

# E-1222-187

## Where to Settle

Product	Category Entered
Where to Settle	Positive Change: Social Good - Brands

We are looking forward to seeing your work in this year's competition. As you work on your submission, you may wish to download the **Entry Form template** which can be used as a guide when crafting your submission, allowing for easy collaboration with team members and partner companies. The template outlines the Written Entry Form, along with tips to consider when answering each question. Before submitting your entry, responses to each question must be copied into this entry portal.

## ELIGIBILITY.

This year's eligibility period runs from 1 January 2023 - 31 March 2024. Your effort must have run at some point during the eligibility period in Europe. Results must be isolated to Europe and no results may be included after the end of the eligibility period. Review full eligibility information at the **Effie Europe website**.

**\*Sustained Success Entries: Data presented must be isolated to Europe & entries in this category must include work and results that date back to at least 2021, also including the current competition year.** Cases submitted in the Sustained Success category must have a common objective in both strategy and creative executions; with a continuation of core executional elements that demonstrate effectiveness over time. Answer all questions for the initial year and describe how/why change occurred over time, including the current competition year.

## FORMATTING REQUIREMENTS & REASONS FOR DISQUALIFICATION

- Failing to adhere to the Effie Eligibility rules. Data presented must be isolated to Europe, and the Effie eligibility period is 01/01/23-31/03/24. Results that illustrate the effectiveness of the case can be collected outside of the eligibility period but must be tied directly to the marketing activity within the eligibility time frame. Results directly tied to work are eligible throughout the entry season (no date cut-off).
- Entry does not meet category definition requirements.
- Agency names/logos are published in the entry form or in the creative materials. Do not include any agency names in your sources – this includes agency names other than your own.
- Data not sourced.
- Including screen grabs or other images of your creative elements in your written entry form.
- Directing Judges to External Websites.
- Missing Translation.
- Violating Creative Example (Reel, Images) Rules.

## TOP TIPS

We are in the business of marketing. Your entry should be written with your audience, Effie judges, in mind. Judges are your industry peers. Address questions they may have within your responses. Entrants are encouraged to ask colleagues who don't work on the brand to review the entry. Limit industry jargon and define all industry terms.

## RESOURCES

Review the key resources before starting your entry:

- **ENTRY KIT**
- **EFFECTIVE ENTRY GUIDE**

# ENTRY DETAILS

## Dates Effort Ran (Total)

List the start/end dates of the effort, even if it goes beyond the Effie eligibility period.  
  
Efforts that are ongoing should leave the end date blank in the Entry Portal.

Date From	2023-02-20
Date To	2023-03-19

## Dates presented in this case

List the start/end dates for the effort, as it pertains to the data presented in this case.

Date From	2023-02-20
Date To	2023-03-19

## Regional Classification

Select all that apply.  
  
Please note that if your effort is Multinational, your entry must be isolated to adhere to the eligibility parameters for your Effie program.

Local
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## Countries Effort Ran In

Please select all the countries your effort ran in.

Poland
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## Countries Presented in This Case

Please select only the countries presented in this case.

Poland
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## Industry Sector

Classify your brand/product by one of the available industry sectors, or choose Other.

Financial Services & Banking
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## Industry/Category Situation

Select one.

Growing
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# EXECUTIVE SUMMARY

GIVE THE JUDGES AN UNDERSTANDING OF THE CASE THEY ARE ABOUT TO READ BY PROVIDING A SUMMARY FOR EACH OF THE ITEMS BELOW. A ONE-SENTENCE SUMMARY IS RECOMMENDED FOR EACH LINE.

## PUBLIC VERSION: The Challenge

(Maximum per line: 20 words).

How to enable smooth financial inclusion of Ukrainian refugees in Poland a year after the outbreak of war?

## PUBLIC VERSION: The Insight

(Maximum per line: 20 words)

Polish small towns, suffering from depopulation, where the perfect place. But the refugees did not know anything about them.

## PUBLIC VERSION: The Strategic Idea/Build

(Maximum per line: 20 words)

We refined WhereToSettle tool to marry refugees' needs with those of local communities – the opportunities and benefits they provide.

## PUBLIC VERSION: Bringing the Strategy & Idea to Life

(Maximum per line: 20 words)

WhereToSettle transforms into an upstream-thinking solution offering deep dive into smaller towns in Poland with data-driven work&live search module.

## PUBLIC VERSION: The Results

(Maximum per line: 20 words)

We doubled the number of WhereToSettle users, helping Ukrainian refugees, establishing a new model of responsible data use.

## PUBLIC VERSION: Why is this entry an outstanding example of effective marketing in this Effie entry category?

Effie has no predetermined definition of effectiveness. It is your job to propose why this case is effective: why the metrics presented are important for your brand and business/organization within the context of the specific category.

If you are entering this effort in multiple categories, your response to this question is required to be different for each category submission.

(Maximum: 100 words)

For Mastercard, financial Inclusion isn't only the brand purpose; it's a business strategy. Following the principles of Mastercard's 'DataForGood' approach, we created WhereToSettle, an upstream-thinking, data-driven platform, providing access to economic opportunities to Ukrainian refugees.

The platform leveraged a local insight and married refugees' needs with those of depopulating, small-town communities in Poland. Mastercard supported 48% UA refugees in getting out of the survival mode and enabled smooth process of settling in Poland. WhereToSettle not only stimulated usage intent and key brand image indicators, but above all set a new model for responsible use of data in the market.

## SECTION 1: CHALLENGE, CONTEXT & OBJECTIVES - 23.3% OF TOTAL SCORE

This section covers your strategic business context for your marketing activity, alongside your key business challenge and objectives.

Please provide the necessary context on your industry category, competitors, and brand so the judges, including those unfamiliar with your brand/category, can evaluate your entry. Outline why your business challenge was the right opportunity to grow and the degree of ambition represented by your objectives.

1A. PUBLIC VERSION: Before your effort began, what was the state of the brand’s business and the overall category in which it competes? What was the strategic challenge for your business? Provide context on the degree of difficulty of this challenge.

(Maximum: 275 words; 3 charts/visuals)

For Mastercard, financial inclusion isn't only the brand purpose; it's a business strategy delivered through breakthrough data and technology. Aligned with the global framework “Doing well by doing good”, Mastercard has launched numerous initiatives to support a more inclusive digital economy. Projects like “**Touch Card**”, designed for people with visual impairments, or “**True Name Card**”, which enables transgender and nonbinary individuals to display their chosen names, represent Mastercard’s commitment to inclusive innovation.

In February 2022, Russia invaded Ukraine, forcing millions of citizens to flee. A significant number sought safety in Poland, particularly in major cities like Warsaw, Kraków, and Wrocław. These urban centers quickly became overwhelmed, resulting in sharp rent increases amidst a broader inflation crisis. This confluence of factors created the conditions for deepening financial instability and exclusion. Mastercard – with financial inclusion at its core – responded swiftly.

In July 2022, Mastercard launched **WhereToSettle**, a platform designed to support Ukrainian refugees in navigating cost-of-living conditions across Poland. Drawing on anonymized and aggregated transaction data and regional salary statistics, the tool offered a strategic overview of economic conditions in different parts of the country – a form of insight previously inaccessible to many newly arrived refugees. Despite limited media resources, the platform gained traction and demonstrated its potential in aiding relocation decisions.

By December 2022, the conflict had intensified, with ongoing attacks on major Ukrainian cities. The initial expectation of a short-term displacement gave way to the reality of a prolonged crisis. Recognizing this shift, Mastercard understood that ad hoc solutions were no longer sufficient. What began as a short-term aid tool needed to evolve.

Following the successful introduction of **WhereToSettle v1**, the focus turned toward expanding its scope. The new objective: to transform the platform into a long-term enabler of economic opportunity – a tool not just for survival, but for sustainable integration.

1B. WHAT WERE THE BUSINESS, MARKETING AND CAMPAIGN/ACTIVITY OBJECTIVES THAT YOU SET TO ADDRESS YOUR CHALLENGE? WHAT WERE THE KEY PERFORMANCE INDICATORS (KPIs) SET AGAINST EACH OBJECTIVE? PROVIDE SPECIFIC NUMBERS/PERCENTAGES FOR EACH AND BENCHMARKS WHEREVER POSSIBLE.

