



## CALL FOR INNOVATION

### THE FUTURE OF AUTO FINANCE: AI, INTEGRATION AND SUSTAINABILITY

2025 EDITION

Digital Factory is CA Auto Bank's Open Innovation programme, which aims to search for innovative solutions and technologies to accelerate the innovation processes already initiated by the company.

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# Regulations

## Art. 1 - Purpose

CA Auto Bank is a universal bank, controlled by Crédit Agricole Personal Finance & Mobility, operating as an independent, multi-brand player in the vehicle financing and leasing and mobility sectors. The bank is a direct descendant of SAVA, the first financial company dedicated to automobiles in Italy and among the first in Europe, created in 1925 in Turin. Over the years, it has changed its name several times (Fiat SAVA, Fiat Auto Financial Services, FGA Capital, then FCA Bank), until it became the current CA Auto Bank, a 100 percent part of the Crédit Agricole Group.

Today, CA Auto Bank is a pan-European player, a leader in vehicle financing and mobility, active in 19 countries alongside more than 60 prestigious brands, active in different mobility sectors: automotive, two-wheelers, leisure, light and heavy commercial vehicles, and marine. Throughout all these years, “democratizing the car” has always remained the company's goal: today this vocation applies to sustainable mobility, the mobility of the future.

In 2024, 42.5 percent of loans and leases disbursed were for electric or plug-in vehicles. By 2026, CA Auto Bank aims for more than half of the new vehicles financed to be zero- or low-emission.

Drivalia, the rental company of CA Auto Bank, offers a full range of mobility solutions: from electric car sharing to innovative car subscriptions and rentals of all durations. Drivalia's European fleet is evolving toward greater sustainability: by 2026, the share of new zero-emission and low-emission cars will constitute 35 percent of the total. In addition, by the same year, the group's charging infrastructure will reach 2,500 points in Europe.

For more information on the Group's activities, visit the corporate website: <https://www.ca-autobank.com/>.

The “Digital Factory” initiative, described by the following Regulations is carried out in collaboration with I3P - Incubator of Politecnico di Torino S.c.p.a. having its registered office at C.so Castelfidardo 30/a within the “Campus Politecnico di Torino,” 10129, Turin (TO), Italy, P.IVA 07793080016 (hereinafter “I3P”).

## Art. 2 - Objective

Digital Factory is a strategic initiative of CA Auto Bank and Drivalia aimed at proactively exploring innovation, nationally and internationally. Its primary mission is to identify innovative technologies and digital solutions that can accelerate the Group's digital and technological transformation, creating opportunities for future strategic collaborations in a rapidly changing mobility environment driven by regulatory dynamics, technological advancements and changing customer needs.

The ability to innovate and adapt is key to remaining competitive and anticipating market trends. CA Auto Bank, a leader in vehicle financing and leasing, is investing in digital and sustainable solutions to make mobility more accessible and efficient. Key innovations include advanced digital financing, with progressive dematerialization of procedures to ensure greater speed and security, and a strong commitment to electric and hybrid mobility, with 42.5 percent of financing going to BEV and PHEV powertrains, aiming to exceed 50 percent by 2026.

The group also plans to install 2,500 proprietary charging stations by the same date, thus supporting the transition to electric. In parallel, Drivalia stands out for its innovative and flexible mobility solutions geared toward digitization and sustainability. It offers short-term and long-term rentals, evolved car sharing services, and customizable corporate fleets, optimizing vehicle management with advanced technologies and reducing environmental impact. With an increasingly green car fleet, Drivalia aims to reach 35 percent electric and hybrid vehicles by 2026, consolidating its role in the sustainable mobility market. This initiative represents a unique opportunity to identify technologies and business models capable of meeting future challenges, strengthening CA Auto Bank and Drivalia's leadership in innovative and digital mobility.

