

ERSTE
Group

BCR S

Dateio Platform

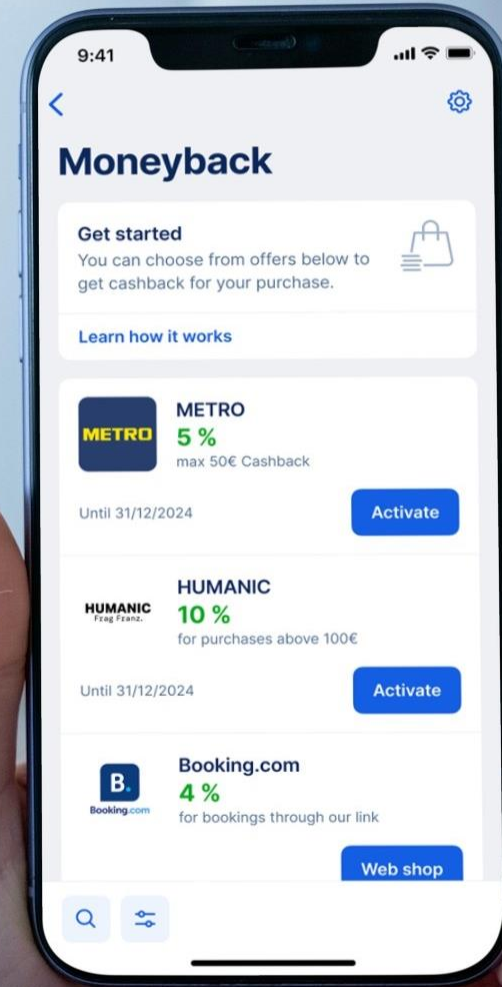
WE HAVE A SPACE IN GEORGE FOR

Moneyback

Georgiana Pintilie

Digital Sales Manager

BCR Romania



Dateio Platform is the largest payment-data based marketing ecosystem in Europe

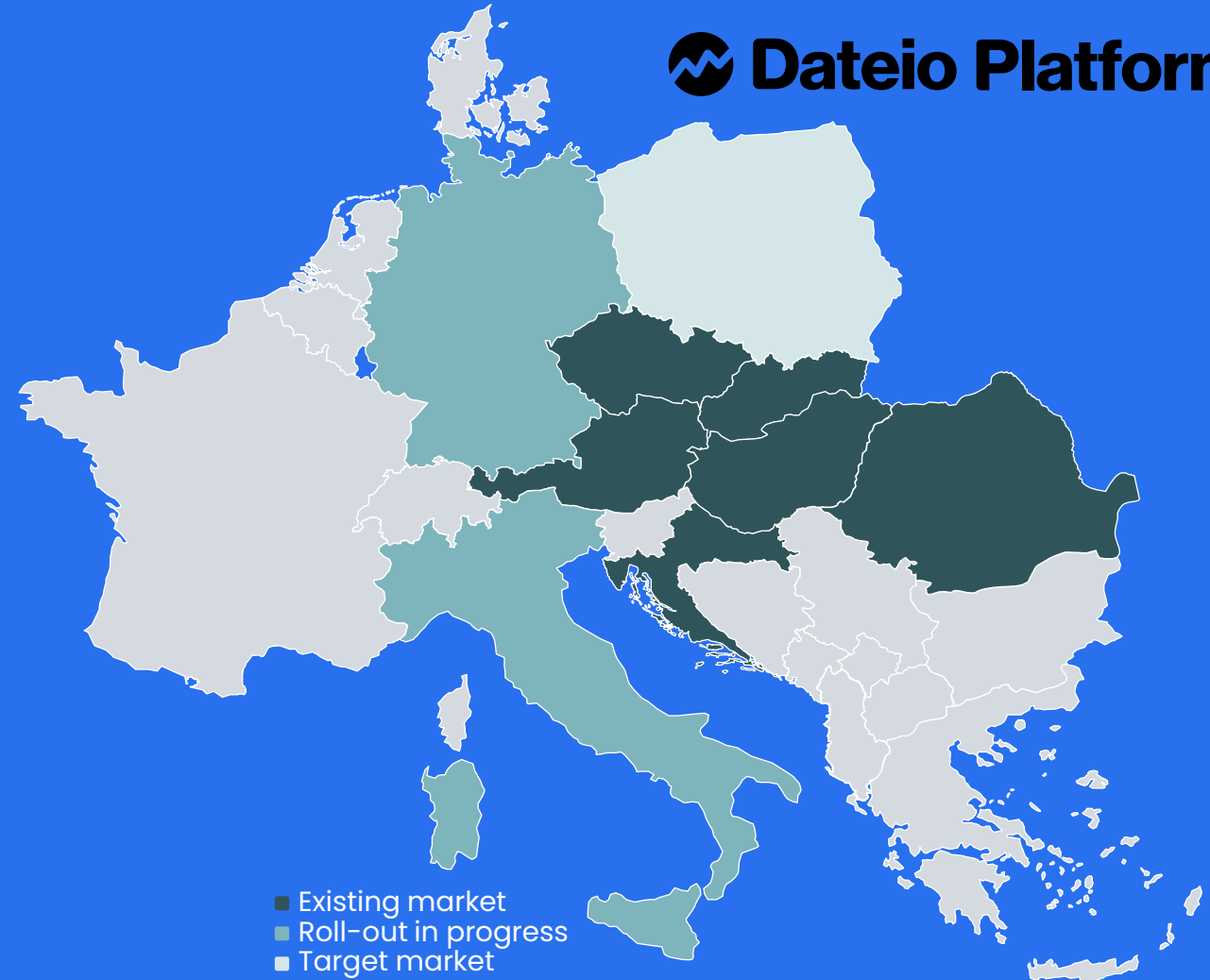
20
banks

600+
merchants

8m+
customers

 **Dateio Platform**

- We are connecting 20 banks with 600+ merchants, engaging 8m+ customers in our cashback rewards program
- Our seamlessly integrated cashback rewards program for mobile banking apps is coupled with a sophisticated targeted marketing tool for merchants
- We transform interactions and enhance customer experiences, based on 1+bn categorized transactions – per month



BCR is part of Erste Group

Part of Erste Group, one of the largest financial services providers in the Central and Eastern Europe, serving **17 million clients** in **7 countries**.

3 MIL customers in **Romania**



GEORGE in BCR

In 2018, BCR brought George to Romania, offering a new way of banking: simple, personal, and fully digital. Today, with 2.5 million users and over 300 smart features, George is at the heart of digital banking in Romania — evolving every day to meet real customer needs.



GEORGE ACTIVE
CUSTOMERS



GEORGE SMART
FEATURES



USERS OF THE
MOBILE VERSION



RAITING IN APP STORE
for 161k ratings

Moneyback overview

2020

Launching year

**Private Individuals
Micro companies**

Customer segment

Mobile banking app

Available Channel



Users activate the offers



Pay by card in stores /
online shops



Get cashback
automatically
in George

WHAT STRATEGIES BOOSTED PRODUCT VISIBILITY AND PERFORMANCE?

