DIGITAL TRANSACTIONS

Trends in the Electronic Exchange of Value

2026

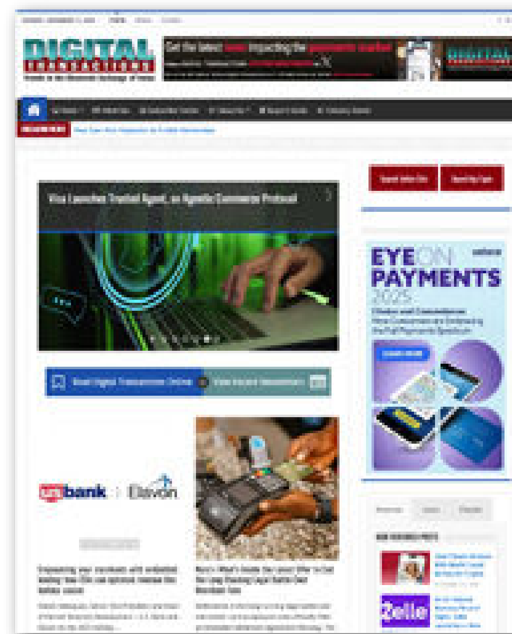
MEDIA PLANNER

CONTENTS

Magazine

Newsletter

Web

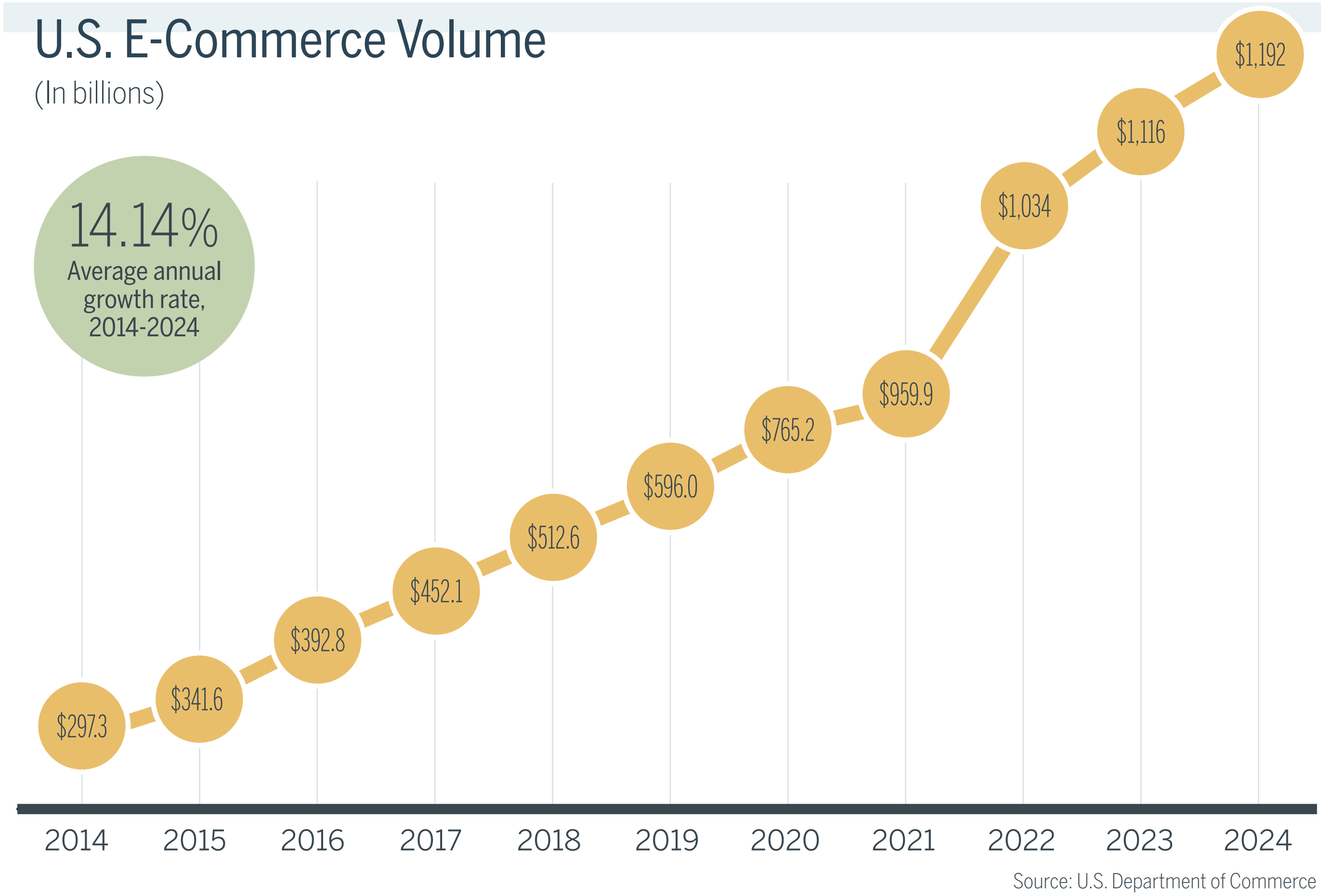


Digital Transactions delivers the latest information about consumers paying for products and services electronically.

The common term is **payments.**

We start by looking at where the consumer makes the purchase, the retailer. It may be on an online site, brick and motor, retailer person to person or mobile. We also look behind the retailers and follow the processors, (gateways, ISO's, VAR's, ISV's) financial institutions and transaction networks. Over the past 23 Years the products and services have changed greatly. For example Contactless, Mobile, POS systems, just to name a few.

