

## **BAC San Jose Racks Up Three International Banker Banking Awards**

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BAC San Jose (Costa Rica) Is the Winner of Three Prestigious International Banker Awards: Best Customer Service Provider of the Year North America 2017, Best Commercial Bank of the Year Costa Rica 2017 and Best Innovation in Retail Banking Costa Rica 2017. London, United Kingdom - March 13, 2017 /MarketersMedia/ -- International Banker recently held its annual Banking Awards to acknowledge the top banking institutions and individuals in North and South America. BAC San Jose (Costa Rica) received awards in three categories: Best Customer Service Provider of the Year North America 2017, Best Commercial Bank of the Year Costa Rica 2017 and Best Innovation in Retail Banking Costa Rica 2017.

International Banker offers a global view of banking and finance. Each year through the Banking Awards, it recognises the leading banking institutions and individuals that have set the bar for industry excellence. The 2017 Banking Awards acknowledge the organisations and individuals within the banking and financial industries in North and South America that drive global economic commerce, create capital and opportunities for economic growth within their regions, set the benchmarks for technological advancement and customer service, while maintaining high levels of regulatory compliance and corporate governance. The standout institutions working within retail, commercial, investment and private banking are recognized with these awards. In addition, special awards are given to outstanding CEOs in each region.

Honoured with triple awards to acknowledge and celebrate its innovation and leadership in the areas of commercial and retail banking in Costa Rica, BAC San Jose has achieved a prominent position on the International Banker 2017 North and South America Banking Awards list. Banco BAC (Banco de América Central) San Jose is one of the most highly regarded and recognized names within the Costa Rican banking industry and has continued to effectively meet the evolving financial and banking needs of the national population--serving hundreds of thousands of customers across hundreds of ATMs and access points as well as a nationwide network of branches. BAC has furthermore strengthened its nationwide presence through an innovative lower-cost banking channel that allows customers to complete their most frequently occurring transactions through a selected merchant.

As a leader in retail- and commercial-banking services and products, BAC San Jose implements innovative strategic changes when developing new products for customers--such as those aimed to help SME (small and medium-sized enterprise) development as well as the female population. The central pillar around which BAC establishes its operational framework is its focus of putting customer needs first. It has maintained its competitive edge especially in retail banking by pursuing a continual approach to innovation. Executives anticipate the upcoming product needs of customers and deliver creative and effective solutions with exemplary customer-satisfaction levels. Part of innovation at BAC includes digitalization. Technological development has provided customers with increased convenience and accessibility, including a strengthened distribution network. Innovations in electronic and mobile banking have been an important part of strategic development. As reported at the 2016 year-end, approximately 80 percent of total transactions made by BAC customers were

electronic and mobile-banking channels. BAC also implemented digital branches, demonstrating its competitive edge by being the first bank in the country to employ this solution.

BAC has had to differentiate its product and service range through innovation, as well as offer more attractive pricing points to draw in customers. Its overarching innovative, customer-centric strategy has allowed BAC to develop a relationship and interact with a diverse customer base. This has led to increased capture of market share and boosts to profitability, solidifying its leading position in the local banking system, while achieving double-digit growth. By remaining in sync with customer demands, BAC will maintain its strong position.

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