

OVERALL MARKET TRENDS

WHAT'S NEW IN THE MARKET SPACE?

E-commerce Sales Surge



Retail ecommerce sales grew 27.6% in 2020 after being projected to decline 16.5% midpandemic.

Meanwhile, total global retail sales

+27.6%

declined 3.0%

YoY 20/19 Digital Payments value



\$4.7trn by the end of 2019, it continued growing as statistics show the global digital payments industry hit \$5.4trn value in 2020, almost a 16% increase year-on-year.

+16%

B2B GO-TO-MARKET IS DRAMATICALLY CHANGING

BUSINESS AND CONSUMER TRENDS FOLLOWING IN THE SAME DIRECTION

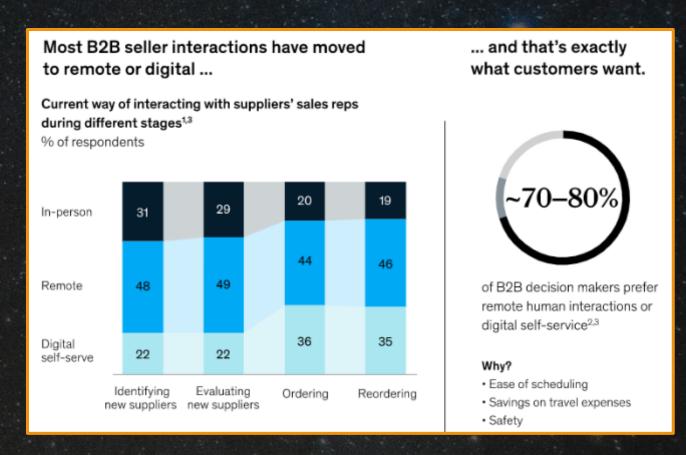
In-person Sales activities



Consumers habits, which seemed to be revolutioned by E-commerce and new omnidevice payment system boost, according to McKinsey, even traditional Business Sales interactions dropped from 61 to 29% since COVID-19.

