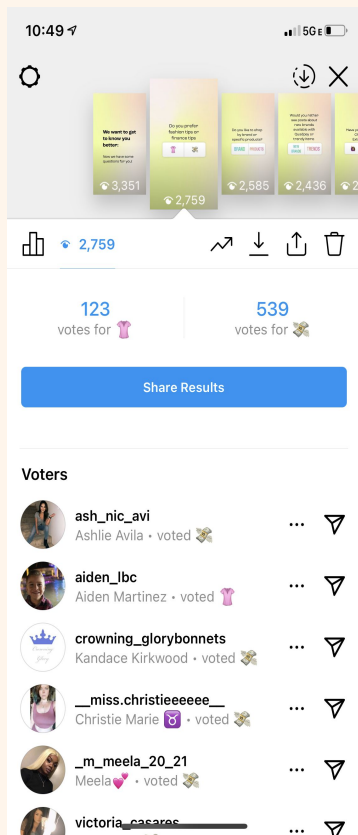
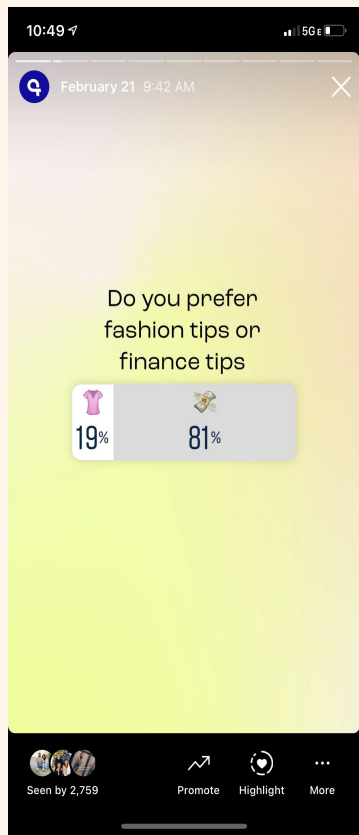


QUADPAY DOES FLM

Financial Literacy Month with Quadpay



- 1** Our financial education strategy
- 2** Our FLM campaign
- 3** Influencer strategy
- 4** Campaign moodboard
- 5** Let's do this thing!



THE CONTEXT

We're bring financial education to the next level.

In 2020, we began to set a foundation for Quadpay's financial education strategy with semi-regular blog content and select distribution across email and social.

In 2021, we're going full throttle, pushing into new platforms and distribution channels, cementing our unique voice, and establishing ourselves as a true authority in financial education.



quadpay



**Financial
Literacy Month**

The graphic features a light blue background with several US coins (quarters and dimes) scattered in the top right and bottom left corners. The text 'Financial Literacy Month' is prominently displayed in the center, with 'Financial' in a yellow box and 'Literacy Month' in blue.

THE CAMPAIGN

April is Financial Literacy Month...

Financial literacy starts with the ABCs, so that's where we'll focus: covering the basics of budgeting, smart spending, and using Quadpay to avoid credit card debt.

Each week of the month, we'll focus on a different theme:

Week 1: Bills

Week 2: Budgeting

Week 3: Debt

Week 4: Money Goals

BILLS, BILLS



MONEY MONDAYS

WEEK 01



DEBT

noun [det]

Something owed:

OBLIGATION



Creating and sticking to a BUDGET



THE CAMPAIGN

...and we'll be firing on all cylinders.

Our campaign centers around “Money Mondays.” Each Monday in April, we’ll be deploying:

- An **email** featuring financial education blog content, social video content, and Quadpay use cases
- Smart spending tips via **push**
- An **Instagram** carousel and story on the financial education theme of the week

Influencer strategy is crucial to this campaign. We’ll be partnering with **TikTokers** as well as **established financial influencers** to promote Quadpay’s commitment to financial education.

