Mobile as main driver for innovation in retail banking

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An overview of CaixaBank

CaixaBank is the leading financial group in Spain, both in banking and insurance and it is developing a strategy of diversification with stakes in international banks and also within leading service companies.

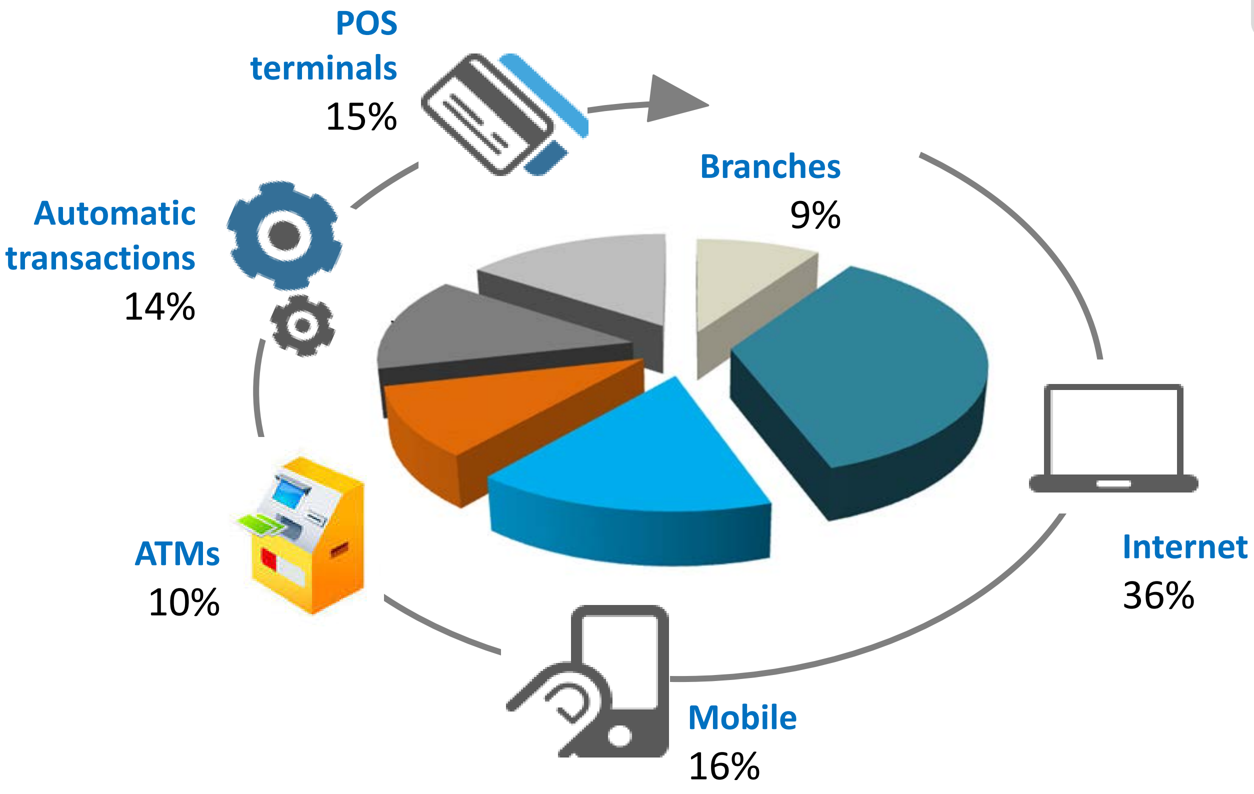
14.1M Customers

32K Employees

6K Branches

10K ATMs

CaixaBank's mutil-channel strategies



Shifting our customers from physical branches to digital channels

Currently, over 91% of our transactions are carried via electronic channels

52%

Internet & Mobile

History of our mobile channel

98

SMS Alerts

01

"la Caixa" inaugura 1.230.000 nuevas oficinas

Mobile phone website

08

Smartphone Apps

10

CaixaMóvil Store

12

SmartTV Apps

13

mobile shopping
sitges 2010

Payment by NFC mobile

14

Wearables Apps

Where we are today........

