**Young Cannes Lions Brief**
**PR**

**One liner. Brief in a tweet.**
Use the power of PR to show that with OTP Mobilbank's “Pénzkérés Simán” feature, it's no longer awkward to ask someone else for money.

**Background / Context**
According to a survey[1] commissioned by OTP Bank, around 60% of Hungarians feel uncomfortable asking someone to pay them back money, and one in five respondents consider it a taboo subject. According to the survey, 46% of people gently remind those who do not repay their debts on time, but 45% prefer not to say anything and often wait patiently, while feeling uncomfortable.

Hungarians find it most uncomfortable to ask for or reclaim money from a distant acquaintance or colleague, while within the family and among close friends, we find it much easier to deal with financial matters.

However, digital solutions make things easier for many people: more than a third of respondents (36%) say that they make asking for money significantly easier, while a fifth (21%) say that they make it slightly easier, as the process is faster, less personal, and less awkward. Those who regularly use mobile banking or payment apps are much more confident about managing their finances digitally.

OTP Mobilbank's "Pénzkérés Simán" feature provides a solution to the discomfort caused by requesting money, allowing retail customers to request money quickly, easily and free of charge with just a few taps – all they need is their mobile app. Requests initiated by OTP Bank customers can be received by any domestic bank's mobile banking customers.

The new service provides convenience in everyday situations that previously required lengthy coordination.

**The Challenge&Strategy**
The challenge is to achieve behavioral change. Whereas previously we sent money, now we want to ensure that residential customers do not feel uncomfortable asking for money, and the new mobile banking feature helps them do this.
The goal is to encourage behavioral change by promoting the use of OTP MobilBank's "Pénzkérés Simán" feature.

[1] Research conducted by Pulzus© Research System on behalf of OTP Bank. Data collection period: September 2025. Target group: Hungarian population aged 18-60. Sample size: 730 people.

**Target Audience**
All individuals aged 18+ who currently hold at least one active banking relationship in Hungary with a financial institution (Revolut is not a financial institution) and banking app users

**Insight**
Emotionally and procedurally, social norms and routines regarding asking for money are lacking: we don't do it regularly, and it's not easy to do.

**Strategy**
Simple function helps break down barriers

**Key message**
OTP MobilBank's new "Pénzkérés Simán" feature helps eliminating uncomfortable feelings around asking for money and makes it easy: it can be done free of charge in a matter of seconds by tapping two phones together.

**Task**
Your task is to prepare a PR campaign that helps normalize asking for money, in this way initiates a social discourse on the cultural tensions surrounding asking for money and makes this area easier for people emotionally, while also encourages people to use the money request feature.

Construct an effective and engaging PR campaign in response to a communications challenge described in the brief.

- A 10 slide PowerPoint
- The written submission (max 450 words)
- Describe the creative idea (150 words) Potential for industry impact
- Describe the strategy (150 words) Target audience, target media, PR planning, approach
- Describe the execution (150 words) Implementation of PR activities, timeline, scale

**Mandatories**

**The brand personality of OTP Bank Hungary**
An innovative and caring leader, ensuring safety day by- day and constantly showing the way ahead and the new opportunities.
It wants to remain the first but knows that it must pay attention to all of us in order to achieve this.
Has an influence on our lives.
Building on its expertise and know-how, it continuously innovates and develops, and is committed to finding out how it can perform better and give more, while ensuring that all this is useful and valuable to the people around.

### What style suits it best?

- Polite
- To the point
- Confident
- Dynamic
- Service provider
- Understanding (empathetic)
- Able to relax but never overly personal
- Authentic
- Keeps abreast of the times but does not try to seem something it is not.

Our most important brand values imbue the organisation and our corporate culture, reflecting how we work, what we offer people and how we do so:

**Supporting materials**
See attached design guide

**About the feauture**
OTP Mobilbank's new NFC-based feature makes it easier to make payments between parties who do not know each other's account numbers or who are unsure about entering account numbers.

The feature can only be used in person. OTP Bank customers can initiate money requests, and the payer can be any customer of any bank that offers mobile banking.  Requests can be made for up to HUF 500,000, up to 20 times a day, on both iOS and Android systems.
You can learn about this feature here:  https://youtu.be/M7ylVljzhoo

Free of charge: The use of this feature is free of charge for both parties in the case of domestic forint payments.
Open: Unlike Revolut's closed system, this works with all Hungarian banks (with the exception of fintech service providers). This means that OTP money requests can be received by customers of any other bank using their own bank's app, allowing them to fulfill their payment obligations.
Fast: Faster than manually entering bank account details.
Simple: All you need is OTP Mobilbank.
Worry-free: Compared to manually entering bank account details, there is no room for error.
Secure: Due to its personal nature, there is no possibility of misuse.
Control: You can easily settle your debts. / You can easily collect your debts.