CONTENT CALENDAR

Medium	Platform	Specific Messaging / Notes	Link	Designer / Creator	Owner / Implementer	Go-Live Date
Content	Money Blog	Quadpay's Consumer Bill of Rights	https://app.asana.com/0/1199169750247077/1199889548395587	Hilary	Courtney	3/25
Content	Money Blog	Creating & Sticking with a Monthly Budget	https://app.asana.com/0/search/1200034023152463/1198867592387033	Hilary	Courtney	(already live)
Content	Money Blog	How to Pay Off Credit Card Debt for Good	https://app.asana.com/0/1199169750247077/1199588680670564	Hilary	Courtney	(already live)
Content	Money Blog	How to Set (and Keep!) Long-Term Money Goals	https://app.asana.com/0/1199169750247077/1200034023152465	Hilary	Courtney	3/30
Content	Product Education Blog	5 Simple Steps to take the Stress out of Managing Bills	https://www.quadpay.com/blog/money/tips-for-managing-bill-payments/	Hilary	Courtney	(already live)
Content	Product Education Blog	What's the Deal with Paying Later In-Store?	https://www.quadpay.com/blog/tutorial/how-to-pay-later-in-store/	Hilary	Courtney	(already live)
Content	Product Education Blog	How to Tackle Grocery Shopping with Quadpay	https://app.asana.com/0/1199169750247077/1199975680832539	Hilary	Courtney	(already live - 3/11)
Content	Product Education Blog	Can You Pay Later for Travel?	https://app.asana.com/0/1199169750247077/1199169758394489	Hilary	Courtney	4/1
Web	Essentials Section on Shop Page	Feature grocers, bill providers, etc.		Cydney	Cydney	4/1-4/30
App	Content Card	Introducing our FLM initiative -- link to consumer bill of rights blog post		Hilary / Torii	Lo	4/1-4/30
Social	Instagram Carousel & Stories	5 Simple Steps to take the Stress out of Managing Bills		Ronit / Torii	Ronit	4/5
Social	Instagram Carousel & Stories	Creating & Sticking with a Monthly Budget		Ronit / Torii	Ronit	4/12
Social	Instagram Carousel & Stories	How to Pay Off Credit Card Debt for Good		Ronit / Torii	Ronit	4/19
Social	Instagram Carousel & Stories	How to Set (and Keep!) Long-Term Money Goals		Ronit / Torii	Ronit	4/26
Social	TikTok / Instagram Reel	2x/week TikTok videos (8 total) to be leveraged in weekly emails & repurposed on Instagram reels. We will partner with 1-2 key money influencers to create the content and cross-promote on their TikTok platforms and Quadpay's owned channels.		Ronit	Lo	3/30
Social	TikTok / Instagram Reel			Ronit	Lo	4/1
Social	TikTok / Instagram Reel			Ronit	Lo	4/6
Social	TikTok / Instagram Reel			Ronit	Lo	4/8
Social	TikTok / Instagram Reel			Ronit	Lo	4/13
Social	TikTok / Instagram Reel			Ronit	Lo	4/15
Social	TikTok / Instagram Reel			Ronit	Lo	4/20
Social	TikTok / Instagram Reel			Ronit	Lo	4/22

CONTENT CALENDAR (CONT.)

Medium	Platform	Specific Messaging / Notes	Link	Designer / Creator	Owner / Implementer	Go-Live Date
CRM	Email	THEME: Introducing FLM "Money Mondays" & Consumer Bill of Rights		Hilary / Torii	Danielle	4/1
CRM	Email	THEME: Bills Include 1 Tiktok video, 1 blog, and 1 product edu/Quadpay use case in each email		Hilary / Torii	Danielle	4/5
CRM	Email	THEME: Budgeting Include 1 Tiktok video, 1 blog, and 1 product edu/Quadpay use case in each email		Hilary / Torii	Danielle	4/12
CRM	Email	THEME: Debt Include 1 Tiktok video, 1 blog, and 1 product edu/Quadpay use case in each email		Hilary / Torii	Danielle	4/19
CRM	Email	THEME: Money Goals Include 1 Tiktok video, 1 blog, and 1 product edu/Quadpay use case in each email		Hilary / Torii	Danielle	4/26
CRM	Push	Weekly financial tip via push notification to align with Money Mondays theme	https://app.asana.com/0/1199169750247077/1199889548395585	Hilary / Courtney	Courtney	4/5
CRM	Push	Weekly financial tip via push notification to align with Money Mondays theme		Hilary / Courtney	Courtney	4/12
CRM	Push	Weekly financial tip via push notification to align with Money Mondays theme		Hilary / Courtney	Courtney	4/19
CRM	Push	Weekly financial tip via push notification to align with Money Mondays theme		Hilary / Courtney	Courtney	4/26
Paid	Boosted Facebook Post	Consumer Bill of Rights blog post?		Ronit	Amanda	TBD
Paid	Boosted Instagram Post	Consumer Bill of Rights blog post?		Ronit	Amanda	TBD
PR	MAT Release	THEME: TBD		Maven	Maven	TBD
PR	Influencer Campaign	PR push for top tier morning broadcast		Maven	Maven	4/5-4/9

