marketing automation technology evaluation guide

What to Look for to Deliver More Relevant, Personalized Digital Engagement

Financial institution marketers aren't simply trying to produce more campaigns. They're working to make each interaction more relevant while supporting priorities such as deposit and loan growth, acquisition, retention, engagement, and digital adoption.

That calls for more than another place to build an ad. A marketing platform should help you use what you know about your accountholders to create relevant experiences, reach people in the right digital moments, and understand whether those interactions are working.

Segmentation is particularly important. Modern marketing practices emphasize moving beyond broad segments toward smaller, more meaningful audiences, while connecting marketing activity to measurable results.

Banno Marketing™ brings marketing capabilities into your Banno™ digital ecosystem so you can dynamically serve campaigns on your website and inside your digital banking experience, with targeting based on website behavior and signed-in accountholder information.

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Use the eight criteria below to define your requirements, compare solutions, and build a stronger business case.

1. define your goals

Start the evaluation with the outcomes your financial institution wants to influence, not a list of product features.

Agree on a small set of priorities, such as:

- Deposit growth
- Loan growth
- Accountholder acquisition
- Retention and engagement
- Digital adoption

Then establish the measures you'll use to determine whether your strategy is working. This keeps your buying team focused on capabilities that address a true need rather than features that may never make a meaningful difference.

Questions to Ask Internally

- What business outcomes are we trying to achieve?
- Which audiences have the greatest opportunity?
- Where are there gaps in our current digital marketing experience?
- How will we measure success?
- What does the marketing team need to accomplish without relying on additional technical resources?



Start the evaluation with the outcomes your financial institution wants to influence.

Banno Marketing Evaluation Point

For Banno Digital Platform™ users, consider the value of having marketing capabilities embedded within your broader digital experience. Banno Marketing is fully integrated and designed to nurture leads and engage both unknown website visitors and known digital banking users.

2. evaluate data and audience capabilities

Personalization is only as useful as the audience intelligence behind it.

Look closely at what data a platform can use to identify audiences. Determine whether your marketers can act on website behavior, authenticated-user information, accountholder data, account information, and transaction patterns.

Most importantly, understand how much manual work sits between having the data and being able to use it.

What to Look For

- Website visitor recognition
- Behavioral and interest-based segmentation
- Signed-in user segmentation
- Transaction and core-data-driven targeting
- Automated audience creation
- Ability to activate existing accountholder information

Banno Marketing can recognize new and returning website visitors and use topics they've shown interest in to deliver more relevant ads. For authenticated users, marketers can target particular segments and see who's viewed or clicked ads. The solution also supports creating signed-in segments using uploaded CSV leads or existing accountholder contact information.

Banno's Smart Segmentation capabilities extend this approach by using Banno activity data, core account information, and transaction patterns to automatically create groups for targeted messaging.

Sample RFP Questions

- What first-party data can be used to define an audience?
- Can account and transaction information inform segmentation?
- How frequently is audience information refreshed?
- Can marketers create audiences without IT intervention?
- Can segments be created automatically?
- Can behavioral data from unauthenticated visitors inform targeting?



Determine the level of manual work your marketers will have to perform and whether you can act on website behavior, authenticated-user information, accountholder data, account information, and transaction patterns.

3. assess personalization and automation

Segmentation answers who. Personalization determines what that audience sees.

Ask vendors to demonstrate how marketers turn audience insights into experiences. An impressive segmentation engine has limited value if marketers can't readily use its output.

What to Look For

- Dynamic ad targeting
- Segment-specific messaging
- Behavioral- and interest-based targeting
- Automated segmentation
- Different experiences for signed-in and signed-out users
- Control over creative execution

Banno Marketing supports advertising both before and after a user signs in to digital banking. On your website, dynamic ads can reflect a visitor's browsing interests. In the authenticated experience, campaigns can target selected user segments with contextual ads that prevent your promotions from

feeling intrusive or out-of-place. And you can automatically default to showing your best-performing ads on your website.

