THE FINANCIAL SERVICES BRAND LOOKBOOK

A global showcase of customer acquisition, engagement, and retention successes

Brought to you by TLC Worldwide

tlcworldwide.com

FOREWORD

Neobank disruption. Gen Z following deals over brands. Another year of tightened budgets.

These are just a few of the challenges financial services marketers are facing in 2026 – and that’s before we even consider the pace of digital innovation and AI advancements.

The global landscape is rich with potential to acquire, engage, and retain customers that become brand advocates. However, marketing leaders are acutely aware that continually outmanoeuvring competitors against this backdrop remains extremely difficult.

While many brands are diversifying their thinking with bold, unexpected moves, others are leaning into the need to be consistent, authentic, and human – making comparatively less noise but still reaping significant ROI.

That’s why we’ve created this “lookbook” – a collection of stories that inspire us from financial services brands across the world. Their approaches are varied, and their goals are unique. Yet, each of these case studies showcases what creative thinking, strategic rigor, and a deep understanding of your target market can achieve.

With over 30 years of experience working with leading financial services institutions on almost every continent, TLC understands what it takes to drive meaningful customer engagement, with measurable ROI throughout the entire consumer lifecycle. Our team is proud to have played an integral part in many of the projects highlighted in this book; we’ve also included a few other examples of fantastic financial services marketing in action, simply because they deserve the extra spotlight.

We hope you find something in here that inspires your own thinking in 2026 or beyond.

Jay Cary
Chief Executive Officer
TLC Worldwide North America

"2026 is the year when firms will start planning for where they want to be five, even 10 years from now."

https://www.broadridge.com/insights/buckle-up-eight-bold-predictions-for-how-financial-services-will-transform-radically-in-2026

CASE STUDY

REWARDING MEMBERS FOR PROTECTING THEIR DREAMS

Building brand loyalty through priceless experiences

The challenge
American Family Insurance ("AmFam") wanted a way to stand out in a crowded marketplace and build engagement with a customer base whose brand touchpoints were limited.

The solution
AmFam needed a loyalty program that offered easily redeemable, genuinely valuable incentives. Their mission to inspire, protect, and restore their members' dreams also had to sit at the heart of their program – and so, DreamKeep Rewards was born. We used first-party data to understand what was important to members and built a strategy focused on both retention and acquisition. Customers were rewarded for doing tasks that helped protect their homes and families, like checking their vehicle's tire pressure or uploading a fire safety plan.

The results
We secured 2,000 relevant local partners that aligned with the program's goals, from big brands to local businesses. Upon joining, members accumulated points through activities, monthly surveys, and referrals. Points could be redeemed on rewards (like family activities, dining out, and live events), and we added periodic sweepstakes overlays to add novelty and boost perceived value.

With a dedicated website and consistent communication, the program was a huge success, winning Platinum at the Loyalty360 Customer Loyalty Awards. Nearly **10% of members added an extra policy to their plan within two months** of joining, and the program data gave AmFam a deeper understanding of their customers' lives, empowering them to map out holistic user journeys and better anticipate needs.

92%
OF MEMBERS SAID THE PROGRAM MET OR EXCEEDED EXPECTATIONS

9.3/10
MEMBERS SAID THEY WOULD CONTINUE USING AMFAM

4.2
MONTHLY WEBSITE LOGINS PER MEMBER ON AVERAGE

Read the full case study

CASE STUDY

Santander

WINNING GEN Z CUSTOMERS WITH STUDENT REWARDS

Capturing young consumers at a pivotal life milestone

The challenge
Every September, as college freshmen begin their academic year, a window of opportunity opens for banks. Thousands of young adults are making their first major financial decisions – choosing where to open their college bank account, who to trust with their savings, and which brand will accompany them through their next series of life milestones.

For Santander, this moment was too important to lose. So, to compete in a crowded market of student offers, the bank needed a proposition that genuinely mattered to Gen Z: relevant rewards, credible value, and a brand experience that felt tailored to them.

