

*Innovation in unprecedented times:
Introducing NBG's pandemic-proof offering*

June 2020



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ

Let's take a step back



Twitter Account Mike Royce

Sticking to a bold, tightly integrated strategy despite the chaos



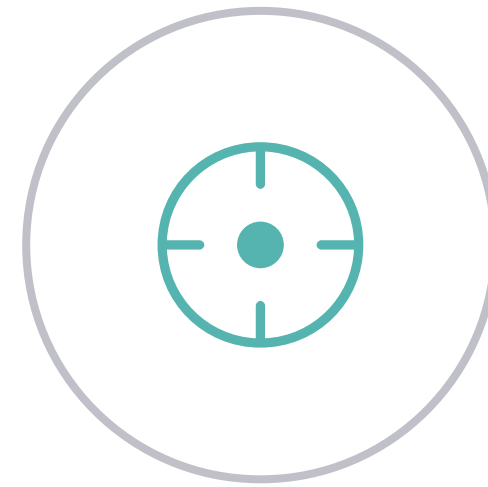
Awareness



Onboarding



Engagement

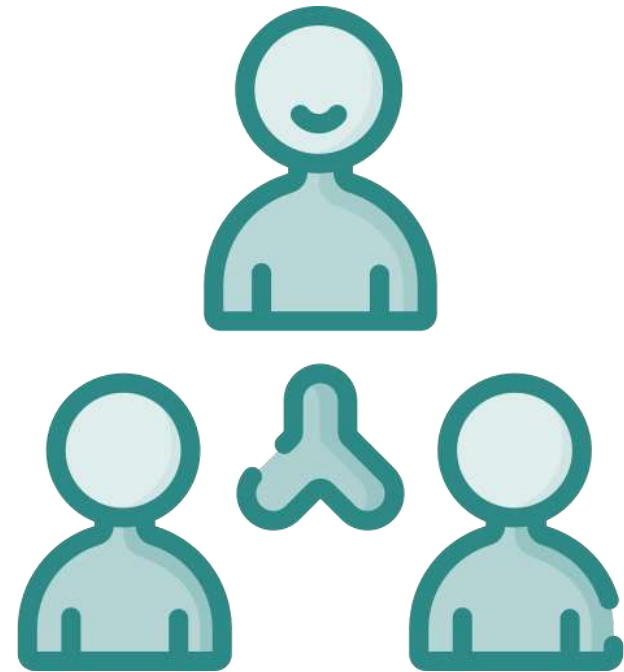


Promotion



Community

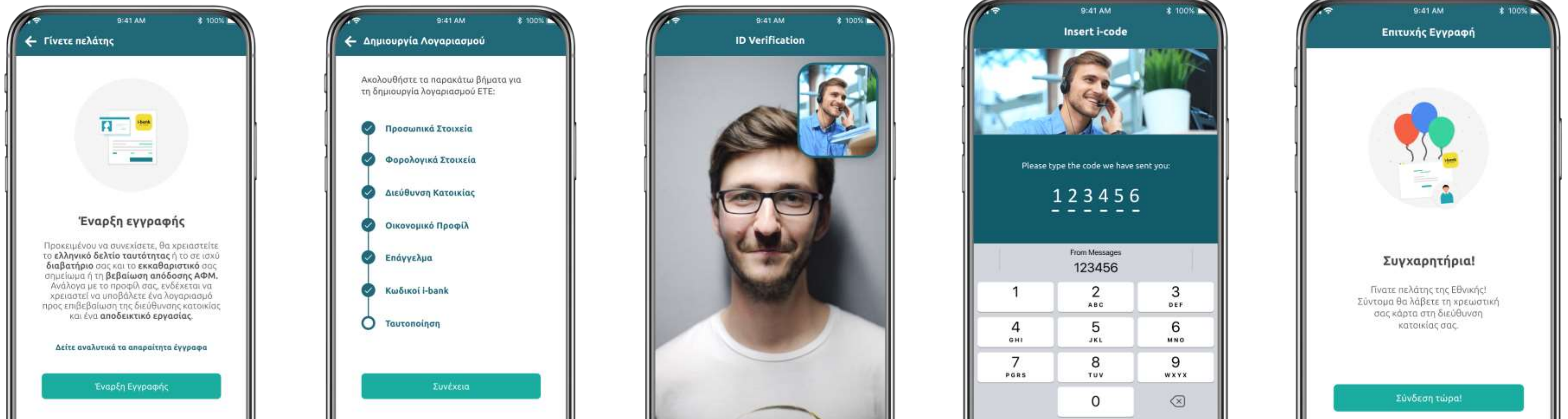
Building a pandemic-proof offering



A well-rounded and cohesive set of features and services, with emphasis on **ubiquity**, **convenience** and **speed**

