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SPRING 2017

Global Affinity *Finance Club*

Finaccord's newsletter about affinity financial services worldwide



Welcome back to your Club!

The second quarter of 2017 has been a prolific period for affinity and corporate partnerships in financial services worldwide.

Eye-catching initiatives include those of American Express with the Hilton hotel group (for an exclusive co-branded card program in the US), BGL Group with Virgin Money (for a brokered life insurance proposition in the UK), BNP Paribas with Snap (to generally strengthen proximity to millennial customers), ČSOB with Česká pošta (for financial services sold through the network of the Czech post office), Sompo Japan with ZhongAn Online P&C Insurance (for travel insurance targeted at Chinese visitors to Japan) and Western Union with Facebook (for a money transfer 'bot' embedded in the Messenger service).

Deals arising from the growing popularity of car sharing have also been apparent as evidenced by the links of AXA with eccocar in Spain, LeasePlan with Uber on a Europe-wide basis, and Tranquilidade with CarAmigo in Portugal.

In addition, international payments giants such as Ant Financial, Discover, JCB, MasterCard, PayPal, UnionPay, Visa and Wirecard have been highly prominent as a result of an array of new deals designed to expand their reach both internationally and into emerging payment sectors, as have mobile device manufacturers such as Apple and Samsung. Notably, JCB has improved its reach among European merchants by means of an agreement with Checkout.com, a specialist in online payments.

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Finaccord reports

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Consumer Automotive Financial Services in China

Creditor and Lifestyle Protection Insurance in France

Creditor and Lifestyle Protection Insurance in Germany

Creditor and Lifestyle Protection

Insurance in Italy

Creditor and Lifestyle Protection Insurance in Poland

Creditor and Lifestyle Protection Insurance in Spain

Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products in France

Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products in Germany

Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products in Italy

Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products in Spain

Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products in Sweden

Global Consumer Lending: Size, Segmentation and Forecast for the Worldwide Market

Road Assistance in France

Road Assistance in Germany

Road Assistance in Italy

Road Assistance in Spain

Road Assistance in the UK

Small Business Segments: Marketing Business Insurance to Major Professions and Trades in the UK

Travel Insurance and Assistance in South Africa



Affinity Insurance

ASSISTANCE

AXA Assistance links with GetRentr for home assistance platform

In the UK, AXA Assistance has teamed up with property management technology company GetRentr to provide property landlords, tenants and agents with a platform for communication with accredited tradespeople. The platform involves using an app to report details of property issues for which assistance is required and to communicate directly with tradespeople who then offer services at a fixed price. AXA Assistance is acting as a co-ordinator in this respect and intends that its sister insurer may also offer landlord and tenants' contents insurance through the app in future.

esure appoints the RAC for breakdown and add-on cover

Also in the UK, esure has appointed the RAC as its new partner for providing optional breakdown cover to all policyholders. Under the new partnership, customers of esure itself and its subsidiary brand Sheilas' Wheels will have three levels of extra cover to choose from and will also be able to add other benefits such as key and mis-fuelling cover to their regular motor insurance policy. These

optional products will be available to policyholders of esure and Sheilas' Wheels at quote, renewal and mid-term adjustment stages and can be purchased over the phone or online.

Mondial Assistance teams up with Harley-Davidson for road assistance

In Poland, Mondial Assistance (the local subsidiary of Allianz Global Assistance) has tied with Harley-Davidson to provide road assistance bundled with the factory warranties of its partner's motorbikes. The package includes complementary assistance for 12 months after purchase covering not only Poland but also most other countries in Europe.

International SOS establishes healthcare joint venture with Iqarus

International SOS has announced a joint venture partnership with Iqarus, a specialist healthcare provider. The companies will collaborate to develop both the offshore and occupational health centres operated by International SOS, and the occupational health centre of excellence run by Iqarus in Aberdeen, both of which will provide offshore occupational healthcare for clients in the North Sea oil and gas industry.

MedAire secures link with Zetta Jet for medical and security services

In a separate development, International SOS subsidiary MedAire, which specialises in aviation-related travel risk management, has extended its agreement with Zetta Jet, an aircraft management company. Through this agreement MedAire is providing medical and security services to Zetta Jet's business clients, including medical, security and travel safety assistance in the air and at destinations, as well as medical training and medical equipment for Zetta Jet's crews.

COMMERCIAL INSURANCE

Bradesco Seguros works with Swiss Re for commercial lines joint venture

In Brazil, Swiss Re Corporate Solutions (a commercial insurance arm of Swiss Re) and Bradesco Seguros have signed a definitive agreement to establish a joint venture underwriting entity for large commercial risks. Specifically, Bradesco Seguros is taking a 40% stake in Swiss Re Corporate Solutions Brasil Seguros (SRCSB) while simultaneously providing the entity with access to its nationwide distribution network.



HOUSEHOLD INSURANCE

Willis Towers Watson works with Roost to test home telematics...

In the US, Willis Towers Watson has entered into an agreement with Roost, a developer of smart home technology, to establish a home telematics consortium consisting of five to ten insurance carriers. The consortium will gather data to measure the effectiveness of home telematics devices on mitigating insurance losses resulting from fire and water damage, as well as in increasing customer engagement. The carriers involved in the project will offer their policyholders a kit made up of the Roost smart battery for smoke alarms and Roost smart water leak detectors that deliver notifications to customers' smartphones when a suspected water leak or fire event occurs. Willis Towers Watson will then analyse the consortium's policy and claims data, appended with Roost's telematics data, and will communicate back the results to the consortium members.