THE INFLUENCERS



About Tiffany Aliche: Tiffany is an award-winning teacher of financial education and personal financial educator. She is the founder of The Budgetnista which has helped over one million women save more than \$200 million, and pay off over \$100 million in debt, purchase homes and transform the way they think about their finances. She is the author of The One Week Budget and the Live Richer Challenge series. She also blogs about personal finance for The Huffington Post. Co-hosts the podcast Brown Ambition, and has an online school, the Live Richer Academy that teaches women how to create, implement and automate their own financial education path.

Appearances on: Good Morning America, TODAY, PBS, Fox Business, MSNBC, CNN/HLN

Featured in: The New York Times, The Wall Street Journal, Reuters, Essence Magazine, Forbes



About Rachel Cruze: Rachel is a personal finance expert, and daughter of financial expert Dan Ramsey. She is Host of "The Rachel Cruze Show" which helps people learn the proper ways to handle money and stay out of debt. She has also authored *Know Yourself Know Your Money*.

Appearances on: TODAY, Good Day LA

Sample Interview: [Media Reel - TODAY and others](#)

We're coming to a morning show near you.

We will work with an established financial influencer to land national and local **broadcast placements**.

THE INFLUENCERS



theavocadotoastbudget

Lexa VanDamme | The ATB

Follow

391 Following 398.8K Followers 2.2M Likes

✨ Millennial's Guide to Surviving Capitalism ✨

she/her

YouTube + Fave Apps

ezbiolink.com/the-avocado-t...



yourrichbff

Your Rich BFF

Follow

89 Following 346.6K Followers 2.1M Likes

RichTok HQ

⚠️ NOT FINANCIAL ADVICE ⚠️

YourRichBFF@gmail.com

flooz.link/yourrichbff



irv.official

Irv Official

Follow

24 Following 537.8K Followers 3.3M Likes

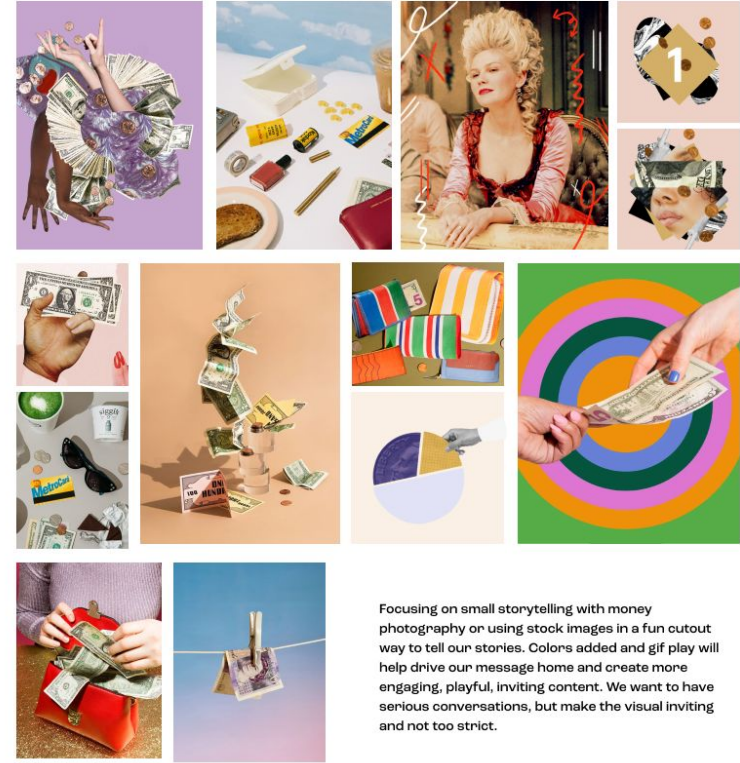
⬇️ Exclusive Content, Consultations, Credit Tools & More ⬇️

