



Follow the Lead

An FTC Workshop on Lead Generation



Panel 1:
**Introduction to Lead
Generation Marketplace
and Mechanics**



Introduction to Lead Generation Marketplace and Mechanics.

Michael Ferree

VP Corporate Development at Anomaly Squared

&

Director and Board Member at the LeadsCouncil



What is Lead Generation?

Lead Generation is the marketing activity that generates **consumer interest** in a companies product or service. This activity is also sometimes called “**Performance Marketing**” and relies on a “**cost per action/lead**” model.

Benefits:

- Advertisers can rely on marketing experts and reduce their exposure by paying only for the actions they want.
- Marketers and Publishers can focus on what they do best, which is create content and manage marketing campaigns to their fullest potential.
- Consumers benefit from having a single efficient process to find products and services that best suit their needs.

What is a Lead?

- A lead is a person that has expressed interest in a companies product or service.
 - Data form submission
 - Call
 - Click-to-call

Lead Generation Example

Google's Insurance Quote Process

The image shows a Google search interface for the query "insurance rates". The search bar is at the top, with the Google logo on the left and a search button on the right. Below the search bar, there are navigation tabs for "Web", "News", "Shopping", "Images", "Videos", "More", and "Search tools". The search results show "About 614,000,000 results (0.39 seconds)".

The search results include several sponsored ads:

- Free GEICO Rate Quote - GEICO.com**
Ad www.geico.com/
Get a Free Rate Quote Now. See What You Could Save!
Mobile App · Free Quotes · 75+ Years of Savings · 24/7 Service & Claims
- Progressive Car Insurance - Progressive.com**
Ad www.progressive.com/
Compare Car Insurance Quotes From Progressive & Other Top Companies.
- Compare Quotes from 10+ Car Insurers with Google** Sponsored ⓘ
www.google.com/compare/autoinsurance
Save time by comparing over a dozen insurer quotes in minutes
Mercury, USAA, MetLife, MetLife, The General, Infinity, Kemper Specialty
- AAA Auto Insurance** Ads
www.aaa.com/
(877) 586-7816
Up to 15.6% off Auto Ins. With Auto+Home Insurance. Online or Call
- Compare Car Insurance Rates**
compare.autoinsurancequotes.com/
6 Minutes Can Save You \$540 on Car Insurance - Get Free Quotes!
- Compare Car Insurance**
www.compare.com/CarInsurance
Compare Multiple Rates with Ease!
Get Started Today for Free Quotes.

Arrows point to specific elements: one points to the GEICO ad, another to the Progressive ad, a third to the "Compare Quotes from 10+ Car Insurers with Google" ad, and a fourth to the ZIP code input field in the Google-sponsored ad.

Lead Generation Example

Compare Quotes from 10+ Car Insurers with Google Sponsored ⓘ

www.google.com/compare/autoinsurance

Save time by comparing over a dozen insurer quotes in minutes

 Mercury	 USAA	 MetLife
 The General	 Infinity	 Kemper Specialty

Enter your ZIP code

Lead Generation Example

Google saves you time on auto insurance

🕒 Get personalized quotes in about 8 minutes



How it works

-  **Enter your details**
We'll ask some questions about you, your car, and how you use it.
-  **See your quotes**
Google will find personalized quotes for you.
-  **Get covered**
Purchase right away or choose different coverage.

Enter your details

First name
Please enter your first name.

Last name

Date of birth

Address

[SAVE & CONTINUE](#)

Lead Generation Example

Google Michael   

Compare Auto Insurance EDIT MY INFO

Starting from 10/30/15
1 car, 1 driver

CHOOSE COVERAGE

Basic coverage

Primary liability	
Bodily injury	\$15K/\$30K
Property damage	\$5K
Medical payments	Declined
Uninsured motorist liability	
Bodily injury	Declined
Property damage	Declined

Vehicle coverages 

AUDI A6

Comprehensive	\$1K
Collision	\$1K
Towing	Declined
Car rental	Declined

	Arrowhead Arrowhead General Insurance Agency, Inc. Online purchase available Pay in full \$646.88 6-month policy	Or start today for \$123.98 plus 5 payments of \$128.58 (\$766.88 total)
	The General 3.9 ★★★★★ (507) A Great, Low Rate With Flexible Payments To Fit Any Budget. Online purchase available Pay in full \$770.88 6-month policy	Or start today for \$129.24 plus 5 payments of \$143.36 (\$846.04 total)
	CSE Rated "A-" by A.M. Best, Est 1949. Sold by CoverHound. Online purchase available Pay in full \$667.08 6-month policy	Or start today for \$135.42 plus 5 payments of \$108.74 (\$679.12 total)
	Foremost Rated "A" by A.M. Best, Est 1952. Sold by CoverHound. Online purchase available Pay in full \$935.96 6-month policy	Or start today for \$157.03 plus 5 payments of \$165.79 (\$985.98 total)
	Dairyland Member of Dairyland Insurance Group	

The General

Purchase options:
Please review Coverage details below.

BUY ONLINE

 (877) 746-1764
Open tomorrow · 4AM – 8PM
Your reference: 32160382

Summary 

- ✓ **Low Down Payments**
It is our goal to offer a low down payment option to every policyholder.
- ✓ **We accept most cars and drivers**
Coverage lapses, less than perfect credit and most violations are no problem.
- ✓ **Convenient monthly payments**
Budget-sensitive payment plans combined with a variety of payment methods.
- ✓ **Quality claims handling**
A fast, fair, and customer-focused claims group ready to help.

Coverage details 

Discounts 

About The General 

Lead Generation Example

The screenshot displays the 'Get Quote' section of The General Insurance website. The navigation bar includes 'Get Quote', 'Policy Info', and 'Payment'. The 'Quote' step is highlighted in the progress bar. The main content area shows a 'Your Quote' section with a Google referral message and a 6-month policy offer for \$129.24 down payment plus \$143.36 monthly payments. A 'Continue' button is visible. On the right, a 'Quote Details' sidebar lists: Quote Number 32160382, Down Payment \$129.24, Future Payments \$143.36, and Total Premium \$770.88. At the bottom, there is a 'View/Change Coverage Summary' section with a '24/7 Roadside Assistance' toggle set to 'No'.

THE GENERAL INSURANCE 1-866-519-7422 Email

Get Quote Policy Info Payment

General Info Drivers Vehicles Quote

Your Quote

Thank you for connecting with us through:

Start Your 6 -month Policy Today for

\$129.24
Down Payment

Plus 5 monthly payments of \$143.36

[Back](#) [Continue](#)

View/Change Coverage Summary

24/7 Roadside Assistance Yes No

Quote Details

Quote Number	32160382
Down Payment	\$129.24
Future Payments	\$143.36
Total Premium	\$770.88

[Quote Details](#)

Help Center

Call us toll free:

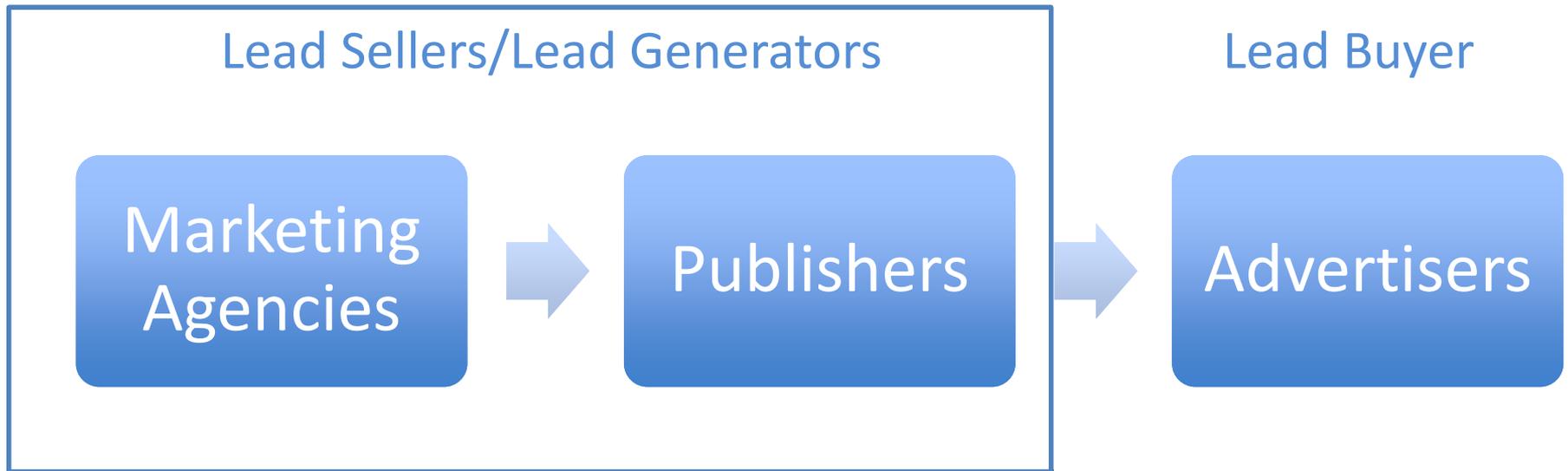
What companies make up the Lead Generation Process?

Lead Sellers/Lead Generators

Lead Buyer



What companies make up the Lead Generation Process?



What companies make up the Lead Generation Process?



Marketing specialists: Paid Search, Social Media, TV, Radio

What companies make up the Lead Generation Process?

Publishers

The New York Times



YAHOO!



Website owners, TV Shows, or any type of proprietary content.

What companies make up the Lead Generation Process?

Advertisers



**Quicken
Loans**

DeVry
University



 **USAA**

Advertisers, or Lead Buyers, are the companies that produce the product of service the consumers is in search of.

What companies surround and support the Lead Generation Industry?

Creative Agencies



Tech Providers



Call Service Companies



Lead Management



Compliance Tools

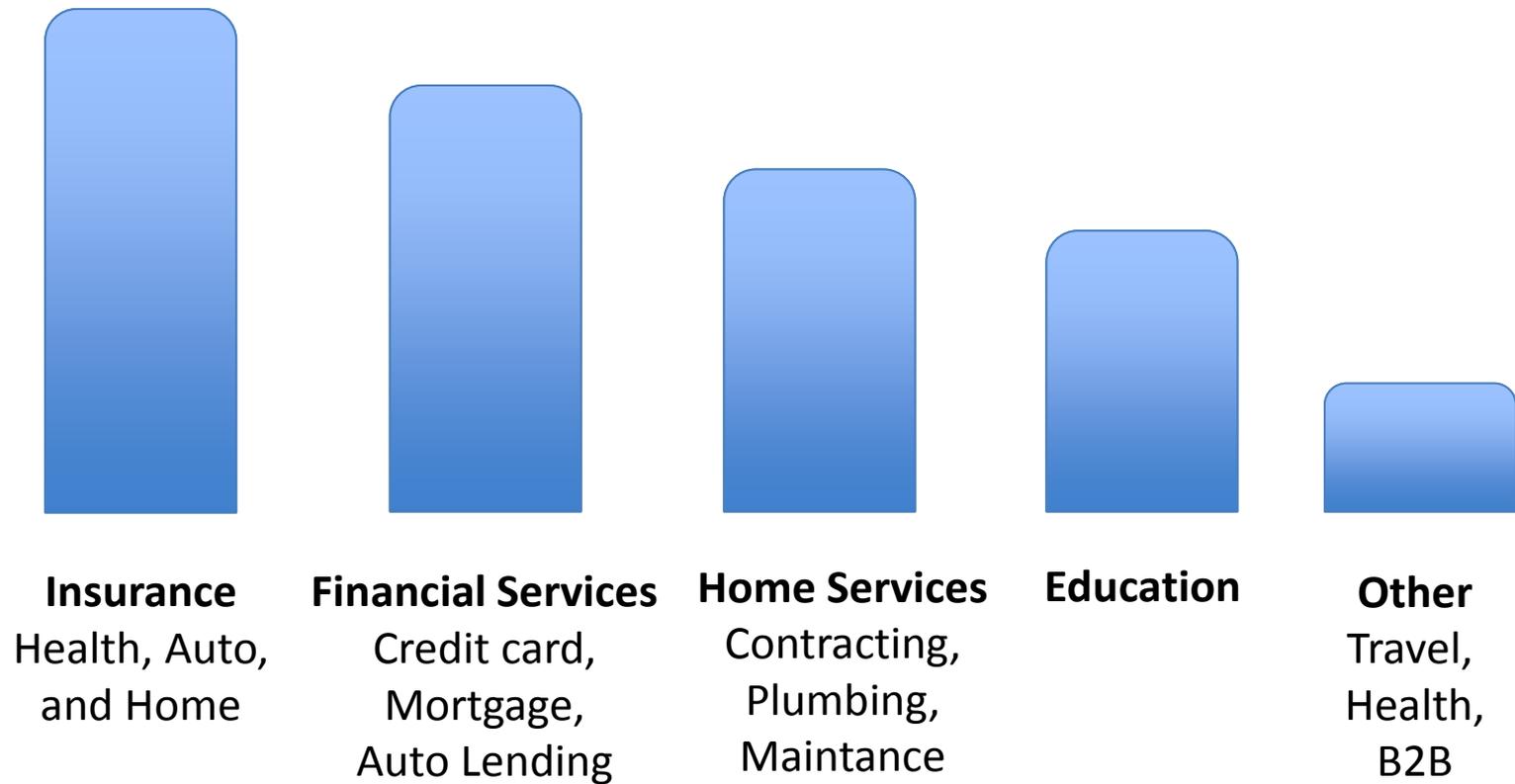


How big is the Lead Generation Industry?

