



Emergence of Virtual Banks

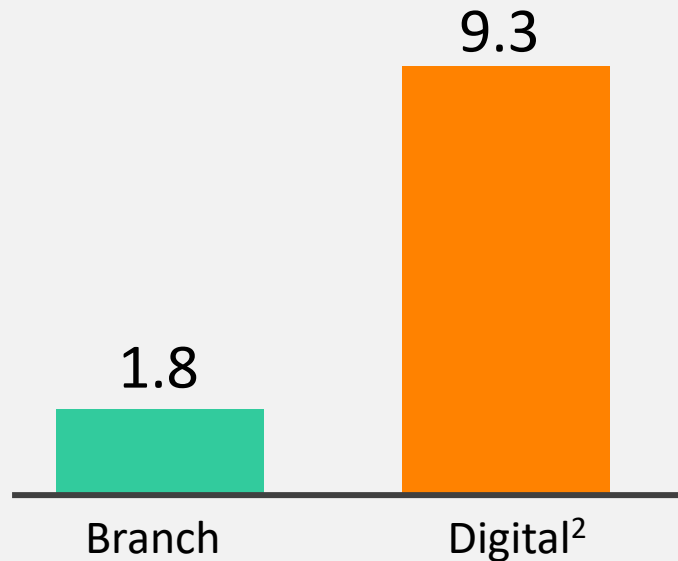
# Embracing Data to Become the Real Game Changer in the Banking Industry Landscape

*Vpon's New Money Method with ZA Bank*

# Across Asia, Digital Transactions are **1.6 to 5 times** as Frequent as Branch Transactions

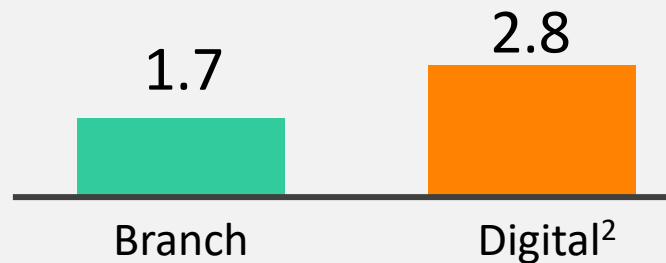
## Developed Asia

Average transactions per customer per month



## Emerging Asia

Average transactions per customer per month



Branch transactions account for only 12% and 21 % of total monthly transactions in Developed Asia and Emerging Asia respectively.

# Emergence of Virtual Banks in Hong Kong

## 2019

Hong Kong Monetary Authority has issued eight virtual bank licenses

## 2020

Official launch of licensed players; Virtual Banks started to emerge.

