

## **CaixaBank consolidates its position in mobile banking and partners with Apple to enhance customer experience**

- **CaixaBank strengthens its leading position in mobile payments in Spain with 4.4 million customers having cards activated on mobile devices and more than 800 million transactions performed in the last 12 months**
- **CaixaBank takes another step forward in its commitment to mobile payments and becomes the first Apple partner in continental Europe to offer e-commerce split payments with Apple Pay**
- **In the coming months, customers purchasing online using Apple Pay will be able to split payments with CaixaBank credit cards**
- **This partnership is an example of CaixaBank and Apple's commitment to improving customer experience in digital banking**

**Barcelona, 18<sup>th</sup> of October, 2024**

CaixaBank closed the first months of the year with 4.4 million customers with cards linked to mobile devices, figures that are on the rise, with more than 800 million transactions in the last 12 months.

With this, the bank reinforces its position as a benchmark in payment methods in Spain and reaffirms forecasts that point to the growth of mobile phones as means of payment among users.

According to data from CaixaBank cards towards the end of the first half of 2024, more than 30% of in-person purchases made in Spain with CaixaBank cards were made using mobile phones.

In line with this, and as a further demonstration of the bank's firm commitment to improving the customer experience, CaixaBank, through CaixaBank Payments & Consumer, has signed a pioneering agreement with Apple.

As a result of this partnership, CaixaBank customers with iOS 18 and iPadOS18 will soon have the option to pay in full or spread the cost over multiple months directly at the point of purchase when paying with their CaixaBank cards in Apple Pay. Customers that decide to choose this option will have the choice to do so when shopping online using Apple Pay and in-app on iPhone, iPad and Apple Watch.

This new functionality will allow customers to see payment options available to them, understand cost including any interest, and choose how they'd like to pay before completing their purchase.

### **Terms of payments in instalments**

This new payment splitting option offers even more flexibility in online purchases for CaixaBank customers who have a MyCard or another CaixaBank credit card linked to Apple Pay. CaixaBank customers can access this method of paying in instalments through their credit cards when making a purchase with an iPhone or iPad, and they can choose between several instalments to split their purchase.

CaixaBank is the first company in mainland Europe that has entered into this partnership with Apple to offer this new service; it now forms part of a larger group of partnerships between the technology giant and other international financial institutions.

This partnership is another example of CaixaBank's staunch commitment to innovation and engaging with its customers. The company views this collaboration with Apple as an opportunity to work on the gradual improvement of its services. By speeding up the purchase process and offering the option to divide payments into instalments, shoppers can enjoy a faster user experience.

### **CaixaBank, at the cutting edge of payment services**

CaixaBank has taken part in projects that are at the cutting edge of payment services on an international scale: it was a pioneer in its commitment to contactless cards, innovated with the creation of the first wearables that could be used to make payments and was the first bank in Spain to commit to NFC mobile payments.

The company currently offers a wide range of payment management services. CaixaBank also allows payments to be made from all kinds of mobile environments: iPhone, Samsung and even Garmin and Fitbit watches. It has also become the first Spanish bank to be compatible with SwatchPAY!, allowing payments using Swatch's analogue watches.

### **About CaixaBank Payments & Consumer**

CaixaBank Payments & Consumer, a wholly-owned subsidiary of CaixaBank, is the financial group's entity specialising in consumer financing and payment methods. The company is the leader in card payments in Spain, with a total of 31.2 million units sold and a 31% share in invoicing purchases. In Spain, it manages an outstanding credit of over €12.3 billion.

CaixaBank Payments & Consumer comprises 16 companies related to consumer spending and payment, which are wholly-owned subsidiaries or co-owned with strategic partners, with the aim of accelerating and expanding CaixaBank's capabilities.