



Finserve Message Optimization Guidebook

20

Neuro cognitive science techniques to create highly effective messaging for financial services brands

DIFFERENCE BETWEEN GOOD VS GREAT MESSAGING

All major brands have messaging that is

80% GOOD



Only some have messaging that is **100% GREAT**



THE DIFFERENCE?

Winning brands don't have better creative agencies. They use science and algorithms to optimize their creative messages instead.



100%

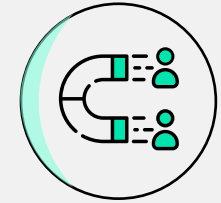
vs

80%

=

In finserv messaging, this difference can be worth **\$100s of millions** in revenue!

Whether your messaging is trying to:



Drive Customer Acquisition



Increase Market Share



Change Customer Behaviors

Wouldn't it be great if you could easily optimize your brand messaging **AND MAKE IT SIGNIFICANTLY MORE EFFECTIVE?**



NEURO COGNITIVE SCIENCE TECHNIQUES

This finserv messaging guidebook features 20 proven cognitive science techniques that can be used to optimize financial services messaging.

If you are ever struggling to find the best way to articulate brand claims or consumer messaging, this guidebook can serve as a valuable resource for all financial services marketers.

TECHNIQUE # 1

START WITH A NUMBER

You can make a message more powerful by starting it with a “power” number. It attracts attention and can quickly communicate a specific benefit/claim to entice followers to click to read more. Your English teacher may not be happy about you starting a sentence with a number, but your customers may find it engaging.

Message 1 Before technique

Earn 3 Free Nights Awards (each night valued up to 50,000 points) after you spend \$3,000 on purchases in your first 3 months from your account opening, plus 10X total points on up to \$2,500 in combined purchases at gas stations, grocery stores, and restaurants.

Message 1 After technique

3 Free Night Awards: 10X points on gas, groceries, and dining (up to \$2,500). Get it all if you spend \$3,000 on purchases in your first 3 months from your account opening.

Message 2 Before technique

Earn up to 150,000 bonus miles: Earn 75,000 bonus miles after you spend \$5,000 on purchases in the first 3 months your account is open. Plus, earn an additional 75,000 miles after you spend \$20,000 total on purchases made in the first 6 months your account is open.

Message 2 After technique

150,000 bonus miles: that's a lot of miles! You can earn 75,000 bonus miles after spending \$5,000 in the first 3 months your account is open, and an additional 75,000 bonus miles after spending \$20,000 total in the first 6 months your account is open.



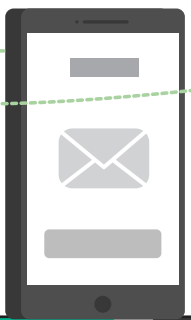
TECHNIQUE # 2

HALVE IT!

Just focus on cutting the number of words in the original message by half. Ruthlessly get rid of every word that is not essential to the existence of the message. When in doubt, delete it.

Message 1 *Before technique*

We're proud to serve nearly half of America's households with a broad range of financial services, including personal banking, credit cards, mortgages, auto financing, investment advice, small business loans and payment processing.

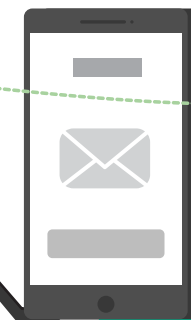


Message 1 *After technique*

From personal banking to small business loans, we proudly serve nearly half of American households with a broad range of financial services.

Message 2 *Before technique*

You won't have to pay an annual fee for all the great features that come with your Chase Freedom Unlimited® card.



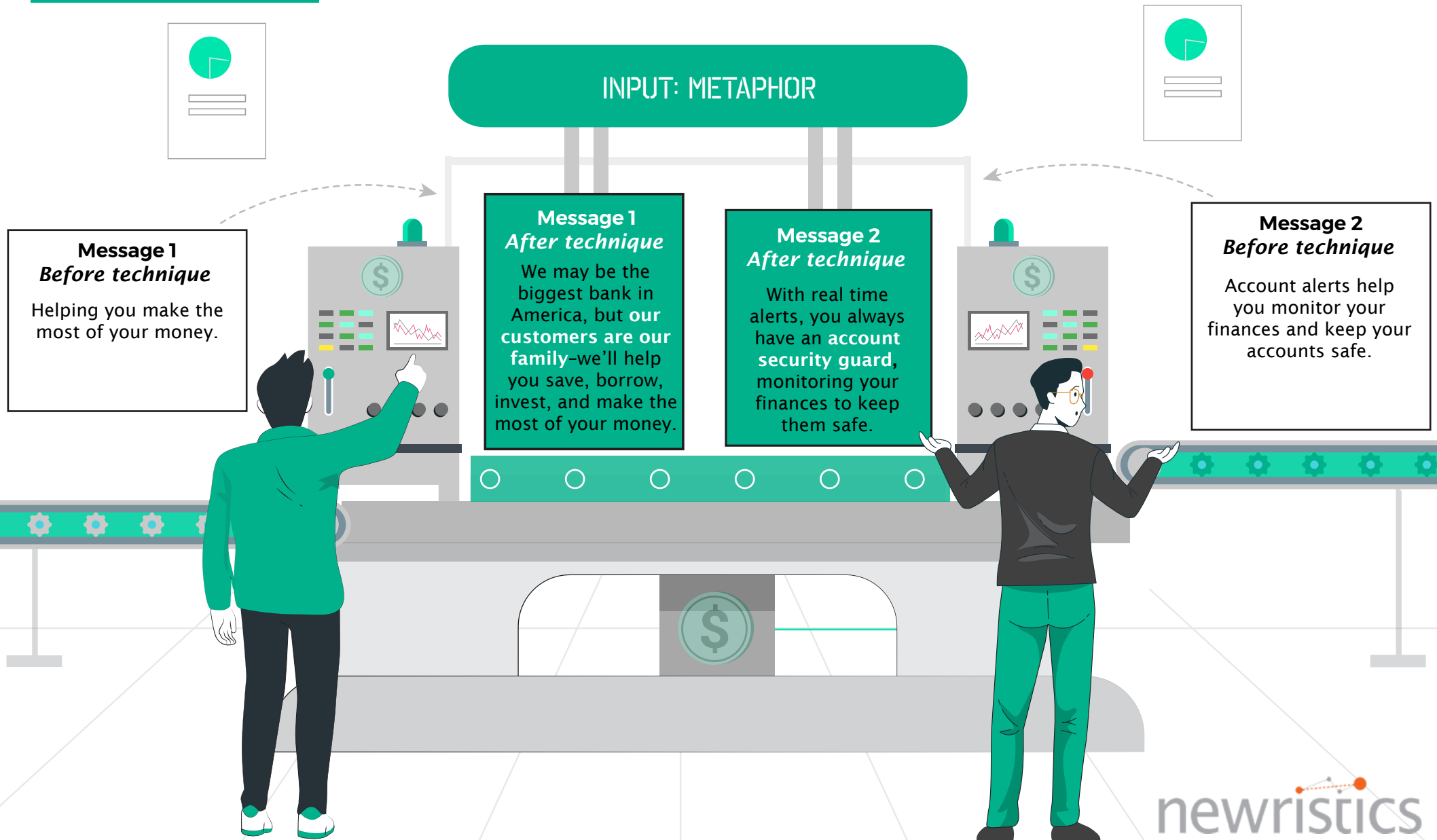
Message 2 *After technique*

No annual fee for all your Freedom Unlimited® card features.

