

**A Quick Start Guide
to the Murphy & Company
Return-on-Investment Calculations**

CUSTOM QUICK START GUIDE

Example Basic Metrics

Program Investment: \$40,000

50,000 units x \$.80 = \$40,000, assuming a 20-page guide

Distribution: 130 branches receive an initial supply of 250 guides plus a reorder quantity = 50,000 units.

Additional Guides would be printed and warehoused for branch reorders or other small programs/campaigns.

Mechanics: 24-page plus cover

Incremental Value of an Internet Banking Customer: \$45

1. ROI with a Project Breakeven: 6.83 incremental bill pay customers per branch.

\$40,000 divided by \$45 divided by 130 branches = 6.83

2. ROI with a Targeted Lift: 5%

Five of every 100 Quick Start Guides deployed will lead to approximately five to seven new bill pay customers otherwise not obtained by the bank.

Return on Investment: Based on a 5% lift = \$2.52 for every dollar committed to the project.

- 2,500 incremental customers (50,000 units X .05 lift = 2,500)
 - \$112,500 in first year benefit (2,500 incremental bill pay customers X \$45 annual value)
 - ROI of \$2.81 (\$112,500 return divided by a \$40,000 investment)
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BRANDED QUICK START GUIDE

Example Basic Metrics

Program Investment: \$9,750

5,000 units x \$1.85 retail = \$9,250 + \$250 project setup + \$250 custom screen shots = \$9,750

Distribution: 15 branches receive an initial supply of 250 guides plus a reorder quantity = 5,000 units.

Additional Guides would be printed and warehoused for branch reorders or other small programs/campaigns.

Mechanics: 24-page plus cover

Incremental Value of an Internet Banking Customer: \$45

1. ROI with a Project Breakeven: 14.4 incremental bill pay customers per branch.

\$9,750 divided by \$45 divided by 15 branches = 14.44

2. ROI with a Targeted Lift: 5%

Five of every 100 Quick Start Guides deployed will lead to approximately five to seven new bill pay customers otherwise not obtained by the bank.

Return on Investment: Based on a 5% lift = \$2.52 for every dollar committed to the project.

- 125 incremental customers (5,000 units X .05 lift = 250)
- \$11,250 in first year benefit (250 incremental bill pay customers X \$45 annual value)
- ROI of \$1.15 (\$11,250 return divided by a \$9,750 investment)

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PERSONALIZED DIRECT MAIL

Example Basic Metrics

Program Investment: \$10,320

Print fee - 1,000 units per month x 6 months x \$.99 per unit as a bi-fold = \$5,940

Estimated postage @ \$.33 per unit = \$1,980

One time project setup fee = \$1,200

Creative development fee = \$1,200

Distribution: 6,000 total households receive personalized direct mail, delivered 1,000 pieces per month.

Additional Guides would be printed and warehoused for branch reorders or other small programs/campaigns.

Mechanics: 24-page plus cover

Incremental Value of an Internet Banking Customer: \$45

1. ROI with a Project Breakeven: 229 incremental bill pay customers per 6,000 households touched.

\$10,320 divided by \$45 = 229

2. ROI with a Targeted Lift: 5%

Five of every 100 Quick Start Guides deployed will lead to approximately five to seven new bill pay customers otherwise not obtained by the bank.

Return on Investment: Based on a 5% lift = \$2.52 for every dollar committed to the project.

- 300 incremental customers (6,000 units X .05 lift = 300)
 - \$13,500 in first year benefit (300 incremental bill pay customers X \$45 annual value)
 - ROI of \$1.30 (\$13,500 return divided by a \$10,320 investment)
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BRANDED E-VIDEO

Example Basic Metrics

Program Investment: \$21,200

Asset Based Pricing Example on - \$2B to \$4B Financial Institution

Non-Print Customer Monthly Fee - Asset Based Pricing - \$1,600 per month x 12 months = \$19,200

One time project setup fee = \$2,000

Incremental Value of an Internet Banking Customer: \$45

1. ROI with a Project Breakeven: 471 incremental bill pay customers enrolled annually.

\$21,200 divided by \$45 = 471 new enrollees annually

9 Weekly New Customers to Breakeven (471 annually divided by 52 weeks = 9 per week)

2. ROI with a Targeted Lift: 5%

Five of every 100 Quick Start Guides deployed will lead to approximately five to seven new bill pay customers otherwise not obtained by the bank.

Return on Investment: Based on a 5% lift = \$2.52 for every dollar committed to the project.

- 451 incremental customers annually X .05 lift = 22.5
- \$1,014.75 in first year benefit (22.5 incremental bill pay customers X \$45 annual value)
- ROI of \$00000 (\$1,014.75 return divided by a \$21,200 investment)