



The Art & Science of Profitable Lead Acquisition

Learn How Industry Vendors are Leveraging Software and Collaboration
to Boost Lender Performance

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We operate in an industry where a 15% conversion of “lead to loan” is often considered acceptable and a 50% conversion is considered “world class.”

How Do We Raise the Bar?

- Consistent and timely sharing of performance data
- Collaboration to weed out fraud and underperforming lead sources
- Accountability for results
- Automation & optimization tools



In the Early Days of Lead Buying:

- Lenders sign up with a variety of lead generators & provide filters
- Leads begin to pour in.....
- Zero to very little performance feedback is provided
- Erratic shut down of traffic from under-performing lead generators
- Followed by signing up with the next lead generator on the list
- And the cycle continues.....

Typical Results:

Low conversion, high first payment defaults and poor portfolio performance



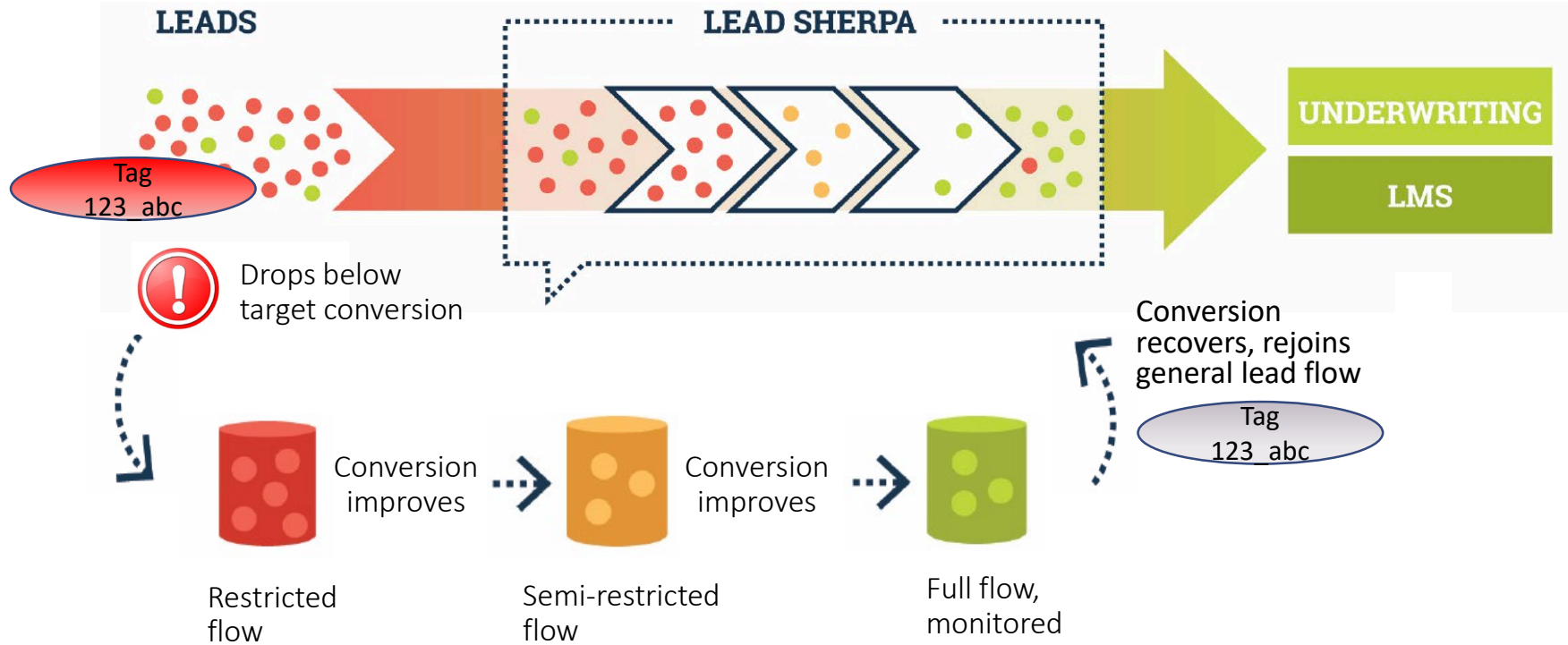
Today There Are More Ways to Collaborate

Industry vendors working together to improve performance for all stake holders

Example:

- IT Media leveraging LeadSherpa reporting & analytics software to proactively manage granular lead source performance

SubID Optimization: Tag Rehab





SubID Optimizer

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STATUS UPDATES - 97%

Total accepted leads: 7446

Total updated leads: 7227



	Campaign	Source	Tag	Conversion	CFD	Updated	Status	Rehab Cycle	Color Retries	Actions
+	CashLender	LeadsNow	1065251	33%	12%	08/13/2019 08:54:34	green	1	0	Reset
+	CashLender	LeadsNow	656649	25%	36%	07/26/2019 00:38:32	green	1	1	Reset

