

The logo for the DISCOVER CASHBACK CHECKING BRIEFING BOOK. The word "DISCOVER" is written in a large, bold, black sans-serif font, with a stylized orange and yellow gradient circle replacing the letter "O". Below it, the words "CASHBACK CHECKING BRIEFING BOOK" are written in a smaller, black, all-caps sans-serif font. The entire logo is set against a white background that is part of a larger graphic with orange and yellow geometric shapes.

**DISCOVER**  
CASHBACK CHECKING BRIEFING BOOK

**Media Relations (PRAD 562)  
Dr. Matt Ragas  
March 18, 2015  
Kelsey Dimar, Stefani Duhon, Chelsea Moosa, Renata Sandor**

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## I. Media Goal and Objectives

### Goal

To develop a traditional communications plan driving awareness for Discover Cashback Checking to the millennial audience (18-34 year olds), leading to new account openings, while further extending the Discover brand beyond credit cards.

### Objectives

#### Phase 1:

- To drive awareness of Discover as a full-service bank through inclusion in 10 national business and personal finance articles during the first two months of launch.

#### Phase 2:

- To reach the millennial target audience by garnering 40-50 million media impressions in consumer-focused outlets from the launch throughout the duration of the campaign.

#### Overall:

- To increase the number of new Discover Cashback Checking account openings by 10 percent in 2015.

## II. Newsworthy Ideas/Campaign Overview

### Traditional Media Approach

#### Phase 1:

To develop a phased media approach to support the launch of Discover Cashback Checking, driving top-tier coverage in finance and consumer outlets, followed by planned tactics throughout the year to sustain a steady cadence of media coverage.

The first phase of the media plan will include outreach to top-tier business and personal finance outlets. Target media include: *USA Today*, *The Wall Street Journal*, *Associated Press* and other national business outlets. As part of the exclusive outreach, media will be given the opportunity to speak with Discover's VP for Deposit Products, Dan Matysik.

Following the exclusive media outreach, there will be a wide distribution across BusinessWire of a press release regarding the announcement of Discover Cashback Checking. Proactive media outreach to widespread banking trades, online business outlets and finance blogs will follow the announcement. Additionally, an infographic highlighting features of Cashback Checking compared to its competitors will be shared with media, giving reporters stronger visual content to include in their articles. Reporters will also be encouraged to share the infographic across their social media channels, increasing the reach of the campaign.

A Blog Influencer Program will also launch in phase one and continue throughout the duration of the campaign. Through this partnership, we recommend Discover partner will 10 top-tier deal bloggers to share their experience about Discover Cashback Checking. Bloggers will be asked to enroll in Discover Cashback Checking and document their weekly activity and rewards, highlighting the benefits of the products. Example deal bloggers include: *Bargain Brianna*, *Fabulously Frugal*, *Money Saving Mom* and additional deal blogs. Bloggers will be encouraged to share their content via social

media. This partnership will highlight the benefits of using Cashback Checking and how easy it is to get rewards through everyday activities.

## **Phase 2:**

In order to appeal to the millennial audience, we will enlist a third-party celebrity spokesperson to be used throughout the campaign to help spread awareness and talk to consumer-facing media. We recommend using actress and celebrity Emma Stone to support the launch of Discover Cashback Checking. Stone's quirky personality fits well with the Discover brand and she identifies with the millennial target. Additionally, she is of high-interest with top-tier entertainment and lifestyle media outlets, which also appeal to the millennial target audience.

Discover will partner with Emma for a series of branded video content. The videos will feature Stone doing everyday activities and being rewarded for them. Videos will feature Stone sharing Discover Cashback Checking key messaging, emphasizing the \$.10 cashback on each purchase. The videos will encompass Stone's numerous talents in comedy and theatrics. We plan to leverage Emma's carefree attitude of spending to have her learn about financial responsibility in a humorous way, and show the fun she can have with using Discover Cashback Checking.

Sample video content ideas include: Emma purchasing everyday items on-set for her latest movie, holiday shopping and gearing up for the latest awards season. Additionally, we will leverage Stone's large social media following to further engage consumers.

The video campaign will launch with a media day in New York City with Emma Stone. We plan to offer national broadcast and entertainment outlets interviews with Stone as well as access to the first video for the media day. The media day will feature a full schedule of interviews starting with a national broadcast segment on a top-tier morning show. Other target outlets include: *TODAY*, *Access Hollywood*, *E! News*, *Extra*, *Huffington Post*, and *Yahoo! Entertainment*. Following the launch of the first video on the media day, we will conduct broad based outreach to all entertainment and lifestyle publications, sharing assets to video. Target outlets include online entertainment and lifestyle websites such as *People*, *Us Weekly*, *Perez Hilton* and *Just Jared*.

Additionally, a series of sponsored posts with Buzzfeed.com will infuse humor into the campaign and appeal to a millennial target that will be more receptive to non-traditional banks. We will partner with Buzzfeed to create a series of branded content featuring Discover Cashback Checking. The content will feature what consumers can do with their extra rewards from Cashback Checking. Example content ideas include showcasing consumer spending habits throughout the day, showing rewards for everyday purchases, holiday stocking stuffers for under 10 dollars, and also highlighting items you can buy after 100 times using your debit card through Cashback Checking rewards.

