



MEDIA RELATIONS BRIEFING BOOK
Cashback Checking Launch

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INTRODUCTION:

Below is an outline of our media goals and objectives, in addition to our campaign overview, media coverage analysis, media contacts, journalist dossiers and Q&A guides, proposed email pitches, information subsidies, and measurement tactics. This briefing book is designed to be your resource and guide for our Discover Cashback Checking launch media strategy.

I. MEDIA GOALS AND OBJECTIVES

A. MEDIA GOAL:

To use earned media coverage to encourage the 18-34 year old, tech-savvy, millennial target audience to open and utilize a Discover Cashback Checking (CBC) account.

B. OBJECTIVES:

1. To have an effect on awareness of the CBC program among target audience members (men and women, 18-34, who are tech-savvy and who have disposable income); specifically to create awareness among 60% of the target audience by July 15, 2015 (90 days after launch).
2. To increase understanding of CBC cashback rewards among target audience; specifically to increase positive attitude towards CBC over other checking options by 35% by July 15, 2015 (90 days after launch).
3. To obtain one million earned media impressions about the CBC program in top media outlets most visited by target consumers by July 15, 2015 (90 days after launch).
4. To secure Discover's CBC key messaging (no fees, cash back, cash back "adds up" etc...) in 75% of all media placements between April 15, 2015 and July 15, 2015.

II. NEWSWORTHY IDEAS

The idea of "branchless banking" reminds most of us that we are now, more than ever, a mobile society. In a time like this, the young and tech-savvy consumer is tethered to their mobile device - and they are always on the lookout for what's next. Millennials are more connected than ever before. This connectedness has created a desire to share and spread ideas. Conferences where individuals share innovative ideas on a wide variety of topics have grown in popularity in recent years. Leaders of all industries contribute to these conferences. They generally focus on technology and innovation, and speakers reach out to millennials to inspire positive change.

As stated, technology plays a huge role in the lives of millennials. This trend is demonstrated in a humorous way by programs like HBO's Silicon Valley, a comedy that pokes fun at the West Coast tech crowd. The plot of the show is about launching a new tech product, and appeals to our tech-savvy target.

Silicon Valley has been so popular that it is launching its second season this spring. Our proposal seeks to leverage the fact that these national innovation conferences are becoming sell-out events, and coincides with the launch of Silicon Valley's second season. Discover will partner with the cast of Silicon Valley, and have a visible presence at Northside Festival (Brooklyn, NY), Aspen Ideas Festival (Aspen, CO), and Chicago Ideas Week (Chicago, IL). During the events, Discover will sponsor a dialogue between our spokespeople (the cast of the HBO series Silicon Valley: Thomas Middleditch, TJ Miller, Kumail Nanjiani, Amanda Crew, and Martin Starr). These comedians will create a set that would be an innovative/inspirational talk blended with their comedic skills (TED talk meets Stand-up). Kumail Nanjiani is the proposed headliner/main spokesperson for our campaign. He is a successful stand-up comedian and double majored in philosophy and computer science. All cast members will talk about their roles on Silicon Valley and technology in general - with Discover Cashback Checking key messaging to be worked in organically. We believe the unique structure of the talk would generate significant media coverage, and the CBC product launch aligns seamlessly with our selected spokespeople. The timing of the event would also conveniently line up with the season two premiere of the show.

Each talk will be followed with a post-talk party where fans have the opportunity to get autographs and meet and greet with the cast. We'd like to have a Cashback Checking skee ball/basketball sponsored by Six Flags and other fun activities like photo booths. At the event, Discover reps will give out Discover-branded gifts, and encourage people to test a Cashback thermometer ("Discover Grow" cashback tool), a feature built into the Discover app that allows users to visualize the money they could save with CBC. App users simply enter in how much they want to invest, how much a month will add, the interest rate and the number of years they would invest. Guests can also check out the Discover app on tablets at the event. We want the visitors to check it out, see how it feels, and how cool and easy it is. One of the key messages we will want to emphasize is that the CBC is easy, fast, and that the returns *add up*.

Finally, Given that our key reporters are Farnoosh Torabi (financial media contributor) and Laurie Segall (CNN tech reporter), we think this plan will result in solid media coverage.

III. MEDIA COVERAGE ANALYSIS

A. METHODOLOGY

In order to fully analyze prior media coverage for CBC and its competitors, we searched several databases of news coverage from January 2013 to the present (approximately 2 years). The databases and sites we consulted were LexisNexis, ProQuest (including the Wall Street Journal and the Chicago Tribune), Google News, the New York Times, Financial Times, and CNN. The keywords we used to search these resources include "Discover Cashback Checking," "cashback checking," "cash back," "online-only banking," "checking account," "online checking," "customer service" and "online banking." We also conducted research on CBC competitors "Ally Bank" and "Bank of Internet USA's" rewards checking program.

