

DIGITAL[®] TRANSACTIONS

Trends in the Electronic Exchange of Value

2025

MEDIA PLANNER

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Digital Transactions delivers the latest information about consumers paying for products and services electronically.

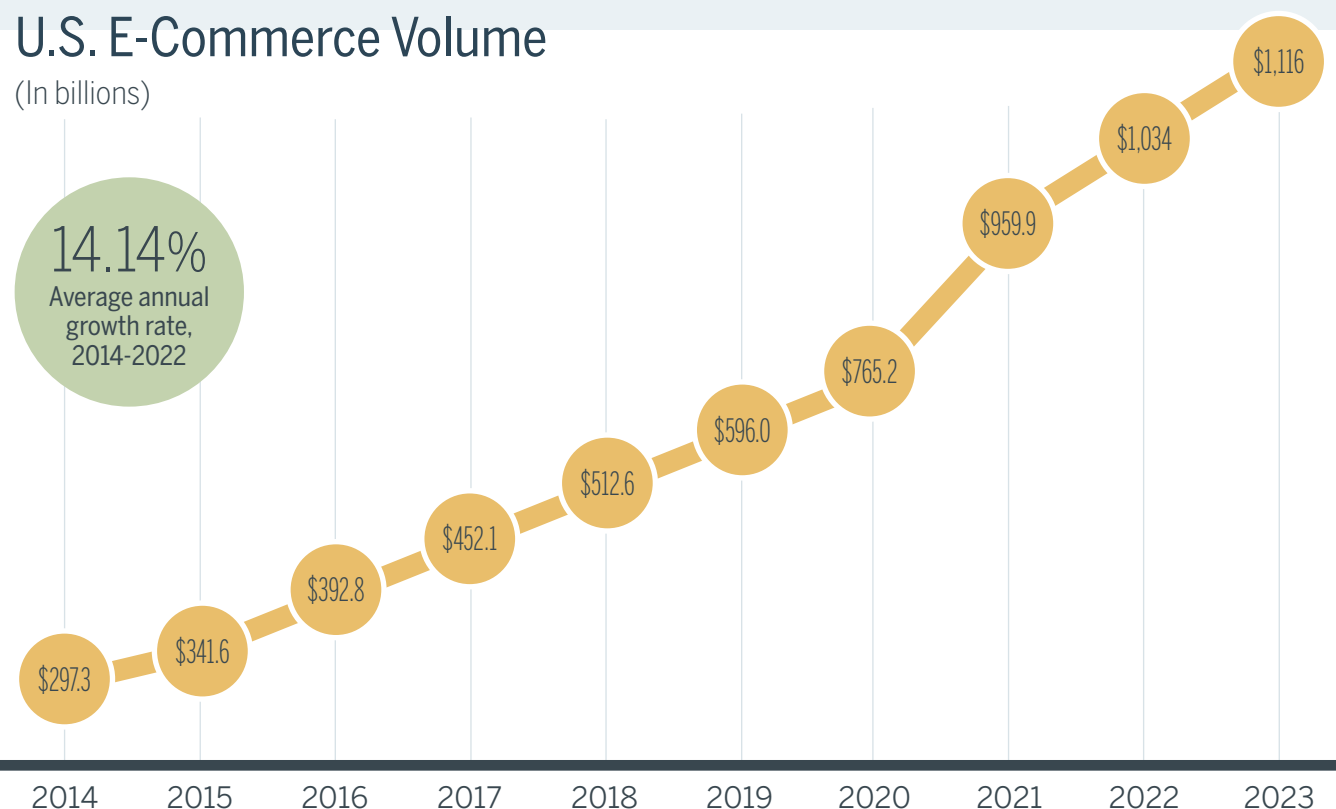
The common term is **payments**.

We start by looking at where the consumer makes the purchase, the retailer. It may be on an online site, brick and mortar, retailer person to person or mobile. We also look behind the retailers and follow the processors, (gateways, ISO's, VAR's, ISV's) financial institutions and transaction networks. Over the past 22 Years the products and services have changed greatly. For example Contactless, Mobile, POS systems, just to name a few.

Our readers process electronic payments from many markets. Our editorial reporting talks about this function across their markets.

U.S. E-Commerce Volume

(In billions)



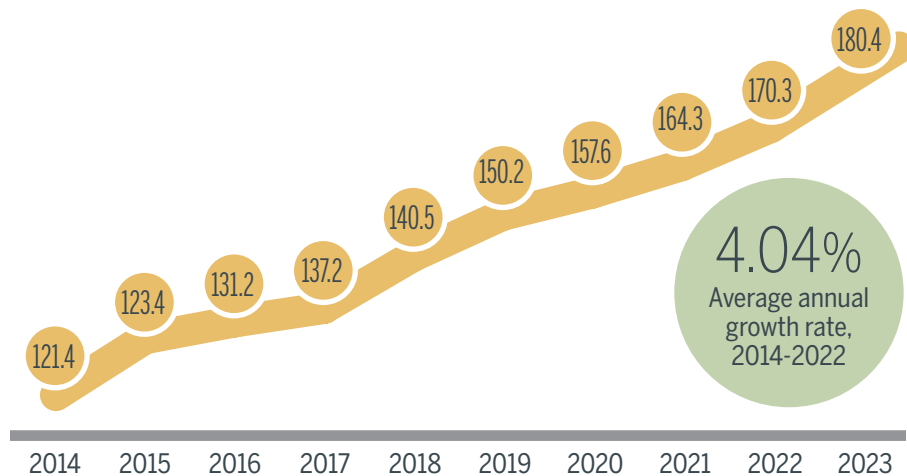
Source: U.S. Department of Commerce

The use of **electronic payments** has grown at an average annual rate of **4.25%**.

In 2023 there were **180.4 billion transactions**.

That means that 180.4 billion times last year in North America a consumer paid for a product or service electronically. Digital Transactions is the only publication, web site and newsletter to look at them all.

