

# Unique experience

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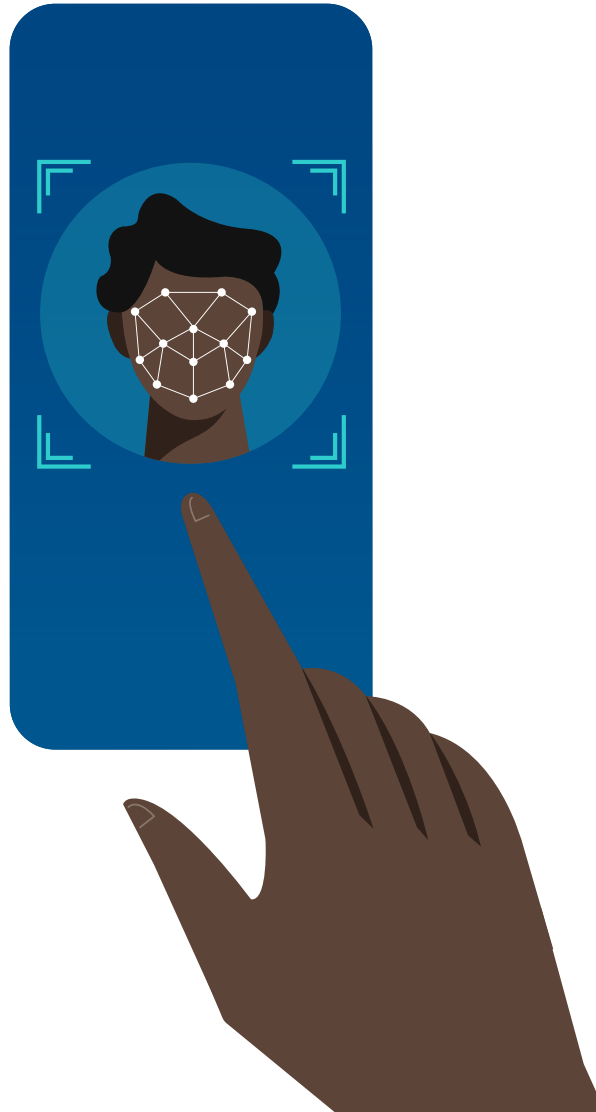
**Grupo BBVA México's** priority is to continuously improve the experience and satisfaction of its clients. In order to provide them with a **unique experience and meet their expectations and needs** by providing services of excellence and quality, it has developed a series of innovative initiatives focused on communication with the client, digital transformation, ease of access and data protection and privacy.

# Unique experience

GRI 103-1, 103-2 and 103-3

During 2020, Grupo BBVA México maintained its transversal commitment to provide a unique client experience. To achieve this, the Institution has provided the tools and training to its collaborators so that they have the necessary skills to provide quality service and personalized attention.

Thanks to **multiple efforts** to provide the best service to its clients, Grupo BBVA México is for the 6<sup>th</sup> consecutive year in **1<sup>st</sup> place in the Net Customer Satisfaction Recommendation Index.**



## Quality and customer service

To remain a leader in financial products and services, Grupo BBVA México strives every day to offer unique services and products that exceed the expectations of its clients. To achieve this, a methodology has been developed to measure quality and customer service that allows knowing the degree of recommendation and customer satisfaction for each of the different products, channels and services. This methodology consists of a survey that measures, on a scale from 0 to 10, the degree to which clients would recommend the Bank.

## Client recommendation index

Part of Grupo BBVA México's strategy regarding the satisfaction and well-being of its clients consists of recognizing their perception through surveys, both internal and external.

During 2020, 2,568,546 electronic surveys and 61,560 telephone surveys were carried out, in order to know the opinion of BBVA Mexico Group clients and, additionally, 43,344 internal electronic surveys were carried out that measure the perception of Retail Networks regarding the attention they receive through part of its internal suppliers to provide customer service.

