation of development costs based on information known at this time.*

EXAMPLE SCHEDULE

# Timescales

	MONTH	SPRINTS	TASKS
DISCOVERY + STRATEGY	July	1	<ul style="list-style-type: none"> <li>Discovery + Strategy Kickoff</li> </ul>
	August	2 - 3	<ul style="list-style-type: none"> <li>Internal (TSC) <b>review of strategy elements</b></li> <li>Finalize development requirements</li> <li><b>General design and UX</b></li> <li>Begin copywriting</li> <li><b>Prototype development</b> for Launch Pad website</li> <li>Prioritize and set up sprints</li> </ul>
LAUNCH PAD WEBSITE	September	4 - 5	<ul style="list-style-type: none"> <li><b>Begin building CMS foundation</b></li> <li>Set up SSL</li> <li><b>Development of page templates</b></li> <li><b>API Integration with Salesforce</b></li> <li>Feature 1 buildout</li> <li>Feature 2 buildout</li> </ul>
	October	6 - 7	<ul style="list-style-type: none"> <li>Plan, prioritize and set up sprints</li> <li><b>Content population</b></li> <li><b>QA testing</b></li> <li><b>Begin rollout of Launch Pad website</b></li> <li><b>Begin Continuous Improvement phase</b></li> <li>Implement testable activities</li> <li>Validation testing</li> <li>Report on learnings</li> <li>Create recommendations</li> </ul>
GROW FEATURES + CONT. IMPROVEMENT	November	8 - 9	<ul style="list-style-type: none"> <li>Plan, prioritize, and set up sprints</li> <li><b>Implement additional activities</b></li> <li>Validation testing</li> <li>Report on learnings</li> <li>Create recommendations</li> </ul>
	December	10 - 11	<ul style="list-style-type: none"> <li>Plan, prioritize, and set up sprints</li> <li><b>Implement additional activities</b></li> <li>Validation testing</li> <li>Report on learnings</li> <li>Create recommendations</li> </ul>





**RELEVANT  
EXPERIENCE**



BUILDING AN ECOSYSTEM

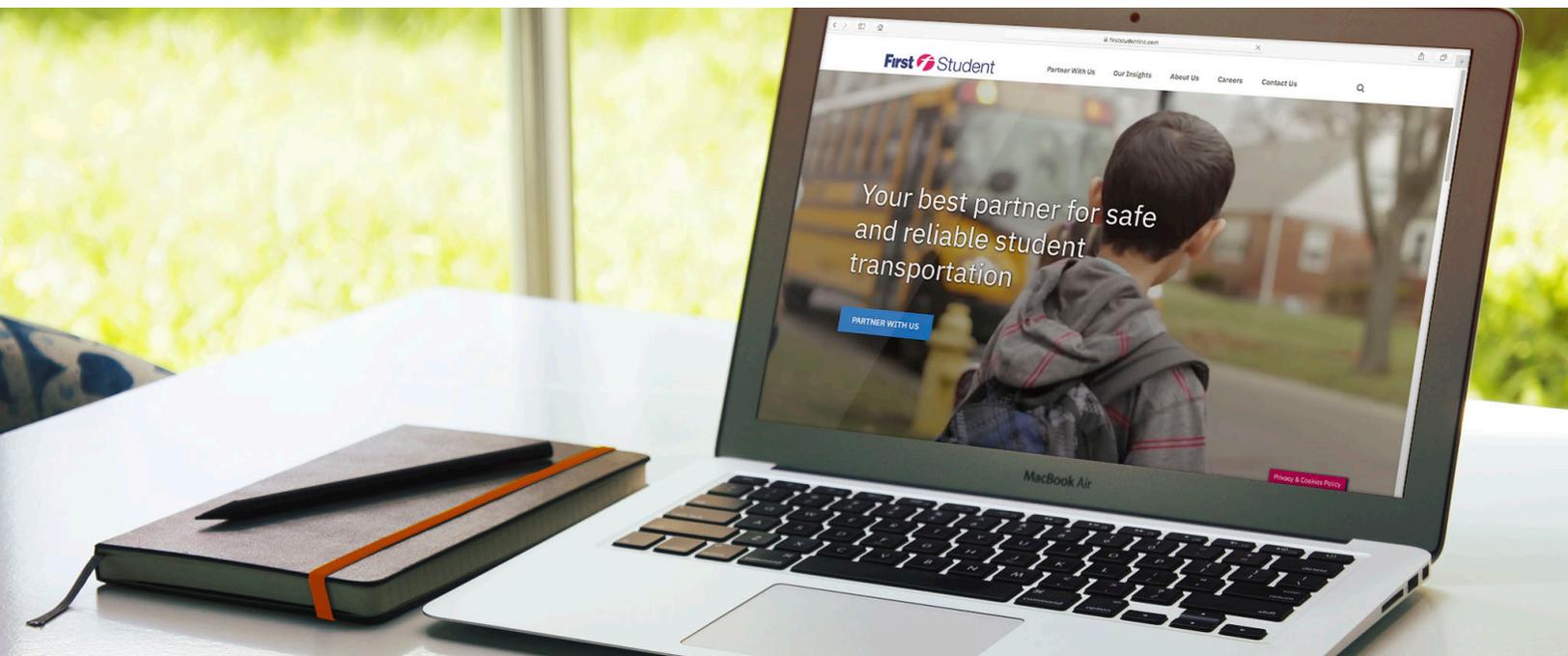
# Becoming a lead generating machine

First Student, the nation's largest school transportation provider, came to Pathfinders with two objectives:

1. Drive leads
2. Build an ecosystem around Salesforce

Their previous website was about “me, me, me” ... it was about why they were great. Through our **Discovery and Strategy phase**, we uncovered two key takeaways:

1. First Student had A LOT of great content, yet no one was getting to it
2. The main reason people came to their website was to answer immediate questions. They had a problem or an issue they were trying to remedy. The users came back to the website because they provided thought leadership.

