

University of Economics, Prague

Bachelor's Thesis

University of Economics, Prague
Faculty of Business Administration
Bachelors's Field: Corporate Finance and Management



Title of the Bachelor's Thesis:

Branding of Russian payment system

Author: Iuliia Trofimchuk

Supervisor: Ing. Martin Machek, Ph.D.

D e c l a r a t i o n o f A u t h e n t i c i t y

I hereby declare that the Bachelor's Thesis presented herein is my own work, or fully and specifically acknowledged wherever adapted from other sources. This work has not been published or submitted elsewhere for the requirement of a degree programme.

Prague, April 30, 2017

Signature

Title of the Bachelor's Thesis:

Branding of Russian payment system

Abstract:

The thesis explores the theme of branding in the banking system in Russia and the process of creating and promoting a new product such as the national payment system and its importance in the business practices of companies. The theoretical part of the research describes the key theoretical aspects related to branding, Its characteristics in Russia and the banking system and the process of its formation. The practical part explores the process of introducing and promotion of a payment system on the example of one Russian bank. In addition, the advantages of the product will be considered in front of international payment systems - Visa and MasterCard and among competitors in the Russian market. The purpose of the thesis was to analyze each branding process in the banking system of such a large product as the national payment system and to find out what results of bank and that system in general had by the end of 2016, what opinion of the population of Russia about the national payment system "MIR".

Key words:

Brand, Branding, Banking system, Payment system, Visa, Mastercard, MIR.

Content

1. Introduction.....	5
2. Theoretical part	6
2.1. Branding.....	6
2.2. Branding in Russia	8
2.3. Branding of Banking system.....	12
2.4. Process of Branding	14
3. Practical part	17
3.1. Definition of payment system: Visa and MasterCard.....	17
3.2. Payment system “MIR”	20
3.3. About bank “Zapsibcombank”	23
3.4. Market and competitors	24
3.5. Analysis of Target Audience and Segmentation.....	27
3.6. Analysis of Planning	28
3.7. Analysis of Brand Building	31
3.8. Analysis of Brand Promotion.....	33
3.9. Results at the end of 2016.....	36
4. Conclusion	40
5. References.....	43
6. Annex.....	45

1. Introduction

In world of fierce competition, companies are doing everything possible to make their product popular and successful. However, it is not so easy to maintain its position in the market and its efficiency. Many companies carry out a number of activities to increase market share, reduce costs in order to implement price competition and many others. But often this is not enough to be competitive.

Many experts are increasingly inclined to the conclusion that the main factor of the success of most enterprises is the loyalty of consumers. The highest degree of loyalty of consumers is an almost fanatical veneration of the brand. Any product when it appears on the market creates an impression of itself - positive or negative. It appears inevitably as soon as the consumer learns about the product. These associations, the perception of the goods by the consumer, are called the brand.

Brand is an impression of a product in minds of consumers, a label that is mentally glued to the product. Process of creation of brand and its management is called branding. Branding - is the tricks of creating a special impression that contribute to the overall image and in relation to the target market segment to the brand. (Heine, 2012)

The goal of this thesis is to analysis the process of branding of the product of the banking environment in stages on the example of one of the Russian banks: the reasons for choosing this product to promote, the market conditions and competitors, we will analyze the planning of the activies and the budget, brand building, product promotion and its results at the end of 2016.

To conduct this analysis in paper will be used various methodological tools. Accordingly, in the theoretical part of the study the main method will be secondary research, that makes possible to understand the theoretical foundations of brand and branding, the special characteristics of branding in Russia and in the sphere of banking services. In the practical part, the analysis of each stage of the branding process will be carried out using both methods: primary and secondary research. All information about the bank, on the example of which the analysis was conducted, was provided by the bank. In addition, a comparative analysis will be carried out that will identify the differences between competitors and their products of this system and indicate the advantages of the national payment system over international.

This paper is written based on the use of necessary literature - printed editions, such as Clifton, Rita, 2010, *The Economist: Brands and Branding*; Hestad Monika, 2013, *Branding and Product Design*; Calder, Bobby J. Tybout, Alice M. Kotler, Philip, 2010, *Kellogg on Marketing*; Philip Kotler, Alice M. Tybout, Tim Calkins, 2011, *Kellogg on Branding: The Marketing Faculty of The Kellogg School of Management*; Kevin Drawbaugh, 2001, *Brands in the Balance: Meeting the Challenges to Commercial Identity* and Russian book by A. Bystryakova, 2016, *National payment card system. International experience and Russian prospects*. In addition, was used news articles, websites of banks and companies directly related to the topic of this thesis.

2. Theoretical part

2.1. Branding

The word "brand" is the name, character or symbol that identifies products and seller services. Branding is a set of successive measures aimed at creating a holistic and demanded by the consumer image of the product or service. (Heine, 2012)

The purpose of branding is to create a clear image of the brand and a formation of the direction of communications. Branding includes work on market research, product positioning, brand name creation, slogan, visual and verbal identification systems (trademark, corporate identity, packaging, special sounds, etc.), the use of communication, reflecting and translating the idea of the brand. All elements which used in creation of brand we will consider in the following chapters. (Drawbaugh, 2001)

It is very important to create a unique, memorable and recognizable trademark that in its external form, internal content and informational messages maximally corresponds to the interests of the target audience, meets the expectations of the consumer, perceives them distinctly, holistically, attracts clients, inspires confidence in the high quality of products or services and causes a desire to purchase it. Creating a brand, it is necessary to observe the unity of all elements and components of the trademark, from the name and visualization of the image, to the meaningfulness and corporate ethics. They must complement each other, be interconnected. (Nazaykin, 2014)

For companies branding is the embodiment of organizational ideals – «What business should be? », so brands require attentive attitude and protection, while the majority of consumers rate their well-being by branded goods and feel more successful owning them. The last one has the definition - Conspicuous consumption, which was introduced by the sociologist and economist Thorstein Veblen (Veblen, 2000). That means considerable spending on goods and services, which are performed in order to demonstrate their wealth to others. From the consumer's point of view this behaviour helps to achieve, maintain and demonstrate high social status.

How did it start? Initially, the brand was a simple form of commercial messages. Even in the times of ancient Greece and Rome artisans and farmers label their products to differentiate from competitors. But only in the beginning of the XIX century tobacco companies and drug manufacturers have created the first mass brands with packaging and advertising campaign.

At the end of XIX century appeared national brands in America and Europe. Their positions were strengthened through the development of transport networks and communication systems, the usage of mechanized operations, as well as laws in the field of trademark protection. With literacy growth, advertising spread actively. (Drawbaugh, 2001)

In 1970, was the strengthening of the positions of many brands, which in 2000 entered the list of the strongest brands according to Interbrand research such as Coca Cola, McDonald's, Sony, Ford, Mercedes, Heineken, etc. (Interbrand, 2009). The next rise of branding was the result of changes in the economies of developed countries. In 1980, the beginning of business management to focus on information and services. The competition has moved to the level of perception, because with a huge number of products of the same type in the same price category buyer started to notice more on image than on the maintenance. (Drawbaugh, 2001) In 1980-1990, when brands have gained popularity and

influence, new problems appeared that required changes in advertising communications scheme. In addition to the print and television increased the value of sponsorship, advertising support, direct mail, public relations and Internet. Marketers have tried to make the brand more successful through more precise identification of target groups of consumers, leading to a multiplication of similar brands and competition which caused a leap in prices for advertising. With the advertising trends in increasing of prices, strong competition and consumer deception in the last 20 years was created in the marketing direction with a large number of books, lectures and seminars. (Drawbaugh, 2001)

As a result of all processes, brands and their owners feel the pressure from all sides: business requires profitability and long-term prospects, consumers want to know more about the brand in an affordable and simple manner, except that society demands responsibility from them.

Brands connect buyers and the company on several levels. In the information society, they continue to play the traditional role of presenting products and services, informing the market and allow to estimate the reaction of consumers on the basis of sales data. In addition, the brands according to the customers are the source of information on corporate ethics, politics, behaviour and lifestyle, responsible for environmental protection and personality of leaders such as the Bill Gates of Microsoft. (Drawbaugh, 2001)

For branding, it is important to have a two-way information exchange between the consumer and the manufacturer. A person, thinking about his own well-being, mental or emotional comfort, makes his choice by comparing objects of consumption and personal values that determine for any person the form of realization of any of his needs. Based on the wishes of the consumer, on his feedbacks and assessments, the manufacturer can obtain information about what properties should be incorporated into the product. (Nazaykin, 2014)

But sometimes manufacturer do not understand the role of brands and it is not taken seriously. The most obvious is a lack of understanding about what successful branding is. Senior managers are convinced that branding is only external data such as brand name, logo and an advertising campaign. Therefore, changes in these characteristics are often mistakenly called re-branding. Branding needs to start with a clear point of view on what a corporation should be about and how it will deliver sustainable competitive advantage. It is about organizing all product, service and corporate operations to deliver that. The visual elements of branding should symbolize that difference, stay memorable in people's minds and protect it in law through the trademark. (Nazaykin, 2014)

In the process of branding, the brand can stretch and expand. Stretching occurs when a new product appears under the same name, the product category, destination, target audience, brand identity remains unchanged, and only the benefit for the consumer changes. (Nazaykin, 2014)

The success of a brand does not always depend on a number of advertising costs. Commodity markets are driven by consumer demand. The most expensive brands were introduced by Forbes in the top-100 ranking 2016 (Forbes, 2016). The editors take into account the profits of companies in the last three years and the coefficient of brand influence on the profit of different industries. In the first place for the sixth time in a row, with a large margin was the company Apple. The cost of this brand Forbes estimated at \$ 154.1 billion. The second place was taken by the Google brand with an estimated cost of \$ 82.5 billion, an increase of 26% over the previous year's estimate. The third place was taken by the Microsoft

brand - Forbes estimated its value at \$ 75.2 billion (an increase of 9%). For Microsoft follows Coca-Cola (\$ 58.5 billion, growth of 4%) and Facebook (\$ 52.6 billion, an increase of 44%).

More than half of the list was taken by American brands (52 brands), followed by Germany (11 brands), Japan (8) and France (6). Most often in the ranking there are technological brands (17), followed by financial companies (13) and automotive (12).


There are no Russian companies on Forbes's list. Experts believe that Russian brands that are strong enough and focused on the final consumer are almost unknown abroad and the value of their brands does not reach the world hundred.

2.2. Branding in Russia

Analyzing the experience of using the concept of branding, we can conclude that currently in Russia there is a process of active introduction of branding technologies, largely based on Western experience. However, branding in Russia has its own peculiarities, conditioned both by the social and economic development of our country and by the specific behavior of consumers' behavior of domestic consumers.

In the 1990s, branding began to develop in Russia, which became a battleground for foreign and domestic brands. Russian companies began to rely on foreign methods of brand promotion, which is going quite successful in other countries. But research of the advertising market in Russia shows that appeal only to Western experience or to the world's most advanced advertising agencies demonstrates a misunderstanding in Russian mentality (Lyubashevsky, 2003). A special issue is the older generation, especially people who have received a soviet education, they completely reject the foreign style of advertising.

Millward Brown conducted an AdReaction2 study to find out how people of different generations relate to advertising (Brown, 2016). There were 3 age groups: X (35-49 years), Y (20-34 years) and Z (16-19 years). The study analyzed the most important patterns of consumption, attitude to advertising and reaction to creativity. The results are based on survey data, in which took part over 23,000 respondents from 39 countries. From Russia were 600 people - 200 representatives of each generation, while the sex division was almost equal. Here are a few basic characteristics of Russians of different generations (See Pic.1):



One hour or more per day	Gen Z	Gen Y	Gen X
TV	63	62	80ZY
Magazines	11	14	15
Newspapers	9	15	11
Radio	29	39Z	31
Outdoor	75	80	81
Laptop / PC	78	77	88ZY
Mobile	71X	64X	51

Pic. 1 Research of attitude to advertising(%).Source:Millward Brown, AdReaction, Russia, Jan 2017

Representatives Z (16-19 years): Representatives of this group do not work yet, most often they are studying and living with their parents, but they have not much free time. They are ambitious, more active in social groups than other generations, like making selfies and sharing content with friends. They are actively using mobile phones, go online with a laptop and PC, still watching TV. They positively refer to advertising in the evening, with preference given to advertising in news and sports programs, in comedy shows. Actively participate in promotions, vote and discuss.

Representatives Y (20-34 years): They work and do their own household, half of them do not have a family. They are ambitious, focused on personal goals, engage in different types of activities, actively share personal news on the Internet. At the same time, they prefer not to spend money, but to save money. They use a PC more often than a mobile phone, listen to the radio (mostly in the car). They prefer to receive advertising during lunch or after six o'clock in the evening at home, like to see ads while searching for something, but Internet advertising annoys them, that's why they stop it or skip it.

Representatives X (35-49 years)

This group represents family people, they are engaged in housekeeping and work full-time. They are often watching TV, prefer to use a PC to go online, but it is better to perceive advertising when they are away from home, in public places or at work. As for the formats of advertising, they are more conservative: they prefer video materials, and the videos for them should be as short as possible. The TV is most viewed by representatives of t generation X, among the generations of Y and Z.

Print media has a relatively low intensity of consumption among all generations (a maximum of 15% is read at least an hour a day). Worst of all generations belong to online advertising. The most positive are perceived outdoor and print advertising, in third place advertising in cinemas (especially the generation of Z). TV ads annoy less number of respondents than the different types of online advertising. A special discontent is caused by mobile video advertising.

