



A new Paradigm for a Living Home Ecosystem

CRIF Point of view

Hamburg | 23 NOV 2021

HOME “LIVING” ECOSYSTEM

AGENDA

SCENARIO OVERVIEW

THE “HOME LIVING” JOURNEY

CRIF VALUE PROPOSITION AND REFERENCE MODEL

CRIF “GREEN BEES”

WHY CRIF

INTRODUCTION

A NEW ROLE AROUND GREEN EFFICIENCY

1. CUSTOMER ARE LOOKING TO BANKS TO DO THE RIGHT THINGS

Banks are called to play their part in addressing today's environmental and social concerns. A digital "Home Living Ecosystem" around Green Efficiency can support the **central role of banks** to tackle the crisis and build the «**NEW GREEN NORMAL**»

2. BOOSTING INTIMACY IN A MORE EFFICIENT WAY

An Home and Digital Ecosystem can boost banks' intimacy with their customers, deliver innovative products and services, **increase revenues** and **CLV** while addressing effectively **green efficiency** boosting an ESG ecosystem of partners

3. MONITORING ESG STANDARD AS A STRATEGIC ASSET

The most **forward-thinking banks** are acting to integrate **ESG data** into their **credit risk models** scouting **new source of data** and reskill their practices to **boost green and sustainable credit lending and investment strategy**



HOME "LIVING" ECOSYSTEM

THE HOME ECOSYSTEM JOURNEY

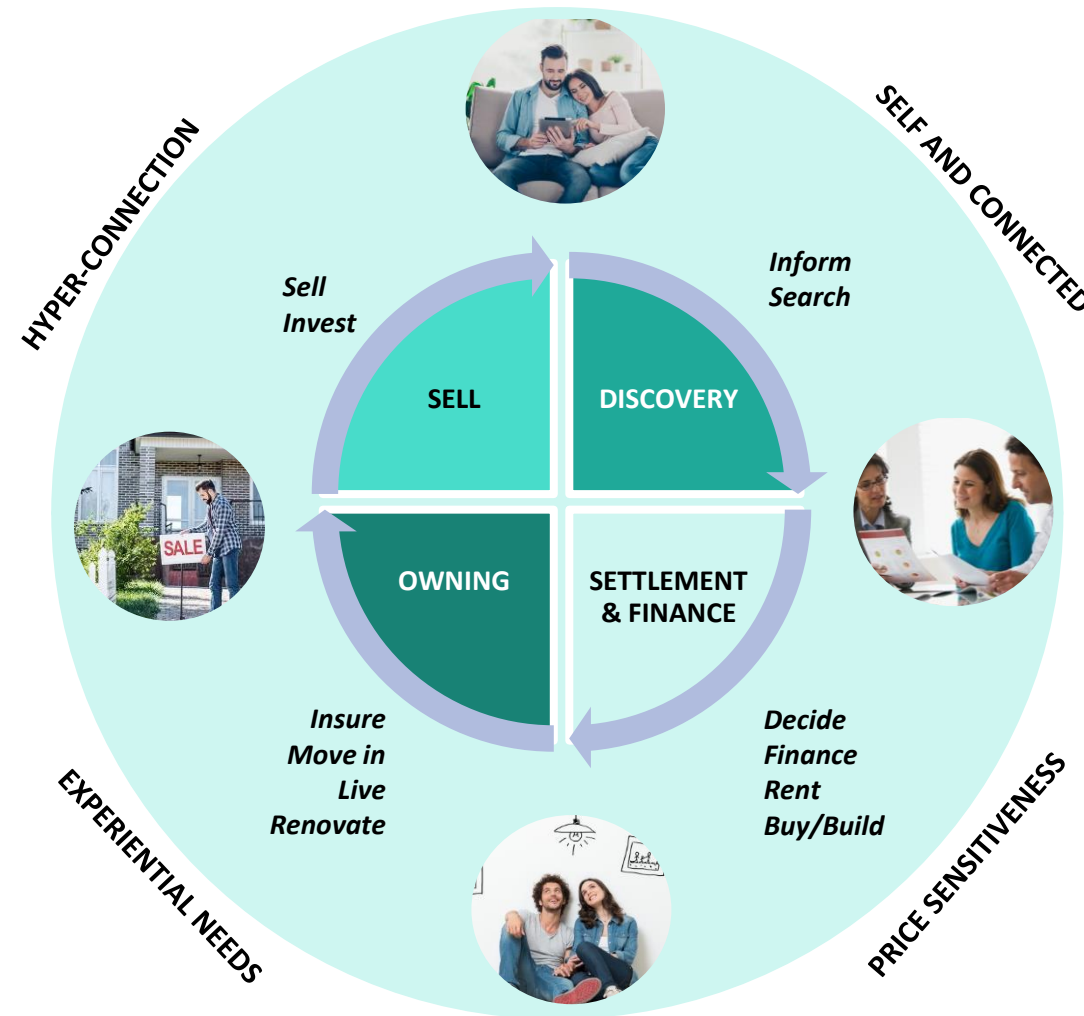
New trends and use cases worldwide on how **Banks** and **Financial Institutions** are boosting their presence on the **home purchase customer journey** by **building** an **ecosystem** of companies, services and products **digitally enabled**

