

IT	Sub-categories
HARDWARE	
Mainframe/ Setting - up	
CPU's Mainframe	CPU's mainframe acquisition
Storage	Disk drive mainframe storage acquisition
Robotic Storage	Acquisition of robotics for mainframe storage.
Mid - sized systems	
Mid-sized System CPUs	Acquisition of processing, memory, cards, etc. for mid-sized systems (UNIX, AIX, etc.).
Storage	Acquisition of disk drives for mid-sized system storage.
Robotic Storage	Acquisition of robotics for mid-sized system storage.
Mid-sized System printers	Acquisition of printers connected to mid-sized systems directly or through SAN networks.
Terminals and Peripherals	
Pc's	Acquisition of desktop PCs and laptops.
Peripherals	Acquisition of mice, keyboards, monitors, external hard drives, memory, etc.
Servers	Acquisition of departmental servers (small).
Departmental printers	Acquisition of departmental printers connected to the network or to departmental servers.
Computer accessories	Acquisition of small computer spare parts.
Automatic Banking	Acquisition of automated teller machines (ATMs), cash dispensers, CML with card modules, CMI with deposit modules.
Cash accepters	Acquisition of machines with single cash accepter functionality.
POST and pinpads	Acquisition of point-of-sale terminals and pinpads (numeric keyboard).
Dispenser	Acquisition of dispensers for branch offices.
Recyclers	Acquisition of cash recycle bins (enabling deposits and dispensing).
Passbook updaters	Acquisition of passbook updaters for branch offices.
Financial printers	Acquisition of validating printers for branch offices.
Readers (bar code, checks, etc)	Acquisition of readers for branch offices.
Operations Center Machines	
Printing Trains	Acquisition of specific large-format and high-speed machines for printing centers, interconnected to perform different functions, from printing to handling for sending.
Enveloping Machines	Acquisition of specific high-speed machines for printing centers for enveloping function.
Folding Machines	Acquisition of specific high-speed machines for printing centers for document folding function.
Logical Security	
Tokens	Acquisition of personal authentication devices.
Hardware	Acquisition of firewall machines.
Maintenance	
Comprehensive Maintenance	Comprehensive maintenance of mainframe CPUs and mainframe storage elements.
Mainframe Maintenance	Maintenance of processing, memory, cards, etc.
Mid-sized System maintenance	Maintenance of mid-sized system CPUs, storage and printers.
Self-services	Maintenance of automated teller machines, cash dispensers, CML with card modules, CMI with deposit modules.
Cash accepters	Maintenance of cash deposit machines only.
POST and pinpads	Maintenance of point-of-sale terminals and pinpads (numeric keyboard).
Dispensers	Maintenance of dispensers for branch offices.
Recyclers	Maintenance of cash recycle bins (enabling deposits and dispensing).
Passbook updaters	Maintenance of passbook updaters for branch offices.
Local Servers and Microcomputing	Local server and microcomputing maintenance.
Other equipment and installations	Other equipment and installations maintenance.
Financial printers	Maintenance of validating printers for branch offices.

IT	Sub-categories
Departmental and Office Printers	Maintenance of departmental printers connected to the network or to departmental servers.
Printing Trains	Maintenance of specific large-format and high-speed machines for printing centers, interconnected to perform different functions, from printing to handling for sending.
Enveloping Machines	Maintenance of specific high-speed machines for printing centers for enveloping function.
Folding Machines	Maintenance of specific high-speed machines for printing centers for document folding function.
Repairs	
Mainframe	Repairs not covered by warranty or out of warranty for mainframe processing, memory, cards etc.
Mid-sized System	Repairs not covered by warranty or out of warranty for mid-sized system CPUs, storage and printers.
Self-services	Repairs not covered by warranty or out of warranty for automated teller machines, cash dispensers, CML with card modules, CMI with deposit modules.
Cash accepters	Repairs not covered by warranty or out of warranty for cash deposit machines only.
POST and pinpads	Repairs not covered by warranty or out of warranty for point-of-sale terminals and pinpads (numeric keyboard).
Dispensers	Repairs not covered by warranty or out of warranty for dispensers for branch offices.
Recyclers	Repairs not covered by warranty or out of warranty for cash recycle bins (enabling deposits and dispensing).
Passbook updaters	Repairs not covered by warranty or out of warranty for passbook updaters for branch offices.
Local Servers and Microcomputing	Repairs not covered by warranty or out of warranty for departmental servers and microcomputing.
Other equipment	Repairs not covered by warranty or out of warranty for other equipment.
Losses/Vandalism (Self-services)	Repairs not covered by warranty or out of warranty for losses/vandalism (self-services)
Damage to third parties (Self-services)	Repairs not covered by warranty or out of warranty for damage to third parties (self-services)
Financial printers	Repairs not covered by warranty or out of warranty for validating printers for branch offices.
Departmental and Office Printers	Repairs not covered by warranty or out of warranty for departmental printers connected to the network or to departmental servers.
Repairs of multifunction and similar equipment	Repairs not covered by warranty or out of warranty for multifunctional and similar equipment (printer with photocopier, scanner and fax)
Operations Center Machines	Repairs not covered by warranty or out of warranty for specific large-format and high-speed machines for printing centers, interconnected to perform different functions, from printing to handling for sending.
Electronic Equipment Rental	
Electronic equipment rental	Electronic equipment rental.
SOFTWARE	
Mainframe/ Setting - up	
Base Software	Software needed for machine operation. e.g. ZOS
Application software	Software needed for work, but not for the machine's operation. e.g. DB2
Mid - sized systems	
Base Software	Software needed for machine operation. e.g. UNIX, SOLARIS
Application software	Software needed for work, but not for the machine's operation. e.g. ORACLE, SAP
Microcomputing	
Base Software	Software needed for machine operation. e.g. WINDOWS, LINUX
Application software	Software needed for work, but not for the machine's operation. e.g. ACROBAT
Logical Security	
Logical Security Software	All kinds of specific logical security software. e.g. FDS, DLP (fraud and data-loss prevention)
Maintenance	
Mainframe Base software	Maintenance of software needed for machine operation. e.g. ZOS
Mainframe Application software	Maintenance of software needed for work, but not for the machine's operation. e.g. DB2
Mid-sized systems Base software	Maintenance of software needed for machine operation. e.g. UNIX, SOLARIS
Mid-sized systems Application software	Maintenance of software needed for work, but not for the machine's operation. e.g. ORACLE, SAP
Microcomputing Base software	Maintenance of software needed for machine operation. e.g. WINDOWS, LINUX
Microcomputing Application software	Maintenance of software needed for work, but not for the machine's operation. e.g. ACROBAT
Logical Security Software	Maintenance of all kinds of specific logical security software. e.g. FDS, DLP (fraud and data-loss prevention)