Mobile as the entry point to NBG

End to End Digital Customer Onboarding

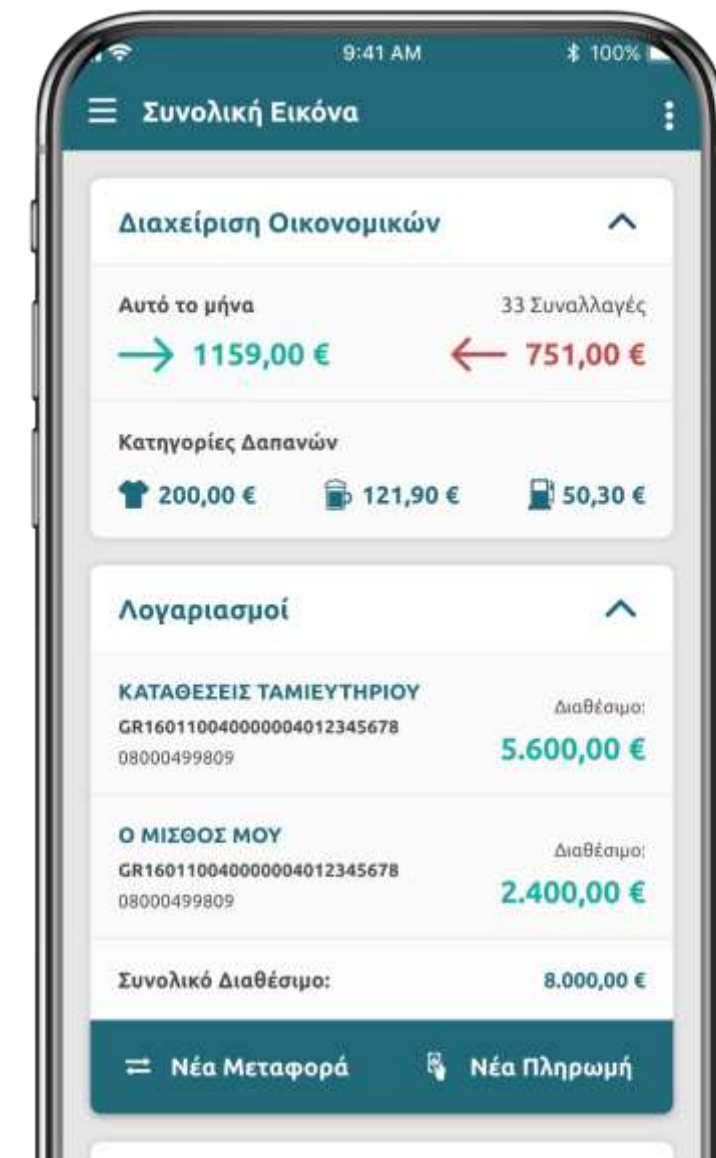
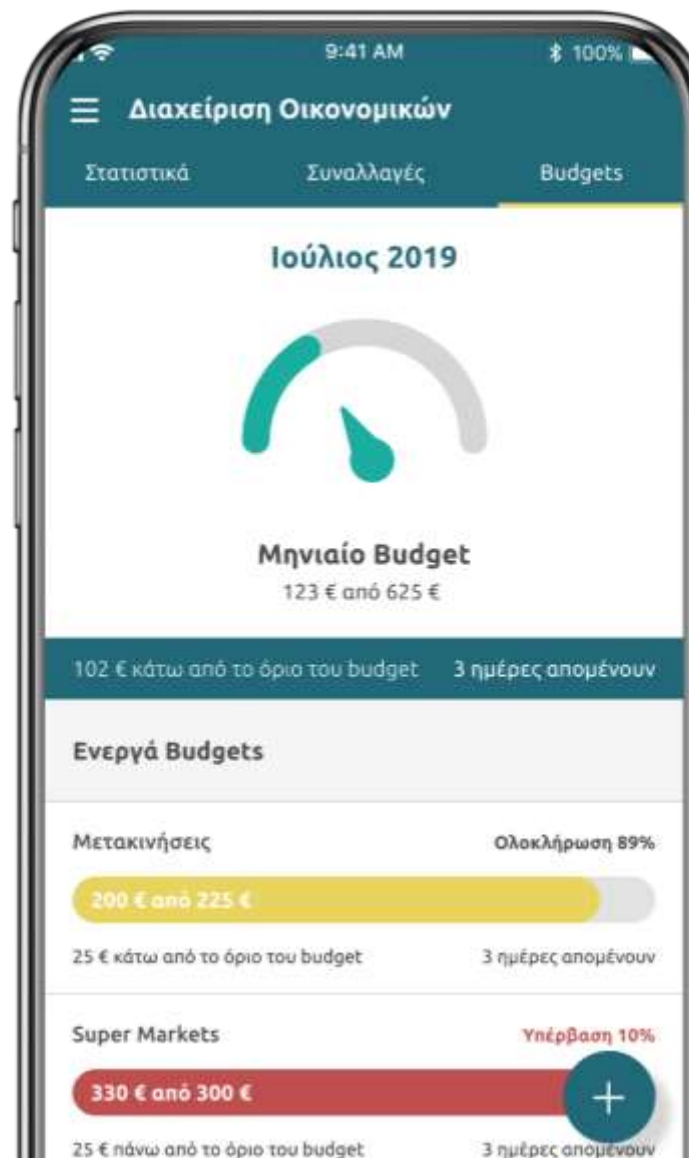
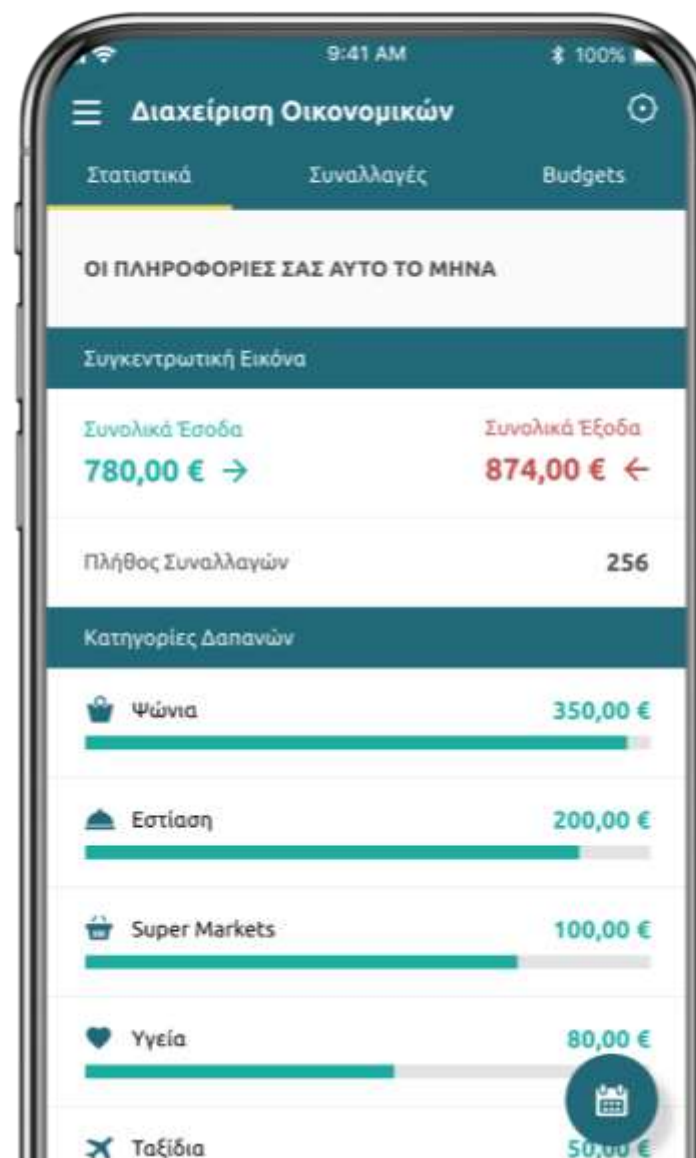