Our readers process electronic payments from many markets. Our editorial reporting talks about this function across their markets.

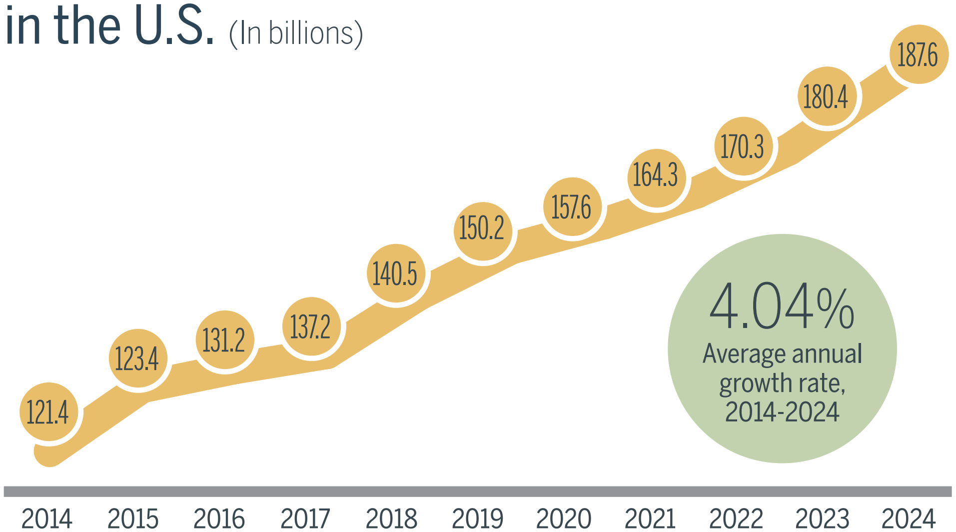


The use of **electronic payments** has grown at an average annual rate of **4.25%.**

In 2024 there were **187.6 billion transactions.**

That means that 187.6 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.

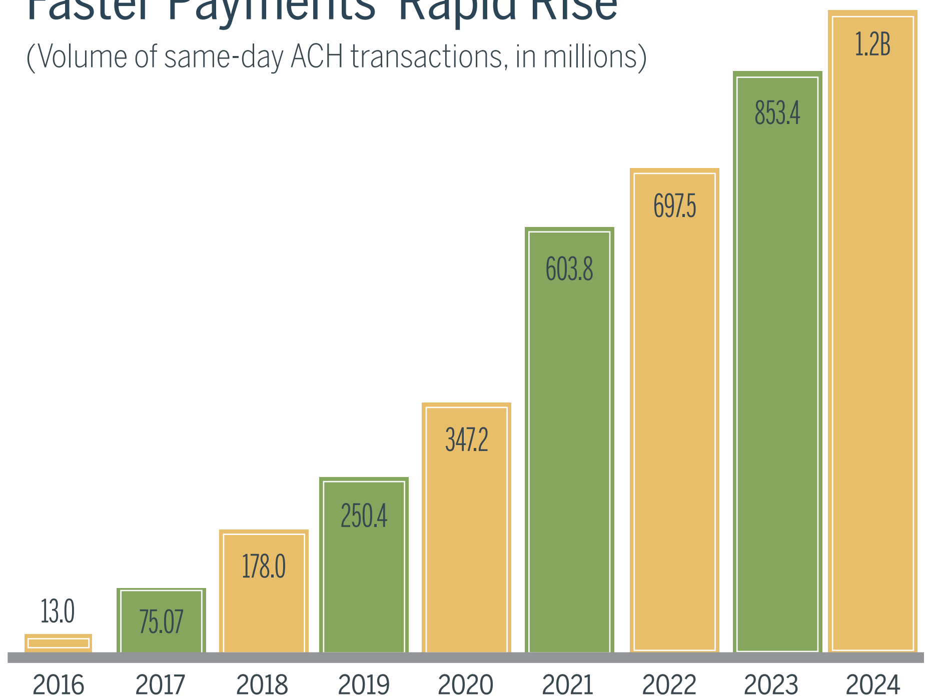
Consumer Electronic Transactions in the U.S. (In billions)



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

Faster Payments' Rapid Rise

(Volume of same-day ACH transactions, in millions)



Note: Numbers combine credits and debits. 2016 figure represents credits only, as same-day debits became available in 2017. Source: Nacha

OUR MISSION

OUR MISSION is to chronicle and explain the revolution sweeping through 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 going across the many markets impacted by this revolution. 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 highly capable professional journalists who have years of experience covering the payments market.

OUR COMPANY

The publisher behind *Digital Transactions, Digital Transactions News,* and DigitalTransactions.net Boland Hill Media, LLC. Formed in 2003 as a partnership between two veteran publishing executives, Boland Hill Media is a Chicago-based multi-media 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 more than ever require reliable facts and incisive analysis 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 their day-to-day strategic concerns. That is, we are publishers of business publications, not technology magazines.

We are uncompromising in our commitment to quality, from the content of our products 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 page. 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 over 50 years of experience in professional publishing, including 40 years serving the journalistic needs of the Payments executive.

Digital Transactions magazine **is produced 9 times per year.**

Digital Transactions is a feature formatted publication written in a business approach reviewing trends effecting the payments market.

