



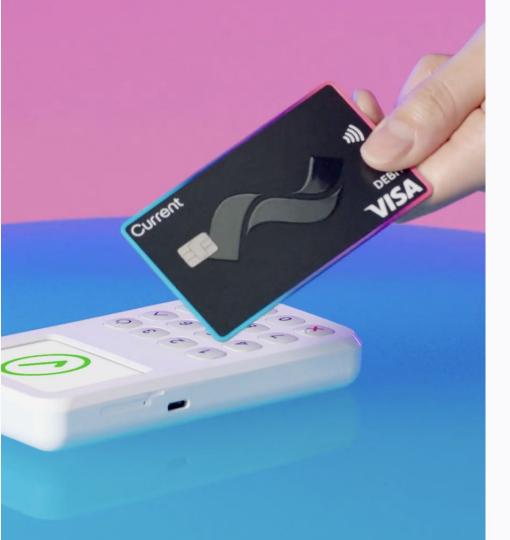
## Key Takeaways

## Current.com has launched several novel services to improve financial management for everyday Americans:

**Faster Direct Deposit:** Current introduced an early payroll in 2019. The landing page for this feature became the most visited service page on the website, with an average traffic share of 7%.

**Teen Banking:** Banking for teenagers is the brand's second-most visited service page. Teen banking services was introduced in 2017, and the dedicated landing has been getting 4.4K average monthly visits, mainly coming from organic search.

**Cashback:** The cashback program page (which is an incentive often offered by traditional banks) ranks third on Current's website. After the launch in 2021, the page has gained 3K monthly visitors looking for familiar ways to benefit from their spending.



Current is a financial tech company that provides banking services geared towards the younger consumer demographic.

The company aims to solve consumer pain points traditional banks fail to address.

Launched in 2015, the company extended its services in 2017 to provide banking for teens. In 2019 it launched a faster direct deposit feature targeting those Americans living from paycheck to paycheck (<u>est.</u> <u>~\$130M</u>).

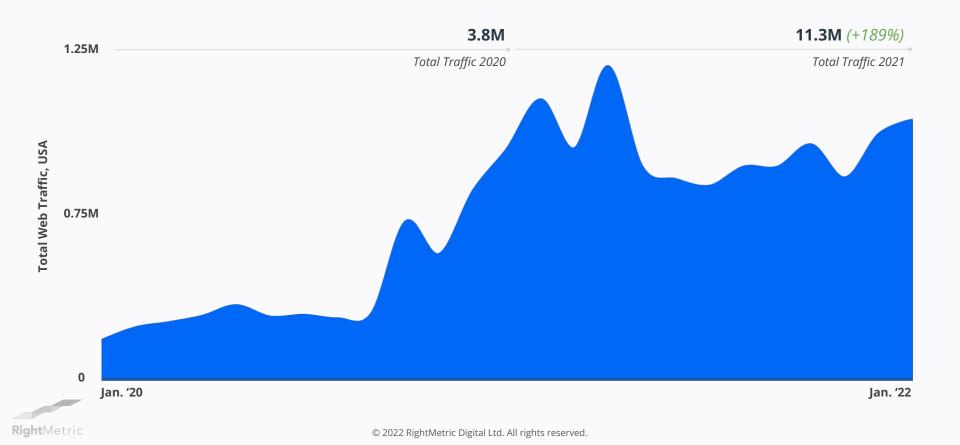
This case study analyzes which services are most popular and how the company drives traffic to respective landing pages. Current has been adding new services to address the everyday pains of Americans. In 2017, Current piloted its banking for teens services, followed by faster direct deposit in 2021. The bank has seen explosive growth during the pandemic and added three more features — free ATM withdrawals, fee-free overdraft, and cashback.



