



Using MyBank SCT for B2B in retail distribution networks

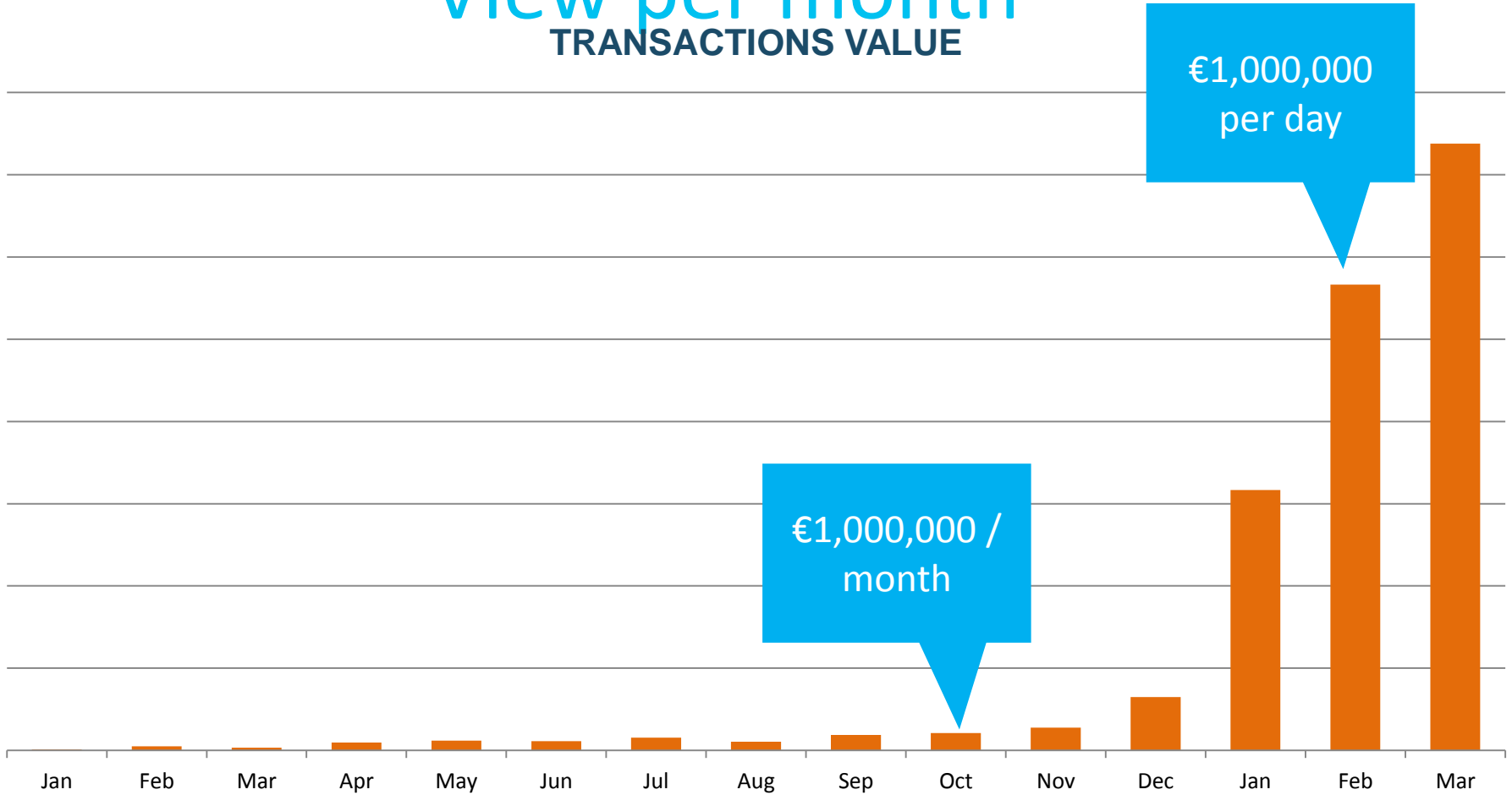
March 2015

John Broxis

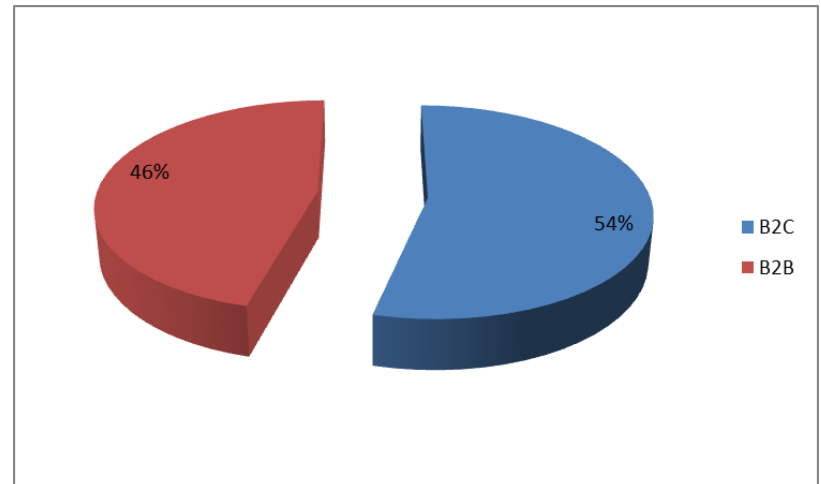


Reporting of transactions

View per month TRANSACTIONS VALUE



- Assuming that
 - Transactions less than 1,000 = B2C
 - Transaction more than 1,000 = B2B
-
- Volume split is about 50/50
 - B2C average value = €470
 - B2B average value = €4,495