And this is not only one problem for companies who want to make their product prosperous. There are some other features of Russian branding, because of which its development differs from foreign methods. In terms of the development of branding, Russia lags behind many other countries. The local

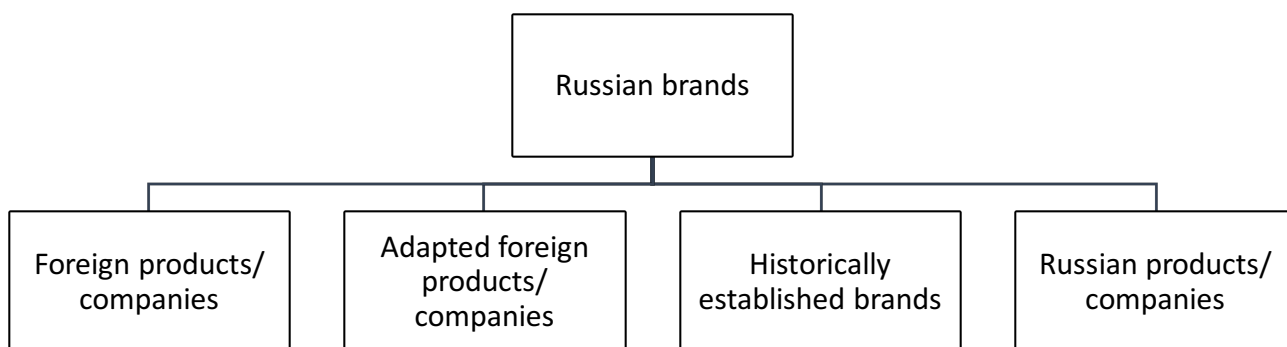
market is filled with products of foreign manufacturers, which appeared and presented advertising of these goods much earlier. All practical experience that is necessary to create for a successful brand has already been accumulated by other companies. This greatly simplifies the work of local manufacturers in this area, because they do not need to invent something new. But, on the other hand, due to a large number of foreign brands represented on the Russian market, which can be your potential competitors, it is very difficult to introduce a new product and make it as a successful brand. Because the initiative in this competition is owned by foreign brands, domestic manufacturers need to invest more money to try to intercept it. The advantage of the financial issue is the fact that in Russia there is not too many brands. Therefore, the amount that is needed to promote the brand for the domestic company will be significantly smaller than for a foreign one. (Domnin, 2004)

Despite a large number of companies in the country, local manufacturers are promoting their product to the market. But there are a big number of new brands and the consumers do not have time to keep track of them and remember them all. Here the quality of the product is extremely important for Russian people according to Spirina: the consumer begins to look at the place of production, ingredients, the attractiveness of the package and the trademark, so the brand name must be supplemented with information about the manufacturer.

But do consumers have much time to compare products according to these characteristics? People always notice advertising, even if not purposefully. Currently, the media are used to promote the brand in Russia: newspapers, television, and outdoor advertising. However, people trust less in mass advertising, including television. Particular attention should be paid to the promotion of goods on the Internet. The social aspect of developing a brand concept is to overcome the consumers' distrust of new brands in the market of goods and services. It is necessary to have an already established image in order to draw the attention of potential buyers to their product, service, etc. For the Russian market, it is necessary to make advertising more "humane", that means you need to invite famous people to advertise or make advertising words with the positive difference from the slogans of competitors. (Spirina, 2013)

The development of branding does not stand. During the last decade were appeared specialized agencies, professionally engaged in the development of brands. (Lyubashevsky, 2003) The technologies developed rapidly, which allowed using the whole set of marketing tools and making branding complex. But at the same time, the domestic market often lacks marketing specialists. A rare enterprise boasts a holistic approach of branding, which includes a whole range of diverse marketing techniques. In addition, the Russian legislation is not very well developed in the field of protection of trademarks. A forgery is not uncommon in the country, branding features, in this case, should allow a maximum distance of its products from possible fakes.

To sum all the issues and features of Russian branding up, brands can be conditionally divided into 4 groups (EGO, 2014):



Pic. 2 Graph of Russian brands (Source: EGO)

- Foreign products or companies. This is the largest group, which include famous brands of foreign manufacturers who have strong positions in the minds of consumers around the world, such as Coca-Cola, Nokia, McDonald's, BMW, etc.
- "Adapted" foreign products or companies. To this group belong, first of all, goods produced by foreign companies, but adapted for the Russian market. The manufacturer can openly enter the Russian market and offer consumers a product under the brand name of a well-known brand, but with a more familiar name or set of physical characteristics.
- Historically established brands. It is famous since the time of the Soviet Union. Such brands as chocolate "Alenka" and cookies "Jubilee" really cause steady positive associations among consumers, but the development of this group of brands involves a number of difficulties. Firstly, most of the audience using these products are older people, whose childhood or youth fell into the USSR. For many young people today, these trademarks have no positive value. Secondly, during the Soviet Union, high quality requirements were imposed on the production of goods. A significant part of consumers shows a commitment to Soviet brands precisely basing their choice on the quality criteria. Finally, many goods, especially those belonging to the confectionery industry, are not assigned to specific producers, which makes it difficult to develop them as brands and build an informed brand strategy.
- Russian products or companies claiming the status of a brand. This group includes all those goods, services or companies, reasonably or not, claiming to be branded in the market of certain products. Unfortunately, a big number of brands that appear on the Russian market do not become brands due to the above-mentioned causes and characteristics of the Russian market.

Analyzing the domestic experience of applying the concept of branding, we can conclude that currently in Russia there is a process of active introduction of branding technologies, largely based on Western experience. However, branding in our country has its own peculiarities, conditioned by the social and economic development of our country and by the specific behavior of consumers.

2.3.Branding of Banking system

Rigid competition in modern mass markets raises the issue the more sharply, and the path to success or at least to maintaining a stable position in the market lies only through managing the wishes of the consumer. And the most important tool for forming the right attitude to any product or service is the brand - a unique and attractive image of the brand. Nowadays, the brand is not just one of the tools for increasing sales, but the main factor that determines the success and high profitability of the business.

Branding is necessary in any market where can be competition. One of the typical issues is how to develop a brand in the sphere of banking services when the non-price factors of the competitiveness of banking organizations increase in the conditions of an instability of the world and Russian economy.

The main questions are what exactly should be the brand in the banking services market and what exactly the consumer searches and buys in this market. As I already mentioned, the modern consumer carries out the choice of a product by comparing them and ascertaining their personal values, which determine the form of satisfaction of any human need according to Klaus Heine (Heine, 2012).

In this way, the consumer buys not banking services, he buys his financial stability, the opportunity to realize their ideas or take care of their family - values that push a person to consume a banking product and determine his choice. An important part of the brand in the view of the consumer is the image and reputation of the bank. Maximum customer awareness about the bank has a direct impact on the demand for services of the bank. It is necessary to use all possible channels of communication to form deep associative links with the brand. (Shmiglyuk, 2014)

The structure of the bank brand is determined by the list of services provided by the bank and the target consumer audience. For example, if the bank operates only in the inter-corporate segment, the brand should be created based on what product the consumer buys in each particular case. In the event that we are talking about a private customer, it is necessary not only to attract the consumer to the bank, but also to maximally supplement its choice with the services provided. Since the consumer buys not the brand of the bank itself, but the services, the structure of the development of the banking brand must take into account these features of the decision to purchase. (Tamberg, 2006)

To the components of a strong banking brand can be included the following factors, according to Tamberg:

- Loyalty to the brand;
- Awareness of the brand;
- Perception of quality;
- Associations with the brand, etc.

The brand loyalty can be explained by the formation of trusting relationships of the bank's clients to its brand by spreading awareness and convincing the bank's customers of the appropriate use of its products and services. The main goal is to create in the imagination of the bank's client's individual associations with it that encourage them to service it (Tamberg, 2006).

Thanks to the brand, bank customers should create associations with a high level of quality, both service in general, and individual banking products and services. Associations with the brand urge to consolidate relevant information about the significant and advantageous aspects of the banking institution in the imagination of customers, and motivates them, for example, to apply for a loan. Thus, to improve the brands of banks, it is necessary to maintain their popularity, positioning, stability, creativity and value. (Tamberg, 2006) This provides an opportunity to form loyal customer's relationships with banks, raise public awareness about them, consolidate the positive aspects of the banking institution in the client's imagination and strengthen competitiveness in the market.

However, the market of financial services is constantly changing, consumers' preferences are also not constant, as a result of significant changes in bank branding. Consumers, choosing banking products and services, wish to be active participants in the dialogue and have the opportunity to interact with brands. There are the trends observed in the sphere of banking branding (Tamberg, 2006):

a. The growing importance of the experience of relations with banking institutions, building associations towards a specific brand.

Banking brands will start to offer more innovative and memorable products and services to their customers. As a result, when developing a branding concept, bank marketers will no longer be so actively to focus on designing a standard image or lifestyle but will begin to promote a positive experience with their customers. Banks want to build up relationships of trust with consumers, and economy approach will allow them to meet the needs of users more effectively.

b. Individual service banking.

More personalities experience will play an increasingly important role. With the rise of social media platforms as a new method of interaction with customers, banks realize that in order to be competitive, they must consider the preferences of each individual consumer and social class. This has long been a distinctive feature of the banks high level, they tailor their proposals to meet individual needs.

3. The emotional perception of Bank brands

The process of the brand building become less corporate and more personable. Bank pending in favour of human attributes, for an emotional connection with consumers who increasingly ignore the faceless financial institutions that are otherwise inaccessible and mysterious trademarks.

Modern banks are trying to be business partners for their customers, listening more to their opinions, caring about their reputation and customer loyalty. As noted earlier, the banking brand is not only a unique corporate identity, a logo or famous brand, first of all, it is the image that arises from the customers' point of view about particular banking organization. Marketing research is necessary to study the characteristics of the bank itself and analysis of the external environment. Practical confirmation will serve as a real demonstration of the bank's characteristics. This is expressed in the behavior of the staff, the manner of communication, the way of doing business - in terms of demonstrating the attitude of the bank to the client. Winning customer trust and respecting the branding concept, the bank gets wide popularity in the target audience. This will provide him with the required level of profit, the effectiveness of banking activities, and will also increase the competitiveness of the banking services provided. (Shmiglyuk, 2014)

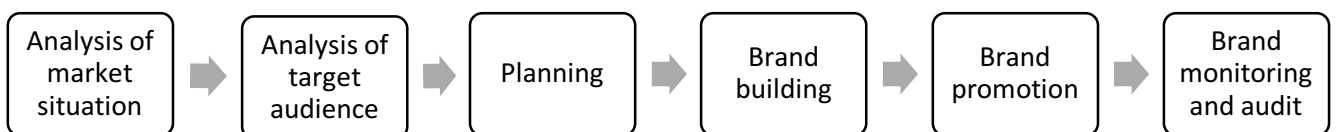
2.4. Process of Branding

We already know what branding is, how important it is in any field of activity and how it should look like for the consumer. But how to create a successful brand that will make a profit and will stay in the competitive market for a long time. What important stages we should not miss in the process of creating a brand? In this chapter, we will look at these stages and how important they are. (Heine, 2012)

Creation of the company's brand is a prerequisite for any commercial, public and other activities based on interaction with the audience when the functioning of the business and its profitability directly depends on the opinion of the public and communication with the target groups. The creation of a brand is equally important for companies working both in the sphere of B2C (Business to consumer) and in B2B (Business to Business) (Nazaykin, 2014).

Development a brand is a creativity based on a deep knowledge of the market. The process of creating a brand is quite complex, and the cost of an error can be high. So many large companies prefer not to do it themselves, but to transfer the creation of a brand to a professional firm in this field (Spirina, 2013).

Brandinsitute Inc., a well-known branding agency, offers the following brand development scheme (Brandinsitute Inc, 1997) (See Pic.3):



Pic. 3 Process of branding (Source: Brandinsitute Inc)

According to Brandinsitute Inc. creation of any brand should start with an analysis of the market situation and target audience. To create a successful brand, it is necessary to pay attention to other brands - competitors that are present on the same segment of the market. Firstly, this will avoid duplicating an existing brand in the market, secondly, take into account the mistakes and miscalculations made by competitors, and thirdly, it may lead to an original idea of promotion activities.

In analyzing target audience, it is very important to see the difference between the consumer and the customer because for them branding can act in different ways. For example, the case of purchasing a car for yourself or for your family member. When you search a car for yourself, you know what you want, how it should like and what technical characteristics and parameters are important to you. When you are looking for a car for one of the family members, you can't know exactly what kind of preferences for them is important (Nazaykin, 2014).

Nazaykin noted that to identify who is your customer, a company should visualize a concrete person - how old is he, what gender, what geographical region he lives in, his education, religion, etc. Another

important issue is what a person expects from a product or service - Quality, the possibility of long use, prestige, convenience or price. And do we have positive differences from our competitors?

After research of market and segmentation, we can start next step – planning. This stage includes the formulation of brand essence, positioning, development of brand management strategy (Brandinsitute Inc, 1997).

Planning on any brand should start with its positioning in the market. Positioning is how you differentiate yourself in the mind of your prospect (Jack Trout, 2015). Determine the place in the market occupied by the brand in relation to competitors, as well as the set of customer needs and the perception. In other words, to find and focus on the merits of the brand that distinguish it from among competitors and attract the consumer.

One of the experts in the field of advertising has developed a principle of brand formation - the use of a unique product quality. (Reeves, 1961) This principle was called the philosophy of the "unique selling proposition". The idea is simple - you need to go through all the properties of the product until there is something unique that can be said about this product. If in reality there is nothing unique, it is necessary to find a feature of the product that has gone unnoticed and make it your own. This is a unique property that only this product can offer to the buyer. However, this approach is fraught with serious danger: it is possible to imagine a product that does not have such unique qualities or is not important or not interesting to the consumer such as beer, gasoline, motor oils, etc. In such cases, you should not seek out these unique qualities, but it is worth turning to other methods - for example, to use show-effects. In this case do not fixate on the product, its qualities and characteristics. You can try to consider a wider range of questions related to consumers: who uses it, where, why and how you can use it, or where and how it is produced, who is a manufacturer.