	Campaign	Source	Tag	Conversion	CFD	Updated	Status	Rehab Cycle	Color Retries	Actions
+	CashLender	LeadsNow	1035027	20%	11%	05/29/2019 00:53:21	yellow	1	0	Reset
+	CashLender	LeadsNow	1058783	20%	13%	07/26/2019 00:38:32	yellow	1	0	Reset
+	CashLender	LeadsNow	1060615	20%	11%	08/13/2019 08:54:34	yellow	1	0	Reset

	Campaign	Source	Tag	Conversion	CFD	Updated	Status	Rehab Cycle	Color Retries	Actions
+	CashLender	LeadsNow	1001037	0%	0%	08/09/2019 00:38:44	red	1	0	Reset
+	CashLender	LeadsNow	1001038	0%	0%	08/08/2019 00:38:31	red	1	0	Reset
+	CashLender	LeadsNow	1035026	0%	0%	06/04/2019 00:37:32	red	1	1	Reset

	Campaign	Source	Tag	FPD Rate	Updated	Status	Rehab Cycle
+	CashLender	LeadsNow	1035026	20%	06/05/2019 01:00:33	FPD	0



Disposition Analysis



Portfolio: CashLender

STATUS UPDATES - 98%

Total accepted leads: 3596

Total updated leads: 3556

Reason	LeadsNow		LeadsXYZ		RevLeads		LeadsUSA		123Leads	
Expired Application /No Customer Response	432	42%	312	52%	293	46%	287	42%	179	46%
Inability to Pay	205	20%	85	14%	121	19%	141	20%	72	19%
Insufficient Length of Employment	43	4%	18	3%	16	3%	19	3%	8	2%
Customer Withdrawal	101	10%	81	14%	65	10%	79	11%	29	8%
Not Enough Income	29	3%	7	1%	11	2%	13	2%	9	2%
Non-Verifiable Income	26	3%	8	1%	8	1%	13	2%	6	2%
Too Many Consumer Financial Accounts	25	2%	8	1%	17	3%	11	2%	14	4%
Fraud	33	3%	24	4%	22	3%	21	3%	15	4%
Incomplete Application	27	3%	17	3%	24	4%	19	3%	12	3%
No Longer Employed	8	0.78%	1	0.17%	4	0.63%	5	0.72%	2	0.52%
Derogatory Public Record	11	1%	8	1%	11	2%	12	2%	5	1%
Excluded State of Residence	1	0.10%	0	0%	4	0.63%	1	0.14%	2	0.52%



Snapshot

Portfolio: CashLender

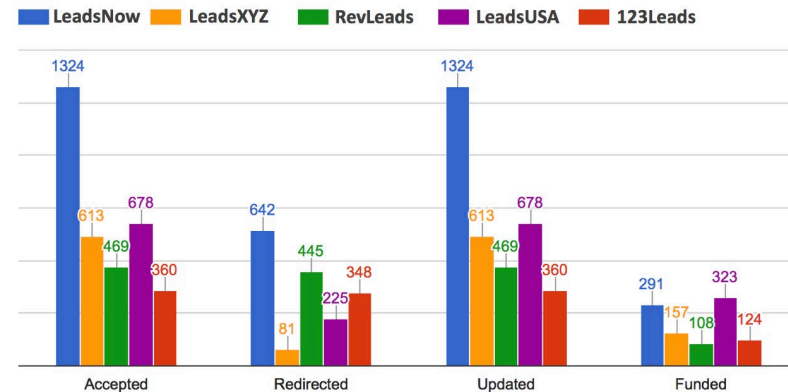
STATUS UPDATES - 100%

Total accepted leads: 3444

Total updated leads: 3444



Source	LeadsNow	LeadsXYZ	RevLeads	LeadsUSA	123Leads
Funded Conversion	22%	26%	23%	48%	34%
CFD	31%	46%	36%	14%	24%
CPF	\$151.74	\$253.79	\$160.32	\$62.97	\$107.28
Total Funded	291	157	108	323	124
Total Leads	111410	17794	8988	4968	3593
- Duplicates posts	1229	0	95	5	6
- Blocked	70634	15422	3468	456	2934
Total Allowed	39547	2372	5425	4507	653
- Failed Scorecard	37367	2096	4777	4084	312
Total Accepted	1324	613	469	430	360
Redirect Rate	80%	98%	95%	94%	97%
Total Updated	1324	613	469	430	360
FPD Rate	18%	17%	12%	11%	10%
Avg. Purchase Price	\$32.00	\$65.00	\$35.00	\$30.00	\$35.00
Avg. Funded Amount	\$484.19	\$555.73	\$440.74	\$461.76	\$455.24
Total Cost	\$44,156.95	\$39,845.00	\$17,314.23	\$20,340.00	\$13,302.33
- Lead Cost	\$42,368.00	\$39,845.00	\$16,415.00	\$20,340.00	\$12,600.00
- Data Cost	\$1,788.95	\$0.00	\$899.23	\$0.00	\$702.33





