



# Rassegna Stampa

da Martedì 13 luglio 2021 a Lunedì 26 luglio 2021

# Sommario Rassegna Stampa

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OPEN FINANCE

## CBI e CRIF insieme per offrire alle banche (e non solo) servizi FinTech

Scritto da G.C. il 12 Luglio 2021



**Servizi FinTech da CBI e CRIF**, che si alleano nell'**open finance** per consentire ai prestatori di servizi di pagamento, player finanziari e aziende di offrire alla propria clientela nuovi servizi FinTech digital-first.



consentono di ottimizzare la gestione della propria situazione finanziaria e del proprio budget per gestire al meglio il denaro.

In particolare, grazie a questa **partnership** i prestatori di servizi di pagamento potranno offrire soluzioni di **instant lending** integrate con la **valutazione online del profilo creditizio** di un utente in ambito open banking (servizio **NEOS – New Evaluation Open Suite**), servizi di supporto ai processi di vendita online in grado di integrare canali digitali e reti fisiche (**servizio PHYON – Phyigital Onboarding Platform**), servizi di PFM e BFM.

«CBI e CRIF aprono le porte ai nuovi paradigmi open lavorando attivamente per consentire ai Prestatori di Servizi di Pagamento di offrire servizi a valore aggiunto, oltre il perimetro della PSD2, migliorando lo stile di vita dei propri clienti con un’offerta globale che includa servizi finanziari e non – afferma **Pilar Fragalà, Chief Commercial Officer di CBI**. Lo sviluppo di partnership di valore, quale quella con CRIF, mette a disposizione dell’industria finanziaria un patrimonio esperienziale importante, basato sulla collaborazione per una migliore competizione, che consente la modellazione del “fare banca” altamente innovativo per una customer experience sempre più open e sostenibile».

«La partnership con CBI consente di raggiungere importanti risultati a vantaggio di tutti gli attori coinvolti in un contesto di open finance: player finanziari e aziende da un lato, consumatori finali dall’altro. Grazie alle soluzioni CRIF integrate nei sistemi di CBI rendiamo l’esperienza “phygital” di PMI e persone fisiche più appagante, facendo risparmiare loro tempo e fatica, semplificando le operazioni online e rispondendo ai nuovi bisogni con soluzioni accessibili anche da remoto, a portata di click/swipe, in totale sicurezza e con approccio human touch laddove necessario – commenta **Simone Capecchi, Executive Director di CRIF**. Nello specifico i servizi CRIF permettono ai player finanziari e alle aziende di potenziare la loro trasformazione digitale, di evolvere le “users stories” e dare un nuovo impulso alla crescita del business, nel rispetto delle normative regolamentari vigenti. Il tutto attraverso processi snelli e digital first, che consentono di ridurre il time to yes o i livelli di engagement con i clienti, nella next open era».

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## CBI and Crif form Open Banking partnership

18 minutes ago 0 0 0

Source: [CBI](#)

**CBI**, hub for technological innovation and digitalisation of the financial industry has partnered up with CRIF, global company specialised in credit bureau & business information, advanced digital solution for business development and open banking.

This partnership allows banks, Fintech and companies to develop and enrich their fintech services, optimizing of the new open finance scenario to its full potential.

More specifically, clients will be able to count on flexible and efficient onboarding digital processes and experiment a wider range of highly innovative financial services and not. Amongst these, for instance, personal and business financial management (PFM and BFM) solutions enable the optimisation of financial and budget management in order to better manage money and find financial stability.

Thanks to this partnership, payment service providers will offer instant lending solutions, integrated with the online assessment of user's credit profile in open banking (NEOS service - New Evaluation Open Suite), support services to online sales, integrating digital channels and physical networks (PHYON service - Phygital Onboarding Platform). Additionally, PFM and BFM services allow retail and corporate users to have a unique view of their accounts, maximising their financial management.

Provided **CBI's** security and experience, thanks to international solution "**CBI** Globe", key players in this sector are able to reach the domestic banking market and the main international hubs under a single connection. In its role of utility industry, for over 25 years **CBI** has been supporting the Italian financial industry in digitalization activities of financial services, contributing to enriching the level of integration and efficiency in the payments



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market in our country, enabling new business opportunities in Open Finance and Data Economy.