IT	Sub-categories
Software rental	
Software rental	Software licenses
Equipment Operation	
Hosted portals	Management of Bank non-transactional websites by providers. e.g. BBVA Foundation
Cash Management	Cash Management service for treasury management
Swift	Swift services for international transfer management
Videotex	Interactive application for disseminating, through a telecommunication network, paginated information supplied by a computer system and displayed on a terminal and a telephone line.
Maintenance and Fixed Assets	
Computing Facilities Maintenance	Maintenance and installation of the internal telephone network, lines, wiring, conduits, computer material destruction
Computing Facilities Repair	Repair of internal network installations, etc.
Relocation of regional computer equipment	Transport, transfer and removal of branch office equipment and ATMs
Relocation of computer equipment from outstanding buildings	Computer equipment transport in outstanding buildings
SUBCONTRACTING	
Consultancy	
Technological consultancy	Procurement of consultancy services related to studies on how to undertake an integration or a project, impacts on the applications existing in a facility, definition of a conceptual model for a project, definition of a project plan for complex projects, recommendations for technologically evolving a facility or a group of applications, etc.
Projects	
System development	Procurement of services for developing an existing computer system.
Application Development	Procurement of services for developing an existing computer application.
Upgrade development	Procurement of services for developing optimization methods and searching for solutions in computer applications and systems.
Maintenance	
SLA	Procurement of maintenance for systems, applications... through service level agreements.
Corrective	Procurement of corrective maintenance for systems and applications.
Helpdesk	Procurement of maintenance for issues on applications/systems, technical errors or information on application/technical system processes.
Factories	
Factory development	Procurement of construction services and unit tests for software factories.
Factory maintenance (SLA)	Incidents, support or minor corrective maintenance that can be scheduled and classified under this item by the groups performing D&D maintenance.
Services	
Support services	Procurement of support services for the operation of Divisions, Groups, Branch Offices (for example, branch office support through CGR), support for development groups on the operation of the environments, tools or implementation support within the areas.
COMMUNICATIONS	
Hardware / Software	
Landline phones	Acquisition of fixed-line terminals.
Cell phones	Acquisition of mobile telephony terminals, cell phones.
Switchboards	Switchboard acquisition.
Wiring/electronics/other data	Acquisition of wiring, network electronics and other data equipment.
Audiovisual Equipment	Acquisition of projectors, TV sets, microphones, etc.
MCUs/videoconferencing/mixers	Acquisition of mixers, videoconferencing, MCUs, telepresence. MCU stands for "multipoint control unit", i.e. a network device used as a bridge in connections with audio conferencing and videoconferencing. This family therefore includes audio and video equipment, without the need for specifying it in the name.
Software	Communications software.
Maintenance	
Hardware	Communications hardware maintenance.
Software	Communications software maintenance.
Voice Lines	
Fixed voice	Procurement of fixed voice service: line registration, monthly charges and traffic or usage.

IT	Sub-categories
Mobile voice	Procurement of mobile voice service: line registration, monthly charges and traffic or usage.
Voice over IP	Procurement of voice over IP service: line registration, monthly charges and traffic or usage.
Videoconferencing	Procurement of videoconferencing service: line registration, monthly charges and traffic or usage.
Telefax	Procurement of telefax service: line registration, monthly charges and traffic or usage.
Other voice lines	Procurement of other lines not included above. e.g. Nextel Radio
900 line - Voice lines	Procurement of fixed voice service: line registration, monthly charges and traffic or usage.
Ibercom network - Voice lines	Procurement of fixed voice service: line registration, monthly charges and traffic or usage.
Data Lines	
Data lines	Procurement of connection service for outstanding buildings and offices.
Via Satellite	Procurement of connection service for buildings and offices with no terrestrial coverage.
External Webhosting services	Procurement of service where the third party provides the HW and/or SW infrastructure at its facilities. e.g. non-transactional websites
Cloud Services	
IaaS (Infrastructure as a Service)	SW hiring containing business logic (one that supports the products offered to the final customer of the bank) or enterprise systems (support internal processes such as payroll, accountancy, etc). Ex. Adquiria (payments for the use of procurement and e-invoicing platform)
SaaS (Software as a Service)	SW hiring without business logic that supports the needs of bank employees. Ex. Licences payments to Google for corporate email.
PaaS (Platform as a Service)	Hiring of application infrastructure (middleware) and services (including applications platform, integration, business processes management and databases services)

