

PRESS RELEASE

INTESA SANPAOLO MOBILE APP SURGES AHEAD IN EUROPE

- Noted for best practices in the Money Movement, Search and Navigation, Content, and Error Avoidance and Recovery categories
- Stefano Barrese: "We are proud of this result, which gives us encouragement to continue on the path we've taken. During the 2018-2021 Business Plan we have been pursuing a 'Mobile first' digital strategy in retail banking. Today more than 6 million of our customers are active app users and 93% of our logins are on app, thanks to our strong mobile focus. The Coronavirus pandemic has shown how crucial it is to be able to provide customers with agile and secure digital tools that help to maintain a strong continuative relationship with the Bank."

Milan, 14 December 2020 – Intesa Sanpaolo announced that the US market research company Forrester has stated Intesa Sanpaolo Mobile as one of the European banking App that are consistently leading across different areas and surging ahead with valuable features and strong user experience.

The recent report *The Forrester Digital Experience Review*TM: *European Mobile Banking Apps, Q4 2020* noted **Intesa Sanpaolo**'s best practices in four categories out of twelve:

- **Money movement**, for the P2P that allows customers to send and request money quickly and easily by only using the recipients' phone numbers;
- Search and navigation, for the Search function, navigation tools and icons that are always accompanied by explanatory labels;
- **Content**, in particular for the transaction-detail views and suggestions for any other relevant operations;
- Error avoidance and recovery, for the error reports and information necessary to resolve them and restore operations.

Intesa Sanpaolo also achieved high score in user experience and was noted for offering strong functionality features.

The Intesa Sanpaolo Mobile app offers best of breed features like:

- fast and emergency features sets available to customers already prior to login, (e.g. send money with P2P, ability to block lost cards, cardless cash withdrawal, find the nearby branch or ATM);
- multiple savings tool like Smart Save and "Savadanaio" (Piggy Bank) the latter also available in a kid's version;
- the simplicity of navigation, which even in the multistep flows allows customers to accomplish sensitive tasks, such as transferring money, with confidence;
- the function dedicated to balance prediction;
- the option for customers to set budgets for different spending categories and receive notifications if they go over budget;
- the suggestions regarding the spending analysis;
- the digital wallet that allows customers to have their loyalty cards and IDs on hand at all times;
- the Bank's dynamic approach to the ongoing development of the App, also through internal and external dialogue to continuously improve accessibility, functions and user experience.

"Our App is one of the most used among those of European banks and is at the heart of our digital retail strategy", said **Stefano Barrese, Intesa Sanpaolo's Head of Banca dei Territori**. "We are proud of this result, which gives us encouragement to continue on the path we've taken. During the 2018-2021 Business Plan we have been pursuing a 'Mobile first' digital strategy in retail banking, concentrating most of our investments on Intesa Sanpaolo Mobile and other apps of our Group. Today more than 6 million of our customers are active app users and 93% of our logins are on app, thanks to our strong mobile focus. Our app has strongly supported the robust growth of 'fully-self' digital purchases of our products and services, which represents rougly 30% of Banca dei Territori's total sales (including Remote Sale Offers sent by the Relationshiop Managers) and around 10% taking into account only the "Fully Digital" ones, managed complete in self by customers. The Coronavirus pandemic has shown how crucial it is to be able to provide customers with agile and secure digital tools that help to maintain a strong continuative relationship with the Bank".

Intesa Sanpaolo is the leading Bank in Italy and one of the soundest and most profitable banks in Europe. It offers commercial, corporate investment banking, asset management and insurance services. The Intesa Sanpaolo Group has approximately 14.6 million customers who are assisted through both digital and traditional channels. The Group's international subsidiary banks serve 7.2 million customers across Eastern Europe, the Middle East and North Africa. Intesa Sanpaolo is considered one of the most sustainable banks in the world. For the Group, creating value means being a driver for growth, for the benefit of both society and the economy. As regards the environment, the Group has set up a 6-billion-euro fund for the circular economy. Intesa Sanpaolo supports major economic inclusion and poverty reduction projects, including an impact fund of 1.2 billion euro for loans available to social groups who struggle to access credit. Intesa Sanpaolo has a high level of involvement in cultural initiatives, organised by the Bank or in collaboration with other entities in Italy and further afield. These include permanent and temporary exhibitions showcasing the Bank's impressive artistic heritage at the Gallerie d'Italia, the Group's museums located in Milan, Naples, Vicenza and soon Turin.

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