KEY POINTS

Observing the Home Journey, has moved from a linear path to a more **complex, dynamic, customer centric** and **demanding** relationship model based on habits like

- **Hyper-connection**
- **Social network**
- **Price Sensitiveness**
- **Experiential Needs**

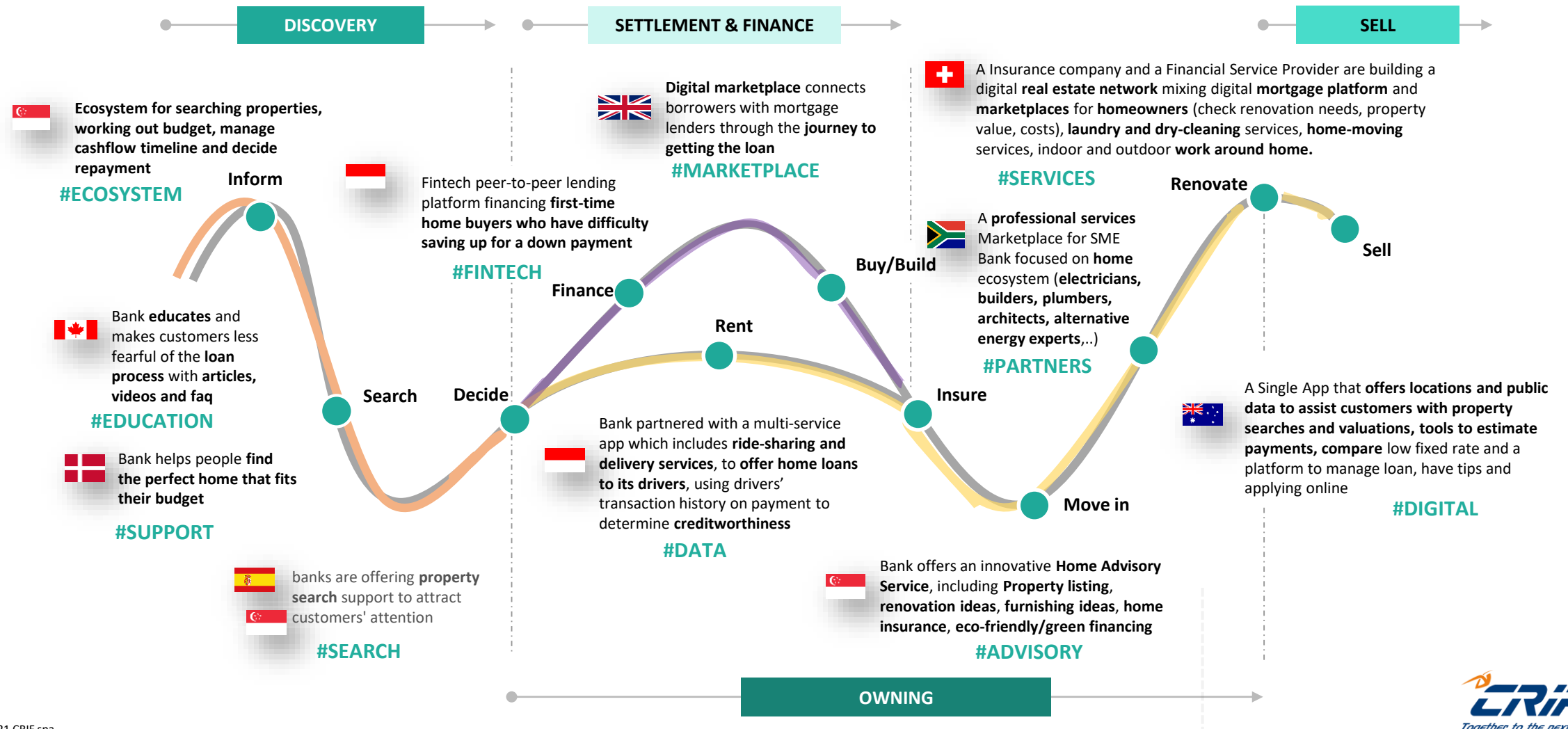
Customers ask for an holistic answer to their **needs and wants** and **Banks** not always **are able** to propose the **right products** and **services** at the **right time** of the home living journey



