



PRESS RELEASE

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Utility provider Enel connects to EBA CLEARING's MyBank service with support of UniCredit

Millions of Enel's Italian customers can now conveniently pay their gas and electricity bills via online and mobile banking thanks to MyBank

Enel S.p.A., UniCredit S.p.A. and EBA CLEARING announced today the connection of Italy's leading power company Enel to MyBank, EBA CLEARING's e-authorisation solution for payments made via online banking. The connection of Enel, which has been facilitated by UniCredit S.p.A. with technology support from SIA, marks the first go-live of a major utility with MyBank. Millions of customers of Enel Energia are now able to easily and safely pay their gas and electricity bills from Enel's website by clicking on the MyBank button located on the MyEnel customer pages.

*"We are pleased to offer an enhanced e-payment service to the 60 percent of our Italian customers who prefer settling their utility bills via credit transfer," said **Giovanni Vattani, Head of Payment Systems at Enel Market Division Italy**. "MyBank will provide us with real-time information about authorised payments, speed up our reconciliation processes and reduce fraud. Besides delivering these immediate benefits, the solution holds a great potential for the future, because it will soon support advanced mobile applications and the creation of direct debit e-mandates. Furthermore, MyBank offers the possibility to be rolled out to our customers all across Europe."*

*"With MyBank, retail customers can use the e-banking platform of their bank to pay bills online and to buy at web shops. The solution is very convenient and highly secured," said **Barbara Sacchi, Responsible ePayments at UniCredit Global Transaction Banking**. "Thanks to the many benefits it provides to e-merchants and other e-billers, MyBank has attracted substantial interest from our corporate customers before we have even started promoting it to them. We look forward to making MyBank available to many more corporates and their customers over the next few months."*

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*“The onboarding of Enel, one of Europe’s largest utilities, gives millions of consumers a practical opportunity to experience the ease of use of MyBank first hand,” said **John Broxis, Director, EBA CLEARING**. “As more and more banks, corporates and public administrations are joining MyBank in the course of the upcoming weeks and months, Italy will become the first country in Europe where MyBank is widely used. We look forward to rolling out further attractive MyBank services to this growing user community, such as enhanced mobile functionality in December and an e-mandate solution for direct debits in early 2014.”*

*“The deployment of MyBank by corporates and e-merchants of all sizes, which is now beginning, will lead to a massive increase in e-payment volumes in Italy,” said **Roberto Liscia, President of Italy’s e-merchant association Netcomm**. “MyBank will help to fulfil one of the key objectives of the Digital Agenda for Italy, which consists in boosting e-commerce among the 26 million Italians who do not shop on the Internet today.”*

MyBank enables Enel Energia customers to pay their electricity or gas bills via SEPA Credit Transfer, which they initiate through their familiar online banking environment. From the MyEnel customer pages, consumers are routed directly to their online banking portal, where, as soon as they log in, they find a filled-in form with all the payment details for approval. The connection of Enel to the MyBank solution has been put in place by UniCredit. Both Enel and UniCredit have been supported by Milan-based technology provider SIA, which has delivered validation and routing services as well as a virtual point of sale.

The MyBank solution for initiating SEPA Credit Transfers went live in March 2013 and currently counts 50 participating financial institutions, which represent over 10 million retail payment accounts. Forty-eight participant banks are located in Italy and over 300 additional Italian institutions are scheduled to join the solution before the end of 2013. Other MyBank participants are located in France and Luxembourg.

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ABOUT MYBANK AND EBA CLEARING

MyBank (www.mybankpayments.eu) is an e-authorisation solution that enables customers to pay for their online purchases via their regular online or mobile banking environment. The solution was launched in March 2013 and is open to all authorised payment service providers (PSPs) in the Single Euro Payments Area (SEPA), including, without limitation, credit institutions and payment institutions. The MyBank Directory, which lists all participating financial institutions, is hosted by SIA, a major financial services technology infrastructure provider based in Milan.

MyBank is geared at supporting the initiation of SEPA payments via the Internet and may at a later stage also be used for transactions in other currencies or for e-identity services. At this stage, MyBank supports the initiation of SEPA Credit Transfers. It is planned to enable customers to create, modify and cancel electronic mandates for SEPA Direct Debits from February 2014 on.

MyBank has been developed by **EBA CLEARING** (www.ebaclearing.eu), which also manages the solution. EBA CLEARING is a provider of pan-European payment infrastructure solutions and is owned by 62 of the major banks operating in Europe.

For more information about MyBank, please click on the following link for an explanatory video: www.youtube.com/watch?v=UKbudxpvhWM

ABOUT ENEL AND ENEL ENERGIA

Enel (www.enel.com) is Italy's largest power company and one of the main listed utilities in Europe. Today, the Group operates in 40 countries worldwide, with an installed capacity of more than 98 GW and distributing electricity and gas to approximately 61 million customers. **Enel Energia** is the Enel Group's company dedicated to the supply of electricity and gas to the Italian free market where it is the leading power company with over 8 million customers. It offers integrated products and services for businesses and households through a widespread network of sellers and contact points across Italy.

ABOUT UNICREDIT

UniCredit (www.unicreditgroup.eu) is one of Europe's leading commercial banks with strong roots in 20 European countries. UniCredit's international network, which is present in roughly 50 markets, includes more than 9,200 branches and over 150,000 employees (*as of 30th June 2013*).

UniCredit operates in the following countries: Austria, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Estonia, Germany, Hungary, Italy, Latvia, Lithuania, Poland, Romania, Russia, Serbia, Slovakia, Slovenia, Turkey and Ukraine.