

*Within the framework of Next Generation European Union funds*

## **CaixaBank offers access to the ‘Digital Kit’ and provides tools to boost the digitisation of microenterprises, retailers and the self-employed**

- **CaixaBank becomes the first bank in Spain to offer a complete offer to support the whole digitisation process of small companies and self-employed professionals: free processing of paperwork to apply for financial aid via NextGenerationEU, digital solutions and their installation and financing for unsubsidised services.**
- **Through Wivai platform, CaixaBank’s ‘Digital Kit’ is available to help small businesses with website creation and digital presence, e-commerce and social media management; the cybersecurity kit; digital tools for electronic invoicing or digital signature; process management with a POS Tablet; as well as a toolkit especially aimed at digitisation solutions for the agro-food sector.**
- **CaixaBank is committed to supporting its customers in improving the management, efficiency and competitiveness of their businesses in the current market context, in which digitisation is a key tool to boost their activity.**

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CaixaBank is boosting the digitisation of micro-enterprises, retailers and self-employed workers by supporting them throughout the entire digitisation process with its ‘Digital Kit’, the programme designed by the Spanish Government with NextGenerationEU, the economic recovery package to support the EU member states to recover from the COVID-19 pandemic. All those interested in the programme can make the most of the digital voucher that the bank is offering, which includes the free processing of paperwork to apply for the aid and a wide range of digital solutions and tools based on the customers’ needs. In addition, it is providing interest-free financing for the parts not funded by the programme (VAT).

This way, CaixaBank becomes the first financial institution to offer its customers a comprehensive service that covers the entire digitisation process of small enterprises and self-employed workers.

This marketing of digital solutions is framed within CaixaBank's commitment to supporting its customers in projects that helps improve the management, efficiency and competitiveness of their business in the current context, in which digitisation is a key tool to boost their activity.

The aim of the 'Digital Kit' programme, which has been funded with over €3 billion, is to boost economic productivity across Spain within the next three years through the digitisation of microenterprises, SMEs and the self-employed. Thanks to this programme, they will receive a digital voucher for an amount that varies according to the number of employees in each business. The solutions offered by CaixaBank are aimed at businesses classified as of 1-2 workers and 3-9 workers and include digital vouchers for a maximum amount of €2,000 and €6,000, respectively.

For SMEs with 10-49 workers, CaixaBank is offering a team of experts to provide advisory services, analyse their needs and support them throughout the entire process of applying for and processing the paperwork for the 'Digital Kit' subsidy.

### **Solutions tailored to the needs of each business**

Through its branch network and Wivai —CaixaBank Payments & Consumer's e-commerce platform— CaixaBank is making available both its own digital solutions and those designed by other leading partners to its customers, such as Comercia Global Payments, the bank's subsidiary offering retail services, and Vodafone Business, a digitising agent.

The digitisation solutions provided by CaixaBank are in line with the categories included in the terms of the 'Digital Kit': internet presence and website, e-commerce, social media management, business intelligence and analytics, process management, electronic invoicing, secure communications and cybersecurity.

Specifically, customers are offered three digital marketing solutions (website environment and digital presence, e-commerce and social media management) that will them to create their own store front on the internet, start selling online and attract new customers. It also features services that include content creation, product uploading and community manager services.

The cybersecurity kit includes protection software, vulnerability analyses, email, insurance and reports and audits, among others. Digital tools include electronic invoicing, which allows generating invoices in a structured manner; estimates, expense notes and tickets; and digital certificates and signatures. Through Comercia Global Payments, the bank is also offering the POS Tablet as an all-inclusive solution for businesses —featuring a software with a multitude

of functionalities suited to every sector, advanced statistics and training and product uploading possibilities— and a handheld order device for restaurants.

Specifically, for the agro-food sector, the 'Digital Kit' offers satellite crop monitoring solutions, the drafting of the digital field book and an agronomic management platform featuring agroclimatic data exploitation, cost control, delivery of alerts and information analysis and interpretation.

### **CaixaBank, the value of specialisation**

Thanks to its specialisation model, with a suite of products and services adapted to suit each sector, CaixaBank is setting the standard for retailers, businesses, the self-employed and entrepreneurs. The bank has specialised areas through which it offers products and services adapted to suit the specific needs of this sector with personal and comprehensive advice, not only through financial support, but by also offering personal advice on everyday business management aspects.

### **About Wivai**

Wivai is an e-commerce platform specialising in offering a selection of novelties that stand out for their high component of innovation and design in technology, home, mobility, protection, travel, sport and leisure. The company aims to provide the best market opportunities in order to help promote a new consumption model that is more enduring and committed to sustainability.

Anyone interested can review available offers online, buy a product or contract a service and access convenient and simple financing offered by CaixaBank. Customers receive their purchases directly at home. Wivai is part of the initiatives launched by CaixaBank and its payment and consumer finance subsidiary CaixaBank Payments & Consumer.