... and Hood Group rolls out pilot with RSA in similar field

In the UK, RSA has partnered with Hood Group, a personal lines intermediary, for a pilot program designed to evaluate sensor technologies put in place to monitor the leakage of water from properties and to inform

homeowners about new household insurance propositions. The pilot, which is being supported by Lightwave, a specialist in smart electricity control within the home, is being run in a number of properties across a period of two months. Specifically, the escape of water is being simulated to determine the different uses of the technology and to prove that sensors can report leakages reliably and that systems can be shut down practically without interfering with homeowners' lifestyles.

LIFE AND HEALTH INSURANCE

Vitality brand established in Australia by AIA and GMHBA

In Australia, insurer AIA has created a joint venture health and life insurance brand called myOwn in conjunction with GMHBA (standing originally for the Geelong Medical and Hospital Benefits Association), a not-for-profit health insurance and care company, and the South African financial services provider Discovery, which pioneered and owns the intellectual property rights to the 'Vitality' wellness concept. Specifically, as part of AIA's goal to encourage Australians to lead healthier lives, myOwn will offer consumers health and life insurance policies bundled with the 'AIA Vitality' wellness program. As

elsewhere in the world where 'Vitality' programs have been launched, the objective is to incentivise people to maintain good health by offering rewards and premium discounts for eating healthily, engaging in regular physical activity and participating in preventive health screenings.

CosmosDirekt offers premium rate for life insurance customers in Germany

In a related development in Germany, CosmosDirekt, a subsidiary of Generali specialising in protection-related life insurance, has begun offering to its customers a new 'Comfort Plus' premium rate in the context of the 'Generali Vitality' program established by its parent in conjunction with Discovery and rolled out in Germany in July 2016. By means of this new option, which is open to any customer, it is possible to reduce the premium payable by pursuing a more health-conscious lifestyle.

In addition, customers are also able to take advantage of offers available from a range of partner organisations including Adidas, Expedia, Fitness First, Galeria Kaufhof and Garmin. Generali considers the 'Generali Vitality' program to be just one example of the ways in which it is deploying intelligent technologies to deliver smarter insurance



products in Germany, adding to existing initiatives in motor and household insurance.

German mutual insurers collaborate to create 'Rentenwerk' pension scheme

Also in Germany, and following a decision of the German parliament concerning the reform of company pensions, the life insurers Barmenia, Debeka, Gothaer, HUK-COBURG and Die Stuttgarter have proposed to work together to design a flexible company retirement scheme ('Rentenwerk') that can be adapted by employers and trade unions to suit their needs, subject to the approval of the Bundeskartellamt, Germany's national competition regulator. Each of the insurers involved is either a mutual entity or wholly-owned by a mutual entity and they together manage more than 1 million occupational pension contracts with associated funds worth around EUR 190 billion.

Aetna and Sutter Health combine for healthcare plans in Northern California

In the US, Aetna and Sutter Health, a not-for-profit healthcare system based in Northern California, have announced plans to launch a jointly managed healthcare plan, combining Sutter Health's healthcare network with Aetna's

health policy management skills. It is intended that the collaboration will begin in 2018 in the greater Sacramento, Central Valley and Bay Area communities and the two partners aim to use Aetna's data analytics capabilities to identify at-risk patients sooner and to offer care to them. At the time of the agreement, providers affiliated to Sutter Health served more than 3 million residents in Northern California while Aetna was providing healthcare benefits to around 415,000 customers in the area.

MOTOR INSURANCE

AXA wins mandate for motor insurance and road assistance with car sharing platform eccocar...

In Spain, AXA has announced that users of car sharing platform eccocar can now obtain motor insurance and road assistance cover for the periods that vehicles are being driven by users other than the owners. The motor insurance can be configured either as comprehensive or liability-only cover and the excess level is flexible.

... and Tranquilidade and Europ Assistance secure similar deal with CarAmigo

In Portugal, Tranquilidade has signed an agreement to offer

motor insurance for users of CarAmigo, a car sharing service which launched in 2016 and that allows car owners to rent out their vehicles to prospective users. In addition, by means of this deal, Europ Assistance is guaranteeing road assistance to users in both Portugal and Spain.

NICHE INSURANCE

BMW works with BNP Paribas Cardif for weather-related motor vehicle cover

In Germany, BMW and BNP Paribas Cardif have announced an expansion of their existing co-operation through the launch of a new insurance policy that compensates vehicle owners if their vehicles are damaged by hail, rain or snow. By means of this scheme, cover for additional weather-related risks may be incorporated in future.

TRAVEL INSURANCE

ERV bolsters reach in Germany, Spain and Sweden

Across Europe, ERV has expanded its travel insurance business through an array of new partnerships.

First, it has strengthened its presence in Spain through three separate agreements. One is with intermediary CoverOnTrip



which is an online-only direct travel insurance platform. CoverOnTrip is offering a range of specialist policies underwritten by ERV (e.g. cover for cruises and golf or business trips) and providing optional supplementary elements such as cover for replacement of repatriated executives.

Another is with Pursuit, a travel booking system used by many Spanish travel agents and operated by travel technology company Travel Loop. This agreement is allowing travel agencies to offer a range of ERV's policies, including both single-trip and annual policies plus specific products such as cancellation insurance and business travel insurance. In addition, ERV has also begun offering travel cover to customers of Transrutas, a wholesale travel company based in Spain.

