

**Company:** Cathay United Bank

**Company Description:** Cathay United Bank was first established in 20 May 1975 and has served its customers for over 42 years. Cathay United Bank currently has 165 branches in Taiwan. Our overseas presence leaves 67 footprints in 11 countries and areas, including 2 subsidiaries, 1 joint venture bank, 6 overseas branches and 5 representative offices.

**Nomination Category:** App Categories

**Nomination Sub Category:** Financial Services / Banking

**Nomination Title:** CUBE Empowers Customers with Highly Personalized Digital Experiences, Exploring the Possibilities of Digital Finance

1. Date this app or site was first released:

Cathay United Bank (CUB)'s mobile banking app was first released in 2010 with most of the features being navigated to our website, and has undergone several important iterations.

In 2017, CUB started to focus on customers' mobile experience. Therefore, we upgraded the mobile banking app to build more native services within the app, integrating information in a more customer-centered way.

In 2020, we upgraded our homepage to a more personalized version.

In December 2022, we rebranded our mobile banking app, transforming it into the well-known CUBE App. CUB has established a holistic style for the CUBE App, using simple and elegant visual elements, blending the steadiness of the Cathay Tree with our youthful business image.

2. Briefly describe this mobile site or app's objectives and how it has met those objectives (up to 200 words). If applicable, include here the platforms your app supports:

**Total 115 words used.**

Cathay United Bank(CUB) upholds the CUBE philosophy of "Strive for what's possible," creating a comprehensive digital financial service platform for customers through the CUBE App. Empowering customers with digital technology, the CUBE App provides a more convenient, secure, and exciting digital financial service experience. Since its development, the CUBE App has surpassed 7 million users, with over 42 million monthly logins and 3.7 million monthly active customers. CUBE breaks the traditional financial framework, dissecting the experience journey and product services from the customer's perspective, creating a detailed and scalable personalized management model. CUBE boldly explores various possibilities on the path of digital financial development, ushering in the ideal digital financial era for customers.

3. Provide the applicable creative and production credits for this entry:

Since the launch of the CUBE App, Cathay United Bank(CUB) has continuously iterated new services and products. As of today, CUBE App has surpassed 7 million users, with over 42 million monthly logins and 3.7 million monthly active customers. In recent years, the CUBE App's NPS survey results have consistently maintained a leading position in Taiwan. The various services launched by CUBE have been well received by customers, reflected in the growth and improvement in usage:

1. The annual personal report, "CUB Wealth Oasis" for 2024, launched in January 2025, accumulated over 800,000 unique visitors within one month and received a high satisfaction score of 8.9/10 in the NPS survey.
2. The binding rate of two-step verification continues to increase, with the monthly active users binding two-step verification now exceeding 50% (over 2.5 million customers), indicating that customers recognize our security protection mechanism and are willing to try it, expanding the scope of the security net.
3. Since the launch and optimization of the Card Lock function, the number of customers using the Card Lock has grown sevenfold, with a high proportion of locks for "foreign transactions" and "cardless transactions," reflecting users' active use of the new function and confirming the Card Lock's important role in reducing the risk of card fraud.
4. To ensure transaction security, we continuously advocate setting up more than one transaction verification tool. Before the launch of FIDO biometric verification, nearly 40% of customers had already set up transaction verification code and facial recognition, enhancing transaction security.

Cathay United Bank is committed to creating superior digital financial services, bringing customers a better digital financial service experience.

## Attachments/Videos/Links:

[CUBE Empowers Customers with Highly Personalized Digital Experiences, Exploring the Possibilities of Digital Finance](#)



[HOW TO ENTER >](#)



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