linktr.ee/Irvofficial

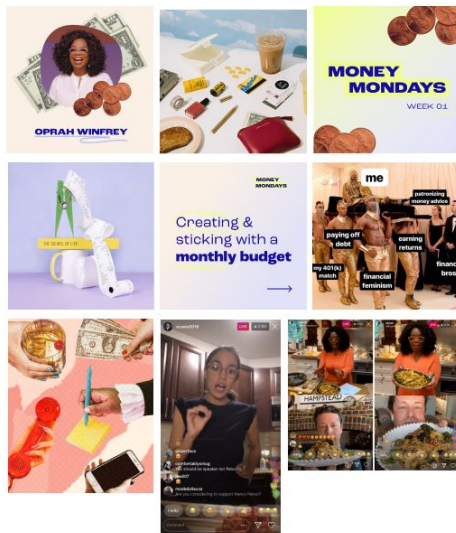
We want to make waves on FinTok.

We will work with **2-4 TikTokers** throughout the month to produce a total of **8 videos** that introduce Quadpay to their followers while also building up our own TikTok following.

CAMPAIGN MOODBOARD: IMAGERY INSPO



CAMPAIGN MOODBOARD: CROSS-PLATFORM APPROACH



Supporting Ronit with posts that engage users—offer simple straightforward advice and entice them to read on/click through/swipe.

FLM is a great way to kick off the idea of ambassadors starting money conversations and instagtram lives, engaging everyone to ask questions and get deeper to learn more about finances in all different terms. It would be fun to have weekly programming that people can tune in and get good practical advice, inspiration or openness about money topics that are sometimes more closed off.

5 Simple steps to take the stress out of managing bills

Week 1: Bills

Week 2: BUDGETING

Week 3: Debt

Week 4: Money Goals

BILLS, BILLS
BILLS, BILLS

Staying in our type game, but adding the handwritten feel a bit and some more playful explorations. Colors still on brand.

MONEY WEEK 01
MONDAYS



BUDGET

noun [byj-ıt]

An estimate often itemized, of expected income and expense for a given period in the future.

Our ultimate goal:

To ensure that both new and existing customers view Quadpay as a tool for **responsible spending and budgeting**, rather than just a shopping platform.

Let's get that bread! 

QUADPAY DOES FLM

Campaign Recap & Takeaways



- 1** Deliverables overview
- 2** Performance against KPIs
- 3** Platform-by-platform breakdown
- 4** Campaign takeaways

