

Transazioni non monetarie

**Come CROSS può aiutare ad inserire
un paradigma nuovo
nei servizi sociali**

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WHAT is CROSS?

- is a project co-financed by the European Union within the framework of **European Programme CIP** for Competitiveness and Innovation
- born with the aim and the ambition to create an **innovative ecosystem** and a new mentality to deal with the challenges and difficulties arising from the economic crisis.
- The idea of CROSS stems from a resolution of the European Parliament (2008), which identifies **voluntary** work as *possibly the most sustainable type of renewable resource*.
- CROSS employs a **digital platform** able to link public authorities, voluntary organizations and users.

CROSS at a glance

Acronym

Citizen Reinforcing Open Smart Synergies

Consortium

10 partners from 3 countries

Duration

3,5 Years

Starting date

1st December 2012

Maximum EU contribution

2,735 M euro

Final users

250.000 in 4 pilots nodes

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CROSS Partnership

CSE is a Catholic peace organization, set up in 1968, based in Rome with 60.000 and will support the Pilot node aiming to adopt CROSS approach in order to improve tracing of non-monetary transaction.

The city of Seville is the fourth largest city of Spain with a municipal population of about 703 thousand as of 2011, and a metropolitan population of about 1.5 million. Seville will be the Spanish pilot node main component.

Manchester Digital development Agency (MDDA) will be the UK pilot node main component.

Everis was established in Spain in 1996 as DMR Consulting and will be Spanish Pilot Node Service Provider.

Tecnalia has 13 Business Units, made up of multidisciplinary teams which optimise its offer to different strategic sectors and will be Spanish Pilot Node Application developer.

Roma Capitale is the first Municipal area of the 20 comprising the Capital of Italy. It has about 200.000 inhabitants on a total amount of 2.761.477 registered. Roma Capitale will be the IT pilot node main component.

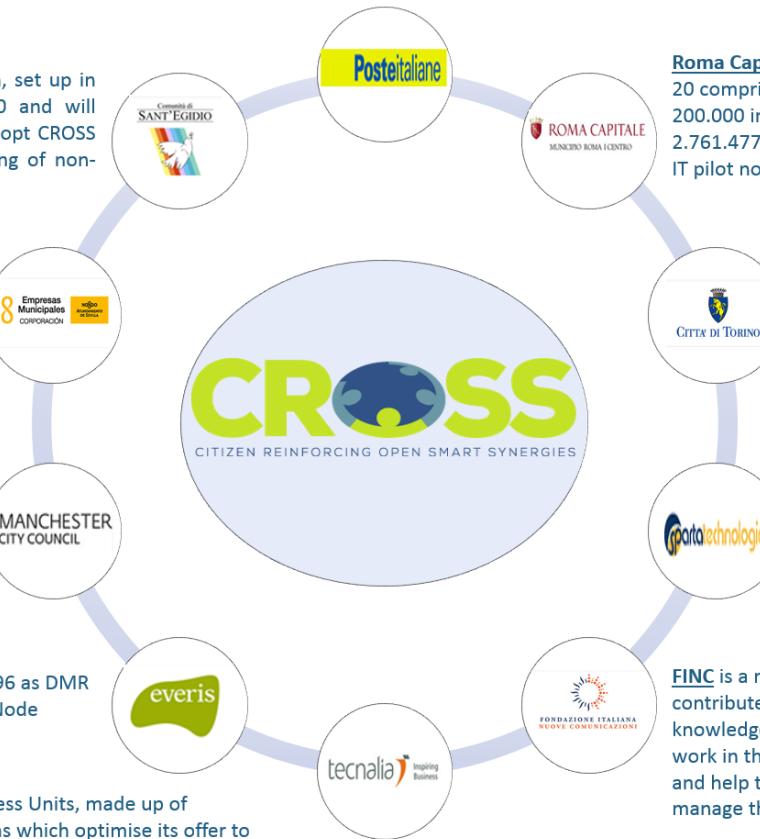
Città di Torino is the fourth biggest city in Italy with its about 908.000 inhabitants and will be a Pilot Node coordinator.

Sparta is limited company in the UK. Since 2005 it has been awarded contracts with the public sector allowing the Company to develop various exchange platforms. Sparta will be the UK Pilot Node Application developer.

FINC is a non profit legal person which deals with contribute to the advancement and dissemination of knowledge on digital communication. It will actively work in the node of Rome to set governance tools and help to achieve a proven methodology to manage the Cross non monetary ecosystem.



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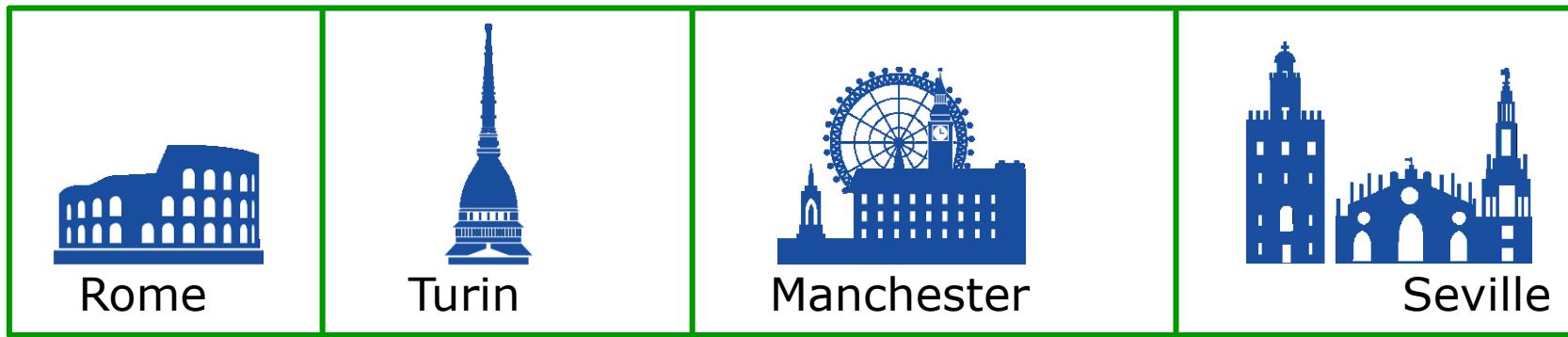
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OBJECTIVES

- To introduce in the pilot the transactional viewpoint through **digital** platform, able to manage both monetary and non-monetary transactions
- To foster a **single** digital platform and monitor the most important indicators of "non-monetary" transactions
- To facilitate innovation in an **ecosystem** that involves a number of stakeholders active in non-monetary economy, such as: public authorities, citizens, urban communities, public service providers, service and application developers.

PILOTS

The experimental fase of the CROSS project will start in four EU metropolitan areas



These Pilots have the goal to realise the CROSS vision involving various stakeholders, like **public administrations, citizens, voluntary associations**, contractors of public services and digital applications developers.

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Tecnologia - Tokens



BIV

La persona socia otorga la cantidad de Horas (H) Bives (B)

Por el intercambio realizado

a favor de

Fecha:

Firma:

Actualiza tu saldo en
<http://acceso-biv.musicadeidayvuelta.org>

MÚSICA DE IDA Y VUELTA
 PROYECTOS I+V

Banco de Ida y Vuelta

PROYECTOS I+V

¡GRACIAS POR TU AYUDA!
 Porque no me cuesta nada recompensarte:

VALE POR () H
 () B

CANJÉALO AQUÍ
 biv-bdf@musicadeidayvuelta.org
 ¿QUÉ ES ESTO?: <http://biv.musicadeidayvuelta.org>

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Le Transazioni non monetarie

Transazione finanziaria

Operazione di compravendita di Strumenti finanziari:
valute, Azioni, Obbligazioni, Titoli di Stato.

In Internet

Sequenza di operazioni, che può concludersi con un successo o un insuccesso; in caso di successo, il risultato delle operazioni deve essere permanente o persistente, mentre in caso di insuccesso si deve tornare allo stato precedente all'inizio della transazione.

Le Transazioni non monetarie

- **CROSS** ha adottato la transazione Internet nei servizi sociali
- La **transazione CROSS** include una serie di sottotransazioni:
 1. La disponibilità di un credito per un certo servizio da parte di un cittadino
 2. La disponibilità di un operatore di servizio per quel servizio
 3. L'accordo dei due (prenotazione ed appuntamento)
 4. L'incontro dei due e l'effettuazione del servizio
 5. La rendicontazione del servizio effettuato.

Le Transazioni non monetarie

- **Le Transazioni CROSS** nell'ottica dei servizi sociali sono micro-transazioni.
- Esse scompongono in segmenti piccoli processi che vengono visti amministrativamente in modo univoco.
- La risoluzione delle transazioni è nella capacità di descrivere e registrare i fatti.
- La potenza dei sistemi transazionali è nella possibilità di fare aggregazioni a micro, meso e macro scale.
- La duttilità dei sistemi transazionali è nella possibilità di offrire viste diverse e personalizzate ad attori diversi.

Utente Mobile

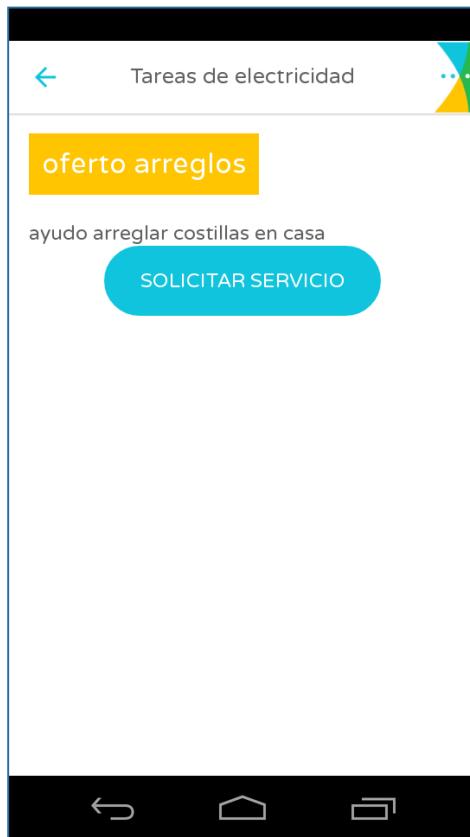




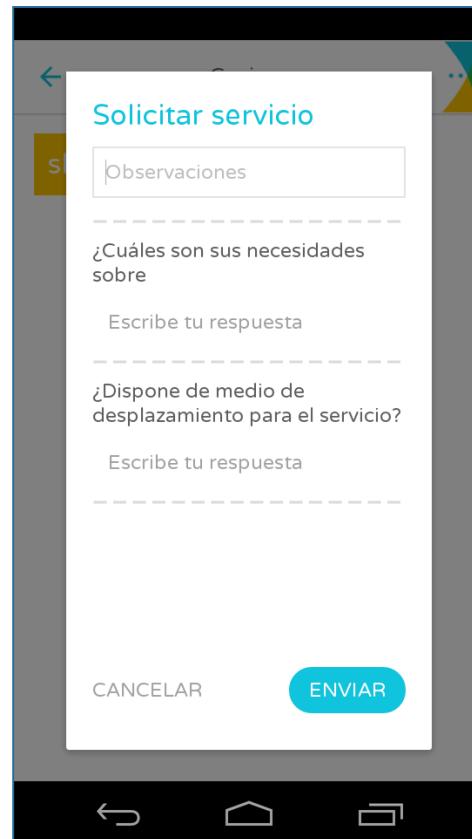
- Servicios destacados
- Noticias
- Servicios
- Vídeos
- Documentos



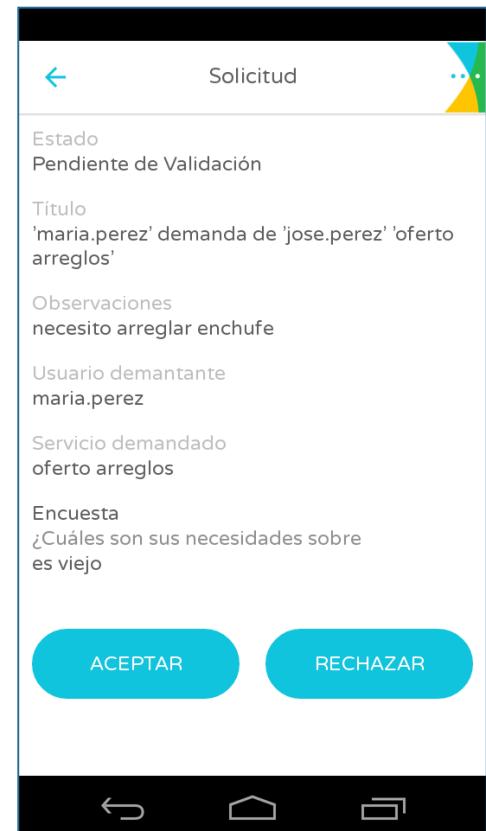
➤ Solicitar un servicio



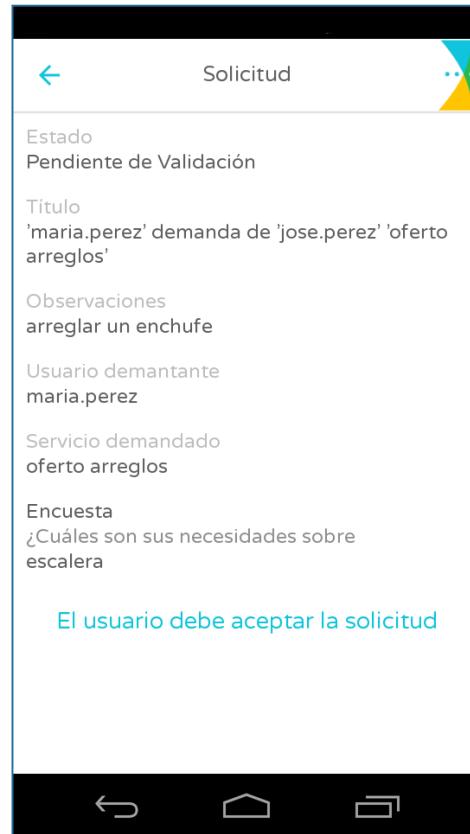
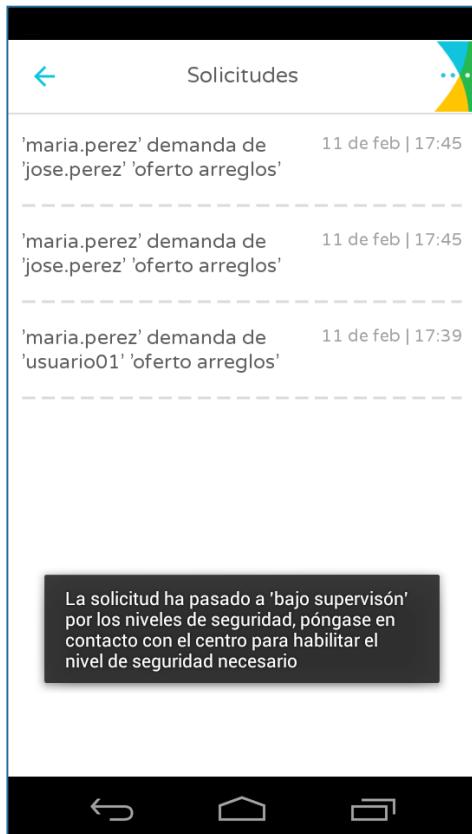
➤ Datos adicionales



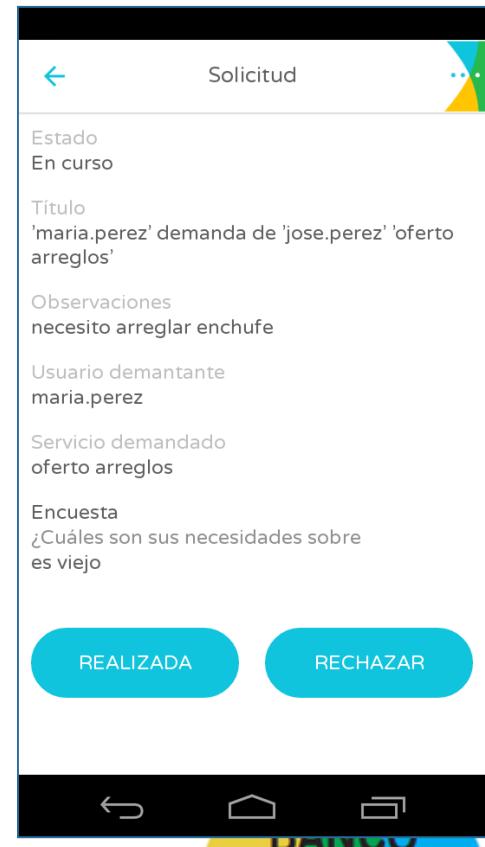
➤ Aceptar un servicio



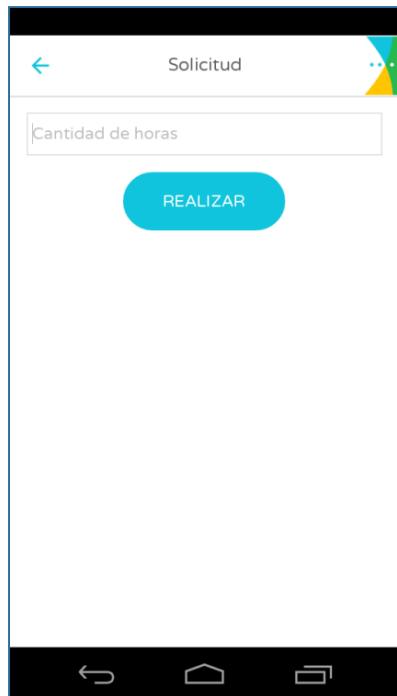
➤ Validación del gestor



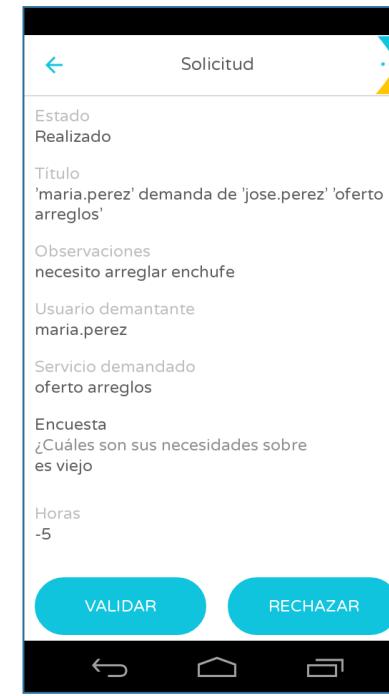
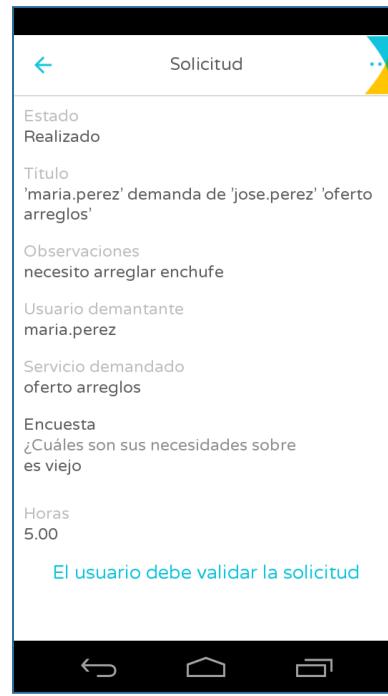
➤ Rechazar Solicitud



