

GLOBAL MONITORING: BANK MARKETING & INNOVATION REPORT

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IndusInd Bank launch single debit-cum-credit card



Presenting India's first Debit-cum-Credit Card

IndusInd Bank Duo Card

#KeepItSingle

In an India first, IndusInd bank has created the Duo Card, a two-in-one debit/credit card with two magnetic strips & 2 EMV chips.

Sumant Kathpalia, Head – Consumer Banking, IndusInd Bank said, “The goal is always to simplify banking and enhance convenience for our customers. Innovations such as the Duo Card go a long way in simplifying customers’ lives. The convenience of having dual functionality, and a wide range of offers and features on one plastic, is sure to resonate with our audience.”

To launch the card a campaign focused on TV spots and digital films called #KeepItSingle is running. Anil Ramachandran – Head of Marketing, IndusInd said, “This plastic innovation asks the simple question of “why carry two, when one will do?” The campaign tells the everyday stories of our lives, wherein we are required to choose between debit and credit cards, and how cumbersome that can be. The TV commercials and short digital films have exciting elements which add humour and emotions to situations that are easily relatable with our customers.”

Watch the ‘Go Single’ spot and others [here](#).

				
Guess how this new nana will go single	Guess how this doting husband will go single	Guess how this dad plans to go single	Guess how this happy wife will go single	Guess why this doctor prescribes singlehood

Axis Bank film festival 'Flashback' for seniors

In a new effort to strengthen the bank's relationship and engagement with seniors Axis partnered with INOX to screen old Bollywood classics across 8 cities in a film festival called 'Flashback'.

Speaking on the launch of the campaign, Asha Kharga, CMO, Axis Bank, said, “Senior Citizens are a very loyal set of customers and we take pride in our long and fruitful relationships with them. They enjoy walking into our branches not just for their banking needs but also to chat over a cup of tea with our staff. While we organize health check-ups and financial advice sessions, we felt we must create a special experience that makes them feel young all over again. 'Flashback Film Festival' has been designed as a unique engagement

program to enable our senior customers to re-experience their youth. We tied up with Inox to revive some Bollywood classics and organized screenings of their favourite movies across 8 cities. The experience was replete with vintage cars and old-world refreshments to make it come alive. In a very youth-focused world, small acts like these make a big difference and the feedback from our senior customers has been really heart-warming.”

To promote the event online and offline the Flashback campaign spot uses the idea of breaking routine ‘Ghar pe bata ke jaana, please’.”

Watch the spot [here](#).



Flashback | A Film Festival For Senior Citizens

AXIS BANK PRESENTS

FLASHBACK

YAADON KA FULLHOUSE

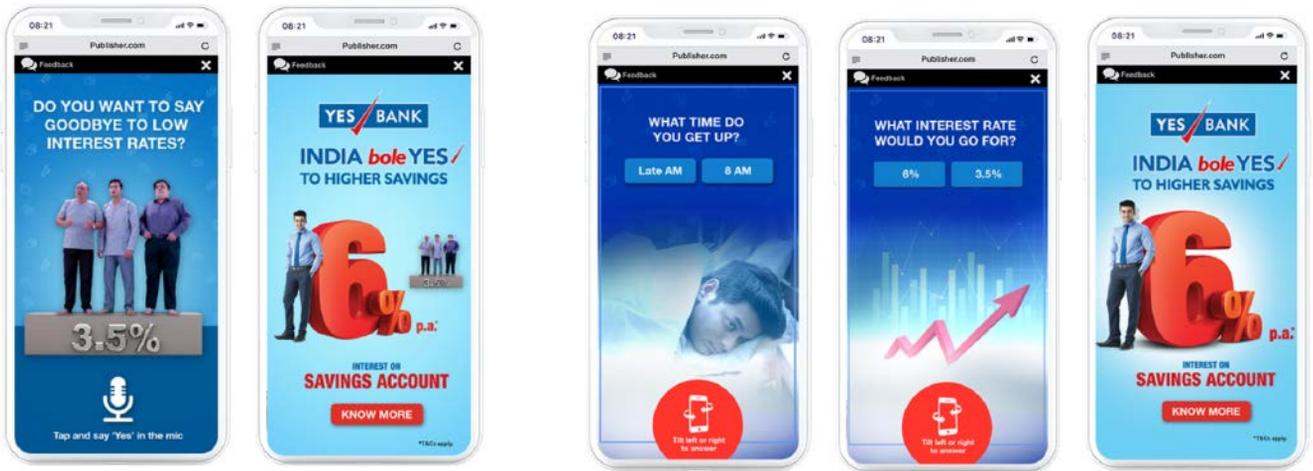
FILM FESTIVAL FOR SENIOR CITIZENS 2018

YES Bank launches 'Higher Saving on Savings Account' campaign getting users to talk and physically interact with the ad

To promote YES Bank's 6% interest on savings account the bank is running a mobile-only campaign using [mCanvas](#) platform that uses the phone's microphone and motion sensors to engage with users.

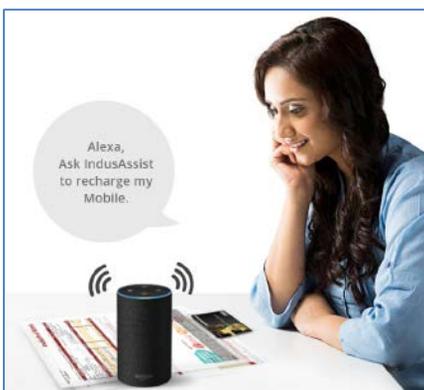
The first creative shows varied interest rates offered by other banks while encouraging users to tap on the microphone to say 'YES' and bid farewell to low interest rates. Using real-time speech detection, on saying 'YES', the ad showcases the 6% interest rate offered by YES BANK and prompts the user to visit the website to know more. Increased engagement caused the users to spend an average time of 11 seconds interacting with the creative.

The second creative shows the comparison between the interest rates offered by other banks and YES Bank's significantly higher interest rate, while drawing parallels to the campaign's TVC. This creative's interactive design requires the users to tilt their phone left or right to select an answer for the questions on their phone screen. While the first two questions give the user an option between choosing a sedentary and a healthy lifestyle, the third question brings in the two interest rates i.e. 3.5% and 6%. The creative saw a 2% engagement rate with over 40% users reaching the closing card and 9% users clicking on the CTA to know more.



IndusInd Bank customers can now use voice-based command through Alexa for banking services

IndusInd Bank customers can now make transactions on Amazon Echo and other Alexa-enabled devices with the Alexa Skill, 'IndusAssist', through which customers can conduct financial and non-financial banking transactions. After registering on [Alexa](#) app customers get voice-based banking services to recharge mobile phones, pay credit card bills, etc by voicing out simple commandments like "Alexa, ask IndusAssist to recharge my mobile number", "Alexa, ask IndusAssist to pay my credit card bill".



SBI YONO shopping festival offering customers additional discount and cash back

SBI has launched YONO Shopping Festival so customers can get additional discounts and cashback on shopping through the YONO platform over the festival season held between October 16 and October 21, 2018. According to SBI 85 or so e-merchants are associated with YONO, and during the YONO Shopping Festival (YSF), offers and discounts up to 40% from top 14 e-commerce merchants in electronics, fashion, home furnishing, gifting, jewellery, accessories and travel space were available. For the YONO Shopping Festival, the bank partnered with [Amazon](#), Jabong, Myntra, Kalyan, Caratlane, PCJ, Pepperfry, OYO, [Tata Cliq](#), Yatra, Easemytrip, Firstcry, IGP, Ferns & Petals, among others. All SBI credit and debit card holders got an additional 10% cash back over and above the discounts provided by the merchants on YONO.



Mastercard teams up with Zoho to launch GST solution for SMEs

Mastercard announced its strategic partnership with Zoho, a cloud solution provider, to launch a bundled 'SME in a box' solution for business owners to aid GST compliance. The solution will help SMEs to receive or make payments through all digital forms including Bharat QR, Mastercard business credit and debit cards while staying GST compliant using Zoho's ERP software.

A dynamic Bharat QR printed on generated invoices will facilitate easy collection of payments.

Digitising merchant onboarding, Mastercard offers improved efficiency, instant activation of payment acceptance and seamless experience to the SMEs.

ICICI Bank ties-up with MakeMyTrip to launch a range of co-branded credit cards

According to a press release, ICICI Bank has introduced a partnership with MakeMyTrip, a leading online travel company, to launch a range of co-branded credits. ICICI Bank will offer two types of credit card – MakeMyTrip ICICI Bank Platinum Credit Card and MakeMyTrip ICICI Bank Signature Credit Card. The cards provide customers attractive lifestyle privileges as well as the opportunity to convert their daily spends on the card to MakeMyTrip 'MyCash', the reward currency of the travel portal.



Each reward point earned as 'My Cash' has a value of Re 1. It can be redeemed across an array of categories on the travel portal such as air-travel, hotel booking, holiday packages. Additionally, customers can also use it to redeem for vouchers of partner merchants of MakeMyTrip.

ICICI Bank and Mastercard launch #AceYourSpends campaign for customers to win a chance to witness Australian Open Finals

ICICI Bank and Mastercard have entered into a partnership to launch a festive spends campaign for their customers called [#AceYourSpends](#) which will reward them with an opportunity to fly and witness the Australian Open Men's and Women's Finals live at the Melbourne Park in Melbourne, Australia, courtesy Mastercard.

As a part of their campaign #AceYourSpends, the top 10 ICICI Bank Mastercard credit card and debit card spenders, during the time period of October 1, 2018 to November 10, 2018 will be in the running to win the exclusive 3 Days, 2 Nights trip to Melbourne and enjoy the Grand Slam Finals live.