- Estimated by the Internet Advertising Bureau (IAB) in 2010 the US Advertising market is \$26B
- The Lead Generation industry is estimated to be 5% of that number, \$1.3B
- Where is this number today?
- Why the growth?

Industry Trends

Based on LeadsCon Attendance Trends



Thank you

Michael Ferree

mferree@anomalysquared.com



www.LeadsCouncil.com



www.AnomalySquared.com

**MITIGATE RISK.
SAVE MONEY.
PROTECT YOUR
BRAND.**

About PerformLine

- Founded in 2008; privately held & backed by leading tech VCs; Solely focused on marketing compliance
- Team of Industry and Technology Experts
- Discovering, monitoring and score millions of lead forms and content pages for clients, everyday
- Named “Best Compliance Monitoring” 2012, 2013, 2014 & 2015



Problem



Lack of transparency in the
Lead Generation ecosystem
and an active regulatory
environment make

Marketing Compliance

#COMPLICATED
#LABOR INTENSIVE
#EXPENSIVE

Solution



DISCOVER

potential compliance
violations
automatically



MONITOR

lead and traffic
sources with 24/7/365
scalable technology



ACT

with real-time data,
screenshots and
compliance reports

LEAD GENERATION BASICS

Lead & Traffic Sources

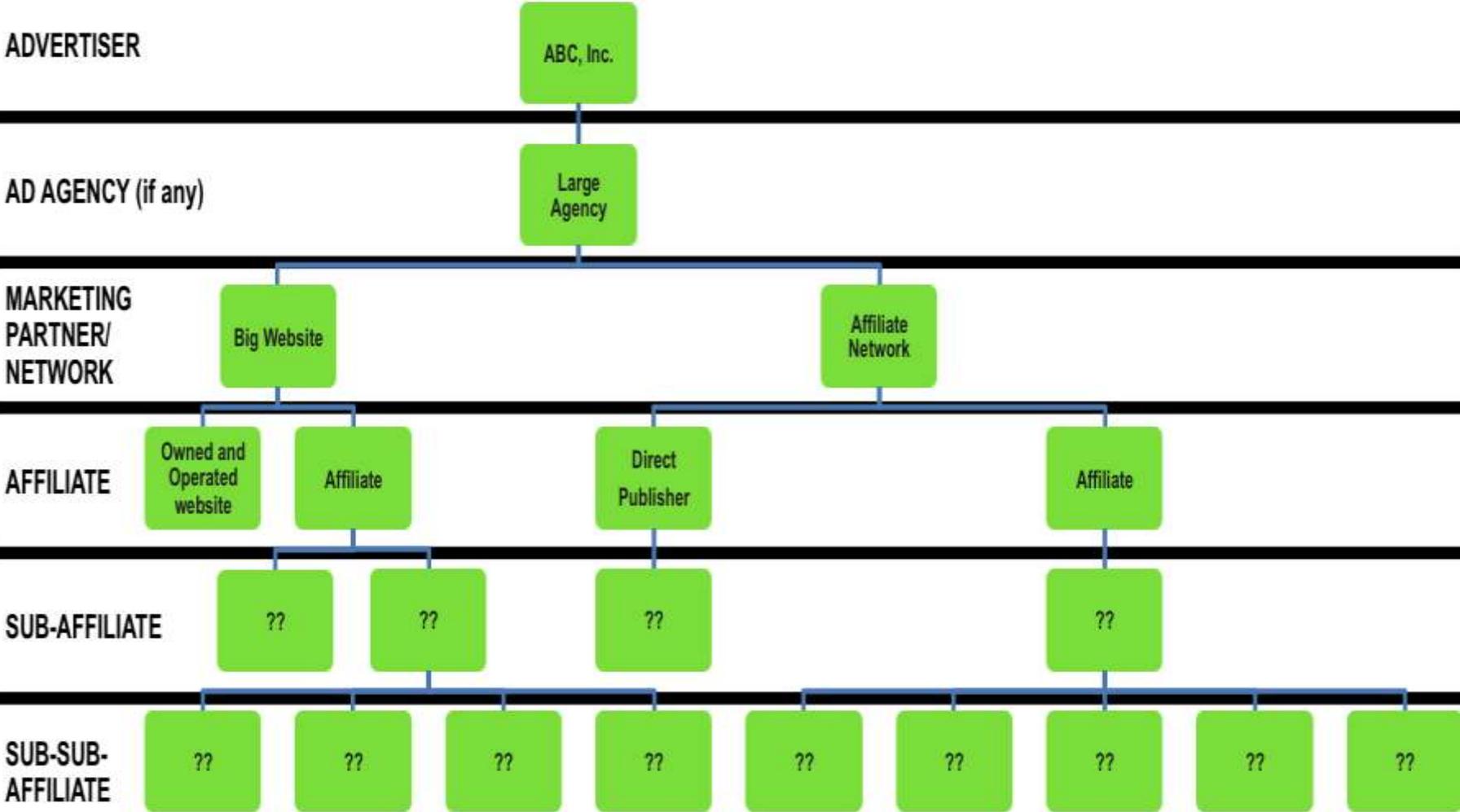
**Pay Per Click
(PPC)**
search engine
traffic

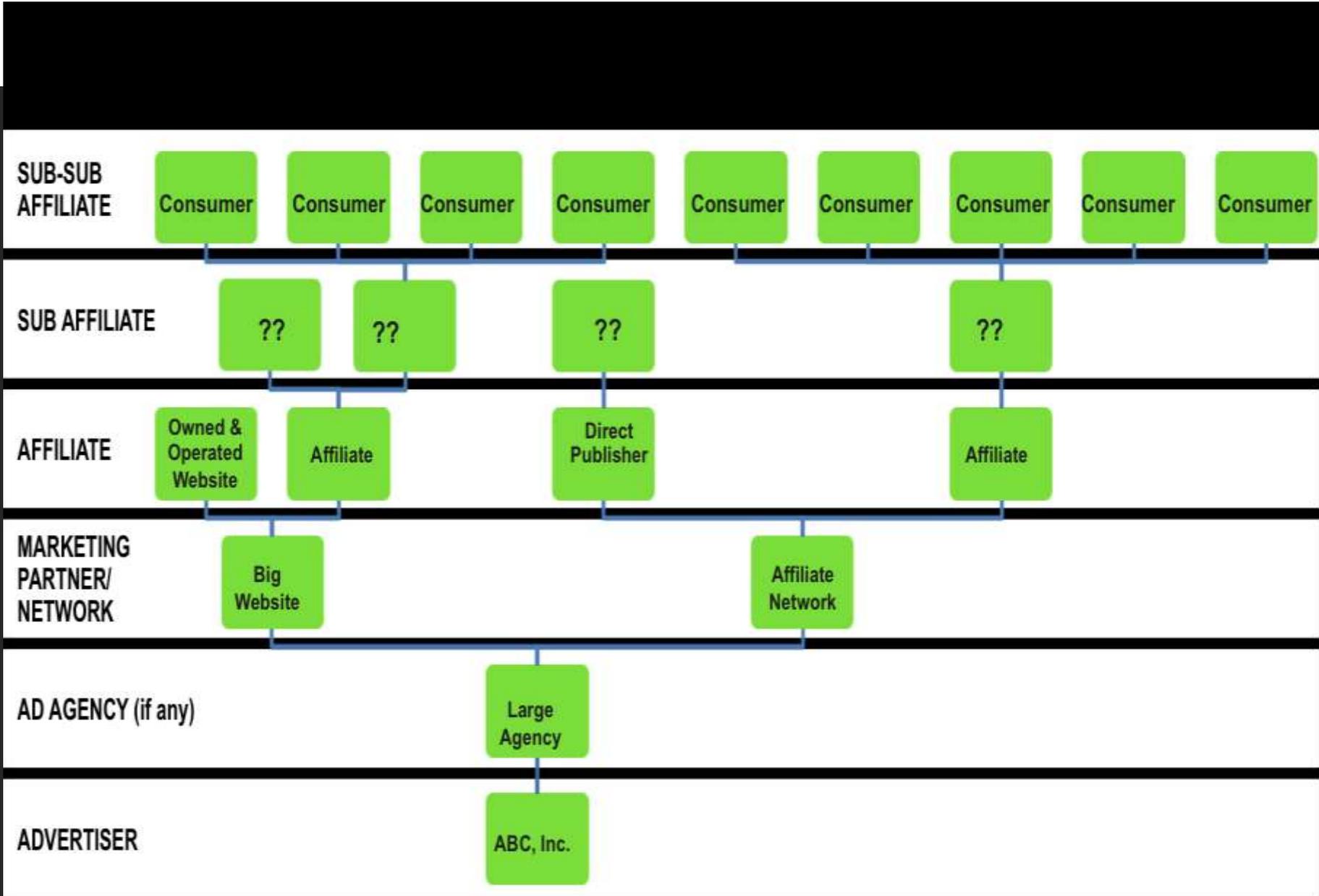
**Organic
Site Visitors**

Contact Centers

**Cost Per Action
(CPA)**
provided by third
parties

Affiliate Network Model





Paid Search Placement

- User searches term on Google, Yahoo, Bing, etc.
- Paid search ad appears
- User clicks on ad and is taken to landing page
- User fills out information and is matched with advertisers

Ads

Payday Loans in 2 Minutes
www.quickercash.com/ ▼
4.6 ★★★★★ rating for quickercash.com
\$1000 Approved in 2 Mins.
Deposited Directly in Your Bank!



\$100-\$1000
APPROVED IN 2 MINUTES!

- 256-bit Secure App
- Deposited in Your Bank
- Bad Credit Ok!

GET YOUR MONEY NOW >



Customer Information

Amount Requested*

First Name*

Last Name*

Home Phone* ?

Email*

Date of Birth* / /

I have read and agree to the Privacy Policy and Terms of Use.

APPLY NOW >

PPC Traffic



IT'S TIME.
It's time for an easier way to invest.

Open a Scotttrade® Account. Start Trading.
Scottrade knows you're passionate about trading. And so are we. It's why we offer you more ways to trade and research your next move with our advanced trading technology — helping to power your potential and proving you can do more than just trade with Scottrade.

Open a Scotttrade® account and set your personalized strategy in motion.

- Choose from thousands of investment products that can help you manage risk, potentially maximize gains, and diversify.
- Pay only \$7 for stocks priced \$1 and above for online equity orders.
- Get buy & sell ratings and all-you-can-read access to top independent resources for in-depth market analysis.

Begin your application. It's time for an easier way to trade and invest.

Trade Your Way | Competitive Pricing | Compare Brokers

OPEN A NEW ACCOUNT
It's quick and easy
It will take about 10 minutes if you have your:

- Social Security number or Individual Taxpayer Identification Number
- Employer's name, address & phone number
- Beneficiary's Social Security number, address and date of birth (IRAs Only)

Not sure what account type is right for you?
[Research our account types](#) →

All fields are required

First Name (Primary Account Owner's)

Last Name

Email

Confirm Email

Home Address (No P.O. Boxes)
Home Address line 1 (optional)

City

State ZIP Code

Preferred Phone
Home

Select the type of account you wish to open

- Key word/content bidding campaigns are utilized to drive traffic to websites and landing pages.
- Ad copy controlled by the Advertiser for their direct efforts
- Ad copy controlled by the marketing partner for their own websites

CPA Traffic

advertisement

INTEREST RATES NEAR RECORD LOWS

LOANS UP TO \$417,000

	RATE	APR
30 YEAR FIXED	3.75	3.791
VIEW RATE DETAILS		
15 YEAR FIXED	2.875	2.879
VIEW RATE DETAILS		
5 YEAR ARM	2.625	2.693
VIEW RATE DETAILS		

SPONSORED BY
GardenState
HOME LOANS INC
NMLS ID: 473183



Loan Type:
Home Purchase

Property Type:
Single Family Detached

Zip Code:

[Continue](#)

 **Privacy & Security Guaranteed.**
Your Data is Never Sold, Rented, or Shared



Banner Ads



- Banner ad displayed on third party publisher site
- User clicks on banner ad and is taken to landing page
- User fills out info on landing page and is matched with an advertiser (Bank, Credit Card Company, School, etc.)

An application form titled 'Tell us about the loan you need.' It includes a section for 'What information will we ask you for? Click here to find out.' and several input fields: 'LOAN AMOUNT \$' with a value of '300,000', 'COMPANY NAME' with 'Company Name Operations', 'WOULD HELP MY BUSINESS' with a dropdown menu, 'AND I'LL PAY IT OFF OVER' with a dropdown menu, and 'HOW DID YOU HEAR ABOUT US?' with a dropdown menu. At the bottom, there is a 'CONTINUE' button and a small disclaimer: 'By clicking "Continue", I agree to the website terms of service and the Bond Street privacy policy.'

Email Creative

Use Our Free Reverse Mortgage Calculator Today!