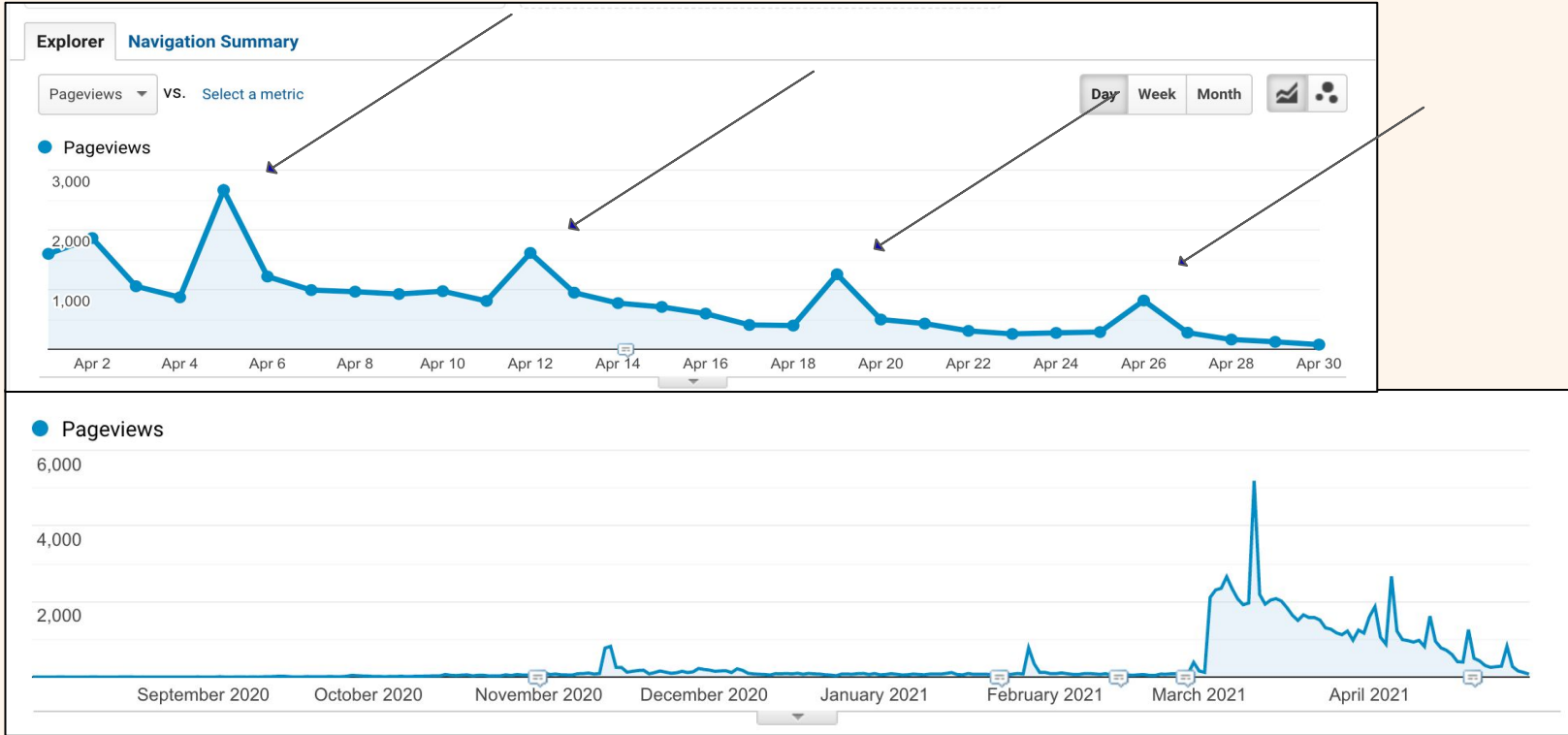
During the month of April, we deployed:

- 5 Money Mondays emails
- 3 push notifications
- 4 “money” blogs (including Consumer Bill of Rights debut)
- 4 product education blogs
- 9 TikTok posts (on influencers’ accounts & the Quadpay account)
- 4 Instagram carousel posts
- 8 Instagram stories & reels
- 5 sets of stories saved to the “Money Talks” highlight
- 1 MAT release
- 2 boosted posts on Instagram & Facebook

How we stacked up to campaign KPIs

Platform	Original KPI	Actual Performance
Social	Reach 1-2% engagement on Instagram & 1,000 likes per video on TikTok for finance content.	Our average Instagram engagement during the campaign was 0.89% . Our creator TikToks earned an average of 2,154 likes.
Email	Reach 13-15% open rate and 7% click through rate for campaign emails.	Our average email open rate for the campaign was 12.5% , with an average clickthrough rate of 2.5% .
PR	Reach of PR initiatives around financial education: 800 placements for MAT release, 1-2 top tier national morning shows/broadcast, 3-5 in top 5 DMA, 5-6 in personal finance/consumer media.	Our MAT release, “3 savvy ways to manage your finances,” went live on April 20, resulting in pickup in 973 outlets and 143m total audience impressions—with particularly strong performance in the 10 largest DMAs in the US and the midwest.