INFRASTRUCTURE	Sub-categories
REAL ESTATE	
Acquisitions	
Real Estate	Acquisition of BBVA-owned offices, buildings, premises.
Parking lot acquisitions	Acquisition of parking spaces, parking lots and garages.
Rentals and community expenses/condominiums	
Group Property	Rental expenses for Group-owned property.
Third-party property	Rental expenses for third-party owned property.
Rentals Assumed by Community	Community expenses for leased property/premises.
Rentals Assumed IBI	Tax expenses (IBI) arising from leased property/premises.
Rentals Assumed Works	Expenses for building work in leased property/premises.
Rentals Assumed Other	Other expenses arising from leased property/premises.
Parking lot rentals	Expenses arising from leased parking spaces/parking lots.
Community expenses/condominiums	Payments for community/condominium/service and common property area expenses.
Building work and installations	
Building work	Procurement of the following work: bricklaying; plumbing; tiling and vertical cladding; flooring, tiled floor and raising; roofs, insulation and waterproofing; woodwork and metalwork; locksmithing, etc.
Small amount work	Work on facilities, partition walls or similar, never referred to structural elements or major renovation or installation work. Unforeseen maintenance and repairs are included under this item.
Air-conditioning installations	Installation of cooler units, refrigerator air condensation equipment, heat pumps, air-conditioners.
Electrical installations	UPS, generating set and transformer installation. Installations of medium-voltage switchgear, main switchboards; general lines and secondary switchboards; general devices and lamps; public address systems; broadcasting and TV
Security installations	Security installations in offices and buildings, such as installation of surveillance cameras, turnstiles, video recorders, etc.
Access control installations	Includes items related to the installation and acquisition of devices intended for controlling access to the building, such as access card readers.
CCTV installations	Includes items related to the procurement and installation of CCTV security systems.
Fire detection/extinguishing installations	Includes items related to the procurement and installation of smoke/fire detection and alarm systems, including a water extinguishing system. Fire extinguishing systems, automatic sprinkler systems.
Alarm connection	Installation of alarm panels, including wiring, trays, small material, etc.
Other installations	Other items related to installations not included in the broken-down families.
Interior design	False floor in offices, suspended ceiling in offices, flooring (carpet, vinyl flooring, etc.), removable partitions, indoor signs, blinds and curtains, furniture and chairs.
Signs	Acquisition of illuminated outdoor signage.
Lifting Equipment	Acquisition of vertical transport elements - elevators, freight elevators, kitchen elevators, escalators. Does not involve equipment replacement.
Air-conditioning equipment	Acquisition of cooler units, refrigerator air condensation equipment, heat pumps, air-conditioners.
Electrical equipment / power generators	UPS, generating set and transformer acquisition.
Physical security equipment (cameras, safe deposit boxes, gates..)	Acquisition of independent security equipment: vaults, strongboxes, reinforced gates.. (without replacing the old one, if any)
Electronic alarm systems	Acquisition of alarm systems (without replacing the old one, if any)
Security Communications	Acquisition of emergency communication systems (public address and intercom)
Lifting Equipment	Replacement of vertical transport elements - elevators, freight elevators, kitchen elevators, escalators. Involves equipment replacement.
Air conditioning equipment	Replacement of cooler units, refrigerator air condensation equipment, heat pumps, air-conditioners. Involves equipment replacement.
Electrical equipment / power generators	Replacement of cooler units, air-conditioners, UPS, generating sets and transformers. Involves equipment replacement.
Physical security equipment (cameras, safe deposit boxes, gates..)	Replacement of independent security equipment: vaults, strongboxes, reinforced gates.. (replacing the old one).
Furniture	
Desks	Acquisition of desks for offices and central buildings.
Cabinets/filing cabinets	Acquisition of all kinds of cabinets, drawers, filing cabinets
Dividing panels	Acquisition of partitions/room dividers.
Special workstations	Acquisition of all kinds of non-standard furniture, desks, cabinets, special dividers.