[See If You Qualify For A Reverse Mortgage Here](#)

Top 3 Reasons Why People Do Not Consider a Reverse Mortgage:

Reason #1: Have to Give My Home to the Bank/Lender

With rising cost of living in the United States, many homeowners of retirement age are having difficulty covering expenses on a fixed income.

New changes to the FHA insured* HECM loans or Reverse Mortgages may open the door for more Americans to solve this problem. This program was originally created to provide a loan for seniors so that they can receive a consistent and reliable source of tax free** funds. Not only does this type of mortgage make more funds available, but it allows homeowners to stop making mortgage payments while retaining title of their home!

[Click here to learn more](#)



Attention Seniors

How Does a Reverse Mortgage Work?

Get Started Here:

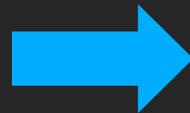
See How Much Money You Can Potentially Receive With a Reverse Mortgage

ATTENTION:
FHA Insured* Reverse Mortgage Programs
UPDATED FOR 2015
New Changes to Reverse Mortgage regulations have opened the door for more homeowners to qualify.

Please Enter Your Zip Code Here to Compare Programs

[Click Here To Compare Reverse Mortgage Programs](#)

*This mortgage is not from HUD or FHA and has not been approved by any governmental agency.



Please choose one or more options below to compare now

Reverse Mortgage Lenders

[How much do you qualify for?](#)

TRINITY
MUTUAL
HOME EQUITY EXPERTS

Our no pressure process is quick and easy. People choose us to compare the best programs. Enrich these years. It's your home, health & happiness. Ask about our new Jumbo Reverse Mortgages.

[GET QUOTE](#)

AAG Reverse

- Rated A+ by the Better Business Bureau
- 87% customer satisfaction ratings from customer surveys
- Members of the National Reverse Mortgage Lenders Association (NRMLA)

AAG

[GET QUOTE](#)

[See if a Reverse Mortgage is Right For You](#)

- Using your home's equity can be an effective financial tool
- Leverage an untapped asset - it's your money.
- Supplement your investments, pay off medical bills or debt

1
LENDING

[GET QUOTE](#)

- Affiliate sends email creative to their email list
- User clicks “Get Started” in email and is sent to landing page
- User fills out information on landing page and is matched

Contact Center

- User fills out info on landing page to receive follow up information
- Depending on the type of loan generation effort, Contact Center involvement may occur at different points



Tell us about the loan you need.

What information will we ask you for? Click here to find out.

LOAN AMOUNT \$

\$ 200,000

COMPANY NAME

Business Name Description

WOULD HELP MY BUSINESS

AND I'LL PAY IT OFF OVER

HOW DID YOU HEAR ABOUT US?

By clicking "Continue", I agree to the website terms of service and the Bond Street privacy policy.

CONTINUE



Other Items to Consider

- Data Verification (web or contact center)
- Data Augmentation
- Lead Scoring
- Relationship of Marketing Partners
- Channel Controls

Thank You!

David Morgan
Chief Revenue Officer

PerformLine, Inc.

david@performline.com

(415) 871-1093

LeadID[®]



Paul McConville

Chief Revenue Officer
LeadiD

LeadiD

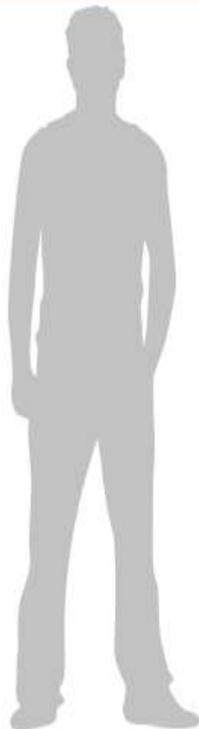
To use our **data, insights**, and **analytics** to help our clients make the best, and most compliant, decision on every **intent-driven**, online consumer interaction.

LeadiD Creation

Consumer

Lead Publisher

Lead Buyer



FUNNEL PAGE 1



FUNNEL PAGE 2



SUBMIT



LeadiD

80A0DB02-4BA9-6496-1BC1-D5FB609AE03D

REAL-TIME
CLIENT AUDIT



- Age
- Duration
- Integrity
- Hops
- 100s more

Consumer visits
website



LeadiD pixel fires. Consumer event data
witnessed, captured and stored in privacy-
friendly manner.