B. MEDIA COVERAGE

From January 1, 2013 to the present, Discover's CBC has been discussed in a number of ways by a list of various media outlets:

1. Top issues/topics discussed with respect to Discover CBC
 - a. Launch of innovative product in 2013
 - b. Perks of the program (i.e. up to \$10 cash back per month)
 - c. Is switching to Discover CBC worth it for consumers?

2. Top news sources about Discover CBC
 - a. American Banker
 - b. WMI Company News
 - c. Internet Business News

A review of LexisNexis, Google News, the Wall Street Journal, the Chicago Tribune and CNN reveals about 50 articles referencing the CBC. While checking accounts and online banking are discussed regularly, Discover's CBC clearly has not been covered in as many cases. When CBC is specifically mentioned, the media coverage usually refers to the product's launch, shifting banking trends (growing popularity for mobile banking) and whether the CBC's refund feature is worth enough to entice new customers. The most specific coverage details the launch of the program (early 2013), as well as the basic perks of getting \$50 for signing up and up to \$10 a month in cash back.

A more general search produces at least 1,000 articles each about online banking and checking accounts, from mainstream sources such as USNews.com, the LA Times and the New York Daily News. The Wall Street Journal and The Chicago Tribune discussing online banking and checking accounts. The tone of these stories are neutral in that they showcase the positive growth in online banking while also mentioning consumers' reliance on brick-and-mortar banking.

Personal finance websites like CardHub and NerdWallet are popular sites that provide side by side comparisons of banking services and allow users to share their experiences with and questions about a variety of products. Not only do high profile publications such as CNN Money, Bloomberg, CNBC, The Wall Street Journal, Forbes and The New York Times use authors from Cardhub and Nerdwallet as references, but they also recommend the sites to their readers.

In contrast to Discover's CBC, competitors Ally Bank, Bank of Internet USA and Capital One 360 have received generous coverage of their cash back or rewards checking products. A search of LexisNexis produces over 500 stories about Ally Bank's checking program including news releases highlighting Ally's customer service awards and awards for best online checking accounts, while a search of ProQuest produces around 130 newspaper stories. There has been additional media coverage for Ally Bank's new, humorous ad campaign, "The Facts of Life" which makes fun of everyday situations that may "fail" (e.g. forgetting to hit the mute button).

Another important online checking account product to look out for is Capital One 360. The product has not created the same buzz as Ally Bank or Bank of Internet USA, but it is receiving mentions in prominent publications and is recognized as a top online checking account by NerdWallet. Capital One 360 also has numerous sponsored posts for their product on Buzzfeed featuring gifs and quizzes. This suggests they are aimed at the same 18 to 34 year old target. Unlike Ally Bank and Bank of Internet USA, Capital One has brand name recognition on par with Discover, which makes them a major competitor in this category.

IV. MEDIA CONTACT LIST

Reporter/Blog	Title	Outlet	Phone	Email	Twitter
Ginger Dean	Editor/ Blogger	Girls Just Wanna Have Funds	n/a	ginger@girlsjustwannahave funds.com	@gingerlatte
Maneet Ahuja	Producer	CNBC	201.735. 3126	maneet.ahuja@nbcuni.com	@WallStreetManeet
Annie Lowrey	Contributing Editor	New York Magazine	212.508. 0700	annie.lowrey@newyorkmag .com	@AnnieLowrey
Kate Stalter	Freelancer	Forbes	n/a	<u>stalterkate@gmemail.com</u>	@katestalter
Trent Hamm	Editor/ Blogger	The Simple Dollar	n/a	trent@thesimpledollar.com	@thesimpledollar
Matthew Zeitlin	Reporter	Buzzfeed	n/a	matt.zeitlin@buzzfeed.com	@MattZeitlin
Emily Starbuck- Crone	Staff Writer	NerdWallet	n/a	emily@nerdwallet.com	@emstarbuck
Mandi Woodruff	Writer/Reporter	Yahoo! Finance	212.381 6800	mandiw@yahoo-inc.com	@mandiwoodruff
Farnoosh Torabi	Financial Correspondent	Today Show, Yahoo! Finance, MSNBC	n/a	farnoosh@farnoosh.tv	@farnoosh *Selected for exclusives
Laurie Segall	Technology Reporter	CNN Money	212.275 8501	laurie.segall@turner.com	@LaurieSegallCNN *Selected for exclusives

