

# A REVOLUTION IN BANKING COMMUNICATION:

when adv customer loyalty and cut costs.

2014

# SCENARIO

“Bringing back the advertising investments. The numbers say: the so-called "vitality index of the advertising market" calculated from A + Ad Audit - the most authoritative Italian auditing of advertising - which last month had for the first time touched the red (-0.2% ), it was significantly strengthened in May, with a net +2.4%.

The net investment in television advertising continues to decline: about 5% over the mobile year. "It is very important to read this properly," says Paola Furlanetto, president of A + Ad Audit, "is not to say that the crisis is over, that all is well, however, shows, and very clearly, that the industry keeps advertising in the middle of the recipe for recovery, entrusting a towing even in times of economic crisis"

**Affaritaliani.it**

“Everything changes. Or rather has already changed, as said Mainardo De Nardis, CEO of OMD Worldwide. The world of Italian communication feels the need to change their "vision" of the market and consumers.

Media, in the face of change in “liquid” society as defined by the President of the Fiege Carlo Malinconico, focusing on digital multiplication. And the proliferation of distribution platforms. The ace up its sleeve is the quality of its content in the face of Web chaos "without guarantees". The crisis, sooner or later, will pass, repeat all, but adds Enrico Finzi, "his legacy will be a fall trend test profit for all. Also because "the new costs".”

**Il Sole 24 Ore**

Two short excerpts to understand better where is leading the advertising' market. Being slow lifts but also firm and rationalization. Further analysis, this time supplied by Nielsen Media, shows how the channels on the classic collection, compared with a year ago, is falling: television (-15.7%), printing (-25.5%), radio ( -30.9%), billboards (-21.9%), cinema (-34.2%). New media, by contrast, are rising: Internet (+1.8%), Out of home TV (+3.4%). The explanation is logical and resides in the ability to justify the cost impact, while ensuring the measurability of the message and maximize their efficacy with a pressure targeted. All this UMIG Italy had already set seven years ago.

# BUSINESS IDEA

Use the space still unused

Turn ATM in attention getter

Idle time: client is waiting for an important response

Sale of advertising space to third parties within the ATM

Maximum level of attention in front of ATM

Media one to one – high impact at low cost

Reporting – campaigns for targeted areas – monitoring and analysis for commercial purposes