From a transactional banking app to an everyday financial coach

Spending Categorization

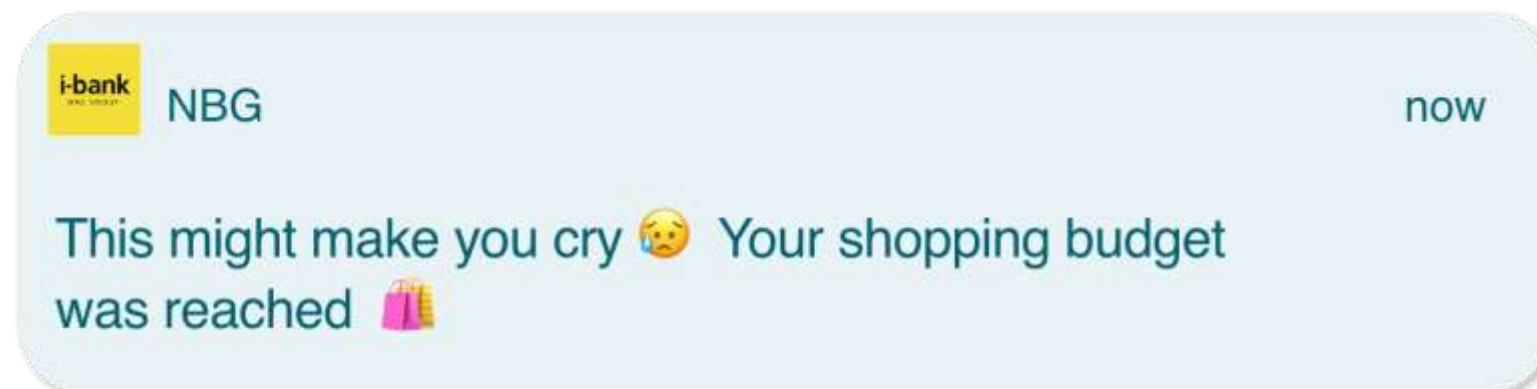
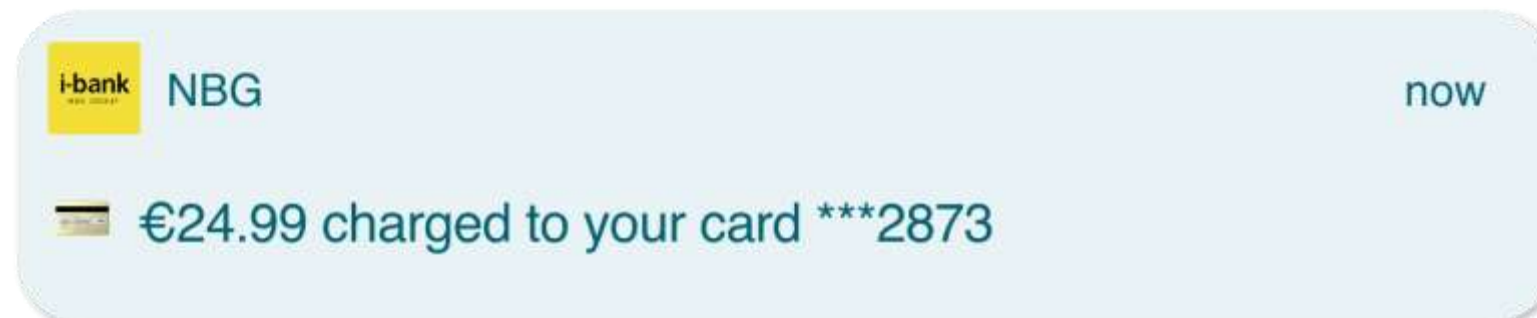
Budgets