RESPONSE FORMAT

List each objective individually. We have allowed for one key business objective (required) and up to 3 Customer (marketing) and Activity (comms) objectives (1 required, 3 maximum for both types). If you had fewer customer and marketing objectives, that is fine, please leave the fields blank. For each objective, provide brief context for why you chose it, state the KPIs and benchmarks.

Unsure which objective type to select? View guidance here.

Business Objective

Objective #1 should be your primary campaign objective, then you may list up to three supporting objectives.

For each objective, you may include up to three charts/graphs.

Reference 1

PUBLIC VERSION: Objective - Overview & KPI

State your objective here.	Double the number of active users on WhereToSettle tool (measured by the number of forms filled out) compared to July-August 2022 (2)
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(Max: 25 words)

PUBLIC VERSION: Rationale - Why the objective was selected and what is the benchmark?

Set-up your objectives and share any	WhereToSettle does not follow a standard business measurement. The key objective was to deliver real help and keep on reaching more refugees. We've
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overarching explanation of your objectives & KPIs. (Max: 150 words; 3 charts/visuals)	updated the tool to answer more specific needs, thus we estimated that WhereToSettle v2 can bring 100% more Ukrainian users to the website compared to Flight 1. (2)
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PUBLIC VERSION: Measurement - How did you plan to measure it?	
(Maximum: 30 words)	We investigated the number of initiated forms on the website, thus it was the most accurate way to measure the qualitative traffic in the tool.

Tagging - What keywords best describe your objective type?	
(1 Required. No Maximum)	Environmental/social impact (e.g. sustainability/purpose/diversity/CSR)

## Marketing Objectives

1

PUBLIC VERSION: Objective - Overview & KPI	
(Maximum: 30 words)	Fulfilling Mastercard's mission to enable financial inclusion for everyone, we expected the tool and campaign to influence Mastercard usage intent by min. 50% among the Ukrainian brand non-users.

PUBLIC VERSION: Rationale – Why the objective was selected & what is the benchmark?	
(Maximum: 75 words; 3 charts/visuals)	For Mastercard, financial Inclusion isn't only the brand purpose; it's a business strategy to be delivered through breakthrough data/technology. With this tool we applied internal business benchmarks for usage intent, assuming at least 50% of Mastercard non-users that used the tool will be influenced positively. (4)

PUBLIC VERSION: Measurement - How did you plan to measure it?	
(Maximum: 30 words)	Through dedicated effectiveness research of the tool, measuring usage intent among the Ukrainian tool users. (5)

Tagging - What keywords best describe your objective type?	
<ul style="list-style-type: none"> <li>You may have more than one objective of the same type.</li> <li>Unsure which objective type to select? View guidance here.</li> </ul>	Consideration

2

PUBLIC VERSION: Objective - Overview & KPI	
(Maximum: 30 words)	Generate lifts on "engages in social initiatives" and "tech-innovative". We assumed at least 50% of the tool users will agree with the statements.

PUBLIC VERSION: Rationale – Why the objective was selected & what is the benchmark?	
(Maximum: 75 words; 3 charts/visuals)	Brand parameters "engages in social initiatives" and "tech-innovative" are key to measure the success of DataForGood approach.

### PUBLIC VERSION: Measurement - How did you plan to measure it?

(Maximum: 30 words)

Due to project uniqueness, we carried out dedicated effectiveness research and asked how the use of the tool influences Mastercard image attributes among the Ukrainian tool users. (6)

### Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here.

Changes in Specific Brand Attributes

## Activity Objectives

1

### PUBLIC VERSION: Objective - Overview & KPI

(Maximum: 30 words)

Exceed industry lift norms in promoting smaller towns in Poland through effective communication plan, measured by recommendation and brand recognition in BrandLift Meta study.

### PUBLIC VERSION: Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

We concentrated on creating persuasive communication, promoting Polish smaller towns and targeing Ukrainian community. The key channel for the campaign was Meta platforms. We wanted to surpass industry lift norms by 50%, to prove the effectiveness of the campaign and the WhereToSettle tool.

### PUBLIC VERSION: Measurement - How did you plan to measure it?

(Maximum: 30 words)

Dedicated campaign research by Meta: BrandLift Meta study with control and exposed groups. Industry norms: 2.5% lift for Brand Recognition and 1.5% lift for Recommendation (7)

### Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here.

Advocacy / Recommendation

Recall (brand/ad/activity)

## PUBLIC VERSION: Section 1: Sourcing

You must provide a source for all data and facts presented anywhere in the entry form. The below field may only be used to list sources of data provided in your responses above, do not include any other information.

**Recommended Format:** Use footnotes in your responses above

- (1)Report, Expander and Rentier.io - Apartment rental, May/2022
- (2)Mastercard Data, Adobe Aanlytics for wheretosettle.com, Jul-Aug/2022
- (3)Article, Ukraine war: Civilians flee Kherson as Russian attacks intensify, BBC news, 28/12/2022
- (4) Mastercard Internal Data
- (5) Minds&Roses, CAWI, n=150,WhereToSettle tool users of Ukrainian nationality, 18-64 Q: Please rate how much the brand has encouraged you to use their services or use them more often

and list each source numerically below. We recommend each source include the following information: Source of Data/Research, Type of Data/Research, Dates Covered. Do not include agency names in your sources. [View detailed guidelines here.](#)

- (6) Minds&Roses, CAWI, n=150,WhereToSettle tool users of Ukrainian nationality, 18-64 Q: Please rate how much do you agree with the statements about Mastercard
- (7) Brand Lift Meta Study 02-03.2023

## SECTION 2: INSIGHTS & STRATEGY - 23.3% OF TOTAL SCORE

This section covers the key building blocks of your strategy.

Explain to the judges why you chose the audience you did. Outline your key insight(s) and how they led to the strategic idea or build that addressed the business challenge the brand was facing.

### 2A. PUBLIC VERSION: Define the target audience(s) you were trying to reach and explain why it was/they were relevant to the brand and the challenge.

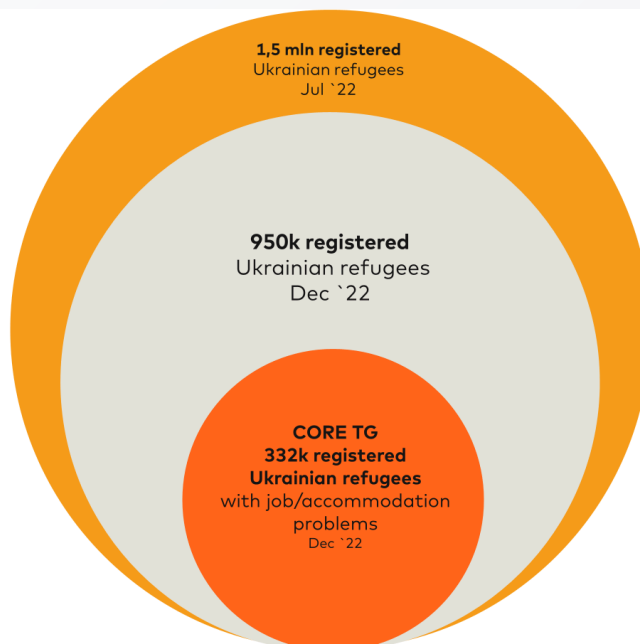
Describe your audience(s) using demographics, culture, media behaviors, etc. Explain if your target was a current audience, a new audience, or both. What perceptions or behaviors are you trying to affect or change?

**Commerce & Shopper Cases:** Be sure to highlight the shopper's motivations, mindset, behaviors, and shopper occasion.

(Maximum: 300 words; 3 charts/visuals)

Our core target group where Ukrainian refugees, seeking help in Poland. At the peak moment of the surge, in Q3 2022, there were approx. 1.5mIn Ukrainian refugees registered, mostly women with children. (1) They sought initial shelter and emergency assistance. However, after almost 12 months of war, the behavioral profile of the refugees started to evolve. In December 2022, there were 950k Ukrainian refugees registered in Poland.(1) Out of survival mode, they had to start entering the process of settling in Poland, as it became evident that they won't be able to come to their home country as quickly as they initially thought. And all this in the growing cost of living crisis, especially in large cities, where most of the refugees sought initial help (2).

