

# BEYOND BANKING DOKAPSY OD ČSOB

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# BEYOND BANKING...

...a **trend** that is a direct result of the ongoing digitalization that has affected the banking sector.

We also offer customers financial products and services beyond traditional ones.

...a **service** provided by a bank that goes **beyond a normal financial service**. It is useful, linked to situations we face in everyday life.

Save **TIME**



Save **MONEY**



Save **ENVIROMENT**



Bank as **a platform**. Services created independently of us or with our partners (often start-ups) and available in our distribution channels. ČSOB acts as a platform here.

In ČSOB: DoKapsy, Svět odměn (loyalty program ČSOB)

Bank as **a service**. The services is created directly by the bank (sometimes as a joint venture) and distributed through partner distribution channels.

In ČSOB: Igluu, SkipPay, BankID

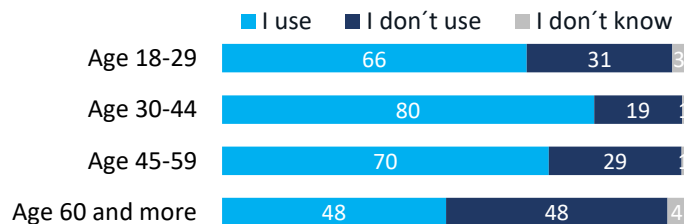
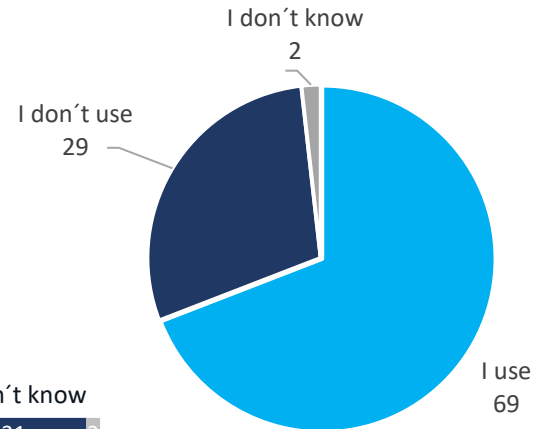
# CZECHS AND BEYOND BANKING...

Stem/Mark, Target group: smartphone users, age 18 and over 9/2022

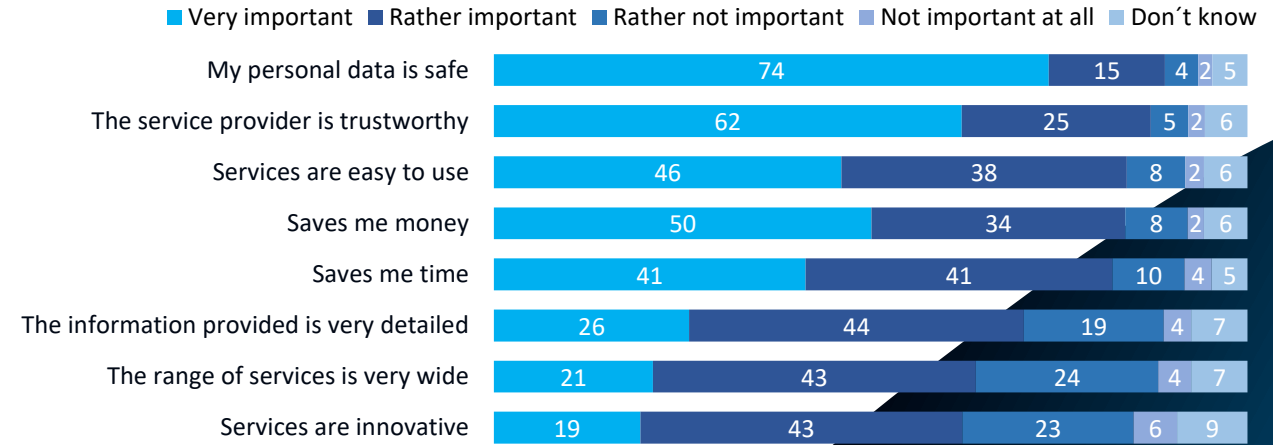
69%

Users of other applications

Do you use any other mobile applications, for example from energy providers, insurance companies, mobile operators, retail chains, etc.?



How important are the following factors for you when using non-banking services via a mobile app?



