



NBCUniversal

Q4 PAYMENT OPPORTUNITIES



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



A hand holding a credit card and a shopping bag, symbolizing payments and consumer spending. The background is a solid purple color.

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

What Makes Q4 A Perfect Time For Payment Marketing?

Sign Up Bonuses

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

+25%

boost in site visitation for NerdWallet from September – December 2022

Big Ticket Purchases

Compared to the rest of the year, Q4 holiday season promotes the highest level of big-ticket purchases

\$1,455

The average consumer planned to spend \$1,455 in holiday shopping in 2022

Payment Innovations

Inflationary pressures force consumers to use new payment innovations to secure big-ticket purchases with minimal cost impact

+5%

The retail holiday week saw a +5% YOY increase in Buy Now, Pay Later transactions.

Key Financial Holidays

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

\$18B

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%

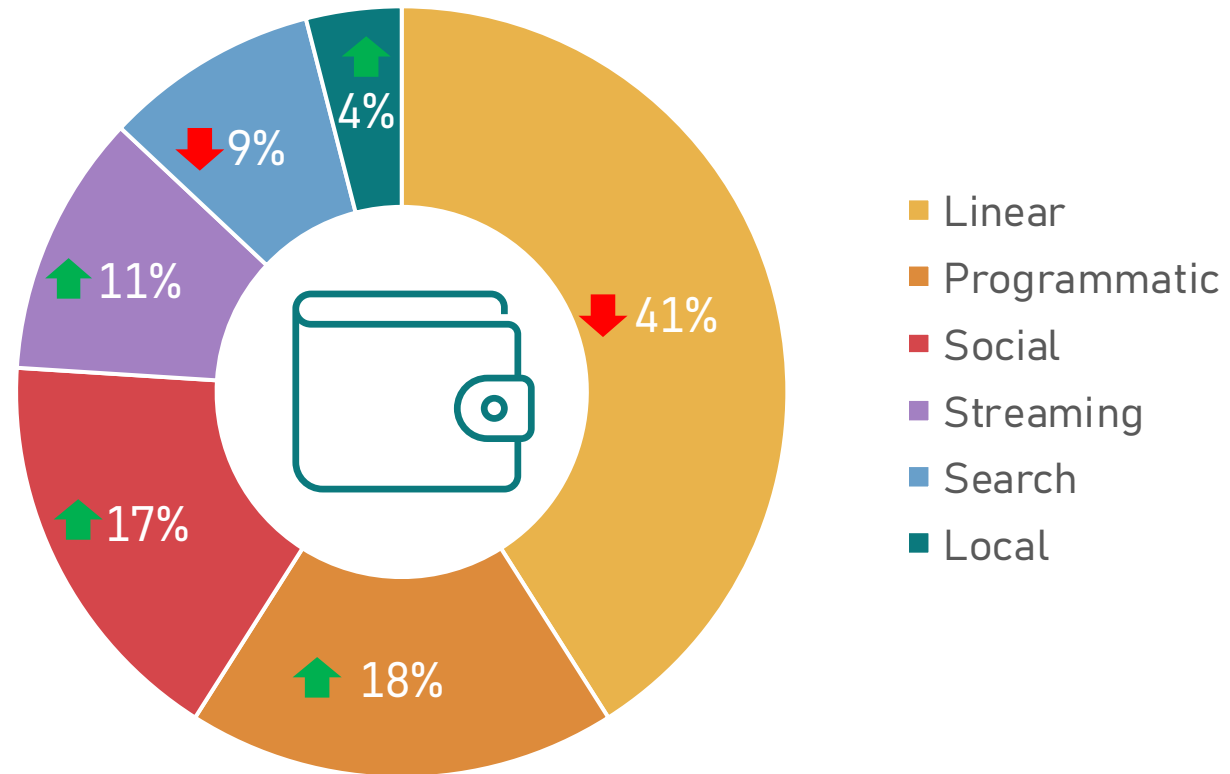
Over the past 4 years, payment brands have spent an average of 34% of their total budget in Q4

Source: SMI

Payment Spend By Platform

Across the years, brands have increased 4Q investment primarily in social and streaming