We provide special editorial:

THE GIMLET EYE
An editorial from our Editor John Stewart discussing the impactful events for the month

TREND AND TACTICS
A news section recapping the major news events of the month

SECURITY NOTES
by Gideon Samid looking at the technology impacting the payment's function

ENDPOINT
A monthly opinion section written by guest authors on how they see trends happening in the payments market

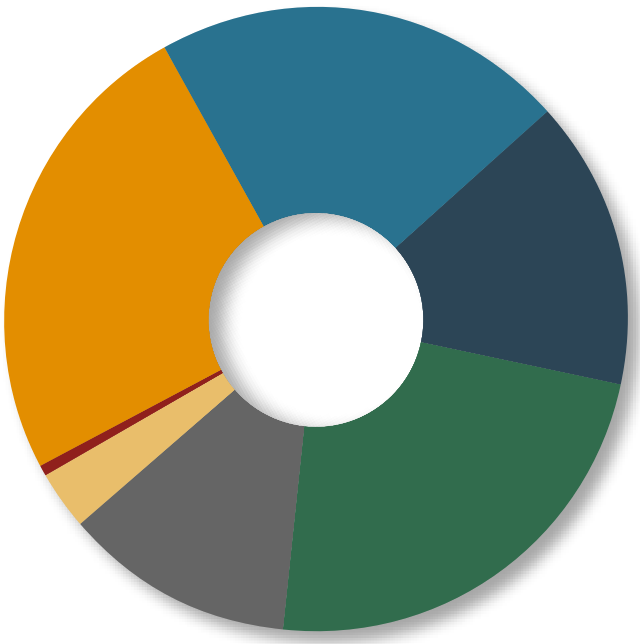
Add the monthly stories from all functions of payments, you have a monthly issue packed with information the payments professionals look for and wants to stay ahead of the competition.

Digital Transactions magazine is your source to **reach the very senior executive** who has the authority and readiness to **buy your products and services.**

With its deep and all-encompassing reach in the payment's marketplace, *Digital Transactions* magazine is your source to reach to the very senior executives who has the authority and readiness to buy your products and services. Subscribers to *Digital Transactions* come from a diverse array of markets but have one thing in common: Payments. We ensure 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 has their circulation **audited** giving you the best assurances that you are reaching the payments executive.

Total Circulation: 19,196 Source: AAM Audit Report 12/25

CIRCULATION BREAKDOWN



Financial Institutions
3,850

Consumer Service Companies/Retailers
4,057

Independent Sales Organizations
4,585

Software Vendors and Distributors
1,024

Consultants
584

Vendors
152

Other
4,560

FINANCIAL INSTITUTIONS 3,850*

Deposit Size of Institution +

Less than 500 Million Deposits	501 Million - 1 Billion	1.1 - 5 Billion	5.1 - 10 Billion	Over 10 Billion
31.31%	17.53%	22.22%	7.06%	21.88%

CONSUMER SERVICE COMPANIES/MERCHANTS 4,057*

Type of Retailer +

Brick and Mortar	Online	Mobile	Other
84.86%	6.28%	.60%	8.26%

INDEPENDENT SALES ORGANIZATIONS 4,585*

Number of Merchant Accounts +

Under 100	101 - 1,000	1,001 - 5,000	5,001 - 25,000	Over 25,000
14.83%	38.83%	27.33%	13.38%	7.47%

CONSULTANTS 584*

Type of Consultant 2

Marketing	Financial	Operations	Other
17.11%	35.80%	31.04%	16.05%

SOFTWARE VENDORS 1,024* VENDORS 152* OTHER 4,561*

+Publishers research 8/25
Source: *AAM Auidit Report 8/25

2026 EDITORIAL CALENDAR

	July	August	September	October	November	December
Cover Story	How Sales Agents Are Winning With AI	Crypto Payments Beyond Stablecoins	What It Takes to Win in Processing Today	So, Where Are We With Open Banking?	Field Guide to Innovative Payments	The Interchange Question
Acquiring	The Battle for Transit Ticketing	Acquirng Crypto Transactions	How Profitable Are Niche Markets?	Processing for Foreign Merchants	How Contactless Boosted Mobile Pay	The Masters of Embedded Payments
Components	An Update on Tokenization	What It Takes to Start a Blockchain	The Plusses And Minuses of AI	What's up With the Latest Terminals?	What's Next in Payments Software?	What's Next for Contactless Tech?
E-Commerce/ M-Commerce	The Next Step for Digital Wallets	Have In-Car Payments Stalled?	Are Higher Rates for Online Still Justified?	Adding Momentum for Mobile Payments	Must E-commerce Always Attract Fraud?	Card Not Present: Still Riskier?
Networks	What Discover Does For Cap One	Credit Cards and Debit Netwoks	How Stablecoins Are Reacting to the GENIUS Act	The Network Duopoly's Survival Strategy	The Latest Network Tech	Network Fees: What's Next?
Security	Can Good AI Defeat Bad AI?	An Update on the Phishing Plague	Handling E-Commerce Risk	Fraud: What the Numbers Say	Understanding the Latest Threats	Identifying the Next Threat
Strategies	Expanding Into Overseas Markets	The State of M&A in Payments	How AI Changes Payments Strategies	Whatever Happened to the CCCA?	Real Time and Cross-Border Pay	Where Is Payments Talent Coming From?
Trends & Tactics	Every Issue					
Endpoint	Every issue					
Closing date	June 22, 2026	July 22, 2026	August 21, 2026	September 22, 2026	October 22, 2026	November 23, 2026
Material date	June 29, 2026	July 29, 2026	August 28, 2026	September 29, 2026	October 29, 2026	November 30, 2026

MAGAZINE AD RATES & SPECS

2026 / Magazine / Newsletter / Web

2026 *Digital Transactions Magazine* Rates

	1x	3x	6x	12x
Full page	$3,490	$3,230	$3,040	$2,670
2/3 page	$2,870	$2,655	$2,500	$2,195
1/2 page	$2,425	$2,240	$2,110	$1,855
1/3 page	$1,985	$1,835	$1,730	$1,515
1/4 page	$1,810	$1,675	$1,580	$1,390
1/6 page	$1,630	$1,510	$1,415	$1,250

Two color and Matched color rates avaiable. Ask your DT Rep.