When creating a brand, experts suggest always remembering the positioning of the product and the strategy developed for this brand. The brand strategy determines by which methods the items for development product can be met - how the product should be made, named, classified, packaged, exposed and advertised. The promise of the advantages given by the authors of the brand is that basic idea that underlies the brand. The same idea should be for the future advertising campaign developed for this brand. Do not overload the brand with a lot of ideas - you need to choose one most valuable and bring it to the consumer's consciousness. (Nazaykin, 2014)

After the analysis and researches, it is worth using all the information received to create the plan of the brand building. The main components of the brand for a stage of brand building are (Heine, 2012):

- brand name,
- slogan,
- a system of visual and verbal identification (trademark, corporate identity, packaging, special sounds, etc.),
- communication media, reflecting and translating the idea of the brand.

Good name creates the right mood. It should correspond to the company's marketing strategy, sound well and look, be easy to pronounce, transliterate, remember, be individual and meaningful, in and of itself cause the necessary associations, allocate among competitors, provide legal protection. The process of choosing a name for a company, service or product is called naming. Professional naming is

accompanied by verification of names for the protection of the capacity as trademarks, as well as testing on consumers (Nazaykin, 2014). There are many approaches used in naming, for example:

- abbreviation (the word from the initial letters) - IBM, KFC;
- an acronym (shortening of the word name to one word) - FedEx, Jeep;
- alliteration (repetition of syllables into rhythm and rhyme) - Coca-Cola, Chupa-Chups,
- personification (use of a surname or a name) - Smirnov, Zaitsev, Lada;
- an excellent degree (use or addition of Mega-, Hyper-, Super-, Extra-) - MegaMax, SuperBike;
- etc.

There is often used linguistic screening, which compares the newly created name with vocabulary words and the morphemes available in the language. It is important to keep in mind where the brand will work - in case it is planned to enter the international market, it is also necessary to conduct a linguistic analysis for negative associations in the languages of the country where this brand may appear (Nazaykin, 2014).

After the name of the brand appeared, before entering the market the mandatory stage is its preliminary testing. Usually the attitude of consumers to various variants of the brand name, image and design are estimated. A marketing test allows you to choose the best option from several possible ones. During testing, you can evaluate not only whether consumers like the brand, but also the degree of communication effectiveness with the target audience, the perception of certain properties of the brand and the importance of the benefits it offers. The process of preliminary testing the brand allows to avoid errors such as identity with existing trademarks; the name of the product, which can mislead consumers; avoidance of costly product delays, changes in brand or product yield and avoidance of litigation with other companies. (Hestad, 2013)

The slogan is a short phrase expressing the essence of the brand philosophy, making it unique in the eyes of the consumer. Along with the name and logo serves as the basis for long-term communication. Used to attract the target audience, increase its loyalty to the brand, stimulate sales. It can also be used to position a single promotion as part of a general campaign for brand promotion. In printed advertising, the slogan can complete the text, but it can also act as a title. In dynamic forms of advertising messages, it is used, usually, at the very end of the message. As a rule, the slogan is accompanied by the brand of the advertiser. (Nazaykin, 2014)

The slogan should not cause rejection in the target audience: it is easy to read, be original, truthful, memorable, evoke curiosity, create bright, emotional associations with the brand, speak with their customers in a language they understand. The slogan is an object of copyright and can be registered as a trademark. (Nazaykin, 2014)

Great importance in the creation of an effective brand has a trademark. It seems important and relevant to monitor the complex of relations between the trademark and the brand, evaluate the possibility of protecting certain "brand-forming" elements on the basis of the current legislation on trademarks. Undoubtedly, the components of creating an effective brand are the advertising image, color, font, product packaging, etc. (Clifton, 2010)

These components mean corporate style. It is a set of permanent color, graphic, verbal, typographical, design elements that provide a visual and semantic unity of goods and services of the company, as well as the unification of its employees. Corporate identity should reflect the specifics and the nature of the

company's activities. It should be remembered that a brighter, individual style is remembered better, but worse is broadcast on different promotional products. Strict restrained style, on the contrary, is easier to translate to different promotional products, but it is more difficult to remember. (Nazaykin, 2014)

The next step is to use your main idea of the brand in advertising and its realization through rational and simultaneously emotional textual and artistic graphic embodiment in various forms, methods and elements of advertising. Traditional branding events are advertising, promotion of goods at the point of sale, sampling, merchandising, the formation of their own dealer network. For each of the communication media, relevant messages are developed. (Kotler, Philip Tybout, Alice M. Calder, Bobby J., 2010)

After all stages of the development of the brand and placing it on the market it is necessary to monitor and evaluate the effectiveness of actions. To judge what results the branding brought, you can answer the following questions: have you achieved complete individualization and personalization of the product or product family that distinguishes it from competitors? Did branding introduce a new, different from competitors, effective appeal to common sense and emotions? Does the first thing come to the consumers' minds precisely the product in which the branding technology was used in advertising? (Nazaykin, 2014)

A brand audit is the analysis of the current state of the brand in the market in relation to competing brands. (Brandinsitute Inc, 1997). During the brand audit, a detailed study of the components of the brand, competitive intelligence, assessment of consumer perception of the brand, etc. is carried out. A systematic audit of the brand allows you to save financial resources, ensure the growth and strengthening of the brand's position. A brand audit is necessary for rebranding the company, changing the owner or management, repositioning and changing the brand concept, changing the company's assortment or creating a new product line, systemic demand reduction, changing the company's strategic course and entering new markets. (Nazaykin, 2014)

To maintain the level of your brand and company in the market, it is necessary to update it due to the variability of the market environment and consumer perception.

3. Practical part

3.1. Definition of payment system: Visa and MasterCard

First of all, what is payment system? It is a set of mechanisms to ensure the value of translation from one subject to another. The payment system is not just an element of financial infrastructure; it is a part of financial system generally. Thus, it performs each inherent functions such as (Bystryakova, 2016):

- creating a continuous financial and information flows in order to meet the economic interests of market participants
- payment system monitoring function is realized mainly through state regulation of the economy mainly by public institutions
- stimulating function that shows the fact that through the formation of financial flows, which attracted by yield, liquidity and reliability are created additional incentives for economic sectors

- communicative function through the exchange of financial assets
- distribution function through the distribution of financial resources between subjects of economic relations in accordance with their interests.

The implementation of all these functions allows the payment system should act as an effective way to achieve the economic growth objectives. The biggest problem for the government is security financial information flows and its transparency at the same time. It is, on the one hand, the deterrent factor in its development, and on the other hand, it is stimulating factor for the development of elements of payment systems such as payment instruments, information field, regulatory support.

The national payment system is an integral part of the financial system of any state, which ensures the implementation of payments, management of the money supply, regulation the rate of the national currency, the implementation of investment programs, etc. And at the end, effective national payment system promotes economic growth and prosperity of the national economic system.

Construction and development of the national payment system are different in different countries due to a number of factors such as the level of economic development, cultural and legal traditions, education and others. Such differences hinder the development of economic relations between countries, creating obstacles in the way of cash flows. These barriers can act as incompatible rules for cross-border transfers, damages rules, communication standards, technical devices interfaces, etc. To increase the level of interaction between them at the international level (such financial institutions as: the Bank for International Settlements (BIS), The European Central Bank (ECB), The World Bank (WB) and International Monetary Fund, (IMF) undertaken a large number of solutions in the field of standardization and unification of payment system elements. (Bystryakova, 2016)

Nowadays we have following payment systems: Visa, MasterCard, China Union Pay, JCB (Japan Credit Bureau). In this paper, I will describe just two of them: Visa and MasterCard.

Visa –global payment system that provides cardholders, trade and service enterprises, financial and governments institutions in more than 200 countries around the world access to electronic payments. Electronic payments are made through a global innovation system VisaNet which can handle 25,000 transactions per second. This system provides consumers with protection against fraud and guarantees trade-service enterprises timely payments. (Bystryakova, 2016)

Establishment of the company began in 1958, when the largest at that time in America bank issued card BankAmericard - credit cards for individuals as well as a small and medium-sized enterprise in Fresno, California. Gaining the market, the first credit card offers not only existing customers but also mailed to random people, thereby enabling them to make a purchase on credit and advertising their products. In 1970-s the system was unified under the brand Visa and launched a national clearing VisaNet.

Activity of Visa in Russia began about 20 years ago. (Bystryakova, 2016) The earliest users of VISA cards have become the Soviet athletes from the Olympic team. They received their first card while traveling in 1988 in Seoul. In 1989, already known by the time the "Sberbank" became one of the first financial institutions that have received a license for the visa card. Later (in 1992) in Moscow, the first ATM was installed that supports an international system of Visa payments. (Visa)

The Visa logo is made in blue and gold colors, which symbolize the blue sky and California hills, reminiscent of gold. It was there that Bank of America was founded. In 2006, Visa changed its logo (See

Pic.4). The new logo contains only blue VISA letters on a white background, and the letter V has an orange strip:

Most of the cards comprise a rectangular hologram with a dove. This provision has been introduced as a safety element - a hologram is three-dimensional. (Visa, 2011)



Pic. 4 Logo of VISA (Source: visa.com)

According to Bystryakova, the main activities of Visa Inc. are:

- the provision of services by the commission of transactions both financial institutions and business organizations on the basis of the operating system VisaNet
- providing financial institutions with a wide range of payment instruments, which are then they are changed in the form of a debit, credit, prepaid products and programs to access to cash.

The owners of Visa Gold, Visa Platinum, Visa Signature and Visa Infinite cards have access to privileges around the world, whether it is dinner at a respectable restaurant, reservation at a prestigious hotel, car rental, visiting a spa or the main exhibition of the season. Since 1986, Visa has been a worldwide sponsor of the Olympic Games and the International Paralympic Committee since 2002. Moreover, Visa sponsored or was a partner of other sports events worldwide. Visa conducts joint actions with banks to increase non-cash payments. (Bystryakova, 2016)

At the end of the year, 2016 visa held a marketing campaign “An unforgettable trip for a year ahead with Visa! Give yourself and your loved ones not just a gift, but a whole year of incredible emotions.” From September 1 to October 31, 2016, pay off your Visa premium card more often and get a chance to win a whole series of exclusive trips and many other privileges. (Goldovsky, 2015)

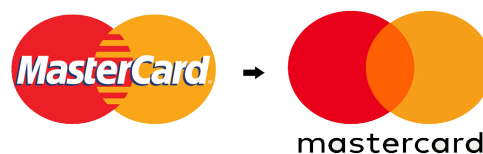
Visa is the leader in the market of payment cards – which covers 52% of the market (The U.S. Securities and Exchange Commission, 2015). Now the system runs more than 130 million transactions per day. VISA Inc. currently produces more than 26 types of plastic cards (the most famous is the credit card Visa Electron, as well as Visa Platinum, Visa Gold, Visa Classic, etc.). Visa brand debit cards generated \$ 1.374 trillion in purchase volume last year, up 7.9% in 2014. Visa credit cards were the second most popular card type at merchants last year. Purchase volume was \$ 1.344 trillion, up 10.8%. (The Nilson Report, 2015) In Russia 44.7% of the issued Visa cards. (National Payment Card System, 2015)

MasterCard – one of the leaders in today's global payment industry. Activities of the company began in 1966 as a result of an agreement between several US banks on the formation of association Interbank Card Association (ICA), which later became MasterCard International (1979).

Once an organization has taken a strong position in the region, the time has come to expand globally. In 1968, the ICA has started to form a huge global network that exists today, in association with Banco Nacional (Banco Nacional) in Mexico. In the same year, MasterCard International signed an agreement with the European system of Eurocard, initiating the partnership between MasterCard International and Europay International associations. MasterCard had access to the European market and got a chance to Eurocard MasterCard network service. In 1972, MasterCard / Eurocard alliance entered rationing UK Access. In 1988 first card was released in the USSR. (Bystryakova, 2016) MasterCard, in partnership with Europay International in 1991 launched the Maestro project - the first truly global online debit program, and in 1992 the Maestro system has completed the first national online debit transaction in the US.

In 2002 it was completed the reorganization of MasterCard International as a result of which it was recognized fully global scale joint-stock company in the field of payment transactions. (Mastercard)

The logo is the most recognizable trademark around the world since 1968. The last logo changes were in July 2016 and were minor. They relate mainly to simplification and show the desire for minimalism (See Pic.5). The MasterCard logo uses two colors - red and yellow. Red color symbolizes vitality, and yellow means happiness, wealth and prosperity. This combination is aimed at consolidating the idea of "connectivity" and "seamlessness", one of the main branding messages of Mastercard. (Armin, 2016)



Pic. 5 Logo of MasterCard (Source: mastercard.com)

MasterCard has program Priceless Cities, which give privileges for holders of premium MasterCard cards around the world: from discounts and compliments to truly invaluable impressions created in partnership with world famous theaters, hotels, restaurants, shops. The program started in 2012 and covers 40 cities and 45 countries. The service is currently offered in Moscow, St. Petersburg and other Russian cities. Mastercard represents and actively supports the UEFA Champions League tournament since 1994. (Bystryakova, 2016)

In addition to the fact that Mastercard like Visa offers special promotions and discounts together with banks, they focus on the promotion of technology. So, Mastercard became the first payment system to start developing contactless payments "PayPass".

Now it is the one of the leading payment systems in the world - its share of 30% of the payment card (The U.S. Securities and Exchange Commission, 2015). It provides services in more than 200 countries worldwide, and the number of transactions carried out more than 22 billion dollars a year by the operating system MasterCard WorldWide Network. Credit card purchase volume at MasterCard grew 7.4% to \$652.75 billion in 2015, while purchase volume on its debit cards increased 8.0% to \$580.14 billion. (The Nilson Report, 2015)

In Russia 49,4% of the issued MasterCard cards. (National Payment Card System, 2015)

3.2. Payment system "MIR"

In March 2014, after the US imposed sanctions against Russia, the international payment system Visa and MasterCard stopped the service cards of several Russian banks in retail outlets and ATMs of the international network. And government began to discuss seriously the creation of a national system of payment cards.