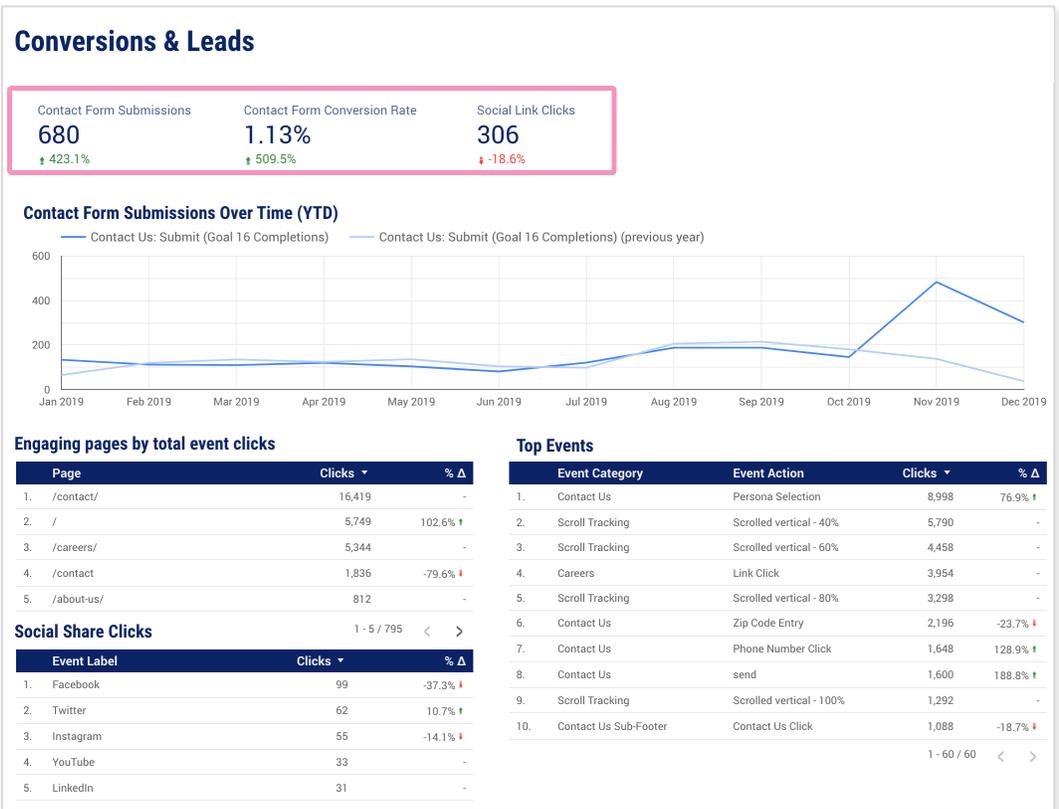


# BUILDING AN ECOSYSTEM

Therefore, our strategy was built around leveraging their insights, expertise to educate and build a relationship around solving their prospect’s challenges. That way our audience would become well-informed, discover a solution right for them, and feel a sense of trust in partnering with First Student.

In short, we recommended First Student step out of their shoes, into their users’, and build a site that focused on delivering content not about what First Student wanted to say, but what their audiences wanted to hear.

Once the **Launch Pad (MVP)** website was rolled out, the impact of this strategy was significant. First Student saw a **400+% increase in the amount of website form conversions** – visualized through custom-built dashboards – that fed directly to Salesforce so that representatives could follow up on the leads.



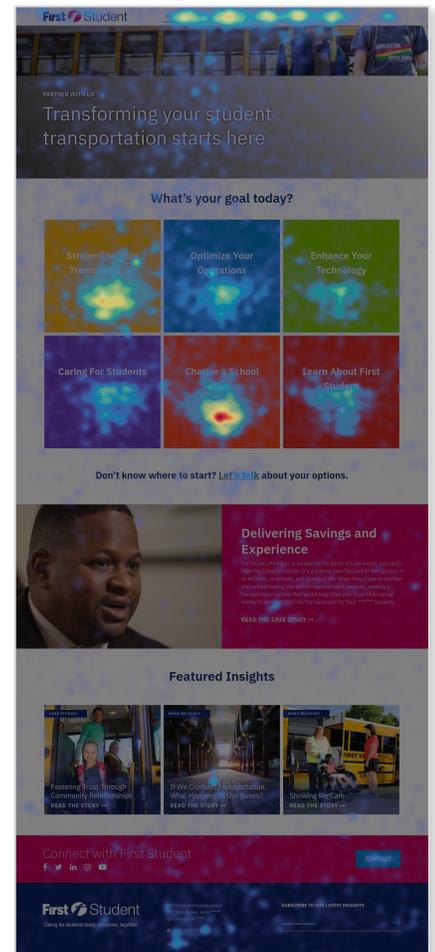
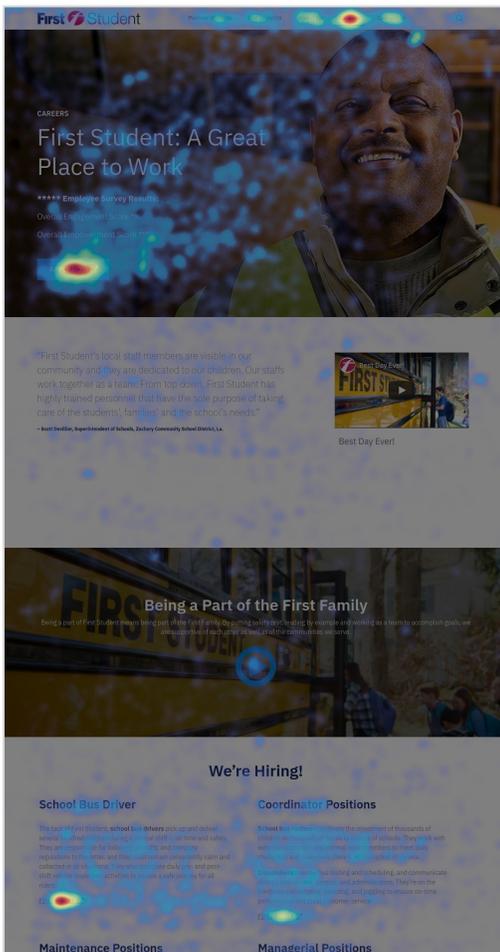
# BUILDING AN ECOSYSTEM

