

# Customer relationship

Customer experience

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Solutions for customers

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## Customer experience

One of the Group's Strategic Priorities is a **new standard in customer experience**, that is, to ensure that the customer experience is distinguished by its simplicity, transparency, and swiftness, to further the customers empowerment and to offer them personalized advice. In 2018, BBVA's value proposition with its clients evolved with focus on several value streams: Open Market, DIY – Do it yourself, Physical & Human touchpoints, Advice and Smart Interactions, for both retail and company projects. In this sense, the solutions were more aligned with the needs of the customers, which had a direct effect on the customer experience. In parallel, BBVA also wants to be prepared to face possible disruptive trends that can change the current paradigm, which is why we also work on projects that may have an impact over a time horizon.

Through new ways of doing things and organizing (working in agile and applying a new operating model) the development of solutions is prioritized, a greater alignment and coordination at the Group level is created and the development of **global solutions** is motivated. All this contributes to offer better solutions in less time for customers while improving internal efficiency. In addition, BBVA works with an open banking mentality, which means working with third parties to offer customers the best solutions available in the market and also to be able to offer these solutions to the clients of these third parties.

Over the 2018, BBVA continued to build global products and capabilities. One example of this is **GloMo** (GLocal Mobile), a mobile banking platform developed globally by BBVA that is already available in Mexico and Uruguay, and is expected to be launched in Peru in 2019. This new BBVA application is the first one that has been built on a global development platform, which provides efficiency and optimizes resources, allowing for the reuse of components. This type of development allows for service modularity, making it possible to unify the customer experience in all countries with a unique design, but with a navigation logic adapted to the needs of the client in each country.

## Net Promoter Score

In 2018, BBVA consolidated the quality and customer experience model that was launched in the previous year, placing the customer at the center of decisions, with a very clear and ambitious goal: to offer a differential service, regardless of the channel of communication they choose and to allow to be leaders in customer satisfaction in all the geographical areas in which it operates.

The internationally recognized **Net Promoter Score** (NPS or Net Recommendation Index – (IReNe, for its acronym is Spanish)) methodology calculates the level of recommendation, and hence, the level of satisfaction of BBVA customers with its different products, channels and services. This index is based on a survey that measures on a scale of 0 to 10 whether a bank's customers are positive (score of 9 or 10), neutral (score of 7 or 8) or negative (score of 0 to 6) when asked if they would recommend their bank, a specific product or a channel to a friend or family member. This is vital information for identifying their needs and drawing up improvement plans, on multidisciplinary teams work to create unique and personal experiences.

The Group's internalization and application of this methodology over the last eight years has led to a steady increase in the customers' level of trust, as they recognize BBVA to be one of the most secure and recommendable banking institutions in every country where it operates.

In **2018**, BBVA ranked first in the NPS indicator in six countries: Spain, Mexico, Turkey, Peru, Uruguay and Paraguay and second in Colombia.

## TCR Communication

**The Transparent, Clear and Responsible (TCR) Communication** project promotes transparent, clear and responsible relations between BBVA and its customers.

- T is for transparency: providing customers with all relevant information at the right time, maintaining a balance between benefits and costs.

- C is for clarity, meaning easy to understand. It is achieved by the Group through language, structure and design.
- R is for responsibility, and means looking after the customers' interests in the short, medium and long term.

The **objectives** are to help customers make informed decisions, improve customer relations with the Bank, look out for their interests and make BBVA the most transparent and clearest bank in all the markets where it operates. It also means BBVA can attract new customers and encourage existing customers to recommend it.

In 2018, the project had **three lines of work**:

- Implement the TCR principles as they pertain to new digital solutions, with the participation of TCR experts in the global design of the BBVA mobile application, whose development, adaptation and implementation was made for Mexico and Peru, and collaboration in the development of the new Public Web in Mexico, Colombia and Peru. Work continues on a large number of global digital projects, both for mobile and for the web.
- Incorporate the TCR principles in the key content intended for customers, with the performance of maintenance works

of TCR materials (files deliverable to customers, contracts, sales scripts, and claim letter responses) and the objective of continuing with all applicable updates, putting focus on improving the customer experience.

- Spread TCR principles throughout the Group, by means of training provided in workshops directed principally to digital project teams in Spain, Mexico, Argentina, Colombia and Peru. In addition, two new editions of the Clear Language in BBVA program were launched, which earned a satisfaction rating of 4.8 out of 5; the online course TCR Apply was created to help apply these principles on a day-to-day basis; and the TCR training was extended to the legal departments in Spain, Argentina, Colombia.