### **Process digitization as a competitive advantage**

Digitizing means adapting all business processes to the new requirements imposed by the digital age, where speed and operational efficiency play crucial roles. The path of change passes through the introduction of technologies capable of making business processes smoother, more efficient and faster, standing out in a highly competitive market where the difference perceived by customers is linked above all to the access tools and usability of the services themselves. CA Auto Bank and Drivalia, true to their vocation as mobility pioneers, are investing in innovative financing and rental solutions, focusing on projects to automate business processes and digitize

the products and services they offer. These initiatives, in relation to the period of transformation that the sector is experiencing, acquire even greater value, underscoring the group's ability to anticipate the need for change and offer customers services that are increasingly in line with their needs, accessible at the touch of a 'click.' Being a mobility leader is all about that: translating customer desires into immediate and customized solutions. CA Auto Bank has invested in optimizing internal processes through robotic process automation (RPA), reducing the burden of manual tasks and improving operational efficiency. 90% of contracts are finalized in fully digital mode, with the goal of reaching 100% in the coming years. In parallel, Drivalia has developed advanced digital tools for mobility management, including the Drivalia Planet platform, which integrates rental, leasing, subscriptions, and car sharing into a single digital ecosystem. Through this platform, customers can manage every stage of the rental, access services related to their contract, and monitor the car in real time through infomobility and telediagnostic tools. With these innovations, CA Auto Bank and Drivalia are strengthening their leadership in digital and sustainable mobility, offering increasingly advanced and future-oriented solutions.

## Art. 3 - Areas of interest

The call for innovation “The Future of Auto Finance: AI, Integration and Sustainability”, implemented and conducted as part of the Digital Factory initiative, focuses on the future of auto finance with a focus on the following areas of interest:

- **advanced process optimization solutions**, aimed at improving operational efficiency through automation, predictive analytics and intelligent systems integration, reducing errors and management time;
- **advanced document management solutions**, with innovative tools for automated processing of documents and claims, identification of discrepancies and synthesis of key information for a more efficient and accurate process;
- **dynamic pricing systems for the rental industry**, designed to automatically adjust rates based on market fluctuations, demand, historical data and forecast analysis, providing greater flexibility and responsiveness to industry trends;

- **innovative cybersecurity solutions**, focused on advanced browser protection, critical infrastructure security, effective management of vulnerabilities identified in industry reports, and proactive defense against emerging cyber threats;
- **technologies based on conversational AI and chatbots**, aimed at optimizing customer service and automating the handling of requests, including contracts, rentals, and advanced website support;
- **innovative solutions in the ESG field**, aimed at introducing strategic approaches to integrate sustainability principles into the credit and mobility sectors;
- **advanced legal management and regulatory compliance tools** to support in the interpretation and enforcement of regulations, improving operational efficiency and reducing the risk of non-compliance;
- **innovative solutions for improving corporate welfare and communication** through gamification;
- **mobility and fleet management, and vehicle re-entry valuation**: this theme focuses on how technologies can optimize the management of vehicle fleets (corporate, rental, car-sharing) and the process of valuing and pricing vehicles at the end of their use cycle or at re-entry. Solutions are sought that improve predictive fleet monitoring and maintenance, logistics management, optimized vehicle allocation, and use data and AI for pricing;
- other innovative solutions inherent in the group's strategic objectives described in **Art. 2**.

## **Art. 4 - Requirements, conditions and participation deadline**

The Call is open to individuals who meet the following **requirements**:

- **incorporated company**, possibly with assets, resources and teams trained and dedicated to the submitted project.

Candidate subjects may be in one of the following **stages of maturity**:

- **“Revenue stage”**: the company generates revenue.

- **“Pre-revenue stage”**: the company does not generate revenue.

Specifically, individuals in the “Pre-revenue stage” of maturity can apply if they are in one of the following **stages of development**:

- **“Ready to market”**: product/service ready to enter the market and for which its integration greatly enhances existing functionality and/or enables new functionality and/or opens up new market segments.
- **“Validated prototype”**: there is a working prototype that has been tested and validated by some “prospect” and for which its integration greatly enhances existing functionality and/or enables new functionality and/or opens up new market segments.
- **“Prototype”**: there is an initial laboratory-built prototype that has not yet been validated and for which its integration greatly enhances existing functionality and/or enables new functionality and/or opens up new market segments.
- **“Idea”**: is an innovative idea that can be realized and launched in the market exclusively with a unique and distinctive concept that can be translated into a Prototype within 6 months of application.