↑ Share Increased YoY ↓ Share Decreased YoY





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

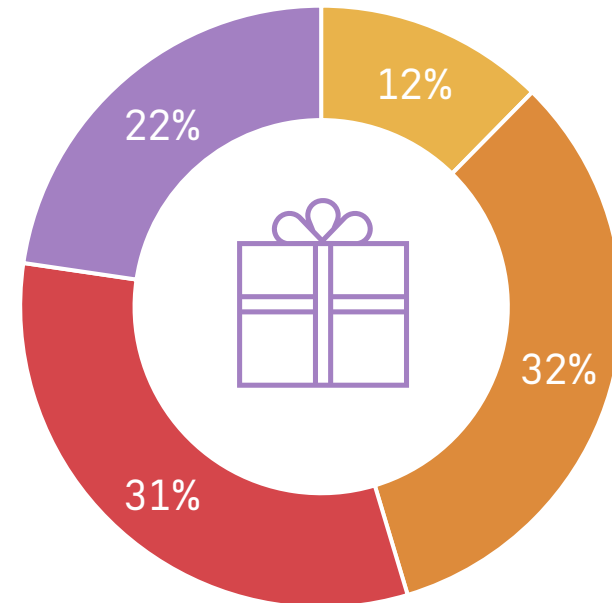
67%

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 ■ Slight Impact
■ Moderate Impact ■ Significant Impact

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

Sources: The Motley Fool Ascent, [PYMNTS](#)



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



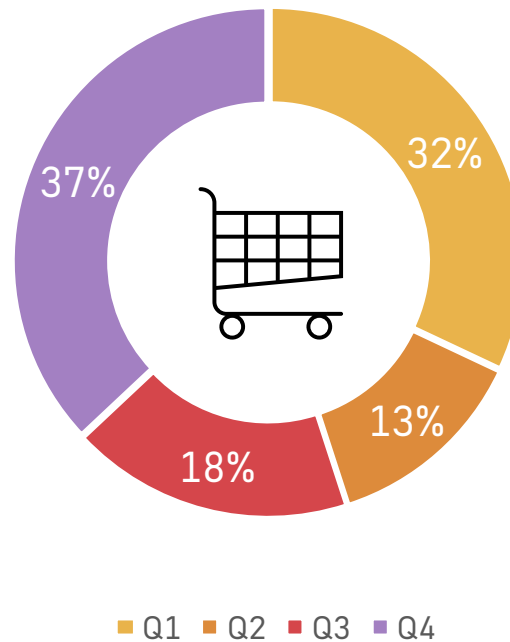
If BNPL were **unavailable** for a given purchase, **27%** of Gen Z would opt **not to buy the item**

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



Payment plan provided by Stripe



Top BNPL Platforms provided by Shopify



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



Passion Point Alignment

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

There Are Several Ways To Connect With The Right Consumers In The Right Environments

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.**



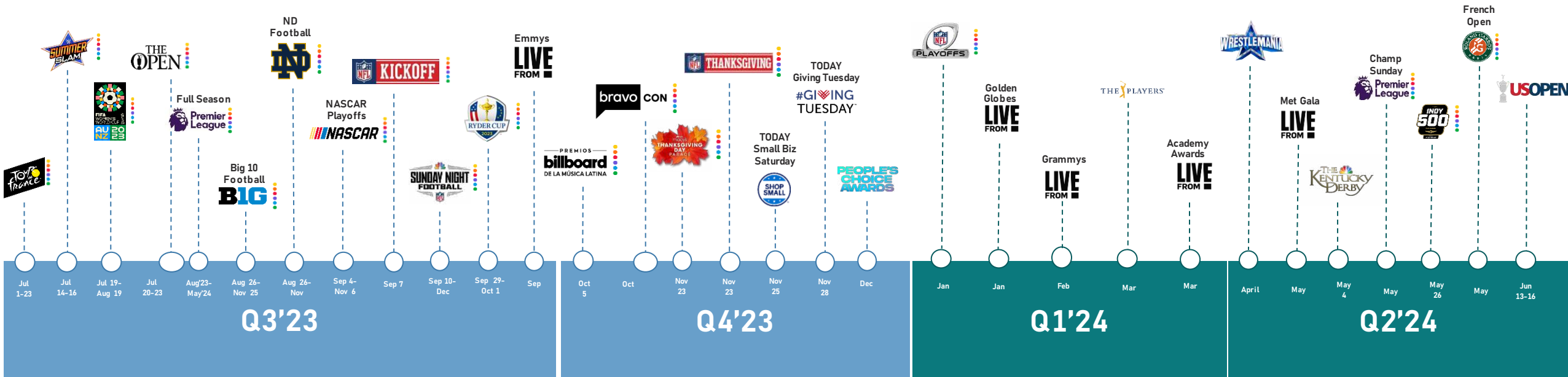
Apple News & Stocks

Generate quality leads via Apple News engaging ad solutions.



