

Highlights

- 'Ziraat Bank Payment Transformation' program wins first prize at 2013 Advisors Global Project Olympics.
- Competition judged by committees representing our five regions.
- Competition is an opportunity to showcase diverse projects from across the company.

The winning team, from left to right: Firat Sabit, Zeynep Mendi, Yasemin Bedir, Onur Kursun, Alper Meric, Esra Adibelli, Mete Guney and Selin Bahadirli.

Turkey Wins Gold in Advisors Global Project Olympics

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Smith, Louise on: 4/9/2014

At the Advisors Global Olympics finalist competition, which took place as part of the MasterCard Advisors Sales Meeting in Westchester, New York on March 6, Turkey's Ziraat Bank Payment Transformation program took first prize from among the hundreds of consulting projects conducted by Advisors around MasterCard. Alper Meric, project manager on the engagement, presented the project highlights and accepted the award on behalf of the Advisors team.

A diverse range of projects from around the company were showcased during the internal competition, which ran in 2013 and was organized by MasterCard Advisors management. Topics included mass market loyalty program development, a five-step card activation project, a processor new entrant strategy and an airline co-brand program re-launch.

Winning Program: Payment Transformation in Turkey

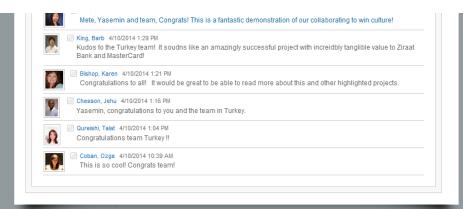
MasterCard Advisors launched the Payment Transformation Program with Ziraat Bank in 2012, introducing innovations and enhancements to the bank which has a vast customer portfolio. With 35 million customers, 20 million debit cards and three and a half million credit cards in the Turkish market, Ziraat Bank offers great potential for us to grow our business in Turkey.

Examples of project milestones, currently in its third phase, include the bank advertising on television for the first time in its 150 years and the launch of two new products: GençBankkart and Kazandıran Bankkart. The first is a prepaid card designed for university students who receive government scholarships. Kazandıran Bankkart is a unique product which enables debit cardholders to earn cash back from purchase transactions and daily interest on their current accounts.

The results speak for themselves: Ziraat Bank has already captured leadership in debit card point-of-sale volumes in less than a year, rising from fourth place: and the partnership has boosted our debit card market share in Turkey from 21 percent at the end of 2011, to 40 percent at the end of 2013. Credit card market share also increased from one to 15 percent during the same period.

The next step in the collaboration between MasterCard Advisors and Ziraat Bank will be the launch of a new debit combo card which utilizes MasterCard's Dynamic Activation for the first time. The new technology will enable cardholders to use a combo card for both credit and debit applications.

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| | Turemka, Artur 4/11/2014 7:40 AM Bravo!!! Pavone, Caterina 4/11/2014 5:24 AM WOW, what an amazing project, a huge transformation of the market and well deserved win. Cong | rats team |



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