But the work didn't stop there. Our attention turned to the **Continuous Improvement** phase by collecting information about how audiences were using the site. We do this through a combination of tools that include Hotjar, Crazy Egg, and SEM Rush. They provide an in-depth view of how people are interacting with the site, validating (or debunking) our intended user experience, through heat maps and movement tracking as well as providing the ability to AB test various components.

These activities are still ongoing today, optimizing the website to:

- Boost conversions
- Improve the user experience
- Personalize content to the user
- Deliver marketing assets through the overall ecosystem that includes Salesforce Marketing Cloud

Visit [firststudentinc.com](http://firststudentinc.com) to explore the site.



MAKING THE ONLINE EXPERIENCE A FIFTH THIRD BETTER

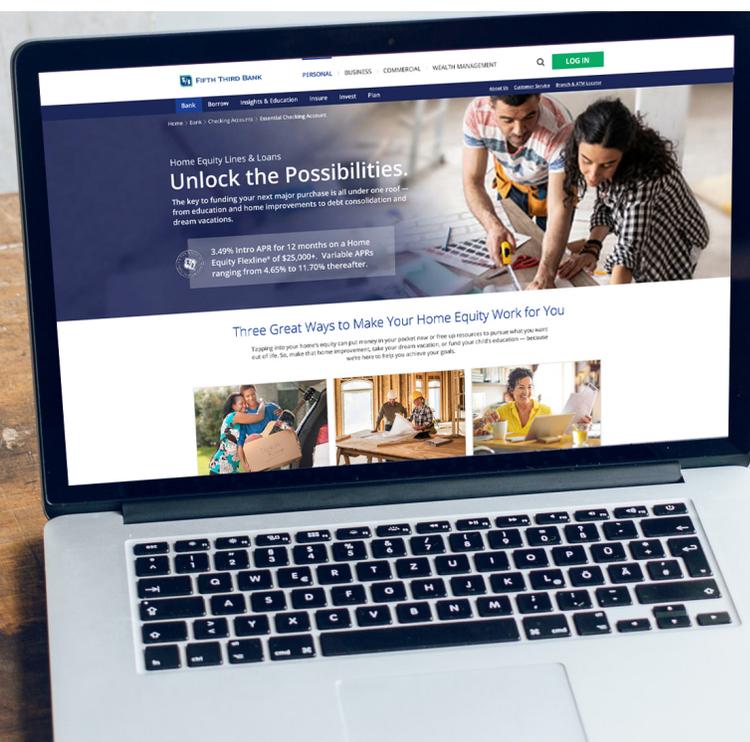
# Selling to consumer needs

Pathfinders was engaged by Fifth Third Bank to evaluate and recommend an approach to refresh high-value pages on its website:

- Equity Lines & Loans
- Personal Loans & Lines of Credit
- Auto Financing
- Debt Consolidation

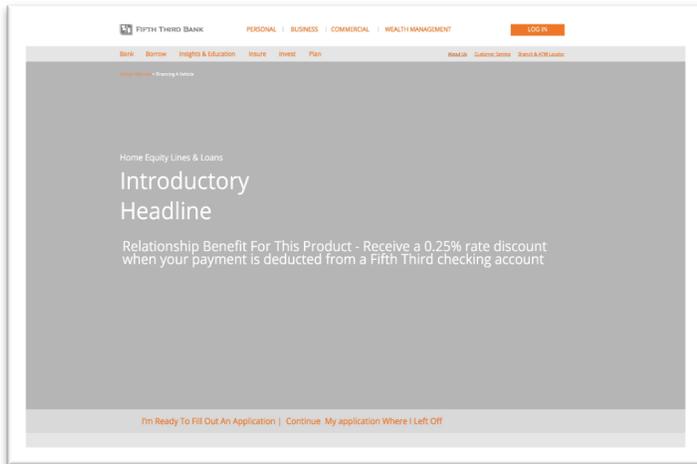
Pathfinders recognized an opportunity to improve the “shop” experience in these categories, achieving a balance between delivering information and providing guidance to meet a user where they are in their decision-making journey.

Pathfinders focused on organizing information based on the need(s) the products served, rather than just by product. This approach enabled consumers to find the right solution for them, which ultimately led to better engagement with the website and conversion to booked loans.