Tap-to capabilities can drive to site or app download.

Custom Marketing and Sponsorship Opportunities All Year



Key Financial Moments To Align With

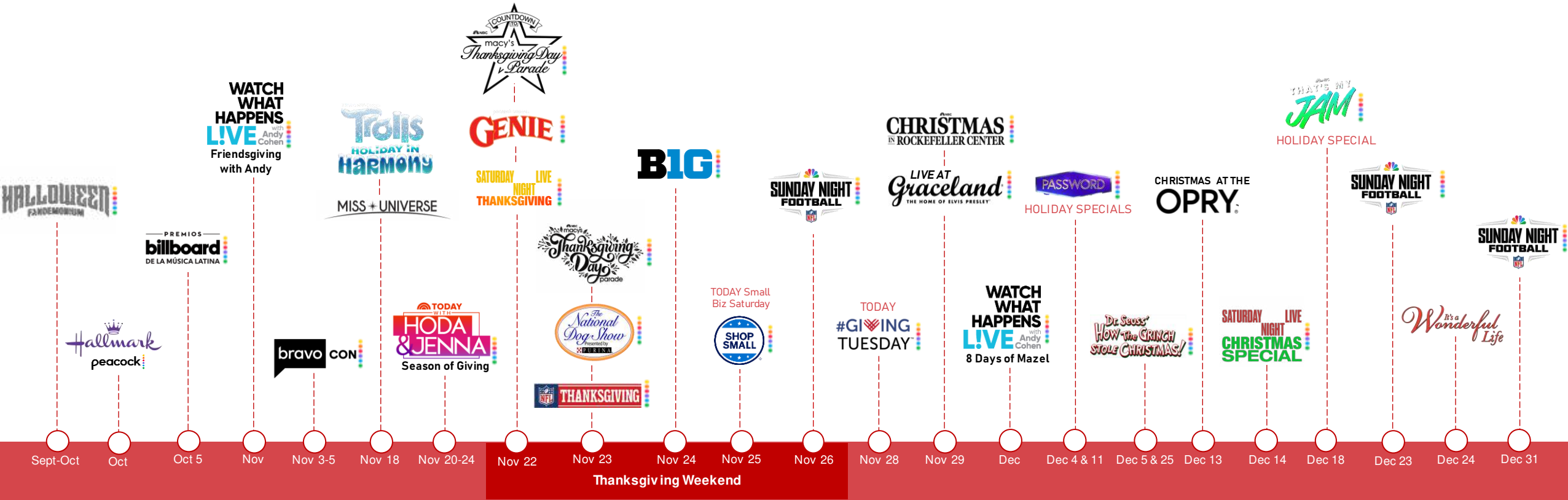
Back to School/College – **Major Spending Event**
 Jackson Hole Economic Symposium – **August**
 Midyear Financial Progress Check
 National 401k Day – **September 8th**

