

PARIS--([BUSINESS WIRE](#))--Efma, an association whose membership includes nearly one-third of the world's large retail banks, and Accenture (NYSE:ACN) have announced the winners of their inaugural Global Distribution & Marketing Innovation Awards for retail banks. The global program, jointly launched by Efma and Accenture, identifies and awards banks for groundbreaking customer innovations.

More than 150 banks from 54 countries around the world submitted nearly 330 case studies of customer innovations in the following categories: Digital and Mobile Excellence, Physical Distribution, Multichannel and Customer-Experience Management, Customer Analytics and Big Data, Sales Effectiveness, and Responsible Business.

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

This year's winners include:

- Multichannel and Customer-Experience Management: **Nykredit**, Denmark for its **Direct Banking** – a team of online, remote personal advisors to help meet the needs of Nordic banking customers who prefer digital channels but still need one-to-one advice.

- Digital and Mobile Excellence: **BRE Bank**, Poland for its new **mBank** – virtual branch with a unique app-like and mobile-enabled user interface, advanced and integrated personal financial management tools, redesigned customer-centric navigation, social media-integrated offers and a number of other innovative features not typically associated with online banking.

- Sales Effectiveness: **Hana Bank**, Korea for its **Hana N Cyber** – An internet/mobile product sales model that strategically integrates on/offline channels and acquires new customers without the limitations and requirements that come from transacting at a branch location.

- Customer Analytics and Big Data: **Intesa Sanpaolo**, Italy for **Customer Dialogue Analytics** – A new analytics approach with the aim to monitor and stimulate actions about

overall relationship and selling activities in branches.

- Physical Distribution:
 - **Aktifbank**, Turkey for the ***Aktif Nokta Project*** – A versatile distribution channel where customers get banking and many other non-financial retail services at the same time.
 - **Allied Irish Bank**, Ireland for “***The Lab***” – technology-driven digital banking store that brings all of AIB’s leading edge technologies together in a physical hub to showcase, test and introduce customers to the best digital banking experience in Ireland.

- Responsible Business:
 - **BNP Paribas Personal Finance (Cetelem)**, France for its ***financially fragile loan holder prevention program***
– anticipates loan holder’s budget problems before their financial situations become too difficult, offering helpful advice and effective solutions.

 - **Maybank Berhad**, Malaysia for its ***CashVille Kidz*** – a nationwide early financial education program that teaches good money management habits and empowers the younger generation to become financially savvy.

Two additional awards were granted to:

- **BRE Bank**, Poland, which was recognized as “The Most Disruptive Innovation” for radically changing and redefining the way it does business.

- **La Caixa**, Spain, which was recognized as “The Global Innovator of the Year” for committing its overall vision to innovation and developing innovative products to transform its business model.

“Many of the most impressive innovations came out of emerging markets, in Eastern Europe and Asia, competing with some of the biggest established banks,” said Patrick Desmarès, Secretary General of Efma. “On the other hand, some of these established banks, such as BNP Paribas, La Caixa and Intesa Sanpaolo, are also demonstrating that the organizational culture change, which is required to execute an innovation strategy, is within the reach of the largest financial institutions. We hope that these innovations

inspire others to examine what they are currently doing and identify opportunities to make further advancements in customer-facing products.”

“We believe that significant banking revenues are at risk with the emergence of non-traditional competitors,” said Piercarlo Gera, global managing director of Accenture Distribution and Marketing Services. “To drive profitability, banks need to transform their business models and innovate to engage with their customers based on what these customers need and not on what banks have to sell. They will have to become the keystone in consumers’ everyday life needs, not only offering financial services, but also non-financial services through a network of business partners, so they can increase customer interactions and better-suited cross-selling opportunities. We co-founded this awards program to bring some of these customer-relationship innovations to light.”

“We warmly congratulate the winners of this inaugural award,” said Juan Pedro Moreno, global managing director of Accenture’s banking industry practice. “These projects represent the vanguard of real world service innovations in retail banking, and they offer a model for institutions looking to carve out their future competitive positions as this industry rapidly evolves into the digital world.”

About Efma

As a global not-for-profit organisation, 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 approximately 275,000 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\$28.6 billion for the fiscal year ended Aug. 31, 2013. Its home page is www.accenture.com.

Accenture helps financial institutions transform their customer relationships through Accenture Distribution and Marketing Services, a business service within Accenture's financial services operating group, serving more than 100 institutions worldwide. Accenture Distribution and Marketing Services combines Accenture's deep industry knowledge in banking, insurance and wealth management with proven expertise in marketing, distribution and innovation. It blends Accenture's management consulting, technology and outsourcing capabilities – including its assets and expertise in digital innovations, like analytics and mobile – to help institutions improve growth and cost management through better customer relationships.