External channels

Social Media: Facebook & Instagram

Outdoor: Shopping malls, subways, strategic spots in big cities

YouTube – demo video

Spot TV



Internal channels

Internal Communication Campaign

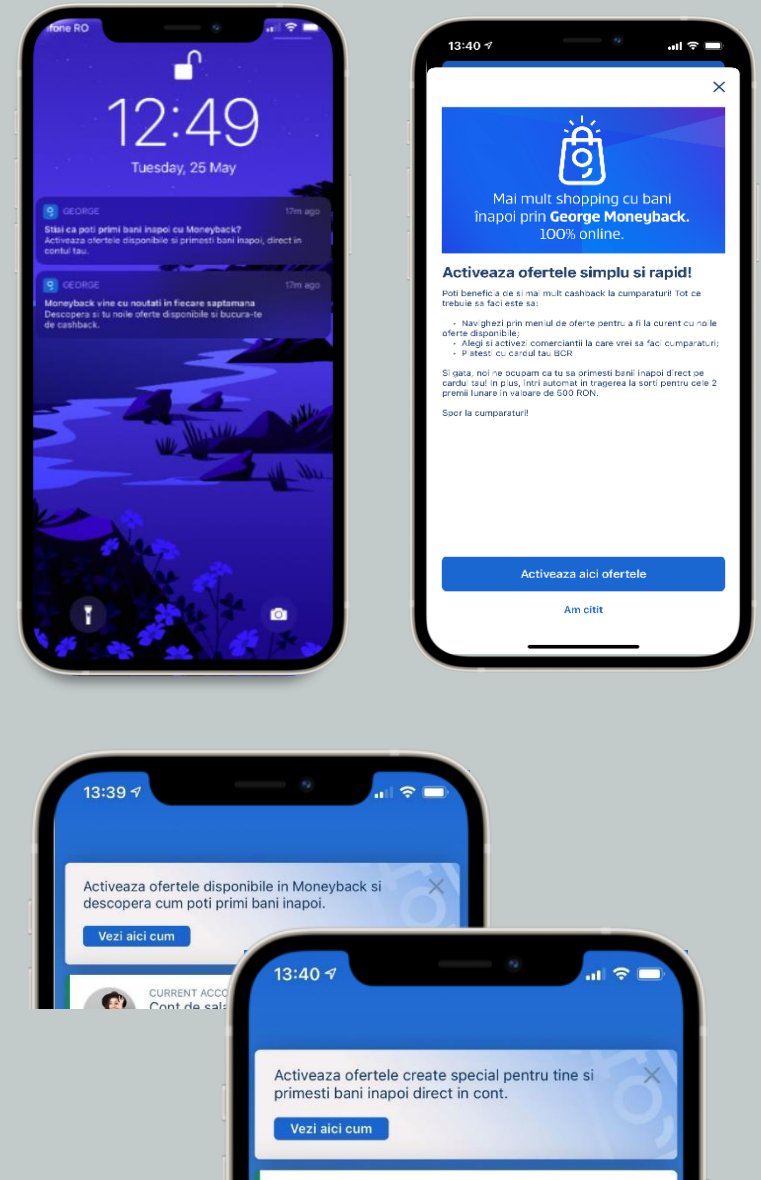
IVR Message in **Contact Center**

CRM campaigns + Trigger based campaigns

Moneyback dedicated website page in BCR webpage



- ❖ Increased engagement
- ❖ Higher relevance
- ❖ Improved conversion rates
- ❖ Better customer experience