A snapshot of our “money” blog performance



A snapshot of our “money” blog performance

Page ?	Pageviews ? ↓	Unique Pageviews ?	Avg. Time on Page ?	Entrances ?	Bounce Rate ?	% Exit ?	Page Value ?
	24,146 % of Total: 1.79% (1,352,235)	22,639 % of Total: 2.02% (1,118,604)	00:02:06 Avg for View: 00:02:11 (-3.74%)	21,737 % of Total: 2.92% (744,682)	89.90% Avg for View: 40.33% (122.92%)	87.25% Avg for View: 55.07% (58.44%)	\$0.00 % of Total: 0.00% (\$0.00)
1. /blog/money/consumer-bill-of-rights-financial-literacy-month/?redirect=app	7,976 (33.03%)	7,705 (34.03%)	00:02:19	7,530 (34.64%)	92.38%	90.80%	\$0.00 (0.00%)
2. /blog/money/tips-for-managing-bill-payments/	2,226 (9.22%)	2,128 (9.40%)	00:02:57	2,024 (9.31%)	83.75%	82.61%	\$0.00 (0.00%)
3. /blog/money/consumer-bill-of-rights-financial-literacy-month/	1,237 (5.12%)	1,116 (4.93%)	00:01:09	1,071 (4.93%)	84.31%	80.52%	\$0.00 (0.00%)
4. /blog/money/how-to-create-a-monthly-budget/	1,153 (4.78%)	1,104 (4.88%)	00:02:47	1,068 (4.91%)	88.30%	87.16%	\$0.00 (0.00%)
5. /blog/money/how-to-pay-off-credit-card-debt/	943 (3.91%)	911 (4.02%)	00:03:00	897 (4.13%)	86.18%	84.31%	\$0.00 (0.00%)
6. /blog/money/how-to-set-long-term-financial-goals/	752 (3.11%)	683 (3.02%)	00:02:29	611 (2.81%)	81.67%	76.60%	\$0.00 (0.00%)
7. /blog/money/how-to-pay-later-for-travel/	404 (1.67%)	383 (1.69%)	00:03:52	206 (0.95%)	76.81%	74.75%	\$0.00 (0.00%)
8. /blog/money/does-paying-bills-late-affect-credit/	356 (1.47%)	336 (1.48%)	00:03:12	276 (1.27%)	84.06%	78.65%	\$0.00 (0.00%)
9. /blog/money/how-to-file-taxes-2021/?redirect=app	240 (0.99%)	224 (0.99%)	00:02:21	180 (0.83%)	88.89%	83.33%	\$0.00 (0.00%)
10. /blog/money/using-debit-cards-as-credit-card/	179 (0.74%)	174 (0.77%)	00:02:31	168 (0.77%)	94.05%	94.41%	\$0.00 (0.00%)

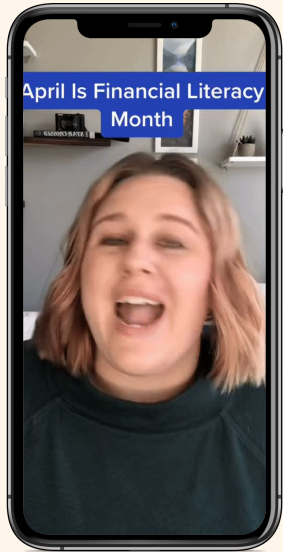
A snapshot of our email performance

Unique OR	Unique CTR	Subject Line	Heat Map Commentary
10.63%	1.19%	Get ready for Money Mondays 📅	Top clicked was the top nav Shop All Stores CTA at 28%. The hero image had 21% of clicks, while Follow us on Instagram had 10%.
13.47%	3.81%	Money Mondays: Bills, bills, bills	Top clicked was "How to Pay Your Bills with Quadpay" at 36%. The Take the stress image that led to the blog had 13% of clicks, while the top nav Shop Now CTA had 8%. The top clicked merchant was T-Mobile at 4%. The top clicked categories were Women and Electronics at 5%.
13.57%	2.75%	Money Mondays: Budgeting 101	Top clicked was "How to Use Quadpay at the grocery store" at 16%. The "Your guide to creating..." that led to the blog had 15% of clicks, while the top nav Shop All Stores CTA had 11%. The top clicked merchant was Walmart at 6%. The top clicked category was Women at 7%.
13.34%	3.02%	Money Mondays: Tackle your debt 💪	Top clicked was the Shop Now CTA at 17%. The "3 simple steps to conquer your credit card debt" had 13% of clicks, showing us that customers are interested in credit card education. The top nav Shop All Stores had 12% of clicks. Groceries was the top clicked 2x2 at 10%.
11.35%	1.75%	Money Mondays: Your future is bright 🌟	Top clicked was the top nav Shop All Stores CTA at 20%. This shows us that consumers are interested in shopping as well as financial literacy. The Shop Now CTA had 16% of clicks, while the hero image had 13%. The "how to set and keep financial goals" had 9% of clicks, showing us that customers are interested in proper financial education. The top clicked merchant was AirBnB at 8%.

