The Power of Q4 for Payments

Current Consumer Sentiment heading into Q4

Key Strategic Considerations for payment brands in Q4

Q4 Partnership Opportunities With NBCU
The Power of Q4 for Payments
Driven by the holiday season, the end of Q4 has always been an integral time for payment brands. However, with shoppers continuing to shop earlier and earlier each year, holiday seasons’ halo effect on payments now spans all of Q4.

$943B
In holiday retail sales in 2022

57%
Of holiday shopping was done September – November in 2022

Source: Statista
What Makes Q4 A Perfect Time For Payment Marketing?

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<th>Sign Up Bonuses</th>
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<th>Key Financial Holidays</th>
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<td>To capitalize on sign-up bonuses, consumers hold off on credit card applications until the holiday season when they know they will be spending more.</td>
<td>Compared to the rest of the year, Q4 holiday season promotes the highest level of big-ticket purchases.</td>
<td>Inflationary pressures force consumers to use new payment innovations to secure big-ticket purchases with minimal cost impact.</td>
<td>The end of the year is host to a variety of financial holidays and events including Small Business Saturday, Financial Planning Month, and National Savings Day.</td>
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| +25% | $1,455 | +5% | $18B |
| boost in site visitation for NerdWallet from September – December 2022 | The average consumer planned to spend $1,455 in holiday shopping in 2022 | The retail holiday week saw a +5% YOY increase in Buy Now, Pay Later transactions. | Small Business Saturday (2022) drove $18B in consumer spend. |

Brands have recognized the power of this season...

Q4 Spend Share (BY18/19 – BY21/22)

34%

Over the past 4 years, payment brands have spent an average of 34% of their total budget in Q4

Source: SMI
Current Consumer Sentiment
In Response To Inflation and Economic Headwinds
Many Consumers Are Taking Cost-Saving Precautions For The Holiday Season

Most Holiday Shoppers Are Focusing On Saving Money This Holiday Season

67%
Of Holiday shoppers plan to purchase items during sales

48%
Of Holiday shoppers plan to buy less this holiday season

Inflation and Economic Headwinds Impact (% of holiday shoppers)

- No Impact: 32%
- Slight Impact: 12%
- Moderate Impact: 31%
- Significant Impact: 22%

Source: Numerator
As Consumers Look For New Ways To Save, Payment Innovations Have Emerged To Lighten The Burden Of Spending

**Buy Now, Pay Later**

Looking ahead, volume could exceed $3.5 trillion by 2030 according to straits research forecast

900 million users by 2027 globally, almost tripled from 2022

35% of Americans have used BNPL

27% of BNPL users use BNPL more often than Credit Cards

If BNPL were unavailable for a given purchase, 27% of Gen Z would opt not to buy the item

Sources: The Motley Fool Ascent, PYMNTS
Buy Now, Pay Later
As adoption grows, so too does the competitive landscape and marketing efforts of major players

197%
Increase in spending from FY20 to FY22 in the BNPL space

Source: MediaRadar
Key Strategic Considerations
One Platform Strategic Considerations

**Custom Marketing & Sponsorships**
Amplification of existing media plans to extend impact and drive engagement with opportunities across all areas of our portfolio

**Passion Point Alignment**
Across sports, music, cinema, cooking and more, we can find the right content to align with your audience’s passions to deliver thematically aligned marketing opportunities

**Advanced Targeting**
Reach audiences most likely to be considering new payment products / solutions with precision, but at scale (across platforms), and with flexibility/efficiency (programmatic)

**Peacock**
Opportunity to capture a huge, and growing, audience across premium streaming content

**Apple News**
Premium mobile engagement opportunities in video or display formats

**Commercial Innovation**
Enhanced ad units customized to drive maximum engagement with your core audiences
Partnership Opportunities
There Are Several Ways To Connect With The Right Consumers In The Right Environments

**Passion Point Alignment**
Align with premium business & finance news content to **establish trust and credibility with consumers.**

**Custom & Branded Content**
High quality storytelling through top-notch reporting, custom vignettes, engaging interactives, Infographics, and branded editorials.

**Contextual Alignment Outside of News**
Align your message around Finance content outside of news environments using our contextual alignment tools.

AI-powered proprietary technology scans episode-level video metadata, scripts, and closed captioning and categorizes content accordingly based on IAB taxonomy.