The project is **coordinated** by a global team working together with a network of local TCR owners located in the main countries in which the Group has a presence, and various Bank areas and individuals participate in its implementation.

#### TCR Indicators

BBVA uses an indicator, the Net TCR Score (NTCRS), which allows us to measure the degree to which customers perceive BBVA as a transparent and clear bank compared to its peers in the main localities.

## Customer care

### Complaints and claims

BBVA has an appropriate claims management and service **model** that positively transforms the customer experience. In this way, every interaction that the Group has with its customers is an opportunity to improve this model, thus ensuring that the business is customer-centric and transforming these interactions into positive experiences. This is important because one of the key moments determining customer experience is considered to be when a customer communicates dissatisfaction with a product or service, that is, when complaints and claims are received.

Following the path of **digital transformation**, any type of opinion that the customer provides by any means (NPS, digital feedback, complaints, claims, etc.) is examined, with the objective of learning more about their opinions and of having the opportunity to help them resolve any problem by offering simple, clear, agile and personalized responses.

#### Main indicators of claims (BBVA Group)

	2018	2017
Number of claims before the banking authority (for each 10,000 active customers)	9.40	10.02
Average time for settling claims (normal days)	7	7
Claims settled by First Contact Resolution (FCR) (% over total claims)	26	31

The various Group **claims units** are constantly evolving, optimizing processes and improving the management and care model, as a key aspect of differentiation in an increasingly competitive environment, thus reinforcing the objective of offering a unique experience to customers and the fulfillment of BBVA's aspiration: to strengthen the relationship with its customers.

These claims units focus their efforts on:

- reviewing and constantly monitoring claim metrics trends and the causes that generate these claims;
- implementing action plans focused on solving the root causes that generate these claims; and
- improving the execution of processes through their optimization or automation, finding a suitable balance of efficiency and improvement in the customer experience.

All of the registered and available information regarding claims in the Group is reviewed periodically through a global online **site**, with customized queries generated depending on the indicator or variable that is to be analyzed. The Group's senior management has a direct involvement in the follow-up of customer claims and complaints.

In short, BBVA's claim management is an opportunity to offer greater value to customers and strengthen their loyalty to the Group, to achieve its **aspiration** to strengthen the relationship with its customers. In this respect, BBVA aims to promote greater agility and simplicity in the management of complaints and claims, through the implementation of optimal processes in this management, with the focus on the elimination of the main causes that generate the claims and with resolution of alternatives upon first contact.

As a result of the improvements implemented in the claims management process in BBVA, these registered a significant decrease in **2018** (-39.0% with respect to the figure of the previous year), basically in Spain and Mexico. This last country, with the biggest active customer base of the Group, is also the country with the biggest number of claims.

#### Number of claims before the banking authority by country (Number for each 10,000 active customers) <sup>(1)</sup>

	2018	2017
Spain	3.54	4.87
The United States	4.56	4.96
Mexico	17.94	16.12
Turkey	4.03	3.21
Argentina	1.11	2.68
Chile	-	5.55
Colombia	21.56	21.65
Peru	1.19	2.21
Venezuela	0.47	1.04
Paraguay	1.19	0.79
Uruguay	0.68	0.41
Portugal	21.92	34.84

Scope: BBVA Group.

<sup>(1)</sup> The banking authority refers to the external body in which the customers can complain against BBVA.

The **average time for resolving** claims in the Group is maintained in 7 days, improving in Spain (10 days compared to 25 the previous year) and in Peru.

## Average time for settling claims by countries (Normal days)

	2018	2017
Spain	10	25
The United States	4	3
Mexico	5	4
Turkey	2	2
Argentina	7	7
Chile	-	5
Colombia	5	4
Peru	9	12
Venezuela	13	13
Paraguay	6	6
Uruguay	7	8
Portugal	4	5

The claims settled by the First Contact Resolution (FCR) model account for 26% of total claims, thanks to the management and handling of these claims aims to reduce resolution times and increase the service quality, thus improving the customer experience.

## Claims settled by First Contact Resolution (FCR. Percentage over total claims)

	2018	2017
Spain <sup>(1)</sup>	n.a.	n.a.
The United States	54	63
Mexico	30	38
Turkey <sup>(2)</sup>	38	44
Argentina	21	27
Chile	-	6
Colombia	69	73
Peru	8	4
Venezuela	0	1
Paraguay	39	28
Uruguay	14	12
Portugal <sup>(3)</sup>	n.a.	n.a.

n.a. = not applicable.