It should be noted that:

- participation is **free of charge** and does not entail any constraints or commitments of any kind, either for CA Auto Bank and Drivalia or for the participants, other than what is expressly provided for in this Call for Participation; tutti i documenti presentati potranno essere redatti in italiano o in inglese;
- participants, by sending their application and documents for participation in the competition, declare that the information provided is complete, accurate and true, complies with applicable regulations and therefore, in particular, does not violate third party rights. In the event of incomplete and/or false statements and/or in violation of third party rights, participants will hold CA Auto Bank, Drivalia and I3P harmless and indemnified from any third party claims (see **Art. 14, 15**).

## Art. 5 – Possible benefits

Participants will have the opportunity to get in touch with the business realities of CA Auto Bank, Drivalia and companies belonging to the same Group. In fact, the initiative is presented as

a **first cognitive step between the parties involved**. Specifically, participants who have duly submitted their applications within the deadlines and who, in accordance with the provisions of this document, have successfully passed the selection phase (for more details on the stages of the initiative, see **Art. 6 - 9**), will have the opportunity to be selected to receive one or more of the **following benefits**:

- obtain resources from CA Auto Bank or Drivalia to develop a **Proof-of-Concept (PoC)** to field test and demonstrate the feasibility of the presented use case, in line with the areas of interest of CA Auto Bank and Drivalia;
- access an **I3P incubation program**, which involves the Incubator's consultants as Mentors, providing strategic advice, training and partner contacts from the I3P network, with the aim of maximizing the growth of the start-up through services provided directly or through affiliated partners. To get more information on I3P incubation programs, visit the company website <https://www.i3p.it/>.

It should be noted that:

- individuals who pass the selection phase will have the opportunity to receive one or more of the above benefits, at the sole discretion of the evaluation committee (for details, see **Art. 12**);
- the resources for the Proof-of-Concept (PoC), which CA Auto Bank or Drivalia will activate, will be defined only after careful assessment of the actual project needs and upon subsequent consideration of the development plan and budgeted costs of the resulting activities. CA Auto Bank and Drivalia then reserve the option to co-finance or finance the development project in full; the terms of the agreement will be subject to negotiation;
- the activation of the Proof-of-Concept (PoC) will be determined after a thorough evaluation of the technical, legal and regulatory requirements deemed mandatory by CA Auto Bank and Drivalia.

## **Art. 6 – Stages and timing of the initiative**

Digital Factory's call for innovation has several stages and adheres to the following timelines:



1. **collection of applications:** by Wednesday, August 6, 2025;
2. **evaluation of applications and selection of projects of interest:** by the end of September 2025;
3. **meeting with selected projects to assess the feasibility of the presented use case:** starting in October 2025.

It should be noted that:

- All participants will be notified of the outcome of the evaluation, whether positive or negative;
- Selected participants will be notified with adequate advance notice of how the cognitive meeting will be held.

## **Art. 7 – Collection of applications.**

Participation in Digital Factory's call for innovation is **free**.

Project applications must be submitted by Wednesday, August 6, 2025 at 11:59 p.m. on the website <https://digitalfactory-ca-autobank.com/>. Late applications and/or submitted in a different manner or not in accordance with the provisions of this announcement will not be accepted.

To candidate your project, you must log on to <https://digitalfactory-ca-autobank.com/> and fill out the **application collection form** in its entirety. The parts of interest are organized in the following sections:

- Section 1. Company profile;
- Section 2. Progress (candidate's state of the art);
- Section 3. Project description (scope of application and proposed use case);
- Section 4. Intellectual Property (competitive advantage);
- Section 5. File upload.

## Art. 8 - Evaluation of applications and selection of projects of interest

Applications will be reviewed by the evaluation committee. In addition, it being understood that late, incomplete or otherwise non-compliant applications will not be accepted, the evaluation committee reserves the right to request additions to the submitted documentation and, if necessary, to convene the proposer for an in-depth interview via videoconference.

The evaluation and selection process will be based on the **evaluation criteria** described in **Art. 10** below and will result in the selection of projects of interest, which will be invited to present the use case directly to CA Auto Bank and Drivalia staff involved in Digital Factory (for more on the fact-finding meeting, see **Art. 9**).