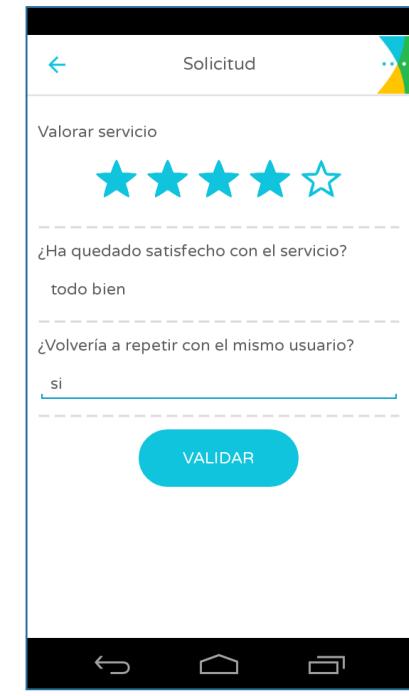
➤ Imputación de horas



➤ Validación de horas por el usuario



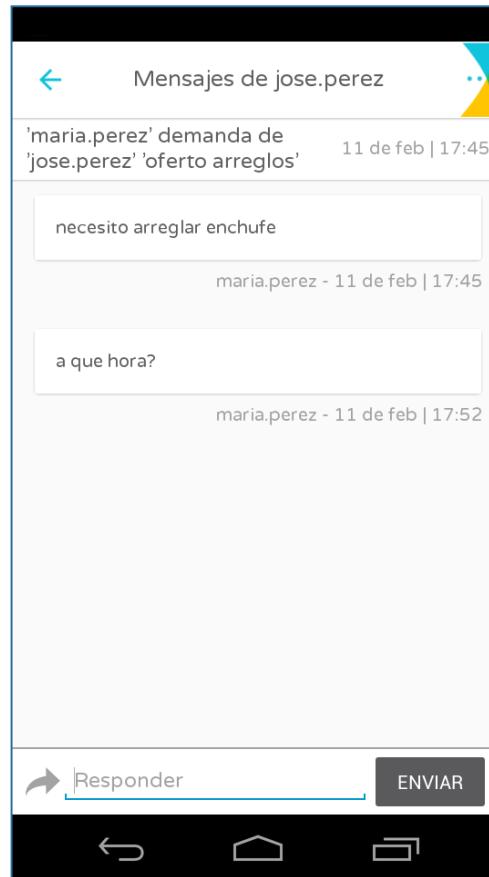
➤ Valoración del servicio



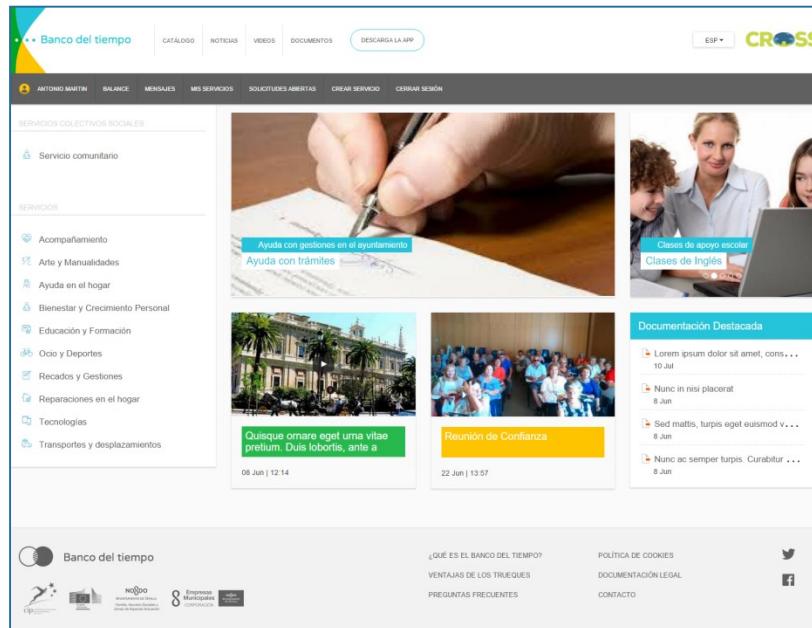
➤ Bandeja de entrada de mensajes



➤ Cruce de mensajes entre usuarios

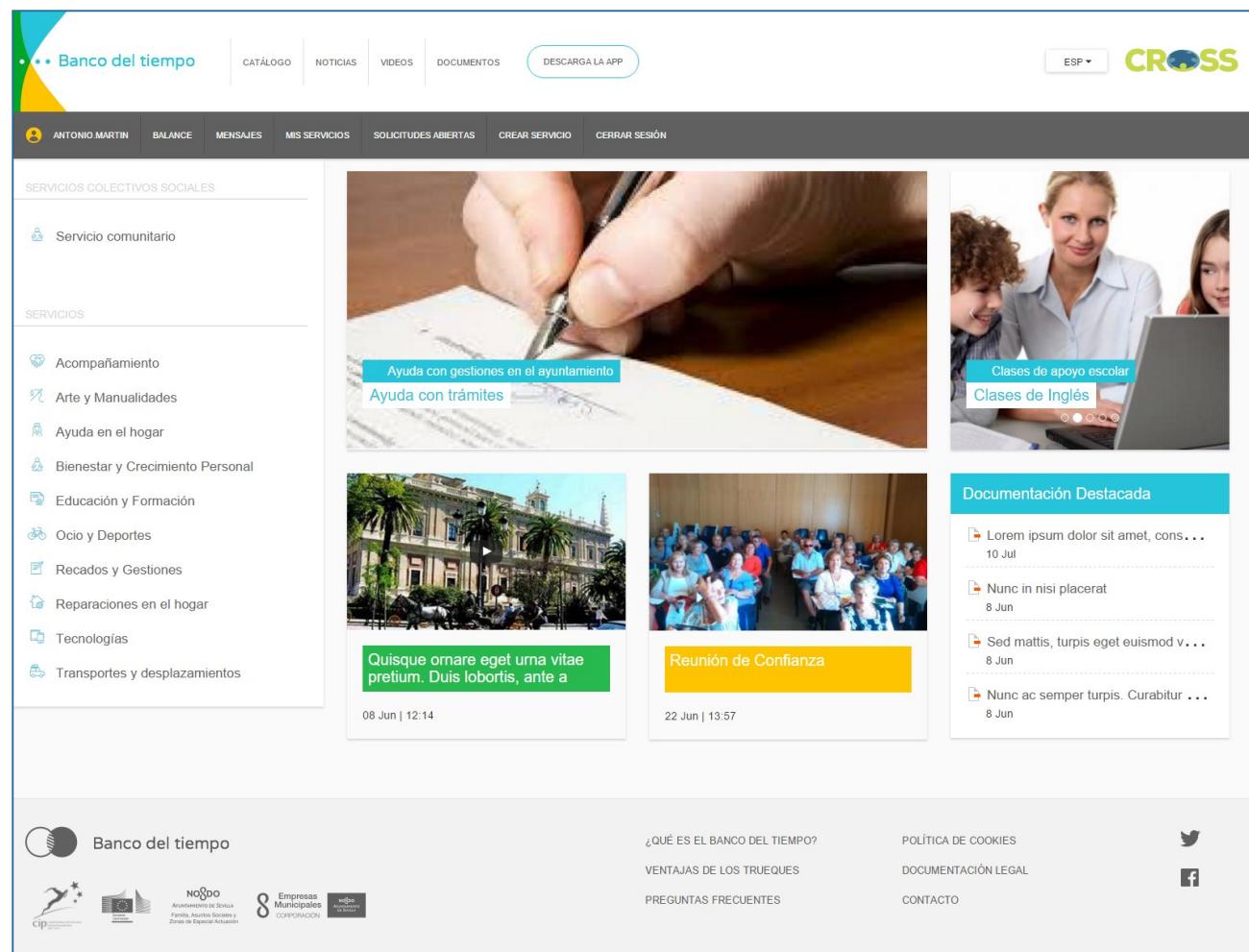


Utente web



The screenshot shows the homepage of the Banco del tiempo website. At the top, there's a navigation bar with links for Catalogo, Noticias, Videos, Documentos, and Descarga la app. On the right, there are language options (ESP) and a logo for CROSS. The main content area features a sidebar with a user profile (ANTONIO MARTIN), Balance, Mensajes, Mis Servicios, Solicituds Abiertas, Crear Servicio, and Cerrar Sesión. Below this is a section titled 'SERVICIOS COLECTIVOS SOCIALES' with a link to 'Servicio comunitario'. A large image shows a hand writing on a document. To the right, there's a photo of a woman and two children looking at a laptop. The central part of the page displays several service cards: 'Ayuda con gestiones en el ayuntamiento' (with a photo of a building), 'Ayuda con trámites' (with a photo of a group of people), 'Quisque ornare eget urna vitae premium. Duis lobortis, ante a' (with a photo of a person), 'Reunión de Confianza' (with a photo of a group of people), and 'Clases de apoyo escolar' (with a photo of a woman and a child). A 'Documentación Destacada' section on the right lists four items with small preview images. At the bottom, there's a footer with links for 'Banco del tiempo', social media icons for Twitter and Facebook, and legal links like '¿QUÉ ES EL BANCO DEL TIEMPO?', 'VENTAJAS DE LOS TRIEQUES', 'PREGUNTAS FRECUENTES', 'POLÍTICA DE COOKIES', 'DOCUMENTACIÓN LEGAL', and 'CONTACTO'.

- Catálogo de Servicios
- Noticias
- Últimos servicios datos de alta
- Documentación
- Menú del usuario:
 - Balance
 - Mensajes
 - Mis servicios
 - Solicitudes abiertas
 - Crear servicio
- Descarga la app mv

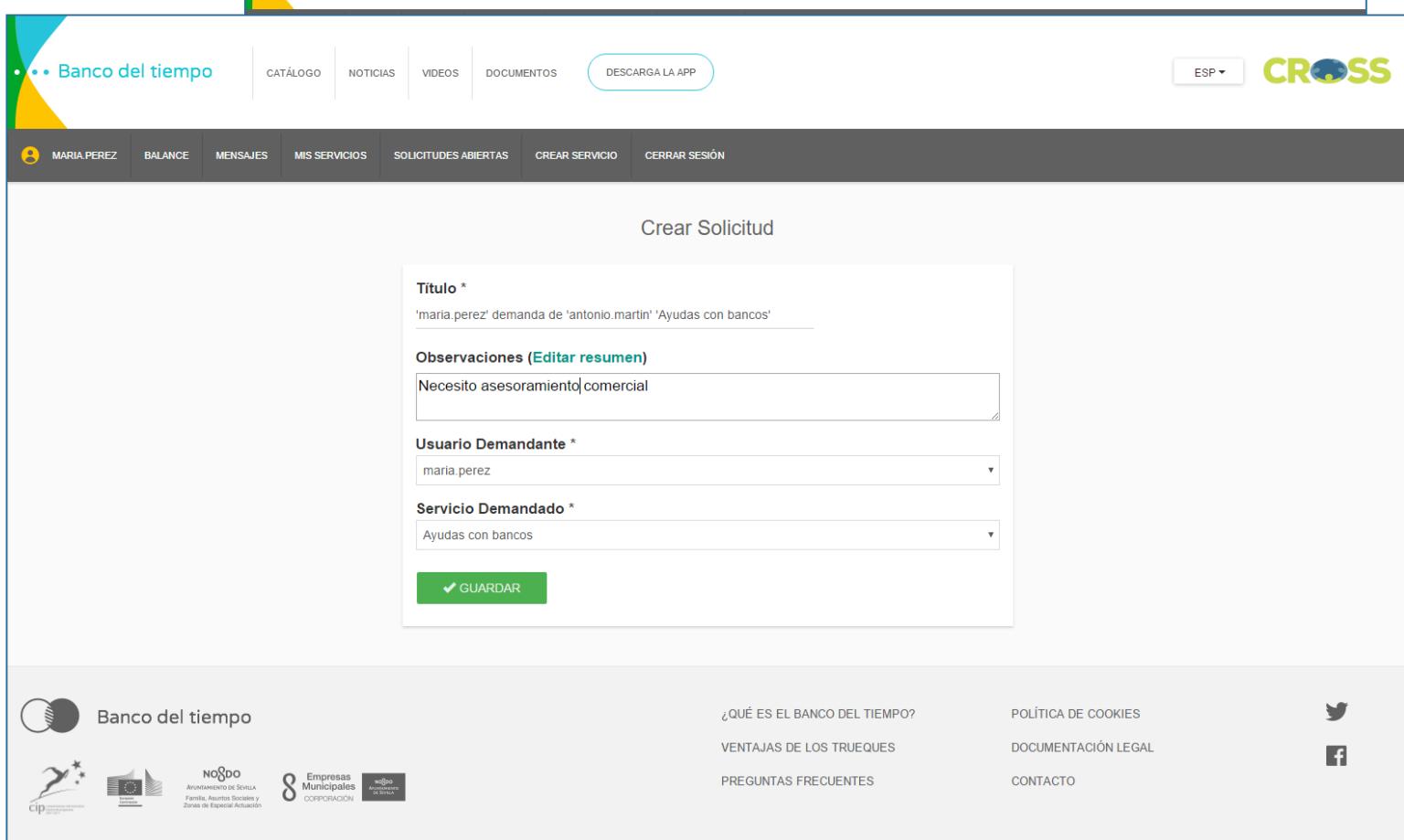


The screenshot shows the homepage of the 'Banco del tiempo' service. At the top, there's a navigation bar with links for 'CATÁLOGO', 'NOTICIAS', 'VIDEOS', 'DOCUMENTOS', 'DESCARGA LA APP', 'ESP', and the 'CROSS' logo. Below the navigation is a user menu with options like 'ANTONIO MARTIN', 'BALANCE', 'MENSAJES', 'MIS SERVICIOS', 'SOLICITUDES ABIERTAS', 'CREAR SERVICIO', and 'CERRAR SESIÓN'. The main content area features a large image of a hand writing on a document, with text overlays for 'Ayuda con gestiones en el ayuntamiento' and 'Ayuda con trámites'. To the right, there's a photo of a woman and two children looking at a laptop, with text overlays for 'Clases de apoyo escolar' and 'Clases de Inglés'. Below these are two smaller images: one of a building with palm trees and another of a group of people in a meeting room, both with their respective event details. A sidebar on the right is titled 'Documentación Destacada' and lists several documents with dates. At the bottom, there's a footer with logos for 'Banco del tiempo', 'CIP', 'NOGO', 'Empresas Municipales', and 'everis', along with links for '¿QUÉ ES EL BANCO DEL TIEMPO?', 'VENTAJAS DE LOS TRUEQUES', 'PREGUNTAS FRECUENTES', 'POLÍTICA DE COOKIES', 'DOCUMENTACIÓN LEGAL', and 'CONTACTO'.