**Relevant Events**
From key cultural moments like Hispanic Heritage Month or Women’s History Month to the biggest live events, there are always opportunity to run culturally relevant creative, or even tap into NBCU IP to breakthrough.

**Apple News & Stocks**
Generate quality leads via Apple News engaging ad solutions.
Tap-to capabilities can drive to site or app download.

Source: CNBC
Custom Marketing and Sponsorship Opportunities All Year

Key Financial Moments To Align With

Back to School/College - Major Spending Event
Jackson Hole Economic Symposium - August
Midyear Financial Progress Check
National 401k Day - September 8th

Small Business Saturday
Holiday Shopping - Major Spending Event
National Savings Day
Financial Planning Month - October

New Year’s Resolutions – Wealth Management Goals
Super Bowl – Major Spending Event
Valentines Day – Major Spending Event
Tax Season Begins
Financial Wellness Month – January
Financial Aid Awareness Month – February

Tax Day / Tax Refunds (Investing Opportunity)
Financial Literacy Month – April
Federal Student Aid App Deadline – June
Can't-Miss Content Leading Up to & Throughout the ‘23 Holiday Season

Thanksgiving Weekend

Friendsgiving with Andy

HALLMARK PEACOCK

WED

MON-TUE

TUE

WED

THUR

FRI

SAT

PLUS: WEEKLY NEW & FAVORITE SHOWS

SUN

MON

TODAY

VOICE

FIND

WARRIOR H.I. LEAP

TRANSPLANT

WALL

BIG

SATURDAY NIGHT FOOTBALL

CHRISTMAS AT THE OPRY

HOLIDAY SPECIAL

Wonderful Life

As of 9/26/23. Schedule subject to change.
Advanced Targeting

Leverage 1P and/or 3P data to reach audiences across platforms, target FLA compliant customer segments, and reinforce brand messaging with existing or prospective customers.

Brands can bring their audiences to match to NBCU IDs or partner to develop custom audiences.

NBCU can create new custom audiences by combining a client's or agency's data with ours.

AdSmart provides seamless connection to NBCU inventory for audience targeting.

Audiences can be further expanded through lookalike modeling.
Peacock Opportunities

As Financial Service Brands Continue to Invest in Streaming, Peacock Gives Marketers the Opportunity to Reach More of the Consumers They Want without Unnecessary Frequency across key subcategories

**CREDIT CARD CATEGORY EXAMPLE**

- **79M** People Per Month
- **59M** Have a Credit Card
- **32M** Heavy Credit Card Users

These 32M consumers are seeing less than 1 Credit Card Ad per Week on Peacock

Apple News Spotlights
What’s Available For Q4

There is no shortage of content to align with on Apple News in Q4...

• Hispanic Heritage Month (2x)
• World Mental Health Day
• Halloween Streaming Guide
• Halloween
• Thanksgiving
• Cyber Monday Gift Guide
• Giving Tuesday

• Grammys nominations
• Native American Heritage Month (2x)
• Thanksgiving Streaming Guide
• Holiday Gift Guide (3x)
• COP28
• Christmas Streaming Guide

And a variety of ways to engage with the platform

- My Sports & Franchise Ownership
- Brand Storytelling
- Carousel Unit
- Stocks
**Ad Innovation to Drive Awareness, Engagement & Action**

**Solo Ad**
- View through rate per visit with Solo vs. w/o Solo: 76%

**Engagement Ad**
- Total Interaction Rate: +59%

**Pause Ad**
- Ad Memorability: +43%

**Curator Ad**
- Agree “I appreciate that the brand curated the collection of Peacock shows.”: 95%

**Spotlight Ad**
- Message Memorability vs. Standard midroll: +11%

**Binge Ad**
- Message Memorability vs. Midroll: +16%

**Pod Bounce**
- Brand memorability: 29%

**Note:** All examples are mockups
Additional Ad Innovations
BEST-IN-CLASS
ShoppableTV

Elevating the viewer experience with a shoppable code during the event for a direct to purchase opportunity.
Sequential Storytelling: Audience-first
Strategically sequence your message across NBCU’s streaming footprint to pointedly build your brand story with your target audience.

Ex: New Card Prospects

Message A

Digital Platforms

Collect Exposed Viewers

Exposed Audience

Retargeting

Message B or C

Digital Platforms

Share Delivery Reporting

Custom Audience Segment:
Sequential Storytelling: Content-first
Strategically sequence messaging in targeted linear programming throughout the day
THANK YOU