Clients audit LeadiD to
gain access to event
level insight

120MM

Consumer Events Per Month



Mortgage



Insurance



Education



Home
Services



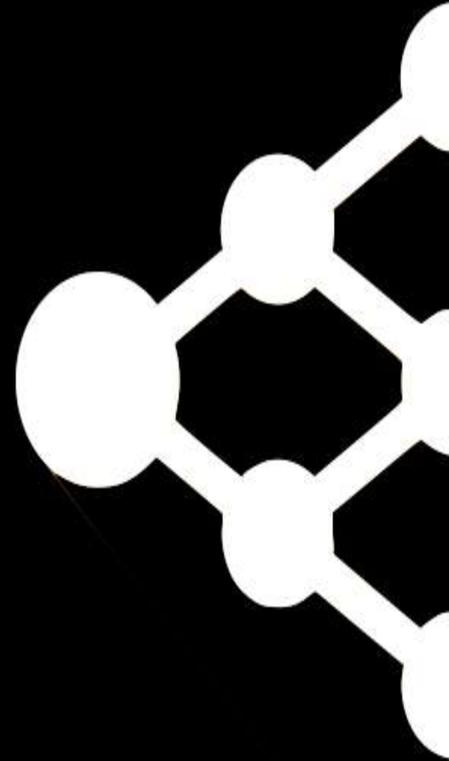
Automotive



Solar

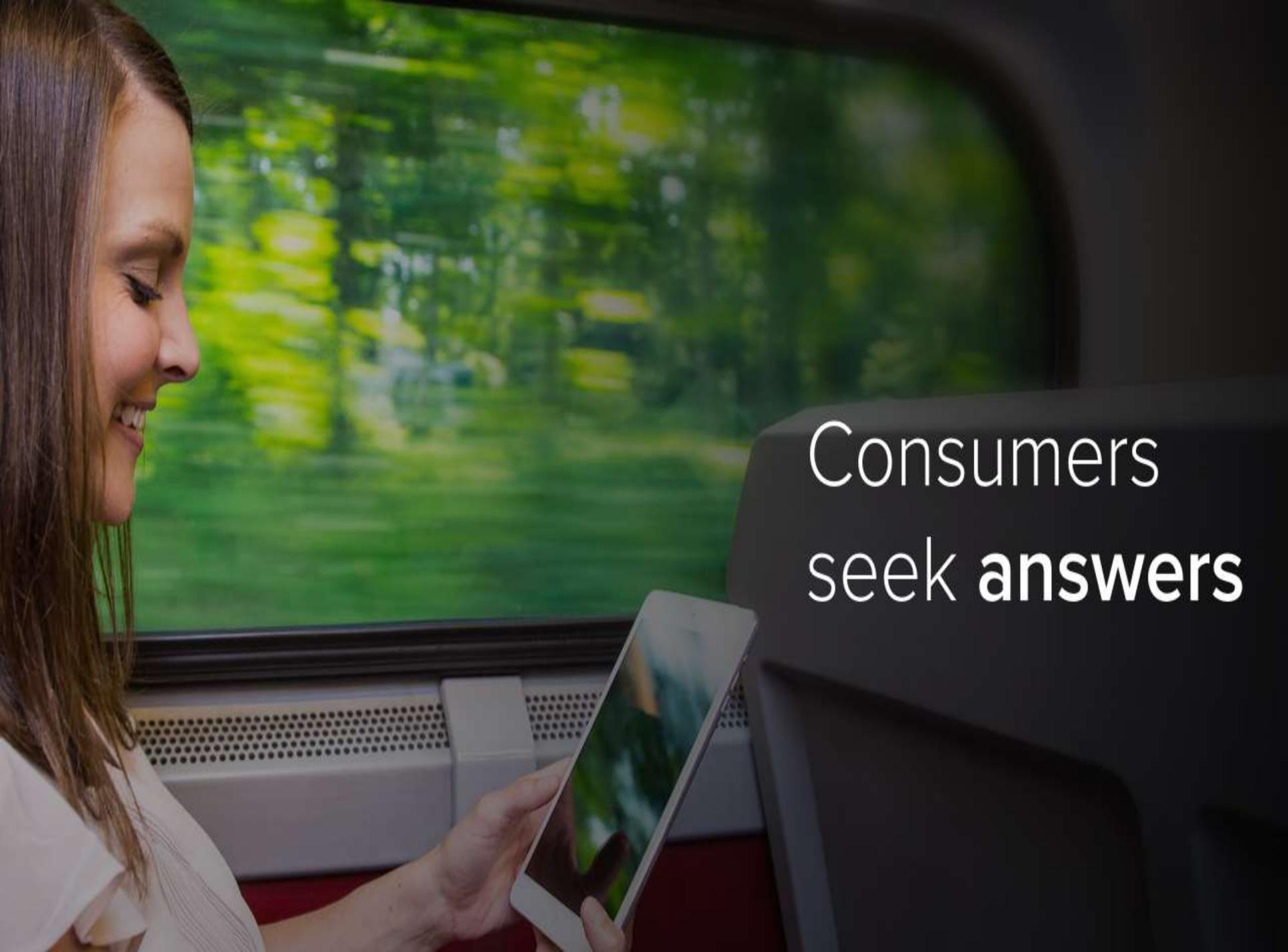


Lending

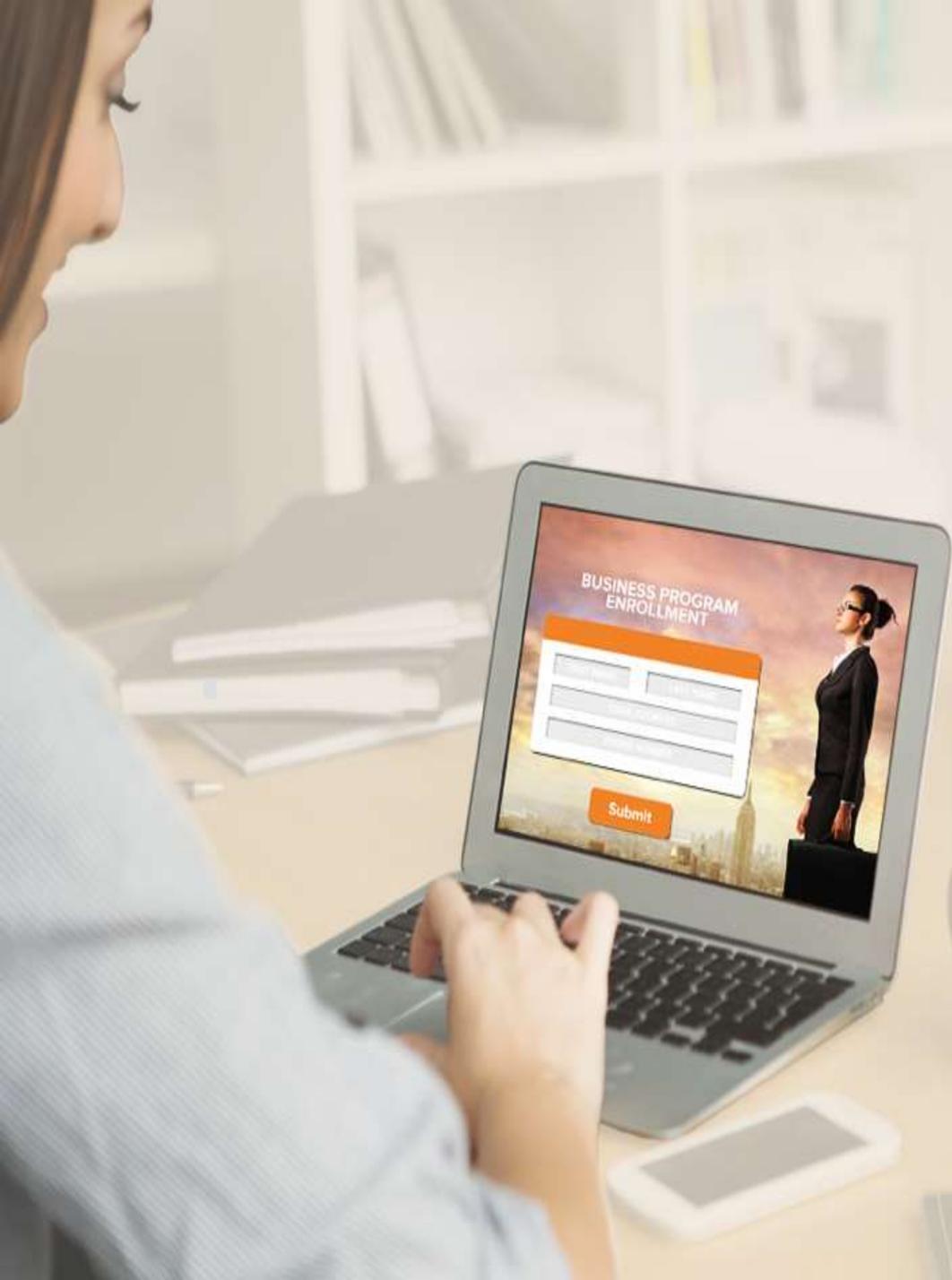




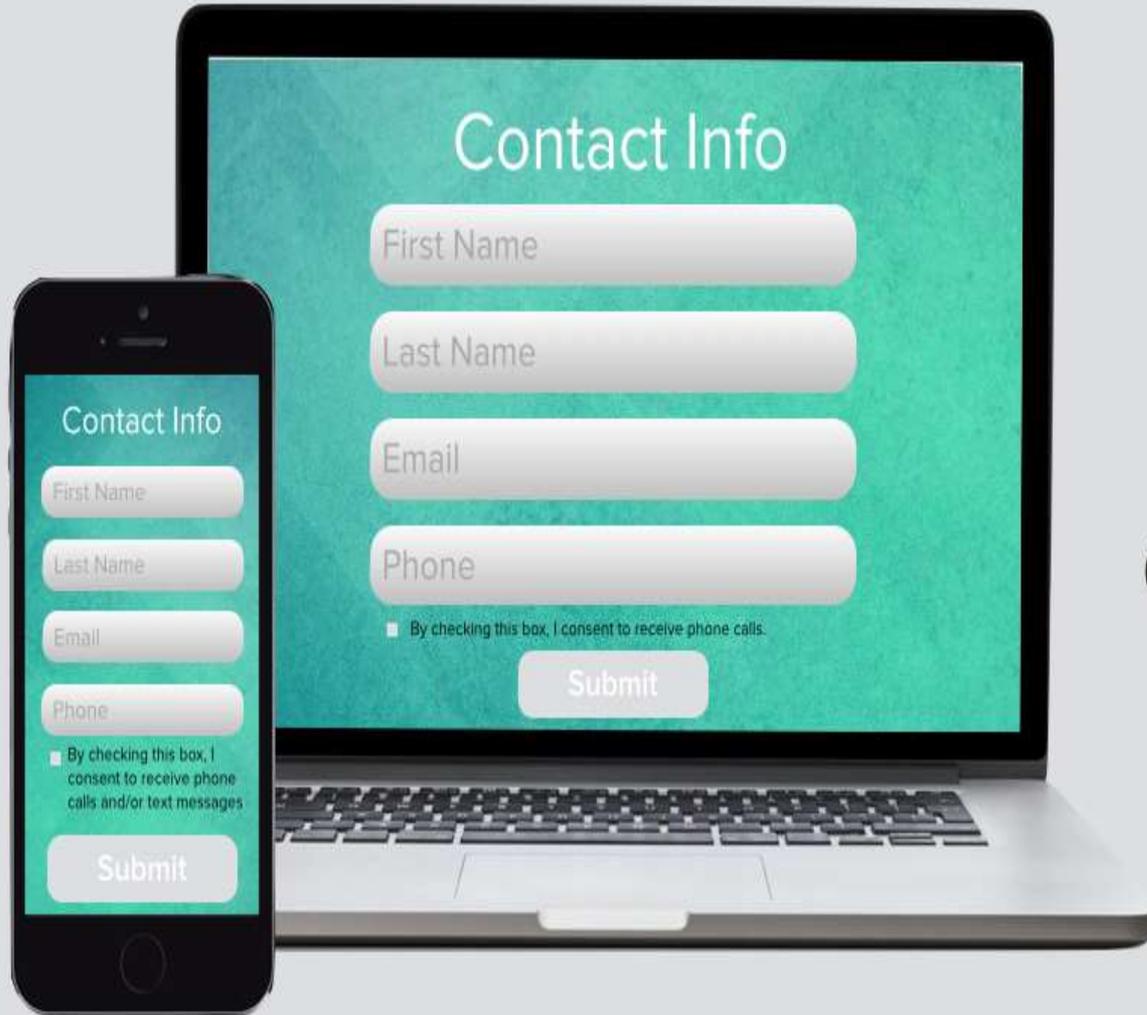
What the typical
consumer journey
looks like.

A woman with long brown hair is sitting in the driver's seat of a car, smiling as she looks at a tablet computer she is holding. The car's interior, including the dashboard and a rearview mirror, is visible. Outside the window, there is a blurred green landscape, suggesting the car is in motion. The text "Consumers seek answers" is overlaid on the right side of the image in white font.

Consumers
seek **answers**

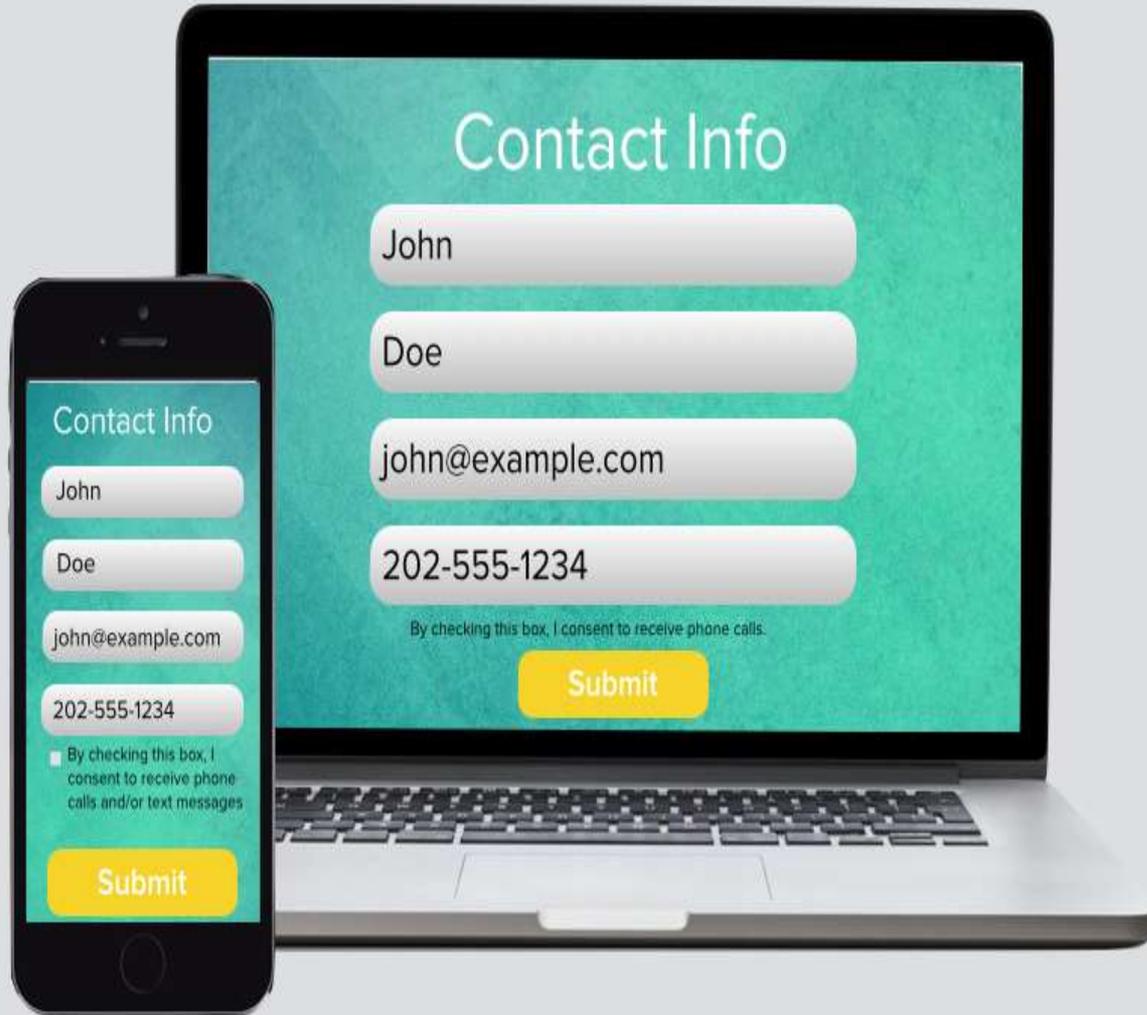


Only 1 in 10
interactions
results in a lead.



Consumer fills
out a web form

1



Clicks “Submit”

2

Lead Publisher



Consumer Lead
is shared

Lead Buyer



- Lead Age
- Lead Duration
- Data Integrity
- Hops
- Duplicate Check
- Email Verification
- TCPA Consent
- Frequency
- Velocity
- Fraud Risk
- Phone Verification
- Device
- Journey
- Experience
- Modality
- Competition

Lead Publisher



Consumer Lead
is shared

Lead Buyer



- Lead Age
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- Phone Verification
- Device
- Journey
- Experience
- Modality
- Competition

LeadiD

80A0DB02-4BA9-6496-1BC1-D5FB609AE03D

Buyer Decisions

Brand A



Brand B



Brand C



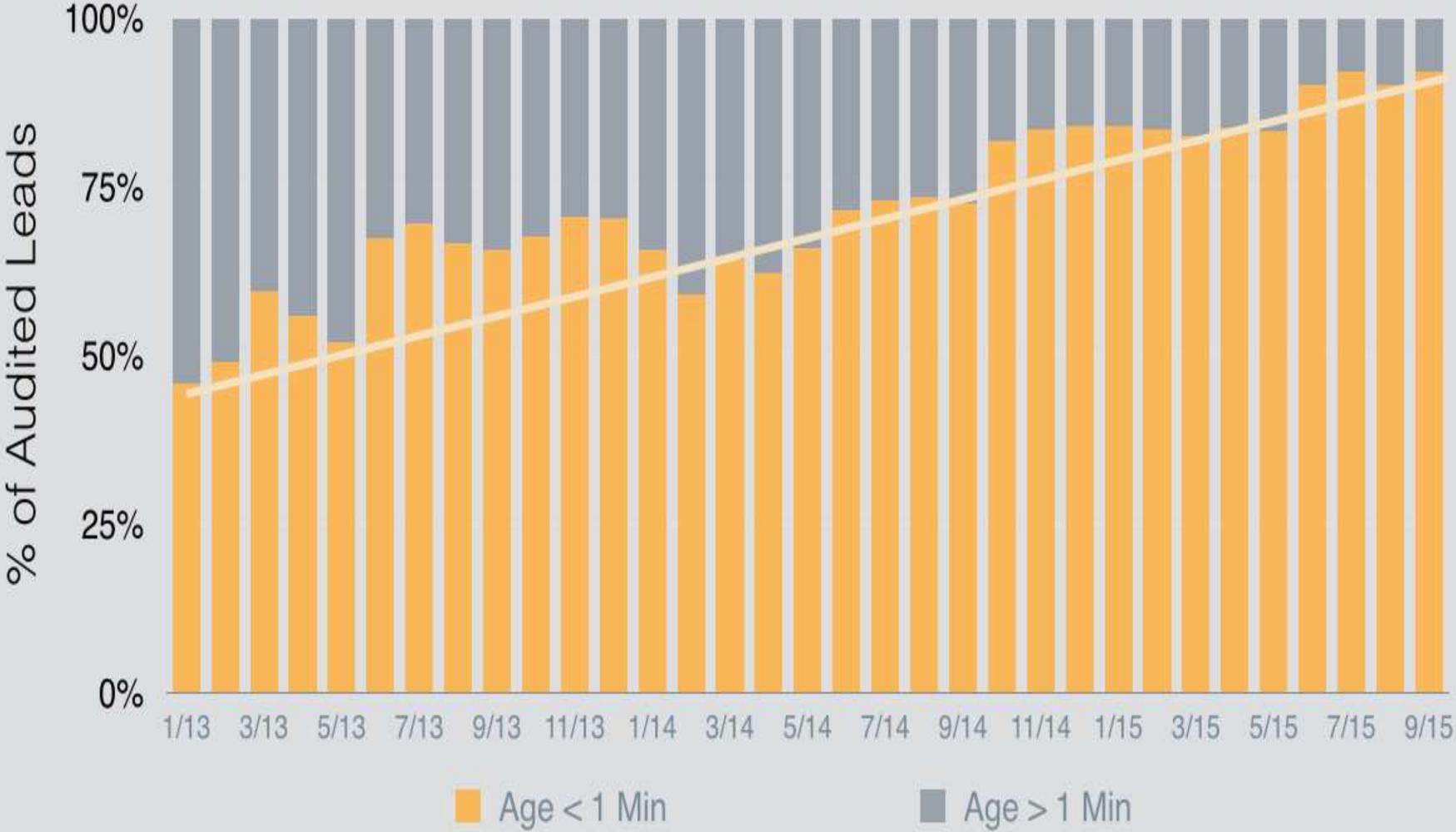
3





What the
data trends
show.

Publishers are delivering leads faster



Industry striving toward full TCPA compliance





How are companies
adapting to the
online everywhere
consumer?