Financial Management

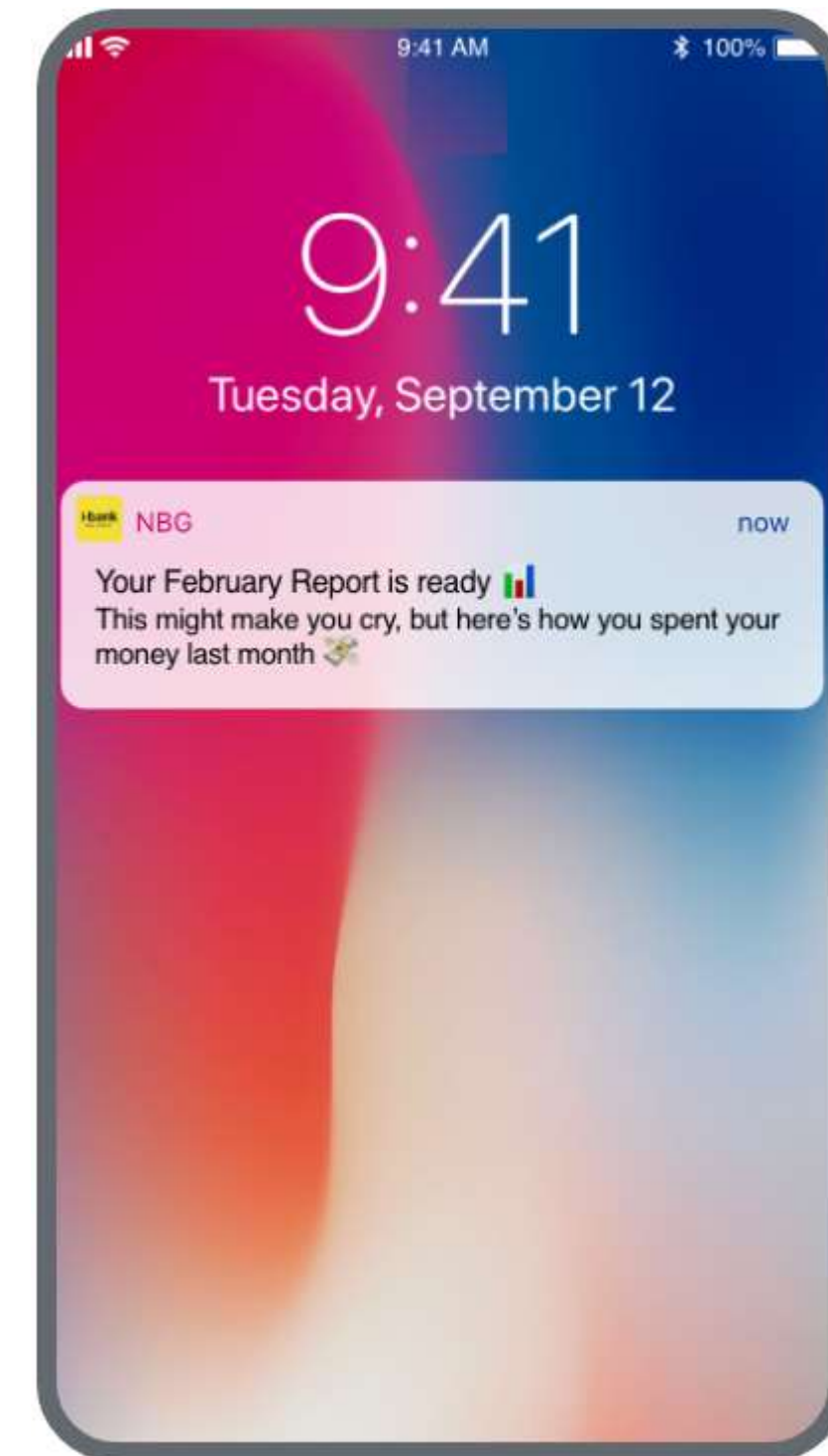


Real-time financial insights

