



## BluePay Your Way™

Entering the Mid-Market

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## Overview of BluePay and the Marketplace

Headquartered in Naperville, Ill., BluePay is a Tier 1 acquirer that serves as the go-between for merchants and wholesale credit card companies, like Visa and MasterCard, while also processing checks electronically through Automated Clearing House (ACH). Simply put, the company securely moves money around. Currently, BluePay is a \$45-million company with expectations for large growth through acquisition and entering new markets. Regional offices in Phoenix, Hartford, Conn., and Atlanta are used for operations and data storage. In addition to its direct sales efforts through 65 account managers, BluePay also works with about 450 BluePay dedicated Indirect Sales Office (ISO) partners, undedicated registered agents, unregistered agent offices, and Merchant Level Salespeople (MLS) partners.

BluePay was founded in the early 2000s. However, the core team has been working together under various names since 1987 – more than 20 years – and have witnessed and contributed to the evolution of the merchant services industry. This has helped the company become true leaders in payment processing and backs up its claim that it has the “best IT staff in the industry.” Also, BluePay attributes its current success to several key points. These include its internal processing operations, its minimal downtime (less than competitors), its 24/7 domestic customer service staff, its ability to provide immediate reporting, and its flexibility to create custom solutions for clients.

BluePay offers credit card transaction services to merchants throughout the U.S. and Canada, as well as offering ACH check processing, gift card services, EFTPOS terminals, Internet payment gateways, and custom integrated software solutions. It has traditionally served small business owners of restaurants and retail stores, e-commerce websites, and gas stations, as well as providing support for mail/phone order transactions through merchant services. This sector of the marketplace is saturated with competitors, and the merchant services category is threatened with commoditization. With no real point of differentiation between merchant service providers, client decision in this category becomes all about price. This has created a “race to the bottom” mentality within this segment of the industry.



In addition, the current U.S. economy is in the midst of what appears to be a significant recession attributed to job losses, stock market losses, and a deepening emerging credit crunch, in which credit card companies are no longer extending easy credit and are cutting credit limits in half for current customers. This environment means that the number of credit card transactions will begin decreasing as customers have less money and/or lines of credit to make purchases – making the merchant services segment of the industry harder to compete in than ever before.

To combat these issues, BluePay has decided to enter the business-to-business sector of the overall payment-processing market, which has less competitive pressure and has been relatively untapped in the past. This “mid-market” segment of the payment-processing marketplace includes large manufacturers, distributors, municipalities/governmental entities, educational institutions, insurance companies, and utilities companies. A smaller, more sophisticated competitive set resides within the mid-market. However, there is still no clear differentiation among these companies. Key competitors currently playing in this space include Chase Paymentech, First Data Corp, Cyber Source, Elavon, and BA Merchant Services (Bank of America).

### Mid-Market Competitive Analysis

The largest of the mid-market competitors is Chase Paymentech, which processes an estimated 20 billion transactions each year for more than 600,000 clients globally. Last year, the privately held company had an annual processing volume of \$719 billion. At this time, they are partnered with First Data Corp, but will end the joint venture by the end of this year. Chase Paymentech leads the market by serving retail, hospitality, insurance, utilities, airlines, convenience stores, and gas stations. First Data Corp, who owns TeleCheck, had revenues totaling more than \$8 billion in 2008. They currently own 49 percent of Chase Paymentech, with JP Morgan Chase owning the rest.

Elavon, a subsidiary of U.S. Bancorp, reported just over \$142 million in revenue for last year. It is focused on serving the payment-processing needs of governmental entities, educational institutions, and utilities companies. Similarly, BA Merchant Services, a subsidiary of Bank of America, reported just over \$108 million in revenue and processed more than seven million transactions. In addition to providing merchant services to retailers, restaurants, and gas stations, BA Merchant Services is also in the mid-market by providing payment-processing services for utility companies and governmental entities.



CyberSource is an industry leader as well. Approximately 238,000 clients used CyberSource worldwide to process more than \$20 billion through more than 400 million transactions last year. CyberSource's revenues for 2007 totaled more than \$117 million. CyberSource owns Authorize.Net, which is used to serve an estimated 200,000 small businesses and online retailers who have up to \$3 million in revenue annually. CyberSource Advanced is its mid-market solution, which is focused on insurance companies, educational institutions, and the travel industry (airlines, etc.). CyberSource offers a wealth of industry information and resources in the form of whitepapers and industry guides. This has given the company a position of thought leadership within the mid-market payment-processing industry.

### Selecting Verticals Within the Mid-market

By entering the mid-market of the industry, BluePay will be going up against fewer competitors but will be competing against much larger, more established companies. It would be cost deterrent and nearly impossible to try to own the entire mid-market. Vertical segments within the mid-market must be selected to direct BluePay's marketing effort's focus. BluePay will need to find niches within the mid-market that it can truly own through majority market share, while ensuring a positive return on investment. After thorough research, we recommend that BluePay focus on three verticals within the mid-market – higher educational institutions, municipalities, and health care. These three verticals are considered to be “recession-proof,” meaning that even when the economy is bad, these sectors still thrive and require payment-processing services on a large scale.

### Critical Insights

Given the grim state of the national and global economy, BluePay needs to target “recession-proof” sectors for its mid-market product.

The lack of differentiation within the industry points to a clear need to distinguish BluePay from its competitors.

The major competitors in the mid-market segment are aligned with or owned by banks, which in this economy is an exploitable position. These large financial institutions may be unstable and unreliable to the mid-market clients that desire stability. Also, these same large financial institutions are not known for being nimble or able to design custom solutions.



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## Guiding Principles

The Guiding Principles for BluePay relate to both critical insights.

The current economic crisis necessitates a focus on identifying elements of the economy that can withstand the deep downturn. Subprime mortgages, a tanking stock market, losses at the corporate level, and an overall credit crunch have coalesced together to form the worst economic conditions in decades. However, within this doom-and-gloom scenario, certain segments of the economy remain solid and may even see continued growth. BluePay must move aggressively to compete within these market verticals in order to realize continued growth during a time of significant losses. The strongest “recession-proof” market verticals to target that fit BluePay’s strengths are higher education, health care, and governmental entities.

The second guiding principle relates to the need to differentiate BluePay from its competitors. Working within a largely commoditized market, BluePay needs to move to develop a brand identity that is unique from its competitors. With its long history as leaders in the field and nimble flexibility to meet clients’ needs, BluePay should position itself as the smart, caring guys to compete against the faceless monolithic bank-backed competitors.

## Vision

In order to help BluePay build its brand, BluePay must first build a persona that accurately represents the company, while also helping potential customers understand the key differences between BluePay and its competitors. The following paragraphs describe the proposed persona for the future of BluePay’s brand.

**BluePay is smart.** BluePay’s team has been in the merchant account and payment-processing industry since 1987 and helped define what are now known as best practices within the field. It has the technical know-how to go above-and-beyond, developing successful solutions for its partners.

**BluePay is caring.** BluePay cares about its clients. The company works to be a true partner and go beyond the typical client-vendor relationship. BluePay works hard to be nimble and help solve its partners’ problems to make the clients more profitable. BluePay does not feel the need to force its customers into a standard solution base in the same way as its competitors.



**BluePay is different.** BluePay's technical expertise and flexible organizational structure make it stand out from its nondescript competitors.

The "recession-proof" verticals lend themselves to a company that operates differently, is razor-sharp in its thinking and implementation, but has a heart and works for the greater good. Higher education, health care, and the government are all about serving people and helping constituents live better lives. This brand persona communicates these key differences so that BluePay will gain a sustainable competitive advantage, enabling it to enter and dominate the selected verticals within the mid-market.

