ADSWIZARDS LAB

FinTech Google Ads Launch & Growth Playbook

A client-facing framework for eligibility, compliance, campaign design, measurement and scaling

CORE PRINCIPLE

Advertising eligibility first. Compliance second. Performance and scale third.

Prepared by AdsWizards Lab • July 2026

Executive Summary

FinTech advertising in Google Ads is not only a media-buying task. Sustainable acquisition depends on whether the product, legal entity, target market, certification route, website, app, claims and campaign structure are aligned.

This playbook sets out the decision process used before launch and during scaling. It is designed to prevent a common failure mode: building campaigns first and attempting to solve policy and product eligibility after disapprovals or suspension.

THE OPERATING SEQUENCE

Product classification → Geo and policy assessment → G2 / licensing route → Entity and destination alignment → Creative approval → Campaign architecture → Measurement maturity → Scaling

What this playbook covers

Workstream	Key question	Primary output
Advertising eligibility	Can this exact product be advertised in this exact country by this entity?	Eligibility decision and launch conditions
Compliance	Do the landing page, app, disclosures and ads accurately represent the product?	Required fixes and approval checklist
Campaign architecture	How should signals be separated for predictable optimization?	Geo / app / event campaign structure
Measurement	Is the account ready for CPI, CPA or ROAS optimization?	Bidding and conversion roadmap
Scaling	Which constraints must be resolved before increasing budget?	Controlled scale plan and risk monitoring

Decision status

Status	Meaning	Recommended action
GREEN	Product, geo, entity, certification, destination and messaging are aligned.	Proceed to launch and controlled learning.
YELLOW	Eligibility is plausible, but fixable gaps remain.	Resolve documented gaps before launch.
RED	Required licence, G2 verification, country approval or product eligibility is missing.	Do not launch until eligibility is established.
BLACK	Deceptive implementation, cloaking, opaque ownership or repeated circumvention signals.	Do not proceed.

Part I — Advertising Eligibility Framework

1. The eligibility formula

ADVERTISING ELIGIBILITY

Legal Entity × Google Policy × Product Classification × Target Geography

A campaign being technically possible to create does not mean the advertiser is eligible to run it sustainably.

Layer	What must be established	Typical failure
Legal entity	A verifiable entity is responsible for the service and is connected to the website, app and account.	Licence or company belongs to another entity with no clear relationship.
Google policy	The product follows the required verification and restricted-product route.	Generic wording is used to conceal a regulated product.
Product	Classification reflects the real user journey after the click.	Education or news positioning leads directly into broker onboarding.
Geography	The product and entity are eligible in the target country.	A licence covers one market but ads target another.

2. Product classification

Category	Typical examples	Operating implication
Low-risk financial utility	Payments, money transfers, wallets, digital banking, cards, money-management tools.	May still require financial-services verification in applicable markets.
Generic financial content	Market news, education, financial insights, informational tools.	Must remain genuinely informational and not function as a disguised broker or lead-generation funnel.
Generic investment product	Wealth management, brokerage, stocks and investment products.	Assess certification, licensing and country-level requirements.
Complex Speculative Financial Products (CSFP)	CFDs, Forex, spread betting, leveraged trading and related speculative products.	Requires the relevant licence, country eligibility and Google certification route.
Cryptocurrency and blockchain	Crypto exchanges, regulated wallets and eligible blockchain services.	Highly product- and country-specific; unregulated products remain high risk.
Restricted / non-compliant	Binary options, trader signals, speculative affiliate funnels, unregulated wallets or DApps.	Do not launch.

Products identified as prohibited or high-risk in the operational checklist

- Trader signals or tips.
- Binary options.
- Broker-review and affiliate pages that promote related speculative products.
- ICO pre-sales or public offerings and Initial DEX Offerings.
- Token liquidity pools.
- Unregulated software wallets.

- Unregulated DApps.
- Speculative financial products without the required approval.

3. G2 and country-level route

The first distinction is whether the target country requires financial-services verification. In a G2 market, generic financial wording does not remove the verification requirement.

Route	Appropriate for	Pre-launch requirement
Non-financial	News publishers, market information and education without a financial-service funnel.	Confirm that the destination does not provide or promote a regulated service.
Financial Services — Low Risk	Payments, transfers, eligible wallets and other financial utility products.	Complete the relevant product / country verification and attach the verification code.
Licensed financial services	Regulated investment or brokerage products.	Validate licence holder, scope, geo and advertiser relationship.
CSFP	Eligible CFD / Forex / leveraged products in supported countries.	Product-country eligibility, valid licence and Google certification.

