

trafficguard 🇺🇸

Eradicating Ad Fraud From Financial Services to Protect Budgets and Increase Efficiencies:

A guide to securing a competitive
edge for advertisers in Financial
Services



Introduction

The Finance market is changing.

There's an increasingly lucrative opportunity for financial service providers to reach potential customers through online engagement. One report found a dominant **69%** of insurance consumers ran an online search before progressing, while over 1.9 billion individuals worldwide actively use online banking services.

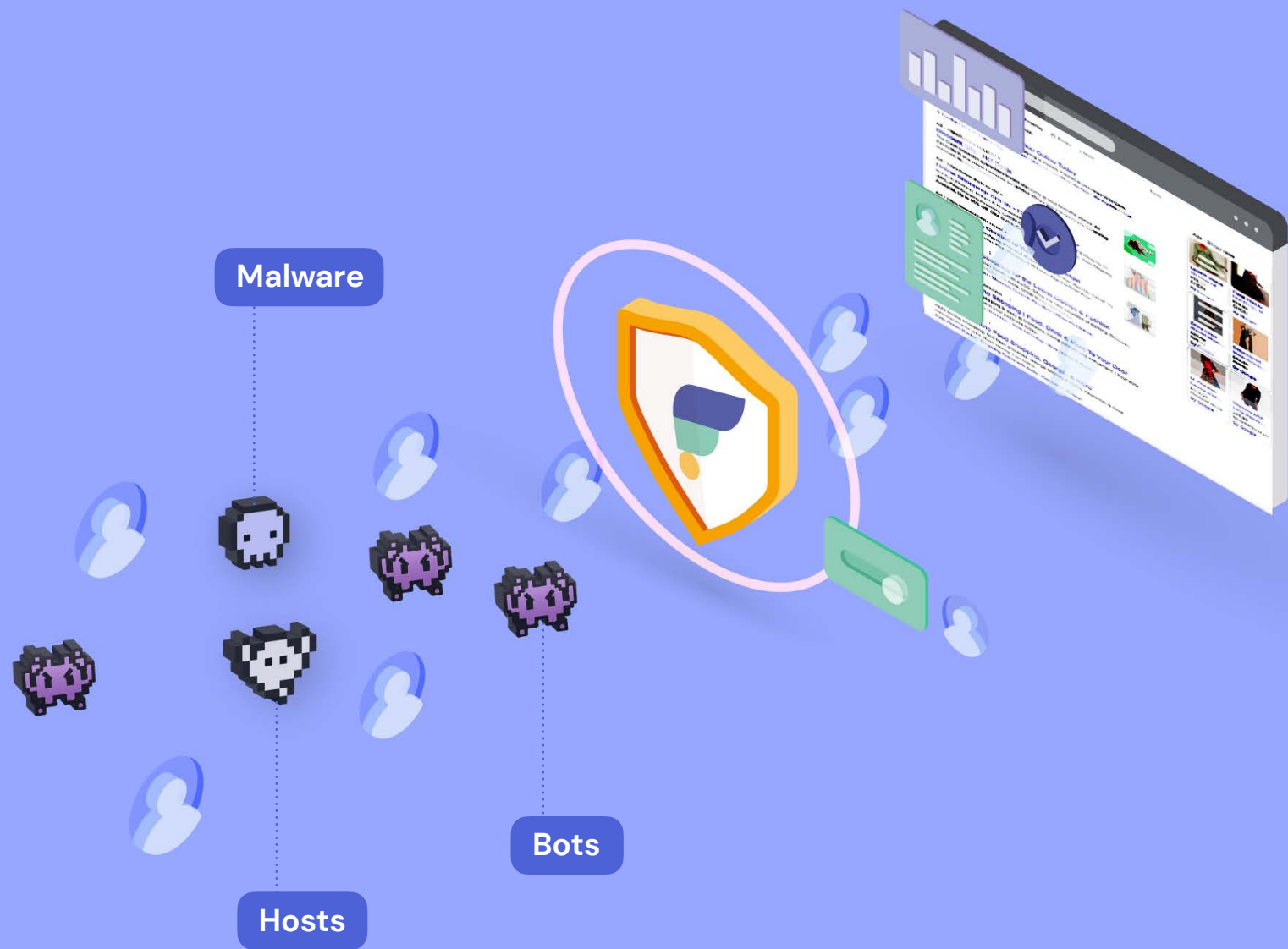
With so many providers competing for a share of the market, and an increasing need to shift focus to online outreach, financial providers must accelerate their digital advertising efforts to match.

