

*Acknowledgement of innovation***CaixaBank's ATMs with facial recognition, Tech Project of the year, by The Banker**

- **The British magazine has acknowledged the Bank's ATMs with biometric technology in the category "Delivery channels" in The Banker Tech Project Awards 2019.**
- **CaixaBank is the first financial institution in the world to offer its customers the possibility of making withdrawals at ATMs using facial recognition and without having to enter a PIN.**
- **In the field of innovation, in 2019 CaixaBank has been named, for the second consecutive year, the Most Innovative Bank in Western Europe, by Global Finance magazine; and the world's Best Private Bank for digital client communication, according to PWM (Financial Times Group).**

**Barcelona, 1 August 2019**

CaixaBank has been recognised by The Banker magazine for the innovation of its ATMs with biometric technology, the world's first ATMs to allow withdrawals using facial recognition and without having to enter a PIN.

This new service offered by CaixaBank, launched in February, has been chosen as Tech Project of the year in the "Delivery channels" category in The Banker Tech Projects Awards 2019. These awards recognise the best projects developed by financial institutions that have stood out during the year for their innovation and contribution to the technological transformation of the global financial sector.

The award for CaixaBank's ATMs with facial recognition, granted by a panel of sector experts, comes in addition to the awards obtained by the Bank in previous editions, for projects such as the CaixaBankNow app (winner in the "Mobile" category in 2018), imaginBank's chatbot (winner in the "Artificial Intelligence" category in 2017) and the creation of imaginBank (named the Global Best Tech Project in 2016).

## The world's benchmark ATMs

CaixaBank's ATMs with facial recognition are groundbreaking on a global level, as they allow users to withdraw money from an ATM by simply recognising them from the image captured by the terminal's camera. The ATM has the hardware and software needed to validate up to 16,000 points on the image of the user's face, which guarantees totally secure identification.

The objective of implementing biometric technology in ATMs is to offer a better user experience and greater security in transactions, given that it streamlines the customer identification process, and makes it possible to withdraw cash without memorising multiple passwords.

CaixaBank has implemented this verification system in a selection of ATMs in Barcelona and Valencia and has plans to progressively expand facial recognition across its Store branches from the second half of 2019.

With the launch of facial recognition in ATMs, CaixaBank is strengthening its commitment to biometrics as a technology that facilitates customer access to the Company's service, in a simpler, more convenient way.

In 2017, the Company already became the first bank in Spain to incorporate the Face ID technology of the iPhone X, which had just hit the market. With this service, customers can access their accounts through facial recognition on their mobile device, without having to enter access information, such as their ID number, username and password.

## CaixaBank, leader in banking digitalisation

CaixaBank's new 2019-2021 Strategic Plan reinforces the Bank's commitment to put technology at the service of its customers and employees. It is the leader in retail banking in Spain, with a 29.3% penetration rate among individual customers. Technology and digitalisation support the Company's business model, which continues to strengthen its leadership in digital banking with 6.3 million digital customers in Spain (59.4% of total customers).

The Company has developed projects that have been milestones in the sector, such as the first commercial implementation of contactless and mobile payment systems in Europe, the creation of the world's first contactless ATMs, the launch of imaginBank, the first mobile bank in Spain, and the development of the first artificial intelligence application for customer assistance.

### **International recognition of CaixaBank's innovation**

Thanks to its digital transformation strategy, CaixaBank has become one of the highest-rated banks in the world based on the quality of its digital products and services. In 2019, the Company was recognised as the "Most Innovative Bank in Western Europe" for the second consecutive year by the US magazine Global Finance, and the " Best Private Bank for digital communication- Global", by the Professional Wealth Management (PWM) magazine of the Financial Times Group.