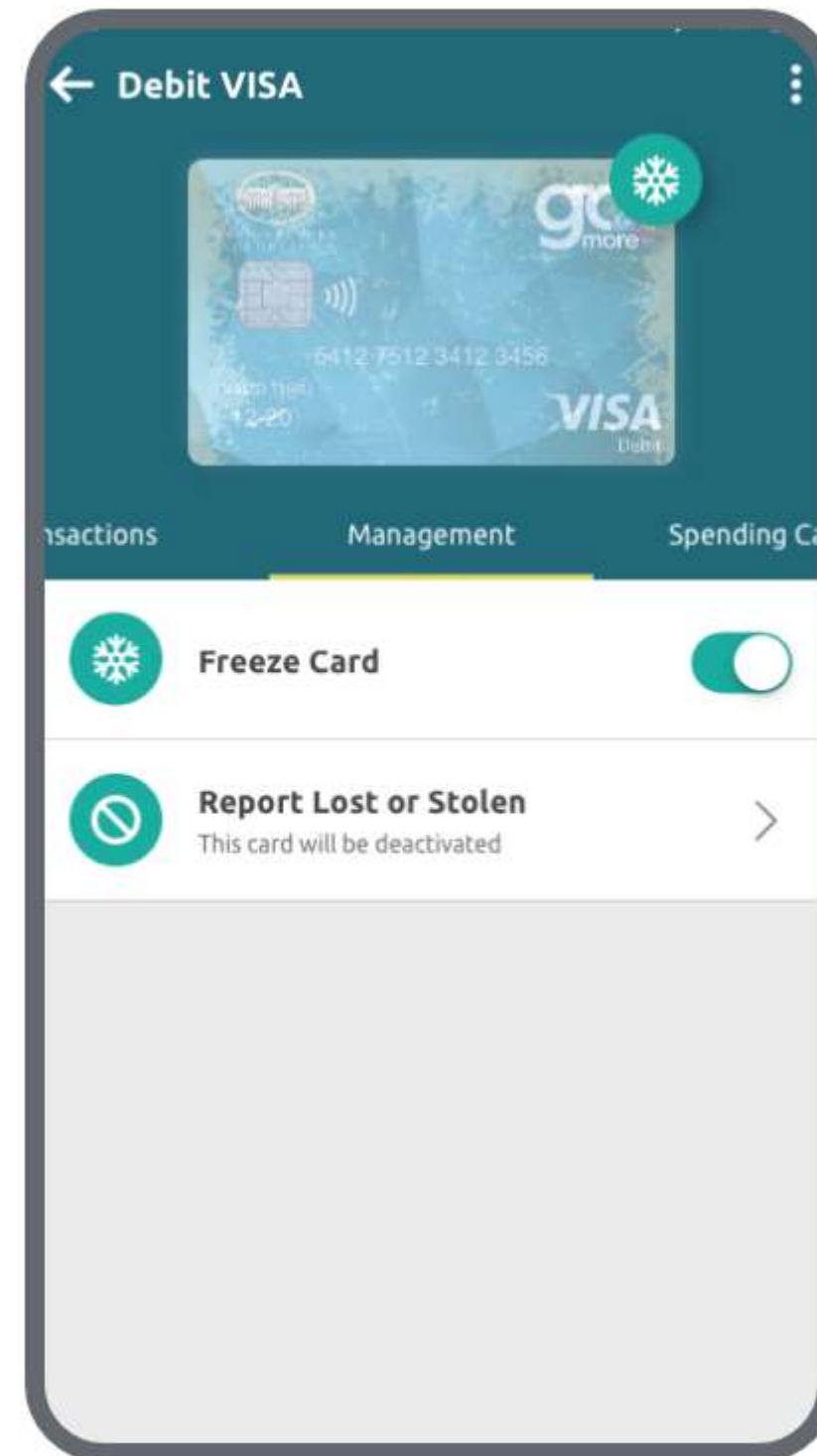
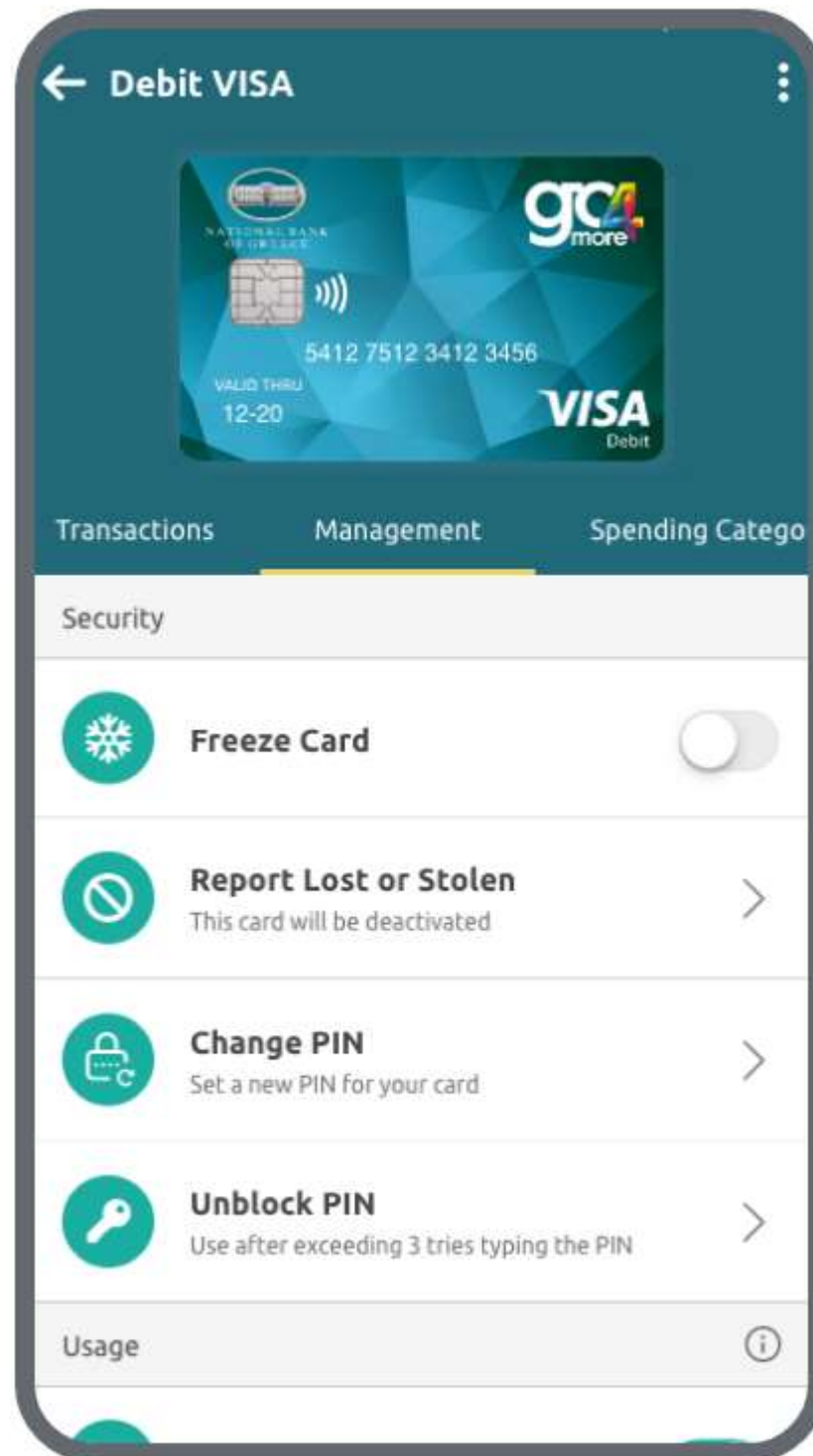
Instant notifications



