

MasterCard Honours European 2006 Co-Brand Partners

Waterloo, Belgium, 8 September 2006 -- MasterCard in Europe today named the winners of the 2006 European Co-Brand Partners of the Year Award. The award ceremony took place on the eve of the first day of MasterCard's seventh annual Affinity and Co-branding Conference, in Valencia, Spain..

The four Co-Brand Partners of the Year award winners were selected by a panel of independent judges that includes Bob Hand, Managing Director of Affinity Solutions Ltd a specialist partnership marketing consultancy, Alan Leach, Director and Co-Founder of Finaccord a research based consultancy company focused on affinity and partnership in European financial services and Peter Trembling, Managing Director of The Affinity Company independent affinity and co-brand consultants.

The winning programmes are:

[Jump to [Gematlo winner](#)]

Best Launch in 2005

Alfa Bank/Aeroflot

The Alfa bank-Aeroflot programme was launched to cater for the growing numbers of frequent flyers travelling with Aeroflot, the Russian national airline. The loyalty programme of Aeroflot Aeroflot Bonus was launched in 1999 and at the present time is one of the largest client reward programmes in Russia. In addition the Aeroflot Bonus programme has earned several accolades including the respected Freddie Awards in both 2004 and 2005 as one of the best airline loyalty programmes in the world.

The Alfa-Bank Aeroflot MasterCard Card is offered in Standard, Gold and Platinum formats with a varied points reward structure on all MasterCard spend. The cards offer an extensive grace period, a recent development in the Russian Credit card market and compliments the reward scheme with a series of merchant offers such as discounts at selected restaurants, car hire and hotel partners. Initial signs are that the programme is greatly appreciated by Aeroflot and new customers alike. The success is a testament to the close teamwork of the two partners.

What the judges said - The panel of judges found this to be a very well-presented and slick entry displaying strong marketing and distribution features and offering a generous, tiered redemption programme that should be popular with the target audience. They admired the extent to which the programme is targeted at all types of consumer from mass market to premium with marketing channels developed accordingly. The judges also noted that the early results seem to have been promising. It is clear that the issuer has thought through the strategy for reaching the partners diverse customer base with great care. Overall, the programme seems to fulfill everything that one would expect from the launch of such a card.

Best Usage and Expansion Category

Barclaycard / Sky (OCS Card)

SkyCard launched in the UK on 15 April 2005, issued by Barclaycard in partnership with Sky and MasterCard. Designed to be integral to Skys core entertainment proposition, SkyCard was developed to be the worlds first credit card to work

interactively within the set top box. This allowed credit card account management only previously experienced through the internet. SkyCard also offers SkyPoints, a high value rewards programme to enhance Sky customer loyalty, which is also fully serviced through Skys interactive TV service or the internet.

What the judges said - The judges were particularly struck by the extent to which the programme makes the most of the attributes that the three partners brought to the table. In particular, the strategy for targeting Skys customer base is highly laudable and, as noted in 2005, the interactive functionality of the card is a genuine and exciting innovation. In addition, the degree to which the programme encourages cardholders to use the card and to accumulate and redeem points is impressive. Moreover, the extent to which careful attention is being paid to informing customers about how they can use their SkyPoints through the monthly statements is plainly also central to assisting the usage and expansion of the programme.

Best Use of New Technology Category

Bank of Ireland / Post Office (UK) => OCS?

Bank of Ireland, the Post Office and MasterCard have successfully developed a truly unique credit card, the Post Office 2 in 1 credit card, which is the first card of its kind to be launched globally. The 2 in 1 card provides customers with all the benefits of a competitive credit card along with a market-leading, fixed rate, loan-like facility for major purchases. The loan feature allows customers to treat certain transactions as installment loans and pay them off on a flexible term, fixed repayment basis. Customers can enjoy real financial benefits by having a convenient way of paying for larger purchases at a discounted rate. The introduction of the Post Office 2 in 1 credit card represents a significant milestone for each partner as the Post Office moves towards

providing a full suite of financial services products. The high brand recognition enjoyed by the Post Office, its extensive branch network and customer base coupled with Bank of Irelands expertise in the development and delivery of financial services products

represents a very significant business partnership.

What the judges said - The judges viewed the innovative use of the installment credit processing capability, originally developed by Bank of Ireland for the retail / store card market in the US, to be very worthy of recognition. Indeed, they held this to be an excellent example of using technology to develop a strong marketing concept and noted that it is supported by one of the first fully end-to-end web application processes in the UK. Moreover, the initial thorough research into the needs of Post Office customers seems to have been central in informing this admirable use of technology. The judges were very impressed by this launch especially bearing in mind the size of the partner organisation and the considerable complexity in bringing the programme effectively to market as a result. They praised the innovative feature of the card in which it combines normal credit features with the option to moving two larger purchases on to an installment plan attracting lower interest rates.

Best Long-Term Achievement award

MBNA / Liverpool Football Club - GEMALTO

The Liverpool Football Club credit card has been in existence since 1998 and to date, has been one of MBNA's most successful programmes. Their close partnership with Liverpool Football Club has been a critical-to-success factor, allowing MBNA to work

together on such key areas as marketing channels and activity, customer/supporter information and branding. This is a true win-win proposition supporters benefit because they know that they are getting competitive rates of interest and, new this season, a unique and bespoke rewards programme. Cardholders also know that through the card they are supporting The Academy, Liverpool Football Clubs youth excellence development facility - an obvious benefit for the club. The card also enables many thousands of loyal supporters throughout the UK to carry the club logo, and show their pride for the club by using it in such a practical way.

What the judges said - The judges observed that the marketing strategy described in relation to this programme represents a classic case study in football club card affinity promotion and particularly liked the way that the promotional materials associated with the card evolve to reflect the clubs endeavours on the pitch. Indeed, it is clear that the programme is extremely successful. Moreover, the judges noted that the new rewards programme combining a bespoke Liverpool redemption site with the full MBNA rewards redemption catalogue constitutes an exciting new stage of its development. As such, they are very confident that this card programme will continue to be as successful as the football club itself.

About MasterCard Worldwide

MasterCard Worldwide advances global commerce by providing a critical economic link between financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes close to 14 billion payments each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants. Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard Worldwide serves consumers and businesses in more than 210 countries and territories. For more information, go to www.mastercardworldwide.com.