Results

User Engagement Snapshot

85%

Active Digital Users

80%

Moneyback users from total digital portfolio

40%

Cashback users from total Moneyback portfolio

Portfolio Transaction Metrics

7 MIL EUR

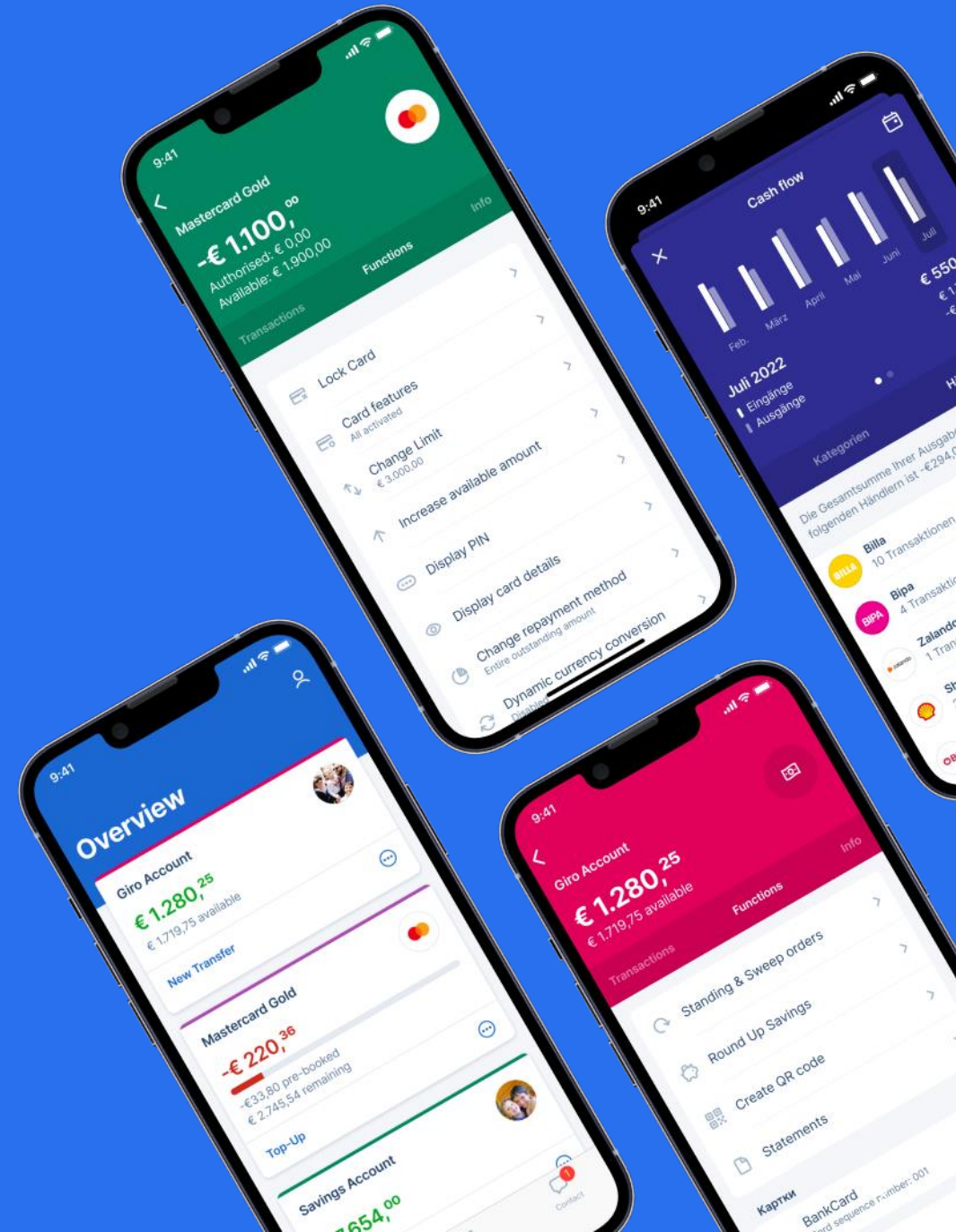
Cashback received

2.5 EUR

Monthly cashback / users

+22% vs 2024

POS Volumes for Private individuals



Customer Profile



Average Age: 44 years old

George: 85% login in George

Clients with inflow: 81%