Looking into UNHCR report, we knew that for as many as 35% of the refugees, finding employment was still a large problem, and 25% complained about housing challenges. Thus, we were looking at a target group of approx. 332k people placed mainly in big cities in Poland. Most of them came to Poland for the first time. Language and lack of relatives and friends in the country was a serious obstacle in mapping out opportunities. (3)



### 2B. PUBLIC VERSION: Explain the thinking that led you to your insight(s). Clearly state your insight(s) here.

Clarify how the insight(s) were directly tied to your brand, your audience's behaviors and attitudes,

Over time the needs of the refugees started to become more specific. Housing and job problems were one thing. Lack of specific knowledge about Poland was another. War refugees, unlike emigrants, do not have time to analyze where they



your research and/or business situation. How would this unique insight(s) lead to the brand's success and how did it inform your strategic idea.

(Maximum: 300 words; 3 charts/visuals)

will settle best. Out of concern for their loved ones, they pack up their most necessary belongings and flee where other refugees go - most often to large cities. As a result, months after the war broke out, large Polish cities began to overcrowd - becoming less comfortable in terms of housing and job availability. As the conflict dragged on, Ukrainian families needed additional information to help them decide where to settle and start their life anew. (3)

At the same time, Poland was struggling with a long-term problem of depopulation of small towns. As many as 122 towns in Poland were facing a potential risk of collapse and marginalization, as young people chose to move to bigger cities. Towns needed the infusion of people and had existing infrastructure waiting to be utilized and job positions to be filled. (4) Polish government tried to tackle the problem in 2021 with extensive demographic strategy planned for the next 20 years, however the local governments expected a quick fix. (5)

The breakthrough moment was the idea to marry refugees' needs with those of local communities suffering from depopulation. We saw it as both a critical data problem and a key insight for our activities: the people who needed information the most did not have easy access to it.

## 2C. PUBLIC VERSION: What was the core idea or strategic build you arrived at using your insight(s) that enabled you to pivot from challenge to solution for your brand and customer?

(Maximum: 20 words)

The initiative's ultimate potential became clear when we realized that the refugees and local communities could benefit each other. WhereToSettle needed to be transformed into a "one-stop shop" platform, where refugees can get a deep dive into smaller towns in Poland and see them as an answer to their evolving needs.

The development of the platform required more data sources. We envisioned it as a place where refugees do not only receive data-driven recommendations on the place to settle, but also can browse through accommodation and job offers in respective locations. We decided to partner with one of the most popular Polish online search engines for job and housing - Morizon-Gratka Group. The choice of partner was deliberate, as Morizon-Gratka Group presented extensive data base of offers and a +20 years expertise in the job and accommodation market [6] - precisely what we needed to elevate WhereToSettle.

To address the problem of unfamiliarity of Polish small towns among the refugees, we turned to local governments and created an unprecedented campaign promoting the areas. As a result, the communication idea emerged: "Polish towns welcome refugees" which became the creative vessel for the campaign of the revamped version of WhereToSettle.

## PUBLIC VERSION: DATA SOURCES: Section 2

You must provide a source for all data and facts presented anywhere in the entry form. The below field may only be used to list sources of data provided in your responses above, do not include any other information.

**Recommended Format:** Use footnotes in your responses above and list each source numerically below. We recommend each source include the following information: Source of Data/Research, Type of Data/Research, Dates Covered. Do not include agency names in your sources. **View detailed guidelines here.**

- (1)Report, Poland Data Portal dane.gov.pl, Detailed statistics on persons registered in the register of citizens of Ukraine and members of their families Aug-Dec/2022
- (2)Report, Expander and Rentier.io - Apartment rental, May/2022
- (3)Report, UNHCR UKRAINE REFUGEES PROFILING, Nov/2022
- (4)Polityka weekly article, "Polish Academy of Sciences report: 122 cities in Poland are in danger of collapse and marginalization", 16/08/2017
- (5)Bankier.pl article, "Small towns are depopulating. Will a new demographic strategy help?", 01/09/2021
- (6)Morizon-Gratka Group historic data based on Mediapanel and own data



## SECTION 3: BRINGING THE STRATEGY & IDEA TO LIFE - 23.3% OF TOTAL SCORE

This section relates to how you built a compelling creative and channel plan i.e. how and where you brought your strategy to life. And how you tested for ongoing optimisation.

Help the judges evaluate your entry by demonstrating how you created work that targeted and motivated customers effectively. Outline how your creative and channels plans worked together to drive results.

3A. PUBLIC VERSION: Describe the key elements of your plan that activated your strategy. Outline any components that were active in the effort e.g. all integral communications, promotions, CRM program, customer experience, pricing changes, etc. that were a part of your effort.

*(Maximum: 100 words; 3 charts/visuals)*

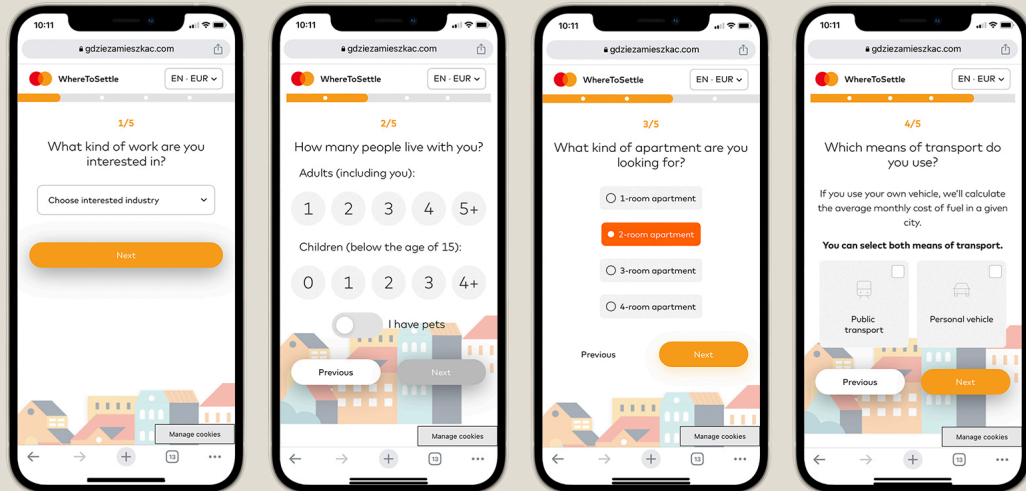
To activate the strategy, first we worked on the development of WhereToSettle. Thanks to the strategic cooperation with Morizon-Gratka Group we have addressed key insights of the target group, designing a tool that none of the partners were able to create on their own.

WhereToSettle v2 empowered refugees while boosting the growth of smaller towns. Driven by Mastercard's anonymized and aggregated transaction data, the platform combined data on average salaries for job segments from the Central Statistics Office and data on housing prices provided by the strategic partner.

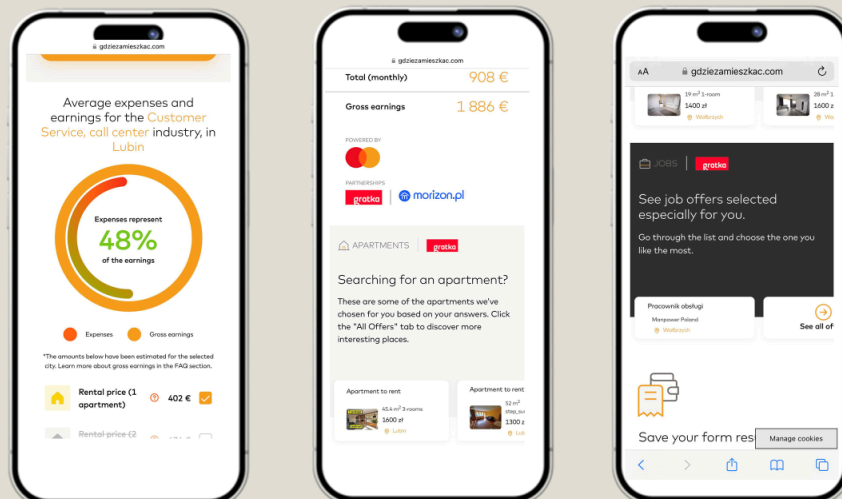
The tool showed the approximate cost-of-living report for prospective locations based on the unique needs of the refugees and their family. Immediately after providing the user with suggestions of regions and towns, the tool supplemented it with a live feed of housing and job offers in those exact locations. That way, the user got a complete and personalized recommendation to proceed with. All that after only filling out a short 5-step form, where we asked to anonymously provide info on the size of the family, preferred job sector, transportation and accommodation.

