

New Breed of Banks Sweeps Efma and Accenture 2015 Global Banking Innovation Awards

Winning innovations are mostly from emerging-market banks

AMSTERDAM; Oct. 29, 2015 – Efma, an association of 3,300 retail financial services companies in more than 130 countries, and Accenture (NYSE: ACN) have announced the winners of their third annual Global Distribution & Marketing Innovation Awards for financial services. The program, jointly launched by Efma and Accenture, recognizes financial services firms for the most-innovative projects and initiatives in distribution and marketing.

More than 200 financial institutions from 59 countries submitted 500 case studies of innovations within 10 categories: Customer Experience; Digital Distribution; Physical Distribution; Digital Marketing; Best New Product or Service; Best Innovation in Payments; Big Data & Analytics; Sustainable Business; Most Disruptive Innovation; and Global Innovator of the Year.

The winners were selected by a combination of votes from a panel of judges comprised exclusively of senior retail bankers from around the world and online votes from Efma members.

“Innovation is the only way for banks to succeed in an industry that is undergoing a profound transformation, and it’s interesting to note that since we launched this award program, many of the innovators recognized by these awards in previous years were from emerging markets,” said Piercarlo Gera, global managing director of [Accenture Distribution and Marketing Services](#). “This new breed of banks is made of players that invest in digital innovation and are making real impact in terms of customer experience enhancement.”

This year’s winners are:

- **Denizbank**, Turkey, won the **Global Innovator of the Year award** for its digital banking model, which includes Facebook banking; Direct Message, which accepts credit applications through Twitter; and its fastPay mobile wallet application.
- **Idea Bank**, Poland, won two awards—the **Most Disruptive Innovation** and the **Digital Distribution awards**—for its Idea Cloud, Europe’s first banking cloud. Idea Cloud enables the bank’s small- and medium-sized enterprise clients to administer accounts, payments, documents and client data—as well as conduct ebanking—from a single cloud platform.
- **mBank**, Poland, won the **Digital Marketing award** for its real-time marketing platform, which enabled the bank to identify an additional 300,000 sales leads per month by analyzing card transaction, Web traffic and geolocation data about its customers and presenting relevant offers to them based on that data.
- **Allied Irish Bank**, Ireland, won the **Customer Experience award** for eMortgage, the first Irish market digitized end-to-end mortgage offering, enabling customers to complete applications, obtain loan approval and upload and sign documents online.
- **Intesa Sanpaolo**, Italy, won the **Physical Distribution award** for its paperless branch model, which digitally produces and stores the bank’s paper documents, minimizes customers’ paper documents, reduces storage costs and enables digital signatures.
- **KBC Securities**, Belgium, won the **Best New Product or Service award** for Bolero Crowdfunding, a crowdfunding website enabling startups and established businesses to obtain financing from investors. Bolero is the bank’s online stock trading platform.
- **POLSKI STANDARD PLATNOSCI**, Poland, a consortium of several Polish banks, won the **Best Innovation in Payments award** for its mobile payments standard, which generates a digital code enabling mobile payments, ATM withdrawals and point-of-service payments by phone, and online payments.

- **Nedbank**, South Africa, won the **Big Data & Analytics award** for Market Edge, its data analytics tool that enables merchants to gain insights into their customers' shopping behaviors using a Web-based platform that provides data on customers' card transactions, income segment and demographics.
- **ICICI Bank**, India, won the **Sustainable Business award** for its digital village initiative in Akodara, which allows residents to open savings accounts without submitting physical documents, transfer funds by mobile phone and pay for goods without cash. The bank is also digitizing school records and providing digital access to telemedicine, which gives villagers remote access to health care.

Patrick Desmarès, Efma's secretary general, said, "As we reviewed the 500 innovations submitted this year, we realized that banks are finally entering the age of customer-driven innovation. At a time when competition is intense, banks must offer relevant, personalized and seamless experiences across channels to attract and retain customers. The winning institutions are innovating to provide a better customer experience and develop stronger customer relationships."

"This year's winners confirm that banks in all corners of the globe are responding to the universal rise of—and fully embracing—digital, which is absolutely critical today given changing customer behaviors, new regulations and emerging competition from new entrants," said Gera. "Like with our [Fintech Innovation Labs](#), our objective with this award program is to nurture and foster digital innovation in financial services."

To learn more about these innovations, watch the replay of the award-ceremony in Amsterdam at www.accenture.com/dmiaawards and continue following the conversation on Twitter at [#DMIAwards15](#).

About Efma

As a global not-for-profit organization, Efma brings together more than 3,300 retail financial services companies from over 130 countries. With a membership base consisting of almost a third of all large retail banks worldwide, Efma has proven to be a valuable resource for the global industry, offering members exclusive access to a multitude of resources, databases, studies, articles, news feeds and publications. Efma also provides numerous networking opportunities through working groups, online communities and international meetings. For more information: www.efma.com or info@efma.com.

About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with more than 358,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$31.0 billion for the fiscal year ended Aug. 31, 2015. Its home page is www.accenture.com.

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