The solution
Together, Santander and TLC developed a highly personalized, experience-led acquisition campaign designed specifically around Gen Z interests. Instead of offering cash or generic discounts, students were rewarded with access to a curated selection of high-value lifestyle experiences.

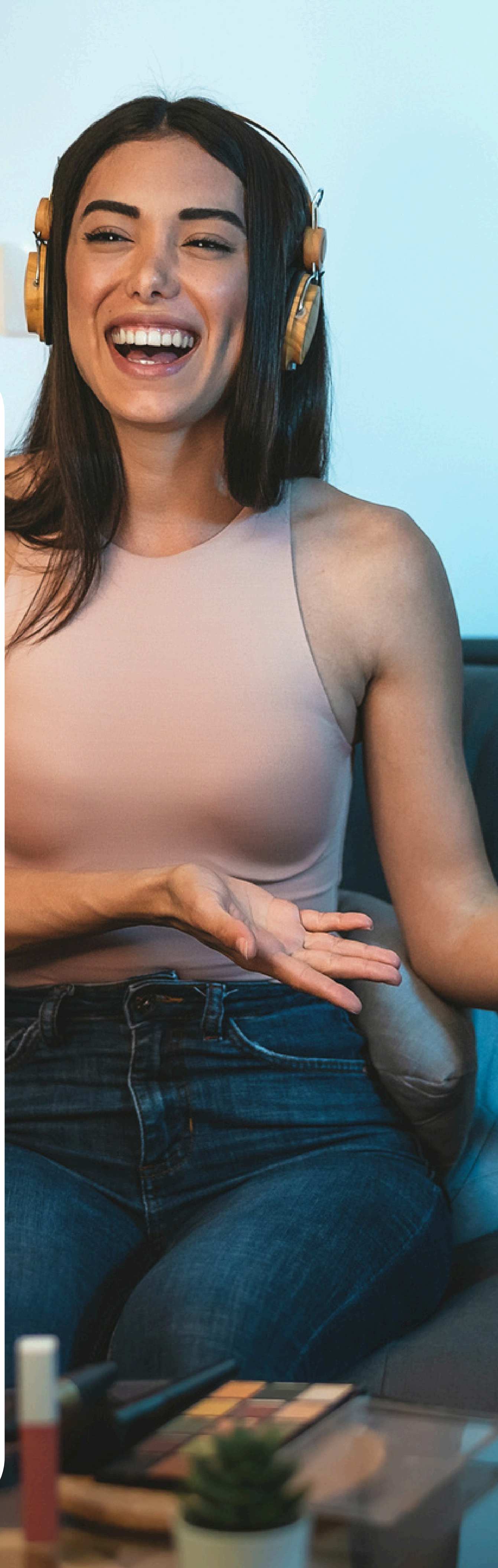
Rewards included gift cards for Fnac, Adidas, Xbox, and EA Sports, plus flexible credit that students could use across categories like transport, food, or dining. This breadth ensured that thousands of students could access something personally meaningful and relevant.

The results
The campaign was easy to access and supported by a dynamic reward catalog that evolved over time. High-impact brand names including Apple and Sephora were added mid-campaign, boosting desirability and sustaining momentum at a critical time. By continuously refreshing the reward landscape, TLC kept the offer exciting and competitive across the full enrollment period – leading to this being named Santander's top acquisition campaign of the year.

40% OF SEMESTER ACQUISITION TARGET ACHIEVED IN ONLY 2 WEEKS

Read the full case study

SPOTLIGHT



SoFi

THE ROLE OF INFLUENCERS

Gen Z stereotypes paint a picture of bad spending habits, but the data tells a different story: they're often more proactive about budgeting and saving than some older generations. Many of them actively seek financial advice, consulting their families or using platforms like YouTube and TikTok to improve their financial literacy.

Recognizing this, **SoFi** recently made a smart investment of its own: appointing content creator and former Wall Street trader Vivian Tu as its first Chief of Financial Empowerment.