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



PLUS: WEEKLY NEW & FAVORITE SHOWS



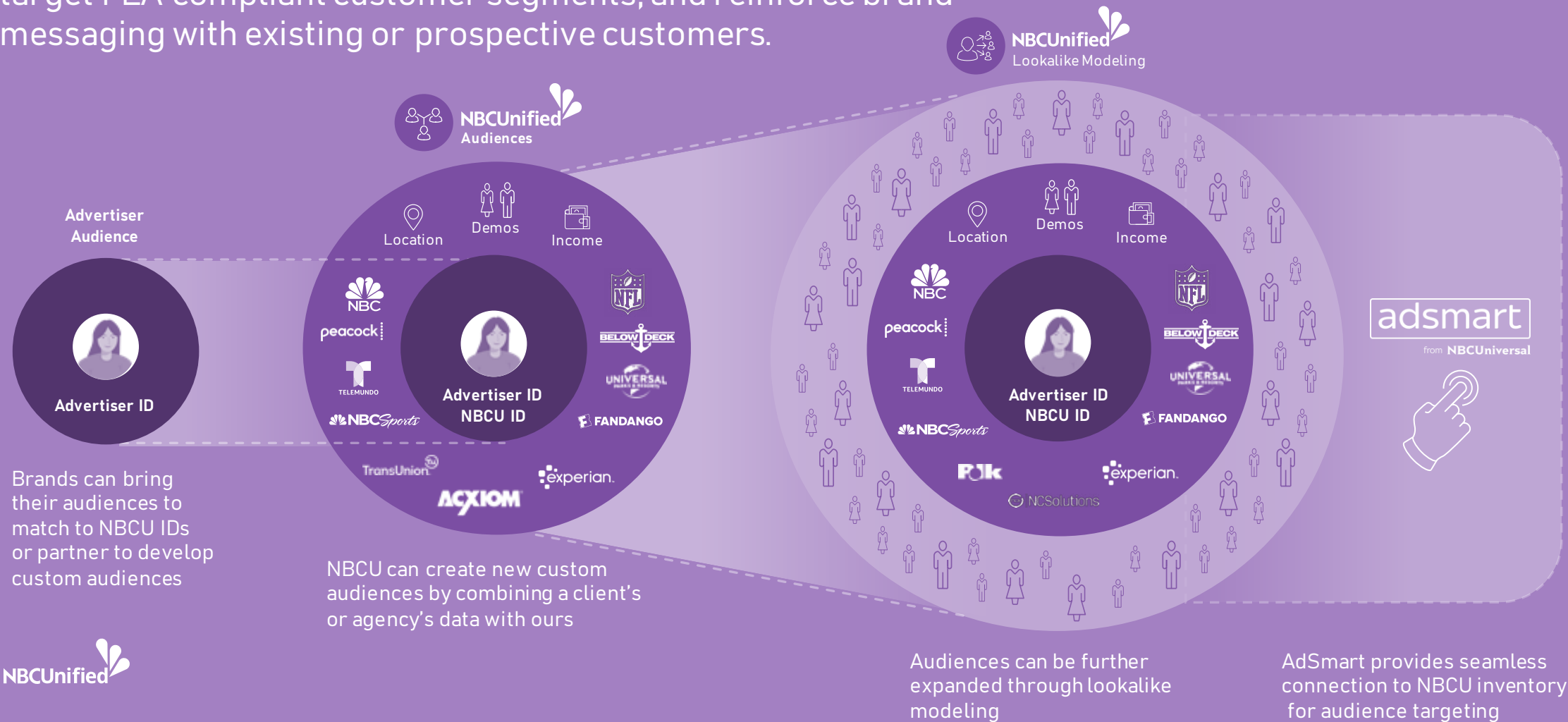
DAILY

Simulstreamed and/or available on Peacock

*As of 9/26/23. Schedule subject to change.

Advanced Targeting

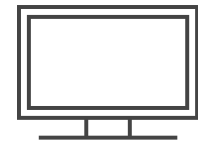
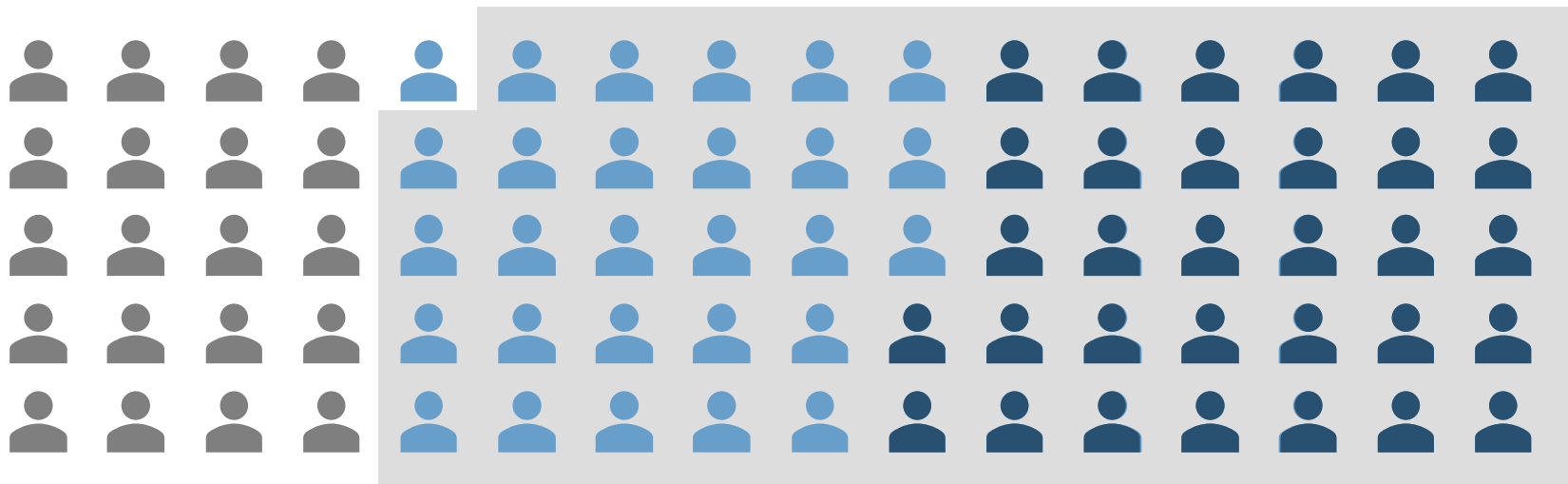
Leverage 1P and/or 3P data to reach audiences across platforms, target FLA compliant customer segments, and reinforce brand messaging with existing or prospective customers.