In addition to this offer, the next 1000 top spenders each of ICICI Bank Mastercard credit and debit cards will get a flat Rs. 2000 cashback on their spends made during the offer period.

The minimum spend amount for the customers to be eligible for the cashback is 30,000 rupees.

ICICI Bank Mastercard debit and credit cardholders can register for the #AceYourSpends campaign by giving a missed call on 08030636570.



Axis Bank contactless payment app launches for cardholders

Axis Bank has launched the 'Axis Tap & Pay' app to enable its Visa and Mastercard credit and debit card holders make contactless payment via their android mobiles.

The app requires linking of customer's credit and/or debit cards. Once linked, cardholders can tap their NFC-enabled mobile phone on contactless point-of-sale (POS) terminals to make the payment.

In order to secure original card details, the Axis Tap & Pay service generates a token-card for the transactions.

Select Print Ads



MAKING INDIA A SELF-RELIANT NATION

SBI's initiative to provide an opportunity for young Indian entrepreneurs to start their own Fintech company

SBI Incubation Program for Aspiring Entrepreneurs & Start-ups in Fin-Tech: Locations @ Navi Mumbai & Hyderabad

For applying, please visit <https://bank.sbi/portal/web/home/fintech-innovation-incubation-program>



#PaiseKiKadar

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MAHARASHTRA: Mumbai: N. S. Phadake Marg, Andheri East; Raj Cricha CHS, Lokhandwala, Hiranandani Gardens, Powai; Neelkant Regent, Charkopar; Farjat Building Som Trombay Road, Chembur East; Link Road, Malad West; Annie Besant Road, Worli Naka, Navi Mumbai; Ganesh Tower Sector - 1, Vashi (W); Thane: Near Hiranandani Meadows, Thane West; Near Forties, Kalyan (W); Pune: Unacha House, Karve Road; The Hub, Dange Chowk, Thergason; Palghar: Cpp, Anand Ashram, Mahim Road; Aurangabad: Sai, Business Park, 7 Hills, Jabra Road; Jalgaon: Jilhasnagar, Visarji Nagar; Kolhapur: Unit No. 324, Pevolution, E Ward, Station Road; Latur: Bhima Bharami, Bharami, Barshi Road; Nagpur: House Ajni, Tahsil, S K Tower, Syaraji Town; Nanded: Sahakar Sanjivani, VIP Road; Nashik: Near Bhosale Military School, Mahatma Nagar Solapur; Muraji Path.



Grocery Shopping on Paytm Mall

Get up to ₹5,00,000 Cashback from 3-5 October!

Over 1 Lakh Products | Original Quality Products | Cash on Delivery | Free Doorstep Delivery

Cooking Needs Up to 40% Cashback	Beverages Up to 30% Cashback	Grooming & Fragrances Up to 45% Cashback	Beauty & Hygiene Up to 60% Cashback	Baby Care Up to 40% Cashback
Ready Foods Up to 30% Cashback	Snack Foods Up to 30% Cashback	Laundry & Cleaners Up to 50% Cashback	Health & Wellness Up to 40% Cashback	

Far Top Deals, Scan Code in Paytm App

ICICI Bank | Get Additional 10%* Cashback

GET READY FOR THE BIG INDIAN SHOPPING DAYS

Boost

your shopping with Mobikwik

Get a loan in 90 seconds!

- Instant approval & disbursement of money to your Mobikwik wallet
- Use Mobikwik wallet or Visa card to shop
- Money transfer to bank account available

Congratulations!
₹60,000 transferred to your Mobikwik wallet

Download the Mobikwik App

Westpac introduces new range of designer wearable payment accessories (Australia)

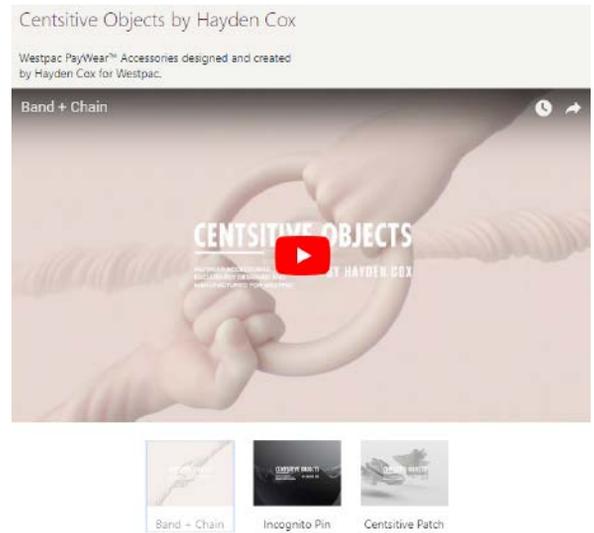


Westpac has announced the launch of its latest range of wearable payment accessories - [The Centsitive Objects](#) range. This follows the bank's initial payment accessories launched a year ago. The new collection has been designed by Hayden Cox, the Sydney-based entrepreneur.

"When developing this range I wanted to create something that was relevant and multi-functional that supports the Australian way of life, as well as a diverse range of tastes and preference. As a designer, I am so honoured to be working with Westpac on what is essentially introducing a new category to the Australian market."

The items are valued between AU\$20 (US\$14.24) and AU\$30 (US\$21.35), and feature keychains, wristbands, tags, pins, and patches.

"Our customers are increasingly on-the-go with more than 56,000 now using PayWear to support their everyday transactions," stated Jenny Melhuish, Westpac "we've evolved our existing range of accessories to create something special that offers a sleek, subtle, and convenient way to tap-and-pay." See the introductory videos [here](#).



Alipay builds travel guide into mobile payments app



Alipay released an in-app travel guide in Chinese for visitors to Munich's *Oktoberfest* celebration.



The pilot service offers "a wealth of information on the culture and history" including a map, a guide to individual stalls and products, information on German behavioral norms, like how to toast with a glass of beer and advice on when and where it's OK to take photos. Users can also pay for what they buy through the Alipay app.

The guide also points to food and drink choices aimed at Chinese visitors, including tea stall Tea Flower's promotion of fruit teas and green teas with Bavarian herbs and photos and recommendations in Chinese for the traditional German soup bistro, called *Münchner Suppenküche*.

"With the in-app 'Travel Guide', we want to help Chinese visitors in Munich to move around like a local, strengthen mutual relationships and contribute to a better understanding, overcoming language, cultural and currency barriers," said Alipay's Head of EMEA Roland Palmer. The launch was timed to for China's October "Golden Week," which sees Chinese tourists head overseas for a week of vacation.

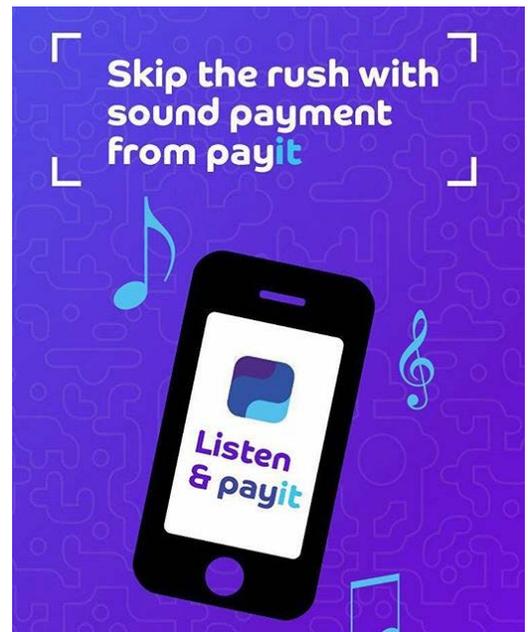
Alipay users in Europe will continue to benefit from existing value-added services, including better exchange rates for higher-level members, coupons and vouchers they can redeem onsite, locating local attractions and receiving instant tax refunds at participating merchants and airports.

First Abu Dhabi Bank launches sound-based payments for digital wallet (UAE)

First Abu Dhabi Bank (FAB) is launching a sound-based payment system, considered the first of its kind in the Gulf, that allows customers to make payments using the bank's [payit](#) digital wallet app on their smartphone by listening to a sound and clicking pay.

It uses sound waves to enable contactless payment and communication between devices "independent of hardware."

This system can be used with electronic cash registers, point of sales machines and devices and merchant mobile phones for payments in real-time.



Welcome to Banking-as-a-Service

Starling Bank looks to kill Transaction Banking

(UK)

"I'd like to make an important announcement. I am announcing the death of transaction banking. To those of you who are transaction bankers, I offer my sympathy" stated Anne Boden, CEO of Starling Bank in [this](#) October 10th blog post.

Starling introduced the idea of their "Banking-as-a-Service" offer in August 2018. Banking-as-a-Service is not the same as the Marketplace model. The Marketplace is where customers of whatever size or segment select alternative third party products - insurance, mortgages or loans - displayed side by side and fully integrated by APIs.

Starling's Banking-as-a-Service enables businesses – including banks and fintechs, as well as retailers, and brands - to develop and scale new customised products, such as savings or current accounts and debit cards, quickly and efficiently without the need for long development lead-times and complex legal arrangements. They can pick and choose individual components, or product features, from Starling. And because they are using Starling's banking licence, they do not need to become a regulated entity – their customers will effectively be opening Starling accounts.

The Banking-as-a-Service and also its white label Payment Services already has several clients in the UK like Ditto, Raisin UK and the Department for Work and Pensions. In Payments, by using Starling's APIs clients can quickly integrate into UK and European payment schemes to access faster payments.

By opening up its APIs in this way, Starling believes it is "spearheading a new movement," where different businesses can develop and scale new financial products quickly and efficiently without the need for long development lead-times and complex legal arrangements. Starling is disaggregating traditional banks by allowing any business to offer a branded service by incorporating their tech.