For a final tactic during phase two, we will partner with Spotify to create a user-generated playlist with Discover's brand logo and custom text. The Spotify playlist will include any songs relating to money with ads that will be focused on Discover Cashback Checking. Example songs for the sponsored playlist include: *She Works Hard For The Money* by Donna Summers, *Billionaire* by Bruno Mars and *Bills Bills Bills* by Destiny's Child.

We anticipate the first phase of Discover Cashback Checking will start in the month of July and go through August. The phase one tactics include exclusives media outreach, distribution of the press release, media outreach to trade and business consumer outlets and the start of the blog influencer program.

Phase two will go through the months of September through December and the majority of this timeframe will focus on tactics appealing to the millennial audience. Specifically, these include a partnership with actress Emma Stone, a video series campaign, a robust media day in New York City, outreach to lifestyle and entertainment outlets and a partnership with BuzzFeed.

The majority of the media campaign will take place over the span of a six-month period, but there is potential for it to be sustainable throughout the course of the year. For example, Emma Stone could partner with Discover across its other financial platforms, and the Blog Influencer Program could be timed to stretch the span of 12 months.

### **III. Media Coverage Analysis**

#### **Discover and Ally Bank**

Several research methods were used to analyze the media coverage surrounding Discover Cashback Checking, including: Lexis-Nexis, ProQuest, web searches and information originally provided by the Discover internal communications team. The research specifically focused on the timeframe of January 1, 2013 through February 1, 2015. The keywords used to identify key issues and topics associated with Discover Cashback Checking were Discover and Cashback Checking, Discover Financial Services and Checking, Discover Bank and Online Checking, Discover Bank, Discover Cashback Checking and Cashback Checking.

There were not many mentions of Discover Cashback Checking in national media outlets, and we found only several outlets have reported on the topic. Our search results garnered approximately 20 publications that have covered Discover Cashback Checking within the past two years. To expand our search efforts and findings for Discover Cashback Checking, we also analyzed media coverage surrounding one of Discover's main competitors – Ally Bank. Our research focused on Ally Bank's online checking product over the past two years, so we could gain a better perspective on the competitive landscape of Discover and other financial institutions implementing checking services.

Discover Cashback Checking was rolled out to current bank customers in 2013 with the goal of providing consumers a more rewarding checking experience by offering rewards for everyday activities. Because of this timing, we searched for articles published in January 1 of 2013 through the present. There was very little media coverage surrounding Discover Cashback Checking, however, there were some top-tier outlets who covered the topic such as Wall Street Journal and American Banker. This is due to the fact that Discover issued a "soft launch" of the product going to a small but influential number of outlets to share the news. A full public launch of the checking product is set to take place in 2015. Through our research on Lexis-Nexis, ProQuest and other online resources, we were able to identify the following topics and news sources that covered Discover Cashback Checking during the specified timeframe.

### **Top Issues and Topics**

- USPTO grants trademark for “Discover Cashback Checking”
- Discover Extends Direct Banking Reach
- Discover Cashback Checking \$50 Sign Up Bonus
- Customers Pay No Monthly Fees, Have No Minimum Balance Requirements and Receive Cashback Bonus® for Everyday Transactions
- Discover Launches Cashback Checking Accounts
- Discover Offers Cash Back on New Checking Account

### **Top News Sources Currently Covering Discover**

- Wall Street Journal
- PYMNTs.com
- American Banker
- Payments Source
- NerdWallet
- World Market Intelligence
- Banking and Credit News
- My Dollar Plan
- Hustler Money Blog

The majority of news coverage surrounding Discover Cashback Checking happened during late February and early March of 2013. The publications, including *American Banker*, *Wall Street Journal* and *Business Wire*, quoted Roger Hochschild, Discover's president and chief operating officer in the article. Additionally, the coverage focused on the launch of the checking product, which brought Discover into the “direct banking” scene with competitors. The articles shared the rewards associated with Cashback Checking including that customers will pay no monthly fees, have no minimum balance requirements and receive Cashback Bonus rewards for their everyday transactions.

The bulk of the coverage we found stemmed from national financial outlets including *American Banker*, *Wall Street Journal*, *Business Wire*, *World Market Intelligence*, *Banking and Credit News*, and *PYMNTS.com*. Additional coverage came from popular financial blogs such *NerdWallet*, *My Dollar Plan* and *Hustler Money Blog*. The coverage regarding Discover's soft launch of Cashback Checking featured a positive tone, and we found the outlets that covered the news are frequent writers of Discover.

For example, Robin Sidel is a consumer finance reporter at the *Wall Street Journal* who wrote an article on Discover's expansion into online checking. Sidel is a reporter that still covers news on Discover and frequently reported on the company's move to make chip based credit cards. Finance reporters Sean Sposito and Kevin Wack of *American Banker* also shared Discover's Cashback Checking news and still write about Discover. They recently covered Discover's new card redemption rewards and benefits. In other research, we found that *NerdWallet* features Discover's product offerings and company news on a regular basis. From analyzing the above coverage, we have found that Discover has a strong following of influencers in the banking and financial space. However, with a larger Cashback Checking launch, we feel Discover could garner media coverage from financial outlets and expand their visibility into consumer-facing publications.