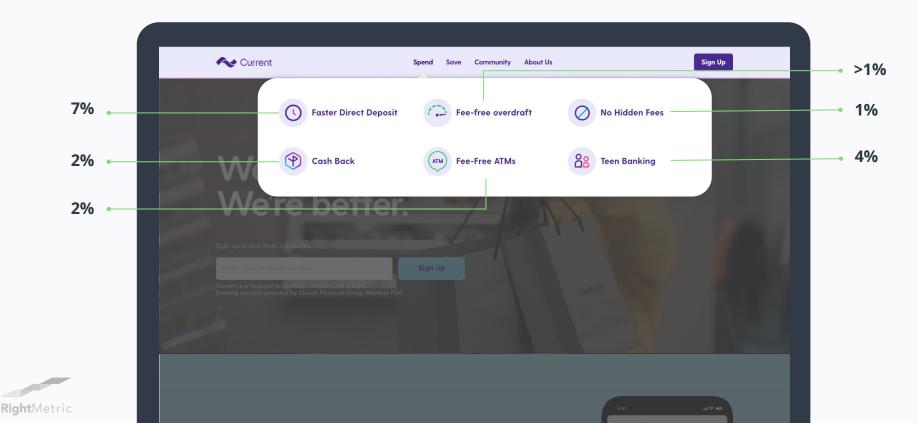


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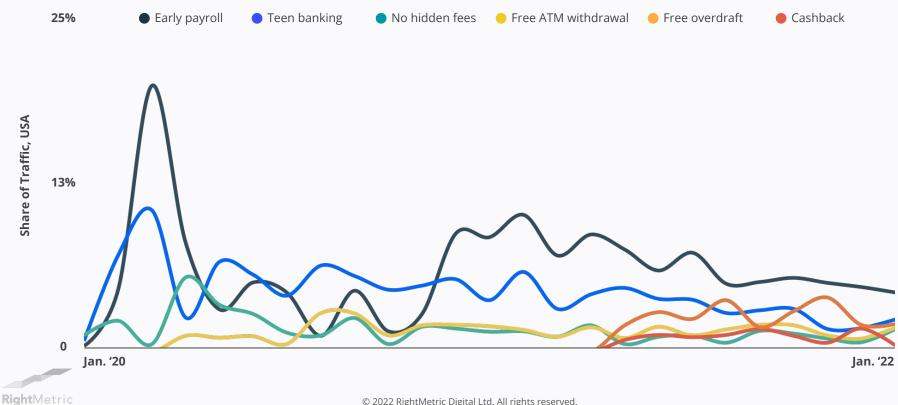
## Current.com almost tripped its web traffic from 2020 to 2021 (11.3M visitors).



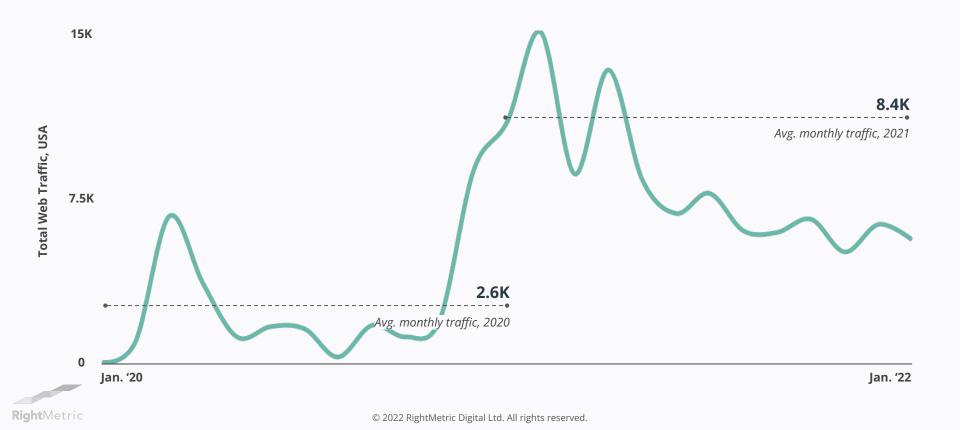
Current has elaborate pages for each of its core services with prominent sign-up CTA for all non-registered visitors. Looking into traffic share for the service-specific landing pages, faster direct deposit is visited by 7% of total current.com users, followed by teen banking. Both recently-added (2020/21) cashback and fee-free ATM pages, which gained a 2% traffic share.



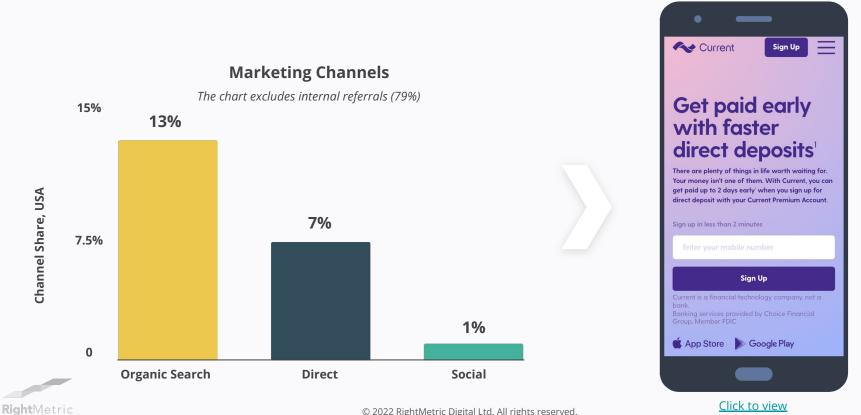
Looking into the landing pages for specific services, the <u>faster direct deposit</u> page has the highest share of traffic (6.2% out of total current.com traffic), followed by teen banking (4.6%).