The service is like a buffet where clients may select the verticals they want to offer.

Starling reports that it is already supporting several Fintech companies. Anne Boden speaking at the PayExpo 2018 conference in London this month, commented "The API economy is far more important and relevant to banking than PSD2 and Open Banking. It is changing the rules of the game and does not need legislation for its survival or existence. We're proud to be one of the first real implementations of this model for the banking industry."

BBVA makes a number of its APIs commercially available in the US

BBVA has officially launched its Banking-as-a-Service platform in the US following its May 2018 launch in Spain. BBVA APIs let firms offer their customers financial products without having to take on full banking themselves.

While PSD2 is driving Open Banking in Europe, BBVA is taking a proactive approach in the US to allow third parties that pass security and compliance checks to access, through APIs, a range of the bank's services.

Companies simply plug into a core digital platform and then access APIs including Move Money, Identity Verification, Account Origination, and Card Issuance services.

Abhishek Gupta, CEO, BBVA Open Platform, says that the "potential it [the platform] will deliver in terms of opening up new lines of business and supporting innovation that can really change the way people and businesses bank is huge. It's a real gamechanger."

BBVA moved ahead of the PSD2 requirements in Europe last summer with the launch of an [API Market](#) in Spain and has also rolled out several APIs in Mexico.

Ian Ormerod, head, New Digital Business unit, BBVA, says: "BBVA firmly believes that the future of banking is about moving from closed to open systems, where putting customers first and supporting financial services ecosystems will be key to success."

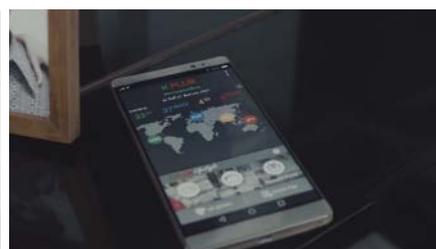


New K PLUS shows that change is awesome in film that reached 10m YouTube + Facebook views in just 24 hours (Thailand)



Tapping into a customer frustration on mobile app updates, in a new campaign film in advance of the latest K PLUS app update – which features an AI personal assistant-type service dubbed KADE, Kasikornbank is framing the message that updates are awesome as the changes bring about great new features.

The bank's agency, GREYnJ United, created a short film (3-1/2 minutes) called 'Face/Off' that was released on October 10th. The film is a story about a girl called Fern who keeps changing her looks while the boyfriend looks on shocked and confused. He complains about all of the change and “updates” as various versions of Fern, some male, some female, some young, others old, question his reluctance with questions like “Do you still use Windows 95?” “Do you remember the first Facebook?” The boyfriend eventually realises her changes are for the better and he loves his new version girlfriend just the same. As of October 17th (one week since launch) the film has attracted 14.5 million YouTube views and 7 million Facebook views. Watch the film [here](#) (English subtitles).

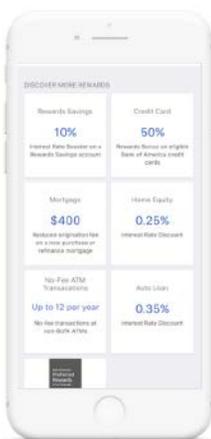


My Rewards – all your Bank of America rewards in one place (USA)

Bank of America announced the launch of [My Rewards](#) – a single, convenient dashboard that allows clients to see and manage all of their rewards across multiple Bank of America rewards programs.

My Rewards offers clients an easy-to-use tool that tracks the rewards they earn across [Preferred Rewards](#), [credit cards](#) and [BankAmeriDeals®](#), all organized in a centralized dashboard. The dashboard summary page displays the total value of their rewards earnings, with details about what they have earned from each program. It also shows clients how to maximize the value of rewards they have earned and redeem them, and provides recommendations for new rewards clients can access.

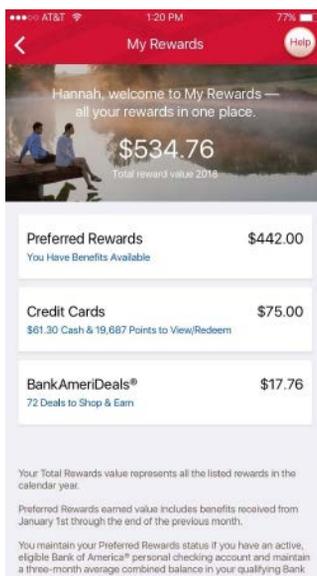
“My Rewards is a game-changer. It provides clients a new level of visibility into rewards they have earned to date and how they can earn even more as their relationship with us grows,” said David Tyrie, Consumer Products executive. “My Rewards will change the way our clients think about their rewards, offering greater transparency across programs to earn and redeem rewards in a simpler way.”



Introducing My Rewards

All your rewards in one place

- Track your rewards, deals and benefits throughout the year
- Explore what's available and start redeeming
- Discover additional benefits you may be missing out on



Bank of America introduces app linking capability (USA)



Bank of America is introducing in November a new feature that will allow clients to move seamlessly between the Bank of America, Merrill Lynch, Merrill Edge and U.S. Trust mobile apps without having to re-authenticate.

The feature takes the form of a simple button within each app, allowing end users to immediately switch between apps.

For login process users can authenticate with a fingerprint scan on their mobile device, or even with Face ID. Watch the introductory meeting [here](#).

Metro Bank adds AI-driven advice to app (UK)

Metro Bank has launched an artificial intelligence (AI) tool to help retail banking customers with their money.

[Insight](#) is an opt-in tool applying predictive analytics to users' spending patterns, which is then translated into tailored prompts. It can generate alerts that anticipate customers spending and it provides a breakdown of where their money goes each month.

The in-app alerts include informing customers when — based on previous months' activities — there is not enough money in their account to cover likely spend; when there has been a change in the amount of money paid to a regular supplier; and flagging to customers when they have been charged twice for the same item.

Push the Insight button at the bottom of the phone's screen and it will display detailed information on the user's current account, savings and credit card. For customers who travel abroad, it also provides tips on currencies and conversions.

It will let customers see their spending by category, such as groceries and entertainment, and by the stores they have spent money at. Once it accumulates some history it can show when a customer's spending is about to exceed expected income. It also shows when a free trial subscription is about to convert to paid, alert users to duplicate payments and ping them when a large payment has been received. The tool launched with more than 20 individual insights, with more set to be rolled-out over the coming months.



Wells Fargo takes Control TowerSM nationwide (USA)

Following fifteen months of user testing Wells Fargo is rolling out nationwide its personal finance management app [Control Tower](#), an addition to its mobile app that allows small business and consumer customers to view a list of their recurring payments and track where their debit or credit card or account information is shared with certain third-party financial companies in a single, centralised location. In its [press release](#), Wells Fargo specifically identified the issue of recurring payments and unused — but paid for — subscriptions that customers may fail to manage because they lack a holistic view into their finances.



Wells Fargo pointed to The Harris Poll research, which found in a survey, conducted on behalf of Wells Fargo, that 79% of Americans have automatically recurring payments, but agree they may be paying for unused services. The Control Tower solution provides small businesses and consumers with a consolidated view of where their debit and credit cards are connected, including recurring payments, mobile wallets and third-party data aggregators. In a statement, Wells Fargo Head of Virtual Channels Jim Smith said payments today have become “more complex and cluttered” for many customers. “If you lose a card or want to update a billing address, you’re expected to go on a journey of self-discovery to remember all the different places your financial information is stored, which can be time-consuming and cumbersome,” he said. “With Control Tower, Wells Fargo is simplifying the process by providing customers [with] a more comprehensive view of their digital footprint and the ability to turn access to their Wells Fargo debit or credit card on and off with the swipe of a button.”



ING pays customers 0.60 cents per minute if they have to wait for service (France)

To prove ING's commitment to customer service ING highlighted the fact through showing its solution to one of consumers' customer service frustrations, waiting for service. Worse in France is that often people are paying to wait, through their cell phone bills or lost productivity. So, on September 28th the bank actually paid customers 0.60 cents for each minute that they were on hold on the phone.

To promote this initiative a hidden camera was set up at a gas station. When customers came to pay for filling up their tank, the cashier charged them a "waiting tax". People were obviously furious and their reactions were compiled into a film, which they shared via Facebook and Twitter, with the hashtag #PayeTonAttente (Pay your wait). Tweeters could also send ING examples of wait times they were experiencing - whether for the bus, a café, a meeting or laundry - for the chance of getting reimbursed for that time, at 60 cents per minute.

On the same day, the Paris edition of 20 Minutes newspaper featured a front cover and inside page ad (shown below) explaining the campaign.

Watch the campaign video [here](#).

Cover and Page 1 Print Ads



Standard Chartered unveils fees payment app for Kenyan private schools

Standard Chartered Kenya has launched a mobile application to ease payment of fees and improve financial accountability in private schools.

Schools will directly invoice parents and guardians through the app to make payments on the platform.

"The initial schools that came to us were saying we are having these reconciliation problems, are having problems managing our finances, so we decided to build something to sort this out," StanChart head of retail in Kenya and East Africa, David Iduro told the Saturday Nation on Friday.

It will cost Sh75,000 with schools paying Sh50,000 in subsequent years for maintenance.

The first 100 clients, the bank said, would get it for free.

Parents in other parts of Africa with children in Kenyan private schools will also be able to pay from 27 different banks into the StanChart account.

The app generates a notification to the schools once a parent initiates payment. The bank also notifies the parent once the money is credited into the school account.

The app will also automate reconciliation of all payments through mobile money, bank transfers and cards.