However, obstructing advertising success is invalid traffic and ad fraud. Going almost totally undetected, this traffic is likely making a serious impact on your conversion rate and ROI.

- High-Street Banks
- Insurance Companies
- Financial Advisors
- Brokerage Firms
- Wealth Management

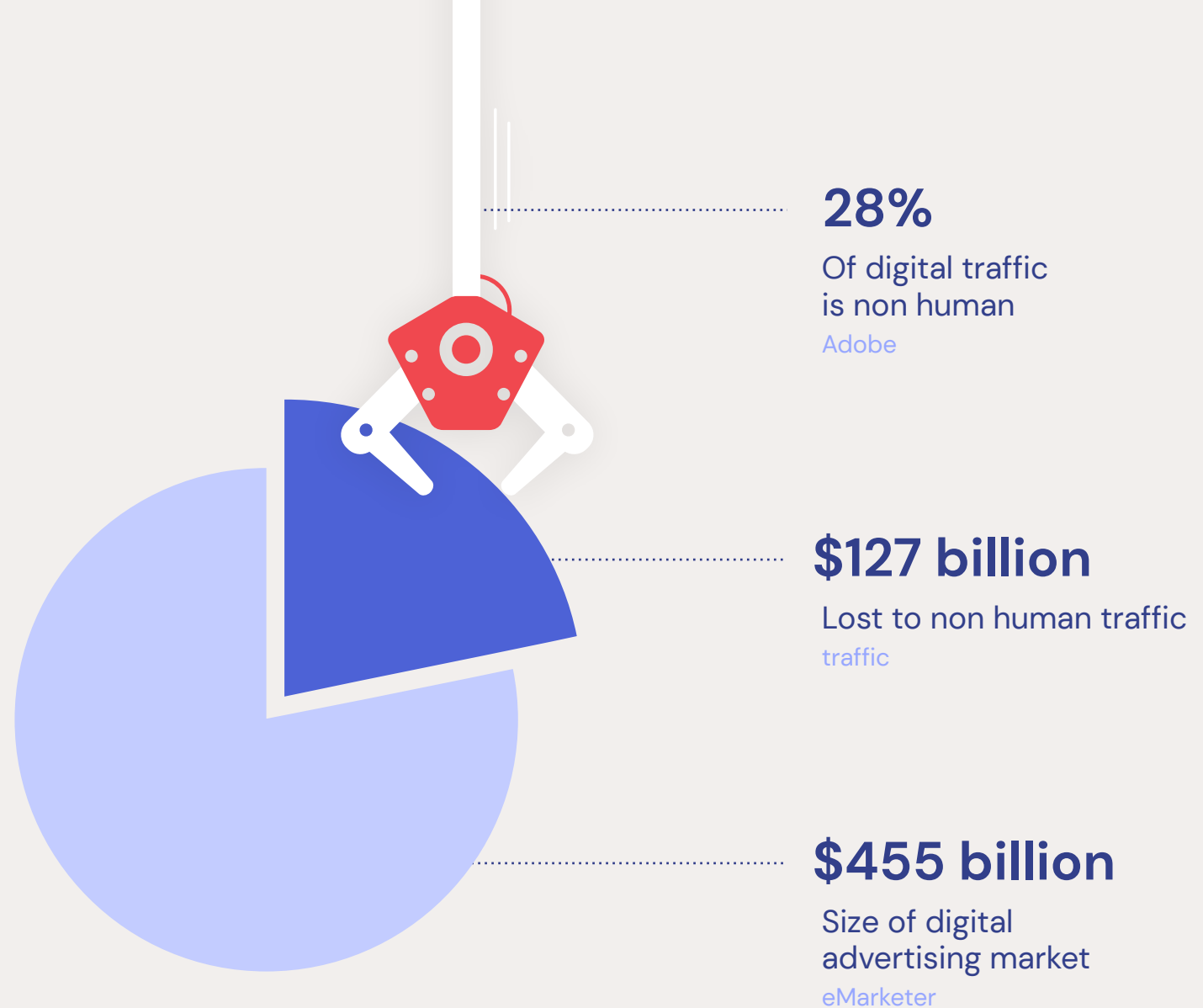
What is Invalid Traffic?

