

Creative Brief for PSO Card

Product Concept

This is another variant of credit card targeting an even larger consumer segment and will be positioned on the lines of "greater" value for money. The card will be a co-branded proposition with PSO offering all features that are being offered through our current card platform. However, in addition to that, this card will offer incremental fuel rewards (in liters) on spend generated at PSO locations. The card will be launched through a VISA platform. Apart from the reward offer, the card will feature highly sensitive and serious features that would break the norms of credit card industry.

Advertising Objective

The ad should address the following issues and provide solution to consumers:

1. In a highly saturated market where too many brands are fighting for their share through their varied offering, how can this brand add tangible and monetary value to a consumer? By addressing this problem, the ad should pave the way for consumers in terms of cost and benefit analysis vis-à-vis reward and their day to day needs. With regard to such benefits this card would surpass all others features and offering marketed by different issuers.
2. To increase strong brand awareness amongst mass audience that range from one to multiple card users. This will be measured through audience research and brand tracking surveys.
3. To effectively communicate the brand personality and key features offered through the card program. These features are attractive discounts, rewards (both PSO spend based and Non-PSO spend based) along with Dip the Chip feature and rewards.
4. Clearly differentiate the brand from existing UBL card to eliminate chances of selective distortion amongst consumer minds.

Through this line extension, we aim to expand our consumer universe by penetrating into segments that are not price sensitive or prefer other cards over UBL Card.

The message should instantly motivate consumers to take action on the brand that will be reflected in the form of application solicitations. It should also create a strong WOW amongst the audience in order to build increased level of acceptability of the brand in the marketplace.

Target Audience

Mature men and women who are in their middle and senior career age representing SEC A+, A & B consumer segments. These are primarily discount seekers and buy products (or services) that offer value for money. This audience is more sensitive to return on investment aspect.

Basic Consumer Promise

The basic consumer promise would evolve around the 2 key elements namely "Greater Value for Money in the form of incremental rewards", "Fuel based Rewards". These promises will be communicated to consumers in the following manner:

- A co-branded card designed to offer incremental fuel based reward program on transactions performed at PSO locations – spend that is absolutely inevitable today's lifestyle.
- **Adaptation to a technologically advanced payment service (using mobile phone) without stepping out of home or office or getting connected to internet. Chip feature will build confidence in terms of making payment via mobile phones and in normal day to day transaction.**
- Exclusive discounts and value additions (including 0% installment plans) will empower consumers in all manners of lifestyle building

Support

360 activation campaigns will be rolled out using electronic, print, outdoor and on-ground activities. During the time of launch, apart from sales force incentive, special PSO card branded T Shirts will be made and distributed to sales staff to further strengthening the brand awareness.

Positioning

The brand will be positioned through a highly incentive appeal offering greater value for money in the form of fuel rewards. A highly unique and attractive card design would make it a preferred brand for consumers in the marketplace. With regard to competitive positioning, this brand of credit card would be penetrating in SEC A+ and A consumer segments competing head on with Citibank, Standard Chartered and ABN Amro. The product positioning will also emphasize on the concept of pure value for money which will appeal to the mass audience.

Media Planning

The launch will be supported through a 360 activation rollout using all possible consumer touch points that can add constructive value to the product proposition. D2D campaigns will also be carried out for consumer education and confidence building.

Agency Deliverables

- Card design (options already delivered by the agency)
- Storyboard for TVC (35 – 45 sec) along with script (minimum 3 options of supreme quality to be presented) – adaptations will be extracted for print, outdoor and radio.
- Radio jingle (minimum 3 options)
- New welcome pack to be designed for this brand of card (minimum 3 options of supreme quality to be presented)
- Artwork (minimum 3 options of supreme quality to be presented) for all other forms of retail and consumer communication such as mobiles, decals, push/pull stickers, wobblers, vertical stand banners, horizontal banners, flyers etc. to be designed and developed for printing purposes.
- Media planning for TV and radio spots – campaign duration is 3 months.
- BTL activation campaign to submitted (minimum 3 activity options of supreme quality covering all possible consumer touch points) – campaign duration is 3 months.
- Sales kit design
- Roadmiles flyer

Deadlines

All the above stated deliverables must be finalized by August 1st, 2007

Sarah/Sarosh,

Below please find my questions to the product in black fonts and their reply in Red.

- I need to know the income segmentation: **Rs.10,000- 50,000 +**
- Age segmentation: **30 - 40**
- Socio economic segmentation (kindly make sure it's the same everywhere): **A & B+**
- Explanation of additional features: what is the WOW factor? (what is the exact offer) **Free Fuel – additional fuel on spend at PSO Pumps**
- The differentiating features of your product from 1. **From your own existing product** 2. **from competitors (details required)** *differentiating factor is Fuel on spend at PSO outlets*

