

Barcelona Open Banc Sabadell

The Barcelona Open Banc Sabadell tennis tournament was the event of the Bank that achieved most followers in social media. In fact, it achieved an unprecedented 275 million impacts on Twitter. Almost 30,000 tweets were published during the tournament using the #bcnopenbs hashtag. Some 11,000 users posted their own tweets under that hashtag. Internet users were able to follow the tournament on its official website and via Twitter. Among the players most mentioned were the champion, Kei Nishikori, with over 11,000 mentions, followed by Rafa Nadal, with over 7,000, and Pablo Andujar, the finalist in this edition, who garnered more than 3,500 Twitter mentions.

Cutting edge technology and innovation

In the area of pure innovation, the Bank continues to launch novel services that enrich the customer relationship and accelerate the Bank's digital transformation under a long-term vision of the bank of the future.

Big Data - Kelvin Retail

With a view to leveraging the Bank's data assets, a project with Kelvin Retail was implemented in the second half of 2015.

Kelvin Retail is an information service aimed at small and medium-sized shops; it consists of a private website for shops plus a monthly email report summarising activity. The goal of this new service is to provide shops with the information that the Bank has regarding the performance of their business, customers and industry. All the information is first anonymized and aggregated, and is presented only in the form of statistics. Business managers can use this information to make decisions in their day-to-day.

On 21 December 2015, a pilot of this service was rolled out involving 82 participants with a total of 165 shops in 20 different sectors, the goal being to validate the usefulness of the service, improve the indicators and validate the channels for communication with the shops.

Sabadell Digital & Agile Lab

In 2015, Banco Sabadell built and launched Sabadell Digital & Agile Lab, a disruptive space located at the corporate headquarters in Sant Cugat which will enable the Bank to advance its commitment to digital and commercial transformation.

From a technological point of view, Digital & Agile Lab has all the necessary tools, and the latest in mobile devices, to facilitate efficient project development and to replicate the different types of relationships with customers and users and their digital devices.

Open API & Sabadell Developers Portal

Open API is a library of methods by which third parties can access and interact with some of the main features and digital services that the Bank offers its customers. This interface makes it possible to create applications that can be integrated seamlessly with Banco Sabadell services.

By implementing its own API, Banco Sabadell:

- Facilitates experimentation and development of new services by third parties.
- Increases the number of interactions with customers and potential customers.
- Attracts talent and identifies new business opportunities.

This initiative is aimed at developers who are Banco Sabadell customers but it is also open to anyone interested in the business opportunities offered by the Bank's API. The relationship with these communities is managed via the developers.bancosabadell.com portal, which was created specifically for this purpose.

Banco Sabadell does not wish the API to be confined to the design, development and optimization of applications to make it easy to perform banking tasks and expedite day-to-day bank transactions for its customers; in fact, it wants to build new bridges to the fintech world, such as integrating banking services with cutting-edge devices (e.g. smartwatches, VR goggles, etc.).

cuBS Project

The cuBS project, developed in 2015, is one of the Bank's first disruptive innovation initiatives.

Through a cube-shaped device connected to the Internet, cuBS proposes a new experience that makes the Bank tangible in customers' homes.

It aims to provide new services, initially managing savings targets, and integrating them into family dynamics, which has a positive impact on children's financial education.

The results of this experiment have been compiled and the Bank is analysing a number of avenues for continuing with the project, which include producing the device on an industrial scale.

Quality of service

For Banco Sabadell, quality is not just a strategic option; rather, it is a whole approach to doing business, whether in delivering value to stakeholders or in the execution of each and every process forming part of that business. This natural affinity with excellence helps to enhance the Bank's capabilities in all areas, transforming threats into strengths and challenges into opportunities for the future.