At the same time, CRIF's consolidated experience in the development of service modules and innovative solutions in open banking, enables the optimisation of an ecosystem business model to its full potential, implementing interesting user cases and evolving clients' user experience.

Pilar Fragalà, Chief Commercial Officer of CBI S.c.p.a. commented: "CBI and CRIF are actively working to enable payment service providers to offer services with an added value, other than the perimeters of PSD2, improving their clients' lifestyle with a global offer that includes financial services and more. The development of this partnership with CRIF provides an important heritage in terms of experience, based on the collaboration for a better competition, introducing a new aspect of the banking system for a more open and sustainable customer experience".

Simone Capecchi, Executive Director of CRIF commented: "The partnership with CBI allows us to reach important goals, benefitting all the key players in open finance: on one hand, financial players and companies and on the other hand, the final consumers. Thanks to CRIF solutions integrated in CBI's systems, we make this "phygital" experience of PMI and individuals more appealing, saving them time and effort, facilitating online transactions and accommodating new needs with accessible solutions, even remotely, that are completely safe and with a human touch, where applicable. More specifically, CRIF services enable financial players and companies to boost their digital transformation, evolving "user stories" and giving a push to business growth, conforming to existing regulations. This is carried out through quick processes and digital first, reducing time to yes or engagement levels with the clients in the next open era".

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# CBI and Cliff form an open banking partnership

□ igormirren • 20 hours ago

The image shows the Finextra logo, which consists of the word "Finextra" in a bold, sans-serif font. The "Fin" is in white and the "extra" is in a light blue color. The logo is centered on a dark teal background.

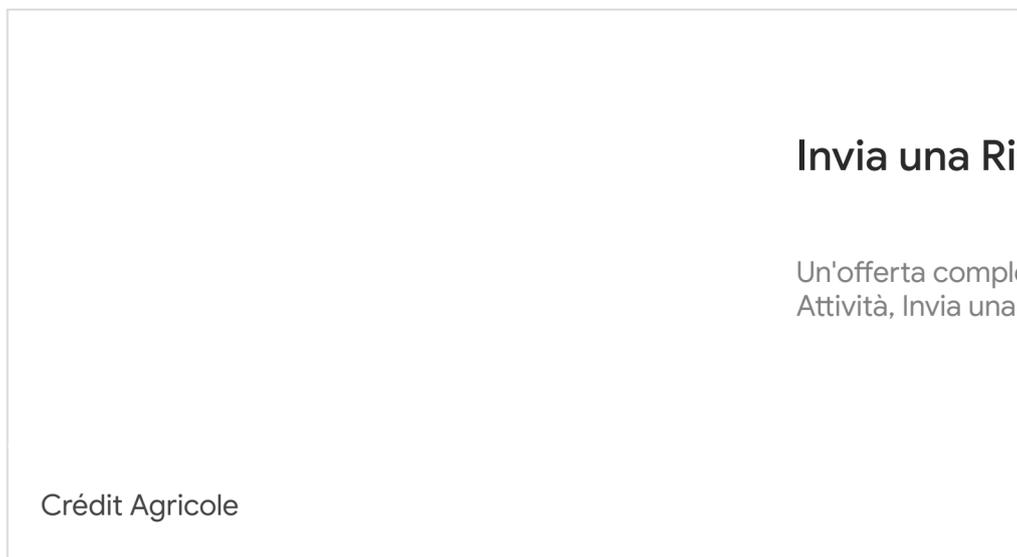
**Prince Harry and Megan Markle accused Prince Phillip of "horrifying" compliments after Prince Phillip's death. - London News Time**

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A hub for innovation and digitization in the financial industry, CBI has partnered with CRIF, a global company specializing in credit bureaus and advanced digital solutions for business information, business development and open banking.

This partnership will enable banks, fintech, and businesses to develop and enhance fintech services to maximize optimization of new open finance scenarios.

More specifically, clients can rely on flexible and efficient onboarding digital processes to experiment with a wide range of highly innovative financial services. Among these, personal and business financial management (PFM and BFM) solutions, for example, enable the optimization of financial and budgetary management to better manage funds and find financial stability.



Thanks to this partnership, payment service providers will have an instant lending solution (NEOS service-new rating open suite) integrated with online rating of users' credit profiles in open banking, support services for online sales, digital channels and physical networks. Provides integration (PHYON). Service-Phygital Onboarding Platform). In addition, PFM and BFM services allow retail and enterprise users to view their accounts on their own to get the most out of their financial management.