Collaboration: Industry vendors working together to improve performance for all stake holders

Examples:

- FixMedia performance resulting in higher lead price points and greater share of lead budget



Lead Source Optimizer

Current daily budget: **\$977.24**

Budget to be used for optimizing: 90% or \$879.52



Budget calculation metric: CFD

Name	Budget Allocation	Daily Budget
<input checked="" type="checkbox"/> LeadsNow	17.1%	\$150.49
<input checked="" type="checkbox"/> LeadsXYZ	23.0%	\$202.29
<input checked="" type="checkbox"/> RevLeads	5.0%	\$43.98
<input checked="" type="checkbox"/> LeadsUSA	16.6%	\$146.35
<input checked="" type="checkbox"/> 123Leads	16.6%	\$146.26
<input checked="" type="checkbox"/> NewDayLeads	16.6%	\$146.18
<input checked="" type="checkbox"/> LeadsABC	5.0%	\$43.98

Please select lead sources to be included in automated optimization

- ☐ LeadFire
- ☐ LeadScience
- ☐ BuzzLeads



Gold Tags

[EXPORT TO XLS](#)[EXPORT TO CSV](#)

	Campaign	Source	Tag	Conversion	CFD	Updated	Status	Rehab Cycle	Color retries
+	CashLender	LeadsNow	193370	30%	17%	08/16/2018 00:58:56	gold	0	0
+	CashLender	LeadsNow	202086	40%	8%	11/14/2018 01:12:52	gold	0	0
+	CashLender	LeadsNow	208619	44%	5%	09/17/2018 13:51:51	gold	0	0
+	CashLender	LeadsNow	289623	40%	5%	03/29/2019 00:39:59	gold	0	0
+	CashLender	LeadsNow	463047	50%	7%	02/02/2019 00:35:13	gold	0	0
+	CashLender	123Leads	463048	40%	12%	12/11/2018 00:55:26	gold	0	0
+	CashLender	123Leads	537881	30%	11%	06/26/2018 10:55:21	gold	0	0
+	CashLender	123Leads	baidervkpa	40%	8%	10/05/2018 01:04:29	gold	0	0
+	CashLender	123Leads	y0fbqdd8iy	40%	5%	12/28/2018 00:58:18	gold	0	0
+	CashLender	123Leads	zfoiobmttr	40%	5%	09/17/2018 13:52:24	gold	0	0



STATUS UPDATES - 96%

Total accepted leads: 59068

Total updated leads: 57009



High Performers

State:	OK	✕
Age:	26-30	✕
Monthly Income:	\$2,800-\$3,199	✕
Pay Periodicity:	BiWeekly	✕
Pay Type:	Direct Deposit	✕
Employment Type:	Full time	✕
Time At Work:	19-24 months	✕
Bank Account Type:	Checking	✕
Time At Bank:	19-24 months	✕
Housing Type:	Rent	✕
Time At Address:	7-12 months	✕
Requested Loan Amount:	\$300-\$599	✕
Funded Loan Amount:	\$300-\$599	✕
Device Type:		
Day:	Friday	✕
Time Of Day:	Morning: 6am - 11:59am	✕

Average Performers

State:	MO	✕
Age:	46-50	✕
Monthly Income:	\$4,000-\$4,399	✕
Pay Periodicity:	SemiMonthly	✕
Pay Type:	Direct Deposit	✕
Employment Type:	Full time	✕
Time At Work:	25-30 months	✕
Bank Account Type:	Checking	✕
Time At Bank:	25-30 months	✕
Housing Type:	Own	✕
Time At Address:	Over 3 years	✕
Requested Loan Amount:	\$1,200-\$1,499	✕
Funded Loan Amount:	< \$300	✕
Device Type:		
Day:	Monday	✕
Time Of Day:	Afternoon: 12pm-5:59pm	✕

Low Performers

State:	ID	✕
Age:	60 <	✕
Monthly Income:	\$3,600-\$3,999	✕
Pay Periodicity:	Monthly	✕
Pay Type:	Direct Deposit	✕
Employment Type:	Full time	✕
Time At Work:	13-18 months	✕
Bank Account Type:	Checking	✕
Time At Bank:	13-18 months	✕
Housing Type:	Own	✕
Time At Address:	25-30 months	✕
Requested Loan Amount:	\$2,100-\$2,399	✕
Funded Loan Amount:	\$900-\$1,199	✕
Device Type:		
Day:	Wednesday	✕
Time Of Day:	Afternoon: 12pm-5:59pm	✕



LEND
CONNECT 2020



Thank You.....Questions?