#### IV. Media Contact List

Reporter/ Influencer	Title/ Beat	Outlet	Phone	E-Mail	Website	Twitter
Kevin Wack	Reporter/ Banking & Finance	<i>American Banker</i>	(626)-486-2341	kevin.wack@sourcemedia.com	www.americanbanker.com	@kevinwack
Alex Veiga	Business Writer/ Personal Finance	<i>Associated Press</i>	(213)-346-3122	aveiga@ap.org	www.ap.org	@AlexVeiga_says
Elizabeth Dexheimer	Reporter/ Banking & Finance	<i>Bloomberg News</i>	(202)-654-1276	edexheimer@bloomberg.net	www.bloomberg.com	@EDexheimer
Kelli Grant	Reporter/ Personal Finance	<i>CNBC</i>	(201)-735-4837	kelli.grant@nbcuni.com	www.CNBC.com	@kelligrant
Fred Williams	Senior Reporter/ Finance	<i>CreditCards.com</i>	(434)-977-1600	fwilliams@creditcards.com	www.CreditCards.com	@Fred_O_Williams
Jamie Catmull	Reporter/ Personal Finance	<i>Huffington Post/ GoBankingRates.com</i>	(310)-297-9233	jamiec@gobankingrates.com	www.gobankingrates.com	@go_jamiec
Lisa Gerstner	Associate Editor/ Personal Finance	<i>Kiplinger's Personal Finance</i>	(202)-887-6400	lgerstner@kiplinger.com	www.kiplinger.com	@LGers
Lindsay Konsko	Staff Writer/ Credit Cards & Finance	<i>NerdWallet</i>	(212)-285-6616	lindsay@nerdwallet.com	www.nerdwallet.com	@lkonsko
Hadley Malcolm	Reporter/ Consumer Banking	<i>USA Today</i>	(703)-854-3704	hmalcolm@usatoday.com	www.usatoday.com	@hadleypxdc
Brian O'Connell	Freelance Contributor/ Finance	<i>TheStreet</i>	(212)-230-1071	brian.oco@verizon.net	www.thestreet.com	@oconnellbrian
Robin Sidel	Senior Reporter/ Banking	<i>The Wall Street Journal</i>	(212)-416-3615	robinsidel@wsj.com	www.wsj.com	@smirobi
Tammy Filler	Co-Executive Producer	<i>The Today Show</i>	(212) 664 4444	tammy.filler@nbcuni.com	www.today.com	@TammyFiller
Stephanie Murphy	Senior Segment Producer	<i>Access Hollywood</i>	(818) 526 7000	Stephanie.Murphy@nbcuni.com	www.accesshollywood.com	@TVTasteTester

## **Review of Media Contact List**

### **1. Kevin Wack**

Kevin Wack is currently covering the consumer finance beat at *American Banker*. His specific areas of interest include personal finance and banking. *American Banker* is an outlet that frequently covers Discover company news and innovative elements within the banking industry. Wack previously covered Discover's "Redemption Rewards" news for its line of credit cards, so the Cashback Checking news will be of interest to him. Additionally, Kevin previously covered the Cashback Checking news during Discover's soft launch, and we feel he would want to pursue a follow up story. An article in *American Banker* would help achieve our media goal of securing 10 placements in top-tier business outlets during the launch.

### **2. Alex Veiga**

Alex Veiga is a business writer at the *Associated Press*, specifically covering topics like debt management, credit card companies and personal finance. He is a seasoned writer at the *Associated Press*, who is familiar with Discover. Alex's past coverage includes a positive feature story on Discover's new "Redemption Rewards" for its credit cards. Additionally, Alex has written stories analyzing credit card company's checking account capabilities and what they are doing to keep consumer interest, given certain fees associated with checking accounts. We would share Discover's Cashback Checking news with Alex, highlighting the "no fee" features of the accounts and the rewards associated with Discover's new product. Our media goal includes securing coverage in top-tier business outlets during the launch and a story in the *Associated Press* would help achieve this goal.

### **3. Elizabeth Dexheimer**

Elizabeth Dexheimer is a reporter at *Bloomberg News*. She covers business with a focus on banks and credit cards. Dexheimer covered Discover's latest announcement of its "Redemption Rewards" credit card news through an in-depth story on the company's innovations. We would take a similar approach in our outreach to Dexheimer by highlighting Discover's past innovations as the first credit card company to offer free FICO scores on card members' monthly statements and first to have a zero redemption policy for rewards. The news of Cashback Checking will be a natural fit for Elizabeth and aligns with her past coverage of Discover. Targeting *Bloomberg News* will help us achieve our media goal in securing business stories on top-tier outlets during the launch period.