TECHNIQUE # 3

WRITE IN METAPHORS

A Metaphor is a psychological as well as literary technique to help create understanding. For a writer, it is a way of using language to manipulate the way the reader responds.



**FEEL
IT!**

The key to capturing attention is tapping into your readers' emotions. Content that appeals to your audience's senses will help them resonate with your writing and keep them interested.

**Message 1
Before technique**

Security and control at your fingertips.
With the Chase Mobile app, you can manage your accounts anytime, anywhere. Lock your card, view recent transactions, set up payments and more.

**Message 1
After technique**

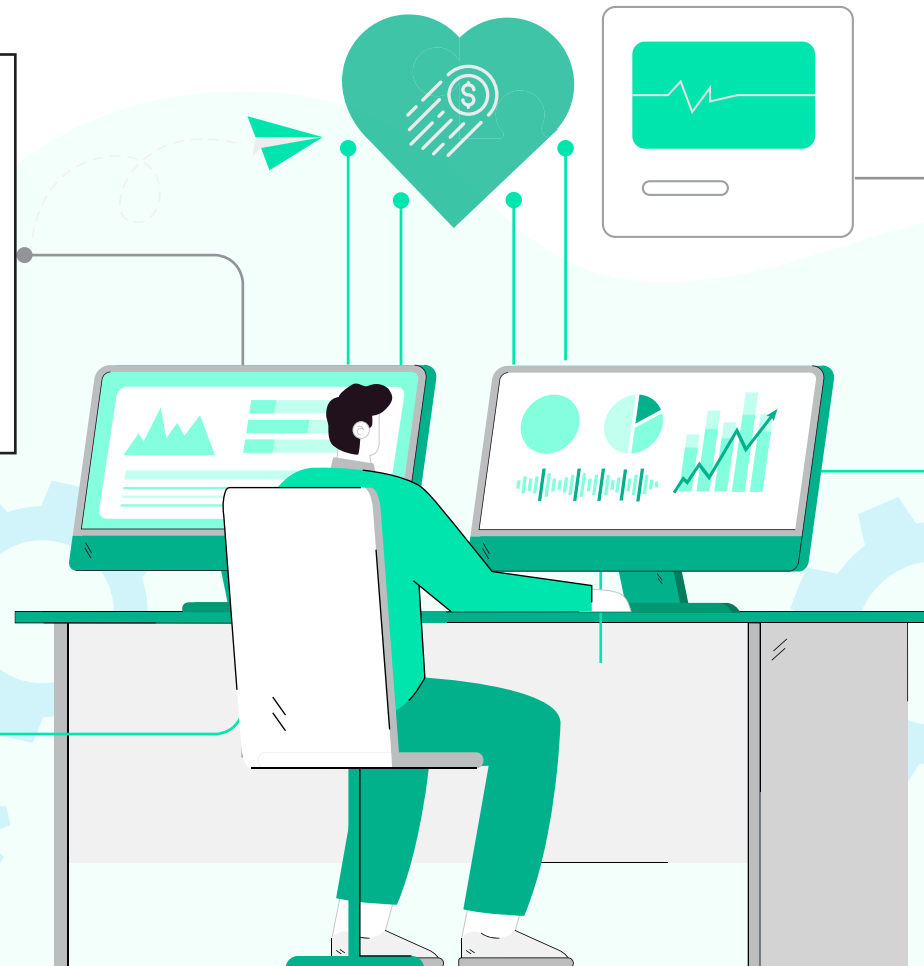
Feel secure and in control: With Chase Mobile, you can manage your accounts wherever you are. Lock your card, check your recent purchases, schedule payments, and much more.

**Message 2
Before technique**

Earn 2X points on dining, including eligible delivery services, takeout and dining out, and travel.

**Message 2
After technique**

Feel good about your spending with us—earn double points on dining, including eligible delivery services, takeout, dining out and travel.



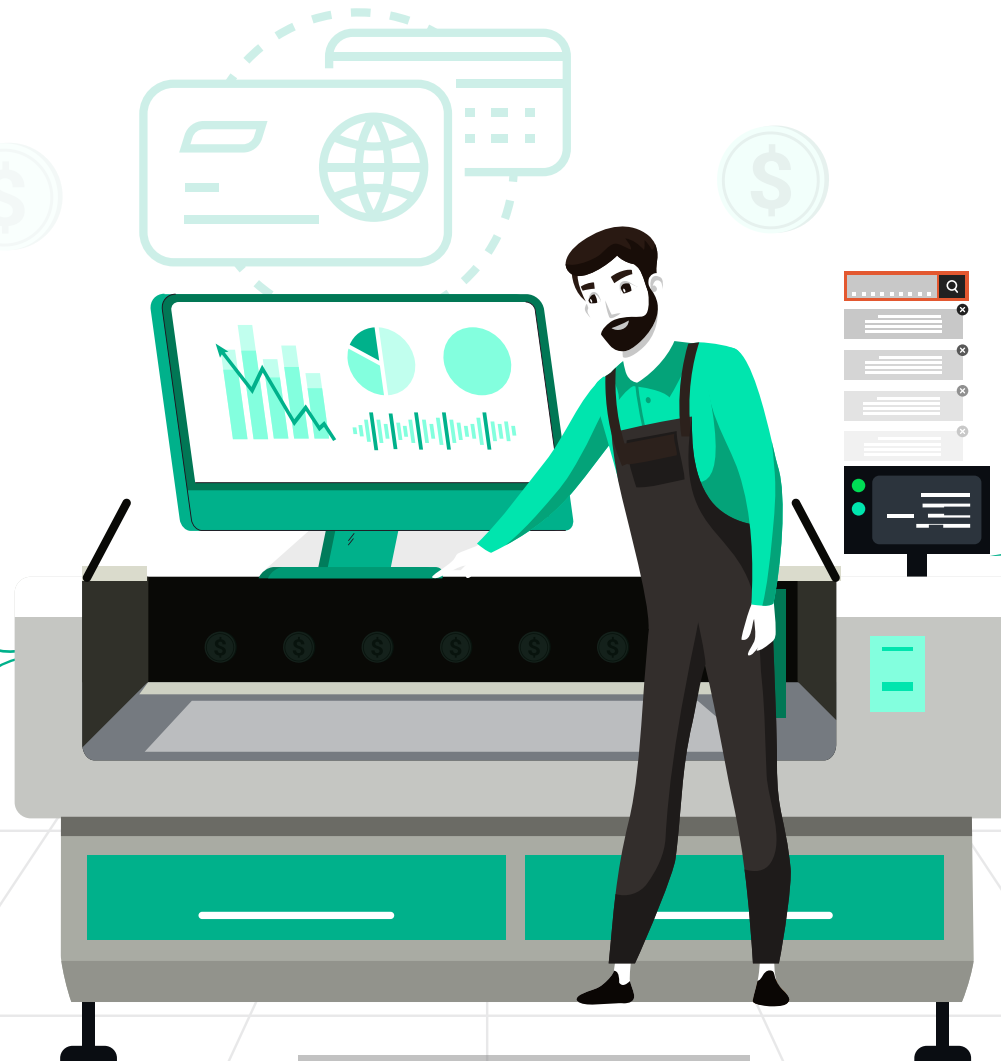
TECHNIQUE # 5

SYNONYMIZE KEYWORDS

Don't get stuck using the same circle of words you know. Try something new for a change! Use a tool like Visual Thesaurus to discover new synonyms that you may not think of on your own.

