



CA Auto Bank launches Financial Calculator 4.0: advancing transparency and simplicity through digital innovation

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CA Auto Bank continues its digital transformation journey with the release of the **new version of its Financial Calculator**. Developed with the support of Generative AI and migrated to the cloud, the solution redefines the online financing experience.

The platform is designed to integrate CA Auto Bank's financial products and services directly into the vehicle configuration experience. Its objective is twofold: on the one hand, to provide customers with a transparent and personalized view of the commercial offering; on the other, to optimize lead conversion by ensuring that each contact already includes the specific financial details requested by the customer.

CA Auto Bank marks a new milestone in its digitalization strategy with the transition of its platform from **version 3.0 to 4.0**. This upgrade, delivered through an innovative software implementation developed in collaboration with **Blue Reply**, is already live in **nine European markets — Italy, Germany, Spain, Portugal, Poland, Belgium and Luxembourg, France, Switzerland and the Netherlands** — and is set to transform the way customers interact with online financing services.

Financial Calculator 4.0 represents more than a functional update, it is a true technological leap. In fact, it is the Bank's first project implemented by integrating Generative AI from the coding phase, an approach that has enhanced both performance and system robustness.

At the same time, the completion of the **"Move to Cloud"** ensures unprecedented scalability and faster response times, allowing the technology to "disappear" so that the system can deliver a seamless, intuitive user experience.

Version 4.0 combines significant **technological upgrade** with a carefully executed **visual redesign**. The improvements to the layout and interface represent a key added value, enhancing the user experience and removing every point of friction (frictionless access).

Among the most notable innovations:

- **Goodbye to traditional ReCaptchas:** manual entry barriers have been replaced by invisible security solutions, ensuring data protection without interrupting the customer journey.
- **Real-time Interactivity:** an instant calculation engine allows customers to view updated installments in real-time as they personalize their offer, without the need for manual recalculations.
- **One-Page Flow:** the identification and validation process (OTP) has been consolidated into a single page, streamlining the journey and minimizing the customer's cognitive effort.

The new layout is not merely an aesthetic enhancement, but a powerful **trust accelerator**. Every visual element and Call-to-Action (CTA) has been designed to convey maximum professionalism in the handling of sensitive data, enabling customers to focus solely on their financial decisions.

With the launch of Financial Calculator 4.0, CA Auto Bank does not just offer a calculation tool, but sets **a new standard of interaction** between financial institutions and customers. Transparency, speed and ease of use become the pillars of a digital journey where the customer is at the center of every decision.

CA Auto Bank S.p.A.

CA Auto Bank is a universal bank, wholly owned by Crédit Agricole Personal Finance & Mobility, which operates as an independent and multi-brand player in vehicle financing and leasing and in the mobility sector. CA Auto Bank provides a complete range of credit and rental solutions and insurance services. Loan, lease and rental and mobility financing products provided by CA Auto Bank are specifically designed for the sale networks, for private customers and corporate fleets. CA Auto Bank has a presence in 19 European countries (Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Norway, Netherlands, Poland, Portugal, Spain, Sweden, Switzerland and the United Kingdom) and in Morocco, directly or through branches, with a total of over 2,600 employees. For more information: www.ca-autobank.com