Premium functionality adds additional creative and campaign control, including editing copy, uploading images, and leveraging fully customizable ad templates, unlimited campaigns, and unlimited user segments.

Sample RFP Questions

- Which behaviors or data points can influence targeting?
- Can messaging differ by audience?
- Can journeys adapt based on customer behavior?
- How does personalization work for authenticated versus unauthenticated visitors?
- What can marketers change themselves?
- Can we create as many campaigns and segments as our strategy requires?
- How much design or development expertise is necessary to create new creative assets?



Ask vendors to demonstrate how marketers turn audience insights into experiences. An impressive segmentation engine has limited value if marketers can't readily use its output.

4. review channel support

Marketing shouldn't feel disconnected from the digital experience where accountholders are already conducting business.

Evaluate where campaigns can appear and whether the platform can create continuity between your public website and authenticated digital banking experience.

What to Look For

- Static website advertising
- Dynamic website advertising
- Online and mobile banking advertising

- Signed-in digital banking placement
- Targeting across digital experiences
- Connections with your website content environment

Banno Marketing supports static website ads, dynamic website ads that reflect a visitor's interests, and ads within the signed-in digital banking dashboard. Website placement works with Banno Content™, while signed-in ad placement is built into digital banking.

Sample RFP Questions

- Which digital channels are supported natively?
- Can one platform reach both website visitors and authenticated users?
- How are website advertisements placed and managed?
- Can ads link directly to relevant website, app, or account-opening experiences?
- How are communication preferences managed?

Banno Marketing ads can link to locations on your website, features within your app, and account opening.



Evaluate where campaigns can appear and whether the platform can create continuity between your public website and authenticated digital banking experience.

5. measure performance and ROI

Personalization shouldn't become an end in itself. Your evaluation should connect marketing activity back to the objectives established in step one.

Before selecting a platform, define the evidence your marketing team and executive stakeholders will need. Modern marketing practice calls for clearly defined campaign KPIs and measurement that makes marketing accountable for value.

What to Evaluate

Ask vendors to demonstrate, rather than simply describe:

- Campaign reporting
- Ad views and clicks
- Audience-level insights
- Conversion measurement
- Attribution
- Connection between marketing engagement and business outcomes
- Executive-level reporting

For deeper attribution, conversion, revenue, and executive-reporting requirements, validate the precise functionality during vendor demonstrations rather than assuming those capabilities are included.

Sample RFP Questions

- Which engagement metrics are available natively?
- Can reporting be segmented by audience?
- How are views and clicks captured?
- How are conversions and revenue attributed?
- Can campaign activity be tied to deposit, loan, account opening, or other business outcomes?
- What information can be exported for additional analysis?



Your evaluation should connect marketing activity back to the objectives established in step one.

6. validate security and compliance

Financial services marketing operates within an environment where data access, privacy, security, and compliance cannot be afterthoughts.

Bring information security, risk, compliance, and IT stakeholders into the requirements process early, particularly when evaluating a platform that will use accountholder information for segmentation or targeting.

Validate Explicitly

- Data privacy and governance controls
- Role and user permissions
- Audit capabilities
- Security certifications
- Treatment of authenticated-user information
- Data storage and transmission
- Third-party risk requirements

Sample RFP Questions

- What security certifications and independent assessments do you maintain?
- How is accountholder information protected?
- What role-based permissions are available?
- Which user and administrative activities are logged?
- What audit information is available to the financial institution?
- What data is stored, and where?
- How does the solution support our institution's third-party risk and compliance review?



Bring information security, risk, compliance, and IT stakeholders into the requirements process early, particularly when evaluating a platform that will use accountholder information for segmentation or targeting.

7. consider integration and implementation

A feature-rich platform can still create unnecessary complexity if getting data into it, deploying campaigns, or maintaining the experience requires substantial manual effort.