REVIEW OF MEDIA CONTACT LIST

1. Ginger Dean:

Ginger Dean is the editor of *Girls Just Wanna Have Funds*, a personal finance blog aimed at women. Ginger has been the editor of the blog since 2003, and has been featured in *Business Insider*, the *Wall Street Journal*, *MSNBC*, and many other outlets. In her blog, Ginger covers how to make money, save money, budget, and spend wisely. Her articles are focused on women, and how women can succeed financially. She has nearly 7,000 followers on Twitter and over 10,000 followers on Facebook. In addition to editing her blog, Ginger has also been quoted as a source on financial matters in several articles. Because her blog covers topics that are important to our target audience, Ginger will likely respond to our pitch, and will be a valuable resource in covering the launch of the CBC. One of her recent articles discusses easy ways to put cash in your pocket, so the CBC may be a good fit for Ginger and her readers.

2. Maneet Ahuja:

Maneet Ahuja currently works as a producer for CNBC's *Squawk Box*, a personal finance program on the network's cable station. *Squawk Box* is a popular morning financial talk show that covers many topics related to finance and investments, and Maneet has been instrumental in bringing several big stories to the program. She has also recently authored a book about hedge funds titled "The Alpha Masters: Unlocking the Genius of the World's Top Hedge Funds." Maneet was referenced in a recent article about the best millennial financial reporters (she turned 30 years old in 2014).

Due to Maneet being an actual member of the CBC's target audience, as well as her tendency to discuss personal finance and technology, she would be an ideal reporter to pitch the CBC launch. Her reach is impressive, and will likely help raise awareness about the program.

3. Annie Lowrey:

Annie Lowrey currently works for *New York Magazine* as an editor and columnist. Her main areas of focus are economics and technology, making the CBC launches a likely story of interest. Prior to joining *New York Magazine* in 2014, Annie worked at the *New York Times* as an economic policy writer. She has previously worked for *Slate* as an economy and business reporter, and headed up the "Moneybox" column for that site.

Notably, Annie has covered several topics focused on millennials as she is one herself (she turned 30 last year). She has been quoted in news articles that discuss millennials and finance, and is referenced in several articles about millennials and finance - making her a definite thought leader on the subject. One of her recent articles is titled "Do millennials stand a chance in the real world?" She has over 41,000 Twitter followers, making her a key contact to share our story. If we are able to connect the CBC launch with a benefit to millennials, the story could be a great fit for Annie's point of view.

4. Kate Stalter:

Kate Stalter is working as a freelance journalist in the area of financial planning and investments. Some of her regular assignments include writing for *Forbes.com*, *TheStreet.com*, and the *Morningstar Advisor* - all major financial publications. Prior to freelancing and contributing to these outlets, Kate held a multitude of positions with various business organizations. Her experience with finance and investment writing will be important in sharing our story of how the CBC's cashback bonus can add up over time. In

addition to her writing assignments, Kate is also a consultant at *BetterMoneyDecisions.com*, and can help us share the story of CBC bonuses adding up in the long run.

6. Trent Hamm:

Trent Hamm is the editor and creator of *The Simple Dollar*, a personal finance blog that has been in existence since 2006. The site boasts over 300,000 unique visitors a month, and offers personal finance advice as well as financial product reviews. Some of Hamm's recent posts to the site include "Simple steps to avoid identity theft," "How to find your money 'leaks' (and how to plug them)," and "How to invest small amounts of money." Last year, the site referenced Discover's "it chrome", and "it chrome" for students, as well as the corresponding cashback bonus. Hamm is active on Twitter, and has over 12,000 followers (he also tweets from *The Simple Dollar*'s account, which has almost 8,000 followers).

7. Matthew Zeitlan:

Matthew Zeitlan is a business reporter at BuzzFeed. He is a young journalist who covers big banks including Goldman Sachs, JP Morgan and Bank of America. BuzzFeed is an internet news media company with 130,000,000 monthly unique browsers. The site is well known for its millennial reach, and BuzzFeed is one of the personal interest sites specifically cited in Discover's communications brief. Some of Matthew's articles lineup with key messages Discover is trying to convey. It is likely Zeitlan would want to share advice with his readers about Checking accounts. Matthew has 11,300 followers on Twitter.

8. Emily Starbuck-Crone:

Emily works at NerdWallet and her financial advice is geared towards a millennial audience. She writes about topics like stretching your budget as a grad student and balancing school and work. In a unique way, Emily's Twitter feed merges financial content with other topics she's passionate about like food, travel and entertainment. She has 2,491 followers and her posts seamlessly jump from finance topics to lifestyle topics without feeling disjointed. Emily could help Discover create content that is both financially informative and entertaining.