-52%

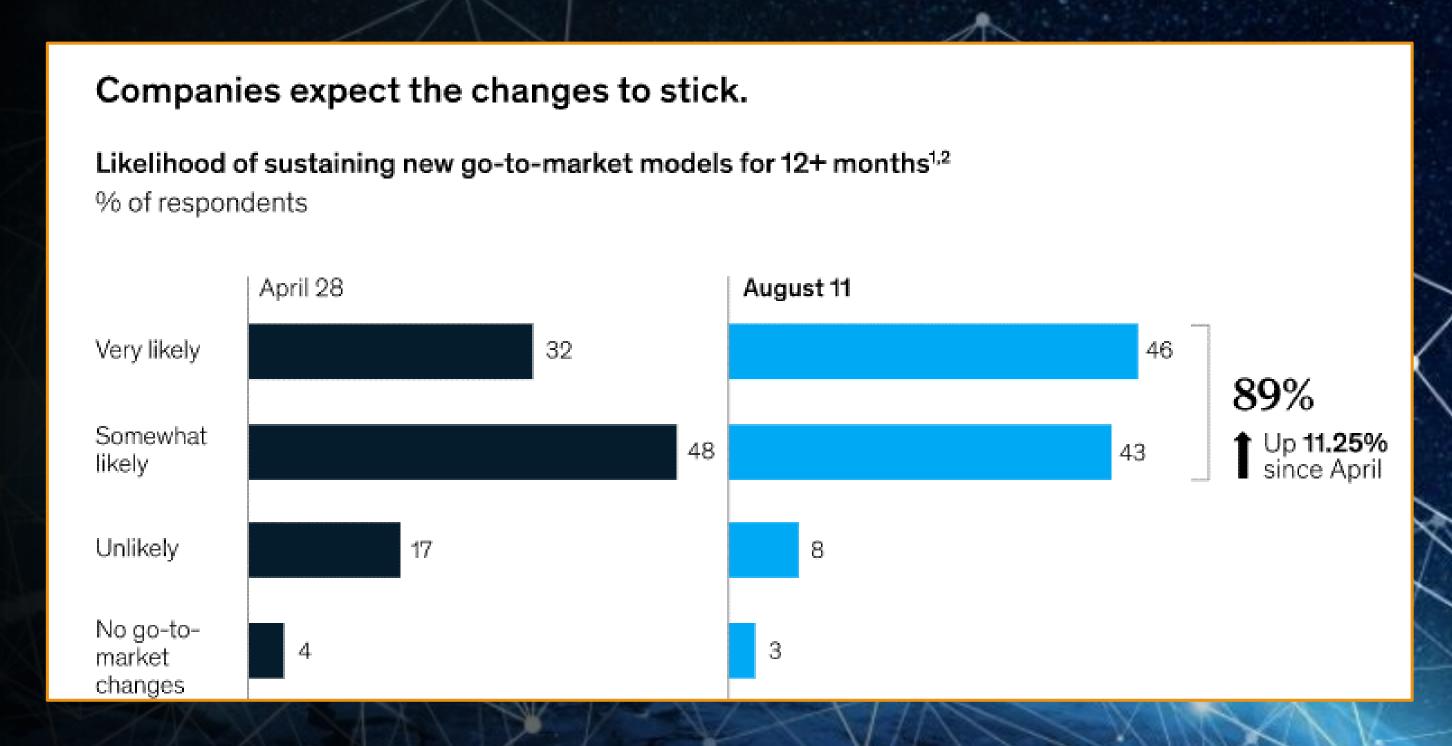
Digital interactions with sales reps



- Along all Sales stages, Pure Digital channels +
 and Remotely driven human interactions
 dominate, covering up to 81% of total ones.
- Despite of strict regularity dispositions, it was **Security, Easiness