### **4. Kelli Grant**

Kelli Grant is currently a consumer reporter for *CNBC* covering personal finance, saving and spending. Previously, she served as the Senior Consumer Reporter at *SmartMoney*. She has also contributed to *The Wall Street Journal* and acted as a substitute host for Lunch Break on "WSJ Live." As a consumer reporter, Kelli will be able to clearly portray the benefits of Cashback Checking. Kelli has previously covered Discover's "Redemption Rewards" news and the findings of Discover Student Loans survey. We feel that the topic of Cashback Checking and past reporting on Discover will garner interest.

### **5. Fred Williams**

Fred Williams is a senior writer for *CreditCards.com*. He covers consumer credit and debt, financial regulation, banking, business, databases and finance. An abundant

amount of Fred's articles cover credit and debit cards, so Discover Cashback Checking is a natural fit. Fred has previously written about Discover Financial Services, specifically the FICO credit-scores for Discover cardholders and customer satisfaction rankings. *CreditCards.com* is an ideal publication for Discover because it provides consumers with information that allows consumers to select the best credit card for their specific needs. Discover Cashback Checking would be a great fit for this website, as it is a financial institution that provides credit and debit services. Part of our traditional media approach is to give media an infographic that highlights the features of Cashback Checking compared to its competitors, which *CreditCards.com* could use to visually show consumers the product benefits.

#### **6. Jamie Catmull**

Jaime is a personal finance reporter and Vice President of business development and partnerships for *GoBankingRates.com*, which belongs to a network of more than 1,500 finance and insurance websites owned and operated by ConsumerTrack Inc. *GoBankingRates.com* is a contributor to some of the top consumer publications including *Forbes*, *Huffington Post*, *U.S. News & World Report*, *CBS MoneyWatch*, *MarketWatch*, *MSN Money*, and *Daily Finance*. The outlet's stories are frequently syndicated by these outlets. The majority of Jamie's articles feature ways to generate high quality leads for Fortune 500 banks in credit, banking, insurance and other financial verticals. *GoBankingRates.com* will be interested in Discover's news of Cashback Checking, because they recently selected Discover as the "best online bank" in their banking awards. This outlet is an appropriate target that would reach our millennial and banking audience, especially if an article is syndicated on the partnering consumer websites.

#### **7. Lisa Gerstner**

Lisa Gerstner is an associate editor for *Kiplinger's Personal Finance*, a monthly magazine that covers personal finance, wealth management, financial case studies and general financial trends. Lisa covers credit, banking, money management, mobile banking and new financial services. She has been a contributor for several leading news networks including the *TODAY*, *Fox and Friends*, *Fox News Edge*, *CNN*, and *HuffPost Live*. The majority of her work covers credit and banking beats, with an interest in millennials and consumer banking. Gerstner has previously covered stories that include Discover and we feel she would have an interest in the Cashback Checking story.

#### **8. Lindsay Konsko**

Lindsay Konsko is a staff writer for *NerdWallet*, where she covers credit cards, credit scores, and personal finance. Lindsay's writing has also been featured in *U.S. News and World Report*. The majority of her articles feature a tie to the millennial audience and include ways on how consumers can plan, save, and spend their money. She has previously mentioned Discover in several recent stories including a mention of "Discover Deals" and "Redemption Rewards." Lindsay would be especially interested in the Cashback Checking story because the rewards and benefits would appeal to her millennial audience. *NerdWallet* is a blog dedicated to educating consumers about all financial verticals through accessible online tools and research provided by notable financial experts.

#### **9. Hadley Malcolm**

Hadley Malcolm is currently a reporter for *USA Today*, where she covers consumer banking and young finance. In addition to reporting for *USA Today*, she also hosts *USA*

Today's online shows "USA NOW," "Young Money," and "Monday Money Best." Hadley has an increased interest in personal finance and millennials, which is ideal for our campaign's target audience. Hadley has covered Discover news in the past, and we feel she would be interested in covering Cashback Checking. *USA Today* is a national daily newspaper, garnering more than three million media impressions, which would be instrumental in meeting our media goals.

#### **10. Brian O' Connell**

Brian O'Connell is currently a writer for *TheStreet.com*. He has 17 years of experience covering business news and trends. He specializes in personal finance, stock market trends, and consumer finance credit and debt issues. Brian's stories have appeared in dozens of top-tier national business publications, including *CBS News*, *Time*, *MSN Money*, *The Wall Street Journal*, *CNBC*, *Yahoo Finance* and *MarketWatch*. Additionally, Brian was one of the reporters who initially covered Discover Cashback Checking during the soft launch, which indicates that he would have an interest in reporting the national launch.

#### **11. Robin Sidel**

Robin Sidel is a senior reporter for *The Wall Street Journal*, where she covers banking, credit cards, and financial crises. *The Wall Street Journal* is a leading national newspaper in finance and business publications, and the outlet's visibility would aid in driving top-tier coverage of Discover Cashback Checking. Robin was one of the few selected journalists to first report information on Discover Cashback Checking during the company's soft launch. We feel that Robin would likely be interested to follow up on her initial story of Discover Cashback Checking with a longer piece highlighting the national rollout of the product.