It should be noted that:

- any **additions to the submitted documentation** requested by the evaluation committee are an integral part of the application. Failing this, CA Auto Bank and Drivalia reserve the right to exclude the candidate project from the evaluation and thus from the possibility of competing for the possible benefits described in **Art. 5**;
- Selected participants will be notified with adequate advance notice of the arrangements for the cognitive meeting, referred to in **Art. 9**.

## Art. 9 – Meeting with projects of interest

At the end of the Application Evaluation Phase and selection of projects of interest, the selected participants will be asked to present the proposed use case directly to CA Auto Bank and Drivalia staff involved in Digital Factory, with the aim of demonstrating the innovativeness and feasibility of the proposed solution, as well as the possible benefits brought, with reference to the areas of interest of this call (see **Art. 3**), by its use by CA Auto Bank or Drivalia and its possible integration into internal business processes.

CA Auto Bank and Drivalia will assess the feasibility of the proposed use case individually for each participant they meet and select the best projects with unchallengeable judgment, awarding the relevant possible benefits, referred to in **Art. 5**.

I3P staff involved in Digital Factory reserve the right to convene selected participants prior to the meeting with CA Auto Bank and Drivalia staff, so as to offer support in building a business case for presentation.

It should be noted that:

- all meetings may be held in physical presence or remotely by videoconference. Communication regarding the manner in which they will be held will be received adequately in advance.

## Art. 10 – Evaluation criteria

The evaluation criteria, used by the evaluation committee in the evaluation and selection stages of projects of interest, are organized into the **following categories** (in alphabetical order):

- adherence of the Software and Hardware architecture of the proposed solution, with focus on the planned security measures, with the security and protection requirements of the collected data mandatory for CA Auto Bank and Drivalia;
- company strength and team credibility.
- solution area of interest (application scope);
- proposed use case with particular interest in the feasibility of the proposal (how well it can integrate with business realities), the time horizon required for its completion, and the impact of the proposal (economic value created with attention to sustainability);

## Art. 11 – Evaluation committee

The **evaluation committee** is in charge of the activity of evaluating applications in accordance with the criteria for evaluation and selection of projects of interest. The evaluation committee is composed of:

- CA Auto Bank representatives;
- Drivalia representatives;
- I3P representatives.

## Art. 12 - Privacy protection and confidentiality

According to Art. 13 of EU Regulation 2016/679 and current national legislation, as amended by the aforementioned Regulation (D. Lgs. 196/2003 “Codice in materia di protezione dei dati personali o Codice” and D. Lgs 101/2018), the data provided by the participant in this initiative will be processed by CA Auto Bank S.p.A. and Drivalia as Data Controllers and I3P - Incubatore del Politecnico di Torino S.c.p.a. as Data Processor in accordance with the provisions contained in the Code on the Protection of Personal Data and current legislation on the protection of personal data, as well as the contents of the privacy policy on <https://digitalfactory-ca-autobank.com/privacy-policy>, of which the participant will view at the time of registration.

The processing of the aforementioned data will be carried out using manual, computer and telematic tools, and also through automated processing, in the manner and within the limits indicated in this Call and in pursuit of the purposes set forth in the “Digital Factory” initiative. The legal basis for the processing is the need to implement pre-contractual measures (in particular, participation in the Call) taken at the request of the participants in the Call. In order to achieve these purposes, the data provided may also be disclosed to third parties involved in the performance of activities (e.g., public or private entities for the fulfillment of obligations under the law). The data may also, be processed both by internal Managers or Appointees (CA Auto Bank and Drivalia employees), as well as by companies and/or external parties that carry out on behalf of CA Auto Bank and for Drivalia specific activities for the purposes strictly related to the above initiative.

The provision of data is compulsory and failure to provide them during participation is a condition for exclusion from this initiative. For any further information please take a look at the information linked to the initiative.

Within the framework of the “Digital Factory” initiative, for the purpose of carrying out all the activities provided therein, all parties involved, both the selected applicants and the organizing parties (CA Auto Bank, Drivalia and I3P) may acquire, directly or indirectly, information, data, documents of a confidential and reserved nature (“Confidential Information”).

