



Case Study – FIDA Impact Assessment

**Qorus Webinar: Open Finance – what's next?
11 June 2025**

Schwäbisch Hall at a glance



On of the largest German mortgage lenders with **19** bn € new business in **housing loans**



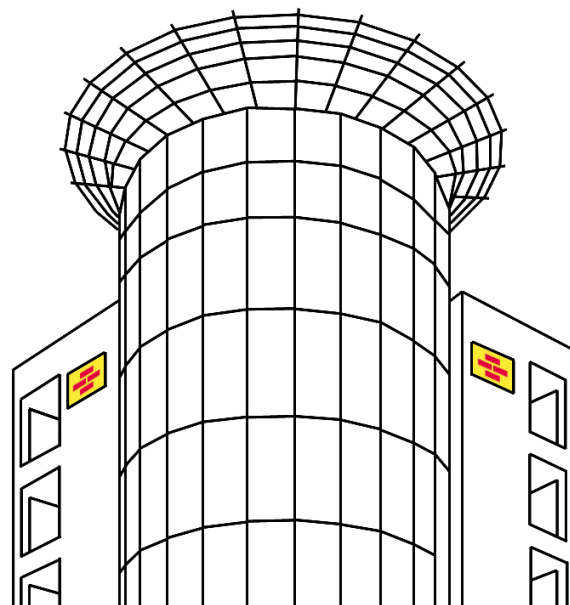
More than **7** million **contracts** (thereof over **313** bn € **building savings credit** in stock)



About **6.5** million **customers** in **Germany**



Largest German building society (“Bausparkasse”) with roughly **30 %** **market share**



Proudly part of...

finanzgruppe.de

Genossenschaftliche FinanzGruppe
Volksbanken Raiffeisenbanken



DZ PRIVATBANK

Volksbanken
Raiffeisenbanken

DZ BANK

VR Smart
Finanz

DZ HYP

MünchenerHyp

reisebank.



roughly **680** cooperative **banks**



about **135,500** **employees**



17.9 million **members**

Objective of the project

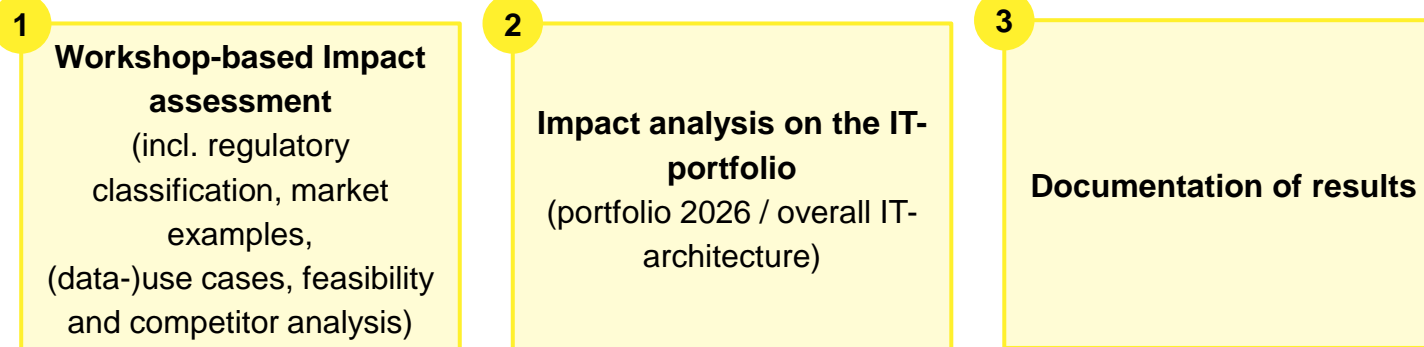


Objectives

- Schwäbisch Hall intends to carry out an **initial FIDA Impact Assessment** with a focus on the topic of **construction and housing** on the basis of the first strategic cornerstones of the Group.
- In particular, the aim is to look at the **general strategic orientation** and corresponding use cases – taking into account the **ongoing developments** in the EU legislative process.