Map the proposed solution to your current environment. That includes examining how marketing fits with your digital banking, public website, content management, and data required for audience targeting.

Integrations and Data Capabilities to Evaluate

- Banno Marketing works within the Banno Digital Platform, extending marketing from the public website into the signed-in digital banking experience.
- Smart Segmentation uses Banno activity data, core account information, and transaction patterns to automatically create targeted groups.
- Banno Content supports ad placement within website pages, while Banno Marketing manages placement within the signed-in digital banking experience.
- Jack Henry Data Hub™ pipelines various data sets to your data warehouse from Banno.

Sample RFP Questions

- How does the solution fit within our current digital banking environment?
- Which systems and data sources can it use?
- How is core and transaction information made available for segmentation?
- How is data transferred between the systems involved?
- What dependencies should we identify before implementation?
- What resources will our team need?
- What implementation services are included?
- What is the expected deployment process and timeline?

Request a documented implementation plan from each vendor so these answers can be evaluated consistently.



Map the proposed solution to your current environment including your digital banking, public website, content management, and data sources.

8. evaluate the vendor relationship

Technology is only part of the decision.

The people behind the platform, their experience with financial institutions, and the resources available after launch can materially affect how effectively your organization uses the technology.

What to Look For

- Financial services expertise
- Onboarding and education
- Ongoing support
- Customer feedback mechanisms
- Product direction and roadmap
- Resources for maximizing adoption

Banno Marketing's tools are specifically designed for financial institutions. Its ad builder is designed for both designers and non-designers, with real-time previews and premade gallery options.

For Premium users, the platform provides more creative control, including headline copy, image choice, customizable templates, and the ability for designers and developers to create templates.

Sample RFP questions

- How many financial institutions currently use the platform?
- What onboarding and training resources are included?
- What ongoing support is available?
- How are enhancement requests and customer feedback handled?

- How is the product roadmap communicated?
- What resources help customers expand their use of the platform after launch?

Ask vendors to substantiate their answers. The supplied materials don't provide current customer counts, support terms, training commitments, or roadmap details.



The people behind the platform, their experience with financial institutions, and the resources available after launch can materially affect how effectively your organization uses the technology.

build a smarter evaluation process

The strongest evaluation shouldn't end with a feature checklist.

Start by establishing the outcomes your institution needs to achieve. Then evaluate whether a solution gives your team the data, audience intelligence, personalization capabilities, digital reach, measurement, governance, and operational fit necessary to pursue those outcomes.

Banno Marketing offers an important architectural advantage: marketing can extend from your public website into your authenticated digital banking experience. It can use visitor behavior and signed-in segmentation to make ads more relevant, while Premium expands the creative flexibility available to the marketing team with customizable templates, uploaded imagery, editable copy, unlimited campaigns, and unlimited user segments.

	Standard	Premium
Access to ad gallery	✓	✓
Access to ad templates		✓
Configurabled ad placement		✓
Edit copy		✓
Link ad	✓	✓
Promoted messages and interstitials	✓	✓

	Standard	Premium
Smart segmentation		✓
Unlimited campaigns		✓
Unlimited user segments		✓
Upload new images		✓



Banno Marketing unifies website and digital banking engagement with personalized targeting, and Premium adds greater creative control and unlimited campaigns and segments.

As you compare options, keep these four principles at the center of the decision:

1. Start with business outcomes, not features.
2. Prioritize useful data and relevant personalization.
3. Require evidence for measurement, security, and integration claims.
4. Evaluate both the technology and the company behind it.

The result should be more than a new marketing tool. It should give your financial institution a clearer way to turn the website and digital interactions you have into opportunities for more relevant engagement and relationship growth.

turn every web and digital interaction into an opportunity for growth

Connect with our team to discuss your goals, requirements, and use cases and see Banno Marketing in action.

For more information about Jack Henry, visit jackhenry.com.

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