Card Channels usage:

- **POS:** 70%
- **E-commerce:** 46%
- **Internet Banking:** 45%

They use the card in:

- **63%:** Supermarket
- **59%:** Restaurants

Average Age: 48 years old

George: 50% login in George

Clients with inflow: 61%

Card Channels usage:

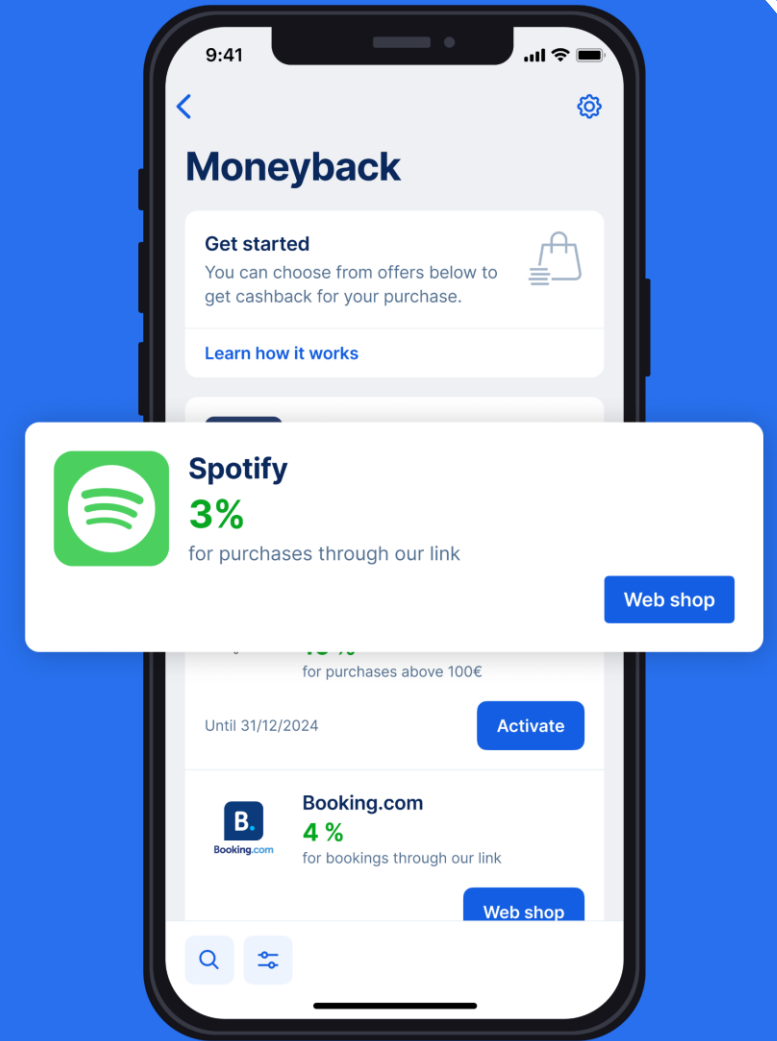
- **POS:** 42%
- **E-commerce:** 22%
- **Internet Banking:** 21%

They use the card in:

- **36%:** Supermarket
- **15%:** Restaurants

WHAT'S IN IT FOR CUSTOMERS?