Execution

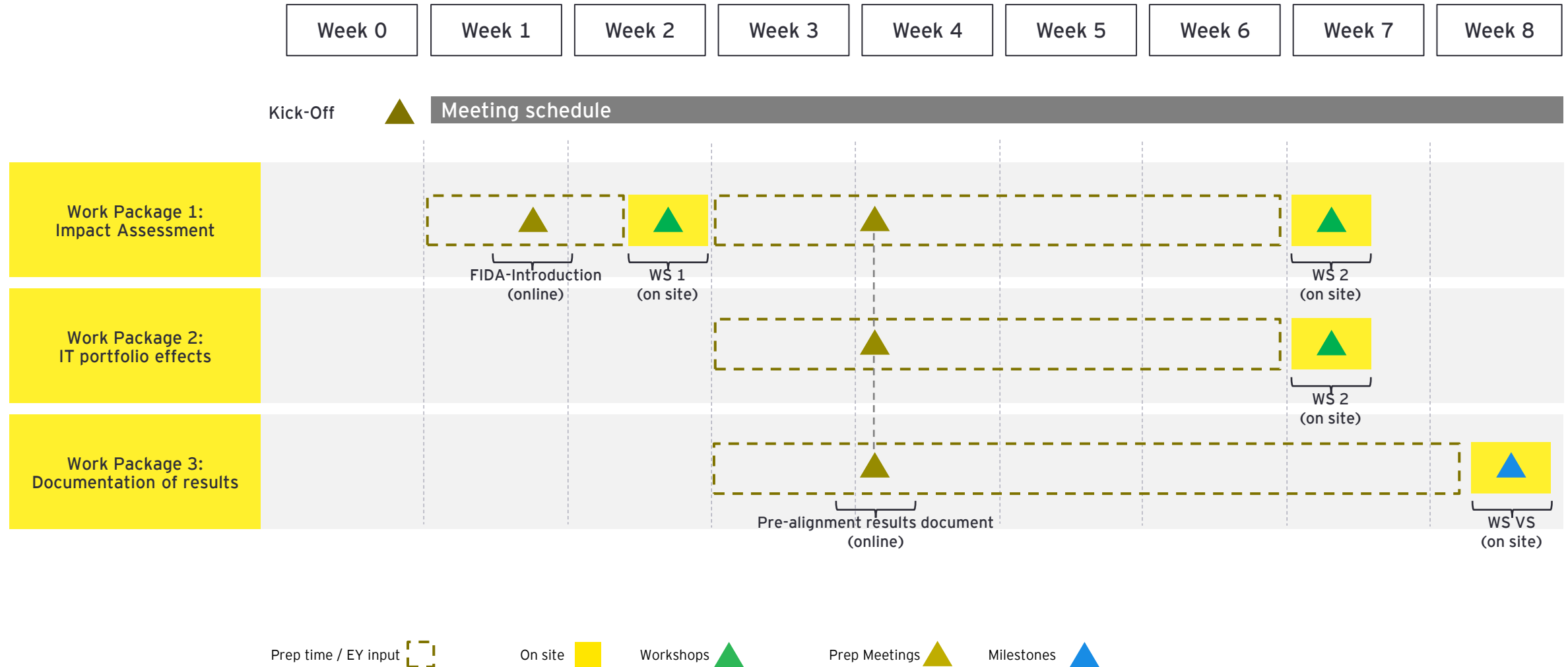
- The following work packages were carried out :



Timeline



INDICATIVE



Workshop overview



	<div>1</div> <div>Impact Assessment</div> <div></div>	<div>2</div> <div>IT-Portfolio effects</div> <div></div>
Key questions	<ul style="list-style-type: none"> Which products and services are affected by FIDA (esp. home savings & real estate)? What are the basic options for strategic orientation? Which use cases are relevant for Schwäbisch Hall? What specific market examples are there?/How does the competition position itself? 	<ul style="list-style-type: none"> What impact will FIDA have on the existing IT portfolio in 2026? Are additional FIDA-specific IT projects already necessary for the coming year? What synergies/displacement effects result?
Participants	<ul style="list-style-type: none"> Operational Project Management Open Finance Lead Data & Digitization Experts in home savings, mortgage lending, insurance and real estate data Product Manager Cluster Data & Analytics Employee Strategy Employee Compliance & Risk EY 	<ul style="list-style-type: none"> Operational Project Management Open Finance Lead Data & Digitization Product Manager Cluster Data & Analytics Resource provider Data Engineering as AL Enterprise Architecture Employees IT Management & Projects Employee Strategy Employee Compliance & Risk EY
Activities	<ul style="list-style-type: none"> Preparation of regulatory classification of affected products and services Discussion of the level of ambition (compliance vs. strategic approach) incl. opportunities and risks Identification and evaluation of potential use cases as well as high-level market potential Presentation of relevant market examples, high-level analysis of selected competitors 	<ul style="list-style-type: none"> Analysis of the IT portfolio 2026 for FIDA relevance High-level analysis of the IT architecture with regards to necessary adjustments (based on the FIDA discussion status) as well as time-critical fields of action Derivation of direct synergies/displacement effects
Results	<ul style="list-style-type: none"> Identification of affected products and services and strategic positioning Identification and evaluation of use cases Impact Assessment (focus: core questions) 	<ul style="list-style-type: none"> Assessment of the FIDA impact on the IT portfolio 2026 / Schwäbisch Hall's IT landscape Overview/Comment on IT portfolio impact

A multi-dimensional approach from the evaluation of the affected products and services to a strategic roadmap



Prepared in advance

1

Drafting of the Impact Heatmap

- Analysis of the **affected products and services** with a focus on the **contribution to the Open Finance goals**, the effort of **implementation** and the **impact on sales**