#### **12. Tammy Filler**

Tammy Filler is the Co-Executive Producer for the third and fourth hours of *The Today Show* at NBC. Tammy creates content and programs for these hours and also manages talent and the team of producers, assigns segments, approve scripts and tape spots. Prior to becoming Co-Executive Producer, she served as a Senior Producer for the fourth hour of *TODAY with Kathie Lee Gifford & Hoda Kotb*. Before joining NBC News, Tammy was a Producer for various shows at Banyan Productions, Telepictures, and Oxygen Media. She also has served in several Producer roles for ABC News' *Good Morning America*. We feel that Tammy would be very interested in booking our third-party spokesperson, Emma Stone, for a guest appearance since the Today Show is consumer-focused and appeals to our target audience.

#### **13. Stephanie Murphy**

Stephanie Murphy is the Supervising Producer for *Access Hollywood* and *Access Hollywood Live*. Prior to becoming the Supervising Producer, she was the Senior Segment Producer. She is in charge of booking talent, creating content and programming, along with helping to manage the live productions. This entertainment-focused show is geared towards millennials and focuses on behind-the-scenes stories in Hollywood. We feel that this would be a perfect outlet to target with our partnership with Emma Stone since this show presents stories and celebrity interviews, all focused on the latest celebrity happenings.

## V. Journalist Dossiers & Q&A Guides

### Lindsay Konsko

Lindsay Konsko is a staff writer for NerdWallet, where she covers credit cards, credit scores, and personal finance. Lindsay's writing has also been featured in U.S. News and World Report.



### Educational Background

Lindsay received her Bachelors in History at the University of Pittsburgh in 2006. After graduating, she received her Master of Arts in Secondary Education and Teaching at the University of Pittsburgh in 2007.

### Outlet Background

NerdWallet.com is a personal finance blog that focuses on credit cards, and ways to save money. The outlet has a younger skewed audience and appeals to the millennial target. The outlet focuses on the following:

- **Choosing credit cards:** Helps you find credit cards that will save you the most and give you the best rewards.
- **Find deals:** Help you shop smart—bargains, coupons and more.
- **Invest your money:** Help you avoid rip-offs and figure out where your money can stay safe and grow.
- **Stay or get healthy:** Help you find affordable health care, from the best insurance to the best hospitals.
- **Pay for college:** Help you find scholarships, calculate loans and compare colleges, including law schools and MBA programs.

### Coverage Area/Beats

Lindsay covers Personal Finance, Wealth Management, Money and feature stories on consumers. Lindsay author's stories on a weekly basis, sometimes publishing 2-3 stories per week. Her stories also appear on the *U.S News and World Report*. She focuses on financial product offerings and reviews, and she also has an interest in feature stories.

### Previous Work Experience

Lindsay's previous work experience includes being a staff writer at Rate Zip, where she covered credit, mortgages and financial products. Additionally, she also was a staff writer at Quizzle, where she focused on mortgages and other credit related topics.

### Journalist Reputation

Lindsay has a reputation of having a strong relationship with public relations professionals. While she prefers to be contacted via email, she is very receptive to pitches and responds to relevant opportunities.

### Previous Coverage on Discover

[Credit Cards That Allow You to Redeem Rewards in Any Amount](#), (1/21/2015)  
*Article shares information on Discover's new Redemption Rewards program, allowing card members to redeem their rewards at any time in any amount.*

[What Is Discover Deals?](#), (11/17/2014)

*Article describes the new Discover Deals platform that gives cardmembers the opportunity to earn discounts, bonus cash back, or statement credits in-store and online.*

[Discover Cash Back Redemption Just Got Easier](#), (11/17/2014)

*Article explains to consumers how to redeem your rewards in an easier way. Discover's Cash Back Redemption platform offers multiple options for cashing in on your cash back rewards, including the ability to donate it to a worthy cause.*

### **Recent Stories**

[The Discover® it Miles Credit Card: More Miles, No Problem!](#), (3/4/2015)

*Article gives an in-depth look at the new Discover it Miles card in comparison to other travel rewards cards.*

[NerdWallet's Best Credit Cards of 2015](#), (2/2/2015)

*NerdWallet announces the best credit cards of 2015 and includes the Discover it card as one of the best balance transfer credit cards.*

### **Social Media Channels**

Twitter: @lkonsko

- Followers: 192
- Following: 240
- On Twitter, Lindsay provides a lot of information from NerdWallet by sharing content from the outlet.

Facebook:

- This is the Facebook page for NerdWallet (<https://www.facebook.com/NerdWallet>).
- The page frequently posts updates related to the website and stories written by NerdWallet reporters.

NerdWallet

- Twitter Followers: 13,974
- Twitter Following: 1,445

### **Potential interview tripwires**

NerdWallet has covered competitor security breaches in the past and may ask Discover about its plans for ensuring safety within its products.

### **Hadley Malcolm**

Hadley Malcolm is currently a reporter for USA Today, where she covers consumer banking and young finance. In addition to reporting for USA Today, she also hosts USA Today's online shows "USA NOW," "YoungMoney," and "Monday Money Best."