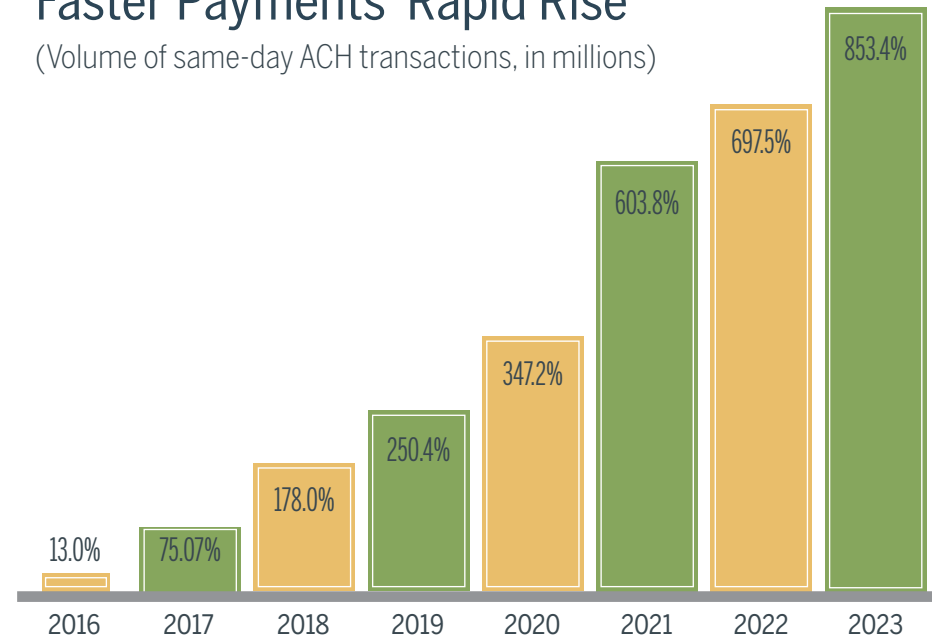
Consumer Electronic Transactions in the U.S. (In billions)



Note: Figures include all consumer-based card and ACH volume. Source: Digital Transactions estimates

Faster Payments' Rapid Rise

(Volume of same-day ACH transactions, in millions)



Note: Numbers combine credits and debits. 2016 figure represents credits only, as same-day debits became available in 2017. Source: Nacha

OUR MISSION is to chronicle and explain the revolution sweeping through the way consumers pay for goods and services in North America. We do this by providing the most informative and comprehensive publication, newsletter and WEB site going across the many markets impacted by this revolution. We are committed to covering all types of consumer based payments wherever they take place. We further accomplish our mission by relying on a staff of highly capable professional journalists who have years of experience covering the payments market.

OUR COMPANY

The publisher behind *Digital Transactions*, *Digital Transactions News*, and DigitalTransactions.net Boland Hill Media, LLC. Formed in 2003 as a partnership between two veteran publishing executives, Boland Hill Media is a Chicago-based multi-media publisher serving the informational and analytical needs of markets undergoing fundamental transformation brought on by shifts in technology and consumer behavior.

Our central tenet is that at a time of such sweeping and often confusing change business executives more than ever require reliable facts and incisive analysis to set plans for new products and markets, set pricing, anticipate regulatory complications, and formulate competitive strategies. Our central aim is to be the primary provider of such news and analysis. Though we are deeply concerned with technology and its effects, we speak to the business executive and their day-to-day strategic concerns. That is, we are publishers of business publications, not technology magazines.

We are uncompromising in our commitment to quality, from the content of our products to our design and presentation to our circulation. For example, most of our articles are researched and written by professional journalists with expertise in the field, and all of them are edited by seasoned pros before they ever reach the printer or the Web page. Boland Hill Media is and will always remain committed to its high standards. Only in this way can it guarantee that it will always serve the interests of its readers and advertisers as a single community.

The two managing partners in Boland Hill Media have a combined over 50 years of experience in professional publishing, including 40 years serving the journalistic needs of the Payments executive.



Digital Transactions magazine is produced monthly.

Digital Transactions is a feature formatted publication written in a business approach reviewing trends effecting the payments market.

Every month we provide special editorial:

THE GIMLET EYE

An editorial from our Editor John Stewart discussing the impactful events for the month

TREND AND TACTICS

A news section recapping the major news events of the month

SECURITY NOTES

by Gideon Samid looking at the technology impacting the payment's function

ENDPOINT

A monthly opinion section written by guest authors on how they see trends happening in the payments market

Add the monthly stories from all functions of payments, you have a monthly issue packed with information the payments professional looks for and wants to stay ahead of the competition.

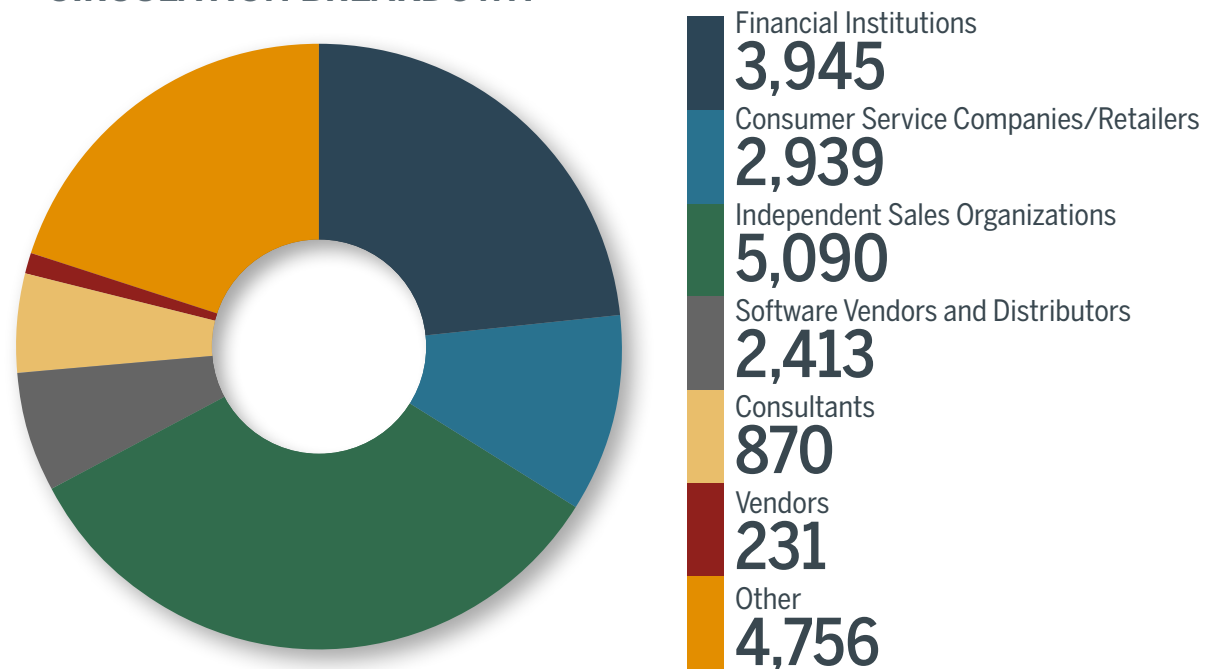


Digital Transactions monthly magazine is your source to **reach**
the very senior executive who has the authority and
readiness to **buy your products and services.**