HOME "LIVING" ECOSYSTEM

BEST PRACTICES ALONG THE JOURNEY

Suggestions and opportunities



HOME “LIVING” ECOSYSTEM

A USE CASE ALONG THE JOURNEY

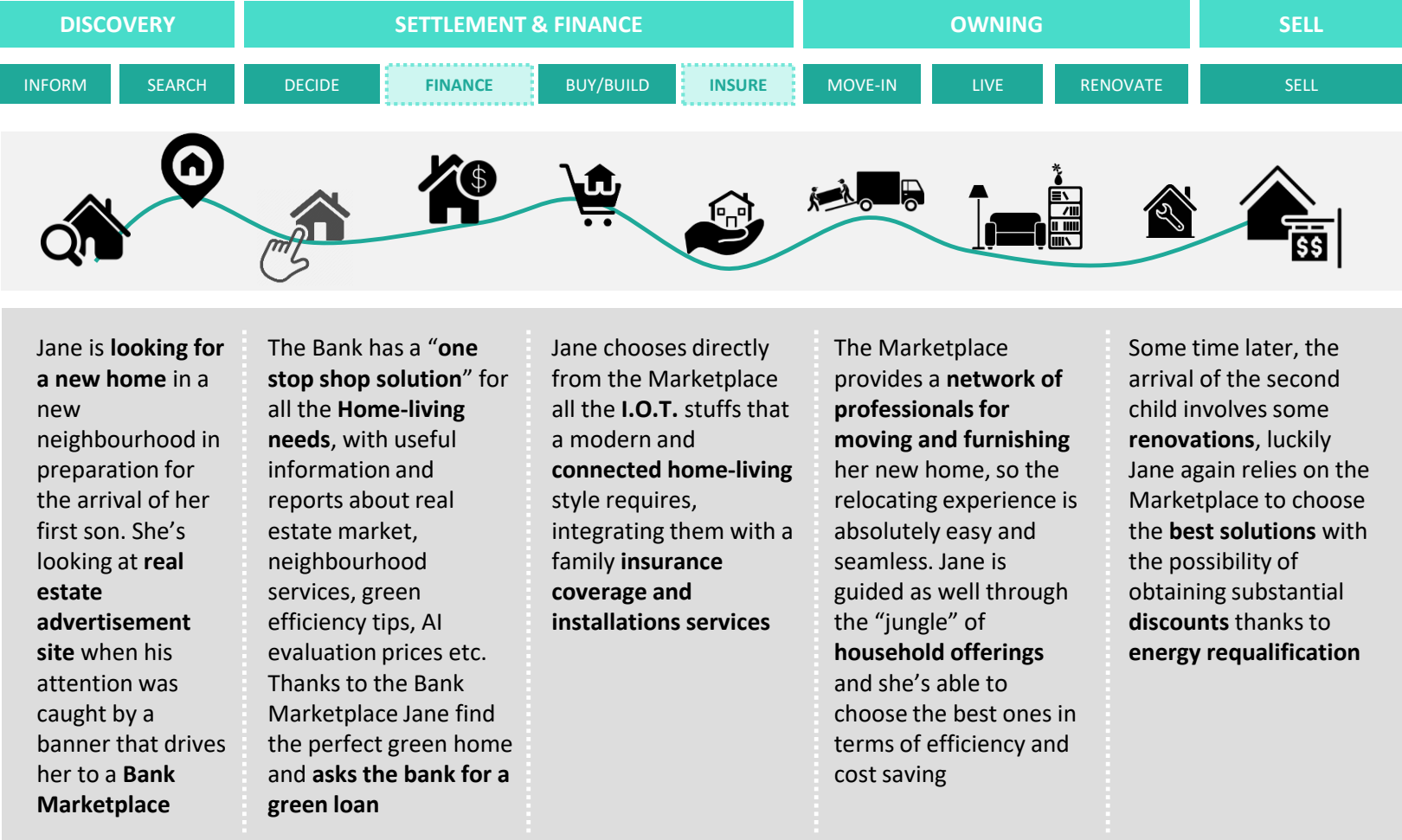
BANK PRIMARY FOCUS

OPPORTUNITIES



Jane Walker

Jane Walker is 31 years old, she is a teacher and married to David, with whom she lives in a nice neighbourhood near the city centre of Sheffield, a charming provincial town. Jane has recently discovered that she is expecting her first child and is looking for a new green house for her growing family.