Monthly spending reports

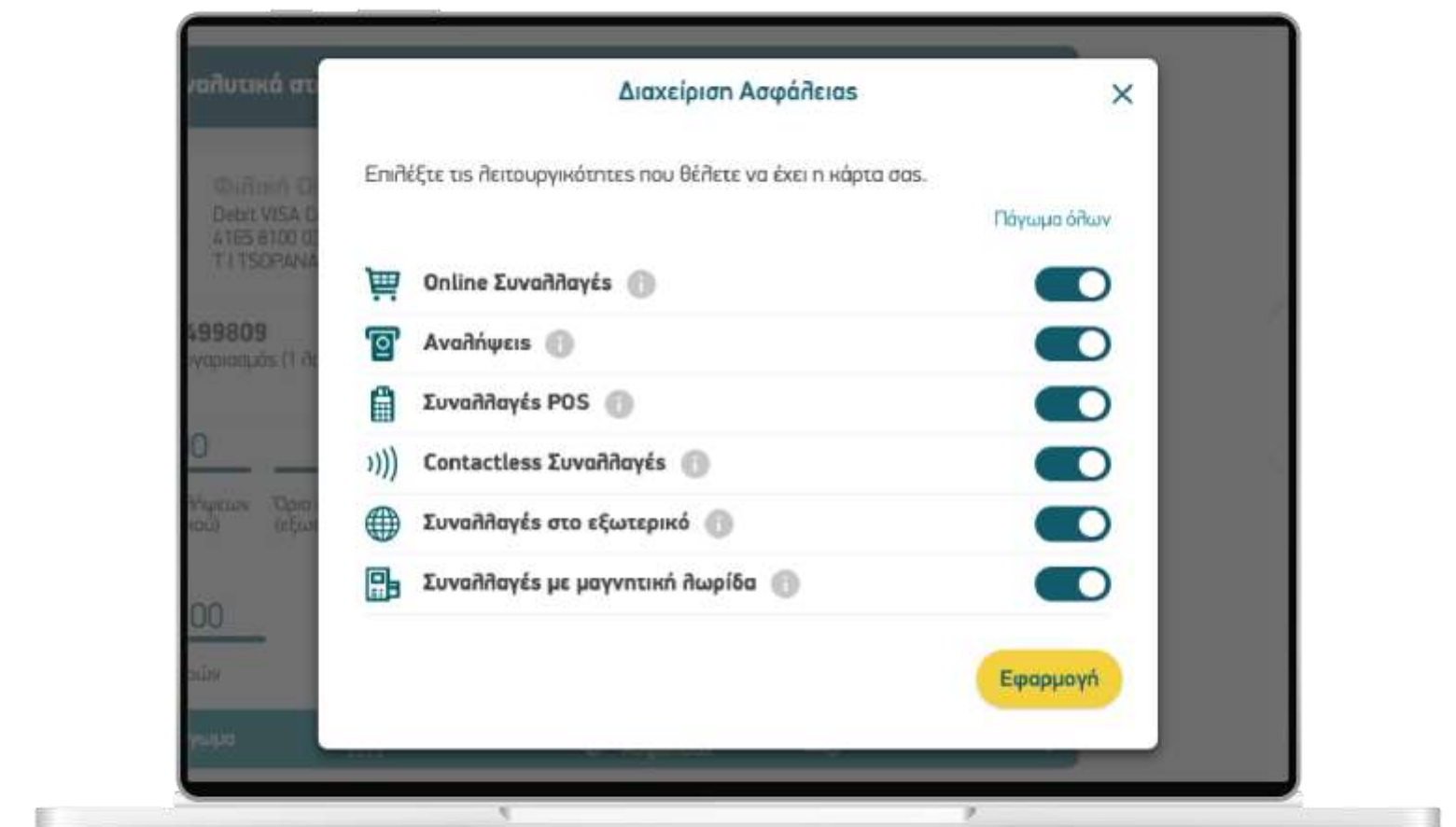


Giving users full control




Card Controls:

- Freeze/unfreeze card
- Block use on e-shops
- Change PIN



Responding to everyday needs





Savings Account
Opening


High Return
Savings Account





Safe Wallet
Insurance




Current Account
Opening


e-3months Time
Deposit


Micro-loans


Car
Insurance

Everyday Banking

Savings

Liquidity

Insurance

Prepared to serve a very demanding segment: Greek Companies



770k

Companies in Greece



2.63m

employees



4.5%

New companies

- Source: Eurostat, Structure of active enterprises 2017



Nowadays, Greek companies need more than ever digital solutions



Reliable



Fast



Simple



Convenient

Putting our business customers needs first

How we defined a digital offering for companies, based on real needs



Analysing **global best practices**

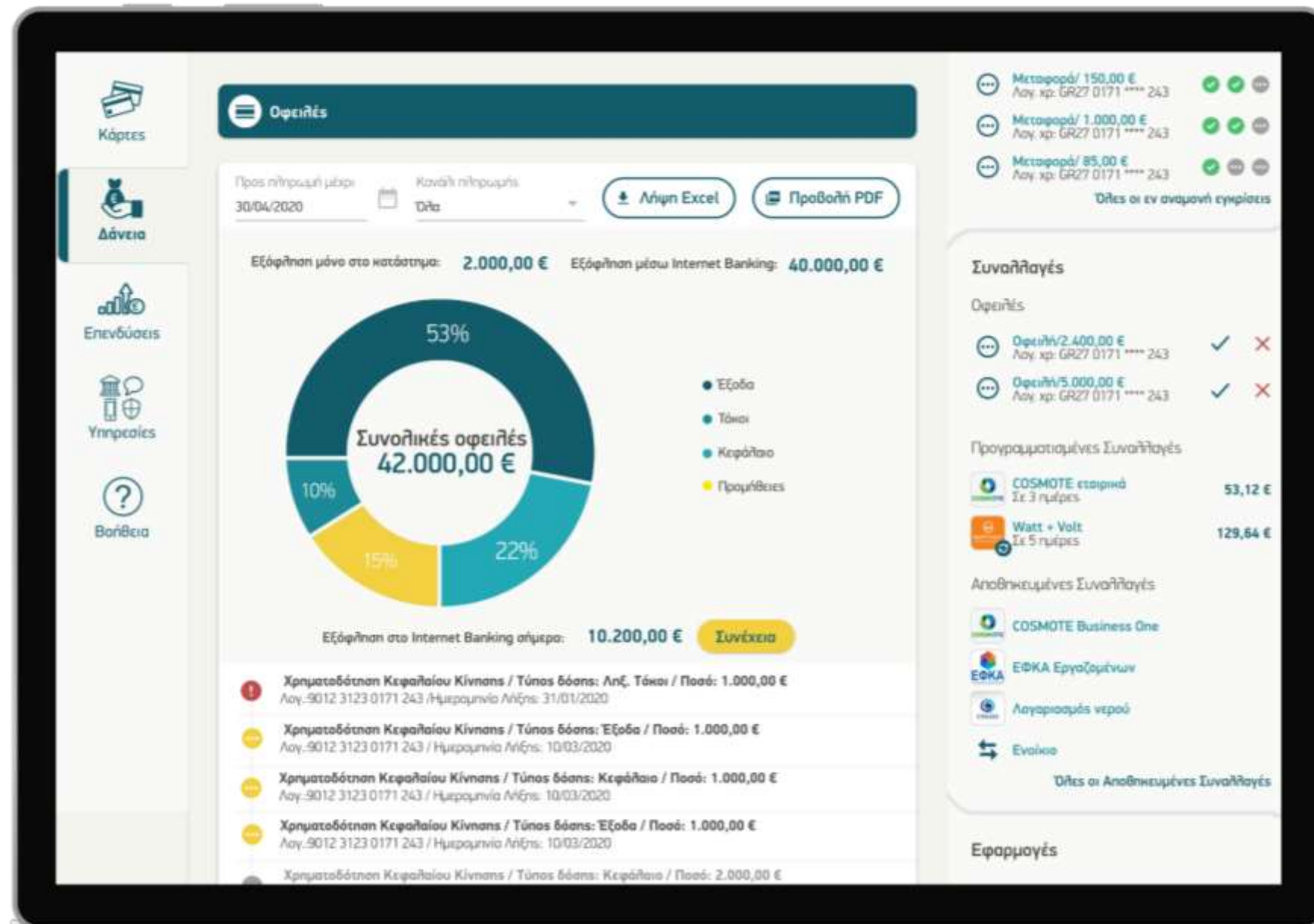


On-site interviews with 50+ companies from different industries (e.g. Shipping, IT, Telco, Retail)