## Objectives

- Enter and grow market share in three chosen market verticals starting by generating 100 qualified sales leads for each market vertical by July 1, 2009.
- Gain one higher education client in the first quarter of 2009, two in the second quarter 2009, and four in the third quarter 2009, each with an annual processing volume of \$50,000.
- Gain one health care client in the first quarter of 2009, two in the second quarter 2009, and four in the third quarter 2009, each with an annual processing volume of \$50,000.
- Gain one county or top-200 city by population client in the first quarter of 2009, two in the second quarter 2009, and four in the third quarter 2009, each with an annual processing volume of \$75,000.



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## Strategies

### **Strategy #1: Enter New Markets**

To achieve growth in the midst of an overall non-growth market, BluePay will need to find new prospects in recession-proof areas of the payment-processing market. The best new prospects can be found within the mid-market in three key verticals — health care organizations, higher educational institutions, and municipalities (governmental entities). This strategy, in addition to the current plans of growth through acquisition, will help BluePay achieve both short- and long-term goals. Also, this ensures a customer stream for the future and combats the overall economic landscape, including the downward spiral of the industry because of the race to the bottom paradigm currently impacting merchant services.

### **Health Care Vertical Overview**

The health care industry is a viable vertical that consists of a variety of private and public stakeholders and segments. Roughly 580,000 establishments make up this industry. According to a recent article by Creditcards.com, more and more people are turning to debt, specifically by way of credit cards, to pay for health care. Allbusiness.com cites a projected increase for national health expenditures in the year 2010 totaling an astonishing \$2.6 trillion. Creditcards.com also projects that borrowing and out-of-pocket spending to cover health care expenses will see a steady increase over the next decade.

The following nine segments make up the health care industry and are typically covered by medical payment processors:

- Hospitals
- Nursing and residential care facilities
- Offices of physicians
- Offices of dentists
- Home health care services
- Offices of health care practitioners
- Outpatient care centers
- Ambulatory health care services
- Medical and diagnostic laboratories



The following table, generated from 2006 data from the Bureau of Labor statistics, provides a percent distribution of employment and establishments in the health care industry, according to detailed industry sector:

| Industry segment                          | Employment | Establishments |
|---|------------|----------------|
| Total                                     | 100%       | 100%           |
| Ambulatory health care services           | 42.2       | 87.1           |
| Offices of physicians                     | 17.1       | 36.7           |
| Home health care services                 | 6.9        | 3.3            |
| Offices of dentists                       | 6.3        | 20.7           |
| Offices of other health practitioners     | 4.6        | 19.3           |
| Outpatient care centers                   | 3.9        | 3.4            |
| Other ambulatory health care services     | 1.7        | 1.4            |
| Medical and Diagnostic laboratories       | 1.6        | 2.3            |
| Hospitals                                 | 34.8       | 1.3            |
| General medical and surgical hospitals    | 32.8       | 1.0            |
| Other hospitals                           | 1.3        | 0.2            |
| Psychiatric and substance abuse hospitals | 0.8        | 0.1            |
| Nursing and residential care facilities   | 23.0       | 11.5           |
| Nursing care facilities                   | 12.6       | 2.8            |
| Community care facilities for the elderly | 5.0        | 3.4            |
| Residential mental health facilities      | 4.0        | 4.1            |
| Other residential care facilities         | 1.3        | 1.1            |

The offices of dentists, physicians, or other health practitioners account for more than 75 percent of health care establishments, while hospitals represent a mere 1 percent. This indicates that there will be many smaller opportunities within this vertical than larger ones. However, hospitals may



prove to be better targets because the deals closed have the potential to be much larger in both revenue and profit.

A sector that specializes in providing medical care and service to the masses, the health care industry is essentially recession-proof. Health care was the largest industry in 2006, providing a total of 14 million jobs. It is projected that between 2006 and 2016, the health care industry will account for three million new wage and salary jobs.

While health care coverage has become a growing cause for concern among many Americans, health insurance is generally held by a large majority of the population. In 2006, the number of people with health insurance increased to 249.8 million in 2006 from 249.0 million in 2005. Also, as of 2006, 201.7 million people were covered by private health insurance, and 80.3 million were covered by government health insurance.

Further emphasizing the philanthropic approach and initiative for social responsibility evident in the health care vertical can heighten BluePay's accessibility to this market segment.

### ***Competitors***

Electronic Clearing House, Inc. (ECHO), a Tier 1 payment processor in business since 1986, does credit card and electronic check processing. Its medical payment processing covers a number of different health care specialties including:

- Hospitals
- Family and general practice doctors
- Physical therapists, chiropractors, sports medicine
- Orthopedics
- Cosmetic surgeons and treatment centers
- Ophthalmologists and optometrists
- Obstetrics and gynecological offices
- Therapists, psychiatrists, mental health professionals
- Dentists, endodontists, periodontists

ECHO's business structure is driven by a customized, consolidated, and low-cost payment-processing approach. Its clients include a host of health care organizations including, but not limited to: health maintenance organizations (HMOs), primary care networks (PCNs), and physician hospital organizations (PHOs).



## Higher Education Vertical Overview

College enrollment in the U.S. increased 17 percent in this decade alone. This fall, an estimated 17.1 million students enrolled in undergraduate institutions with another 3.4 million in graduate or professional institutions. 11.5 million of these students were enrolled in one of the nearly 1,200 two-year community colleges. In times of job loss and recession, one avenue that many people choose is to return to school in order to gain a degree or to enhance their job skills.

Millions of students create millions of opportunities to capture credit card payments for everything from tuition payments to bookstore purchases and other campus retail and foodservice business. Tuition, though, is the prize for on-campus or online payments. Private four-year institutions now charge an average of \$23,712 annually for tuition and fees, an increase of 6.3 percent from last year. Public four-year institutions charge an average of \$6,185 annually in tuition and fees, up 6.6 percent from the previous year. And even community colleges are seeing significant increases of 4.2 percent to account for an annual average of \$2,361 for tuition and fees. These factors present a prime opportunity for BluePay, who will benefit from higher transactional values and increased transactional volumes based on its current revenue model.

Tuition payments are universal regardless of the type of higher education institution. However, community colleges and traditional four-year colleges and universities have significant differences and customer service needs. While four-year schools offer more opportunities for payment-processing needs because of the higher tuition costs and residential and food service fees, community colleges are less entrenched and courted by the larger payment-processing competitors. Both should be targeted, but there must be an understanding of these key differences by the sales force.

At most colleges and universities there is a business officer who is the first point of contact to solicit sales of business-related products. These employees have titles such as Bursar, Director of Financial Services, Comptroller, and Purchasing Manager or Director. Regardless of their title, people in these positions are motivated by the bottom line, but there is a strong interest to work with those who understand higher education. For this reason, effective positioning of BluePay as a higher-education or non-profit dedicated service would increase the likelihood of success with a new business pitch.

Another key element of the higher education vertical is a commitment to



environmentally conscious practices and an overall socially responsible business model. While employees on the business-side of higher education are certainly business-minded, they choose to work in an industry that is considerably more people-oriented and focused on improving students' lives through educational opportunities. Bringing elements of philanthropy to BluePay would serve to increase access to this market segment.

Colleges and universities, like other mid-market verticals, are data-rich environments, where business officers require an integrated payment-processing solution. For this specific vertical, this means the payment processing must sync with the institutional database — SunGard's Banner system and Datatel being two of the most popular.

