

# 2017 MEDIA PLANNER



News

*DigitalTransactions.net*

# Contents

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

The Payments Market .....	3
Who We Are .....	5

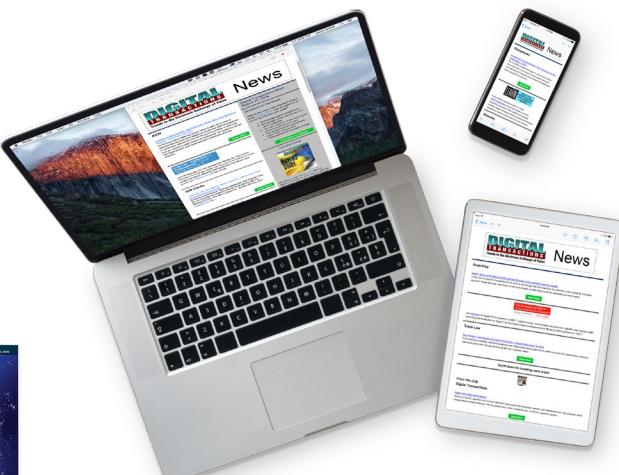
## Magazine

Monthly Magazine .....	6
Our Circulation.....	7
Digital Edition .....	9
2017 Editorial Calendar .....	10
Magazine Ad Rates and Specs..	12



## Newsletter

Digital Transactions News.....	14
Co-Branded Emails.....	16
Newsletter Ad Rates and Specs..	15



## Web

Web Site.....	18
Web Site Premium Positions....	20
Sponsored Content.....	21
Webinars .....	22
Web Site Ad Rates and Specs ..	24



For additional information please contact Publisher Bob Jenisch  
at 877-658-0418 or bob@digitaltransactions.net

# The Payments Market

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

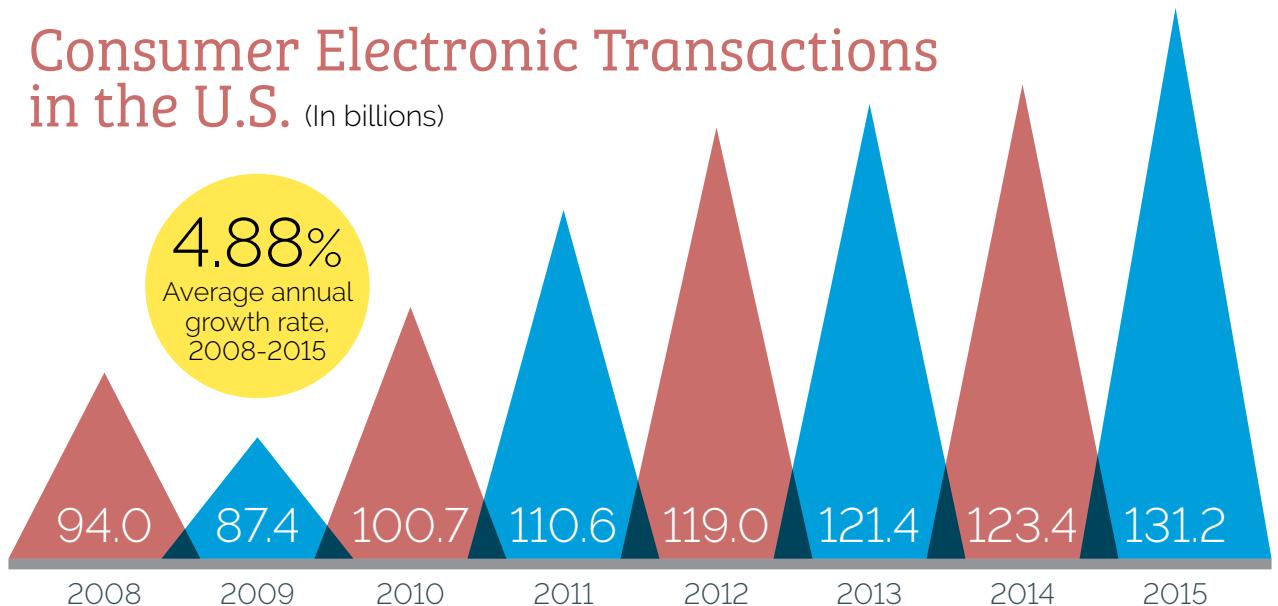
Now in our 13th year, Digital Transactions products  
*cover, report and deliver the latest information*  
about consumers paying for products and services electronically.

The common term is **PAYMENTS.**

We start by looking at where the consumer makes the purchase—the retailer. It may be a brick-and-mortar retailer, a catalog operation, online, person to person, or mobile. We also look behind the retailers and follow the processors (gateways, ISOs, VARs, MSPs), financial institutions, and transaction networks. Over the past 13 years, products and services have changed greatly.

To put it simply, our readers process electronic payments from many markets. Our editorial reporting talks about this function across their markets.

## Consumer Electronic Transactions in the U.S. (In billions)



Note: Figures include all consumer-based card and ACH volume. Source: Digital Transactions estimates

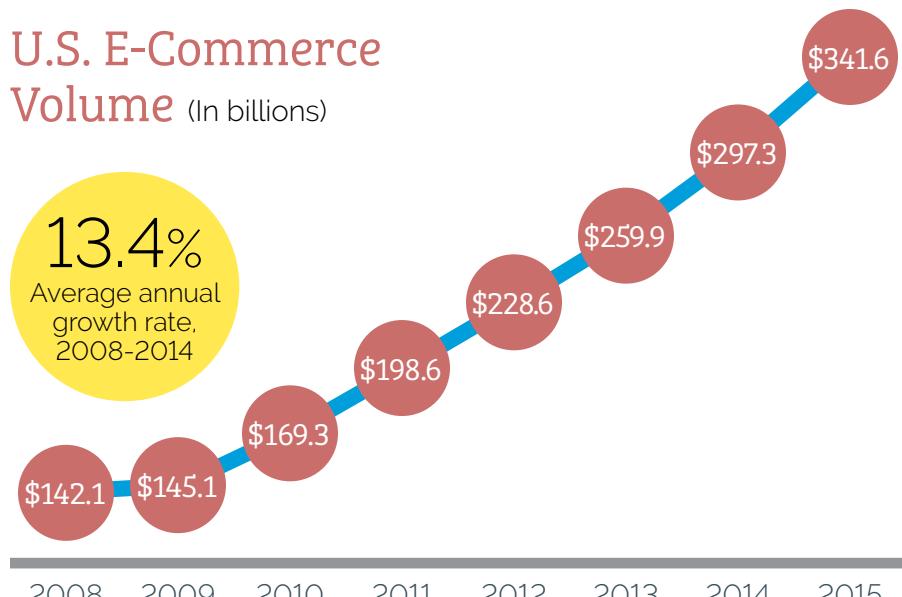
# The Payments Market (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

