

Success Case

B100

The Healthy Banking

The first bank that
**rewards you for
every step you take**

The new banking category, Healthy Banking, designed by B100, translates into the necessary balance between financial health, personal health, and planetary health.

Users save with every step they take, which means getting closer to reaching 100 years at 100%, and also every time they pay with their B100 Pay to Save card, they collect and recycle plastic from the sea.

Once again, we put Coinscrap Finance's technology at the service of companies at the forefront of the financial sector.



David Conde Sayáns

Executive Summary

B100 is the new digital bank from ABANCA, a financial institution that has experienced significant growth and recognition in recent years. This international financial group has stood out for its focus on innovation, sustainability, and customer satisfaction.

Having established itself as one of the country's leading financial institutions, and among the most solvent, ABANCA has launched B100 with the intention of positioning itself as a leader not only in the digital banking segment but also among the most environmentally committed companies (every time they use the PaytoSave card, B100 cleans plastic from the sea) and also with regard to people's health.

Thanks to B100, ABANCA, which has positioned itself through the ratings received among the world's highest-rated entities, and above the average of the Spanish financial system, is recognized as a benchmark in the financial sector, maintaining high standards of ethics, transparency, and commitment to its customers and society at large.

The institution has demonstrated solid financial performance, a clear orientation towards innovation, and a strong commitment to social responsibility.

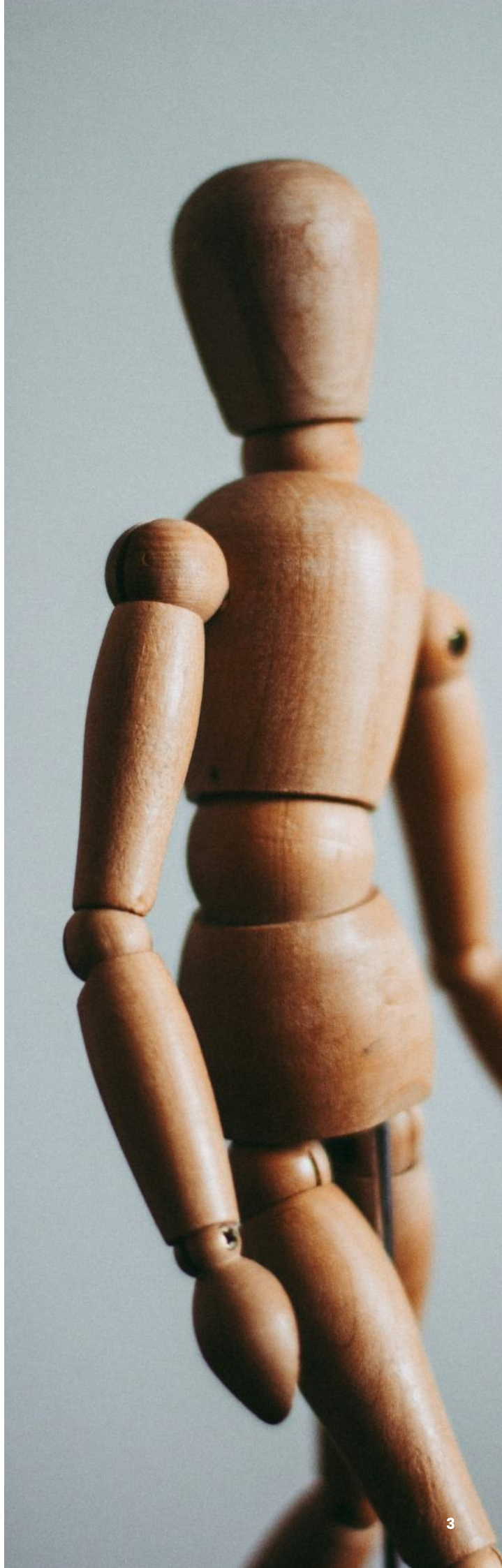
Behavioral Economics and Gamification: Keys to an Outstanding Product

A key component of B100's strategy is the application of behavioral finance principles. This field of study combines psychology and economics to understand how people make financial decisions.

Coinscrap Finance and B100 have used these principles to incentivize their customers to save. For example, **aware of the growing interest in interactive and engaging experiences**, they propose to users to receive a bonus in their account if they meet certain healthy habits.

This **combination of financial incentives and sports motivates users to make more responsible decisions in economic matters**. But that's not all, B100 also dedicates a space to playful aspects in its application in order to attract new generations.

By combining different elements, such as the possibility of customizing accounts or automating savings, B100 positions itself as the most attractive option for those seeking hyper-personalized banking focused on well-being.