In March 27, President of the Russian Federation approved the establishment of the national payment system in Russia and ordered to do its development and implementation as soon as possible. Preparation of amendments was initiated in the Federal Law "On the national payment system" in order to decrease the infrastructural and informational money transfers within Russia. The Russian government proposed to oblige international operators to provide uninterrupted functioning of the payment system and to

introduce penalties for non-force majeure disruptions and to create a settlement and clearing center in the form of 100% shares of which will be owned by the Central Bank.

In July 2014 was created Joint-Stock Company "National Payment Card System". In June 2015 Joint Stock Company signed several agreements on a joint production with the international card payment systems such as MasterCard, JCB and American Express. In December 2015 company announced the release of the first cards of the "MIR" by seven Russian banks. At the end of 2016, the participants of the payment system were more than 90 banks, but produce such cards only 13 of them.

The decision of implementation national payment system should benefit cardholders "MIR". First of all, it is a national payment instrument, and users always have access to the funds in the "MIR" card, regardless of the external political situation. Will be available all usual operations - removal and depositing cash payments for goods and services in terminals and online, personal money transfers, all auxiliary functions like balance inquiry. Secondly, the card has the advanced level of protection. "MIR" card fully complies with all local and international safety standards. To increase the security of the card, it is decided to use such branded components in its design, as a graphic symbol of the ruble, a gold or silver microchip, as well as a proprietary hologram. Moreover, when using the payment system of interchange fees and commissions for clients will be much lower than with using international payment systems such as Visa and MasterCard (National Card Payment System, 2014).

December 22, 2016, was the bill introduced, the final goal of which was the transfer of Russian workers in the budgetary sphere to the national payment system. In addition to issuing salary cards to state employees as mandatory by January 1, 2018, pensions, social benefits and other payments should be also transferred to national cards. Already, in some regions of Russia launched pilot projects on which cards "MIR" will connect with transport and various other social applications.

Russian cards can perform all the same operations as for international payment systems. Moreover, if the cards with the logo "MIR" is possible to perform all operations only in Russia, so with cards, where together with "MIR" logo placed Maestro, it will allow to make transactions and abroad.

There is a wide number of places of card acceptance in Russia and in the popular online stores. Despite its short term, the "MIR" card is already being accepted in millions of outlets in Russia and in the most popular online stores: Auchan, Carousell, Metro; "McDonald's", KFC and BurgerKing and others. And of course, the most popular online store from China is AliExpress. (National Card Payment System, 2014)

In 2017, it is planned to provide users with the opportunity to pay through the "MIR" payment system using smartphones using NFC (Near Field Communication) technology - the analogs of MasterCard PayPass and VISA PayWave. (National Card Payment System, 2014)

National payment card can pay in the countries of the Eurasian Economic Union – Belarus, Kazakhstan, Kyrgyzstan, when the emission of the card would be widespread on the territory of Russia. In addition, it will be possible to use in Vietnam, with which the country signed an agreement on the establishment a free trade zone. There will also be cooperation with the BRICS countries.

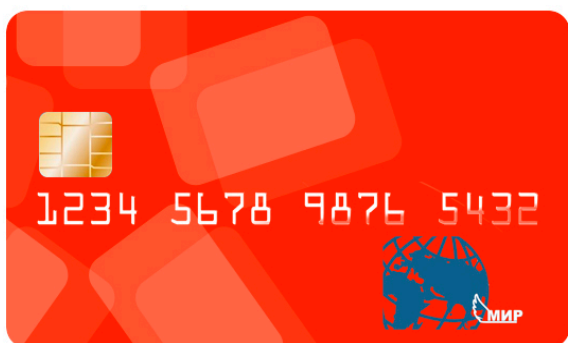
According to the National Card Payment System, the branding of the national payment card of Russia was created in two stages:

Within the framework of the first stage on April 8, 2015, structure "National Payment Card System" - the subsidiary of Central Bank, held a national contest to choose the best brand of a nationwide payment card. In total, more than 5 thousand works were received, both from professional designers and amateurs; At the second stage, the experts evaluated all submitted works and selected 20 works that were included in the shortlist. Open voting was conducted among them on the Internet for the best work.

According to National Payment Card System in the first stage of the competition a large number of votes gained the name of "Empire", accompanied by a logo in the form of golden domes, brands "Homeland", "Comet", "Finist", "Imperial", "Peace", "Patriot", "Sunrise" "Willow," "Verba" (Vovnyakova, 2015). As a result of the competition was selected logo "MIR" with the image of a globe and the bird's wing (See Pic.6).

The winner explained the idea in this way: "The word is multivalued and in every sense is good and comprehensive. The name "MIR" is, perhaps, the basis of the whole world. I wish our payment system an economic success worldwide!"

Agency Plenum Brand Consultancy finalized the logo by choosing green and blue as the corporate colors (Plenum, 2016). As the Joint-Stock company explains, it is "the traditional colors of the earth and the sky, forming a physical concept of "peace" and emphasizing the international nature of the brand." The logo was simplified, so that is better to perceived in a payment card (See Pic.7).



Pic. 7 The winning variant of the logo of the national system (Source: nspk.ru)



Pic. 6 The final version of the logo (Source: nspk.ru)

The General Director of Plenum Brand Consultancy noted: "The artistic image of the wing was transformed into a symbol to improve the scalability of the logo on any media. The sign has become more universal. The outline of the wing organically blended with the typography of the sign - the brand acquired a compact and finished form.

National payment card system was the first to launch a massive advertising campaign in the period from September to December 2016. The goals of the campaign were: Inform the population about the national "MIR" card and form a positive worldview and opinion about the "MIR" card. They relied more on the Internet (through 41 million contacts to reach a young audience by posting videos and online videos YouTube), TV (federal channels such as Pervyi, Russia 1, NTV with 108 million users for the main coverage of the target audience of "true patriots", for an exclusive audience - Zvezda, Match, Russia 24 channels; for a highly accessed high-profit audience - Discovery, Eurosport) and joint press releases with banks-members. (National Payment Card System, 2016)

Now let's look at the example of Zapsibcombank what planning, brand building, marketing actions was conducted to promote the "MIR" card for existing customers and attract new ones.

3.3. About bank “Zapsibcombank”

Firstly, I should tell some words about this bank. "Zapsibcombank" (Public joint-stock company «West Siberian Commercial Bank») is a universal credit organization providing a complete list of lending services, raising funds and cash management services to the population and organizations. The Bank is the issuer of Visa International (since June 1995) and MasterCard cards (since October 1997) of international payment systems Worldwide, as well as the national payment card system. Its mission is “We are a successful bank for reliable people. We are proud of our heritage. Anticipating expectations, we create confidence in the future».

In the rating of net assets, the bank holds 57th place; by equity - 67th (Russian magazine "Profile", October 1, 2016). In the ranking of "most reliable of 100 largest Russian commercial banks" on October 1, 2016, Zapsibcombank ranks 33rd. In terms of mortgage lending in 2016 Zapsibcombank takes 17th place on the value of the mortgage portfolio at 01.07.2016 the - 14th place. The Bank ranked 15th among the top 20 banks in terms of mortgage loans granted in the framework of the state program to subsidize mortgage rates. On a turnover of funds at ATMs on 01.10.2016 The Bank holds 22nd place. (Banki.ru)

Representatives of the Zapsibcombank believe that usage of cards "MIR" is as simple as usage of cards of any other payment systems. In the future, the functionality will be expanded through the introduction of card acceptance on the Internet, using SMS confirmation of payments, contactless payments, and other. They also consider that the special conditions of the national payment system may get a possibility to become a full-fledged participant of the international payment systems. As I mentioned, the National Payment System has planned the implementation of common cards “MIR- Maestro” and “MIR-JCB”, which in the future will allow working not only in Russia but also worldwide.

In October 2015 Zapsibcombank joined the payment system regulations and proceeded to set up a national payment instrument and the implementation of the cards. From 1 June 2016, the bank became the first regional bank in the Urals, which started the production and maintenance of the "MIR" national payment card. After testing the system operability and cards bank was prepared to offer its customers three types of cards: Debit classic, Gold and Platinum "MIR" cards.

As part of salary projects for budgetary organizations Zapsibcombank offers registration card "MIR" as complementary to the main international payment system with the free maintenance and the ability to withdraw cash without commission at any ATM of the country. Moreover, for all "MIR" card will be possible to get in the bank's loyalty bonus program and receive from 3 to 250 thousand rubles per year bonuses back to the account.

3.4. Market and competitors

In this chapter, we will consider the market position and main competitors of Zapsibcombank.

The bank has identified itself in the market as a contender for the leadership in the territory of the Tyumen region. The bank is the first regional banks in the region of issuing and servicing plastic cards "MIR". This allows the bank faster to cover other regions where the competitors are less presented. Besides this will give the opportunity to keep and attract more customers to the services of budget organizations and the framework of salary projects. Zapsibcombank assesses its advantages, which give these opportunities: free service to classic "MIR" cards, the possibility of withdrawing funds from 5000 rubles in an ATM of any bank without commission, as well as a bonus program.

There are four big popular banks not only in Tyumen region but in Russia in general (Banki.ru, 2017). Three of them are in the top five on the financial ratings of banks in Russia according to the Central Bank. Another one is the biggest bank in Crimea. All information about these banks is represented by press releases of corporate websites of these banks.

Sberbank is the largest Russian universal commercial bank. It is controlled by the Central Bank of the Russian Federation, which owns more than 52% of the shares. Sberbank in September 2016 launched a pilot issue of cards of the national payment system "MIR", in October cards "MIR" have become available to customers across all branches of the bank.

It currently offers two types of cards: debit classic and pension cards "MIR". The debit card is issued for all employees of the budgetary sphere; it is also possible to issue a classic "MIR" card as part of a salary project for any commercial organization. The "MIR" card has all the same functionality as other Sberbank cards, including the ability to use a mobile bank, an Internet bank, and receive bonuses within the loyalty program. The main disadvantage is the absence of the possibility to issue an additional card to your core card.

Sberbank secured the acceptance of "MIR" cards in more than 82,000 of its devices (100%) and 500,000 POS terminals throughout the country (almost 60%). The issue of the card "MIR" of Sberbank amounted to 1.1 million units at the end of 2016. (Banki.ru, 2017)

The design of the classic card has a silvery color with a picture of ice patterns, for the pension cards they use the image of a camomile. (See Pic.8).



Pic. 8 Debit classic and pension cards "MIR of Sberbank (Source: sberbank.ru)

To promote the card "MIR" Sberbank uses press releases, news on the Bank's website and in the media. In addition, it places leaflets and posters in the bank's offices with the idea of salary projects and security of funds.

Gazprombank is one more Russia's bank, which ranks 2nd place according to the Central Bank. *Gazprombank* has issued card "MIR" in December 2015. It offers to issue the bank card "MIR" all interested public sector workers with card *Gazprombank-MIR Classic*. There is an opportunity to open a *Gazprombank-MIR* card to a separate account or as an additional card to the existing accounts of *Gazprombank's* international payment systems Visa / MasterCard / UnionPay / JCB.

It being among the first Russian banks that issued the cards of the national payment system and is the only issuer card "the MIR-Maestro" and "MIR-JCB", which allows its owners to pay by card national payment system "MIR" abroad. The "MIR-Maestro" bank-card of *Gazprombank* was recognized as the best on the basis of the following parameters: free annual card service, free SMS-informing, as well as no commission when withdrawing cash from ATMs of partner banks.

The design is presented by part of the planet Earth in one corner of the card and the image of the continents. The emphasis is on the European part of Russia with the help of the star. (See Pic.9).



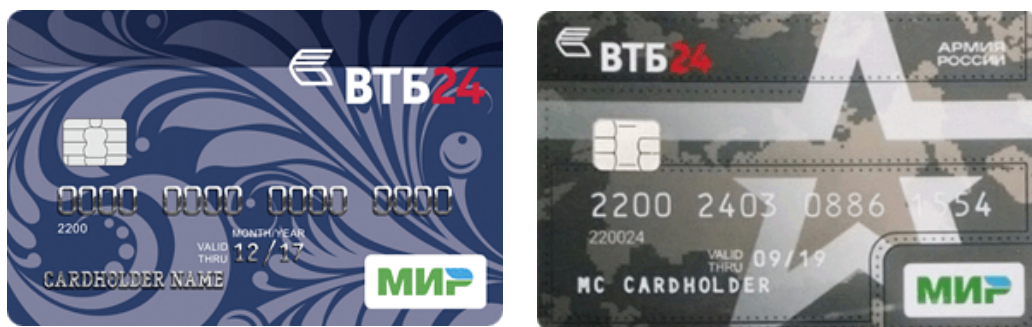
Pic. 9 The salary cards "the MIR-Maestro" and "MIR-JCB" of *Gazprombank* (Source: gazprombank.ru)

In the summer of 2016, a joint action of the "MIR" payment system and *Gazprombank* was launched under the slogan "My MIR - Russia". To take part in the action, it was enough to issue as a primary or additional card "MIR" from July 12 to December 31, 2016". The first 1,000 customers, who opened "MIR" cards in *Gazprombank*, will receive guidebooks on Russia as a gift.

VTB 24 is another one Russian commercial banks. The issuance of the national card VTB24 began in early October 2016.

For customers, debit cards are available on the basis of the national payment system "MIR" of four types: "Classic", "Golden", "Platinum" and "Privilege" service packages. Customers can issue a "MIR" card as an independent card or as an additional card to the card on the basis of an international payment system. Since November last year, the Bank distributed about 400 thousand cards among clients working in the public sector (Banki.ru, 2017). In the framework of salary projects, the "MIR" card is issued free of charge. If the card is independently issued, customers also have the opportunity not to pay a commission for its servicing - for this, it is necessary to maintain a certain volume of business with the bank. The design of debit cards represents patterns, differing in color depending on the type of cards (See Pic.10).