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



These 32M consumers are seeing

less than 1

Credit Card Ad per Week on Peacock

79M

People
Per Month

59M

Have a
Credit Card



32M

Heavy Credit
Card Users



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

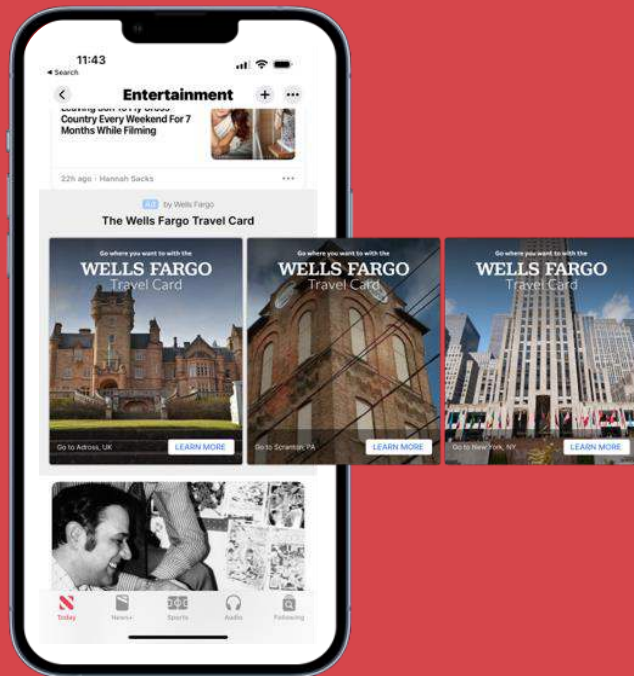


Carousel Unit

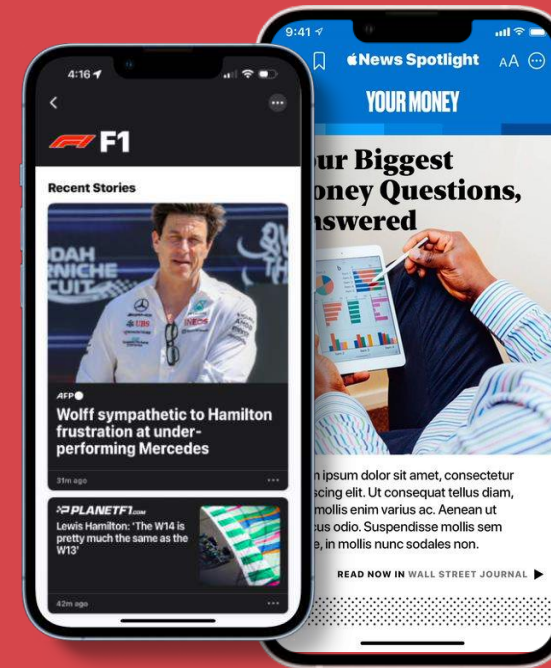


Stocks



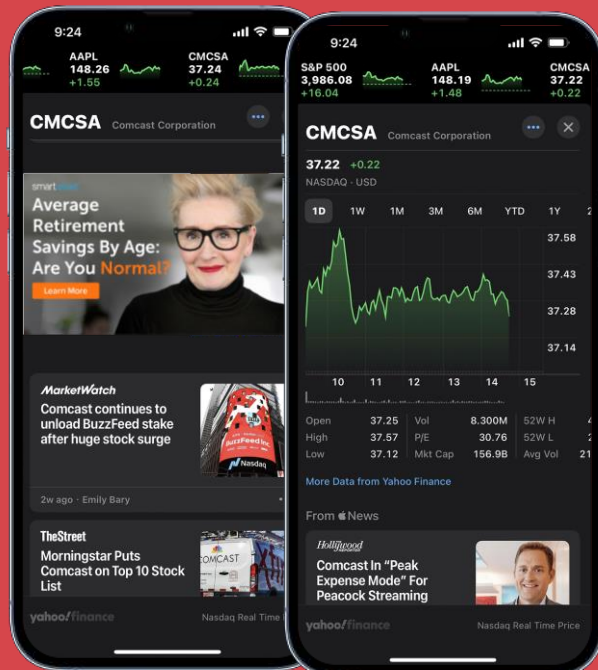


Carousel Unit



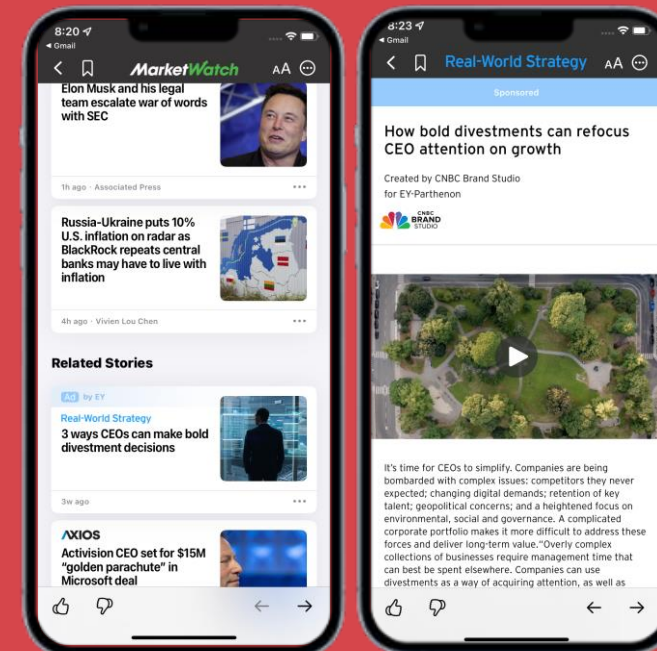
My Sports & Franchise Ownership

Stocks
Personal Finance