Mashreq first globally to offer contactless, QR payments (UAE)

Mashreq Bank and Mastercard have launched [Masterpass QR](#), QR mobile payments solution, accessible via the bank's mobile app, Snapp. With the launch, Mashreq Bank will become the first bank in the world to offer users the choice to make contactless and Masterpass QR payments using the same mobile banking app. The user-initiated mobile payment solution is a cost-effective alternative to cash payments for consumers and retailers alike, and will further drive the shift towards a cashless society within the UAE.



Mashreq customers will now be able to link any of Mashreq credit or debit cards to the Masterpass QR feature in their Snapp app without the need to transfer funds to any other stored value account. Customers simply need to scan the QR code displayed at a merchant's checkout via their mobile banking app and confirm the payment on their smartphone. The solution is interoperable with other Masterpass QR users globally. In subsequent phases, this feature will enable international visitors to pay with Masterpass QR at Mashreq Bank merchants, while allowing Mashreq Bank customers to make QR-based payments when traveling abroad. Similarly, other UAE banks adopting Masterpass QR will also be interoperable with this solution.

Tangerine claims apps and contactless make spending so easy its harder to save (Canada)

Tangerine has recognized that with mobile apps on your smartphone, and tap-and-go debit and credit cards, it's never been faster or easier to pay for things, which makes it harder to track spending and save money.

"Apps and taps for payment are becoming such a way of life that some Canadians feel they're not as strongly connected to their money," said Mark Nicholson, VP, Tangerine. In a survey conducted for the bank "71% wish they could save more money each month, and 47% say they're worried about their financial future."

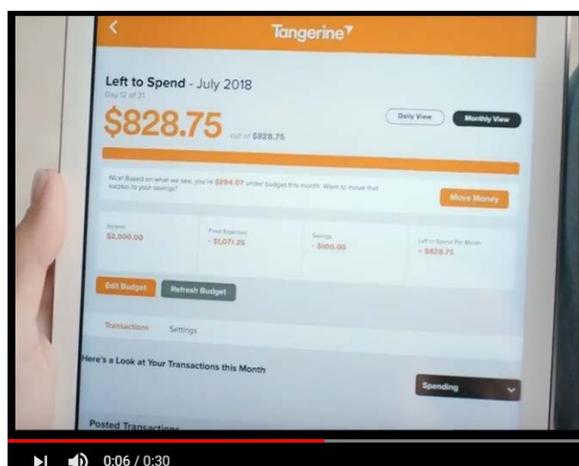
So, to help Canadians focus on saving and keep better track of their spending, Tangerine has introduced two new features on its mobile app and online banking: *Goals* and *Left to Spend*.

Goals lets users establish one or multiple savings priorities, like a vacation or a new car, set up regular contributions, and provides real-time updates on progress being made.

Left to Spend monitors regular expenses like rent or mortgage payments, car payments, insurance etc., and calculates how much disposable income you have "left to spend" in each month or pay period.

Watch the 'Never Been Easier' TV spot [here](#) and the 'Goals' introductory video [here](#).

Watch the 'Left to Spend' TV spot [here](#) and the introductory video [here](#).



Banco do Brasil launches financial transactions via WhatsApp

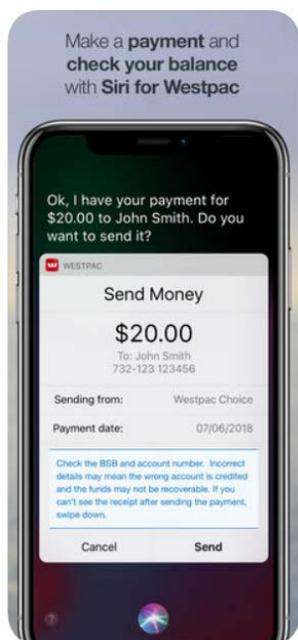
Banco do Brasil (BB) is rolling out 11 types of transactions via WhatsApp including access to balances of current and savings accounts, money transfers, mobile phone top-ups and generation of credit card statements. In order to use the service, clients have to save the bank's telephone number and start a conversation. For balance checking, a confirmation code will then be sent over to the customer via push or SMS. For other transactions, the customer's passcode will be required.

Westpac customers first in Australia to deposit cheques by smartphone

Westpac has become the first Australian bank to enable customers to deposit cheques through their smartphones. Customers with the latest version of Westpac's mobile banking app can now upload a picture of the front and back of a cheque and have the money in their chosen bank account within three business days. This is one of those initiatives that is remarkable for just being introduced to some major markets as American banks have generally offered this feature for about 8 years.

Royal Bank of Scotland to launch digital bank brand

Royal Bank of Scotland (RBS) is the latest bank to announce plans for a new digital-only consumer bank to help fight start-up digital-only banks. The new consumer digital brand is expected to launch in 2019 under the brand name, Bo.



Westpac adds Siri functionality to mobile banking app (Australia)

Westpac mobile banking customers will soon be able to make payments using the Siri voice assistant, according to a [press release](#). Customers will be able to make payments to any payee set up in the Westpac mobile app or via online banking from their Westpac transaction account linked to Siri. To authenticate payments, customers will be prompted to input their fingerprint or face ID before the money is transferred to the payee. Through Siri's voice command, customers will also be able to check up to three Westpac account balances that are Quick Balance-enabled in the mobile banking app. Westpac claims this feature is a first for an Australian bank. See the Westpac Siri webpage [here](#).

New app from Aeon Bank lets you use an ATM card-free (Japan)



Aeon Bank has released their new app which allows their customers to use Aeon Bank ATMs with a simple touch of their smartphones. The new app "Sumatto ATM" allows customers to carry out withdrawals, deposits and other services offered by ATMs. The process is relatively simple. Open up the app and carry out your desired transaction. Once finished, hold your phone up to an Aeon Bank ATM, enter your PIN, then the transaction is completed.

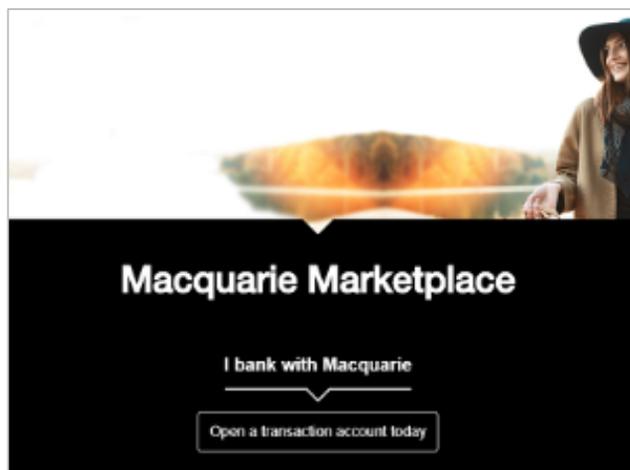
Monzo app now lets you split bills (UK)

It's easy to send money to your contacts when you owe money but now Monzo has gone a step further to make bill splitting a bigger part of the Monzo experience. In testing the concept Monzo learnt that people wanted to split bills with people who don't have Monzo so the feature now allows splitting bills through generating a [Monzo.me](#) link that can be sent to anyone. To split a bill a user selects a payment then tap +Add someone and then decide on whether to split the bill equally, or manually edit different amounts. The app makes sure everything adds up and Monzo then send auto request to pay and informs users when done.



Macquarie Bank unveils gift card marketplace (Australia)

Macquarie Bank unveiled an online marketplace that gives customers the opportunity to choose and instantly redeem discounted eGift cards. Macquarie Marketplace is available through the Macquarie banking app and online and features discounts of up to 10% off gift cards from over 40 retailers. "The program allows customers to instantly access eGift cards that show up in their online banking site and through the Macquarie Mobile Banking app, so they can enjoy their rewards immediately and save money at the same time," Macquarie's head of personal banking Ben Perham said. "[The] marketplace also offers personalised recommendations based on a customer's spending habits, while also tracking their total savings from using the product." The bank is the second payment provider to offer such a service in the last few months, with PayPal recently announcing its own online storefront to allow environmentally conscious customers to purchase digital gift cards in place of plastic.

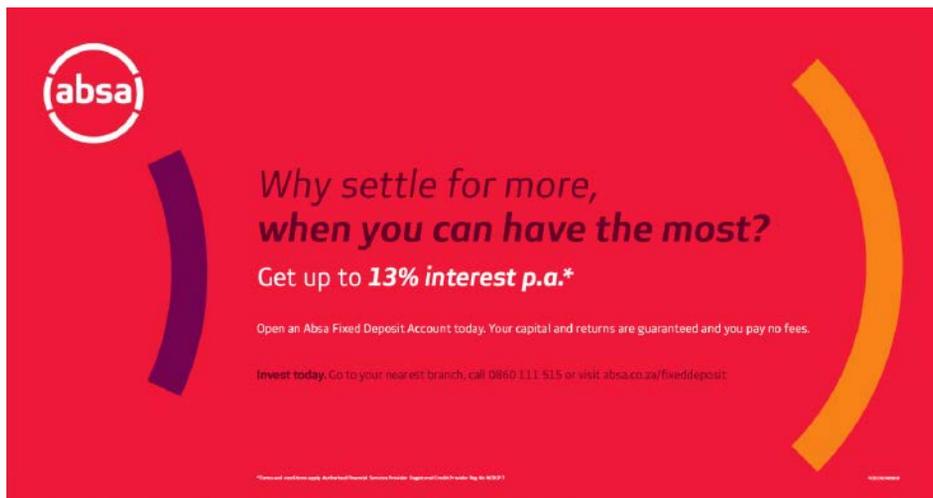


Distinctive and clever or misleading calculation for arriving at 13% interest? (South Africa)

As shown in this new print ad, [Absa](#) is promoting 13% per annum on Fixed Deposit Account. This is immediately eye-catching and is market leading in South Africa.