New visual – language that increase CMR

Bank also uses network to convey messages of promotional products

# VIDEO



1) Card insertion



2) PIN insertion



3) Operation choice



4) Amount choice



5) Bill printing choice



6) Beginning emission spot



7) Closing emission spot



8) Card withdrawal



9) Withdrawal announcement notes



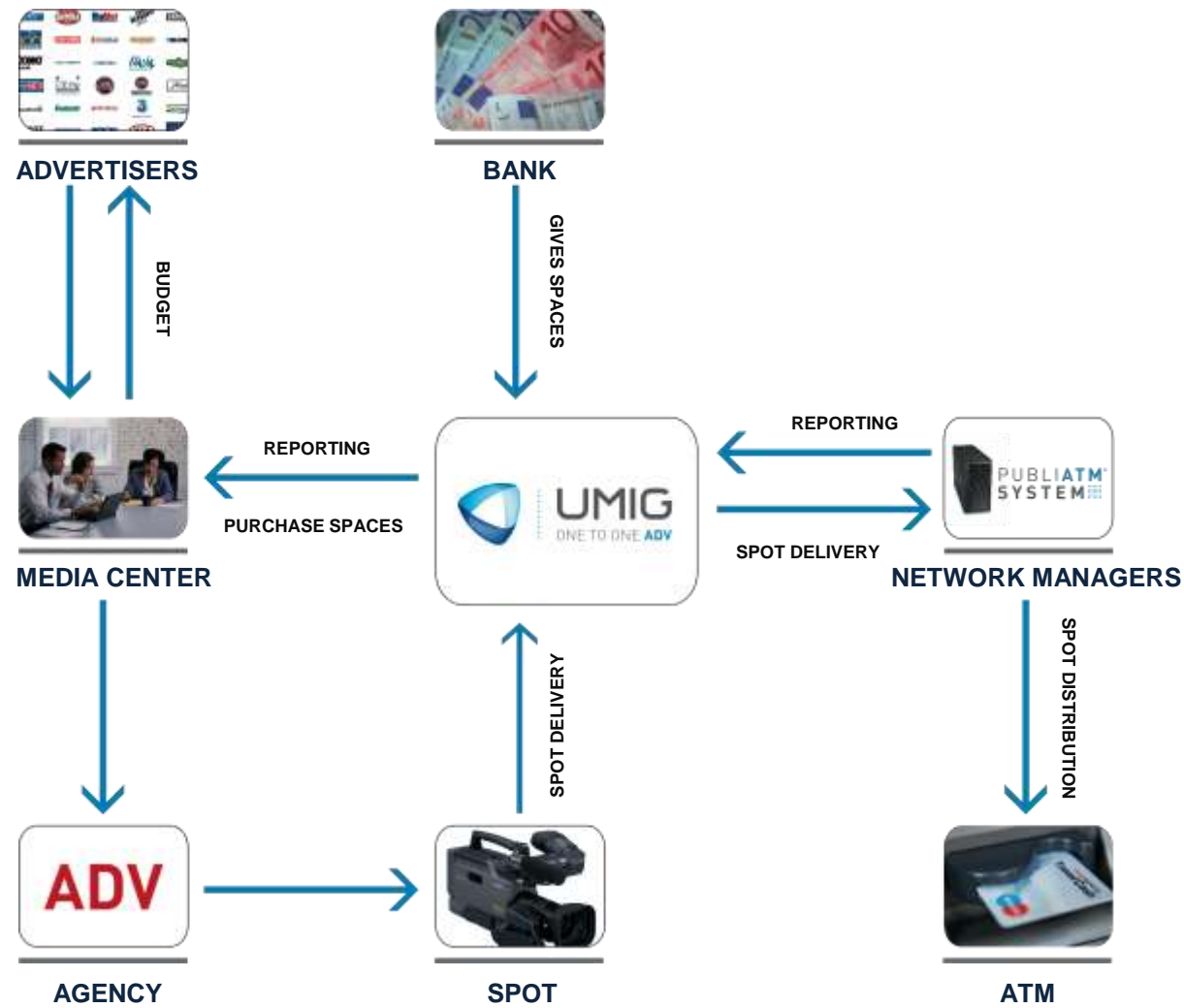
10) Cash withdrawal

***“Technology is changing advertising...***

***Consumer does not suffer whatever message sent. We must find a way to reach users without getting bored “***

Bill Gates

# SCENARIO



# ABOUT US

UMIG Italia s.r.l. is a commercial agent and advertising editor present in Italy and Spain. Born in 2003, thanks to the experience acquired in the field of new-media advertising development, specifically in the field of ATM financial self-service, the Company has positioned itself among the main players in Banking Communication innovative solutions.

From 2004 until today, after having formalized business agreements with the main IT and bank services companies present in Italy, Umig Italia has created the first integrated model for advertising management on ATM channel: PubliATM System®.

Deepening its own specialization in high added value solutions, in 2005, 4 show rooms were opened in the main Italian cities with the specific task of looking after and developing all the client/server aspects connected to the banking and advertising sector.

In the three-year period from 2005 to 2008, an intense activity of contacts has been performed with all the main and minor financial realities, through the presentation of the project to the Distribution Areas - Management Service – Integrated Retail & Marketing Channels.

Throughout the years, an intense activity of contacts has been performed with all the main and minor financial realities and contemporarily we have succeeded in consolidating our technological, operative and business knowledge through partnership with operators of the advertising information technology market.



# HOW WE ARE

Ubi Materia Ibi Geometria: **UMIG**.

For years we had planned a future that is now taking shape. The economic crisis, the rationalization of costs, the information society: the business idea and the software UMIG have anticipated this scenario. This marks UMIG compared to other dealerships. We are constantly looking for new worlds to connote, for better opportunities.