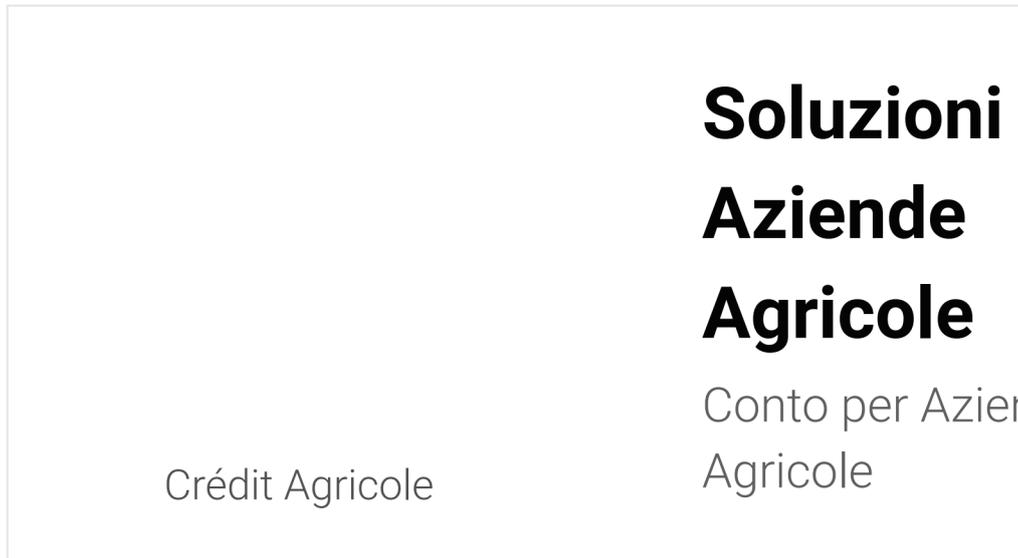
Providing CBI security and experience, thanks to the international solution "CBI Globe", major players in the market and major international of the utility industry, CBI has supported the digitization of financial services

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level of integration and efficiency in our payments market and open finance. Enables new business opportunities in. And the data economy.

At the same time, CRIF's integrated experience in developing service modules and innovative solutions in open banking can maximize the optimization of ecosystem business models, implement interesting user cases and evolve the client user experience. I can do it.



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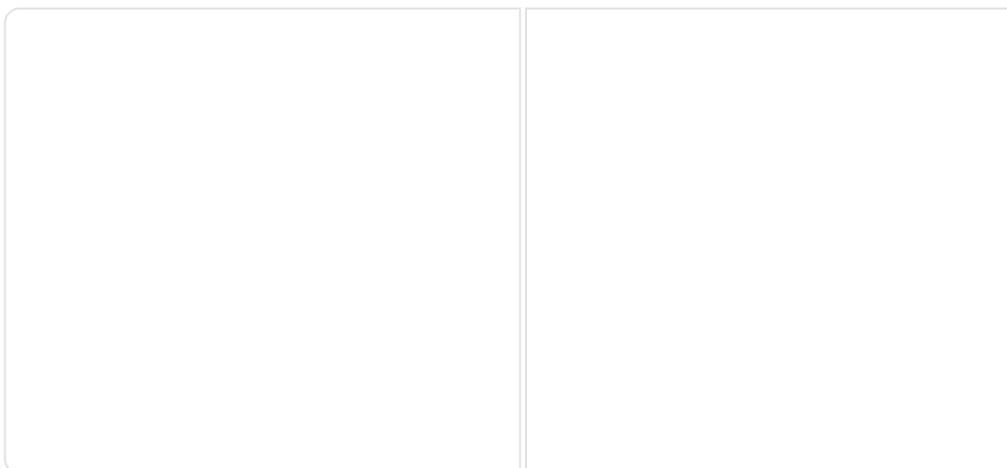
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Pilar Fragalà, Chief Commercial Officer of CBI Scpa, commented: "CBI and CRIF are actively working to enable payment service providers to offer value-added services outside the boundaries of PSD2, improving their clients' lifestyles with global offers, including finance. The development of this partnership with CRIF provides an important legacy in terms of experience and new aspects of the banking system for a more open and sustainable customer experience, based on collaboration for better competition. Introduce.