### ***Competitors***

In terms of direct competition for BluePay, there are a number of companies already working to reach this mid-market vertical. In business since 1989, TouchNet offers consolidated payment-processing services in addition to a host of other college finance business solutions. TouchNet outsources its payment-processing product through partners Chase Paymentech, First Data, Global Payments, NOVA Information Systems, and RBS Lynk. TouchNet offers extensive training for its clients, and hosts an annual conference. This is another quirk of higher education, where training is typically encouraged and expected.

Tuition Management Systems (TMS) offers similar consolidated services to that of TouchNet, including payment processing. TMS packages loan processing, bill production, monthly payment options for students and families, and affordability counseling. In essence, the payment processing becomes almost an afterthought.

NelNet Business Solutions is moving to position itself in this broader context as being in the business of "education planning and finance." The company touts its "path to paperless" system, which likely resonates with this vertical for the socially responsible perspective as much as the cost savings.

Heartland Payment Systems offer comparable services and solutions to BluePay in higher education. The company competes in several additional verticals including restaurants, retail, hotel/lodging, and community banks. While Heartland has not successfully positioned itself to own the higher education vertical, it is making some overtures toward a better understanding and appeal to the market. Its "Give Something Back Network" gives a small percentage of the customers' transactions to



charitable causes. However, Heartland looks to push its clients into adopting its One Card product that can be used by students for a variety of on- and off-campus purchases.

Elavon and CyberSource also compete by offering payment-processing services to educational institutions.

### Municipalities Vertical Overview

Utilities payments, tax payments, permit fees, parking and traffic violation fees, court costs, licensing fees, and mortgage escrows are included within the numerous and diverse payment-processing needs of municipalities. As a result of some payments being due on a monthly or annual basis, municipalities also have a need for a payment-processing system that can handle large fluctuations in volume.

The municipalities vertical market is a good fit for BluePay because it can provide processing solutions for both large volumes of transactions and high-value transactions. Because most payments processed by municipalities are processed monthly/annually on a continuous basis, a customer within this vertical can provide a constant and fairly consistent revenue stream for BluePay that is not dependant on the consumer economy.

Municipalities, also referred to as governmental entities, exist on many levels and can provide BluePay with a huge selling base within the vertical. Payment processing needs exist on the city, county, state, and even federal level. The U.S. Census estimates that there are more than 18,000 towns, cities, and villages within the U.S. and more than 3,000 counties. Each entity is self-governing to varying extents and each have a variety of payment-processing needs. Below is a chart illustrating the various segments within the municipalities vertical.

|                             |        |
|-----------------------------|--------|
| Number of States            | 50     |
| Number of Counties/Parishes | 3,219  |
| Number of Cities            | 10,016 |
| Number of Towns             | 4,431  |
| Number of Villages          | 3,770  |



More populous areas will naturally have greater payment-processing needs. Therefore, it would be advisable to start by focusing on areas with high concentrations of population. In addition, it would be advisable to focus on areas with high-income levels, as these areas will have larger tax and utility bills. Focusing on these two areas within the vertical would provide BluePay the potential to gain high numbers of transactions and larger amounts per transaction.

Key decision makers within this vertical include city managers, board CEOs/CFOs/COOs, board members/trustees, mayors/presidents, and departmental heads. These people can be either elected officials or hired employees. Taxpayers may also factor into the purchasing process, as payment-processing solutions would be purchased with their tax dollars.

### ***Competitors***

A few competitors in this vertical market include e:remitt Payment Processing Solutions (also in health care), Payment Processing Inc. and RoboServer, a subsidiary of AmeriResource (provides self-service POS payment processing for municipalities). It does not appear that any one competitor truly has a hold within this vertical market. Nor does it seem that any have a true point of differentiation.

### **Strategy #2: Build a Mid-Market Team**

Selling in the mid-market will require that sales staff develop a different set of skills, as sales done here will be more complex in nature and may have much longer sales cycles. Rather than having one or two main points of contact, as in the merchant services segment, sales people will need to actively sell to six or more contacts that make up the decision making committee for a mid-market deal.

A sales team dedicated to servicing the mid-market will be needed. Each Account Manager will need to not only be trained for complex business-to-business selling but will also need to become experts in each of the three new mid-market verticals. For this reason, it may be advisable to have mid-market Account Managers only sell within one key vertical rather than all three. Mid-market Account Managers may be pulled from the top performers within BluePay's current sales staff or may be new hires.

In addition to a dedicated sales staff, marketing support staff for each of these three verticals will also need to be put into place to serve as both project managers and sales support. These three marketing managers would be experts within each of the vertical industries and would work to manage the implementation of the integrated marketing plan for their



assigned vertical. Also, a core technology team for the mid-market should be formed from BluePay's current staff.

Having a dedicated team at these levels will help ensure success within the new verticals and will help maximize the return on investment from the marketing budget dedicated to the mid-market.

#### *Qualifying Leads*

Account Managers should rate leads in the BluePay sales database in order to focus on those leads that show the greatest promise of closing. Hot leads would include those ready to make a decision and in a position to make that decision to choose BluePay. Personal attention should be focused on hot leads. Warm leads would be those leads that are interested in BluePay but may not have a time in mind to choose a payment-processing solution, not have the authority to make a decision, or some other barrier to closing the sale. Warm leads would have secondary personal attention, focused on quarterly sales letters and bi-annual phone calls and e-mails from Account Managers. Cold leads should be not be contacted with the exception of annual direct mail or contact relating to trade show attendance. Unqualified leads would not be entered in the database.

#### *Sales Cycle*

The mid-market segment has a longer sales cycle than that of smaller organizations and is often tied to different fiscal year calendars. Oftentimes, decision-making takes place by committee and may even require board approval for contracts. Hot leads should stay in the hot category for up to nine months before moving to warm or cold depending on the situation. Warm leads would stay in the warm category so long as communication continues with the prospect. All leads would slide to cold with a lack of contact or interest.

### **Strategy #3: Reposition BluePay's Brand**

The BluePay brand will need to be repositioned to make it more attractive to the mid-market verticals and to most effectively communicate the brand values. Currently, BluePay exists as a competitor without an easily recognizable or differentiated brand.

A good brand is real and built on believable characteristics. BluePay is more nimble than its competitors, and BluePay's core team has a combined experience totaling decades in the industry. To compete in the selected verticals, BluePay will be positioned as the smart consultants interested in helping its clients achieve greatness in whatever they choose



to do. More than anything else, BluePay's brand will communicate expertise and heart. As mentioned earlier, the selected verticals all serve people and BluePay will be the company that makes this job easier and shares this mindset. An overall message of "serving those who serve" will be woven through marketing and communications.

#### **Strategy #4: Employ a Message Strategy for Each Vertical**

The marketing pieces for each vertical will adhere to the repositioned BluePay brand identity graphic standards. However, the specific verticals will have messaging developed to appeal to that vertical. Ultimately, the messaging will be used to convince decision-makers within the different verticals that BluePay understands the market and how to meet the needs of the organizations and the end customers. The messages will be more thematic than literal.

*Health Care:* BluePay takes care of you.

The messaging will tie into the literal care provided by the health care industry, as well as the caring, flexibility clients gain through BluePay's service.

*Higher Education:* BluePay knows higher ed.

The messaging will reference the pain points for the higher education market vertical and illustrate that BluePay has the knowledge to solve problems. This would include knowledge of organizational structure, differences in types of higher education institutions, and peculiarities attributed to state and federal financial-aid disbursement regulations and reporting requirements.

*Municipalities/Governmental Entities:* BluePay helps you govern better.