Alerts service
Over 2M SMS/month

Native applications
For all platforms
Smartphones & tablets

Línea Abierta Móvil
400 different operations
Over 2M clients/month

Línea Abierta
Entrar
Ver demo particulares
Ver demo empresas

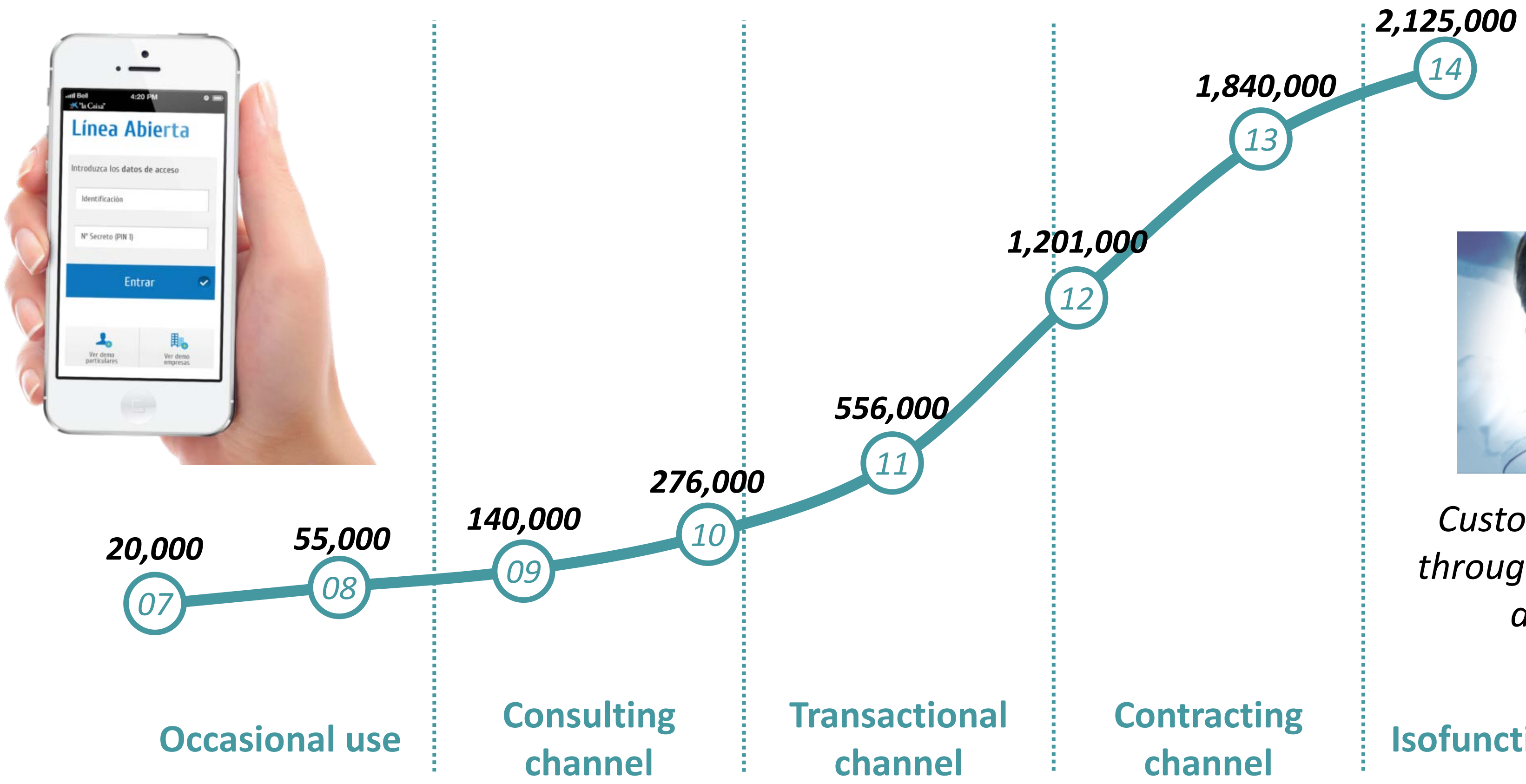
Caixa AppStore
Around 80 different Apps
Over 10M downloads