The use of electronic payments has grown at an average annual rate of 4.88%. In 2015 there were **131.2 BILLION TRANSACTIONS.**

That means that 131.2 billion times last year in North America a consumer paid for a product or service electronically. Digital Transactions is the only publication, web site and newsletter to look at them all, even after 13 years.

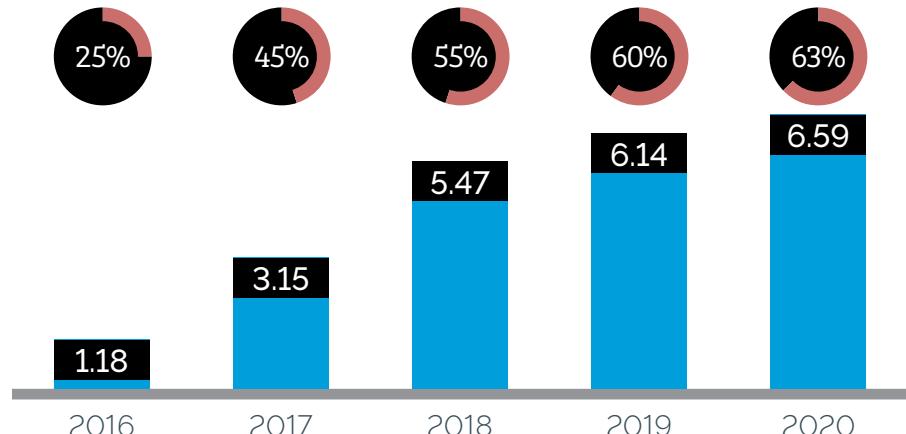
## U.S. E-Commerce Volume (In billions)



Source: U.S. Department of Commerce

## NFC Growth

(Merchant locations enabled for near-field communication in millions and as a percentage of all EMV-capable locations)



Note: 2016 figures are actual; 2017-2018 figures are estimates. Source: Aite Group

# Who We Are

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB



## OUR MISSION

is to chronicle and explain the revolution impacting the way consumers pay for goods and services in North America. We do this by providing the most informative and comprehensive publication, newsletter and web site covering the many markets affected by the way consumers buy goods and services. We are committed to covering all types of consumer-based payments wherever they take place. We further accomplish our mission by relying on a staff of professional journalists who thoroughly understand the payments market.

## THE PUBLISHER

behind Digital Transactions, Digital Transactions News, and

DigitalTransactions.net is Boland Hill Media, LLC. Formed in 2003 as a partnership between two veteran publishing executives with years of experience addressing the payments market, Boland

Hill Media is a Chicago-based multimedia publisher serving the informational and analytical

needs of markets undergoing fundamental transformation brought on by shifts in technology and consumer behavior. We are uncompromising in our commitment to quality. From the content of our publications to our design and presentation to our circulation, Boland Hill Media is and will always remain committed to our high standards. Only in this way can we guarantee that we will always serve the interests of our readers and advertisers as a single community.



# Monthly Magazine

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | **MAGAZINE** | NEWSLETTER | WEB

## *Digital Transactions* magazine is produced monthly.

*Digital Transactions* is a feature-formatted publication written with a business approach that reviews trends affecting the payments market.

Every month we provide special editorial:

### **THE GIMLET EYE**

An editorial from our Editor-in-Chief John Stewart discussing the impactful events for the month

### **TREND AND TACTICS**

A news section featuring short recaps from the payments market

### **SECURITY NOTES**

A look by Gideon Samid at the technology impacting the payments function

### **PAYMENTS 3.0**

A review by George Warfel of the effects of payments on financial institutions

### **ENDPOINT**

A monthly opinion column written by guest authors on trends in the payments market

Add the monthly stories from all functions of payments and you have a monthly issue packed with information that the payments professional looks for and wants to stay ahead of the competition.



For additional information please contact Publisher Bob Jenisch at 877-658-0418 or [bob@digitaltransactions.net](mailto:bob@digitaltransactions.net)

# Our Circulation

## NFC Growth

(Merchant locations enabled for near-field communication in millions and as a percentage of all EMV-capable locations)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | **MAGAZINE** | NEWSLETTER | WEB

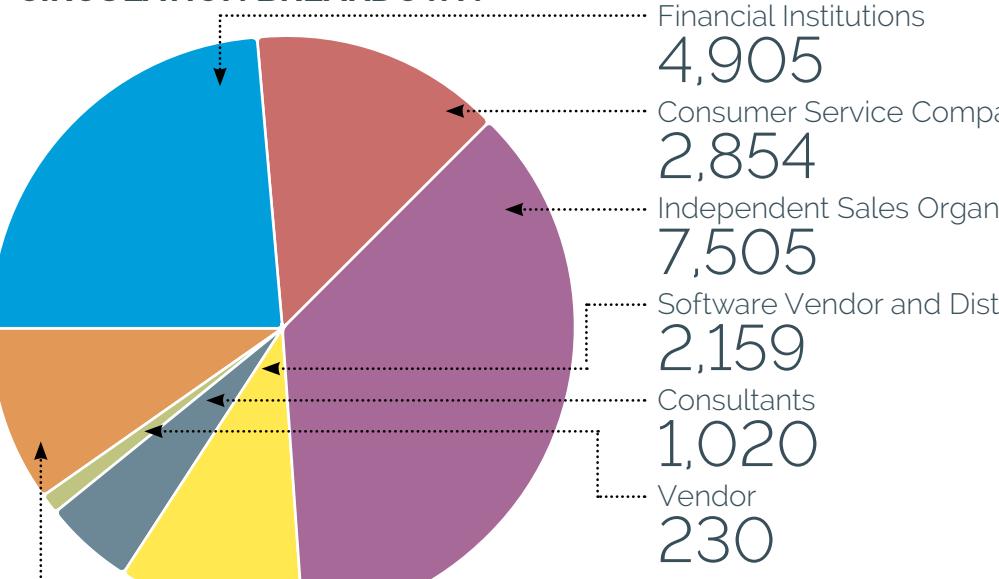
*Digital Transactions* monthly magazine is your **one stop** for marketing of products and services to the very senior executive who has the **authority and readiness to buy**.