9. Mandi Woodruff:

Mandi covers personal finance for Yahoo! Finance, a highly rated financial news publication with a reach of 57,277,237 monthly unique visitors. She previously worked for *Business Insider*, another prominent financial publication. Mandi is a good reporter to pitch because she frequently creates listicles about finances, and often times creates video content to supplement it. Her listicles include topics like "3 ways to stop feeling broke all the time." One tip in this post encourages readers to take a break from social media to avoid focusing on what others are spending; a tip clearly aimed at a millennial audience. With 3,228 followers on Twitter, Mandi uses her account professionally to push out her content, and retweets financial topics.

V. JOURNALIST DOSSIERS AND Q&A GUIDES

A. JOURNALIST DOSSIERS



1. Farnoosh Torabi

Farnoosh Torabi is an award winning financial correspondent, author, journalist and television personality. She started out her career as a reporter for Money Magazine and has since been a contributor for numerous publications such as Forbes, The Huffington Post and USA Today. Torabi makes frequent television appearances and weighs in with her financial advice on The Today Show and MSNBC. She also produces a weekly video segment for NerdWallet called Money Minute and previously a weekly video segment for Yahoo! Finance called *Financially Fit*. Additionally, Torabi hosts her own daily podcast called *So Money*, which is described as a “30 minute dose of financial inspiration”. The podcast features conversations with CEO, business owners and a variety of personal finance experts.

Torabi has authored four books about personal finance including *You're So Money: Live Rich Even When You're Not*, a book aimed at recent college graduates struggling with finances.

Coverage: Torabi is a correspondent for a wide range of publications and primarily provides financial advice in her stories. She has been called the “Gen-Y Money Coach” and much of her advice is targeted towards millennials. Torabi provides helpful tips to save money and endorses the idea that millennials can still splurge when they are saving. She also profiles individuals in their unique financial successes. Her profiles range from entrepreneurs to celebrities to everyday people who are finding different ways to save or make money. Farnoosh strives to answer financial questions in layman’s terms. Many of her segments interview people on the streets to gauge their comfort level with different financial topics.

Education: Torabi earned a B.S. in Finance and International Business from Pennsylvania State University and went on to receive a M.S. in Journalism from Columbia University.

Experience:

Business Producer for NY1 News, Financial Columnist for AM New York, Credit Expert for Credit.com, Personal Finance Blogger for Moneywatch.com, Host of Financially Fit Yahoo! Finance video series, Author of three financial advice books, Senior Contributor for Dailyworth.com, Contributing Editor for Money Magazine, Founder and Host of So Money Podcast and Contributor for ABC, MSNBC, CBS Moneywatch, Today Show and Nate Berkus Show

Affiliations and awards:

Torabi has received significant recognition for her financial advice. Her daily podcast, *So Money*, is currently a top 14 finalist for “Best Financial Radio Show”. She frequently makes video content for the

publications she contributes to and her Yahoo! Finance web series, *Financially Fit*, became the #1 personal finance series and was Webby-nominated.

Reputation: Farnoosh is highly regarded in the world of personal finance advice. Two of the journalists from our media list, Mandi Woodruff and Emily Starbuck Crone have endorsed Farnoosh's advice on social media. She is a trusted contributor, which is why she has appeared on such a wide assortment of financial outlets. The New York Times calls her advice "perfectly practical". However, because Farnoosh wears so many hats, she may be perceived as more spokesperson than hard-hitting journalist, which could potentially affect the public's reaction to her endorsements.

Blogs/Twitter/social media channels

Twitter: @FARNOOSH (19.4K followers)

Facebook: Farnoosh Torabi, Public Figure (5,835 likes)

Instagram: @farnooshtorabi (572 followers)

Personal Website: <http://farnoosh.tv/>

Relevant Stories: Although Torabi has not directly covered Discover; some of her work suggests that she would be willing to cover this Discover CBC promotion. She likes to blog about financial comparisons and in her "Best Buy vs. Amazon" post on Yahoo! Finance she compares and contrasts the brick and mortar store to the online store. On her personal website, Torabi shares a collection of moments from her *Financially Fit* video series. Although she hosted the show for three years, she only shares six of her favorite shows on her site. One of these is a Nick Cannon interview where she discusses the entertainer's many entrepreneurial undertakings, marriage to a wealthier woman and financial advice. Farnoosh enjoys discussing financial topics with celebrities, and knows her fans do too. She would most likely be interested in interviewing the cast of Silicone Valley.

