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Online credit card consumers prefer the message in the mailbox ***Study reveals mail as top driver of traffic to online credit card applications***

Washington, DC – Today’s online credit card applicants are more plugged into what’s in their *mailbox* than what’s in their *inbox*, according to a national report released today.

Despite developing trends in online marketing, the findings of a recent study conducted by comScore Networks for the U.S. Postal Service reveal that most consumers still prefer and respond more strongly to one of the oldest, most traditional forms of marketing – direct mail.

According to the 2005 “Multi-Channel Credit Card Acquisition Study,” direct mail is a key factor in determining the online behavior of consumers and mail is the number one driver of traffic to online credit card applications. comScore Networks, an industry leader in the measurement of consumer behavior and attitudes, reported that mail was responsible for more than 13 million of the nearly 35 million online credit card applications last year – over one-third of all online applications.

“The financial services industry has been very successful in developing an online credit card application model and our new study provides some great examples of how mail and the Internet work extremely well together in multi-channel marketing,” noted Anita Bizzotto, Chief Marketing Officer and Executive Vice President for the U.S. Postal Service. “In our recent multi-channel catalog study, we learned that catalogs drive online sales. Now we have verification that other direct mail has a positive effect on Internet sales as well.”

comScore Networks observed the actual online behavior of more than 1 million consumers and administered a pop-up survey to more than 2,400 online credit card applicants at various credit card company web sites. The study was designed to quantify the benefits of direct mail versus online marketing tools such as e-mail and banner ads, measure consumer attitudes about direct mail and online marketing and assess the impact of direct mail credit card solicitations on the quality, loyalty and volume of online credit card applicants.

“This research clearly shows that there is a powerful correlation between the marketing messages that consumers receive in the mailbox and their resulting online behavior,” said Linda Abraham, executive vice president of comScore Networks. “Mail is the most effective marketing

medium in terms of influencing consumers to apply for a credit card online and the Internet provides a strong fulfillment channel.”

Other highlights from the **Multi-Channel Credit Card Acquisition Study** include the following:

- **Consumers have a stated preference for mail**
 - 70% of all consumers, 69% of prospects and 74% of existing customers open and read a credit card offer when delivered via mail
 - Consumers (including customers and prospects) prefer to receive credit card offers in the mail rather than electronically, over the Internet
 - Of all consumers, existing customers are most likely to open and read a credit card offer
 - 65% of consumers read more of the credit card offers they receive in their mailbox rather than over the Internet
 - Consumers (including customers and prospects) are most likely to open and read credit card offers that are received via mail

- **Mail delivers higher quality, more committed applicants**
 - Mail drives the most credit card application initiations and consumers influenced by mail have the highest application conversion rate
 - Consumers receiving mail are more likely to submit an online application
 - Consumers receiving mail are less likely to competitively shop for other offers

- **Mail prompts consumers to action**
 - In 2004, direct mail drove more than 13 million prospects to an application and 77% of these prospects completed and submitted the application online
 - Mail is even more influential among prospects and non-shoppers than current customers
 - Mail drives non-customers into the online channel and influences prospects to complete the credit card application more than online marketing media
 - Direct mail drove 18.5 million application initiations and 70% of those completed and submitted the application
 - Consumers receiving mail are more likely to complete the application
 - 61% of consumers respond more to credit card offers they receive in their mailbox than over the Internet
 - Consumers respond more to credit card offers received via mail
 - Regardless of credit risk segment or income level, the majority of consumers driven to apply for a credit card online are responding to mail

Since 1775, the Postal Service has connected friends, families, neighbors and businesses by mail. It is an independent federal agency that visits 142 million homes and businesses every day and is the only service provider delivering to every address in the nation. The Postal Service receives no taxpayer dollars for routine operations, but derives its operating revenues solely from the sale of postage, products and services. With annual revenues of more than \$69 billion, it is the world's leading provider of mailing and delivery services, offering some of the most affordable postage rates in the world. The Postal Service delivers more than 46 percent of the world's mail volume - some 206 billion letters, advertisements, periodicals and packages a year - and serves seven million customers each day at its 37,000 retail locations nationwide.