### **Educational Background**

Hadley received her B.A. in Mass Communication at The George Washington University in 2011.

### **Outlet Background**

USA Today is a national daily newspaper, garnering more than three million media impressions. USATODAY.com is an award-winning news and information site providing visitors with breaking news, sports, money, life, weather, technology, and travel news - all updated 24 hours a day, seven days a week.

### **Coverage Area/Beats**

Hadley covers retail and personal finance, with a particular focus on finance topics related to Millennials, such as student loan debt, financial literacy, saving and investing, and first-time financial decisions. Hadley authors a story four times a week. In addition to reporting for USA Today, she also hosts USA Today's online shows "USA NOW," "YoungMoney," and "Monday Money Best."

### **Previous Work Experience**

Hadley's previous work experience includes being a Project Coordinator at Gannett in the corporate news division, a Special Issues Editor/Web Editor at The GW Hatchet, an editorial intern at Willamette Week and an intern at KOIN-TV.

### **Journalist Reputation**

Hadley is known for having a tough demeanor and she is hard to break through in regards to branded content. If there is a big news story going on and the pitch isn't associated to that focus, she likely won't take the time to read it.

### **Outside Interests**

According to her USA Today biography, one of her outside interests is baking. She also loves dark chocolate chip cookies, sprinkles of sea salt and marshmallows.

### **Association Memberships/Affiliations and Awards**

In 2011, Hadley was the recipient of an award for academic achievement, professional promise and community service. In 2010-2011, she was the Larry King Scholarship Award recipient named after the legendary CNN host to assist budding journalists.

### **Previous Coverage on Discover**

#### [Banks Compete on Free Credit Score Offers](#), (1/25/2015)

*President Obama put weight behind free credit scores when he announced earlier this month that Bank of America, Ally Financial and JPMorgan Chase would all begin to give customers their FICO score in some capacity in 2015.*

#### [Financial Literacy Education has Real-Life Impact](#), (11/14/2013)

*Discover's Pathway to Financial Success grant program will donate \$10 million over five years to high schools across the country to help start or expand on financial education curriculum.*

#### [Consumers May Save on Credit Card Cash-Back Deals](#), (11/21/2011)

*Credit card companies and retailers with credit cards will be more aggressive than ever this holiday season in promoting cash-back deals and savings benefits, credit card experts say.*

## Recent Stories

[Sears Q4 Loss Narrows](#), (2/26/2015)

*Sears (SHLD) is proceeding with plans to split off 200 to 300 stores into a separately owned real estate company as the retail giant continues to attempt to turn around its flailing business.*

[Walmart Reveals First Phase of Workforce Training](#), (2/26/2015)

*More than 12,000 low-wage workers will benefit from the first phase of Walmart's commitment to workforce training and career development, with \$16 million in grants going to seven jobs non-profits.*

[Cash Caution 101: What Every College Kid Should Know](#), (2/25/2015)

*Free food on campus may be one of the bright points of a college student's four years on a strapped budget. But getting through college without blowing your savings, ruining your credit or constantly returning to mom and dad takes more than just seeking out university events that give away hamburgers and fro-yo.*

[Target Reports Q4 Loss on Canada Closings](#), (2/25/2015)

*Target (TGT) shoppers delivered strong sales for the retailer in the fourth quarter but the company's earnings fell as it prepares to dissolve its business in Canada.*

## Social Media Channels

Twitter: @hadleypdxdc

- Followers: 3,091
- Following: 439
- Hadley's Twitter posts provide statistics along with links to articles that she has published.

Facebook:

- This is Hadley's private Facebook page, however, she posts public updates that relate to her stories (<https://www.facebook.com/hadmalcolm?fref=ts>).
- Additionally, she asks for quotes on stories she is currently writing and asks people to contact her with leads.

USA Today:

- Facebook: <https://www.facebook.com/usatoday>
- Twitter Following: 800
- Twitter Followers: 1.52M

## Potential interview tripwires

Hadley is known for covering competitors within the financial banking industry and retail space. Discover should be prepared to respond on how the Cashback Checking will fair against its competitors.

## Q&A Media Training Guide for Business Focused Outlets

**Spokesperson/executive: Dan Matysik, VP for Deposit Products, Discover Financial Services**

### Q1: What is Discover Cashback Checking?

A1: Discover Cashback Checking is a free checking experience that allows cardmembers the opportunity to earn rewards for purchases made through their banking account.

**Q2: What are the key features of Cashback Checking?**

A2: Cashback Checking provides cardmembers with over 60,000 surcharge-free ATMs, no monthly fees, free standard checks, and offers no minimum balance required to maintain a checking account.

**Q3: What are the benefits of this program?**

A3: Among the many features of Discover Cashback Checking, the most prominent benefit offered is cashback rewards. Cardmembers have the opportunity to earn cash for each transaction on their account.

**Q4: How can cardmembers redeem their Cashback Checking rewards?**

A4: Cardmembers can redeem their Cashback Checking rewards in two ways: redeemed as cash through their Discover Cashback Checking account or transferred to a linked Discover credit card cashback bonus account.