Moreover, ERV has also entered into a distribution agreement in Germany with online travel company Leitner Touristik, which means that it will provide cover for the latter's customers.

Finally, in Sweden, ERV has announced that it will not only underwrite travel cover bundled with payment cards issued by Swedbank but will also expand a similar partnership with Enter-Card, which is jointly owned by Swedbank and Barclays. As a

result of these initiatives, ERV believes that it accounts for over 50% of the market for card-related travel cover in Sweden.

Sompo Japan targets Chinese visitors to Japan through link with ZhongAn Online P&C Insurance

In China, Sompo Japan has joined forces with ZhongAn Online P&C Insurance, the country's largest online-only insurance company co-owned by Alibaba and Tencent Holdings. Specifically, the companies have developed an overseas travel insurance product for Chinese visitors to Japan which covers medical expenses, loss of belongings, flight delays, personal liability and other miscellaneous costs. Premiums start from RMB 65 for a seven-day policy.

At the time of the agreement, Sompo Japan stated that Chinese travellers accounted for around 6.37 million of the total number of visitors to Japan in 2016, making them more numerous than those arriving from any other nation. It also explained that the product was created to resolve problems resulting from communication difficulties with hospitals due to language barriers, as well as potential inability to pay for medical expenses due to insufficient cash or the lack of a credit card.

DeNA Travel selects Allianz Worldwide Partners for embedded ticket cancellation insurance

In Japan itself, Allianz Worldwide Partners has partnered with online travel agency DeNA Travel for ticket cancellation insurance. This cover is being embedded in the booking process for both domestic and overseas flight tickets as well as for hotel stays.

GENERAL

ČSOB enters into new ten-year partnership with Czech post office

In the Czech Republic, Česká pošta (the Czech post office) and ČSOB (a division of Belgium-based KBC Group) have entered into a new ten-year partnership agreement focused on the provision of both insurance and other financial services. The agreement is expected to come into force at the start of 2018 and extends a relationship that has been in place for around a quarter of a century already via the Poštovní spořitelna banking brand. The new partnership intends to increase significantly the revenues and profitability of Česká pošta and to increase by up to 60% the number of post office counters able to offer insurance and other financial services.



Bancassurance

CREDITOR, LIFE AND HEALTH INSURANCE

Virgin Money selects BGL Group as broker for protection-related life insurance

In the UK, intermediary BGL Group has signed a five-year contract with Virgin Money for a new life insurance proposition. This features level and decreasing term insurance with optional critical illness cover. BGL Group believes that this deal builds on the long success of Junction, its personal lines affinity insurance business, and the contract with Virgin Money is the first life insurance affinity partnership won by BGL Group.

AXA wins creditor insurance relationship with IKANO Bank following divestments

Sweden-based IKANO (a financial services business related to the IKEA retail chain) has sold its captive insurers IKANO Försäkring and IKANO Livförsäkring to DARAG and Euro Accident respectively. DARAG specialises in run-off insurance portfolios in Europe while Euro Accident is a Sweden-based specialist in health-related insurance and employee well-being. As a result of these divestments, AXA has become the preferred provider of IKA-

NO Bank's creditor insurance policies.

GENERAL

BNP Paribas Cardif enters into strategic partnership with Japanese banking giant...

In Japan, BNP Paribas Cardif has agreed to a strategic partnership with Sumitomo Mitsui Trust Bank (SMTB), the fourth-largest banking group in Japan. By means of this alliance, the two partners intend to launch new customer-centric products and will jointly develop bancassurance business in Japan by combining their respective skill sets. The initial focus is expected to be on simple and easy-to-understand protection products that enable customers to select the cover that best meets their needs throughout their lives and on development of a new distribution models that fully leverage SMTB's network.

... and rolls out insurance products for Compté-Nickel customers in domestic market

Further to the acquisition by its parent bank of Compté-Nickel, a low-cost bank account available in France that can be opened by any individual through around 25,000 retail outlets belonging to the Confédération des Buralistes, BNP Paribas Cardif has disclosed that it is now underwriting a range of

insurance products for customers holding these bank accounts. These policies include loan-related insurance plus savings and retirement insurance, and sister company BNP Paribas Personal Finance will also make credit products available. As of May 2017, almost 600,000 Compté-Nickel accounts had been opened.

Canadian credit union selects The Co-operators as strategic insurance partner

In Canada, insurer The Co-operators has entered into a strategic partnership with the Aldergrove Credit Union to offer its products and services to clients in British Columbia. The proposition will initially be rolled out in the towns of Aldergrove, Abbotsford, Langley and Mission. Specifically, The Co-operators is becoming the exclusive provider for the credit union's insurance subsidiary, Aldergrove Insurance Services. This contract builds on the relationship that Aldergrove Credit Union has had previously with The Co-operators via CUMIS Group, a subsidiary of the insurer, which has been providing the credit union with creditor and individual life products.

HDFC ERGO gains distribution relationship with Utkarsh Small Finance Bank

In India, HDFC ERGO, the



country's third-largest private non-life insurance provider, has signed a corporate agency agreement with Utkarsh Small Finance Bank for the distribution of general insurance products including health, motor, property and travel cover through the bank's branch network to both retail and small business clients.