Special Positions	
Inside Front Cover	$320
Center Spread	$600
Page 1 through Trends & Tactics	$395

Productions specifications

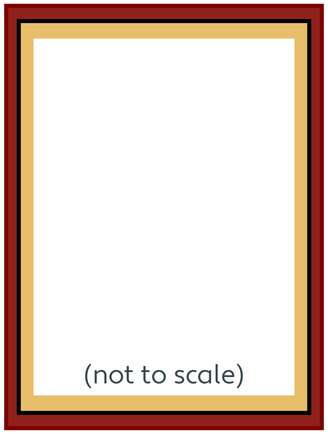
TRIM SIZE (all sizes in inches)

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"

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).

White is the live area— 7.875 inches by 10.625 inches.

CONTINUES

CONTINUED

Online ads design checklist

- Please submit electronic files via email.
- PDF format is highly encouraged for best quality. EPS, AI (Illustrator), TIF and PSD (Photoshop) formats are also acceptable.
- **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 RGB.
- Text **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, unless center spread). 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 published online.

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
1-630-547-2887
FTP submission available on request.

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

21,372 subscribers receive *Digital Transactions News* EVERY DAY!

These are **influential executives—decision makers** who rely on *Digital Transactions News* to stay abreast of the market. Payments is a fast-changing market and *Digital Transactions News* delivers original research and reporting every day.

Digital Transactions recognizes that the proactive distribution of information is an extremely effective way to inform and to deliver your marketing opportunities. It is delivered in a concise, responsive design that gives the subscriber the opportunity to read more about the event if they choose. This approach has enabled Digital Transactions News to develop a following of thousands of subscribers who receive their newsletter every day. These are influential executives, decision makers who rely on Digital Transactions News to stay abreast of the Payments market. Every day Digital Transactions News will be in the decision makers email box. Plus, DTN is DMARC deployed. Assuring the news is received by the subscriber.

DIGITAL TRANSACTIONS NEWS, *continued*

Digital Transactions News sets the benchmark by creating a uniquely delivered electronic newsletter to a comprehensive list of payment professionals. The newsletter is formatted, allowing the preview option in most e-mail software to show content, enticing subscribers to read further. It is also responsive design which enables the subscriber to view the newsletter in any format they would like. Be it on a tablet, mobile or desktop, Digital Transactions News is easy to read. Digital Transactions News is sure to get directly in front of your potential client.

The ads are in two formats at the same time, a 200x60 banner plus 35 words of copy. This way if the banner is blocked by the email software, you still get your advertising message delivered with the 35 words of copy. Digital Transactions News is the only newsletter offering this unique service. All ads are linkable to your web page plus are trackable.

Other interesting results:

99.4% Average delivery rate | **25.39%** Average open rate

20.04 Average clicks per ad banner

Source: * AAM Audit Report dated June 2024

2026 Digital Transactions News Rates

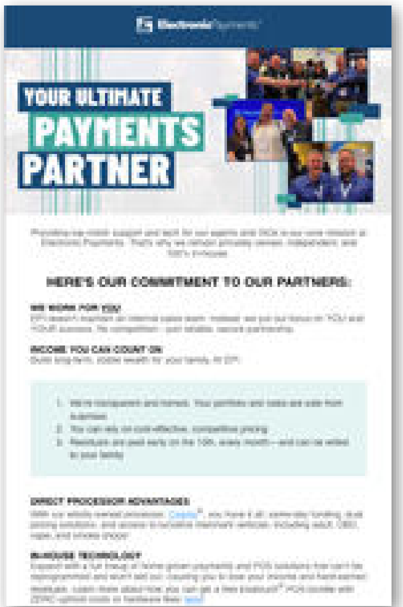
Rates are **NET** and per issue.

	1-4 issues	5-12 issues	13-24 issues	25 + issues
Logo banner top spot (200X60 pixels) Plus 35 words of copy.	$875	$815	$745	$695
Logo banner 2/3 spot (200X60 pixels) Plus 35 words of copy	$565	$515	$485	$440
Column Ad (200X200 pixels) plus 35 words of copy	$1,170	$1,075	$995	$915

CO-BRANDED EMAILS

Over the past twenty years, Digital Transactions has evolved with 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.

CO-BRANDED EMAILS is where we take your creative and email it to a selected group of our subscribers. It is Co-branded because we mail it out under the banner of our email newsletter, Digital Transactions News. This way we increase the number of email address that will receive your message. Plus adding DMARC software to your message delivery is assured.