<sup>(1)</sup> In Spain, is applicable a FCR type called IRR (Immediate resolution response) to credit card incidents, but not claims.

<sup>(2)</sup> In Turkey, the weighting is calculated by the total number of customers.

<sup>(3)</sup> This kind of management does not apply in Portugal.

## Customer Care Service and Customer Ombudsman

In 2018, the **activities** of the Customer Care Service and Customer Ombudsman were carried out in accordance with the stipulations of article 17 of the Ministerial Order (OM) ECO/734/2004, dated March 11, of the Ministry of Economy, regarding customer care and consumer ombudsman departments at financial institutions, and in line with BBVA Group's Regulation for Customer Protection in Spain, approved in 2015 by the Bank's Board of Directors, with regard to regulation of the activities and powers of the Customer Care Service and Customer Ombudsman.

In accordance with the aforementioned regulation, the Customer Ombudsman has been made aware of and resolved, in the first instance, all **complaints and claims** submitted by the participants and beneficiaries of the

pension plans, as well as those related to insurance and other financial products that BBVA Group Customer Care Service considered appropriate to escalate, based on the amount or particular complexity, as established under article 4 of the Regulation for Customer Protection.

Likewise, the Customer Ombudsman has been made aware of and resolved, in the second instance, all complaints and claims that customers opted to submit for their consideration after having obtained a dismissal resolution from the Customer Care Service.

## Activity report on the Customer Care Service in Spain

The activity of the Customer Care Service takes place within the scope of the O.M ECO / 734 and in compliance with the competences and procedures established in the Regulation for the Defense of Customers in Spain of the BBVA Group. As stipulated in the Regulations, the Customer Care Service is entrusted with the task of dealing with and resolving the complaints received from customers in relation to the products and services marketed and contracted in Spanish territory by the entities of the BBVA Group.

The Customer Care Service in compliance with the European guidelines on claims established by the competent authorities ESMA (European Securities Market Authority) and EBA (European Banking Authority), works to detect the recurrent, systemic or potential problems of the Entity.

Like previous years, 2018 has been characterized by a complex environment. The main types of claims have been related to mortgage loans.

The Customer Care Service (SAC) continued the **training plan** that was launched in 2017 for the whole team. This plan has addressed, among other issues, regulations on transparency and protection of customers, as well as obligations arising from contracts for products and services. The objective of the plan is to guarantee adequate knowledge for managers in order to facilitate the continuous improvement in the claims management and the identification of the root causes thereof.

**Claims** of customers admitted to BBVA's Customer Care Service in Spain amounted to 84,533 cases in 2018, 51% less than in 2017, of which 81,626 were resolved by the Customer Care Service and concluded in the same year, which represents 97% of the total. 2,907 claims remained pending analysis. On the other hand, 42,688 claims were not admitted for processing as they did not meet the requirements set out in OM ECO/734. Nearly 40% of the claims received corresponded to mortgage loans, mainly mortgage arrangement expenses.

Complaints handled by Customer Care Service by complaint type  
(Percentage)

Type	2018	2017
Resources	29	9
Assets products/loans	39	79
Insurances	3	1
Collection and payment services	5	2
Financial counselling and quality service	4	2
Credit cards	13	4
Securities and equity portfolios	1	1
Other	6	2
<b>Total</b>	<b>100</b>	<b>100</b>

Complaints handled by Customer Care Service according to resolution  
(Number)

	2018	2017
In favor of the person submitting the complaint	25,970	29,041
Partially in favor of the person submitting the complaint	18,563	90,047
In favor of the BBVA Group	37,093	52,058
<b>Total</b>	<b>81,626</b>	<b>171,146</b>

## Activity report of the BBVA Group's customer ombudsman in Spain

In 2018, the Customer Ombudsman, along with the BBVA Group, has maintained the objective of unifying criteria and fostering the protection and security of customers, making progress in compliance with transparency and customer protection regulations. In order to efficiently translate their observations and criteria on the matters submitted for their consideration, the Ombudsman promoted several meetings with the Group's areas and units: Insurance, Pension Plan Manager, Business, Legal Services, etc.