Affinity Banking

AFFINITY CARDS AND BANKING

Virgin Money launches bond pegged to on-field fortunes of Manchester United

In the UK, Virgin Money has introduced a new bond that offers savers a competitive interest rate fixed for one year, and that increases to 3% if Manchester United wins both the Premier League title and the Emirates FA Cup in the 2017/18 season. The bond can be opened with as little as GBP 1 and is available both online and through all Virgin Money branches. Customers will receive the same interest rate however they choose to operate their account.

In addition to a competitive interest rate, customers investing in the bond (known as the 'Double Champions Bond') will automatically enter the 'United Rewards' scheme. This scheme offers customers the chance to

win a range of prizes including match day tickets for home games and signed Manchester United replica shirts. In this context, customers increase substantially their chances of winning if they invest more in the bond.

MBNA enhances offer for supporters of Arsenal and Liverpool football clubs

In a similar field in the UK, MBNA has broadened its long-standing relationships with several Premier League football clubs by creating special product offers and rewards for fans. Notably, it has been appointed as an official partner for both Arsenal and Liverpool football clubs.

The agreement with Arsenal will see MBNA embarking on a Facebook campaign that offers the club's fans opportunities to meet their favourite football stars and to win signed merchandise and match tickets. A similar deal has been struck with Liverpool whereby MBNA has organised a prize draw for the club's fans that would allow winners to play on the club's Anfield pitch and visit an interactive exhibition at the National Football Museum in Manchester.

African Bank earns loan distribution partnership with MMI

In South Africa, insurance group MMI Holdings has entered into a partnership with African Bank that will see it extend banking services to its clients. Specifically, the tie will enable each group to leverage the strengths of the other by offering a wider range of products and services. In the context of banking, the venture means that MMI will be able to offer credit products underwritten by African Bank to its customer base through a variety of distribution channels and it expects to build a loan book worth in excess of ZAR 10 billion in the first five years.

Société Générale renews state-guaranteed student loan offer with Bpifrance

In France, Société Générale has renewed its involvement in a scheme to provide student loans which are guaranteed by the French state. Bpifrance, a subsidiary of the Caisse des Dépôts, is a state-owned investment bank that is focused on the promotion of economic development. Its student loan offer, managed by Société Générale, grants access to credit for student borrowers who are unable to secure a personal guarantee. With a maximum amount of EUR 15,000, the maturity and



interest characteristics of this loan are identical to those of conventional student loans. Through its involvement in this sector, Société Générale is a key partner for more than 500 schools and student associations in France.

AUTOMOTIVE FINANCE

Crédit Agricole Consumer Finance links with French online platform for used vehicles...

Also in France, Crédit Agricole Consumer Finance has announced the creation of an exclusive three-year partnership with Reezocar, a company launched in 2014 that centralises the sale of all types of used vehicle across Europe through a platform that facilitates searching for such vehicles and enables secure purchases to be made via online advisers. As a result of the new partnership, individuals buying a vehicle through the Reezocar website have a choice of two finance products from Crédit Agricole Consumer Finance: a simple loan or a lease with the option to buy the car ('location avec option d'achat').

... and Ally creates comparable deal in the US with TRED

In a comparable deal in the US, automotive finance company Ally has disclosed that it will

offer finance and insurance products for vehicles purchased through TRED, an online marketplace for buying used vehicles which launched in 2012 and is available in the states of California, Oregon and Washington. Ally began accepting financing applications through TRED in April 2017 and intends to offer vehicle service contracts (extended warranties) and GAP cover later in 2017.

ALD provides white-labelled full-service leasing to BBVA customers

In Spain, ALD has signed an agreement to acquire BBVA Autorenting, the full-service leasing subsidiary of BBVA which is understood to be the seventh-largest player in this sector with a fleet of around 25,000 vehicles, most of which were previously managed by ALD in any case. As a consequence of the transaction, BBVA will continue to offer full-service leasing to its corporate and private customers in Spain via a white-labelled agreement with ALD.

LeasePlan unveils pan-European vehicle leasing partnership with Uber

International fleet management and driver mobility company LeasePlan has announced that it has entered into a pan-European partnership with Ub-

er, the international minicab app. Having been co-operating already in France, the Netherlands and Portugal, the two partners have established a memorandum of understanding to the effect that LeasePlan will make available a full operational leasing solution to Uber's partner drivers across Europe.

LeasePlan's proposition consists of a broad package of services, including insurance plus repairs and maintenance as well as vehicle leasing, and is designed to help Uber's drivers to focus on their core business. Across Europe, Uber is active in over 100 cities and is in regular contact with tens of thousands of partner drivers.

CO-BRANDED CARDS

Synchrony Financial ties with Nissan for co-branded credit card...

In the US, Synchrony Financial has unveiled a new co-branded Visa credit card program with Nissan that will enable cardholders to earn points that can be used for the purchase or lease of a new or pre-owned Nissan vehicle, or automotive services and accessories, or that can be redeemed to settle credit card balances. Cardholders can earn five points for every USD 1 spent on products and services purchased at Nissan dealerships



and on petrol, three points per USD 1 spent on dining, and one point per USD 1 on purchases everywhere else where Visa cards are accepted. Additionally, the credit card will offer various other benefits to cardholders including no annual fee, zero fraud liability, road assistance, a rented vehicle collision damage waiver, and travel and emergency assistance services. Cardholders will also benefit from Synchrony Financial's mobile-optimised account management and loyalty redemption capabilities. The program is being rolled out through Nissan dealerships in the US, as well as online through the Nissan website and participating dealer websites.