**Prince Harry and Megan Markle accused Prince Phillip of "horrifying" compliments after Prince Phillip's death. - London News Time**

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Simone Capecchi, Executive Director of CRIF, commented: Thanks to the CRIF solution integrated into CBI's system, it makes this "physical" experience of PMI and individuals more attractive, saves time and effort, facilitates online transactions, is completely secure and even remotely. Meet new needs with accessible solutions. Human touch, if applicable. More specifically, CRIF services enable financial players and businesses to comply with existing regulations to drive digital transformation, evolve their "user stories" and boost their business growth. This is done by a rapid process and digital first, reducing the level of engagement with clients in the next open era to "yes". "



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# Nordstrom Anniversary Sale 2021: Guide to Best Deal-E!online

helenspeyer • 20 hours ago



*We love these products, and we hope you do too. E! Due to our affiliate relationship, we may get a small share of the income from your purchase. The item is E! Not sold by retailers.*

Don't you like summer vacation? Of course, it's a shopping holiday. The [July 4th brought us a fireworks-worthy explosive sale](#), And now it's an annual [Nordstrom Anniversary Sale](#) It is here!

Here's everything you need to know before.

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### when 2021 Nordstrom Anniversary Sale??

Sales are carried out in two phases.

- All Nordsy Club cardholders can shop **Early access from 12th July 3:00 am** (Eastern Standard Time) / 12:00 AM (Pacific Standard Time).And according to [Nordy club status](#).
- Public sales will begin online on July 28th at 3:00 AM EST / 12:00 PST.
- The sale lasts until August 9th.
- Enjoy free shipping and free returns.

**Please wait and tell us more about Early Access for this Nordstrom Anniversary Sale.**

The higher the status of Nordy Club, the faster you will shop. (((Psst...check [Click here for the status of Nordy Club..](#) )

- Nordy Club Icon: July 12th
- Nordic Club Ambassador: July
- Nordy Club Influencer: July 16
- Anniversary sale open to the p

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In addition, you can use Nordy Club Personal Double Points Day to earn double points on any day of your choice. (Needless to say, we recommend [Join the Nordy Club](#) if you haven't done so already, before the Nordstrom Anniversary Sale. )

Are you a cardholder? Now is the time to sign up. Nordstrom [Currently offering transactions](#) If you become a new Nordstrom credit card member and make a purchase that day, you will receive a \$ 60 bonus note suitable for future purchases.

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## CBI/CRIF: PARTNERSHIP PER SVILUPPARE E ARRICCHIRE OFFERTA SERVIZI FINTECH

12/07/2021 11:12

MILANO (MF-DJ)-Cbi, l'hub per l'innovazione tecnologica e la digitalizzazione dell'industria finanziaria, e CRIF, società globale specializzata in credit bureau & business information e soluzioni digitali avanzate per lo sviluppo del business e l'open banking, hanno sottoscritto una partnership che consente a banche, Fintech e aziende di sviluppare e arricchire l'offerta di servizi fintech sfruttando al meglio tutte le potenzialità del nuovo scenario dell'open finance. Nello specifico, i clienti potranno contare su processi digitali di onboarding agili ed efficienti e sperimentare una più ampia scelta di servizi finanziari e non altamente innovativi. Tra questi, ad esempio, soluzioni di personal e business financial management (PFM e BFM) che consentono di ottimizzare la gestione della propria situazione finanziaria e del proprio budget per gestire al meglio il denaro e trovare un buon equilibrio finanziario. In particolare, grazie a questa partnership i prestatori di servizi di pagamento potranno offrire soluzioni di instant lending integrate con la valutazione online del profilo creditizio di un utente in ambito open banking (servizio NEOS - New Evaluation Open Suite), servizi di supporto ai processi di vendita online in grado di integrare canali digitali e reti fisiche (servizio PHYON - Phygital Onboarding Platform), servizi di PFM e BFM, che consentono a utenti retail e corporate di avere una vista unica dei propri conti, ottimizzando la gestione delle proprie finanze. alb.alberto.chimenti@mfdowjones.it (fine) MF-DJ NEWS

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# Open Finance: CBI e CRIF insieme per consentire ai prestatori di servizi di pagamento, player finanziari e aziende di offrire alla propria clientela nuovi servizi fintech "digital first"

July  
13  
2021



Maria Grazia Coronas  
CRIF

- Scheda utente
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**CBI**, l'hub per l'innovazione tecnologica e la digitalizzazione dell'industria finanziaria, e CRIF, società globale specializzata in credit bureau & business information e soluzioni digitali avanzate per lo sviluppo del business e l'open banking, hanno sottoscritto una partnership che consente a banche, Fintech e aziende di sviluppare e arricchire l'offerta di servizi fintech sfruttando al meglio tutte le potenzialità del nuovo scenario dell'open finance.



