

## CaixaBank lets customers split the cost of direct debit bills through Bizum

- CaixaBank has added a new feature to its online banking to enable customers to split the amount of their bills using Bizum with a single click.
- This will enhance the user experience, with the operation of splitting expenses activated automatically and the total amount of the bill retrieved, meaning that the user does not have to memorise it.
- CaixaBank is the bank with the largest digital customer base in Spain, boasting upwards of 11 million users of its CaixaBankNow and imagin apps and the web channel.

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CaixaBank is launching a new feature in its online banking to enable shared bill payments using Bizum. The CaixaBankNow app now includes the option to easily share direct debit charges between several people.

This is a service designed for a range of joint expenses, such as rent paid on a shared flat or the cost of utilities with a partner. The biggest advantage is the enhanced user experience, since in just one click the customer can activate the entire transaction and have the total amount on screen, without having to remember it, to split as he or she sees fit.

To use the service, CaixaBank customers simply go to the bill details in the 'My Bills' section. From there, they can select the option to split the expense using Bizum. The Bizum transaction starts automatically, and the total amount of the bill is displayed on the screen without the user having to do anything. The customer can change this amount, if they wish, and then select the person they want to send the payment request to.

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

CaixaBank currently has the largest digital customer base among financial institutions in Spain, with more than 11 million customers of its CaixaBankNow and imagin online banking services. It is also the leading bank in terms of the number of Bizum users, with 7.43 million registered customers at the end of April. CaixaBank has recently become the first financial institution to make it possible for government agencies to integrate Bizum into their online platforms for collecting taxes and fines instantly and automatically.

This year, the American magazine *Global Finance* named CaixaBank as the "Most Innovative Financial Institution of 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 Consumer Mobile Banking App" in the world 2019, and in Western Europe in 2021, 2020, and 2018.

Furthermore, the use of big data and artificial intelligence has earned the bank the accolade of "Best Bank in the Analytics and Al category 202222" at the Qorus-Accenture Banking Innovation Awards, and "Best Private Bank for Big Data Analytics and Al in Europe 2022 and 2021" by the Financial Times Group's PWM magazine.