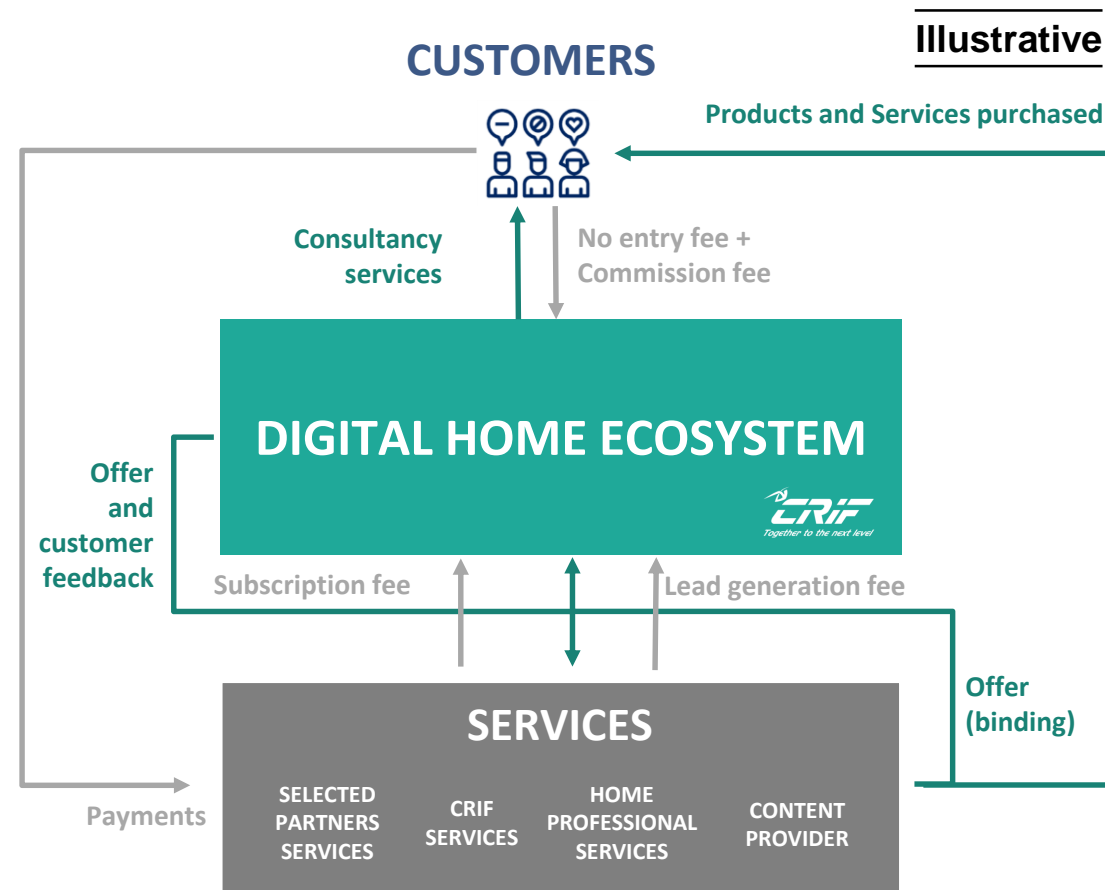


HOME "LIVING" ECOSYSTEM

OUR VALUE PROPOSITION

A DIGITAL «HOME LIVING» ECOSYSTEM

- **Provided by CRIF** and **customizable** according to **Bank's needs**, where customers can meet their needs around the **"home" living ecosystems** thanks to an offer of **products, services** and **contents** **provided by Banks, CRIF** and **selected Partners** (or Bank clients)
- CRIF's **data information, design&technology** know **how** and **ability to put together and orchestrated** **Partners and Value Added Services** in a **«one-stop-shop»** logic, customers will be able to satisfy their needs thanks to a **smart, innovative and customer centric approach**



HOME "LIVING" ECOSYSTEM REFERENCE MODEL

TARGET



TOUCHPOINT

Bank Journey
(Green Loan, Ecobonus, ...)



Bank Channel
(Branch, Website, HB/IB, BPFM, Social, ...)

Marketing Campaign

MARKETPLACE

Offer

CONSUMERS

Customer Needs Organization

Pack #1

Pack #2

Pack #n

BUSINESS

Customer Needs Organization

Pack #1

Pack #2

Pack #n

DIGITAL WAREHOUSE

Products, Services, Contents



Products and Services



Tutorial, Webinar, Podcast, Call to action, ...

