

## **CaixaBank lets public authorities to incorporate Bizum to the tax payment process systems**

- **More than 20 government bodies throughout Spain already have this immediate payment method for collecting taxes integrated into their systems, alongside the usual card, ATM and online payment options.**
- **The service makes it possible for anyone to pay taxes, regardless of which bank they use.**
- **CaixaBank expects to roll out this system in 2023 to over 100 city and provincial governments and other public institutions.**
- **CaixaBank is leader in terms of Bizum users, with 7.22 million customers registered at the close of 2022.**

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CaixaBank has launched a programme to make it possible for government agencies to integrate Bizum into their online platforms to make it easier to collect taxes and fines instantly and automatically. The bank now offers this new service to government entities that use its payment gateway to process tax payments. Around 20 government bodies in Spain use it, and CaixaBank hopes to deploy it to over a hundred over the course of 2023.

Tax payment through Bizum comes in addition to all the already available options at the government agencies online platforms: payment by card, through ATMs or through online banking. This is a service that everyone can use, regardless of which bank they are customers of.

From the end user's point of view, this feature is very easy to use. The taxpayer follows the usual process to make a tax payment through the website or app of the government agency. When it's time to make the payment, if the provider of the payment platform is CaixaBank and the agency has signed up for the service, the payer will be given the option to use Bizum, in addition to the usual options.

If the user chooses this payment method, detailed instructions will be provided: the user is asked for the phone number registered in Bizum and is instructed to open the banking app they normally use for this service. The payment request will appear automatically in Bizum; the user need only confirm it to make the payment.

### **Streamlined platform that guarantees the security of online payments**

Entities like the City Council of Toledo, the provincial council of Almería, the City Council of Girona, the provincial council of Segovia and the City Council of Valladolid already offer this payment method in their systems. Any government body can request this service from CaixaBank.

The service means the government body will receive the payment immediately, while offering the taxpayer every advantage in terms of the user friendliness and ease of use Bizum is known for, along with 24/7 availability. It is available for paying all kinds of fees/taxes, with the same limits on the amount that Bizum has (€1,500 per operation).

### **CaixaBank, the bank with the most Bizum users**

CaixaBank is the leading payment processor in Spain, with a total of 32.2 million cards issued, a market share for turnover of 30.7% and four million mobile payment customers. 23% of purchases made with CaixaBank issued cards are made with mobiles.

The financial institution is also a leader in terms of Bizum users, with 7.22 million customers registered at the close of 2022. Last year, the number of users of this service at CaixaBank grew by 15%. During the year, the bank's customers sent money through Bizum a total of 390 million times, 36.55% more than in the previous year. The trend in using Bizum in e-commerce is also on the rise, with CaixaBank customers making over 4.5 million payments in 2022.

### **CaixaBank, leader in mobile payments and in technological innovation**

Technology and innovation are essential for CaixaBank. With more than 11 million users of its digital banking service -the largest customer base in the Spanish financial sector- the bank works on a daily basis towards developing new models that are able to meet the requirements and needs of its customers and that bring closer its products, services and financial culture to all citizens.

This year, the American magazine *Global Finance* named CaixaBank as the "Most Innovative Financial Institution in Western Europe 2022", and "Best Consumer Digital Bank in Spain 2022". These prizes are in addition to the "Best Consumer Digital Bank for Online Deposits, Card and Investment Product Offerings in the World 2022" and "Best Consumer Digital Bank for Bill Payment & Presentment in the World 2022", and "Best Consumer Digital Bank for Lending in Western Europe 2022", also from *Global Finance*. Furthermore, the bank's online banking service, CaixaBankNow, has been named the best mobile consumer banking application in the world 2019, and in Western Europe in 2021, 2020, and 2018.

In addition, the use of data and artificial intelligence have earned the bank the prize for "Best Bank in the World in Data Analysis and AI 2022" at the *Banking Innovation Awards* of *Qorus-Accenture*, and "Best Private Bank in Europe in Data Analytics and AI 2022 and 2021" from the *Financial Times* Group's *PWM* magazine.