The new version of the platform needed a communication relaunch. Digital and social media campaign promoting the tool among Ukrainian refugees "Polish towns invite refugees" was prepared in a form of town tours with representatives of local governments, highlighting the hotspots in each area. All the communication materials featured local activists who invited to their hometowns and promoted the use of WhereToSettle.

To reach local communities directly, we have cooperated with Association of Polish Cities, the oldest Polish organization of local governments that connects and supports Polish cities in their efforts to develop socially and economically. They have used a special communication toolkit, created to help smaller towns to attract Ukrainian refugees and show how local communities can benefit from welcoming refugees.



### WhereToSettle



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3B. PUBLIC VERSION: Outline the key building blocks of the creative executions for your main marketing vehicles e.g., endline, call-to-actions and format choices. If relevant, include any important changes that optimised the creative while the activity was running.

(Maximum: 100 words; 3 charts/visuals)

Although WhereToSettle is a powerful data tool, raw numbers are not the most effective attention grabber. We needed a human factor that would attract the refugees in the target group and address the problem of unfamiliarity of Polish small towns among the refugees.

We embedded the tool's campaign in the idea of "Polish towns welcome Refugees" and prepared a series of videos from 3 Polish towns where local activists made a tour of the hotspot areas and show how the towns can answer the evolving needs of the refugees. The local representatives served as friendly tour guides and became faces of the campaign, rotating through creatives across touchpoints.

Social media creatives and online banners were prepared in Ukrainian language and encouraged to get a deep dive into the smaller towns in Poland through refreshed WhereToSettle platform.

3C. PUBLIC VERSION: Outline the rationale behind your communications strategy, experience strategy and channel plan.

Explain how the integral elements worked together to drive results. If relevant, explain how you changed your spend across channels as part of your campaign optimisation.

(Maximum: 400 words; 3 charts/visuals)

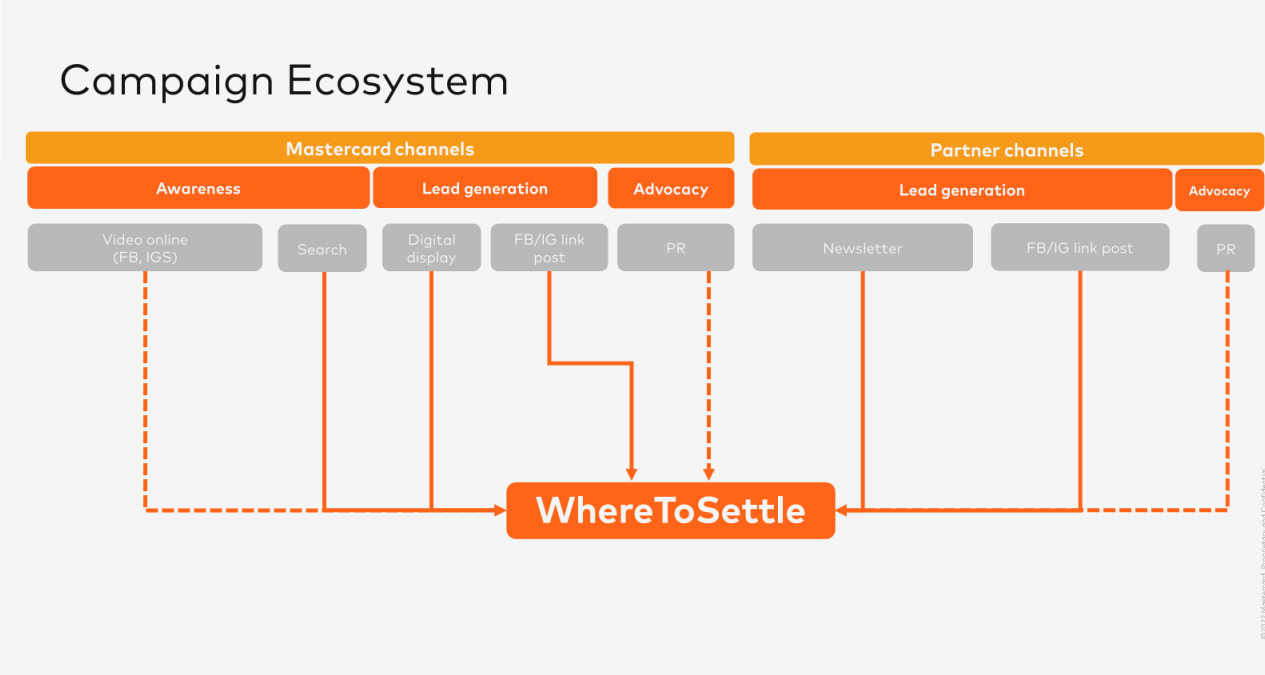
The campaign ecosystem was concentrated around driving traffic to WhereToSettle platform. We decided to plan core activities in vertical social media platforms, as it was the most effective touchpoint for refugees constantly seeking support and information in SoMe channels.

In the awareness phase, we've planned three vertical videos in Meta platforms, promoting sample towns and the tool.

Link posts and digital banners built around the faces of local guides, directed to WhereToSettle and highlighted functions of the tool.

PR activities generated through cooperation with Association of Polish Cities and use of communication toolkit completed communication plan.

Strategic partner Morizon-Gratka Group, chosen for tool expansion, provided additional media placements. As part of the cooperation with Morizon-Gratka gorup, the awareness-building communication appeared in their ecosystems: mailing to their own user base, entry on gratka.pl blog, publications on SoMe Partners' channels and display campaign on Morizon-Gratka Group websites.



### PUBLIC VERSION: Key Visual

You have the [option](#) to upload a single image to accompany your explanation in this section to show how you brought your strategy and idea to life. It may be a media plan, a marketing mix visual, a flowchart, a calendar, a storyboard, etc. The image must be jpg/jpeg/png.

You do not need to upload a copy of any of your creative images for judging here, as judges will view those on the creative examples tab.

### PUBLIC VERSION: DATA SOURCES: Section 3

You must provide a source for all data and facts presented

anywhere in the entry form. The below field may only be used to list sources of data provided in your responses above, do not include any other information.

**Recommended Format:** Use footnotes in your responses above and list each source numerically below. We recommend each source include the following information: Source of Data/Research, Type of Data/Research, Dates Covered. Do not include agency names in your sources. [View detailed guidelines here.](#)

## SECTION 4: RESULTS - 30% OF TOTAL SCORE

This section relates to your results. Here you need to be able to demonstrate the impact your effort has had on your business/brand/cause objectives - attributable to the activity and its elements and taking into account other factors. You will need to provide a result corresponding to each objective listed in your response to question 1B.

### PUBLIC VERSION: Results Overview

(Maximum: 350 words, 5 charts/visuals)

Following the principles of Mastercard's 'DataForGood' approach, we created WhereToSettle, an upstream-thinking, data-driven platform, providing access to economic opportunities to Ukrainian refugees. The platform leveraged a local insight and married refugees' needs with those of depopulating, small-town communities in Poland. Through strategic partnership with Morizon-Gratka Group and engaging communication idea "Polish towns welcome refugees", we have offered a deep dive into local communities in Poland.

We attracted 136% more Ukrainian users to the platform than v1 of the tool and increased the number of completed forms among Ukrainian refugees. The tool and the campaign proved that data and technology used purposefully can influence business, driving card usage intent among 80% of Mastercard non users. 2/3 of Ukrainian tool users agreed that Mastercard "engages in social initiatives" and is "tech-innovative" after contact with the tool, influencing brand image perception. Last, but not least, WhereToSettle became a tool for increasing trust in the relationship with the administration, one of key stakeholders in the Mastercard's ecosystem. WhereToSettle earned official patronage of the Chancellery of the Prime Minister and was listed among solutions and aid for the refugees - as the only brand-originated solution.