➤ Solicitar servicio



➤ Crear Solicitud



Crear Solicitud

Título *
'maria.perez' demanda de 'antonio.martin' 'Ayudas con bancos'

Observaciones (Editar resumen)
Necesito asesoramiento comercial

Usuario Demandante *
maria.perez

Servicio Demandado *
Ayudas con bancos

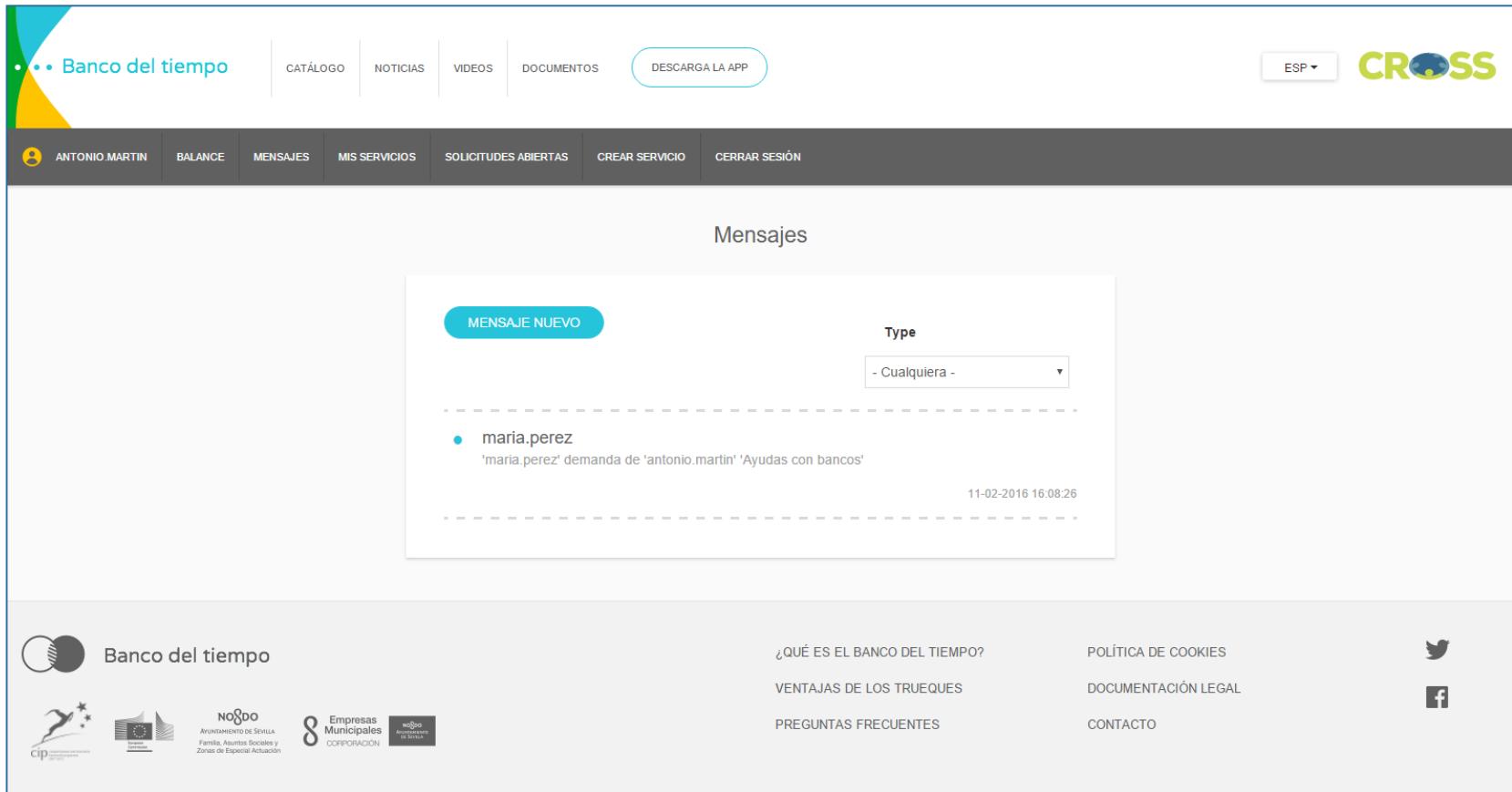
✓ GUARDAR

Banco del tiempo

¿QUÉ ES EL BANCO DEL TIEMPO? | POLÍTICA DE COOKIES
 VENTAJAS DE LOS TRUEQUES | DOCUMENTACIÓN LEGAL
 PREGUNTAS FRECUENTES | CONTACTO

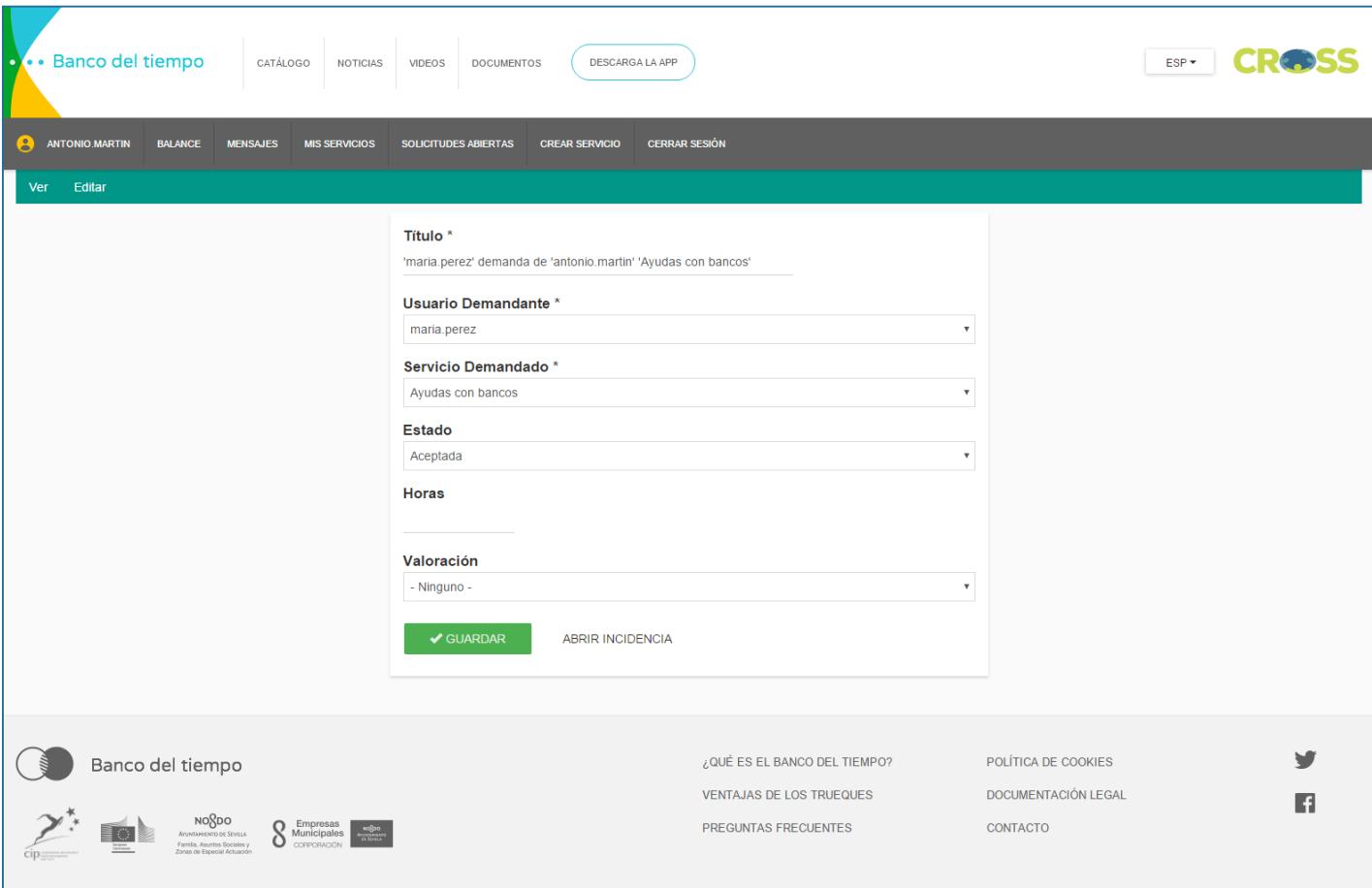
   

➤ Mensaje enviado al usuario



The screenshot shows the 'Banco del tiempo' website interface. At the top, there's a navigation bar with links for 'CATÁLOGO', 'NOTICIAS', 'VIDEOS', 'DOCUMENTOS', 'DESCARGA LA APP', 'ESP ▾', and the 'CROSS' logo. Below the navigation is a user menu with options like 'ANTONIO MARTIN', 'BALANCE', 'MENSAJES', 'MIS SERVICIOS', 'SOLICITUDES ABIERTAS', 'CREAR SERVICIO', and 'CERRAR SESIÓN'. The main content area is titled 'Mensajes' and contains a message card. The message is from 'maria.perez' to 'antonio.martin' with the subject 'Ayudas con bancos'. It was sent on '11-02-2016 16:08:26'. At the bottom of the page, there's a footer with logos for 'Banco del tiempo', 'CIP', 'Ayuntamiento de Sevilla', 'NODO', 'Empresas Municipales CORPORACION', and 'Redes Asociativas de Sevilla'. There are also links for '¿QUÉ ES EL BANCO DEL TIEMPO?', 'VENTAJAS DE LOS TRUEQUES', 'PREGUNTAS FRECUENTES', 'POLÍTICA DE COOKIES', 'DOCUMENTACIÓN LEGAL', and 'CONTACTO'. Social media icons for Twitter and Facebook are also present.

➤ Aceptar solicitud



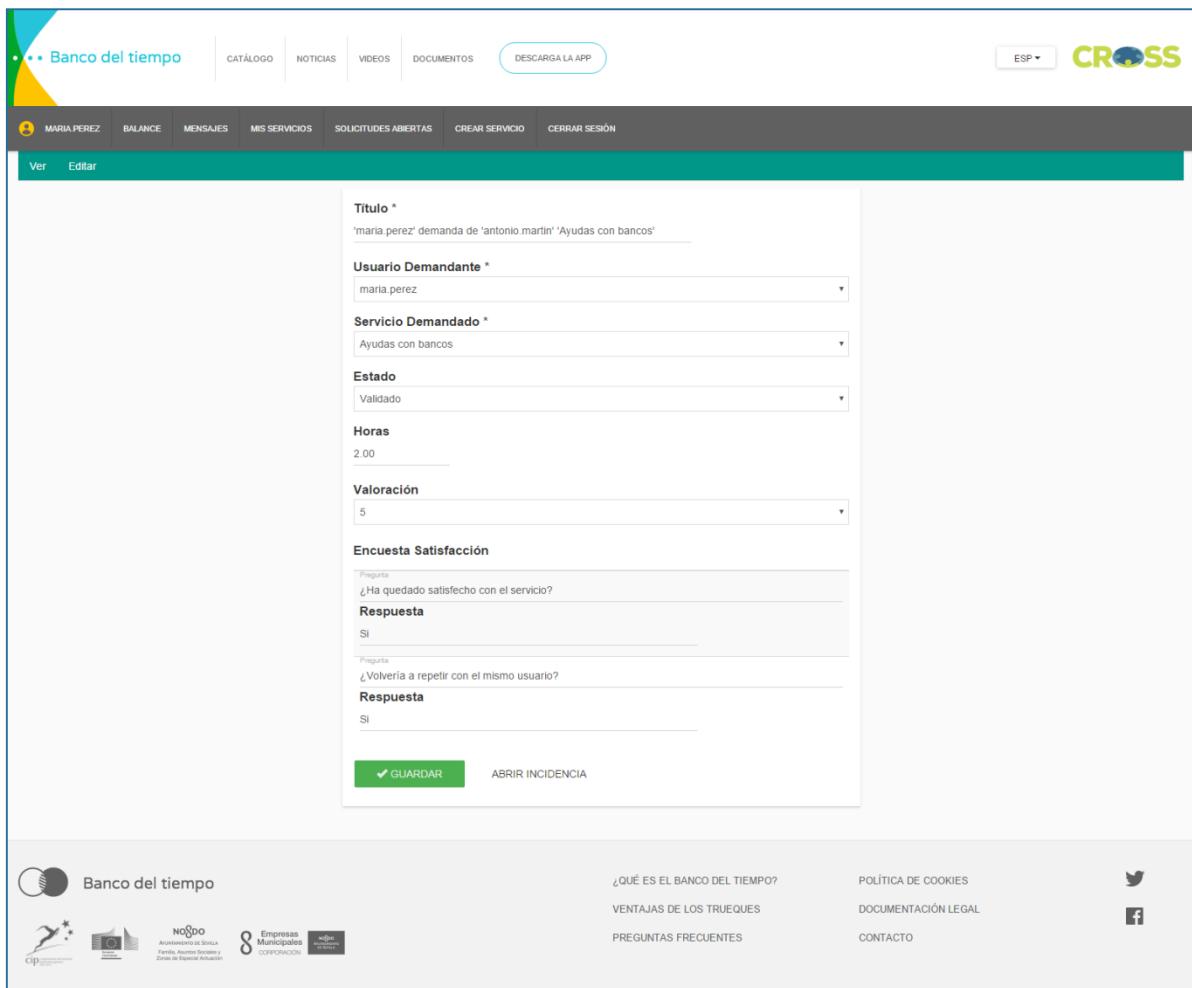
The screenshot shows a web-based application for managing service requests. At the top, there's a navigation bar with links for 'CATÁLOGO', 'NOTICIAS', 'VIDEOS', 'DOCUMENTOS', and a button to 'DESCARGA LA APP'. On the right side of the top bar are language selection ('ESP') and a 'CROSS' logo. Below the top bar is a user menu with options like 'ANTONIO.MARTIN', 'BALANCE', 'MENSAJES', 'MIS SERVICIOS', 'SOLICITUDES ABIERTAS', 'CREAR SERVICIO', and 'CERRAR SESIÓN'. The main content area has tabs for 'Ver' and 'Editar'. The form fields include:

- Título ***: 'maria.perez' demanda de 'antonio.martin' 'Ayudas con bancos'
- Usuario Demandante ***: maria.perez
- Servicio Demandado ***: Ayudas con bancos
- Estado**: Aceptada
- Horas**: (empty input field)
- Valoración**: - Ninguno -

At the bottom of the form are two buttons: a green 'GUARDAR' button with a checkmark icon and a white 'ABRIR INCIDENCIA' button.

The footer of the page contains logos for 'Banco del tiempo', 'cip', 'EU', 'NOOO', 'Empresas Municipales CORPORACIÓN', and 'everis'. It also includes links for '¿QUÉ ES EL BANCO DEL TIEMPO?', 'VENTAJAS DE LOS TRUEQUES', 'PREGUNTAS FRECUENTES', 'POLÍTICA DE COOKIES', 'DOCUMENTACIÓN LEGAL', and 'CONTACTO'. Social media icons for Twitter and Facebook are also present.

➤ Evaluación del servicio

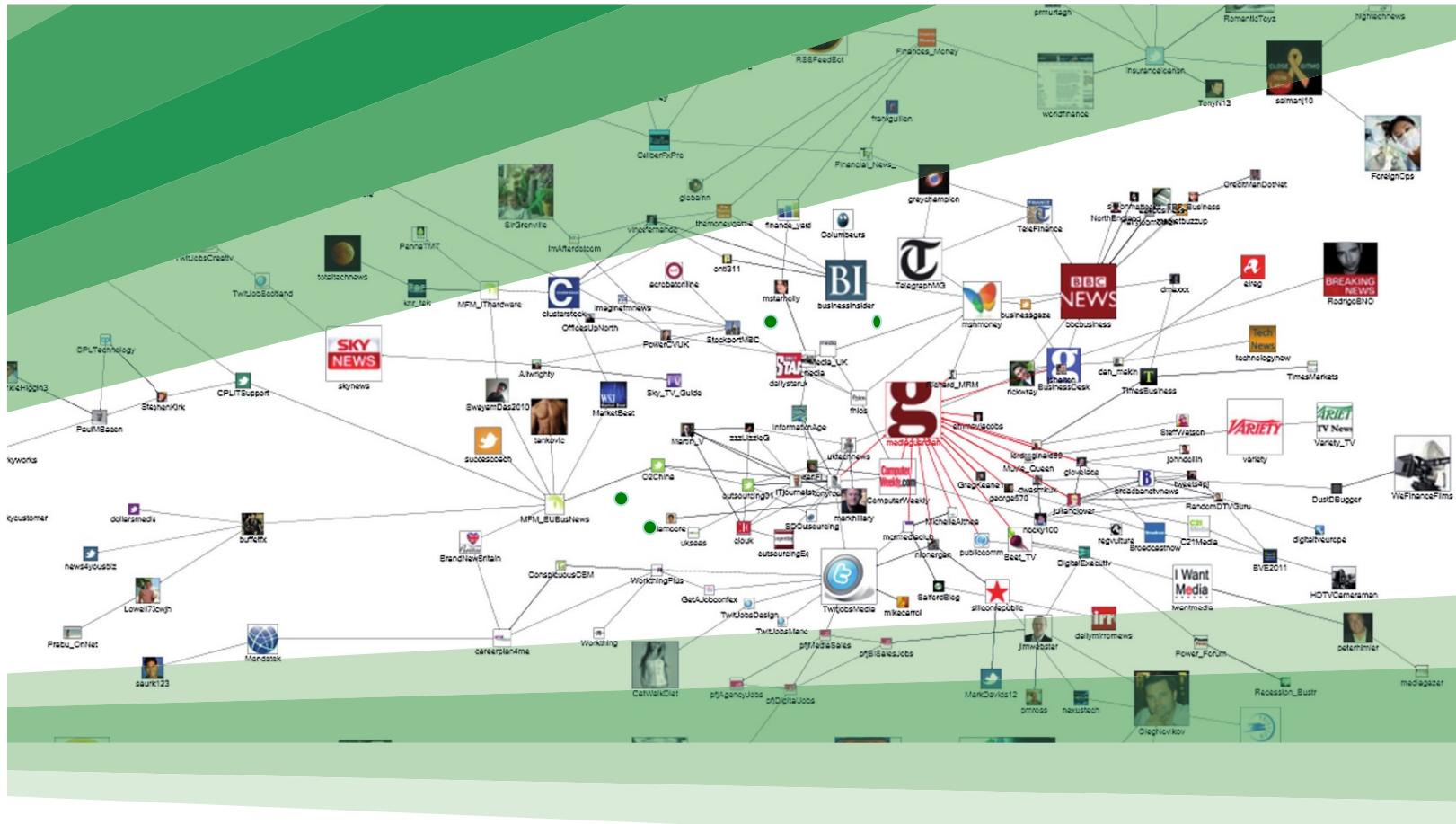


The screenshot shows a service evaluation form titled 'Banco del tiempo'. The form fields include:

- Título ***: 'maria.perez' demanda de 'antonio.martin' 'Ayudas con bancos'
- Usuario Demandante ***: maria.perez
- Servicio Demandado ***: Ayudas con bancos
- Estado**: Validado
- Horas**: 2.00
- Valoración**: 5
- Encuesta Satisfacción** (Survey Questions):
 - Pregunta: ¿Ha quedado satisfecho con el servicio?
 - Respuesta: Si
 - Pregunta: ¿Volvería a repetir con el mismo usuario?
 - Respuesta: Si
- GUARDAR** button
- ABRIR INCIDENCIA** button

At the bottom of the page, there are logos for 'Banco del tiempo', 'NODDO', 'Empresas Municipales CORPACIONES', and 'everis'. There are also links for 'QUÉ ES EL BANCO DEL TIEMPO?', 'VENTAJAS DE LOS TRUEQUES', 'PREGUNTAS FRECUENTES', 'POLÍTICA DE COOKIES', 'DOCUMENTACIÓN LEGAL', and 'CONTACTO'.