7,060
The average Co-branded email size of 2024

288.34
Average clicks per deployment

29.30%
Average open rate

CO-BRANDED EMAILS, *continued*

We can reach the **total Payments industry** or target just the part of the industry you want to reach:

Independent Sales Organizations (ISOs) | Independent Software Vendors (ISVs)

Financial Institutions | Only East Coast executives | Exclusively CEOs

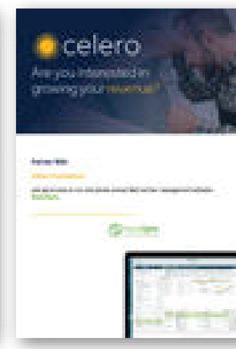
This is all possible with Digital Transactions **Co-branded email.**

THESE SUBSCRIBERS are from Digital Transactions database which is constantly updated to provide you the best list in the market. You know the constant changes that happen in the Payments industry. Digital Transactions invest more time and effort than any list management company to reach the decision maker.

We take your creative and prepare a text version, mobile version as well as a web version. This way, however the subscriber would like to view your message they are able to.

We only mail once per day to our lists. This ensures you will get the attention of your targeted market.

Every Co-Branded Email has the ability to track deliveries, opens, and clicks.

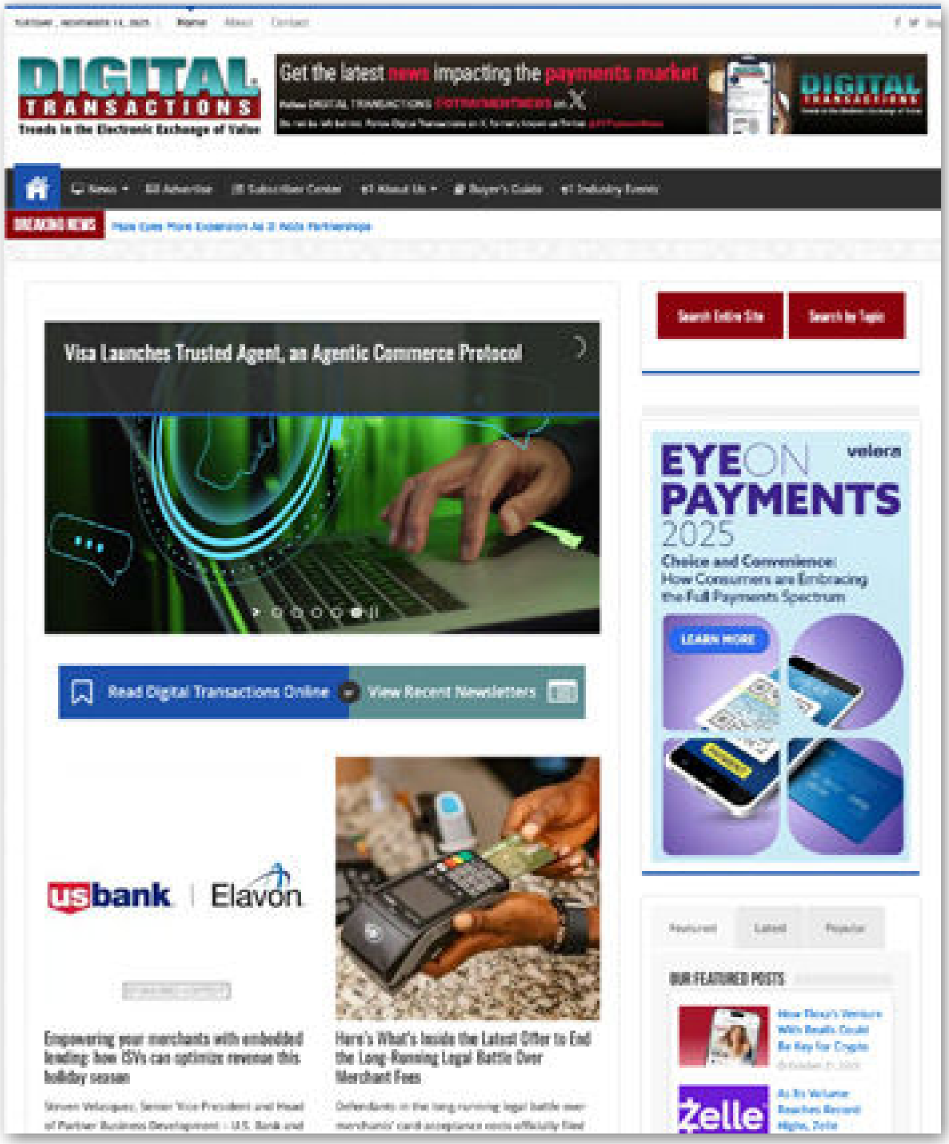


2026 Co-Branded Email Rates

	Cost per thousand	Setup fee
1-4 issues	$605	$195
5-12 issues	$550	$195
13-24 issues	$505	$195
25+ issues	$465	$195

Rates are net.

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



DigitalTransactions.net features:

- The web site is viewer friendly.
- It is easy to navigate.
- Easy to read on your desktop tablet or phone.
- Easy to stay informed on the events in the Payments industry.
- The banners are 300X250. Designed for lead generation as well as image building.