Since 1999 we have the know-how unique in the European banking communication. Not only have we taken care of and analysis of the Spanish reality, but we've perfected the single channel and made the new system, improving the distinguishing feature in terms of marketing (profiling, optimization, and detailed reporting).

# WHAT HAVE WE DONE?





# PUBLIATM<sup>®</sup> SYSTEM

**“The best way to promote yourself is to appear where everybody is watching.”**



# PUBLIATM SYSTEM'S PRESENTATION

**PubliATM System** is a multichannel application with interactive multimedia feature designed for the creation, management and delivery of advertising campaigns on a national scale through ATM. This software is able to exercise full control in real time on an unlimited number of client.

## Why use PubliATM system?

- High advertising's visibility
- Automatic selection of the spot of the campaign quickly and safe
- Automatic selection of the spot according to the user on the system interacts
- Statistical monitoring of the development of advertising campaign

**Quick setup**

**Total safety**

**Non-invasive software**

**Detailed statistics**

# CAMPAIGN PERFORMANCE STATISTICS

Through the statistical modules' software is possible with great ease and accuracy, monitor the campaign's progress, changing almost in real time, if necessary, the content and ensuring a commercial impact of successful.



# SOFTWARE'S POTENTIAL AND PERFORMANCE

PubliATM System's technology allows to insert different commercials for each machine's state in accordance with user interacts.

You can customize every detail in the advertising in different ways and according to the requirements that the campaign requires.

The properties, functions and methods of PubliATM System, make it a non-invasive, reliable, fully customizable in any form.

**Advertising during idle time**

**Video spot during the transaction**

**Spot selection according to user**

**Actual statistics**

This software does not interact in terms of technical or ATM's security operations nor lengthens the waiting time for the users keeping unchanged.

# AWARENESS

UMIG Italy has participated in several conventions, among which are:

**Diebold Conference**, Milan, April 2005, Gold Sponsor;

**SSB Conference**, Rome, June 2006, Gold Sponsor;

**C3 conference**, 25 June 2006, Gold Sponsor;

**Event Confindustria**, Palazzo dei Congressi di Orvieto, 2007;

**Conference "CARDS 2008"** - ABI, 27-28 November 2008, Gold Sponsor.

**Conference "CARDS 2009"** - ABI, 12-13 November 2009, Gold Sponsor.

**Conference "CARDS 2010"** - ABI, 2010, Gold Sponsor.

Each individual has completed participation agreement within the market and has appointed UMIG Italy like industry leader.

In addition, a substantial contacts with Italian banks has meant that PubliATM® has become a reality, known and welcome by the main banks, thanks to its business model that allows a reduction of costs of ATM channel management.

# CONFERENCE EXPO “CARD 2010”



In particular, during the Conference Expò "CARDS 2010" organized by ABI (Italian Banking Association), UMIG presented their solutions in the Session C1 under the title "A Revolution in Banking Communication: When advertising cut costs and customer loyalty."

The current economic climate means that the banks are in a position to even need a solution that can solve fundamental issues such as:

- Cutting costs and more specifically in the management of ATM network;
- Customer loyalty (opening new prospects for dialogue, information and involvement) with a massive expansion of the CRM.

In this context, UMIG's draft, would be a possible viable solutions that banks could use.