The messaging will tie into the service aspects of municipal and governmental leaders. It will communicate that choosing BluePay is a choice to make citizens' tax dollars go further and work harder.

#### **Strategy #5: Develop a Sub-Branded Product Offering for the Mid-Market**

A sub-brand, Your Way™, will be created to communicate BluePay's key competitive differentiation — the flexibility, willingness, and know-how to customize the technology to meet the needs of the client. BluePay Your Way™ will feature standard solutions suites that will focus on both the typical and not-so-typical needs of the health care, municipalities, and higher education verticals. Each solutions suite will be benefits driven and will not focus on features. It will be less of a "boxed-product" solution and will be more about communicating that BluePay understands the payment-processing needs of each client's industry.



## **Strategy #6: Select Target Segments Within Each Vertical**

Selecting specific target segments within each overall vertical will increase the likelihood for sales conversion and growth. As BluePay moves to engage each vertical market, there are segments that hold more low-hanging fruit, which should be targeted first to establish creditability with the vertical as a whole. Further, tactics should be modified to target these different segments.

### *Health Care*

As mentioned above, competition for hospitals is more fierce but the reward is significant. Within all hospitals, there are differences that BluePay can exploit. Looking at regional medical centers in more rural areas can yield less competitive sales pitches while still yielding a large volume of transactions. Multi-office medical and dentistry practices should be targeted first rather than smaller, stand-alone offices. Nursing homes and other residential care facilities should also be targeted initially as this segment is set to experience explosive growth with the fast-aging Baby Boom generation.

### *Higher Education*

Within higher education, community colleges and smaller private institutions should be the initial focus. Both tend to offer somewhat less complex environments including “flat” organizational structures with more autonomy at the departmental level. Community colleges, while quickly becoming more visible in the overall market, remain less sought-after within the mid-market because of a lack of fee collection opportunities related to residential and significant food-service expenses for students. Small, private institutions, because of size, also offer a less competitive market for BluePay to target. Residential colleges and universities require significantly more complex solutions, but as BluePay moves into the higher-education vertical, these institutions would become the target because of the increased reward.

### *Municipalities/Governmental Entities*

Initially, BluePay should target the 100 to 200 largest cities in the U.S. This segment has a median population of 150,000 and can offer a significant volume of payment-processing transactions for residents and businesses. Creditability among governmental entities should be gained before moving to compete aggressively with the larger state, county, and within the top 10 city markets.



## **Strategy #7: Performance Measurement Strategy**

By targeting three complementary mid-market verticals, BluePay is shielding itself from any one market's possible downturn. However, BluePay must look to its sales data to evaluate success between and within each vertical on an ongoing basis. It is recommended that BluePay evaluate sales results on a monthly basis, making adjustments on a quarterly basis after the first year of this overall marketing plan.

Adjustments should be made within each vertical on targeting, closing techniques, making personnel changes and marketing tactics based on the sales data and progress toward the prescribed marketing objectives. Additional resources should be given to successful vertical implementation to build on that success. Changes should be made based on missing targets.

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### Tactical Summary

The recommended tactical implementation plan provides sufficient depth and breadth to reach the three suggested market verticals and provide more of a rebranding for BluePay as a company. However, as this recommended plan has a budget of nearly \$175,000, a tactical plan that fits within BluePay's expressed budget of \$100,000 was also developed. This plan still reaches all three verticals but puts more of the onus on BluePay staff to carry out the plan.

Ultimately, a key strength of BluePay is its face-to-face selling. This plan builds on this strength and seeks to more thoroughly support it by generating face-time with the key decision-makers within the three target verticals at trade shows. These decision-making prospects will also be reached through other targeted channels.



## Tactical Channels

BluePay will ramp up marketing efforts between the months of January and June, so much of the development will occur in January and February. Through the months of July and December the sales team will focus on closing developed leads. This time will also be used to evaluate and refine previous efforts.

### 1) Direct Selling

The most important communications channel will be BluePay's Account Managers. BluePay's mid-market selling team will need to go through industry and complex sales training before conducting business with prospects. A mid-market sales training program must be developed. For the baseline implementation plan, BluePay staff will lead the sales training program based on information contained within this marketing plan. However, the recommended implementation plan includes a half-day of training for BluePay sales staff on each of the two new market verticals — higher education and health care. Because BluePay already has experience with the governmental/municipal mid-market, sales training for this vertical was eliminated as a cost-saving measure.

#### *Database*

To support this direct selling, BluePay will need to ensure that an appropriate shared sales database system is in place to handle the increased sophistication and details relating to entering the mid-market segment. These would include RFP deadlines, rules, and regulations; organization structure and contacts at prospective and current clients; specific details for each lead or client; and other pertinent information to close sales and retain clients.

### 2) BluePay Your Way™ Microsites

BluePay.com will be restructured to include a microsite or landing page for each of the key three mid-market verticals – higher education, municipalities/governmental entities, and health care. The baseline implementation plan includes landing pages to reach each of the three market verticals. The recommended implementation plan includes more robust microsites for the three verticals, allowing for a stronger selling opportunity.

The microsites will provide the sales staff with valuable selling tools, while generating additional sales leads within the mid-market in a cost-effective way. With an online home for the mid-market solutions, BluePay will be able to reach greater numbers of prospects than direct selling alone. The



online efforts will function as the primary lead generation channel but will also serve to generate awareness for the brand.

A Your Way™ microsite will also be developed to provide lead generation from other mid-market prospects that may be in search of a payment-processing solution. This ensures that selling opportunities falling outside of the three focus verticals will not be overlooked.

The mid-market vertical microsities can be accessed through their specific URLs or can be accessed by clicking a link on BluePay.com's main site home page. This provides multiple site entry points for prospects.

education.bluepay.com – Microsite URL for Higher Education Vertical

government.bluepay.com – Microsite URL for Municipalities Vertical

healthcare.bluepay.com – Microsite URL for Health Care Vertical

yourway.bluepay.com – Microsite for Your Way™ Mid-market Solutions

The microsite URLs should be used in all vertical communications so that prospects will enter BluePay.com on a vertical landing page that is relative to them and can draw prospects into the content quickly. Also, having microsities specific to each vertical and that include the vertical name within the URL will help maximize SEO efforts.

Each microsite's basic structure will include a separate home page, a solutions page, and a downloads/resource library page. In addition to these vertical specific pages, each microsite will link to the following pages:

- Shared About BluePay page,
- About BluePay Your Way™ page,
- Why BluePay page,
- BluePay.com's main website home page, and
- Contact BluePay page.

The vertical website's look and feel will be consistent with the overall BluePay.com graphical templates to provide consistency for the overall brand, while unifying the main site and the microsities graphically.



### **3) Search Engine Optimization (SEO)**

SEO will be used to help drive traffic to BluePay.com and the mid-market landing pages or microsites. More site visitors mean more prospects that can be potentially converted into qualified sales leads. SEO efforts will begin during the initial microsite builds with proper meta tagging and by writing page content in a keyword friendly way.

The baseline plan does not include the full-service SEO implementation of the recommended plan, but BluePay staff can complete the tactics described here. All microsite URLs will be submitted to all major search engines. In addition, site traffic and search engine ranking for desired keywords will be monitored for Google, Yahoo!, and MSN (the big three) by using Google Analytics, Google Webmaster Tools, SEO Quake, Crazy Egg, Yahoo! Site Explorer, and Alexa. All of these site monitoring tools can be used free of charge, providing a cost-effective way to maximize online efforts.