In order to mutually guarantee the confidentiality of the aforementioned Confidential Information, the selected candidates will be asked to sign a confidentiality agreement that will govern the criteria, methods and limits that will govern the acquisition and use of said Confidential Information. With specific reference to the selected projects, CA Auto Bank and

Drivalia reserve as of now the right to make public information regarding the same without prejudice to the right of the respective creators to confidentiality regarding the innovative contents of the same.

Pursuant to and in accordance with Art. 15-22 of EU Regulation 2016/679, participants may at any time access their personal data, obtain information about their origin, how they are used, have them updated, rectified, supplemented or deleted, as appropriate, request restriction of processing and object to their use by writing to the email address [dpo-italia@ca-autobank.com](mailto:dpo-italia@ca-autobank.com) for CA Auto Bank and [dpo-italia@drivalia.com](mailto:dpo-italia@drivalia.com) for Drivalia. Data subjects also have the right to lodge a complaint with the competent authority.

## **Art. 13 - Limitation of liability**

CA Auto Bank, Drivalia and I3P, to the fullest extent permitted by law, assume no liability, either individually or jointly and severally, about technical, hardware or software malfunctions, interruptions of network connections, failed, incorrect, inaccurate, incomplete, illegible, damaged, lost user registrations delayed, misdirected or intercepted, or about participant registrations that, for any reason, have not been received, electronic, or other communications that have been delayed, or about other technical problems related to the registration and uploading of content under this initiative.

CA Auto Bank, Drivalia and I3P will not be held responsible, either individually or jointly and severally, for any damage whatsoever, excluding, therefore, any form of reimbursement and compensation by them, either in part or in full, relating to any damage to property and/or persons caused by participants, or by third parties, during the course of the various phases of the Call for Entries. Participants also agree to hold CA Auto Bank, Drivalia and I3P harmless and indemnified from any possible action or claim by their collaborators.

Participants acknowledge that CA Auto Bank, Drivalia and I3P reserve the right to select, at their sole discretion, the candidate(s) they deem most suitable based on discretionary evaluation. Participants, by submitting their application, expressly waive any claims and/or disputes regarding the manner in which they may or may not be awarded one or more of the benefits referred to in Art. 5, acknowledging CA Auto Bank, Drivalia and I3P's full freedom to select the projects they deem most suitable with respect to the companies' objectives.

## **Art. 14 - Warranties and indemnities**

Participants in the “Digital Factory” initiative guarantee that the content submitted:

- I. do not contain material that is unlawful, prohibited by law, or contrary to the provisions of this Regulations;
- II. do not contain material in violation of the rights, positions or claims of third parties (with reference to the Copyright and Industrial Property Law and other applicable laws or regulations);
- III. they are freely and legitimately usable in accordance with the provisions of this Regulations, in that the participant is the owner of the rights to use them, or in that he/she has legitimately acquired their availability from all entitled parties, having taken care of the full fulfillment and/or satisfaction of the rights, including those of an economic nature, due to the authors of the content and/or works from which such content is derived and/or extracted, or to other entitled parties, or due for the use of related rights in accordance with the law.

Those who participate in the “Digital Factory” initiative declare that they are aware that the responsibilities, including criminal, of the contents of the projects delivered, for the purpose of participation in the initiative governed by this Call, are their sole and exclusive responsibility, indemnifying as of now CA Auto Bank, Drivalia and I3P from any claims of third parties. CA Auto Bank, Drivalia and I3P also reiterate their extraneousness to any act and behavior performed during the event by individual participants that will constitute a violation of current civil and criminal laws.

## **Art. 15 - Intellectual property and publication rights**

What was transmitted during the collection of applications, as better described in **Art. 7** above, remains in the ownership of the participants with the right of use by the entities in charge of the organization and selection for purposes strictly related to the “Digital Factory” initiative.

Participants guarantee that, in the process of submitting applications and carrying out the activities referred to in this Call, no industrial property rights (patents, copyrights or any other intellectual property right) of third parties in any way related to the “Digital Factory” initiative

have been infringed and for this purpose, as of now, assume in their own right all charges and expenses arising from any infringement of the aforementioned third party rights, indemnifying and holding harmless CA Auto Bank, Drivalia and I3P from any consequent liability and any and all charges and expenses, including legal ones.

