

Credit Card Ads Place Renewed Focus on Security

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WHEN Visa USA learned last month that a data breach had put the personal information of millions of its customers at risk for theft, the company's top executives huddled to come up with a plan for responding to the inevitable concerns. A public relations team sought to reassure consumers. Marketing managers looked for a way to address in Visa's advertising its cardholder security fears, which a phone poll showed were at all-time highs.



A Visa print ad uses a clothing metaphor to describe security.

As it turns out, Visa already had a response ready. It simply increased the frequency of existing spots, like those featuring fraud-fighting superheroes and a fireman clad in layers of protective gear.

"I'm glad I have those ads out in the marketplace, and our brand, hopefully, has enough resilience to withstand an issue like this," said Susanne D. Lyons, Visa's chief marketing

officer. "Other than turning up the volume, we didn't have to do a midcourse correction."

Over the last few years, financial services and technology companies have been quietly tweaking their advertising to incorporate themes about the safety of customers' data. But in the wake of recent crises, that message has shifted from the background to center stage. The companies have quickly realized that not only can the focus on security comfort customers, but it can also differentiate their products and bolster their brands.

In the last few weeks MasterCard International has brought back a 2002 commercial from McCann-Erickson that uses the punch line, "Knowing you're safe when you shop online: Priceless." [Citigroup](#) has put back into rotation several ads for its identity theft services in which the data thief literally assumes the victim's identity. Meanwhile, America Online, [Bank of America](#) and Washington Mutual have recently introduced advertising with security themes. Marketing executives expect more such messages could be on the way.

"As it becomes a bigger consumer issue, more companies are going to talk about it," said David Sigel, the Citigroup account director at Fallon Worldwide in Minneapolis, a division of the Publicis Group. "It's a very competitive category, and you are looking to make your product as relevant as it can to consumers."

But capitalizing on consumers' fears requires a careful balance, marketing executives say. Focusing on the severity of the problem could alarm consumers or alienate them by taking on the tone of a preachy public service ad. On the other hand, too much humor risks trivializing people's concerns or inoculating them to the potential dangers. The companies must also be careful not to dilute their core message or tarnish their established brands.

The result has been some clever advertising in an industry that spent \$1.6 billion last year, according to TNS Media Intelligence. The television campaigns have mainly been aimed at raising awareness, combining a humorous delivery or punch line with a solemn message of concern. The print ads, appearing in newspapers and consumer magazines, take a more direct and educational approach. By informing customers about how their data is protected, they offer the perception of control, even when sensitive information can be lost or stolen at any time. Because prevention cannot be assured, remedies and safeguards are emphasized.

"We know we live in a world where there are data compromises, and from time to time something will happen," Ms. Lyons said. "Then, the question begins: Can we do something?"

Citigroup, which started promoting its identity theft protection services in October 2003, began broadcasting earlier this month two television spots from that original campaign.

The witty, 30-second spots attempt to give identity theft a voice. One called "Outfit," for instance, shows Jake B., a beer-bellied fraud victim, impersonating the Valley Girl who used his credit card to buy this, like, totally cool \$1,500 leather bustier. It goes on to highlight Citigroup's free identity theft protection services, which include fraud detection warnings on every bank and credit card account. A similar magazine display juxtaposes a small Asian woman with a monster truck and shows an elderly woman receiving a tattoo.

Anne MacDonald, head of global marketing, said Citigroup decided to bring back the campaign shortly after the company disclosed that [United Parcel Service](#) had lost millions of its customer's records in early June. But the ads became even more appropriate after the data breach last month. So long as "consumers engage with that, we'll stick with that," Ms. MacDonald said. "When we see that it is not being as

effective, we'll evolve it."