- Around 90% of respondents under 45 use mobile banking.
- Apps from other service providers are used by a smaller proportion of respondents than mobile banking.
- The higher the education level of the respondents, the higher the share of users of apps from other service providers.

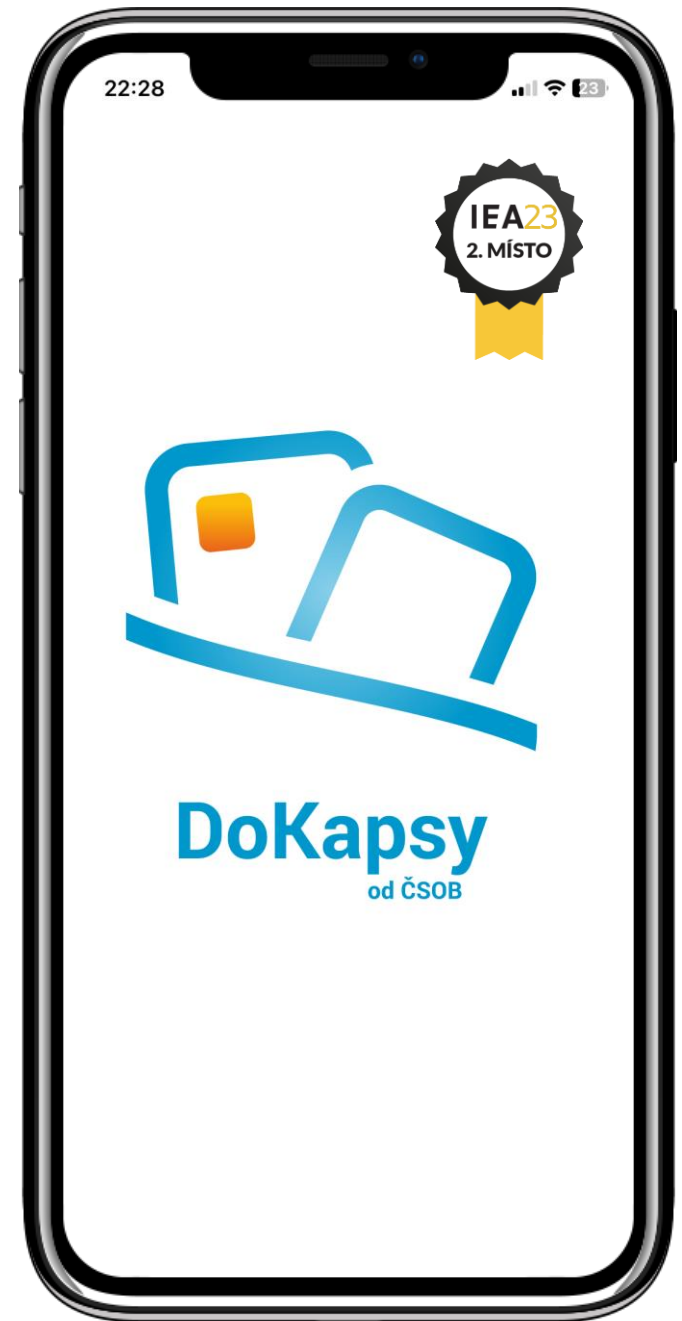
# DOKAPSY APP

The application, available not only for existing customers of the bank, but also for the general public, brings users an attractive range of tailored services to the target group of smartphone users aged 18+.

