

# #SheBanking Manifesto

1. Women don't believe the word finance represents them; it's a language they don't understand. They are, however, open to understanding their finances better with a view to feeling calmer and safer about taking charge.

2. My Finances or Personal Finances are good terms for women.

3. The image of banking is one of distrust, deception, negativity, and masculinity.

4. Women want a long-term relationship with brands and their bank included.

5. Banks are not openly communicating the existence of Apps to help their clients; they need to let people know that they have online banking so their clients can manage their own finances.

6. Financially Fit: if I manage to keep up the routine for 21 consecutive days, and make a habit of checking my accounts, it will begin to form part of my 'financial health' or wellbeing. It is comparable with starting at the gym or beginning a new diet.

7. Financial Advisor: Women want to be able to ask another woman they can trust, expert in matters of finance, about their money decisions.

8. Financial Education: Financial education and money matters should be taught as early as primary school and banks themselves should help their customers to better understand finances, creating a glossary of the most frequently-used words, how they translate and how to understand them.

9. Money Is Good: It helps us to achieve our dreams and be excited. Women want to make

peace with money and talk about it. But she will always want money to have social impact.

10. Online Banking Is Female: If women move so well online, we should take advantage of the opportunity to connect with her with our devices and digital channels, as it is an area she dominates and in which she feels comfortable. Internet is female;

11. A New Bank: a new narrative. We need values such as: ethics, empathy, humanity, proximity, transparency, forewarning, personalization, commitment and honesty.

12. LISTEN vs Talk: women are tired of always being sold to by banks. They need to feel important, and this starts by listening.

13. Customer-Centric: the bank should put the female client at the center of all, ALL, its decisions. This is the only way the message and conversation will be believable.

14. Personalize Our Relationship: I want to be unique in your eyes. Give me reasons to trust you. Identify me, recognize me, let's talk via screen and Skype.

15. Words Are Not Important: stop saying Commission, Loan, Product and say; Trust, Transparency, Help.

16. The Conversation Is Different: it should be fluid and both online and in person. I want to be able to "talk" if I need to, I want a woman's VOICE.

17. Pink NO! If it is pink as a means of simplification for women, I feel insulted, stereotyped. I will see it as a form of make-up: this would be a mistake.

18. A Women-Friendly Bank: from head to toe. This is only really believable if there are women at executive level, if there are women in the photos and their public image. And if the staff and everyone within uses the same narrative.

19. A LoveMark: we should be so authentic, so genuine and have a strong enough story that we become a LoveMark for our client and form part of her day-to-day life. She will want to recommend her bank to her ENTIRE community. We should be like her perfume; she won't leave the house without us.

20. Recognize Me: I want you to look at me eye-to-eye, to listen to me. You should know my name and know my likes and dislikes. Don't make the mistake of thinking I'm a safe bet, seduce me.

21. Disperse Big Data: from the moment data reaches the banks, they should be able to ascertain whether it has come from a man or a woman, separating it accordingly, to understand behavior and their digital fingerprint more clearly and predict their needs better.

22. I am Your Friend. I want my bank, my financial advisor, my digital solution to help me with my personal finances and be my friend/trusted confidant.

23. Financial Responsibility: If you demonstrate your commitment to me by being transparent, honest and genuine, I will trust you with my finances.

24. A Chair on the Board: I want to feel represented by the bank's Board of Directors. I want someone within to be representing and defending me. This 'ombudsman/woman' could also give online or telephone assistance. Tangible, believe and measurable actions.

25. Make it Easy for Me: one click is better than two. Simplify processes where possible.

26. Life's Milestones: Women live by moments, not age. Women's personal and professional journeys are cyclical and are linked to important moments in her life. Adapt to me.

27. Forewarned is Forearmed: If I always look at the same things, when you see me (when I log on), give me that information straight away.

28. Women and Girls, Front and Center: your communication, prescribers, leading roles, pictograms and voices should be like me; female.

29. Visual: use photos, emojis, pictograms, drawings, colors; Simplify.

30. Non-intrusive: don't come in without knocking; send me messages but without pressure.

31. Peace of Mind: give me the information I need in a timely way, so that I am calm and your solution makes me happier.

32. Empathy: I need to see your smile and look at you eye-to-eye.

33. Cashier's counter vs Screen: women want to be on their computers and smartphones, but whenever they can, they visit their branch to talk about money, investments and financial management with their advisor in a more personal setting.

34. Colors: play with a spectrum of blues which inspire trust, White which stands for transparency and ochre which transmits warmth; blue+white+ochre.