Tokens

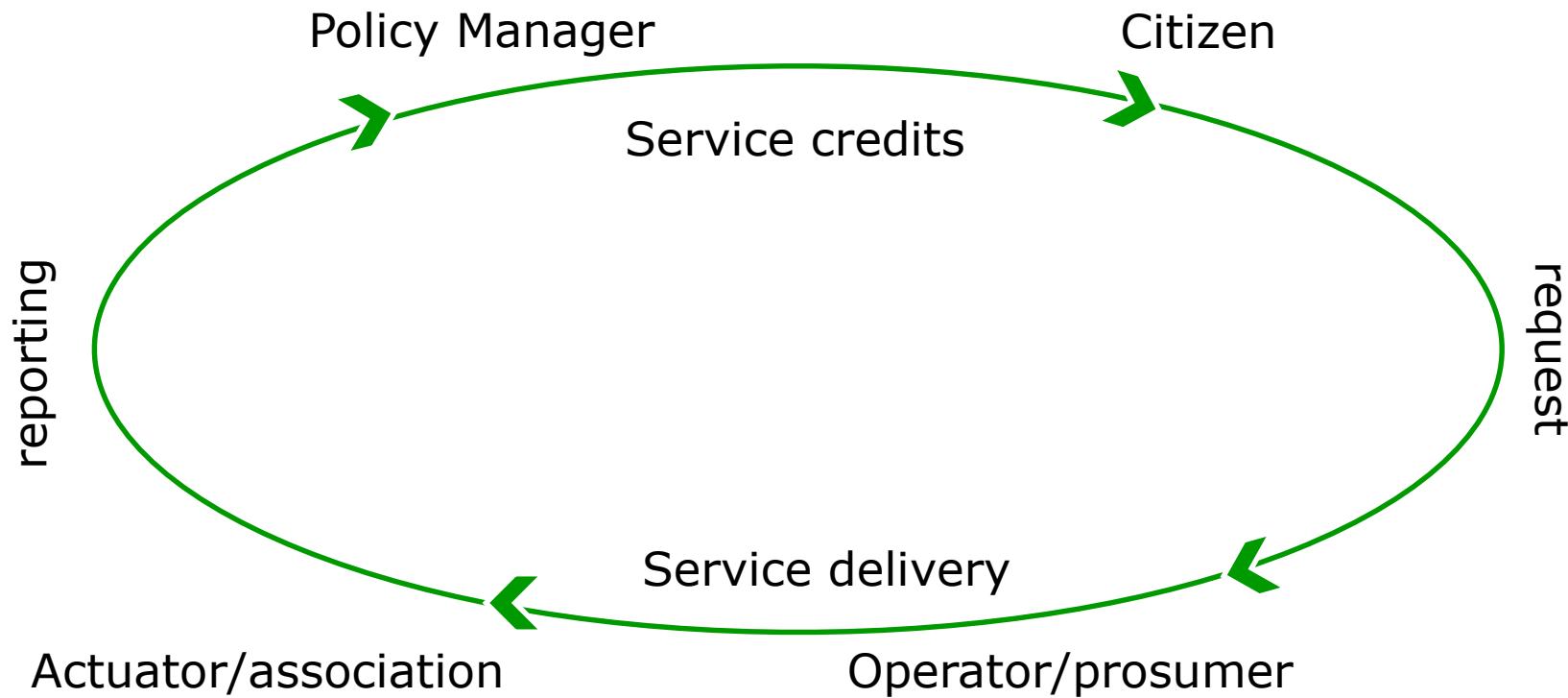


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Ecosistemi e use cases

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CROSS ecosystem graph



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Rome use case

ENVIRONMENT

Social assistance in Rome downtown

CASE

Sant' Egidio soupkitchen

ACTORS

Paola (a young student offering her volunteering service once for week in the Sant' Egidio soupkitchen)

Nello (a 50 year old man, unemployed, with serious financial problems)

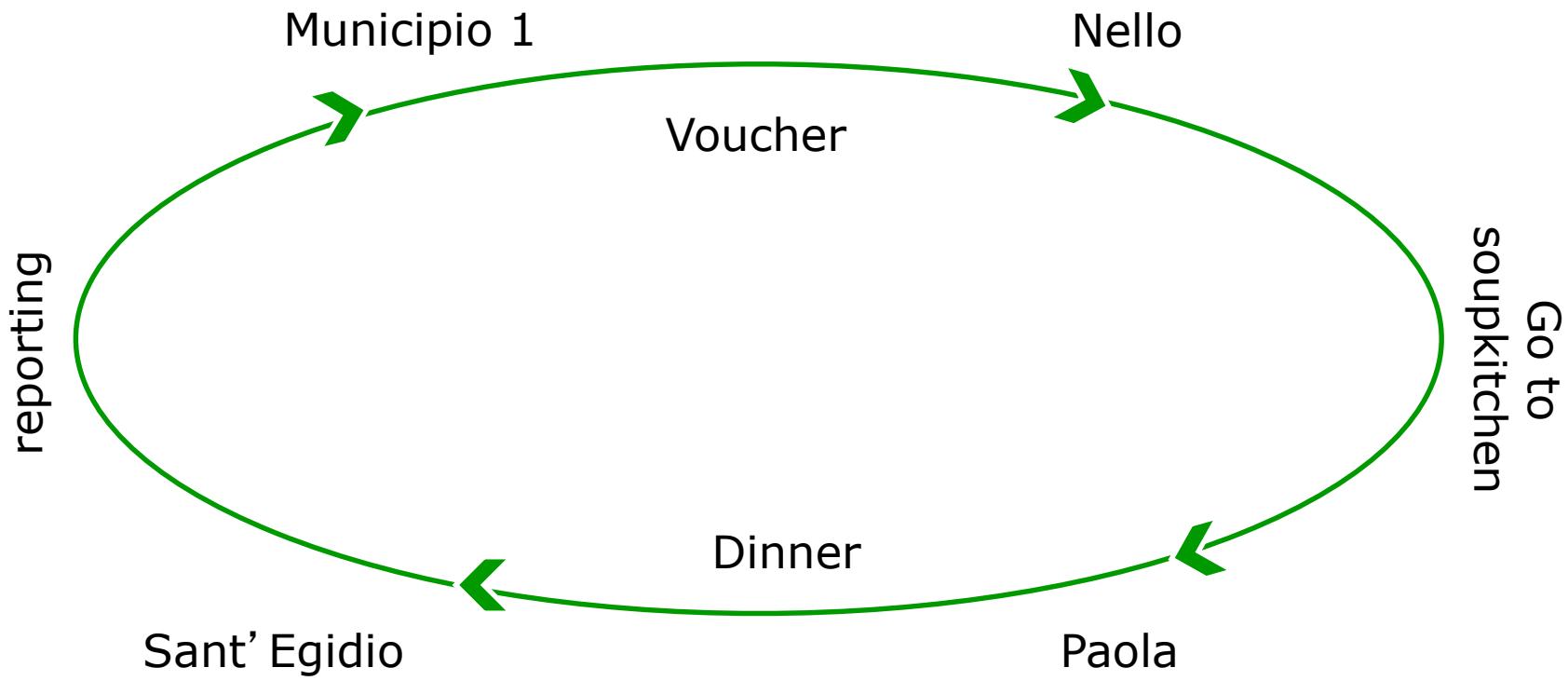


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Rome use case

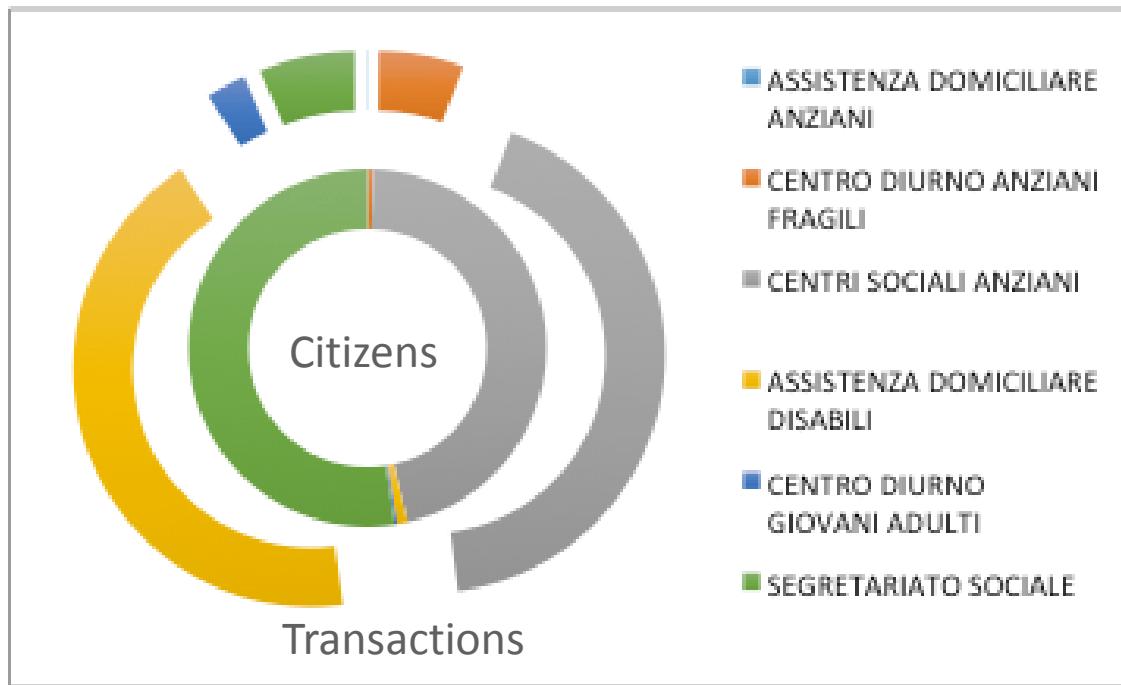
- **Nello asks** to the Municipio Roma 1 (Policy Manager) some support due to his financial situation
- **Municipio Roma 1 gives** to Nello **vouchers** for the Sant'Egidio's soupkitchen
- **Paola provides lunch** to Nello at Sant'Egidio's soupkitchen
- **Comunità di Sant'Egidio** (Actuator) reports to PM
- **Paola awards an incentive**, i.e. yearly university fee, from the CROSS incentives programme, thanks to quality and quantity of her activity

Rome ecosystem graph



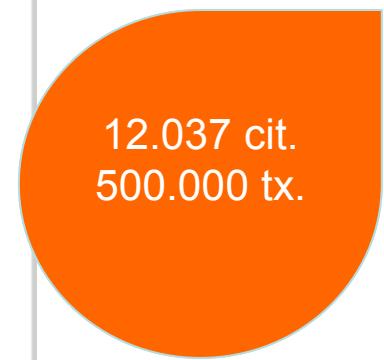
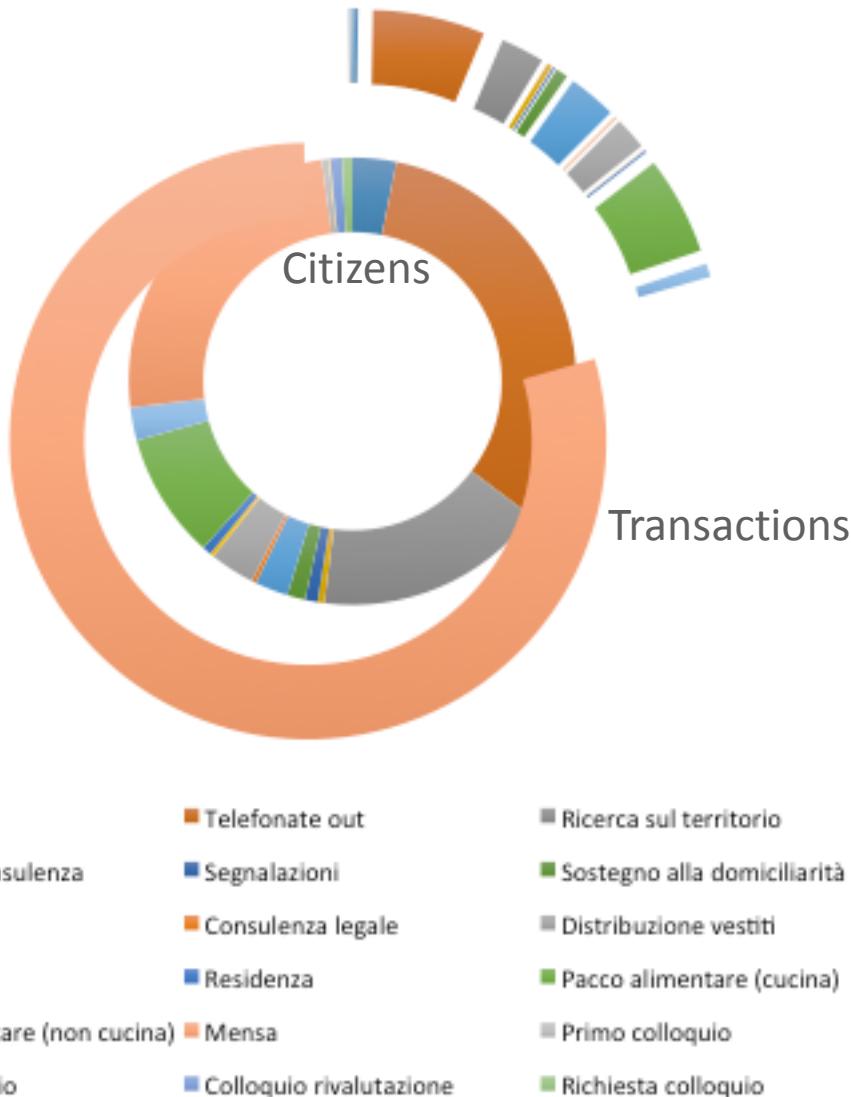
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Rome data Municipality '14



Transazioni non monetarie
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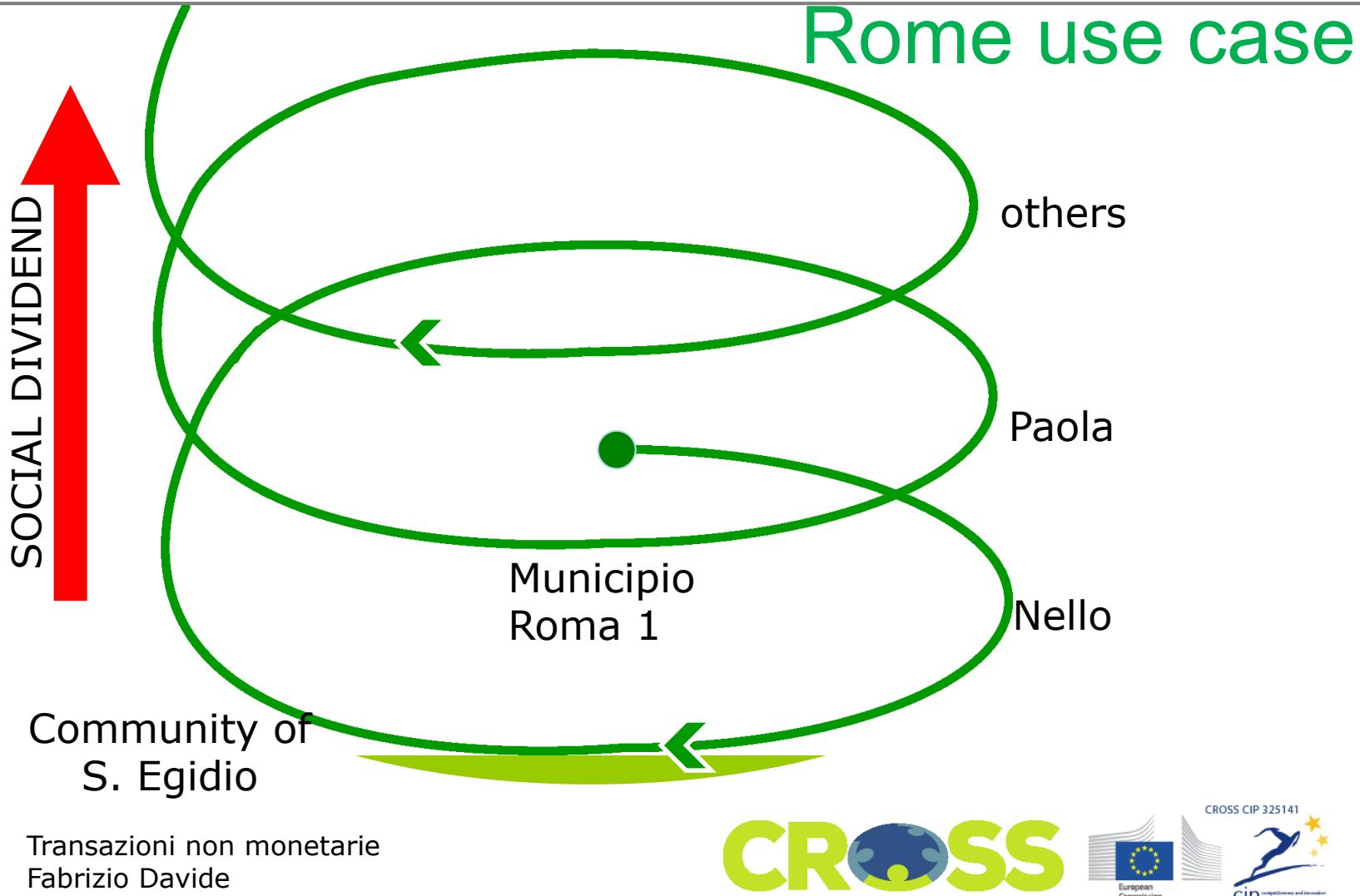
Rome data S. Egidio '14