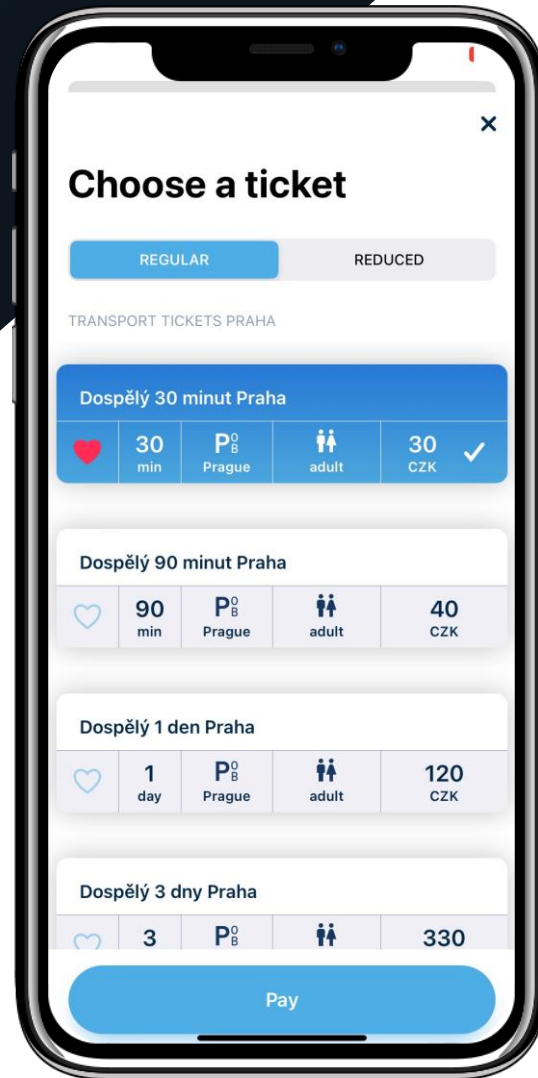
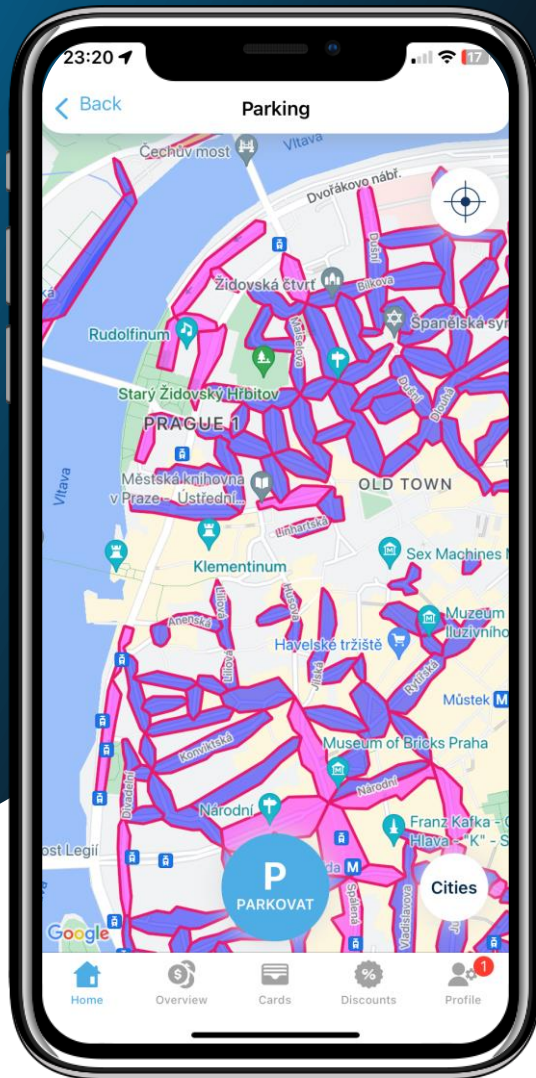
ČSOB clients register to the application using their ČSOB identity via Smart Key. For non-client registration, the user only needs a phone number and e-mail.

The app offers 19 services mainly in the areas of mobility, shopping a leisure.

4,6 ★ ★ ★ ★ ★ 4,2



# MOBILITY SERVICES



## PARKING

The app will show the user which zone is parking in and the price of parking and alerts to the upcoming the end of the parking period already paid for.

Moreover, in Prague, users of the app can also park in blue zones designated only for residents.

More than 50 places for parking.