INFRASTRUCTURE	Sub-categories
Chairs	Acquisition of chairs for offices and central buildings.
Automatic Banking Complements	Acquisition of wastepaper bins, identifiers and other elements used in ATMs.
Merchandising	Acquisition of furniture elements with corporate image and posters for advertising.
Electrical household appliances	Acquisition of microwave ovens, ovens, toasters, coffee machines, cold-storage rooms intended for general services (canteens).
Other furniture complements investment	Acquisition of furniture element not included in the other families that involves an investment. Clothes racks, writing materials, etc.
Other furniture complements spending	Acquisition of furniture element not included in the other families that involves an expense. Wastepaper bins, ashtrays, calendar holders, etc.
Artistic Furniture	Acquisition of furniture of a significant artistic value.
Restoration elements	Acquisition of elements intended for restoration and conservation of furniture and artistic heritage elements.
Works of art	
Works of art	Acquisition of objects classified as works of art: paintings, sculptures, etc.
FACILITIES MAINTENANCE	
Supplies	
Electric power	Procurement of electricity supply.
Water	Procurement of water supply.
Fuel	Procurement of supply of any type of fuel: gasoline, diesel oil, gas.
Cleaning	
offices	Procurement of ordinary office cleaning service: labor and cleaning products.
Central services	Procurement of ordinary cleaning service for central offices: labor and cleaning products.
Special services	Procurement of one-off cleaning services not included in the ordinary cleaning price list, for both offices and central buildings.
Hygienic consumables	Procurement of consumables for hygienic and sanitation facilities, for example, toilet paper, soap..
Maintenance	
Comprehensive building maintenance	Procurement of building maintenance (air-conditioned equipment, UPS, legionnaire's disease, electricity..)
Comprehensive office maintenance	Procurement of office maintenance (gas installation, electricity, locks, totem poles, backlit displays, signs..)
Furniture and furniture conservation	Procurement of furniture maintenance (furniture repairs, chair upholstery..)
Air conditioning installations	Procurement of maintenance service for cooler units, refrigerator air condensation equipment, heat pumps, air-conditioners.
Lifting equipment installations	Procurement of maintenance service for vertical transport elements - elevators, freight elevators, kitchen elevators, escalators.
Electrical installations	Procurement of maintenance service for UPS, generating sets and transformers. Installations of medium-voltage switchgear, main switchboards; general lines and secondary switchboards; devices and lamps
Other installations	Maintenance of other installations not included in the broken-down families with warranty contract or similar.
Comprehensive security installation maintenance	Comprehensive maintenance of security installations with a warranty contract or similar.
Access control installations	Maintenance of access control installations with a warranty contract or similar.
CCTV installations	Maintenance of CCTV installations with a warranty contract or similar.
Fire detection/extinguishing installations	Maintenance of fire detection/extinguishing installations with a warranty contract or similar.
Physical security equipment (cameras, safe deposit boxes, gates..)	Maintenance of physical security equipment with a warranty contract or similar.
Electronic alarm systems	Maintenance of electronic alarm systems with a warranty contract or similar.
Security Communications	Security communication equipment maintenance.
Other security installations	Maintenance of other security installations not included in the broken-down families with warranty contract or similar.
Extra surveillance services	Procurement of extra surveillance services.
Plumbing maintenance	Minor repairs of plumbing installations
Small repairs	Minor repairs of other installations
Plumbing spare parts	Spare parts for plumbing repairs
SPT Paper shredding	Service provided by third parties for shredding confidential paper
Repairs	

INFRASTRUCTURE	Sub-categories
Office renovation	Repairs made as a result of the conservation and use of installations and buildings intended for banking activity - paint, carpentry, gardening, background music, etc.
Air conditioning installations	Repair of cooler units, refrigerator air condensation equipment, heat pumps, air-conditioners.
Lifting equipment installations	Repair of vertical transport elements - elevators, freight elevators, kitchen elevators, escalators.
Electrical installations	UPS, generating set and transformer repair. Installations of medium-voltage switchgear, main switchboards; general lines and secondary switchboards; general devices and lamps; public address systems; broadcasting
Other installations	Repair of other types of installations.
Access control installations	Repairs of access control installations without a warranty contract, comprehensive...
CCTV installations	Repairs of CCTV installations without a warranty contract, comprehensive...
Fire detection/extinguishing installations	Repairs of fire detection/extinguishing installations without a warranty contract, comprehensive...
Physical security equipment (cameras, safe deposit boxes, gates...)	Repairs of physical security equipment installations without a warranty contract, comprehensive...
Electronic alarm systems	Repairs of electronic alarm systems without a warranty contract, comprehensive...
Security Communications	Repairs of emergency communication systems (public address and intercom)
Other security installations	Repairs in other security installations without a warranty contract, comprehensive...
ANCILLARY INFRASTRUCTURE SERVICES	
Technical, Architecture and Engineering Services	Procurement of technical architecture and engineering services for real estate projects
Historical heritage	Furniture restoration.
Consultancy for real estate	Procurement of consultancy services for managing properties, consultancy services for organizational property matters, management and study of energy savings and any kind of saving.
Real estate agents	Procurement of APIS, payments made to third parties for each bank building they sell, commissions paid to sales executives.
Services associated with works and installations	Procurement of services: technical control (quality control of the materials used in construction work), health and safety, technical assistance (company at the site, overseeing its activities), project management and master builders.
Waste handling and recycling	Procurement of services intended for comprehensive management of waste recycling (companies that manage paper recycling) and handling. Includes recycling containers needed for the service.
Security services	Procurement of graphological services in expert reports.
Asset management services, Leasing	Procurement of services for managing Bank-owned assets delivered in home leasing.