With its deep and all-encompassing reach in the payment's marketplace, *Digital Transactions* monthly magazine is your source to reach to the very senior executives who has the authority and readiness to buy your products and services. Subscribers to *Digital Transactions* come from a diverse array of markets but have one thing in common: Payments. We ensure this is the case by carefully crafting our circulation to include all the segments of the Payments function. No segment is left out. Digital Transactions has their circulation **audited** giving you the best assurances that you are reaching the payments executive.

Total Circulation: **20,244** Source: AAM Audit Report 6/24

CIRCULATION BREAKDOWN ▾



FINANCIAL INSTITUTIONS 3,945*

Deposit Size of Institution +



CONSUMER SERVICE COMPANIES/MERCHANTS 2,939*

Type of Retailer +



INDEPENDENT SALES ORGANIZATIONS 5,090*

Number of Merchant Accounts +



CONSULTANTS 870*

Type of Consultant²



SOFTWARE VENDORS 2,413* **VENDORS 231*** **OTHER 4,756***

+Publishers research 8/24
Source: *AAM Audit Report 6/24

2025 EDITORIAL CALENDAR

	January	February	March	April	May	June
Cover Story	Processing Fees: What to Do About Them	Harnessing Generative AI for Payments	What's Effective Vs. E-Commerce Fraud?	Can Same-Day Keep up With Real Time?	Annual Guide to Innovative Payments	What's Driving M&A in Payments?
Acquiring	What's Next for PayFacs?	The Fierce Battle for Restaurant POS	Beyond Eateries: The Next Big POS Market	iGaming: Gamble or Sure Thing?	What's Driving M&A Among Processors?	How the ISO Model Is Changing
Components	The Suddenly Versatile ATM	Will Digital Currencies Ever Go Mainstream?	When Online Commerce Crosses Borders	Don't Underestimate the Smart Watch	The Many Uses of Tokenization	What Comes After Cloud Computing?
E-Commerce/ M-Commerce	The New Rules For BNPL	An Update on Secure Remote Commerce	What's Driving Growth in Cross-Border Payments?	Pricing Online Transactions	Behind the Rise of Account-to-Account Payments	What E-Commerce Learned From the Pandemic
Networks	Discover: With or Without Cap One	The Promise of Open Banking	When Blockchain Makes Sense for Processing	Is the Visa/Mastercard Combo Unassailable?	Are the EFT Networks Ready for Credit Cards?	How the ACH Is Reacting to the Real Time Revolution
Security	Controlling Fraud on Faster Payments	Is Generative AI a Friend for foe?	Emerging Tactics to Control Online Fraud	The Latest Weapons To Fight Ransomware	The Never Ending Chargeback Threat	ACH Fraud: How Bad-How to Reduce it
Strategies	Embedded Payments: an Unstoppable Trend?	Apple 's Fight to Maintain Its Walled Garden	What's Next for the ETA?	What Killed the SPAC Trend?	Request for Payments: The Next Frontier	The Cannabis Market: Forbidden Fruit?
Trends & Tactics	Every Issue					
Endpoint	Every issue					
Closing date	December 2, 2024	January 3, 2025	February 3, 2025	March 3, 2025	April 1, 2025	May 1, 2025
Material date	December 9, 2024	January 10, 2025	February 10, 2025	March 10, 2025	April 8, 2025	May 8, 2025
Bonus distribution		ATMIA US Conference Payments Magnified 25	MRC Vegas NEAA Annual ETA Transact Fintech meetup	NACHA's Faster Payment	SEAA Annual	

2025 EDITORIAL CALENDAR, *continued*

	July	August	September	October	November	December
Cover Story	How ISVs Have Impacted Acquiring	What's in Your Wallet: The End of Plastic Cards	Behind AI's Impact on Payments	Has Open Banking Closed the Deal?	The 10 Most Pressing Issues in Payments	Who's Winning the Race for Dominance in P2P?
Acquiring	How Merchants Are Controlling Payments Costs	What It Takes to Make Mass Transit POS Work	Is the Contactless Revolution Over?	What Growing Merchants Are Looking For	Pulling the Trigger on Gun Transactions	What's Driving Growth in Vending Sales?
Components	The SoftPOS Revolution	In-Car Payments Go for Top Gear	How to Prepare for the Next Chip Shortage	How the Big Processor Mergers Changed Payments	The Potential for Reloadable Cards	What's the Future of the Debit Card?
E-Commerce/ M-Commerce	Is Pay-by-Bank Unstoppable?	Will North America Ever Develop a Super App?	Who's Dominating BNPL- And Why?	Will Crypto For Online Ever Take Off?	Why Payments Are So Crucial for Apple	Making Mobile Wallets Cool Again
Networks	FedNow's Competition for Real Time Payments	EFT Networks: The Next Growth Stage	Behind Interac's Strategy for Mass Transit	Behind the Movement to Control Interchange	What's the Outlook for Visa and Mastercard?	The Next Steps for Payment Orchestration
Security	The Role of AI in Payments Security	Must E-commerce Always Imply Higher Fraud Rates?	How Safe Is Cryptocurrency?	Biometric Authentication: Fit for Prime Time?	Guarding Against Fraud in P2P Transactions	Can There Be an Unbreakable Wallet?
Strategies	Merchant Attrition: How to Reduce It	Worldpay: New Owner, New Strategy	New Twists in the War on Interchange	Merchants vs. Networks on Durbin's Credit Card Bill	What It Takes To Win Processing Scale	How to Penetrate New Overseas Markets
Trends & Tactics	Every Issue					
Endpoint	Every issue					
Closing date	June 2, 2025	July 1, 2025	August 1, 2025	September 1, 2025	October 1, 2025	November 3, 2025
Material date	June 9, 2025	July 9, 2025	August 8, 2025	September 8, 2025	October 8, 2025	November 10, 2025
Bonus distribution	MWAA Annual RetailNow	MPC-The Digital Commerce Event All Wireless & Prepaid Expo	WSAA Annual	Money 2020 NAC25		