Increasing consumer's knowhow on "Virtual Bank" in Hong Kong



Consumers are **More Willing** to use virtual banking services





# Hong Kong First Virtual Bank Data Showcase

New Money Method with ZA Bank

**BANK**

# ZA Bank

A joint venture between ZhongAn Online P&C Insurance and Sinolink Group

First one to enter Hong Kong Virtual Bank market

Encounter fierce competition between the virtual and retail bank

無需再等。  
成為香港  
第一間虛擬銀行客戶。



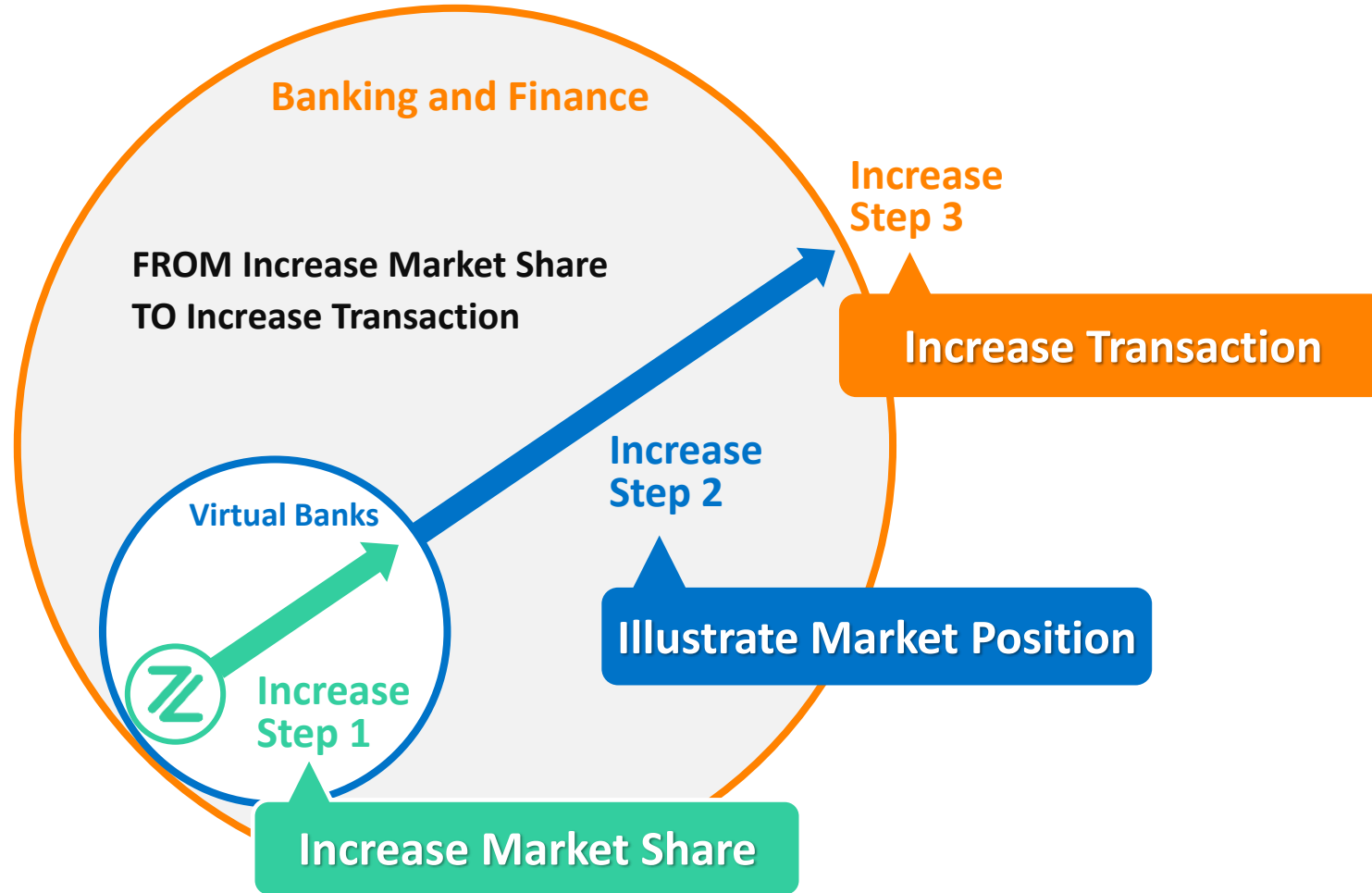
1,000倍的與眾·不同  
1% vs 0.001% 活期儲蓄利率  
[查看活期存款 >](#)

轉出  
轉入

總資產 (HKD等值)  
600,000.00

The image shows a mobile app interface for ZA Bank. At the top, it highlights a 1,000-fold difference in savings rates, comparing 1% to 0.001% for活期儲蓄 (活期儲蓄). Below this is a link to view活期存款 (活期存款). The interface features a 3D illustration of a stack of money and a person. At the bottom, there is a balance display for 總資產 (HKD等值) at 600,000.00, and a yellow button with a double-headed arrow for 轉出 (Withdraw) and 轉入 (Deposit).

# Market Objective



# Leverage Data Profession and Capability

## Data is the KEY

In the Fintech era, data is an essential aspect for business development. Thus, ZA Bank chose to partner with Vpon, the professional strategic expert in Asian data with Vpon's strong data capability to strengthen its business strategy in the market.

Partnered with Vpon's Asia Data Expert



# Vpon X ZA Bank Partnership

## Now

- New to the Financial Market
- Market Pioneer of Virtual Banking
- Facing Fierce Competition with Traditional Banking

## Challenges

- To Increase Market Share
- To Define its Market Positioning
- To Identify and Engage with Potential Target Audience

## Solution

- **Vpon's New Money Method** – Guaranteed App Download
- Vpon's Proprietary Data Insight Tool - **AppVois**



# New Money Model – Mobile App Download

Data Attribution Drives Guaranteed App Downloads

**CPI Deal** Drive non-organic app downloads and ranking

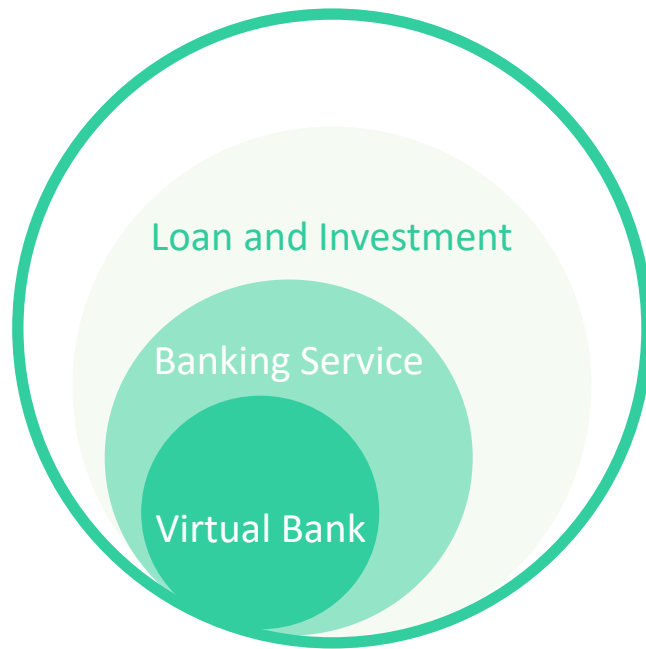


App marketers will not only know the ad performance, but also the actual number of Mobile App downloads