SERVICES	Sub-categories
OFFICE SUPPLIES	
Impresos y consumibles	
Checks	Acquisition of checkbooks for operations center. Checkbooks in Spain. In Mexico, printed checks that are later issued by the bank so its customers can pay the salaries and payrolls of their employees.
Passbooks	Acquisition of bank books or documents showing the transactions in the customer's account.
Envelopes for branch offices	Acquisition of envelopes for branch offices.
Other documents for the branch network	Rest of documents for the branch network not included in the breakdown of families.
Forms	Acquisition of fillable documents for operations center.
Customer checks	Acquisition of checkbooks for operations center. Checkbooks in Spain. In Mexico, printed checks that are later issued by the bank so its customers can pay the salaries and payrolls of their employees.
Other documents for the operations center	Rest of documents for the operations center not included in the breakdown of families.
Envelopes for operations center	Acquisition of envelopes for operations center.
Paper (photocopiers, printers)	Acquisition of paper/reams of paper/DIN A4 for photocopiers, printers, fax machines...
Boxes	Acquisition of cardboard boxes for filing documents.
Folders	Acquisition of folders for filing documents.
Tapes	Acquisition of consumable ribbons for machines: statement and receipt printer ribbons, etc.
Rolls	Acquisition of consumable rolls for machines: rolls for ATMs, dataphone, fax, etc.
Stationery	Acquisition of office supplies, stationery (company store).
Plastic sleeves	Acquisition of plastic sleeves or bags for keeping documents.
Signs	Acquisition of signs, notices, stickers, plates, methacrylates and any other indoor signage element.
Computer consumables	
Information media (CDs, DVDs..)	Acquisition of RW CDs, CDs, DVDs..
Continuous feed paper for network and central/general services	Acquisition of continuous feed paper for network and central/general services printers.
Toner for network and central/general services printers	Acquisition of toner for network and central/general services printers.
Continuous feed paper	Acquisition of continuous feed paper for operations center printers.
Toner for Operations Center printers	Acquisition of toner for operations center printers.
Other	Acquisition of computer consumables not included in broken-down families.
COPY CENTER	
Photocopies	Procurement of photocopying services.
Presentations	Procurement of services for document microfilming and binding (reports, dossiers, presentations, manuals, etc.).
Otros	Procurement of other copy center services not included in the other families.
BOOK AND MAGAZINE SUBSCRIPTIONS	
Subscriptions	With the press, book or publication publishing company
Memberships	Association fees
Books	Book acquisition.
VEHICLES	
Acquisition of owned vehicle	Acquisition of owned vehicles/cars for fleet.
Maintenance and repairs	Owned vehicle/car maintenance and repairs.
Senior Management leased vehicles	Leasing of vehicles/cars for senior management at corporate level.
Executives leased vehicles	Leasing of vehicles/cars for other executives at local level.
Leased fleet vehicles	Leasing of vehicles/cars other than the above
LIGHT MACHINERY	
Photocopiers	Photocopier acquisition.
Coin/bill counters	Coin and bill (paper) counter acquisition.
Calculators	Acquisition of all kinds of calculators (financial, scientific, conventional, etc.).
Shredders	Acquisition of shredders for confidential paper.
Fax	Fax equipment acquisition.
Other light machinery	Acquisition of other light machinery not included in broken-down families.

SERVICES	Sub-categories
Maintenance	Photocopier, fax machine, shredder and other light machinery maintenance.
Rental	Photocopier, fax machine, shredder and other light machinery rental.
FINANCIAL CARDS	
Credit card and distribution	Procurement of service for distribution and home delivery of credit and debit cards.
Carrier, insurance and card media	Acquisition of elements complementing financial cards, such as card media, insurance brochure and carrier.
MAIL / COURIER	
Domestic mail	Procurement of domestic mail service (domestic postage).
Domestic registered mail	Procurement of domestic registered mail service (domestic registered postage).
International mail	Procurement of international mail service (international postage).
International registered mail	Procurement of international registered mail service (international registered postage).
Domestic courier mail	Procurement of domestic internal mail receipt and distribution service.
International courier mail	Procurement of international internal mail receipt and distribution service.
Virtual courier mail	Procurement of virtual mail service (through email and the Internet).
P.O. Boxes	Procurement of P.O. box service for mail receipt.
Domestic courier service to clients	Procurement of domestic courier service for customers. Includes collection, transfer and home delivery of account statements with/without acknowledgment of receipt and promotional mailings.
Domestic courier service own bank	Procurement of domestic internal courier service.
International courier service to clients	Procurement of international courier service for customers.
International courier service own bank	Procurement of international internal courier service.
Delivery companies	One-off hiring of a private courier delivery company for non-established routes.
Mail room	Procurement of service that centralizes and handles courier deliveries, mail and packages received in a building.
Telegrams and registered fax	Procurement of services for telegrams and sending faxes from post offices (registered fax).
Courier mail bag and seals	Acquisition of material necessary for the mail service: bags, seals, etc.
SECURITY SERVICES AND MATERIALS	
Fund transport / Cash movements	
Fund transport	Procurement of fund transport or cash movement service. If a distinction is made between domestic and foreign currency transport, this family will be used for domestic currency transport. If no distinction is made, it will be used for both domestic and foreign currency.
Transport of funds in foreign currency bills	Procurement of foreign bill fund transport service.
Transport of funds on behalf of clients	Procurement of client fund transport service.
Other fund transport services (payer modules)	Procurement of payer modules service, which makes salary payments in displaced geographical areas.
Bill counting/facing	Procurement of bill counting/facing service. If a distinction is made between bill counting and facing, this family will be used for counting and facing of bills in domestic currency. If no distinction is made, it will be used for both domestic and foreign currency bills.
Counting/facing bills in foreign currency	Procurement of foreign bill counting/facing service.
Counting/facing bills for clients	Procurement of service for counting/facing bills on behalf of clients.
Coin counting and packaging	Procurement of coin counting and packaging service.
Coin counting and packaging for clients	Procurement of service for coin counting and packaging on behalf of clients.
Cash safekeeping	Procurement of cash safekeeping and storage service.
Foreign currency safekeeping	Procurement of foreign currency safekeeping and storage service.
Fund transport materials; sacks, bags..	Acquisition of material necessary for fund transport: sacks, bags, labels, etc.
Air freight	Procurement of air transport service for cash movement.

