

# 2015 SEO Objectives

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## Summary

The [REDACTED] website ranks on page 1 for a few search terms and page 2 for several search terms today—terms that don't include "[REDACTED] [REDACTED]"

Many steps have been undertaken in the past year to clean up the meta data on [REDACTED] (ensuring proper length of title tags and meta data; removing duplicate title tags and meta data; ensuring all new pages include unique title tags and meta data; ensuring proper H1s and H2s when possible; introducing image alt attributes; deleting unused pages, adding xlm site maps and submitting them to search engines; etc.).

Much work remains to be done, including ensuring there are H2s throughout pages. Resources are minimal to maintain a solid ongoing SEO effort, do adequate keyword research and any more than very basic maintenance.

To maximize its SEO efforts and improve on the work in the past year, the [REDACTED] interactive team is looking to engage a vendor to assist with SEO during 2015.

The [REDACTED] content team is currently using Rank Tracker (a part of Web Site Auditor) to track it's SEO ranking: <http://www.link-assistant.com/website-auditor/>.

Our development environment is such that external vendors cannot access the system to make changes. All changes for SEO purposes and have to be done internally.

## 5-Year Company Target Audiences

In the coming 5 years, [REDACTED] [REDACTED] will focus its marketing efforts toward:

- The top 10% of consumers in Utah, Idaho and Wyoming—those with assets greater than \$1 million, executive, entrepreneurs, heirs, professionals, business owners, older “savers,” and college grads
- The emerging affluent in Utah, Idaho and Wyoming—(those who aspire to become achievers, but haven't yet
- Loyalists in Utah, Idaho and Wyoming—those loyal to [REDACTED] regardless of demographic
- The general population nationwide eligible for Internet-based checking and savings accounts.

## 5-Year Company Target Segments

- Commercial lending
- International banking
- Corporate services

- Commercial card
- Commercial real estate
- Business resources
- Business lending
- Treasury management
- Business credit cards
- Family business
- Wealth management, including wealth planning and private banking
- Home financing
- Executive banking
- Credit cards
- Student banking

## SEO Objectives

SEO objectives aim to support the bank's business objectives of:

- Loan growth – 8.6% YOY (specifically in the 5-year company target segments above)
- Deposit growth – 8.17% YOY in Utah and 4.64% YOY in Idaho (specifically in the 5-year company target segments above)
- Noninterest income growth – 3.2% YOY

Objectives are:

1. Bring new customers to the [REDACTED] website, specifically for the 5-year company target segments listed above, with specific and initial focus on:
  - a. Treasury management (includes Commercial card)
  - b. Business credit cards
  - c. Business and commercial loans
  - d. Home financing
  - e. Business lending
  - f. Business resources
  - g. Credit cards
  - h. Wealth management
2. Identify the best keywords to target (targeting to date has been based on minimal research and ad hoc due to resource constraints) and the best page/pages to use those keywords on.
  - a. Start with 50 to 100 words max
3. Obtain first page rankings (for terms without "[REDACTED]" and "[REDACTED]") when possible.
4. Advance rankings for terms currently ranking for as much as possible.
5. Advise on on-site improvements needed to assist SEO efforts, such as the best wc3 errors to tackle (the site today has in excess of 12,000 errors and 79,000 warnings)

6. Help internal team stay abreast of best practices and shifting SEO practices as well as on-site improvements to assist SEO efforts.
7. On a longer-term basis, help determine our best terms for conversions.

### **Specific Products/Services/Concepts We Want to Rank for**

- Utah banks
- Idaho banks
- Treasury management and related terms/products (a subset of those listed under “Treasury Management Subsite [includes commercial card and intl banking] below) (<https://www.zionsbank.com/treasury-management/index.jsp>) and with specific focus on:
  - Cash flow management
  - Anytime Gateway
    - ACH
    - Wires
    - Balance Reporting
    - Imaging
    - ERD (electronic statements)
    - Stop Payments
  - Merchant Services
  - Anytime Deposits
  - Positive Pay
  - EIP
  - Commercial Cards
  - Anytime Payments
  - Loan Sweep
  - Payfox
  - Payroll Services
- Business credit card ([https://\[REDACTED\]/business/comparison-table.jsp?content=business-credit-debit](https://[REDACTED]/business/comparison-table.jsp?content=business-credit-debit))
  - Business credit card rewards
- Business and commercial loans
- SBA loan (Utah, Idaho) ([https://\[REDACTED\]/business/sba-approved-loans.jsp](https://[REDACTED]/business/sba-approved-loans.jsp))
- Home financing (<https://www.zionsbank.com/residential-lending-center/index.jsp>) (with and without Utah, Idaho focus):
  - Conventional fixed mortgage
  - Adjustable rate mortgage
  - FlexFive home loans
  - Housing loans
  - Home equity loan
  - Home equity credit line

