



## DB Response to EU Commission Digital Finance Strategy - Annex 1 – Use Cases

### Section III: Promote a well-regulated data-driven financial sector

A number of use cases highlighting the relevance of a cross-sectoral approach is listed below:

Envisaged outcome / customer benefit	Relevant data & requirements	Role of bank (data recipient / provider / intermediary)	Sectors / players involved
<b>Rentencockpit</b> The customer receives a comprehensive overview on his/her pension  The customer is able to more easily compare different pension products / offers  Financial advice if advisor gets access to Rentencockpit	Pension plans from insurance companies (information in scope determined by public authorities)  Standardisation of information is required	Recipient	Public sector / private sector  e.g. Deutsche Rentenversicherung Asset Management companies Pension insurers
<b>LifInvest Plan</b> (incl low-cost-wealth management service) – FutureMe (pension-planning)  Financial advice based on the information in the Rentencockpit increases access to financial products	Real estate information (public registry and client information) Liabilities Investment accounts	Recipient Provider	Public sector (Federal statistical office / Cadastral office)  Private sector (financial institutions: banks, insurance companies)
KYC	Corporate registries (UBO)	Recipient	Public sector
Contract Optimisation – Finanzguru  Facilitating contract switching / reminder function for	Transaction data Mortgage information Contractual data	Provider / Intermediary	Financial industry Utility providers Telecommunications providers



cancellation of long-term service contracts			
Mobile phone number proxy for payment transaction	Phone number	Recipient	Telecommunications providers
Digital Identity / non-financial KYC  Convenience for customers, data minimization as data provided is limited to e.g. +/- 18 years, not full age	Age verification Address verification	Provider	e-Commerce firms Car rental services Movie streaming services
<b>Smart asset financing</b>  Variable finance & accounting (pay-as-you-use)  Management of maintenance cycles  Insurance management	IoT data Machine use data	Recipient Broker	Manufacturers SME Insurance companies Accounting firms
<b>Cross-industry Data Pooling - Financial Big Data Cluster</b>  Multiple data-driven use cases and purposes, incl. AML, Sustainable Finance, Market Integrity  Example: Enhancing market integrity via development and testing of new AI solutions for detecting market manipulation and anomalies	Industry specific data (financial industry, supply-chain, telecommunication, etc.) Public available data Cross-industry data (travel, fleet, HR, etc)  News, Social Media data, weather data, short selling reporting data	Provider Recipient	Germany industry Start-ups Research  News Social media providers, Financial industry, Supervisory Authorities, ..