... and its healthcare finance arm secures multi-year deal with Athletico Physical Therapy

In addition, CareCredit, the healthcare financing arm of Synchrony Financial, has agreed a multi-year deal with Athletico Physical Therapy, a specialist in the field of physical therapy, orthopaedic rehabilitation, sports medicine and athletic training. This contract opens up more financing choices for Athletico's patients and provides CareCredit's cardholders with more options to pay for deductibles, co-payments and out-of-pocket costs associated with physical therapy services.

Hilton selects American Express as exclusive partner for Honors co-branding program...

Also in the US, American Express has been selected as the exclusive issuer of Hilton Honors co-branded credit cards from January 2018, replacing Citi as issuer for this program. American Express reports that the contract is built on a long-standing relationship as its first-ever co-branded card relationship in 1995 had been with Hilton.

... and American Express wins mandate for co-branded cards with major US credit union

American Express has also announced a partnership with the Navy Federal Credit Union by means of a new co-branded credit card for the credit union's members. Navy Federal Credit Union has around 7 million members in total and serves all Department of Defense and Coast Guard active duty, veterans, civilian and contractor personnel and their families.

Wirecard launches first-ever cashback donor prepaid card with CSL Plasma

Again in the US, Wirecard has announced that it will team up with CSL Plasma, one of the world's largest collectors of human plasma, to launch the in-

dustry's first-ever prepaid donor card with a cashback facility. The cashback option has been introduced to support the platinum-level loyalty tier of the CSL Plasma rewards program. Specifically, platinum-level plasma donors will qualify to receive cashback for spending at local grocery stores and fast food restaurants, and will also acquire additional points and other perks as rewards for making life-saving therapy possible for patients in need.

COMMERCIAL BANKING

Sberbank gains insight into agricultural sector through tie with ExactFarming

In Russia, Sberbank has signed an agreement to work with ExactFarming, a cloud service for managing agricultural companies using big data and machine learning. ExactFarming aggregates information about the financial standing of agricultural enterprises and helps them to make better-informed decisions concerning their production processes. Agricultural enterprises using it will be able to employ the information provided by ExactFarming as proof of their solvency when taking out a loan or buying an insurance policy from Sberbank.



CONSUMER FINANCE

MediaMarkt appoints Caixa-Bank subsidiary as consumer finance partner in Spain

In Spain, CaixaBank Consumer Finance (a wholly-owned subsidiary of CaixaBank) has announced a deal for consumer finance with MediaMarkt, a retailer of consumer electrical products. Having replaced Cetelem, the finance provider used previously by MediaMarkt, it will make available its entire range of products to support the consumer buying process through different financing solutions. As part of the agreement, the MediaMarkt credit card, which entitles customers to receive offers and exclusive promotions, will be issued free of charge.

INTERNATIONAL PAYMENTS / REMITTANCES

Western Union links with Franprix for international remittance services...

In France, Western Union and Franprix, a leading chain of convenience stores, have started offering an international remittance service covering 200 countries and territories around the world. In particular, the two partners are launching a new 'Click&Pay' service available via the Western Union mobile app.

This service allows consumers to initiate their money transfer via the mobile app before proceeding to their preferred Franprix outlet to validate and pay for the money transfer at the checkout. Consumers can opt to initiate their money transfer either from the self-service Western Union kiosks located in Franprix outlets or from their smartphones.

At the time of publication, more than 100 Franprix outlets had been equipped with the Western Union self-service kiosks, mostly in the largest cities in France. Moreover, by the end of 2017, Western Union plans to have installed kiosks, together with the 'Click&Pay' mobile offering, at more than 300 outlets belonging to Franprix.

... and embeds money transfer 'bot' in Facebook's Messenger service

Likewise, in the US, Western Union has announced a deal with Facebook by means of Messenger users (who number around 1.2 billion globally) will be able to transfer funds denominated in around 130 countries to more than 200 countries and territories. For this purpose, it has developed a money transfer 'bot' that is embedded in Messenger. Funds can be paid out into billions of bank accounts worldwide or in cash across around 500,000 of West-

ern Union's global retail agent locations spread across both urban and rural areas.

Wirecard develops international remittance service with India-based foreign exchange specialist

In India, Wirecard has secured an agreement to roll out a money transfer service with Weizmann Forex, a leader in the Indian foreign exchange and international remittance market. Locations that will begin offering international remittance services as a result of the partnership are part of Wirecard's agent network in India, which number around 150,000. Typically, these agents are focused on consumers who lack online access, smartphones or bank accounts. The deal is considered significant as India's digital payments market is expected to more than double to reach a value of USD 470 billion by 2020. Indeed, according to World Bank estimates, India is also the world's largest market for inbound remittances.

Currencycloud collaborates with Hyundai Card for mobile money transfers in South Korea

In South Korea, Currencycloud, a UK-based cross-border payments platform, Hyundai Card, a consumer finance subsidiary of Hyundai, and the local Shin-



han Bank have forged an exclusive partnership to launch the country's first mobile remittance service set up by a consumer credit company.

The service is available through Hyundai Card's global remittance app which can be used by members to initiate transfers without the need to sign up for it. As part of the deal, Currencycloud is providing the technological know-how that will enable the service to evolve in future while Hyundai Card is contributing its expertise in analysis of customer behaviour plus digital techniques to enhance the efficiency of the app, while Shinhan Bank will facilitate the money transfers.

