

PLACING THE BANK ACCOUNT AT THE HEART OF THE DIGITAL ECONOMY

Online / Mobile Payments and E-ID services from the account

MyBank brings together banks and financial institutions into a single infrastructure and set of rules.

MyBank enables safe online payments and identity authentication through a customer's own online banking portal or mobile application.

MyBank, Europe-wide standing

A solution developed by EBA CLEARING, the leading pan-European payment infrastructure and settlements provider.

A solution based on SEPA payment instruments that can be used Europe-wide.



A complete range of online services

- Online or mobile payments via SEPA Credit Transfers
- SEPA Direct Debits mandates
- Person-to-person payments
- Secure digital identification

MyBank is Mobile

As the internet moves mobile so does e-commerce.

MyBank supports mobile browsers, mobile Apps and QR code generated transactions.

Placing banks at the heart of the new payments and digital landscape

- A standard interface for Access to Account
- No disintermediation
- Putting the account at the heart of the digital experience.

A quick roll out:

149 banks – 3 countries
12 million accounts reachable

Based on simplicity, safety, cost effectiveness—and trust

- A safe and trusted four-corner model
- Users have contact only with their own bank

In line with market needs

For Consumers:

- A simple, safe and trusted experience
- No data disclosed to third parties
- No separate sign-up

For Merchants, Utilities and Public Administrations:

- Europe-wide reach
- Improved conversion rates
- Reduces fraud
- Reduces paper
- Reduces reconciliation time.



✓ Drives Growth, Reduces Costs