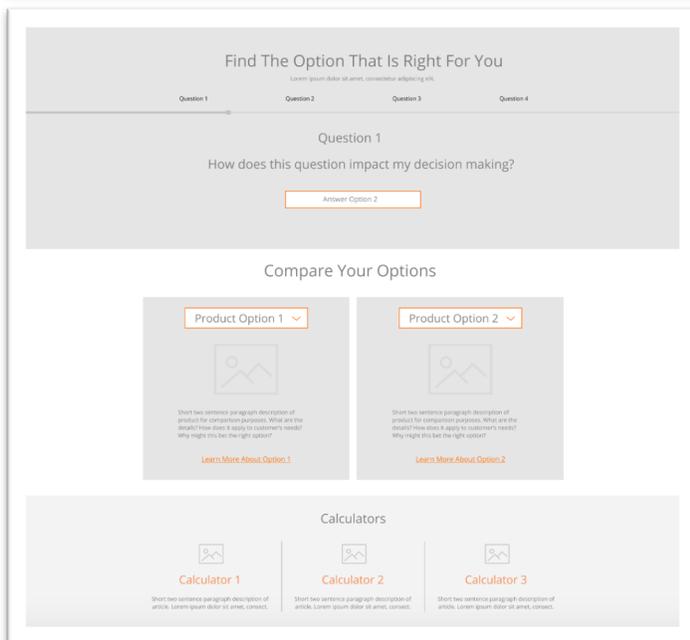


# MAKING THE ONLINE EXPERIENCE A FIFTH THIRD BETTER

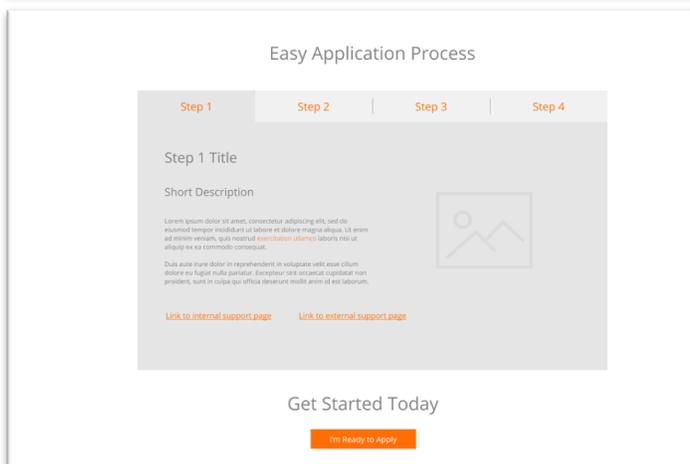
Great web execution begins with a solid understanding of the user experience. We performed a Heuristics analysis on the current pages to identify problem areas and influence recommendations on how we deliver an improved experience.



- **Page Title** orients the user to where they are, and that they have found the right page/product
- **Intro** meets the user where they are in their research and sets expectations for the page
- **Value statement** sets offer apart from competition
- **Options** to start/continue an application



- **Needs-based "quiz"** will allow users to find the product that best meets their needs
- **Questions** will help unify the online experience with the in-person and phone experience, and will be based on the determining factors for each specific product
- **Users will be pointed** to products, services, and support based on their answers



- **Applications/process steps** will be divided into distinct content sections
- **One CTA button** takes the user to the primary desired action (application/contact) based on the product type
- **Internal and external links to resources** that help the user to complete each step will be provided within the step they relate to

# MAKING THE ONLINE EXPERIENCE A FIFTH THIRD BETTER

Once the structure was in place, we then brought the UX to life via our visual design.

**FIFTH THIRD BANK** PERSONAL BUSINESS COMMERCIAL WEALTH MANAGEMENT LOGIN

Bank Home Insights & Education Loans Invest Plan

Home > Bank > Checking Accounts > Essential Checking Account

## Home Equity Lines & Loans

### Unlock the Possibilities.

The key to finding your next major purchase is all under one roof — from education and home improvements to debt consolidation and dream vacations.

3.49% Intro APR for 12 months on a Home Equity Flexline<sup>SM</sup> of \$25,000+. Variable APRs ranging from 4.65% to 11.70% thereafter.

#### Three Great Ways to Make Your Home Equity Work for You

Tapping into your home's equity can put money in your pocket now or free up resources to pursue what you want out of life. So, make that home improvement, take your dream vacation, or fund your child's education — because we're here to help you achieve your goals.

#### Just What You Need, when You Need It

Are you looking to free up cash? A Home Equity Flexline<sup>SM</sup> line of credit lets you borrow money as needed and make interest-only payments for the first 12 years. As you pay down the balance, those funds become available again.

#### Lump Sum Funds for Big Projects

Have a project in mind or want a "fixed rate"? A home equity loan (also called a second mortgage) might be right for you. Funds are disbursed in a lump sum, and you can count on locked-in loan terms and interest rates that are easy to budget with fixed monthly payments.

#### Cash Out or Reduce Payments to Help Consolidate Debt

Want to pay off debt? Refinancing your mortgage can be a great way to get lower interest rates and terms, as well as receiving a cash-out refinance loan from your equity to help pay off other debts.