and Money** saving perception to lead the trend, for up to 80% of interviewed decision makers.

REVOLUTION ISHERE TO STAY

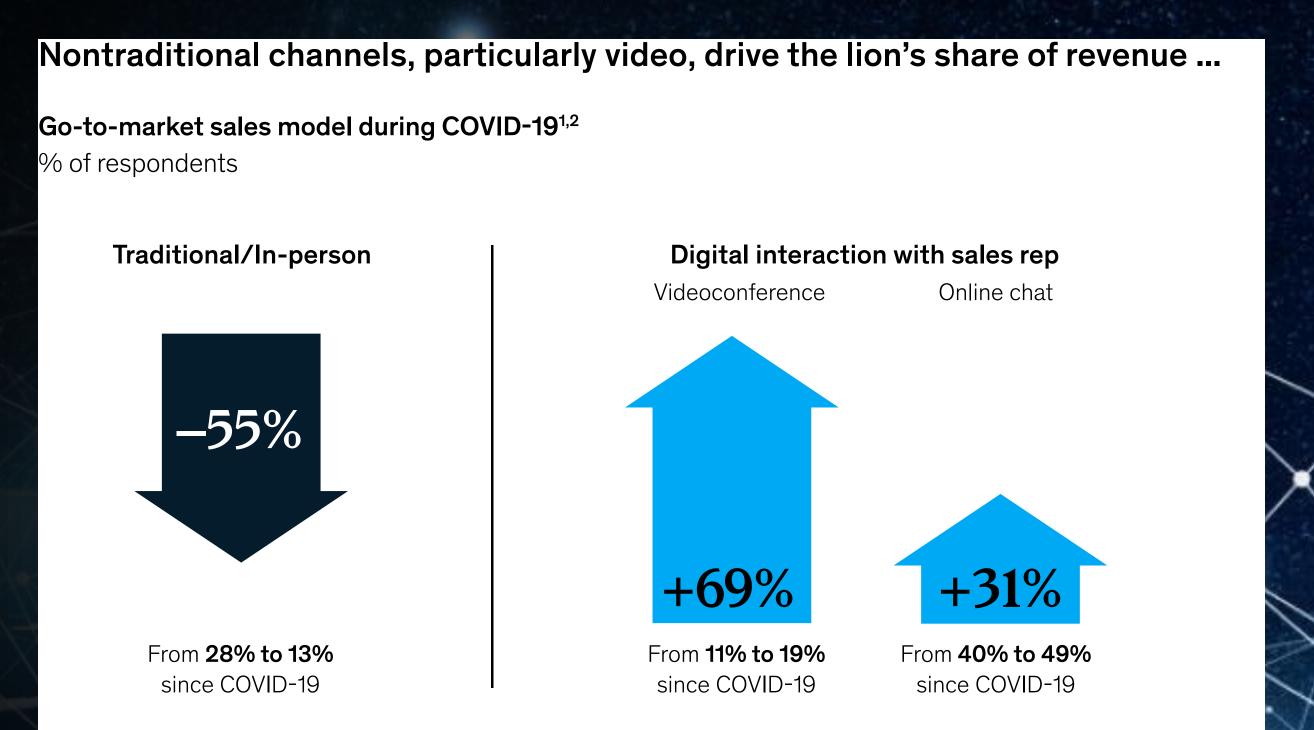
89%



...of interviewed decision makers think the current sales go to market model won't change after pandemic

