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 company's 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 company's product or service.
  - Data form submission
  - Call
  - Click-to-call
Lead Generation Example

Google’s Insurance Quote Process
Lead Generation Example

Compare Quotes from 10+ Car Insurers with Google
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  92127  Start saving
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
First name
Please enter your first name.

Last name
Last name

Date of birth
MM DD YYYY

Address
Address line

City
San Diego

State
CA

Zip code
92127

Save & Continue
### Lead Generation Example

<table>
<thead>
<tr>
<th>Company</th>
<th>Rating</th>
<th>Price Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrowhead</td>
<td>3.5/5</td>
<td>Pay in full: $646.88, $623.98, 6-month policy: $123.98 (6 payments of $206.63, $1,237.38 total)</td>
</tr>
<tr>
<td>The General</td>
<td>3.5/5</td>
<td>Pay in full: $770.88, $129.24, 6-month policy: $143.86 (6 payments of $545.04 total)</td>
</tr>
<tr>
<td>CSF</td>
<td>A</td>
<td>Pay in full: $667.08, $135.42, 6-month policy: $128.74 (6 payments of $772.44 total)</td>
</tr>
<tr>
<td>Foremost</td>
<td>'A'</td>
<td>Pay in full: $993.96, $157.03, 6-month policy: $186.79 (6 payments of $1,110.74 total)</td>
</tr>
<tr>
<td>Dairyland</td>
<td>4/5</td>
<td></td>
</tr>
</tbody>
</table>

**The General**

- **Purchase options:**
  - Pay in full: $770.88, $129.24
  - 6-month policy: $143.86 (6 payments of $545.04 total)

- **Purchase online:**
  - [BUY ONLINE](#)

**Summary**

- **Low Down Payments:**
  - We offer low down payment options to suit your budget.

- **Coverage options:**
  - We accept most cars and drivers.
  - Coverage options include less than perfect credit and most situations 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

Your Quote

Thank you for connecting with us through: Google

Start Your 6-month Policy Today for $129.24

Down Payment

Plus 5 monthly payments of $143.36

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

Help Center

Call us toll free:
What companies make up the Lead Generation Process?

Lead Sellers/Lead Generators

Marketing Agencies → Publishers → Advertisers

Lead Buyer
What companies make up the Lead Generation Process?

Lead Sellers/Lead Generators
- Marketing Agencies
- Publishers

Lead Buyer
- Advertisers
What companies make up the Lead Generation Process?

Marketing Agencies

- iProspect
- Leadbust
- GEARY LSF

Marketing specialists: Paid Search, Social Media, TV, Radio
What companies make up the Lead Generation Process?

Publishers

Website owners, TV Shows, or any type of proprietary content.
What companies make up the Lead Generation Process?

Advertisers, or Lead Buyers, are the companies that produce the product or service that consumers are in search of.
What companies surround and support the Lead Generation Industry?

**Creative Agencies**
- iProspect
- LeadBurst

**Tech Providers**
- Neustar
- Acxiom
- HasOffers
- Bureau
- directTrack
- Digital River

**Call Service Companies**
- AnomalySquared
- LeadQual
- doublePOSITIVE
- Warm-Transfer

**Lead Management**
- Velocify
- Salesforce
- LeadCloud
- sparkroom
- ActiveProspect

**Compliance Tools**
- LeadID
- performline
- IntriSHIELD
- CPA Detective
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

- **Insurance**
  - Health, Auto, and Home

- **Financial Services**
  - Credit card, Mortgage, Auto Lending

- **Home Services**
  - Contracting, Plumbing, Maintenance

- **Education**

- **Other**
  - Travel, Health, B2B
Thank you

Michael Ferree

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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
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

ADVERTISER

AD AGENCY (if any)

MARKETING PARTNER/NETWORK

AFFILIATE

SUB-AFFILIATE

SUB-SUB-AFFILIATE
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
PPC Traffic

- 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

Third party publishers and affiliates drive traffic to landing pages via banner ads and related ad campaigns.

[Image of interest rates and loan type form]

- **30 Year Fixed**: 3.75% Rate, 3.791% APR
- **15 Year Fixed**: 2.875% Rate, 2.879% APR
- **5 Year ARM**: 2.625% Rate, 2.693% APR

**Loan Type:**
- Home Purchase

**Property Type:**
- Single Family Detached

**Zip Code:**

[Continue button]

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.)
Email Creative

- 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 lean generation effort, Contact Center involvement may occur at different points
Other Items to Consider

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

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*Chief Revenue Officer*

**PerformLine, Inc.**

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(415) 871-1093
Paul McConville

Chief Revenue Officer

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 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.