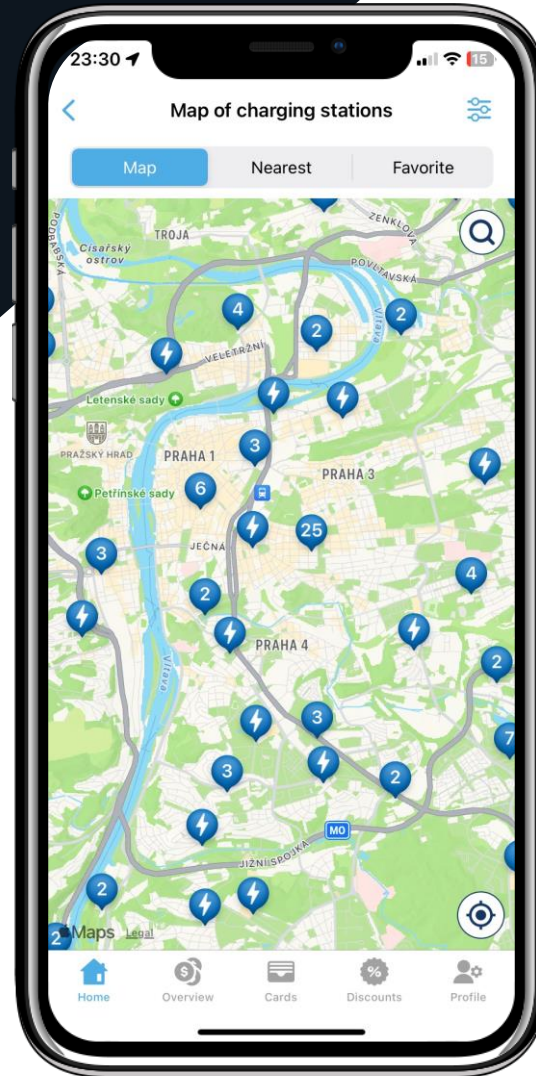
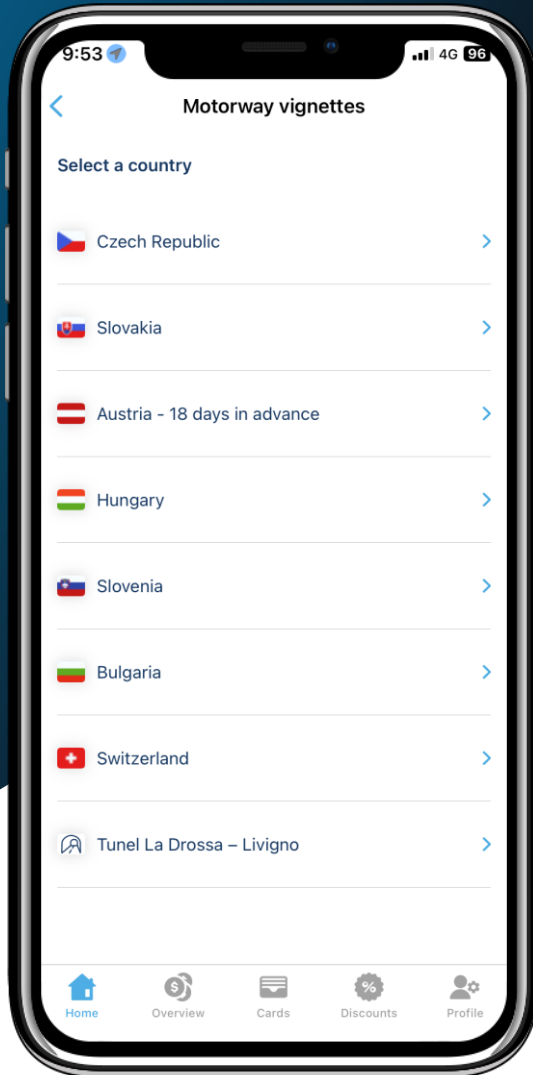
## TICKETS

Choice of regular or reduced tickets, ticket for larger luggage or animals.

With the end of the of the expiry date, the app will alert the user to this fact.

More than 10 cities and one region.

# MOBILITY SERVICES



## MOTORWAY VIGNETTES

A several countries are available, from the Czech Republic (vignette annual, monthly and ten-day vignettes) to Slovakia, Austria, Hungary, Slovenia and Bulgaria to Switzerland.