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CROSS ecosystem graph

Rome use case



Seville use case

ENVIRONMENT

Ajuntamiento de Sevilla, non monetary exchange

CASE

BANCO DEL TIEMPO
DE S. JUSTA - S. PABLO

ACTORS

Francisco (a young IT developer with a lot of spare time)

Clara (a retired old woman, formerly English teacher)

Alvaro (a citizen living in the *Barrio de S. Pablo*)



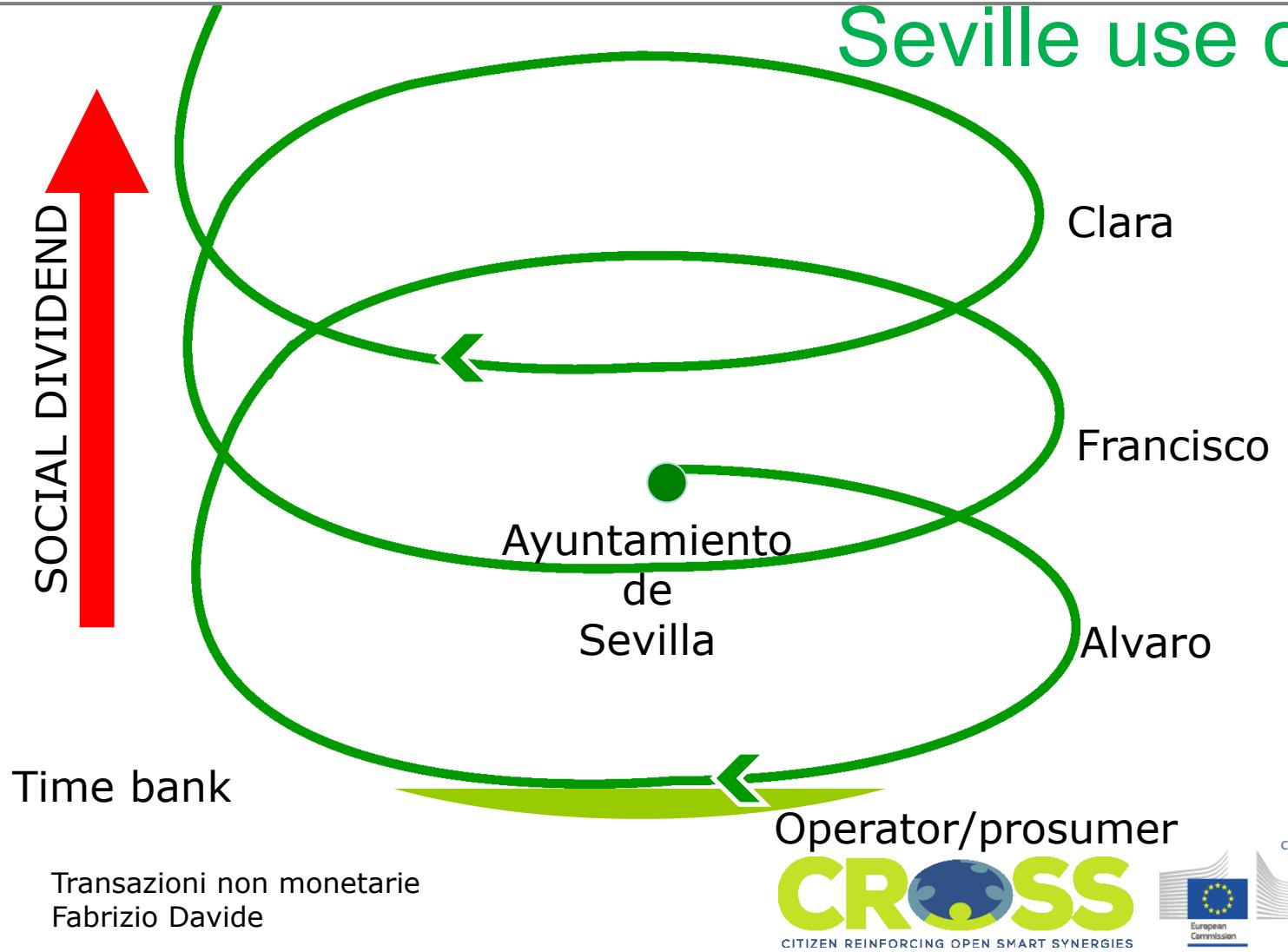
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Seville use case

- **The Ayuntamiento de Sevilla SCOSO** (policy manager) admits after a screening Francisco and Clara to the Banco del Tiempo
- **Francisco** gives a Java lesson to Alvaro on Skype, that accounts for a hour credit
- **Francisco** asks for a language course
- **Clara** gives a English lesson in the afternoon class, that accounts for a hour credit per student
- **Francisco** spends its credit to acces the lesson
- **Banco del Tiempo** (actuator) reports to the Ayuntamiento Francisco's and Clara's activity and accounts

CROSS ecosystem graph

Seville use case



La posizione di CROSS?

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WHY CROSS?

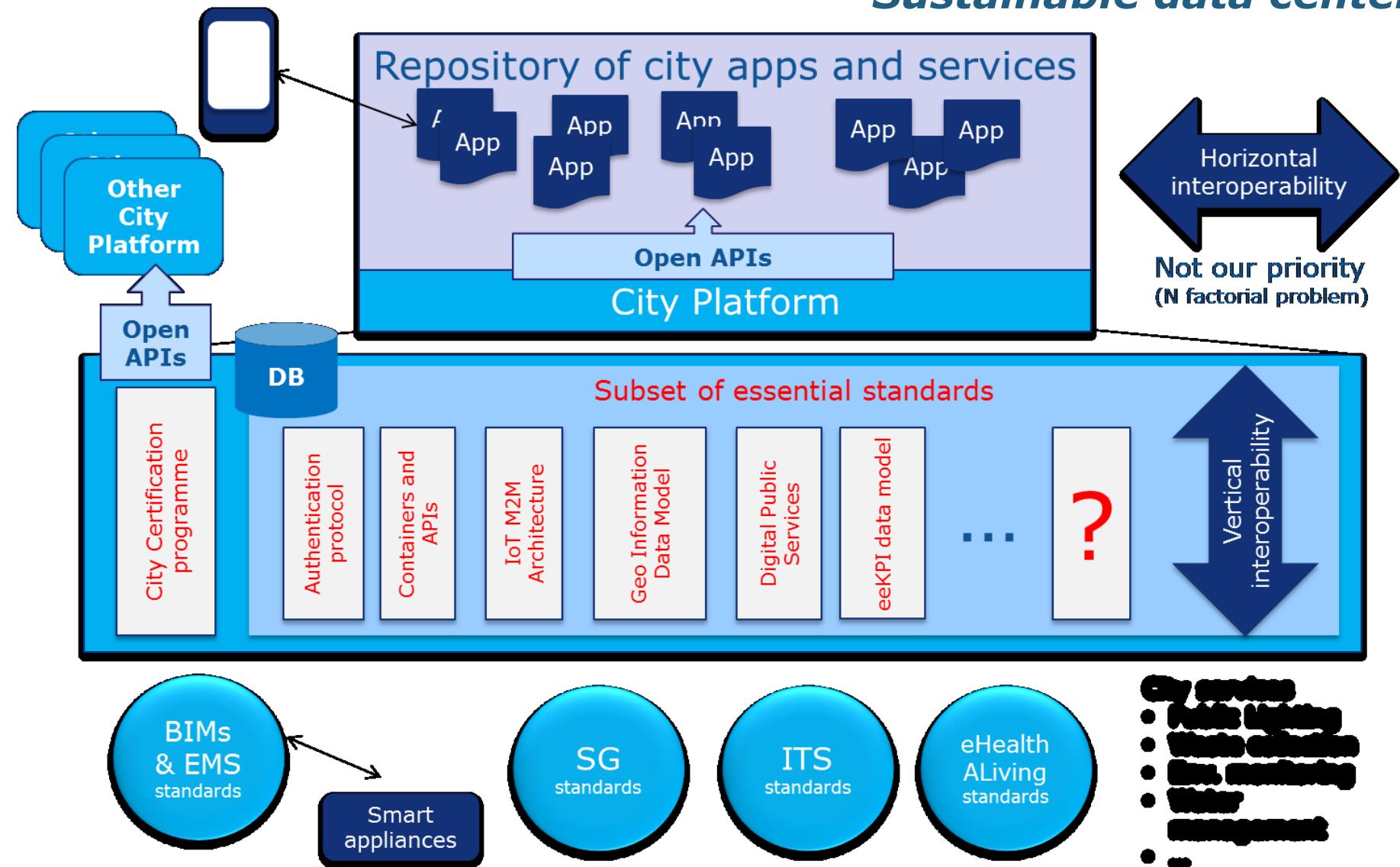
- **Half the world's population now lives in cities** against a 30% rate of only half a century ago. It is expected that in 2030 could live in town 3 inhabitants of the land of 5
- It is expected that **in 2050** the world's population will be **9 milliard people**
- **Since the mid-80s humanity is living in overshoot.** Today, the Earth needs a year and four months to regenerate what we use in a year.
- We live in cities chaotic, overcrowded and polluted but to **guarantee a good quality of our lives and our cities tomorrow**, we must change our life style, all of us can do much to it

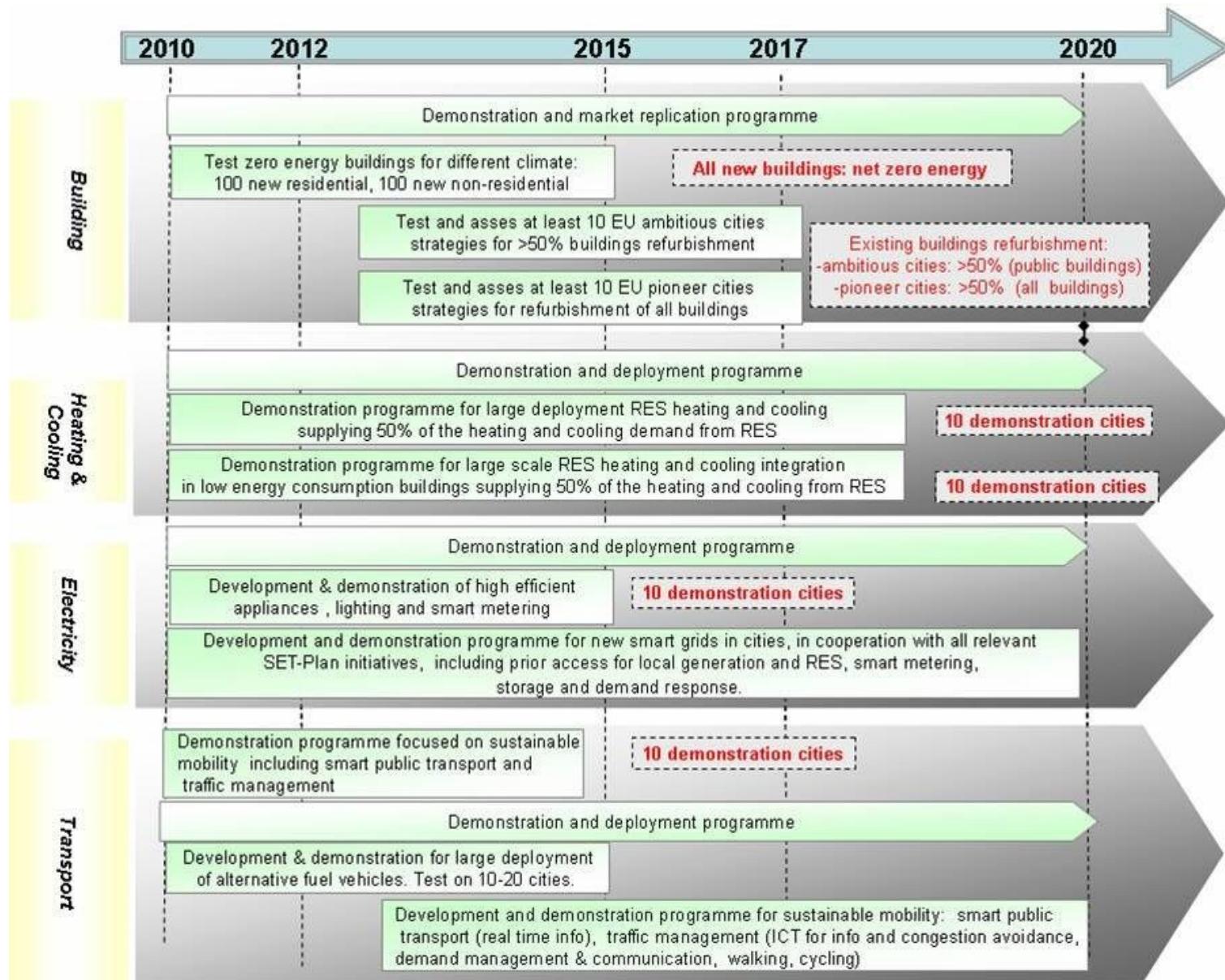
Smart cities platform



interoperability

Sustainable data centers



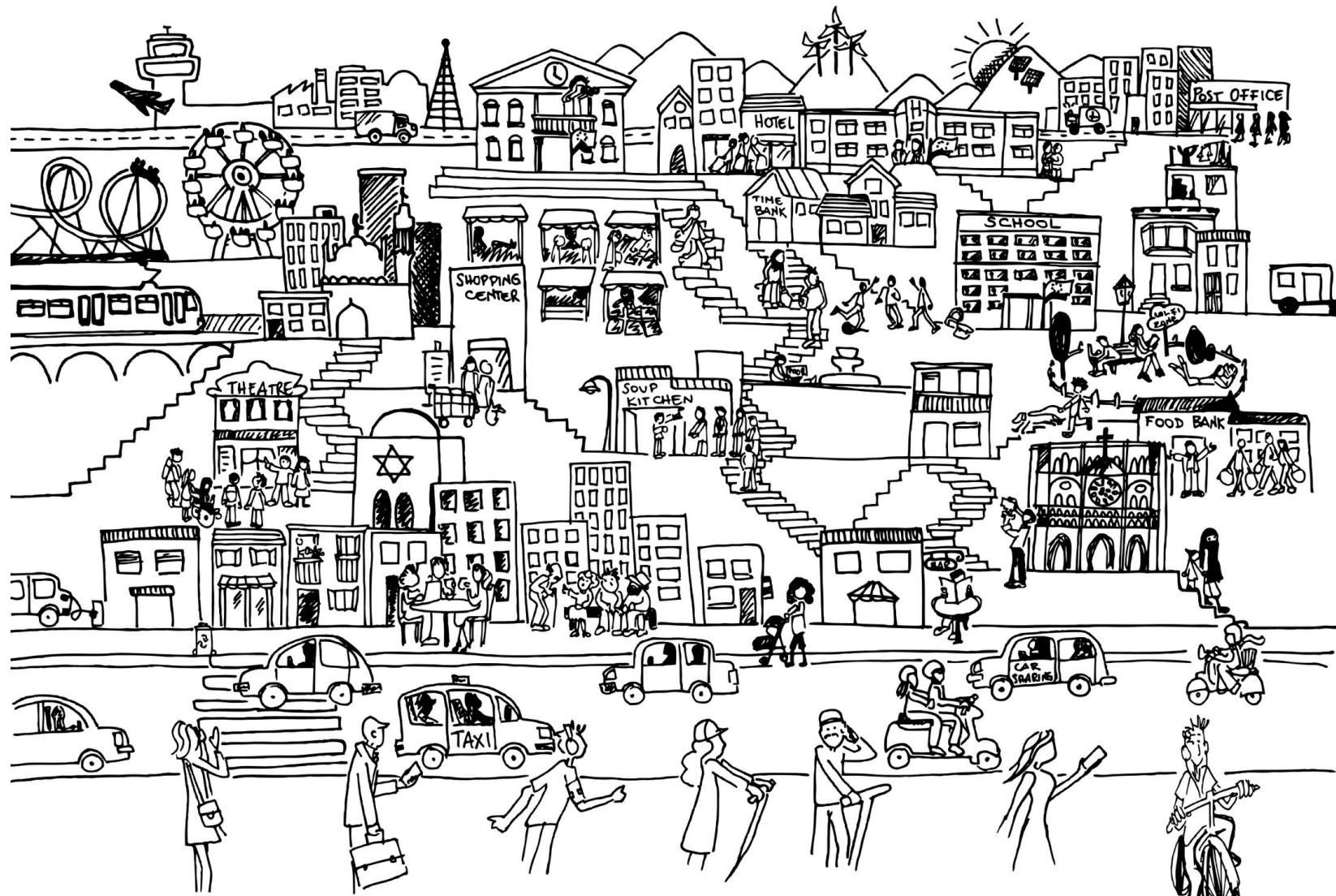


Smart Citizens in the Smart City

- Digital tech in the city is not enough to turn it in a smart city **it's necessary that who lives in the city knows how to use technology to generate a sustainable growth.**
- In recession **the social development is the real challenge**
- **CROSS starts from the citizens, as the richest resource of our cities.**
- EC studies showed that, if we had a way to measure the economic value of the synergy among people, **we will discover ourselves richer than we believe.** For Italy it was estimated an incremental wealth 110% of GDP

The CROSS Smart City

- ▶ 1. Introduce new public procedures in registration, support and evaluation of supported citizens in social services;
- ▶ 2. Involve and train volunteers and contractors in the new collaborative platform and grow awareness for co-production of services
- ▶ 3. Actively involve citizens in the choice of providers and trade of services in the municipality
- ▶ 4. Convey the message of CROSS to the whole municipality to get across a basic understanding of the role of non-monetary economy in town.