To capitalize on SEO efforts, microsite URLs will be human readable. For example using the URL, [education.bluepay.com/contact](http://education.bluepay.com/contact) instead of [education.bluepay.com/id=330?kjkd](http://education.bluepay.com/id=330?kjkd). This not only helps site pages rank higher within search engine results pages but also helps potential visitors establish relativity and choose to click to the sites.

Link building will also be used to help site URLs gain validity and show up in the first page of search engine results for important keywords.

### **4) Search Engine Marketing (SEM) – Pay-per-click**

SEM will be used to help drive traffic to BluePay.com and the mid-market microsites through search engine word ads placed on Google, Yahoo!, and MSN. Awareness for the brand and brand association with certain keywords can also be achieved with SEM for no cost, as BluePay will only be billed for links that actually receive clicks.

A daily maximum budget can be set so that BluePay never exceeds SEM dedicated resources. In addition, all SEM efforts can be carefully monitored to determine what keywords and/or search engines are providing the best online leads. SEM programs can be easily started, stopped, or adjusted in just minutes, making them not only cost-friendly, but also flexible.



## **5) Online Banner Advertising**

In the recommended implementation plan, online banner ads will be placed on websites relevant to our target audiences through Google, Yahoo!, and MSN ad networks. Like SEM programs, these online banner ad programs can be carefully monitored to determine which ads and/or postings are providing the best online leads and easily modified. Banner ads are a great way to gain brand creditability within the target verticals, while driving site traffic and generating prospects.

A collection of banner ads will need to be developed in all standard IAB (Internet Advertising Bureau) sizes for placement on the ad networks.

## **6) Sales Tool Kit — Collateral**

A mid-market sales tool kit containing key pieces of collateral will be developed to assist Account Managers with their selling efforts.

### **BluePay Your Way™ Corporate Capabilities Brochure**

A brochure will be developed containing an overview of BluePay and the mid-market solutions that BluePay Your Way™ can provide, while answering the following questions.

What is the Value of Integrated Payment Processing?

Who is BluePay?

What is BluePay Your Way™?

Why Choose BluePay?

Content will focus on BluePay's new positioning as the smart consultants with the customers' specific needs in mind. BluePay's key competitive difference, flexibility, will also be highlighted. A folder pocket will be included on the inside back cover of the brochure to provide a space for vertical specific sell sheets, sales letters, and other communications.

Content tone will be semi-formal, knowledgeable, and approachable to communicate that BluePay understands the various mid-market industries, each one's specific pain points, and what solutions work best to solve industry-related problems. Writing style will be straight-forward and direct – the way a smart friend would say it. This will help avoid confusion and help explain the value of partnering with BluePay in easily digestible terms. Content should strive to never talk over the heads' of the audience members but also be careful not to talk down to them. This tone should be the same for all communications, including the website content.



A viewer friendly/print friendly version of the brochure will be posted as an Adobe PDF on the website/microsite for prospects to download.

### **Vertical Specific Sellsheets**

Three sellsheets will be developed to serve as a solutions snapshot for each of the three key mid-market verticals. Adobe PDF files of the sellsheets will be placed on the website/microsite for download.

### **Vertical Specific Standard Presentation Decks**

Standard PowerPoint decks will be developed containing a foundation for sales content that can be quickly customized to meet prospective clients' needs.

### **Vertical Specific Standard Proposal Content**

In the recommended implementation plan, standard proposal content will be developed containing a foundation for sales content that can be quickly customized to meet the prospective clients needs.

### **White Papers**

Three white papers will be developed to serve as industry resources for each of the three key mid-market verticals. These will serve as a way to position BluePay as industry thought leaders, while also establishing credibility and providing value for prospects. Whitepaper content will focus on best practices in payment processing for each vertical market. Adobe PDF files of the whitepapers will be placed on the website/microsite for download.

### **Case Studies**

In the recommended implementation plan, one case study will be developed for each key mid-market vertical to establish credibility and to communicate experience. The city of Schaumburg business case will be used to develop a case study for the municipalities vertical. Two more case studies will be developed once ideal contracts have been won within the health care and higher education verticals. Adobe PDF files of the whitepapers will be placed on the website/microsite for download.



## **7) Trade Marketing Association Membership**

Becoming an active participant within the three key vertical industries will help generate leads while communicating that BluePay understands and is committed to the specific vertical industries. Below is a list of the ideal associations for each vertical market.

Health care Vertical:

HFMA (Health care Financial Management Association)

[www.hfma.org](http://www.hfma.org)

Member Profile:

HFMA is the nation's leading membership organization for health care financial management executives, and leaders. More than 35,000 members, ranging from CFOs to controllers to accountants, consider HFMA a respected thought leader on top trends and issues facing the health care industry. HFMA members can be found in all areas of the health care system including hospitals, managed care organizations, physician practices, accounting firms, and insurance companies.

Municipalities/Governmental Entities Vertical:

GFOA (Government Finance Officers Association)

[www.gfoa.org](http://www.gfoa.org)

Member Profile:

GFOA members have many different responsibilities, from chief financial officer to director of finance, auditor-controller to treasurer, budget director to accountant. This diverse group is well-represented at the GFOA annual conference, making it the most strategically targeted audience in the marketplace.

Higher Education Vertical:

NACUBO (National Association of College and University Business Officers)

[www.nacubo.org](http://www.nacubo.org)

Member Profile:

Located in Washington, D.C., NACUBO serves a membership of more than 2,500 colleges, universities, and higher education service providers across the country. NACUBO represents chief administrative and financial officers through a collaboration of knowledge and professional development, advocacy, and community.

proposal for:



## **Trade Publication Advertising**

Full-page, full-color ads will be placed in each vertical's trade association member publication to help increase brand awareness and generate sales leads. Ads will be placed between the months of February and June to ramp up exposure prior to each association's trade shows, which all occur in June.

Health care Vertical:  
HFMA – HFM Monthly  
Circulation: 35,000  
Readership: 52,000  
Cost Per Placement: \$5,315  
Cost Per Impression: \$0.10

Municipalities Vertical:  
GFOA – Government Finance Review (Bi-Monthly)  
Circulation: 18,000  
Readership: 50,000  
Cost Per Placement: \$3,325  
Cost Per Impression: \$0.07

Higher Education Vertical:  
NACUBO – Business Officer (Monthly)  
Circulation: 25,000  
Readership: 39,000  
Cost Per Placement: \$5,240  
Cost Per Impression: \$0.13

## **Media Relations**

Media relations can be used to help get article placement in each association's publications and newsletters. This is an optional element of both implementation plans and can be added on a per-hour basis.

## **Association Website and Printed Newsletter/eNewsletter Advertising**

In the recommended implementation plan, small ads will be placed in each association's newsletter publications. Banner ads or special partner listing pages will also be used to gain exposure within each vertical market.



## Trade Shows

BluePay will exhibit with a 10x10' booth space at the main trade show for each vertical's key association. Below is a listing of trade show dates.

Health care Vertical:

HFMA – ANI Tradeshow

June 14-17, 2009

Seattle, WA

Cost: \$4,000

Estimated Attendance: 2,600

Cost Per Opportunity: \$1.54 per opportunity

Municipalities Vertical:

GFOA – Show Name

June 28-30, 2009

Seattle, WA

Cost: \$4,000

Estimated Attendance: 4,000

Cost Per Opportunity: \$1 per opportunity

Higher Education Vertical:

NACUBO – Show Name

June 27-30, 2009

Boston, MA

Cost: \$5,000

Estimated Attendance: 1,500

Cost Per Opportunity: \$3.33 per opportunity

A 10' wide x 8' tall hopup booth graphic display will serve as an attention-getting backdrop for each tradeshow booth. The hopups will be generic to vertical and will be BluePay branded. Two of these will be needed (one can go to two shows).