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120MM
Consumer Events Per Month

Mortgage  Insurance  Education  Home Services  Automotive  Solar  Lending
What the typical consumer journey looks like.
Consumers seek answers
Only 1 in 10 interactions results in a lead.
Consumer fills out a web form
Clicks “Submit”
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

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- Competition

LeadiD
80A0DB02-4BA9-6496-1BC1-D5FB609AE03D
Buyer Decisions

Brand A

Brand B

Brand C
What the data trends show.
Publishers are delivering leads faster

% of Audited Leads

- Age < 1 Min
- Age > 1 Min

Industry striving toward full TCPA compliance
How are companies adapting to the online everywhere consumer?
What’s the role of call centers?
% of Leads from Call Centers

- Education: 16%
- Mortgage: 1%
Conversion Rates By Geography (Education)

- Contact Rate: +3%
- Transfer Rate: -6%
- App Rate: -24%
- Enroll Rate: -45%

US Call Center vs. Non-US Call Center
How many times are leads being sold?
Distribution of Leads by Times Sold

% of Leads

0 10 20 30 40 50 60 70 80 90 100

0 1 2 3 4+

Education  Mortgage
Conversion Rate by Times Sold

- EDU
- Mor

Conversion Rate
What percentage of generators are still selling leads?
% of Generators Still Creating Leads
What percentage of forms are collecting PII?
% of Forms Collecting PII

- Education
- Mortgage

Categories: Name, Email, Address, Phone, DoB

Values:
- Name: 100%
- Email: 100%
- Address: 100%
- Phone: 100%
- DoB: 0%
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

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...

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

Identical Landing Page

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

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

Cost of Initial Representations

Zero Low High

$$$$$

Third-Party Call Centers & Affiliate Traffic

Lead Aggregators

Consumer Intent

Third-Party Call Centers & Affiliate Traffic

Lead Aggregators
Ad Space is Finite

Cost of Initial Representations

Third-Party Call Centers & Affiliate Traffic

Lead Buyers

Lead Aggregators

Consumer Intent
EDU Initial Representations

Facility Attendant (Flexible)
Job Description
FindOilAndGasJobs.net is staffing for Part-Time and Full-Time Facility Attendants. We are seeking individuals who can perform routine tasks around: 
- Coppa, oil, glycol solution, oil, and gas. Individuals will need to lift and handle equipment.
- Perform 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 regulations, titles, and safety
- Follow established program budgets and monitor

AboutFindOilAndGasJobs.net

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AboutFindOilAndGasJobs.net

Get Security Jobs In:
First Name:
Last Name:
Email Address:
Zip Code:
Phone: 

Get Security Jobs In:
First Name:
Last Name:
Email Address:
Zip Code:
Phone: 

Get Security Jobs In:
First Name:
Last Name:
Email Address:
Zip Code:
Phone: 

Home Security Officer (Training Available)
(GSJ3116Z)
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 disasters
- 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

Lending Initial Representations

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

Apply for a Lifeline Free Cell Phone
Enter your zip code to get started.

Zip Code: [ ]  Step 1 »

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

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:  Please Select
Enter Your Zip Code:    

Continue

Common User Experiences

1. Initial Representation → Aggregator Form → Lead Buyer
2. Initial Representation → Aggregator Form → Aggregator Call Center → Lead Buyer
3. Initial Representation → Aggregator Form → Third-Party Call Center → Lead Buyer
4. Initial Representation → Third-Party Call Center → Aggregator Call Center → Lead Buyer
User Experience Example 1

FIND YOUR DREAM JOB.
WE’LL HELP!
OVER 1,167,920 JOBS LISTED NATIONWIDE

SEARCH FOR ADMIN JOBS
CURRENTLY HIRING

Enter the information below to get your local job listings.

First Name: [Input Field]  Last Name: [Input Field]
Email: [Input Field]
Zip Code: [Input Field]  Phone: [Input Field]
Job Type: Please Select One

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

Calls Received During First 30 Days

1 Buyer
37 Calls
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

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

Calls Received During First 30 Days

1 Buyer

27 Calls
User Experience Example 2

Calls Received During First 30 Days

9 Buyers
8 Sellers
321 Calls
Common User Experiences

1. Initial Representation → Aggregator Form → Lead Buyer
2. Initial Representation → Aggregator Form → Aggregator Call Center → Lead Buyer
3. Initial Representation → Aggregator Call Center → Aggregator (Data Pass Thru) → Lead Buyer
4. Initial Representation → Third-Party Call Center → Lead Buyer
5. Initial Representation → Third-Party Call Center → Aggregator Call Center → Lead Buyer
Ad Space is Finite

Cost of Initial Representations

Third-Party Call Centers & Affiliate Traffic

Third-Party Call Centers & Affiliate Traffic

Low

High

Consumer Intent

Lead Buyers

Lead Aggregators
Rogue Affiliates vs. Rogue Messaging

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.com

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.
Panel 2: Case Study on Lead Generation in Lending
Mechanics of a Ping Tree
• 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.
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.
Consumer information is presented to eligible Lenders (based on their filters) in a top down “Reverse Auction Style” until a Lender is willing to accept the lead.

Lead Buyers

- Abc Corp $25
- Mno Corp $20
- Xyz Corp $18
- Abc Corp $10
- Xyz Corp $5
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

DATA SECURITY

CONSUMER HAS NEED FOR A LOAN

TV ADVERTISING
- RADIO
- EMAIL

GOOGLE SITE

WEBSITE

PAGE 1 | PAGE 2 | PAGE 3
COLLECTS DATA LENDERS REQUIRE FOR UNDERWRITING

AGGREGATOR
LEAD HANDLING SYSTEM

LENDER

UNDERWRITING (CREDIT BUREAUS, ETC.)

“PING TREE” OF LENDERS

(OWNER OF WEBSITE COULD BE PUBLISHER/ AFFILIATE, AGGREGATOR, OR LENDER)
Panel 3: Case Study on Lead Generation in Education
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!
Follow the Lead
An FTC Workshop on Lead Generation