The Focus on Loyalty and Retention of Young Customers

These two aspects have become a priority for the banking sector, especially in the case of Gen Z, which represents a significant growth opportunity. However, many entities have overlooked this segment due to short-term profitability concerns.

Banking aimed at zoomers has not yet reached its full potential. Companies must take an interest in their needs and concerns to be able to approach them naturally and respectfully. That is the key to connecting with the new generations.

Since most of their transactions are carried out through mobile devices, one of the main challenges banks face is being able to offer technological tools that meet their expectations. Let's not forget that they prefer alternative banking models and neobanks.

For all these reasons, traditional banking needs to focus on hyper-personalization and offering additional functionalities that make their lives easier and foster lasting engagement.

Investing in innovation is proving to be a good system to increase their engagement.



The challenge

To launch a neobank capable of connecting with an increasingly demanding population, B100 needed a technological partner with ample experience in micro-savings and capable of implementing a step rule, the fundamental pillar of its project *The Healthy Banking*.

This new brand territory, which proposes that to live 100 years, and live them 100%, we need health, money, and a planet to enjoy them, required for its market launch to unite financial services and personal well-being, a milestone in the catalog of innovations in international banking.

The challenge they faced was to connect with a community of people concerned about their health and their environment, aware that we have the real capacity to change things. B100 not only wanted to offer an innovative product but also to promote real and positive life change.

Once the requirements were set, it was time to seek technological solutions capable of turning the project into reality. For this, they contacted Coinscrap Finance, a strategic partner that offers disruptive developments for banks, neobanks, and fintech.

What the entity aims to do is revolutionize the world of personal finances and create a new way of saving.

B100

The Healthy Banking

**To live 100 years 100%
you need more than
just money**



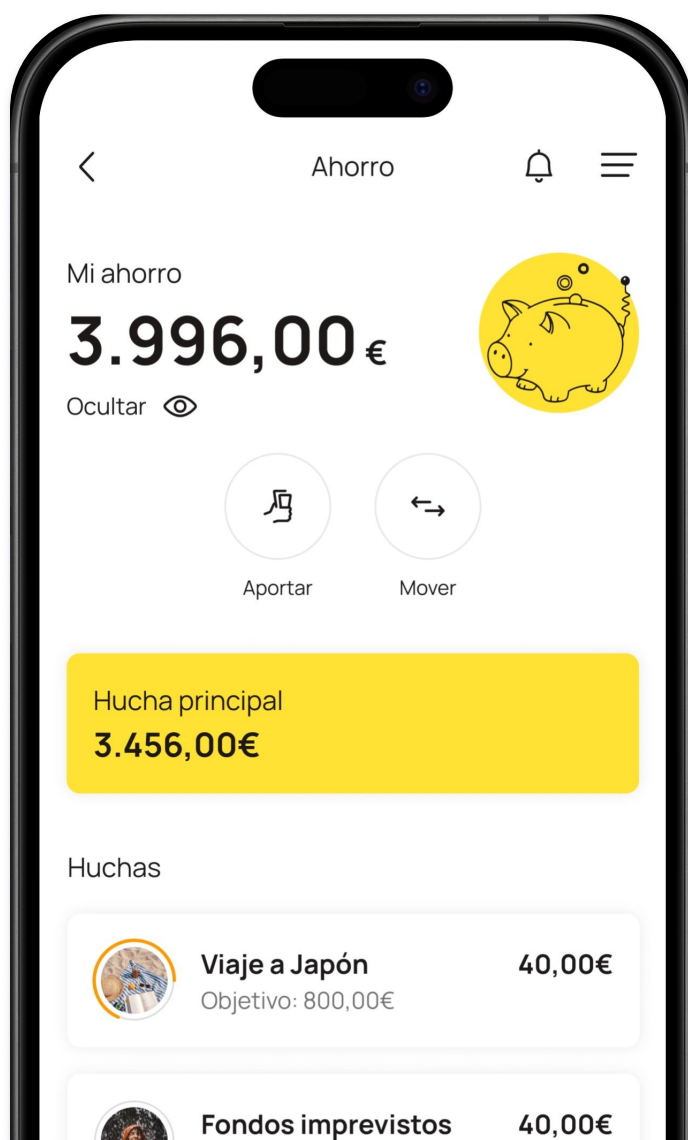
The solution

Building upon the Cuenta Save and Cuenta Health designed by B100, Coinscrap Finance provided the technological layer to meet the savings challenges of both accounts.

As Jorge Mahía, Executive Director, explained to the media: "No bank in the world has linked savings with health until now, to contribute to improving people's well-being, with such clear benefits."

The entity manages to make a positive impact on the economy and the health of its customers thanks to these two accounts.