**CBI**, l'hub per l'innovazione tecnologica e la digitalizzazione dell'industria finanziaria, e CRIF, società globale

specializzata in credit bureau & business information e soluzioni digitali avanzate per lo sviluppo del business e l'open banking, hanno sottoscritto una partnership che consente a banche, Fintech e aziende di sviluppare e arricchire l'offerta di servizi fintech sfruttando al meglio tutte le potenzialità del nuovo scenario dell'open finance. Nello specifico, i clienti potranno contare su processi digitali di onboarding agili ed efficienti e sperimentare una più ampia scelta di servizi finanziari e non altamente innovativi. Tra questi, ad esempio, soluzioni di personal e business financial management (PFM e BFM) che consentono di ottimizzare la

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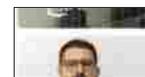
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gestione della propria situazione finanziaria e del proprio budget per gestire al meglio il denaro e trovare un buon equilibrio finanziario.

In particolare, grazie a questa partnership i prestatori di servizi di pagamento potranno offrire soluzioni di instant lending integrate con la valutazione online del profilo creditizio di un utente in ambito open banking (servizio NEOS – New Evaluation Open Suite), servizi di supporto ai processi di vendita online in grado di integrare canali digitali e reti fisiche (servizio PHYON – Phygital Onboarding Platform), servizi di PFM e BFM, che consentono a utenti retail e corporate di avere una vista unica dei propri conti, ottimizzando la gestione delle proprie finanze.

Tutto ciò con la garanzia di sicurezza e l'esperienza CBI, che tramite la soluzione internazionale "CBI Globe" è in grado di consentire ai Player del settore di raggiungere, tramite un'unica connessione, il mercato bancario domestico ed i principali hub internazionali. Nel suo ruolo di industry utility, da oltre 25 anni CBI supporta l'industria finanziaria italiana nelle attività di digitalizzazione dei servizi finanziari, contribuendo ad ampliare il livello di integrazione ed efficienza nel mercato dei pagamenti nel nostro Paese abilitando nuove opportunità di business in ambito Open Finance e Data Economy.

Al contempo, la consolidata esperienza di CRIF nello sviluppo di moduli di servizio e soluzioni innovative in ambito open banking consente di sfruttare al meglio tutte le potenzialità di un modello di business a ecosistema in grado di abilitare l'implementazione di use case attrattivi e far evolvere la user experience dei clienti.

"CBI e CRIF aprono le porte ai nuovi paradigmi open lavorando attivamente per consentire ai Prestatori di Servizi di Pagamento di offrire servizi a valore aggiunto, oltre il perimetro della PSD2, migliorando lo stile di vita dei propri clienti con un'offerta globale che includa servizi finanziari e non - afferma Pilar Fragalà, Chief Commercial Officer di CBI S.c.p.a. - Lo sviluppo di partnership di valore, quale quella con CRIF, mette a disposizione dell'industria finanziaria un patrimonio esperienziale importante, basato sulla collaborazione per una migliore competizione, che consente la modellazione del 'fare banca' altamente innovativo per una customer experience sempre più open e sostenibile".

"La partnership con CBI consente di raggiungere importanti risultati a vantaggio di tutti gli attori coinvolti in un contesto di open finance: player finanziari e aziende da un lato, consumatori finali dall'altro. Grazie alle soluzioni CRIF integrate nei sistemi di CBI rendiamo l'esperienza 'phygital' di PMI e persone fisiche più appagante, facendo risparmiare loro tempo e fatica, semplificando le operazioni online e rispondendo ai nuovi bisogni con soluzioni accessibili anche da remoto, a portata di click/swipe, in totale sicurezza e con

approccio human touch laddove necessario – commenta Simone Capecchi, Executive Director di CRIF -. Nello specifico i servizi CRIF permettono ai player finanziari e alle aziende di potenziare la loro trasformazione digitale, di evolvere le ‘users stories’ e dare un nuovo impulso alla crescita del business, nel rispetto delle normative regolamentari vigenti. Il tutto attraverso processi snelli e digital first, che consentono di ridurre il time to yes o i livelli di engagement con i clienti, nella next open era”.