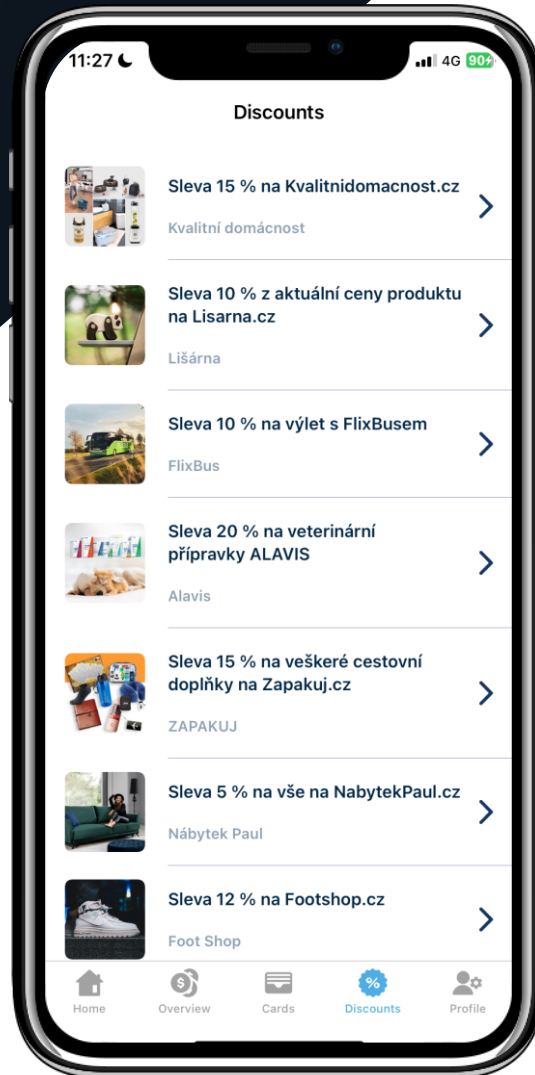
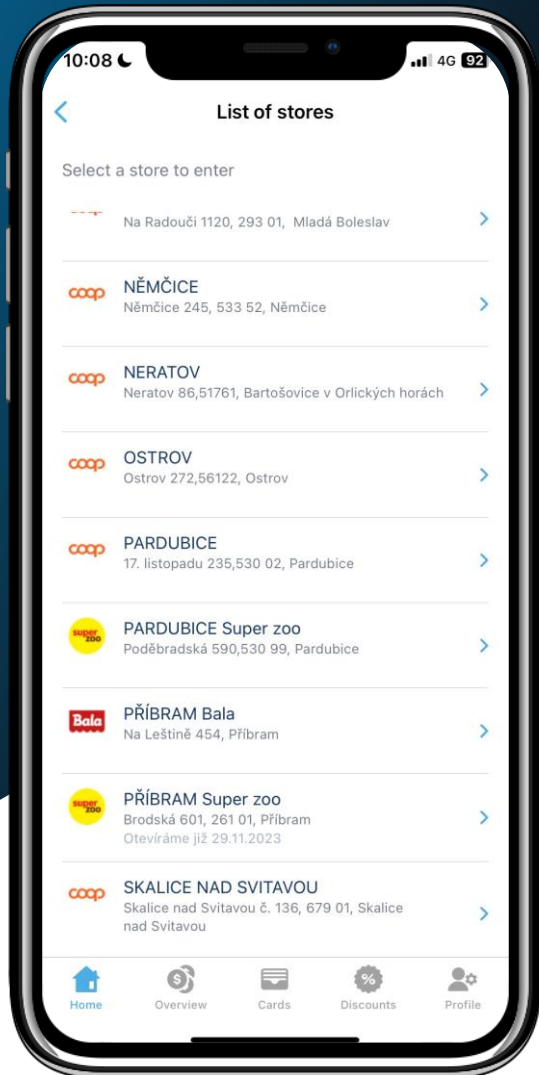
Purchase takes place in the official e-shop, without unfair surcharges.

## EV-CHARGERS

A clear map of car chargers with the possibility to navigate in in relation to the user's current location. Searching can be several filters.

Frequently used chargers can be easily stored in favorites list.

# SHOPPING



## MARKET 24/7

Using a QR code directly from the app, several COOP a SuperZoo stores are opening after standard opening hours.

Bank Identity is used for user authentication, which users log in with as part of the Market 24/7 service.

We expect to add around 50 more stores in 2024.