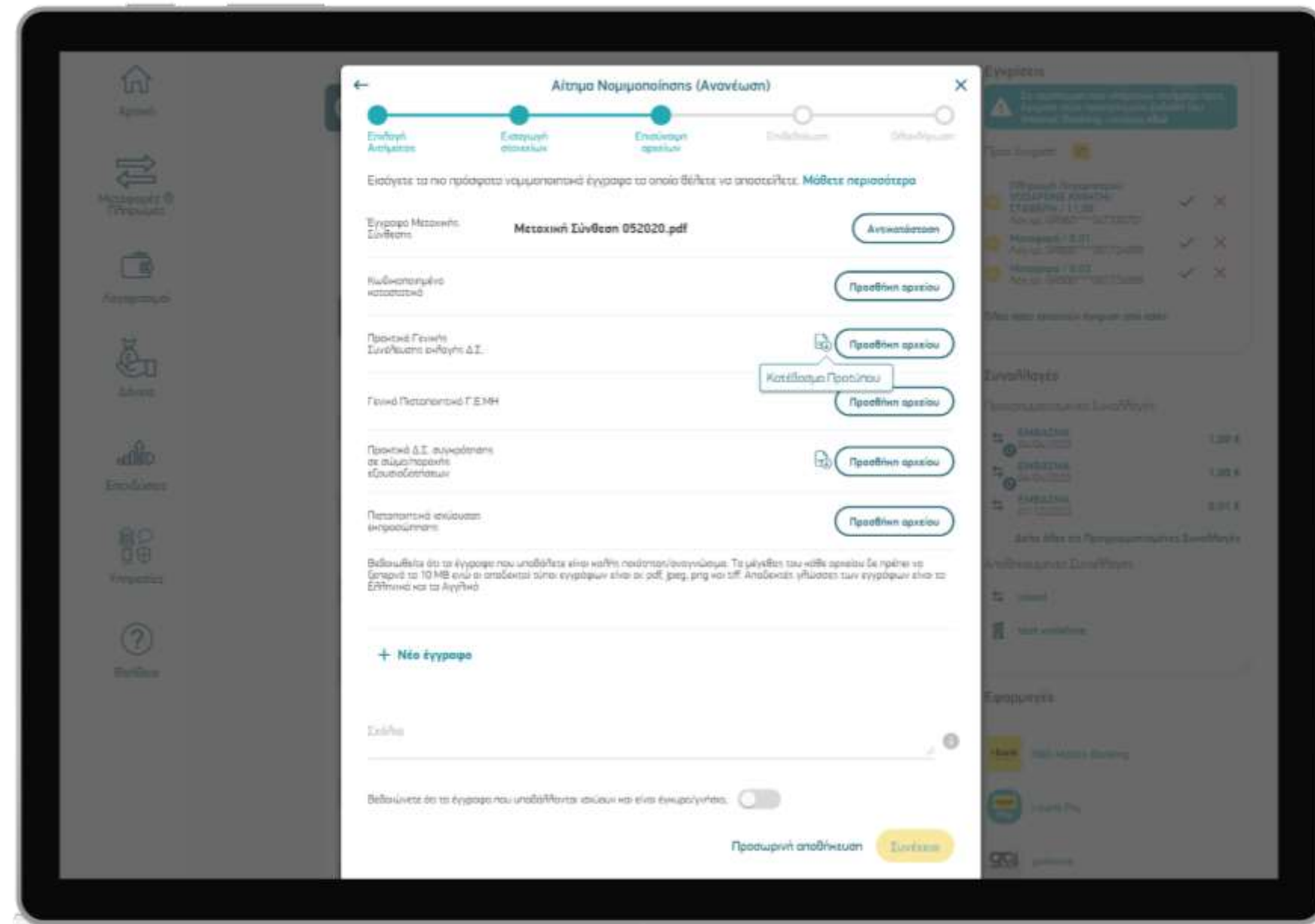
Usability testing on top 150+ use cases, based on customer interviews

Online repayment of business and corporate credit



Business users can monitor in one place their business financing and pay through Internet Banking upcoming installments, with no need to visit the branch.

Online Legalization



Business users can renew or edit their legalization status by uploading necessary documents, which are digitized thereafter and the process is entirely completed **without the need to visit a branch.**

Supporting Greek business in the post-COVID 19 era



Responding in an agile fashion to newly announced state support initiatives and offering digital and innovative solutions to minimize branch visits.



Loan payment holiday & cheque suspension

Affected companies apply through Internet Banking for a **loan payment suspension and cheque suspension with no branch visit required and no paperwork**

The image displays two overlapping screenshots of the i-bank Internet Banking interface. The background screen shows the 'Αίτηση αναστολής πληρωμής δόσεων δανείων' (Loan payment suspension application) form, which includes fields for company details and a progress bar. The foreground screen shows the 'Αναστολή επιταγών μου' (Cheque suspension) form, which includes a table for entering cheque details.

Αίτηση αναστολής πληρωμής δόσεων δανείων

Η παρούσα αίτηση αφορά σε επιχειρήσεις που επλήγησαν οικονομικά λόγω της εμφάνισης και διάδοσης του κορωνοϊού.

Αναστολή επιταγών μου

Εισάγετε τα στοιχεία για να ολοκληρώσετε το αίτημα σας. Αυτό αφορά επιταγές που έχουν εκδοθεί ως 31/5/2020.