With its deep and all-encompassing reach in the payments marketplace, *Digital Transactions* monthly magazine is your one stop for marketing of products and services to the very senior executive who has the authority and readiness to buy. Subscribers to *Digital Transactions* come from a diverse array of markets, but have one thing in common—payments. We ensure that this is the case by carefully crafting our circulation to include all the segments of the payments function. No segment is left out. *Digital Transactions*' circulation is **audited**, giving you the best assurances that you are reaching the payments function.

**Total Circulation: 20,645**

Source: BPA audit dated June 2016

### CIRCULATION BREAKDOWN ▾



For additional information please contact Publisher Bob Jenisch at 877-658-0418 or [bob@digitaltransactions.net](mailto:bob@digitaltransactions.net)

# Our Circulation (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

**FINANCIAL INSTITUTION** 4,905<sup>1</sup>

Deposit Size of Institution<sup>2</sup>



**CONSUMER SERVICES COMPANY/MERCHANT** 2,854<sup>1</sup>

Type of Retailer<sup>2</sup>



**INDEPENDENT SALES ORGANIZATION** 7,505<sup>1</sup>

Number of Merchant Accounts<sup>2</sup>



**CONSULTANT** 1,020<sup>1</sup>

Type of Consultant<sup>2</sup>



**SOFTWARE VENDOR AND DISTRIBUTOR** 2,159<sup>1</sup> **VENDOR** 230<sup>1</sup> **OTHER** 1,972<sup>1</sup>

1. BPA Statement 6/16 2. Publisher's research 8/16

# Digital Edition

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | **MAGAZINE** | NEWSLETTER | WEB

In addition to mailing to our **subscriber base of 20,000+**,  
we make *Digital Transactions* available as a digital product.

Our subscribers and your clients can go to our web site to view or download our digital edition. The ads and editorial pages are identical to the print edition, plus your ad becomes clickable to the viewer.

The digital edition is easy to read and navigate. We have been averaging over 2,000 views per month for the first six months of 2016.

**TOTAL PAGE VIEWS**  
18,486 per issue on average for 2016

**AVERAGE VISIT LENGTH**  
3.71 minutes

**AVERAGE CLICKS PER ISSUE**  
19.20

*Advertising in the print edition gets you into the digital edition with no added investment.*

There are some innovative ways to reach your clients and prospects when using our digital edition.

For example:

**FULL PAGE AD**  
across from the front page.

**FULL PAGE AD**  
across from the back page

**BANNER ADS** across the top of the digital edition



For additional information please contact Publisher Bob Jenisch at 877-658-0418 or bob@digitaltransactions.net

**DIGITAL  
TRANSACTIONS**  
Trends in the Electronic Exchange of Value

# 2017 Editorial Calendar

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | **MAGAZINE** | NEWSLETTER | WEB

	January	February	March	April	May	June
<b>Major Feature</b>	Buy at the Fridge and in the Car: the Internet of Things and Payments	Chargebacks in the New World of EMV and Mobile Payments	Store Cards: Merchants' Secret Mobile Weapon	Faster Payments: What It Means, Where We Are	May Day: Will POS Systems Ever Become EMV Compliant?	I POS: The Path Toward Making Consumers the Point of Sale
<b>Acquiring</b>	Big Data: What Can It Do for Acquirers?	Canada Puts Pressure on the Card Networks' Pricing	Do VARs and ISVs Really Reduce Merchant Attrition?	Selling Contactless: What It Takes, What It Returns	Regulation Update: Gauging Industry Efforts to Police Itself	Day One: Tips for New Sales Agents from Seasoned Pros
<b>Components</b>	Restaurateurs Look for More Secure POS Systems	mPOS Learns to Live Without the Audio Jack	The Future of Host Card Emulation	Are Gas Stations Pumped Up for EMV?	Contactless Readers: How the Swap of Older C-less Readers is Progressing	Artificial Intelligence in Payments
<b>E-Commerce/ M-Commerce</b>	The New 3-D Secure: What Difference Will It Make?	Online Payments Specialists Capitalize on P2P Platforms	Is PIN-Debit Finally Making Headway in E-Commerce?	Why Networks Are Wooing Developers	A Look at Facebook's Role in Payments	How Tokenization is Changing Online Commerce
<b>Networks</b>	Key Payments-Industry Regulatory Issues of 2017	The Proliferation of Payments App Markets	How Ripple Is Carving a Niche in Alternative Payments	Beyond Same-Day Settlement: What's Next for the ACH	How The Clearing House Is Building a New Set of Rails	Quicker EMV: How the Card Brands' Strategies Panned Out
<b>Security</b>	Hackers Target Biometrics	Dangers in EMV Cards' Magnetic Stripes	Advancements in Mobile-Device Fraud Prevention		ATM Skimming Threat Update	Is Tokenization and Encryption Making Electronic Payments More Secure?
<b>Strategies</b>	Can Prepaid Cards Survive the CFPB's Regs?	From PCI to EMVCo: How Long Can the Networks Control Standards?	Making Peace: How PayPal Will Work With Visa	After CurrentC: Merchants' New Efforts to Control Payments	Steering the ACH in the Age of Digital Payments	Millennials and Beyond: Shaping Payments for the Next Generations
<b>Trends &amp; Tactics</b>	Every Issue					
<b>Endpoint</b>	Every issue					
<b>Closing date</b>	December 1, 2016	January 5, 2017	February 1, 2017	March 1, 2017	April 3, 2017	May 1, 2017
<b>Material date</b>	December 8, 2016	January 12, 2017	February 8, 2017	March 8, 2017	April 10, 2017	May 8, 2017
<b>Bonus distribution</b>	NEAA Inspire 2017 (RSPA) Mobile Payments Innovation Summit	Epay (formerly EastPay) ATMIA Annual Merchant Advisory Group (Midyear) eTail West	SEAA Merchant Risk Council Merchant Acquirer Committee SCA Payments	WACHA Electronic Payments Conference NACHA Payments NBPCA	CNP Expo Transact 17	IRCE

