**Mortgage comparison feature on Comparis?**

Problem: There is not enough information available online about the mortgage processes and conditions for the customers. E.g. interest rate, eligibility criteria, rules, legal obligations.

Customer need: a quick and reliable access to mortgage information.

Vision: Platform/application or system that provides comparison for the mortgage information available in the market.

Possible solutions:

Individual assistant system?

Extra feature on Comparis?

Bank offers this tool?

Startup?

Backlogs:

Interest rates comparison

Eligibility criteria – Salary, down payment, third pillar, permit

Property offers by the banks

Maintenance cost information (depending on the age of the property)

One time cost related to the property ownership by Cantons (e.g. notary costs)

Connection to the chosen bank

Chatbot – establish a communication channel with the chosen bank

Change of the actual mortgage

Explanation of the basic mortgage types and interest rate types

Benefits:

Customer: save time, information access, comparison possibility, access to special offers, aware of the documentations, explanation/detailed information for the customer

Bank: transparency, increase customer base for cross selling, fair competition between market players, reach to potential customers, educated customers

Platform: additional feature or service, increase number of users, increase value of the company as an additional business unit

Who:

Mortgage specialist

Business analyst

Software developer

Customer service representative

Scrum master

Why agile:

1. It needs continuous improvement

2. Additional features can be added based on the customer’s feedback

3. Flexible platform to add/remove features

4. Quick prototype creation and testing