SERVICES	Sub-categories
Fund transport / Cash movement in standalone ATMs	
Fund transport to standalone ATM	Procurement of service for fund transport to standalone ATMs.
Counting and handling at standalone ATM	Procurement of service for counting and handling at standalone ATMs.
Surveillance	
Regular surveillance using firearms	Procurement of service for ordinary/regular surveillance using firearms. This item also includes dog and bodyguard service.
Regular surveillance without firearms	Procurement of service for ordinary/regular surveillance without using firearms.
Assistant service	Procurement of security assistant service. Support personnel service.
Extra/one-off surveillance using firearms	Procurement of service for extra/one-off surveillance using firearms. This item also includes dog and bodyguard service.
Extra/one-off surveillance without firearms	Procurement of service for extra/one-off surveillance without using firearms.
OPERATIONS SERVICES	
Printing and enveloping	Procurement of printing and enveloping service
Bill portfolio recording	Procurement of bill and portfolio document data capture and recording service
Tax and social insurance recording	Procurement of tax and Social Security data capture and recording service
Other recording (other documents)	Procurement of other document data capture and recording service (foreign, receipts, checks, transfers, etc.)
Other services provided by third parties (digitization, invoice recording, Operations back office)	Procurement of digitization, invoice recording and other Operations back office services
Outsourcing Service CGF	Procurement of outsourced service for the Invoice Recording Center.
STORAGE AND LOGISTIC SERVICES	
Warehouse management	Procurement of service for managing the office supply warehouse (stationery, computer consumables and printed matter) and transporting the material from the warehouse to the requesting units.
Central archive management	Procurement of the central archive service, including the annual campaign for removal of boxes with documentation, documentation safekeeping and documentation querying.
Furniture and office relocation	Procurement of the service for relocating installations and furniture, including uninstallation, transport of elements and installation at the new location.
Document removal and shredding	Procurement of the service for shredding documentation containing information on clients, employees, suppliers, shareholders, etc.
Logistics services	Procurement of assistance service for logistical tasks performed at offices, buildings and warehouses, related to events, assistance and placement of files, transport of boxes and other elements (not furniture), seedlings.
ANCILLERY GENERAL SERVICES	
Catering services	Procurement of catering services: employee canteen, cafeteria, catering
Perishable food	Acquisition of food for immediate consumption, not storable.
Non-perishable food	Acquisition of food products storable for a long period of time.
Reception	Procurement of caretaker and porter service
Drivers	Procurement of driver service
Receptionists	Procurement of receptionist and room manager service
Historical archive services	Procurement of logistics and historical archive maintenance services. Digitalization and restoration of documents. Cataloging of historical documents
External telephone services (call centers, etc.)	Procurement of call center services: inbound (customer service), outbound (for selling products to clients), recoveries from bad debtors, etc. Telemarketing.
Other services provided by third parties	Include services provided by third parties that are not considered generally in this catalog.
AUDIT AND CONSULTANCY	

SERVICES	Sub-categories
Audits	Procurement of external audit service.
Consultancy services	Procurement of external consultancy service.
Specialized financial advice service	Procurement of specialized services for providing financial advice to external entities or individuals.
Fax transport and repair	Repair of light machinery (fax machines) not being used

COMMUNICATION, MARKETING AND PROFESSIONAL SERVICES	Sub-categories
DISSEMINATION IN THE MEDIA	
Media Free-to-air television Media Cable TV Media Internet Media Radio Media Press Media Magazines Media Cinema Media Outdoors	The channels or environments through which we will make our institutional, commercial, legal and other forms of communication known. They include all the types using the subaccounts, which describe and detail where to post, depending on the advertising media used. Including Sponsorship activation.
Media Non-conventional advertising	Done in mass media, but using unusual marketing formats, for example special actions, contents, tele-promotions, animations, morphing, visual transitions and/or presence at special events such as Olympic Games, sporting championships, etc., as well as mentions or being part of the content in news bulletins, programs for large audiences and closely related to our target, etc. Any mass dissemination innovation outside the usual format contracting circuits. This section does not consider sponsorship or any other rights, which are included in their specific section.
Media Legal publications	Non-commercial legal publications, which are done to comply with mandatory legal regulations or internal regulations such as Reports, Balance Sheets, Board of Directors Resolutions, etc.
Media Other publications	Other internal online and offline publications not included in the above sections, such as mutual, investment or pension fund bulletins, information bulletins, etc.
Media Other	Any other media not included in the above points
PRODUCTION	
Audiovisual Mass Media Production	Production cost, audiovisual editing, rights, etc. for films, radio slots, ads or press notices, etc. used in mass media, TV, newspapers, magazines, billboards, cinema, the Internet, etc. (excluding photographs).
Online Mass Media Production	Production cost, audiovisual editing, rights, etc. for films, radio slots, ads or press notices, etc. used in online mass media.
Direct Marketing Production	Cost involved in production and printing of graphic, physical or virtual materials to be sent in a customized way to the target audience receiving any commercial or institutional action.
Graphic production	Brochures, posters: cost involved in production and printing of graphic material intended for the branch network.
Photograph production	Cost involved in production, rental, right acquisition, etc. for the photographs used in any medium: TV, newspapers, magazines, billboards, cinema, the Internet, brochures, direct marketing, posters, etc. This item is segregated from the other production costs in order to evaluate the effectiveness of the Group's own image bank.
Database production	Expenses involved in the acquisition and processing of databases, always within the limits of the laws existing in each country on this matter.
MERCHANDISING	
Commercial merchandising	Promotional items intended for commercial or advertising actions
Institutional merchandising	Institutional gifts intended for natural or legal persons in order to strengthen or create closer ties within the institutional relationship framework.
Institutional merchandising - Christmas campaigns	Christmas campaigns: similar to the above point during the defined period.
Merchandising - Mass Campaigns	Promotional items intended for mass campaigns (Libretón-type) whose expense is allocated against the product's financial margin.
SPONSORSHIPS	
Commercial sponsorship	Rights for commercial or business sponsorships or promotions.
Institutional sponsorship	Rights for sponsorships of a corporate or institutional nature due to their scope or content.
EVENTS	
Business events	
Business event agency fee Business event production Business event logistics	Those related to customers of any segment or type
Institutional events	
Institutional event agency fee Institutional event production Institutional event logistics	Those related to Chairman's Office, earnings, press conferences, etc.
Internal events	
Internal event agency fee Internal event production Internal event logistics	Area conferences or those related to the Bank's work groups or teams
Annual general meeting events	
Annual General Meeting event agency fee Annual General Meeting event production Annual General Meeting event logistics	Annual General Meeting events
Corporate Responsibility - Community Involvement	