The minimum qualifying deposit is R100,001 for 5 years but this is not unusual. The key factor is instead that to qualify for this rate, interest is not calculated as compound interest, instead the 13% is a simple interest rate calculation with zero interest paid until the end of 60 months. Customers do have a choice between earning their interest paid out monthly, quarterly, annually, bi-annually or at maturity. With interest paid out monthly it would result in a still excellent 10.05% per annum. Obviously for advertising purposes Absa chose 13% over 10.05% to show the maximum benefits to customers who can commit to a 60 month investment period.

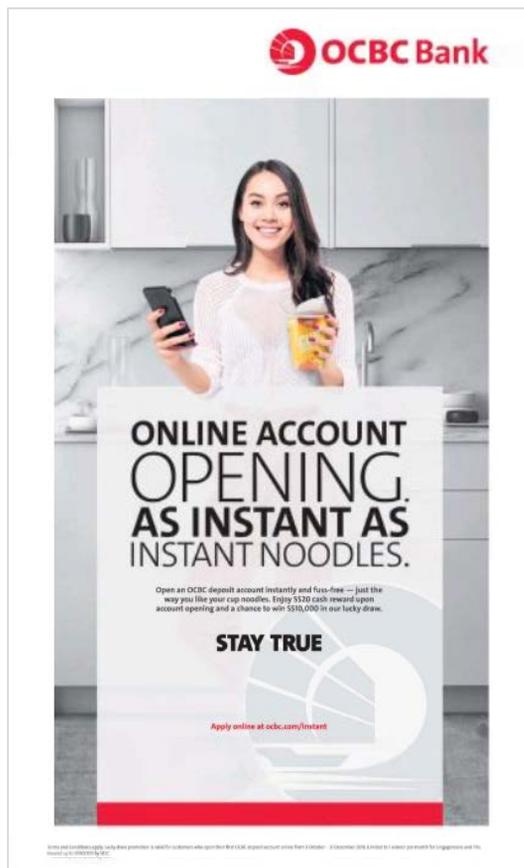
Absa says it is the only Capital Guaranteed type of product, in the market, where interest rates can be guaranteed upfront for the duration of the pre-agreed terms of the product.



OCBC incentivizes online account openings (Singapore)

New print ads for OCBC campaign promoting the ease and speed of online account openings along with an incentive

of getting a \$20 cash reward for doing so and being entered into the [Instant sweepstakes](#) running for the rest of the year for the chance to be one of three winners of S\$10,000. To encourage the account to become primary, customers get 10 extra entries for crediting their salary.



Goldman Sachs launch brand and leading rate savings account resulting in impressive customer acquisition

(UK)

Goldman Sachs launched its Marcus online savings accounts in Britain on September 27th — continuing its push into consumer banking that began with Marcus accounts for consumer customers in the US in 2016.

In the UK Marcus's leading interest rates for easy savings accounts is high as 1.5% AER with a minimum deposit of £1.

One week after launch, Des McDaid, managing director at Marcus reported it had been astounded by reaching 50,000 account sign-ups in just over a week. "It's exceeded our most ambitious expectations – and frankly, it sends a clear message to the market that savers are hugely frustrated with low interest rates. People work hard for their money, so finally it's time for their savings to work harder for them."

Marcus doesn't have a mobile app. By contract a leading digital bank start-up, Monzo says it's adding [20,000 new accounts](#) each week, but it doesn't pay interest on these accounts (yet).

Advertising for Marcus is primarily in print and OOH.

Putting the interest back into savings.

Start saving with just £1.
No fees or charges.
Move your money whenever you like.

Open an online savings account at [marcus.co.uk](#)

Marcus
BY GOLDMAN SACHS

Interest rate is 1.50% AER (1.49% gross, variable), and includes a bonus rate of 0.15% which ends after 12 months. Rate correct as of 1/10/2016. Interest is paid monthly. Annual Equivalent Rate (AER) (taxable) what the interest rate would be if interest was paid and compounded every month. Green rate is the interest you earn on your account before income tax is deducted. Marcus by Goldman Sachs® is a registered trademark and trading name of Goldman Sachs International Bank.



Nationwide offers children account paying 3.5% as long as parent has primary account as well

(UK)



Nationwide launched its [Future Savers](#) account where parents can access a market leading interest rate of 3.5% on savings up to £5,000, but only for children with a parent who has a primary current account with Nationwide. Those who don't will be offered a lower rate of 2.5%.

The account allows up to one withdrawal per year with no impact on rate, but if more than one withdrawal is made during the account year, the account will pay 0.50% until the anniversary of account opening, at which point it will revert to the higher rate. Nationwide say parents will have access to the account until they decide to hand it over to their child.

National Bank of Fujairah introduce 'Ajyal' for young Emiratis

(UAE)

National Bank of Fujairah has now launched a banking service brand called Ajyal tailored to young Emiratis. As you would expect the package in digital-forward coming with retail promotions, movie discounts, suite of products including credit cards, auto loans, savings and transactional accounts but is most notable for including sharia compliant accounts and the dedicated NBF Traveller app for accessing offers on dining, wellness, lifestyle and entertainment. The [website](#) is well designed. Watch the introductory video [here](#).

NEXT LEVEL PERKS

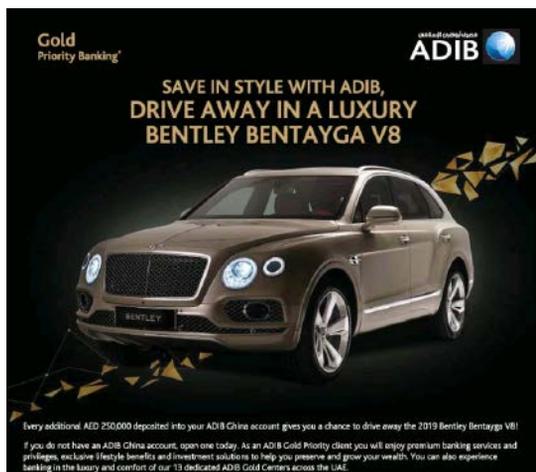
Fast lane,
smooth ride

Eyeing the car of your dreams?
Get into the driver's seat with an NBF Auto Loan.

[KNOW MORE](#)

Fidelity Bank unveil account opening by QR code (Nigeria)

Fidelity Bank’s prospective customers can now open accounts via Quick Response (QR) code. The new account opening initiative, the first of its kind in the Nigeria, enables members of the public to open online savings accounts through a QR code which can be scanned from any marketing materials.



Every AED 250K (~68K) deposited into ADIB Ghina account qualifies for automatic entry into sweepstakes to win the Bentley. Ghina is an a new savings programme offering customers the chance to win AED 2 million three times a year. Ghina works like a normal savings account, which is based on Mudaraba.

In competitive UK switching environment...

NatWest ad for a new £125 switching offer for new customers as well as existing customers switching their main bank account.

HSBC ad for £150 switching + additional £50 on the first annual anniversary of switching to the Advance current account.

Barclays introduced double rewards for one year. Running from 1st Oct. to 14th Nov. customers who switch to Barclays get double Barclays blue rewards for a year, receiving up to £30 a month or £360 over the year.

To take advantage of blue rewards, customers must pay a minimum of £800 into their current account, have monthly direct debits and pay a monthly £3 fee.

In return, Barclays blue rewards customers also receive a “loyalty reward” as well as additional cash rewards for holding certain other products with Barclays.

Rapper Nadia Rose fronts Barclaycard campaign to inspire people to put dreams into action

(UK)

Barclaycard launched the next phase of its 'Start Today' campaign with a spot featuring British rapper Nadia Rose to inspire people to get started on the things that matter most to them.

The multi-channel campaign featuring the new film debuted on 13th October across TV, cinema, social media and Barclaycard owned channels, and kickstarts a fresh approach to Barclaycard's 'Start Today' brand positioning.

The campaign encourages people to go out and turn their dreams into reality, following in the steps of rising hip-hop artist Nadia Rose. She was chosen to front the campaign as she exemplifies what hard work can achieve. The uplifting content encourages people to take stock and embrace the things that matter most to them.

With first-hand experience of what it means to push yourself towards your dream, the 25 year old musician is now signed with Sony Music and is on a global concert tour.

In the video, a disheartened Nadia, is seen as an animation wishing and waiting before she disrupts the narrative with a feisty statement: 'Enough of all the wishing and waiting! My story ain't playing out that way'. Stepping through the door into the realm of reality and bursting onto the street dancing, Nadia's lyrics enthuse Barclaycard's messaging on the chorus: 'Let's take action, make it happen'.

Alex Naylor, UK Marketing Director at Barclaycard, said: "Start Today is all about helping more people realise their passions and not put off what they could be doing today. Nadia's story struck us as the most authentic example of this and the video captures Nadia inspiring young people around the country to take action and make their aspirations a reality. The new campaign chimes with Barclaycard's brand promise to help more people move forwards every day."

You can watch the online video [here](#), and listen to the accompanying track on Spotify and Apple Music – just search for 'Nadia Rose Make it happen.'



Bank of America signs deal with Air France-KLM for 1st US credit card

(USA)

Most airlines have credit card partnerships with one or several of their national credit card providers.

Now, Air France-KLM and Bank of America have launched the new [Air France KLM World Elite Mastercard](#)[®]. It is the first and only Air France-KLM co-branded credit card available in North America.

"We are excited to launch this new card to reward our loyal customers in the United States. The U.S. is a major market for Air France-KLM" said Stephane Ormand, VP, USA at Air France-KLM. "

For more card detail

visit go.bofa.com/AirFranceKLMcard



American Express launching app-based restaurant booking feature

(UK --> USA)

American Express is launching a new restaurant reservation feature for its Platinum cardholders that will allow them to book reservations at thousands of restaurants — including tables at Michelin-starred spots held exclusively for Amex customers — from their mobile phone.

