

CaixaBank implements a new technology platform in its ATMs to offer the same user experience as mobile and web online banking

- **The ATMNow project makes CaixaBank the world's first bank to offer a fully omni-channel experience, with the same quality, image and service on all its digital channels.**
- **The bank plans to adapt its 9,000 ATMs to the new system by the end of July.**
- **As well as transforming the style and menu navigation, ATMNow offers new services, such as cash withdrawals in just two steps, and opens the door to banking that integrates multiple shared digital channels.**

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CaixaBank begins to deploy its new ATM technology platform, ATMNow, designed to overhaul the user experience and add new services and functions.

The new platform has been developed with the aim of offering the same banking and image services on ATMs as users experience on CaixaBankNow, the online banking channel accessible via the web and mobile app. Although the technological characteristics of the devices are completely different, ATMNow involves a comprehensive adaptation to the ATM environment of the user experience and service quality of CaixaBank's digital banking.

The project represents a technological milestone in digital services innovation, enabling the bank headed by Chairman José Ignacio Goirigolzarri and CEO Gonzalo Gortázar to become the world's first full omni-channel bank, able to deliver the same customer experience across all its digital channels.

The implementation of ATMNow began with the installation of the platform in 50 ATMs located in key points across Barcelona. The process will be extended over the coming days to the rest of Spain, seeking to complete deployment by the end of July with more than 9,000 ATMs on the CaixaBank network adapted. Furthermore, in the second half of the year, all the Bankia-network ATMs will be integrated to the platform.

New features added

In addition to standardising styles and browsing flows to unify the user experience with the web and mobile channels, ATMNow provides CaixaBank's ATMs with new services and functions that offer a more user-friendly and seamless interaction. Among other innovations, it improves the cash withdrawal process, which is simplified to only two steps.

It also features the addition of option menu customisation technology, enabling each user to have direct access to their most used features and options on the home screen. This personalisation will be conducted by default, each time the customer uses the ATM with their card without the need to reconfigure settings. Furthermore, the ATM screens have been redesigned to allow for more spaces to provide information to help users.

Through ATMNow, CaixaBank's full omni-channel nature paves the way for the creation of new services. For example, users will be able to set up operations through the app or on the web that they want to execute later at an ATM, upon identifying themselves. These new functions are planned to be integrated gradually.

ATMNow is a project conceived with new agile and design thinking methodologies. The process was devised taking into account feedback from customers of different ages and profiles, as well as groups of employees from the financial institution.

New phase in the deployment of facial-recognition technology for ATMs

The implementation of ATMNow will be accompanied by a new surge of facial-recognition technology facilities, offering customers withdrawals with less physical contact, while strengthening security in the use of terminals.

Currently there are more than 700 ATMs throughout Spain that feature this service, in which CaixaBank has been a trailblazer on a global level. The bank expects to reach 1,250 ATMs with biometric identification by the end of July 2021, thus, all the branches of CaixaBank's new model in Spain, will have at least one ATM integrating this feature. To facilitate use, customers will be able to sign up and register their biometric data from their mobile phone using CaixaBankNow, without having to be assisted by an adviser.

CaixaBank, the digital banking leader

Offering the best user experience in all physical or online customer service channels is one of the pillars of CaixaBank's 2019-2021 Strategic Plan. Currently, the bank has the largest customer base in Spain with a total of over 10 million users of all digital service channels.

Thanks to its digital transformation strategy, the company has been ranked among the best banks in the world for the quality of its digital products and services, receiving accolades such as the "World's Best Consumer Bank 2020" and the "Best Bank in Spain 2020" from the North

American magazine Global Finance. These awards are in addition to those obtained in the digital banking sector, such as “Best digital bank in consumer banking in Spain 2020”, and in the private banking sphere, in which CaixaBank has been named “Best Private Bank in Europe for its digital culture and vision 2020”.

In addition, the CaixaBankNow app has been ranked by Global Finance as the “Best Consumer Mobile Banking App in Western Europe” for the third year running.