**Q5: How much money do cardmembers earn for each transaction?**

A5: Cardmembers can earn 10 cents for every transaction, whether that is a debit card purchase, online bill payment, or written check, for up to 100 transactions per month. Over a twelve-month period, cardmembers have the opportunity to earn \$120 in reward transactions.

**Q6: Whom is Cashback Checking geared towards?**

A6: Cashback Checking is a banking experience available for any consumer, but it was created with millennials and financially responsible consumers in mind. It is important that our customers are comfortable banking online or via their mobile devices, as there are no physical locations.

**Q7: What are current Discover cardmembers saying about Cashback Checking?**

A7: Overall we have received positive feedback from current Discover cardmembers using Cashback Checking. They have enjoyed the rewards and benefits that come with Discover's Cashback Checking accounts.

**Q8: How does Discover plan to protect cardmembers against checking fraud?**

A8: Discover has created an Online Security Guarantee, which aids in protection from fraudulent, unauthorized online charges with a \$0 Online Fraud Liability Guarantee.

**Q9: Why did Discover decide that now would be the best time to launch Discover Cashback Checking?**

A9: After launching Discover Cashback Checking to our current bank customers back in 2013 and receiving great feedback, we wanted to extend this rewarding checking experience to the broader market. Discover has expanded its services and is more than just a card business. By introducing Discover Cashback Checking, we are increasing our national footprint and giving customers looking for a more rewarding checking experience, an option to open up an account.

**Q10: How does Discover plan to maintain its stance as a top-tier financial/credit company while focusing on becoming a financial banking institution?**

A10: We want consumers to know that we are still a leading direct banking and payment services company, but have moved beyond credit cards and expanded into the overall banking category. We want to remain current with the changing financial landscape and

we feel that introducing Discover Cashback Checking is a rewarding checking experience that consumers want.

**Q11: Without physical locations available, how should cardmembers expect to reach Discover if any problems arise?**

A11: Discover is largely known for its customer service that truly follows the “We treat you, like you’d treat you” mantra. We have established a full service, 24-hour, Help Center that provides cardmembers a direct outlet to contact us if any problems arise. Our U.S.-based Banking Specialists are available to assist cardmembers at any time. You can send a message through our secure message center, chat with us online or give us a call. Additionally, Discover has a fully functioning app that allows cardmembers to contact the Help Center whenever they need assistance. Our primary goal is to ensure that our current and future cardmembers continue to receive the same customer service they’ve grown accustomed to.

**Q12: How do you expect consumers to trust Discover as a banking institution when it is known for credit cards and loans?**

A12: Being one of the most recognized brands in U.S. financial services, we strive to provide exceptional value in any product or service that we create. As we continue to grow awareness of Discover Cashback Checking, we want consumers to rely on us to receive a more rewarding checking experience, that is unmatched by any of our competitors.

**Q13: Discover is known for being innovative, specifically being the first institution to provide free FICO scores on cardmember’s monthly statements. How does Discover plan to continue to innovate its products for current and potential customers?**

A13: Since 1986 when the Discover Card was introduced as the first cash rewards credit card with no annual fee and 24-hour, seven day a week U.S. based customer service, Discover has remained an innovator in the industry with new products and services. Most recently, these innovations include the new flagship it card, the Discover it Miles travel rewards card, and the online shopping portal Discover Deals, along with the free FICO scores on cardmember’s monthly statements. Discover is continuing to explore product innovations and features that enhance the customer experience.

**Q14: Do you feel that the benefits associated with Discover Cashback Checking are enough to set Discover apart from its competitors?**

A14: Discover Cashback Checking has many free features and low fees compared to our competitors, which we have compiled into a comparison chart that we are happy to provide. We’ve eliminated many of the fees and requirements that other financial institutions include with their checking products, including monthly account fees, minimum balances and fees to reorder checks. Great service starts with listening to our customers and that is what we did when developing Discover Cashback Checking.

**Q15: How will Discover determine if Cashback Checking is a success?**

A15: We plan to measure the success of this launch by driving awareness of Discover Cashback Checking to the millennial audience, leading to new account openings while further extending the Discover brand beyond credit cards.

**Q16: What makes Discover Cashback Checking different from its competitors?**

A16: Discover Cashback Checking provides consumers with a more rewarding checking experience by offering rewards for everyday banking activities, ranging from debit card purchases to online bill payments. Unlike many of our competitors, Discover Cashback Checking allows consumers to earn 10 cents for every debit card transaction, written check and online bill payment, up to 100 transactions per month. In addition to these rewards, Discover Cashback Checking has many free features and low fees, which makes us one of the nation's leading direct banks today.

**Q&A Media Training Guide for Entertainment/Lifestyle Focused Outlets  
Celebrity Spokesperson: Emma Stone**

**Q1: Why are you partnering with Discover?**

A1: My father worked very hard to get me where I am and I understand the importance of saving money. I want to be a part of a company that shows the importance of saving money to the younger generations who want to save money AND earn cashback.