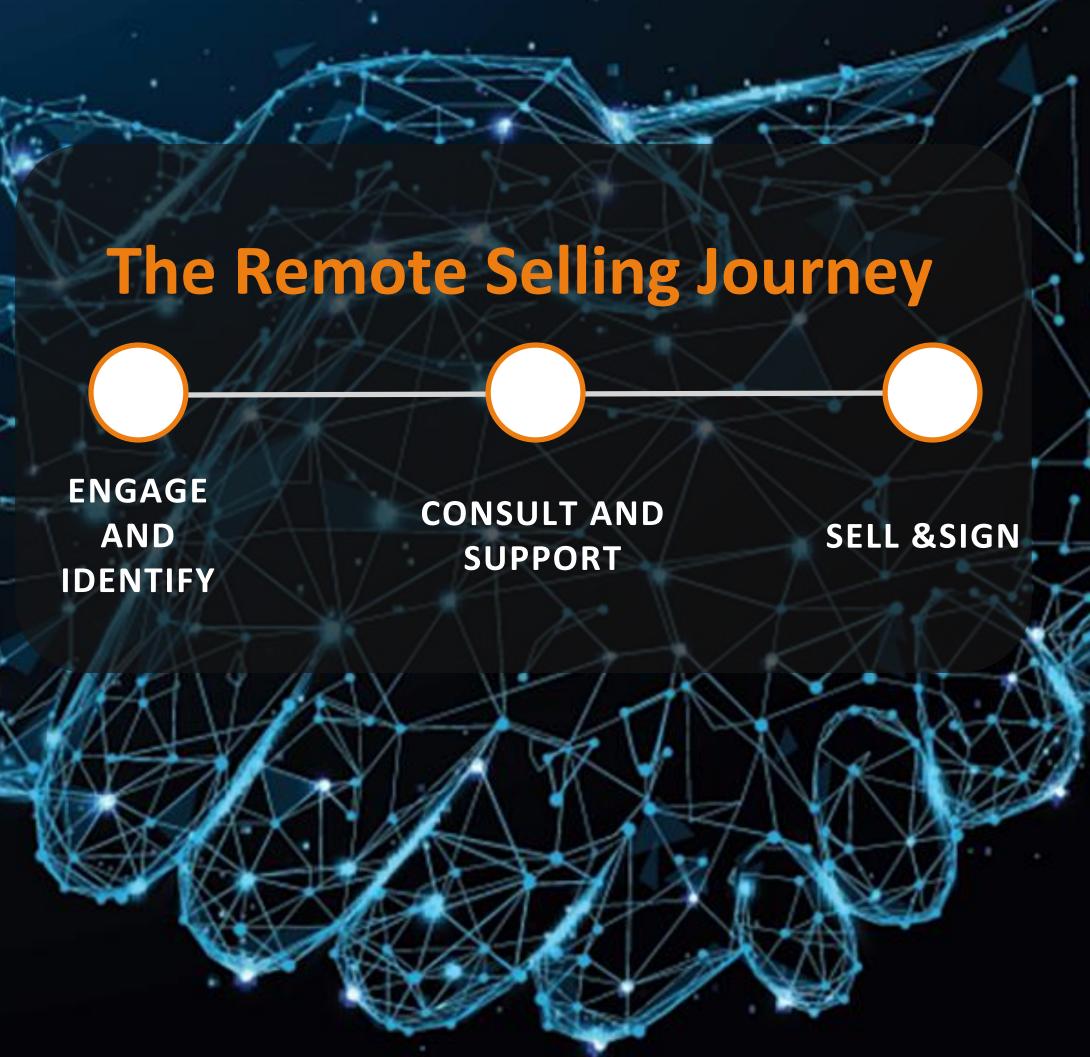
VIDEO-BOOMED IN REVENUE

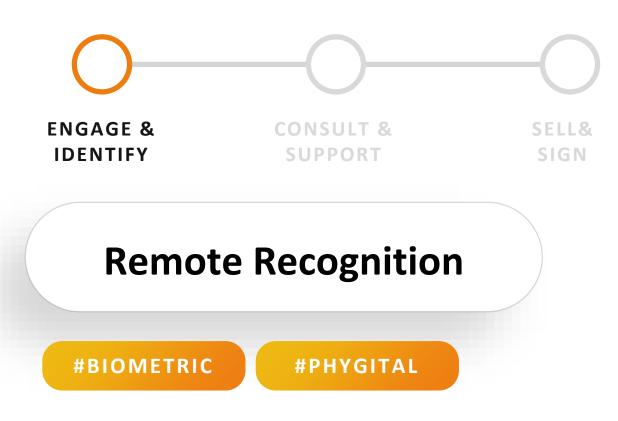
CONFERENCING GENERATION



Reportedly the usage of remote video conference systems gained up to 69% in revenue share generation (online chat +31%) and both are largely preferred to the phone (avg. +77%). Banks and Retail Brands need to face the New Normal challenge, exploiting the Remote Selling opportunities, by providing the right capabilities to make Customers happy along the entire Journey