Three 3' wide x 7' tall popup banner stands will be developed (one for each vertical) to use at each of the three shows. Three of these are needed because each will feature information that is specific to each of the three vertical markets.

Hopup and popup tradeshow displays condense to easy-to-carry sizes, which will eliminate high shipping costs. They are also quick and easy for one person to put up and take down, making setup efficient for booth staff. In addition, these display graphics can be reused at future trade shows.

All sales tool kit collateral will be utilized at the tradeshow.

proposal for:



Oversized postcards will be used as pre-show mailers for all three tradeshow. This will be printed digitally because of the relatively small production quantities needed and will use variable printing technology to customize the piece to each recipient.

Account Managers will personally follow-up on any sales-ready leads generated from each show with a sales letter and/or phone call. All other leads will be fed into the call center. Qualified attendees that did not stop by the booth will be mailed a sales collateral kit with the corporate capabilities brochure with the appropriate sellsheet and a sales letter from the Account Manager.

### **8) Call Center**

All undeveloped leads from the various marketing efforts will be fed into the call center. Once leads have been qualified and are sales ready, a face-to-face meeting will be scheduled and the leads will be handed off to an Account Manager.

The call center will be equipped with standard e-mail templates and direct mail pieces (corporate capabilities brochure, white papers, sellsheets, etc.) to help warm up leads. The website will also be used as a resource in call center efforts.

### **9) Public Relations**

Public relations efforts will be used as a cost effective way to get publicity and expose for BluePay and its mid-market solutions. This tactic can be completed in-house by BluePay staff or on an hourly basis by Visualize Marketing staff.



## Recommended Tactics Budget Summary

| Tactical Channel                  | Tactic                            | Cost     | Details  |
|-----------------------------------|-----------------------------------|----------|--|
| <b>Direct Selling</b>             |                                   |          |  |
|                                   | Sales Training                    | \$4,000  | (Two-half day trainings — Health Care and Higher Ed) |
|                                   | Category Total                    | \$4,000  |  |
| <b>Website</b>                    |                                   |          |  |
|                                   | Information Architecture          | \$3,000  |  |
|                                   | Design                            | \$2,000  |  |
|                                   | Technical                         | \$1,500  |  |
|                                   | Content                           | \$3,200  |  |
|                                   | Website Analytics Monitoring      | \$2,400  | (Twice monthly reports for one year)                 |
|                                   | Category Total                    | \$12,100 |  |
| <b>Search Engine Optimization</b> |                                   |          |  |
|                                   | Optimization of Website Pages     | \$1,000  |  |
|                                   | Optimization of Website Content   | \$1,000  |  |
|                                   | Search Engine Key Word Monitoring | \$1,200  | (Monthly reports for one year)                       |
|                                   | URL Submission to Search Engines  | \$500    |  |
|                                   | Category Total                    | \$3,700  |  |
| <b>Search Engine Marketing</b>    |                                   |          |  |
|                                   | Google                            | \$10,000 |  |
|                                   | Yahoo!                            | \$4,000  |  |
|                                   | MSN                               | \$3,000  |  |
|                                   | Category Total                    | \$17,000 |  |
| <b>Online Banner Advertising</b>  |                                   |          |  |
|                                   | Google                            | \$7,000  |  |
|                                   | Yahoo!                            | \$3,000  |  |
|                                   | Advertising.com                   | \$3,000  |  |
|                                   | Category Total                    | \$13,000 |  |

proposal for:



| <b>Tactical Channel</b>          | <b>Tactic</b>                           | <b>Cost</b> | <b>Details</b>  |
|----------------------------------|---|-------------|---|
| <b>Sales Tool Kit Collateral</b> |   |             |   |
|                                  | Corporate Capabilities Brochure         | \$15,000    | (Qty – 15,000 – Design and Production)                                  |
|                                  | Vertical Specific Sellsheets            | \$5,500     | (Qty – 15,000 each of 3 – Design and Production)                        |
|                                  | Vertical Specific Presentation Decks    | \$500       | (Template Only – Content to be developed by BluePay staff)              |
|                                  | Vertical Specific Proposal Content      | \$500       | (Template Only – Content to be developed by BluePay staff)              |
|                                  | White Papers                            | \$4,000     | (Qty – 15,000 – One 4-pager – Content to be developed by BluePay staff) |
|                                  | Case Studies                            | \$5,500     | (Qty – 15,000 each of 3 – Design and Production)                        |
|                                  | Category Total                          | \$31,000    |   |
|                                  |   |             |   |
| <b>Trade Marketing</b>           |   |             |   |
|                                  | Association Memberships                 |             |   |
|                                  | HFMA                                    | \$500       | (Membership Dues Plus CFO Forum)  |
|                                  | GFOA                                    | \$220       |   |
|                                  | NACUBO                                  | \$1,512     |   |
|                                  |   |             |   |
|                                  | Trade Publication Advertising           |             |   |
|                                  | HFM Monthly                             | \$15,945    | (Full Page Full Color Ad Runs in April, May, and June)                  |
|                                  | Government Finance Review               | \$9,975     | (Full Page Full Color Ad Runs in February, April, and June)             |
|                                  | Business Officer                        | \$15,720    | (Full Page Full Color Ad Runs in April, May, and June)                  |
|                                  | University Business E-Newsletter Banner | \$4,000     | (Two weeks prior to trade show)   |
|                                  | Ad Development                          | \$3,000     | (Includes 3 Print Ads and Banner Ad Development)                        |
|                                  |   |             |   |
|                                  | Media Relations                         | \$0         | (\$100/hr. on demand)   |

proposal for:



| <b>Tactical Channel</b> | <b>Tactic</b>                              | <b>Cost</b> | <b>Details</b>   |
|-------------------------|--|-------------|--|
|                         | Association Website/Newsletter Advertising |             |  |
|                         | HFMA Buyer's Guide                         | \$5,315     | (Half-page display ad)   |
|                         | HFMA Website Lower Banner                  | \$2,200     | (Run in June)  |
|                         | Buyer's Guide for NACUBO                   | \$4,500     | (Listing in Credit Cards, eBusiness, and Tuition Payment Services)                                       |
|                         | Trade Shows                                |             |  |
|                         | ANI (HFMA) 10x10 Booth Space               | \$4,000     |  |
|                         | Annual Conference (GFOA) 10x10 Booth Space | \$4,000     |  |
|                         | Annual Meeting (NACUBO)10x10 Booth Space   | \$5,000     |  |
|                         | Booth Graphics - 3 Popup Banner Stands     | \$600       | (One Banner Stand Per Vertical)  |
|                         | Booth Graphics - 2 Hopup Backdrops         | \$3,000     |  |
|                         | Pre-show Mailers                           | \$10,000    | (Qty 12,000 – Includes Creative and Postage)   |
|                         | Post-show Mailers                          | \$1,800     | (Qty 3,000 – 1,000 per Show – Plus Postage – Using Extra Brochures, Sellsheets, and Adding Sales Letter) |
|                         | Creative                                   | \$1,500     |  |
|                         | Category Total                             | \$92,787    |  |
|                         |  |             |  |
| <b>Call Center</b>      |  |             |  |
|                         | Developing Sales Leads                     | \$0         | (Cost Absorbed – Sales Budget)   |
|                         | Category Total                             | \$0         |  |
|                         |  |             |  |
| <b>Public Relations</b> |  |             |  |
|                         | Media Relations                            | \$100/hr.   | (On-demand)  |
|                         | Press Release Writing                      | \$100/hr.   | (On-demand)  |

proposal for:



|  |                     |                  |             |
|--|---------------------|------------------|-------------|
|  | Article Submissions | \$100/hr.        | (On-demand) |
|  | Category Total      | (On-demand)      |             |
|  |                     |                  |             |
|  | <b>Grand Total</b>  | <b>\$173,587</b> |             |