Stocks

Personalized
Stocks Platform



Brand Storytelling

Apple News as a
distribution vehicle
for News Brand
Studio buys



Ad Innovation to Drive Awareness, Engagement & Action

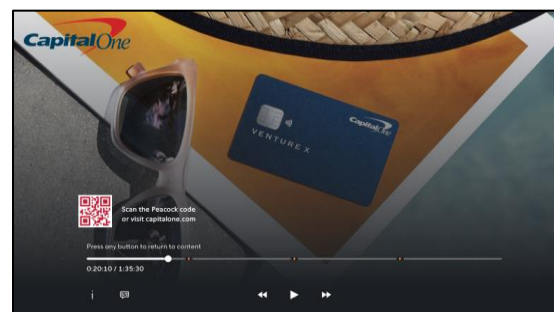
Solo Ad



76% View through rate per visit with Solo vs. w/o Solo

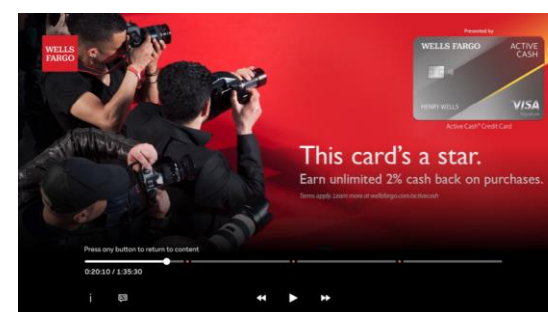
Engagement Ad

POWERED BY BRIGHTLINE



+59% Total Interaction Rate

Pause Ad



+43% Ad Memorability

Curator Ad



95% Agree "I appreciate that the brand curated the collection of Peacock shows."