- Small business loans (Utah, Idaho)
- Those listed under “Business credit cards, lending and resources” below
- Those listed under “Misc” below.
- Wealth management

**Competitors to Watch**

- Wells Fargo
- Chase
- Bank of American Fork
- Mountain America
- America First
- Ally

***Specific competitors in Idaho:***

- To be added

**Select Keywords Targeted To-Date**

The following lists show select keywords targeted within the last year and the pages on the site that apply. They are not necessarily the best keywords or the right pages.

**Treasury Management Subsite (includes commercial card and intl banking)**

Inclusion here does not mean we need to target all of them moving forward.

<b>Keyword</b>	<b>URL</b>
cash management	/treasury-management/capital-management/
capital management	/treasury-management/capital-management/
1031 exchange rules	/treasury-management/capital-management/1031-exchange.jsp
cash sweep	/treasury-management/capital-management/cash-manager.jsp
investment sweep	/treasury-management/capital-management/investment-sweep.jsp
loan sweep	/treasury-management/capital-management/loan-sweep.jsp
accounts receivable	/treasury-management/collections
cash flow	/treasury-management/collections
ACH	/treasury-management/collections/ach-origination.jsp
ach transfers	/treasury-management/collections/ach-origination.jsp
deposit check online	/treasury-management/collections/anytime-deposits.jsp
deposit checks online	/treasury-management/collections/anytime-deposits.jsp
scan check deposit	/treasury-management/collections/anytime-deposits.jsp
electronic payment	/treasury-management/collections/anytime-payments.jsp
electronic transactions	/treasury-management/collections/anytime-payments.jsp

check recovery	/treasury-management/collections/check-recovery.jsp
electronic invoicing	/treasury-management/collections/einvoicing-and-payments.jsp
electronic invoice	/treasury-management/collections/einvoicing-and-payments.jsp
electronic payment systems	/treasury-management/collections/einvoicing-and-payments.jsp
elockbox	/treasury-management/collections/lockbock.jsp
image lockbox	/treasury-management/collections/lockbock.jsp
retail lockbox	/treasury-management/collections/lockbock.jsp
accept credit cards	/treasury-management/collections/merchant-services.jsp
merchant service	/treasury-management/collections/merchant-services.jsp
merchant service provider	/treasury-management/collections/merchant-services.jsp
merchant services	/treasury-management/collections/merchant-services.jsp
merchant account services	/treasury-management/collections/merchant-services.jsp
accounts payable	/treasury-management/disbursements
disbursements	/treasury-management/disbursements
wire money online	/treasury-management/disbursements/
ach transaction	/treasury-management/disbursements/ach-disbursement.jsp
commercial credit cards	/treasury-management/disbursements/commercial-card.jsp
commercial credit card	/treasury-management/disbursements/commercial-card.jsp
collections	/treasury-management/disbursements/controlled.jsp
controlled disbursements	/treasury-management/disbursements/controlled.jsp
foreign wire transfers	/treasury-management/disbursements/fx-disbursements.jsp
foreign drafts	/treasury-management/disbursements/fx-disbursements.jsp
ach payment	/treasury-management/disbursements/outsourced.jsp
ach payments	/treasury-management/disbursements/outsourced.jsp
payroll card	/treasury-management/disbursements/payroll-card.jsp
payroll cards	/treasury-management/disbursements/payroll-card.jsp
online wire	/treasury-management/disbursements/web-based-wire.jsp
online wire transfer	/treasury-management/disbursements/web-based-wire.jsp
employee management	/treasury-management/employee-management
employee benefit solutions	/treasury-management/employee-management/
qualified retirement plan	/treasury-management/employee-management/401k.jsp
qualified retirement plans	/treasury-management/employee-management/401k.jsp
health savings accounts	/treasury-management/employee-management/health-care-accounts.jsp
health savings account	/treasury-management/employee-management/health-care-accounts.jsp
group banking	/treasury-management/employee-management/██████████bank-at-work.jsp
treasury management	/treasury-management/index.jsp
financial reporting	/treasury-management/reporting/
cash position	/treasury-management/reporting/