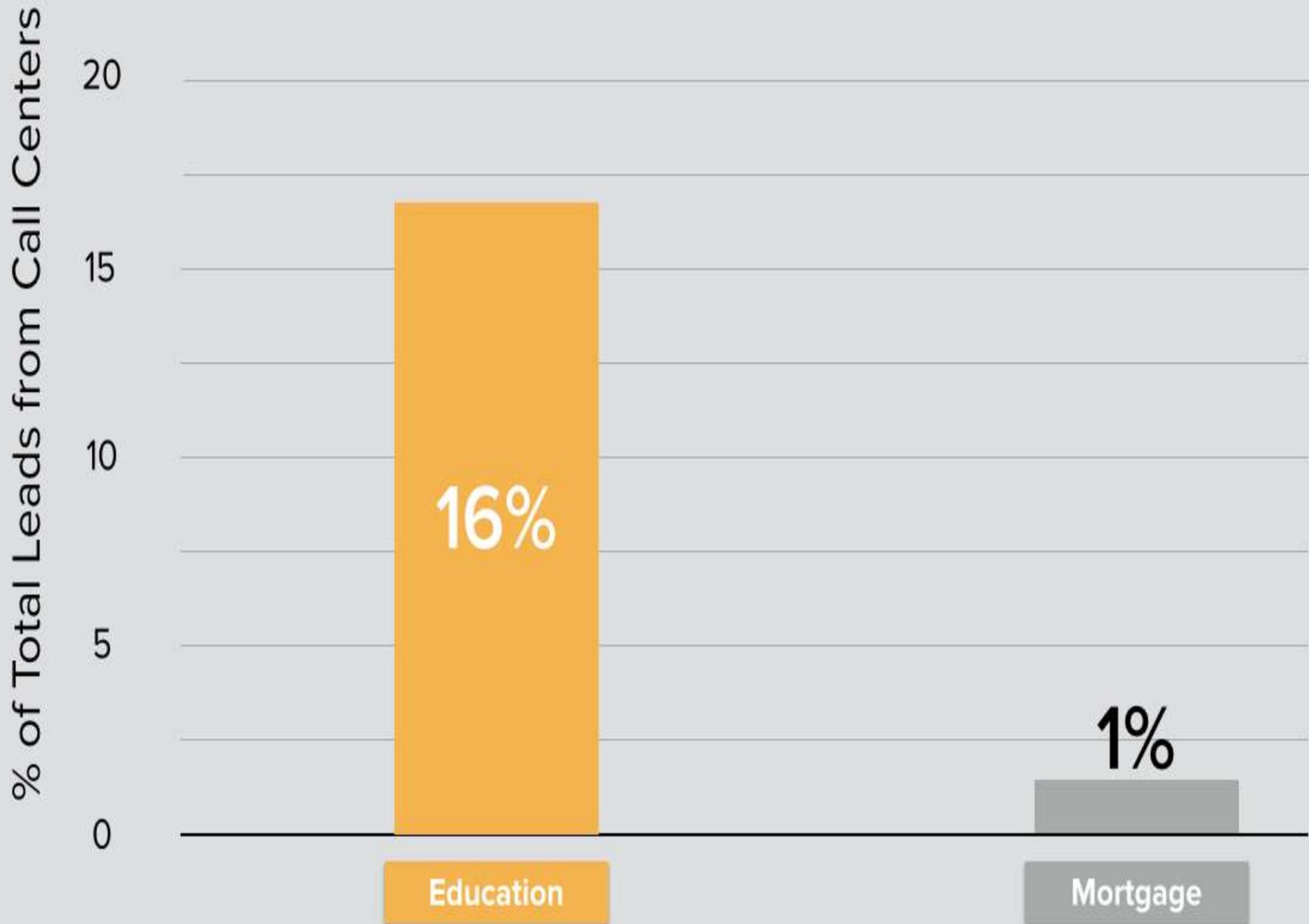
% of Leads from Mobile Devices





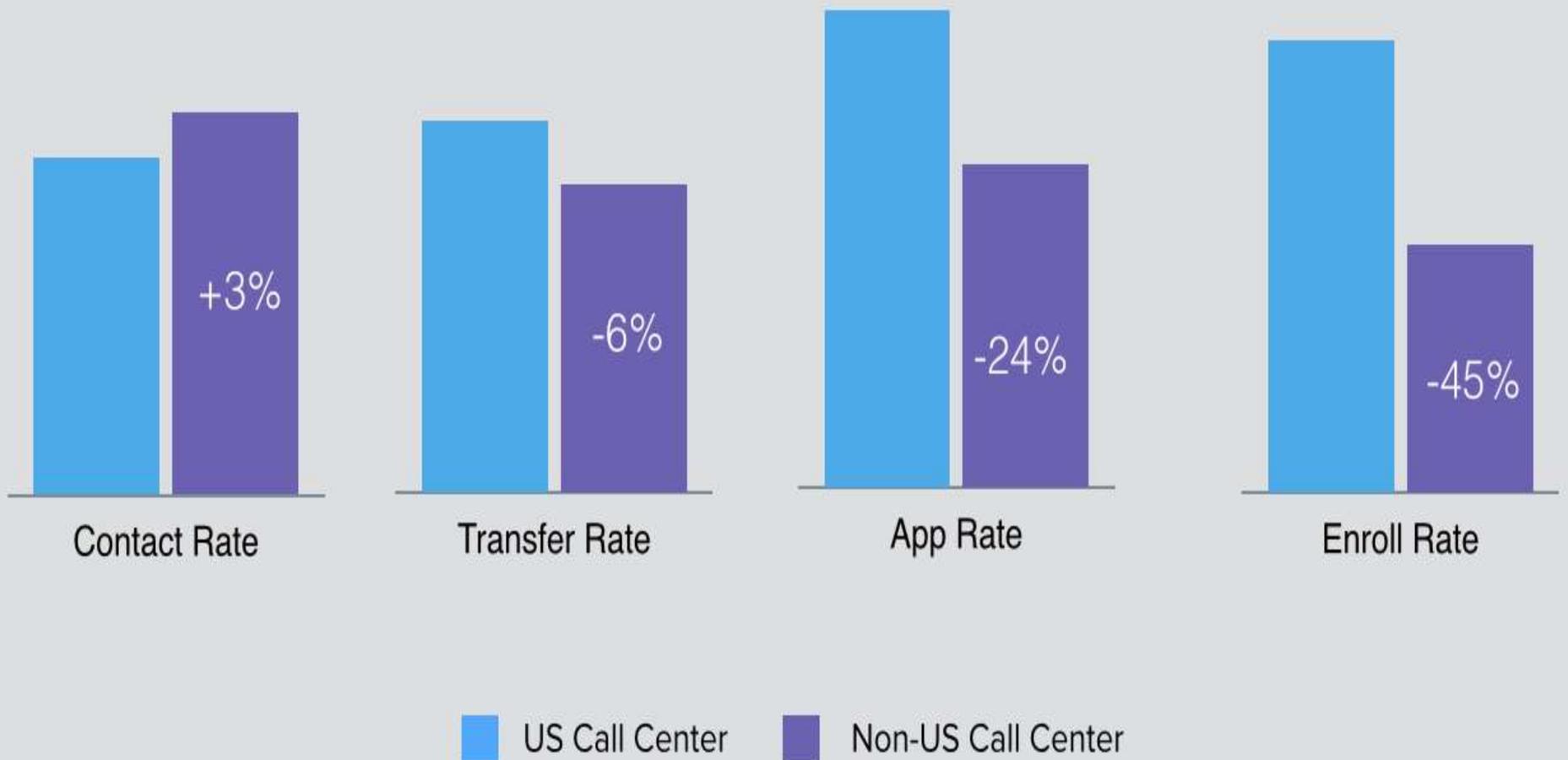
What's the role of
call centers?

% of Leads from Call Centers





Conversion Rates By Geography (Education)



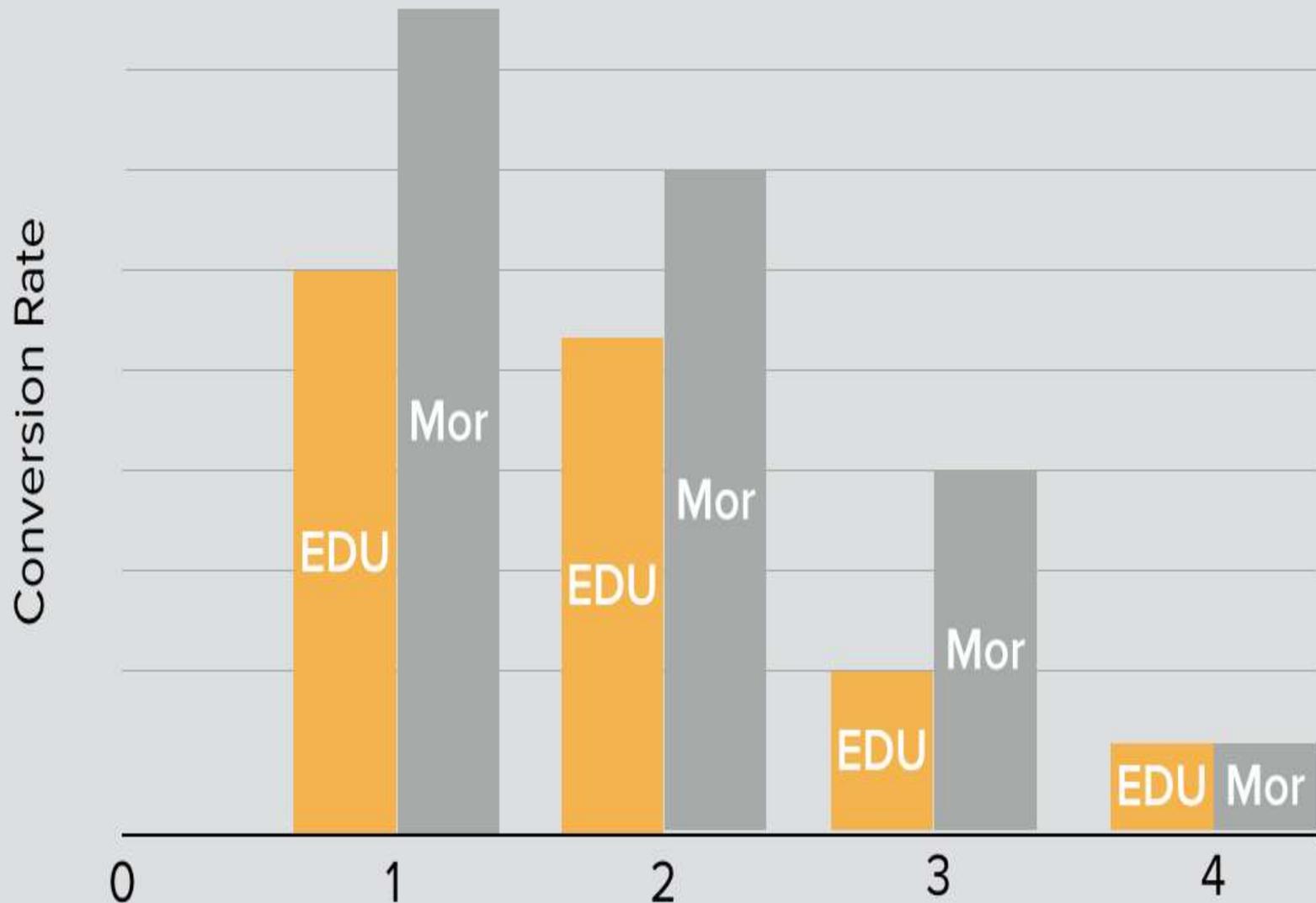


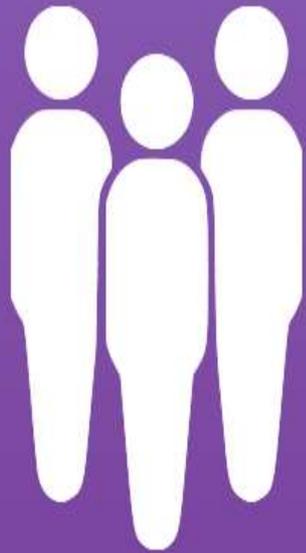
How many times are
leads being
sold?