## WHAT WE WANT TO DO



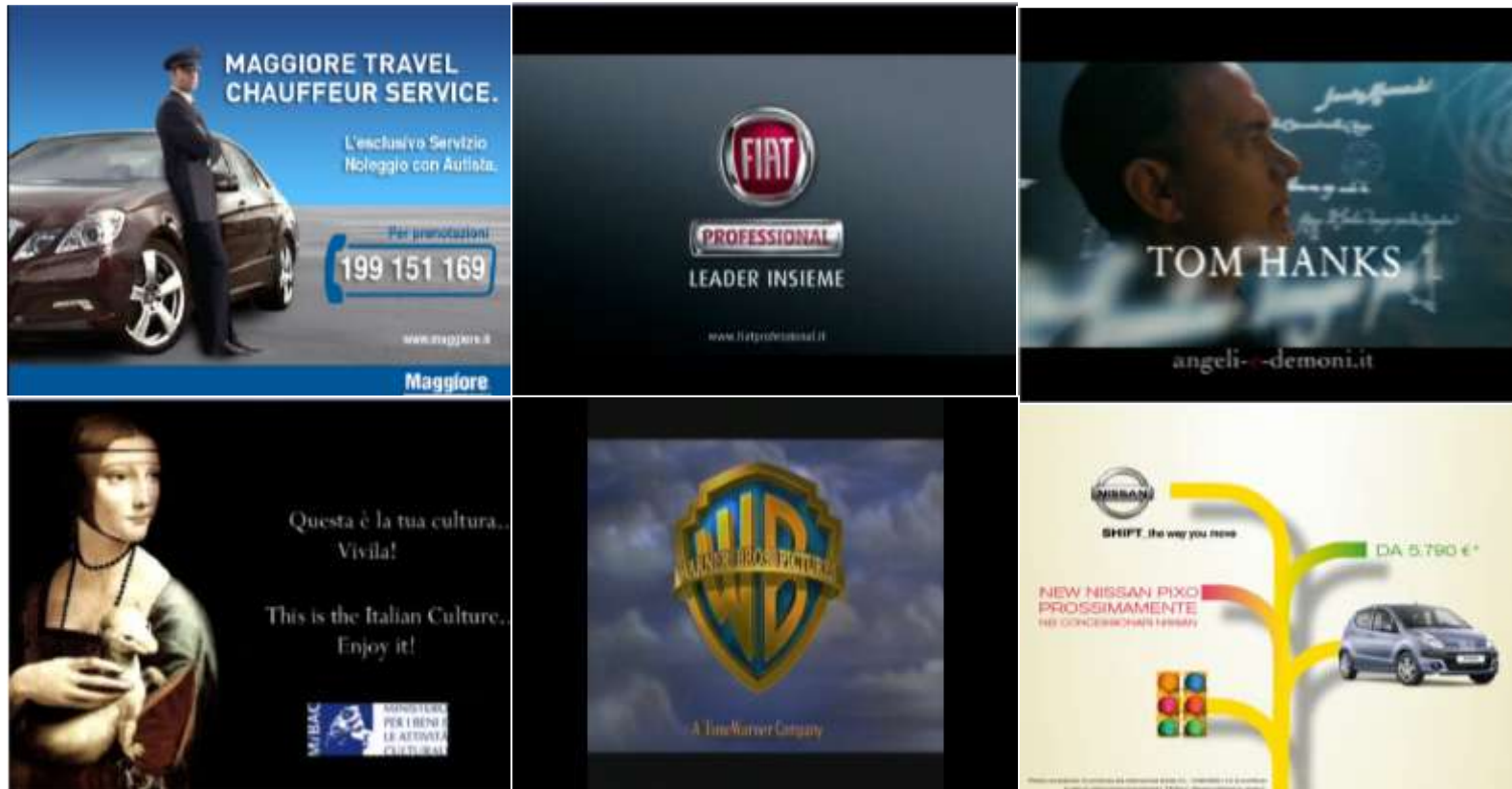
Each ATM generates average monthly 2500 hits. This means ensuring to advertisers tens of millions of contacts with an average monthly difference in quality higher: thanks to the reporting can be identified and target achieved and, thanks to the particular configuration of the media, the dispersion of the message is practically nothing. Moreover, there is a unique and fundamental advantage in advertising's landscape: it is in direct contact with an active target group with a strong propensity to spend. It is cutting out, consequently, all those bands are not interesting from the standpoint of the consumer society (0-18 years and over 65 years).

# WHY DO WE BELIEVE

Because this ADV's solution offers a true balance between the interests of stakeholders, theorized by the main models of economic success.

# THE FIRST EVER IN ITALY

Throughout the 2009 UMIG Italy has tested the project in different situations as we offer advertisers the collaboration of the likes of Warner Bros, Sony Pictures, Fiat, Nissan, and More of the same Ministry of Cultural Heritage.