MAGAZINE AD RATES & SPECS

2025 Digital Transactions Magazine Rates

	1x	3x	6x	12x	18x	24x
Full page	\$8,190	\$7,270	\$6,840	\$6,630	\$6,375	\$6,150
2/3 page	\$6,735	\$6,315	\$5,975	\$5,800	\$5,590	\$5,425
1/2 page	\$5,680	\$5,360	\$5,100	\$4,975	\$4,825	\$4,700
1/3 page	\$4,655	\$4,646	\$4,465	\$4,365	\$4,242	\$4,150
1/4 page	\$4,250	\$4,075	\$3,940	\$3,860	\$3,775	\$3,705
1/6 page	\$3,825	\$3,695	\$3,590	\$3,535	\$3,465	\$3,420

Special Positions	
Inside Front Cover	\$745
Inside Back Cover	\$650
Back Cover	\$745
Center Spread	\$1,390
Page 1 through Trends & Tactics	\$650

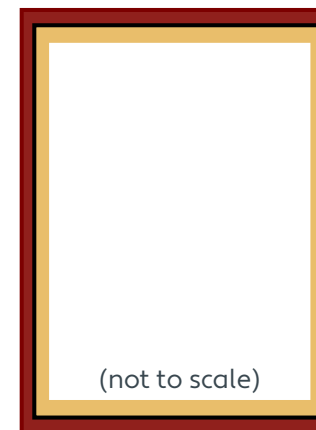
Rates are net. Two color and matched rates available. Ask your DT representative.

Productions specifications

TRIM SIZE (all sizes in inches)					
Description	Width	Height	Description	Width	Height
Spread, bleed	16"	10.75"	1/3 page square	4.5"	4.75"
Full page, bleed	8"	10.75"	1/3 page vertical	2.125"	10"
Full page, no bleed	7.5"	10.25"	1/4 page square	4.5"	3.75"
2/3 page	4.5"	10"	1/4 page vertical	2.125"	7.5"
1/2 page vertical	4.5"	7.5"	1/6 page horizontal	4.5"	2.5"
1/2 page horizontal	7"	5"	1/6 page vertical	2.125"	4.75"

For spread and full-page bleed ads:
Size listed is the trim size. An additional 0.125" bleed on all sides is required, and copy cannot be within 0.125" of the trim. See "Full-page ad demo" at right for more details.

FULL-PAGE AD DEMO



Black line is trim— where the page will be physically cut. Dimensions: 8 inches by 10.75 inches

Red indicates bleed. It must extend 0.125 inches beyond the trim on all sides.

Yellow shows the safety margin. Text and important images cannot be within the safety margin (0.125 inches on all sides).

White is the live area— 7.875 inches by 10.625 inches.

CONTINUES

CONTINUED

Print ads design checklist

- ▶ Please submit electronic files via email.
- ▶ PDF format is highly encouraged for best quality. EPS, AI (Illustrator), TIF and PSD (Photoshop) formats are also acceptable. You may include a color proof, if desired.
- ▶ Printer's marks (registration/trim/bleed marks) should NOT be included.
- ▶ Artwork should be 300 dpi.
- ▶ If JPEG image compression is used in a PDF, Image Quality should be set to Maximum.
- ▶ All colors should be CMYK process—no RGB or spot color inks.
- ▶ Ink density (combination of cyan, magenta, yellow and black ink in any given location) should be 300% or lower in all locations.
- ▶ Rich black text (black ink plus a combination of cyan, magenta and/or yellow inks) smaller than 12 pts. is not recommended.
- ▶ White type reversed out of a solid color and smaller than 12 pts. is not recommended.

Spread & full-page bleed ads

(in addition to the preceding requirements)

- ▶ Bleed must extend 0.125 inches beyond the trim on all sides.
- ▶ Live area is 0.125 inches inside the trim on all sides (including both sides of the gutter in a spread ad, unless center spread). All text, and any images that must print, need to be inside the live area. See "Full-page ad demo" on previous page.

Digital Transactions is printed computer-to-plate. Printing is web offset. Binding is saddle stitch. 3 columns per page, each 2.11 inches wide.

Publisher's Protective Clause

The publisher reserves the right to cancel or reject any advertising at any time, and to add the word "advertisement" at the top of any copy which in the publisher's opinion simulates editorial matter and might be misleading to the reader. The publisher will not be bound by any conditions, printed or otherwise, appearing on order blanks or copy instructions when such conditions conflict with the regulations set forth in the rate card.

Cancellation Clause

Cancellation is permitted only before the first of the month prior to issue date. Cover positions cannot be cancelled.

Inserts

Rates and mechanical requirements for inserts furnished upon request. Please contact your sales representative for details.

SUBMISSION

Please send files to Bob Jenisch:
bob@digitaltransactions.net
1-630-547-2887
FTP submission available on request.

Digital Transactions
Attn: Magazine Traffic Dept.
800 Roosevelt Road
Building B, Suite 212
Glen Ellyn, IL 60137

17,326* subscribers receive *Digital Transactions News* EVERY DAY!

These are **influential executives—decision makers** who rely on *Digital Transactions News* to stay abreast of the market. Payments is a fast-changing market and *Digital Transactions News* delivers original research and reporting every day.



Digital Transactions recognizes that the proactive distribution of information is an extremely effective way to inform and to deliver your marketing opportunities. It is delivered in a concise, responsive design that gives the subscriber the opportunity to read more about the event if they choose. This approach has enabled Digital Transactions News to develop a following of thousands of subscribers who receive their newsletter every day. These are influential executives, decision makers who rely on Digital Transactions News to stay abreast of the Payments market. Every day Digital Transactions News will be in the decision makers email box. Plus, DTN is DMARC deployed. Assuring the news is received by the subscriber.