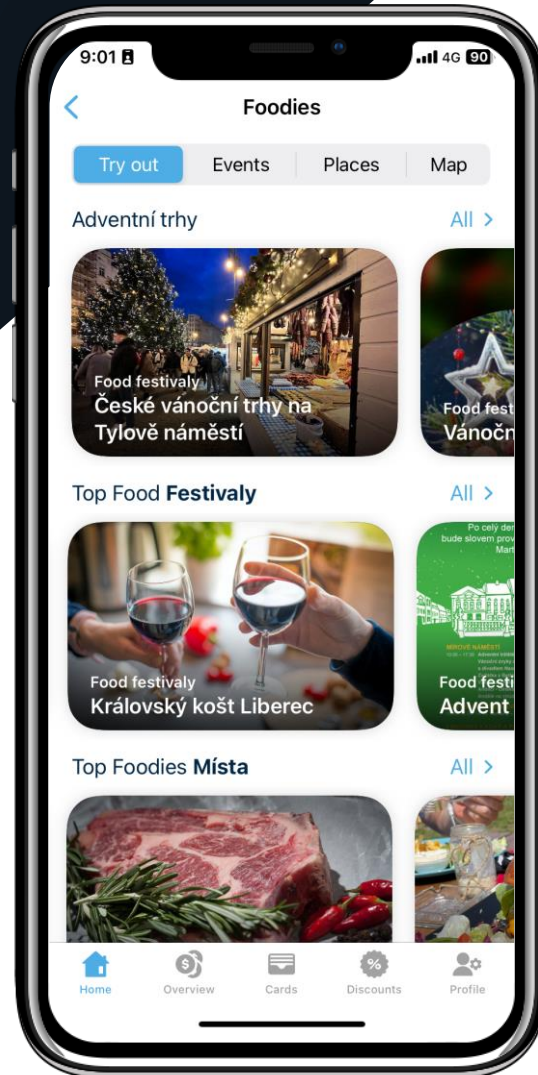
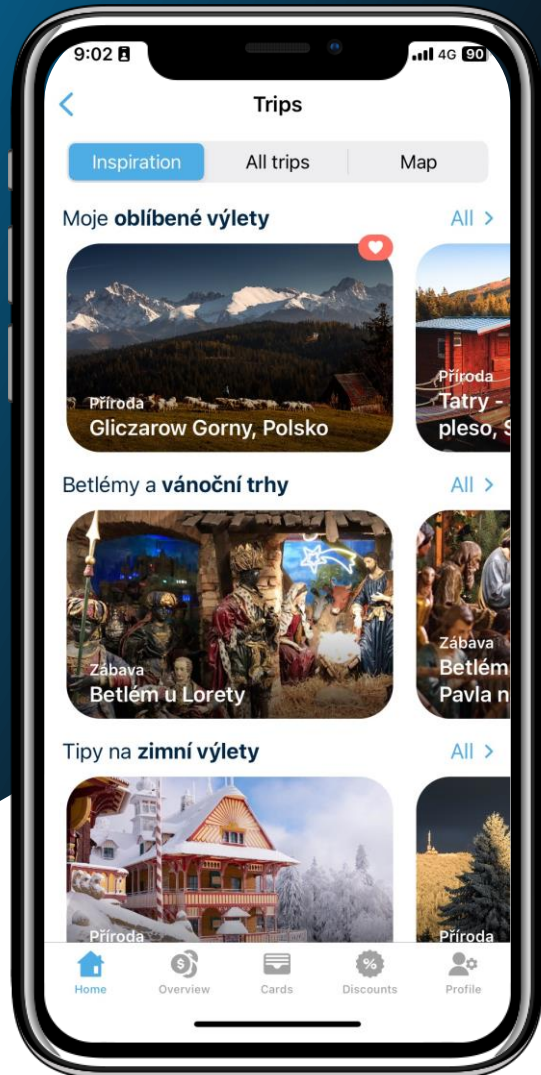
## DISCOUNTS & LOYALTY CARDS

Dozens of discounts from ČSOB Svět odměn (loyalty program ČSOB) for everyone.

Loyalty cards from popular supermarkets, drugstores, coffee shops, bookstores and more all in one place.

If a merchant is currently offering a discount at ČSOB, the user is alerted to this fact when the card is displayed.

# FREE TIME



## TRIPS

More than 500 inspirations for unusual trips in one place.

Based on the user's current location (or a specified region) the app can offer tips for an experience in the nearest vicinity with its location and a short description.

The tips can be filtered based on time, category or suitability of the route (For cyclists, For seniors, With stroller, etc.)