# PRESS REVIEW





# IN THE WORLD

Among the different companies in the world appears to be the most representative of the i-Design branded atmAD operating since 2007 in the UK, Australia and Canada on a network of thousands of ATMs on the rise.



Engaging audiences  
via a unique, one-to-one  
brand impact



# BANK'S BENEFITS

Thanks to New Media PubliATM®, the bank will have the following benefits:

- Cutting ATM operating costs;
- Maximization of Prevention;
- New Opportunities in Retail;
- CRM Maximization;
- Increased visibility;
- Redevelopment of its image through "a transaction for a smile."



# ADVERTISER'S BENEFITS

**PubliATM® forward third-party advertising during times of pending transactions, turning them into moments of entertainment.**

**Unlike traditional media, this system allows you to conquer the highest level of care, reaching the target at the time of the ATM's transaction pending (while taking of money, consulting and printing of the balance, charging credit phone).**

**Thanks to New Media PubliATM ®, the advertiser will have the following benefits:**

- **Justification for the impact-cost;**
- **Reporting contacts;**
- **ATM network means like a customer loyalty;**
- **Marketing one to one - Ability to spot profiling based on gender and age;**
- **High impact at low cost;**
- **Emphasis of his own image;**
- **Minimum dispersion;**
- **Media with high communicative value;**
- **It leaves by the common canons, to meet with dynamism its consumers.**

## Advertiser's benefits

One of the main problems of an advertising campaign is the message dispersion and that the cost per contact is not justified. For the first problem is interesting to note the following table

	ATTENTION	INFORMATIV	MEMORABILIA	EXPRESSIVITY	FLEXIBILITY	SPEED	PERMANENCE	OVERALL ASSESSMENT
TV	Medium	Low	High	Very high	Medium	High	Low	16
CINEMA	Low	Low	Medium	Very high	Low	Low	Low	11
RADIO	Medium	Medium	High	High	Medium	High	Low	16
DAILY PRESS	High	High	Medium	Low	High	High	Medium	17
WEEKLY PRESS	High	Very high	Medium	Medium	Very high	Medium	High	20
MONTHLY PRESS	High	Very high	Medium	Medium	Very high	Medium	Very high	21
OUTDOOR	Low	Low	High	High	Medium	Very high	Low	15
INTERNET	Medium	Very high	Low	High	Very high	High	Medium	19
PubliATM®	Very high	Medium	High	Very high	Medium	Very high	Very high	23

The term "attention" indicate the degree of concentration among the general public on the message, with "informativ" the opportunity to provide many details and data, with "memorabilia" can exert a strong impact on the mind of the recipient, with "expressivity" the ability to use linguistic forms rich, varied and high emotion, with "flexibility" can lend itself to many different kinds of message, with "speed" the ability to quickly capture the attention of the recipient and with "permanence" the possibility that the same vehicle remains in the long steel in the receiver in order to expose more times in their message. At each evaluation we assigned a score (Very high = 4, High = 3, Medium = 2, Low = 1) and the sum see PubliATM ® predominates over the other listed media. Note the field informativ: our model also provides the opportunity to support money delivered with a small coupon information. This would fill the gap, assigning 4 points to the parameter and the sum would be 25. The potential of this media are extremely efficient.

## ... AND FOR THE USER?

We might think that in this system only users could have no particular benefits. This is an erroneous perception. A survey conducted by NCR, shows that most bank customers, rather than wasting time in the queue, it would be willing to attend a short spot on the ATM monitor.

Moreover, the user, at the end of the transaction has information that he did not have before: look carefully select by the advertiser. In addition to all, with the possible development of the coupon information, paid through appropriate cash drawer dispenser, you can expect to make campaigns co-marketing, pouring special promotional discounts to specific target group.

Finally, UMIG Italia thought to develop campaigns for the realization of projects of **Social Responsibility**, where individual users can find an additional benefit of participation in the spot. These campaigns also enhance the brand identity and brand image of both the advertisers but, above all, of the credit institution.