### Business Objective Results

Provide results that correspond to each of your objectives from Question 1C here. You are required to provide a result for each objective. To re-order the way your objectives/results appear, return to Question 1C and re-order your

1

#### PUBLIC VERSION: Objective - Overview & KPI

State your objective here.  
(Max: 25 words)

Double the number of active users on WhereToSettle tool (measured by the number of forms filled out) compared to July-August 2022 (2)

#### PUBLIC VERSION: Rationale - Why the objective was selected and what is the benchmark?

Set-up your objectives and share any overarching explanation of your objectives & KPIs.  
(Max: 150 words; 3 charts/visuals)

WhereToSettle does not follow a standard business measurement. The key objective was to deliver real help and keep on reaching more refugees. We've updated the tool to answer more specific needs, thus we estimated that WhereToSettle v2 can bring 100% more Ukrainian users to the website compared to Flight 1. (2)

objectives using the 'nudge' button.  
For each result, you may include up to 3 charts/graphs.

## PUBLIC VERSION: Measurement - How did you plan to measure it?

(Maximum: 30 words)

We investigated the number of initiated forms on the website, thus it was the most accurate way to measure the qualitative traffic in the tool.

## Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Environmental/social impact (e.g. sustainability/purpose/diversity/CSR)

## PUBLIC VERSION: List Result

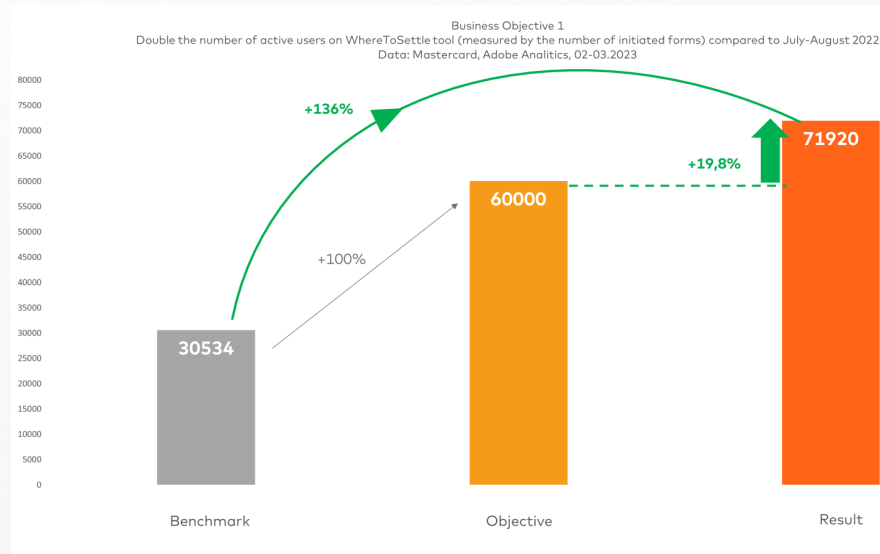
(Maximum: 30 Words)

Double the number of active users on WhereToSettle tool (measured by the number of forms filled out) compared to July-August 2022 (2)

## PUBLIC VERSION: Context

(Maximum: 75 words; 3 charts/visuals)

Additionally, as a result of tool development and supporting campaign we have also increased the number of forms completed by 55% to 35 720.



## Marketing Objectives Results

- # 1

### PUBLIC VERSION: Objective - Overview & KPI

(Maximum: 30 words)

Fulfilling Mastercard's mission to enable financial inclusion for everyone, we expected the tool and campaign to influence Mastercard usage intent by min. 50% among the Ukrainian brand non-users.

### PUBLIC VERSION: Rationale - Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

For Mastercard, financial Inclusion isn't only the brand purpose; it's a business strategy to be delivered through breakthrough data/technology. With this tool we applied internal business benchmarks for usage intent, assuming at least 50% of Mastercard non-users that used the tool will be influenced positively. (4)

### PUBLIC VERSION: Measurement - How did you plan to measure it?

(Maximum: 30 words)

Through dedicated effectiveness research of the tool, measuring usage intent among the Ukrainian tool users. (5)



## Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here.

Consideration

## PUBLIC VERSION: List Result

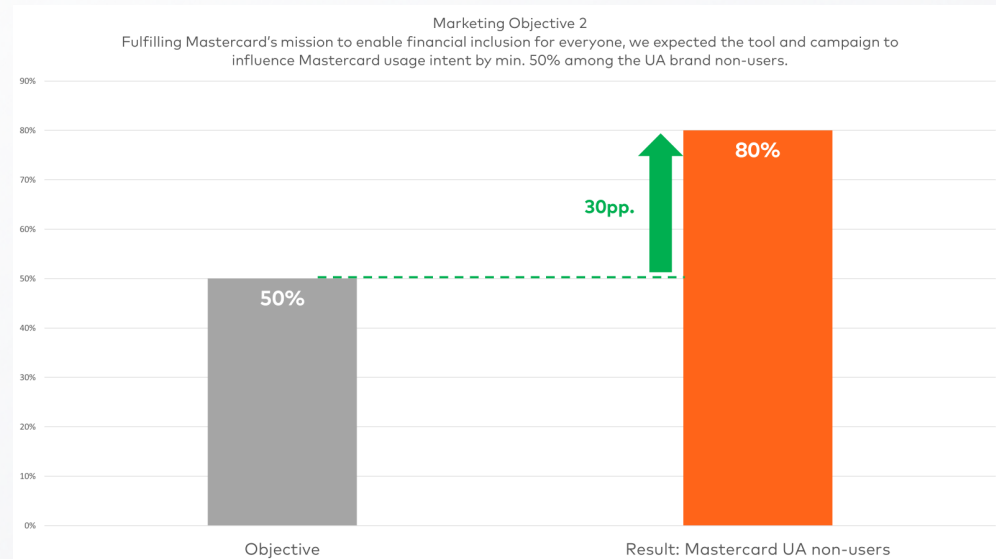
(Maximum: 30 words)

We've exceeded the benchmark by 30pp, having 80% of Ukrainian Mastercard non users declaring higher usage intent for the brand after using WhereToSettle tool.

## PUBLIC VERSION: Context

(Maximum: 75 words; 3 charts/visuals)

Thanks to startegic partnership with Morizon-Gratka Group and the development of the tool, we have stimulated brand usage intent through responsible use of data, proving Data For Good approach can drive business growth. (2)



## # 2

## PUBLIC VERSION: Objective - Overview & KPI

(Maximum: 30 words)

Generate lifts on "engages in social initiatives" and "tech-innovative". We assumed at least 50% of the tool users will agree with the statements.

## PUBLIC VERSION: Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Brand parameters "engages in social initiatives" and "tech-innovative" are key to measure the success of DataForGood approach.

## PUBLIC VERSION: Measurement - How did you plan to measure it?

(Maximum: 30 words)

Due to project uniqueness, we carried out dedicated effectiveness research and asked how the use of the tool influences Mastercard image attributes among the Ukrainian tool users. (6)

## Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View

guidance here.