## Client

Bank	2019 vs 2020 Variation
Retail Network	↑ 7.1 points
Wealth Management and Private Banking	↑ 2.6 points
Mortgage Business	↓ 3.1 points
Consumer Finance	↑ 1 point
Business and Government Banking*	↓ 2.4 points
Bank	↓ 0.6 points

\* Despite the decrease in Corporate and Government Banking, it remains in first place in the ranking.

## Internal

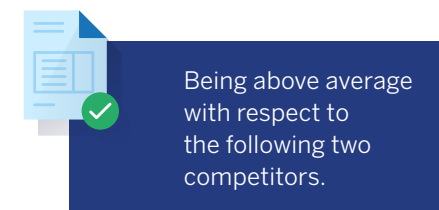
Bank	2019 vs 2020 Variation
Commercial Retail Network	Maintains rating
Wealth Management and Private Banking	Maintains rating
Mortgage Business	↓ 0.4 points
Consumer Finance	↑ 2.1 points
Business and Government Banking	↑ 2.7 points

Additionally, as part of the institutional efforts to keep in contact and constant interaction with the client, and to facilitate their experience with services and products during the health emergency derived from COVID-19, Grupo BBVA México implemented Remote Banking and Do it yourself (DIY) in order to encourage clients to live a seamless experience taking care of their health and that of the Institution's collaborators.

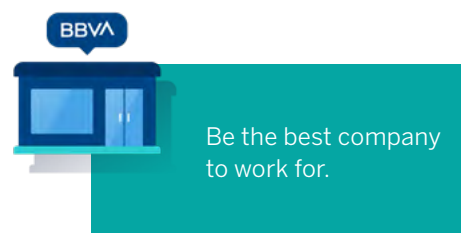
## 2021 Goals



Maintain first place in open market assessments.



Being above average with respect to the following two competitors.



Be the best company to work for.








## Specialized Customer Service Unit (UNE)

GRI 417-2, 417-3 and 418-1

Listening to the comments of clients regarding their experience with the Group is essential for the continuous improvement of the Institution, since it allows the identification of gaps and areas of opportunity in the services, products and customer service of Grupo BBVA México.

As part of the commitment to customer satisfaction and well-being, a channel is made available to them to clarify their complaints and claims through: branches, BBVA line and website.

In addition, if the client is not satisfied with the resolution received, the Specialized Customer Service Unit (UNE) is in charge of dealing with cases that require specific clarification. This with the aim of responding to the request efficiently and identifying the root problem in order to meet client expectations and improve the quality of Grupo BBVA México's services. UNE has the following channels:

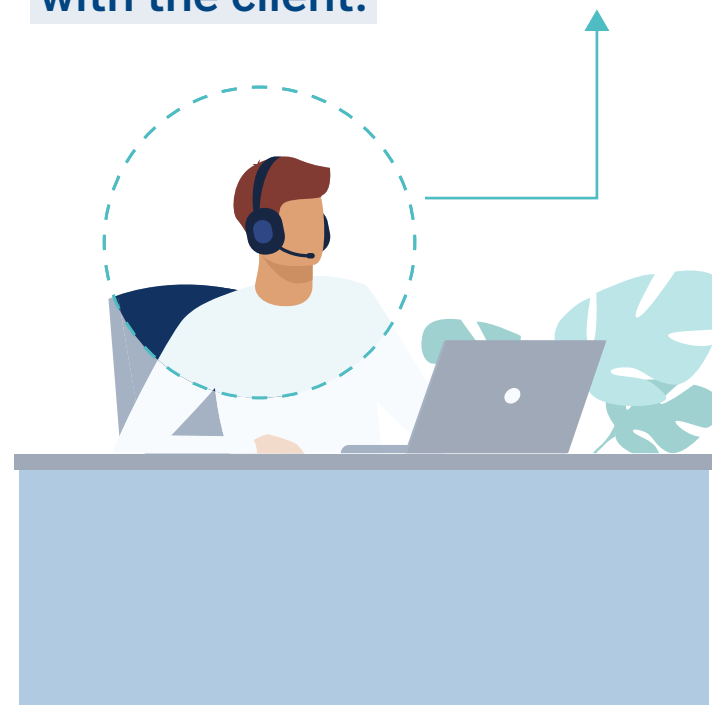
-  **Email:** [une.mx@bbva.com](mailto:une.mx@bbva.com)
-  **National call center:** 800 112 2610
-  **International call center:** 55 1998 8039
-  **Website:** <https://www.bbva.mx/personas/centro-de-ayuda/quejas-y-reclamos.html>
-  **Corporate offices:** Mexico City and Guadalajara.

