



PRESS RELEASE

YAAP – the new brand for the CaixaBank, Santander and Telefónica joint-venture tasked with developing digital businesses

**Yaap is born through the first ever European alliance between
banks and telecommunication operators**

**Its main objective is the creation of open innovative digital
services that simplify people's daily lives**

**This year, two new services will hit the market: Yaap Shopping and
Yaap Money**

Madrid, Thursday April 10th 2014. CaixaBank, Banco Santander and Telefónica have today announced “Yaap” - the brand for their digital services joint-venture initially announced last year.

Yaap (<http://www.yaap.com>) is the chosen name for the Spanish firm whose mission is to create new global and open digital services that improve people's everyday lives.

In the upcoming months, Yaap plans to launch two new services - Yaap Shopping and Yaap Money.



Yaap Shopping is a virtual showroom where thousands of stores can interact with hundreds of thousands of potential customers. Yaap offers digital solutions for small businesses, a sector with limited online presence, and helps them to modernise and add digital elements to their commercial activity. Through this solution SMEs will be able to offer customers discounts, offers, and loyalty programs in order to increase sales and revenue.

With Yaap's easy to use technology, neither stores nor customers will need to change their shopping routines and habits. Furthermore, Yaap Shopping will be an open platform available to all users regardless of their bank or mobile operator.

Yaap Shopping will go live in the coming months bringing together thousands of stores into one service with the objective of becoming Spain's largest customer loyalty network.

Yaap will also launch a second service in the upcoming months called Yaap Money. This peer to peer service will enable people to send money from one mobile device to another. Yaap Money will also be an open service, available to everyone, independent of their banking entity or telecommunication operator.

Yaap is the alliance between CaixaBank, Banco Santander and Telefónica with the objective of leading the way in creating exciting, innovative digital services to improve the everyday lives of people.

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