# 2017 Editorial Calendar (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | **MAGAZINE** | NEWSLETTER | WEB

	July	August	September	October	November	December
<b>Major Feature</b>	Beyond EMV: What's Next for Payments Tech and Who Will Lead	Annual Buyers' Guide	Mobile Wallets Look for Love	EMV at the Pump: Now What?	What the New President Will Mean for Payments	Taming Cross-Border Payments
<b>Acquiring</b>	Independence Day: Are the Days of the Independent Agent Dwindling?		Alt Lending: Is It Good for Merchants?	Whatever Became of the Buy Button?	FANF, etc.: What's the Impact of Network Fees?	A Report Card on Processor Mergers
<b>Components</b>	End of Life: The Future of the Magnetic Stripe		IoT: An Update on the Internet of Things and Payments	The Looming Threat of Election Fraud: Are Voting Machines Safe?	The Future of Bill-Payment Kiosks	An Update on Cardless ATMs
<b>E-Commerce/ M-Commerce</b>	How One-Touch Payments Are Changing In-App and Browser-based Commerce		Currency Conversion: A Key To International Markets	An Update on Mobile P2P	Merchant Apps That Are Taking off	What's New in Digital Gift Cards
<b>Networks</b>	The OCT: The Card Brands' Secret Weapon		Biller-Direct vs. Bank-Based Bill Pay: Which is Winning?	Zelle: How the Bank-owned P2P Service is Faring	Absorbing Visa Europe: Meet the New, Consolidated Visa	An Update on Distributed Ledger-Based Payments
<b>Security</b>	A Criminal Primer: How Criminals Are Set Up to Harvest Payment Data		How Acquirers Price Security To Merchants	Two Years of EMV: What Has Been the Impact on Fraud?	Ransomware: Nuisance or Dire Threat?	2017: A Look Back at the Year in Payments Security
<b>Strategies</b>	Social Commerce: Who Offers What and Why		Prospects for Payments IPOs	New Opportunities for Independent ATM Deployers	The Role of Loyalty and Offers in Mobile Payments	Adapting Cash for Online and Mobile Payments
<b>Trends &amp; Tactics</b>	Every Issue					
<b>Endpoint</b>	Every issue					
<b>Closing date</b>	June 1, 2017	July 5, 2017	August 1, 2017	September 1, 2017	October 2, 2017	November 1, 2017
<b>Material date</b>	June 8, 2017	July 12, 2017	August 8, 2017	September 8, 2017	October 9, 2017	November 8, 2017
<b>Bonus distribution</b>	MWAA RetailNow2017 DRF 2017 Prepaid Press Expo eTail East		Vartech Merchant Advisory Group MRC Platinum Event National ATM PCI Council WSAA	ETA Strategic Leadership Forum MRC Platinum Money 2020	Merchant Advisory Group Annual	

# Magazine Ad Rates and Specs

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

## 2017 Digital Transactions Magazine Rates

	1x	3x	6x	12x	18x	24x
Full page	\$7,070	\$6,595	\$6,205	\$6,015	\$5,775	\$5,580
2/3 page	\$6,110	\$5,730	\$5,420	\$5,265	\$5,070	\$4,920
1/2 page	\$5,150	\$4,860	\$4,630	\$4,515	\$4,375	\$4,260
1/3 page	\$4,430	\$4,215	\$4,045	\$3,955	\$3,845	\$3,760
1/4 page	\$3,855	\$3,695	\$3,570	\$3,500	\$3,425	\$3,360
1/6 page	\$3,470	\$3,350	\$3,255	\$3,205	\$3,145	\$3,100

Rates are gross. Two color and matched rates available. Ask your DT representative.

Special Positions	
Inside Front Cover	\$675
Inside Back Cover	\$590
Back Cover	\$675
Center Spread	\$1,260
Page 1 through Trends & Tactics	\$590

## Production specifications

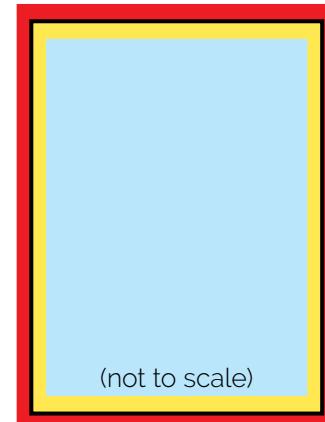
### TRIM SIZE

All sizes in inches. For spread and full-page bleed ads, size listed is the trim size. An additional 0.125" bleed on all sides is required, and copy cannot be within 0.125" of the trim. See "Full-page ad demo" at right for more details.

Description	Width	Height
Spread, bleed	16"	10.75"
Full page, bleed	8"	10.75"
Full page, no bleed	7.5"	10.25"
2/3 page	4.5"	10"
1/2 page vertical	4.5"	7.5"
1/2 page horizontal	7"	5"

Description	Width	Height
1/3 page square	4.5"	4.75"
1/3 page vertical	2.125"	10"
1/4 page square	4.5"	3.75"
1/4 page vertical	2.125"	7.5"
1/6 page horizontal	4.5"	2.5"
1/6 page vertical	2.125"	4.75"

### FULL-PAGE AD DEMO



**Black line is trim—** where the page will be physically cut. Dimensions: 8 inches by 10.75 inches

**Red indicates bleed.** It must extend 0.125 inches beyond the trim on all sides.

**Yellow shows the safety margin.** Text and important images cannot be within the safety margin (0.125 inches on all sides).