COMMUNICATION, MARKETING AND PROFESSIONAL SERVICES	Sub-categories
Corporate Responsibility - Community Involvement	Events/actions by the CSR area aimed at promoting responsibility and reputation.
BRAND AND COMMUNICATION SERVICES	
Creative agency fee	Fees (fixed and variable) for creative services, advertising communication strategies, etc.
Media agency fee	Fees (fixed and variable) for media buying services, advice on the media mix by campaign type, etc.
Digital agency fee	Fees (fixed and variable) for digital development services, online communication strategy, etc.
Specialist agency fee	Fees (fixed and variable) for specialized marketing, communication, brand, sponsorship or advertising services not considered by conventional or general agencies.
Event agency fee	Fees (fixed and variable) for event services.
Market research	Cost of market research or analysis in the marketing, communication, brand, sponsorship or advertising areas, conducted by specialized institutes or organizations.
External communication agencies	Fees or costs for newswires, reports, contents or company reports of press stories (Bloomberg, EFE, Europa Press...)
Internal communication agencies	Fees or costs for content generation, communication strategies, development of designs or creative material for internal communication.
Audiovisual communication production companies	Those that make productions (different from those of mass media) that are screened internally or are focused on corporate communication.
Digital developments	Such as microsites, intranet, websites, etc. made by providers specializing in Brand & Communication
Information monitoring services	Fees or costs for reports or platforms tracking our brand in the press, radio, TV...
PUBLICATIONS	
Publication editing	Costs for content preparation, layout and printed or online publication
Publication printing and distribution	Printing and distribution
FINANCIAL CARDS	
Plastic acquisition and customization	
Magnetic stripe technology cards	Acquisition of financial cards (finished product) using magnetic stripe technology.
Chip technology cards	Acquisition of financial cards (finished product) using chip technology.
Cards without stripe or chip technology	Acquisition of financial cards (finished product) without magnetic stripe or chip technology.
Plastic acquisition	
Magnetic stripe technology cards	Acquisition of plastic for chip cards.
Chip technology cards	Acquisition of plastic for magnetic stripe cards.
Cards without stripe or chip technology	Acquisition of stock of cards without magnetic stripe or chip.
Card customization	
Magnetic stripe technology cards	Magnetic stripe technology card customization service.
Chip technology cards	Chip technology card customization service.
Cards without stripe or chip technology	Customization service for cards without magnetic stripe or chip technology.
GRAPHIC MATERIAL	
Graphic material for internal promotions	Graphic production expenses for employee-related internal promotions.
HR SERVICES	
Personnel recruitment	
Head-hunting	Procurement of selection and recruitment services for specialized professionals, management, executives.
Other recruitment companies	Procurement of personnel selection and recruitment services.
Labor fairs	Participation in labor fairs for recruitment and brand promotion.
Temporary work companies	
Daily	Hiring of temporary work companies.
Temporary	Hiring of temporary work companies to fill limited-duration vacancies in specific circumstances.
Training	
On-line courses production and content	Procurement of service for creating and producing any kind of training resource given online, except for languages.
On-line platform support	Procurement of service for platform on which the online course is given.
Teachers and lecturers	Hiring of teaching staff/lecturers/experts for classroom training.
Classroom training: educational materials	Acquisition of educational materials, manuals, books, documentation on any media needed for training.
Other expenses	Expenses related to classroom training courses not included in other families.
Classroom training: Manuals	Expenses related to the design, preparation and printing of training manuals.
Language teachers	Hiring of teaching staff/lecturers for language training courses.
Online platform	Procurement of service for platform on which the online language course is given.
Other language expenses	Expenses related to language training courses not included in other families.
Center administration and management	Procurement of training center administration and management services.

