

With the goal of completely transforming the customer experience

# CaixaBank inaugurates "all in one" Barcelona, Europe's largest financial experience hub

- Measuring 3,000 square metres, the space features areas that offer specialised attention for all types of customers, in addition to a restaurant, an auditorium and the most innovative technologies in the financial sector.
- The new CaixaBank flagship hub brings together a team of 80 advisers specialising in individual banking, Premier Banking, Private Banking, business and corporate banking, and will provide services to 22,000 of the bank's customers.
- Technology has a notable presence in all areas of the space, featuring surround screens, ATMs with facial recognition and self "check-in" machines for customers with NFC, among others services.
- The Torres brothers, renowned chefs with two Michelin stars to their name, will also open their new concept café "Natural" at "all in one".

## Barcelona, 5 November 2019

CaixaBank, Spain's leading retail bank, has opened "all in one" Barcelona, its new flagship hub in the city. This new conceptual space was created by the company to revolutionise customer experience in the physical service channel.

Located in the emblematic Francesc Macià square, in one of the city's few Bauhaus-style buildings, "all in one" Barcelona opens as Europe's largest financial experience hub. With 3,000 square metres distributed over three floors, the flagship space offers specialised attention for all financial business models, both for individuals (with specialist advisers in Retail Banking, Premier Banking and Private Banking) and for self-employed workers and micro-enterprises (Business) and companies (CaixaBank Empresas).

In total, the new hub has a team of 80 employees, servicing a portfolio of 22,000 customers. With a broad service offering, the space includes specific areas for attending every type of customer, a café, an auditorium, more than 30 offices for private meetings, as well as the latest technology in financial services, including ATMs with facial recognition and an advanced combination of mobile apps and self check-in machines to identify customers and let advisers know they have arrived.







"all in one" Barcelona will be operational for customers starting tomorrow, 6 November. The project was presented this afternoon by **Juan Antonio Alcaraz**, CaixaBank's Managing Director, and **María Alsina**, territorial director of CaixaBank in Barcelona.

During the presentation **Juan Antonio Alcaraz** emphasised that "CaixaBank has once again decided to promote innovation in the physical channel, after becoming the first company to begin the transformation of traditional bank branches in 2013 by designing the Store branch, which over the years have become the standard for the entire sector". In that sense, Alcaraz stressed how the new hub constitutes a unique innovation project on an international scale: "We have united design, technology and customer knowledge to create an absolutely exclusive model. In terms of surface area, "all in one" is the largest flagship banking hub in Europe. In terms of customer experience quality, we want it to be the best".

Furthermore, **María Alsina** emphasised the open design of "all in one": "This hub wants to be far more than a branch, but somewhere where all businesses converge. It is aimed at all types of customers and not only offers the best financial services, but also gastronomic and other valuable content. It will be open to the entire city. "all in one" was born at the service of CaixaBank's customers, but also at the service of Barcelona".

#### Design and technology for a one-of-a-kind experience

"all in one" constitutes a complete transformation of the financial customer experience, thanks, above all, to the application of technology to innovate all the distinctive elements of a bank branch.

At "all in one", the visit experience begins long before arriving. Via CaixaBankNow, customers have access to a notifications system on their mobile that reminds them of their appointment and invites them to confirm it or, if need be, change it.

Anyone who comes to "all in one" with an appointment won't have to wait in the queue to see their advisor: customers can use their mobile to notify that they have arrived, and the person waiting for them will come out to meet them. In this sense, CaixaBank has designed a self *check-in* system with NFC: customers need only touch their mobile phone to a device located at the entrance of "all in one" so that the system can identify them. Then, the assigned adviser will receive them.

Technology is fundamental at "all in one" and has a notable presence across all areas. The entrance stands out for the spectacular surround screens installed, and CaixaBank has created specific audiovisual content for "all in one", designed to welcome customers with images of natural landscapes. The goal is to offer a visual only experience that, combined with the space's scent—created exclusively for "all in one"—, and atmospheric music, promotes the sensation of having arrived at an "urban oasis", a space that is completely different to usual commercial standards.

The self-service area at "all in one" features the latest advances in ATMs, including facial recognition technology designed by CaixaBank to allow customers to withdraw cash using









an image of their face, without having to enter their PIN. This is a pioneering development on the world stage that recently received The Banker award for being one of the year's best technological projects in the financial sector.

#### Beyond finance: "Natural" café and CaixaBank Talks

Alongside the visual elements and technology, the "all in one" Barcelona experience is rounded off with a range of services and possibilities that go beyond strictly banking.

For example, "all in one" integrates "Natural", the first café from the Torres brothers. These prestigious chefs, who have two Michelin stars to their name, are joining the "all in one" project by opening a new café concept that will be open to all, customers and non-customers of CaixaBank. A completely innovative concept, "Natural", is a space where people can eat well and quickly, in fitting with their own daily routines, or sit for a chat over coffee. The Torres brothers have designed a healthy, creative gastronomic offer based on tapas, salads, sandwiches, desserts, juices, coffees and teas, all with the highest quality.

Similarly, "all in one" Barcelona will have a monthly programme of discussions, lectures, round tables and events on all topics of interest. These are open to anyone interested, whether a CaixaBank customer or not. This initiative, called CaixaBank Talks, will typically take place in the agora space, an auditorium that holds around one hundred spectators and is equipped with the latest audiovisual technologies, as the different events will be available for streaming online.

The dining services and the event programme aim to strengthen the nature of "all in one" as a space that is open to all the city. The "Natural" café will open Monday to Saturday from 8:30 AM to 10:00 PM, and Sunday from 9:00 AM to 3:00 PM. As for the branch itself, it will open to the public Monday to Thursday from 8:30 AM to 6:30 PM, uninterrupted, and Friday from 8:30 AM to 2:30 PM.

### CaixaBank, a leader in the innovation of bank branches

"all in one" Barcelona is the second of CaixaBank's new model of spaces, following the opening of "all in one" Valencia in July, in a 2,200-square-metre space located in the city's City Hall Plaza.

CaixaBank has constantly innovated the branch service channel throughout its history. In 2013, the company became the first in the sector to opt for a new branch model when creating the "Store" branches. These offered significant innovations over traditional branches in terms of design (with open spaces and the elimination of barriers between advisers and customers), opening hours (uninterrupted from morning to evening) and the service model (featuring advisers specialising in different areas of individual banking). Currently, this concept already has over 400 branches across the whole of Spain.

Furthermore, CaixaBank has also opted for innovation in its physical spaces with imaginCafé. This space occupying 1,200 square metres is located in Barcelona and is











inspired by the values of the imaginBank brand, the mobile-only bank created by CaixaBank for young people. imaginCafé, open since 2017, offers a robust activity programme and has been set up as a platform for online and offline contents.