**Compare Your Home Equity Options**

Home Equity Flexline <sup>SM</sup>	Home Equity Loan	Easy Home Refi <sup>SM</sup>
<p>Lock in a great rate while staying flexible</p> <p>Enjoy no closing costs, competitive rates, and interest that may be tax deductible.</p> <p><a href="#">Learn More</a></p>	<p>Get rates, terms, and payments up front</p> <p>This is a smart solution for using the equity in your home to get the cash you need.</p> <p><a href="#">Learn More</a></p>	<p>Cash out your equity to help consolidate debt</p> <p>Low closing costs and competitive rates allow you to choose the payment that fits.</p> <p><a href="#">Learn More</a></p>
Key Benefits		
<ul style="list-style-type: none"> <li>Low variable rates</li> <li>Revolving line of credit</li> <li>Funds via check, online, in person, debit card, or ATM</li> <li>No closing costs</li> </ul>	<ul style="list-style-type: none"> <li>Fixed rate and term</li> <li>Fixed monthly payments</li> <li>Funds available at closing</li> <li>No closing costs</li> </ul>	<ul style="list-style-type: none"> <li>Fixed rate and term</li> <li>Quick and easy mortgage refinance option</li> <li>Funds available at closing</li> <li>Low closing costs</li> </ul>

**Home Equity Loans and Lines of Credit Rates**

Find out what the current Fifth Third Bank interest rates are. Then, use our convenient calculators to evaluate your equity options.

[VIEW TODAY'S RATES](#)

#### Home Equity Calculators

#### How Long Will it Take to Payoff?

Determine the number of months necessary to repay a home equity line of credit.

[PAYOFF CALCULATOR](#)

#### What Will My Payments Be?

Breakdown your payments, including principal, interest, taxes, and insurance.

[LOAN PAYMENT CALCULATOR](#)

#### Should I Consolidate My Debt?

Compare credit card and loan rates next to options for a refinanced home loan.

[DEBT CONSOLIDATION CALCULATOR](#)

[VIEW ALL CALCULATORS](#)

## Trust the Fifth Third Easy Application Process

Our loan advisors are dedicated to guiding you throughout the loan process. Here's how it works:

- Step 1** Decide What's Best
- Step 2** Gather Paperwork
- Step 3** Meet with a Loan Advisor
- Step 4** Gear Up for Closing

### Decide What's Best

Work with a loan advisor to find the option that best fits your goals

First, you'll need to understand all of your available options and decide which one makes sense for you in both the short- and long term. You'll want to take a financial inventory, assess how much equity you have in your home, and determine how much you need to borrow.

Speaking with a loan advisor is a great start. Fifth Third Bank can guide you through the process to meet your financial goals. We provide tools, resources, and assistance every step of the way.

[SCHEDULE AN APPOINTMENT WITH A LOAN ADVISOR](#)

### Get Started Today

Answer a few simple questions and a loan advisor will reach out to you within 90 minutes.

[HAVE A LOAN ADVISOR CONTACT ME](#)

#### Insights and Education

#### Facts to Know Before Consolidating Debt

Paying off several higher interest rate debts with money from a lower interest loan, like refinancing your home, can help you take control.

[READ MORE](#)

#### All About HELOC

Let your home work for you. What you need to know about home equity lines of credit.

[READ MORE](#)

#### 5 Ways to Increase the Value of Your Home

It may cost money to spruce up your home, but if the value increases as a result, you're just investing your money for future potential gain.

[READ MORE](#)

[VIEW ALL INSIGHTS](#)

**NOTICES & DISCLOSURES**

#### Branch & ATM Locator

Branch  ATMs

Zip Code or City/State  [FIND](#)

About Us | Customer Service | Careers | Investor Relations | Media Center | Privacy & Security | Site Map

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**FIFTH THIRD BANK**



NO BANK. NO PROBLEM.

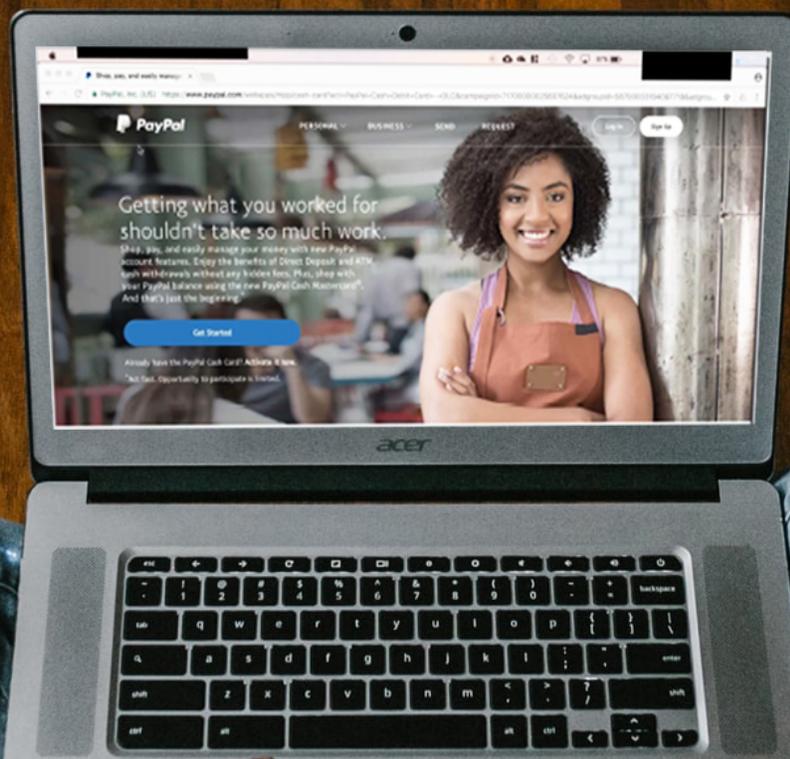
# Helping the “unbanked”

As a component of a new PayPal consumer debit card launch, Pathfinders was asked to consider how we could combine offline and online communications to reach consumers who don't use banks for their financial needs.

Understanding and addressing the pain points of this audience was crucial to a successful launch, card adoption, and ongoing usage. These “unbanked” consumers have faced challenges with traditional financial institutions in the past, often being charged high fees or having too many hoops to jump through. Instead, they wait in line to cash a check, rely on transfer services to send money, and typically transact in cash.