The partnership also represents a significant step for Currencycloud following a funding round worth USD 25 million backed by investors including Anthemis, GV, Notion Capital, Rakuten and Sapphire Ventures. This has been put in place to fund the company's growth in both Asia and North America.

MOBILE / ONLINE PAYMENTS

MasterCard boosts usage of MasterPass through multiple retailer partnerships...

At a global level, MasterCard continues to grow its presence

in the digital payments market through a range of partnerships. In particular, it has concluded agreements with three retail brands – FreshDirect, Subway and The Cheesecake Factory – which allow customers to pay for products via interaction with 'bots' on Facebook Messenger that make use of the MasterPass payment system.

In two other related developments, Dunkin' Donuts has integrated MasterPass with its mobile app and travel firm Expedia has activated MasterPass as a payment option on its Expedia, Orbitz and Travelocity websites.

... and augments existing relationships with Apple, Google and Samsung

Meanwhile, in the US, MasterCard has teamed up with Google and US Bank, to allow customers of the bank with Android devices to make digital payments online at participating retailers and at contactless terminals. Likewise, in Canada, MasterCard has launched Android Pay for customers of seven banking institutions, namely ATB Financial, BMO Financial Group, Canadian Tire Financial Services, CIBC, National Bank and President's Choice Financial. Customers of these banks can now use MasterCard cards to make payments using their mobile devices.

In Italy, MasterCard has linked

with Apple to launch Apple Pay, similarly allowing holders of boon, Carrefour and UniCredit cards to make contactless payments using Apple mobile devices.

MasterCard has also expanded Samsung Pay to the UAE, allowing customers of a number of banking institutions including Abu Dhabi Commercial Bank, Emirates NBD, Mashreq Bank, National Bank of Abu Dhabi, RAK Bank and Standard Chartered to pay for products using Samsung mobile devices.

Visa promotes mobile payment services through array of new partnerships...

Much like MasterCard, Visa has been proactive in expanding mobile payment services via several initiatives. In the UK, it has launched its Visa Checkout service through a partnership with lastminute.com. This service enables secure storage of payment details and instant payment online. When making this announcement, Visa reported that the conversion rate of shoppers to buyers was 72% among users of Visa Checkout compared with 54% for those using conventional card payments. Visa Checkout is understood to have attracted 20 million consumer accounts and 300,000 merchants globally.

Also in the UK, Visa has



launched Samsung Pay, allowing cardholders to make contactless payments using Samsung mobile devices. This partnership initially applies only to cards issued by MBNA, Nationwide and Santander. Visa reports that over 94% of those aged from 18 to 24 in the UK are using mobile devices to make payments or to access bank accounts.

Visa has also continued to facilitate mobile payments for its customers elsewhere in Europe. For instance, it has rolled out Apple Pay for cardholders in Italy, enabling contactless payments using Apple mobile devices. Meanwhile, in Russia, Visa has launched the Android Pay service, similarly allowing cardholders who own Android mobile devices to make payments.

In addition, it has made Samsung Pay available in Switzerland, with the service accessible to those holding cards issued by BonusCard and Cornèrcard. In relation to these announcements, Visa reported that 84% of Italians and 83% of Swiss people aged 18 to 24 are using mobile devices for online payments and banking, and that it predicts that payments by mobile devices will account for a half of all transactions made globally by 2020.

... including expansion of existing collaboration with PayPal to the Asia-Pacific region

Outside of Europe, Visa has pledged to extend its existing collaboration with PayPal in the US to the Asia-Pacific region. Through this relationship, banks in the Asia-Pacific region that issue Visa cards will be able to offer their cardholders the ability to check out at merchants where PayPal is accepted online. The partnership expansion also means that PayPal payments can be made to retailers that accept Visa in physical locations.

The US partnership was announced in July 2016 and allows consumers to add Visa cards to PayPal from other banking apps. It also allows users to move funds instantly into Visa accounts, which facilitates collaboration in expanding electronic payments in emerging markets.

Visa takes strategic investment in online payment and consumer finance specialist Klarna

In a separate albeit related arena, Visa has announced that it will invest in Klarna, one of the fastest-growing online payment and consumer finance companies in Europe with over 60 million consumers and around 70,000 affiliated retailers. The invest-

ment is part of Visa's global strategy to expand its reach, while Klarna views the deal as an opportunity to strengthen its wider product portfolio.

Samsung co-operates with multiple banks to broaden usage of mobile payment proposition

Aside from the aforementioned partnerships with MasterCard and Visa, Samsung has also been promoting the use of Samsung Pay by working with a number of different banks and financial organisations.

In Australia, Westpac has commenced an agreement with Samsung to offer Samsung Pay as a payment option to its customers with MasterCard and Visa credit and debit cards. Customers can download the Samsung Pay app and add their Westpac card to get started.

An analogous agreement has been signed in Spain, wherein Santander has launched Samsung Pay as a mobile payment service compatible with many of Samsung's mobile phone models. This means that its customers can pay securely with their smartphone in establishments that accept contactless card payments (noting that contactless penetration is estimated to have reached 75% of payment terminals in Spain), and can withdraw cash and perform other transac-



tions at around 2,000 contactless ATMs.

Likewise, in the US, customers with Discover-branded cards can now make payments using Samsung Pay via the latest Samsung Galaxy smartphones and wearable devices, at any merchant location where both Discover and Samsung Pay are accepted. This agreement means that Discover's cardholders can also earn Samsung Rewards points whenever they use Samsung Pay, allowing them to redeem the points that they earn to purchase other Samsung products and gift cards from selected stores, as well as other items.