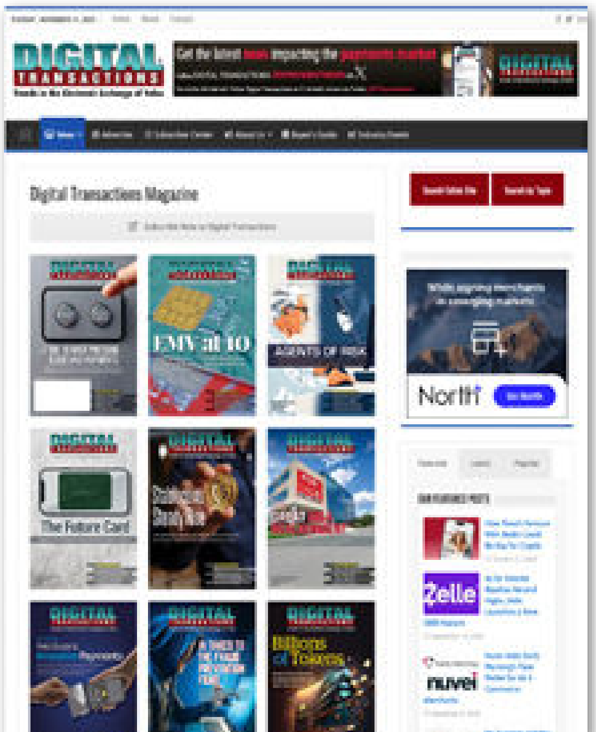
As news happens in the payments Industry, our reporters communicate with the industry from the home page of DigitalTransactions.net.

WEBSITE, *continued*

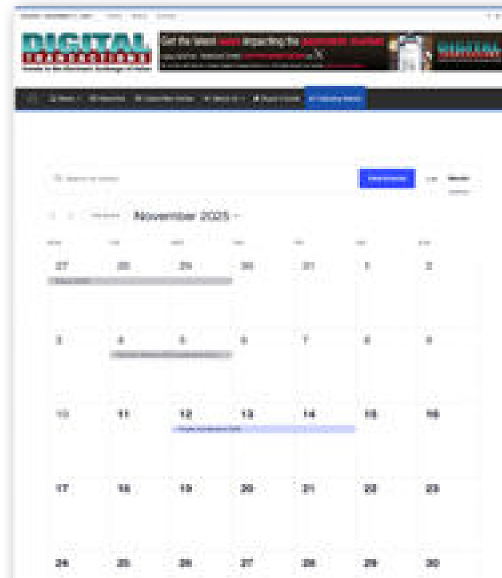
Alliance for Audited Media through Google Analytics tells us on average **28,162 visitors each month** came to Digital Transactions.net during the first six months of 2025.

Those visitors generated **36,870 page views per month.**

The **monthly issue** of *Digital Transactions* is posted as a PDF in its own section on the website.

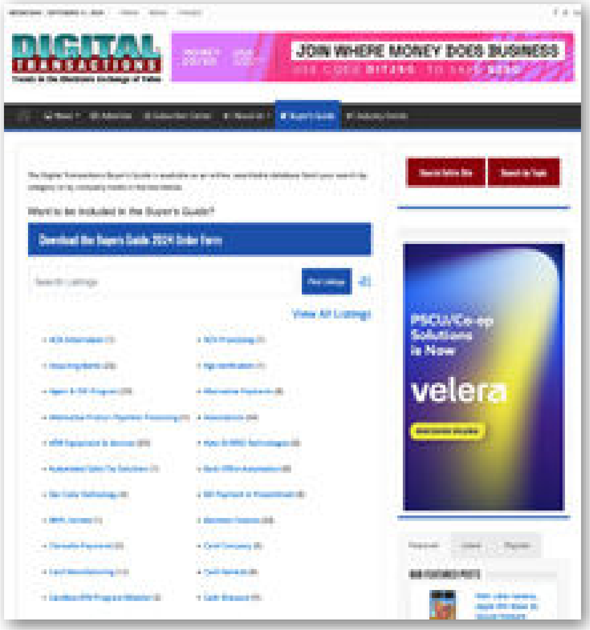


You can download our **Calendar** to your calendar or just look at each month. Providing all the industry events effecting the Payments market.

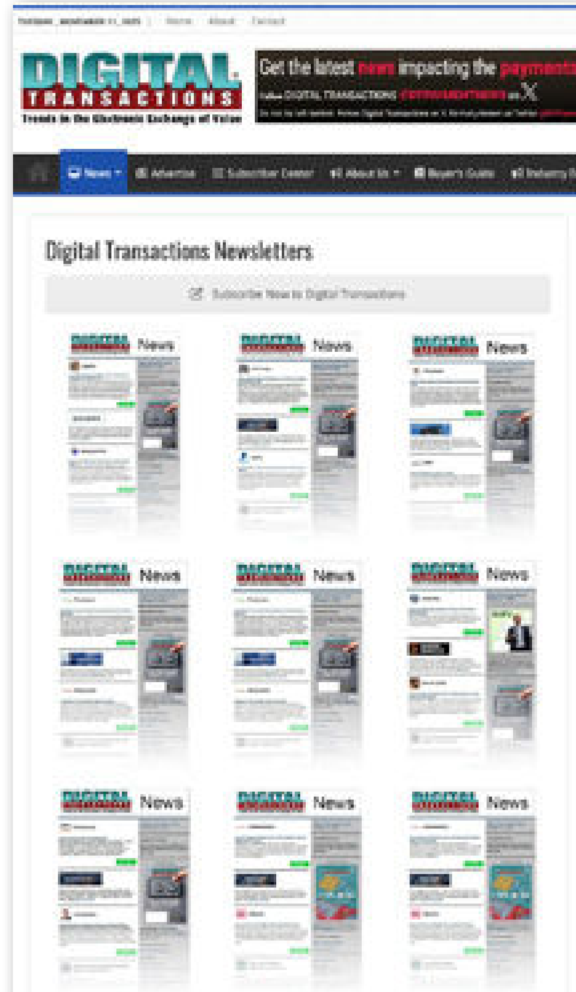


WEBSITE, *continued*

Our **Buyers Guide** page contains listings grouped into 124 categories with more than 1,300 companies included.