Invalid traffic refers to any clicks or impressions that may artificially inflate an advertiser's costs. Invalid traffic is generated by actions that provide no legitimate value to the advertiser, and covers both fraudulent activities as well as accidental clicks—in essence, any activity that doesn't come from a real user with genuine interest is invalid.



Invalid Traffic by the numbers

The global cost of digital advertising fraud will reach **\$100 billion by 2023**, according to Juniper Research.



Invalid Traffic

vs

Ad Fraud

Invalid traffic comprises more than fraud to include any advertising engagement that is outside the target of your campaigns.

Considered invalid but not fraudulent. This covers fraudulent and accident clicks. For example, these could be abnormal levels of ad engagement from a single device across multiple campaigns or simply low click quality.

Ad fraud is invalid traffic that is generated intentionally with malicious intent. Perpetrators of ad fraud typically generate it to either sabotage the efforts of a business, or for financial gain.

Ad fraud is a subset of invalid traffic but no matter the intent, invalid traffic hurts ROI and reduces the chances of campaign success.

The
pain 
points    
in Finance 

Financial Services Challenges

Financial service providers are operating in a competitive and increasingly digital market.

Cybersecurity is already a must for providers handling sensitive data and sizeable assets, but little to no energy is directed towards ad fraud.

Ad Fraud is Not a Priority

Businesses are focused on cybersecurity, but aren't always considering the impact of ad fraud.

More Opportunities for Fraudsters

Businesses are inadvertently creating more vulnerabilities by scaling up advertising without protection.

High-Stakes

Finance is a high-stakes, high-impact market, and a controversy can have big consequences for your reputation.

A Changing Market

Providers have no alternative but to increase digital advertising touchpoints to appeal to an online audience.



The finance industry can't afford weakened cybersecurity in any area, including ad fraud. It's so important to have the strategies in place that **maximise your return-on-spend instantly and effectively**. With such revolutionary competitors emerging regularly offering tempting incentives to customers, existing providers that are scaling up marketing to match must invest in the proper ad fraud defences.

Chad Kinlay – Chief Marketing Officer, TrafficGuard

The Reality For Financial Service Providers

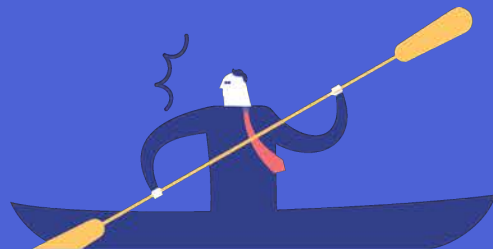
TrafficGuard ran a two-week audit for a high-street bank that wanted full visibility into where its spend was truly going before investing further into its click campaign.

The most significant issue TrafficGuard highlighted was that it was losing a staggering **\$2 million** a month to invalid traffic and fraud that could be redistributed to legit marketing outlets or invested in the marketing team – but was instead completely wasted.

For financial service providers looking for a competitive edge, **losing millions every single month** can be detrimental to business growth and scaling out operations.

The Ripple Effect

For financial service providers, it goes beyond just wasted media spend.



Skewed Metrics

Some invalid traffic converts into actual data and delivers misleading marketing metrics – like reduced CPA – which leads providers to optimise towards winning more bot, and therefore valueless, traffic.