**Message 1
Before technique**
Get Chase First Banking — a checking account for you and your child that comes with its very own debit card.

**Message 1
After technique**
Chase First Banking — start your child on the right path with a joint checking account and debit card.



**Message 2
Before technique**
Your financial picture in a snap. Snapshot gives you a clearer picture of your financial life in just a glance.

**Message 2
After technique**
Your financial performance at a glance. Snapshot tool simplifies the tracking of your finances.

BREAK IT INTO FRAGMENTS

Lengthy sentences won't make you look smarter. In fact, they do quite the opposite. By cutting your words short, you make it easier for readers to digest your content and encourage them to keep reading.

Message 1 *Before technique*

We're here to help you manage your money today and tomorrow.



Message 1 *After technique*

Manage your money with help from Chase. Anytime. Anywhere.

Message 2 *Before technique*

Fees waived for counter checks, money orders and cashier's checks.

Message 2 *After technique*

Fee-Free Banking. No fee for Cashier's Check or Money Order.



TECHNIQUE # 7

LEVERAGE ATTENTION GRABBING HEADLINES

Your headline is often the first, and sometimes the only chance to get your target customer's attention, and if you want your writing to get noticed, it's time to start creating headlines that your readers just cannot ignore.

Message 1 *Before technique*

We've transformed the banking experience so you can bank your way.

Message 1 *After technique*

A bank built around you — welcome to the 21st-century banking experience.

Message 2 *Before technique*

We're here for you: Choose how and where you want to bank with us.

Message 2 *After technique*

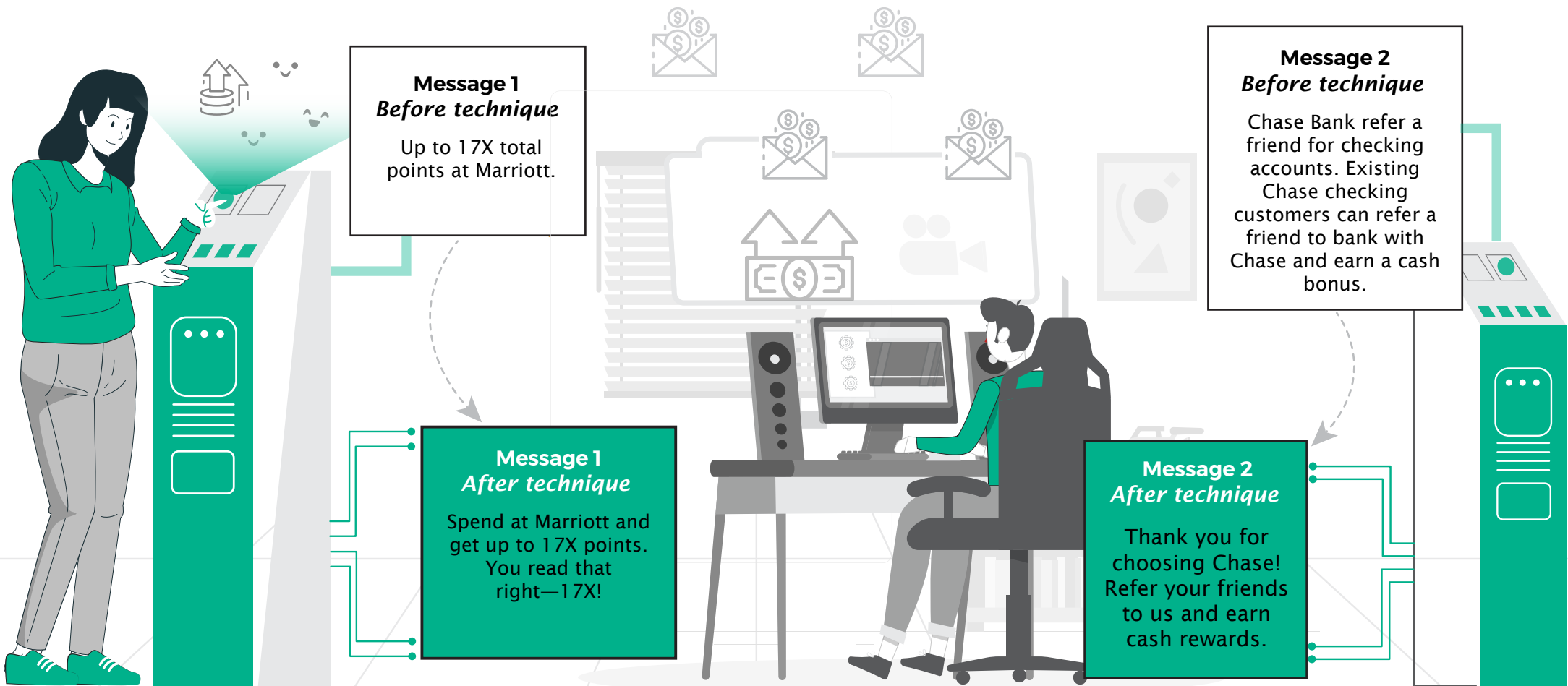
Wherever you go, Chase is there for you.



TECHNIQUE # 8

CHANGE THE TONALITY

Tone makes a statement and either breathes life into it - or sucks the life out of it. A great tone can inspire desirable emotional responses in your audience. And emotional responses are huge in human decision-making.



TECHNIQUE # 9

START WITH A BANG!

The use of exclamation points, especially at the start of your copy can bring a touch of excitement or emotion to your writing. This addition when used sparingly adds an element of emphasis or surprise to keep the reader engaged.



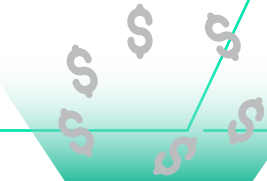
Message 1 *Before technique*

Earn 100,000 bonus points: 100,000 bonus points is the best offer that Sapphire Preferred has ever had.



Message 1 *After technique*

100,000 bonus points are waiting for you! It doesn't get better than this with Sapphire Preferred.