## Changes in Specific Brand Attributes

### PUBLIC VERSION: List Result

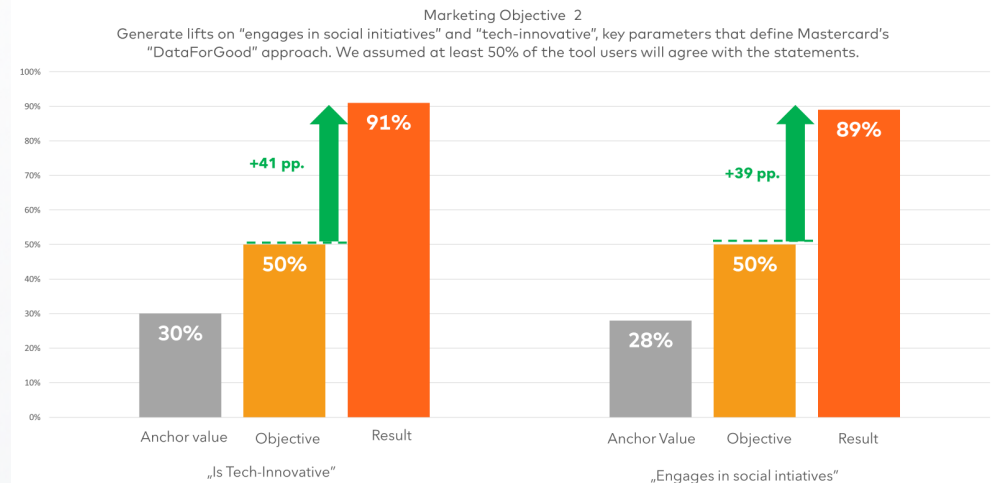
(Maximum: 30 words)

We've exceed the objective and generated lifts of 39 pp. for "engages in social initiatives" and 41 pp. for "tech-innovative". (3)

### PUBLIC VERSION: Context

(Maximum: 75 words; 3 charts/visuals)

2/3 of Ukrainian tool users agreed that Mastercard "engages in social initiatives" and is "tech-innovative" after contact with the tool.



## Activity Objectives Results

# 1

### PUBLIC VERSION: Objective - Overview & KPI

(Maximum: 30 words)

Exceed industry lift norms in promoting smaller towns in Poland through effective communication plan, measured by recommendation and brand recognition in BrandLift Meta study.

### PUBLIC VERSION: Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

We concentrated on creating persuasive communication, promoting Polish smaller towns and targeing Ukrainian community. The key channel for the campaign was Meta platforms. We wanted to surpass industry lift norms by 50%, to prove the effectiveness of the campaign and the WhereToSettle tool.

### PUBLIC VERSION: Measurement - How did you plan to measure it?

(Maximum: 30 words)

Dedicated campaign research by Meta: BrandLift Meta study with control and exposed groups. Industry norms: 2.5% lift for Brand Recognition and 1.5% lift for Recommendation (7)

### Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here.

Advocacy / Recommendation

Recall (brand/ad/activity)



PUBLIC VERSION: List Result

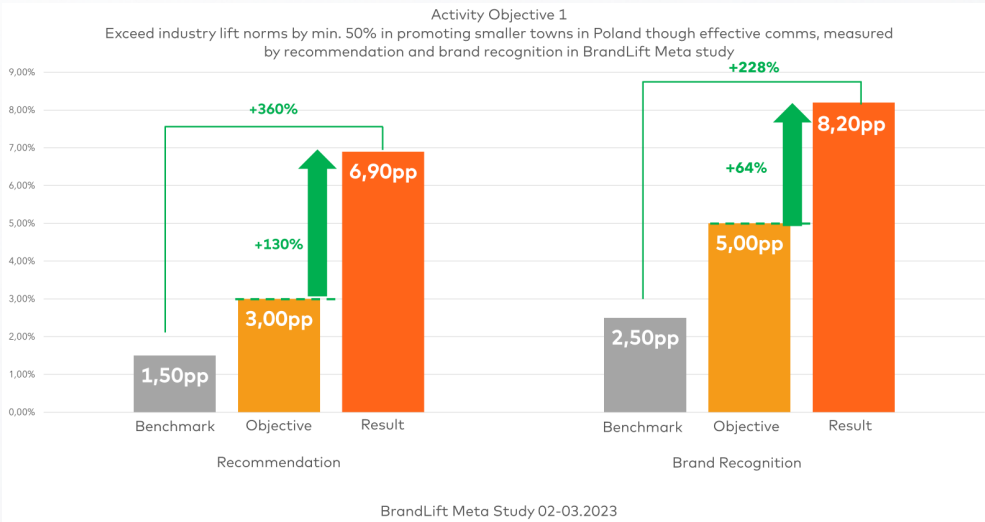
(Maximum: 30 words)

We've exceeded the benchmarks by 360% and 228%, creating lifts of 8.2% for Brand recognition and 6.9% for Recommendation. Industry norms were surpassed significantly.

PUBLIC VERSION: Context

(Maximum: 75 words; 3 charts/visuals)

The communication we implemented to attract users to the platform and promote smaller towns in Poland proved to be effective, significantly exceeding industry norms.



PUBLIC VERSION: Additional Results

You may use this space to provide additional results achieved that you may not have had an initial objective for. This space may only be used for additional results beyond those that align with your listed objectives. It is not required to provide additional results & you may leave this field blank.

(Maximum: 150 words, 3 charts/graphs)

Eventually, the platform became a tool for increasing trust in the relationship with the administration, one of key stakeholders in the Mastercard's ecosystem. WhereToSettle earned official patronage of the Chancellery of the Prime Minister and was listed among solutions and aid for the refugees - as the only brand-originated solution. It was an unprecedented event to have a commercial tool of a foreign company become part of a systemic, long-term solution provided by the Government.  
[screen from the Governmental website]

## Report to the reception point

### At the reception centre, you will receive:

- information on stay in Poland,
- accommodation,
- hot meal.

### Find the reception point

### For more information, contact:

- helpline for Ukrainian citizens: +48 47 721 75 75
- helpline of the nearest province office

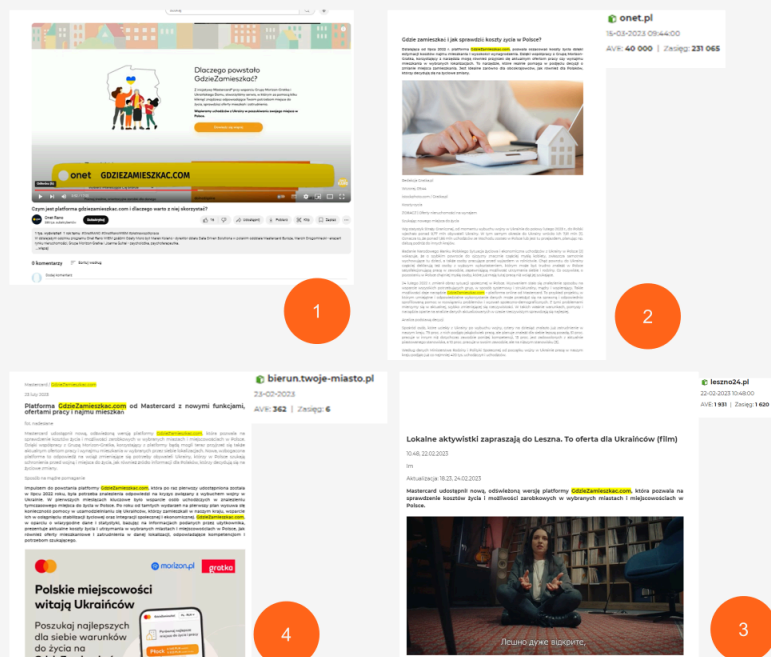
## GdzieZamieszkać - Where to settle?

"Where to settle?" ("Gdzie Zamieszkać") is an interactive Internet portal designed for war refugees from Ukraine who are looking for a place to live in Poland. "GdzieZamieszkać" provides information on the average cost of living and the approximate amount of remuneration in different regions in Poland. Thanks to that service, a person looking for a place to live can easily compare the cost of living and remuneration in a given area in Poland.

"Where to settle?" is an innovative tool created pro-bono by Mastercard®, the partners of the tool are: Morizon-Gratka Group and Ukraiński Dom.

"Where to settle?" is a free and publicly accessible platform.

The campaign generated 439 PR clippings of total additional AVE 85 000 EUR and additional Reach of 29,901,852. The campaign was talked about in news shows online and described in leading local news portals such as onet.pl and naszemiasto.pl.



### PR Clipping report

[translation]

1. „What is WhereToSettle platform?” onet.pl Onet Rano YT channel
2. „Where to settle and how to check cost of living?” onet.pl
3. „Local activists invite to Leszno. It's an offer for the Ukrainians” leszno24.pl
4. „WhereToSettle platform from Mastercard with new functions, job and accommodation offers” bierun.twoje-miasto.pl

4B. PUBLIC VERSION: Marketing rarely works in isolation. Outside of your effort, what else in the marketplace could have affected the results of this case - positive or negative?