The reservation service went live to Platinum credit card customers in the UK starting at the end of September, and it will roll out to the US and other regions over the course of 2019.

In 2017, Amex partnered with world-renowned chefs and restaurants around the globe to launch its [Global Dining Collection](#) T which gives Amex Platinum and Centurion customers exclusive access to events and reservations at hundreds of top restaurants around the world.

As of October 17th no marketing in place and website not updated.



Round Up your change and pay down your mortgage (Australia)



ING has launched [Everyday Round Up](#) for Home Loans, a digital tool that allows customers to round up loose change from their card purchases to pay down their mortgage. When the tool is activated, card purchases made through ING's Orange Everyday account are rounded up to the nearest \$1 or \$5, with the extra amount automatically shifted into the mortgage account. Melanie Evans, ING's head of retail banking, says the home loan helper follows the success of Everyday Round Up, which launched a year ago, for customers to round up their 'loose change' into a savings account to earn interest. Watch the introductory video [here](#).

NEW: Everyday round up for home loans

Pay down on your home loan while you spend. Literally.



**الإمارات الإسلامية
EMIRATES ISLAMIC**

Times change. Values remain.

We believe that it's shared values that bind us to one another and take us forward. As the world keeps evolving, we take pride in never compromising on our Islamic values – making us the **preferred Islamic bank in the UAE**.

emiratesislamic.ae

Emirates Islamic launches home loans for non-residents to buy homes (UAE)

Emirates Islamic has announced the launch of home finance solutions to help non-residents purchase property in the UAE. Investors residing in Kuwait, Oman, Bahrain, Saudi Arabia, India, the United Kingdom, China, Hong Kong and Russia can now get finance up to 50% of their UAE property value for a 25-year tenure, the bank said in a statement. Wasim Saifi, deputy CEO - Emirates Islamic said: "Dubai remains one of the world's top destinations for second-home owners and investors alike. Through initiatives such as the Dubai Land Department's Dubai Property Show and the availability of financing options, overseas investors will find it much easier to realise their dreams of purchasing a property in Dubai." He said that customers applying for home finance can also benefit from fast-tracked documentation. The launch is aligned with the bank's strategy to expand its retail banking proposition, he added. When we saw the below print ad this month we assumed it was for this product offer due to the footsteps leading to the Dubai skyline but it is infact a broader brand ad.

USAA trials augmented reality app for car buying (USA)

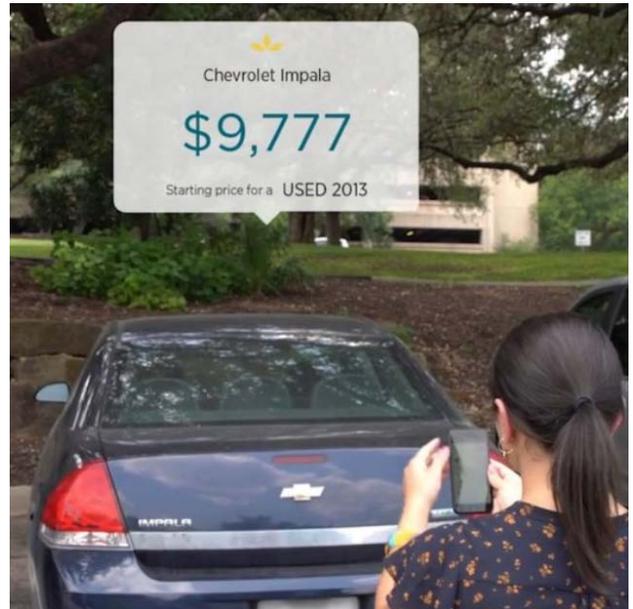


USAA is piloting an augmented reality app that aims to make car buying easier. The app allows users members to point their mobile device at any vehicle year 2000 or newer and instantly see information like purchase price, cost of insurance and any similar vehicles for sale in the area overlaid on the car.

The USAA app will allow a member to quickly access USAA's Car Buying Service, including local dealers and loan rates, in addition to providing cost and availability information.

The app is being piloted on USAA's member innovation website, usaalabs.com. Members can login and sign up to participate in the pilot to test the app and provide feedback. The company will then incorporate that feedback into the next phase of the app.

Watch the introductory video [here](#).



Capitec warns customers to only take credit for wise investments (South Africa)



In one of our favourite campaigns of 2018, Capitec warns consumers to [#RethinkCredit](#) by not taking credit to support a flashy lifestyle when it won't really make you live better. Instead only take credit for the right reasons such as renovating your house, buying a reliable car or paying for education.

The message is similar to UBank's (Australia) 'borrow less, live more' [campaign](#) from 2016.

Watch the spot [here](#).

'Hell or Habito' demands attention with an army of money-grabbing monsters (UK)

Habito, an online mortgage broker started in 2015 which created "the world's first robo-adviser for regulated mortgage advice" has a high profile campaign in place called 'Hell or Habito' focused around the idea that talking with a mortgage broker is hellishly expensive with fees and time consuming. The alternative being heavenly Habito.

Habito which has access to 70 lenders (excluding HSBC, TSB, Post Office and Tesco) and charges no fees.

The creative is animated-style featuring an unsuspecting protagonist about to start the mortgage application process when he's attacked by sinister forces

as hundreds of hands clamber over him to grab his wallet, steal his loose change before moving up to his face and ripping out his gold tooth. He manages to reach for his tablet just in time to pull up the Habito website, from which heavenly, winged keys rise up to guide him to homeowner heaven.

Abba Newbery, CMO, Habito said "As with our posters, the TV creative is loud, bold and humorous - something you just don't come across in the world of mortgage advertising."

Watch the spot [here](#)



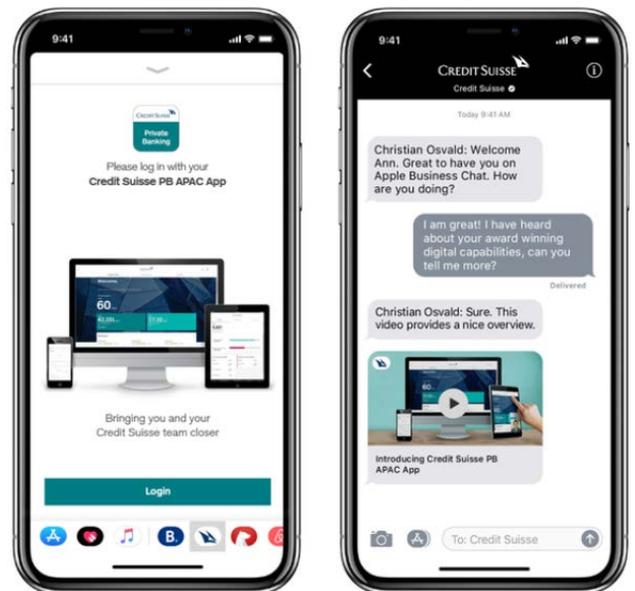
HSBC offers new robo-advisor service (Canada)

HSBC Bank Canada became the 4th bank in the country to introduce a robo-advisor platform. Called [HSBC Wealth Compass](#), the online portfolio manager helps mutual fund investors with as little as \$500 to invest in exchange-traded funds. Customers answer simple questions to determine their investor profile and Wealth Compass immediately recommends a suitable investment, from five investment portfolios, with automatic rebalancing. HSBC says that additional account types will be offered in the future. Help is available to customers through live chat or phone. For a limited time, new accounts opened online through HSBC Wealth Compass with a minimum of \$1,500 can receive a \$100 bonus. Watch the introductory video [here](#).



Credit Suisse now available on Apple Business Chat (Hong Kong & Singapore)

Credit Suisse [announced](#) it is making Apple Business Chat available to private banking clients with accounts in Singapore and Hong Kong who are Digital Private Banking users, introducing a new way for them to communicate directly with the bank using the Messages app on iPhone and iPad. In the next phase, more geographical booking centers and functionalities will be added including allowing clients to perform self-servicing functions such as placing trade orders and completing tasks relating to their account such as submitting forms and updating their personal details, via the Relationship Managers. To start an Apple Business Chat, Credit Suisse clients can authenticate themselves via the Credit Suisse Digital Private Banking app, using the fully digital onboarding process



Lombard Odier latest creative questions how to invest for sustainability (Global)

Here's the new ad from Lombard Odier's ['rethink everything'](#) campaign that began in September 2016. Like previous executions the creative poses hard hitting questions about the current environment and future world with its connected impact on society and environment. All the ads have brilliantly bold and commanding visuals. As we've mentioned in previous reports we applaud the campaign and positioning with the caveat that the messaging is only appropriate to Lombard Odier's very specific audience as the solutions posed are generally about how to benefit financially versus solving societies challenges.

To engage SBOs and entrepreneurs Interac launches podcast series (Canada)

In an effort to engage with small businesses, the payments network Interac is delivering content by podcast to business owners and aspiring entrepreneurs. Called 'Earning Curve' the free podcasts are described as letting "you in on the intimate and raw conversations behind what it takes to grow a business—between people building the next generation

Twitter posting publicising podcast series



of Canadian businesses, and the industry leaders who have already made their mark. Hosted by Canadian tech entrepreneur, television personality, and venture capitalist Michele Romanow, the show

brings together a wide range of young entrepreneurs and business leaders for a candid conversation about growing a business."

There are six episodes scheduled, released on a weekly basis, which are being promoted with Facebook and LinkedIn video, digital ads, SEM and radio.

Each episode has some light-touch mid-roll references on Interac's offerings for small businesses so the focus is genuinely content driven.

Download the podcasts on iTunes [here](#).