It is important to note that on Torabi's personal website there is a "Work with Noosh" section. On this page of her site she offers "Speaking, Multimedia Programs and Campaigns". Torabi offers to tailor a campaign to an organization's needs by including one or all of the following elements: media outreach, online videos, speaking engagements, sponsorship campaigns, financial educational material, editorials and town halls. Notable partners cited by Torabi are Bank of America and Mass Mutual.

Potential interview "tripwires": Torabi has her hand in everything personal finance and has made a name for herself on the topic. However, despite her degree as a journalist, her appearance may begin to feel more celebrity than journalistic. She would likely be interested in covering this story for the opportunity to interview the cast of Silicone Valley and could potentially be interested in a pitch about CBC and online banking. But, it is possible that because of overexposure and existing partnerships with brands, the public may view her coverage as paid media even if it was earned.

Conclusion: Torabi is a personal finance guru, and has said herself she will cover any topic pertaining to finance. She is passionate about speaking to Discover’s target of millennials, and if there is saving to be done with CBC and online banking she will want to cover it. Torabi would also be very excited about the prospect of interviewing celebrities to talk about financial advice. She is known for producing engaging video content and could be a valuable proponent of Discover CBC.



2. Laurie Segall, CNN

Laurie Segall is a technology reporter for CNN who covers innovation and entrepreneurship. Through her reporting at CNN, Laurie covers “all things new and cool,” including venture capital and startups. She started her career at CNN as a news assistant, and also worked as a field producer during several major news events. Many of her recent stories are available on demand on CNN’s website.

Education: Segall has a bachelor’s degree from the University of Michigan in politics and English. She graduated in 2008.

Coverage: Segall covers a wide range of stories for CNN that are technological in nature, or have some kind of technological angle. In addition to interviewing tech moguls and attending technology conferences like *South by Southwest*, Segall has also covered crime stories by examining their relation to technology and social media. Laurie has also covered consumer brands that relate to something new or exciting in technology.

Some of Segall’s most recent stories are:

- Video: Dinner made easy -- you don’t even have to shop
 - Segall covered the brand *Blue Apron* and how it has revolutionized cooking at home for busy professionals
 - Discussed, extensively, how great and easy the service is
 - Interviewed the CEO for quotes and insights
 - Linked the story to a larger “food startup” and technology movement.
- Video: Outsource your to-do list
 - Segall discussed a program that links service professionals with those who need help
 - Described throwing a party and wanting someone to help her clean it up
 - Wondered, because she is interested in tech, if she could “just push a button” and get the help she needed
 - Reviewed the service *Thumbtack* and talked about how the company has grown and is giving business to those who can provide services
 - Spoke with the founder about the program and its potential.
- Video: Can Uber recover after backlash overseas?
 - Segall is interviewed by Jake Tapper for a segment called “The Tech Lead”

- Discussed talking to Uber investors about Uber's recent safety problems, and touched on investors' thoughts that the company is nevertheless growing exponentially
- Talked to Travis Kalanick, CEO of Uber, and interviewed him on camera for the segment.

Experience: Segall has been with CNN, her first assignment, since 2010. She is classified as a "technology reporter."

Affiliations/Interests: Segall is a self-proclaimed "West Village dweller, coffee lover, southerner, [and] storyteller," who seems to enjoy reporting in the technology space. In addition to her reporting duties, Segall has been named to Forbes' "30 Under 30" list of today's "young game changers, movers, and makers." She has also been named by Mashable as "Seven Top Journalists to Subscribe to on Facebook." She has also led CNN's technology reporting at top innovation conferences such as *Internet Week New York* and *South by Southwest*.

Reputation: Given that Segall is asked to speak at innovation conferences and during mainstream CNN segments, there is no doubt that her reputation is stellar. Her focus on innovation, as it relates to everyday life, makes her relatable to millennials.

Previous Coverage: During her short but productive career, Laurie has not covered Discover, so the CBC launch could be a good way to introduce her to the brand and its innovative, online-only Cashback Checking program. Laurie has covered financial stories as they relate to technology, and recently wrote an article about Google Wallet replacing credit cards.

Social Media Channels:

- Twitter: @LaurieSegallCNN (15.6k followers)
 - Segall tweets a mixture of her own guest appearance details, CNN video links, and personal opinions (she chastised a public relations professional who pitched her by stating "Dear media contact" as opposed to using her first name).
- Facebook: (407k followers)
 - Segall posts more personal content on her Facebook page, such as pictures of her recent travels and quotes that she loves. She also links video of CNN segments she would like to highlight.
- Instagram: @LaurieSegall (2,670 followers)
 - Segall includes in her Instagram feed photos of her travels and snapshots of CNN segments she would like to share. She also posts shots from various startup offices, as well as music performances that she enjoys.

