Bussinesstan

GROWTH AND TECHNOLOGY FOR CROSS-BORDER MONEY MOVEMENT

CL.03 · PAID GROWTH · CHECKLIST

Google Ads corridor account structure checklist

How to structure a money transfer account by corridor rather than by keyword theme, so budget follows margin instead of following last month's spend.

Use this when	Time to run	Length	Category
New account build, or restructuring an inherited one	4 hours	7 pages	Paid Growth

Most remittance accounts are structured the way a generalist would structure any account: brand, generic, competitor, remarketing. That structure hides the only thing that matters in this business, which is that corridors have different economics and should not share a budget decision.

This restructures around corridor as the primary axis. It takes about four hours for a mid-sized account and it changes how the media budget conversation works.

> Advertising structure only. Ad account verification is covered in CL.02 and must be complete before spend begins.

1 · Before you restructure

- [ ] Financial services verification complete
  See CL.02. Do not restructure an unverified account
- [ ] Conversion tracking through to first completed transfer
  Structure is pointless if you cannot see the outcome
- [ ] Corridor list with margin per corridor obtained from finance
  Not volume. Margin.
- [ ] Historical performance exported before any change
- [ ] Naming convention agreed and documented

2 · Campaign architecture

- [ ] One campaign per corridor for your top corridors by margin
  Not by search volume
- [ ] Secondary corridors grouped only where economics genuinely match
- [ ] Brand campaign separated and budget-capped
- [ ] Competitor campaign separated, with its own justification
- [ ] Generic non-corridor terms in their own campaign
  These usually underperform and should be visible, not hidden inside a corridor
- [ ] Business and B2B payout terms separated entirely
  Different buyer, different budget, different conversion
- [ ] App campaigns separated from web

Layer	What it contains	Why separate
Corridor campaigns	Send-to-receive terms for one corridor	Corridor economics differ enough to need independent budget
Brand	Your name plus modifiers	Cheap, high converting, distorts blended cost if mixed
Competitor	Alternative-to and comparison intent	Expensive, needs its own justification
Generic	Non-corridor money transfer terms	Usually the weakest performer, must stay visible
Business	Payout, payroll, corporate FX	Different buyer entirely
App	Install and re-engagement	Different measurement model

3 · Ad group and keyword structure

- [ ] Ad groups by intent within a corridor, not by match type
  Send money, exchange rate, fees, app, agent location
- [ ] Exact and phrase in the same ad group where intent is identical
- [ ] Receive-method terms separated where payout options differ materially
  Cash pickup, bank deposit and mobile wallet attract different senders
- [ ] Negative keyword list for career, definition and news intent
- [ ] Negative list for other corridors
  Prevents a corridor campaign absorbing another corridor's traffic
- [ ] Search terms reviewed weekly for the first month, then fortnightly

4 · Bidding and budget

- [ ] Bidding to first completed transfer, not to signup or install
- [ ] Enough conversion volume per campaign for the strategy chosen
  A corridor with four transfers a week cannot support a value-based strategy
- [ ] Budget allocated against corridor margin, reviewed monthly
- [ ] Shared budgets avoided across corridors
  They defeat the entire point of the structure
- [ ] Portfolio strategies used only where corridors genuinely behave alike
- [ ] Seasonality adjustments set for known remittance cycles

> Budget should move between corridors monthly based on corridor economics, not between channels based on which had a good week. That is the single change this structure exists to enable.

5 · Ad copy and extensions

- [ ] Corridor named in the headline for corridor campaigns
- [ ] Rate or fee claims match the landing page exactly
- [ ] No guaranteed speed or saving language
- [ ] Sitelinks to corridor-specific pages, not to the homepage
- [ ] Callout extensions covering payout methods available on that corridor
- [ ] Landing page matches the ad's corridor
  Sending corridor traffic to a generic page is the most common conversion loss

6 · Reporting

- [ ] Cost per completed first send reported per corridor
- [ ] Google-reported conversions reconciled against your own event data monthly
- [ ] Corridor margin included in the report, sourced from finance
- [ ] A written note each month on what is being reallocated and why

Want us to run this for you?

A fixed-fee growth audit covers acquisition, KYC completion, retention and tracking across your corridors. Two weeks, a written roadmap, and you keep it whether or not we work together.
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