Select factors from the chart and explain the influence (or lack of influence) of these factors in the space provided. We recognise that attribution can be difficult; however, we're inviting you to provide the broader picture here

in making the case for your effectiveness.	Societal or Economic Events (e.g. changes in economic, political, social factors)
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PUBLIC VERSION: Explain the influence (or lack of influence) of the factors you selected above.

<p>The chart provided is a sampling of marketplace activities, but your response is not limited to these factors. We recognize that attribution can be difficult; however, we're inviting you to provide the broader picture here in making the case for your effectiveness.</p> <p>(Maximum: 200 words; 3 charts/visuals)</p>	<p>At the outbreak of the war in Ukraine, Poles mobilized and rushed to the border with humanitarian aid. Often involving private cars and funds. Without waiting for official help from Polish government institutions, they started the process of helping refugees, often taking them into their own apartments in big cities. Over time, it became clear that systemic and long-term solutions were needed helping not only Ukrainian refugees but also Polish economy, which began to enter a recession caused by the war.</p> <p>With war progressing, we could see a changing attitude towards systemic help for Ukrainian refugees. More and more Poles expected the refugees to become economically independent. In November 2022 already 58% of Polish citizens agreed that refugees benefiting from systemic aid should cover part of the costs regarding their stay in Poland. (1) With WhereToSettle v2 launching only a few months later, we were looking into far more complicated social discourse around refugees and their plans to stay in Poland for longer.</p>
--	--

PUBLIC VERSION: Section 4: Sourcing

<p>You must provide a source for all data and facts presented anywhere in the entry form. The below field may only be used to list sources of data provided in your responses above, do not include any other information.</p> <p><b>Recommended Format:</b> Use footnotes in your responses above and list each source numerically below. We recommend each source include the following information: Source of Data/Research, Type of Data/Research, Dates Covered. Do not include agency names in your sources. <a href="#">View detailed guidelines here.</a></p>	<p>(1) Article in Rzeczpospolita daily, "Poll: Poles want war refugees to contribute to cost of living", article includes data from IBRIS Institute, 18-19.11.2022, CATI, n=1100</p> <p>(2) Minds&amp;Roses, CAWI, n=150,WhereToSettle tool users of Ukrainian nationality, 18-64 Q: Please rate how much the brand has encouraged you to use their services or use them more often?</p> <p>(3) Minds&amp;Roses, CAWI, n=150,WhereToSettle tool users of Ukrainian nationality, 18-64 Q: Please rate how much do you agree with the statements about Mastercard</p>
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PUBLIC VERSION: Investment Overview Publication Settings

Select one.	<input checked="" type="radio"/> Effie may publish all parts of the Investment Overview for this entry.
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PAID & DONATED MEDIA EXPENDITURES

Select paid & donated media expenditures, not including agency fees or production costs, for the effort described in this entry. If there were no paid media expenditures, please select "Under €50,000" and elaborate below. If there were no donated media expenditures, please select "not applicable" If the case did not run the year prior, select not applicable and provide context in the elaboration area below.

Paid Media Expenditure (Current Year)	
Campaign Period: Competition Year	<input checked="" type="radio"/> Under €50 Thousand

Paid Media Expenditures (Prior Year)

Campaign Period: Prior Year

Under €50 Thousand

Donated Media (Current Year)

Campaign Period: Competition Year

Not Applicable

Donated Media (Prior Year)

Campaign Period: Prior Year

Not Applicable

Compared to other competitors in this category, the budget is:

Select one.

Less

Compared to prior year spend on the brand overall, the brand's overall budget this year is:

Select one.

About the same

Media Budget Elaboration:

Provide judges with the context to understand your budget.

What was the balance of paid, earned, owned, and shared media? What was your distribution strategy? Did you outperform your media buy?

In addition to providing context around your budget, if you selected Not Applicable to either of the previous two questions, explain why you selected Not Applicable.

(Maximum: 100 words)

A mix of performance and awareness activities was responsible for the effect. Through social media and social video, we built awareness of the tool and encouraged people to enter the website. Performance activities first delivered leads to the last step of the form. We received the highest conversion rate in Mobile Audience which proves that we accurately reached TG.

Flight 2023 (02-03.23): budget breakdown: display (desktop+mobile) 57% within CPC with optimization for leads, SoMe 32%, Online video 11%.

PRODUCTION & OTHER NON-MEDIA EXPENDITURES

Select a budget range for the key assets you developed to bring your idea to life. This should include hard pre and post productions costs, talent (influencer or celebrity fees), and any activation costs.

Production & Other Non-Media Expenditures

Select a budget range for the key assets you developed to bring your idea to life. This should include hard pre and post productions costs, talent (influencer or celebrity fees) and any activation costs.

Under €50 Thousand

Elaboration on the Production & Other Non-Media Expenditures

Provide judges with the context to understand the selection outlined above. This is an opportunity to provide further context surrounding your budget, so judges have a clear understanding and do not question the information provided above.

(Maximum: 100 words)

Production and non-media expenditures were used for shooting with local community leaders who were inviting refugees to their cities and towns. Additionally, there were costs associated with producing assets for the campaign's performance. All materials were in Polish and Ukrainian.

OWNED MEDIA

Elaborate on owned media (digital or physical company-owned real estate), that acted as communication channels for case content.

(Maximum: 100 words)

Was owned media a part of your effort?

Elaborate on owned media (digital or physical company-owned real estate), that acted as communication channels for case content.

(Maximum: 100 words)

Yes : The project was communicated via the brand's owned media: newsroom, Twitter/X, as well as in communications on LinkedIn through Mastercard employees. FB and IG owned brand channels were also used via ongoing communications plan.

SPONSORSHIPS AND MEDIA PARTNERSHIPS

Select the types of sponsorships/media partnerships used in your case. Choose all that apply. Then, provide additional context regarding those sponsorships and media partnerships, including timing.

(Maximum: 100 words)

Sponsorships

Select all that apply.

Unique Opportunity

Elaboration on Sponsorships and Media Partnerships

Provide additional context regarding your sponsorships and media partnerships.

(Maximum: 100 words)

The campaign was supported with official patronage of Association of Polish Cities and promoted via owned media channels of the towns and local governments in Feb-Mar 2023.

Strategic partner Morizon-Gratka Group, chosen for tool expansion, provided additional media placements. As part of the cooperation with Morizon-Gratka gorup, the awareness-building communication appeared in their ecosystems: mailing to their own base (14k UU), entry on gratka.pl blog (14tys UU), publications on SoMe Partners' channels (145k impressions), or display campaign on Morizon-Gratka Group websites (4.1m PV).

SOURCES

Investment Overview: Data Sources

You must provide a source for all data and facts presented anywhere in the entry form. The

Analysis of media expenditures is based on Kantar AdExpert

below field may only be used to list sources of data provided in your responses above. Entrants may not include any additional context or information in the below field.

**Recommended Format:** Use footnotes in your responses above and list each source numerically below. We recommend each source include the following information: Source of Data/Research, Type of Data/Research, Dates Covered. Do not include agency names in your sources. [View detailed guidelines here.](#)

## ALL TOUCHPOINTS AS PART OF YOUR EFFORT

Select all touchpoints used in the effort, based on the options provided in the below chart. Within your response to Question 3, explain which touchpoints from the below list were integral to reaching your audience and why.

On the creative reel, you must show at least one complete example of each touchpoint that was integral to the effort’s success. For example, if you mark 10 boxes below and 8 were key to the driving results and explained as integral in Question 3, those 8 must be featured on the reel.

### All Touchpoints

Select all that apply.

Digital Mktg. – Display Ads

Digital Mktg. – Mobile

Digital Mktg. – Programmatic Display Ads

Digital Mktg. - Programmatic Video Ads

Digital Mktg. - SEM

Digital Mktg. - SEO

Digital Mktg. – Short Video (:15-3 min.)

Digital Mktg. – Social: Organic

Digital Mktg. – Social: Paid

Digital Mktg. – Video Ads

Direct Mail

Print – Custom Publication

Public Relations

Sponsorships – Unique Opportunity

## MAIN TOUCHPOINTS

From the list outlined above, select the three most integral touchpoints for your effort. List in order of most integral to least integral.