KEY RULE

In a G2 market, do not launch even a generic financial product without the appropriate product / country certification and verification code.

4. Pre-launch evidence pack

Evidence area	Required checks
Entity	Legal name, registration country, address, website ownership, app ownership and responsible service provider.
Licence	Licence number, regulator, holder, permitted activities, target-country coverage and current status.
Product	Real customer journey, financial action, risk level, fees, onboarding flow and revenue model.
Google route	G2 requirement, certification category, verification code and any account-level approval.
History	Previous disapprovals, suspensions, appeals, developer-account issues or domain changes.

Part II — Destination & Creative Compliance

5. Landing page requirements

The destination should answer five questions clearly: Who is the provider? What is the product? Where is it offered? On what legal basis? What material risks or restrictions apply?

Area	Required standard	Red flag
Company identity	Legal entity, contact details and responsible provider are visible.	No company details or a different entity appears in the footer.
Product clarity	The service is described accurately and consistently.	Ad promises education while the landing page opens a trading account.
Legal and privacy	Terms, Privacy Policy and applicable disclosures are accessible.	Generic or copied documents; missing governing entity.
Licence / regulation	Regulator, licence and scope are stated accurately where relevant.	Broad claims such as “fully regulated worldwide” without scope.
Risk disclosure	Material risks are clear and proportionate.	Risk is hidden, minimized or contradicted by profit claims.
Country restrictions	Eligibility and restricted markets are clear.	The page accepts users from markets not covered by the licence.
Ad-to-page consistency	Claims, product type and user journey match the ad.	Hidden redirects, different products or misleading pre-landers.

6. Visual creative review

Creatives must be reviewed before upload. Visual language can classify the offer as speculative even when the ad copy remains generic.

Avoid / review	Why it creates risk	Preferred direction
Candlestick charts	Strongly associated with active and speculative trading.	Neutral line charts or product-interface visuals.
Green / red arrows	Implies price prediction, profit direction or trading signals.	Neutral data visualization without implied outcome.
Leverage corridors or red / green trading bands	Signals leveraged trading or trading on difference.	Non-directional portfolio or market information.
Spread / leveraged-trading indicators	May identify the product as CSFP.	Product features that do not imply speculative execution.
MT4 / MT5 references	Direct association with Forex / CFD trading.	Own product UI where eligible and accurately represented.
Binary interface or timer mechanics	Associated with prohibited binary options.	Do not use.
Luxury wealth imagery tied to trading	Can imply easy or guaranteed enrichment.	Utility, education or transparent product-benefit imagery.

7. High-risk wording and stop-word framework

IMPORTANT

There is no universal public blacklist of isolated words. Review the complete meaning: product + geo + claim + visual + destination. The terms below are operational red flags.

A. Claims that should not be used

Claim pattern	Examples	Reason
Guaranteed outcome	Guaranteed profit, guaranteed returns, never lose.	Removes uncertainty from a financial outcome.
Fast wealth	Get rich quick, earn millions, instant profit.	Unrealistic or unverifiable earnings claim.
No risk	Risk-free, zero risk, protected from losses.	Downplays material financial risk.
Specific exaggerated return	Double your money, earn X% profit.	Promotes a specific or implausible return.
Low effort + high reward	Easy money, passive income guaranteed.	Suggests material gain with minimal effort or risk.

B. Terms to avoid or escalate for policy review

Term / phrase	Default treatment	Notes
Forex / FX	Avoid in creatives; policy review required.	Strong product-classification signal.
CFD	Do not use without confirmed CSFP eligibility.	Requires the appropriate product-country route.
Spread	Avoid unless essential and eligible.	Can imply spread betting or leveraged trading.
Trade / Trading / Traders	Avoid in creatives; limited landing-page use only when accurate and eligible.	Do not use to disguise an ineligible product.
Options	Policy review required.	Do not replace with “assets” when that would make the description inaccurate.
Forecast / Predict	Avoid in profit or price contexts.	Can imply signals, certainty or speculative forecasting.
Instant withdrawal	Evidence and legal review required.	Must be true under all stated conditions.
Zero commissions / 0% commissions	Evidence and full fee disclosure required.	Must not hide spreads, charges or conditions.
Cryptocurrency / crypto references	Product-country review required.	Direct and indirect crypto positioning can trigger restricted-product review.
MT4 / MT5	Avoid in creatives.	Strong Forex / CFD association.