Distribution of Leads by Times Sold



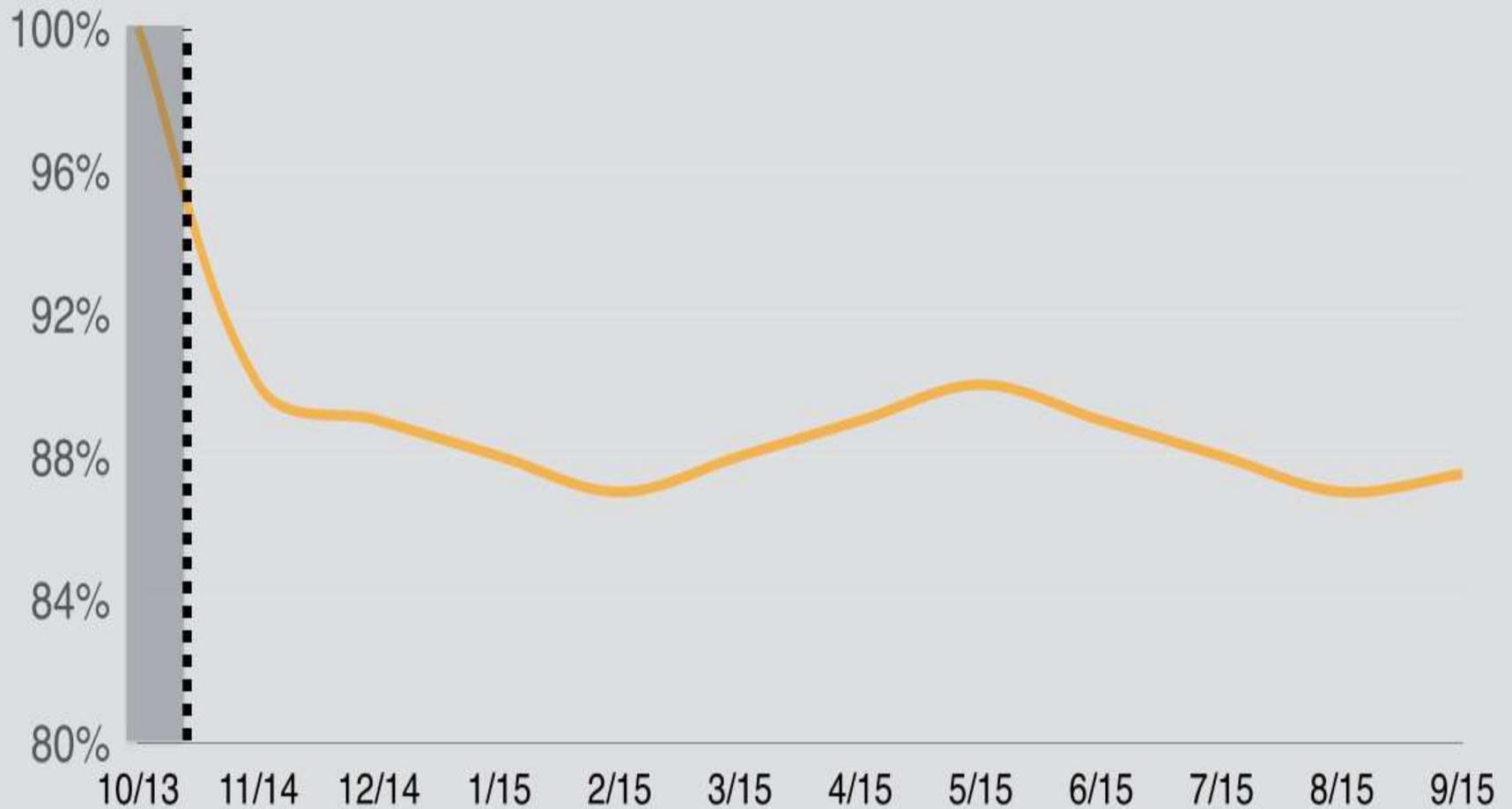
Conversion Rate by Times Sold





What percentage of
generators are still
selling leads?

% of Generators Still Creating Leads



Education



What percentage of forms are collecting **PII?**

% of Forms Collecting PII

Education

Mortgage





Questions

Screening Incentives, Lead Generation, and Privacy Protection

Liad Wagman

Stuart School of Business
Illinois Institute of Technology

Joint work with Jin-Hyuk Kim (Univ. of Colorado, Boulder)

How Economics Drives Messaging in Lead Generation

It All Starts with a Click



These Random Pics
Are Hilarious

ViralBoom



7 Horrible Things Your Fellow Travelers Are
Probably Doing

Purewow.com



Thing You Don't Know
About The 1964 Ford
Falcon Convertible



8 Presidents Who
Really Knew How To
Drink

Reagan had his jellybeans and Clinton once reveled in cheeseburgers. But what did these leaders drink to get their jollies? You might be surprised by the level of boozing accomplished in the...



The Weirdest Law in
Every State in America



Chinese tourist arrested in
naked tourists beach photo
case



Kids hooked on Hookah

Celebs Who Quit Acting For
Regular Jobs

Not everyone who makes it in Hollywood stays for the long run. These celebs decided to put their acting careers in the back burner for various...

Answers Sponsored



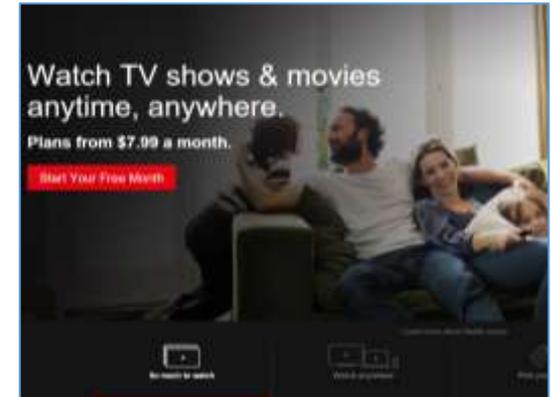
Rogue Affiliates vs. Rogue Messaging

Watch Your Favorite Shows - Start Streaming for \$7.99/mo.

Ad www.moviestreaming.net

Catch up on all seasons, now available for streaming!

Watch all your favorites in one place.



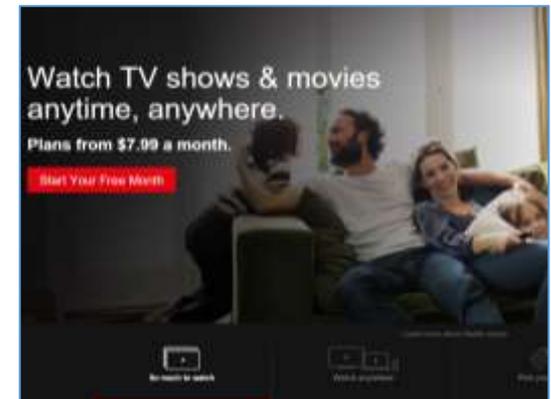
Identical
Landing Page ↗
↘

Obamacare enrollees - 3 months of FREE movie streaming!

Ad www.moviestreaming.net

Having Obamacare insurance now has even more perks!

Get your favorite movies all for FREE now!



The **aggressive ad** will generate more clicks, but the value to the advertiser is below average.

Rogue Affiliates vs. Rogue Messaging

Criminal Justice Degrees

Get Information About Going Back To School And Degrees In Your Area.
www.collegedegreesinyourarea.co



Identical
LeadGen
Forms

Become a FBI Officer

FBI make up to \$65,000 and are Needed in Your Area. Apply Now!
www.fbijobsforyou.com



The **aggressive ad** not only generates more clicks, but also generates more leads.

Common User Experiences

Initial Representation



Aggregator Form



Lead Buyer

Initial Representation



Aggregator Form



Aggregator Call Center



Lead Buyer

Initial Representation



Third-Party Call Center



Aggregator
(Data Pass Thru)



Lead Buyer

Initial Representation



Third-Party Call Center

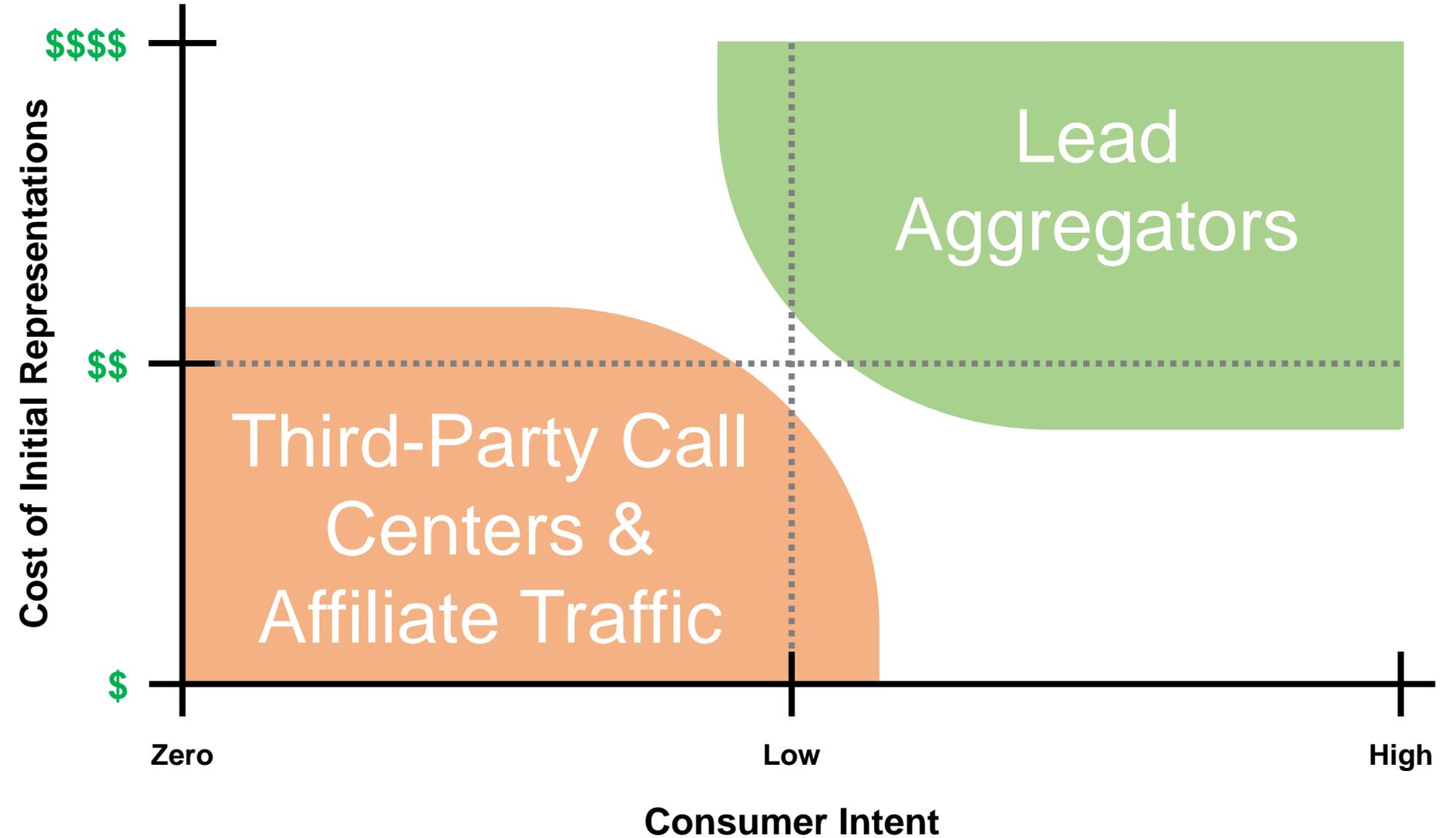


Aggregator Call Center

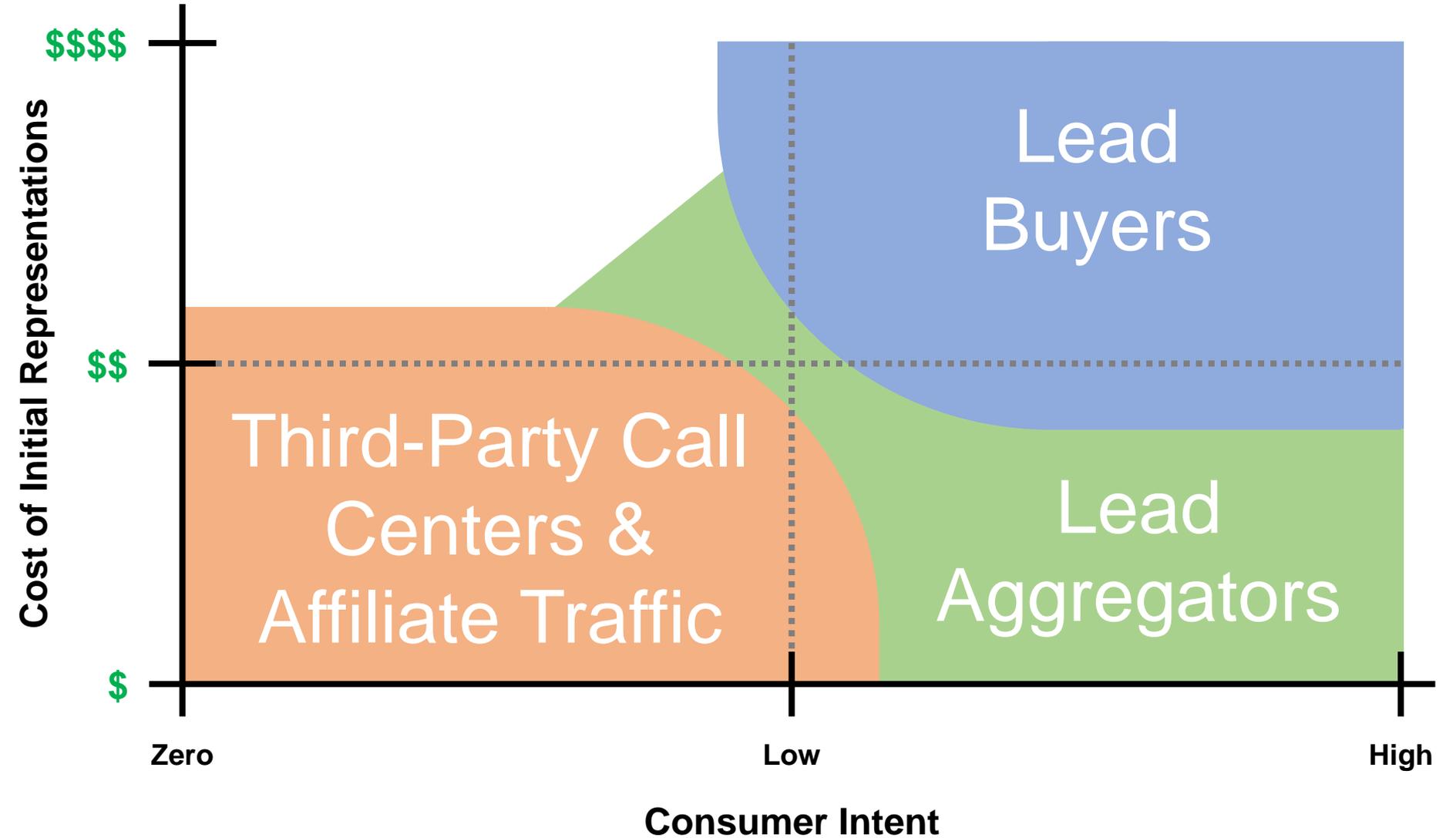


Lead Buyer

Ad Space is Finite



Ad Space is Finite



EDU Initial Representations

The image shows two overlapping job listing pages. The top page is from FindOilandGasJobs.net and features a job listing for a Facility Attendant (Flexible). The bottom page is from GetSecurityJobs.net and features a job listing for a Homeland Security Officer (Training Available) (GSJ3115Z). Both pages include job descriptions, job duties, and contact information.