In this sense, the Customer Ombudsman has been holding a Claims Follow-up Committee on a monthly basis, with the main objective of keeping a permanent dialog with the BBVA Group Services that contribute to positioning the Group in relation to its customers. The Directors of Quality, Legal Services and the Customer Care Service attend this committee. Likewise, the Customer Ombudsman participates in the Transparency and Good Practices Committee, in which the Bank's actions are analyzed, in order to adapt them to the regulations on transparency and good banking practices and standards.

Customer **claims** managed in the Customer Ombudsman's Office for a decision during the year 2018 have amounted to 3,020 cases. Of these, 114 have not been finally admitted for processing as they did not meet the requirements of Ministerial Order (OM) ECO/734/2004, and 133 remained as pending as of 31-12-18.

Complaints handled by the Customer Ombudsman office by complaint type  
(Number)

Type	2018	2017
Insurance and welfare product	753	600
Assets operations	709	367
Investment services	146	133
Liabilities operations	753	257
Other banking products (credit card, ATMs, etc.)	437	140
Collection and payment services	106	69
Other	116	95
<b>Total</b>	<b>3,020</b>	<b>1,661</b>

The **categorization** of the claims managed in the previous table follows the criteria established by the Claims Department of the Bank of Spain, in its requests for information.

Complaints handled by Customer Ombudsman office according to resolution  
(Number)

	2018	2017
In favor of the person submitting the complaint	-	-
Partially in favor of the person submitting the complaint	1,482	797
In favor of the BBVA Group	1,290	622
Processing suspended	1	8
<b>Total</b>	<b>2,773</b>	<b>1,427</b>

51.3% of customers who brought claims before the Customer Ombudsman during the course of the year obtained some type of satisfaction, total or partial, by resolution of the Customer Ombudsman in 2018. Customers unsatisfied by the Customer Ombudsman's response may appear before the official **supervisory bodies** (Bank of Spain, CNMV and General Directorate of Insurance and Pension Funds). The number of claims submitted by customers to supervisory bodies was 260 in 2018.

In 2018, the BBVA Group continued to make progress in the implementation of the different recommendations and suggestions of the Customer Ombudsman with regard to adapting products to the customer profiles and the need for transparent, clear and responsible information. All recommendations and suggestions of the Customer Ombudsman focus on raising the level of **transparency and clarity** of the information that BBVA Group provides for its customers, both in terms of commercial offers available to them for each product, and in compliance with the orders and instructions thereof, so that the following is guaranteed:

- an understanding by customers of the nature and risks of the financial products offered to them,
- the suitability of the product for the customer profile, and
- the impartiality and clarity of the information that the Entity targets at customers, including advertising information.

In addition, and with the advance in the digitalization of the products offered to customers and the increasing complexity thereof, a degree of special sensitivity is required with certain groups that, due to their profile, age or personal situation, present a certain degree of vulnerability.

## Operational risk management and customer protection

The **security measures** at BBVA continued to be reinforced in 2018 through its monitoring and cyberprotection capabilities, for both employees and customers. In this respect, and alongside the strategy of using data as the main point of relationship with customers, analytical **capabilities** were developed that allow for the new threats associated with cybersecurity through data, and to combat them from a preventive viewpoint. Furthermore, a new program was created focusing on providing suitable protection of the Group's information, which is considered one of the main assets and which also allows it to adapt to any new regulations that may arise within the industry.

During the year 2018, a series of process services and security services in the field of Engineering has been introduced and improved. All this has been a direct result of the teamwork of the different technical areas that collaborated in improving the user experience and security. It is worth mentioning the improvement of the process of digital onboarding in Spain, introduced in the financial market in a pioneering manner in 2016; the improvement in the time required to become a customer through new validation techniques that guarantee customer identity; and the set-up of our own in-house developments allowing facial biometric payment, already underway with employees and planned for implementation with customers.

Various initiatives have been taken in 2018 in the area of **business continuity**, i.e., for incidents with low probability of occurrence but very high impact, mainly with regard to the enhancement of the Continuity Plan management tools. To be specific, the business impact analysis was updated, and the technological dependences on which the critical processes are based were reviewed, informing the corresponding continuity committees of their results so that, when applicable, they are aware of them and are able to improve their responses in case of unavailability due to information system failures.

Over the course of the year, various business continuity strategies were activated within the Group, including those related to torrential rains and hurricanes in the United States, and others pertaining to one-time social conflict events, problems with electrical/water supplies, and the extraordinary monitoring of the process of monetary reconversion in Venezuela.