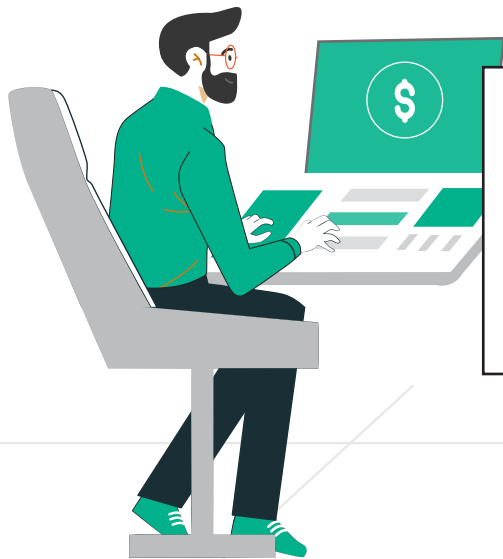


Message 2 *Before technique*

Earn points on every purchase with no limits.

Message 2 *After technique*

Unlimited points! Every purchase earns you points.



TECHNIQUE # 10

WRITE A RHETORICAL QUESTION

Asking a question in the first line of a paragraph grabs readers' attention and sets up your point. Presenting a message in the form of a question also makes it seem less salesy!

Message 1 *Before technique*

3,000 anniversary points each year!

Message 1 *After technique*

Looking to earn an extra 3,000 anniversary points each year?

Message 2 *Before technique*

Get 25% more value when redeemed for travel. For example, 100,000 points are worth \$1,250 toward travel when redeemed through Chase Ultimate Rewards®.

Message 2 *After technique*

You love travel? Get 25% more value. 100,000 points = \$1,250 through Chase Ultimate Rewards®.

TECHNIQUE # 11

SET UP THE CUSTOMER'S WISH

Your writing should make your audience imagine an ideal world scenario - one that promises to address their painpoints. Setting up the audience with what they are going to gain will help keep their attention on your product.

Message 1 *Before technique*

Chase gives you access to unique sports, entertainment and culinary events through Chase Experiences and our exclusive partnerships such as the US Open, Madison Square Garden and Chase Center.

Message 1 *After technique*

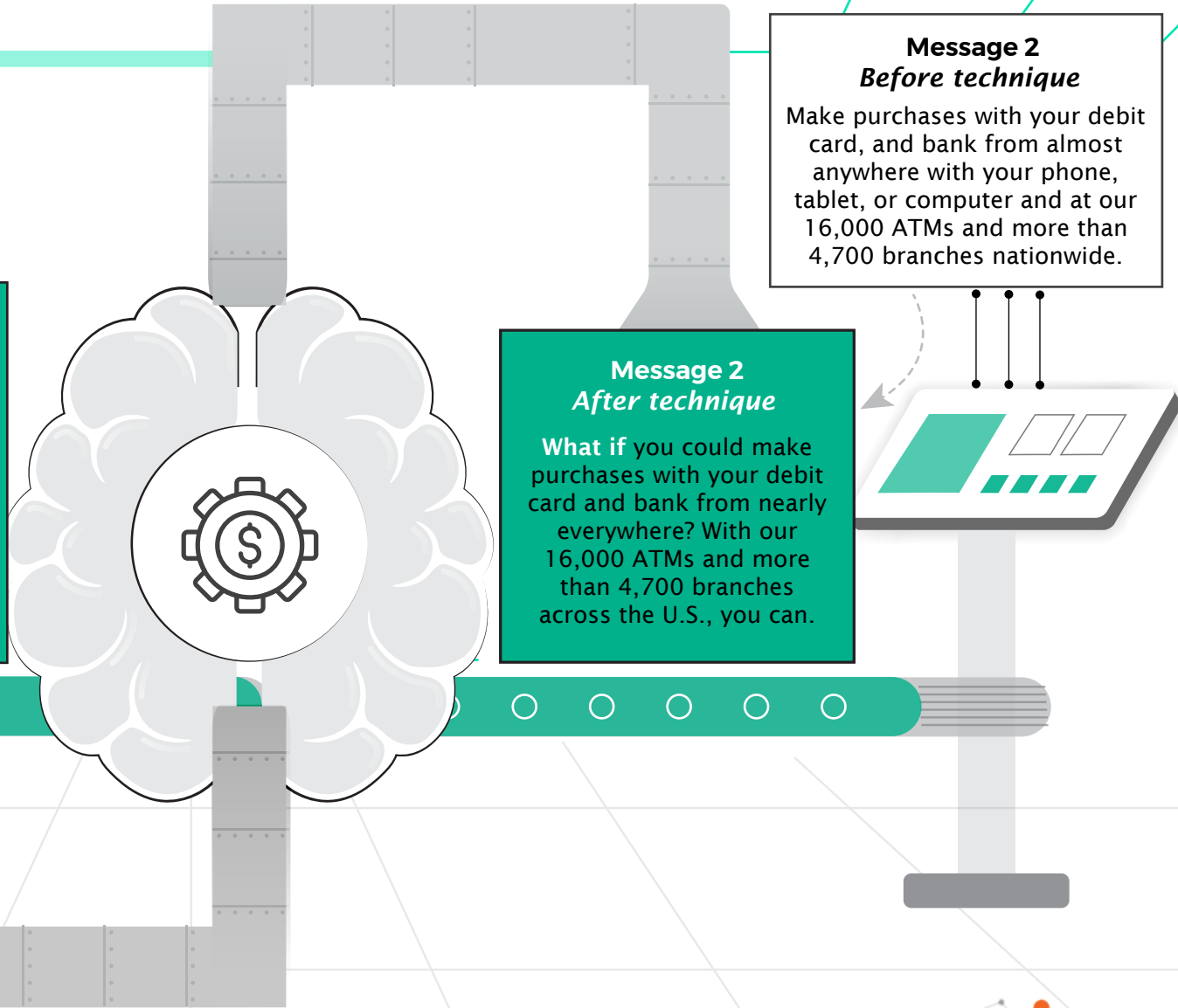
Picture yourself at the US Open or in the middle of a concert at Madison Square Garden or Chase Center. Chase Experiences gets you into exclusive sports and entertainment arenas.

Message 2 *Before technique*

Make purchases with your debit card, and bank from almost anywhere with your phone, tablet, or computer and at our 16,000 ATMs and more than 4,700 branches nationwide.

Message 2 *After technique*

What if you could make purchases with your debit card and bank from nearly everywhere? With our 16,000 ATMs and more than 4,700 branches across the U.S., you can.



TECHNIQUE # 12

THE HIGH FIVE

The first few words are the highlight of your pitch so make them count. Let people know what the core message and your offer is within first five words. If your core message and promise is hidden half way down the paragraph, it will likely be missed.

Message 1 *Before technique*

Autosave makes saving easy with automatic transfers to a Chase savings account.

Message 1 *After technique*

Grow your savings more easily — set up automatic transfers with Chase Autosave in minutes.

Message 2 *Before technique*

Deposit, plan, and pay with easy tools from Chase.