Digital Transactions News, our daily newsletter it is posted to the web site every day.

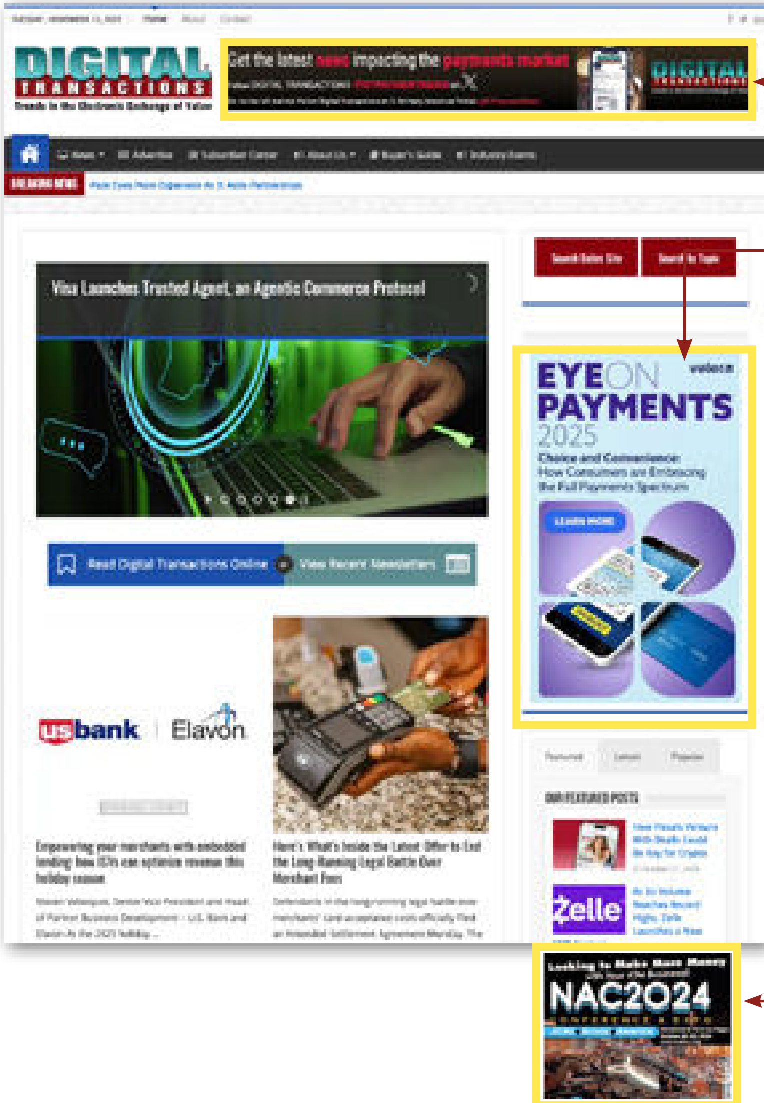


2026 Web Rates

Rates are **1K** per impressions.

Position	1 month	3 months	6 months	12 months
Skyscraper (300x500)	$255	$235	$215	$200
Top side bar banner (300x250)	$180	$160	$150	$140
Bottom side bar banner (300x250)	$160	$150	$140	$125
Header banner (728x90)	$195	$185	$175	$160
News story banner (728x90)	$195	$185	$175	$160

Premium web positions

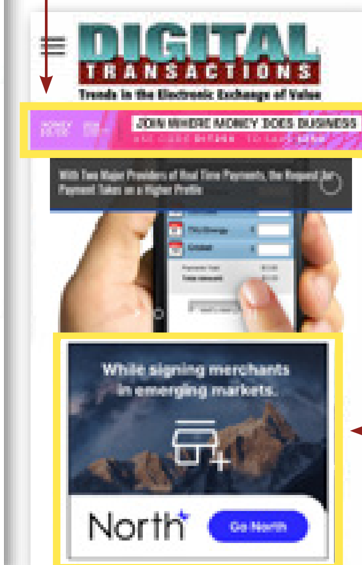


DESKTOP

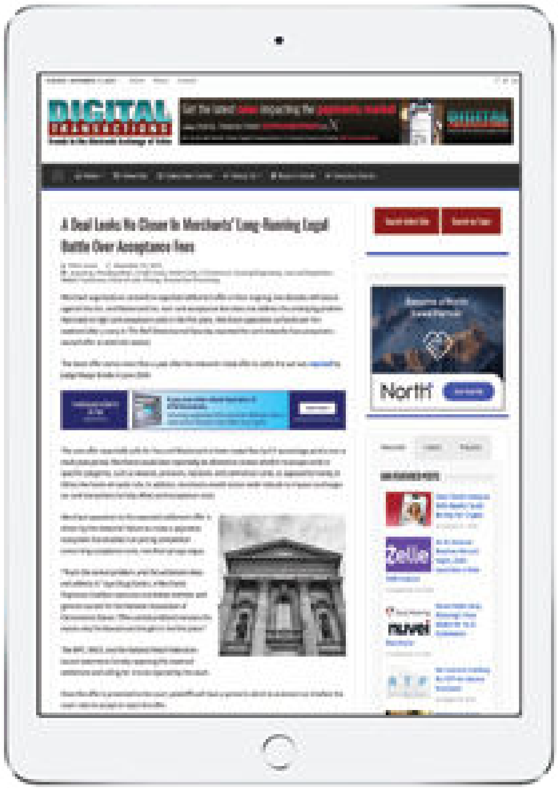
Top banner
Skyscraper
Side bar banner (lower)
News banner

MOBILE

Top banner
Side bar banner



SPONSORED CONTENT



During the first six months of 2025 Sponsored Content Stories Generated on average:

578 Clicks from *Digital Transactions News* to read your story.

144 Story views per month.

An additional **491** impressions from X, **58.40** impressions from Facebook, and **67** impressions from LinkedIn.