Without accurate results, your ability to optimise your campaign to the fullest is restricted, and you won't see the maximum conversion rates.

Media Reconciliation

When invalid traffic that has converted is eventually spotted, it's likely to have already impacted your marketing budget.

The manual volume reconciliation process to refund your money from an ad network is time-consuming and takes focus away from positioning the business in front of new, legit audiences.

Taking Action to Stop Invalid Traffic

If financial service providers are creating more digital advertising touchpoints, more opportunities for invalid traffic to affect their budgets are also inadvertently generated.

Despite becoming an expected and accepted part of advertising, reacting to fraud after it has been committed is not the most effective or efficient way to save your time or budget.

A holistic approach to tackling ad fraud monitors traffic in real-time, removes it pre-bid and gives total visibility into each action, so providers can focus on nurturing an increase in legitimate leads.

01 Increase budget efficiency

02 Reach more potential subscribers

03 Gain new visibility

04 Achieve KPIs

05 Accelerate subscriber growth

Use Case:

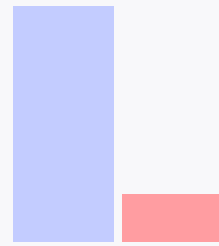
Accelerating Growth for a High-Street Bank

TrafficGuard monitored a high-street bank's PPC traffic over a two-week period and found these results:



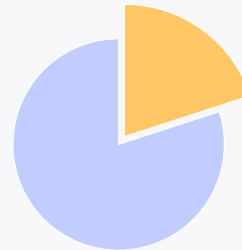
\$2 Million

spent per month on invalid traffic



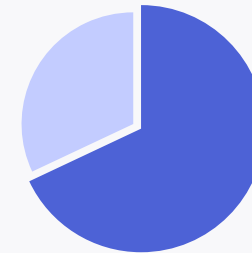
180,165

clicks were invalid out of the total 818,936.



22%

was its invalid click rate



68%

of invalid traffic came from **bots, hosts and malware**



16.7%

of its total Google Ads budget was **lost to invalid clicks**

This invalid traffic offered no long-term business value, and was therefore totally redundant. Financial service providers need clearer marketing data if they are to maximise their digital marketing efforts.

The opportunity to capture a
**competitive
advantage**



The Path to Eliminating Invalid Traffic

Once a financial services provider understands the value in tackling invalid traffic, the path to its removal is relatively simple, efficient and affordable when compared to the losses caused by invalid traffic itself.

With better visibility, a solution provider can turn up the areas of protection most in need to increase ROI. By balancing transparency with automation, the burden can be taken off the financial service provider so they can focus on generating leads.



1. Understanding the scale of the problem and recognising that there's an opportunity in addressing invalid traffic.
2. Making a business case for combating invalid traffic and examining the ROI.
3. Identifying a partner that has the skills, technology and expertise to make an immediate impact.