Message 2 *After technique*

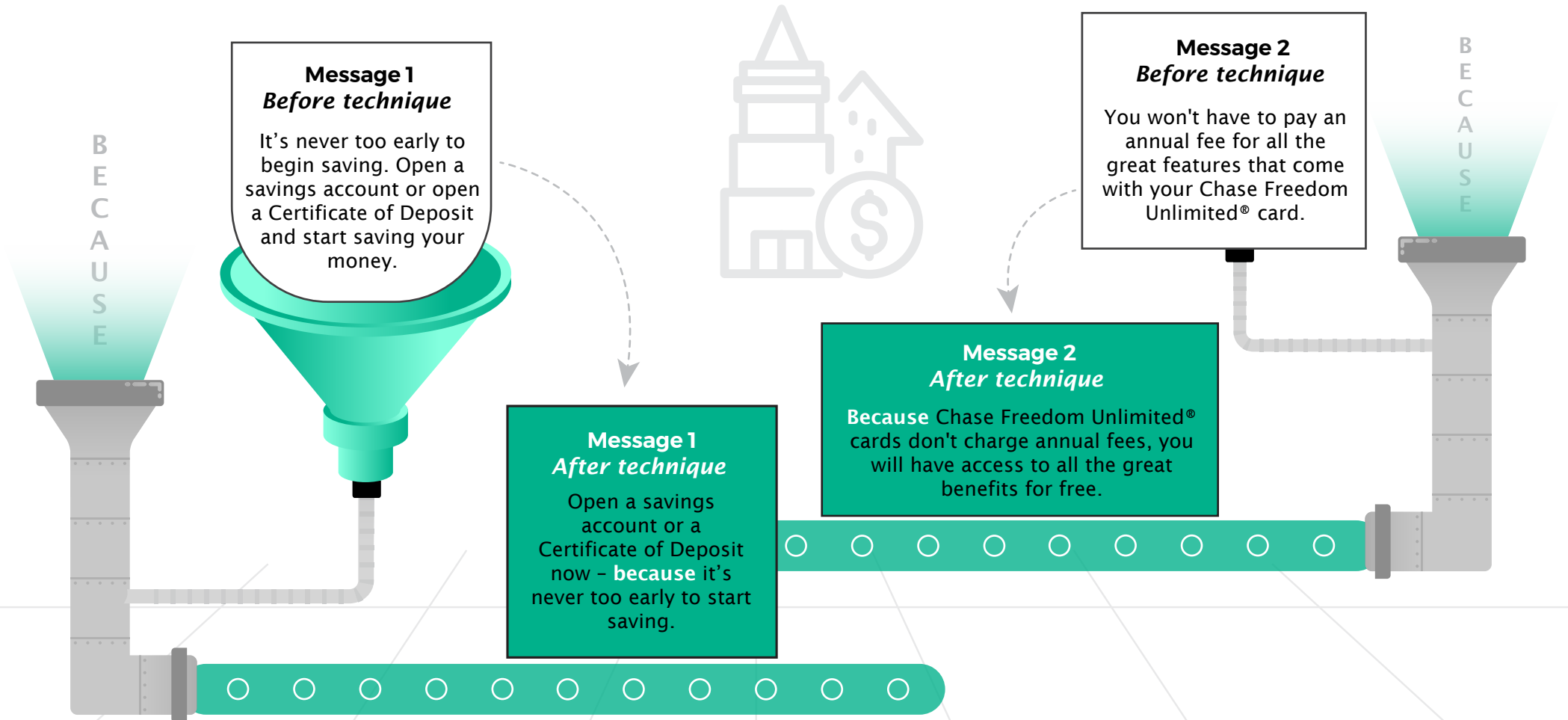
Simple tools at your fingertips: Deposit, plan, and pay with Chase.



TECHNIQUE # 13

USE THE WORD "BECAUSE"

Using the word "because" is a magical way to get people to do things! Usage of "because" and then following it up with a reason, results in significantly more compliance.

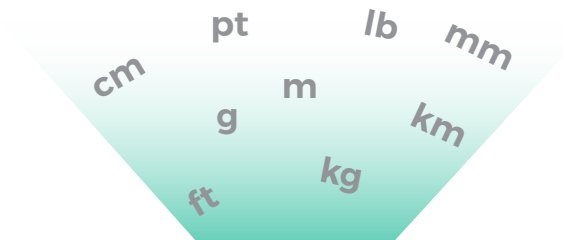


CHANGE THE UNITS

Swapping units of measurement to your advantage can significantly dial up the persuasion quotient of a message. You could say the exact same thing by switching years for months, feet for inches, and so on. This small change can often cause a big change in perception for the reader.

**Message 1
Before technique**
Access to 16,000 ATMs and more than 4,700 branches.

**Message 1
After technique**
Chase network covers you everywhere with more than **20,000 locations** to access your money.



**Message 2
Before technique**
Chase Bank serves nearly half of U.S. households with a broad range of products.

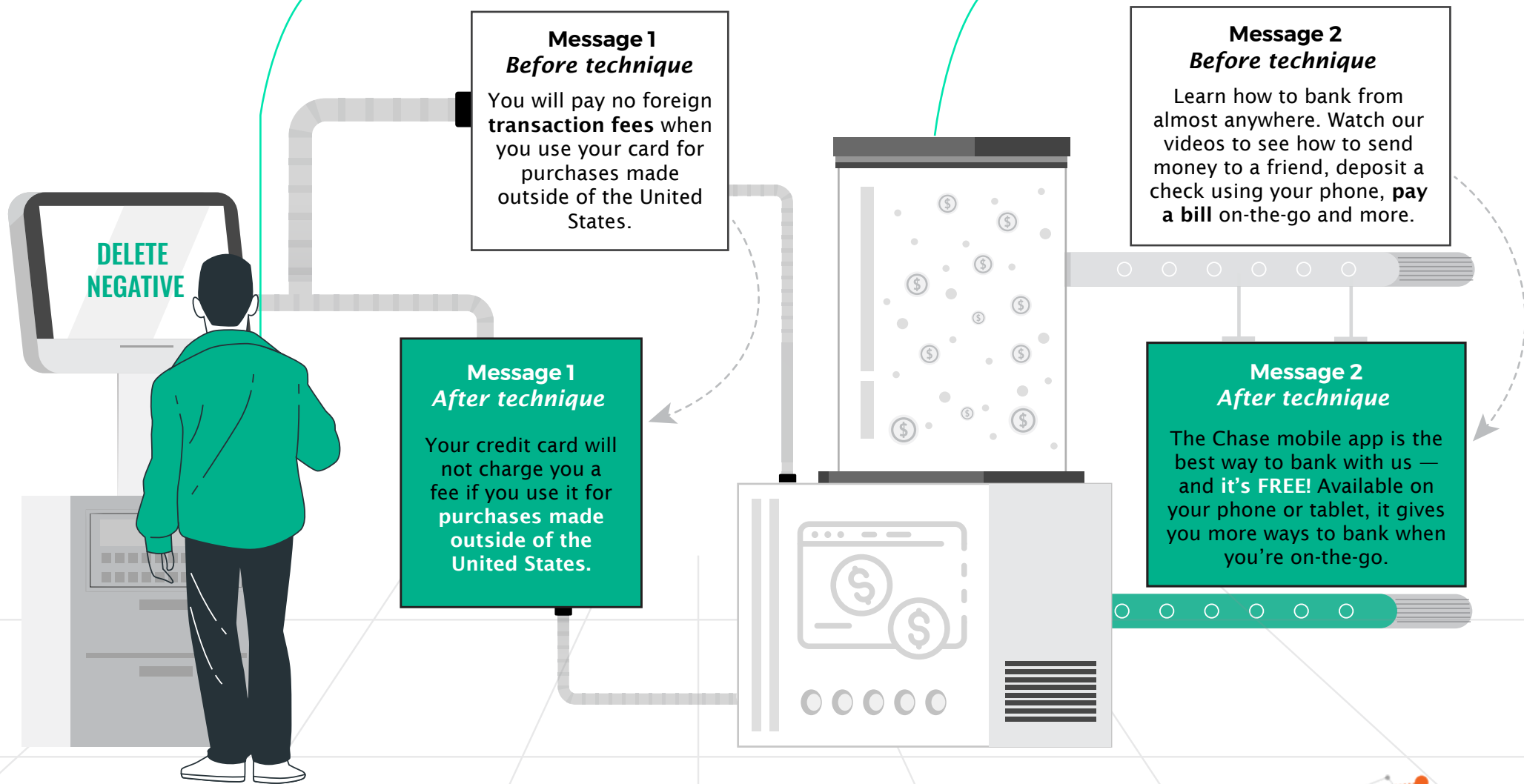
**Message 2
After technique**
Nearly 50% of U.S. households use one of Chase Bank's broad range of products.