account reconciliation	/treasury-management/reporting/account-reconciliation.jsp
Anytime Gateway	/treasury-management/reporting/anytime-gateway.jsp
company financial data	/treasury-management/reporting/anytime-gateway.jsp
balance report	/treasury-management/reporting/balance-reporting.jsp
electronic check deposit	/treasury-management/reporting/check-deposit-images.jsp
electronic statements	/treasury-management/reporting/electronic-statements.jsp
risk management	/treasury-management/risk-management/
risk management solutions	/treasury-management/risk-management/
international banking	/treasury-management/risk-management/fx.jsp
international treasury management	/treasury-management/risk-management/fx.jsp
commercial insurance	/treasury-management/risk-management/insurance.jsp
ownership record keeping	/treasury-management/risk-management/ownership-recordkeeping.jsp
positive pay	/treasury-management/risk-management/positive-pay.jsp
online fraud prevention	/treasury-management/risk-management/trusteer.jsp

### Business credit cards, lending and resources

Keyword	URL Currently Ranking For
Business Banking	/business/business-landing.jsp
Business Checking	/business/basic-business-checking.jsp
business credit line	/business/credit-lines.jsp
Business Interest Checking	/business/business-interest-checking.jsp
business line of credit	/business/credit-lines.jsp
business lines of credit	/business/credit-lines.jsp
business loans	
Business Money Market Account	/business/business-regular-mma.jsp
Commercial Checking	/business/commercial-checking.jsp
Free Business Checking	/business/table-business-checking.jsp
Interest Checking Account	/personal/gold-interest-checking.jsp
Internet Business Banking	/business/business-online-banking.jsp
lines of credit	/business/credit-lines.jsp
mobile business banking	/business/mobile-banking.jsp
Online Business Banking	/business/business-online-banking.jsp
phone banking	/personal/mobile-banking.jsp
SBA Loans	/business/sba-approved-loans.jsp
secured credit line	/business/real-estate-secured-credit.jsp
secured line of credit	/business/real-estate-secured-credit.jsp
short term business loan	
term loans	/business/term-loan.jsp
Small business services	/business/small-biz/index.jsp
small business solutions	/business/small-biz/index.jsp
small business resources	/business/small-biz/index.jsp

best banks for small businesses	/hr/awards.jsp
small business lenders	/business/sba-approved-loans.jsp
business services	
Business Mobile Banking	/business/mobile-banking.jsp

**Misc**

<b>Keyword</b>	<b>URL Currently Ranking For</b>
best money market rates	
deposit interest rates	
deposit rates	/personal/deposit-rates.jsp
high interest money market	
high interest savings	/personal/ultimate-savings.jsp
high yield money market	
highest money market rates	
interest rates	
internet savings account	/personal/online-savings-account.jsp
internet savings accounts	/personal/online-savings-account.jsp
money market	/personal/online-money-market-account.jsp
money market account	/personal/online-money-market-account.jsp
money market rates	/personal/regular-mma.jsp
online money market	/personal/online-money-market-account.jsp
online money market account	/personal/online-money-market-account.jsp
online money market accounts	/personal/online-money-market-account.jsp
online savings	/personal/online-savings-account.jsp
online savings account	/personal/online-savings-account.jsp
online savings account rates	/personal/online-savings-account.jsp
online savings accounts	
savings accounts rates	/personal/online-savings-account.jsp
savings interest rates	/personal/deposit-rates.jsp

**Need to identify state-specific, credit card and home financing terms and pages.**

**Wealth Management**

Asset Management
Banking Services
Estate Administration
Financial Planning Services
Financial Success
Investment Services
Personal Advisement



Personal Investment
Personal Trust
Personal Wealth Management
Private Banker
Private Banking
Wealth management
Wealth Management Group