- Put data at the center, through advanced Customer segmentation and Hyper Personalized Messages and offers
- Enable the Full Digital potential across the Remote Interaction, by providing the e2e Remote Collaboration Suite





AS A CUSTOMER I WANT TO

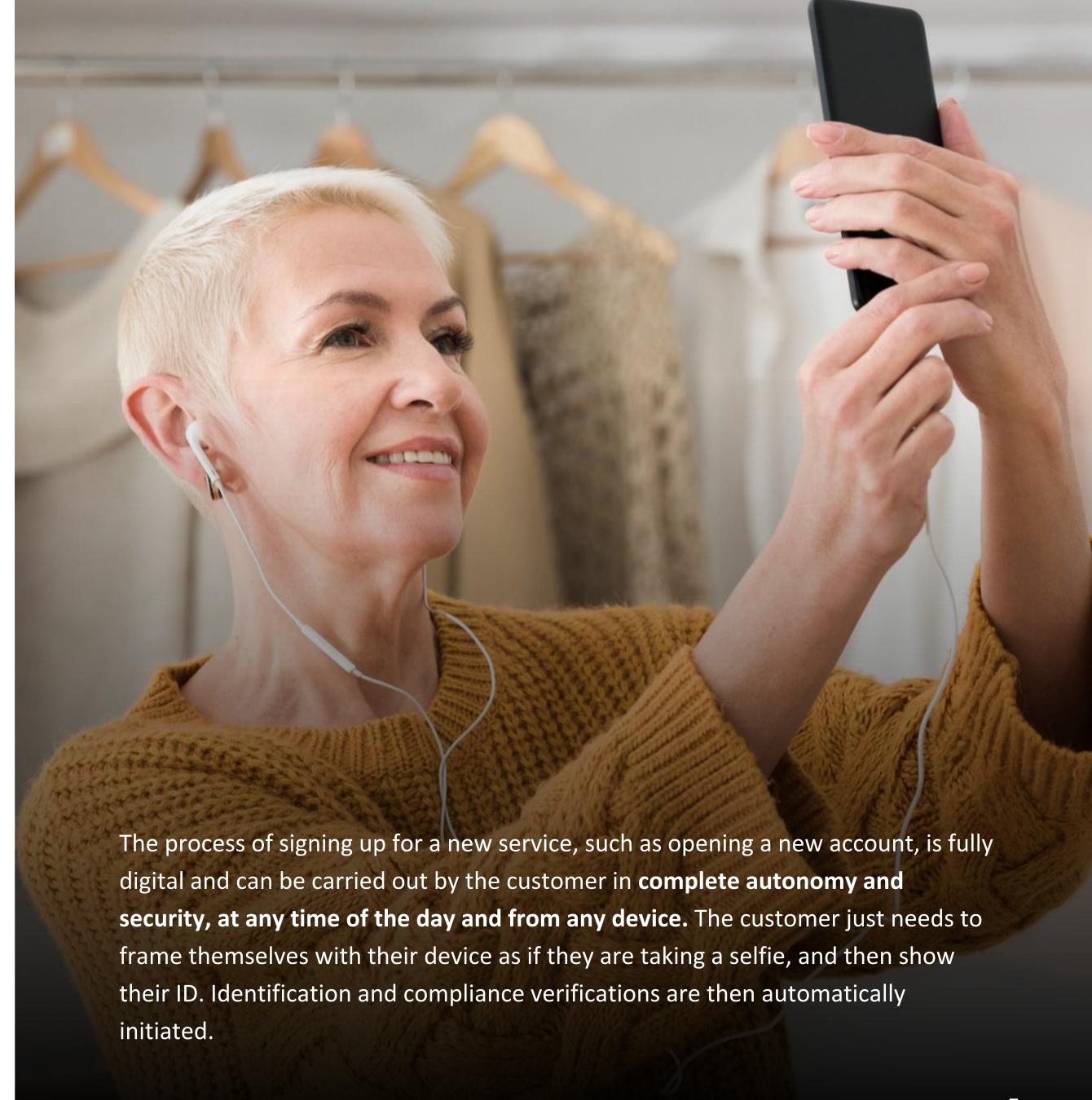
Be able to **remotely** and **securely** engage with dedicated personnel that can swiftly answer to my needs, without having to worry about technological complexity.