Mobile Contactless Payments
SIM based NFC commercial launches
Movistar, Orange and Vodafone
Contactless Stickers
Contactless Wristbands

Wearable banking
Google Glass
Sony Smartwatch
Contactless Wristbands

CaixaBank's mobile channel strategy

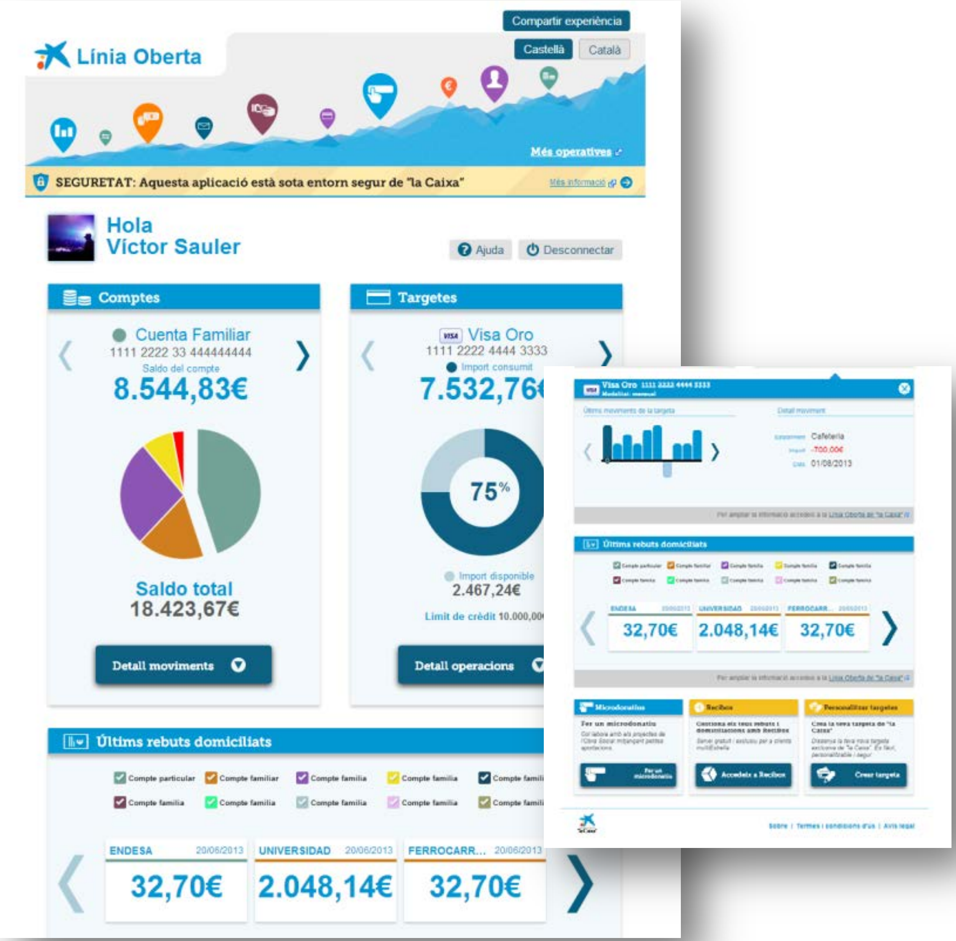
Clients/month Línea Abierta Móvil



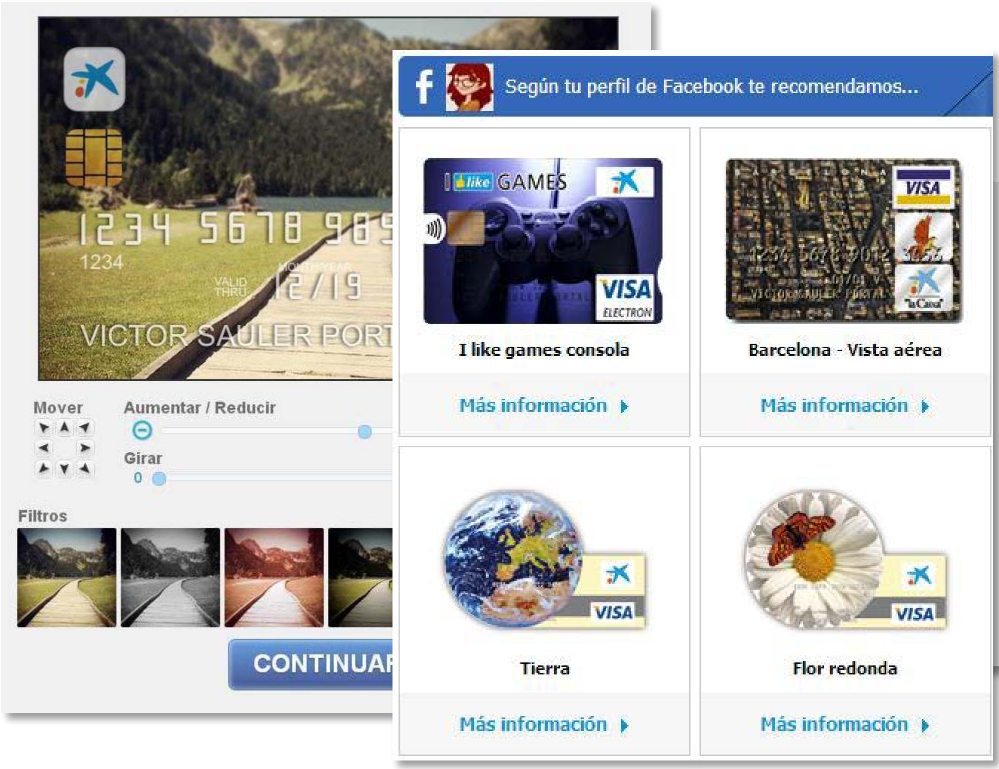
Customers connected through multichannels and multidevices

New channel: ‘Línea Abierta’ on Facebook

- ✓ ***Secure environment****. Facebook does not have access to private customer data.*
- ✓ *Information displayed in **visual dashboards***
    - ✓ ***Account information** and last movements*
    - ✓ ***Card information** and last operations*
    - ✓ ***Receipt information***
- ✓ *Additional functionalities:*
    - ✓ ***Micro-donations** to charity causes*
    - ✓ ***Personalized Cards** with Facebook*


Línia Oberta
Compartir experiència
Castellà
Català
Més operatives
SEGURETAT: Aquesta aplicació està sota entorn segur de "la Caixa"
Més informació
Hola
Víctor Sauler
Ajuda
Desconnectar
Comptes
Cuenta Familiar
1111 2222 33 444444444
Saldo del compte
8.544,83€
Saldo total
18.423,67€
Detall moviments
Targetes
Visa Oro
1111 2222 4444 3333
Import consumit
7.532,76€
75%
Import disponible
2.467,24€
Límit de crèdit 10.000,00€
Detall operacions
Últims rebuts domiciliats
Compte particular
Compte familiar
Compte família
ENDESA
20/06/2013
32,70€
UNIVERSIDAD
20/06/2013
2.048,14€
FERROCARR...
20/06/2013
32,70€
Visa Oro 1111 2222 4444 3333
Cafeteria
-700,00€
01/08/2013
Microdonatius
Rebuts
Personalitzar targetes
Accedeix a Rebuts
Crear targeta

New services in Social Networks


Según tu perfil de Facebook te recomendamos...