The <u>faster Direct Deposit</u> landing page gained the most traffic from 2020 and more than tripped its average monthly visits — from 2.6K in 2020 to 8.4K in 2021.

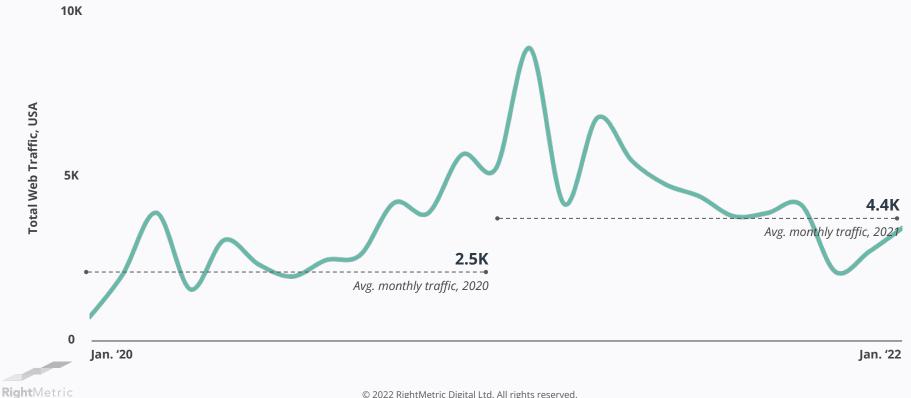


Organic search drives 13% of all visits, followed by direct visits (7%).

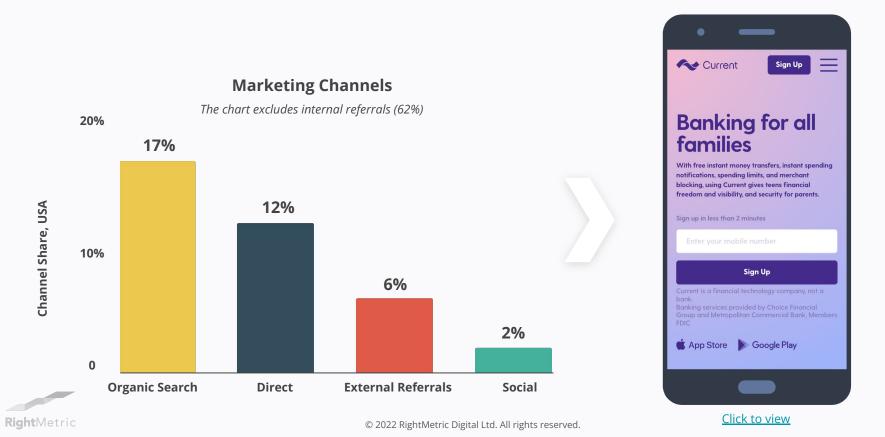


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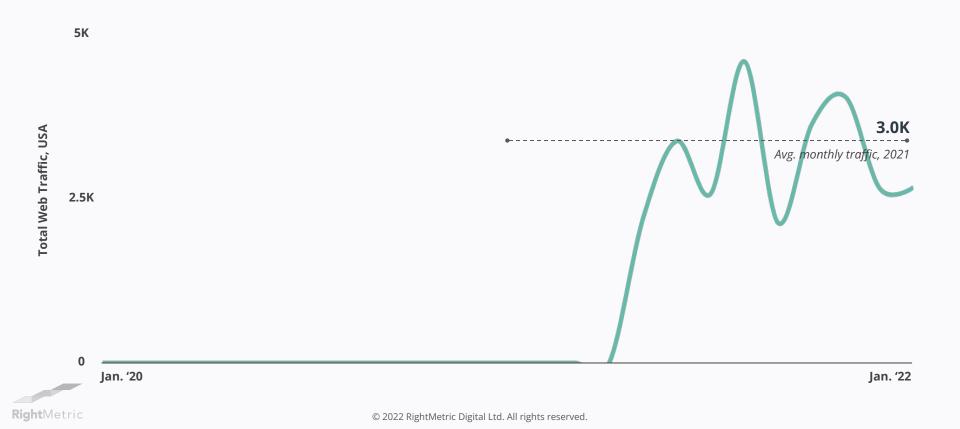
The <u>teen banking</u> page experienced a steep traffic uplift at the beginning of 2021, driving the average monthly page to 4.4K (+76% vs. the previous year).



