

CaixaBank strengthens its technological offer for businesses with a platform capable of integrating payment services and business management

- ***The solution is adaptable both for small businesses and for major brands***
- ***Calzedonia, a company specializing in stockings and swimwear, and belonging to the Oniverse group, has already deployed the CaixaBank system throughout its business network, more than 280 shops in Spain***
- ***The new service adds functionalities that improve the user experience for the company and for the final customer, such as the possibility of securely saving the means of payment in order to carry out recurring payments, offline payments to ensure transactions with no connection and the sending of electronic receipts via QR code***

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CaixaBank has added a new advanced payment solution to its service offer for businesses, which goes far beyond simply processing payments. This is a technological platform designed by Comercia Global Payments, a company specializing in business solutions partly owned by the multinational Global Payments and CaixaBank, which, in addition to managing card transactions, is integrated into the management systems of the business in order to automate payment management and improve control of daily operations.

This new solution provides businesses with a flexible, scalable and customized tool, which makes both the experience of the customer when making payments and the day-to-day running of the business so much easier. It allows payments to be automated, reducing operational errors and scaling the business without the need to change the payment infrastructure, improving efficiency and control. CaixaBank is the only bank that offers its clients a solution with these characteristics, combining the latest technology with all the guarantees, services and provisions specific to a financial institution.



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Advanced technology with banking services

The platform is built on highly resilient architecture, with multiple servers distributed in different geographical locations. This guarantees the continuity of the service, even if there are technical incidents, and ensures that payment operations never stop.

The new service adds functionalities that improve the paying experience both for the business and for the final customer, such as dynamic currency conversion, which allows overseas customers to pay in their currency; the possibility of securely saving the means of payment in order to carry out recurring purchases; *offline* mode to continue operating with no connection; or *electronic receipt* via QR code, which provides digitization and reduction in use of paper.

The solution also offers capabilities such as in-person tokenization, which makes it possible to securely register the customer's payment details at the time of paying. This functionality is especially useful for loyalty programmes or recurring payments, making the process very fast and easy for the customer, and guaranteeing maximum data processing security, with end-to-end encryption, external audits and continuous monitoring.

These capabilities are complemented with **direct integration into the management systems of the business**, which automates payments, eliminates manual tasks and reduces errors, allowing increased operational efficiency.

Partnership with Calzedonia for incorporating the system in their shops in Spain

Calzedonia, a company of reference in the fashion sector with a wide commercial network in Spain, is one of the first businesses to incorporate this solution. This implementation allows their establishments to manage all payment transactions in a centralized and integrated way—sales, authorizations, captures, refunds and cancellations—optimizing daily operations at the sales point and improving the experience both for staff and for customers.

The Italian stocking and swimwear company has been added to the 640,000 customers of the bank, which has a market share of more than 30%. This addition strengthens the positioning of the entity as a strategic member both for major businesses and for small businesses.

Advanced technology with banking services

The platform is adaptable not only for major brands such as Calzedonia, but also for businesses of all types, given that it is completely scalable and is constantly updated without affecting the transactions of the business. This architecture allows management of businesses with few POS terminals all the way up to major deployments, with all the backup, security and offer you would expect from a banking service.



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The solution is adapted to the needs of each business thanks to its own development team, able to implement improvements and customizations in record time, which guarantees an agile reply to the specific needs of every client.

About Comercia Global Payments

Comercia Global Payments' mission is to give the highest quality payment management service in the world, via solid alliances and a deep commitment to our clients and employees. As an affiliate company of CaixaBank and Global Payment, Comercia Global Payments shares the objectives of these companies offering the best and most complete payment management service to the greatest number of clients and intermediaries in order to satisfy their needs with flexibility and a high capacity to adapt.

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

Comercia Global Payments has strengthened its position as the leading payment services supplier in Spain.

About Calzedonia

Calzedonia is dedicated to the production and marketing of underwear, stockings, socks, *leggings* and swimwear. It was founded in 1986 in Verona (Italy) by Sandro Veronesi, chairman and *managing director* of the Oniverse Group. From the beginning, the company was characterized by its broad product range offering not only essentials but also the latest trends; all the while looking for the perfect balance between quality and comfort. Currently, the brand operates in 53 markets with more than 2,000 physical shops all around the world and an *e-commerce* channel in 38 countries.



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