Digital Transactions News sets the benchmark by creating a uniquely delivered electronic newsletter to a comprehensive list of payment professionals. The newsletter is formatted, allowing the preview option in most e-mail software to show content, enticing subscribers to read further. It is also responsive design which enables the subscriber to view the newsletter in any format they would like. Be it on a tablet, mobile or desktop, Digital Transactions News is easy to read. Digital Transactions News is sure to get directly in front of your potential client.

The ads are in two formats at the same time, a 200x60 banner plus 35 words of copy. This way if the banner is blocked by the email software, you still get your advertising message delivered with the 35 words of copy. Digital Transactions News is the only newsletter offering this unique service. All ads are linkable to your web page plus are trackable.

Other interesting results:

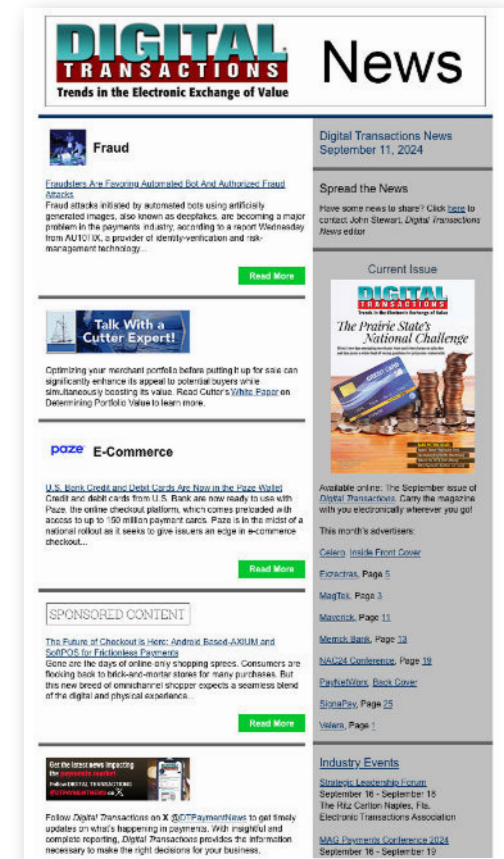
99.4% Average delivery rate | **25.39%** Average open rate
20.04 Average clicks per ad banner

Source: * AAM Audit Report dated June 2024

2025 Digital Transactions News Rates

Banner ad, plus 35 words of copy. Rates are **NET** and per issue.

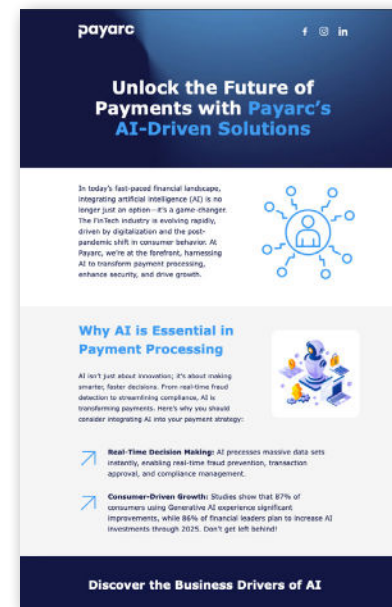
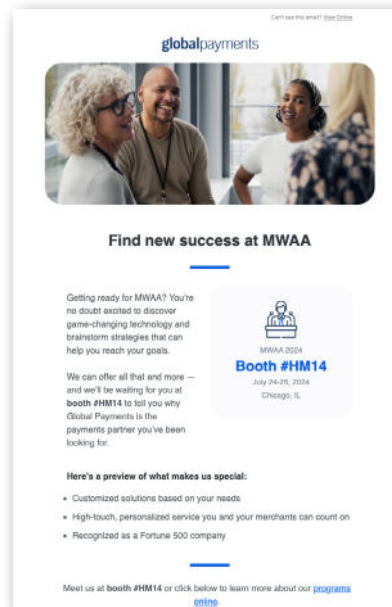
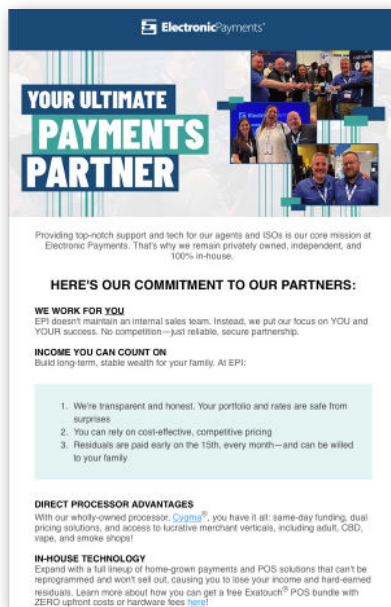
	1-4 issues	5-12 issues	13-24 issues	25 + issues
First ad in the newsletter (logo banner ad) (200x60 pixels)	\$835	\$775	\$710	\$660
Second and third position (200x60 pixels)	\$535	\$490	\$460	\$420
Column position (200x200 pixels)	\$1,115	\$1,025	\$945	\$825



CO-BRANDED EMAILS

Over the past twenty years, Digital Transactions has evolved with new products and services.

Co-branded emails are one of those success stories.



TARGETING YOUR PROSPECTS is vital to today's successful marketer. Digital Transactions offers the most targeted product to reach the Payments decision maker.

CO-BRANDED EMAILS is where we take your creative and email it to a selected group of our subscribers. It is Co-branded because we mail it out under the banner of our email newsletter, Digital Transactions News. This way we increase the number of email address that will receive your message. Plus adding DMARC software to your message delivery is assured.