4 podcasts out of 6 scheduled

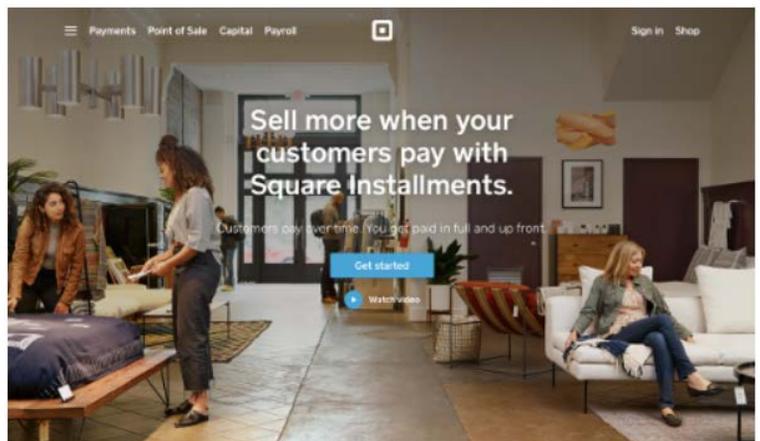
Earning Curve		Interac / Gimlet Creative >				POPULARITY	PRICE
#	NAME	TIME	RELEASED	DESCRIPTION			
1	Mark Ang & Michael Watt	34 min	10 Oct, 2018	Are entrepreneurs born or made? What's it like...	7	Get	
2	Alex Rice & Mandy Benehan	36 min	3 Oct, 2018	In this episode, you'll hear from Alex Rice, Presid...	7	Get	
3	Ryan Holmes & Joe Lee	40 min	26 Sep, 2018	How do you maintain a level of transparency whi...	7	Get	
4	Coming Soon Earning Curve	3 min	17 Sep, 2018	Series Preview	7	Get	
TOTAL: 4 ITEMS							

Square brings instalment payment options for small businesses (USA)

Square is launching [Square Installments](#), providing small business sellers with access to a powerful tool to help grow sales. This new payment method gives the business customers the freedom to pay for purchases between \$250 and \$10,000 by splitting it into easy, fixed monthly payments.

For most sellers, providing a payment option like Square Installments to their customers has not been possible. Existing offerings have prohibitive minimum sales requirements and getting set up is time consuming and labor intensive. In a survey of Square sellers, nearly half indicated the number one reason for not offering a flexible payment option was the long and complicated setup. In contrast, Square Installments is seamless for sellers, taking just minutes to get started and has no sales volume minimums. Customers can apply through a brief online application and get a decision in real-time. If approved, customers will see the option to pay over 3, 6 or 12 months, with the total cost clearly spelled out upfront.

Watch the introductory video [here](#).



TD announces helps first startups with their patent process and funding (North America)

In October 2017 TD started the Patents for Startups Program, with a \$3.25 million pool earmarked for patent support of seed stage companies for the funding and assistance with the rigorous patent application process in Canada, the U.S. and elsewhere. TD is the first bank in North America to offer a non-equity-based program specifically supporting the patent application process for early startup ventures.

This support will help the companies harness the value that patents can offer in supporting their growth. Its a mutually beneficial program designed to support high-potential start-up organizations that TD is interested in working with, so they can continue to focus on building out their concepts.

All patents remain the property of the startup and be held in their name and the companies will also retain all rights to their underlying technology.

On October 11th TD [announced](#) the first three startups to join the Program. All three companies are doing work in emerging areas, ranging from Artificial Intelligence (AI) and advanced machine learning solutions to power the retail banking industry, to the development of new enterprise data and analytics collaboration tools to find new solutions for the sharing economy.

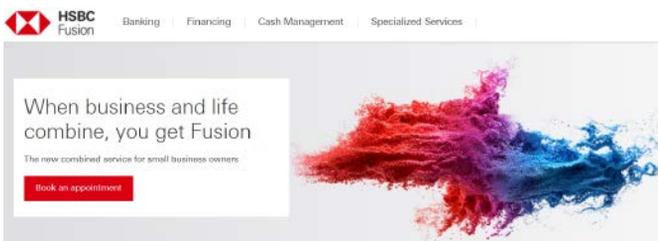
HSBC Bank new service to integrate customers' Small Business banking and Personal finance needs (USA)

HSBC announced the launch of a new service designed to give customers greater control over their business and personal finance needs. The first service of its kind for HSBC in the US, HSBC Fusion is designed to facilitate account management for small- and medium-sized business owners (SMBs), saving them both time and money.

HSBC Fusion customers are assigned one point of contact for both their business and personal banking needs, as well as have the ability to take advantage of a single internet banking platform providing views of their business and personal relationship. Other key features include:

- Total balance recognition;
- Exclusive access to business credit and international debit cards;
- Twenty four hour response secure messaging;
- and Advisory services from HSBC Commercial Banking specialists.

“At HSBC, we understand what it’s like to run your own company and your own household at the same time,” said Pablo Sanchez, HSBC North America. “By integrating business banking and personal banking on a single digital platform, HSBC Fusion is our way of giving business banking customers more clarity into their finances, helping them save time and get ahead with easy access to funding, advice and opportunities.” See the HSBC Fusion webpage [here](#).



American Express adds Early Pay option for supplier payments to ease cash flow for SMBs (USA)

American Express is launching Early Pay, an option that allows large U.S. companies that buy goods and services from U.S. suppliers to get a discount when they pay their suppliers before the due date.

Meanwhile, suppliers get access to a digital payment platform and get paid earlier than the original payment due date at a "competitively priced" early payment discount, AmEx says.

Buyers can choose to fund the payments on their own or use the American Express-funded option and pay AmEx back on the original payment date.

Early Pay does not charge implementation fees, setup fees, or ongoing maintenance charges for buyers who sign up. Read the full press release [here](#).

American Express Early Pay Offers Flexible, Cost-Effective Supplier Payment Options

NatWest campaign highlights inspirational female business owners

(UK)

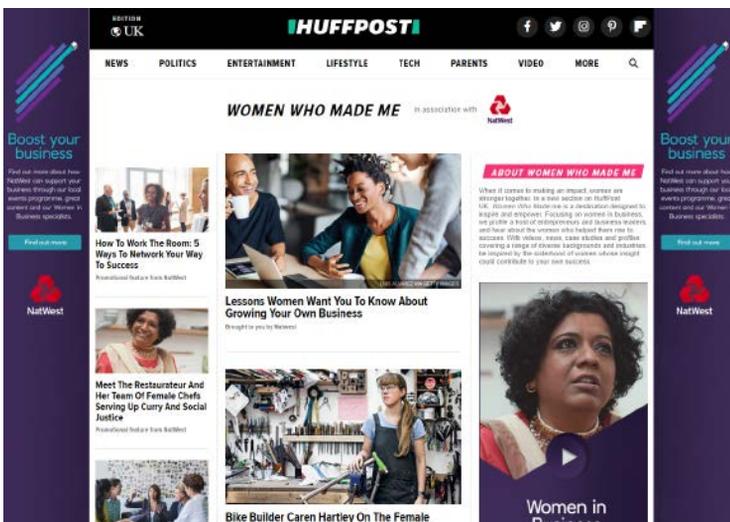
NatWest has launched a new platform titled [Women Who Made Me](#), an exclusive video campaign hosted on HuffPost UK. The campaign delves into the stories behind successful female business owners and the women who supported them to the top. The campaign ladders up to NatWest's wider "[Women In Business](#)" campaign (including a podcast series) positioning NatWest as the go-to bank for women who want to grow their business.

Women Who Made Me uses insights from across Oath's (HuffPost's parent brand) media brands and services, to ensure that the content engages women from all backgrounds and delivers interesting editorial and branded content that resonates with Oath's female audiences. The platform uses storytelling to inspire and empower women, championing successful female business leaders from a variety of industries and their journey to success. The site also provides an open forum for successful business women to share their learnings, with the hope of inspiring others and for new potential talent to be unearthed.

Women Who Made Me will host two hero videos featuring TV personality June Sarpong and two inspiring women business owners, and a range of bespoke content and social assets.

The content will also be distributed using video formats on Oath Ad Platforms to reach relevant audiences across a network of premium third party publishers.

The campaign will run until the end of November.



HSBC Commercial Banking introduces Digital Partner Platform

(USA)

In a [press release](#), HSBC U.S. Commercial Banking announced plans to roll out its Digital Partner Platform, a portal on which third parties, including FinTech firms, can collaborate with HSBC and access a set of APIs.

The first API to be available on the platform, which is set for launch in early 2019, will enable businesses to apply directly for accounts when using the digital platforms of HSBC and its partners. HSBC said, it also plans to include functionality that allows clients in select international markets to open an account across borders.

Citi recently [released a report](#) that identified Citi, HSBC, U.S. Bank, Deutsche Bank and other legacy financial institutions as players that are enhancing their API rollouts, with 87% of banks overall reporting that they have a clear API strategy.

Sabadell shares customer data for free to SME customers

(Spain)

Sabadell is one of the banks globally making its mountain of customer data available to its SME business customers in order that they have the tools at their fingertips for analysing and reviewing consumers trends, insights for helping with planning and cash flow. Sabadell provides all this data free of charge to merchants using its payment solutions (POS and online payment platform) as well as the specific business data collected.

Called the [Kelvin Retail](#) solution, not only does it show recorded transactions on the level of activity, through simple indicators such as turnover (hourly, daily, weekly, monthly) etc. Kelvin Retail adds to this database an estimate of the business's market share and all kinds of related statistics, determined from the data of other 15 Sabadell client companies in the same sector and, for the businesses, located in the same catchment area.