1234 5678 989
1234
VALID THRU 12/19
VICTOR SAULER PORT
Mover
Aumentar / Reducir
Girar
0
Filtros
CONTINUAR
I like games consola
Más información
Barcelona - Vista aérea
Más información
Tierra
Más información
Flor redonda
Más información

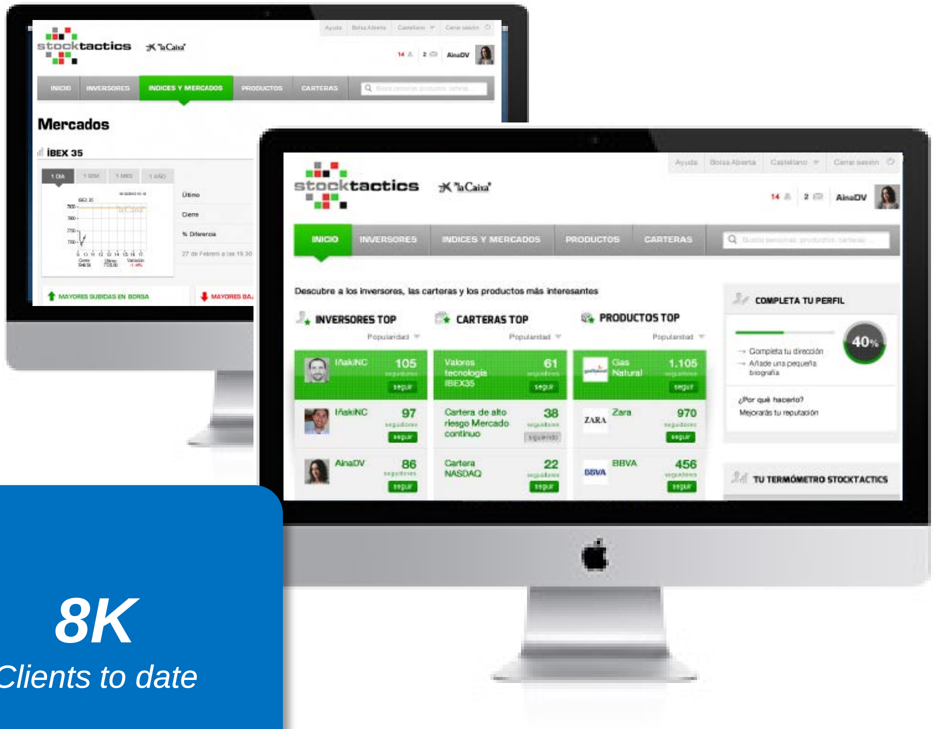
VISA
1234 5678 9012 3456
VICTOR SAULER PORTAL
"la Caixa"

- ✓ Customized cards from Facebook profile's
- ✓ Card recommendations based on Facebook profile

Stocktactics

Exclusive social network for investor customers of ”la Caixa”

- ✓ *Sharing **investment strategies***
- ✓ *Operations with **virtual or real portfolios***
- ✓ *Link with **Bolsa Abierta** for real-time operations*
- ✓ *Accessible from **mobile applications** (iPhone, Android)*


stocktactics
"la Caixa"
Ayuda
Bolsa Abierta
Castellano
Cerrar sesión
14
2
AinaDV
INICIO
INVERSORES
INDICES Y MERCADOS
PRODUCTOS
CARTERAS
Mercados
IBEX 35
1 DÍA
MAYORES SUBIDAS EN BOLSA
COMPLETA TU PERFIL
40%
TU TERMÓMETRO STOCKTACTICS

Descubre a los inversores, las carteras y los productos más interesantes

INVERSORES TOP		CARTERAS TOP		PRODUCTOS TOP	
IñakiNC	105 seguidores seguir	Valores tecnologia IBEX35	61 seguidores seguir	Gas Natural	1.105 seguidores seguir
IñakiNC	97 seguidores seguir	Cartera de alto riesgo Mercado continuo	38 seguidores siguiendo	Zara	970 seguidores seguir
AinaDV	86 seguidores seguir	Cartera NASDAQ	22 seguidores seguir	BBVA	456 seguidores seguir