All conscripts for service in the Armed Forces of the Russian Federation were issued an unnamed card with an individual design of the "Army of Russia". At the end of 2016 in the framework of this project issued 138 thousand cards. (Banki.ru, 2017)



Pic. 10 Debit card "Classic" and card for military army of VTB-24 (Source:vtb24.ru)

VTB24 to promote the "MIR" card joined the federal marketing initiative in the Internet advertising area, in other words, news and press releases on the bank's website, in the media. In addition, VTB24 adopted a rather aggressive Strategy of development of merchant acquiring (non-cash payment for purchases by bank cards), for this purpose target segments were determined, the share of online stores for payment of purchases by the "MIR" card was allocated. They posted advertisements and explanatory information about the national "MIR" card.

The Russian National Commercial Bank (RNCB) is a Russian commercial bank that provides services to both individuals and legal entities in Crimea and the city of Sevastopol. 100% of the Bank's shares belong to the Russian Federation.

The first products of the "MIR" payment system in the RNCB Bank were debit and credit cards. The first "MIR" card from the RNCB, which has already been prepared for mass production for individuals, is a debit card for instant release. RNCB relies on an instant and inexpensive product, convenient both in obtaining and in use.

For creating new card products great attention was paid to the design of plastic cards — the images on the cards used pictures of the Crimean artists. The design was chosen by a vote in October 2016 in one of Russian social networks Vkontakte. The RNCB actively uses the patriotic theme for promoting cards (See Pic.11).



Pic. 11 Debit cards of RNCB with pictures of the Crimean artists. (Source: rncb.ru)

Since the beginning of mass issuing cards of the national payment system in May 2016, bank issued to residents of the Republic of Crimea and Sevastopol more than 500 thousand cards, on account of which 850 thousand issued cards at the end of 2016. As stated in the Bank, about half of the total number of cards "MIR", issued by the Bank, are salary cards, 23% - pension card, 12% - social security cards and the 7% credit. (Banki.ru, 2017)

3.5. Analysis of Target Audience and Segmentation

As I already mentioned that in December 2016 the legislative body of Russia was introduced a bill which final goal was the transfer of Russian workers of the budgetary sphere to the national payment system. In addition to issuing salary cards to the budgetary employees of "MIR" as mandatory by January 1, 2018, pensions, social benefits and other budgetary payments should be transferred to national cards.

On the example of Zapsibkombank, they decided to make the product with two main concepts: patriotic and family values. Patriotically-minded customers and non-clients of the bank are ready to consume the product only because it is domestic and they want to become the first in this. In a case of the concept of family values, family people, who actively use the bank's services, are characterized by a high level of loyalty, share family values. The "MIR" card for them not only gives patriotism but also additional insurance against possible problems with payments through international payment systems.

Zapsibkombank determined the direction of 90% of communication about the new product on existing customers and only 10% on the potential ones, in the age group from 20 to 55 (See Tab.1). The gender of the target audience does not matter.

Age group	%
20-30	22%
30-40	25%
40-50	21%
50-60	20%

Tab. 1 Age groups of target audience (Source: author)

The advantage of this product is designed for such target audiences as people reacting to modern proposals; the patriotic population, surviving for the impact of sanctions on their standard of living; the population that rarely travels abroad, choose a vacation in Russia, including the Crimea; also for the most part users of salary cards, according to the law on the national payment system.

In the framework of fulfilling the requirements of the federal law of the Russian Federation "On the national payment system", Zapsimbkombank provides the card of the national payment system "MIR" to customers receiving wages, pensions, social benefits, scholarships and cash allowance for military persons at the expense of the budgets of the Russian Federation system and state non-budgetary funds.

People can see the need to purchase and use this product in the following situations:

- Clients who are required by the legal regulation to transfer salaries, scholarships, pensions, etc. to "MIR" cards;
- Customers who encountered the impossibility of settlement in the cards of international payment systems during the period of limitation usage of Visa or MasterCard;

- Clients who may be negatively disposed to foreign non-Russian products;
- The offer of withdrawal of cash in an ATM of any bank from 5000 rubles without commission.

3.6. Analysis of Planning

After the introduction of economic sanctions by the United States and the creation of a National system of payment cards in July 2014, quietly the banks began to send applications for entry into the national program. And Zapsobkombank was no exception.

The plan of the introduction of the "MIR" payment system of this bank was divided into several stages: The first stage was the organization of pilot testing for the issuance and maintenance of the "MIR" card on the territory of Russia, filling out the card with payment services.

Stage two was the issue of cards for employees of budget organizations as an obligatory payment instrument in accordance with the federal law of the Russian Federation and for employees for commercial organizations and individuals optionally.

The third stage consisted in the promotion of national payment cards and National system of payment cards services outside of Russia (the issue of co-brand cards with MasterCard / Maestro, American Express, JCB). (Zapsibcombank, 2016)

In 22 January 2015 from Zapslibkombank was accepted an application as from one of the leaders in the Tyumen region. Work was completed on the routing of national Visa and MasterCard transactions, the accession to the rules of national payment card systems and the testing of acquiring of the "MIR" card. 19 January 2016 Zapsibkombank started accepting cards in its acquiring network. From January to June 2016 was carried out planning of promotion, development card products design, update documents and staff training.

The main goal of building and promoting the national payment system within the framework of this bank is the idea of a modern, convenient and safe to use a payment card, which is not inferior to the cards of other payment systems, the availability of which does not depend on economic and political factors. The card is planned to be developed on the international security standards for the implementation of uninterrupted settlements throughout Russia with the ability to connect the range of useful services: Internet Banking, mobile banking, the program "Bonuses".

Zapsibcombank implies that promotion and advertising should evoke in the client's certain feelings, such as a sense of security, a sense of belonging to a certain group, a sense of pride and patriotism, and a sense of need for products and services. It should create the impression that non-cash transactions on the territory of Russia will go regardless of the political situation, give a sense of pride in their country and national product.

Events of promotion the cards are divided into two stages: June-August and September-December. From June 1, launched a project to produce "MIR" cards. The first stage "June-August" includes meetings on budget salary projects, serving of letters of appreciation, presentation of the National Payment System from this particular bank, preparation for mass promotion in the form of release of printed production. The next stage "September-December" is represented by mass promotion. In more

detail, all promotion activities can be seen in the table with the distribution of the budget and events by month.

In terms of promotion, the cost and the main actions will be presented in the tables in Annex (See Appendix 1– Plan promotion of cards "MIR"). They are divided into small sections such as general activities, the website of the bank, PR-tools, advertising for incoming flow and advertising on external channels of communication and other communication channels.

For implementation and marketing promotion of the "MIR" card product, the following funds were allocated: Project budget for implementation and attraction of interest to the product at the launch stage; Marketing support for product support during 2016-2017 for PR-campaign. The project budget was approved and allocated only for the period of the project's validity. Marketing support is the funds of the unit involved in the active promotion, the goal of which is to eliminate the decline in interest in the product within 2 years. One of the main goals of the PR campaign in 2016 is to attract the attention of employees of budget organizations, the main segment of the use of the "MIR" card according to the federal law of the Russian Federation "On the national payment system". Part of the product promotion is necessary to work with the bank's website. All the current of the actions evaluated by the project manager as a technical support for the site of the bank under an agreement with the outsourcing company «IQ-online», which accompanying site permanently. All the work was planned to be done in the framework of advertising briefs and technical assignments for the outsourcer.

In the following tables I will highlight this promotion costs in different colors: black font color shows the amount of costs from the project budget, green font color is the amount of costs due to marketing support and red font color represent the amount of costs due to the IT support of the site, which is not included in total expenses for the project.

There is another part of the table, which present information about clients. Bank focus on previous information of usage website or other activities. And identified target audience or a number of contacts of existing customers and the forecast of client flow which means a number of requests of clients for consultation.

For the first part “General activities” they use activity plan for summer 2016 with outsourcing, photoshoot for flyers and making application on the site (See Tab.2).

Outsourcing represented a collaboration with a design studio for the production of various layouts: layout of letterhead and letter of thanks for managers of salary projects; layout of leaflets; layout of envelope; layout of A4 poster; wobblers layout; replicating posters for A3, A1 sizes; video for plasma panels in bank offices; Internet- banners for external sites.

Photoshoot for flyers and posters with the idea of family values: people will present photos of different families and some comments about the bank and "MIR" card, which had a place in July 2016.

At the same month, they planned to create an application for the site of the bank for search information and possibility to order "MIR" card online with classic or your own design.

PLAN PROMOTION OF CARDS "MIR"										
	Expenses, in rubles								Target audience	The forecast of client flow
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL		
	Plan									
GENERAL ACTIVITIES	4000	25000	8750	0	0	0	0	37750	0	0
Outsourcing	4000	10000	8750					22750		
Photoshoot for flyers and posters		15000						15000		
Site application		6000								

Tab. 2 Plan of promotion of cards "MIR" – General activities (Source: author)

Next section, which I would like to describe more in details, is PR tools (Appendix 1 – Plan promotion of cards "MIR"). To create an information background, the bank began with PR promotion under the slogan "Be the first in the "MIR" with Zapsibkombank". According to plans of Zapsibkombank they will make production and placement a news block about MIR card and their advantages on their own website; will promote products in social networks such as Vkontakte, Odnoklassniki (Russian analogs of Facebook) and Facebook; decided to make plots in the television program "Morning with You" and press release in several region and local newspapers and production and placement of the news story on the "MIR" with the participation of the heads of the Salary projects and the Bank's management. For the press release, the bank selected 4 regional newspapers. Tariffs and details of publications about the National card "MIR" can be seen in Appendix 2 - Plan of press release.

For advertising they decided to print and deliver polygraphy to the offices of the bank, place of video clips on screens, produce posters and dispose them on information stands (Appendix 1 – Plan promotion of cards "MIR"). Delivery was planned in September with start of the second stage - mass promotion. They planned to print: leaflets (A5) - 20 000 copies, envelopes for the card "MIR" (A5+) - 20 000 copies, wobblers for ATMs (A6) - 1000 copies, posters (A4) 2 pieces in each office), posters (A3) - 82 pieces for 90 rubles and posters (A1) - 82 pieces for 297 rubles. Below is a table of the remaining tariffs and the cost of printing(See Tab.3).

Name	Quantity	Cost of 1 unit (VAT included)	Total cost
Envelopes for the card(360*220)	20000	4,33	86612
Leaflets	20000	1,52	30680
Blank for letters of appreciation	500	7,67	3835
Wobblers at ATMs	1000	13,57	13570
Total	41500		134697

Tab. 3 Plan of printing and delivery of polygraphy (Source: author)

Advertising on external channels of communication presents banners targeted advertising in social networks on the characteristics of the target audience, which divided into several interest groups: "finance", "economy", "politics", "family" and "rest in Crimea"(See Tab.4).

	Expenses, in Rubles								Target audience	The forecast of client flow
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL		
	Plan									
ADVERTISING ON EXTERNAL CHANNELS	0	0	0	0	20000	20000	0	49500	1000000	1000
Banner targeted advertising					20000	20000		49500	1000000	1000

Tab. 4 Plan of promotion of cards "MIR"- Advertising on external channels of communication (Source: author)

In 2017, on the basis of the "MIR" card, various services and products will actively develop, so that our clients can use it as conveniently as possible. For example, in the near future plans to launch the technology of secure payment on the Internet - MirAccept. When performing an operation in an online store that supports 3D Secure Secure Payment technology, customers need only enter a one-time SMS password on the secure bank page, which is sent to the cardholder to confirm the payment.

Zapsibcombank provided readiness for receiving "MIR" cards 100% of its ATM network and POS terminals in trade and service enterprises in all cities of the bank's presence.

In autumn 2017, customers of the bank will be able to issue a co-branding card, a joint card of Russian and international payment systems, the contactless technology of payment for goods and services will be introduced in one touch. The bank plans to issue a special card "MIR" for pensioners with free service. For the largest universities in the region, we plan to produce camp cards "MIR" - additionally including the function of a pass, the possibility of access to information resources of the university.

3.7. Analysis of Brand Building

For any brand it is important that it is remembered and recognized, so companies try to make it creative and memorable for customers with the help of elements: logo, slogan, packaging, appearance and other distinctive features.

As I already mentioned, "National system of payment cards" announced a competition for the logos of the first national payment card, which any user could participate in. As a result of the competition, the "MIR" logo won with the image of the globe and bird's wing (See Pic.12). Agency Plenum Brand Consultancy finalized the logo "MIR". The agency chose green and blue as the corporate colors - traditional colors of earth and sky. This element of the brand building is common to all banks. (Plenum, 2016)



Pic. 12 "MIR" logo (Source: nspk.ru)

Zapsibcombank focuses on two concepts: the patriotism and family values. To promote the product, they use the image of a Siberian family, which said that they and their children have bank cards and actively use the services of the bank. The bank explains the idea: "The concept of "MIR" is a lot of people, so a photo of a family with several generations is supposed to create a feeling that this card

should be for everyone. Alleged composition: around the Bank, the older man hugs all family members, all have a card in their hands”. Activities to promote the brand began under the slogan "Be the first in the "MIR" with Zapsibcombank".

Zapsibcombank has planned 3 types of "MIR" cards: Classic, Gold and Platinum. Cards with the image of Earth by Russian side differ in color and offered services (See Pic.13).



Pic. 13 Debit cards "MIR" of Zapsibcombank (Source: zapsibcombank.ru)

All cards of any type will allow withdrawing cash without commission in any bank from 5000 rubles, connecting to the program bonuses with obtaining additional income from each purchase made, connecting to an Internet-Bank, a mobile bank and other services. For holders of the Platinum card, the use of program will give the opportunity to get insurance for health and life on a trip across Russia and abroad. Within the framework of the proposal to participants of salary projects for budget organizations, it is planned issue the "MIR" card as an additional card to the salary card with the same conditions in order to avoid negative views regarding the imposition of the "MIR" card.

All the costs of maintaining cards of different types of "MIR" card and their capabilities you can see in the table in Appendix 3 - The cost of maintaining cards for individuals.

For employees of budget organizations, the rates depend on the position. The annual maintenance for holders of salary cards is free, regardless of the type of card. Additional opportunities for the holders stand as well as for individuals.

