

Completion of one of the challenges envisaged in the 2015-2018 Strategic Plan

CaixaBank invests 75 million euros to replace all PCs at branches and used by account managers with tablets

- ***The bank will deploy 33,000 Smart PC tablets to all customer service personnel, including cashier positions.***
- ***CaixaBank will be the first bank in Spain to provide 100% of services to customers via mobile technology and operate fully paperless branches.***
- ***The deployment of Smart PCs to all commercial personnel will complete the bank's internal digitisation and make for more efficient, transparent, and high-quality customer service.***

Barcelona, 21 July 2017

During the month of July, CaixaBank will complete the deployment of 33,000 mobile Smart PC tablets across its commercial network, the most extensive in Spain. The bank is investing 75 million euros in the project, which will make it the first financial institution in Spain to serve customers using 100% mobile technology.

The project will see all customer-facing positions equipped with Smart PCs, including cashiers. As a result, the bank, presided over by Chairman Jordi Gual and CEO Gonzalo Gortázar, will complete the digitisation and automation of all processes, thus achieving one of the objectives established in the 2015-2018 Strategic Plan. The plan envisaged deployment of mobile equipment across the commercial network, which, together with the paperless branches secured by full digitisation, will ensure more efficient and higher quality consultancy services.

CaixaBank began rolling out Smart PCs in 2015, starting with its business banking, private banking and premier banking account managers. The deployment of said technology has seen internal digitisation at the bank reach advanced levels: 77% of commercial operations at branches are now fully digitised, while 97% of documentation is signed digitally, with a total of 9 million digital signatures recorded in the first quarter of 2017 alone.

The deployment of Smart PCs across all branch positions will allow process digitisation to be completed in the second half of the year.

The investment was made in hardware procurement (Smart PCs, multi-function printers, cheque readers, scanners, etc.), as well as the development and installation of proprietary software, providing a comprehensive and exclusive mobility solution designed specifically for financial consultancy.

The competitive advantages of full mobility

There are major advantages that come with full digitisation. On the one hand, it makes for stronger customer relations. Smart PCs mean account managers can provide full consultancy services from any location: using the same terminal as they operate with at the office, they can provide comprehensive support in the place of the customer's choosing, and even sign operations if necessary.

Likewise, Smart PC technology empowers branches to operate as true consultancy hubs. Account managers can connect their devices to the double screens located at customer service posts, with the customer then able to view their information together with the account manager, as well as all the associated documentation, ensuring absolute transparency and convenience.

Meanwhile, full process digitisation brings significant advantages in terms of efficiency and traceability. Regulatory compliance obligations are incorporated within the contracting process. Account managers and customers alike can both make full use of Línea Abierta to view all transaction documentation at any time, with automated filing making it easier for employees to organize operations, while also cutting paper usage.

Completing the range of mobile equipment, CaixaBank account managers will also be provided with smartphones featuring proprietary applications developed by the bank to help them plan operations and customer service. In total, the bank has provided its workforce with more than 25,000 smart phone devices.

CaixaBank, a leader in innovation and digital banking

One priority target established in the CaixaBank 2015-18 strategic plan is to consolidate the bank's leadership in digital banking. As well as securing full digitisation of internal processes, the bank has one of the highest percentages of digital technology users in the industry, standing at 43% of customers. According to figures from May 2017, 5.4 million CaixaBank customers regularly use online banking, while 3.8 million operate via mobile devices on a habitual basis.

The bank is also the leader in electronic banking, with more than 9,400 ATMs, over 340,000 POS deployed at merchants and 15 million cards in circulation, securing a market share in terms of turnover of 23.3%.

CaixaBank was one of the first banks anywhere in the world to commercially launch contactless payment systems and mobile payment platforms, winning it numerous international awards.

In 2017 the bank won the Celent Model Bank of the Year award, which honours the world's most innovative bank each year. Other recent international accolades won by CaixaBank for its digital banking strategy include the Efma and Accenture awards, as well as the award for World's Best Technology Project from *The Banker* for the launch of its mobile-only bank, which sees customers run all operations exclusively via mobile and social network apps.