COMMUNICATION, MARKETING AND PROFESSIONAL SERVICES	Sub-categories
Ancillary training services (accommodation)	Procurement of accommodation for teachers and students at training centers.
Ancillary training services (meals, catering)	Procurement of catering, buffet and meal services at training centers.
Other ancillary training services	Procurement of other services for training centers.
Ancillary transport services for training	Procurement of transport services related to training.
Other personnel expenses	
Medical services	Procurement of medical services for employees.
Homes / apartments	Home and apartment rental for employee holidays or other needs.
Christmas expenses	Expenses related to Christmas gifts for employees.
Other hospitality services	Procurement of services for employees, such as gym, sports center, day-care center, etc.
Clothing / uniforms	Acquisition of workwear: uniforms for hostesses, receptionists, drivers, etc. provided they are employees.
Personnel relocations (moves)	Procurement of moving service, work-related transport of employee personal belongings.
Grants	Procurement with institutions, foundations or companies that provide grants or scholarships for employees.
Non-monetary incentives: travel	Procurement of incentive travel.
Non-monetary incentives (SRF) - other	Expenses related to the procurement of SRF products (day-care center tickets, Sanitas, etc.) that involve replacing part of employee cash remuneration with certain in-kind compensation.
Outplacement and employment terminations	Procurement of support services whose primary goal is to ensure success in the professional transition between companies (relocation).
HR linked services	Outplacement recruiting programs aimed at seeking success in career transition from one company to another (outplacement). The tools for achieving this objective are limited in three areas: 1) Psychological support 2) Coaching (skills and strategies development) 3) Consultancy and headhunter works
LEGAL SERVICES AND APPRAISALS	
Procurement of services with agreed fee	Fixed payments to legal firms for the provision of services for comprehensive management of legal matters.
Contracts for provision of legal services	Procurement of legal services.
Tax advice	Procurement of professional management and advice services for fulfillment of tax obligations with the public administration.
Labor consultancy	Procurement of professional management and advice services for fulfillment of labor obligations.
Real-estate appraisals	Procurement of real-estate appraisal services.
Agencies	Procurement of agency services for processing of all kinds of documentation.
Survey services	Procurement of professional services for conducting salary surveys, quality surveys, etc. among employees
Actuarial calculation	Procurement of professional services for calculating insurance, annual payments, premiums, reserves and pension funds for employees.
COMMERCIAL REPORTS AND REGISTRY VERIFICATIONS	
RAI, ASNEF	Procurement of commercial reports issued by various bodies. For example, RAI ASNEF reports on bad debtors; reports on company solvency.
Commercial research	Procurement of reports required on company activity.
Registry verifications	Procurement of reports required for verification of data at registries. For example, a credit report is required for granting a loan, which can involve verification of data in the land register, company verification, lien certificate, etc.
Legal opinions	Procurement of actuarial reports, legal advice for expatriates, report on Board member remuneration, report for market issuances.
Rating agencies	Procurement of ratings for financial products or assets.
FINANCIAL INFORMATION AND CONTENTS	
Reuters	Procurement of Reuters financial information service.
Telerate	Procurement of Telerate financial information service.
Semp	Procurement of Semp (means of payment) financial information service.
Servired	Procurement of Servired financial information service.
Global Limits	Procurement of Global Limits financial information service.
Bloomberg	Procurement of Bloomberg financial information service.
S.D.I.B.	Procurement of SDIB financial information service.
Other (Infobolsa, etc..)	Procurement of other financial information services.

COMMUNICATION, MARKETING AND PROFESSIONAL SERVICES	Sub-categories
General information contents	Procurement of general information contents.
INSURANCES	
Group life insurance	Subscription of personal life insurance policies.
Accident insurance	Subscription of personal accident insurance policies.
Health insurance	Subscription of personal health insurance policies.
Other personal insurance	Subscription of other personal insurance policies.
Civil liability	Subscription of civil liability insurance policies.
Automobile	Subscription of automobile insurance policies.
Fire	Subscription of fire insurance policies.
Theft-plundering	Subscription of theft-plundering insurance policies.
Multi-risk	Subscription of multi-risk insurance policies.
Fund transport	Subscription of fund transport insurance policies.
Electronic equipment	Subscription of electronic equipment insurance policies.
Self-insurance	Subscription of self-insurance policies.
Safe deposit boxes	Subscription of safe deposit box insurance policies.
Guarantees	Procurement of guarantees.
Other	Subscription of other insurance policies.
TRANSLATIONS AND INTERPRETATIONS	
Translation	Procurement of translation services.
Interpretation	Procurement of interpretation services.
TRAVELS	
Travel agency: fee	Procurement of travel agency service under fixed fee.
Domestic airlines	Procurement of airlines for domestic flights.
International airlines	Procurement of airlines for international flights.
Intercontinental airlines	Procurement of airlines for intercontinental flights.
Domestic hotels	Procurement of accommodation at hotels, domestic.
International hotels	Procurement of accommodation at hotels, international.
Intercontinental hotels	Procurement of accommodation at hotels, intercontinental.
Domestic rent a car	Procurement of rent-a-car/vehicle rental service, domestic.
International rent a car	Procurement of rent-a-car/vehicle rental service, international.
Intercontinental rent a car	Procurement of rent-a-car/vehicle rental service, intercontinental.
Train	Procurement of rail transport company services.
Bus	Procurement of ground transport company services.
Ship	Procurement of sea transport company services.
SERVICES LINKED TO THE BUSINESS	
Collection services	Procurement of outsourced services for customer recoveries.
Fee for product placement	Procurement of business product placement services.
Collaboration with universities and other organizations	Collaborations (contributions, attendance at forums, presentations, memberships) with universities and similar institutions.