Lastly, in Russia, Sberbank has rolled out a new initiative allowing its customers to directly link their cards to Samsung Pay. Sberbank customers who hold Visa cards have been able to use Samsung Pay since April 2017.

Ant Financial expands usage of Alipay through new deals in Japan, Italy and Spain

Alipay, the China-based mobile payments platform owned by Ant Financial, has seen its user base grow extensively through separate partnerships with financial services providers in two regions.

In Japan, consumer finance firm Orient Corporation has teamed

up with both Sanrio Entertainment and the Nippon View hotel chain to introduce Alipay as a payment method, in response to the increasing number of Chinese tourists visiting the country. Visitors to Sanrio Puroland, an amusement park based around the Hello Kitty cartoon character, will now be able to use Alipay to make purchases. Likewise, the deal with the Nippon View makes Alipay available at a total of 19 hotels.

In Italy, Ant Financial has begun working with UniCredit so that Alipay users (which primarily consist of the increasing number of Chinese visitors visiting Europe) will now be able to purchase goods and services in the country through the app. The deal means that Alipay will potentially be used across a network of around 120,000 merchants spread all over Italy. With more than 3 million arrivals in 2016, Italy is the second European destination for Chinese tourists and among the world's top ten.

Finally, BBVA has signed a similar agreement allowing Chinese tourists to pay in Spanish stores using Alipay. BBVA is the first Spanish financial institution to be working with Alipay, with the scheme available for Android phones only at the time of the research. Around 400,000 Chinese tourists visit Spain each year, with this number forecast

to increase further to 500,000 in 2017. Collectively, the tourists are expected to spend around EUR 1 billion across Spanish merchants.

All three deals are particularly significant as Alipay has been the world's largest mobile payments platform since 2013.

Apple promulgates mobile payments platform through partnerships with BOC and UniCredit

In two different regions, Apple has been growing the user base for its mobile payments app Apple Pay by linking with local banking networks. In Hong Kong, Bank of China (BOC) has become one of the first banks to introduce Apple Pay as a payment method for its customers with UnionPay debit cards. BOC card customers can now make payments at UnionPay terminals in both China and Hong Kong using Apple Pay, as well as on their mobile apps and online.

To promote the partnership, the first 50,000 BOC cardholders who successfully added their cards to Apple Pay and made at least one purchase by the end of July enjoyed an HKD 30 cash rebate. In addition, until the end of June, cardholders were entitled to a discount of HKD 10 whenever they made purchases worth HKD 30 or more at any

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7-Eleven store in Hong Kong. Likewise, in Italy, UniCredit has announced that Apple Pay is available for its customers. UniCredit is the first bank in Italy to offer Apple Pay, making it possible for all types of UniCredit card to pay via Apple Pay in both physical and online shops.

Wirecard rolls out new mobile payment agreements, including one with VEON

Around the world, Wirecard has inked a number of agreements to facilitate mobile payment solutions for the customers of its partners. First, in Germany, kitchenware specialist Zwilling is now offering payments through Alipay in ten of its branches via Wirecard's 'Scan Alipay' app. The partnership aims to enable Zwilling to capitalise on interest from Chinese tourists in buying its products.

Meanwhile, in Italy, customers of boon, a digital mobile payment solution powered by Wirecard, are now able to use Apple Pay to make mobile payments. Furthermore, Wirecard has also signed a global payments and processing agreement with telecoms firm VEON by means of which customers can make mobile payments on the go.

French partners combine to create Lyf Pay as universal mobile payment solution

In France, BNP Paribas has worked with Auchan, Carrefour, Crédit Mutuel, MasterCard, Oney and Total to create a new universal mobile payment solution called Lyf Pay. This is applicable to in-store payments (at both small and larger merchants), online purchases, P2P payments between friends and donations to charities, while also integrating payment cards, loyalty cards and coupons. The app can be installed on any type of smartphone.

Amazon Pay made available as payment option by Europ Assistance and Vueling in Italy

In Italy, Europ Assistance and partner airline Vueling have incorporated Amazon Pay as a payment option in their online sales channels. This service allows Amazon account holders to pay the two companies directly by inputting their username and password. Amazon reported at the time of the announcement that more than 33 million customers had used Amazon Pay since its launch.

Banco do Brasil facilitates option for rapid card payments with Uber

In Brazil, customers of Banco do Brasil that use Ourocard Visa

cards can now opt to pay for rides with international minicab app firm Uber by using the debit function of their cards. The transaction takes place without the need for entering a password each time and is made possible by storing user information securely inside the app.

Resurs Bank links with manufacturer of garden equipment products for digital payments

In Sweden, Resurs Bank has launched its digital payments service at approximately 150 outlets selling Stiga gardening equipment products, such as lawn mowers. By means of the agreement, Resurs Bank will take over all of the administration for digital payments received by the retailers which will receive payments instantly.

PAYMENT CARD ISSUANCE AND ACCEPTANCE

JCB secures card acceptance relationship with Check-out.com...

At a global level, Japan-based payments firm JCB has remained very active in expanding its reach through numerous partnerships for payment acceptance.

First, it has signed a card acceptance partnership with

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Checkout.com that covers 36 European countries plus the UAE. By means of the partnership, all Checkout.com merchants are able to accept payments from around 106 million JCB-branded cards. This partnership augments Checkout.com's strategy of providing its merchants with a direct connection to all major card payment schemes worldwide.