Within the corporate offices of Grupo BBVA México, customer service provides advice and claims management. During 2020, 1,167 clients were served at Torre Parques Polanco, 284 at Torre BBVA and 666 in Guadalajara.

### Grupo BBVA México

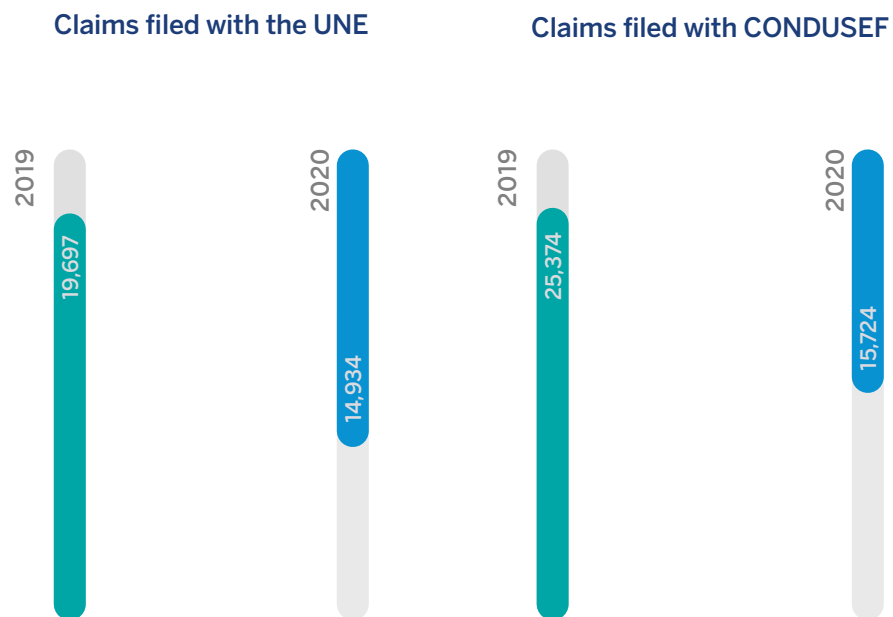
obtained the best historical result with a score of 9.53 in the **User Service Performance Index** (IDATU) and closed with **2<sup>nd</sup> place in the G6.**

During 2020, a **solution was provided to new requests, having a 95% contact rate with the client.**



## 2020 Results

During 2020, a total of 30,658 complaints were filed relating, among other things, to information and labeling of products and services and marketing communications, such as advertising, promotion and sponsorship; which represents a 32% decrease in claims filed compared to 2019, with an average of 9 days for a resolution. The claims received are distributed as follows:

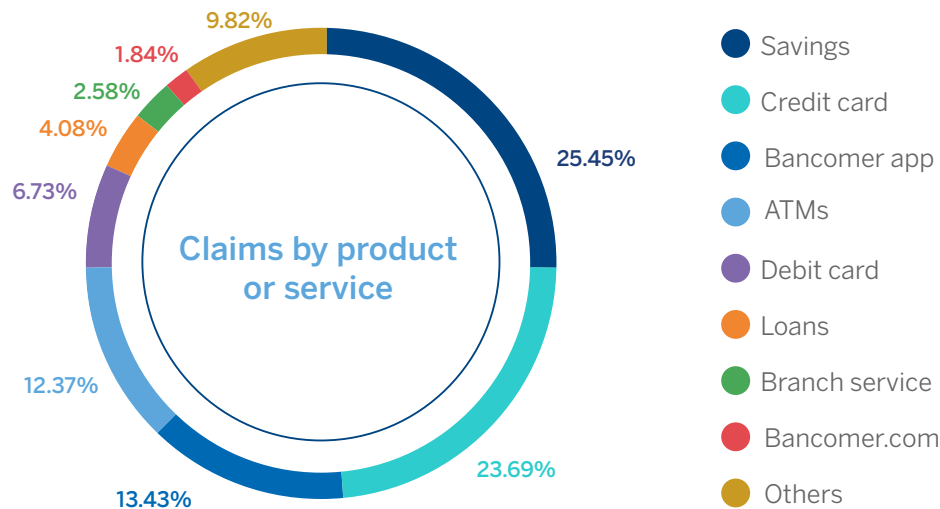


\*There was a 24% reduction in claims filed with the UNE compared to 2019.

\*There was a 38% reduction in claims filed with CONDUSEF compared to 2019.

Of the claims filed with CONDUSEF during 2020: 14,250 resulted in monetary losses and 1,474 in non-monetary losses.





In 2020, the **UNE Recommendation Index** increased from -9.0 to 28.1, having an improvement of **37.1 points**.



### 2021 Goals



Best in class: Provide the best service in the G15 banking sector.



Inclusion of the First Call Resolution (FCR) metric that represents the number of claims resolved in the first interaction.



# Digital Transformation

Grupo BBVA México is recognized for its innovation and contribution to the transformation of the financial sector towards digitization by providing quality technological solutions to its clients. During 2020 a series of new products and functionalities were developed to make available to the client:

## New functionalities of the BBVA App that is now “Your financial advisor”

The new functionalities allow to manage the means of payment and financing. It is an experience that allows our clients to take full advantage of the financial opportunities and benefits that BBVA offers them through a comprehensive ecosystem of digital products and tools.

A simple and convenient way that facilitates the management of the client’s maximum credit capacity from our mobile app with a last generation physical means of payment.

Some of the new features included in this application are:

- Digital cards and dynamic CVV
- Temporary blocking of physical and digital cards
- Promotions and consultation of BBVA Points: Make smart purchases, maximizing the benefits of points and promotions through a comprehensive loyalty program
- Interest simulator: Provide the client with the possibility of simulating the interest that could be generated for the next period depending on the payment that he decides to make from the minimum payment to the payment necessary for no interest payment, indicated in the client’s account statement

## Transactions of Term Investments and Funds at a click



### Contract and renewal of promissory notes from the Grupo BBVA México App

This functionality allows the client to open a new term investment contract from the BBVA App.

It was released in July 2020 and at the end of December the number of contracts opened was more than 138 thousand.



### Subsequent purchase/renewal of promissory note

This functionality allows the client to make subsequent purchases or renewals of a term investment from the BBVA App. In the first eight months, more than MXP 34 billion were achieved in renewals of this product.



### Investment funds

As of 2020, Grupo BBVA México clients who already have a contract have the possibility of making a subsequent purchase of investment funds. Achieving 80 thousand operations in the first five months, which represents deposits of MXP 4 billion.



### BBVA Invest

It seeks to offer a new digital experience in Investments. The goal is for any client to have access to investment portfolios without having to be experts on the subject or depending on a person to advise them. Through a simple questionnaire, BBVA recommends the most appropriate portfolio based on your risk profile, horizon and investment objective. It is available in two channels:



**BBVA.mx:** end-to-end DIY process for contracting and operating investment funds.



**Wealth Management and Private Banking Offices:** availability of the investment profile questionnaire and investment proposal that standardizes the investment portfolio offer and provides a new advisory experience for Wealth Management Banking.



### Obtaining CC not pre-approved

Within the Grupo BBVA México App, the option to evaluate and obtain a credit card was integrated through an online validation of the necessary documents and data. Since its implementation, in October 2020, more than 5,000 contracts have been made in the year.







### Approval of Credit Information consultation

This functionality developed for the BBVA App seeks to accompany the clients of Grupo BBVA México in their consultation of Credit Information in order to be able to grant them a credit offer in the future. It works through campaigns in which the client can provide his authorization to consult his credit history, increasing our base of placed credits.

