A new Paradigm for a Living Home Ecosystem

CRIF Point of view

Hamburg | 23 NOV 2021
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
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
BEST PRACTICES ALONG THE JOURNEY

Suggestions and opportunities

**DISCOVERY**
- Ecosystem for searching properties, working out budget, manage cashflow timeline and decide repayment
  - #ECOSYSTEM
- Bank educates and makes customers less fearful of the loan process with articles, videos and FAQ
  - #EDUCATION
- Bank helps people find the perfect home that fits their budget
  - #SUPPORT
- Banks are offering property search support to attract customers’ attention
  - #SEARCH

**SETTLEMENT & FINANCE**
- Fintech peer-to-peer lending platform financing first-time home buyers who have difficulty saving up for a down payment
  - #FINTECH
- Digital marketplace connects borrowers with mortgage lenders through the journey to getting the loan
  - #MARKETPLACE
- Bank partnered with a multi-service app which includes ride-sharing and delivery services, to offer home loans to its drivers, using drivers’ transaction history on payment to determine creditworthiness
  - #DATA
- Bank offers an innovative Home Advisory Service, including Property listing, renovation ideas, furnishing ideas, home insurance, eco-friendly/green financing
  - #ADVISORY

**SELL**
- A professional services Marketplace for SMEs
  - #SERVICES
- A insurance company and a Financial Service Provider are building a digital real estate network mixing digital mortgage platform and marketplaces for homeowners (check renovation needs, property value, costs), laundry and dry-cleaning services, home-moving services, indoor and outdoor work around home.
  - #PARTNERS
- A Single App that offers locations and public data to assist customers with property searches and valuations, tools to estimate payments, compare low fixed rate and a platform to manage loan, have tips and applying online
  - #DIGITAL

**OWNING**
- Bank helps people find the perfect home that fits their budget
  - #SUPPORT
- Banks are offering property search support to attract customers’ attention
  - #SEARCH
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.

Jane is looking for a new home in a new neighbourhood in preparation for the arrival of her first son. She’s looking at real estate advertisement site when his attention was caught by a banner that drives her to a Bank Marketplace. The Bank has a “one stop shop solution” for all the Home-living needs, with useful information and reports about real estate market, neighbourhood services, green efficiency tips, AI evaluation prices etc. Thanks to the Bank Marketplace Jane find the perfect green home and asks the bank for a green loan.

Jane chooses directly from the Marketplace all the I.O.T. stuffs that a modern and connected home-living style requires, integrating them with a family insurance coverage and installations services. The Marketplace provides a network of professionals for moving and furnishing her new home, so the relocating experience is absolutely easy and seamless. Jane is guided as well through the “jungle” of household offerings and she’s able to choose the best ones in terms of efficiency and cost saving.

Some time later, the arrival of the second child involves some renovations, luckily Jane again relies on the Marketplace to choose the best solutions with the possibility of obtaining substantial discounts thanks to energy requalification.
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.

**OUR VALUE PROPOSITION**
GREEN BEES

HOME “LIVING” ECOSYSTEM

GEO LOCALISATION

BUILDING PHYSICAL CHARACTERISTICS

ENERGY EFFICIENCY SIMULATION

POTENTIAL INTERVENTIONS

ENERGY POWERED SERVICES

ENERGY EFFICIENCY SIMULATION

GREEN BEES

GEO LOCALISATION

BUILDING PHYSICAL CHARACTERISTICS

ENERGY EFFICIENCY SIMULATION

POTENTIAL INTERVENTIONS

ENERGY POWERED SERVICES

110% Superbonus
GREEN BEES

EEM Label

Energy efficiency targets

Interventions

Home digital ecosystem

CONSUMERS

Pack #1

Pack #2

Pack #n

Renovation

Copyright © 2021 CRIF spa
WHY CRIF

- **Cross-sectoral and international data view**: ecosystem of data on Italian and non-Italian companies and consumers, thanks to the global network Cribs 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**
THANK YOU!

Hamburg | 23 NOV 2021