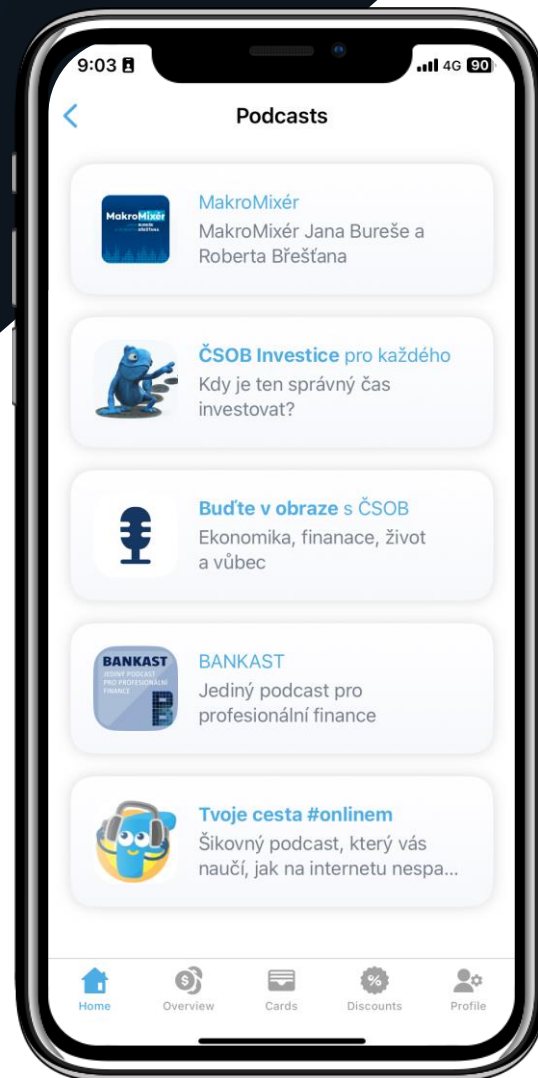
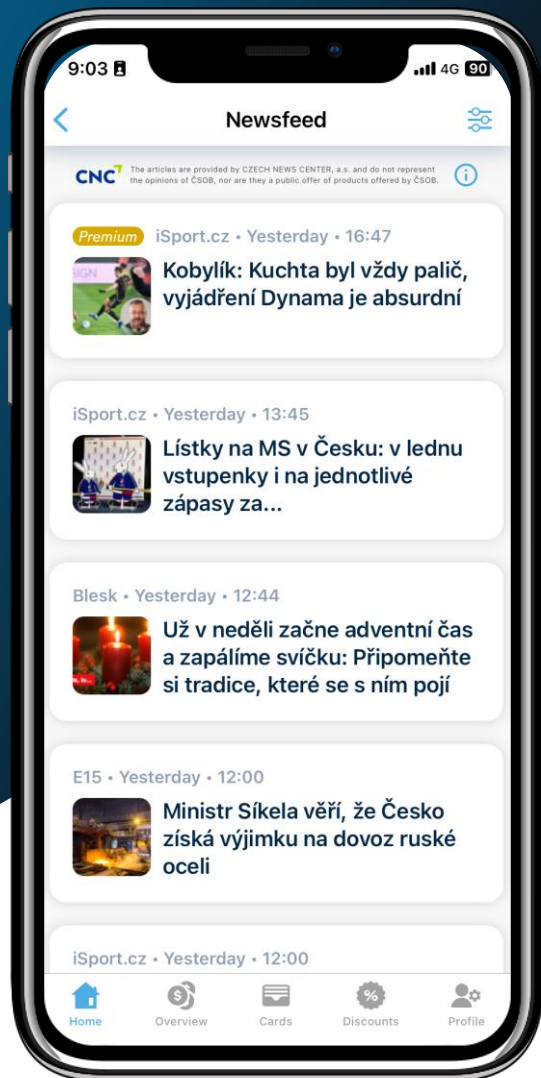
## FOODIES

The newest service, which offers around 100 places to eat well and try something new. Food is not about places but events and markets too.

Each event has information about date and the possibility to navigate to the location of the event. When the date expires, the event is removed from the list.



# FREE TIME



## NEWSFEED

Dozens of new articles from iSport, E15, Blesk and iReflex are displayed every day in Newsfeed.