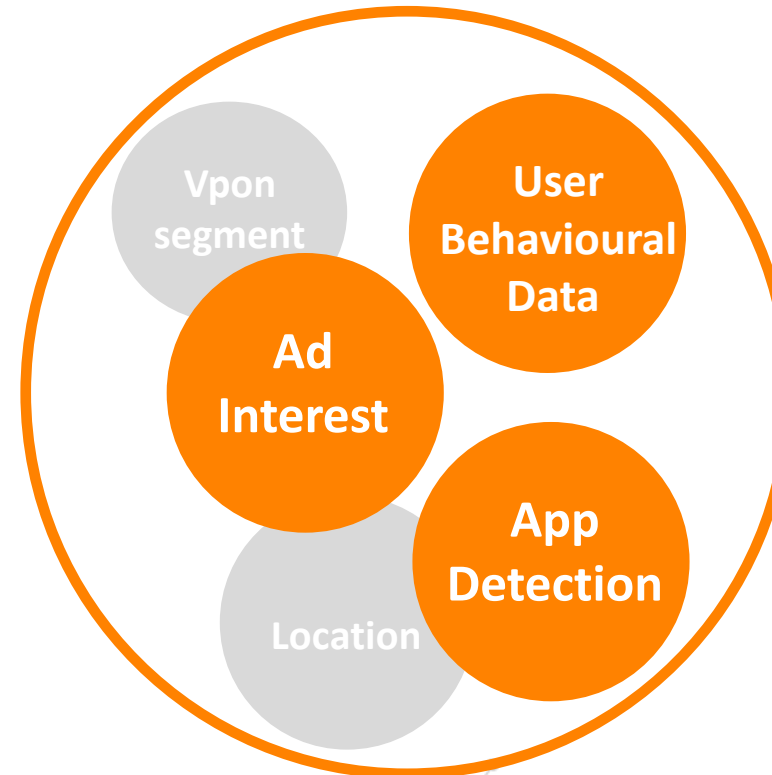
# Identify Audience In Different Stages By Vpon DMP Database And Targeting Strategy