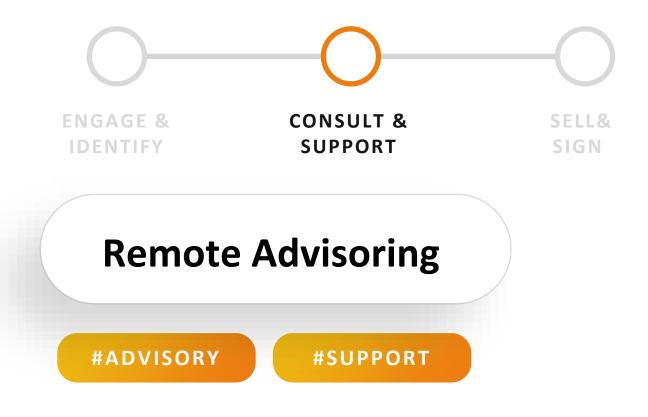
AS A BRAND WE CAN

Offer a **full digital onboarding experience** that allows us to reach a wider slice of customers faster and in total safety, while optimizing our internal processes.

80% Conversion rate within the **24h** from the starting of the digital onboarding

< 5 minutes End-to-end process time





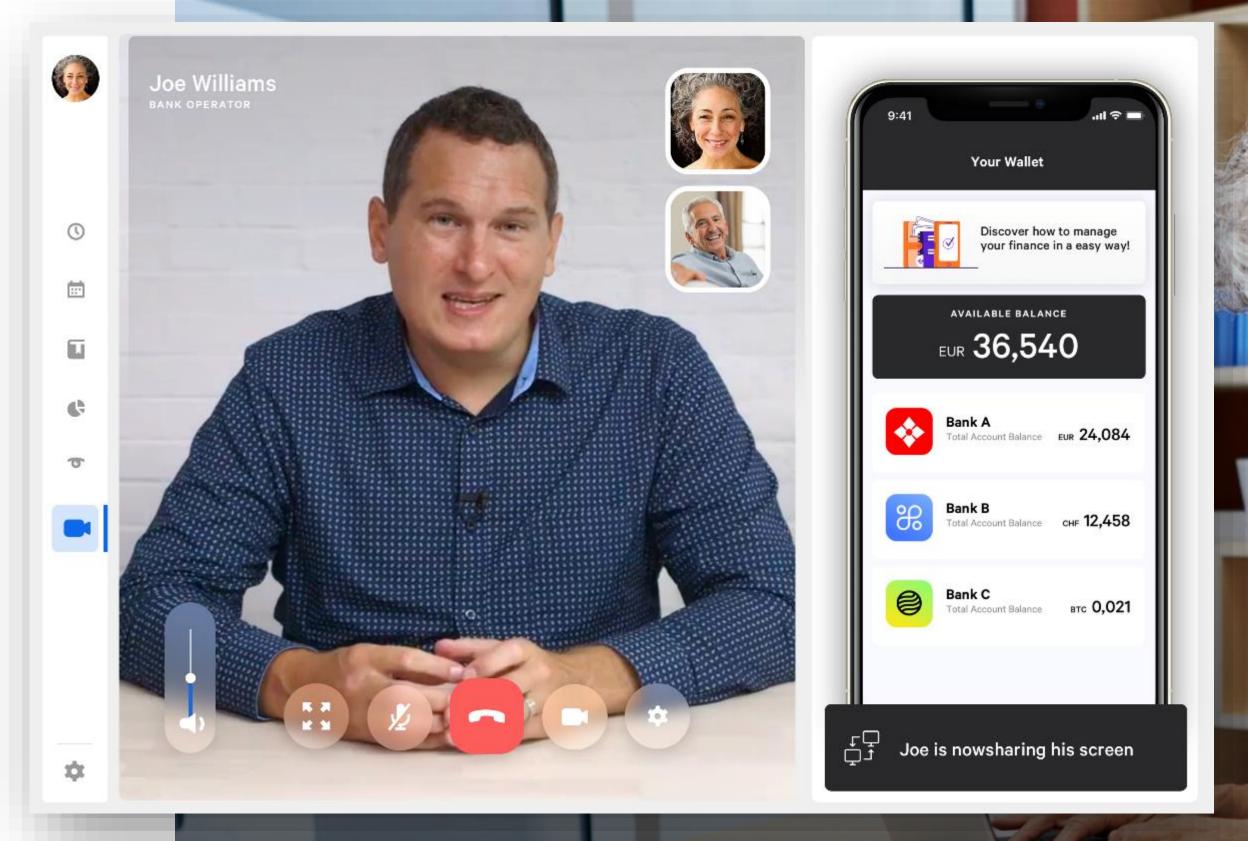
AS A CUSTOMER I WANT TO

Get **personalized** advice on which type of product or service is right for me and finalise the **purchase** there and then.

AS A BRAND WE CAN

Offer a continuous and personalized relationship with the customer even from a distance, by providing our operators with **End-to-End collaboration tools to engage and sell.**

- + 90% Average Net Promoter Score
- **+3MM** Annual Remote Video Interactions



The relationship between the customer and the **Brand** is guaranteed from the beginning, thanks to screen sharing, document sharing, video chat tools and digital signature that allow personalized advice and human touch for your selling campaigns.

For the customer, everything is simple and immediate to use: there's no need to download any software, and the operator can exactly see what the customer sees, thus reducing the need to verbally explain problems.



