

More than one million "la Caixa" customers use their mobile devices to conduct financial transactions

More than one million "la Caixa" customers use their mobile devices to conduct financial transactions, according to the bank's figures. This represents a new record number for active users of Línea Abierta Móvil, "la Caixa"'s mobile banking channel.

The popularity of smartphones and tablets, along with an increase in the number of remote transactions, common over the summer period, have driven growth in demand for "la Caixa"'s mobile services. Specifically, 55 million transactions via mobile telephones and tablets were recorded in August. Since the start of 2012 the number of transactions conducted via the "la Caixa" mobile banking platform stood at 300 million, 330% more than in the previous year.

In comparison, the total number of transactions recorded by the ATM network over the year stood at 320 million. In fact, since June the number of mobile transactions has exceeded the number of transactions at ATMs.

65 applications providing services to "la Caixa" customers and non-customers

The increase in transaction numbers has also been driven by the growing range of services available. "la Caixa" currently offers 65 applications, all free of charge and compatible with the technical specifications of each of the varying mobile devices and operating systems. The bank's applications have been downloaded more than 4 million times via the different platforms, representing 6,600 downloads each day and an average of 4.5 downloads per minute.

"la Caixa" apps provide access to a wide range of services, including account management, transactions, financial market investments, credit card personalisation based on the images stored on the mobile device and even services that can be used by non "la Caixa" customers, such as payment services for bills and university tuition fees, a currency convertor and the "Learn to save" educational program.

As well as making its apps available via the leading mobile applications stores (App Store, BlackBerry, etc.), "la Caixa" is the only bank to have created its own

downloads "Store", which can be accessed via the "la Caixa" website (www.lacaixa.es).

Other mobile services: websites and alerts

As well as the applications, "la Caixa" also provides mobile websites for individual and business customers, offering a wide range of transactions 24 hours a day.

The third main suite of mobile services is represented by alerts, which are messages sent to the user's handset notifying them of certain operations or useful market information. Including SMS information alerts, the number of customers using some kind of "la Caixa" mobile service stands at 2.6 million.

The "la Caixa" mobile banking customer

"la Caixa" customers connect to the system on average 7 times a month and conduct 6 transactions per connection. The most common operations are balance enquiries, card operations, transfers and bill enquiries.

In terms of devices, the majority of "la Caixa" mobile service customers operate using iPhones, iPads and Samsung handsets. iOS has a market share of some 44%, while Android systems represent 39% of transactions.

"la Caixa", winner of the world's most innovative bank award

The bank's extensive range of services and its long-term commitment to innovation and developing new services has placed "la Caixa" amongst the leading international operators in mobile banking.

"la Caixa" was recognised in 2011 as the world's most innovative bank at the Global Banking Innovation Awards, a prize that 200 banks in 40 countries aspired to win.