Identify and Segment Core Target Tiers

## Banking And Finance



## Vpon DMP Data Base

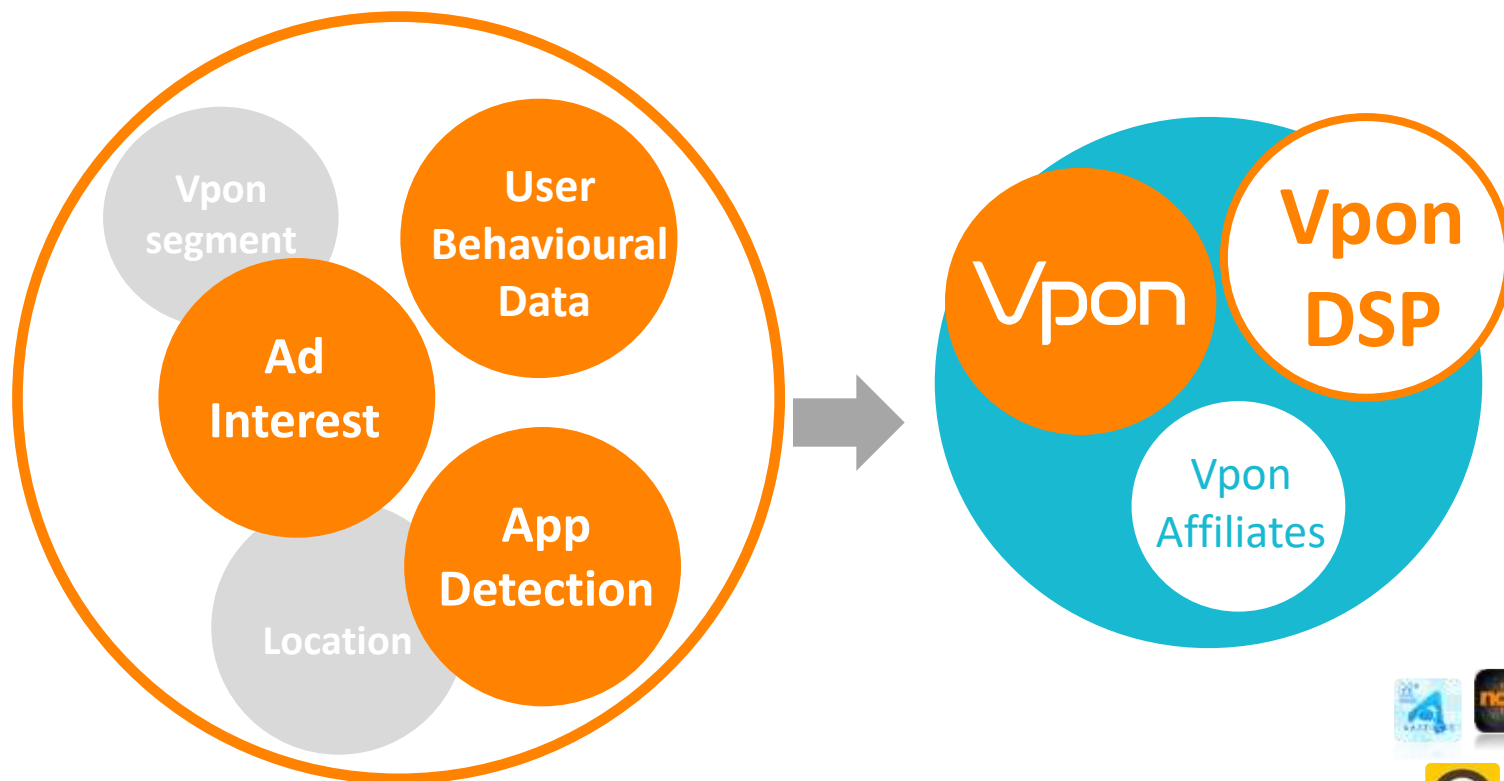


- Banking Ad interested
- Analyze Payment/ Loan App frequently used by target audience
- Analyze through lookalike modelling
- Capture specific APP usage and categories

# Integrate Data for Cross-platform Ad Delivery

Create Potential Audience Pool Drawn from Vpon DMP

## Vpon DMP Data Base



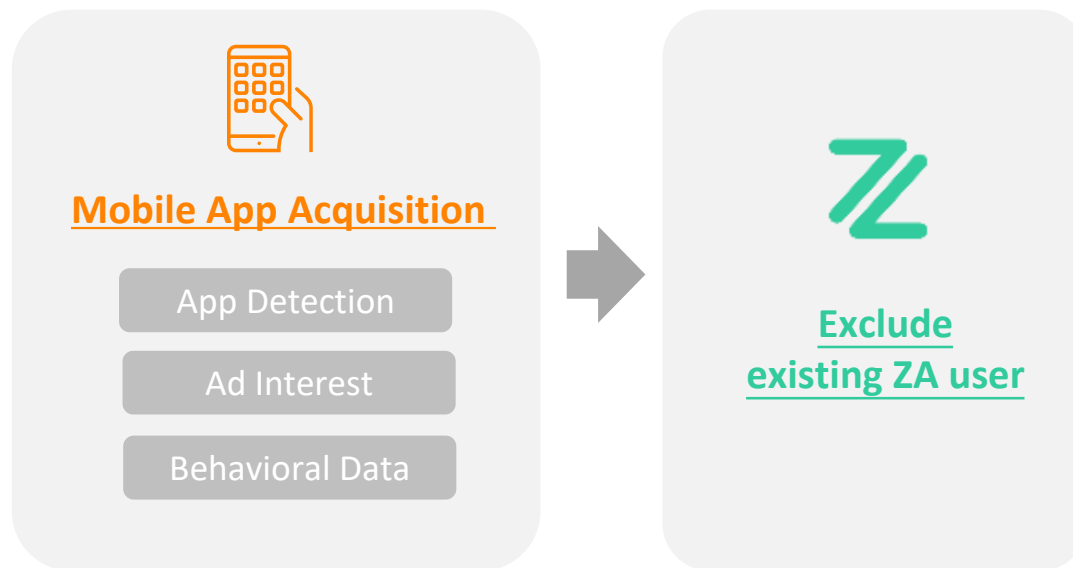
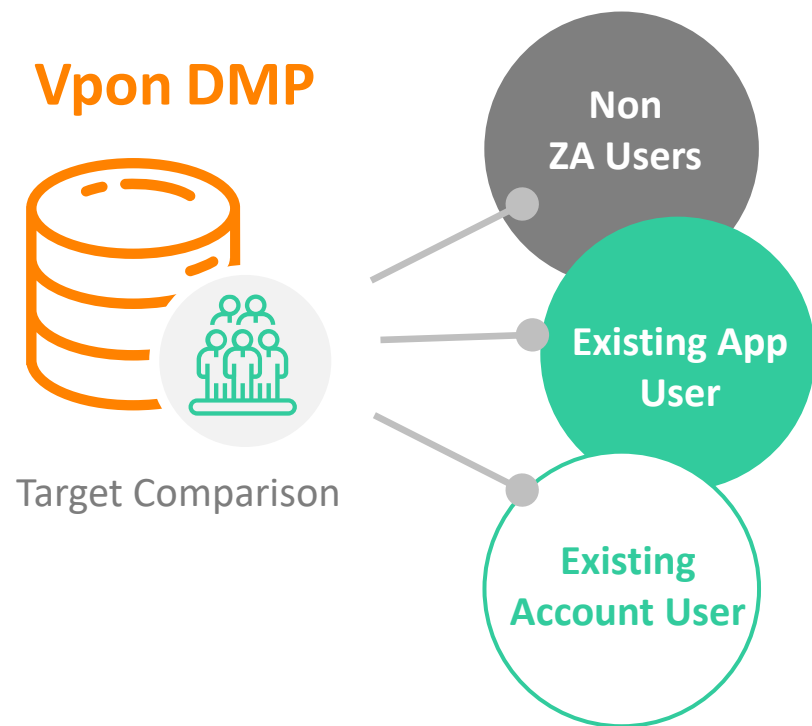
**3.5** Million  
MONTHLY ACTIVE USERS