Thought leadership may be an important part 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 you write. We place the story on our Web. It looks like the other stories that are being posted every day from our editorial staff. The sponsored content story has an added banner “Sponsored Content”. This shows our viewers that this story is from an industry expert.

- Your story runs for 30 days.
- Your story is also highlighted in four issues of *Digital Transactions News,* our daily email news service.
- The highlight drives the subscriber to your story.
- Links can be added to the story.
- Analytics are reported on all elements of the story.
- The investment is $4,150 per 30 days.
- We can produce a printed page to run in our monthly magazine at the same time as on our web site.
- Total investment for both web and print is $6,355.
- Additional Digital Transactions News exposures is $1,655 for four issues of the newsletter.

2026 Sponsored Content Rates

Rates are net.

Position	1 month	3 month	6 month	12 month
Web only	$4,150	$3,800	$3,500	$3,230
Web and Print	$6,355	$6,010	$5,715	$5,465
Extra DTN Exposure	$1,655			

WEBINARS

Digital Transactions has produced webinars on various **topics effecting the Payments market.**

Digital Transactions is continuing to create webinars that are following the changes affecting the payments market. Subjects are picked by the editorial staff of Digital Transactions. It is a way for the pages of our monthly issue to come alive.

WEBINARS, *continued*

Sponsoring one of these webinars show the payments market you are a thought leader in this ever-changing market.

On average last year our webinars generated 230 of registrants with 42% attending the live event. All webinars are archive and available for viewing for one full year. The number of clicks from promotions for the event averaged 963. That is, you are provided email address of 963 viewers interested in your event.

If you have your own topic we will produce that event with you.

Your Digital Transactions Representative has all the important details.

2026 Webinar Rates

1 webinar event	$16,695
3 webinar events	$14,965 (each)
6 webinar events	$14,000 (each)

Rates are net.

Recent webinars

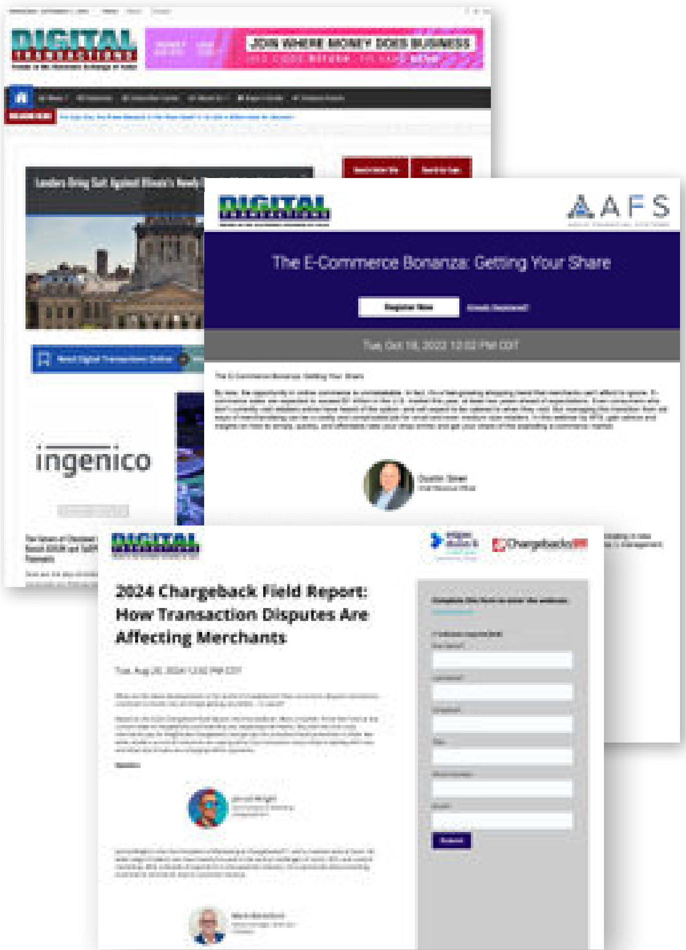
2024 Chargeback Field Report: How Transaction Disputes Are Affecting Merchants
Sponsored by Chargebacks911

New Research Shows How ISVs are Staying Competitive in an Evolving Market
Sponsored by PayIQ

The E-Commerce Bonanza: Getting Your Share
Sponsored by AFS

WEBSITE AD RATES & SPECS

2026 / Magazine / Newsletter / Web



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2026 Sponsored Content Rates

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2026 Webinar Rates

1 webinar event	$16,695
3 webinar events	$14,965 (each)
6 webinar events	$14,000 (each)

Rates are net.

Please send files to Bob Jenisch:
bob@digitaltransactions.net
1-630-547-2887
FTP submission available on request.

Web ads

Please submit as GIF or JPG files, emailed to bob@digitaltransactions.net

Maximum file size is 512 KB. Maximum runtime for an animated GIF is 10 seconds.

Sponsored Content

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