PPC Quality Audit Report

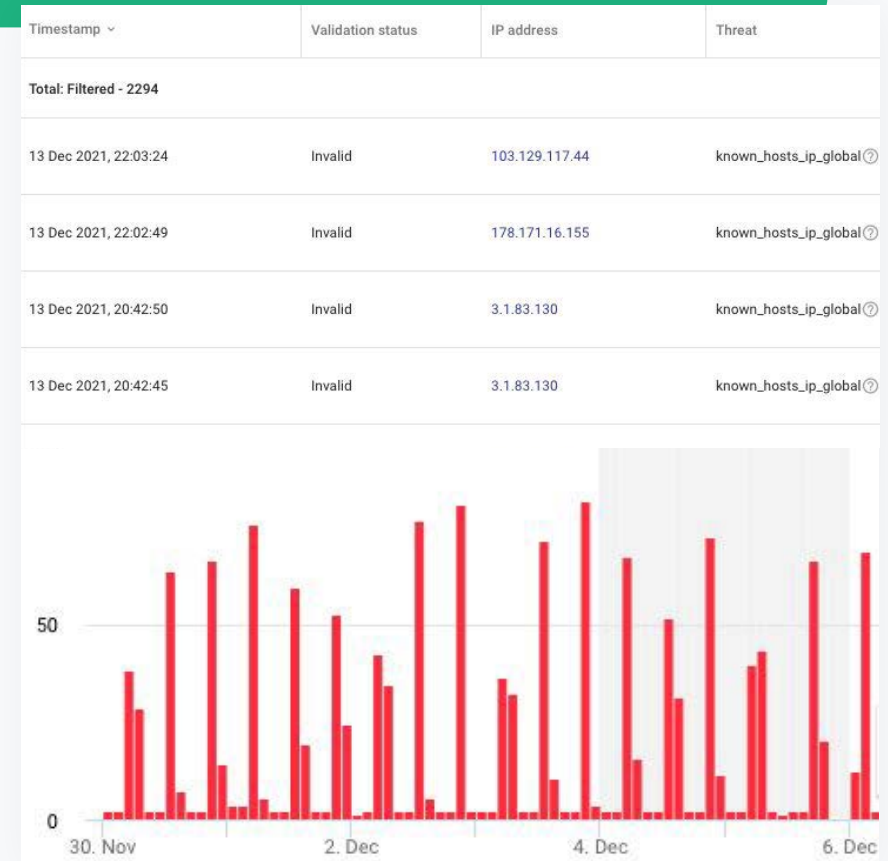
With accurate and precise insight into where strengthened protection is most imminently needed, you can decide the best practice for your business.

Audit Reports include:

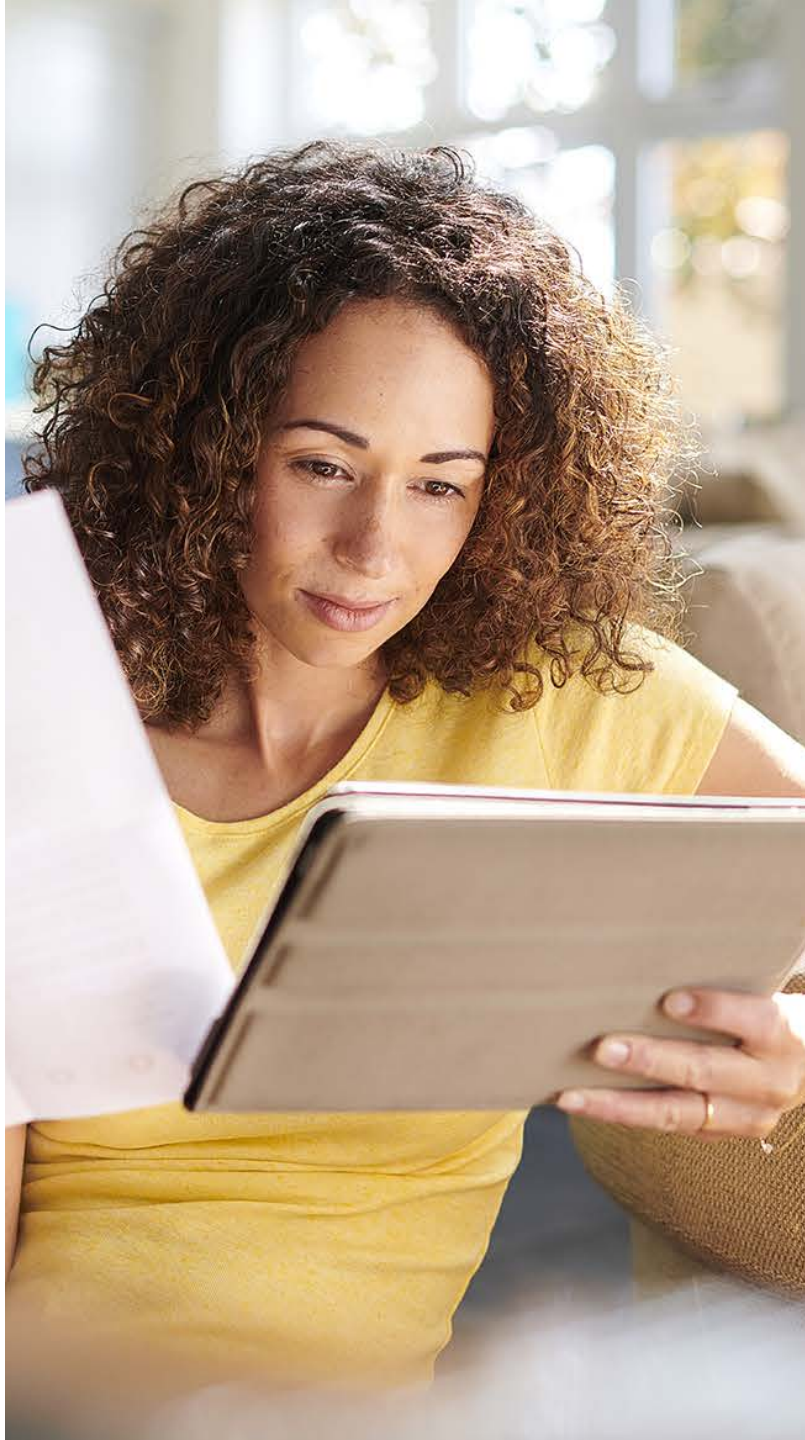
- Total Invalid Clicks
- Percentage of Invalid Clicks
- Spend on Invalid Clicks
- Percentage Spend on Invalid Clicks
- Threat Analysis (Traffic Types)
- Keyword Analysis