A/A	Λογαριασμός	Αρ. επιταγής	Ποσό	Νόμισμα	Ημερ/νία	
1	GR9601100400000004047330701	91020122	1.200,00	EUR	20/02/2020	✎ ✕
2	GR9601100400000004047330701	91020125	1.200,00	EUR	20/02/2020	✎ ✕

Προσθήκη

Συμφωνείτε με τους Όρους της υπηρεσίας

Συνέχεια

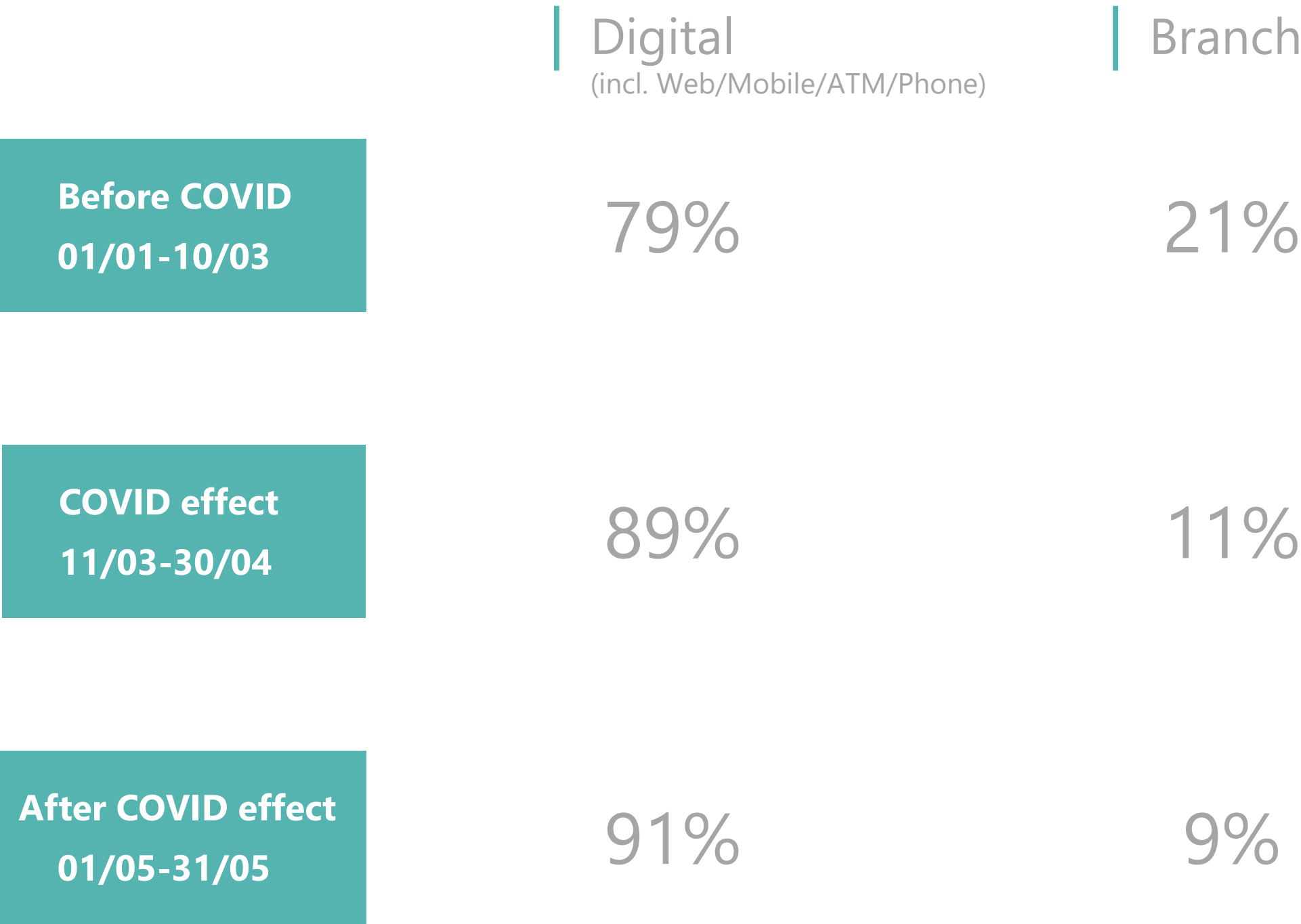
e-applications

The screenshot shows a tablet with a mobile banking app. A modal window titled "Αποστολή εγγράφου" (Document Submission) is open. It features a progress bar with four steps: "Εισαγωγή στοιχείων" (selected), "Εισαγωγή επικοινωνίας", "Επιβεβαίωση", and "Ολοκλήρωση". The form contains the following fields and options:

- Instruction: "Εισάγετε το έγγραφο που επιθυμείτε να αποστείρετε και τον κωδικό αναφοράς που λάβατε μετά την επικοινωνία σας με την Τράπεζα." (Enter the document you wish to send and the reference code you received after communicating with the Bank.)
- Field: "Είδος συναλλαγής" (Type of transaction) with a dropdown menu.
- Field: "Συμβάσεις" (Contracts) with a dropdown menu.
- Field: "Κατηγορία εγγράφου" (Document category) with a dropdown menu showing "Trade Finance - Αξίες" (Trade Finance - Values).
- Field: "Κωδικός αναφοράς" (Reference code) with a dropdown menu.
- Instruction: "Εισάγετε το αρχείο που επιθυμείτε να αποστείρετε" (Enter the file you wish to send).
- Field: "Όνομα αρχείου" (File name) with the value "Trade Finance -20052020.png".
- Button: "Αλλαγή αρχείου" (Change file).
- Text: "*Αποδεκτά είδη αρχείων jpg, pdf, png, txt" (Acceptable file types: jpg, pdf, png, txt).
- Button: "Συνέχεια" (Continue).

Business users can **safely** **exchange documents with** **branch** representative and apply remotely for specialized solutions like trade finance.

Shift in customer habits remains after COVID effect



Join us in shaping the next generation of NBG's digital offering