CROSS CIP 325141
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The smart city is made of a smart social fabric digital social innovation is the emerging market

CROSS DASHBOARD

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06/11/2014

CROSS Users per Pilot

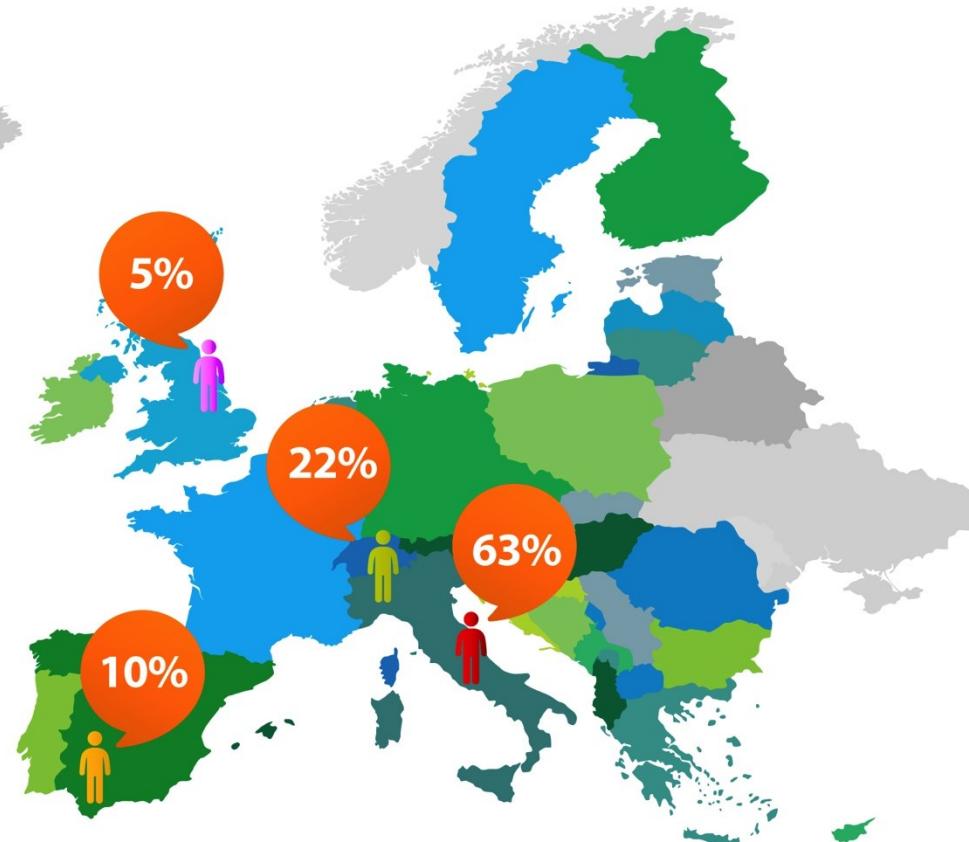
44.000

Rome: 27.945

Turin: 9.768

Seville: 4.220

Manchester: 2.146

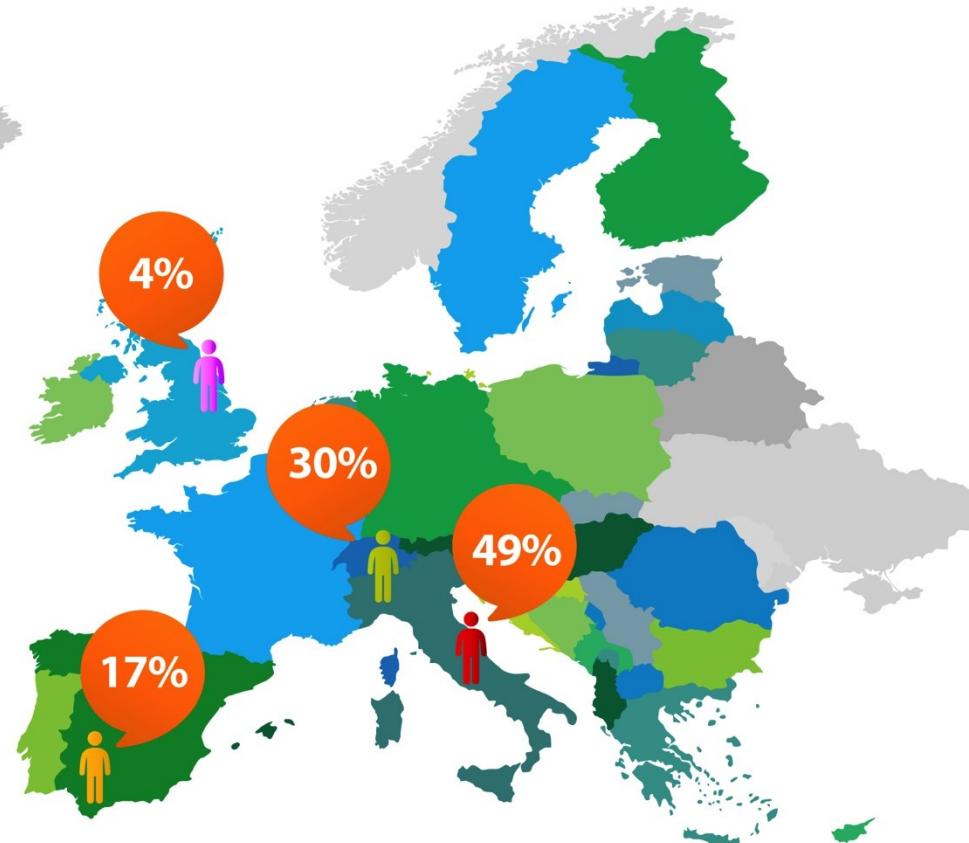
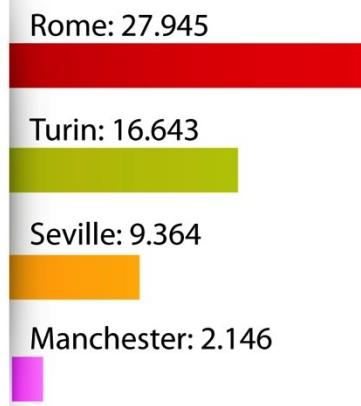


CROSSplatform_11/06/2014

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16/12/2014

CROSS Users per Pilot

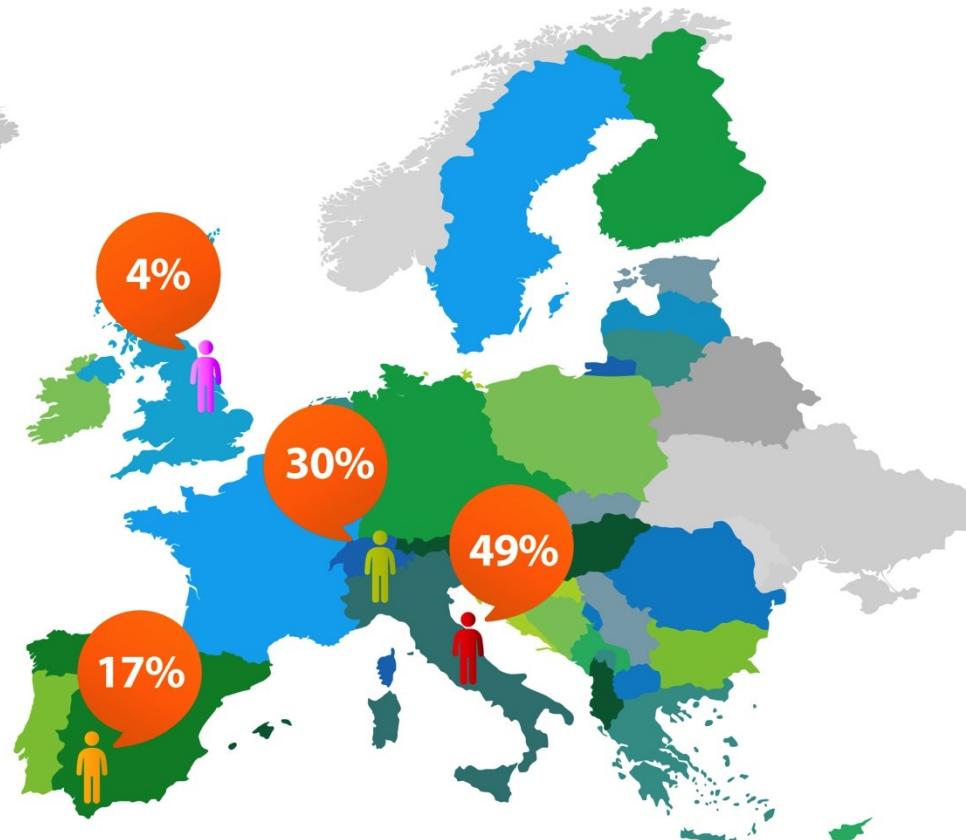
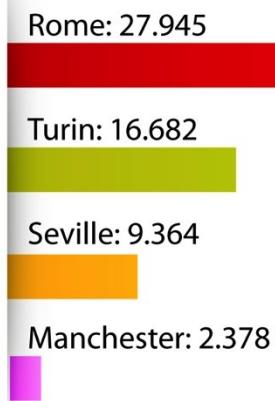


CROSSplatform_12/16/2014

Transazioni non monetarie
Fabrizio Davide

16/01/2015

CROSS Users per Pilot

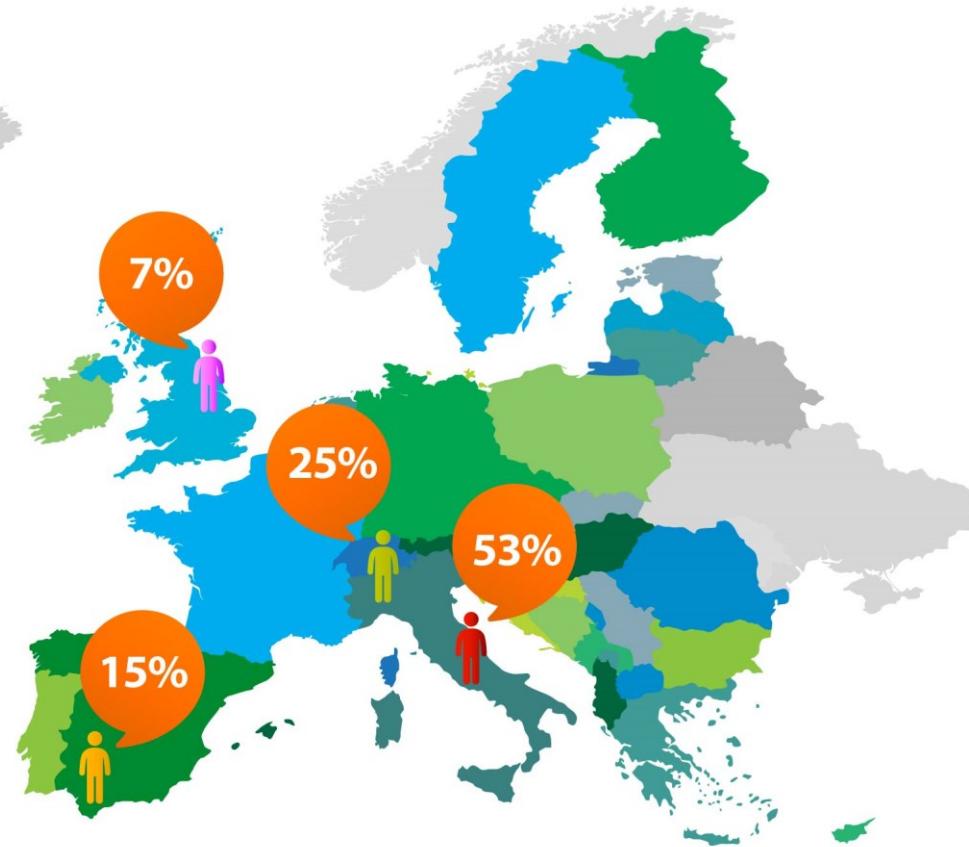
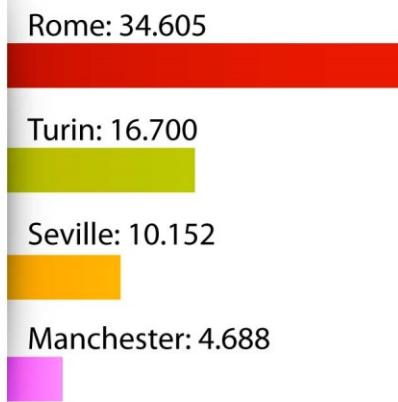


CROSSplatform_16/01/2015

Transazioni non monetarie
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16/03/2015

CROSS Users per Pilot

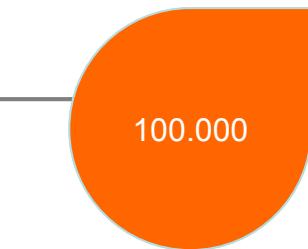


CROSSplatform_16/03/2015

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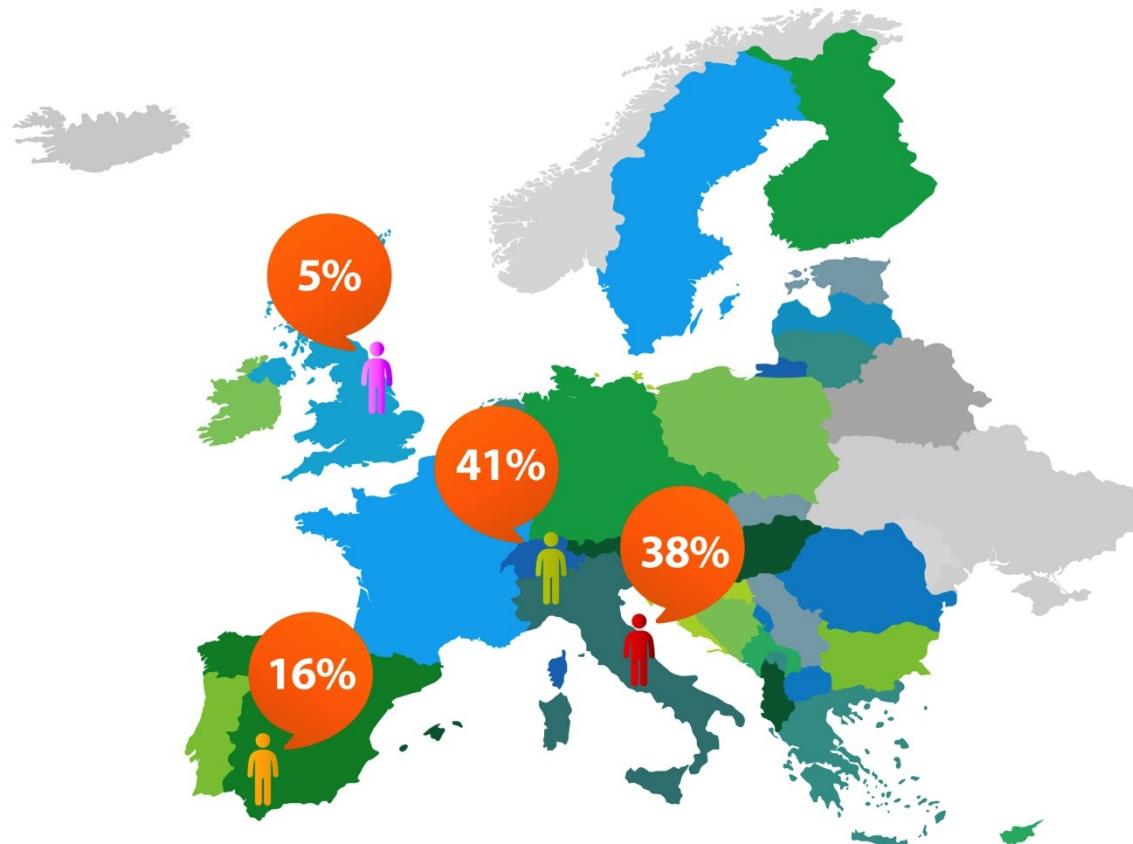
16/05/2015