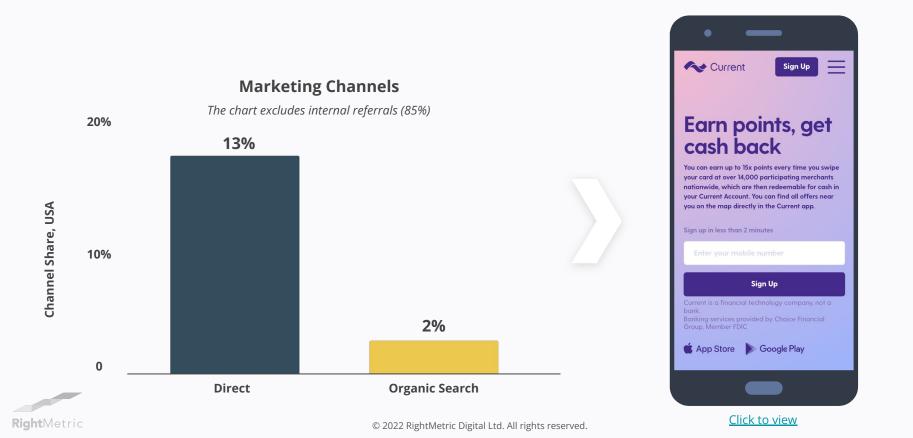
Organic search is the key traffic source to the teen banking page, followed by direct visits. It's worth mentioning that external referrals contributed 6% of the traffic to this page.



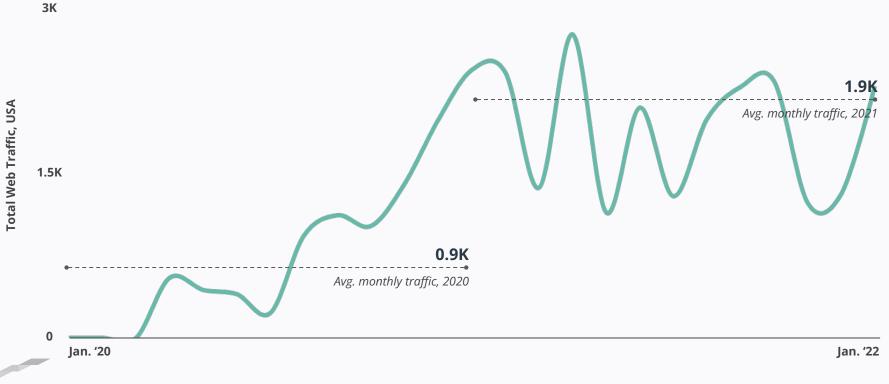
Since launching the <u>cashback</u> program in 2021, the page has quickly gained traction. On average 3K users visited the page every month since launch.



13% of all cashback page traffic comes from direct visits.

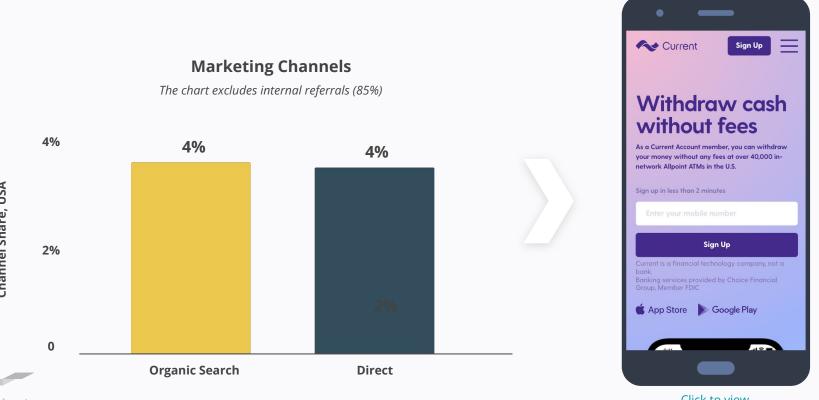


The <u>fee-free ATM withdrawal</u> landing page gained 2X more traffic visits in 2021.



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The page gets an equal amount of traffic from organic search and direct visits.



**Channel Share, USA** 

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