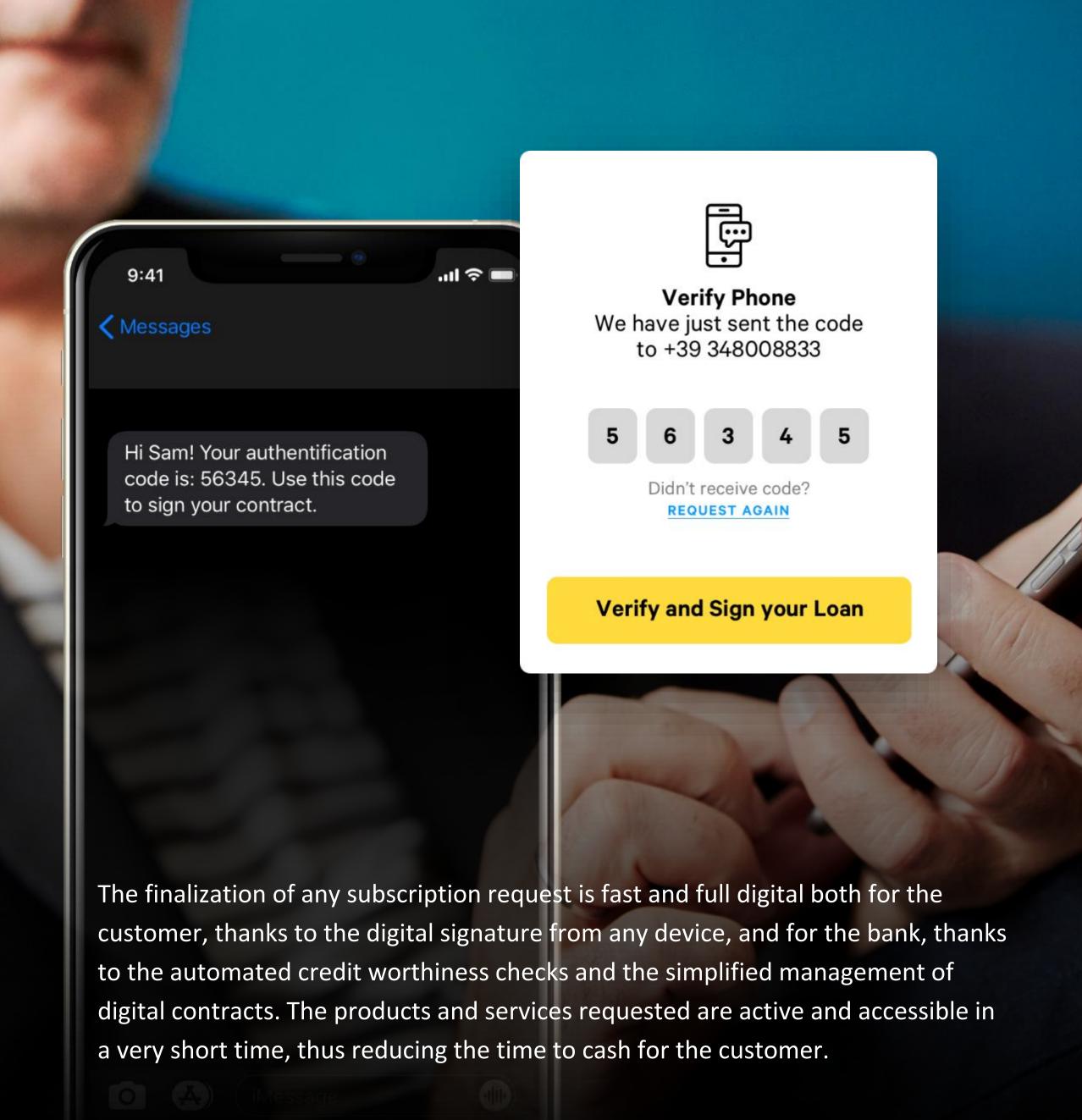
AS A CUSTOMER I WANT TO

Conclude the purchase and finalize needed documents in a fast, easy and secure manner, directly while interacting the brand remotely.

AS A BRAND WE CAN

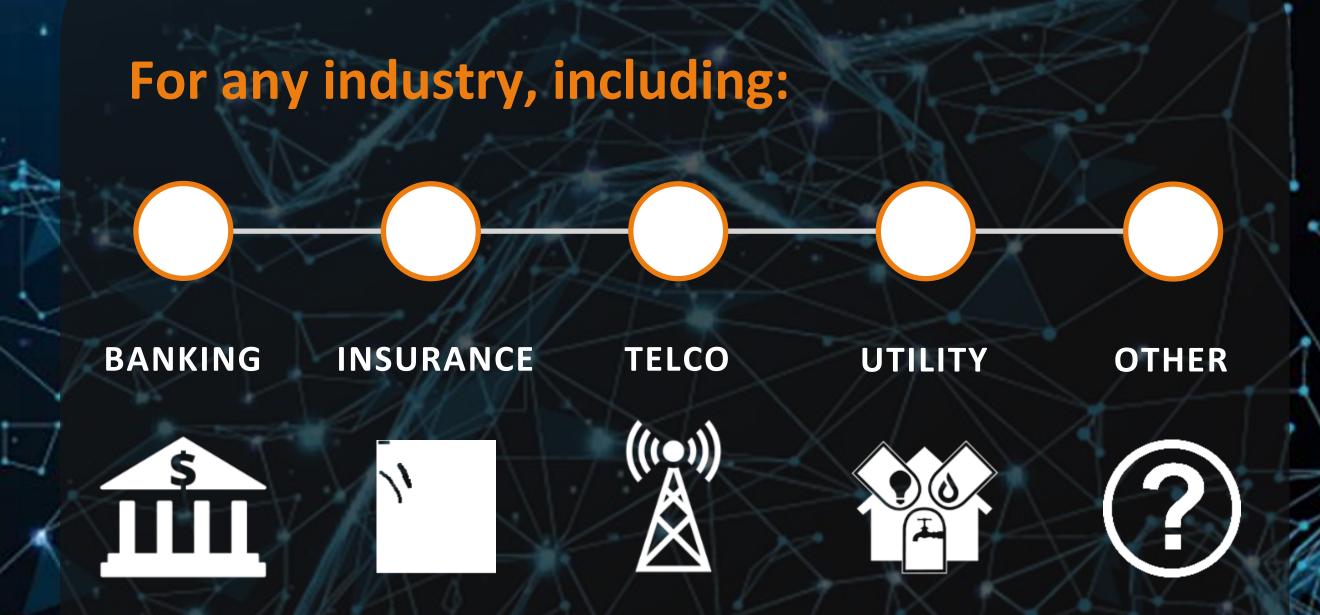
Offer products and services that can be activated online in real time, by making our verification processes automatic and the management of contracts paperless.