"Mir" cards from Zapsibcombank will be classic, gold and premium cards with the usual functionality from cash advance to payments and transfers, as well as additional opportunities in the form of transport application, Bonus program, free Internet Banking service.

3.8. Analysis of Brand Promotion

Now let us consider the example of Zapsibcombank how to conduct marketing campaigns to promote the card "MIR" for existing customers and attract new ones.

As part of the implementation of the pilot project, a budget was allocated to implement the project. (See Chapter "Analysis of Planning").

Events of promotion the cards are divided into two stages: June-August and September-December. From June 1, launched a project to produce "MIR" cards.

The first stage is the period from 01.06.2016 to 31.08.2016. This stage is marked as an informational-explanatory with an acquaintance of the Bank's clients and the population with the national "MIR" card as a new unfamiliar product in Russia.

The main directions of marketing at this stage:

- a. Testing - the opportunity to participate in Pilot, to try a new product for free, which can help to remove the barriers of fear of making the wrong choice and wasting money. For this 300 pilot clients were approved, who were issued a "MIR" card of various classifications (from classical to premium) and a list of operations that were offered within 1 month. Based on the results of the pilot, a survey on the Bank's website was conducted about the pros and cons of the product which were used for finalizing the product in order to meet customer needs.
- b. Launch of the product page "National card MIR"
- c. Promotion with image communication on the Internet with idea of the "pioneer", support of regular customers by the regional bank: placement of press releases on the corporate website of the Bank and social networks, news on the site of the National payment card system, an interview with the Bank's management staff with placement in regional media.
- d. Preparation and production of polygraphic products such as envelopes for cards, flyers, forms for letters of appreciation for existing and potential clients, for customers of budgeted organizations within the salary project, presentation and wobblers to ATMs. Leaflets (A5)- 20 000 copies, envelopes for cards (A5+) - 20 000 copies, wobblers for ATMs (A6) 1000 copies, posters A4. Delivery was planned in September.

A4 poster is a booklet, which will be used for consulting clients, for placement and distribution in the office, for embedding in an envelope with the "MIR" card. In the booklet, there will be information about the card such as financial conditions, product/service benefits and advertising on the cover (See Pic.14). Advertising campaign to promote "MIR" cards with the production of posters with the idea of patriotism and family values.

Wobbler is an advertising element that is attached to a POS-terminal, in our case, it is attached to an ATM.

After the first stage is completed and the product is launched on the market, the Bank decided to mass-promote the national "MIR" card.



Pic. 14 Booklet of Zapsibcombank (Source: zapsibcombank.ru)

Stage 2 - the period of 01.09.2016 – 31.12. 2016 is aimed at promoting the product and the ability to stand out against competitors. In September 2016, the Joint-Stock Company "National Payment Card System" launched a federal marketing campaign to promote the national "MIR" card in Russia. Accordingly, Zapsibkombank joined the federal program with its marketing actions:

- a. Internet advertising. The beginning of the second stage was oriented to social networks, since 70% of the Bank's clients from 18-45 years old, which are the main users of social networks (Facebook, Odnoklassniki, V Kontakte). They continue the promotion with image communication on the Internet.

Messages, visuals and the main accents of promotion and advertising in social networks were planned for each month (See Appendix 2 -Plan for the promotion of bank cards in the "MIR" system in social networks).



Pic. 15 Internet advertising. (Source: Facebook.com)

For example for July 2016 the use slogan (promise) for clients: "MIR is in your hands!" (See Pic.15). The person in the outstretched hands holds the "MIR" card. Text support: introduces users to the new product, reveals the main features of the new Zapsibkombank card, emphasizes belonging to the national payment system. The main accents are convenience, reliability, patriotism.

- b. Promotions with discounts. In August the campaign "Classic MIR card for half price" was launched. These promotions are simple and low-cost, require the minimal involvement of additional staff and minimal time resources for training, including technical implementation.
- c. Targeting advertising in the news and social networks on the words "economy", "finance", "politics", "family", "rest in the Crimea".
- d. PR-tools: posting news on the Bank's website with duplication of news on regional news sites and the plot on regional TV for TV program "Morning with Us".
- e. Event marketing, which allows holding promotions for a wide range of audiences. It is considered the best solution for an integrated brand or brand promotion, for example, exhibitions, support for city holidays, sports events, concerts, etc.). They conducted the exhibition of the "MIR" card from Zapsibkombank on the Days of the City and awarding employees with "MIR" cards and bicycle race on the Day of the geologist with rewarding the winners with the "MIR" card for receiving wages.
- f. Outdoor advertising such as posters and video clips on TV panels in the offices of the Bank. Production of posters A3 (82 pcs.) and A1 (82 pcs.).
- g. Direct marketing - addressing new and regular customers of the company with information about new products, discounts and other news through meetings with mayors of cities, the first heads of budgetary organizations for registration of a salary card of a premium class and letters of appreciation to the operating organizations. Below is a table of the plans and results of the promotion of "MIR" cards among budget organizations within the salary project (See Tab.5):

	Index on December 2016					
	Meetings with representatives of budgetary organizations			Sending letters		
	Plan	Result	Proportion from plan	Plan	Result	Proportion from plan
Tyumen region	635	214	34%	964	648	67%

Tab. 5 Plans and results of the promotion among budget organizations within the salary project (Source: author)

- h. Moreover, they use Viber and email E-mail dispatch of letters with news about the card, promotions, discounts and benefits of the card

To promote the "MIR" card as a PR-tool, a video is provided for "Region-Tyumen" (Russia 1 and Russia 24). For the television program "Morning with You" they prepared 3 scenarios:

1. Shooting of the interview of the client of the Bank on his workplace such as office or factory. The client will be the head of a large company, significant in Tyumen, with a long history and good reputation, whose organization acquired Salary cards of the National system of payment cards. He asked questions from the journalist: Why did your company come to the decision to issue salary cards of the "MIR" payment system? How many banks did applicants for this service? How long have you been working with Zapsibcombank?
2. Shooting of the interview of the Vice-President of the Bank in the office. And he answered questions: Why Zapsibcombank decided to start issuing cards of the national payment system "MIR" to one of the first large regional banks? How long did the training and preparation take? Is the interaction with our suppliers different from foreign suppliers?
3. Shooting the interview of the chief of the department for work with clients in the operating room for individuals. And he answered questions from the journalist: How many cards have been issued? And is the "MIR" card a great demand in Zapsibcombank? Are there special privileges for the "MIR" card in Zapsibkombank? What needs to be done to issue a "MIR" card? And who can draw it?

As we can see from the theoretical part, the target audience from 20 to 50 years old today does not follow the current trends and does not pay attention to Internet advertising. In connection with this, the Zapsibcombank used both traditional methods of brand marketing (printed products, meetings with representatives of budgetary organizations, event marketing) and more innovative methods, such as PR-tools and online-advertising. If in June 2016 users talked more about the disadvantages of payment system "MIR", then by the end of the year the clients are more likely to use the card, sensing its advantages. But in my opinion, the promotion of the brand in Internet resources and social networks in the future promises to be productive. Online-advertising gradually ceases to be just entertainment, as a result, in the future will become an effective marketing tool. In Russia, the popularity of blogging, the publication of posts in social networks about various products in particular in the profiles of celebrities and public figures, is gaining popularity. However, Zapsibkombank is sticking to its concept with the idea of family values by representing ordinary families. In its official networks, the bank actively publishes interesting information and events, new promotions, profitable offers, useful information,

advice and entertainment content, thanks to which the bank entered the TOP-30 rating banks. (EasyFinance, 2017)

3.9. Results at the end of 2016

The first cards of "MIR" were submitted by the National System of Payment Cards in December 2015. The release of the national payment card "MIR" is a really important event for the country, to ensure the smooth operation of the entire financial sector. Implementation National System will secure Russia's financial system from the risks associated with the instability of the global banking system and the political situation in the world. The stability guaranteed by the new system of payment cards - the key to well-being and prosperity of every citizen of the country. That is, the use of National System entrepreneurs and population of the country will receive a reduction in fees for banking operations, and the state will receive immunity to threats more pressure on the financial sector and greater independence because it will be paid back to the budget.

The success in 2016 was the creation of an infrastructure for accepting "MIR" cards as a payment instrument. "We assess the results of 2016 positively - we managed to realize all the tasks set. The main goal of the current year was the development of the "MIR" payment card acceptance network, which we managed to connect in a short time," says the head of the National Payment Card System.

By the end of 2016, the Russian banks have already issued more than 1.67 million of these cards, and the number is constantly growing. Credit cards are issued no more than 10%, mostly debit cards. Now the card "MIR" is issued by more than 40 banks and more than 90 banks accept it as payment. Maintenance of "MIR" cards is conducted in more than 1.7 million ATMs and terminals. However, while the main income of the system is not related to the operations of cardholders, but to bank payments when they enter the system. Pay with the card "MIR" today is possible in most of the largest retail chains in Russia, in a number of online stores.

Another successful result is the launch of a number of co- projects with international payment systems that allow the acceptance of "MIR" cards abroad. Such cards "MIR" are now produced in cooperation with Mastercard ("Mir-Maestro") and with the Japanese payment system ("Mir-JCB").

However, the National Payments System failed to implement the plan for the issuance of 16 million cards in 2016. This is due to the fact that this year's emphasis was not on emissions. The key indicator was the preparation of a reception network. Thanks to sanctions, the foundation of the domestic payment system is laid. But that the Russian bank card could compete on an equal footing with the oldest players in the world market, it is necessary to create a service infrastructure and organize the functional cards in other countries.

If today the National Card Payment System is facing the task of maximizing the spread of the "Mir" bank card across Russia, the task for the near future is to enter the international arena. Outside the world, the "Mir" payment system will be able to use co-branding programs with international payment systems: in June 2015 an agreement was concluded with the international payment system MasterCard with the possibility to use the Maestro brand and the Japanese payment system JCB for the production of joint

cards (under the brands Mir-Maestro, Mir-JCB). The next steps will be the cooperation with the national payment systems of the countries of the Eurasian Economic Union - BELKART in Belarus and the Armenian Card (ArCa) in Armenia.

The leader in the emission of "MIR" cards was the largest bank in Crimea - RNCB, on the account of which 850 thousand cards issued. Currently, the bank issues up to 5,000 "MIR" cards a day, and next year the RNCB plans to issue 1 million cards.

Zapsibkombank became the first regional bank beyond the Urals, which provided its clients with the opportunity to receive the "MIR" cards. Already today, residents of the Tyumen region have issued more than 13 thousand cards. The national card "MIR" from Zapsibkombank is a modern, easy-to-use and safe payment instrument.

Within the framework of the federal law "On the national payment system" all budget organizations had to switch to the national payment system. Until the end of 2016 the bank planned to issue 40,640 cards for budgetary organizations (See Tab.6). A more detailed plan for the months can be found in the table below:

	June	July	August	September	October	November	December	Total
Salary Project	1183	2545	3733	6117	8497	10879	6117	40640

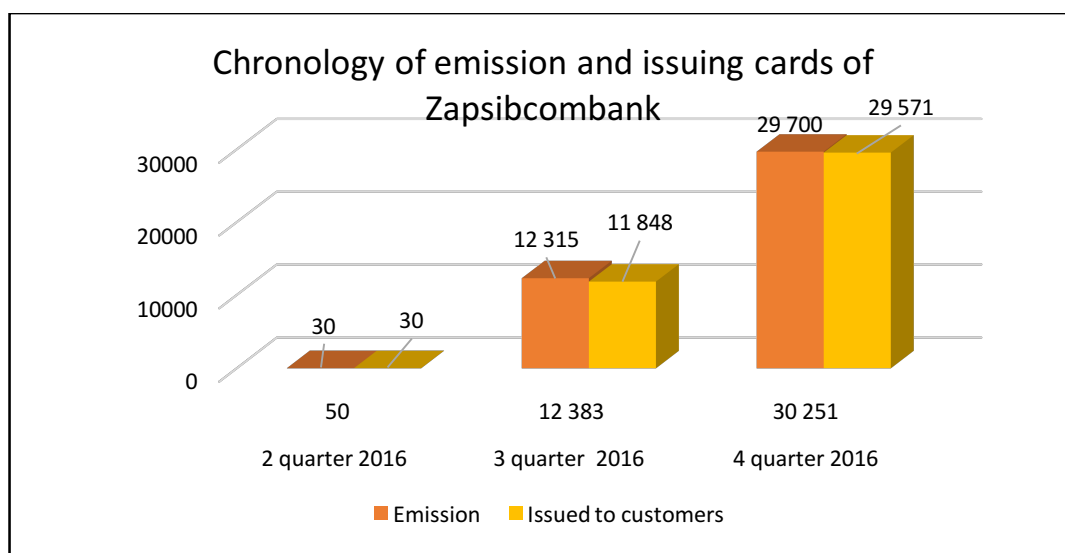
Tab. 6 Planning of issue of debit cards "MIR" in budgetary organization (Source: author)

Zapsibkombank in 2016 took on a very high level, having fulfilled the planned indicators for the production and maintenance of the "MIR" card in the territory of Russia. The lag in the issuance of cards to employees of budget organizations is due to the need to change contractual relations when servicing the patched projects (for negotiations with budget organizations it took from 3 to 14 days).

In addition, the main Visa or MasterCard card for the salary account is the main and favorite card of the population. Therefore, the results at the end of 2016 differed significantly from the planned data (See Tab.7, Pic.16):

Number of MIR cards	2 quarter 2016 r.	3 quarter 2016 r.	4 quarter 2016 r.	TOTAL iN 2016r.	Share vs Visa and MC
Open MIR cards	50	12 383	30 251	42 684	0,05%
Emission	30	12 315	29 700	42 045	0,03%
Issued to customers	30	11 848	29 571	41 449	0,03%

Tab. 7 Results of issue of cards "MIR" in budgetary organization (Source: author)



Pic. 16 Chronology of emission and issuing cards of Zapsibcombank (Source: author)

These cards are not inferior to the cards of international systems, as well as transfers, withdrawals and deposits of cash, payment for services. In addition, holders of cards "MIR" Zapsibcombank become participants in the program BONUS, participating in which can receive up to 99% discounts in stores throughout Russia, including online stores (See Tab.8).