C. Context-sensitive claims

Term	Potentially acceptable when	Risky when
Invest	The product is eligible and the service and risks are clear.	It masks speculative trading or unlicensed onboarding.
Low risk	Used as a factual and supportable product classification.	Combined with high-return language.

Term	Potentially acceptable when	Risky when
Secure	Refers to documented technical or account security.	Implies invested funds cannot lose value.
Free	Conditions and limits are prominent.	Deposits, fees or material conditions are omitted.
Regulated / Licensed	Entity, regulator, licence and scope are identified.	The licence belongs to another entity or does not cover the geo.
Best / No. 1 / Highest	Supported by current independent evidence.	Used as an unsupported superiority claim.

INTERNAL RED-FLAG FORMULA

Financial gain + certainty + speed + low effort or low risk = high rejection and misrepresentation risk.

Part III — Campaign Architecture & Measurement

8. Campaign structure principle

BEST PRACTICE

1 campaign = 1 geo = 1 optimization event = 1 application

This structure is designed to protect signal quality. Different countries, products, apps and optimization events create different user economics and conversion patterns.

Mixed element	What changes	Likely consequence
Geographies	User value, conversion rate, regulation, price and competition.	Budget is reallocated unpredictably between markets.
Optimization events	The algorithm is asked to optimize for different user outcomes.	Learning becomes unstable or optimizes toward the easiest event.
Applications	Store history, user behavior and conversion paths differ.	Signal quality and troubleshooting deteriorate.
Product categories	Eligibility, claims and user value differ.	Compliance and performance become difficult to diagnose.

9. CPI → CPA → ROAS maturity model

Stage	What the algorithm distinguishes	Business objective	Move forward when
CPI	Users who install versus users who do not.	Acquire the required volume at an efficient install cost.	There is sufficient downstream conversion data.
CPA	Users who complete the meaningful event versus those who do not.	Acquire more valuable users, even at a higher media cost.	The event is reliable, frequent and closely linked to value.
ROAS	Paying users who are more or less valuable to the business.	Recover acquisition cost within the target window and build LTV.	Revenue / value is accurate, timely and sufficient for optimization.

The three strategies are not interchangeable labels. They represent different levels of signal and business maturity. Moving to ROAS without reliable value data asks the algorithm to solve a problem it cannot observe.

10. Change management

Departing from the core structure or repeatedly changing the objective can destabilize learning. Performance may look acceptable in one week and weak in the next because the campaign is effectively solving a different problem.

- Avoid simultaneous changes to geo, event, budget, creative and bid strategy.
- Document the hypothesis and expected signal before restructuring.
- Evaluate changes over an appropriate learning and conversion window.
- Do not interpret short-term volatility without checking conversion delay and data quality.

Part IV — Client Launch Workflow

Phase	Activities	Client deliverable
1. Discovery	Product, entities, licences, target markets, account history, app and website review.	Discovery brief and evidence request.
2. Eligibility assessment	Product classification, G2 route, country eligibility and legal-entity alignment.	Geo-by-geo eligibility matrix.
3. Compliance remediation	Landing page, app-store, disclosures, creative language and visual review.	Prioritized remediation checklist.
4. Measurement design	Event hierarchy, value data, attribution window and bidding readiness.	Measurement and bidding roadmap.
5. Campaign build	Separate geo / app / event structure, naming and controlled launch setup.	Launch-ready campaign architecture.
6. Learning period	Signal validation, policy monitoring, search-term / placement review and early performance diagnosis.	Learning report and actions.
7. Scale	Budget growth, bidding transition and market expansion after eligibility and signal stability.	Scale plan with decision thresholds.

11. Launch gate checklist

Gate	Pass condition
Product	The real service has been classified; no disguised funnel or unsupported category claim.
Geo	The country is supported for this product and licence.
G2 / certification	Correct route completed and code attached where required.
Entity	Advertiser, licence holder, site and app relationships are documented.
Destination	Company, terms, privacy, risk and restrictions are clear.
Creative	No prohibited promise, misleading visual or product mismatch.
Measurement	Optimization event is reliable and mapped to the current maturity stage.
Structure	Geo, app and event signals are separated.

12. Policy and operational references

The working team should maintain current links to:

- Google Ads Financial Products and Services certification.
- Google Ads country and product eligibility requirements.
- G2 Financial Services Verification.
- Google Ads Financial Services Verification.
- Google Ads Transparency Center for creative research.

DOCUMENT STATUS

This playbook is a strategic and operational framework, not legal advice. Product eligibility and platform requirements must be revalidated for each country and launch date.