

PRESS RELEASE

AGENZIA PER L'ITALIA DIGITALE AND INTESA SANPAOLO ENTER INTO AN AGREEMENT FOR THE USE OF THE "PAYMENTS HUB – PCS"

- **Thanks to the agreement entered into with Agenzia per l'Italia Digitale-Presidency of the Council of Ministers, Intesa Sanpaolo joins the "Payments Hub– PCS" and provides customers and non-customers alike with its electronic payment solutions in favour of the Public Administration and public service providers.**
- **The "Payments Hub– PCS" is the technology platform designed and managed by Agenzia per l'Italia Digitale to network the central and local Public Administration, providers of payment services (including banks) as well as the Public Administration's debtors.**
- **The initiatives originated within the context of "Pago la PA", a project aimed at offering citizens and companies the opportunity to make electronic payments to the Public Administration.**

Turin-Rome, 30 June 2014. Allowing families and companies to streamline their relations with the Public Administration, though new channels and e-payment services marked by the highest safety and uniformity standards. This is the aim of the agreement entered into between Agenzia per l'Italia Digitale (AgID)-Presidency of the Council of Ministers and the Intesa Sanpaolo Group, which thus joins the "Payments Hub– PCS".

In this initial stage involving the launch and testing of the platform, **Intesa Sanpaolo is playing an active role**, as it can rely on its own range of innovative payment services ready for use: **by entering into the agreement, the Bank qualifies as a "provider of payment services"**, thus accessing the set of technology infrastructure and technical rules managed directly by Agenzia per l'Italia Digitale.

The agreement was developed within the scope of "Pago la PA", a project designed to offer citizens and businesses with an opportunity to make electronic payments in favour of the Public Administration and public service providers. It forms part of the broader regulation on payment services introduced at the European level with the Single Euro Payment Area (SEPA) and with the Payment Services Directive (PSD, 2007/64/EC).

At the national level, the Code for a Digital Public Administration has appointed the AgID with the task of defining, subject to consultation with the Bank of Italy, the rules and methods for the remittance of electronic payments through the issue of special Guidelines. Furthermore, the AgID was entrusted with the management of the "**Payments Hub– PCS**", namely the technology platform through which the community of the Public Administrations and "providers of payment services" (including banks) make available to debtors (citizens, businesses, associations etc.) all the

information and the related payment tools. Thanks to the new technologies, which enable to pool together the ICT infrastructure of the participating Public Administrations (Ministries, Regions, Municipalities etc.), **the Payments Hub improves the efficiency of end services to users/tax payers**; concurrently, it facilitates the implementation of highly automated processes for the management and reconciliation of payments, avoiding the duplication of databases, checks and registrations.

It will be possible to make any payments due to the Public Administrations and public service providers through the first **solutions developed by Intesa Sanpaolo**, available through the portal of each single administration that has already joined the Hub:

- the **payment by debit card**, available to both customers and non-customers of the Group Banks;
- the “**Pre-filled bank transfer – Pago In Conto**”, for current account holders of the Intesa Sanpaolo Group who have entered into a Banca Diretta contract (multi-channel services).

In view of the role of the players involved, the agreement provides a major contribution to the overall dissemination of the electronic payment system.

*“Bureaucratic simplification is a key factor for the Country's competitiveness and development. Technology offers a great deal of ideas and solutions to make life easier for citizens, professionals, businesses and their associations, with entertain frequent relations with the Public Administration– stated **Marco Siracusano, Head of Intesa Sanpaolo Marketing Department** – Against this background, the collaboration started between Intesa Sanpaolo and Agenzia per l'Italia Digitale marks an important step forward in the project aimed at digitising the Public Administration's cash inflows. Furthermore, it is proof of the innovative forms of cooperation being implemented between the public and private sector, in response to tax payers' demands for simplicity and efficiency.”*

*“The full involvement of the Intesa Sanpaolo Group significantly accelerates the implementation of the Electronic Payment System, which can already count on the participation of 8 Central Administrations, 7 Regions together with the entities that are linked to the regional infrastructure, as well as the other Regions that are in the process of joining, stated **Agostino Ragosa, General Manager of Agenzia per l'Italia Digitale** – The involvement of the Intesa Sanpaolo Group bears witness to the proactive collaboration between the Agenzia and the banking system, which is gradually extending its participation in Payments Hub-PCS to offer citizens and businesses new opportunities to improve the efficiency of their relations with the Public Administrations and the providers of public services.”*

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