



BOB Financial
— Credit reimagined —

A wholly owned subsidiary of Bank of Baroda

BOB Financial launches its mobile app ‘bobcard’

Partners with IBM to create an elevated digital experience for customers - powered by cloud

- *Simplifies rewards redemption, limit management, EMIs conversion, credit card bill payments and more for its customers*
- *Launched record number of cobrand credit cards for Defence personnel, professionals like CA, CS, CMA*
- *Recently entered the One million club with double the rate of industry growth*

MUMBAI, 28th July 2022: BOB Financial Solutions Limited today announced the launch of its credit card servicing mobile app, ‘bobcard’, to give its customers a one-stop solution to manage their Bank of Baroda credit card services on the move. Designed in collaboration with IBM, ‘bobcard’ is a smart digital platform that offers a battery saver dark-themed interface that is pleasing to the eye, an attractive design and secured access with face ID, fingerprint lock & PIN, and a smart eye feature that ensures the card details of customers remain private.

To complement its faster-than-industry business growth and to delight its customers, the leading card player’s new mobile servicing app ‘bobcard’ will provide customers with the convenience to:

- Manage card usage limit
- Redeem reward points instantly
- Convert high-value transactions into Smart EMIs
- Pay credit card bills on time

Mr Shailendra Singh, MD & CEO, BOB Financial, said, “The app has been built as part of our vision to be an impactful credit partner with strong tech infra. We’re already onboarding our new customers through a digital-all process; it is a given that we make them have this convenience of availing all card services digitally only with a few simple clicks on their mobile phones, anytime, anywhere on the move. And the app offers enhanced security which is our major commitment to our customers. The app is now available for both iOS & Android users, and we are confident that this new tech delivery will add a lot of convenience to our customers’ day-to-day lives.”

Mr Rishi Aurora, Senior Partner & FSS Sector Leader, IBM Consulting, India/ South Asia said, “We’re thrilled to partner with BOB Financial on their digital transformation journey and enable their commitment to implement sustainable business practices. The new digital platform for Bank of Baroda credit card customers leverages our deep industry expertise and is built on an open cloud-based scalable architecture with minimalistic design as its core value proposition. The ‘bobcard’ app is powered by intelligent workflows at the backend to deliver an engaging & secure user experience for the customers.”



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Customers can download 'bobcard' app from the App Store (iOS users)/ Google Play Store (Android users), and start using after linking it with their registered mobile number.

About BOB Financial Solutions Limited:

BOB Financial Solutions Limited was established in the year 1994. It is a Non-Banking Financial Company, wholly owned by Bank of Baroda. The Company's primary business is in credit cards with its key differentiator being simple, easy-to-understand products that are fairly priced and efficiently serviced. A pioneer in the space of credit cards, BOB Financial offers an array of products catering to all segments of customers. It is leveraging state-of-the-art technology to provide unique payment solutions to its customers.

For more information, visit www.bobfinancial.com