**90%+**  
REACH through premium network



# Convert Non-Users To Loyal App Customers

Leveraging Big Data to Identify Existing App Users  
Analyze User Preferences and Deliver Ad Precisely to Target Groups



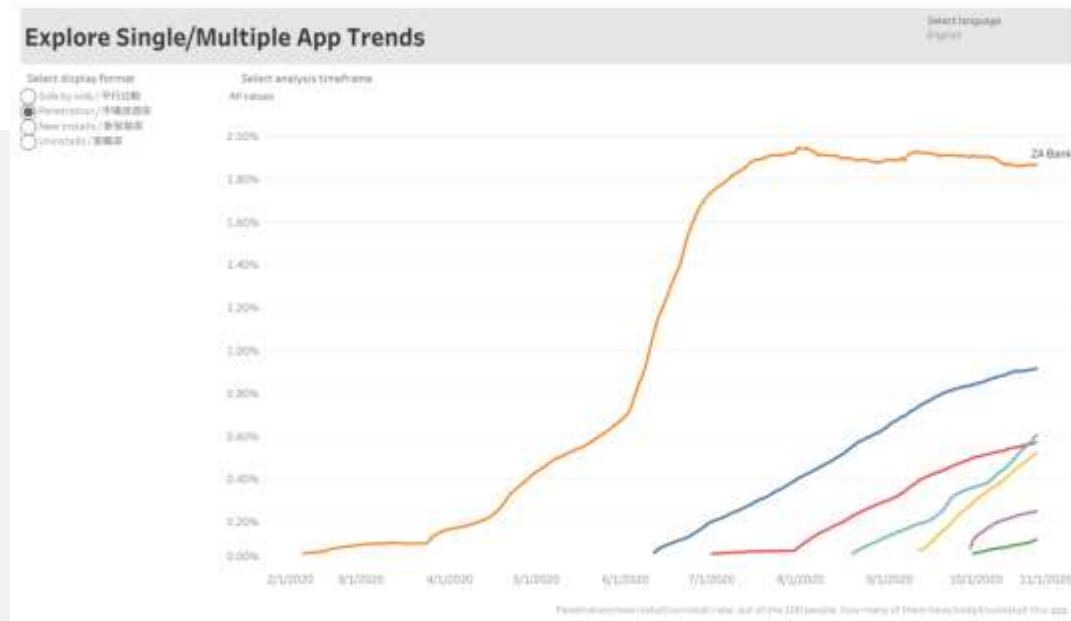
## Open Account Acquisition

- Multi offerings
- Combine ZA 1st party Device ID and tracking tags
- Re-targeting engaged User
- Expand Audience Pool by Lookalike