With regard to **personal data protection**, the project for the implementation of the General Data Protection Regulation (GDPR) was finalized in the Group companies and branches in 2018. It is a continuous and living process, which means that each new product or service must comply with privacy requirements from its design, requiring a firm commitment to ensure respect for the fundamental right to the personal data protection. In addition, the protection of personal data is being strengthened in other areas with regard to suppliers and employees, where new protocols have been adopted in accordance with aforementioned regulation.

In addition, BBVA carried out a communication process with its customers on the new requirements imposed by the GDPR and the new range of rights that the data holders hold. For that, different communication channels were used: branches, postal mail, ATM and digital channels.

Educational and awareness-raising actions were carried out in this regard, in the area of employee training, planned for all those who form part of the Group, by areas and departments, and which culminate in the incorporation of a specific course on data protection in the corporate training catalog.

The position of the data protection delegate as a guarantor of the respect of the fundamental right to the personal data protection was reinforced and strengthened in 2018. Its team has progressively equipped itself with the resources and tools necessary to undertake all tasks entrusted to it in accordance with regulations, in order to guarantee the fulfillment of its duties and functions.

Finally, work is being carried out on the internal adaptation required by the new Organic Law for the Personal Data Protection.

## Solutions for customers

At BBVA, we involve customers in the process of designing and developing new products and services, when launching **new solutions**. To do so, we have a team of design researchers who get to know customers and the problems they face in regard to the services provided, and in this way, to provide them solutions.

We can therefore design customer-focused services and meet our motto of the Customer comes first; we meet their needs by **talking** to them. To this end, during the period 2017–2018, we carried out 93 studies in 8 different countries, including interviews with more than 1500 individual customers, 1300 business customers and 241 contacts with managers. This data demonstrates our ability to listen and understand people, and define ourselves as a company that creates customer-focused designs. It is essential to understand both the functional and emotional problems of users so we can provide a solution. This means that you have to study the problem; talk to people, customers, prospective customers and employees; and once everyone (stakeholders and designers included) understand the problem, you can design the solution.

In addition, our goal is to be a bank that makes all its decisions based on **data**. In this regard, we are undertaking a process of information democratization, in such a way that decisions at all levels of the Bank are increasingly based on evidence derived from available data and from our customers' deep insights. With this knowledge, we build smart interactions, adapting and customizing **experiences** to help customers achieve their goals and reduce their financial worries.

Furthermore, data plays a very prominent role in the products themselves, which, through the use of machine learning techniques and artificial intelligence, we're able to provide the **capacity** to adapt and learn from the different situations that arise. The data and analytics are present from the idea phase to the development, measurement and feedback stages for the products we develop, and are a fundamental pillar upon which we base our **value proposition** and our development into a digital company.

### Solutions launched in 2018

As already mentioned in the Customer Experience section, during 2018, BBVA continued developing global products and capacities, such as GloMo (Global Mobile).

Along these lines, BBVA has continued to develop **global solutions** within the various geographical areas in which the Group operates, such as **Automik**, a 100% digital car

financing experience in Spain and Mexico, or **Global Home Experience**, an end-to-end solution that supports customers in looking for and purchasing a home, and subsequent services. In Mexico, functionality to search by map or with a specific address is now available.

In companies and corporations, progress has continued in **Digital Workplace**, a unique tool for managers to establish smart interactions with customers based on a comprehensive view of their customers and full traceability of customers' dealings with BBVA. The tool is already available in Spain, Mexico and Peru. As an outcome of this development, over the last year, we've increased the number of leads by over 25% and, given the degree of reuse of technical components, we've made efficiencies of over 70%. In addition, to ensure the best customer experience, we are using **Salesforce** cloud computing services to expedite the process of resolving incidents and claims from our customers.

In 2018, we also launched a comprehensive **corporate cards** solution that allows enterprises in the Corporate & Investment Banking, Business and SME sectors at the local, regional or global levels to homogeneously manage purchases made by their employees with BBVA Corporate and Business cards, automating compatibility of the cards with the main market solutions. The solution is now available in Spain, Portugal, Mexico, Argentina, Colombia, Paraguay and Uruguay. In the coming months, the solution will be rolled out in Turkey, the United States and Peru.

Lastly, we strengthened our capabilities to provide customers with global solutions, thereby increasing the capacity of the **global payments hub** to process ever more transactions. Both the number of customers and volumes processed have increased by more than 20% each year since 2016. As well we have continued to promote emerging technologies, such as the new **distributed ledger technology (DLT)**, thanks to which a syndicated loan was made in record time, with transactional benefits for customers and efficiency improvements.

