

Euromoney Awards for Excellence 2014

**CaixaBank named the Best Retail Bank for  
Technology Innovation  
for the second consecutive year**

- The award recognises the bank's world leading position in technology innovation and its success in adapting technological progress to enhance services and benefit customer relations.
- The Chairman of CaixaBank, Isidro Fainé, thanked Euromoney for the honour, adding that "technology is opening new possibilities for banking services, while it is also changing the way in which we communicate with our customers and driving efficiency".
- CaixaBank is the leading force in online banking in Spain, with a market share of 32.5%. It is also the second placed bank worldwide in terms of penetration rates within its own market, according to comScore.

**London, 11 July 2014.-** CaixaBank, Spain's leading bank by market share, has been named the **World's Best Retail Bank for Technology Innovation** for the second consecutive year by the British financial magazine *Euromoney*. CaixaBank competed for the award against banks from all over the world, winning thanks to its multi-channel banking strategy, which ensures optimal service accessibility via any device, as well as its success in harnessing technological advances to address customer requirements, enhance services and drive efficiency.

The award was presented last night at the '*Euromoney Awards for Excellence*' ceremony held at London's Natural History Museum, which was attended by executives from leading international banks. *Euromoney Magazine* praised CaixaBank's pioneering spirit in adopting new technologies, such as contactless payment systems and applications for wearable devices, as well as improving interaction with customers. The magazine described innovation technology as a key factor to competitiveness and efficient growth.

## **Recognition for CaixaBank's commitment to innovation**

CaixaBank Chairman Isidro Fainé expressed his gratitude for the award, saying "this comes as recognition of our commitment to innovation and technology, which has always been a hallmark of our bank and an integral component of its business model and approach to achieving service excellence".

"Technology is opening new possibilities for banking services," added Fainé, "while it is also changing the way in which we communicate with our customers and driving efficiency".

CaixaBank, with 13.6 million customers, is the leading force in online banking in the Spanish market, with 9.4 million Línea Abierta users (the online banking platform) and a market share of 32.5%, making it the second placed bank worldwide in terms of penetration rates within its market, according to comScore.

CaixaBank also leads the mobile banking market, where it has more mobile financial service customers than any other bank in Spain (3.8 million), as well as electronic banking, with 13 million cards in circulation, 4 million of which are contactless. The bank also has 5,716 branches and 9,615 ATMs.

The bank launched the banking industry's first ever app store, featuring more than 70 applications and recording over three million downloads each year. CaixaBank was also the first bank to launch a large-scale contactless payment system and to develop banking applications for wearable devices.

It is also establishing new Big Data infrastructure in partnership with Oracle, destined to enhance the bank's understanding of what customers want and to help improve services via innovative initiatives. The project culminated with the initial phase of infrastructure deployment, seeking to create a single, fast, flexible, powerful and secure centralised data pool, making CaixaBank one of the world's first banks to incorporate Big Data into its daily business processes.

## **Innovation at the service of people**

CaixaBank regards innovation as a means of improving service quality for its customers and is committed to constant progress. Said technology innovation and financial prudence have proven themselves to be differentiating hallmarks of the bank, as well as essential factors for securing leadership in the financial industry going forward. All this has been achieved without CaixaBank relinquishing its founding principles and firm social commitment, a dedication that it shares with the "la Caixa" Banking Foundation, CaixaBank's majority shareholder.

## STANDOUT INNOVATION PROJECTS



### New lacaixa.es website

A revamped, more accessible and efficient website. The site includes shortcuts to key information, multimedia content and customisable features.



### LÍnea Abierta on Facebook

A Facebook application that allows users to view their bank account information and perform transactions via the social network. This is the first service of its kind from a European bank.



### Stocktactics

A new online community where customers can share investment strategies and help them make decisions.



### Wearable banking

CaixaBank has developed financial applications for smartwatches (which synchronises with your mobile phone and is worn on the wrist) and Google Glass.



### Bolsa Abierta

A new easier to use and more accessible online investment site. It features interactive charts, more than 50 financial indicators, a world atlas and information on 33 countries, as well as details of the user's overall position.



### NFC mobile payments

This new application allows customers to group cards via a mobile device, which they can then use to make payments with full security guarantees.



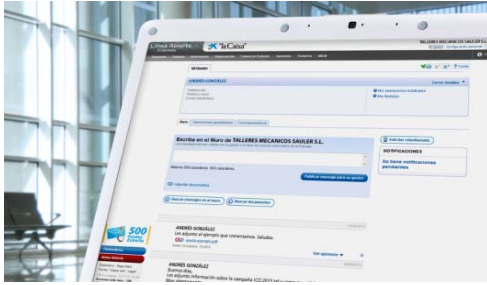
### Contactless wristbands

CaixaBank has launched a Visa wristband that lets users make payments at any merchants with contactless systems. Customers can now carry their cards on their wrists.



### Branch A

A new branch model that addresses emerging customer habits and requirements. This represents a shift towards the retail model, seeking to improve the customer experience.



### Business Wall

A new model for relations with business customers, based on web 2.0 systems and social networks.

It works in the same way as the Facebook message "wall", allowing customers to communicate with CaixaBank consultants in a fully secure environment.



### Transfi

Designed to help users share and split costs, as well as transfer money, using a person-to-person (P2P) system based on QR codes.

The application generates a QR code that can be sent to a number of individuals. The recipients simply need to open the Transfi application to instantly complete payments.

## Euromoney Awards for Excellence

The Euromoney Awards for Excellence are among the most prestigious in the banking industry. Euromoney honours banks that demonstrate "leadership, innovation, and momentum in the markets in which they excel." The 'Best Retail Bank for Technology Innovation' prize recognises "innovations in finance in the past 12 months that have radically changed the way a bank does business, either in its own right or with its clients".

Euromoney magazine is a financial publication based in London that is highly influential in capital markets. Founded in 1969, Euromoney is a world renowned banking and financial news publication. It has a readership of over 140,000, including leading global figures in finance, business and government.