OptimaFI

Pay for Results: *Only pay per account*

On eligible acquisition and cross-sell campaigns, OptimaFI only collects on accounts that actually open, not on impressions, clicks, or applications. Every program also includes a contractual budget maximum, so you know your full-year exposure before you sign, and if campaigns outperform, OptimaFI keeps delivering results at no extra cost.

From core extract to opened accounts — in 5 steps

01 — CORE EXTRACT
You provide a standard data export from your core system. No scrubbing, no prep work.
YOU

02 — OPPORTUNITY ASSESSMENT
We benchmark your household data against 14B+ peer data points to identify highest-propensity targets, and close with recommendations and Proforma estimations on anticipated campaign results.
OPTIMAFI

03 — CAMPAIGN EXECUTION
An annual fee, billed at signing, covers program infrastructure planning — creative, media, data, and targeting setup. From there, you only pay for results.
OPTIMAFI

04 — MATCHED RESPONSE
We compare your new account openings against the campaign targeting list and produce a detailed response file showing exactly which households converted and what they opened.
OPTIMAFI

05 — YOU PAY
You receive a response file to review, then are invoiced at your agreed Cost Per Account (CPA) for each account opened by a targeted household.
YOU

WHAT'S INCLUDED IN YOUR PROGRAM

No hidden costs. Ever.

An annual program fee, billed at signing, counts toward your budget maximum and covers setup and infrastructure planning. Beyond that, you only pay for results, up to your agreed cap.

- Household data processing & normalization
- Peer benchmarking (14B+ data points)
- 12-month strategy & campaign calendar
- Professional creative development
- Multi-channel media buying & deployment
- Dedicated senior strategists
- Monthly scorecards & quarterly deep-dives
- Matchback reporting & analysis
- Peer Performance Index benchmarking

$30B+
Deposits & loans generated through campaign-matched results

5+ yrs
Average client tenure

~2 mo
Average time to campaign live

1,000+
Campaigns delivered

COMMON QUESTIONS

What institutions ask us most

Even financial institutions with ready access to balance sheet data often lack the ability to explain why performance is changing, much less defend the actions they're taking. Fragmented tools, manual reporting, and disconnected views of funding and households make it harder to act quickly and explain decisions with confidence.



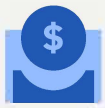
"Our data isn't ready for something like this."

This is the most common concern but also the most addressable. All OptimaFI needs is a standard core system extract. No data scrubbing, no special prep. We normalize and benchmark everything on our end.



"We don't have the staff to manage a marketing program."

We act as an extension of your team, handling all of analysis, targeting, creative, deployment, and reporting. Your team's job is to review, approve, and show up to quarterly reviews.



"Budget is tight this year. We can't take this on."

Every Pay for Results program includes a contractual budget maximum, so you know your full-year exposure before you sign. And if campaigns overperform, OptimaFI keeps running them at no additional cost, which only improves your results.



"Won't we run out of households to target over time?"

Household pools refresh continuously as new relationships open, life events occur, and product needs change. OptimaFI's targeting model updates dynamically, so campaigns stay relevant without recycling the same households prematurely.

"With OptimaFI, you know your results before you pay — much better than paying up front and hoping for results."

Rob Armour
Chief Innovation Officer, BankPlus

OptimaFI

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Start with a free Opportunity Assessment.

In 30 minutes we'll show you your institution's highest-value growth opportunities — and what a pay-for-performance program looks like for your household base.

Talk to a Specialist

optimafi.com/talk-to-a-specialist