6,493

The average Co-branded email size of 2023

30.25%

Average open rate

88

Average clicks per deployment

CO-BRANDED EMAILS, *continued*

We can reach the **total Payments industry** or target just the part of the industry you want to reach:

- Independent Sales Organizations (ISOs) | Independent Software Vendors (ISVs)
- Financial Institutions | Only East Coast executives | Exclusively CEOs

This is all possible with Digital Transactions **Co-branded email.**

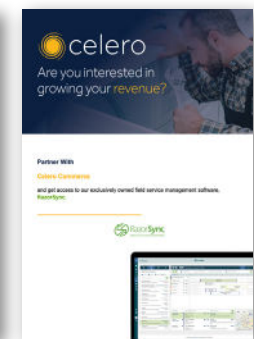
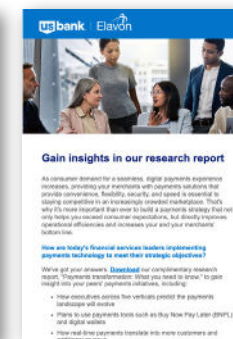


THESE SUBSCRIBERS are from Digital Transactions database which is constantly updated to provide you the best list in the market. You know the constant changes that happen in the Payments industry. Digital Transactions invest more time and effort than any list management company to reach the decision maker.

We take your creative and prepare a text version, mobile version as well as a web version. This way, however the subscriber would like to view your message they are able to.

We only mail once per day to our lists. This ensures you will get the attention of your targeted market.

Every Co-Branded Email has the ability to track deliveries, opens, and clicks.



2024 Co-Branded Email Rates

	Cost per thousand	Setup fee
1-3 deployments	\$575	\$195
4-9 deployments	\$525	\$195
10-12 deployments	\$485	\$195
13+ deployments	\$445	\$195

Rates are net.

DigitalTransactions.net is the **source** for **breaking news** and **information** impacting the Payments industry.

DigitalTransactions.net features:

- ▶ The web site is viewer friendly.
- ▶ It is easy to navigate.
- ▶ Easy to read on your desktop tablet or phone.
- ▶ Easy to stay informed on the events in the Payments industry.
- ▶ The banners are 300X250. Designed for lead generation as well as image building.

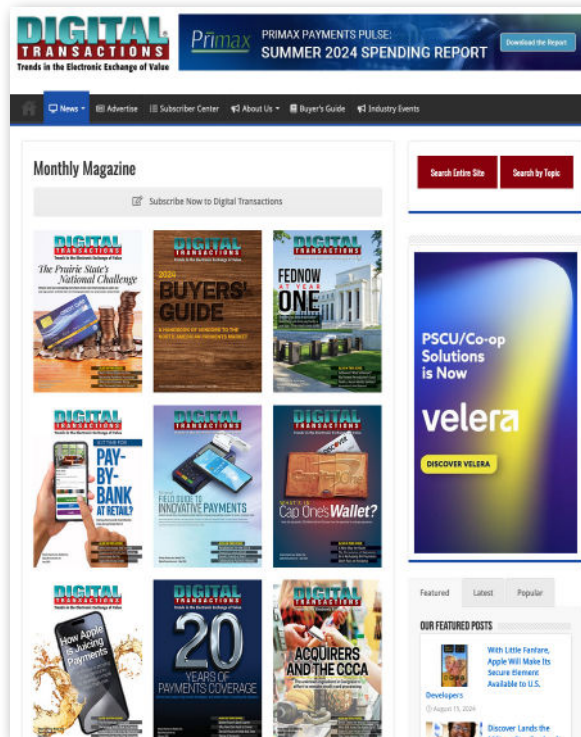
As news happens in the payments Industry, our reporters communicate with the industry from the home page of DigitalTransactions.net.



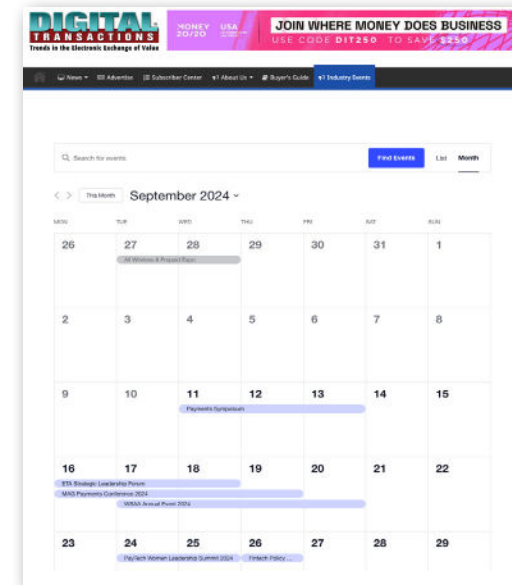
Alliance for Audited Media through Google Analytics tells us on average **33,197 visitors each month** came to Digital Transactions.net during the first six months of 2024.

Those visitors generated **42,212 page views per month.**

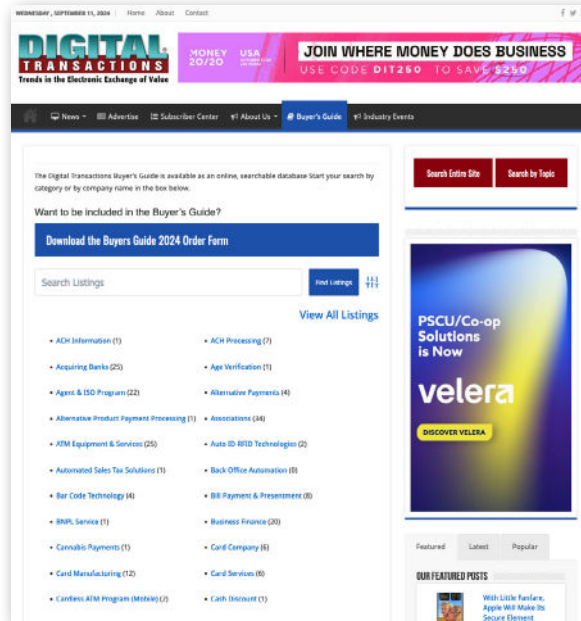
The **monthly issue** of *Digital Transactions* is posted as a PDF in its own section on the website.