Spotlight Ad



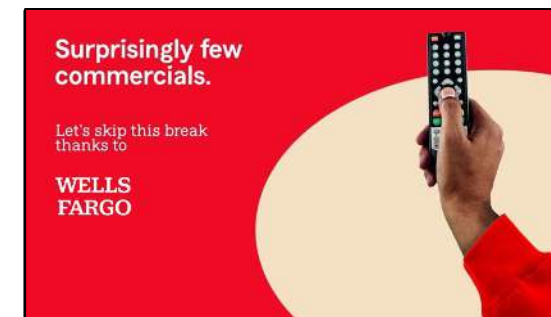
+11% Message Memorability vs. Standard midroll

Binge Ad



+16% Message Memorability Vs. Midroll

Pod Bounce



29% Brand memorability

A hand holding a credit card and shopping bags, overlaid with a purple gradient.

Additional Ad Innovations



BEST-IN-CLASS ShoppableTV

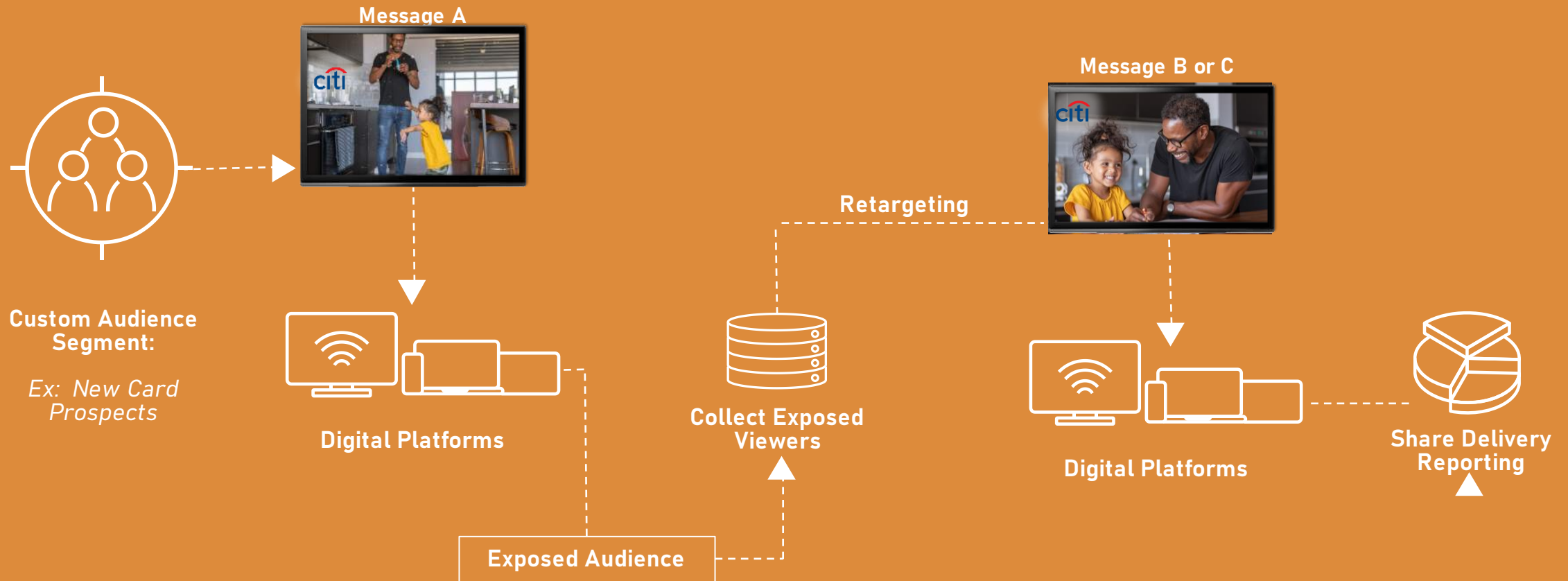


Elevating the viewer experience with a shoppable code during the event for a direct to purchase opportunity.



Sequential Storytelling: Audience-first

Strategically sequence your message across NBCU's streaming footprint to pointedly build your brand story with your target audience



Sequential Storytelling: Content-first

Strategically sequence messaging in targeted linear programming throughout the day



Progress Maker's
Daily Journey

8AM



12PM



7PM





CHECKOUT

ORDER SUMMARY

Balance amount:	\$ 100.00
Coupon discount:	\$ 0
Delivery charges:	\$ 2.50
Total:	\$ 102.50

PAY NOW

NBCUniversal

THANK YOU

