

*1.3 million customers use the payment platform every day*

## ***CaixaBank is now the foremost company on Bizum in number of customers and transactions made***

- ***The increase to 1.3 million customers translates to a 21.3% market share of Bizum customers, making it the leading bank in the use of this service.***
- ***CaixaBank customers have made upwards of 20 million transactions over Bizum in the last year, with a market share of 34.3% of total transactions.***
- ***A total of 97.7% of customers signed up to the platform have used it in the last three months, consolidating its leadership in transactions.***

**Barcelona, 17 February 2020.**

CaixaBank, Spain's leading retail bank, has become the leading company in the use of the Bizum payment platform in Spain. The bank, headed by Chairman Jordi Gual and Chief Executive Officer Gonzalo Gortázar, closed 2019 with 1.3 million active Bizum customers and upwards of 20 million transactions realised with an annual transaction volume of €862.5 million.

These figures make CaixaBank the foremost company both in terms of the number of Bizum customers, with a 21.3% market share, as well as the number of transactions, with 34.3% of total activity.

The growth of these operations comes as a result of the volume of CaixaBank customers who register with the platform every day. On average, 5,600 customers are integrating this service into their regular banking every day, and the rate of users making repeat transactions following registration stands at 97.7%.

### **New Bizum functions for CaixaBank customers**

The success of the service is based on mobility, simplicity, improved usability and the enhancements applied by CaixaBank –leader in mobile banking and mobile payments in the Spanish market–, such as the newly released e-commerce purchase function, available to the bank's customers, who now have the option of purchasing in nearly 200 online stores through CaixaBank Pay.

This new function comes in addition to the regular features available with Bizum, such as viewing contacts registered with Bizum, sending and requesting money, donations to NGOs, sharing purchase receipts and the multiple sending or receiving of money, portability of accounts from other banks and integration with voice-operation services.

## **CaixaBank, leader in mobile payments**

CaixaBank is currently the foremost bank for mobile payments, with 1.9 million cards registered, 1.3 million customers who use mobile telephones for payment and over 100,000 using smartwatches and wearables. The bank is also at the forefront in card payments, with over 17 million cards in circulation, a 23.7% market share in purchases and a 28% share in retail POS terminal systems.

Digitalisation is key in CaixaBank's business model, which has the largest base of digital customers in Spain (6.5 million). Thanks to its digital transformation strategy –one of the pillars of its 2019-2021 Strategic Plan– CaixaBank has become one of the highest-rated banks in the world based on the quality of its digital products and services.

In addition, CaixaBank has developed landmark technology projects in the sector, such as the creation of the first ATMs that allow users to withdraw cash through facial recognition without having to enter their PIN –a project chosen as one of the Technological Projects of the Year in the Tech Project Awards by The Banker magazine.

In 2019, the company was recognised for the Best Bank Transformation in Western Europe by the magazine Euromoney and the Most Innovative Bank in Western Europe by US magazine Global Finance. It has also been acknowledged as the Best Private banking institution in the world for its digital client communication at the Wealth Tech Awards held by the PWM magazine of the Financial Times group.

CaixaBank is the leading financial group in retail banking in Spain and one of the most important in Portugal. It has 15.6 million customers in the Iberian market and boasts the peninsula's leading business network.