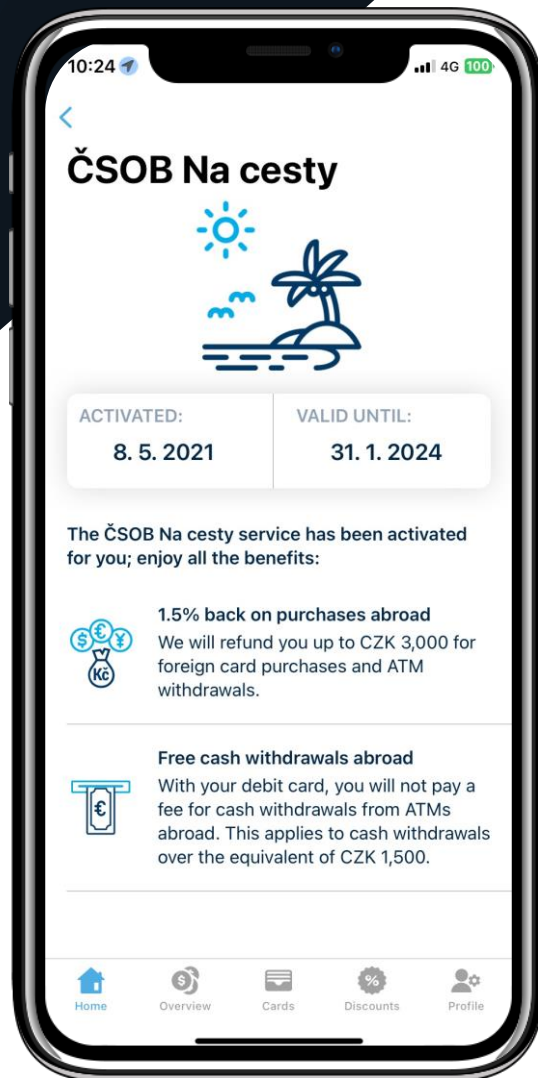
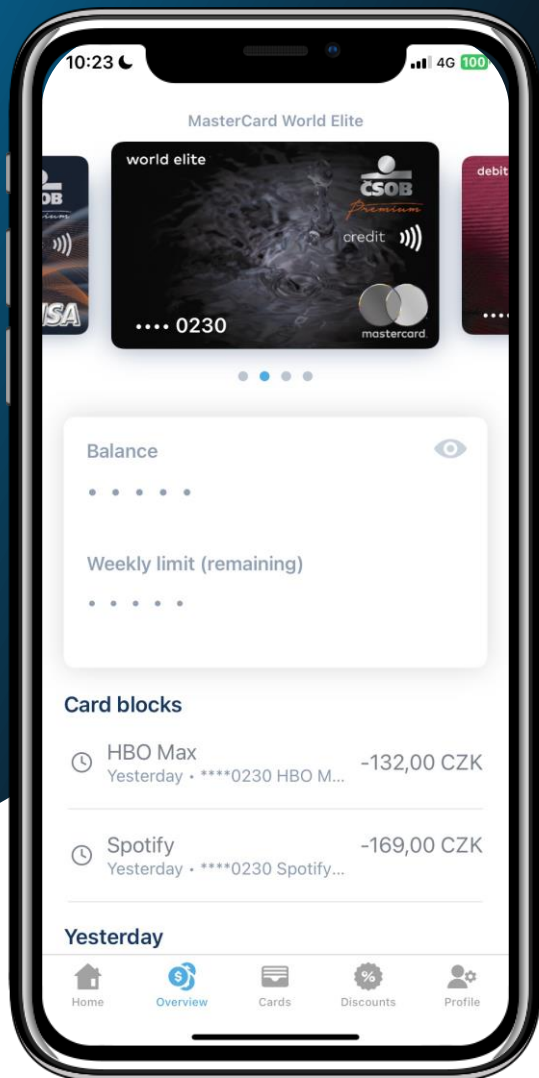
Several premium articles are also provided, which are free for app users.

## PODCASTS

ČSOB bank offers many interesting podcasts, which can be found in one place in the app. You can then choose your preferred player.

In the app, you can also listen to the BANKAST podcast, which is run by the Bankovctví magazine.

# ČSOB CLIENTS



## OVERVIEW

ČSOB clients have the possibility to view not only the transactions with the selected card, but also the weekly limit or the balance on the account for all their payment cards. The service works only as a quick preview.

It is also possible to view a detail for each transaction, which includes other available information, such as a view of the store where the client made the purchase.

## NA CESTY („ON THE ROAD“)

If a client has annual insurance for any payment card, they can use the DoKapsy app to travel.

This service allows for 1.5% cashback for each foreign payment and the possibility to withdraw abroad without a fee.

# USER REGISTRATION 2023



only 30 % of female users!



# DOKAPSY OD ČSOB