By submitting an application for the “Digital Factory” call for applications, applicants also authorize CA Auto Bank and Drivalia:

- (i) to use its own name and image as well as related identifying or distinctive marks of the project, in materials and dissemination purposes;
- (ii) to the publication of the project and related non-confidential materials on any website traceable to CA Auto Bank and Drivalia;
- (iii) to the display and representation of the project and related non-confidential materials at conferences, conventions, seminars or similar events;
- (iv) to disclosure to third parties who may be interested in investing and/or contributing in any way to the development, commercialization and economic utilization of the project.

## **Art. 16 - Acceptance of the Regulations**

Participation in the “Digital Factory” initiative implies full acceptance of the conditions governed by this Notice, which participants declare that they have read, understood and accepted. Non-acceptance of the Notice and filling out the Application Form in an incomplete, inaccurate or false manner by participants will result in exclusion from the initiative and the loss of all rights to any awards, with waiver of any form of recourse against CA Auto Bank, Drivalia and I3P.

## **Art. 17 - Anticorruption**

Participants declare that they are aware of and agree to comply with Italian, European Union and international legislation on public and private bribery and corruption (hereafter, for the purposes of this clause, “Anticorruption Laws”) as well as the following regulatory instruments of CA Auto Bank and Drivalia (hereafter, for the purposes of this clause, the “Companies”), which are published, searchable and printable on the official website <https://www.ca-autobank.com/> and [www.drivalia.com/ita/governance](https://www.drivalia.com/ita/governance):

- (i) the “Code of Ethics” containing the values and principles of behavior adopted and shared in the exercise of the company's business;
- (ii) The organization and management model adopted pursuant to Decreto Legislativo 8 giugno 2001, n. 231;
- (iii) the “Policy for the Prevention and Combating of Corruption” and the “Anti-Corruption Compliance Standard,” reciting objectives, principles and rules of conduct regarding prevention and combating;
- (iv) the “Reporting Procedure including anonymous reports” which describes and regulates the process of handling reports of violations, including potential violations, of applicable regulations.

Participants declare that they have adopted and effectively implemented, and undertake to maintain effectively in place throughout the duration of this Call for Participation, appropriate measures to prevent the commission, even attempted, by any of their directors, representatives, employees, collaborators and/or consultants, of conduct in violation of the Anti-Corruption Laws. In the event that the Company has a reasonable suspicion of a violation of this “administrative responsibility and anti-corruption” clause, participants shall allow the Company to conduct verifications (including documentary and accounting) of the proper compliance with this clause.

Participants agree that failure to comply, even in part, with the provisions of this “administrative responsibility and anti-corruption” clause constitutes a serious breach of this Call for Tender entitling its immediate termination pursuant to and in accordance with Article 1456 of the Italian Civil Code. Without prejudice to this right of termination, the Company is also reserved the right to suspend the execution of the Call or unilaterally withdraw from it, even while it is in progress, in the presence of news reports, including press reports, about factual circumstances or judicial proceedings from which non-compliance with this clause may reasonably be inferred. In addition, participants will be obliged to indemnify and hold the Company harmless against any action, claim, or demand by third parties arising from such non-compliance or violation.

## **Art. 18 - Anti-Money Laundering**

The Parties declare that they abide by the principles set forth in Decreto Legislativo 21 novembre 2007 n. 231, sharing its general obligation of “active cooperation” (through reporting



of suspicious transactions, record keeping, internal control), aimed at preventing and impeding the implementation of money laundering and terrorist financing operations.

In accordance with the provisions of Art. 648 bis of the Codice Penale, as well as the content of the provision in Art. 2 of Decreto Legislativo n. 231 del 2007, it is clarified that money laundering is to be understood as: the conversion, transfer, concealment or disguise or the purchase, possession or use of goods, carried out with knowledge that they originate from criminal activity or participation in it. Terrorist financing is defined in Decreto Legislativo 22 giugno 2007, n. 109.

## **Art. 19 – Regulations update**

Any updates related to this Regulations or the deadlines and procedures for submitting applications will be posted on the website <https://digitalfactory-ca-autobank.com/>.

## **Art. 20 - Applicable law and jurisdiction**

This Regulations is governed by Italian law. The Court of Turin shall have jurisdiction over any dispute.