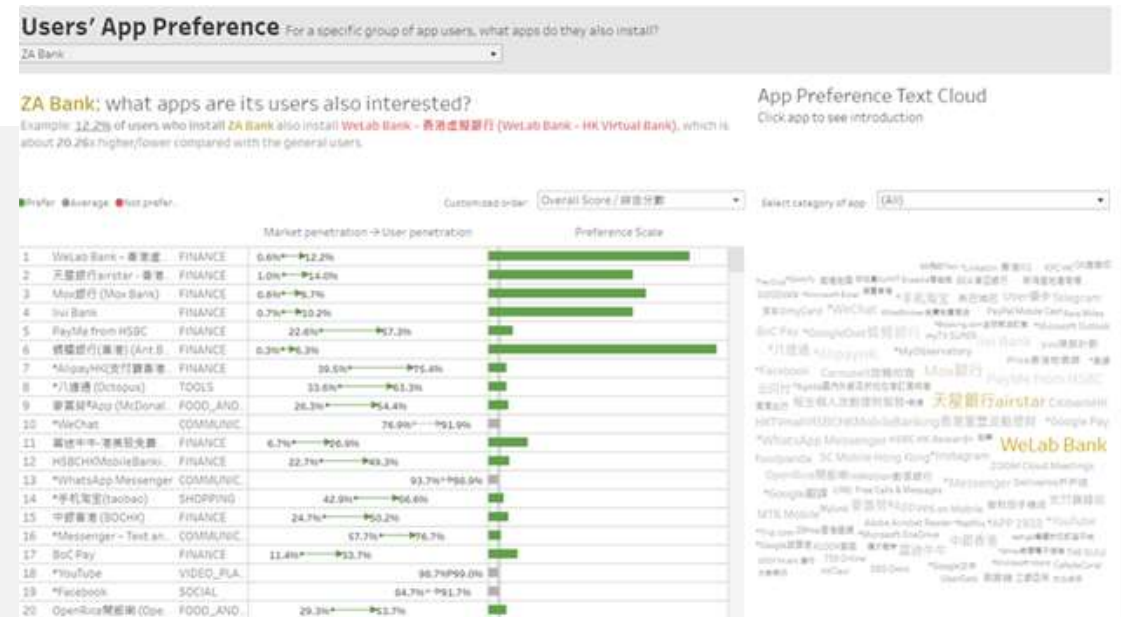
# Illustrate Market Positioning Through Vpon Proprietary Tool

