

Recognition of the digital transformation and innovation

Global Finance recognises CaixaBank's digital transformation with 14 awards, a record for the bank

- **CaixaBank has been awarded 'Best Consumer Digital Bank in Spain' for the eighth consecutive year and 'Best Consumer Digital Bank in Innovation and Transformation in Spain' for the first time, among other awards.**
- **Global Finance presented nine digital national awards to CaixaBank, three digital continental awards and 2 global awards for innovation projects in a single financial year, cementing the bank as a leader in the digital banking sector.**

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Global Finance magazine has recognised CaixaBank's digital transformation and its commitment to innovation with 14 awards this year, a record figure for the company, which cements its position as a leader in the digital banking sector globally, and as a pioneer in the use of new technologies to offer the best service to customers. With more than 11 million digital banking users, CaixaBank has the largest digital customer base in Spain's financial sector.

In 2023, the U.S. magazine has awarded CaixaBank nine national awards and three continental awards as part of its "*World's Best Consumer Digital Banks Awards*", the 24th edition of which were held this year. Notable amongst the national awards received were 'Best Consumer Digital Banking Mobile App in Spain 2023', 'Best Consumer Digital Bank in Innovation and Transformation in Spain 2023' and 'Best Integrated Online Consumer Bank in Spain 2023'. In addition, for the eighth year in a row, CaixaBank received the top national award: 'Best Consumer Digital Bank in Spain 2023'.

With respect to the continental prizes, the bank was chosen as 'Best Consumer Digital Bank for its Product Line-up in Western Europe 2023', 'Best Consumer Digital Bank in Invoice Submission and Payment in Western Europe 2023' and 'Best Consumer Digital Bank in Loans in Western Europe 2023'.

The winners of the *World's Best Consumer Digital Banks* are chosen by the editors of the magazine after an evaluation of the candidacies by a panel of judges from Infosys, a leading technology consultancy that, in its analysis, took into account the strategic strengths of the banks to attract and retain customers, the success in offering digital services, the growth of the digital customer base, the design and functionality of the web and mobile digital banking platforms, and other criteria.

As noted by Joseph Giarraputo, founder and editorial director of Global Finance, “with the rapid advances in artificial intelligence and machine learning, the standards of digital banking products are constantly evolving. These prizes seek to recognise the financial institutions that are leading the race for digitisation”.

Innovative project: Insights Center/Customer Experience LABs

The awards from the 24th edition of the *World's Best Consumer Digital Banks* are in addition to those obtained by CaixaBank at *The Innovators Awards*, also from Global Finance magazine, which have recognised the most innovative banking projects that are setting the technology trends in the global financial sector for eleven years.

This year, CaixaBank has seen two of its projects recognised: the *Insights Center* and the *Customer Experience LABs*, recognised as a featured project at the global level in the category of 'Best Corporate Laboratories in Financial Innovation', and CaixaBank's carbon footprint for individuals, in this case in the 'Innovation in Sustainability' category.

CaixaBank's *Insights Center* is the bank's R&D hub, specialising in analysing customer needs and designing innovative solutions. Opened in 2022, its goal is to further the design of an omnichannel experience based on a customer-centric strategy and a 360° vision. Thanks to the work done at the centre, CaixaBank is up to date on the latest market trends, which it uses to improve and develop its products and services and, consequently, the customer experience. The *Insights Center* is one of the most outstanding projects created by the *Customer Experience LABs* of CaixaBank, where multidisciplinary teams work with agile methodologies to further improve the strategy of the omnichannel experience to offer the best customer experience.

Furthermore, CaixaBank's carbon footprint calculator for individuals was the first in the sector in Spain, supplied with data from user transactions and certified by environmental experts like Global Factor and AENOR. The purpose of this new service is to raise awareness amongst CaixaBank's customers of the need to look for more sustainable solutions to reduce the carbon footprint and have a more positive impact on society.

Here is the complete list of the digitisation and innovation awards from Global Finance in 2023:

- Best Consumer Digital Bank in Spain 2023
- Best Consumer Digital Banking Mobile App in Spain 2023
- Best Consumer Digital Bank in Innovation and Transformation in Spain 2023
- Best Integrated Online Consumer Bank in Spain 2023
- Best Consumer Digital Bank for its Online Product Line-up in Spain 2023
- Best Consumer Digital Bank in Invoice Submission and Payment in Spain 2023
- Best Consumer Digital Bank in Loans in Spain 2023
- Best Consumer Digital Bank in Open Banking APIs in Spain 2023
- Best Institutional Digital Bank for Online Cash Management Services in Spain 2023
- Best Consumer Digital Bank for its Product Line-up in Western Europe 2023

- Best Consumer Digital Bank in Invoice Submission and Payment in Western Europe 2023
- Best Consumer Digital Bank in Loans in Western Europe 2023
- Innovative project in the 'Sustainability' category 2023: carbon footprint calculator for individuals
- Innovative project in the category 'Corporate Financial Services Laboratories 2023': customer experience LABs and the Insights Center

CaixaBank, leader in innovation

These 14 new prizes for the digital transformation and innovation provide continuity to years of accolades for CaixaBank's excellence in innovation, including this year's prize for the 'Best Digital Bank in Western Europe 2023' from the magazine *Euromoney*.

In addition, in the field of the private banking, CaixaBank was chosen 'Best Private Bank For Digital Marketing & Communication In Europe 2023' by the British magazine *PWM* (Financial Times Group).

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 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.