**Q2: What is Discover Cashback Checking?**

A2: Discover Cashback Checking is a free checking experience that allows cardmembers to earn rewards for purchases made through their banking account. You get 10 cents for every transaction, whether that is a debit card purchase, online bill payment, or written check, for up to 100 transactions per month.

**Q3: How are you going to use your Discover Cashback Checking rewards?**

A3: For a fun outing, I absolutely love cooking so I would put it towards going to a cooking class with some friends!

**Q4: What are your spending habits like?**

A4: I like purchasing higher quality clothing which costs more however, I also like to get together with some friends for baking parties at each other's homes. I also just stay home a lot. A few people come over and we watch movies and I read and that's pretty much all I do outside of work. I definitely have a balance in regards to my spending.

**Q5: What was it like making the video series with Discover?**

A5: It was so much fun! The cast and crew were absolutely great and everyone I have met from Discover has been so friendly. Discover has a very innovative, open and enthusiastic work environment that fits very well with my own personality, so we could joke around on set and it was all very natural.

**Q6: Can you share any hints about the other videos in the series?**

A6: I can't share too much information but they are fun and interactive! You will get to see my random talents like rapping along with buying items for specific events.

**Q7: What other projects do you have coming up?**

A7: I am currently in postproduction of two movies Aloha and Irrational Man and also doing a voiceover for Croods 2 that is scheduled to come out in 2017.

## **VI. Personalized Email Pitch – Business Focused Media**

Subject: Discover Announces New Cashback Checking Rewards

Hi XX,

Discover just announced its newest rewards offering – Discover Cashback Checking.

Discover Cashback Checking is the first cash back checking program and provides consumers with a more rewarding experience by offering rewards for everyday banking activities. Consumers can earn 10 cents back for a debit card transaction, check written, or online bill payment for up to 100 transactions per month. That is 10 dollars back every month and \$120 dollars back for every year.

In addition to rewards, Cashback Checking has lots of free features and low fees – eliminating a lot of the fees associated with other checking products. XX, XX of XX is available to speak about Discover Cashback Checking and the launch.

Please let me know if you're interested and I would be happy to coordinate an interview.

Thanks!

XX

## **VII. Personalized Email Pitch – Emma Stone Media Day**

Subject: Interview Opportunity: Emma Stone

Hi XX,

Emma Stone recently partnered with Discover to have a different starring role. The actress is featured in a new video series from Discover for its new Discover Cashback Checking product.

Stone will be in New York on September 16th and available for interviews. She can speak to her partnership with Discover, as well as other opportunities she has going on.

Additionally, I would love to offer you the exclusive of posting the first video on-air. If interested, I would be happy to share the video with you for a preview - Emma definitely makes them entertaining!

Please let me know. I look forward to hearing from you!

Best,  
XX

## **VIII. Information Subsidies**

### **Phase 1:**

To provide publications with ample and relevant information to write a full article on Discover Cashback Checking, additional materials may be necessary. These materials include, but are not limited to:

- Fact sheet with background information on Discover Financial Services
- Press releases for publication pitching and outreach
- Backgrounder on Discover Cashback Checking program, including the benefits and specifics of the program
- Infographic with comparisons of Discover Cashback Checking to other financial institution's banking programs

### **Phase 2:**

Since we are enlisting Emma Stone as our third-party celebrity spokesperson to be used throughout the Discover Cashback Checking campaign, we will need to create several pre-packaged materials to help streamline the news gathering process while pitching consumer-facing media. As we are creating a series of viral videos showing Emma Stone doing everyday activities and being rewarded for using Discover Cashback Checking, here are the information subsidies needed:

#### **Emma Stone Video Package**

- Backgrounder on Emma Stone
- B-roll footage to share with broadcast outlets when pitching story
- Photos of Stone on-set filming the Discover Cashback Checking videos

In relation to our sponsored posts with BuzzFeed.com we will need a variety of information subsidies to help create compelling content surrounding the Discover Cashback Checking launch including:

#### **Buzzfeed**

- Images and content for sponsored posts

## **IX. Measurement and Evaluation Metrics**

In order to gauge the success of our traditional communications plan for Discover Cashback Checking, we will evaluate our goals and objectives to see if our metrics were achieved throughout the rollout of the campaign. For Phase 1, we will evaluate the quantity of placements to determine if Discover's full-service bank was mentioned in 10 national business and personal finance articles during the first two months of launch.

As for Phase 2, we will measure to see if we generated 10-12 million media impressions in consumer-focused outlets from the launch of Discover Cashback Checking throughout the duration of the campaign.

We will constantly be tracking the articles in real-time as relevant coverage comes through, using Google searches and an outside monitoring vendor. Weekly media updates will be distributed throughout the course of the campaign. Coverage will be

analyzed based on the influence of the outlet along with the sentiment and presence of key Discover Cashback Checking messages within the garnered placements.

The final component of determining whether our campaign for Discover Cashback Checking is a success is to evaluate the number of new Discover Cashback Checking accounts opened in 2015 as a result of our targeted campaign.