

CaixaBank becomes the first financial institution in Spain to launch an app that allows mobile phones to be used as point of sale devices, without the need for an additional device

- ***CaixaBank has created an app that enables contactless payments of any amount to be managed quickly and easily from Android devices, without the need for an additional device.***
- ***The service provides the advantage of being able to make card payments anywhere.***
- ***The CaixaBank app offers functionalities similar to those of a traditional POS (point of sale) terminal and the option of sending the receipt to customers by email or by QR code.***

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CaixaBank launches Smartphone TPV, a solution designed for businesses, professionals and the self-employed of any size and sector, enabling them to easily accept card payments of any amount from mobile devices, without the need for an additional device, as was previously necessary.

It is the first time in Spain that a financial institution has launched an app that converts a mobile phone into a POS terminal. CaixaBank's new app takes contactless payments and manages them with the same security as a traditional POS terminal. It is compatible with Visa and MasterCard cards, and lets you view the history of transactions made and the details of each one in real time.

A user experience that provides mobility and flexibility

This solution enables the bank to help improve the shopping experience for customers, benefiting businesses that need mobility and flexibility in the payment experience such as professionals who travel to customers' homes for work; restaurants; retailers who make deliveries; and large retailers among others.

Merchants who want to convert their phone into a payment terminal simply download the Smartphone TPV app on their mobile phone, which is now available on the Google Play Store. The app is compatible with all Android devices, be they phones or tablets, if they have version 8 or higher of the operating system and also NFC.

As a CaixaBank customer, upon signing up for the service, the merchant receives the login credentials for accessing the application and simply enters them in the app to start using it. When making a sale, the amount of the transaction must be entered on the main screen and then the customer must hold their card (both physical or digital) up to the phone with the app installed. If

required by the transaction, the application asks for the PIN. After confirming the purchase, the option to generate a receipt will appear and it can be sent to the customer by one of three methods: displaying it on the screen, sending it by email or generating a QR code. The CaixaBank application also lets you manage refunds.

Customers who sign up and want a compatible Android mobile phone will also have three Samsung models available at Wivai, which they can purchase at a special discount price and finance them with CaixaBank at 0% APR.

CaixaBank, the leading bank offering services for retailers, professionals and the self-employed

The launch of the new service will further strengthen CaixaBank's leadership in retail services, a sector in which the bank, through Comercia Global Payments, has upwards of 645,000 POS terminals across retail outlets and a market share of 31.2%.

Technology and innovation are crucial 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 daily to develop new models that are able to meet the requirements and needs of its customers, bringing its products, services and financial culture closer to all citizens.

As a result of its specialisation model, CaixaBank is a benchmark for retailers, professionals and the self-employed in all kinds of services needed to develop their businesses. Customers are catered for through CaixaBank Negocios, the division that develops products and services adapted to suit their specific needs. CaixaBank Negocios offers personalised and comprehensive advice, not only through financial support, but also by accompanying them in the day-to-day management of their business.

This bespoke service is currently offered from the 70 Store Negocios branches located nationwide, and through the more than 2,500 advisers specialising in this segment who work in the bank's branch network. CaixaBank Negocios also has communities specialising in particular sectors such as restaurants (CaixaBank Food&Drinks); pharmacies (CaixaBank Pharma); and health and wellness (CaixaBank FeelGood), which address the specific needs of businesses operating in these fields.

About Comercia Global Payments

Comercia Global Payments offers the very best technology and software solutions for payment processing and management, based on strong partnerships and a strong commitment to our customers and employees. As a joint venture between CaixaBank and Global Payments, Comercia Global Payments shares the goals of both companies, providing the best and most complete payment management service to the largest number of customers and businesses in order to satisfy their needs with flexibility and a high capacity for adaptation.

By launching Smartphone TPV, Comercia Global Payments strengthens its position as a leading payment service provider in Spain.

Innovation, ongoing improvement and exceeding our customers' expectations are among the company's core values, the cornerstone of the entire organisation and the key to our management model.

