

**BARCLAYCARD USE DATA
PRE-QUALIFICATION AND
VERY SINGLE MINDED
DM PACK TO IMPROVE
CREDIT CARD UPTAKE**



BACKGROUND

Barclaycard produces a large quantity of direct mail for its products and services. They wanted to get cut-through in a cluttered offer-led credit marketplace, where 0% offers were routine but people did not always qualify for the offer – so there was a lot of wasted mail. They used pre-qualification data to identify the customers that were already qualified for a 0% offer.

The consumer credit market was awash with words, figures and small print. To stand out, the creative solution needed to grab attention. The objectives were firstly, to achieve an uplift in response; then to establish whether a more creative approach could impact results and finally, to establish a creativity benchmark for future work.

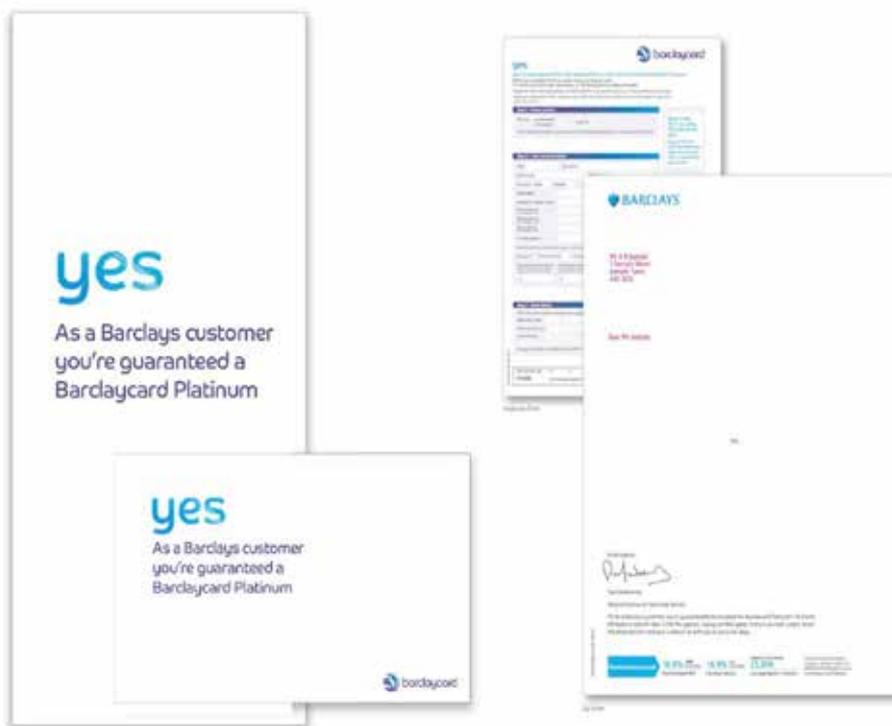


SOLUTION

Direct mail was chosen, as Barclaycard had access to the customers' postal addresses and they needed an application form to be completed by every customer. The strategy was to be disruptive, put a smile on recipients' faces and make applying the only possible response.

Working within the limits of a standard DL format (to keep costs down) and production methods, the pack communicated that customers had been pre-approved for a Barclaycard Platinum card, with a 16-month 0% balance transfer deal.

An incredibly simple direct mail pack held nothing more than a one-word "YES" and an application form. This gave it real standout against other credit card communications. Above all, it made applying seem so simple it was almost a foregone conclusion. It's unusual to have such a clear and simple message to communicate, and this letter could only work for this pre-approved audience. It was also exactly right for Barclaycard too – a brand which owned 'simple payment'. Everything Barclaycard did must have simplicity at its heart.



Source: DMA Silver 2012

RESULTS

Response was incredibly strong, with uplift in recipients applying of 36% against the control pack. And just as importantly for Barclaycard, it proved that a more creative pack could significantly uplift response – a learning that was taken forward into other areas of Barclaycards' direct marketing.