The **Cuenta Save (its interest-bearing account)** allows to create different piggy banks to organize savings, and the **Cuenta Health (its interest-bearing account, significantly above market average)** offers rewards for physical activity performed.



An app that has what it takes to take care of *financial health and personal health.*

Operation and technical characteristics

Cuenta Save:

Hyper-personalization without fees

It is an interest-bearing account designed for effortless saving. It offers the possibility of dividing it into different piggy banks, which allows acting as if they were multiple current accounts.

For example, you can create a piggy bank for vacations, another for a new computer, and another for a whim... Maybe an electric bike? Of course!

Cuenta Health:

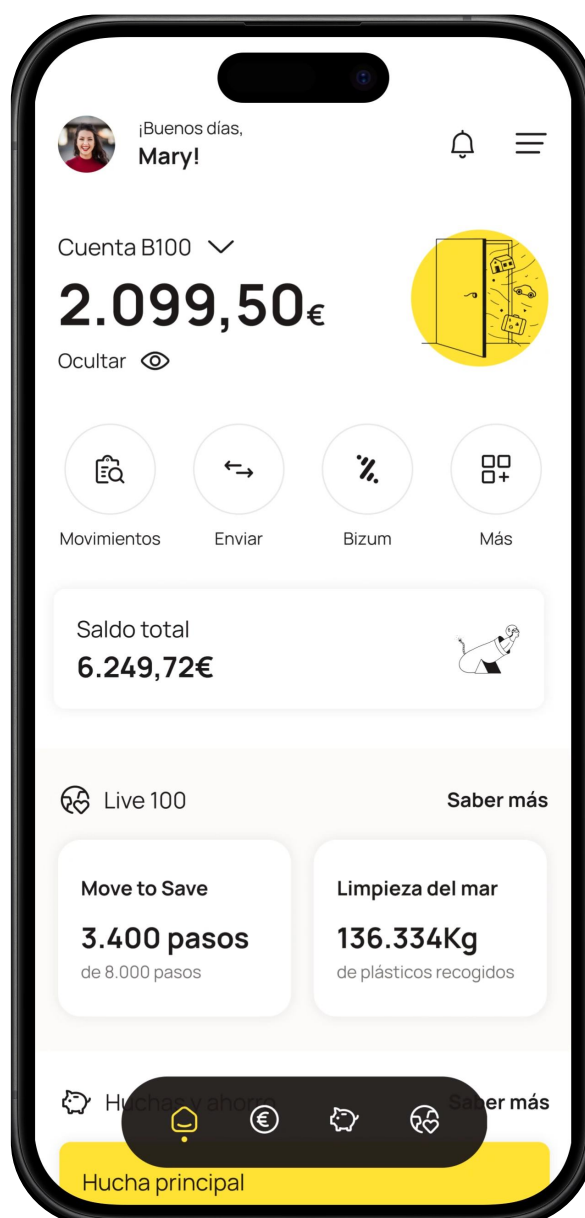
Physical activity, rewarded

This product, which offers **higher compensation than the market average**, rewards B100 customers for walking or exercising. The more they exercise, the more daily challenges they will meet, so more money will be transferred to their Cuenta Health.

All **automatically** and thanks to Move to Save! The user only needs to decide how much will be transferred to this account when they meet their daily step goal, put on their sneakers, and start walking!

Thanks to **integration with Apple Health, Google Fit**, and other applications, their daily activity will be recorded, and as soon as the desired number of steps is reached, savings will increase.

It has never been easier to commit to health. We are getting closer and closer to fulfilling the aspiration of living 100 years, or more, in full, at 100%.



B100's new proposal addresses key demands of both Generation Z and anyone else concerned about saving, health, and the planet.

On one hand, it promotes a healthy exercise routine, and on the other, it encourages saving in an intuitive and simple way. Additionally, it allows users to have a positive impact on the planet just by using this card.

Thanks to the alliances that the entity has established with the fintech sector, it has access to the best digital product design teams, technology experts, and leaders in mobile application development.

The technological partner Singular has been responsible for creating the digital platform of the neobank, which allows users to consult their physical activity goals, progress, and all their banking operations in real-time.

On the other hand, the OnCloud installation provided by Coinscrap Finance allows remote access to the network and offers the possibility to scale the infrastructure according to the growth of databases and service requirements.

Thanks to the banking as a service model that ABANCA has created with B100, there is the possibility to change products, increase or enrich savings rules, and offer new functionalities according to users' needs.

"The collaboration with Coinscrap Finance has allowed us to launch a unique and innovative service, capable of revolutionizing the way people view their personal finances.

Our priority has always been to improve the financial health of our customers."

Sergio Fernández
Head of Business Development B100





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transactional data
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