FindOilandGasJobs.net

Facility Attendant (Flexible)

Job Description

FindOilandGasJobs.net is staffing for Part-Time and Full-Time Facility Attendants. We are seeking individuals who can perform multiple roles around copper, gold, molybdenum, cobalt, oil and gas. Individuals will be responsible for many duties and responsibilities around the oil rig. No experience necessary to sign up for this position.

Job Duties

- Maintain positive customer service
- Manage and maintain oil and gas equipment
- Assist and implement all aspects of programming
- Remain current with all certifications, trends, and safety
- Conform to established program budgets and monitor

About FindOilandGasJobs.net

FindOilandGasJobs.net is a staffing and recruitment industry leader, applicants the opportunity to work for our clients in either part-time or temporary positions. We pride ourselves in our strong commitment to customer satisfaction, and our focus on helping our employees find the best job opportunities.

Positions are Limited – Don't Wait! Apply Now!

Sign Up Today

First Name *

GetSecurityJobs.net

Homeland Security Officer (Training Available) (GSJ3115Z)

Job Description

GetSecurityJobs.net is staffing for Part-Time and Full-Time Homeland Security Officers. Officers will have a wide range of tasks to fulfill. We are looking for individuals willing to perform various tasks in a security environment. No experience is necessary to sign up for this position. Don't wait! Sign up now!

Job Duties

- Learn and know emergency preparedness and response
- Protect infrastructure against attacks or natural disaster
- Be actively involved in border security
- Administer country's immigration policies

About GetSecurityJobs.net

GetSecurityJobs.net is a security staffing and recruitment industry leader. We are currently looking for individuals who are interested in employment. Positions listed are not guaranteed.

Get Security Jobs In:

First Name:

Last Name:

Email Address:

Zip Code:

Phone: - -

Next

Lending Initial Representations

Lifeline Phone Bill Assistance

Learn how to sign up for the Lifeline program and receive your free cell phone.

[Home](#)[Lifeline Information By State](#)[Additional Information & Articles](#)[Cell Phones](#)[Government Cell Phones](#)

Apply for a Lifeline Free Cell Phone

Enter your zip code to get started.

Zip Code:

[Step 1 »](#)

Lifeline Program

- Free or Subsidized Phone
- Cell Phone or Landline
- Up to 250 free cell phone minutes
- For low income families and individuals
- Sign up Online

What is the Lifeline Program?

Lifeline is a program that allows low income households to receive discounted telephone services, in order to help them make ends meet each month. For most Americans, having a telephone is a necessity. A telephone is a link to the outside world, often times a necessity in landing a job. It is also something that is relied upon for emergencies, and when a family is in the low income bracket, it can be a difficult bill to manage each month. The following is how an individual can determine if they are eligible for the Lifeline program, and also how they can apply for this federal program.

Insurance Initial Representations



Cool Product Rewards

Unique Promotions, Great Rewards



Get a...
\$250 Grocery Gift Card
details apply

Shop on us at your favorite store!

Check below to see if this promotion is available for your area:

Select Your Favorite:

Enter Your Zip Code:

Welcome to Top Brand Gift Cards. Our mission is to deliver gift incentives to qualified consumers who participate in marketing promotions and surveys.

We are currently looking for consumers across the U.S. in leading markets that meet the following eligibility requirements:

- Age 18 years and older
- Legal resident of the United States
- Valid email & shipping address

You must live in an area where we are conducting our incentive promotions to be eligible. Upon completion of participation requirements, we will send the gift to you with shipping!

coolproductrewards' Gift Program is not endorsed, sponsored by or affiliated with Visa, Visa International Service Association, Whole Foods Market, Whole Foods Market, Inc., The Fresh Market, Fresh Market, Inc., Giant Food, Giant Brands, Inc., Winn-Dixie, Winn-Dixie Stores, Inc., ShopRite, Wakefern Food Corp., Stop & Shop, S&S Brands, Inc., Safeway, Safeway, Inc., or any other merchants listed above. Such terms are registered trademarks of their respective owners.

Common User Experiences

Initial Representation



Aggregator Form



Lead Buyer

Initial Representation



Aggregator Form



Aggregator Call Center



Lead Buyer

Initial Representation



Third-Party Call Center



Aggregator
(Data Pass Thru)



Lead Buyer

Initial Representation



Third-Party Call Center



Aggregator Call Center



Lead Buyer

User Experience Example 1



WORK HUNTER
Connecting you with hundreds of jobs listed daily.

FIND YOUR DREAM JOB. WE'LL HELP!

OVER 1,157,920 JOBS LISTED NATIONWIDE

 <p>>> 16,170 JOB LISTINGS</p>	 <p>>> 22,250 JOB LISTINGS</p>
 <p>>> 45,089 JOB LISTINGS</p>	 <p>>> 8,947 JOB LISTINGS</p>
 <p>>> 11,272 JOB LISTINGS</p>	 <p>>> 33,710 JOB LISTINGS</p>
 <p>>> 16,241 JOB LISTINGS</p>	 <p>>> 6,470 JOB LISTINGS</p>

SEARCH FOR ADMIN JOBS CURRENTLY HIRING

Enter the information below to get your local job listings.

First Name: Last Name:

Email:

Zip Code: Phone: - -

Job Type:

CLICK TO CONTINUE →

Interested in improving your career or continuing your education? By opting-in you agree to receive a phone call at the number provided regardless of any Do Not Call Lists.

By clicking the checkbox, you represent that you have read and agreed to our [Privacy Policy](#) and our [Terms of Use](#), you understand that work offers require payment for materials and/or service, and you agree to receive email marketing from us and our marketing partners.

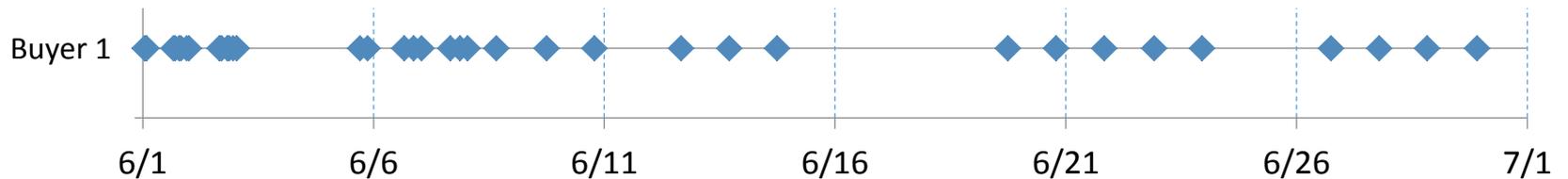


User Experience Example 1

1 Buyer

Calls Received During First 30 Days

37 Calls



User Experience Example 2

ResourceFinder

INFORMATION **FIND RESOURCES** **GET STARTED!**

 **Your Application Is As Easy As 1-2-3**

Every year, resources are available to fund education, training programs, housing programs and new businesses. Resource Advisor can help you find the program that meets your needs.

 **Find Your Resources**

In addition to helping you find funding, we will also provide you with valuable resources and other helpful offers.

 **You Have Nothing To Lose**

FIRST NAME

LAST NAME

EMAIL ADDRESS

Submit

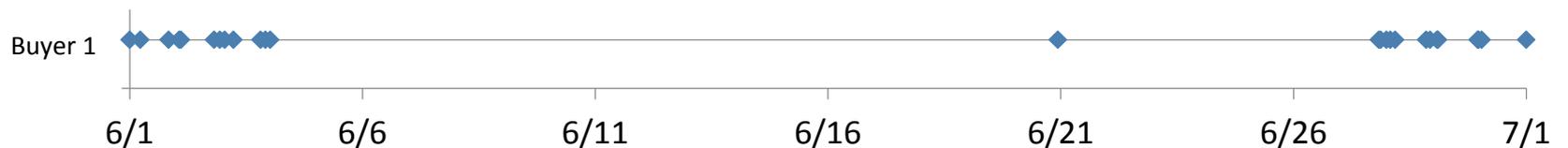
By submitting, I certify that I am a US Resident over the age of 18, and I agree to the terms and conditions and privacy policy.

User Experience Example 2

1 Buyer

Calls Received During First 30 Days

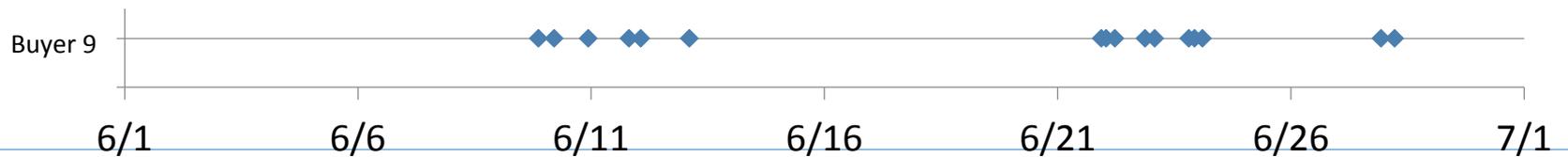
27 Calls



User Experience Example 2

9 Buyers
8 Sellers
321 Calls

Calls Received During First 30 Days



Common User Experiences

Initial Representation



Aggregator Form



Lead Buyer

Initial Representation



Aggregator Form



Aggregator Call Center



Lead Buyer

Initial Representation



Third-Party Call Center



Aggregator
(Data Pass Thru)



