



## Italy's public administration payment hub adopts MyBank for online payments

MyBank and Agenzia per l'Italia Digitale (AgID) announced today that the MyBank payment option, which allows bank customers across Europe to pay online by using their own bank account, has been activated on the payment hub "Nodo dei Pagamenti-SPC", a new platform that connects the Italian public institutions with payment service providers and allows citizens and businesses to make transactions in favour of 70,000 public institutions across Italy, ranging from schools and hospitals to central and local administrations.

*"Online payments for public services are an essential step towards modernising our country. MyBank can be a valuable asset to reach this objective, allowing citizens and businesses all over Europe to carry out payments to the Italian Public Administration via an immediate, simple and secure payment method. One of the advantages for Payment Service Providers is that if they participate in MyBank they are automatically interoperable with the Nodo dei Pagamenti hub managed by the Agenzia per l'Italia Digitale,"* says **Maria Pia Giovannini**, responsible, Public Administration Area – AgID.

*"We have conceived MyBank as a round table initiative open to all individuals, businesses, local or central administrations that operate on the web. In line with this vision, we have worked together with AgID to support both the Italian and European Digital Agendas,"* says **Giorgio Ferrero**, Chairman of PRETA S.A.S. *"MyBank offers a rich value proposition, covering both the payment or **check-out phase** of a web transaction and the **check-in phase**, where we will support e-identity checks in the near future. Thus, we are looking at a wide range of online transaction services that MyBank can and will provide to customers across Europe while ensuring operational robustness, identity protection, efficiency, simplicity and a standardised user experience."*

In terms of solutions for the check-out phase, MyBank currently offers the initiation of SEPA Credit Transfers and, since 27<sup>th</sup> October 2014, the set-up of e-mandates for SEPA Core Direct Debits. MyBank will start to support further direct debit e-mandates, such as in the business-to-business space, in the near future.

Regarding the delivery of solutions for the check-in phase, MyBank is working on adding the validation of customer information, such as age verification, to its service portfolio.

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### **About Agenzia per l'Italia Digitale (AgID)**

The Agency for Digital Italy (AgID) has created a payment hub called “Nodo dei Pagamenti-SPC”, a new technological platform that connects public institutions with payment service providers and that allows citizens and businesses to pay online in an easy and secure way at a national level.

The project was created in order to allow individuals and businesses to carry out transactions in favour of public administration agencies and public utilities. It is in line with the SEPA Regulation (2012/260/EU) introduced to support the implementation of the Single Euro Payments Area (SEPA) and with the Payment Services Directive (PSD, 2007/64/EC).

“Nodo dei Pagamenti-SPC” operates in line with AgID’s guidelines, which complement the regulatory framework related to payments as detailed in Article no. 5 of Italy’s Digital Administration Code. All Italian public administration agencies have to connect to the platform by December 2015.

All main Italian banks, Poste Italiane and all others payment institutions recognised by Banca d’Italia have already joined the system. Now it will be available, via the connection to MyBank, to all other European banks offering the MyBank payment option.

### **About MyBank**

**MyBank** ([www.mybank.eu](http://www.mybank.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 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.



Customers using MyBank do not have to communicate their payment details or personal credentials to any third parties, since the payment initiation, mandate creation or transaction validation process takes place within the highly secured environment of their own bank. Public administration agencies and e-businesses using MyBank are informed in real time when a customer has initiated a payment.

MyBank is owned and managed by PRETA S.A.S., a wholly owned subsidiary of EBA CLEARING, a provider of pan-European payment infrastructure solutions.

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