#### Campaign results December 2020 - January 2021

The authorization campaign to consult the credit information company was sent to 1,098,000 clients, of which 19.2% (210,762) authorized to carry out the consultation. By 2021, the campaign will be sent to 9 million clients within the BBVA App.



### Study and Home Insurance

Grupo BBVA México seeks to have dynamic products that allow the clients to ensure what interests them, always with advice on the correct levels of insurance. Dynamic Home Insurance (DHI) recommends to the client an insured sum suitable for the area of his home and allows him to choose the coverage he wants, including insuring only the contents for tenants.

Study Insurance is a Savings Insurance for education denominated in pesos, which was born in digital format. Both are the only 100% DIY in the Mexican market.



### BBVA Empresas App

In June 2020, the BBVA Empresas app was launched, aimed mainly at the SME segment. In just six months, there were already more than 120 thousand affiliated clients and more than MXP 25 billion have been transacted.

Among the most outstanding functionalities of the application are the SPEI payments, the downloads of account statements from the cell phone, the purchase and sale of dollars between own accounts, the first digital credit contracted from the cell phone for SMEs: the POS Advance and Collection with CoDi allowing small businesses to charge without contact. During 2021, BBVA Empresas will continue to grow in functionalities to serve all segments of the bank's legal entities.



### New generation insurance

BBVA Seguros México created Pet, Pregnancy and Cyber insurances in order to provide the best protection and welfare solutions and services for its clients, ensuring what matters most to them.



### BBVA Collection Link

This new modality allows to carry out secure transactions charged to credit or debit cards of any Bank. By sending SMS, by social networks or by sending an email, without having to install an application on the cell phone.



## Innovation, experience improvement and security

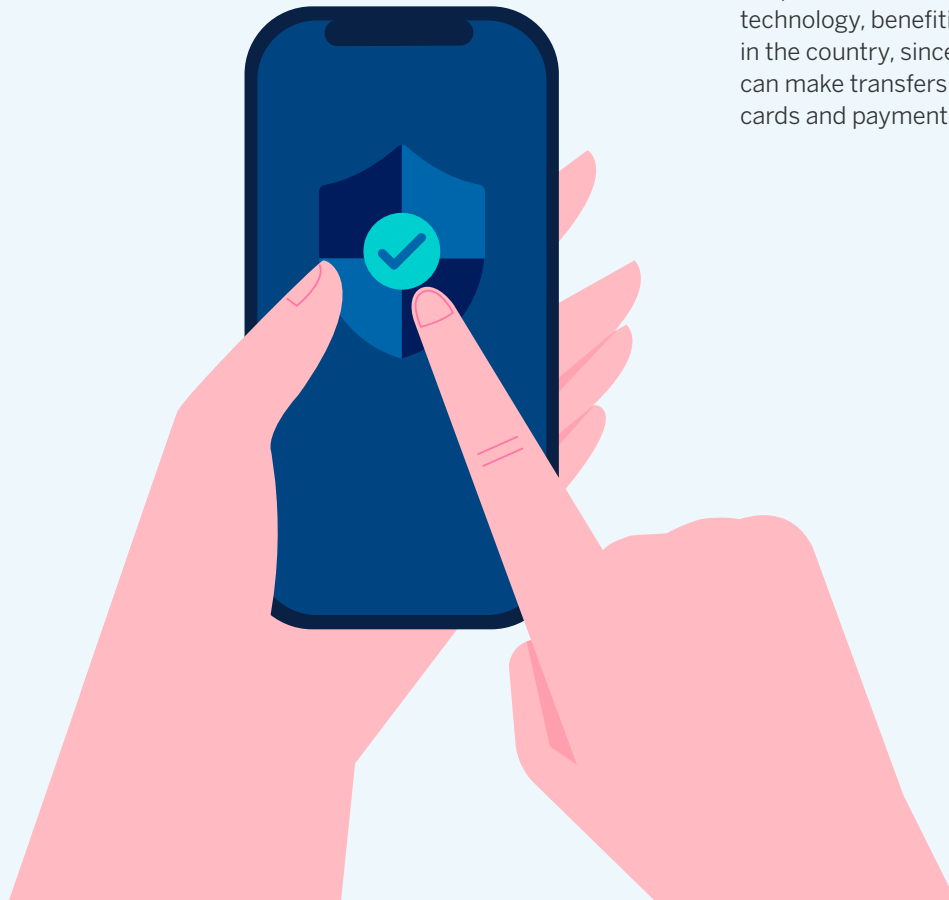
The “Digital shift” functionality was developed, which allows clients to schedule their visit to a branch from their BBVA App and save time, which, consequently, makes more efficient and optimizes the branch service capabilities by distributing demand and saturation, thus improving the client experience regarding waiting times.