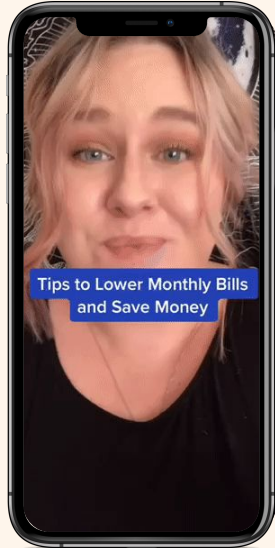
A snapshot of our Instagram performance

Title	Views	Likes	Impressions	Saves	DMs
In-feed post: Multiple choice question	N/A	48	6186	3	4
Reel: Kick off video	4756	34	N/A	N/A	N/A
In-feed post: 5 Simple Steps to Take the Stress Out of Managing Bills	N/A	83	51,399	56	--
In-feed video: Navigating Bills with Quadpay	1195	41	4083	9	2
Reel: budgeting and vacation	5305	56	N/A	N/A	N/A
In-feed post: Creating and sticking with a monthly budget	N/A	56	7322	9	3
Reel: 5 myths about budgeting	5980	57	N/A	N/A	N/A
In-feed post: How to pay off credit card debt for good	N/A	62	6710	9	--
In-feed video: notebook how to tackle debt	1240	36	4084	5	2
In-house reel: avoiding debt and how Quadpay helps	6940	80	N/A	N/A	N/A
In-feed post: your future is bright how to set long term money goals	N/A	43	5965	6	--

A snapshot of our TikTok performance: @theavocadotoastbudget



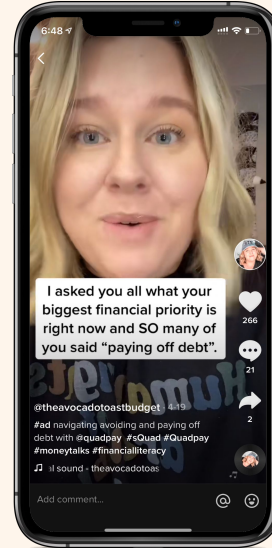
Live 03/31
Creator views: 3719
Creator likes: 135
QP views: 790



Live 04/02
Creator views: 5891
Creator likes: 174
QP views: 372



Live 04/06
Creator views: 6029
Creator likes: 206
QP views: 223



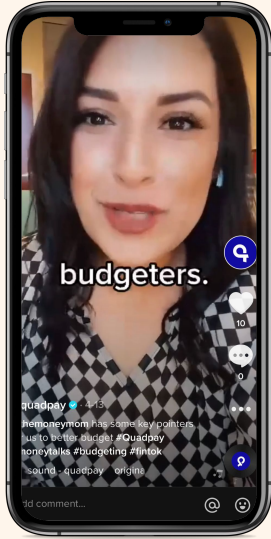
Live 04/19
Creator views: 6073
Creator likes: 271
QP views: 34

A snapshot of our TikTok performance: @themoneymom

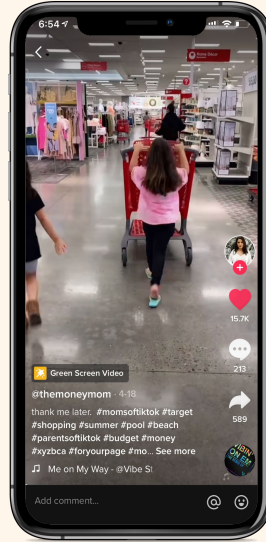
Viral status!