Ad group	Campaign type	Invalid click rate
<input type="checkbox"/> ALL-BRAND-GOMO-ALL-SG-SEARCH-TXT-CPC-CONV	Search	53.50%
<input type="checkbox"/> ALL-BRAND-GOMOONCONTRACT-ALL-SG-SEARCH-TXT-CPC-CONV	Search	25.00%
<input type="checkbox"/> ALL-BRAND-GOMO-ALL-SG-SEARCH-TXT-CPC-CONV	Search	19.71%
<input type="checkbox"/> All-COMP-CIRCLES LIFE-ALL-SG-SEARCH-TXT-CPC-CONV	Search	17.75%
<input type="checkbox"/> ALL-BRAND-EXACT-ALL-SG-SEARCH-TXT-CPC-CONV	Search	15.35%
<input type="checkbox"/> ALL-BRAND-GOMOSIMONLY-ALL-SG-SEARCH-TXT-CPC-CONV	Search	12.00%

Ad group	Timestamp	Validation status	IP address	Threat	Keyword
<input type="checkbox"/> ALL-GEN-SIMO					
<input type="checkbox"/> All-COMP-GIGA	4 Dec 2021, 09:37:45	Valid	183.90.36.215	(not set)	my republic
<input type="checkbox"/> ALL-BRAND-GC	4 Dec 2021, 10:12:16	Valid	183.90.36.215	(not set)	my republic
<input type="checkbox"/> ALL-COMP-TPC	4 Dec 2021, 10:12:30	Invalid	183.90.36.215	rate_campaign_device	my republic
<input type="checkbox"/> ALL-GEN-NOCC	4 Dec 2021, 10:14:11	Invalid	183.90.36.215	rate_campaign_device	my republic
	4 Dec 2021, 10:18:12	Invalid	183.90.36.215	rate_campaign_device	my republic



The Benefits to Your Business



Stopping fraudulent bots from profiting off your Google Ads is a must for financial service providers if they are to gain a competitive edge when targeting an increasingly digitally-concentrated audience.

With more budget, flexibility and efficiency, providers in the finance industry can establish themselves as a leader in a newly-evolving financial market.

Winning more real traffic creates an opportunity for financial service providers to capture real users and increase average revenue per user (ARPU) and life-time value (LTV).

By doing so, they can increase profits and ensure the resources invested in refocusing to digital advertising produce the best possible ROI.