Get App Market Trends & User Preferences in Hands

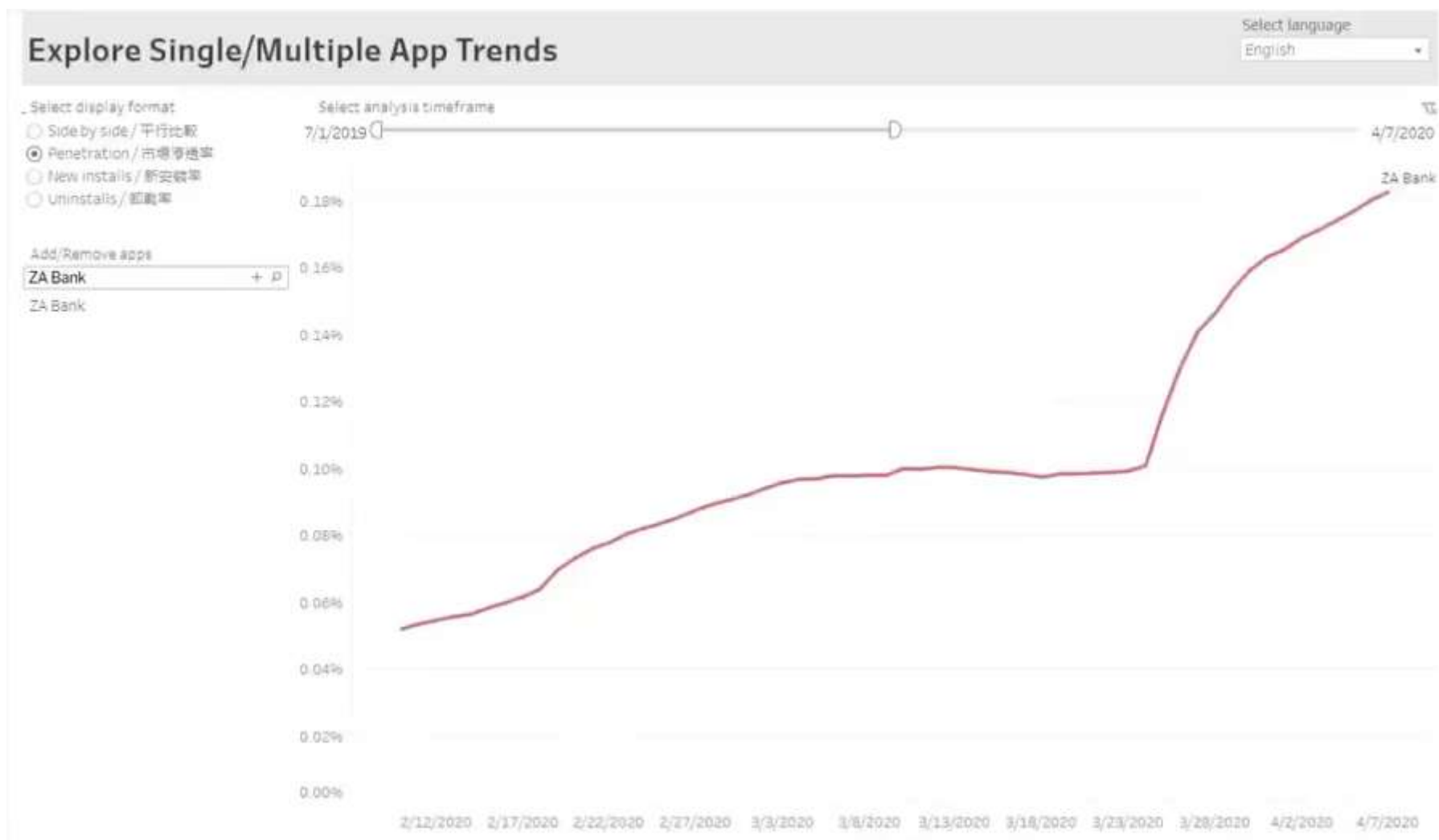
Tackle your peer players' every move



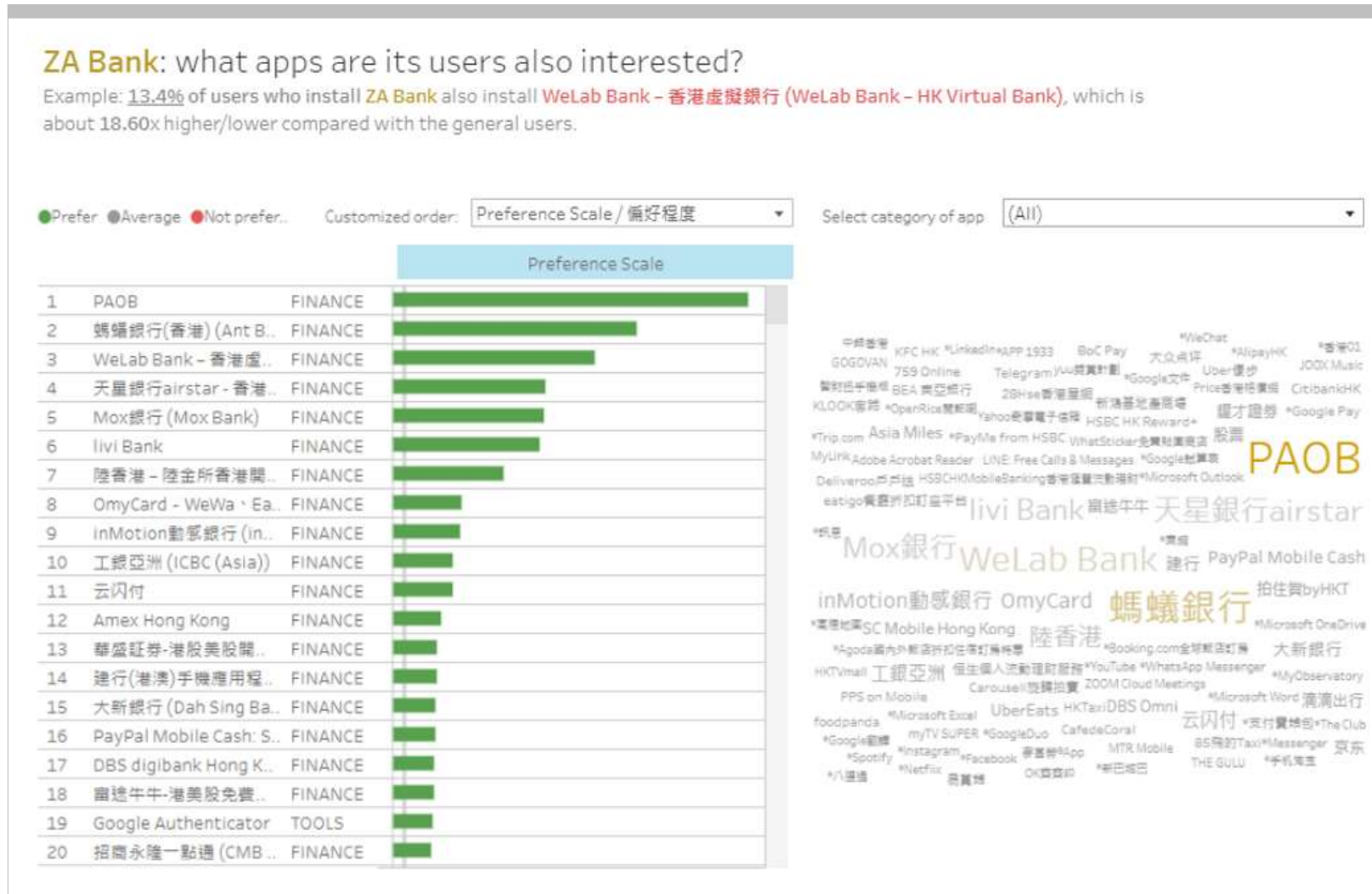
Learn from your App users' Preference



# AppVois – Mobile App Market Penetration, New Installation and Uninstallation

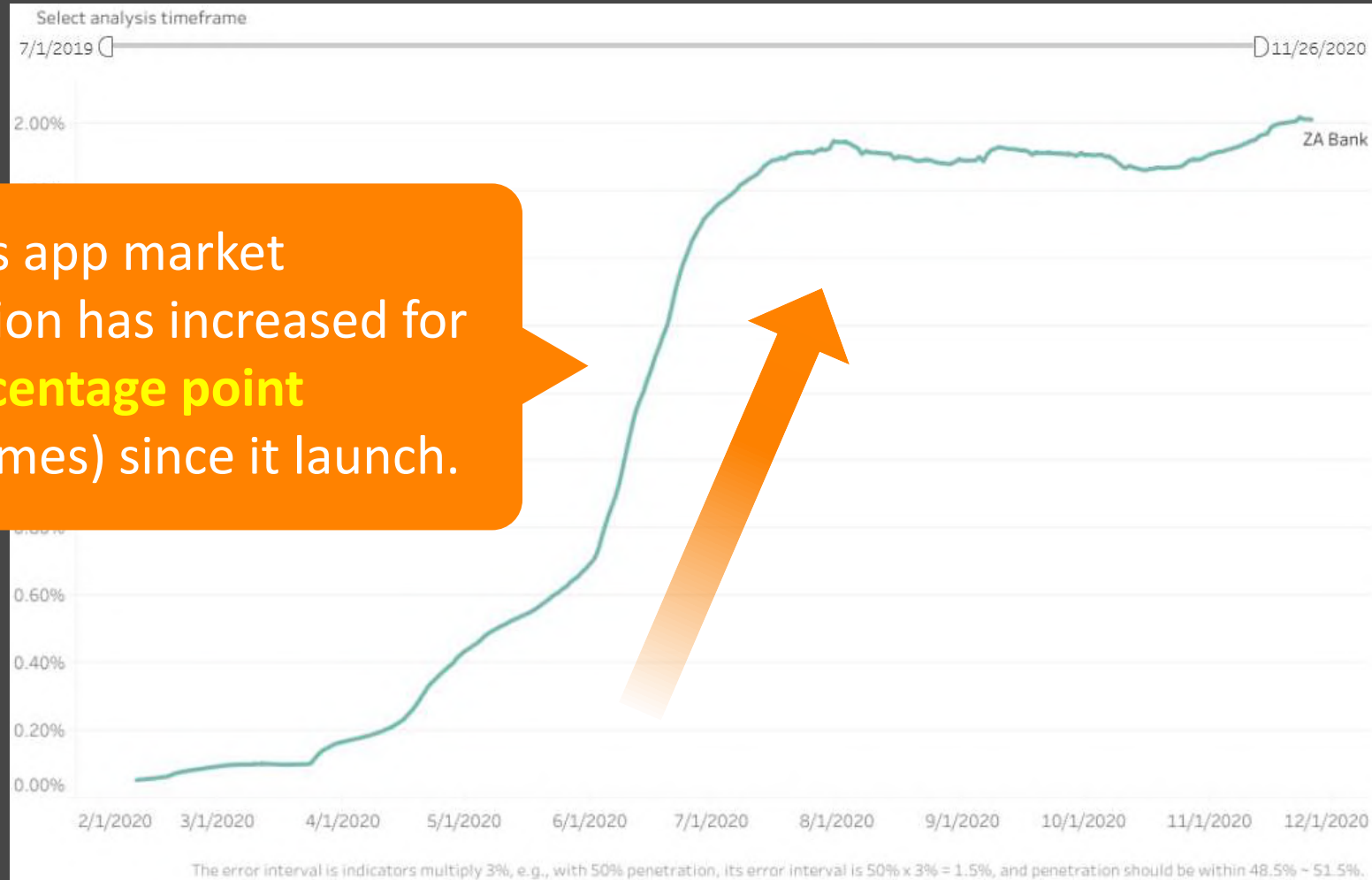


# AppVois – User’s App Preference for App Targeting And Strategic Planning



# Rapid Growth in Market Penetration

ZA Bank's app market penetration has increased for **1.97 percentage point** (i.e. 40 times) since it launch.





# Data Outcome

➔ Continuous Uptrend on Mobile App Download

➔ Steady Enhancement of CPI despite COVID-19



Monthly  
Installs



270%

Mobile App Installations Result

CPI  
Lead Cost

Same

Monthly  
Account Opens



134%

Account Opens Result

CVR  
OA/ App Installs

33%

Virtual Banking is not just a new type of business...

**It is an INEVITABLE trend**

And now...

**It is the best timing for Virtual Banks to explore and expand their business in the market!**





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