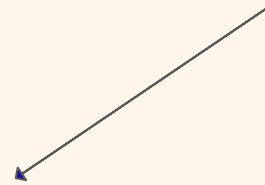
Live 04/06
Creator views: 4984
Creator likes: 380
QP views: 250



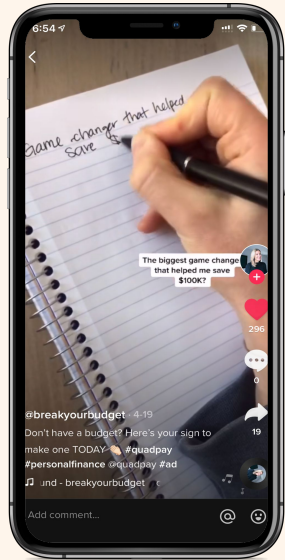
Live 04/13
Creator views: 4000
Creator likes: ?
QP views: 208



Live 04/18
Creator views: 153.5K
Creator likes: 15.7K
QP views: 195



A snapshot of our TikTok performance: @breakyourbudget & @markettrader_official



Live 4/19
Creator views: 8871
Creator likes: 306
QP views: 262



Live 4/22
Creator views: 1599
Creator likes: 62
QP views: 331

A snapshot of our paid social performance

Content	Platform	Amount Spent	Reach	Impressions	Frequency	Unique Link Clicks	Link Clicks	CPC
Consumer Bill of Rights	Facebook	\$7,449.73	2,011,176	5,481,495	2.73	12,172	12,423	\$0.60
Bills carousel post	Instagram	\$150	--	51,399	--	--	268	\$0.55

Campaign takeaways

Successes	Opportunity areas
<ul style="list-style-type: none"> ● Created a unified creative concept that translated seamlessly across platforms ● Email open rates were on par with or higher than our regular sales emails ● Engagement with Quadpay use cases was high, especially bills ● Grew Quadpay TikTok following 2x during campaign 	<ul style="list-style-type: none"> ● Plan earlier to lock down broadcast influencers ● Boost email click through rates with more engaging/interactive content ● Experiment with less frequent CRM cadence to address diminishing returns on engagement

QUADPAY DOES FLM

The Next Phase of Financial Wellness



- 1** Our global approach
- 2** Six-month roadmap
- 3** US financial wellness partnership
- 4** Next steps

Together with Zip, we want to be the first true global champion of financial wellness in the BNPL space.



Our social mission

A financially fearless generation

Growing young people's financial capability so that they can fearlessly navigate the new financial landscape

We'll focus on building these pillars of our financial wellness strategy.

- **Product features & tools**, e.g. PFM (personal finance management) Pocketbook tools integrated with product education around using Zip/Quadpay for money management
- **Customer data collection & analysis**
- A **customer program** (e.g. Everfi) with supporting content (i.e. what we have already done in the US with FLM!)
- **Charity partners** to demonstrate our broader community commitment to FW impact, both globally and in the US
- And in the future, **research and advocacy** on key groups needing financial education e.g. young people using mobile payments

Here's how we envision our strategy coming to life in the next six months.

- Financial wellness & product education content (always on/weekly)
- Product updates to support our promise to consumers (monthly)
- Campaign “bursts” to increase momentum around our financial wellness mission (quarterly)

Campaign roadmap



April: Quadpay
Financial Literacy
Month campaign

June: Secure US
financial wellness
charity partner

August: Broadcast influencer
for National Financial
Awareness Day (Aug. 14)

October: Launch Everfi
content program

Zip will be partnering with Young Change Agents in Australia. We want to forge a FW partnership of our own.

Potential partner organizations (global):

- [Everfi](#) - potential charity partner alongside customer education program
 - Sponsor their [university program](#)
 - Develop a customer financial education program specific to mobile payments and the digital financial landscape for web/app
 - Example of Everfi's financial education program with Zelle: [see here](#)
- [GFLEC](#) - global financial literacy organization with a focus on mobile payments
 - Example of recent GFLEC research: [see here](#)

Zip will be partnering with Young Change Agents in Australia. We want to forge a FW partnership of our own.

Potential partner organizations (US):

- [Operation Hope](#) equips young people and adults with the financial tools and education to secure a better future—coaching them through their personal aspirations and life’s challenges, and facilitating their journey to financial independence.
- [Dress for Success](#) is a global not-for-profit organization that empowers women to achieve economic independence by providing a network of support, professional attire and the development tools to help women thrive in work and in life.

Logistics and next steps to move our global financial wellness strategy forward.

- Key stakeholders:
 - AUS: Steve Brennen and Scott Matyus-Flynn
 - US: Hilary Krutt and Lauren Volpe
- Next steps tbd