Trustworthy and Transparent Analysis

With proper visibility into the key causes of invalid traffic, providers can address the causes of their losses and automate the prevention of bot and non-human traffic.

By gaining insight into their key data and analytics, they can see how invalid traffic is affecting their performance and create savings that can be effectively redistributed.

Better visibility, matched with proactive PPC Protection can eliminate invalid traffic on a pre-bid basis and create clear and definable savings for financial service providers.



Outcomes



Discovery & actionable insights

- Full transparency
- Empirical support of invalid traffic
- Clarity of all campaign attributes at the click level
- Custom validations



Automated removal of invalid traffic

- Pre-bid optimisation
- Dynamic exclusion list
- Real-time alerts



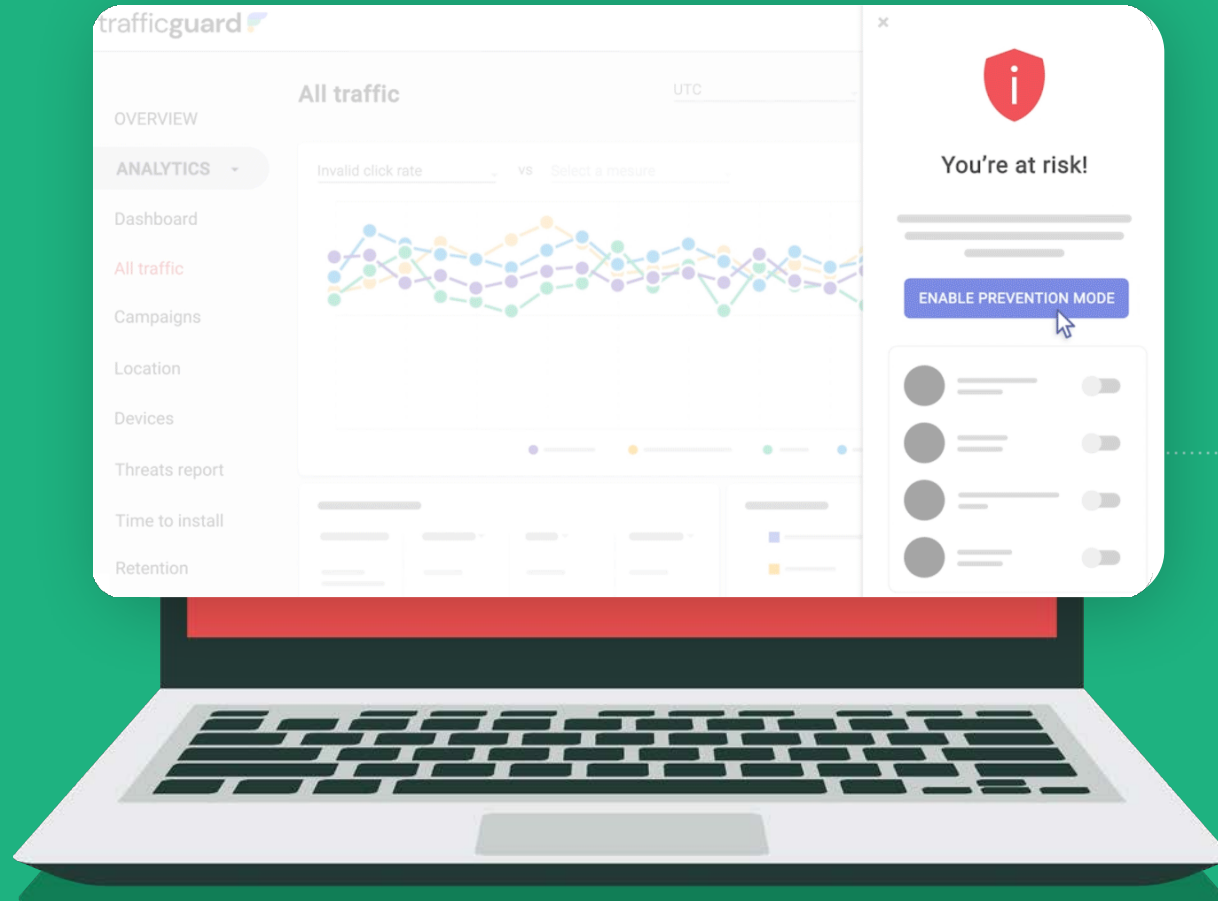
Increase in customer value

- Improved optimisation
- Google Ads refund
- Activating budget previously wasted on Invalid Traffic

Our Platform

TrafficGuard proactively stops your ads from showing to sources of invalid traffic, protecting telcos from ad fraud.