On the other hand, the Google Assistant was implemented within the mobile application, which works with artificial intelligence. Its objective is to strengthen the bank’s offer of virtual assistants, both in Mexico and in the rest of the countries where the BBVA Group operates, to improve the user experience by making the management of their finances faster and more efficient.

Grupo BBVA México was the first bank to implement this technology, benefiting mobile clients who use this platform in the country, since with just a voice command, users can make transfers to accounts, make payments to credit cards and payment of services.

During 2020, the first BBVA digital and global Hackathon was held, a programming competition, where young people from various countries (Mexico, Spain, Colombia and Peru) participated in order to contribute to the digital transformation of financial services, as well as how to promote entrepreneurs and developers worldwide through the resolution of challenges. During the 2020 Hackathon we had the participation of 792 people.

One of the main challenges presented was “My green footprint,” which sought the development of a tool that calculates the carbon footprint generated by individuals and SMEs together with suggestions for reducing it in order to emphasize the importance of sustainability in the business of Grupo BBVA México.

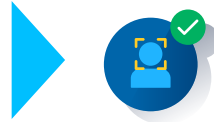


## New Client Relationship Models

In 2020, Grupo BBVA México developed new channels of interaction with its clients. One of them is Remote Banker, through which it provides service, advice and sale of financial products to its clients remotely without the need to attend a branch; implementing a 100% Home Office model and managing to serve more than 1.7 million clients.

Also, the Banco de Barrio strategy was developed, which consists of taking advantage of the presence of Grupo BBVA México to serve SMEs in Mexico. Through the 1,700 BBVA branches and more than 3,500 executives, a very attractive commercial offer is made available for the country's businesses, especially for the micro segment that represents more than 90% of the country's economic units.

**65 thousand**  
accounts  
opened



**More than  
1,000 million**  
billed in 13  
thousand POS  
terminals placed



**32 thousand**  
new clients



**27 thousand**  
new  
nominees



**66 thousand**  
BBVA  
Empresas apps  
downloaded



**MXP 235  
million**  
in SME insurance  
premiums



## Grupo BBVA México

was recognized by the **2020 Global SME Finance Awards** thanks to its ambition and design in the service strategy for SMEs through its **Banco de Barrio program**.

## Acknowledgments

### *IT Masters Mag - Blue "Most Innovative Initiative in Mexico"*

Blue was recognized as one of the most innovative initiatives in Mexico for using artificial intelligence to carry out financial transactions through voice and text messages. During 2020, 1.7 million conversations were registered with Blue in the BBVA App, while, with Blue in WhatsApp, 141 thousand interactions. Also, with the transactions available in the BBVA App, around 40% of the services that our clients seek on Línea BBVA were solved.

### *Global SME Finance Awards 2020*

The ambition and design of the strategy for serving SMEs was recognized by the 2020 Global SME Finance Awards thanks to the Banco de Barrio strategy.

# Transparent, Clear and Responsible Communication (TCR)

GRI 103-1, 103-2, 103-3, 417-1, 417-2 and 417-3

Transparency, Clarity and Responsibility (TCR) are three principles that allow the generation of solid links with the stakeholders of Grupo BBVA México, mainly clients, through various channels such as:



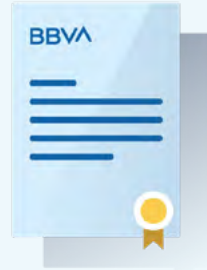
These guidelines are systematically integrated into the creation of solutions and experiences for the client in order to show the efforts of Grupo BBVA México to create relationships of trust, taking care of their interests and support them in making well-informed decisions.