→ Completa tu dirección
→ Añade una pequeña biografía
¿Por qué hacerlo?
Mejorarás tu reputación

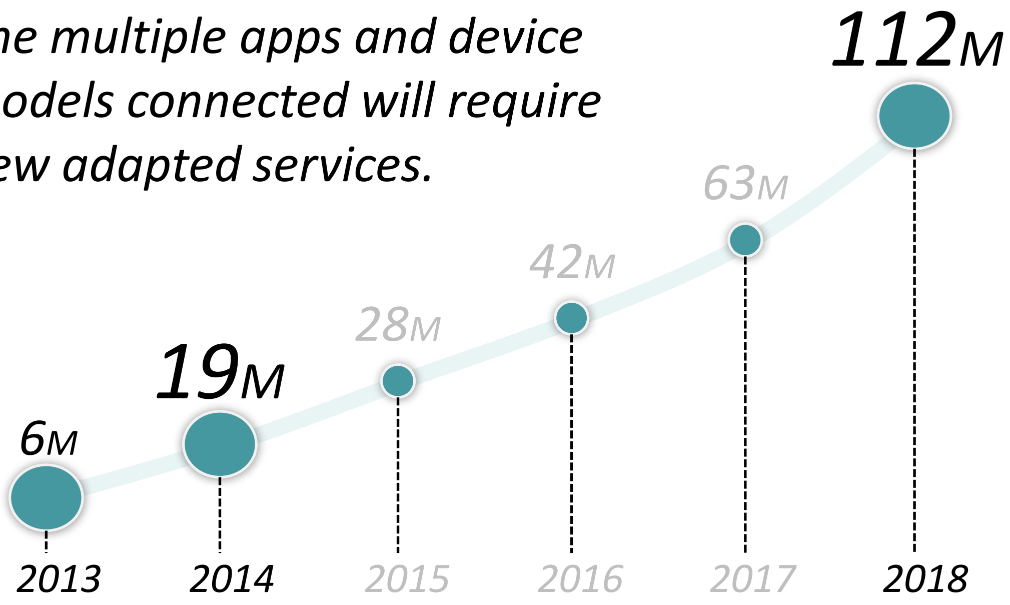
8K

Clients to date

Swift shift in mobile banking – *the wearables*

Electronic devices that we wear on ourselves (instead of just carrying them with us) interacting with us or with other devices to carry out a specific task.

The multiple apps and device models connected will require new adapted services.



Their global sales will multiply by 500 in 4 years time.

Source: IDC – 10/04/2014

Our wearable experience

Contactless Stickers

Feb. 2013

VISA
contactless

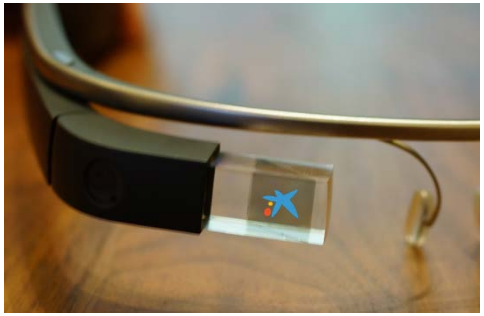
SONY
IBEX 35
▲ 9.918,50
+22,30
+0,23%
30/01/2014 12:03:35
1 de 3