The chronology of connecting devices for receiving MIR cards	2 quarter 2016	3 quarter 2016	4 quarter 2016	TOTAL iN 2016	Receiving a card vs Visa and MC
Devices connected to receiving MIR cards	38	2830	-	2 830	100,0%
ATM	15	250 (100%)	-	250 ATMS	100,0%
Payment terminals	3	480 (100%)	-	480 payment terminals	100,0%
POS-terminals	20	2100 (100%)	-	2 100 POS-terminals	100,0%

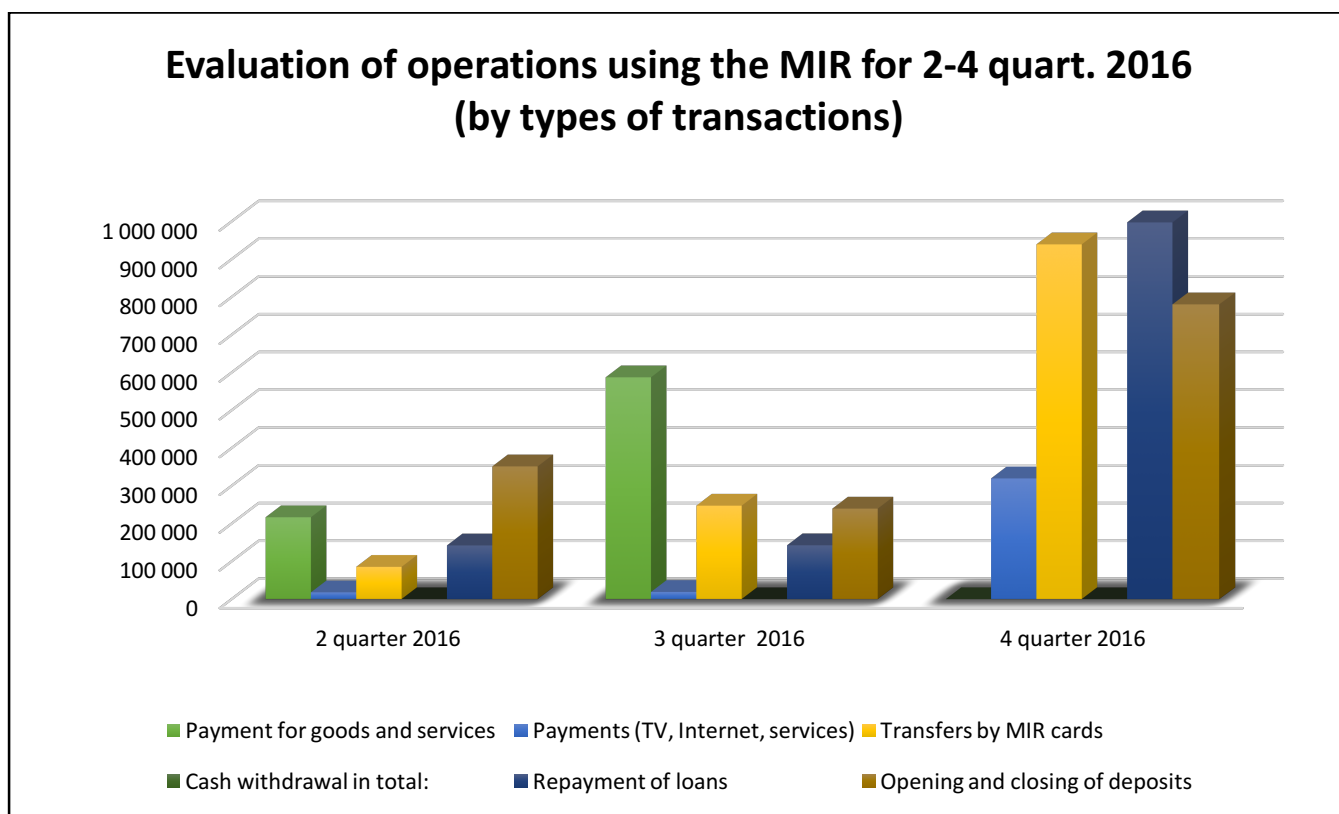
Tab. 8 The chronology of connecting devices for receiving MIR cards (Source: author)

Currently, Zapsibcombank is working with salary clients, including budgetary organizations, to ensure their needs for a national card. It is important that these cards comply with the world safety standards and allow you to perform the usual operations: cash withdrawal, payment for purchases on the card, transfers (See Tab.9). Below are the results of various operations conducted by the card "MIR" for the 2-4 quarter of 2016:

Operations with using the MIR card	2 quarter 2016	3 quarter 2016	4 quarter 2016	TOTAL iN 2016	Share vs Visa and MC
TOTAL	4 831 595	10 353 594	44 163 423	59 348 612	0,03%
Operations on MIR cards					
Payment for goods and services	216 927	587 446	4 733 112	5 537 485	0,040%
Payments (TV, Internet, services)	18 114	19 108	319 772	356 994	0,002%
Transfers by MIR cards	85 611	247 609	939 483	1 272 703	0,001%
Cash withdrawal in total:	4 016 946	9 116 907	36 938 804	50 072 657	0,050%
Repayment of loans	142 357	142 697	997 665	1 282 719	0,001%
Opening and closing of deposits	351 640	239 827	780 587	1 372 054	0,001%

Tab. 9 Operations with using the MIR card (Source: author)

To compare visually the activity of operations of card "MIR" in the network of Zapsibkombank you can see the changed in the diagram below (See Pic.17):



Pic. 17 Evaluation of operations using the MIR for 2-4 quart. 2016 (Source: author)

The "MIR" card is a modern, user-friendly and secure card that is not inferior in functionality to other payment systems. It is developed on international quality and safety standards.

The marketing department of the Zapsibcombank has conducted a survey of customers who received the card "MIR" (1-2 months ago) as a result of which opinions were divided into two groups:

- Negatively responded customers with the negative experience of using the card, due to the unavailability of the network acceptance of the "MIR" card throughout Russia, as mentioned above only 70 banks launched the product.
- A positive attitude towards the product is due to the lack of Western influence on non-cash transactions on the card; free annual service for government employees and patriotic clients, who believed that finally, a card issued in Russia is no worse than others.

At the end of December 31, 2016, the national "MIR" card has not become popular with Russian consumers yet, but the share of operations with the help of the "MIR" card, as can be seen from the tables, increased each quarter. The reasons for the low activity of customers using the "MIR" card when withdrawing cash, paying for purchases and payments are due to the unavailability of devices to receive a "MIR" card from competitors (5-10% of devices were ready to receive the "MIR" card at the end of 2016), and the Zapsibcombank network is small (4% even in the region of presence.)

4. Conclusion

During the preparation of the thesis, the fundamentals of the theory were studied based on the literature about brands and the branding process in the theoretical part of such authors as: Clifton Rita; Hestad Monika; Kotler Philip; Kevin Drawbaugh; Bystryakova. We analyzed the definition of branding and its objectives for the organization and the consumer, what characteristics distinguish branding in Russia and features of branding in such a field of activity as banking services, and as well as we examined step by step the process of promoting the brand to the market.

The current political situation forced Russian government to make serious decisions for the creation of its own national payment system. During the year, the company responsible for this program was formed, a legislative base was prepared in support of the national system for budgetary organizations, and necessary steps were taken to develop the infrastructure.

In practical part, I examined the stages of promotion of a new brand for the banking services market and the achieved results for the year of the formation of this product on the example of one of the Russian bank – Zapsibcombank. Before the release of the new product, the bank determined the target audience, made a plan for product promotion and budget distribution and prepared a card design. Further, we analyzed the bank's actions in the framework of the drafted plan for the promotion. After six months, the bank collected statistics on the use of national payment cards and transactions with them. Analyzing the statistics, you can see that in many respects the real data differ from the planned ones: the number of issued cards (Tab. 7), the amount of the share of the budget organizations (Tab.6) and the proportion of transactions performed by the card world in the total volume of the operation (Tab.9). The reasons for non-compliance targets are the poor awareness of the population about the system; the unavailability of budgetary organizations for an operational change in contractual relations for a salary project; the shortage of time and personnel of the bank for meetings with representatives of organizations and obtaining personal consent from each employee of budget organizations and the underdeveloped infrastructure for accepting the card "MIR" (pos-terminals). To all this, I would like to add the main reason in promoting activities of the product - low advertising budget (501650 rubles \approx 7700 euro) (Russian CB from 06.05.2017).

For the practical part, we conducted comparative characteristics of the new Russian payment system with international payment systems, such as a Visa and MasterCard, to assess competitiveness and identify prospects for development, as well as a comparison of the product from the presented bank to the largest Russian banks - competitors. For several decades, VISA and MasterCard have gained some experience, therefore all card products are filled with a variety of services needed to consumers. Nowadays, the main activity is not the expansion of the line of card products, but the development and innovation of existing services. In this regard, I would like to note that the National System of Payment Cards, referring to the experience of its competitors, already takes from them such services as contactless payments (PayPass), secure payments (MirAccept) and various bonus programs. To conduct operations abroad, the National System of Payment Cards has already signed agreements on the issue of joint cards (co-branding). When performing operations inside the country, transactions will pass through the national system "MIR"; when performing operations abroad, international payment systems will be involved. Also discussed is the possibility of working with Apple Pay and Samsung Pay services.

The introduction of the national payment system "MIR" is an important task during 2016-2018 according to Federal Law - 161 "On the national payment system" for all Russian banks. In this regard, the banks are united by a single goal to provide all state employees, military and retirees with national "MIR" cards for receiving wages, social payments from the budget. For such a short period of time, banks need not only to issue but also to give out "MIR" cards to all state employees, providing them with the services that they were important to them on their Visa / Mastercard salary card. For the promotion of the brand, standards were developed for issuing payment cards of different levels, advertising and POS-materials for placement in the receiving places of cards. The communication strategy, regulating the logic of launching the brand and further development of advertising communications, has also been developed. Sberbank introduced the bonus program «Thank you», acting only in the shops of the participants of the program. Gazprombank and VTB 24 provided a salary card for the "MIR" for free. But Zapsibcombank provided its customers not only with a free card, the possibility of free cash withdrawal and a unique bonus program from any purchase, but also the possibility of insurance for those customers who traveling abroad in premium class.

The value of my work is in novelty. The theme of branding has already been raised many times, but the topic of the branding of the national payment system has not yet been studied and analyzed. The practical value of my research is to help realize the importance of the development of the national system, based on the needs of the client, the brand's influence on international payment systems Visa and MasterCard and promotion methods that actively influence consumer awareness. The relevance and practical aspect of the study of the promotion of the national payment system MIR is that it allows not only to observe and explore but also to plan further development of the brand.

When solving the task of promotion of banking product in Russia, it was held in one of the regional Russian banks – Zapsibcombank. For the thesis were studied the main results of the bank for six months (01.06.2016 - 31.12.2016) and were compared with the results of the largest Russian competitive banks such as *Sberbank*, *Gazprombank*, *VTB-24* and *RNCB*. In connection with this, one limitation was established in the research: the lack of sufficient information about these banks, their promotion methods, the number of cards issued and their results at the end of given period.

I am also a client of this bank and a holder of the "MIR" card. From my point of view, since I spend more time not in Russia, it is very inconvenient to keep my funds on it, since it can only be paid on the territory of Russia.

I want to recommend Zapsibcombank to improve the national payment system "MIR": to find out people's opinion on this product, to fix the problems with the card, since negative opinion come from people who have had problems in withdrawing or paying with a card; conclude agreements with international payment systems to give opportunity to pay abroad. In addition, it is necessary to supplement the card with the main advantages of the cards of international systems. It will be important to pay attention to the infrastructure, connecting ATMs to the acceptance of cards and allowing the shops to use this system.

This study in the future can be useful for comparing the results of the first year and the following: the use of the cards "MIR" in several operations, the number of cards issued, the rating of payment systems including international, promotion methods and what were the most effective method in branding of this product. In addition to the department of PR and marketing, the bank can compare the

planned and actual costs of brand promotion plan by the accounting department. As a result, it will be possible to analyze what actions were effective and which did not bring the desired outcome.

Thus, the task of writing a diploma was solved, the goal – to analysis the process of the branding of the product of the banking environment in stages on the example of one of the Russian banks was achieved. All the problems and issues of the branding of the "MIR" payment system are disclosed.

In addition, as I have already noted, branding in Russia is different from Western vision: people find it very hard to accept new products, carefully studying his producer and composition. In our case, the product represents banking services in order to ensure the safe and uninterrupted use of the payment system in spite of political situations. Also, it is very important for people from Russia what method used for promoting the product, its advertising campaign and other PR- tools.

If we are talking about a brand, then we are talking about the sense of consumption from the point of view of the consumer. Trends in business development are quite transparent: the consumer does not buy goods and services in pure form, he buys his benefits, impressions and values. And these impressions should not just represent a set of disparate features, but each of them should be directed to the creation of the necessary common idea of the brand, all the little things should be brought together at a point called "the consumer's view of the brand." For a bank, a brand is a way to impress consumers and investors and receive trust from customers, that accumulates over the years and can disappear at one point. The main trend in the development of the banking sector in the modern world is the process of globalization.

The first step in creating any brand is to compose its concept. Banking branding is no exception. The essence of the concept of the banking brand is the formation of key differences from competitors. This concept includes the description of important elements of the positioning of the bank: an element of value, an element of excellence (key competence), a benefit element and brand attributes. An excellent example may be branded souvenir products with the bank's logo.

The task of branding is to form a strong banking brand. In other words, a brand that would ensure the loyalty of consumers of any conditions of the economic conjuncture, which in turn is an important factor in generating the value that the bank creates for its owners.