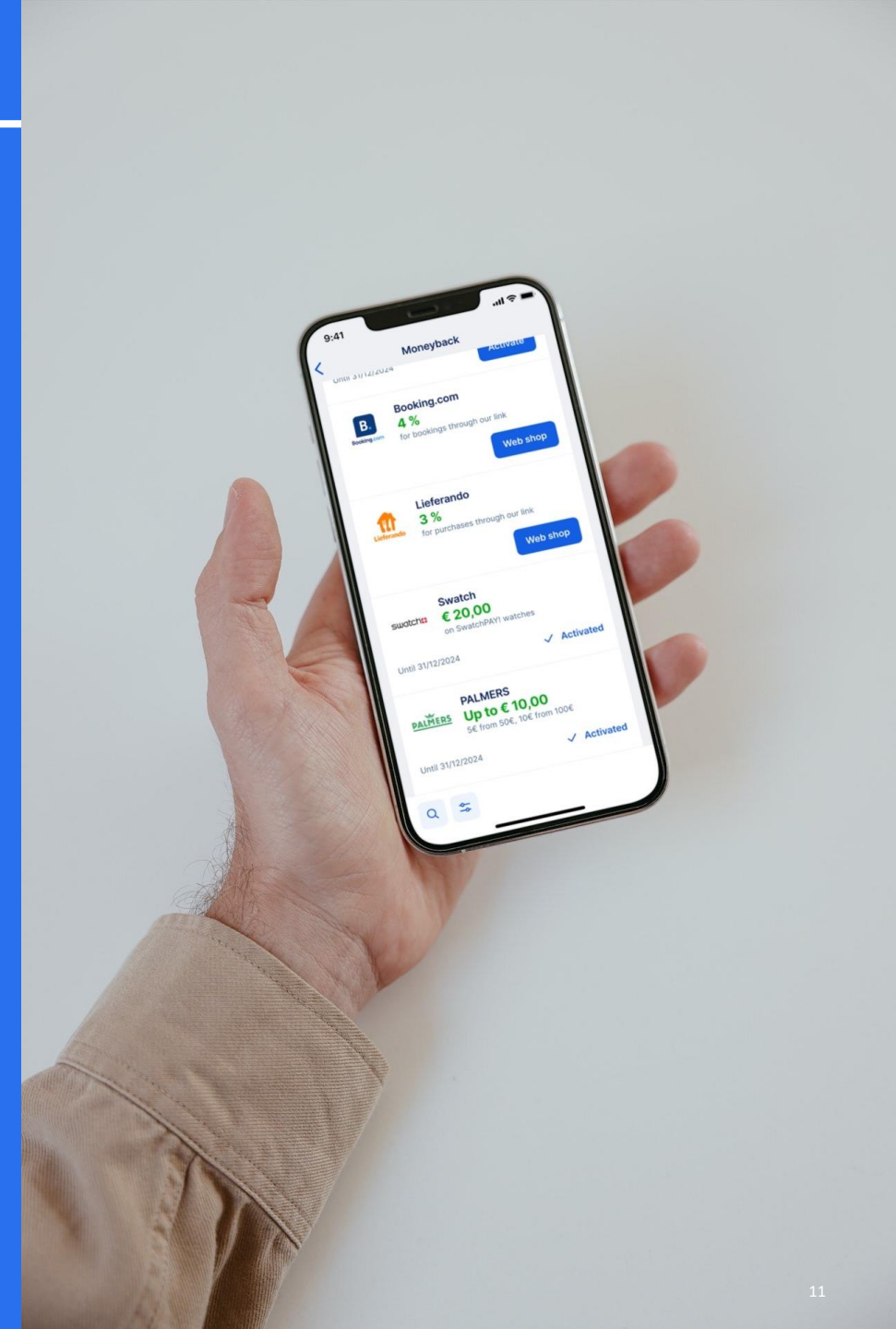
Discounts for merchants.
Cashback received directly into
account.
Discover new shops.



Example image.

WHAT'S IN IT FOR THE BANK?

Engage with customers.
Increase loyalty.
Retain customers.
Increase card usage and
transactions



WHAT'S IN IT FOR THE PARTNER ?

Access to a loyalty platform for their customers.
Access to a Highly Engaged Audience.
Retain customers.



Wrapping It Up: Insights That Matter

- In today's Romanian banking landscape, having a loyalty program is no longer a differentiator — it's a necessity. Differentiation comes from the program's ability to create a synergetic ecosystem.
- With most banks offering cashback or rewards, lacking such programs can lead to customer churn and diminish a bank's competitive edge.



GROUPE SOCIETE GENERALE



Revolut





 **Dateio Platform**

Thank you.