... and secures multiple agreements with other partners...

Moreover, in order to expand its reach in Europe, JCB has also come to separate agreements with Allied Wallet (a payment services provider), CardPay (an e-commerce and transactional services provider) and MoneyNetINT (a foreign exchange and international payments company). All three deals are aimed at meeting the needs of Asian consumers in the European region who pay for their shopping with their JCB cards. Likewise, in Russia, Sberbank has begun accepting JCB-branded cards via its merchant network.

... including one for co-branded cards in Sri Lanka with LankaClear

Meanwhile, JCB has started working with the National Payments Corporation of India (NPCI) to widen acceptance of

its cards across ATMs and point-of-sale terminals. In addition, it has also rolled out plans to issue co-branded cards with LankaClear, a payments firm owned by the Central Bank of Sri Lanka. These cards will be accepted globally via JCB's network as well as locally in Sri Lanka through the LankaClear network.

Discover expands payment card acceptance in Canada through tie with Monetico

In Canada, Discover has entered into an agreement with Desjardins, to boost its reach in the country. Specifically, it is tying up with Monetico, a payment solutions entity co-owned by Desjardins and France-based Crédit Mutuel, to allow merchants to accept cards that run on the Discover network which include Diners Club cards as well as Discover-branded ones.

UnionPay gains traction in Russia through card acceptance deal with Sberbank

In Russia, and following its aforementioned deal with JCB, Sberbank has also begun accepting UnionPay cards throughout its ATMs and merchant network. Currently, most transactions using UnionPay cards in Russia are made by tourists from China and other countries in the Asia-Pacific region. Sberbank hopes to benefit from

their increasing activity by making acceptance of UnionPay more widespread, in turn encouraging greater awareness of the Sberbank brand.

RETAILER CARDS

Diamonds International selects Alliance Data for private-label store card program

Alliance Data has entered into a new multi-year agreement to provide private-label credit card services for Diamonds International, a jeweller that operates around 125 outlets throughout the Caribbean, Central America and the US, as well as an online store. The credit card program is designed to deliver rapid approvals, incremental sales and increased transaction values. It also offers benefits exclusive to cardholders as well as flexible payment and financing options. In addition, Diamonds International gains access to Alliance Data's acquisition tools, advanced analytics and consumer insight capabilities.

Synchrony Financial finalises multi-year contract with Zulily in same sphere

In the US, Synchrony Financial has signed a multi-year contract for consumer finance with online retailer Zulily which specialises in clothing, toys and home products. Specifically, Zu-

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lily will launch a private-label credit card program that allows its customers to purchase merchandise from it more easily.

GENERAL

BNP Paribas establishes global partnership with Snapchat

BNP Paribas has announced a global partnership with Snap, the parent company of Snapchat, an image messaging and multimedia mobile app popular with younger consumers. Through this new collaboration, BNP Paribas aims to strengthen its proximity to millennial customers and improve its presence on social media networks. Employees of BNP Paribas will feature in short videos that show potential recruits what working at the bank is like and will send out Snap advertisements that promote the bank's products. It will also work with Snapchat to develop photo lenses and branded geo-filters that highlight events that it sponsors, such as the French Open tennis tournament. Its campaign will run for a year and the videos will be posted daily on its Snapchat channel.

Snapchat believes that it is unique on account of its ephemeral approach to photographic content which can be exchanged across multiple devices for short

periods of time, and claims a global community of around 158 million daily users who view over 10 billion videos and exchange over 2.5 billion images worldwide every day.

Upcoming Finaccord reports

The following titles are a selection of those that will be published by Finaccord in the coming months. For more information about our unique areas of expertise, plus listings of published reports and databases, please visit our website at www.finaccord.com or email us at info@finaccord.com.

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Consumer Automotive Financial Services in Thailand

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Creditor and Lifestyle Protection Insurance in Denmark

Creditor and Lifestyle Protection Insurance in Europe

Creditor and Lifestyle Protection Insurance in the Netherlands

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Pet Metrics: Consumer Approaches to Pet Insurance in Selected Global Markets

Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Selected Global Markets

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About GAFC

The *Global Affinity Finance Club* is Finaccord's quarterly newsletter about affinity financial services worldwide. Through this, Finaccord publishes high-level information about key strategic developments in affinity and partnership marketing of financial services around the world, segmented between affinity insurance news, bancassurance news and affinity banking news.

This service differs from that provided by other research companies because its focus is genuinely global, often translating news that only appears in languages other than English. In addition, it concentrates exclusively on affinity and partnership marketing strategy.

Affinity and partnership marketing strategy is an important component of general distribution strategy for a majority of large banks and insurance companies serving consumers and small businesses, as successful partnerships potentially allow them to access groups of customers that they cannot always reach by themselves.

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Finaccord is a leading market research, publishing and consulting company specialising in financial services. It is part of Aon Inpoint, Aon Risk Solutions, a division of Aon plc (NYSE: AON). We provide our clients with insight with a particular focus on marketing and distribution strategies, including affinity and partnership marketing.

Our areas of expertise include: affinity and partnership marketing; automotive financial services; bancassurance; commercial non-life insurance brokers; consumer intelligence; creditor insurance; distribution channels; energy and power insurance; extended warranties; home emergency insurance and assistance; insurance and assistance linked to payment cards and bank accounts; mobile gadget and phone insurance; retailer financial services; road assistance; small business financial services; and travel insurance and assistance.

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