- > 75% Liveness detection and Document Detection
- > 95% Biometric comparison conversion rate



Enabling digital sales for any product and service regardless of complexity

The platform helps companies that want to interact and sell to their customers digitally through a frictionless experience that combines technological efficiency with ease of use.





E2E Digital Loans

for a Tier-1 Bank, European leading financial institution

PAIN POINTS

- Decrease in traditional loan request channel due to covid and increased digitalization
- Unstandardised procedures based on paper documentation mgmt.

GOALS

- Supporting the sales through a full digital process for loan requests
- Boost operational effectiveness through paperless tools adoption



- Frictionless video interaction to manage the loan request E2E
- Secure and standardised process thanks to workflow management tool





Remote support and UpSelling

for a Tier-1 Bank, European leading financial institution

PAIN POINTS

- Provide Support by video interacting to clients asking for help within the Website Personal Area
- Expand **Upselling** strategies remotely

GOALS

- Exceed quality standards for client support
- Boost digital Revenues by enabling e2e collaboration and remote sales



- Enable the collaboration between Agents and Customers, and support during entire process, including the final Signature step
- Integrate Smart Advisor Collaboration tools to the Client Website Personal
 Area and to the CTI (Genesys) to allow Video interaction on demand



+15%

Ancillary products Upsell

(L) +95% NPS

Customers' satisfaction increase



Digital Sim Activation

For a leading brand in the European mobile space

PAIN POINTS

- Existing costly and complicated procedures for remote sim activation due to compliance restraints
- Traditional methods could not be integrated in player's mobile app

GOALS

- Allow non-contextual sim activation
 & delivery through a remote
 identification secure procedure
- Seamless integration within existing player's digital ecosystem



- Secure and compliant video identification procedure
- Deployed through the existing mobile app of the client, thus not requiring any other installation / registration by the enduser



Crif Digital | Offering



Remote Energy Contracts Sales

For a top 100 global company by revenue, leading in energy sector

PAIN POINTS

- Conversion rate of complex products (e.g. solar panels) typically requiring dedicated consultants and human 2 human follow-ups
- Existing procedure required multiple remote operators to interact with the same prospect in different phases
- COVID-19 business impact

GOALS

- Boost digital Sales of complex products
- Increased Security thanks to no-touch sales approach
- Have a specific operator to follow through and guide the prospect in the entire customer journey, which includes professional consultancy, documentation filling and signature



OUR SOLUTION

- Provide an entire sales workflow to be handled in video communication to cover the entire customer journey End-2-End
- Leverage pre-defined process guidance to allow one specific operator to continue interacting with the specific assigned prospect, even in case of funnel suspension and resumption



Complex Technology to simplify the customer's life.

Complex technologies are at the service of convenience and handled under-the-hood, creating frictionless customer experiences.

The client benefits from it, without noticing.

BENEFITS FOR SUPPLIER	BENEFITS FOR SMALL & MEDIUM BUSINESS AND RETAIL CUSTOMERS
ENGAGE YOUR CUSTOMER SEAMLESSLY, AND SELL YOUR COMPLEX PRODUCTS AND SERVICES WITH RELYING ON A UNIQUE E2E ECOSYSTEM	NOTHING TO INSTALL, ZERO DIGITAL COMPLEXITY
EXPLOIT ADAVNCED CAPABILITIES AS A STAND ALONE OR WITHIN A FULLY INTEGRATED CRM	EXPERIENCE THE REAL OMNICHANNEL – WHERE, WHEN CUSTOMERS WANT

DISTINCTIVE ELEMENTS

Why we're different



Remote Identification with Biometrics



Collaboration tools, including OCR and docs co-editing



Digital Signature Seamless Integration



Digital Payments directly within the customer journey

ADD-ON MODULES



KYC & Antimoney Laundering



Open banking scoring & Financial KPIs



You name it!

Further extendable through APIs connectors



PFM/ BFM Technologies



Thank you

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