**Light-blue is the live area—** 7.875 inches by 10.625 inches.

CONTINUES

# Magazine Ad Rates and Specs (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | **MAGAZINE** | NEWSLETTER | WEB

## CONTINUED

### Print ads design checklist

- ▶ Please submit electronic files via e-mail.
- ▶ PDF format is strongly encouraged for best quality. EPS, AI (Illustrator), TIF and PSD (Photoshop) formats are also acceptable. You may include a color proof, if desired.
- ▶ Printer's marks (registration/trim/bleed marks) should not be included.
- ▶ Artwork should be 300 dpi.
- ▶ If JPEG image compression is used in a PDF, Image Quality should be set to Maximum.
- ▶ All colors should be CMYK process—no RGB or spot color inks.
- ▶ Ink density (combination of cyan, magenta, yellow and black ink in any given location) should be 300% or lower in all places.
- ▶ Rich black text (black ink plus a combination of cyan, magenta and/or yellow inks) smaller than 12 pts. is not recommended.
- ▶ White type reversed out of solid color and smaller than 12 pts. is not recommended.

Digital Transactions is printed computer-to-plate. Printing is web offset. Binding is saddle stitch. 3 columns per page, each 2.11 inches wide.

#### **Publisher's Protective Clause**

The publisher reserves the right to cancel or reject any advertising at any time, and to add the word "advertisement" at the top of any copy which in the publisher's opinion simulates editorial matter and might be misleading to the reader. The publisher will not be bound by any conditions, printed or otherwise, appearing on order blanks or copy instructions when such conditions conflict with the regulations set forth in the rate card.

#### **Cancellation Clause**

Cancellation is permitted only before the first of the month prior to issue date. Cover positions cannot be cancelled.

#### **Inserts**

Rates and mechanical requirements for inserts furnished upon request. Please contact your sales representative for details.

#### **Spread & full-page bleed ads**

(in addition to the preceding requirements)

- ▶ Live area is 0.125 inches inside the trim on all sides (including both sides of the gutter in a spread ad). All text, and any images that must print, need to be inside the live area. See "Full-page ad demo" on previous page.
- ▶ Bleed must extend 0.125 inches beyond the trim on all sides.

## SUBMISSION

Please send files to Bob Jenisch:

[bob@digitaltransactions.net](mailto:bob@digitaltransactions.net)

1-877-658-0418

FTP submission available on request.

Digital Transactions  
Attn: Magazine Traffic Dept.  
800 Roosevelt Road  
Building B, Suite 212  
Glen Ellyn, IL 60137

For additional information please contact Publisher Bob Jenisch  
at 877-658-0418 or [bob@digitaltransactions.net](mailto:bob@digitaltransactions.net)

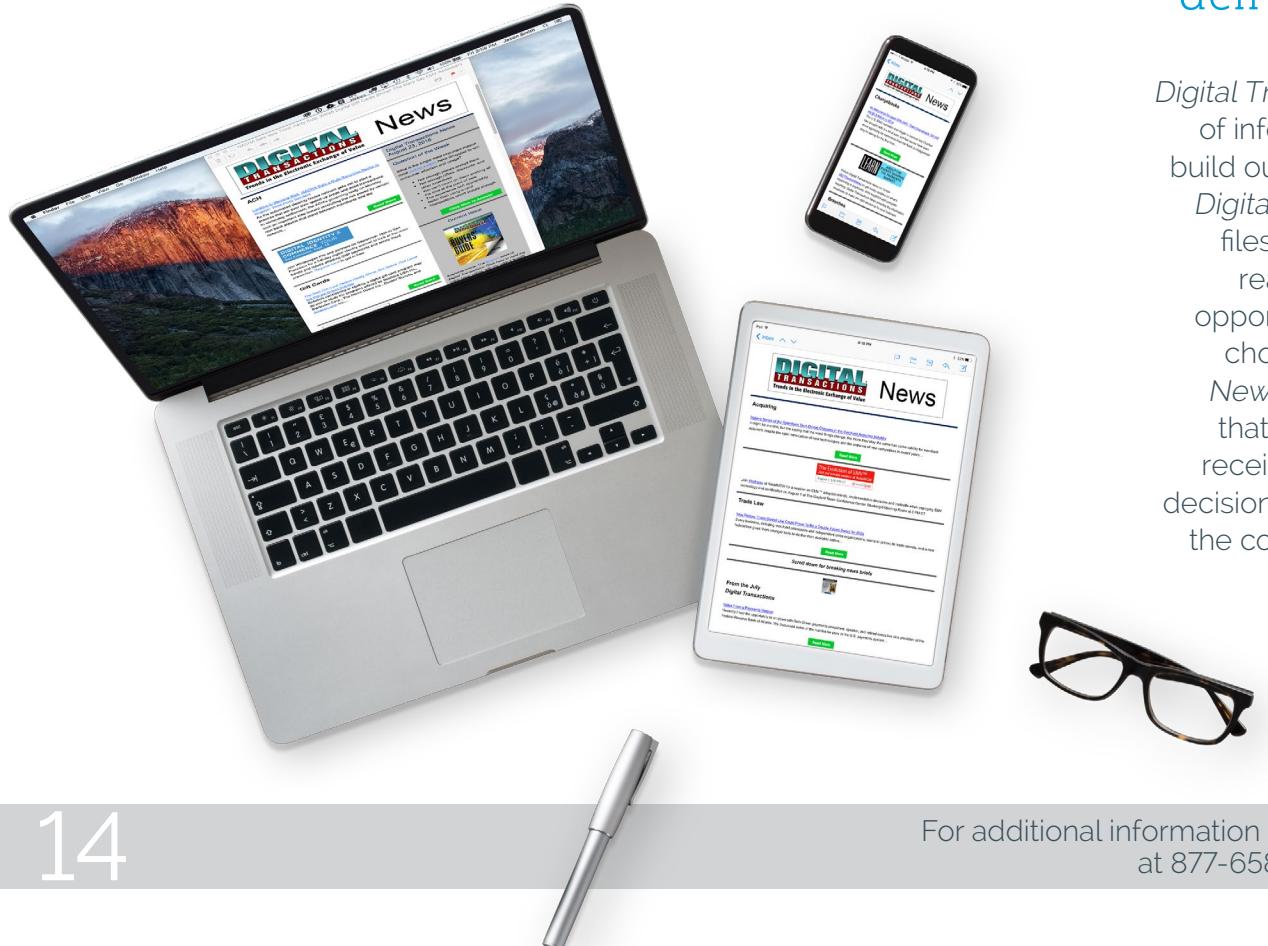
# Digital Transactions News

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | **NEWSLETTER** | WEB

Over 15,000 subscribers receive *Digital Transactions News* EVERY DAY!

