

Digitalisation is one of the pillars of the 2015-2018 Strategic Plan

CaixaBank's mobile application, awarded by the Bank Administration Institute (BAI) for its innovation in user experience

- **The Bank Administration Institute (BAI) has awarded the “CaixaBank Now” application in the Innovative Touchpoints and Connected Experiences category for its innovation in customer interaction points and for its user experience.**
- **The organisation's panel of innovation experts valued its originality, its impact and the interaction with the user via its chatbot based on artificial intelligence.**
- **This recognition is added to that received from the British magazine The Banker, which chose the “CaixaBank Now” application as the best technology project of 2018 in mobile category. In addition, this year CaixaBank has been named Western Europe's Best Digital Bank by the magazine Euromoney.**

Barcelona, 4 October 2018

CaixaBank has been awarded by the Bank Administration Institute (BAI) for its mobile application, ‘CaixaBank Now App’. The application was praised for its innovation in customer interaction points and for its user experience in the Innovative Touchpoints and Connected Experiences category of the BAI Global Innovation Awards 2018.

The awards ceremony will take place on 9th October in Orlando (United States) during the BAI Beacon summit, one of the largest meetings of the banking sector in the country.

The ‘CaixaBank Now App’ is designed to provide the best possible user experience and it hosts Neo, the first chatbot with artificial intelligence to provide the user with a virtual assistant. Among its most innovative services are My Finances, which allows users to control and manage their personal expenses; Smart Money, the new digital investment adviser; and CaixaBank Sign, a mobile signing service that eliminates the need for a coordinates card and allows customers to sign documents and contracts anywhere.

This award represents recognition of the bank's commitment to digitalization and technological innovation, cornerstones of its 2015-2018 Strategic Plan.

The bank's chief executive, Gonzalo Gortázar, has pointed out that “CaixaBank, throughout its history, has set innovation as one of its strategic pillars and as a differential feature of its culture”. For Gortázar, “one of the objectives of the current strategic plan is to turn innovative ideas into real projects, which allow for more interaction with the customer, greater efficiency and cost control, and the generation of greater value for the group and all of its customers”.

CaixaBank is the leader in digital banking with the biggest digital customer base in Spain. It has a market share of 32%; 5.8 million digital customers (55% of the total number of customers in Spain) and 5 million mobile banking customers.

International recognitions of CaixaBank's innovation

This recognition of CaixaBank's mobile application is added to that awarded by the British magazine *The Banker*, which chose it as the best technology project of 2018 in the mobile category.

In addition, in 2018, CaixaBank has been named ‘Western Europe’s Best Digital Bank’ for the first time by the British magazine *Euromoney*, for its digital transformation and technological innovation. Furthermore, the US magazine *Global Finance* has awarded the bank as the ‘Most Innovative Financial Institution of Western Europe’.

About the Bank Administration Institute (BAI)

BAI is an independent, non-profit organization that delivers the financial services industry’s most actionable insights. BAI is passionate about the trusted information and powerful tools that provide leaders with the clarity and confidence needed to drive positive change and move the financial services industry forward. The BAI Global Innovation Awards award the most pioneering organizations in the financial services sector. To date, the program has received thousands of nominations from throughout the world, and it has consolidated its position as some of the most prestigious awards in the industry.