TECHNIQUE # 15

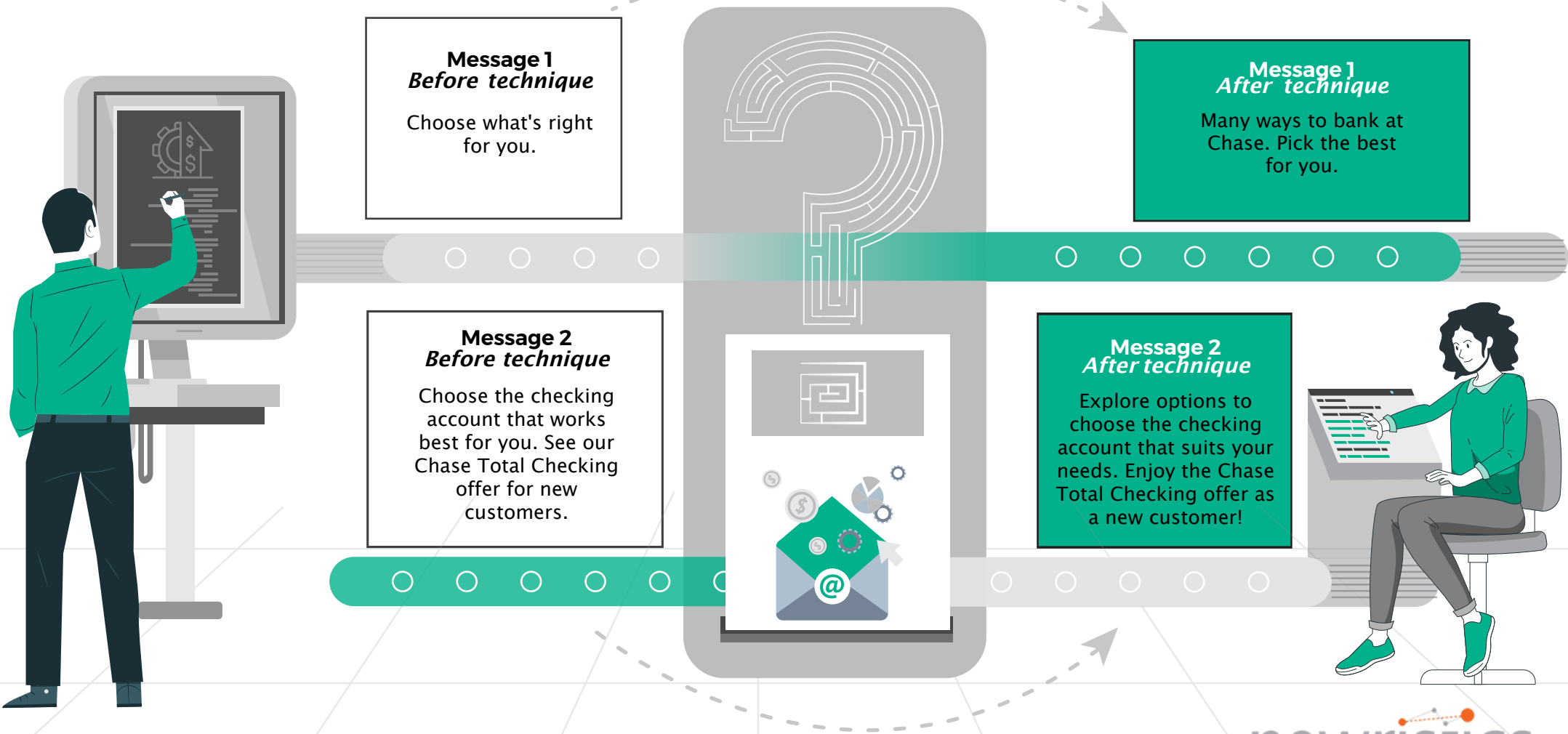
AVOID NEGATIVE WORDS

Replace negative words with positive alternatives. Some words have negative connotations and you want to steer clear of those when referencing your product. Pick the right words and your copy is memorable and persuasive. Choose the wrong ones and you lose your reader's attention or worse still - turn them off your product.



EVOKE A FOLLOW-UP QUESTION

As a writer your aim is to keep people glued to your copy. You want them to read one line, then the next and then the next. Asking a question can build suspense and using suspense is preying on this human desire for closure. This is why building suspense can be such an effective tactic for writers.



INCLUDE A
**2-WORD
PARADOX**

A short paradox can be an effective tool in your writing toolkit. It forces the reader to think, to consider, to work things out for themselves. It can also be a very effective tool to highlight the absurdity of what characters are doing or saying.

Message 1
Before technique
Helping you make the most of your money.

Message 2
Before technique
Enjoy the ease of banking with Chase.