They are influential executives—decision makers who rely on *Digital Transactions News* to stay ahead of the competition.

Payments is a fast changing market and *Digital Transactions News* delivers original stories every day.



*Digital Transactions* recognizes that the proactive distribution of information is an extremely effective way to inform and build our readership and your marketing opportunities. With *Digital Transactions News*, it is not necessary to download files in order to find the news. It is delivered in a concise, readable, responsive design that gives our readers the opportunity to secure more details about the event if they choose. This approach has enabled *Digital Transactions News* to develop a following of thousands—a readership that is growing every day—with over 15,000 subscribers receiving the newsletter. They are influential executives—decision makers who rely on the newsletter to stay ahead of the competition. Every morning, *Digital Transactions News* is in the decision maker's email inbox.

For additional information please contact Publisher Bob Jenisch at 877-658-0418 or [bob@digitaltransactions.net](mailto:bob@digitaltransactions.net)

**DIGITAL**  
TRANSACTIONS  
Trends in the Electronic Exchange of Value

# Digital Transactions News (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | **NEWSLETTER** | WEB

Results from our BPA Brand Study

**97.57%** Average delivery rate

**15.52%** Average open rate

**11.57** Average clicks per ad banner

Source: BPA Brand Report June 2016

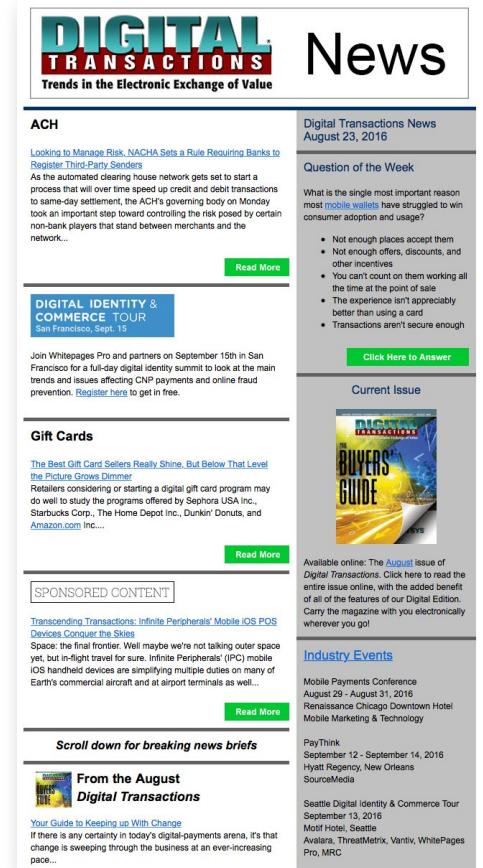
**DIGITAL TRANSACTIONS NEWS SETS THE BENCHMARK** by sending a uniquely-delivered electronic newsletter to a comprehensive list of industry professionals. The newsletter is formatted in HTML, so most e-mail browsers will display a preview of the content before the message is even opened, enticing subscribers to read further. The newsletter uses responsive design, which enables the subscriber to view the newsletter in any format they like. Whether on a tablet, mobile or desktop, *Digital Transactions News* is sure to get directly in front of your intended audience.

**THE ADS ARE IN TWO FORMATS** at the same time: Banner, plus 35 words of copy. This way if the banner is blocked by the email software, you still get your advertising message delivered via the 35 words of copy. *Digital Transactions News* is the only newsletter offering this unique service. All ads can be linked to your web page or email address and are trackable.

## 2017 Digital Transactions News Rates

Logo banner (200X60 pixels), plus 35 words of copy. Rates are gross and per issue.

	1-4 issues	5-12 issues	13-24 issues	25 + issues
First ad in the newsletter	\$610	\$560	\$515	\$470
Second and third position as well as column position	\$390	\$365	\$325	\$295

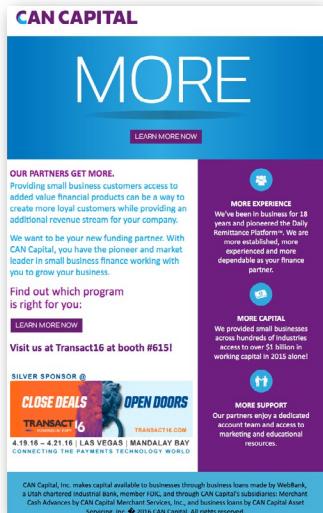


The screenshot shows the homepage of Digital Transactions News. At the top, there's a navigation bar with links for 'ACH', 'Digital Transactions News August 23, 2016', 'Question of the Week', 'DIGITAL IDENTITY & COMMERCE TOUR San Francisco, Sept. 15', 'Gift Cards', 'SPONSORED CONTENT', 'From the August Digital Transactions', and 'Industry Events'. The main content area features several news articles with headlines like 'Looking to Manage Risk, NACHA Sets a Rule Requiring Banks to Register Third-Party Senders', 'What is the single most important reason most mobile wallets have struggled to win consumer adoption and usage?', and 'Join Whitepages Pro and partners on September 15th in San Francisco for a full-day digital identity summit to look at the main trends and issues affecting CNP payments and online fraud prevention'. There are also sections for 'Current Issue' and 'Available online: The August issue of Digital Transactions. Click here to read the entire issue online, with the added benefit of all of the features of our Digital Edition. Carry the magazine with you electronically wherever you go!'

# Co-Branded Emails

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | **NEWSLETTER** | WEB

Over the past thirteen years, *Digital Transactions* has evolved by creating new products and services. Co-branded emails are one of those success stories.



**TARGETING YOUR PROSPECTS** is vital to today's successful marketer. *Digital Transactions* offers the most targeted product to reach the payments decision maker.

We take your HTML creative and email it to a select group of our subscribers. It is co-branded because we mail it out under the banner of our email newsletter, *Digital Transactions News*. By doing this we increase the number of email addresses that will receive your message.

**11,609**  
Average database size in 2016

**13.25%**  
Average open rate

**99**  
Average clicks per deployment

**16**

For additional information please contact Publisher Bob Jenisch at 877-658-0418 or bob@digitaltransactions.net

**DIGITAL  
TRANSACTIONS**  
Trends in the Electronic Exchange of Value

# Co-Branded Emails (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

We can reach the total payments market or target just the section of the market you want to reach, such as:

Independent Sales Organizations (ISOs)



Independent Software Vendors (ISVs)

Only East Coast executives

Exclusively CEOs

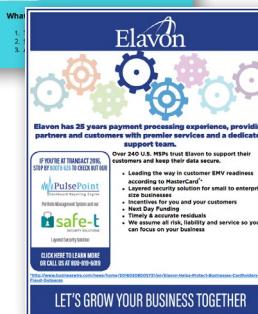
**THESE SUBSCRIBERS** are from *Digital Transactions*' database, which is constantly updated to provide you with the best list in the market. With constant changes in the payments market, *Digital Transactions* invests more time and effort than any publication to reach the desired decision maker.

We take your creative and prepare a text version, a mobile version, and a web version. As a result, the subscriber can view your message in any or all of the formats.

We only mail once per day to our lists to ensure that you attract the attention of your targeted market.

Every co-branded email has the ability to track deliveries, opens, and clicks.

**2017 Co-Branded Email Rates**  
\$450 per thousand, plus a set up fee of \$125.



For additional information please contact Publisher Bob Jenisch at 877-658-0418 or bob@digitaltransactions.net

# Web Site

DigitalTransactions.net is the source for breaking news and information impacting the Payments market.

As news happens in the payments market, our reporters communicate with the industry from the news pages of DigitalTransactions.net.

We post the breaking story  
on the Home page and  
News page. EVERY DAY!

A tracking feature allows the reader to stay up to date on current news, and tracks which stories are being read the most by other readers. All news stories are completely searchable.

For additional information please contact Publisher Bob Jenisch  
at 877-658-0418 or [bob@digitaltransactions.net](mailto:bob@digitaltransactions.net)

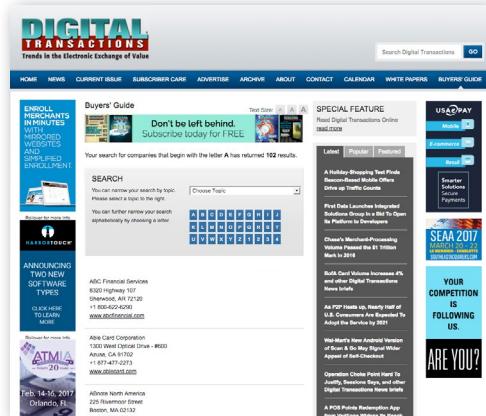
# Web Site (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2017 | MAGAZINE | NEWSLETTER | WEB

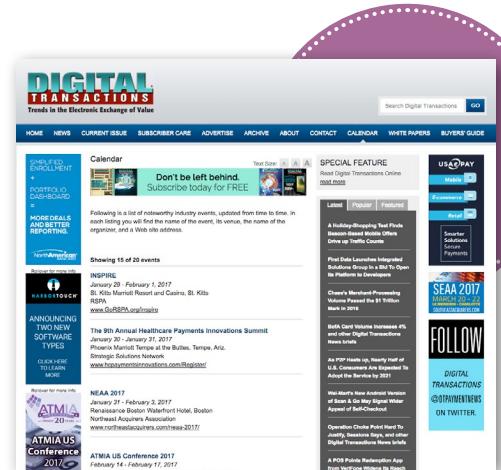


Our **Current Issue** page offers the latest issue in Adobe Flash. Each story from the current and past issues is also available in the archive, in standard HTML format. The reader has the choice of how they want to view the issue.

BPA through Google Analytics tells us that an average of 35,535 visitors came to DigitalTransactions.net each month during the first six months of 2016, viewing an average 50,281 pages per month. Our average session time is one minute, 19 seconds.



Our **Buyers' Guide** page contains listings grouped into over 131 categories with over 1,100 companies included.



Our **Calendar** page lists upcoming events from around the world in the Payments Market.

## Web Rates

On Home Page	Pixels	1 month	3 month	6 month	12 month
Skyscraper	120 x 600	\$10,030	\$9,220	\$8,475	\$7,765
Full banner	468 x 60	\$4,530	\$4,175	\$3,850	\$3,525
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Currency Or Investment Vehicle? Rising Bitcoin Value Outshines Its Payments Role  
January 16, 2017  
By John Stewart  
@DTPaymentNews

The price of Bitcoin, which soared to heady heights at the end of 2016 only to drop somewhat over the last two weeks, has been much on the minds of payments observers looking to the digital currency as an intriguing new way to pay. But is Bitcoin a medium of exchange, as its inventor intended, or an investment vehicle? For the time being, observers could be forgiven for concluding **Bitcoin's real value** lies in the latter, rather than the former.

**TSYS** **Learn More**

Some eight years after its introduction, relatively few physical or online merchants accept Bitcoin, and the population of Bitcoin ATMs remains sparse. But the runup in the cryptocurrency's value has created other possibilities that weren't so obvious when that value languished in recent years.

As *The Wall Street Journal* pointed out over the weekend, a \$5,000 investment in Bitcoin

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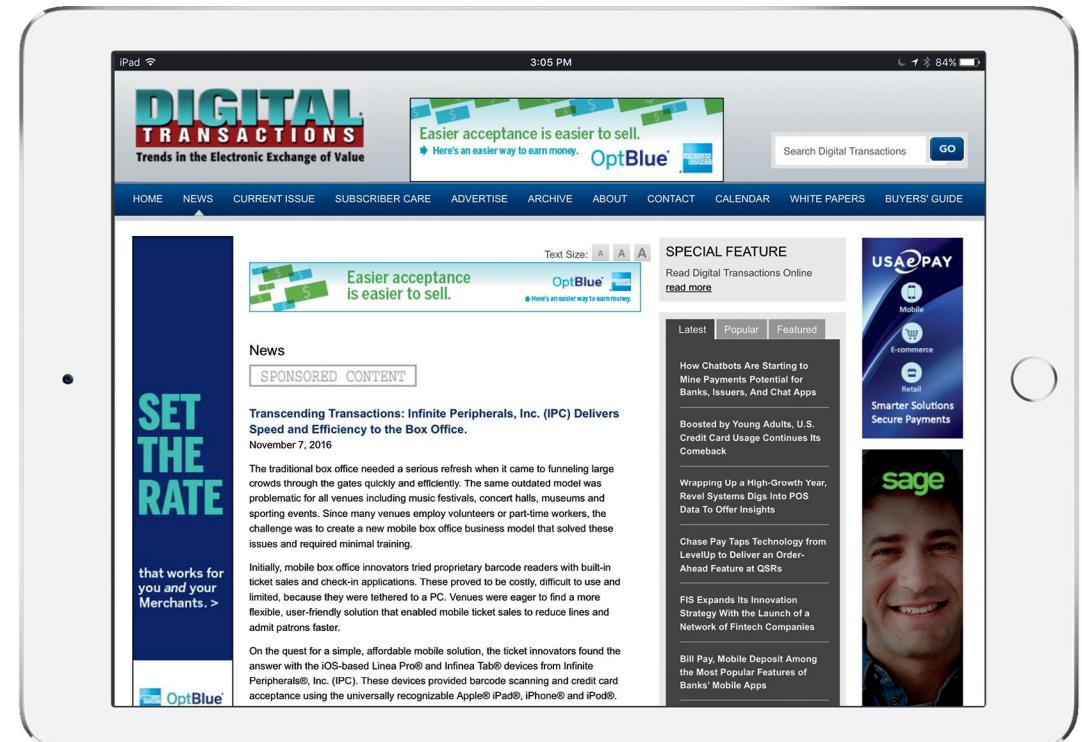
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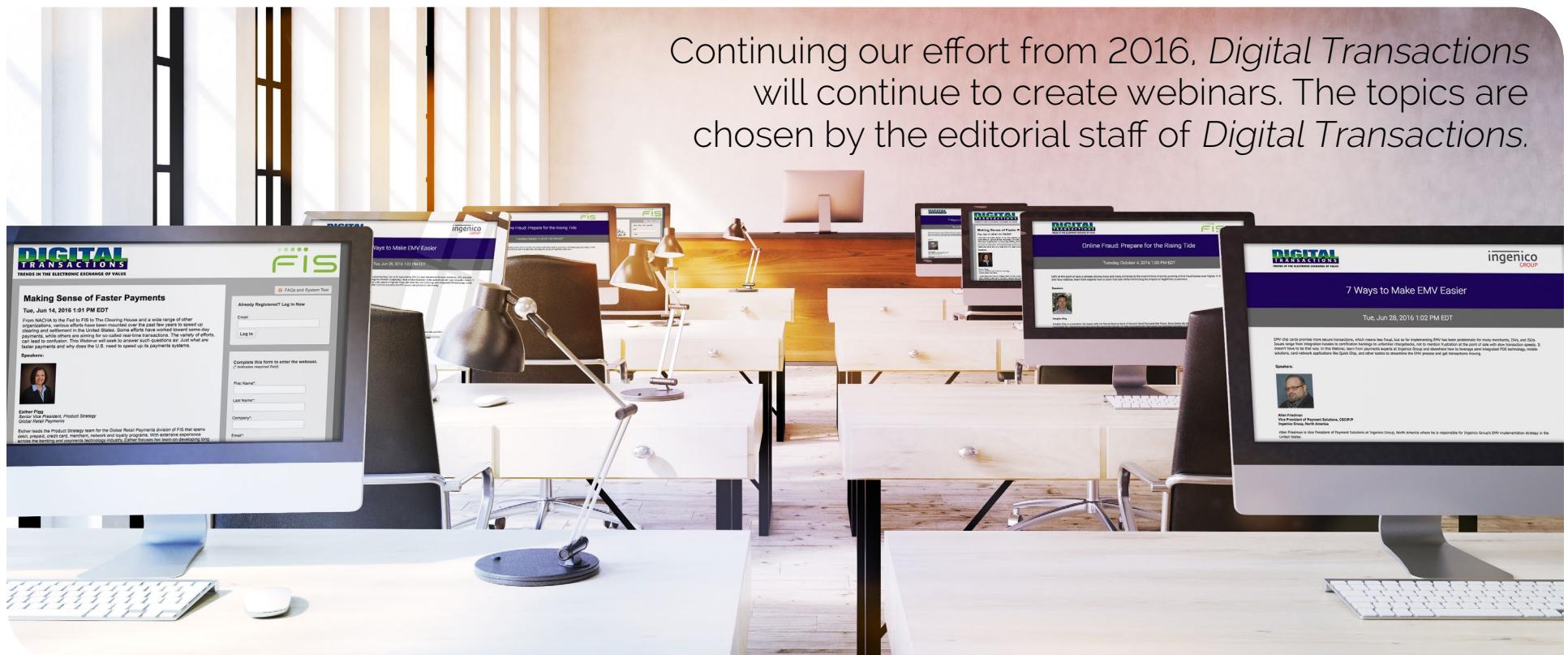
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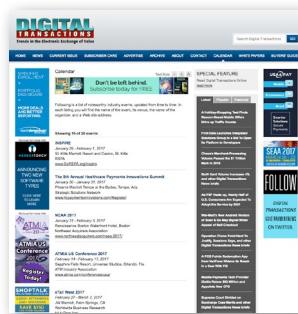
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## Web Rates

On Home Page	Pixels	1 month	3 month	6 month	12 month
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Full banner	468 x 60	\$4,530	\$4,175	\$3,850	\$3,525
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