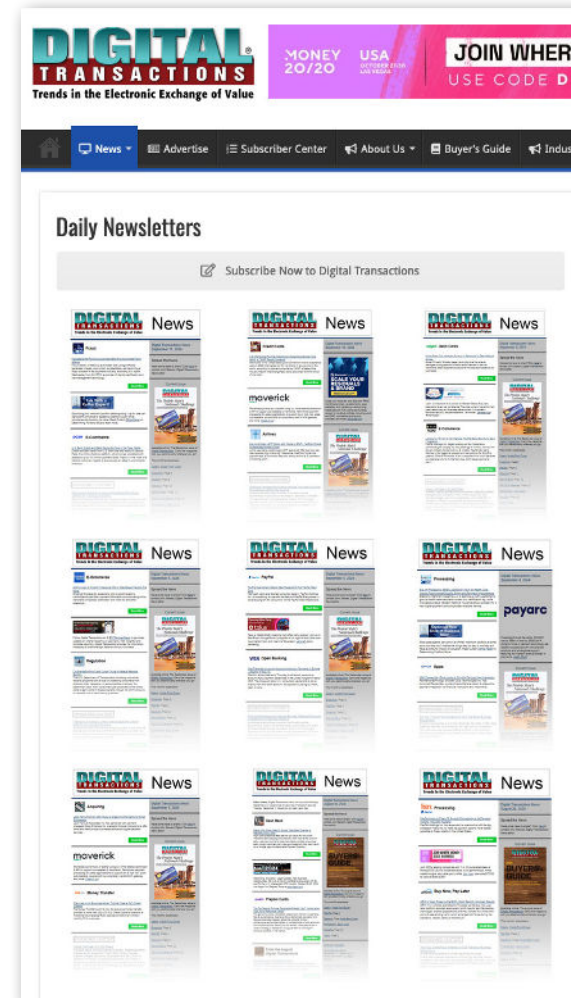
You can download our **Calendar** to your calendar or just look at each month. Providing all the industry events effecting the Payments market.



Our **Buyers Guide** page contains listings grouped into 124 categories with more than 1,300 companies included.



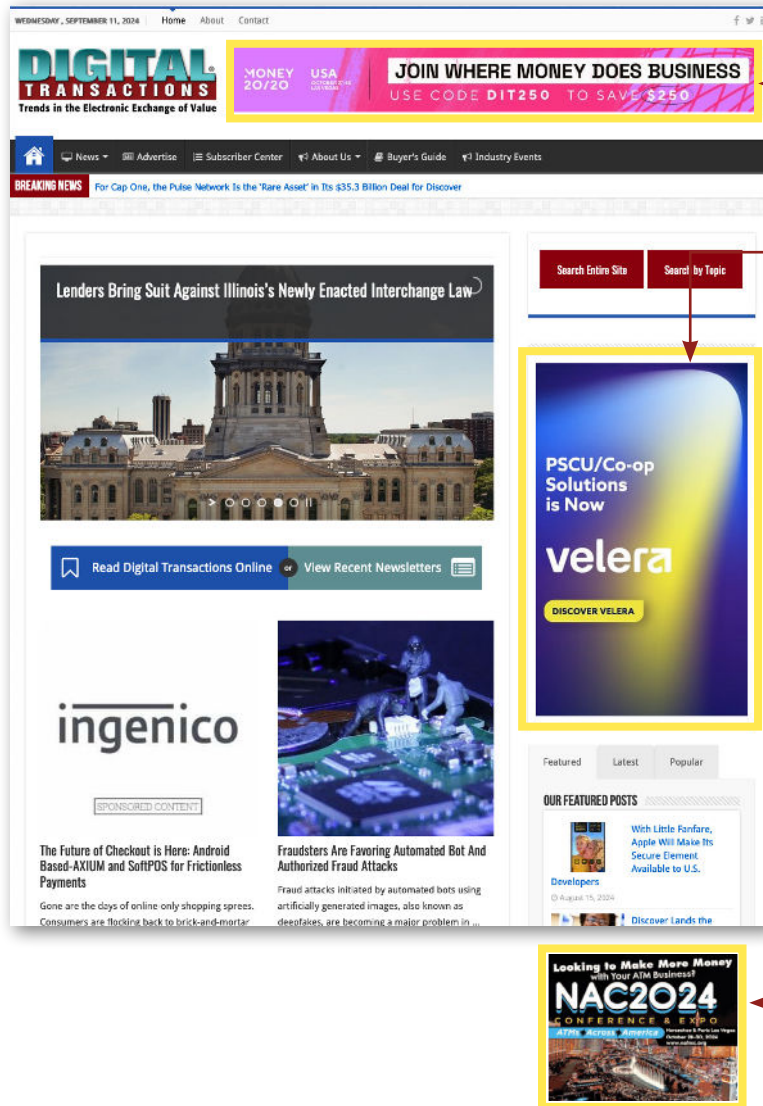
Digital Transactions News, our daily newsletter it is posted to the web site every day.



2025 Web Rates

Position	Cost per thousand	Ad size (width x height)
Skyscraper	\$240	300 x 500
Header banner	\$185	728 x 90
News story banner	\$185	728 x 90
Top right-side banner	\$170	300 x 250
Bottom right-side banner	\$150	300 x 250

Premium web positions



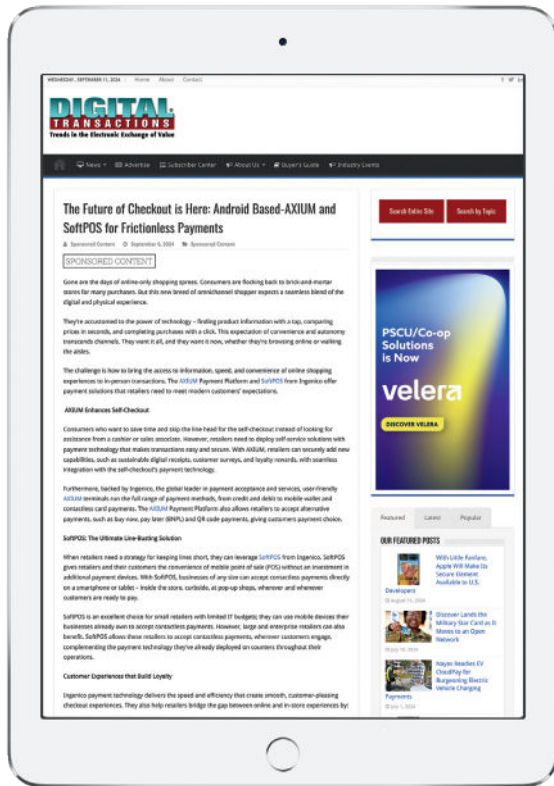
DESKTOP

- Top banner
- Skyscraper
- Side bar banner (lower)
- News banner



MOBILE

- Top banner
- Side bar banner



During the first six months of 2024 Sponsored Content Stories Generated on average:

230.95 Clicks from *Digital Transactions News* to read your story.

151 Story views per month.

An additional **652** impressions from X, **236** impressions from Facebook, and **151** impressions from LinkedIn.