Developed in Workshop 1

2

Development of FIDA specific use cases (long list)

- Brainstorm as many **FIDA use cases** as possible for the **corresponding product category**



Developed in Workshop 2

3

Prioritization and detailing of use cases (short list)

- Further detailing of prioritized use cases** using predefined use case templates and an evaluation framework



Developed in Follow-ups

4

Mapping of priority use cases on the strategic roadmap

- Mapping of use cases along a strategic roadmap**, starting with compliance and ending with the "FIDA Pioneer" – as a basis for the decision on further positioning



Use Case example **1-click application process**: Process-standardisation through data release of the customer



By integrating FIDA data into the application process, the necessary customer input can be reduced to a minimum and thus the application process can be extremely shortened

Process efficiency through FIDA integration



Starting situation

- Customer is interested in a specific Schwäbisch Hall product
- Customer gives approval for the use of his financial data under FIDA



Description

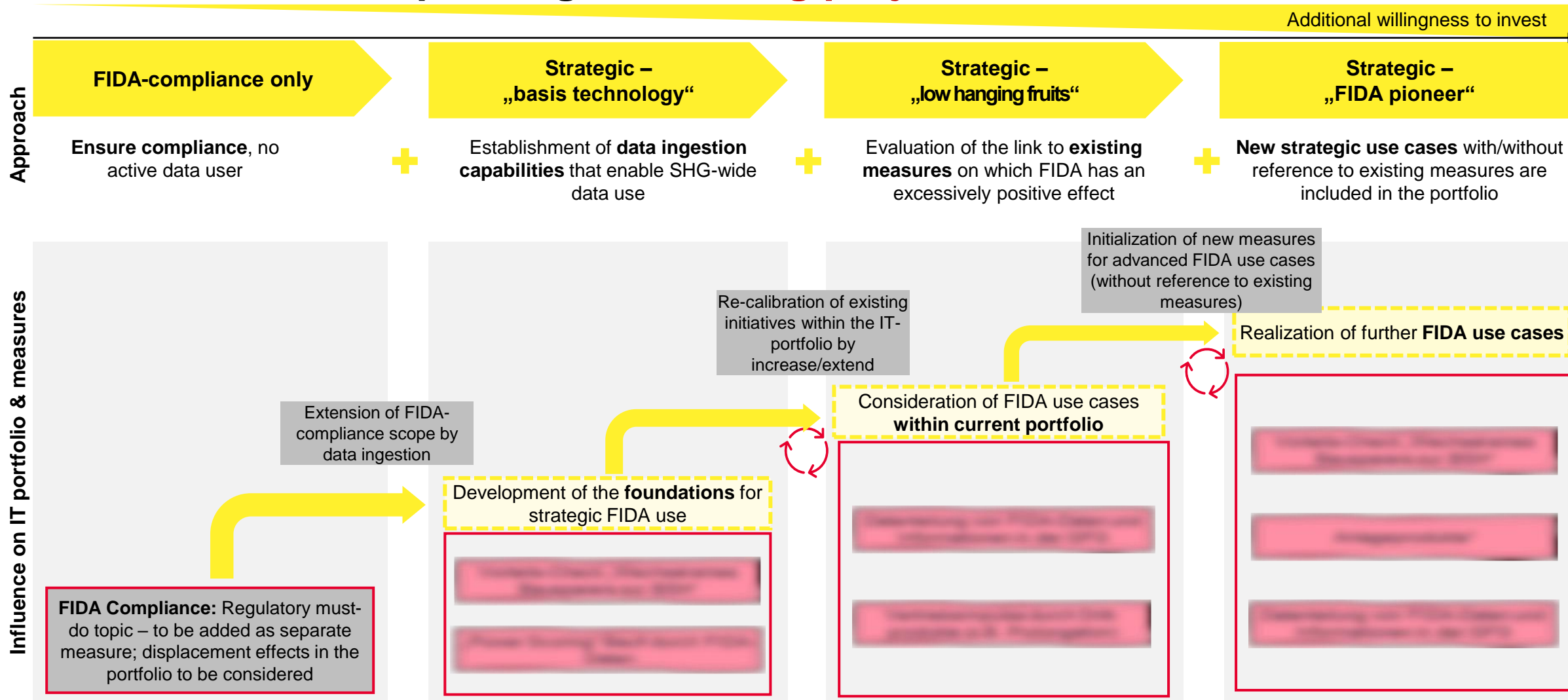
- Simplification of the application process through reduced manual entries
- Integration of the 1-click functionality directly into the online portal
- Focus on standard - not special – cases



Result

- The customer contracts the desired product quickly and easily
- The 1-click process can then be integrated not only on your own homepage, but also in Smart Data Models in the network
- Significantly increased efficiency of processes and higher completion rates are to be expected

Structuring of the FIDA use cases along a strategic roadmap for Schwäbisch Hall depending on existing projects and initiatives





Any Questions?