CROSS Users per Pilot



Rome: 36.069
Turin: 38.799
Seville: 15.413
Manchester: 4.688

CROSSplatform_25/05/2015

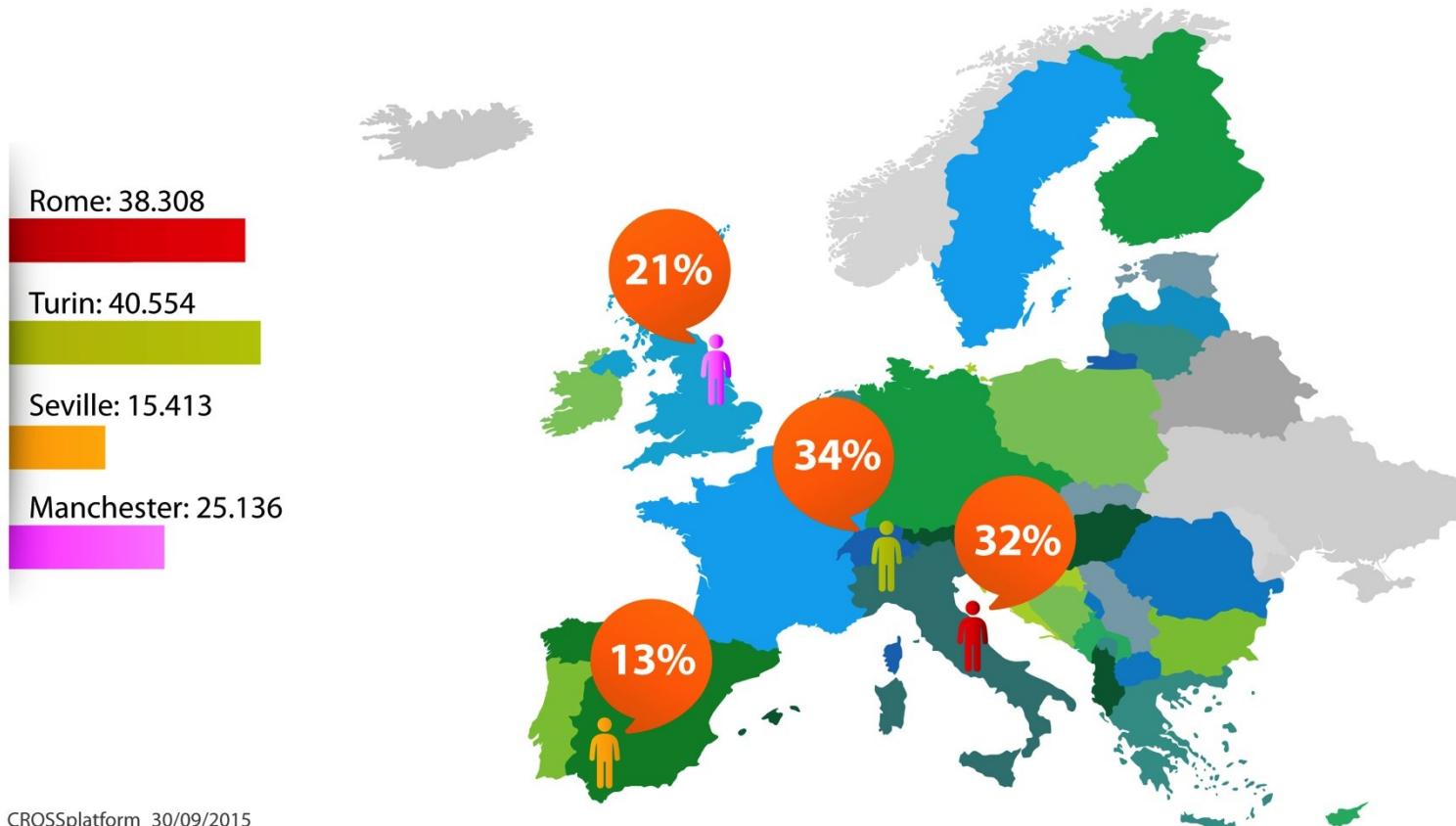


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CROSS Users per Pilot

DASHBOARD

30/09/2015



CROSSplatform_30/09/2015

Transazioni non monetarie
Fabrizio Davide

CROSS Users per Pilot



Rome: 38.542

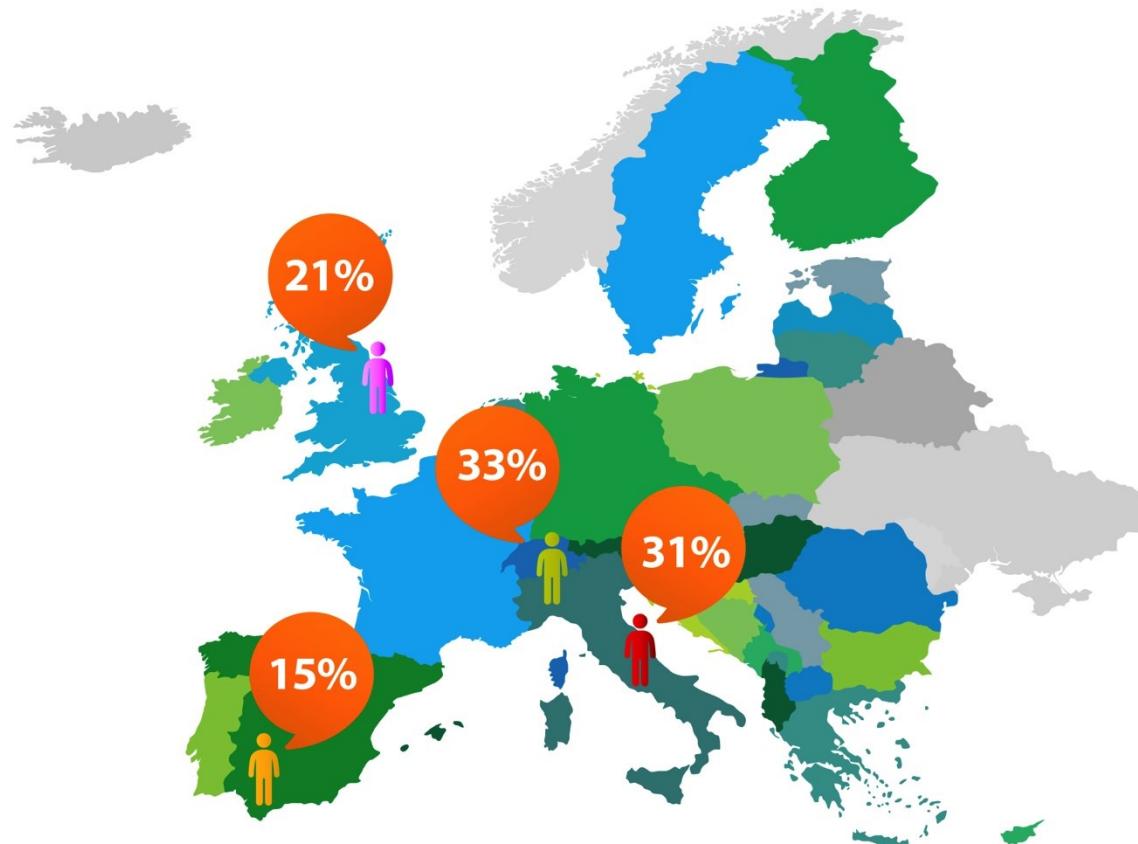
Turin: 40.797

Seville: 17.934

Manchester: 25.136

DASHBOARD

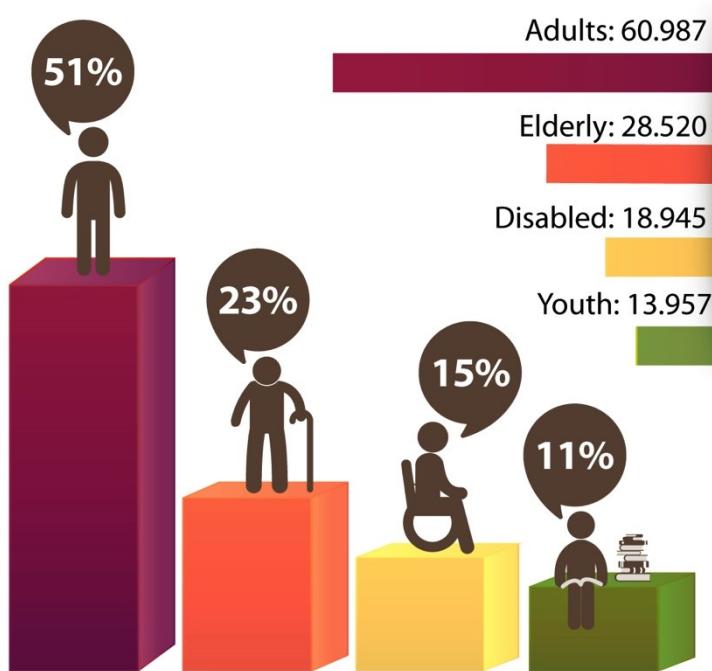
30/11/2015



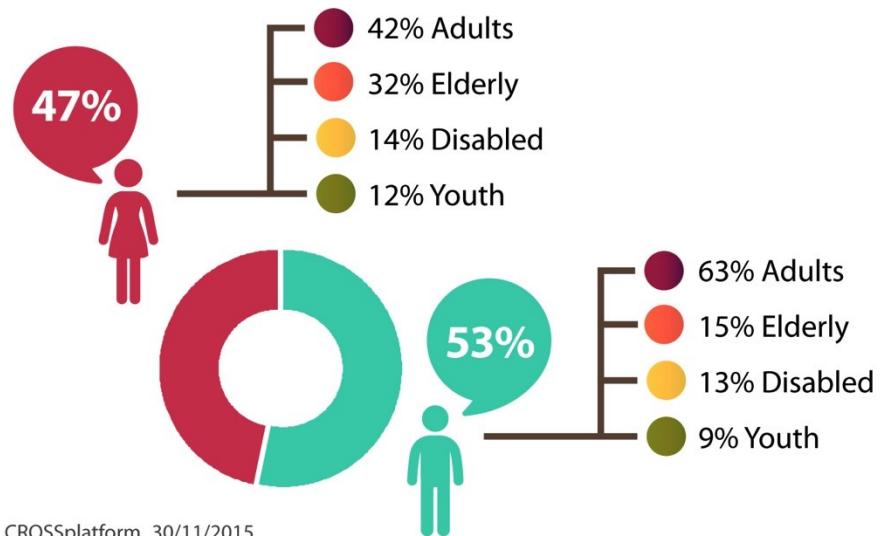
CROSSplatform_30/11/2015

Transazioni non monetarie
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CROSS Users per Category



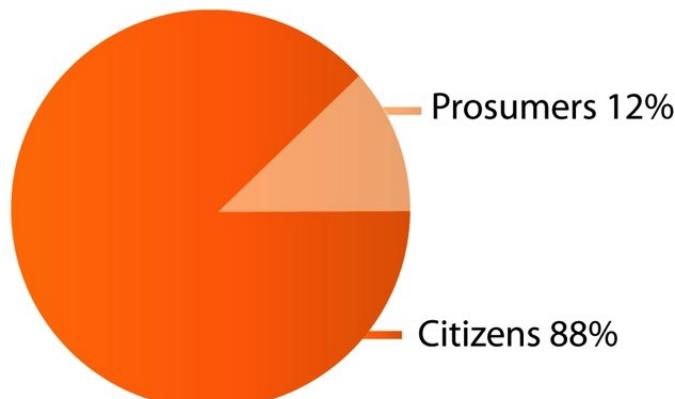
CROSS Users per Gender



CROSSplatform_30/11/2015

Transazioni non monetarie
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Share Citizens/Volunteers within the CROSS Users



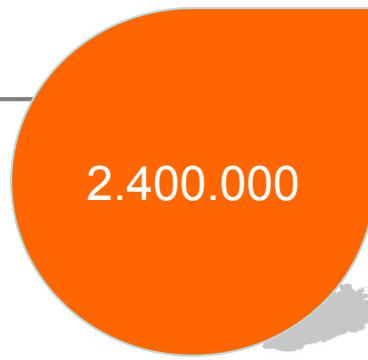
CROSSplatform_30/11/2015



Transazioni non monetarie
Fabrizio Davide

30/11/2015

CROSS transactions per Pilot

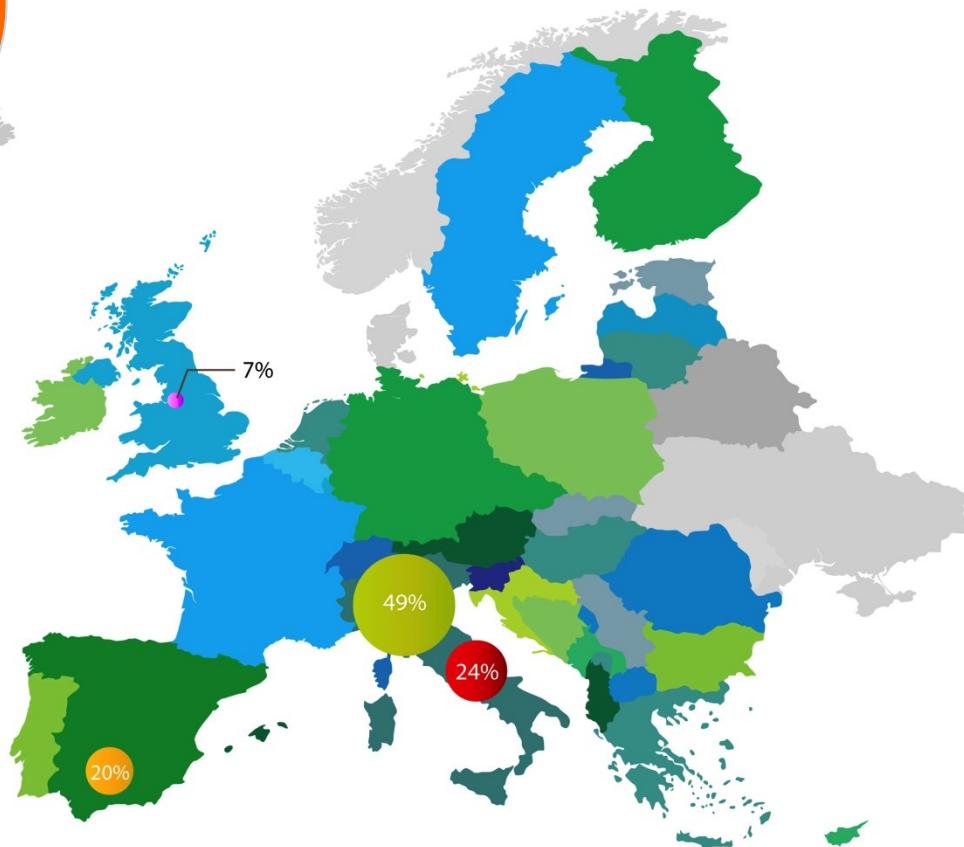


Rome: 568.974

Turin: 1.199.506

Seville: 476.400

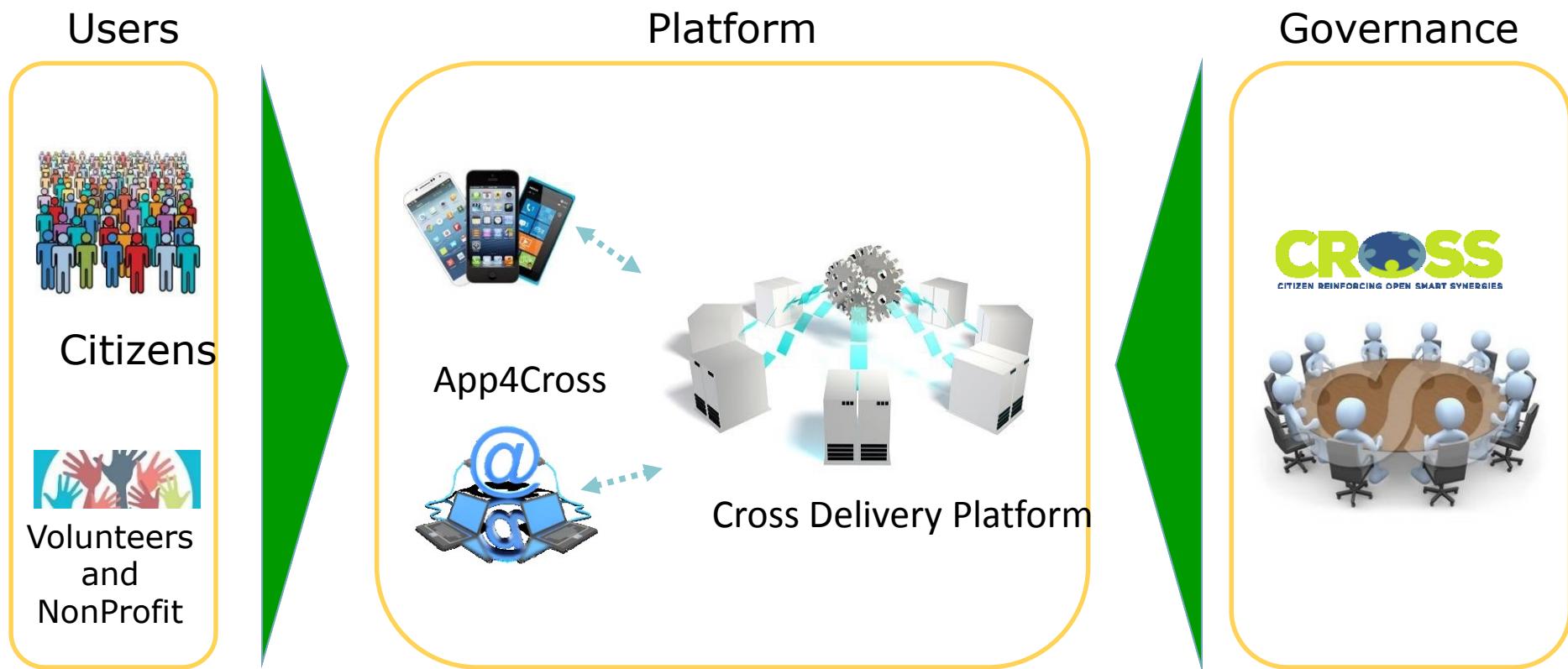
Manchester: 157.201



CROSSplatform_30/11/2015

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Architecture

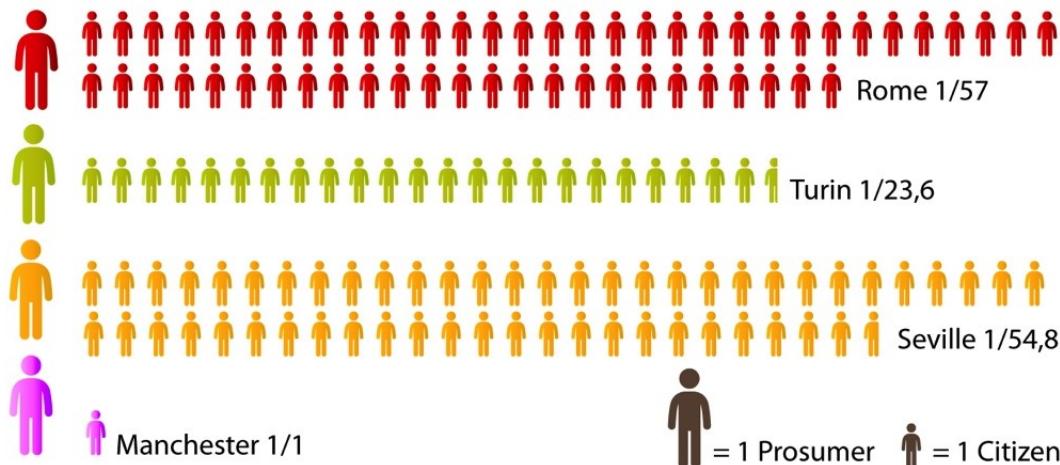


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Il Problem ed i dati

Two sides of
the same coin

How can
I make
it?