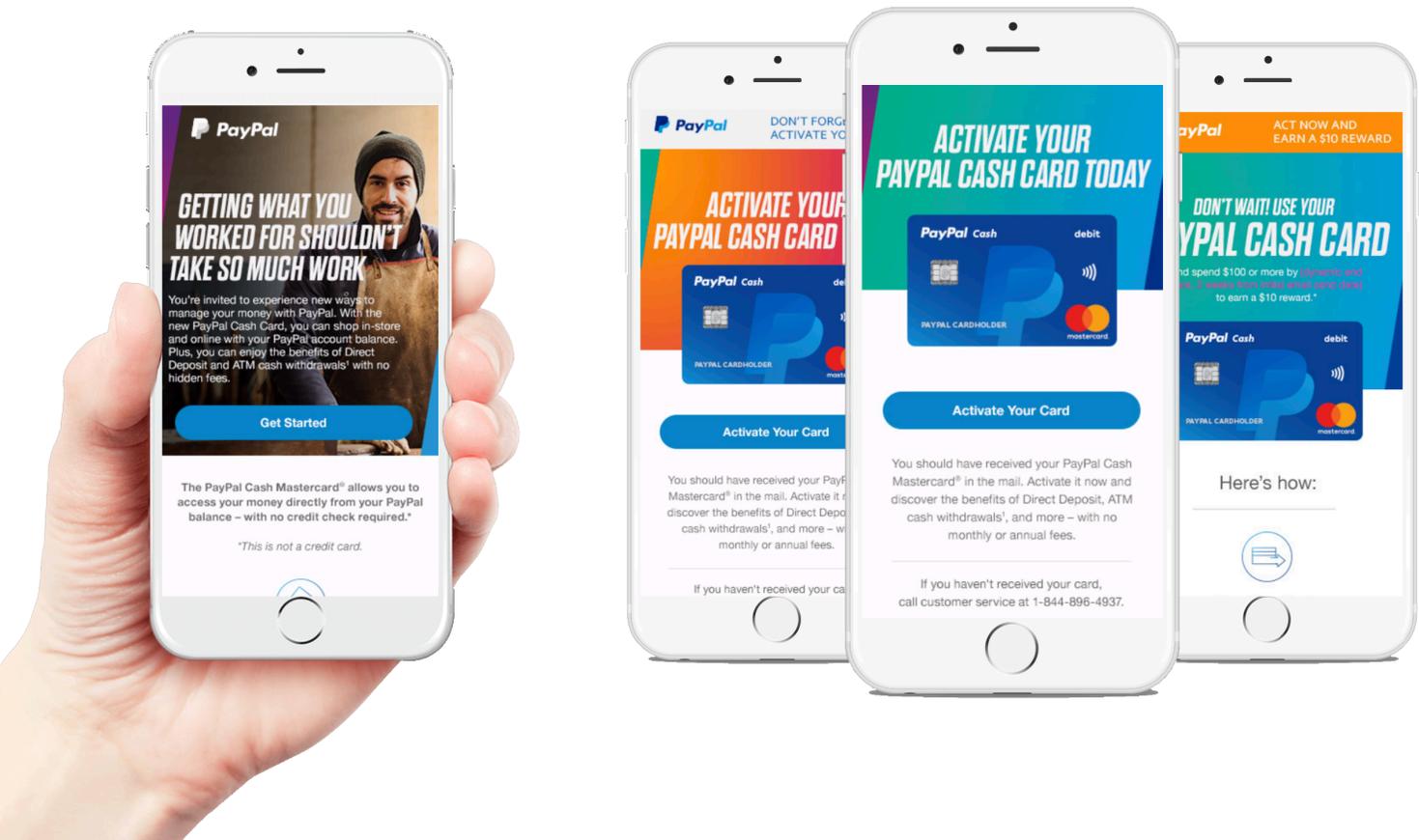
## How did we approach this assignment?

By developing targeted acquisition/engagement strategies and messaging platforms that resulted in an omnichannel marketing approach – first intended to establish PayPal as a viable option for money management; then layering on all the ways to use it, relatable to our audience's daily life.





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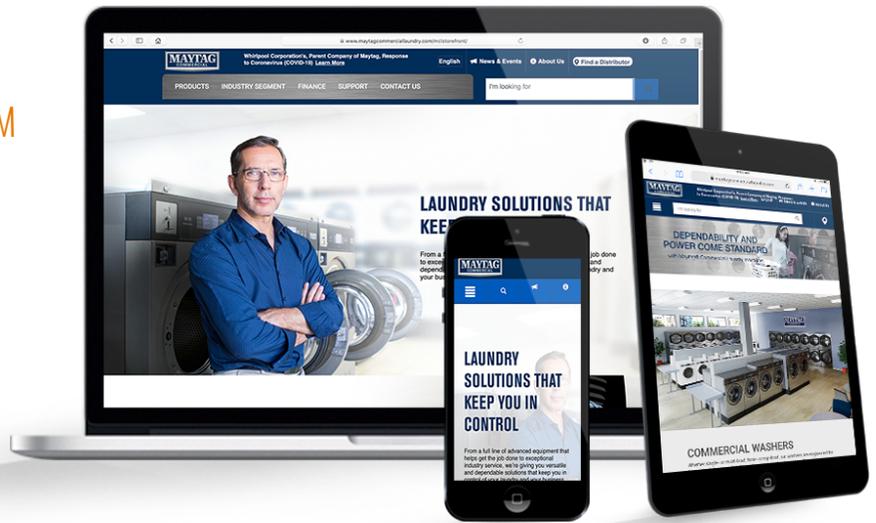
**For the digital component**, we developed an acquisition flow that identified all the ways an existing customer could arrive at the landing page and the actions they could take (or not) from there. Because we know the channels where we can reach this audience, we designed and tested a mix of assets that drove to the landing page + the page itself with the right messaging, organization, and creative mix to prove we “get them.”