Therefore, the task of the branding of the national payment system MIR is to build a strong banking brand that would correct form a payment culture in Russia. Thus, the work shows that the branding of the national MIR card on the example of Zapsibcombank has formed a positive impression and values about the product, which allows promoting the retail product among existing customers but also to attract new customers. In the course of the study, I found that the national payment system of Russia is an important tool in the development of the country's economy in the modern world against the backdrop of a globalization of the economy.

5. References

- National Card Payment System. *The Russian National Card Payment System*. [Online] <http://www.nspk.ru>.
- Armin. 2016.** New Logo and Identity for MasterCard by Pentagram. [Online] 2016. http://www.underconsideration.com/brandnew/archives/new_logo_and_identity_for_mastercard_by_pentagram.php.
- Banki.ru. 2017.** "MIR" leaders. [Online] 2017. <http://www.banki.ru/news/daytheme/?id=9708659>.
— . Ratings. *Banki.ru*. [Online] <http://www.banki.ru/search/?s=&q=%E7%E0%EF%F1%E8%E1%EA%EE%EC%E1%E0%ED%EA+%F0%E5%E9%F2%E8%ED%E3>.
- Brandinsitute Inc. 1997.** Process Of Branding. [Online] 1997.
- Brown, Company Millward. 2016.** *AdReaction: Gen X, Y and Z*. [Online] 2016.
- Bystryakova. 2016.** *National payment card system. International experience and Russian prospects*. 2016. ISBN 978-585438-206-9.
- Clifton, Rita. 2010.** *The Economist: Brands and Branding*. London : Profile Books, 2010. ISBN 9781846681196.
- Domnin, V. 2004.** *Branding: New Technologies in Russia*. 2nd edition. St. Petersburg : s.n., 2004.
- Drawbaugh, Kevin. 2001.** *Brands in the Balance: Meeting the Challenges to Commercial Identity*. 2001. ISBN 0273650351.
- EasyFinance. 2017.** Top-30 most friendly banks. *Zapsibcombank*. [Online] January 2017. <http://www.zapsibcombank.ru/about/press-tsentr/novosti/zapsibcombank-v-top30-samykh-druzhelyubnykh-bankov/>.
- EGO. 2014.** Russian scientific and information electronic journal "EGO". *EGO*. [Online] 2014. <http://ego.uapa.ru/ru/issue/2017/01/>.
- Forbes. 2016.** Forbes. *The World's Most Valuable Brands*. [Online] 2016. *Gazprombank. Gazprombank*. [Online] <http://www.gazprombank.ru>.
- Goldovsky. 2015.** *Bank microprocessor cards*. 2015. ISBN 978-5-9614-5646-2.
- Heine, Klaus. 2012.** *The Concept Of Luxury Brands*. 2nd Edition . s.l. : Bartek Goldmann & Kate Vredenburg, 2012. ISSN: 2193-1208.
- Hestad, Monika. 2013.** *Branding and Product Design*. s.l. : Taylor and Francis, 2013. ISBN 9781409446262.
- Interbrand. Best Global Brands** . 2009 : s.n.
- Jack Trout. 2015.** *Trout on Strategy*. s.l. : McGraw-Hill Education, 2015. ISBN 10: 1259589625.
- Kotler, Philip Tybout, Alice M. Calder, Bobby J. 2005.** *Kellogg on Branding: The Marketing Faculty of The Kellogg School of Management*. s.l. : John Wiley & Sons, Incorporated, 2005.
- Kotler, Philip Tybout, Alice M. Calder, Bobby J. 2010.** *Kellogg on Marketing*. 2nd edition. s.l. : John Wiley & Sons, Incorporated, 2010. ISBN: 978-0-470-58014-1.
- Lyubashevsky. 2003.** *Branding in Russia*. 2003.
- M. Goncharova, A. Grachev. 2014.** *Payment cards. Business Encyclopedia*. Moscow : s.n., 2014. ISBN 978-5-406-03339-5.
- Mastercard.** Key milestones. [Online] <https://www.mastercard.us/en-us/about-mastercard/who-we-are/history.html>.
- Monika, Hestad. 2013.** *Branding and Product Design*. s.l. : Taylor and Francis, 2013. ISBN 9781409446262.
- National Card Payment System. 2014.** *The Russian National Card Payment System*. [Online] 2014. <http://www.nspk.ru>.

National Payment Card System. 2016. *Notification to participants in the payment system.* [Official written notification]. 2016.

National Payment Card System. 2015. *Annual Report of the National Payment Card System.* 2015.

Nazaykin, Alexander. 2014. *Learn More About Advertising.* 2014. Branding.

Plenum. 2016. National Payment system. *Plenum.* [Online] 2016. <http://plenum.ru/projects/mir>.

Reeves, Rosser. 1961. *Reality in advertising.* 1961.

Rita, Clifton. 2010. *The Economist: Brands and Branding.* London : Profile Books, 2010. ISBN 9781846681196.

RNCB. RNCB. [Online] <https://www.rncb.ru>.

Russian magazine "Profile". October 1, 2016. *200 largest Russian banks.* October 1, 2016.

Sberbank. Sberbank. [Online] <https://www.sberbank.ru>.

Shmiglyuk, D.S. 2014. *The main components of the modern concept of the banking brand.* 2014.

Spirina, N. 2013. 2013. Trends and development trends of branding in Russia and abroad.

Tamberg, Victor. 2006. 2006. Branding in the banking sector.

The Nilson Report. 2015. *U.S. General Purpose Cards .* 2015.

The U.S. Securities and Exchange Commission. 2015. *SEC filings from Visa, MasterCard, American Express and Discover.* 2015.

Veblen, Thorstein. 2000. *The Theory of the Leisure Class: An Economic Study of Institutions.* New York : Adamant Media Corporation , 2000. ISBN 1402197950.

Visa. History of Visa. [Online] https://usa.visa.com/about-visa/our_business/history-of-visa.html.

— . 2011. Brief History of the Visa Card Logo Design . [Online] 2011. <https://logoblink.com/history-visa-card-logo/>.

Vovnyakova, Anna. 2015. 20 applicants for the national card brand. [Online] 2015. <http://www.sostav.ru/publication/20-finalistov-na-brend-natsionalnoj-karty-16610.html>.

VTB-24. VTB-24. [Online] <https://www.vtb24.ru>.

Zapsibcombank. 2016. *Promotion Plan.* Zapsibcombank. Tyumen : s.n., 2016.

6. Annex

Appendix 1 – Plan promotion of cards "MIR"

PLAN PROMOTION OF CARDS "MIR"											
Comments	Expenses, in Rubles							Target audience (number of contacts)	The forecast of client flow (number of requests for consultations)		
	Plan										
	Jun	Jul	Aug	Sep	Oct	Nov	Dec			TOTAL	
General activities and costs	4000	25000	8750	0	0	0	0	37750	0	0	
Outsourcing	4000	10000	8750					22750			
Photoshoot for flyers and posters		15000						15000			
Development of the application on site		6000									
Website of the bank			75000					75000	850000	6000	
Development of the product page of the MIR card	3000								2000	100	
Making icons and placing on the main page of the site	1000								600000	500	
Development of a promotional page for the MIR and launching on the site			75000	3000				75000	4000	300	
Development of an advertising block				10000					50000	1000	
Making and placing a banner on the main page of the site				2000					200000	2000	
PR-tools	5000	150000	0	0	0	0	0	155000	499409	2020	
Placement of news on the website	95000			95000					200	20	
Promotion in social networks	1000	2000	2000	2000	2000	2000	1000	0	200000	500	
The plot in the program "Morning with You" (5 min.) On TV	5000							5000	1340		
Press release in the print media		105000						105000	147869		
Production and placement of the news story on the MIR		45000						45000	150000		

Advertising	0	0	0	144400	0	0	0	0	0	144400	518516	5000
Printing and delivery of polygraphy				111766						111766	51850	
Placement of video clips on screens										0	4666666	
Production, placement of posters				31734						31734		5000
Production and placement of posters in information stands for payroll enterprises				900						0		
Advertising on external channels of communication	0	0	0	0	0	20000	20000	0	0	40000	1000000	1000
Banner targeted advertising						20000	20000			40000	1000000	1000
OTHER communication channels	0	28000	0	0	0	21500	0	0	0	49500	20500	0
Letters to managers		6500								6500	500	
E-mail newsletter		21500				21500				43000	20000	
Viber										0		
TOTAL	4000	53000	153150	0	41500	20000	0	0	0	501650	2888425	14020

Appendix 2 –Plan of press release (Source: author)

Printed edition	Type	Edition	Topic	For mat	Period	Release day	Color	Size	Cost of publication	Comment
"Tyumen Region Today"	Newspaper	62 000	Society-political	A2	Daily	Tue, Wed, Fri	Color	1/4 page A2	28950,00	
"Red North"		8 600		A3	2 times per week	Wed, Sat	b/w (cover page color)	1/2 page A3	25075,00	
"Samotlor Express"		25 000		A3	Weekly	Fri	Color	1/2 page A3	17312,00	Discount 30%
"Ugra News"		52 545		A3	Weekly	Thu	Color	1/2 page A3	33650,00	
Total = 104 987.00r.										

Appendix 3 - The cost of maintaining cards for individuals (Source: zapsibcombank.ru)

The cost of maintaining cards for individuals					
		Classic		Gold	Platinum
Annual maintenance	Basic card	700	900	2400	8000
	Additional card	350	450	1200	4000
Commission from withdrawal	Outside the infrastructure of the bank	1% of the amount of transactions (min 120 rubles)	Special offer: withdrawing the amount of 5000 or more - free; Less - 200 rubles for the operation	1% of the amount of transactions (min 120 rubles)	
	In the bank's infrastructure	Without commission			
Limit for cash withdrawal		150 000 per day 1 000 000 per month		300 000 per day 2 000 000 month	500 000 per day 3 000 000 month
Card expiry date		3 years		2 years	
Additional opportunities					
Bonuses program (1 payment upon connection)		300		700	2000
Bonuses	Save	1 bonus for 200 rubles of purchase; Max 3 000 per year		1 bonus for 80 rubles of purchase; Max 7500 per year	1 bonus for 70 rubles of purchase; Max 250 000 per year
	Spend	1 bonus= 1 ruble			
Mobile app (montly)		59		29	Free

Appendix 4 - Plan for the promotion of bank cards in the "MIR" system in social networks (Source: Zapsibcombank)

Month	1st activity	2nd activity
July 2016	<p>Promise: MIR is in your hands!</p> <p>Visual: The person in the outstretched hands holds the MIR card (either just in the hands, or the card is enclosed in a sphere with contours of the planet Earth).</p> <p>Text support: introduces users to the new product, reveals the main features of the new Zapsibcombank card, emphasizes belonging to the national payment system.</p> <p>The main accents are: convenience, reliability, patriotism (ours, qualitative, made for Russians).</p>	<p>Promise: Do not worry about your money, the sanctions will not pass!</p> <p>Visual: the MIR card as the center of the composition is in a safe or the safe is designed as a MIR card.</p> <p>Text support: emphasizes the independence of the payment system from external economic and political factors, inspires the user with confidence in the future with a MIR card, the attention of the reader is drawn to the active development of a new payment system, to compliance with all quality and safety standards. Emphasis on the strengths of the</p>
August 2016	<p>Promise: Vacation in Crimea is better with MIR</p> <p>Visual: a person is resting on the beach, next to him on the table is a MIR card or a tourist is using a card.</p> <p>Textual support: describes the advantages of vacation in the Crimea, new impressions, new forces after the holiday, it is emphasized that on vacation important convenience and reliability in the plans and finances. As a recommendation for planning recreation in the Crimea, it is recommended to purchase a MIR card in Zapsibcombank.</p> <p>The main accents: speed of operations, reliability.</p>	<p>Promise: MIR is convenient everywhere!</p> <p>Visual: infographics in the form of a page of the site, stylized by the type of online store, in the upper part of the infographics there is MIR card in the cells on the virtual counter - all the possibilities of the card: operations at Zapsibcombank's ATMs, payment for services via the Internet, etc.</p> <p>Text support: it reminds that the MIR card is accessible to all functions of the usual debit cards.</p> <p>Additionally for VKontakte and Classmates(Russian analogues if Facebook): a survey "What do you</p>
September 2016	<p>Promise: Everything you wanted to know about MIR</p> <p>Video on the cards "MIR" from Zapsibcombank</p> <p>Text tracking: will be developed in accordance with the plot and style of the video.</p>	

Month	1st activity	2nd activity
October 2016	<p>Promise: The whole MIR (world) at your feet - buy at a discount of up to 99%</p> <p>Visual: The girl grabs her dress / jacket with the tag "99% discount", in the girl's hand the Mir card; Or in the card MIR as in a piggy bank BONUS (as coins) are added.</p> <p>Text support: reveals the essence of the program "BONUS" with an emphasis on the fact that all data in the privilege program can get a card holder MIR.</p> <p>The main accents: profit, savings, savings.</p>	<p>Promise: 5 reasons to issue a MIR card</p> <p>Visual: infographics in the form of a collage with five arguments for the design of the world card: convenience, uninterrupted operation, withdrawal of the amount from 5000 rubles without commission at any ATM, the BONUS program, obtaining privileges on the MIR card.</p>
November 2016	<p>The message: the MIR is developing / the MIR does not stand</p> <p>Visual: card MIR is divided into parts like a puzzle, pieces of the puzzle are various functions and services of the card, part of the puzzle is assembled (available functions), part is disassembled (new functions) and gradually inserted into the general puzzle, completing the picture.</p> <p>Text support: provides information about new services of the MIR card (in case they appear).</p>	
December 2016	<p>Promise: In the New Year with a new MIR!</p> <p>Visual: a letter from Santa Claus to a person who asked him to tell him how to please his family for the New Year. The letter is attached with the MIR card and it is indicated that due to various privileges and BONUS, the card holder can quickly and profitably prepare for the holiday.</p> <p>Text support: encourages you to think about finances for the holiday and next year right now, to become the owner of a comfortable, modern and reliable "MIR" card and to be confident in the future.</p>	