This initiative will take the name of:

### "A transaction for a Smile "

It is a real opportunity to pursue social objectives of humanitarian side of the most important Non-profit associations and NGOs. As a guarantee of due process UMIG establish an authoritative ethics committee outside the company with the following duties:

- Ensure the identification of users, (eg. Prevent the long delays in waiting, prevent and/or sanction abuses);
- Avoid the risk of misleading advertising;
- Monitor the project "a transaction for a smile," designed to support humanitarian initiatives through the use of the ATM channel.

# BUSINESS MODEL

## Analysis of variables

If the Bank grant in exclusive UMIG exploitation of the advertising space of its ATM circuit,

**UMIG** will undertake:

- to seek publicity in the forms and contents that comply with the code of Italian advertising self-regulation, hold harmless the Bank from any and all responsibility and undertaking not to proceed with the publication of adverts that seems contrary to the purposes of the Bank and its address ethical and moral.
- the collection and management of advertising space to run on the ATM circuit, thus ensuring for themselves, to conclude the contracts with advertisers, billing and collection of fees.
- to send to BANK, promptly, a copy of the contracts signed by customers to make of the progress of assigned office.

The **BANK** will undertake:

- to deliver a UMIG upon signing the contract all the data necessary to execute the Agreement, which by way of example and not limitation, the complete list of all the ATM used for advertising, the location of individual branches ATM, the frequency of transactions and the previous six months of the contract, undertaking, also, to update these data every six months;
- to allow, however, the sale of advertising space to advertisers who work in the categories previously mentioned and authorized, but not to all the categories are not contrary to the purposes of the Bank and its address ethical and moral.

# BROADCASTING SPOT ADVERTISING

UMIG deliver at the BANK'S headquarters the story-board broadcast for at least 15 days before and the final approved advertising material, at least 7 days prior to the spot, on file with the demands of BANK

The BANK after having received and approved, will strive to place the advertising material provided by UMIG identified by the date agreed and respecting the placement of advertising spots, as indicated by UMIG.

The identified areas where they will be inserted video commercials are:

- a) Idle loop (wait insertion paper) up to a maximum of fifteen (15) seconds in duration;
- b) Withdrawal notes up to a maximum of 5 (five) seconds duration.

UMIG is interested in acquiring exclusive all available space to exploit advertising available on the individual branches ATM, for instance: space on telephone charges, the coupon information and withdrawal on the international circuit.

# PROCEDURES

- Once approved by the BANK, UMIG acquires contract with the client, instructs the agency to develop the realization of the spot that just passed the Advertiser, is packaged on CD-rom\compatible media file and delivered to the spread.
- Before being sent on-air, BANK visions and further approves the spot, to ensure that does not affect its image, or does not violate in any way its corporate policies.



# ADVERTISING RATES

- Rates of items payable by customers will be determined by UMIG.
- UMIG reserves the right to grant the discounts it considers necessary in order to achieve maximum economic performance of advertising, except that the selling price per month to the total score for each ATM will not be below the minimum, previously agreed between the parties.

# UMIG, UPDATES 2013/2014

- April 2014

Umig has increased its share capital:

Fully paid-up Share Capital € 110,000

(This is an important demonstration of determination, strength and will to go on improving ourselves more and more)

- November 2013

UMIG has update it's Technologies

PubliATM System New Version 3.02

Compatibility Operating System

SERVER SOFTWARE

Microsoft Windows OS Server Edition 32/64 Bit

Administrator Interface Compatibility:

Workstation, Notebook, Netbook, Pad, Smartphone

CLIENT SOFTWARE

Microsoft Windows OS Client workstation/ATM 32/64 Bit

Client Software Compatibility:

ATM, TIP, Self-Service

# UMIG, WHY NOT?



# PUBLIATM SYSTEM®: A WINNING CHOICE

- Cutting ATM costs management;
- New Opportunities in Retail;
- Maximization of CRM;
- New Media appropriate to the level expected by the advertisers;
- High impact at low cost;
- Justification of cost per impact;
- Reporting contacts developed;
- Minimum advertisement dispersion;
- Development campaigns for special projects for Social Responsibility.





# UMIG

ONE TO ONE **ADV**