Thought leadership may be an important part of your marketing communications goals.

Digital Transactions has the product to help you reach your goals—Sponsored Content.

Sponsored Content is a 500 word story you write. We place the story on our Web. It looks like the other stories that are being posted every day from our editorial staff. The sponsored content story has an added banner “Sponsored Content”. This shows our viewers that this story is from an industry expert.

- ▶ Your story runs for 30 days.
- ▶ Your story is also highlighted in four issues of *Digital Transactions News*, our daily email news service.
- ▶ The highlight drives the subscriber to your story.
- ▶ Links can be added to the story.
- ▶ Analytics are reported on all elements of the story.
- ▶ The investment is \$3,950 per 30 days.
- ▶ We can produce a printed page to run in our monthly magazine at the same time as on our web site.
- ▶ Total investment for both web and print is \$6,050.
- ▶ Additional Digital Transactions News exposures is \$1,575 for four issues of the newsletter.

2025 Sponsored Content Rates

Rates are net.

Position	1 month	3 month	6 month	12 month
Web only	3,950	3,625	3,335	3,075
Web and Print	6,050	5,725	5,440	5,175
Extra DTN Exposure	\$1,575			

Digital Transactions has produced webinars on various
topics effecting the Payments market.



Sponsoring one of these webinars show the payments market you are a thought leader in this ever-changing market.

On average last year our webinars generated 230 of registrants with 42% attending the live event. All webinars are archive and available for viewing for one full year. The number of clicks from promotions for the event averaged 963. That is, you are provided email address of 963 viewers interested in your event.

If you have your own topic we will produce that event with you.

Your Digital Transactions Representative has all the important details.

2025 Webinar Rates

1 webinar	\$15,950
3 webinars	\$14,250 (each)
6 webinars	\$14,000 (each)

Rates are net.

Recent webinars

2024 Chargeback Field Report: How Transaction Disputes Are Affecting Merchants

Sponsored by Chargebacks911

New Research Shows How ISVs are Staying Competitive in an Evolving Market

Sponsored by PayIQ

The E-Commerce Bonanza: Getting Your Share

Sponsored by AFS

The image shows three overlapping webinar registration pages. The top page is for "2024 Chargeback Field Report: How Transaction Disputes Are Affecting Merchants" sponsored by Chargebacks911, featuring speaker Jarrod Wright. The middle page is for "State of Fraud: Lessons Learned from 22 and Insights into 23" sponsored by sift, featuring speaker John Stewart. The bottom page is for "The E-Commerce Bonanza: Getting Your Share" sponsored by AFS, featuring speakers Dustin Siner and John Stewart.

WEBSITE AD RATES & SPECS

2025 Web Rates

Position	Cost per thousand	Ad size (width x height)
Skyscraper	\$240	300 x 500
Header banner	\$185	728 x 90
News story banner	\$185	728 x 90
Top right-side banner	\$170	300 x 250
Bottom right-side banner	\$150	300 x 250

2025 Sponsored Content Rates

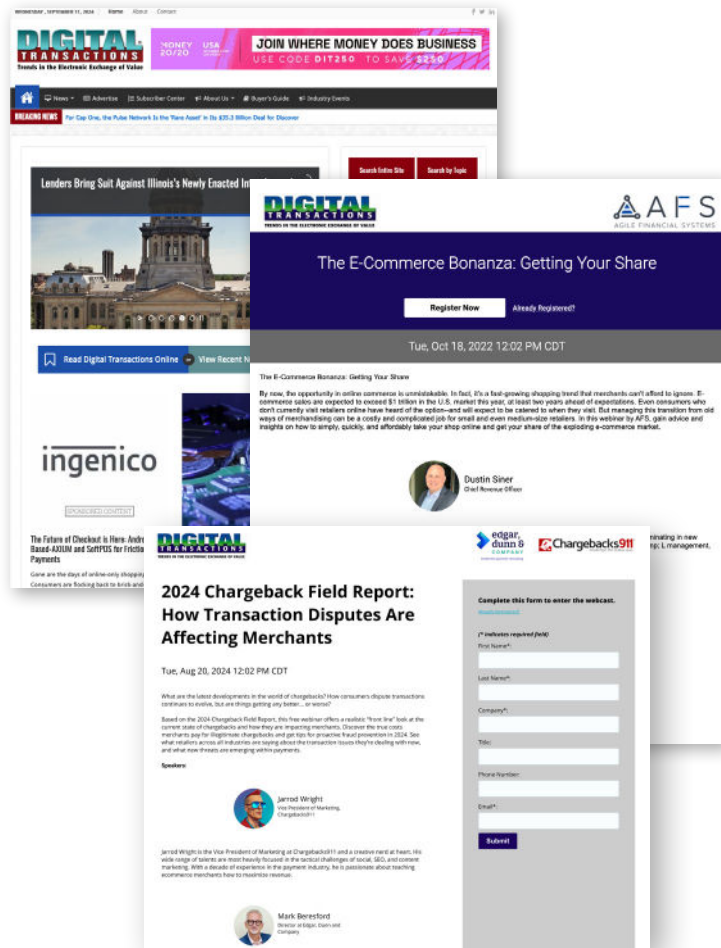
Rates are net.

Position	1 month	3 month	6 month	12 month
Web only	3,950	3,625	3,335	3,075
Web and Print	6,050	5,725	5,440	5,175
Extra DTN Exposure	\$1,575			

2025 Webinar Rates

1 webinar	\$15,950
3 webinars	\$14,250 (each)
6 webinars	\$14,000 (each)

Rates are net.



Please send files to Bob Jenisch:

bob@digitaltransactions.net
1-630-547-2887
FTP submission available
on request.

Web ads

Please submit as GIF
or JPG files, emailed to
bob@digitaltransactions.net

Maximum file size is 512 KB.
Maximum runtime for an animated
GIF is 10 seconds.

Sponsored Content

Please submit in HTML format
with graphic elements in JPG or
GIF formats.