Lead Buyer

Initial Representation



Third-Party Call Center

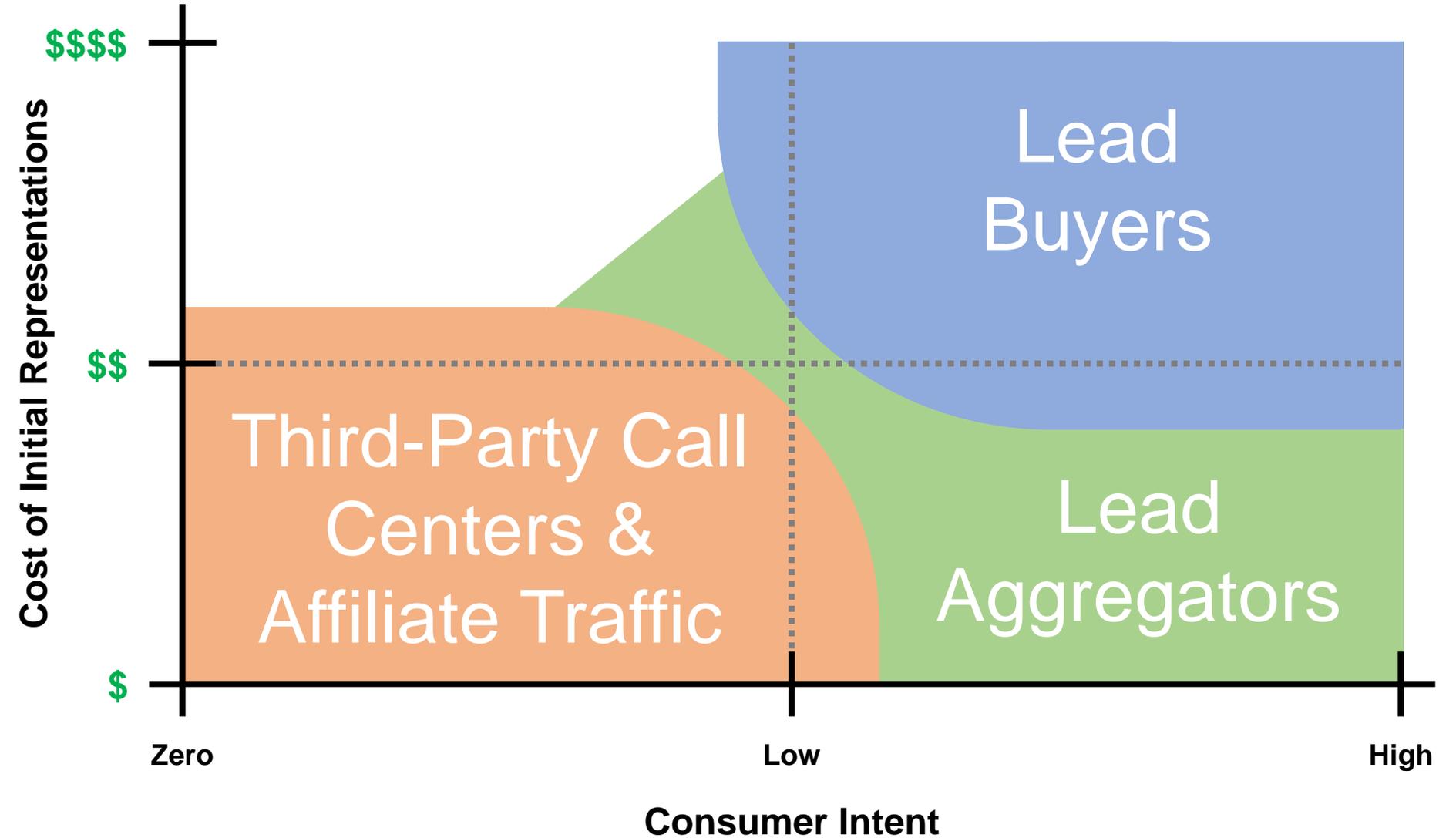


Aggregator Call Center



Lead Buyer

Ad Space is Finite



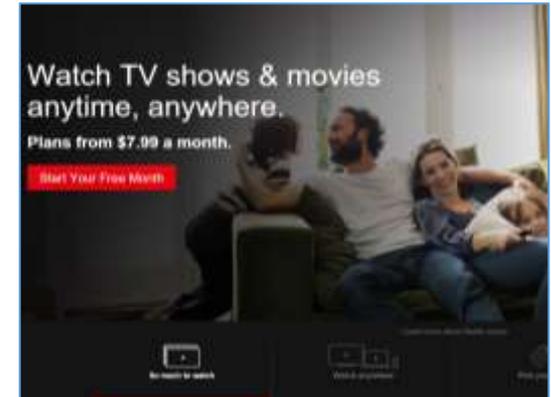
Rogue Affiliates vs. Rogue Messaging

Watch Your Favorite Shows - Start Streaming for \$7.99/mo.

Ad www.moviestreaming.net

Catch up on all seasons, now available for streaming!

Watch all your favorites in one place.



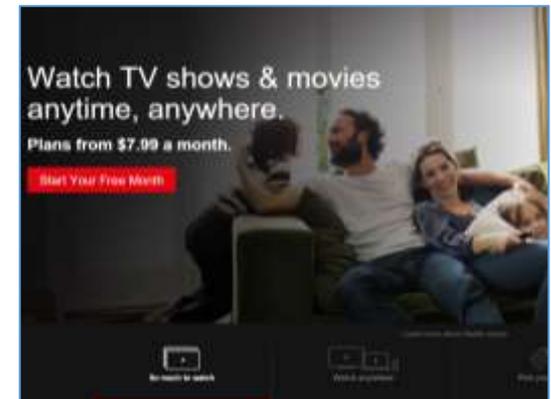
Identical
Landing Page ↗
↘

Obamacare enrollees - 3 months of FREE movie streaming!

Ad www.moviestreaming.net

Having Obamacare insurance now has even more perks!

Get your favorite movies all for FREE now!



The **aggressive ad** will generate more clicks, but the value to the advertiser is below average.

Rogue Affiliates vs. Rogue Messaging

Criminal Justice Degrees

Get Information About Going Back To School And Degrees In Your Area.
www.collegedegreesinyourarea.co



Identical
LeadGen
Forms

Become a FBI Officer

FBI make up to \$65,000 and are Needed in Your Area. Apply Now!
www.fbijobsforyou.com



The **aggressive ad** not only generates more clicks, but also generates more leads.

Jonathan L. Gillman

CEO | Omniangle Technologies LLC

info@omniangle.com

Panel 2: Case Study on Lead Generation in Lending



Mechanics of a Ping Tree

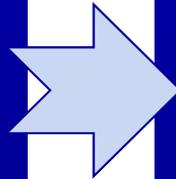
Mechanics of a Ping Tree

Step 1 – Consumer Data Input

- Consumers visit a website of their choice.
- Once the consumer determines that they would like to work with the website, they enter in the information requested in the secure form on that site.
- Once completed, the consumer submits their information.

Step 2 – Data Posted to Lead Generator

The information that was provided by the consumer on the website form is encrypted for security and posted into the Lead Generator's lead handling system. Once there, it is validated for proper format and fraud prevention checks are conducted.



Filters provided by the Lenders are then applied.

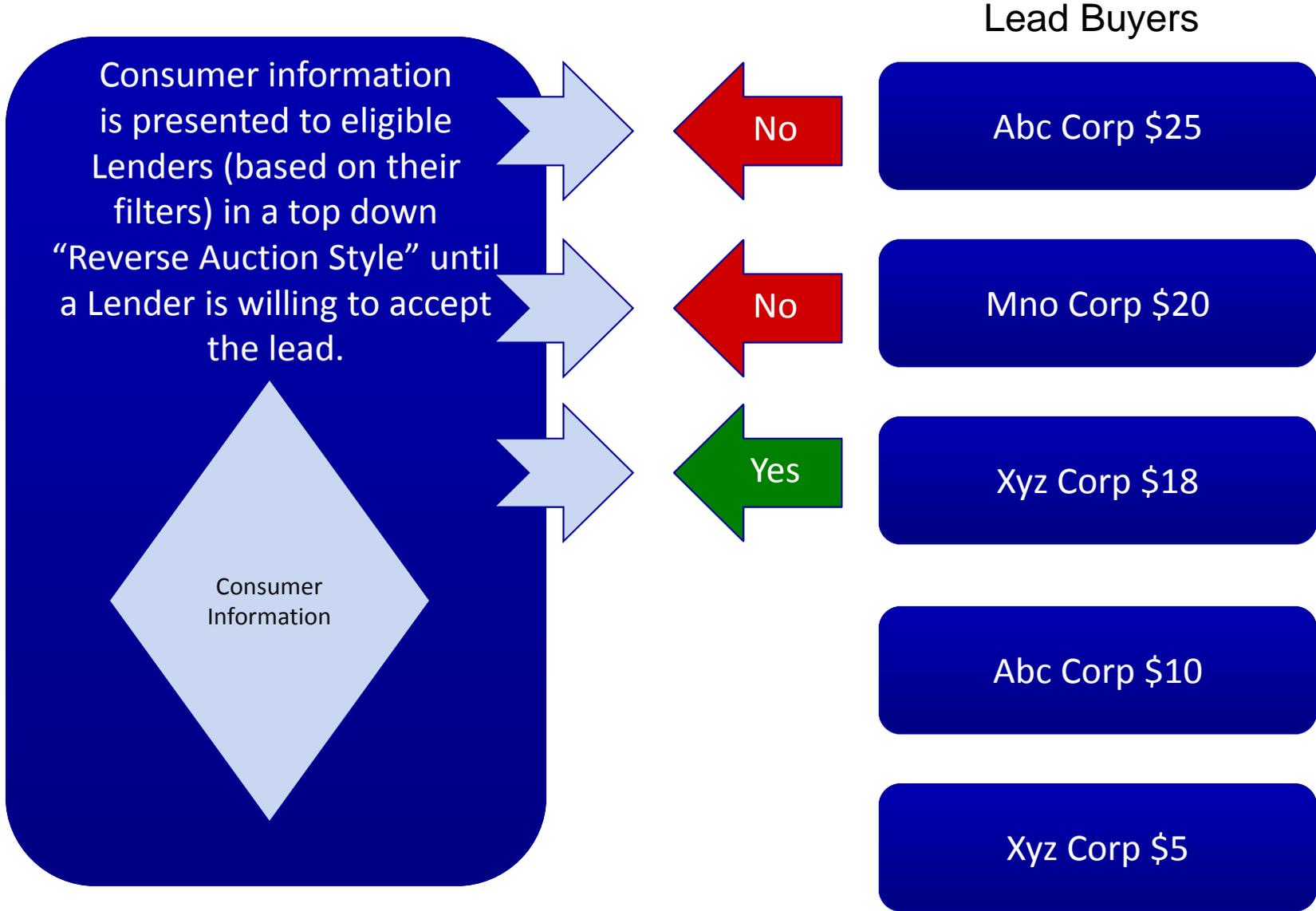
Examples include:

- States of Operation
- Hours of Operation
- Volume Caps



After filters are applied, Lenders whose filters have been met, are now eligible to be shown the consumer information.

Step 3 Lender Decisioning in the Ping Tree



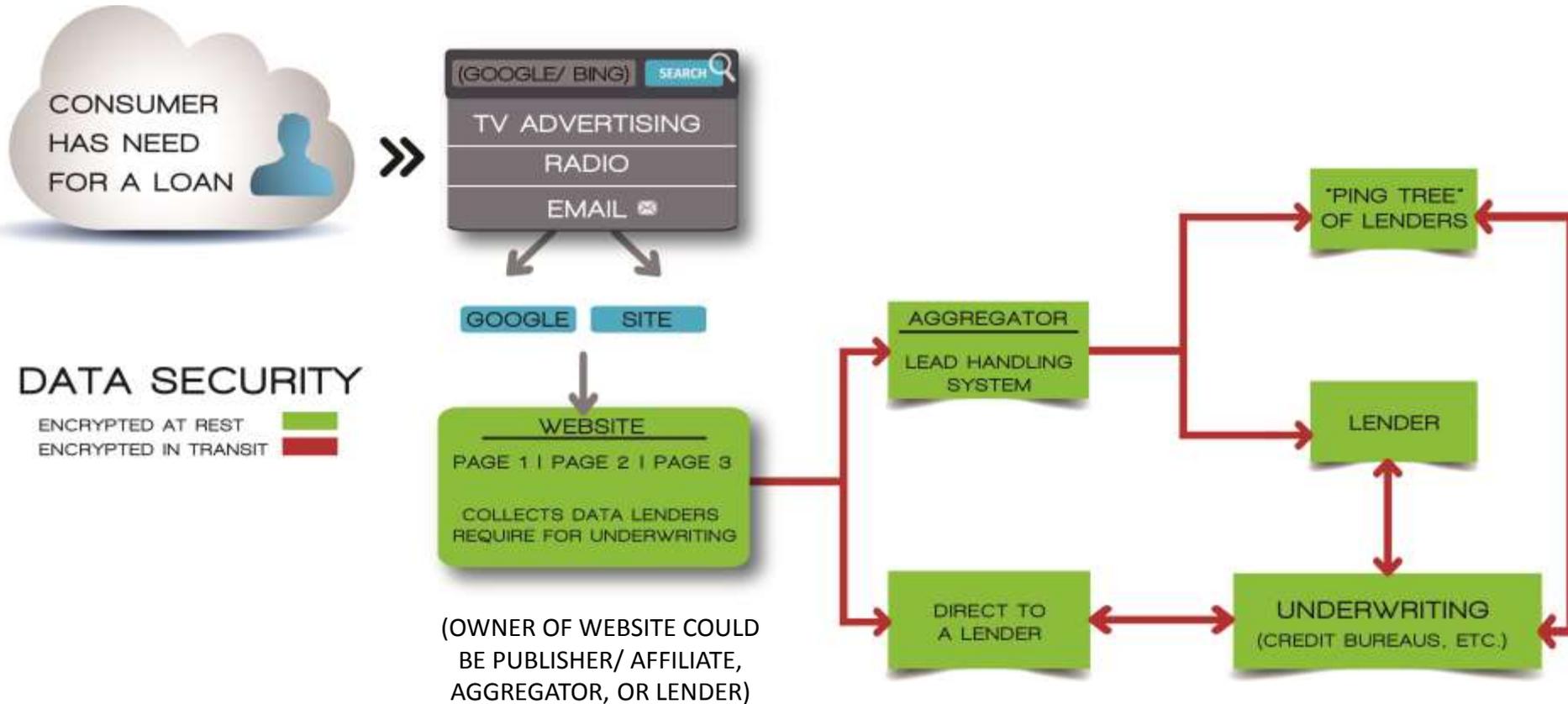
Mechanics of a Ping Tree

Consumer Notification of Results

When a consumer's information is accepted by a Lender, the consumer is directed to a page that provides the information of that Lender. Once this is given to the consumer, they are automatically redirected to the Lender's website where the consumer is presented with the details on how to complete the process.

When a consumer's information is not accepted by a Lender, the consumer is directed to a page that notifies the consumer that no lender was able to work with them at this time.

SHORT TERM LENDING ON-LINE PROCESS



B R E A K



Panel 3: Case Study on Lead Generation in Education



LUNCH



Panel 4:
**Overview of Consumer
Protection Concerns & the
Legal Landscape**



Panel 5: Looking Ahead – Protecting & Educating Consumers



Look for the OLA Seal



- OLA embedded logo is displayed on over 700 member company websites

Look for the OLA Seal



Looking for
an online loan?
Borrow with confidence.
Look for the seal!



PROUD
MEMBER
OLA
Online Lenders Alliance

[CLICK HERE](#)



Follow the Lead

An FTC Workshop on Lead Generation

