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## Selling Behind the Password

*Leveraging the marketing potential within online banking*

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**Abstract:** In this report, we look at the efforts of 15 major banks and payments players to cross-sell products within their secure online banking areas.

We analyze six key areas behind the password that can be effectively used for sales and marketing messages:

- Interstitial (splash screen) pages inserted after performing any online activity, especially after the initial login.
- Banner and keyword advertising within the secure online banking area
- Product placement within online banking and bill pay
- Transactional upgrades
- Page displayed after an online banking session has concluded (either through logoff or inactivity)
- Product/shopping/discount portals

**Companies Mentioned:** *American Express, Bank of America, Chase Bank, Citibank, Discover Card, Everbank, First Tech Credit Union, ING Direct, Jwaala, Mint, Netflix, PayPal, Revolution Money, US Bank, WaMu, Wells Fargo*

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