## TCR Principles

### Transparency

- 1 Provide the client with clarity with the relevant information
- 2 Bear in mind that the relevant information varies depending on the client's profile, the timing of the process and the product
- 3 Give the same visual relevance to benefits/benefits and risks/costs/requirements
- 4 Use the right channel: the one that allows you to tell what is relevant
- 5 Ensure that the main message is valid for the majority of the audience



### Clarity

- 1 Use a good structure and visual elements to facilitate knowledge and navigation
- 2 Check that the graphic elements give a realistic and intuitive image
- 3 Promote accessibility. In audiovisual pieces, use subtitles and incorporate the relevant
- 4 Use clear and easy-to-understand language
- 5 Limit the use of small print as much as possible (when you use it, keep it clear)



### Responsibility

- 1 Look after the client's interests in the short, medium and long term
- 2 Give the client control over their relationship with the bank
- 3 Accompany the client
- 4 Make a responsible use of the client's personal data
- 5 Promote financial health



To make these principles a reality, there is a Transparency Policy that establishes the guidelines applicable to any communication or advertising and governs the different lines of work such as:

- Implementation of TCR principles in new digital solutions through the participation of TCR experts in their conceptualization and design; especially in digital solutions with massive impact on retail clients
- Incorporation of TCR principles in the creation and maintenance of key content for clients such as: product sheets, contracts, responses to complaint letters, communication related to COVID-19, among others
- TCR awareness and training throughout the Group through a virtual community, workshops and online actions
- TCR indicators that measure the client's perception of transparency and clarity towards Grupo BBVA México regarding its products and services

During 2020, more than 150 initiatives were developed by the Scrum teams of the Digital Factory for Business Development and Business Banking with the aim of applying the TCR principles in digital solutions.

## 2021 Goals



Give continuity to the TCR strategy by integrating Behavioral Economics practices to contribute to the improvement of reputation.

## Grupo BBVA México

occupies the **#1 position** for the indicator of perception of **transparency and clarity.**



# Client Security, Privacy and Protection

GRI 103-1, 103-2, 103-3, 418-1



For Grupo BBVA México, the privacy, security and protection of its clients is a priority; therefore, it has a specialized area focused on the development of strategies and policies to guarantee the care of information. Also, a series of programs focused on client safety have been implemented:

**Fingerprint biometrics in offices:** use of biometric authentication to carry out procedures such as card delivery, PIN reprinting, opening of second accounts and cashier's checks, in order to avoid identity theft

**Fingerprint biometrics in car agencies:** it is used to formalize a car loan in the hiring process

**Digital card:** used to make purchases in electronic commerce in order to strengthen the security of the cards

In order to maintain the highest levels of security, Grupo BBVA México protects the information of its clients with absolute confidentiality, adopting the necessary measures in accordance with legal obligations.

Also, as of December 31, 2020, 97.6% of the collaborators satisfactorily completed the update of the course on Personal Data Protection.

During 2020, two campaigns were carried out on Personal Data Protection issues:



Both had the objective of sensitizing and making all the employees of Grupo BBVA México aware of the importance of these issues, as well as making known changes in the Privacy Notices addressed to employees.

Additionally, with the aim of keeping the branch staff trained and updated, periodical publications were issued through all digital channels such as: Banca al Día, Red al Día, Wiki Red, Centro Único de Conocimientos (CUC) and Team Spaces, a new tool used especially in terms of personal data for Legal Services staff.

## Personal Data Protection Mailbox

With the aim of continuing to guarantee the security, privacy and protection of the client, the PDP mailbox ([protecciondedatospersonales.mx@bbva.com](mailto:protecciondedatospersonales.mx@bbva.com)) is made available to them, through which all kinds of complaints, comments and/or situations are dealt with reported on issues of data protection of clients and/or users of Grupo BBVA México.

## 2021 Goals