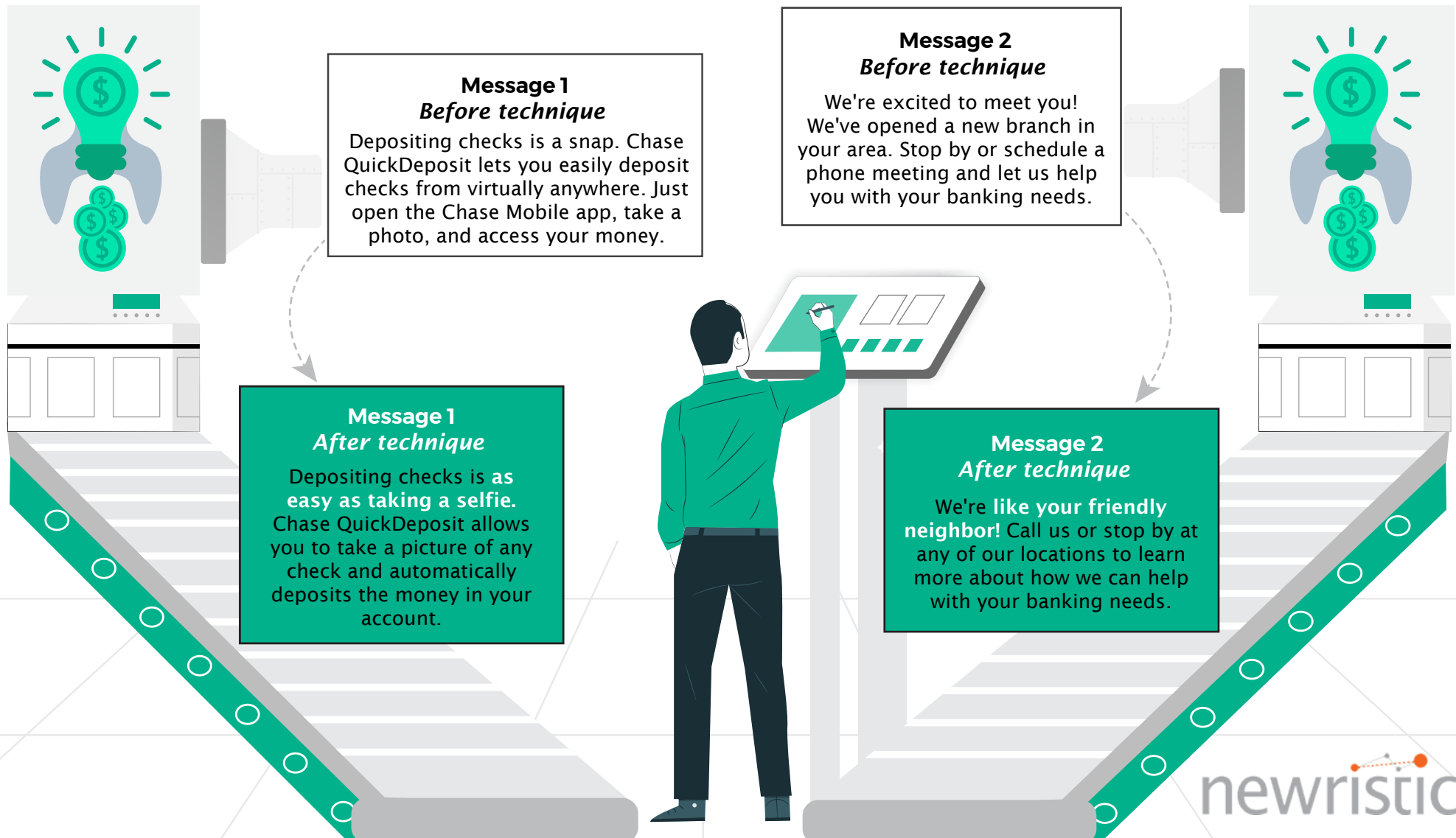
Message 1
After technique
Chase helps you get maximum value out of your money with minimal effort.

Message 2
After technique
Chase simplifies banking complexities.

TECHNIQUE # 18

COMPARE
ONE
OBJECT TO
ANOTHER
(SIMILE)

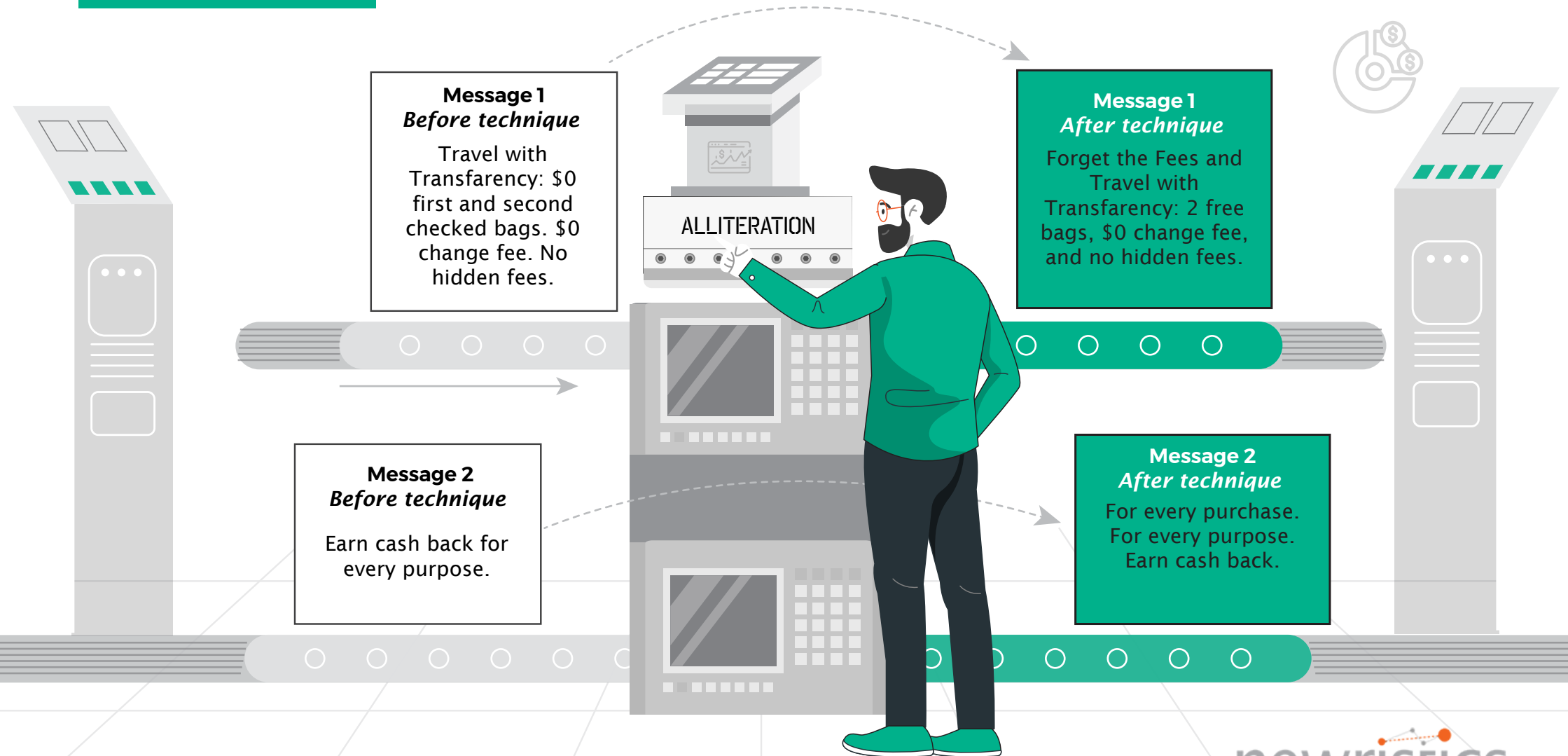
Make use of similes in your writing. A simile makes the writing more interesting and lyrical. Similes spark your reader's imagination while getting the information across. They help the reader 'see' the scene in their heads.