### Main Touchpoint 1

Most integral touchpoint.

Digital Mktg. – Short Video (:15-3 min.)

## Main Touchpoint 2

#2 Most Integral Touchpoint

Digital Mktg. – Social: Paid

## Main Touchpoint 3

#3 Most Integral Touchpoint

Digital Mktg. – Display Ads

## SOCIAL MEDIA PLATFORMS

Select all social media platforms utilised in your effort from the list below.

### Social Media Platforms

Select all that apply, or select Not Applicable.

Facebook

Instagram

LinkedIn

Twitter

YouTube

## CREATIVE EXAMPLES

Creative Work is reviewed as part of Scoring Section 3: Bringing the Idea to Life, along with the entrant's response to Question 3 and the Investment Overview. These elements together account for 23.3% of the total score.

## CREATIVE REEL

The Creative Reel is the entrant's opportunity to showcase the creative work that ran in front of their audience to the judges. The reel is NOT a video version of the written case. Judges recommend spending at least 70% of the creative reel's time on examples of creative work.

**The creative reel is not judged for the production quality of the reel; judges are evaluating only the creative work that ran in the marketplace as it relates to the challenge, insights, audience, and strategy.**

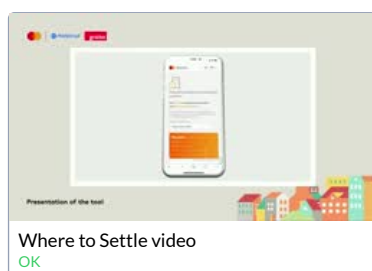
**Specific, quantifiable results, agency names/logos, and competitor logos/work may not be included anywhere in the video.**

**The Creative Reel is viewed once the case has been read.**

### Creative Reel

3 min maximum (4 min for Sustained Success). 250 MB max., mp4 format. High Resolution: 16:9 at 1920x1080.

Do not include any agency names in the file name or anywhere in the reel. Give each upload file a unique name.





Creative Examples Presented in the Creative Reel - Select All

Select all that apply.

- Digital Mktg. – Display Ads
- Digital Mktg. – Programmatic Display Ads
- Digital Mktg. – Short Video (:15-3 min.)
- Digital Mktg. – Social: Paid
- Print – Custom Publication
- Public Relations

Raw Creative Examples as Originally Aired - For Research Purpose

This item won't be visible to jurors.



WhereToSettle video 1  
OK



WhereToSettle video 2  
OK



WhereToSettle video 3  
OK

In what language the raw creative example aired?

ukrainian

IMAGES OF CREATIVE WORK (2 Required, 6 Maximum)

Upload images of your creative work that ran in the marketplace. Communications channels highlighted must have been also featured in your creative reel.

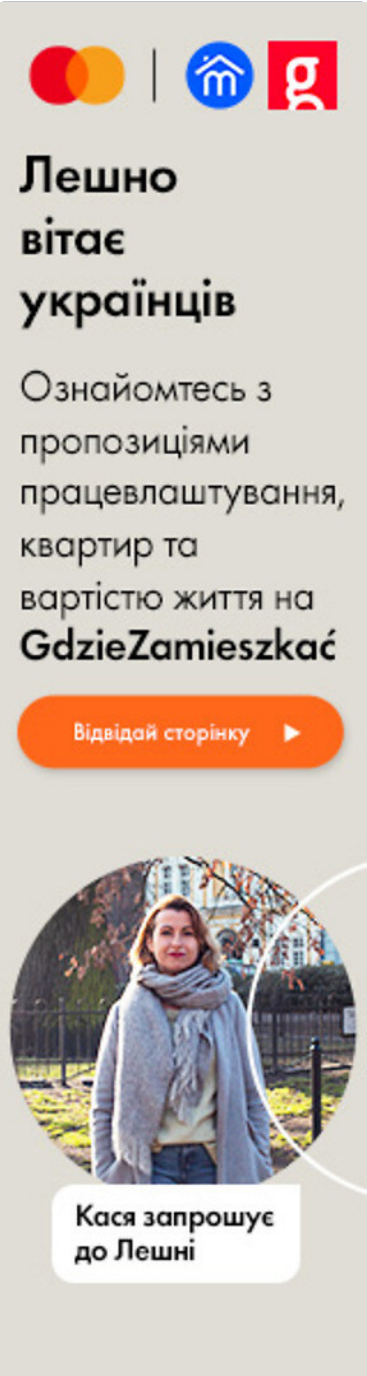
Judges review these images after they read your case and watch your creative reel. Images should complement your reel and help the judges better evaluate the creative elements that ran in front of your audience.

Images for Judging are an opportunity to:

- + Showcase work that is better seen as a still image vs. video format
- + Draw further attention to key creative elements

Images of Creative Work

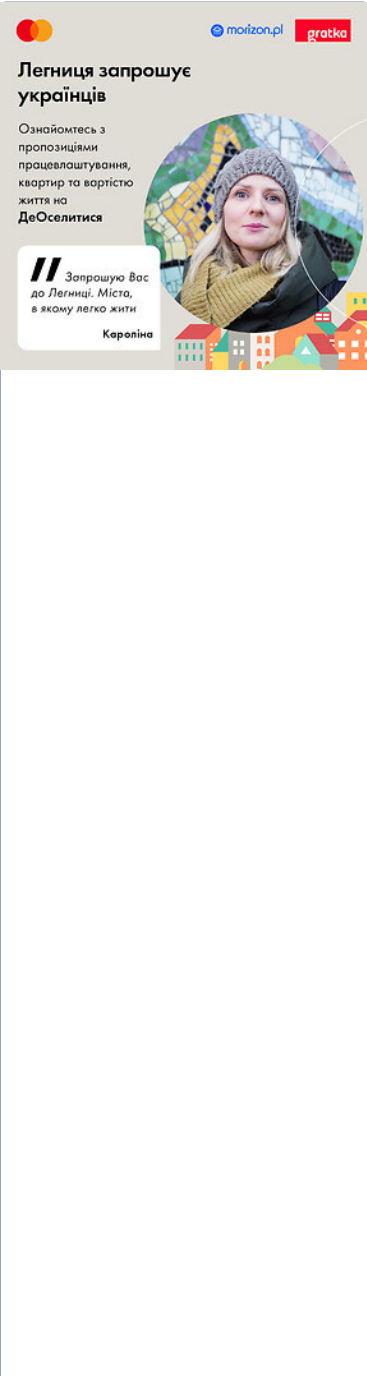
Upload 2-6 images of your creative work that ran in the marketplace.  
Do not include agency names in the file name or within the images.  
Technical Requirements: .jpg/.jpeg format



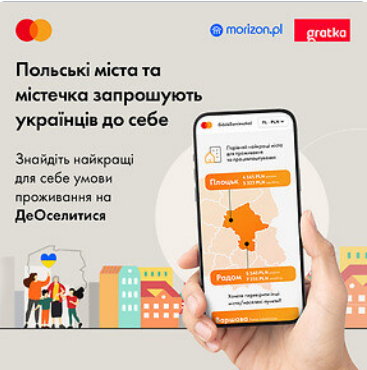
Display banners UA  
OK



Display banner UA quote  
OK



FB IG post1  
OK



IG FB post 2  
OK

Translation of Non-English Creative Work (If Applicable)	
If your creative examples include non-English work, you are required to include an English translation either via subtitles within the creative OR you may provide a translation in the text box below. This will not be counted towards your entry form page limit.	Display Banner UA:
	Leszno welcomes Ukrainians
	Job and accomodation offers in one place.
	[button] Check WhereToSettle
	[photo] Kasia invites you to Leszno
	Display Banner UA quote:
	Torun welcomes Ukrainians
	Job and accomodation offers in one place.
	[button] Check WhereToSettle
	[quote] Michal invites you to Torun, a beatiful town worth living in.
	FB IG post 1
	Legnica welcomes Ukrainians
	Job and accomodation offers in one place.
	[button] Check WhereToSettle
	[quote] Karolina invites you to Legnica a town easy to live-in.
	FB IG post 2
	Polish towns welcome Ukrainians
	Search for best living conditions on WhereToSettle