Can I get
all that I
need
next
year?

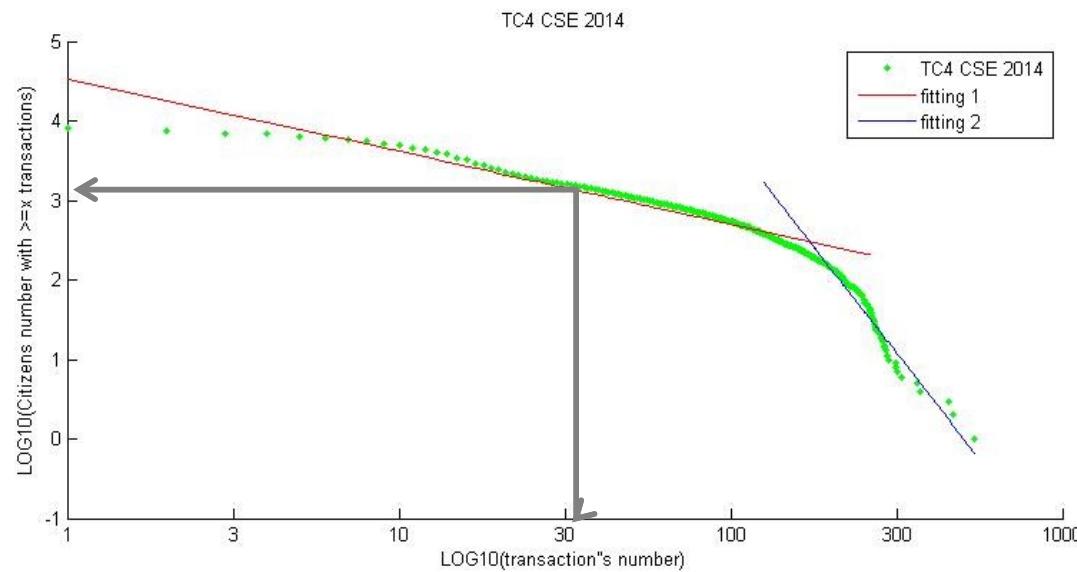
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BIG DATA or RICH DATA

The citizen expectation:

Can I get at least 30 hours
assistance in 2016?

1000 citizens
over 30.000
will succeed
with CSE!

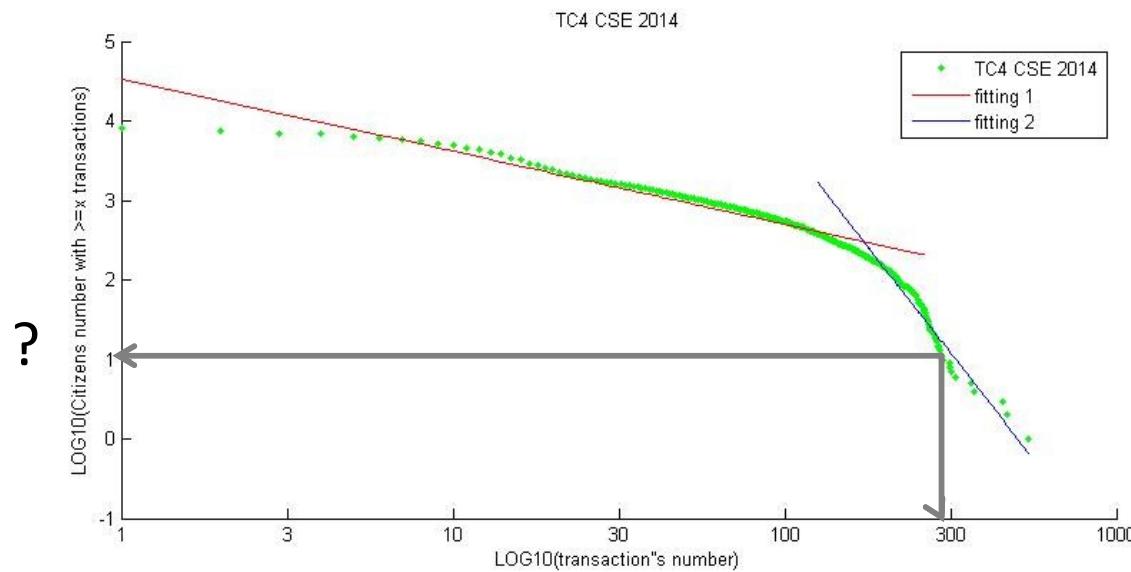


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BIG DATA or RICH DATA

The citizen expectation:

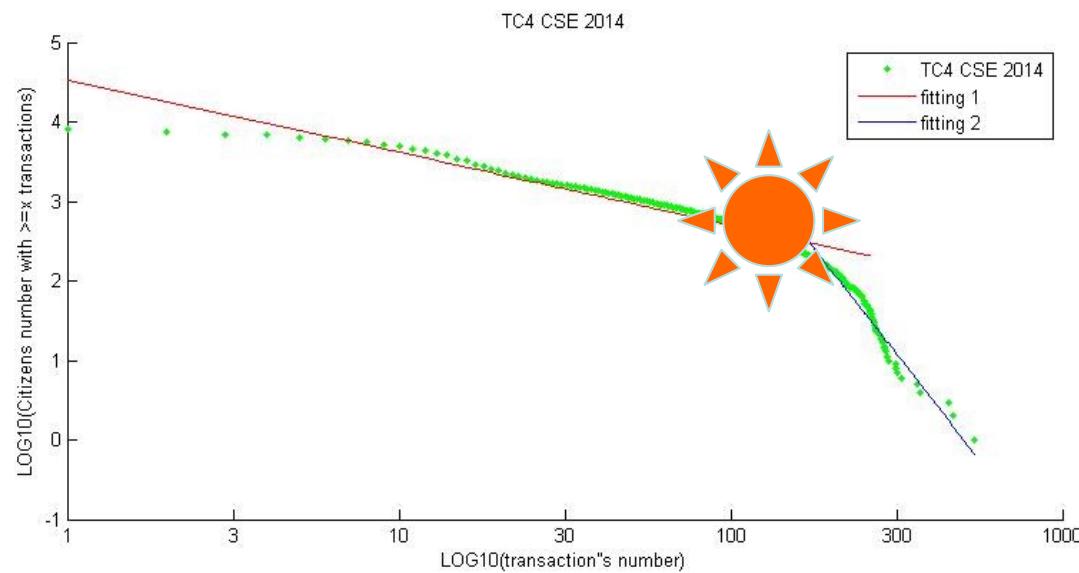
I need more assistance in 2016,
what will happen?



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BIG DATA or RICH DATA

Organizational break down!



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BIG DATA or RICH DATA

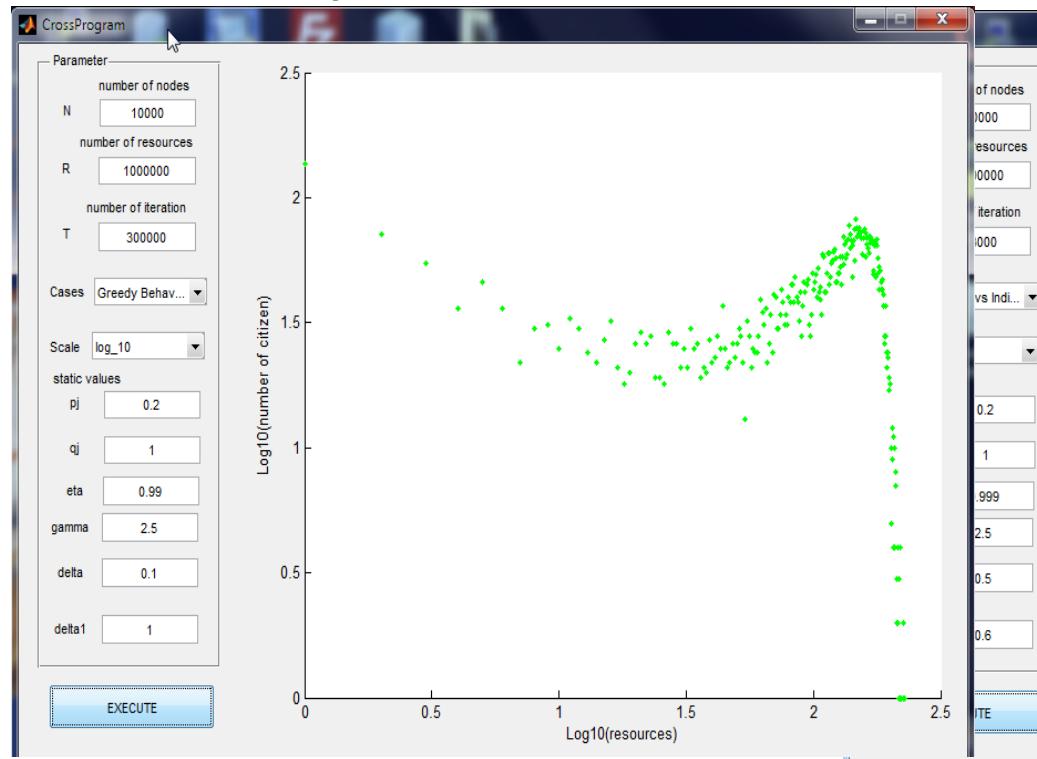
The volunteer's association
dilemma:

How can I organize that?

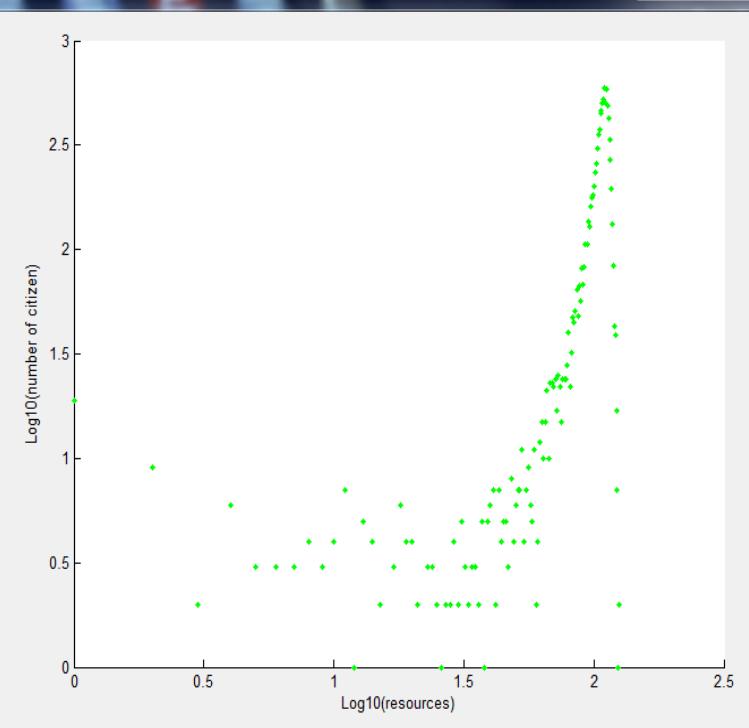
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BIG DATA or RICH DATA

Stop service



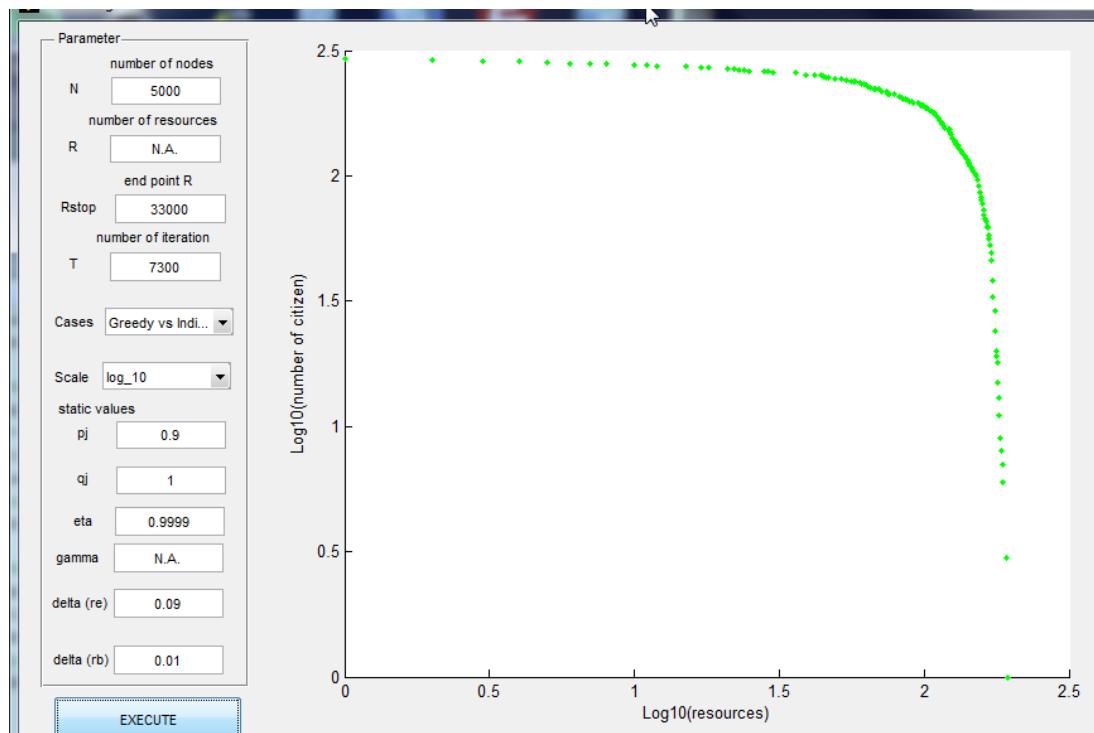
Same for all



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BIG DATA or RICH DATA

Best and smart effort



More resilience needs more organization

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CROSS è GOOD DATA

Che consentono agli operatori di mettersi in rete

Aiutano a fare programmazione

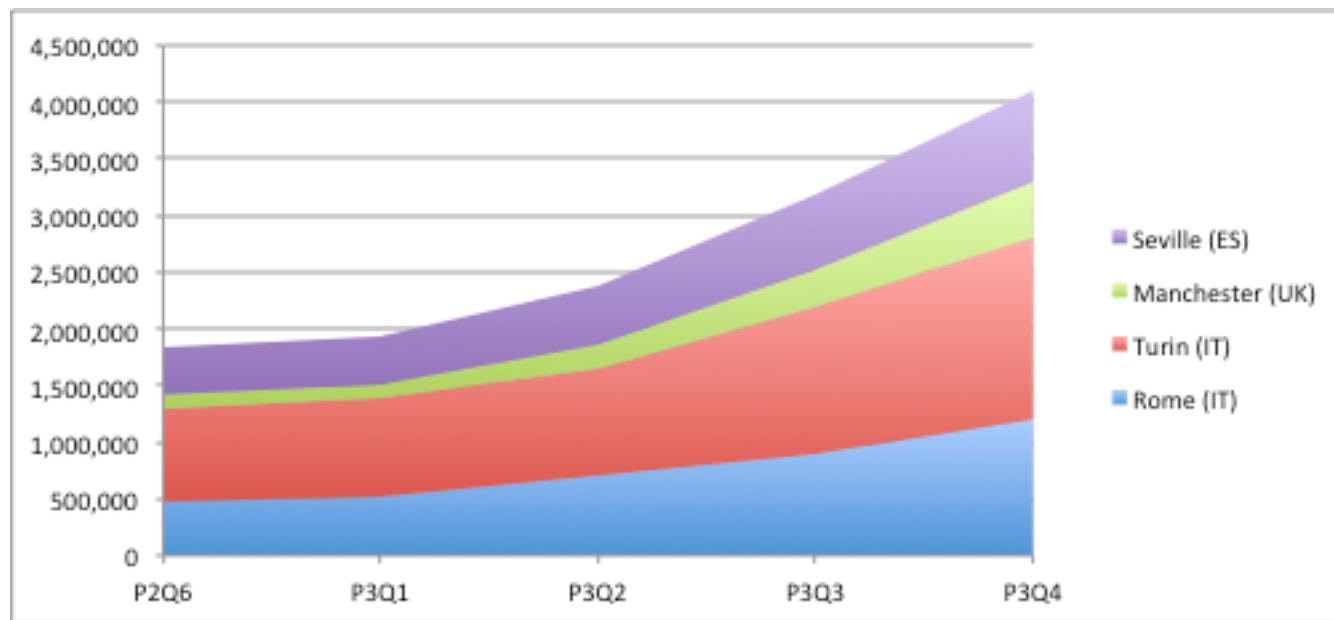
Diminuiscono le richieste non risolte

Limitano gli sprechi di energia

Consentono maggiore resilienza

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The way ahead 4M transactions



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Qualche buona domanda

Riuscirà il settore ad incamerare le innovazioni^

Almeno gli operatori più evoluti?

Possiamo attuare un ciclo di innovazione basato sull'autosostentamento?

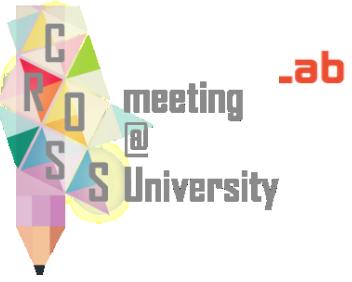


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.ab



Backup

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Italy: human capital ignored

- **two "vital minorities":** the SME's and the Third Sector, especially volunteer associations.
- **Public Sector perceived as** self-referencial, disinterested to their needs and projects

Report Censis 2015

- **CROSS puts in synergy** the vital minorities and the Public Sector

Italy: human capital ignored



8 million

un-engaged individuals, for the difficulty to "optimize our talents":

3+ million

Unemployed / 50% young people

3 million

able to work but not seeking job

1.8 million

"discouraged"

2.5 million

Needs

Report Censis 2015