TECHNIQUE # 19

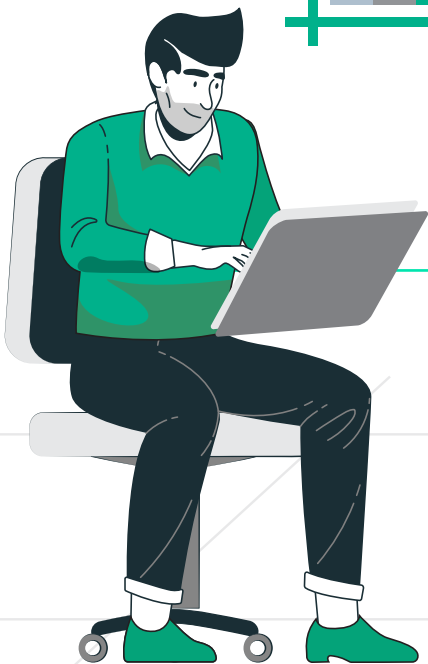
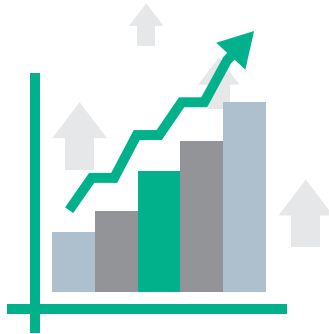
BEGIN WITH THE WORDS WITH THE SAME CONSONANT SOUND
(ALLITERATION)

Smart writers use alliterations to make their words stick. Alliterations can add a poetic richness to writing, which most readers appreciate when used skillfully. Engaging writing should flow well and alliterations can help or hinder this depending on how well and in context they are used.



**COMBINE
TWO
MESSAGES**

Combining sentences can help improve the overall quality of your writing. The process encourages interesting word choices and transition words.



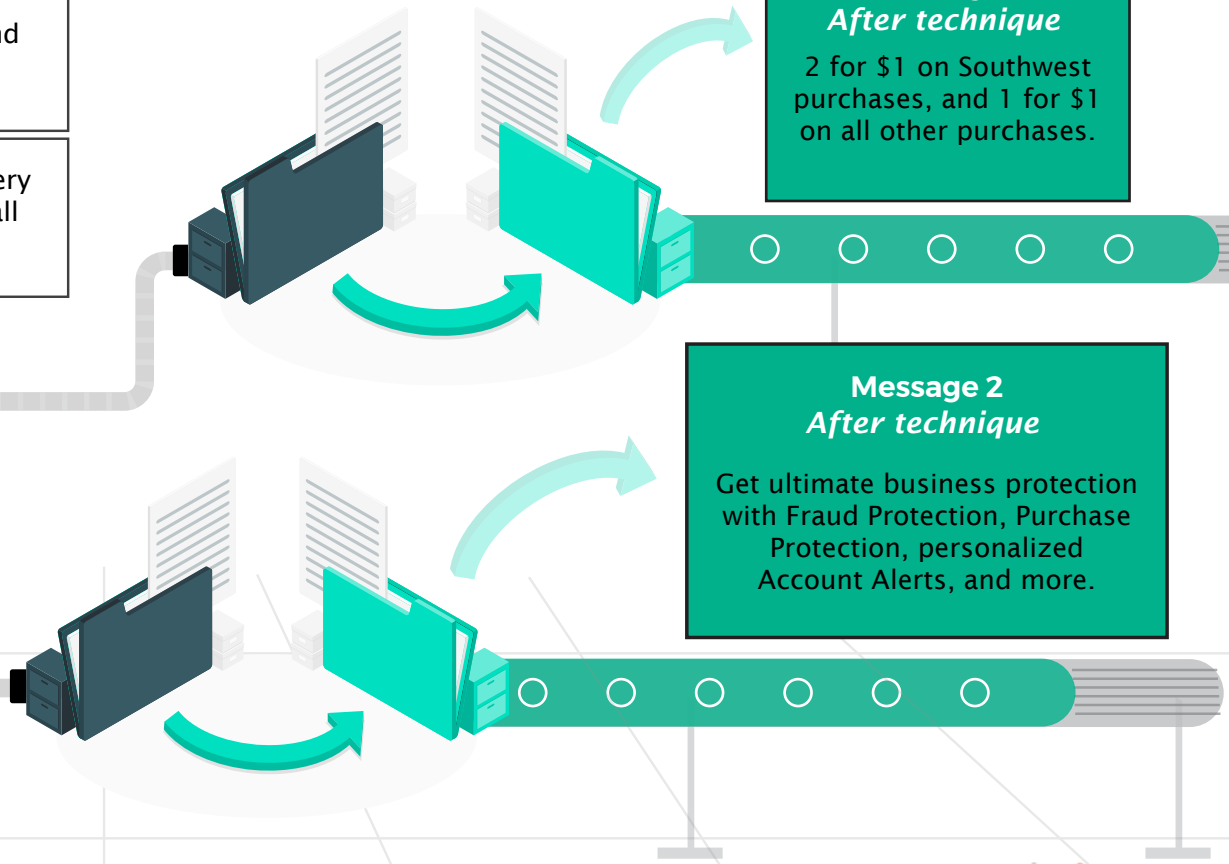
Message 1
Before technique
Earn 2 points for every \$1 you spend on Southwest purchases.
Earn 1 point for every \$1 you spend on all other purchases.

Message 2
Before technique
Monitor and protect your business.

Stay on top of your business with Fraud Protection, Purchase Protection, personalized Account Alerts, and more.

Message 1
After technique
2 for \$1 on Southwest purchases, and 1 for \$1 on all other purchases.

Message 2
After technique
Get ultimate business protection with Fraud Protection, Purchase Protection, personalized Account Alerts, and more.



SUMMARY

If you are a marketer and you frequently find yourself rewriting messages that were developed by someone else in order to make them more persuasive, then keep this Guidebook handy.

Some people are gifted writers. You may or may not be one of them. But, that doesn't mean you can't make your writing more persuasive by using cognitive science techniques that have been tested on 100,000s of messages in the past.

In this Guidebook, Newristics has compiled 20 simple but highly effective cognitive science techniques that can be used to improve any message. Using real-life examples for every technique, this Guidebook makes it easy for anyone to up their game and write better messages after just 1 hour...guaranteed!





Newristics is a leader in messaging optimization services and is famous for its AiGLE Messaging service that uses behavioral science and AI to rewrite messages and make them up to 2-5X more effective.

FREE TRIAL



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