

Lunch & Learn

CIBC + Manulife Collaboration



Team: Jordan Malfara, Justin D'Souza, Rachel Minicucci, Marat Kassymov

Problem

- **Scared** to make big life decisions
- **Difficult to sell** products
- **Cumbersome** process



Solution: Overview

- **Sell *Smarter*.**
- Bringing product to customer
- Providing experiences
- Cross Sell Products and Brands





Commerce *A VR platform to drive product sales*

- What is it?
 - VR experience that sells **CIBC + Manulife products**, using AI
- Why use it?
 - Brings products to consumers
 - Generate new sales
- How it works?
 - Place customers inside their dreams
 - Customize Google Cardboard + ship
 - Enhance shopping experience + simplify big life decisions



Technical Glimpse



Commerce

AI

Data

Researcher

What makes us **different?**



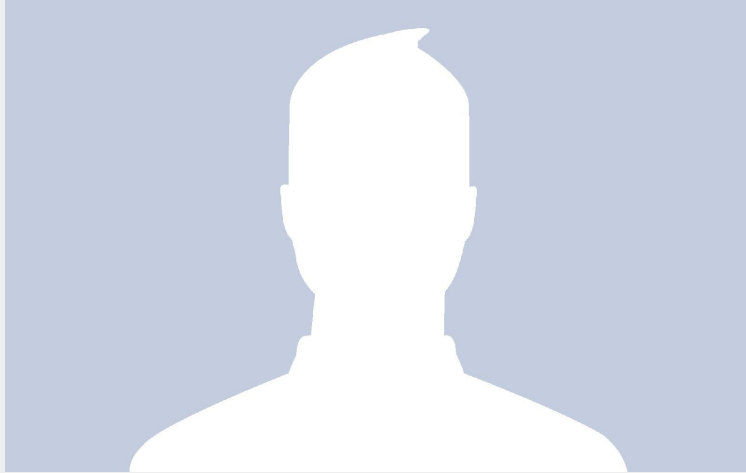
Innovative **VR platform** integrating Manulife + CIBC
services + customer base



Manulife

John Howard

Target Market



- Millennials (Age 18 - 34)
- Tech Savvy
- Online Shopper

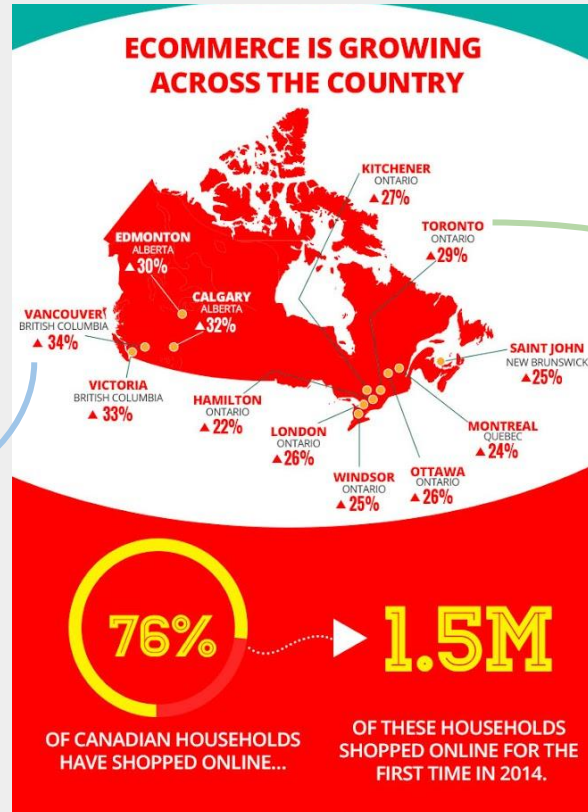
Opportunity



- E-commerce market
 - \$22 Billion in 2014
 - \$40 Billion in 2019 ↑
- What does this mean?
 - Online shopping is comfortable
 - Growing adaptation to digital solutions

Test Markets

Vancouver
34% ↑
since 2014



Toronto
29% ↑
since 2014

How To Reach Them?

- Target Tech Savvy Millennials
- Using user information
- Pool from our customer base
- Mail them marketing package
- Email notification that package is on its way!

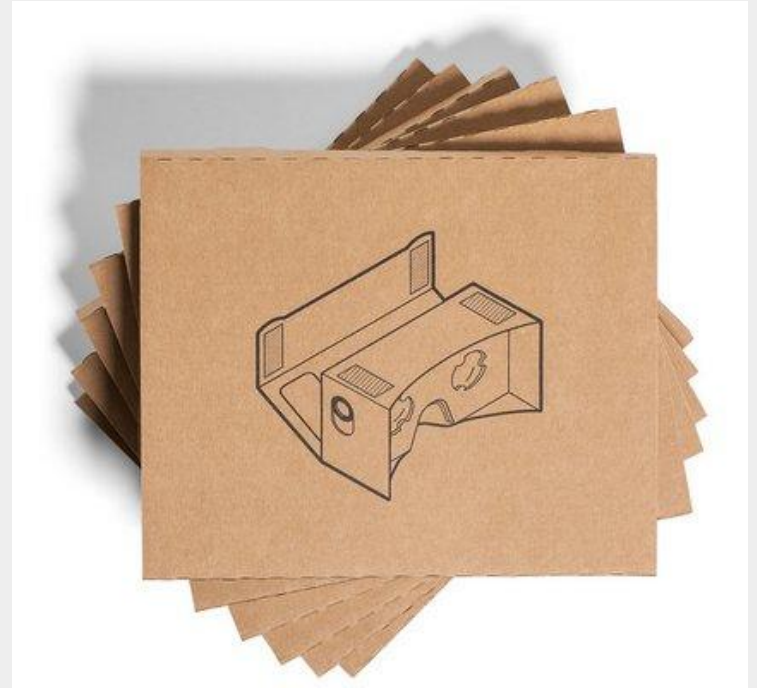


Business Model

Cost per unit:

- Cardboard: \$7.95
- Printed Brochures:\$0.2
- Packaging: \$0.4
- Shipping: \$2 per unit

Total:\$10.55



Competitive Advantage

- Indirect Competition
- First movers advantage
- VR interface - makes product proprietary
- Collaboration advantage: shared customer base



Team

1

Data
Science
Lead

4

Develop

2

Design

2

Product

1

Comm.
Coordinator

Industry Support

Real
Estate

Travel
Agency

Automotive



Mammoth

John Howard

Call to Action

\$1 M

Team
10

Resources

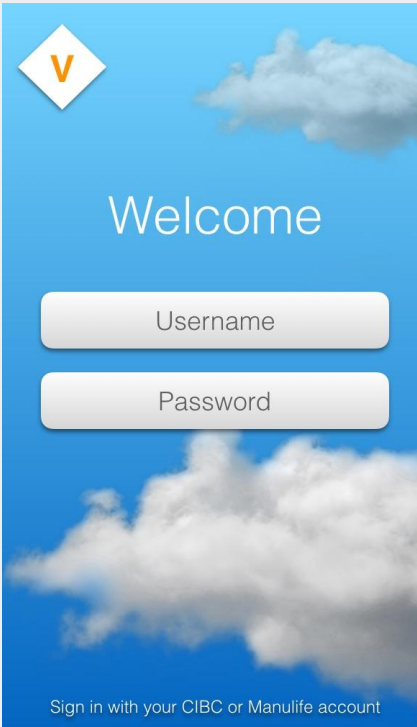
Partners



Mammoth

John Howard

Demo



V

Welcome

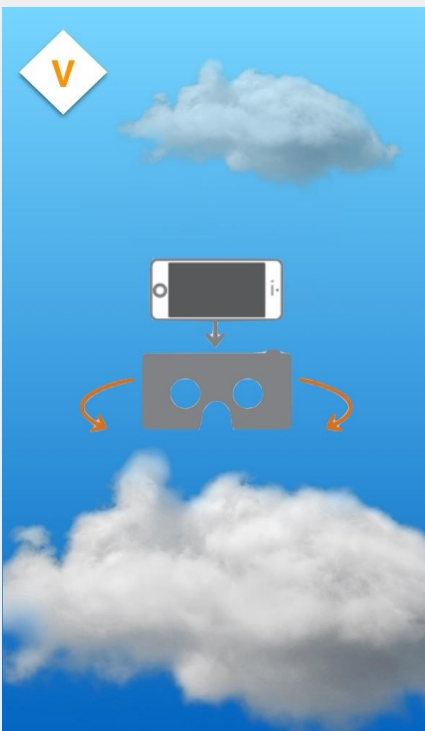
Sign in with your CIBC or Manulife account



LAB OF FORWARD THINKING

Manulife

John Howard



Hello Jordan,

Aim the cursor to select a category



Home

Car

Travel

Bundle



Mammoth

John Howard

Hello Jordan,

Aim the cursor to select a category



Home

Car

Travel

Bundle



Manulife


John Howard

Category: Home



Main Menu


Location
Toronto, ON


Price Range
\$350,000 - \$400,000





#1806 - 55 Bloor St. E, Toronto, ON M4W3W6
\$355,000


:1 :1





#156 - 63 Bloor St. E, Toronto, ON M4W3W8
\$380,000

:1 :1.5



Load more local listings

Edit



Congrats!

You are pre-approved
for a mortgage at 2.40%

[View offer in cart](#)

You're Protected!

Your home insurance
quote for this house

[View offer in cart](#)



Main Menu

Offer Cart

#1806 - 55 Bloor St. E.,
Toronto ON M4W3W6
\$355,000



Congrats!

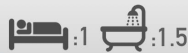
You are pre-approved
for a mortgage at
2.40%

You're Protected

Your home insurance
quote for this house



#156 - 63 Bloor St. E.,
Toronto ON M4W3W8
\$380,000



Congrats!

You are pre-approved
for a mortgage at
2.40%

You're Protected

Your home insurance
quote for this house



Compare Offers

Load More Offers

Edit





Offer Details

Your Mortgage Details

Mortgage Rate 2.40%	Mortgage Amount \$280,000.00	Type & Term 5 Years <i>Fixed, Closed</i>	Principal & Interest \$432.00
------------------------	---------------------------------	--	----------------------------------

Your Insurance Details

Coverage Amount \$300,000.00	Monthly Payment \$135.13	Package Type Elite
---------------------------------	-----------------------------	-----------------------



Manulife

John Howard



Main Menu

Offer Confirmed. Congratulations Jordan!

Exit



Mamaille

John Howard

Future Additions

A large orange circle containing the text "Smart Concierge Service".

Smart
Concierge
Service

A large blue circle containing the text "Opportunity For Product Integration".

Opportunity
For Product
Integration

Question Period