Our platform enables marketers to focus time and effort on optimisation and growth and leave fraud fighting to TrafficGuard.

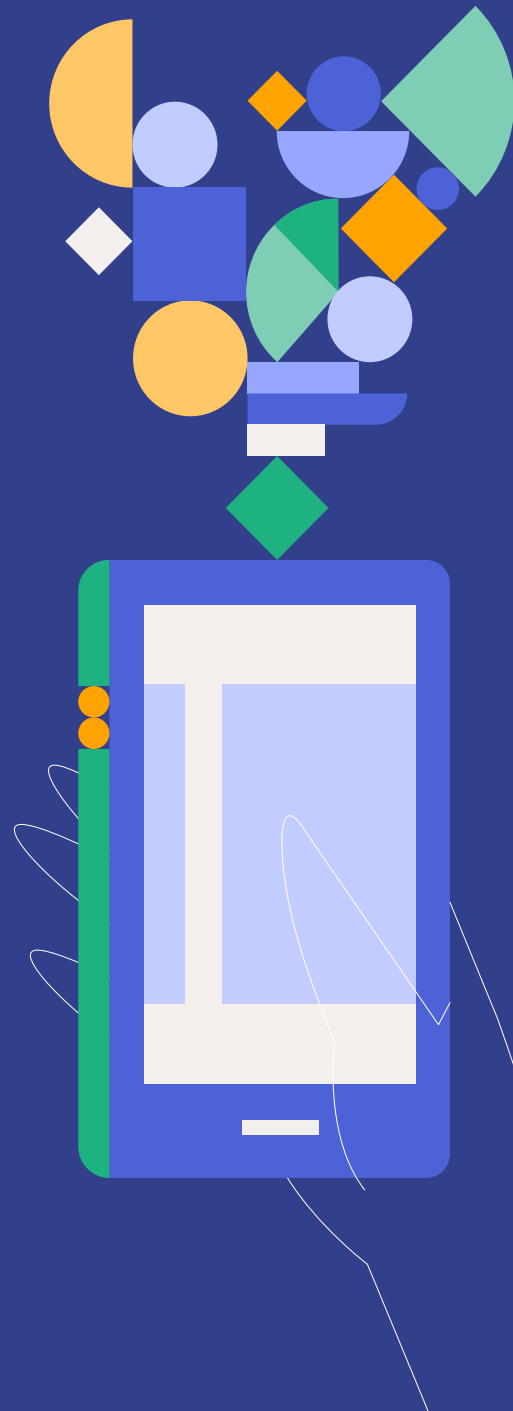


- Intelligent analytics
- Real-time dashboard
- Acquisition report
- Click report
- Audience report
- IP report
- Behavioral analysis
- Threat analysis
- Automated ad fraud prevention
- IP range blocking
- Custom filtering rules
- Priority support

Book a Free Audit Today

Want to get visibility into how fraud is impacting your digital advertising? Book your free 2-week traffic quality audit today.

[Book here](#)





TrafficGuard's award winning digital ad verification and fraud prevention SaaS analyses multiple stages in the advertising journey – impressions, clicks, conversions and post-conversion events to protect your ads against known and unknown fraud tactics.

A combination of unsupervised, semi-supervised and supervised machine learning algorithms layered on a dynamic rules-engine enable real-time detection and mitigation of fraud, resulting in improved campaign optimisation, higher advertising ROI and reduced time wasted on media volume reconciliations.

www.trafficguard.ai