It also includes consumer data, providing demographics and behavioral data, statistics on gender, age, income, regional disposition, digital maturity in relation to consumption habits, customer loyalty, spending pre/post which of course all helps Sabadell clients with planning marketing strategy.

Even if Sabadell can't prove a direct ROI for providing this platform to clients it should certainly contribute to referrals and loyalty.



Mastercard helps small business artisans stay in business with Business Facelift initiative

(Poland)



Contrary to the trend in many countries of consumers seeking small and local brands, Polish consumers are still increasingly gravitating towards big retail brands meaning a very difficult trading environment for small Polish brands with high quality products and services.

According to Mastercard the reasons why is that many of these business owners don't know much about advertising, digital communication or brand design. Consequently much of the advertising on streets and buildings is mundane and messy which does not help the brands to communicate their quality products. As a result, Mastercard says that in the last decade alone, over 100,000 small shops disappeared.

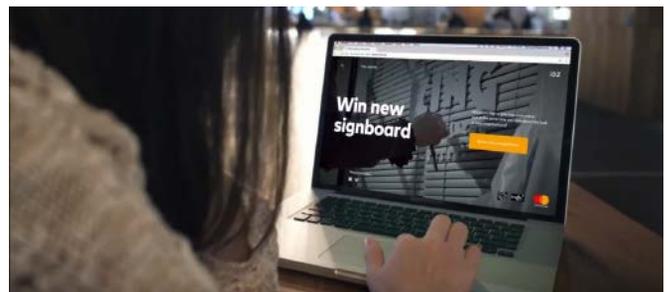
To help these small businesses to compete better against the big retailers and make the streets look better too Mastercard together with NGOs who specialised in urban design and McCann Warsaw, launched BUSINESS FACELIFT – a program created for small business owners that, through an online platform, connected them with designers and specialists who offered them free design makeovers and business management courses, such as how to design an effective website.

Participation was contingent on one condition: they also needed to upgrade with Mastercard POS technologies.

Marta Źycińska, VP, Marketing, Mastercard Europe commented: "An attractive store design can encourage more customers to come in and buy, which will result in higher profits for entrepreneurs."

To promote the BUSINESS FACELIFT, Mastercard transformed some of these businesses on a busy street in Warsaw. The stunt was hugely successful with over 100 stores getting a makeover in the first few weeks and generating great amount of press coverage and goodwill, while also reaching over 5m Poles and giving advice to over 200,000 small businesses.

Watch the campaign video [here](#).



Get \$20 just for coming to branch and chatting for 20 minutes (Canada)

RBC is suggesting in a campaign – [Get \\$20](#) – that people ‘Experience The RBC Difference’ through visiting a branch to see for themselves that “Not All Banks Are The Same”.

And to make the suggestion more compelling they will give visitors \$20 when you give the bank staff 20 minutes to demonstrate why.

During the 20 minutes RBC will “provide useful banking advice and tell you about our tools and partnerships to help save time and money, all to make your life more convenient.”

The campaign website (rbc.com/get20) points to six specific ‘Reasons You’ll ♥ RBC’ (as shown at bottom right)

Virgin Money acquisition by CYBG gets approval (UK)

This new print ad follows May’s announcement that CYBG had reached an agreement to acquire Virgin Money with approval formally granted this month by shareholders and regulatory authorities.

Together, CYBG and Virgin Money will service an estimated six million customers with the combined entity to be branded as Virgin Money.

The merger creates the U.K.’s sixth largest bank. Customers will migrate to the merged Virgin Money over the course of three years.

Bank spanking new.

Coming soon, centuries of experience meets a dynamic customer champion. At last, the perfect bank balance.

Print Ad

Take 20 minutes. Get \$20.

EXPERIENCE THE RBC DIFFERENCE

Spend 20 minutes with an RBC advisor and we'll give you \$20. Book an appointment or visit us in-branch today to experience the RBC difference. Learn more at rbc.com/get20

*Trade name(s) of Royal Bank of Canada, RBC and Royal Bank are registered trademarks of Royal Bank of Canada. All other trademarks are the property of their respective owners. Offer is available to age of majority Canadian residents in British Columbia, New Brunswick, New Brunswick, New Scotia and Prince Edward Island without an existing personal banking relationship with Royal Bank of Canada or any of its deposit taking affiliates at the beginning of the "Promotional Period" on September 1, 2018 and otherwise comply with the terms of the offer. You will be eligible to receive a bonus of \$20 whenever attend a consultation in-branch with an RBC representative for the purpose of making about a new personal banking service from RBC. This offer may not be combined or used in conjunction with any other personal banking offer/offer. Royal Bank of Canada reserves the right to withdraw or amend this offer at any time without notice, with offer acceptance by you. Offer expires November 25, 2018.

Campaign Website

Reasons You'll ♥ RBC:

NOMI Find & Save 	Petro-Canada 3¢/L on Gas 	Credit Card Lock
MyAdvisor 	RBC Offers 	RBCxMusic

The Co-operative Bank reinforce ethical message with real customers in latest campaign (UK)

A new five week campaign features real customers talking about why they choose products and services from the bank, and how much they value the Co-operative Bank's ethical policy. Marketing director Alastair Pegg said "We have a loyal customer base and we want to ensure that they continue to see that the values and ethics of the bank are strong and very much part of the bank today. We also want them to know that we continue to listen to them and welcome their views." The campaign is primarily digital focused on surfacing messages through Sky AdSmart and with targeted adverts through catch-up TV. The campaign will also be supported through programmatic video, sponsored ads and organic content through social media. The Co-operative Bank will also be using YouTube Premium for the first time. Watch the spot [here](#).



Kiwibank urges actions not just dreams (New Zealand)

Kiwibank's new campaign called 'Let's Go' headlined by a TV spot showing a diverse range of New Zealanders, all with different goals for their future. The tagline of the campaign is 'The future is ours to create'. Kiwibank head of brand and marketing Simon Hofmann says the bank's latest campaign reflects how Kiwibank seeks to support, enable and champion those that want to create a better future for New Zealand. "Our latest campaign explores the future New Zealanders are working to create. It's up to Kiwis to decide. There are no limitation. And because this is our home, we're committed to making it happen. This isn't about dreams, it's about taking action and making things happen." The campaign ties into Kiwibank's long-standing purpose: 'Kiwis making Kiwis better off', he says. Watch the TV spot [here](#).



Scotiabank gives thousands of pre-loaded and branded travel cards to residents (Canada)

To help celebrate the renaming of the ACC Arena in Toronto to The Scotiabank Arena, Scotiabank gave away at the start of the Toronto Maple Leafs hockey season in October, 10000 free pre-loaded (\$6-8) Scotiabank Arena branded PRESTO cards "to get fans to Scotiabank Arena to cheer for their hometown team at this year's Toronto Maple Leafs home opener" and will do so again at the Toronto Raptors basketball home game

ICBC ad campaign for 10th anniversary (Hong Kong)

For the bank's 10th anniversary ICBC International has released new brand creative made up of four black and white images showing expertise craftsmanship in music, art, and as shown in this OOH billboard calligraphy and sculpture. The accompanying slogan being ICBC 'Ten Years in Pursuit of [Excellence / Brilliance / Mastery / Virtuosity]'.



Standard Bank introduce concept of ‘Happinext’ as part of their ‘What’s your next?’ campaign (South Africa)

This new eye catching, distinctively designed brand print ad continues Standard Bank’s ‘What’s your next?’ campaign that has been running since mid-2017, which ladders up to the bank’s positioning of Moving Forward. The latest iteration of the theme is the concept of ‘Happinext’ (ed. which we assume they looked into trade marking).

The idea behind “What’s your next?” is to inspire South African’s to strive for their own unique aspirations and ambitions with Standard Bank as an enabling partner on their journey to achieving their ‘next’ whether it is as small as your next holiday or as big as buying your next business. Happinext should be a memorable and ownable theme for the bank and as shown below also works well for product messaging.

Brand Print Ad



Product Digital Ad



RBC introduces Upskill, an online resource to help prepare Canadian youth for the jobs of tomorrow



To help young people with confidence to start a career, [RBC Future Launch](#) has created [RBC Upskill](#)TM, an online resource using the most current Canadian labour market data to help young people understand how their past experiences and current skills will help prepare them for the jobs of tomorrow.

Valerie Chort, VP, Corporate Citizenship, RBC. "By launching RBC Upskill, we're offering a freely accessible tool that provides easy-to-understand, personalized information on career possibilities that will help young Canadians build confidence as they navigate their future career prospects."

RBC Upskill offers young Canadians:

1. *Personal skills profiles based on experience* to help the young person understand the skills they have to offer.
2. *Career suggestions based on underlying skills and interests* to explore real opportunities in the Canadian labour market.
3. *Additional information and resources, including tips for skills-based resume writing and networking* which will help the young person move forward and take action.

Noted: ‘Brands should stop seeing age as a defining feature of the over-50s’

New [UK] research shows the over-50s feel misrepresented and ignored by advertising because brands are using their age, rather than their attitude and lifestyles, to target products and services.

The research conducted by Gransnet and Mumsnet among 1,028 of their users finds 78% of those aged 50 or over feel under-represented or misrepresented by advertising. In response RBS Group CMO David Wheldon "Even though I'm a foodie, I'm a family man and I love film and Luton Town [football club]; my targeting is funeral plans, walk-in baths and pensions."

Tom Goodwin, head of innovation at media agency Zenith, agreed. He described the way the ad industry targets millennials over all other age groups as "insane", particularly because "older people have all the money and millennials have no money at all". Going on to say "Demographics have been proven to be nonsense yet we insist on using them. Big data can measure attitude, intent, likely behaviours. We need to get better at using data signals rather than demographics."

Original Source: Marketing Week. Read full article [here](#). Edited by Otaara for brevity.