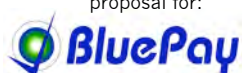
proposal for:



## Condensed Tactics Budget Summary

| Tactical Channel                  | Tactic                            | Cost    | Details                                 |
|-----------------------------------|-----------------------------------|---------|---|
| <b>Direct Selling</b>             |                                   |         |   |
|                                   | Sales Training                    | \$0     | (Cost Absorbed – Current BluePay Staff) |
|                                   | Category Total                    | \$0     |   |
| <b>Website</b>                    |                                   |         |   |
| (BluePay develops content)        | Information Architecture          | \$700   | (Landing pages for three verticals)     |
|                                   | Design                            | \$700   | (Landing pages for three verticals)     |
|                                   | Technical                         | \$700   | (Landing pages for three verticals)     |
|                                   | Website Analytics Monitoring      | \$0     | (Cost Absorbed – Current BluePay Staff) |
|                                   | Category Total                    | \$2,100 |   |
| <b>Search Engine Optimization</b> |                                   |         |   |
|                                   | Optimization of Website Pages     | \$1,000 |   |
|                                   | Optimization of Website Content   | \$0     | (Cost Absorbed – Current BluePay Staff) |
|                                   | Search Engine Key Word Monitoring | \$0     | (Cost Absorbed – Current BluePay Staff) |
|                                   | URL Submission to Search Engines  | \$0     | (Cost Absorbed – Current BluePay Staff) |
|                                   | Category Total                    | \$1,000 |   |
| <b>Search Engine Marketing</b>    |                                   |         |   |
|                                   | Google                            | \$6,000 |   |
|                                   | Yahoo!                            | \$2,000 |   |
|                                   | MSN                               | \$1,000 |   |
|                                   | Category Total                    | \$9,000 |   |
|                                   |                                   |         |   |
|                                   |                                   |         |   |
|                                   |                                   |         |   |
|                                   |                                   |         |   |
|                                   |                                   |         |   |
|                                   |                                   |         |   |

proposal for:



| <b>Tactical Channel</b>          | <b>Tactic</b>                              | <b>Cost</b> | <b>Details</b>  |
|----------------------------------|--|-------------|---|
| <b>Sales Tool Kit Collateral</b> |  |             |   |
|                                  | Corporate Capabilities Brochure            | \$15,000    | (Qty – 15,000 – Design and Production)                                  |
|                                  | Vertical Specific Sellsheets               | \$5,500     | (Qty – 15,000 each of 3 – Design and Production)                        |
|                                  | Vertical Specific Presentation Decks       | \$500       | (Template Only – Content to be developed by BluePay staff)              |
|                                  | White Papers                               | \$4,000     | (Qty – 15,000 – One 4-pager – Content to be developed by BluePay staff) |
|                                  | Category Total                             | \$25,000    |   |
| <b>Trade Marketing</b>           |  |             |   |
|                                  | Association Memberships                    |             |   |
|                                  | HFMA                                       | \$500       | (Membership Dues Plus CFO Forum)  |
|                                  | GFOA                                       | \$220       |   |
|                                  | NACUBO                                     | \$1,512     |   |
|                                  | Trade Publication Advertising              |             |   |
|                                  | HFM Monthly                                | \$10,630    | (Full Page Full Color Ad Runs in May and June)                          |
|                                  | Government Finance Review                  | \$6,650     | (Full Page Full Color Ad Runs in February and June)                     |
|                                  | Business Officer                           | \$10,480    | (Full Page Full Color Ad Runs in April and June)                        |
|                                  | Ad Development                             | \$3,000     | (Includes 3 Print Ads)  |
|                                  | Media Relations                            | \$0         | (Cost Absorbed – BluePay Staffing)                                      |
|                                  | Trade Shows                                |             |   |
|                                  | ANI (HFMA) 10x10 Booth Space               | \$4,000     |   |
|                                  | Annual Conference (GFOA) 10x10 Booth Space | \$4,000     |   |
|                                  | Annual Meeting (NACUBO) 10x10 Booth Space  | \$5,000     |   |
|                                  | Booth Graphics - 3 Popup Banner            | \$600       | (One Banner Stand Per Vertical)   |

proposal for:



|                         | Stands                             |                 |   |
|-------------------------|------------------------------------|-----------------|---|
|                         |                                    |                 |   |
| <b>Tactical Channel</b> | <b>Tactic</b>                      | <b>Cost</b>     | <b>Details</b>  |
|                         | Booth Graphics - 2 Hopup Backdrops | \$3,000         |   |
|                         | Pre-show Mailers                   | \$10,000        | (Qty 12,000 – Includes Creative and Postage)  |
|                         | Post-show Mailers                  | \$1,800         | (Qty 3,000 – 1,000 per Show - Plus Postage - Using Extra Brochures, Sellsheets and Adding Sales Letter) |
|                         | Creative                           | \$1,500         |   |
|                         | Category Total                     | \$29,900        |   |
|                         |                                    |                 |   |
| <b>Call Center</b>      |                                    |                 |   |
|                         | Developing Sales Leads             | \$0             | (Cost Absorbed – Sales Budget)  |
|                         | Category Total                     |                 |   |
|                         |                                    |                 |   |
| <b>Public Relations</b> |                                    |                 |   |
|                         | Media Relations                    | \$0             | (Cost Absorbed – Sales Budget)  |
|                         | Press Release Writing              | \$0             | (Cost Absorbed – Sales Budget)  |
|                         | Article Submissions                | \$0             | (Cost Absorbed – Sales Budget)  |
|                         | Category Total                     |                 |   |
|                         |                                    |                 |   |
|                         | <b>Grand Total</b>                 | <b>\$99,992</b> |   |

proposal for:



## Creative Executions

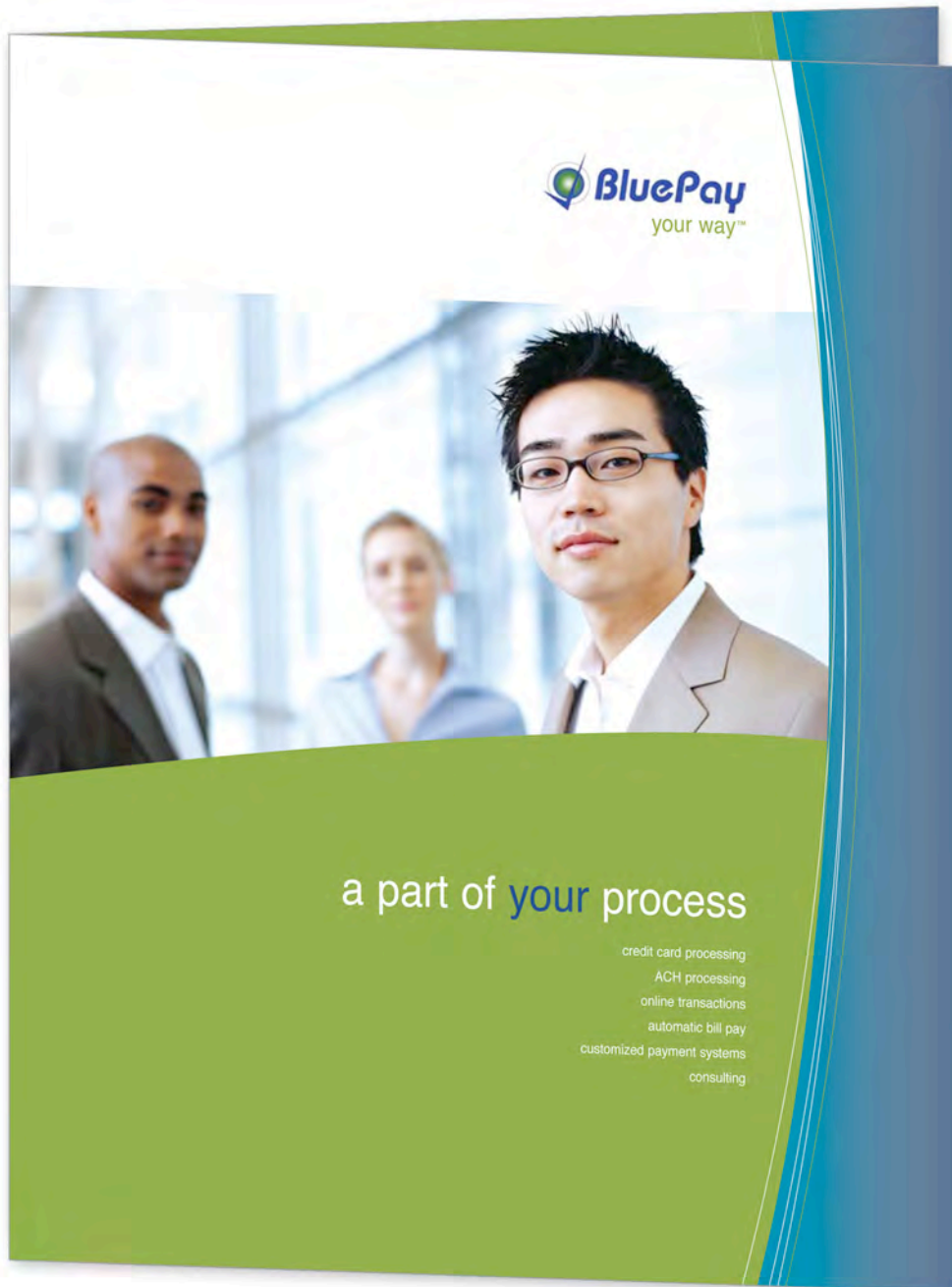
The creative samples feature the theme line, "A Part of Your Process." The rationale for this creative message strategy is to communicate BluePay's position as a true client partner and to communicate its key differentiating factor — the flexibility to customize services and technology to fit the exact transaction needs (or processes) of the client.

The color scheme used in the creative samples was chosen to compliment the BluePay blue, while providing a sense of energy for the brand. The graphics are bright, clean, and have a technological feel. The chosen photography shows prototypical BluePay employees and communicates the vision of BluePay as the client's smart, caring partners.

The tagline "Your Way" was added to the BluePay logo to quickly reinforce BluePay's key value proposition.



## Corporate Capabilities Brochure

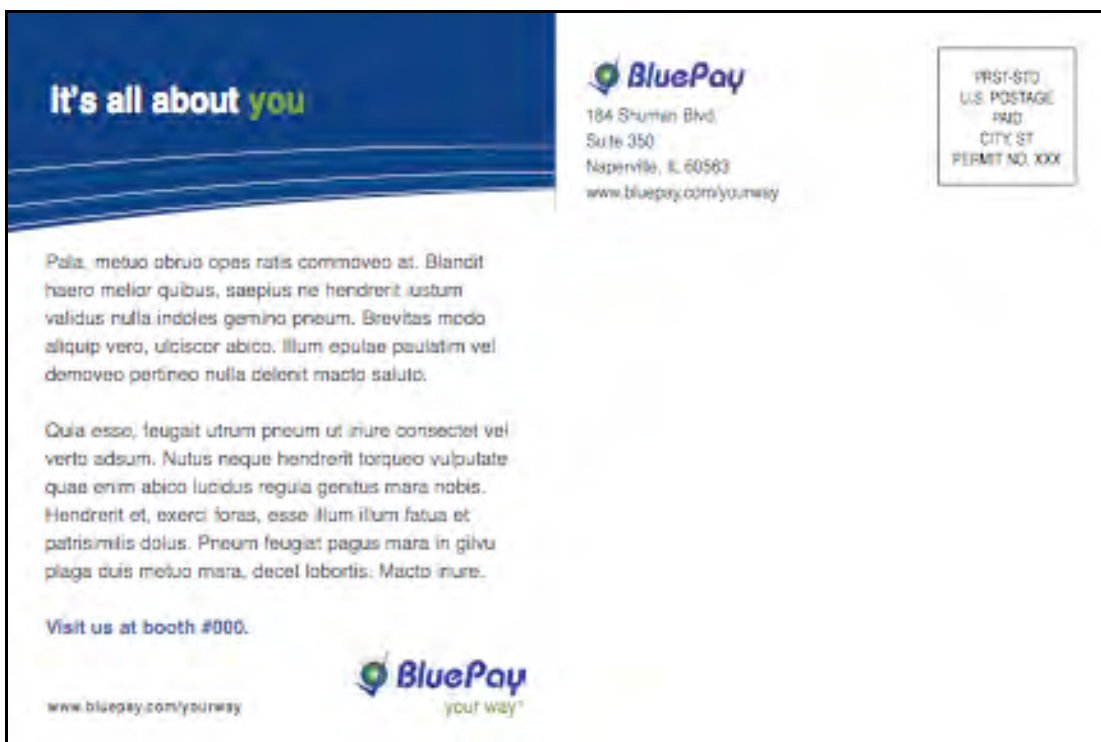


proposal for:



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## Pre-Show Mailer



proposal for:



## Print Ad



a part of **your** process

- credit card processing  
Justo odio dignissim qui blandit praesent  
luptatum zzril delenit augue duiis dolor.
- ACH processing  
Lorem ipsum dolor sit amet, conse cteuer  
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### helping you process transactions... your way

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184 Shuman Blvd. Suite 350 | Naperville, IL 60563 | 866.537.8878 ph | 602.297.6948 fax | [www.bluepay.com/yourway](http://www.bluepay.com/yourway)

proposal for:



## Visualize Marketing Staff Bios

### **Jennifer Cifuentes**

#### **Principal and Founding Partner of Visualize Marketing**

Jennifer Cifuentes has more than eight years of marketing and design experience and has worked on both the agency and client side of the industry. She holds a BFA in Visual Communications from The Illinois Institute of Art-Schaumburg and is pursuing a master's degree in integrated marketing communications from Roosevelt University.

### **Raynaldo Hernandez**

#### **Principal and Founding Partner of Visualize Marketing**

Raynaldo Hernandez has an extensive background in both the public relations and marketing industries. He graduated from Northern Illinois University with a bachelor's degree in corporate communications and is presently pursuing a master's degree in integrated marketing communications from Roosevelt University.

### **Jeff Noblitt**

#### **Principal and Founding Partner of Visualize Marketing**

Jeff Noblitt, Director of Marketing and Communications at Waubensee Community College, joined Waubensee in 2005 after working in journalism and as vice president of Cambridge Educational Services. Noblitt has a bachelor's degree in communications from Loyola University Chicago and is pursuing his master's degree in integrated marketing communications from Roosevelt University.

proposal for:

