2018 MEDIA PLANNER





DigitalTransactions.net

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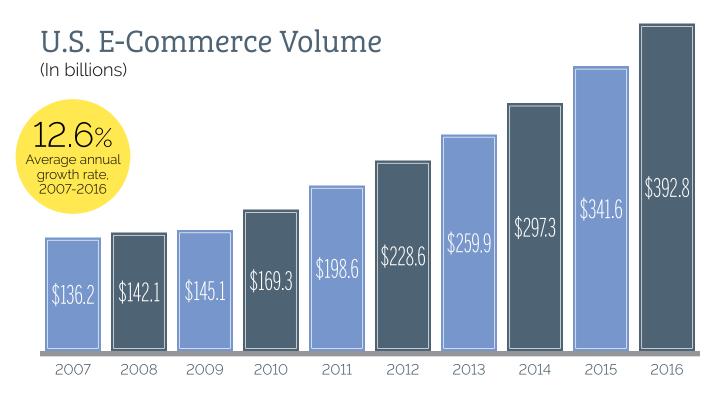


Digital Transactions products *cover*, *report and deliver the latest information* about consumers paying for products and services electronically.

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 14 years, products and services have changed greatly. For example: EMV, NFC, Mobile, PCI, Cash Advance and POS tablets, just to name a few.

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



Source: U.S. Department of Commerce



The Payments Market (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

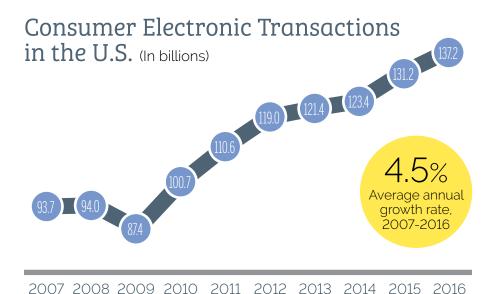
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NEWSLETTER

WEB

The use of electronic payments has grown at an average annual rate of 15.0%. In 2016 there were 137.2 BILLION TRANSACTIONS.

That means that 137.2 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.

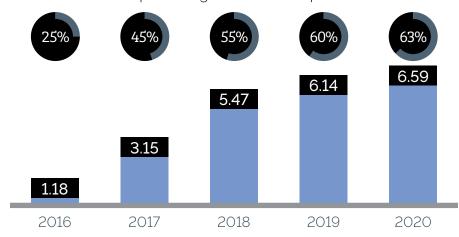


Note: Figures include all consumer-based card and ACH volume.

Source: Digital Transactions estimates

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; 2017-2020 figures are estimates. Source: Aite Group



 $\begin{array}{c} \textbf{OUR MISSION} \text{ is to chronicle and explain the revolution sweeping through the way consumers pay for goods} \end{array}$ and services in North America. We do this by providing the most informative and comprehensive publication, newsletter and web site covering the many markets afffected 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 have years of experience covering the payments market.

THE PUBLISHER behind Digital Transactions, Digital Transactions News, and Digital Transactions.net is Boland Hill Media, LLC. Formed in 2003 as a partnership between two veteran publishing executives, 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.





OUR CENTRAL TENET is that at a time of such sweeping and often-confusing change, business executives require reliable facts and incisive analysis more than ever to set plans for new products and markets, set pricing, anticipate regulatory complications and formulate competitive strategies. Our central aim is to be the primary provider of such news and analysis. Though we are deeply concerned with technology and its effects, we speak to the business executive and his or her day-to-day strategic concerns. We are publishers of business publications, not technology magazines.

WE ARE UNCOMPROMISING in our commitment to quality, from the content of our publications to our design and presentation to our circulation. For example, most of our articles are researched and written by professional journalists with expertise in the field, and all of them are edited by seasoned pros before they ever reach the printer or the web. Boland Hill Media is and will always remain committed to its high standards. Only in this way can it guarantee that it will always serve the interests of its readers and advertisers as a single community.

The two managing partners in Boland Hill Media have a combined 40 years of experience in professional publishing, including 28 years serving the journalistic needs of the Payments executive.



Monthly Magazine

MEDIA PLANNER 2018

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 Editorin-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 quest 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.



















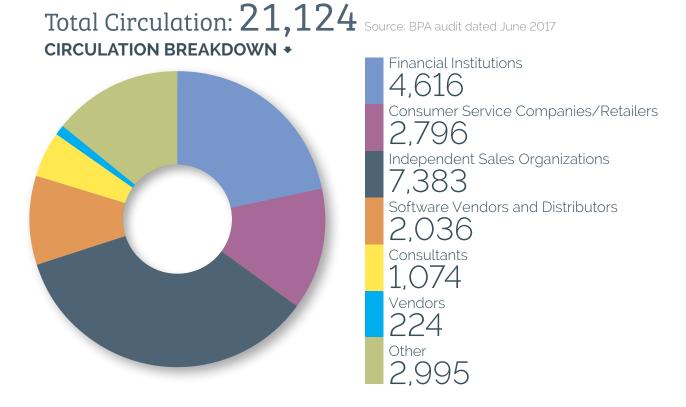




Digital Transactions monthly magazine is your One Stop

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.



Our Circulation (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

FINANCIAL INSTITUTIONS 4,616¹

Deposit Size of Institution²

Less than 500 Million Deposits 501 Million - 1 Billion 1.1 - 5 Billion 20.9%

13.7%

9.2%

5.1 - 10 Billion Over 10 Billion 33.6%

CONSUMER SERVICE COMPANIES/RETAILERS 2,796¹

Type of Retailer²

Online 25.8% Catalog Mobile 2.3% 3.7%

Brick and Mortar 55.8%

INDEPENDENT SALES ORGANIZATIONS 7,383¹

Number of Merchant Accounts²

Under 100 15.2%

101 - 1,000 32.7%

1,001 - 5,000 24.7%

5,001 - 25,000 13.7%

13.7%

CONSULTANTS 1,074¹

Type of Consultant²

Marketing 25.3%

31.7%

Operations 32.4%

Other 10.6%

software vendors and distributors $2,036^{\circ}$ vendors 224° other $2,995^{\circ}$

1. BPA Statement 6/17 2. Publisher's research 8/17



2018 Editorial Calendar

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

MAGAZIN

NF\X/SLETTEE

\X/FR

	January	February	March	April	Мау	June
Cover Story	Is Nothing Safe From Amazon?	The Threat to the Venerable Debit Card	Voice Commerce Comes to Payments	Is It a Blockchain World Yet?	Field Guide to Alternative Payments	Whatever Became of the EFTs?
Acquiring	ISOs And Bitcoin: Does the Match Make Sense?	So You Always Wanted To Be a PayFac?	A VAR World? Who Controls the Balance of Power?	Keeping the CFPB And FTC off Your Back	Tactics to Combat Merchant Attrition	The Next Act for Processor Consolidation
Components	Equipping Fuel Pumps for EMV	Apple Watch And the Potential for Payments	Contactless Cards Make Their Bid	The IoT—How Fast, How Threatening?	Innovations in Mobile POS	Card Controls: What's the Uptake?
E-Commerce/ M-Commerce	1-Click's Post Amazon Era	RIP: Lessons From Softcard And MCX	Is Mobile P2P The Killer App?	E-Commerce's Unique Fraud Challenges	The Remarkable Rise of Order Ahead	Why Google Keeps Wanting to Make Handsets
Networks	Who's Getting Ahead in Faster Payments?	What Its Network Deals Are Doing for PayPal	The ACH Midway Through Its 5th Decade	Visa's Strategies To Stay on Top	The Network Hammerlock on Tokenization	Is Decoupled Debit Ready for a Second Act?
Security	Can Breaches Ever Be Stopped?	Face ID's Challenges	The Scourge of Manual Reviews	Are Chatbots Safe for Commerce?	The QIR Program: A Status Report Up?	The Latest Tech for Authentication
Strategies	How to Make P2P Pay	TCH—Building Faster Payments	Fending off the Threats to Debit Cards	The Best Niches for Payments Startups	How To Leverage Same-Day ACH	Serving the Underserved As a Strategy
Trends & Tactics	Every Issue					
Endpoint	Every issue					
Closing date	December 1, 2017	January 5, 2018	February 1, 2018	March 1, 2018	April 2, 2018	May 1, 2018
Material date	December 8, 2017	January 12, 2018	February 8, 2018	March 8, 2018	April 9, 2018	May 8, 2018
Bonus distribution	NEAA	Epay (formally EastPay) ATMIA US Conference 2018	ePay Resources Information Interchange 2018 eTailing West Merchant Acquirer Committee Merchant Advisory Group (Midyear) Merchant Risk Council SEAA Secure Technology Alliance Payments Summit 2018	Cardware 2018 ACT Canada NACHA Payments NBPCA Transact 17 WACHA Electronic Payments Conference	CNP Expo	IRCE Transact Tech Atlanta



2018 Editorial Calendar (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

MAGA7INE

VIEVX/SLETTER

\X/FF

	July	August	September	October	November	December
Cover Story	The Fragmented Bill-Pay Market	Buyers' Guide	Are Banks Still Relevant?	An Update on Mobilized Store Cards	10 Most Pressing Issues in E-Payments	What's Next for the ACH?
Acquiring	Selling to Churches And Nonprofits		The Potential in Prepaid	An Update on Network Acquirer Fees (eg, FANF)	Making EMV Work for Restaurants	The ISO of the Future
Components	Are ECRs Obsolete?		The Future of Check Scanners	The Potential for Payments in Fitness Bands	An Update on Digital Wallets	A Roundup on the Year for POS Terminals
E-Commerce/ M-Commerce	Do Uber-Like Payments Work for Anybody But Uber?		Electronically Created Checks	Apple Pay Four Years After Its Launch	Cross-Border Payments: An Update	Welcome to the New Checkout
Networks	Cardtronics Under a New Boss		Chase Pay And Bank- Powered M-Payments	Network Rules That Rile Merchants	What Vocalink Is Doing for Mastercard	The Future of Shared ATMs
Security	What's Happening to The Cost of Breach Insurance?		The New 3D Secure: The Experience So Far	The Threat From State Actors	Ransomware: Is It Best Just to Pay Up?	Just How Safe Are Smart Phones for Commerce?
Strategies	Can Zelle Dethrone Venmo?		Why It Pays to Start Up a Developer Center	Merchant Strategies Post MCX	Why Foreign Players Want to Play in The U.S.	Do Traditional Network Economics Still Apply?
Trends & Tactics	Every Issue					
Endpoint	Every issue					
Closing date	June 1, 2018	July 2, 2018	August 1, 2018	September 4, 2018	October 1, 2018	November 1, 2018
Material date	June 8, 2018	July 9, 2018	August 8, 2018	September 11, 2018	October 8, 2018	November 8, 2018
Bonus distribution	DRF 2018 eTailing East Mobile Payments Conference MWAA Prepaid Press Expo RetailNow2018		Merchant Advisory Group MRC Platinum event PCI Council Vartech WesPay Payments Symposium WSAA	ETA Leadership Money 2020 MRC Platinum National ATM		



Magazine Ad Rates and Specs

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

2018 Digital Transactions Magazine Rates

	1x	3x	6x	12 x	18 x	24 x
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

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

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

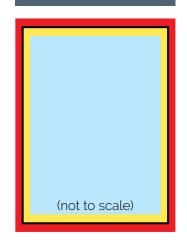
Productions specifications

TRIM SIZE (all sizes in inches)							
Description	Width	Height	Description	Width	Heiç		
Spread, bleed	16"	10.75"	1/3 page square	4.5"	4		
Full page, bleed	8"	10.75"	1/3 page vertical	2.125"			
Full page, no bleed	7.5"	10.25"	1/4 page square	4.5"	3		
2/3 page	4.5"	10"	1/4 page vertical	2.125"			
1/2 page vertical	4.5"	7.5"	1/6 page horizontal	4.5"	i		
1/2 page horizontal	7"	5"	1/6 page vertical	2.125"	4		

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.

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 2018

MAGAZINE

NF\X/SLFTTFR

\X/FR

CONTINUED

Print ads design checklist

- ▶ Please submit electronic files via e-mail.
- PDF format is highly 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 a solid color and smaller than 12 pts. is not recommended.

Spread & full-page bleed ads

(in addition to the preceding requirements)

- Bleed must extend 0.125 inches beyond the trim on all sides.
- ▶ 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.

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.

SUBMISSION

Please send files to Bob Jenisch: 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



14,341 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.

1. BPA audit dated June 2017



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 read more 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 14,341 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.



Digital Transactions News (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

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NEWSLETTER

\X/FF

Results from our BPA Brand Study

97.6% Average delivery rate

16.6% Average open rate

13.6 Average clicks per ad banner

Source: BPA Brand Report June 2017

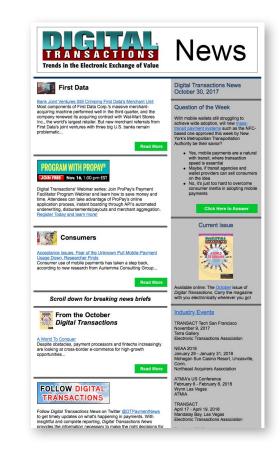
DIGITAL TRANSACTIONS NEWS SETS THE BENCHMARK by sending a uniquely-delivered electronic newsletter to a comprehensive list of industry professionals. The newsletter is formatted in HTML, so most e-mail browsers will display a preview of the content before the message is even opened, enticing subscribers to read further. The newsletter uses responsive design, which enables the subscriber to view the newsletter on any device. Whether on a tablet, mobile or desktop, The news is never blanked out like other banner-heavy newsletters. *Digital Transactions News* is sure to get directly in front of your intended audience.

THE ADS ARE IN TWO FORMATS at the same time: A 200x60 pixel 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.

2018 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





Over the past fourteen 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.

7,143 Average database size in 2017 16.86% Average open rate 55.25
Average clicks per deployment



Co-Branded Emails (continued)

DIGITAL TRANSACTIONS MEDIA PLANNER 2018

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. This way the subscriber is able to view your message however they would like.

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.

2018 Co-Branded Email Rates

\$450 per thousand, plus a set up fee of \$125.











DigitalTransactions.net is the source for breaking news and information

impacting the Payments market.



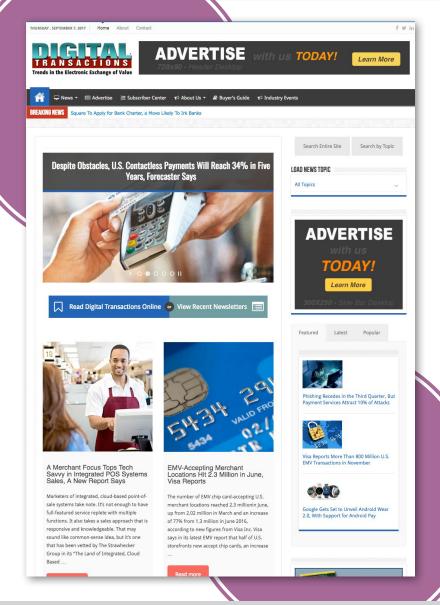
Digital Transactions' new design for 2018

DigitalTransactions.net now features an updated look and feel. It is:

- ► Easier to navigate
- ► Easier to read on your desktop PC, tablet or phone.
- ► Easier to stay informed on events in the Payments market.
- ► PLUS the banner ads are 3 times larger than the old site!

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

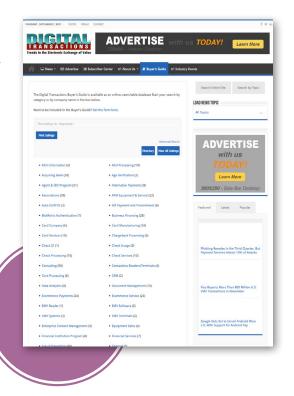
We post breaking stories on the Home page, so the reader does not have to search for the news.





Web Site (continued)

Our Buyers Guide page contains listings grouped into over 126 categories with more than 1,000 companies included.



BPA through Google Analytics tells us on average over

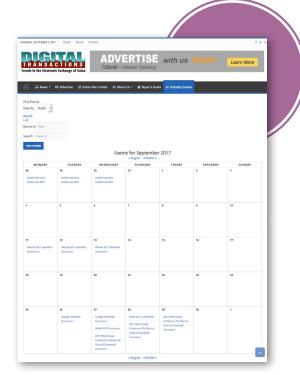
37,051 visitors each month

came to DigitalTransactions.net during the first six months of 2017, viewing over

52,413 pages per month

Our average session time is one minute, 17 seconds.

Our Calendar page has a new look. It can be downloaded to your personal calendar or viewed online.



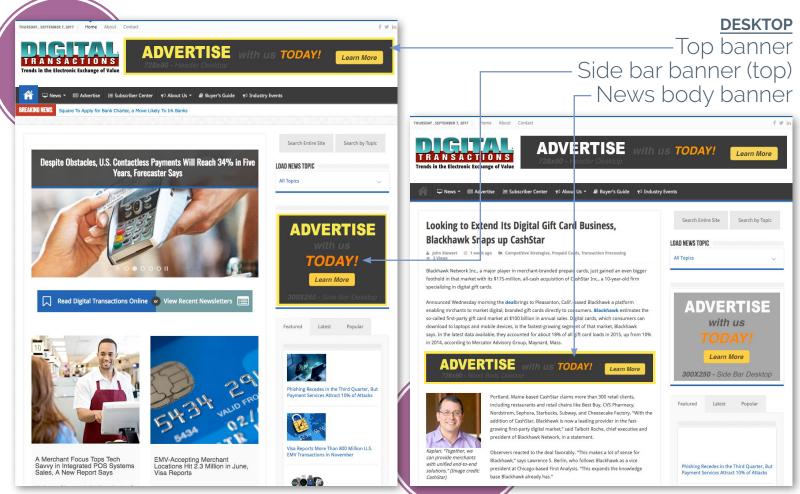
Web Rates

On Home Page	Desktop	Mobile	1 month	3 month	6 month	12 month
Skycraper	300 x 500	800 x 600	\$10,030	\$9,220	\$8,475	\$7,765
Top banner/News banner	728 x 90	800 x 150	\$4,530	\$4,175	\$3,850	\$3,525
Side bar banner (top)	300 x 250	800 x 300	\$4,550	\$4,195	\$3,840	\$3,560
Side bar banner (lower)	300 x 250	800 x 300	\$4,140	\$3,815	\$3,490	\$3,235



Web Site (continued)

Premium web positions







Thought leadership can be an important element of your marketing communications goals:



Digital Transactions has the product to help you reach your goals—Sponsored Content.

Sponsored Content is a 500 word story that you write and we place on our Web news page. It looks like the other stories that are posted daily from our editorial staff. Your story has an added banner: "Sponsored Content." This shows our viewers that the story is written by an industry expert and not the editors of Digital Transactions.

- ▶ Your story runs for 30 days.
- ► Your story is also highlighted in four issues of Digital Transactions News, our daily news service.
- ► The highlight drives the viewer to your story.

- Links can be added to the written copy.
- ► Analytics are reported on all elements of the story.
- ▶ We can produce a printed page to run in our monthly magazine at the same time as on our web site.

2018 Sponsored Content Rates

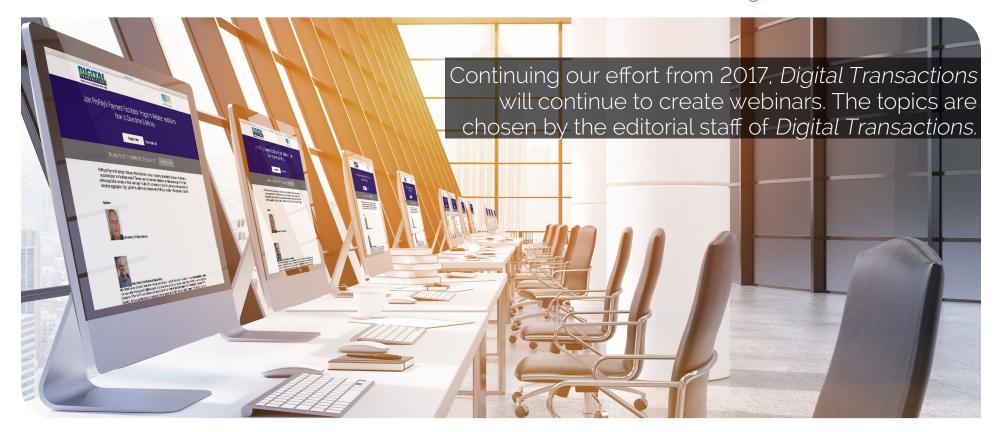
Web only	\$3,200 per month (30 days)
Web + Print	\$3,900 per month (30 days)



NEWSLETTER

Digital Transactions has produced webinars on various topics affecting the Payments industry.

Webinars are created by the sponsor or the editorial staff of *Digital Transactions*.





Webinars from 2017

Market must-haves: Discussing key strategies and technologies needed to remain competitive in today's evolving payments market

Sponsored by FIS

Why Merchants are looking to their PSP for Fraud Protection

Sponsored by Kount

ISOs, ISVs, And the New World of Integrated Payments

Sponsored by Sage

The Payment Facilitator Program with ProPay® — How to Get Started & Let ProPay Expedite, Save Time & Money Getting into Market

Sponsored by ProPay, a TSYS Company

2018 Webinar Rates

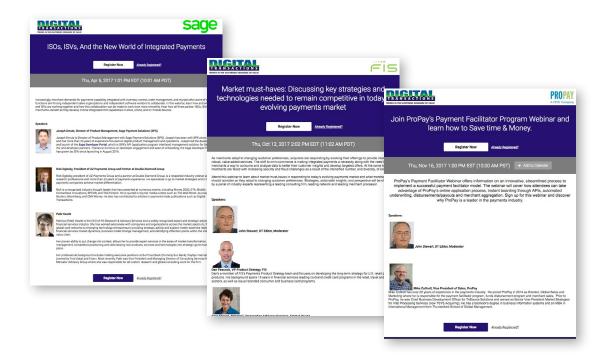
Exclusive Sponsorship: \$10,000

Sponsoring a webinar conveys to the payments industry that you are a thought leader in this ever-changing market.

Last year our webinars, on average, generated 244 registrants with 57% attending the live event. All webinars are archived and available for viewing for one full year.

You choose the topic; we'll produce the event.

Your Digital Transactions representative has all the important details.







2018 Web Rates

On Home Page	Desktop	Mobile	1 month	3 month	6 month	12 month
Skycraper	300 x 500	800 x 600	\$10,030	\$9,220	\$8,475	\$7,765
Top banner/News banner	728 x 90	800 x 150	\$4,530	\$4,175	\$3,850	\$3,525
Side bar banner (top)	300 x 250	800 x 300	\$4,550	\$4,195	\$3,840	\$3,560
Side bar banner (lower)	300 x 250	800 x 300	\$4,140	\$3,815	\$3,490	\$3,235

2018 Sponsored Content Rates

\$3,200 per month (30 days)

2018 Webinar Rates

Exclusive Sponsorship: \$10,000

Web ads

Please submit as GIF or JPG files, e-mailed to bob@digitaltransactions.net

Sponsored Content

Please submit in HTML format with graphic elements in JPG or GIF files.

Please send files to Bob Jenisch:

bob@digitaltransactions.net 1-877-658-0418 FTP submission available on request.