MORE RELEVANT EXPERIENCE

# Website design and development

## Maytag Commercial MAYTAGCOMMERCIALLAUNDRY.COM

A website for which the brand leverages thought leadership and full-line product solutions to help drive AND nurture leads for its distributor partnerships.



## WLABS WLABSINNOVATION.COM

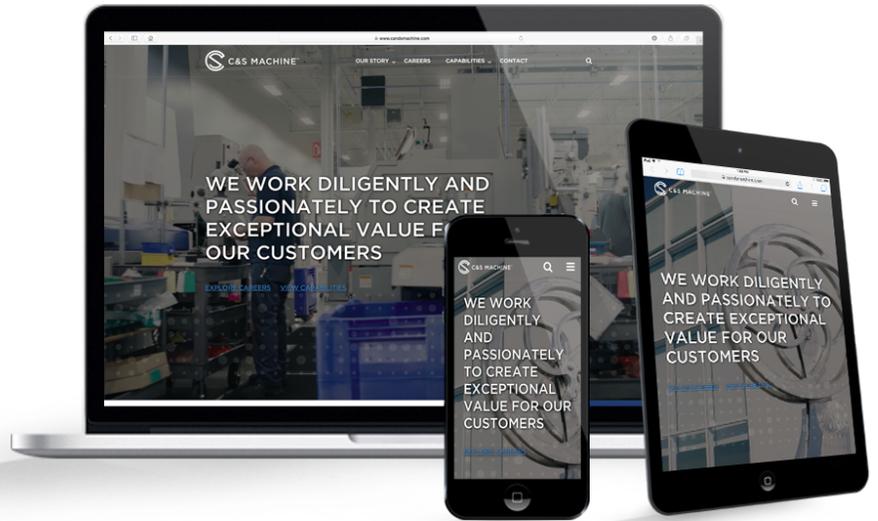
A launch pad website built to help establish the presence for a newly created brand of Whirlpool Corporation.



## MORE RELEVANT EXPERIENCE

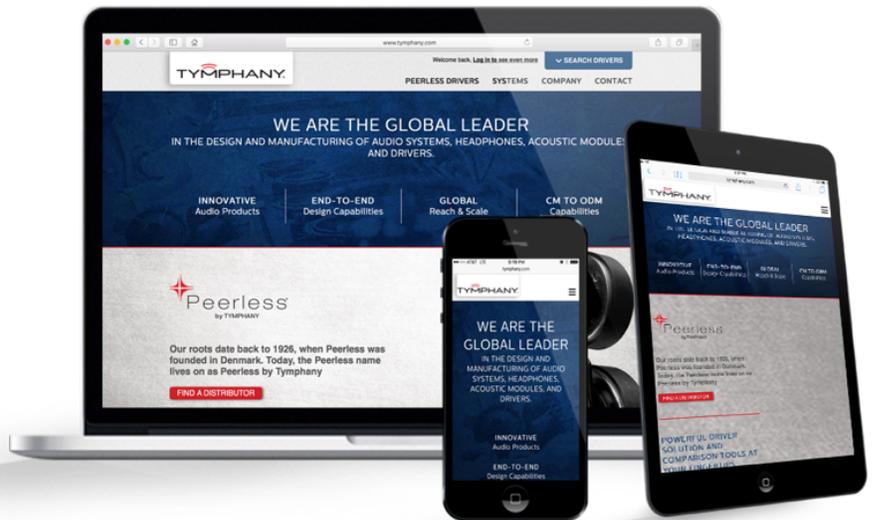
### C&S Machine CANDSMACHINE.COM

A website designed to create an engaging digital point of connection that demonstrates a day in the life in their facility, while serving as a recruiting tool to help build a loyal employee base.



### Tymphany TYMPHANY.COM

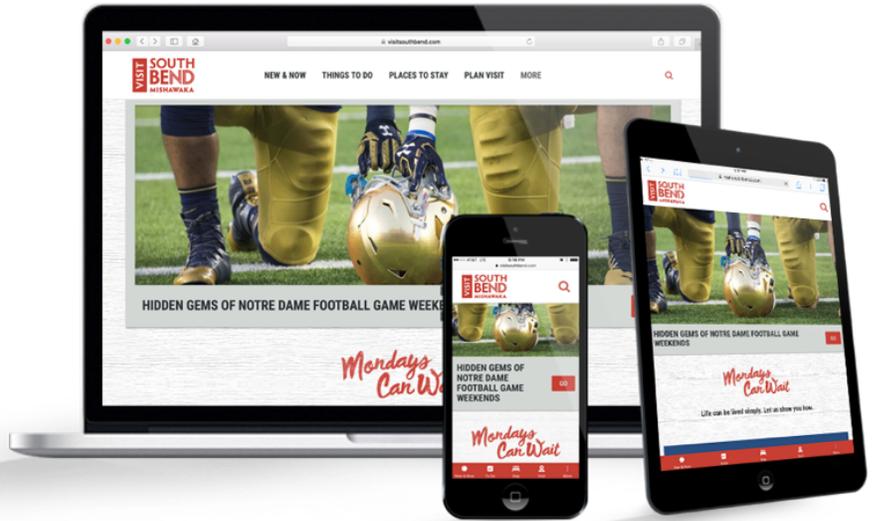
A website that communicates an often-unknown company story, as well as delivers product information that creates and maintains a highly-engaged community.