Potential Traps: Segall definitely has an investigative eye, so an interview with her could possibly result in some tough questions. She does not appear to have covered Discover before, so there is a chance she may reject our pitch or need an extensive amount of information about the company. She also tends to discuss topics relating to technology rather than finance, so she may cover the CBC as more of a technology story.

Conclusion: Segall's stories are broad in nature and will appeal to millennial and tech consumers, making her a great candidate for a reporter to pitch. She covers brands as they relate to tech, and her stories are interesting and fun. Moreover, she is a millennial herself, so she comes across as credible when reporting on millennial interests. She also is a past speaker at innovation events like the three Discover CBC will have a presence at, and has interviewed the cast of "Silicon Valley," our spokespersons, in the past.

B. Q&A MEDIA TRAINING GUIDES

1. Q&A Media Training Guide: Farnoosh Torabi
Spokesperson: Kumail Nanjiani, star of HBO's "Silicon Valley"

Key Messages:

- Lower fees than traditional banks
- Cash back for everyday transactions (up to \$10 per month)
- Branchless banking
- Excellent customer service
- Sign up at Discover.com

Q1: Ted Talks are kind of joked about in your show, Silicon Valley. How do the talks on the show compare to the idea talks you have been giving?

Answer: The Ted Talks on the show are a parody of big CEO's showing off at these talks and offering advice based on life experiences that aren't necessarily relatable. What I liked about these idea talks was that I was able to develop a comedic performance blended with *real* advice that I hope is relatable and not outlandish like the talks featured on the show. I was excited when Discover approached me with this opportunity because I have perspective on what it's like to be young, poor and starting out in your career both from personal experience and what I've learned on the show. The Silicon Valley guys are all highly intelligent, but the truth is that the future of their company is unclear and the cash doesn't come in right away. They're tech guys, not finance guys, and advice like this would be appreciated.

Q2: Discover is launching their CBC program around this event. What have you found out about this new product compared to other checking programs?

Answer: I think my biggest takeaway from this new program is the Cashback Checking concept. You always feel like banks are trying to take as much money from you as possible, so the fact that you can open a checking account with Discover and actually earn cash back when you spend was so surprising to me at first. I feel like I'm almost getting away with something.

Q3: Do you think Discover CBC will take off in the real Silicon Valley?

Answer: If I had to guess, yes. I think the show does a pretty good job of keeping it realistic compared to the actual Silicon Valley. If you look at the guys on the show they spend most of their free time hanging around their offices and are constantly on their gadgets. I think it's pretty safe to say that they are doing all of their banking online. These guys would like CBC because it eliminates fees tied to traditional banks and is completely online. Seems like a no brainer for these guys who don't like to leave their desks.

Q4: There's a scene in Silicon Valley where Zach Wood's character, Jared Dunn, is unable to escape from a self-driving vehicle. Do you worry about situations like this as we move away from brick and mortar banks with real people?

Answer: That's a great scene. I do kind of worry about that for other advancements in technology, but fortunately not for Discover. You've seen the commercials, "We treat you like you treat you", Discover has the best customer service, so you're not actually disconnected from real people just because you're banking online. Pretty ideal for the guys in Silicon Valley...pretty ideal for everyone.

Q5: My viewers love to hear about celebrity financial advice. If you could go back, what personal financial advice would you give to yourself right after you graduated college?

Answer: Okay, so I graduated with a degree in philosophy and computer science...and became an actor. So first, I would encourage students to always explore opportunities. But I would say the same thing for their personal finance, just always seeing what's out there. I think a big problem can be that students stick with the same bank their parents have, and don't do their research. They miss these great things like Cashback Checking and branchless banking because they aren't taking enough control of their finances. With banks that have hidden fees, a few bucks here and there starts to add up. With Cashback Checking, money starts to add up in your favor.

Q6: How can people open an account?

Answer: Discover Cashback Checking is open to everyone, so you just need to go to Discover.com and click on the "Cashback Checking" tab. Within a few minutes you can have a fee-free checking account that's entirely mobile - and pays you to make your regular transactions.

2. Q&A Media Training Guide: Laurie Segall
Spokesperson: Kumail Nanjiani, star of HBO's "Silicon Valley"

Key Messages:

- Lower fees than traditional banks
- Cash back for everyday transactions (up to \$10 per month)
- Branchless banking
- Excellent customer service
- Sign up at Discover.com

Q1: How is Discover bringing the traditional checking account into the tech space?