With millions of followers across platforms under the handle @YourRichBFF, Tu bridges the gap between institutional expertise, culturally relevant financial education, and engaging, digestible content with inherent virality. Passionate about providing practical financial advice to build people's confidence with money, Tu will advise on SoFi's financial literacy content and the development of educational resources.

This all makes financial empowerment feel accessible rather than intimidating – and with only 54% of Americans expressing financial confidence, it sets up SoFi as the right partner to build that confidence, giving them a direct route to new account growth.

Sources:
https://sifted.eu/articles/gen-z-banking https://www.businesswire.com/news/home/20251105692244/en/Financial-Specialist-Vivian-Tu-Your-Rich-BFF-Named-SoFis-First-Chief-of-Financial-Empowerment

SPOTLIGHT

nationwide

ATTRACTING GEN Z TO FINANCIAL INSTITUTIONS

To attract Gen Z, financial institutions need to be clear on their purpose and social responsibilities: value alignment is critical for acquisition and retention. The key is making this feel part of a cohesive whole, rather than an inauthentic add-on.

This presents a major opportunity for established banks with deep-rooted and widely communicated values: they have the right foundation to engage Gen Z, as well as the scale to drive impact.

A great example of this is **Nationwide**, the UK's largest building society. Owned by its members, Nationwide has always been known for uncompromisingly focusing on the needs of its customers, rather than shareholders. Its purpose-driven stance isn't a brand motto – this underpins its entire existence and operation.

This was brought to life with their "NationFried on Tour" campaign, where food trucks turned up at universities across the UK to give away free breakfasts and merchandise to thousands of students away from home. This activation meaningfully aligned with Nationwide's commitment to supporting customers through major life milestones – and neatly brought attention to the perks of their FlexStudent bank account.

Read our full rundown of digital banks vs. traditional institutions

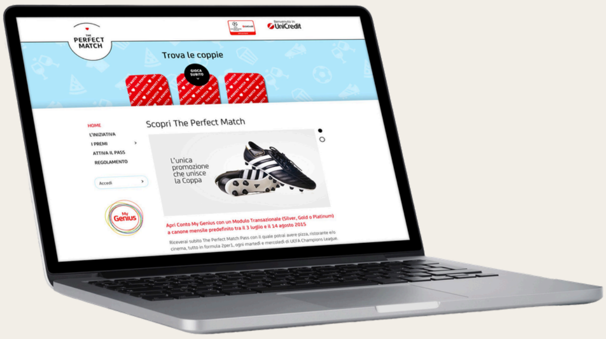
Sources:
https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-gen-z https://www.nationwide.co.uk/current-accounts/flexstudent/nationfried/

CASE STUDY

UniCredit

FINDING “THE PERFECT MATCH” FOR NEW CUSTOMERS

Leveraging Champions League passion to stand out in a crowded market



The challenge
Major multinational Italian banking group UniCredit wanted to turn their UEFA Champions League sponsorship into a strategic advantage that could support customer acquisition at scale.

Rather than leaning on traditional banking incentives, the team was looking for a fresh, emotionally resonant approach – something capable of channeling the excitement of Champions League season while also appealing to those who didn't follow football.

The solution
Partnering with TLC, UniCredit launched “The Perfect Match” – an acquisition campaign designed to elevate match nights into personalized, meaningful experiences for a broad audience.

New account holders who activated a UEFA-branded prepaid card unlocked The Perfect Match Pass, gaining access to 2-for-1 pizza, restaurant meals, and movie tickets on Tuesdays and Wednesdays – rewards deliberately chosen to appeal not only to football fans watching the games but also to partners, families, and anyone looking for a midweek treat. This ensured that the campaign had wide appeal without losing its connection to the excitement of match nights.

To reinforce the theme, we introduced an interactive digital memory game, inviting users to find the correct “match” and boosting engagement through playful participation. The campaign was complete with a headline prize draw of a 90-minute, €10,000 shopping experience, mirroring the duration of a full-time football match. Eight additional prizes included round-trip flights for two to a European football capital (plus stadium museum entrance) and a shopping vouchers for a local retailer.