By business area, these are some of the new initiatives and customer-centric solutions launched in 2018, as well developments of other solutions that were launched in 2016 and 2017:

### Spain

- **OneView**, the first financial aggregator for businesses that allows customers to control their accounts across all financial institutions from a single dashboard. A financial aggregator is also available for private customers, using the



same app and the BBVA website, where customers can add products from other financial institutions (accounts, cards, loans, funds, pension plans and deposits from other banks).

- **Avalbox**, BBVA's new digital tool for companies that allows them to request, submit and view endorsements online, something that until now could only have been done face-to-face and on paper.
- **BBVA Invest**, an advisory and mutual fund trading platform for private customers, which is available on an app, online and in the branch network.

The solutions launched in 2017 have developed positively: one out of every three digital customers uses **Bconomy** on a monthly basis to track their financial health based on the performance of their income and expenditure (more than 40% of mobile customers); and 56,000 SMEs use **Click&Pay** again and again, with an annual growth of 44%. Of the total number of withdrawals, more than 80% are already digital.

## Mexico

- The **S.O.S Seguros Bancomer (S.O.S. Bancomer insurance)** app, a new feature that allows customers to take out a car insurance policy through the mobile banking app in less than three minutes.
- Integration of the **AI Chatbot** smart assistant with a messaging app like WhatsApp. This chatbot helps our customers in their daily servicing operations.
- **Link Card**, an account designed for under 18s with features such as BBVA Send, through which parents can easily send money to their children.

The solutions launched in 2017 have shown good progress. Since its launch, financial **CheckUp** received 7 million queries. We are working on integrating it into GloMo with tips and explanations from Why Health that advise customers on how to improve their financial health. And we approved 650 mortgages through Hipoteca Digital (*digital mortgage*), a product for both customers and non-customers that allows them to check whether they are eligible for a mortgage and estimate their repayment capacity using a simulator, thereby being able to obtain an approved loan that is ready to be formalized.

## The United States

- **Botón Verde Único (single green button)**, a new faster and easier way to open a new account through the app. This dashboard shows the products available in a single repository so that customers can easily navigate through them.

- Net Cash has been implemented, which includes the introduction of the Real Time ARP and Positive Pay products, which enables real-time fraud monitoring and prevention in a DIY environment; and a mobile app for business customers has been rolled out.
- **Reward cards**, revolving credit cards for the mass market with which customers can earn rewards at 1.5% on purchases and the possibility of additional bonuses.

## Turkey

- **Money transfers through QR codes**, which simplifies money transfers by integrating QR codes into mobile banking.
- **Online mortgage requests** via online and mobile channels, which allow customers to complete the preliminary assessment phase of the home loan process and have the result of the home loan application shared instantly with the customer.

## South America

- In **Argentina**, development of a new feature that allows business customers to negotiate checks in BBVA Francés Net Cash and BBVA Francés Net Cash Mobile from anywhere, redeeming all of 100% of them and receiving money in their account the same day through a fully digital process.

BBVA Referidos Nóminas (salary referrals) was launched in 2017, a tool that evaluates referrals and generates a commercial offer and a communication thereof. By the end of 2018, it amassed more than 7,000 referrals with more than 5,000 credit offers made, and with an approval rate of over 60%.

- In **Colombia**, we launched the option of getting a pre-approved consumer loan 100% digitally with an online simulation, and the option of being able to refinance loans.

Since 2016, thanks to BBVA Wallet, transactions have increased by 30%, with more than one million downloads and more than 500,000 users. The Theft at ATMs insurance, launched in 2017, had an average of more than 300,000 activations.

- In **Peru**, there was development in credit card sales via the digital channel. A customer or non-customer can be assessed online and be issued with a credit card (with delivery to the branch of their choice) from the website or mobile app 100% digitally. And we launched Lukita to transfer and receive money more easily and quickly from the Mobile Banking App via a cell phone.

- In **Venezuela**, channels were stabilized through actions that would maintain and ensure services on digital channels. A new P2C functionality was launched with the Dinero Rápido (fast money) mobile application that allows customers to send immediate payments from their cell phone not only to individuals, but to retailers that are affiliated with the interbank mobile payment service.
- In **Paraguay**, we launched a new mobile banking app with an entirely updated design, improved digital services and transactions, digital analytics, and optimizations in the flow of sales of digital products.
- In **Uruguay**, non-customers are able to open a digital account by starting with entering data on the public website and then completing the process in a branch.