Smartwatch App

Feb. 2014

Google Glass App

Jan. 2014



contactless

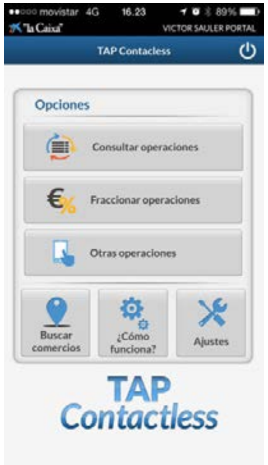
Contactless Wristbands

Jul. 2014

Contactless Sticker - VISA

TAP Visa contactless

First payment service via mobile device with a “sticker”


movistar 4G 16.23 89%
"la Caixa"
VICTOR SAULER PORTAL
TAP Contacless
Opciones
Consultar operaciones
Fraccionar operaciones
Otras operaciones
Buscar comercios
¿Cómo funciona?
Ajustes
TAP Contactless

movistar 4G 16.23 89%
"la Caixa"
VICTOR SAULER PORTAL
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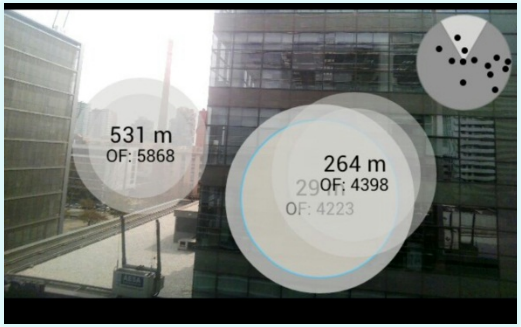
Ajustes
TAP Contactless

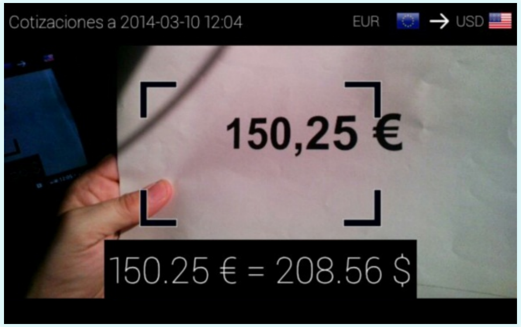
Purchases are managed from the TAP Contactless application for iPhone and Android.

Available since February 2013

Google Glass App

GLASS


531 m
OF: 5868
264 m
OF: 4398
29
OF: 4223


Cotizaciones a 2014-03-10 12:04
EUR → USD
150,25 €
150.25 € = 208.56 $

Branch offices search engine

Nearby offices
Search by address
Augmented reality

Currency converter

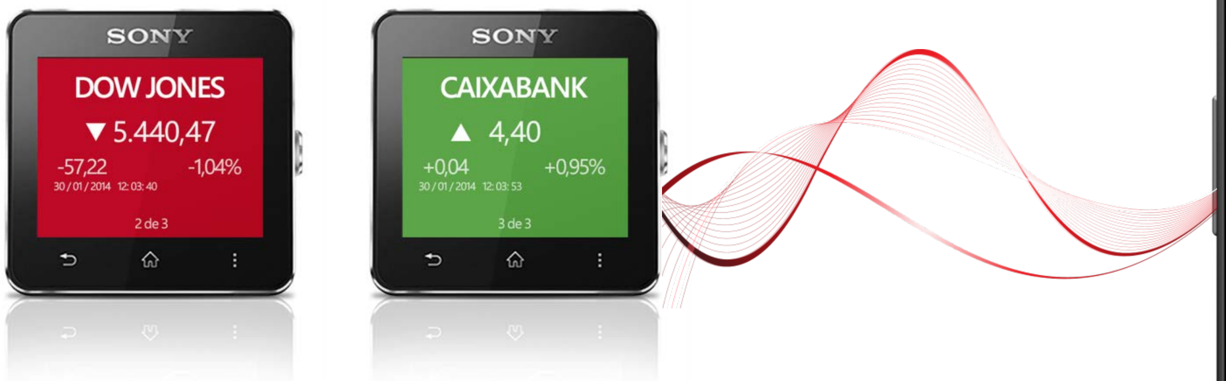
European Bank exchange rate
Character recognition
Over 50 different currencies