The results
“The Perfect Match” outperformed expectations, **driving the acquisition of more than 8,000 new customers** and earning industry recognition. Engagement exceeded benchmarks across every touchpoint, from card activation to reward redemption and digital participation.

8K+
NEW CUSTOMERS ACQUIRED THROUGH THE CAMPAIGN

2
INDUSTRY AWARDS WON FOR THE CAMPAIGN

Read the full case study

CASE STUDY

DRIVING CUSTOMER ACQUISITION WITH ASPIRATIONAL GETAWAYS

High-value travel rewards achieve multi-segment engagement

The challenge
Millennium bcp, the largest private bank in Portugal, wanted to accelerate the acquisition of salary accounts: current accounts designed for customers receiving a regular monthly salary.

The solution
The bank needed a campaign that would resonate emotionally, offering a genuinely desirable experience with a frictionless reward redemption process. At the same time, it was crucial that the campaign delivered measurable results that could be scaled efficiently to maximize impact.

To achieve this, Millennium bcp partnered with TLC to launch Millennium Escapadinhas – a rewards-driven campaign offering romantic getaways across Portugal with add-on lifestyle experiences such as wellness, beauty, and leisure activities.

The results
This multi-segment engagement strategy empowered new salary account holders; the high-value rewards resonated strongly with the target audience, driving rapid uptake, strong redemption behavior, continued demand, and a **3x increase in website traffic** throughout the campaign period. This all reinforced Millennium bcp's positioning as customer-centric.

Early traction and strong engagement led Millennium bcp to green-light two extensions, **increasing the reward volume by 35%** – demonstrating both the campaign's appeal and its ability to efficiently deliver measurable results.

35%
INCREASE IN REWARD VOLUME

2x ROI
ACHIEVED

Read the full case study

CASE STUDY

Banca Sella

GROWING NEW CUSTOMER ACCOUNTS BY 60%

Curated experience credits fuel acquisition and engagement

The challenge
Banca Sella wanted to rethink how it attracted new customers in a market where cashback had become the default promotional tactic. With millennials, couples, and families as their core growth audience, the bank recognized that standard incentives were no longer enough to establish a clear competitive edge.

The solution
Looking for a partner capable of bringing a fresh point of view, Banca Sella collaborated with TLC to design a new acquisition strategy that spoke to a diverse audience while still feeling personal, relevant and emotionally rewarding. Importantly, this all needed to be achieved without falling back on the techniques dominating the sector.

The bank wanted an approach that could attract high-intent new customers, strengthen brand awareness through a distinctive value proposition, express Banca Sella's modern identity and customer-first values, and encourage ongoing engagement and cross-sell potential.

Read the full case study

The results
We translated our strategic insights into a fully personalized acquisition program built on three core pillars: broad appeal, simplicity, and speed.

Together, we launched the "All Another Experience" campaign, which ensured that every customer – regardless of age or lifestyle – found a personally meaningful reward. Perceived value of these rewards far exceeded the equivalent cashback cost, and the bank could reward customers with greater emotional impact at a fraction of their usual budget: a true win-win.

The result was an acquisition proposition capable of generating both excitement and long-term engagement. Customers felt in control with the ability to personalize reward journeys across a full 12-month window.

This drove a **60% increase in new Start and Premium account openings** while positively impacting engagement and brand visibility.

60% INCREASE IN NEW START AND PREMIUM ACCOUNT OPENINGS

REMARKABLE BRANDS DESERVE REWARDING RESULTS. WHAT ELSE COULD YOU ACHIEVE?

Benchmark your brand performance

With over 30 years of experience working with leading financial services institutions, TLC understands what it takes to drive meaningful customer engagement, with measurable ROI throughout the consumer lifecycle.

We’ve combined this expertise with proprietary data from thousands of global consumers to deliver a set of strategic insights to help guide your direction of travel.

Interpret your performance indicators in seconds to identify acquisition, engagement, and retention gaps, reduce customer acquisition costs, and increase loyalty.

Access the report

TLC WORLDWIDE

tlcworldwide.com