Answer: Discover has been a leading financial institution for many years, and has always had a measurable presence on the web. However, with the new Cashback Checking program, it is revolutionizing online banking by not only giving customers the ability to engage in a totally mobile banking program, but it pays them for doing it. With just the push of a button, you can do all your banking and earn money for it!

Q2: Other competitors have succeeded in online-only banking programs - what sets Discover's Cashback Checking apart?

Answer: Discover's Cashback Checking offers the biggest reward available to any online banking customer out there: cash for writing the checks and making the debits that you do right now anyway.

Customers can actually earn up to \$10 a month just by doing their regular banking. If I enter that amount into my “Discover Grow Cashback” calculator here on my phone, it tells me that if I put that money away each month it would grow to at least \$2,000 in ten years. All just for making the purchases I do anyway and without any contribution from me. In addition, Discover’s Cashback Checking comes with Discover’s excellent customer service so customers will have the best virtual banker possible, and any possible fees are little to none.

Q3: What kind of person benefits from online-only banking like the CBC product?

Answer: The person who would most appreciate Discover’s Cashback Checking is someone like me - on the go, connected to my phone and to technology, and someone who enjoys getting things done through mobile so I have time to do all the things I need to do. It’s someone who likes to be on the edge of what’s new. With Cashback Checking, I can do all my banking from anywhere I can get an internet connection. So, when I’m waiting for a friend to join me for coffee, I can pay my bills. It’s also for someone would rather not pay bank fees or maintain a minimum balance.

Follow up: On “Silicon Valley,” you play a character who is inside the world of technology - would your character sign up for Discover’s Cashback Checking?

Answer: Absolutely. Dinesh is the smartest guy I know, and he doesn’t put up with nonsense like bank fees. In fact, I could see him relishing in never having to talk face-to-face with a bank teller ever again. Also, if his Yale degree taught him anything, it’s that you always take free money.

Q4: For those who might have reservations due to recent security breaches, what can Discover offer to ease their minds?

Answer: Discover prides itself on customer service, and Cashback Checking customers can be certain that their accounts will be maintained in a safe manner. If a Discover Cashback Checking customer ever had any kind of problem though, they can count on reaching a customer service representative based in the United States who will work with them immediately to resolve any issue. Discover has a proven customer service track record with its other financial products and Cashback Checking will be no different.

Q5: How do people sign up?

Answer: Discover recently opened up its Cashback Checking program to everyone, so you can go to Discover.com and click on the “Cashback Checking” tab to sign up. It takes mere moments to enroll. Say goodbye to bank fees and minimum balances and hello to 100% mobile banking with cash back.

VI. PERSONALIZED EMAIL PITCHES

A. Pitch to Farnoosh Torabi

Subject: Interview Opportunities: HBO's Silicon Valley Cast Promotes Discover Product

Hello, Farnoosh-

I recently viewed your Financially Fit series, and I learned from your interview with Nick Cannon that your fans enjoy hearing about celebrity's perspective on financial topics. Knowing this, I think you will be very interested in the recent partnership between [Discover Financial Services](#) and the hilarious cast of [Silicon Valley](#).

As you might already know, *Silicon Valley* is a hit HBO series directed by Office Space creator Mike Judge. The show, which parodies tech startup culture, will be returning for a second season this spring. In an interesting partnership, the cast will be participating in idea talks sponsored by Discover Bank. These talks will blend tech, financial and personal advice topics together with a comedic flair that is sure to draw attention.

As a reporter hailed as the "Gen-Y Money Coach", we would love to have you attend one or more of our events at the Northside Festival in New York, The Aspen Ideas Festival in Colorado or Chicago Ideas Week in Illinois to celebrate the launch of [Discover Cashback Checking](#) and premiere of *Silicon Valley* Season Two. We would also love to extend the invitation for you to interview members of the cast about their talks and the Cashback Checking program.

Feel free to browse through the information provided below, and don't hesitate to contact me with any questions.

I look forward to hearing from you,

Megan Cauley
Small But Mighty Agency
630.220.6123

B. Pitch to Laurie Segall

Subject: Cast of Silicon Valley Launches Discover's Branchless Cashback Checking and Second Season

Dear Laurie,

[Discover Bank](#), the company known for its award-winning customer service, and the cast of HBO comedy [Silicon Valley](#), will celebrate the launch of Discover's Cashback Checking program – an entirely mobile banking program – at several innovation conferences this summer and fall.

The Cashback Checking program, which has been available to Discover Card holders since mid-2013, will make its debut to the general public in April 2015. Discover's Cashback Checking team will travel the country with the cast of Silicon Valley, which premieres its second season on April 12, 2015, to host tech talks and visitor events at the Northside Festival (Brooklyn, NY), Aspen Ideas Festival (Aspen, CO), and Chicago Ideas Week (Chicago, IL), to celebrate the launch.