Contents

SUPPLIERS

Crif Services

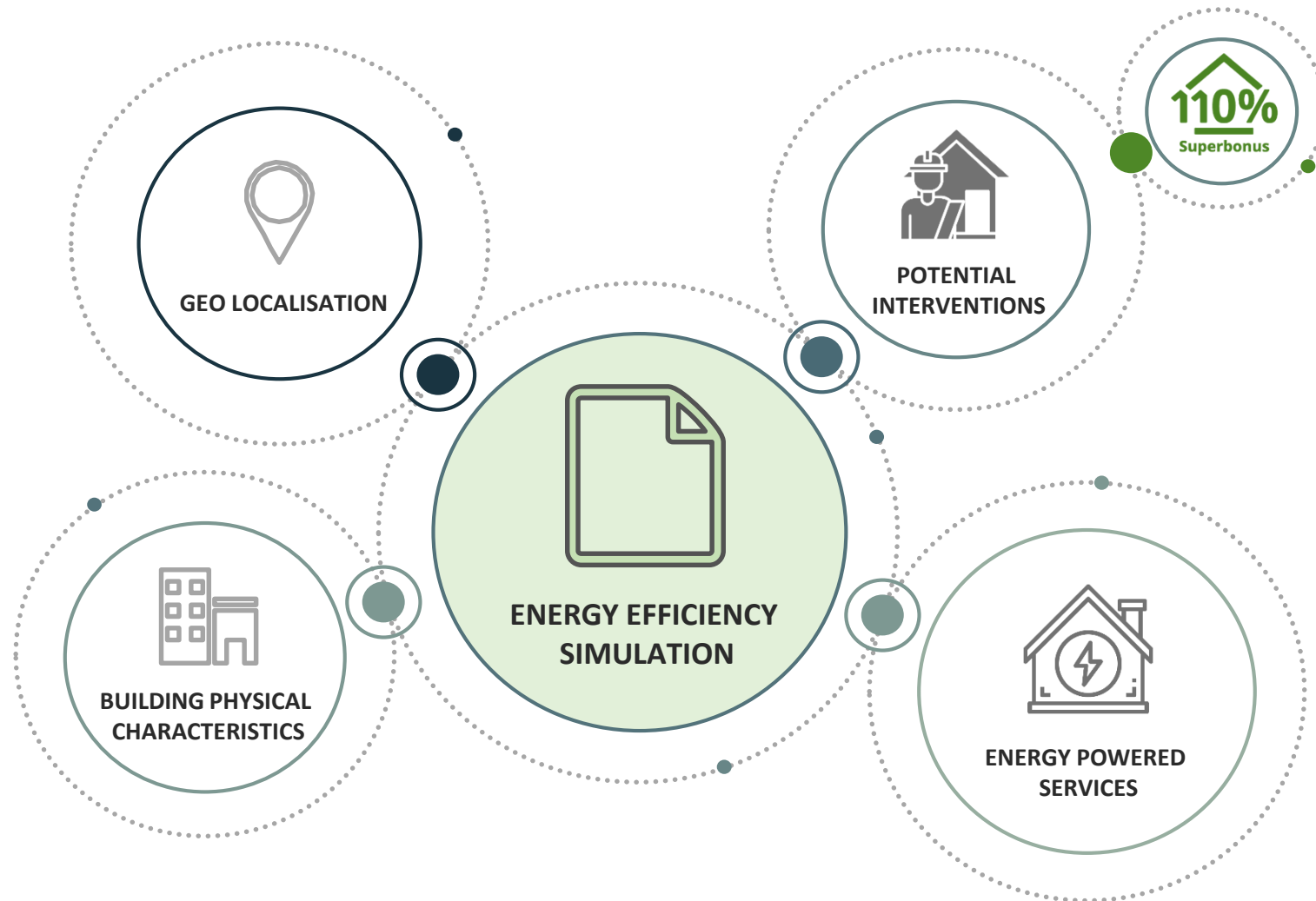
Selected Partners Services



Home Professional Services

HOME "LIVING" ECOSYSTEM

GREEN BEES



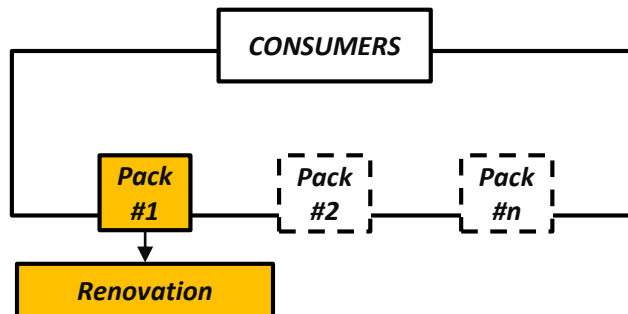
GREEN BEES

SIMULATOR

BENEFITS

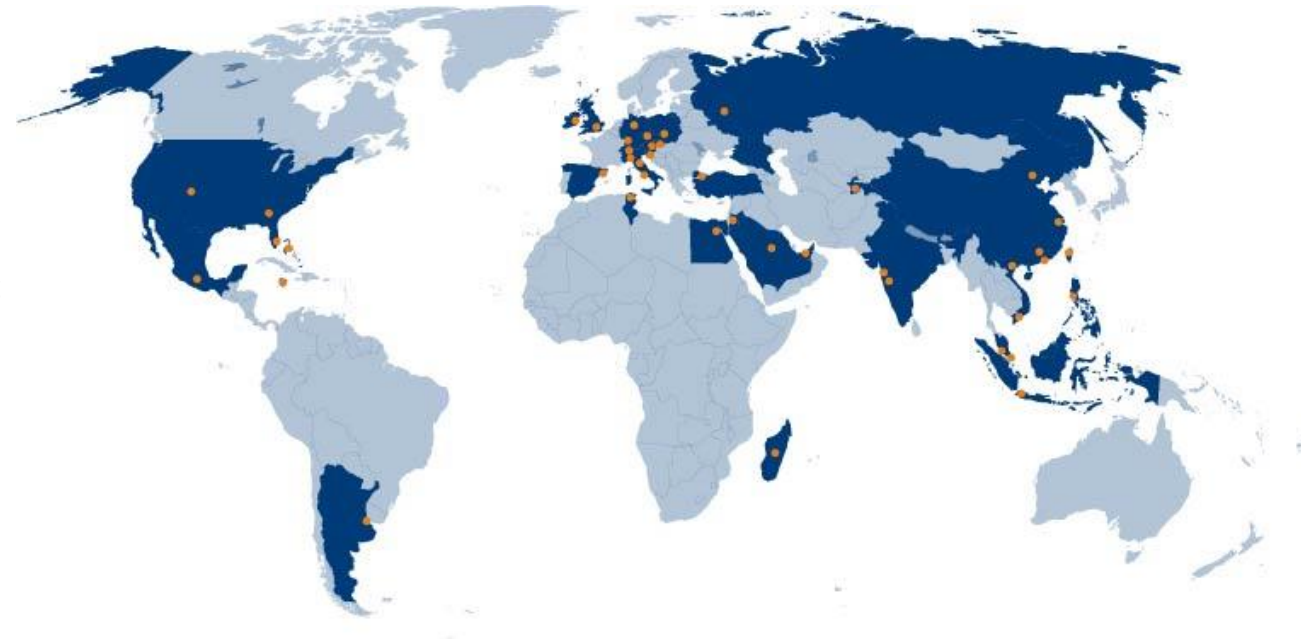
- 1 **EEM Label**
- 2 **Energy efficiency targets**
- 3 **Interventions**

Home digital ecosystem



WHY CRIF

- **Cross-sectoral and international data view:** ecosystem of data on Italian and non-Italian companies and consumers, thanks to the global network Cribis d&b with commercial information in 250+ countries
- **Process view:** from the design of actions to support governance and compliance, dedicated teams for 15+ years, the only company in Italy with 300+ hours / year of training / academy on the subject
- **Technology:** information security for data archiving (iso 27001: 2013, cmmi maturity level 3) and quality management system (iso 9001: 2008), flexibility and adaptability to business / process needs (700+ as-a-service installations worldwide), integrable via API
- **Presence on the Italian and international market:** online solutions used by 90% of Italian lending touchpoints, customers in Italy (banking / consumer finance / fintech / insurance) and in 10+ customers outside Italy



5.500+

Professionals by your side



560+Mio €

Value of 2020 production



244 Mio €

Equity 2020



35+

Countries with Direct Activities



70+

Companies

A modern, two-story house with a dark brown corrugated metal exterior and large glass windows. The house is illuminated from within, showing a bright interior with a dining area and a kitchen. The house is surrounded by lush greenery and large trees. The sky is dark, suggesting dusk or night.

THANK YOU!

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