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**Maria Grazia Coronas**  
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## Banking and money generation corporations CBI and CRIF improving their money generation services

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CBI, which is a hub for technological innovation and continuous digitization of the monetary sector, has partnered with CRIF, a global company targeting credit and business information offices, complex virtual responses for business progression and Open Banking.

This partnership between CBI and CRIF is expected to enable banks, fintech corporations and other service providers to create their fintech services, helping to optimize the open finance sector and enabling it to succeed to its full potential.

In particular, clients can count on flexible and effective virtual integration processes and will also have access to cutting-edge monetary services, which come with non-public responses and pro monetary control (PFM and BFM) that will allow others to better manage their cash. and gaining monetary stability.

Through this alliance, payment service providers (PSPs) will provide instant loan services, which are incorporated with the online evaluation of users' credit profiles in Open Banking (NEOS – New Evaluation Open Suite service), online sales services, integrating online and physical channels. networks (PHYON – Phygital Onboarding Platform Service).

Pfm and BFM facilities will also allow traders and businesses to have a detailed view of their accounts, which deserve assistance in their monetary management.

When they derive merit from CBI's delight in security and industry, earning merits from responses like "CBI Globe", other players operating in this sector can succeed in the local banking market and foreign centers through a single connection.

While operating in the public facilities sector for more than 25 years, CBI has helped the Italian monetary sector, as well as with the digitization of monetary facilities, which has helped to improve power and allow the integration of the responses applicable in the letter market. aimed at helping key business opportunities in open finance and the knowledge economy.

CRIF's great delight in the progression of service modules and related responses in Open Banking makes it imaginable to optimize an ecosystem business model.

Pilar Fragalà, commercial director of CBI S. c. p. a, stated:

"CBI and CRIF are actively executing to enable payment service providers to provide a value-added matrix other than PSD2 scopes, improving their customers' lifestyle with a comprehensive offering, adding money and more. The progression of this partnership with CRIF will provide a vital legacy in terms of experience, based on collaboration for greater competition, presenting a new facet of the banking formula for a more open and sustainable visitor experience.

Simone Capecchi, executive director of CRIF, said:

"The partnership with CBI allows us to achieve objectives, benefiting all the key players in open finance: on the one hand, monetary actors and corporations and on the other hand, end consumers. Thanks to the CRIF responses incorporated into CBI systems, we make this "phygital" delight more exciting for SMIs and individuals, saving them time and effort, facilitating online transactions and arming new desires with answers that can be accessed, even remotely, securely and with human contact, where appropriate.

*FINANCE*

# **Open Finance: CBI and CRIF partn up to allow payment service providers, financial players and companies to offer new fintech “digital first” services to their clients**



**London,** – **CBI**, hub for technological innovation and digitalisation of the financial industry partnered up with **CRIF**, global company specialised in credit bureau & business information digital solution for business development and open banking. This partnership allows banks, companies to develop and enrich their fintech services, optimizing of the new open finance : its full potential.

More specifically, clients will be able to count on flexible and efficient onboarding digital pro experiment a wider range of highly innovative financial services and not. Amongst these, for personal and business financial management (PFM and BFM) solutions enable the optimisat financial and budget management in order to better manage money and find financial stabil:

Thanks to this partnership, payment service providers will offer instant lending solutions, ir with the online assessment of user's credit profile in open banking (NEOS service – New Eva Open Suite), support services to online sales, integrating digital channels and physical netw (PHYON service – Phygital Onboarding Platform). Additionally, PFM and BFM services allow corporate users to have a unique view of their accounts, maximising their financial managen

Provided CBI's security and experience, thanks to international solution "CBI Globe", key pla sector are able to reach the domestic banking market and the main international hubs under

connection. In its role of utility industry, for over 25 years CBI has been supporting the Italian industry in digitalization activities of financial services, contributing to enriching the level of security and efficiency in the payments market in our country, enabling new business opportunities in the Finance and Data Economy.

At the same time, CRIF's consolidated experience in the development of service modules and solutions in open banking, enables the optimisation of an ecosystem business model to its full potential, implementing interesting user cases and evolving clients' user experience.

