

*“Premio Cerchio d'oro dell'Innovazione finanziaria (Golden Circle Award for Financial Innovation)” sponsored by AIFIn  
(Italian Association for Financial Innovation)*

**PRESS RELEASE**

**THE INTESA SANPAOLO GROUP IS THE MOST INNOVATIVE  
FINANCIAL INTERMEDIARY OF 2013**

- **Intesa Sanpaolo won the “Special Prize Most Innovative Financial Intermediary of the Year”, awarded by AIFIn for the 2013 edition of the “Golden Circle Award for Financial Innovation”**
- **Three projects of the Group were also awarded: “Banca Estesa” and “Senior Recognition” (first in their respective categories) and “Mobile POS Move and Pay Business” (third place).**

*Milan, 26 February 2014* - **The Intesa Sanpaolo Group is the most innovative financial intermediary of 2013.** The recognition (*ex-aequo* with the Cariparma Crédit Agricole Group) came from AIFIn – the Italian Association for Financial Innovation, an independent think tank that seeks to promote and spread the culture of innovation in the banking, insurance and financial sector - as part of the “**Financial Innovation Day**” conference, held yesterday in Milan.

The conference was an opportunity to award the Special Prize, but also the “**Golden Circle Award for Financial Innovation**”, by which AIFIn annually acknowledges the ability of banking, insurance and financial intermediaries to lead or to anticipate changes in the market, creating initiatives that are innovative and stimulating for the whole sector.

**Intesa Sanpaolo won three awards**, based on three projects attributable to the Banca dei Territori, the Division led by Carlo Messina, managing director and CEO of the Group:

- **1<sup>st</sup> place in the category Distribution Channels for “Banca Estesa”**
- **1<sup>st</sup> place in the category Marketing for “Senior Recognition”**
- **3<sup>rd</sup> place in the category Payment Products & Services for “Mobile POS Move and Pay Business”.**

The jury rewarded Intesa Sanpaolo’s ability **to innovate not only in services** - in particular by awarding the project dedicated to customers over 65, and the mobile payments platform - but also in **the manner the Bank has been able to position itself on the international market**, undergoing a radical change in internal processes and conduct. Starting from an attitude of listening to and observing the habits and lifestyles of its customers, the innovative relationship model developed by Intesa Sanpaolo offers an increasingly flexible and personalised approach, accompanied by high levels of service.

The awards were collected by **Marco Siracusano, Marketing Manager** of Intesa Sanpaolo, which also took part in the round table that enlivened the conference. “*The awards won by Intesa Sanpaolo - remarked Siracusano - testify to the quality of the projects developed by the Bank around the specific, tangible needs of families and businesses, in a challenging scenario that regards innovation as a key engine of growth and development.*”

## **The projects awarded**

### **“BANCA ESTESA” – first place in the Distribution Channels category.**

Extended opening hours at the branch, home advisory service, ability to operate on all channels in an integrated manner: these are the cardinal points of the “Banca Estesa” project launched by Intesa Sanpaolo a little over a year ago, which to date involves over 500 branches of the Group and 12,000 employees throughout the territory, something that is unique in the domestic banking market.

Banca Estesa's approach focuses on customers, their needs and new lifestyles. It leverages the physical network and builds an innovative relationship model around it that can respond to the needs of customers, such as:

- more flexible hours of access to the Bank's services, through the new “Filiale Estesa”, open until 8 pm from Monday to Friday, and on Saturday mornings;
- interface with one's own financial advisor by appointment and also at one's home;
- talk to one's bank with full mobility (7 days a week, 24 hours a day) by interacting with one's manager, through operators acting remotely or in complete independence, thanks to the integrated multi-channel facility.

As well as representing an innovation for customers, Banca Estesa is a new internal working method that facilitates the processing of new ideas and strategies through dedicated workshops and interdepartmental working groups.

After a few months, satisfaction surveys show that the new approach has satisfied in full the needs of our customers, to the extent that almost one in two customers now uses the extended branch opening hours. A significant increase has taken place in contacts and in meetings with customers.

### **“SENIOR RECOGNITION” - first place in the Marketing category.**

The project is dedicated to “Seniors”, the over-65 clientele of Intesa Sanpaolo, who have built up a close relationship with the Bank over a long period of time, and who wish to affirm and optimise that relationship. They have been customers for many years, often never having changed banks, and they want the long-standing nature of the relationship to be recognised and validated, with a more empathetic dialogue with their manager. They are looking for uncomplicated and safe dedicated products.

Alongside the bank offering, which includes services promoting simplicity, clarity and openness and satisfying the need for security, there is a non-banking component relating to health, *welcare* and free time and this includes, for example: protection from unexpected life events, doctors and health care facilities accessible on favourable conditions, social welfare and social security and tax services on advantageous terms or even for free, shopping opportunities for leisure products and services at competitive rates.

Overseeing contact with the Senior customer optimises the relationship and nurtures trust over time, but it also can become an opportunity to take stock of the requirements of life and become more conscious of one's family, also from the point of view of the inevitable change from one generation to the next.

### **“MOBILE POS MOVE AND PAY BUSINESS”- third place in the category Payment Products and Services.**

The platform “Move and Pay Business” (developed by Setefi, a company of the Intesa Sanpaolo Group) transforms the POS into a mobile tool capable of performing its functions even outside the sales outlet, to the same standards of safety.

Thanks to contactless technology and a small reader that connects to your smartphone or tablet via bluetooth, along with a free application, anyone can receive payments made with a debit or credit card by using their smartphone or tablet connection. All that's required is to place the card in front of the reader and confirm the transaction by entering the PIN code or by digitally signing the device's screen. The ease of use, the non-existence of upfront costs and a monthly fee of just a few Euro make this novelty one that is accessible to all businesses and professionals (they will be shortly required to accept payments using electronic currency, based on the “Development Decree *bis*”).

*Further information:*

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