Available since January 2014

App Smartwatch

2,200 downloads

Bolsa Abierta available for Sony SmartWatch 2

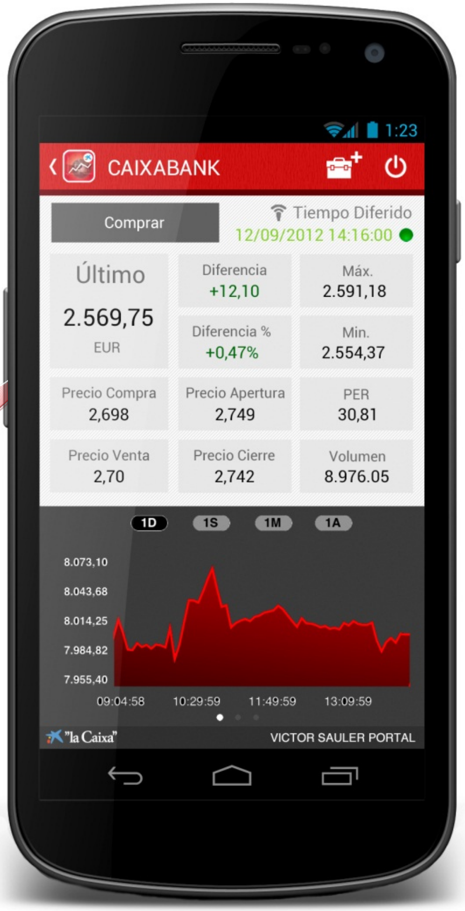


SONY
DOW JONES
▼ 5.440,47
-57,22 -1,04%
30/01/2014 12:03:40
2 de 3

SONY
CAIXABANK
▲ 4,40
+0,04 +0,95%
30/01/2014 12:03:53
3 de 3

The watch displays the evolution of the user's favourite shares & stocks.

Once selected on the watch, the Bolsa Abierta app is launched (on the moble device) to show further details.



1:23
CAIXABANK
Comprar
Tiempo Diferido
12/09/2012 14:16:00

Último 2.569,75 EUR	Diferencia +12,10	Máx. 2.591,18
	Diferencia % +0,47%	Min. 2.554,37
Precio Compra 2,698	Precio Apertura 2,749	PER 30,81
Precio Venta 2,70	Precio Cierre 2,742	Volumen 8.976.05

1D
1S
1M
1A
8.073,10
8.043,68
8.014,25
7.984,82
7.955,40
09:04:58
10:29:59
11:49:59
13:09:59
"la Caixa"
VICTOR SAULER PORTAL

First financial institution in Europe offering a Smartwatch app to monitor favorite stocks

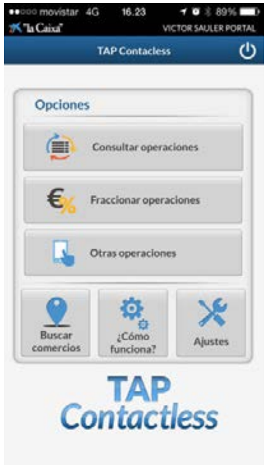
Available since February 2014

15K wristbands

VISA Contactless Wristband

Visa contactless wristband

First wristband that allows our customers to make purchases by brining the wrist close to a POS terminal



movistar 4G 16.23 89%
"la Caixa" VICTOR SAULER PORTAL
TAP Contacless

Opciones
- Consultar operaciones
- Fraccionar operaciones
- Otras operaciones

Buscar comercios | ¿Cómo funciona? | Ajustes

TAP Contactless

movistar 4G 16.23 89%
"la Caixa" VICTOR SAULER PORTAL
TAP Contacless

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Buscar comercios | ¿Cómo funciona? | Ajustes

TAP Contactless

Purchases are managed from the TAP Contactless application for iPhone and Android.

Available since July 2014

Innovation continues....

wearable
FINAPPS
PARTY
24-25 oct. 2014

A leading Hackathon for young developers, designers, creators and innovators.

Aim: creating mobile application prototypes for financial services

Thank you