As someone who covers brands and new and cool technology, as well as innovation conferences, I thought the Cashback Checking launch events would be of interest to you. I'm happy to arrange a one-on-one interview with you and the cast of Silicon Valley, led by star Kumail Nanjiani, and Discover executives who can answer all your questions about this new branchless banking feature. These events will likely have a large consumer draw given the cast will be interacting with visitors and engaging in tech talks from their unique perspective of fictional tech moguls.

Please see below for additional information about the Discover Cashback Checking program, and the upcoming innovation events.

I look forward to your thoughts,

Rachel Ann Kuchar
Small But Mighty Agency
773.555.0223

VII. INFORMATION SUBSIDIES

We propose creating the following assets to support this campaign:

- Discover Cashback Checking “How it Works” infographic
- Images of the CBC program on a mobile phone, tablet, and computer
- News release
- Promotional teaser clips of Silicon Valley cast to air before events
- Clips of HBO’s Silicon Valley program
- Program Facts and Figures
- Discover Financial Services one-pager
- Discover Cashback Checking one-pager
- Silicon Valley one-pager
- Promotional clips of Silicon Valley tech talk filmed at Discover-sponsored innovation festivals

We recommend producing these assets to support the CBC launch and Silicon Valley’s involvement in sponsored innovation festivals. For example, a comprehensive infographic will inject some humor and graphics to make it appeal to our millennial target audience, while also outlining the CBC program requirements. We also recommend creating a humorous teaser for the event with the cast of Silicon Valley in the weeks leading up to the talks, and also to share clip highlights after the first event.

We also believe images will be helpful to our media contacts, especially showing the Cashback Checking tab or millennials using Discover’s app. Images of the cast of Silicon Valley will also be important, as will images of the innovation festivals we plan to sponsor.

Finally, a press release will help the media to include our key messaging (one of our objectives), and the media will also likely appreciate a one-pager of facts and figures for Northside, Aspen, and Chicago Ideas Fest. One-pagers will also be important for explaining the CBC program, and Discover in general.

VIII. MEASUREMENT AND EVALUATION METRICS

We will place a high priority on measuring and evaluating our media strategy efforts. By conducting a multitude of research prior to, during and after campaign activation, we will be able to pinpoint media impressions, consumer attitude changes, and consumer behavioral changes. More specifically:

Before/During the event: Our first step in engaging the public is releasing funny promo videos for the talk with the cast of Silicon Valley on the internet. We would gauge the public’s initial reaction to these videos by measuring likes, shares and comments. Then, we would record the number of tickets sold for each event, the social media activity about the event before, during and immediately after the talks and finally we would make a record of the audience compared to our desired target.

After the event: After each talk we would measure the number of earned media placements following the event. We would also release short video clips of the cast that highlight some of the most memorable moments in the talk, and then measure likes, shares and comments on these clips. We would also make a note of likes/follows/shares and general engagement with Discover on social media during the promotional period to determine if there was an increase in engagement with the brand during this time.

Finally, we would look at all coverage and social media to measure the overall number of impressions made during the promotional period.

Final Analysis: In our final analysis of the promotion we would make an effort to dig deeper and generate a content analysis of our coverage. We would go beyond quantity of coverage and gauge quality by measuring the sentiment of each mention on a positive, neutral and negative scale. A final coverage analysis would also be performed to measure the use of key messages, and to determine the engagement of influencers and stakeholders with this promotion. Finally, we would reflect on the information gathered in these metrics to determine if stated goals and objectives were met.

Summary:

The Silicon Valley idea talks will generate earned media coverage because they are a unique blend of comedy, tech, and innovation. This promotion is not a typical celebrity spokesperson campaign, and the novelty of these talks will gain attention. Timing is key for earned media on this campaign as these events will coincide with the second season premiere of Silicon Valley which will gain media coverage in it's own right. There is a growing trend among millennials to attend festivals discussing interesting and innovative topics, and not only will these events generate earned media coverage, but the key messages will reach the desired target audience.

APPENDIX

Budget Considerations --

Fees: Included in monthly retainer

Out of Pocket:

Partnership with cast of Silicon Valley for 3 days of innovation events (3 hours per event)	\$45,000
Silicon Valley media training	\$5,000
Silicon Valley tech talk development	\$5,000
Silicon Valley promo filming	\$15,000
Sponsorship of festivals (together with Six Flags contribution)	\$25,000
Event costs (iPads, etc...)	\$5,000