## MORE RELEVANT EXPERIENCE

### Visit South Bend VISITSOUTHBEND.COM

A destination management organization with a truly mobile-first website that uses compelling stories to highlight the benefits of staying and playing in the South Bend area... and integrates 6 different data sources.



### BAI LEARNING MANAGEMENT SYSTEM

BAI Learning Manager helps banks, credit unions, and mortgage lenders facilitate compliance and professional training with a learning management system (LMS) that streamlines the oversight of online training programs. Pathfinders was brought in after the fact to fix user experience issues and provide the creative look and feel while adhering to strict technical requirements.





**ANSWERS TO YOUR  
QUESTIONS**

# Our Responses

**Please list any frameworks/applications you work with, and whether you would restrict a solution to only these frameworks or would consider other solutions.**

We consider ourselves language/framework/CMS agnostic – meaning we will develop with whatever technology is required to meet objectives. However, we are most efficient with PHP and JavaScript, and the WordPress CMS. We find this technology stack works well for most marketing communication applications.

**Upon completion of the project TriState Capital Bank will own the code that has been developed, would you have any objection to this?**

No objection. All source code will be transferred to you at project delivery, and when payment has been received in full. Any code written exclusively for the fulfillment of this project will be considered fully transferred to exclusive ownership of TSC at project delivery.

**What is your level of involvement with Salesforce/Pardot?**

We have integrated four websites with the Salesforce platform, most recently [firststudentinc.com](http://firststudentinc.com). We are also currently active within the Salesforce Marketing Cloud for this same client developing journeys, building landing pages, and deploying email.

**Are you GDPR compliant and able to supply a GDPR compliancy statement?**

Yes. Regardless, we will provide recommendations around proactive monitoring and maintenance to keep your customers' data secure and to defend against a wide range of ever-increasing threats.

Additionally, we will implement the appropriate technical and organizational measures to ensure a level of security appropriate to TSC's risk tolerance, including the measures referred to in Article 32(1) of the GDPR. These include:

- Pseudonymizing or encrypting personal data
- Ensure that data cannot be read, copied, modified or, deleted without authorization during electronic transmission, transport, or storage on storage media
- Maintaining ongoing confidentiality, integrity, availability, access, and resilience of processing systems and services
- Restoring the availability of and access to personal data, in the event of a physical or technical security breach
- Testing and evaluating the effectiveness of technical and organizational measures

**Please describe your in-house resources such as designers and developers and whether you would need to subcontract any of the project out of house.**

As referenced in the earlier section, our in-house web development team consists of digital and UX strategists, front- and back-end developers, designers, content creators, project managers, and account management resources. We do NOT intend to use any subcontractors for the development of this website. Should the need arise, appropriate transparency and communications will be provided to TSC in order to use additional US-based development resources.

REFERENCE: PAGE 12 IN RFP

**We want to grow the TriState Capital Bank brand and image online, potentially reaching new demographics and/or markets. Please explain how you could deliver a web solution which would allow us to achieve this goal.**

We believe an organization's website should be the primary hub of their marketing efforts, both online and offline. Our tested development approach outlined in this proposal ensures your website will deliver on this expectation through:

- Minimizing risk by letting the data dictate ongoing decisions
- Embracing the fact websites are not static and the design can continuously improve based on learnings
- Providing key findings from the design process to inform and leverage in other marketing and communication initiatives

But in the end, your website 1) must be built on a nimble technology platform that's easy to scale, update, and maintain, and 2) provide an engaging user experience, with high-impact visuals and a strong content strategy, to position TSC as thought leaders.

This approach increases the potential impact the website can have on business objectives.

**After launch we will need additional support with digital marketing to grow the brand and new website. How can you or your specialist partners deliver this? This would be as a separate cost to the project.**

We see the value of engaging with your web development partner in ongoing maintenance and digital marketing services for the purpose of:

- Proactive communication, engagement, and consulting from your agency partner
- Creating great content, monitoring to ensure your site is search- compliant, and can be optimally indexed by search engines
- Keeping your site safe and secure for your visitors by regularly updating installed plugins and keeping your content management system up to date
- Generating quality leads by optimizing conversion paths
- Reporting on performance and ROI of your website

Our point of view is that the most important part of ongoing digital marketing is to take a human-centered approach and find people where they're talking and adding value to that conversation - no matter where it's taking place. This means constantly searching for new and better ways to interact with users, relentlessly breaking down boundaries between platforms to build multi-channel relationships. Therefore, we've established the following "rules" to help organize action items for ongoing digital marketing activities:

1. Maintain the platform to achieve ultimate site health
2. Provide valuable content
3. Deliver your content to the people who will find it valuable
4. Measure success

Once our overarching digital strategy is set, we then identify the appropriate tactics to leverage within each of these areas/rules.

REFERENCE: PAGE 12 IN RFP

**Are you, or your preferred hosting partner able to provide the 24/7 support we require?**

We provide website support during standard business hours, Monday through Friday. But if a high-priority event – such as if your website goes down or a major malfunction happens resulting in users unable to perform their normal functions – occurs outside of business hours and support is required, we will respond, address, and remedy the issue as quickly as possible to the best of our ability.

Uptime guarantees and server support will be inherited via the hosting provider, which we will ensure has 24/7 support.





**WE WANT YOUR  
PARTNERSHIP.  
WE'LL WORK HARD  
TO EARN AND KEEP  
YOUR BUSINESS.**

Let's get started,

*V. S. Holland*