**Pilar Fragalà, Chief Commercial Officer of CBI S.c.p.a. commented:** *“CBI and CRIF are working to enable payment service providers to offer services with an added value, other than the perimeters of PSD2, improving their clients' lifestyle with a global offer that includes finance and more. The development of this partnership with CRIF provides an important heritage in experience, based on the collaboration for a better competition, introducing a new aspect of the system for a more open and sustainable customer experience”.*

**Simone Capecchi, Executive Director of CRIF commented:** *“The partnership with CBI allows us to reach important goals, benefitting all the key players in open finance: on one hand, financial companies and on the other hand, the final consumers. Thanks to CRIF solutions integrated with our systems, we make this “phygital” experience of PMI and individuals more appealing, saving time and effort, facilitating online transactions and accommodating new needs with accessible services even remotely, that are completely safe and with a human touch, where applicable. More specifically, CRIF services enable financial players and companies to boost their digital transformation, create “user stories” and giving a push to business growth, conforming to existing regulations. This is achieved through quick processes and digital first, reducing time to yes or engagement levels with customers in the next open era”.*

## **CBI**

CBI S.c.p.a is a public limited consortium company, which comprises more than 400 Payment Providers as shareholders and customers. Due to its role of industry utility given by its constant presence in the market, the last 20 years, CBI has realized standards, IT infrastructures and digital services to the benefit of the Italian financial community and the Public Administration. These functionalities include the CBILL service, the CBILL service and CBI Globe. The latter is an API Reg Tech Platform, which supports the Italian banking system to meet the operational requirements imposed by the PSD2 and provides services beyond compliance. Operating from a Business-to-Business-to-Customer (B2B2C) perspective, CBI has been working to facilitate the interconnection between different ecosystems. To this end, CBI also contributes to the activities of a variety of international standard setter bodies, including UN/CEFACT, ISO, EBA, EPC and others. [www.cbi-org.eu](http://www.cbi-org.eu)

## **CRIF**

CRIF is a global company specializing in credit bureau and business information, outsourcing processing services, and advanced solutions for credit and open banking. Established in 1984 (Italy), CRIF operates over four continents and currently is the leader in continental Europe of banking credit information and one of the main operators on a global level in the field of information services for business & commercial information and credit & marketing management. More recently, CRIF is included in the prestigious IDC FinTech Rankings Top 100, a ranking of the leading global technology solution providers to the financial services industry, and in 2019 completed its coverage as a reference for European countries where the revised Payment Services Directive is applicable. Today over 1,000 banks and financial institutions, 1,000 insurance companies, 82,000 business clients and 1,000,000 consumers use CRIF services in 50 countries on a daily basis. [www.crif.com](http://www.crif.com)

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## Cbi/Crif: partnership per sviluppare e arricchire offerta servizi fintech

12 Luglio 2021 - 11:12AM

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**Cbi**, l'hub per l'innovazione tecnologica e la digitalizzazione dell'industria finanziaria, e CRIF, società globale specializzata in credit bureau & business information e soluzioni digitali avanzate per lo sviluppo del business e l'open banking, hanno sottoscritto una partnership che consente a banche, Fintech e aziende di sviluppare e arricchire l'offerta di servizi fintech sfruttando al meglio tutte le potenzialità del nuovo scenario dell'open finance.

Nello specifico, i clienti potranno contare su processi digitali di onboarding agili ed efficienti e sperimentare una più ampia scelta di servizi finanziari e non altamente innovativi. Tra questi, ad esempio, soluzioni di personal e business financial management (PFM e BFM) che consentono di ottimizzare la gestione della propria situazione finanziaria e del proprio budget per gestire al meglio il denaro e trovare un buon equilibrio finanziario.

In particolare, grazie a questa partnership i prestatori di servizi di pagamento potranno offrire soluzioni di instant lending integrate con la valutazione online del profilo creditizio di un utente in ambito open banking (servizio NEOS - New Evaluation Open Suite), servizi di supporto ai processi di vendita online in grado di integrare canali digitali e reti fisiche (servizio PHYON - Phygital Onboarding Platform), servizi di PFM e BFM, che consentono a utenti retail e corporate di avere una vista unica dei propri conti, ottimizzando la gestione delle proprie finanze.

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(END) Dow Jones Newswires

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