B2B customers want more

B2B Purchasers Expectations Raised by B2C Experiences



“Nearly 7 out of 10 B2B Buyers prefer to use direct, instant online forms of payment such as credit cards or payment systems, rather than purchase orders and invoices”



[“Building the B2B Omni Channel of the future”. Forrester report. November 2014.](#)

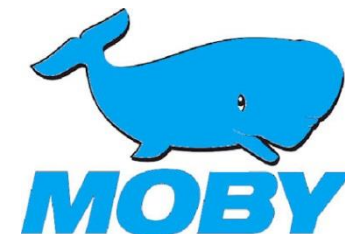
MyBank distribution of payments B2C vs B2B

MyBank is being used increasingly for B2B payments

- Real-time experience and irrevocability
- No value limit



Mercedes-Benz



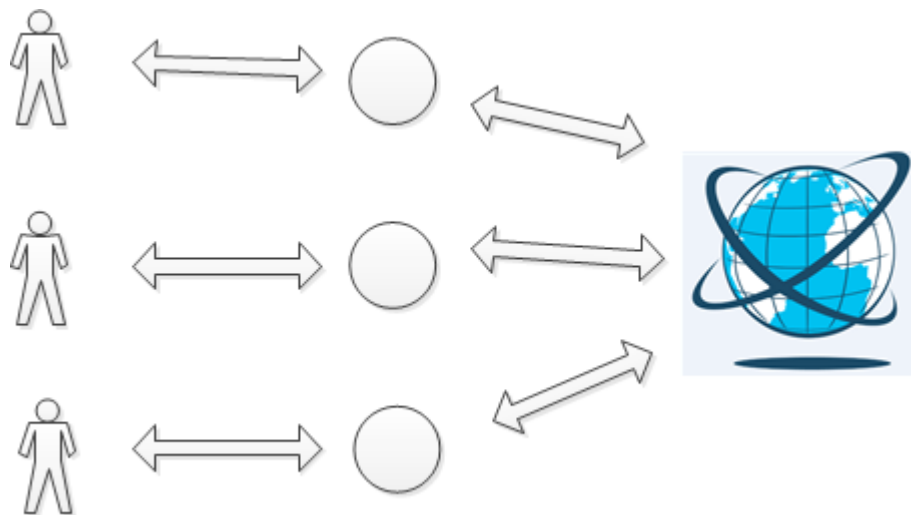
Distributor / Retailer models

Distribution networks

They exist in every industry

They share common characteristics

They all need payments



Travel Agents

Tobacconists

Phone Shops

Car Dealerships

Rail / Airline /
Ferry companies

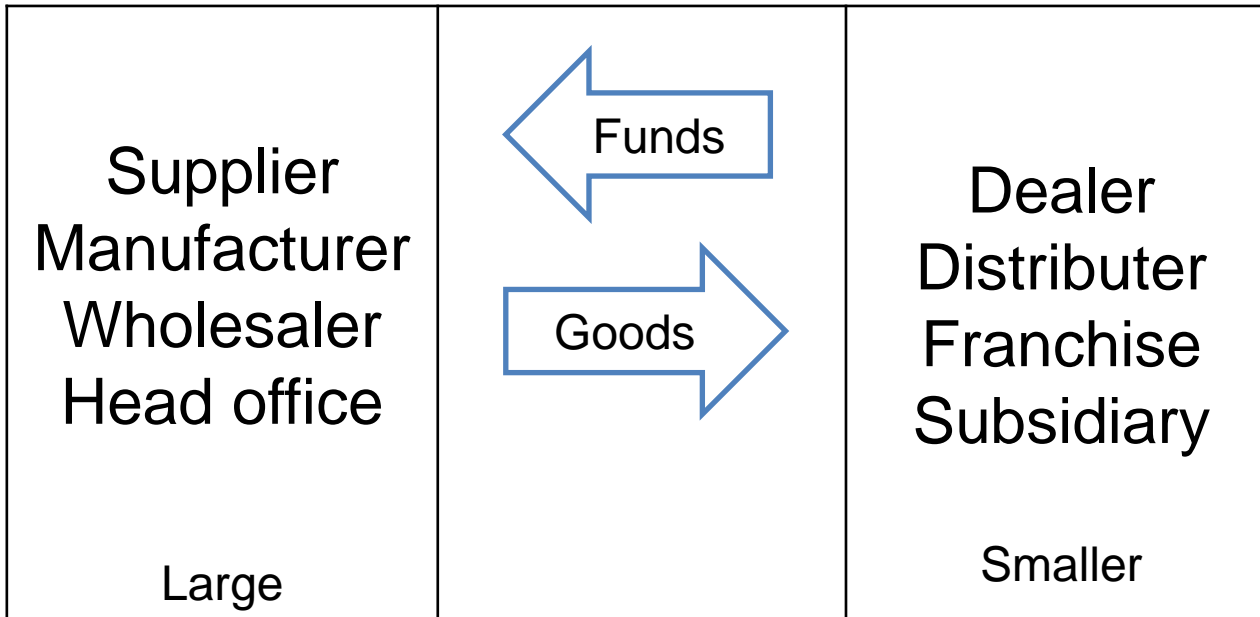
Public Transport
Authorities

Insurance Brokers

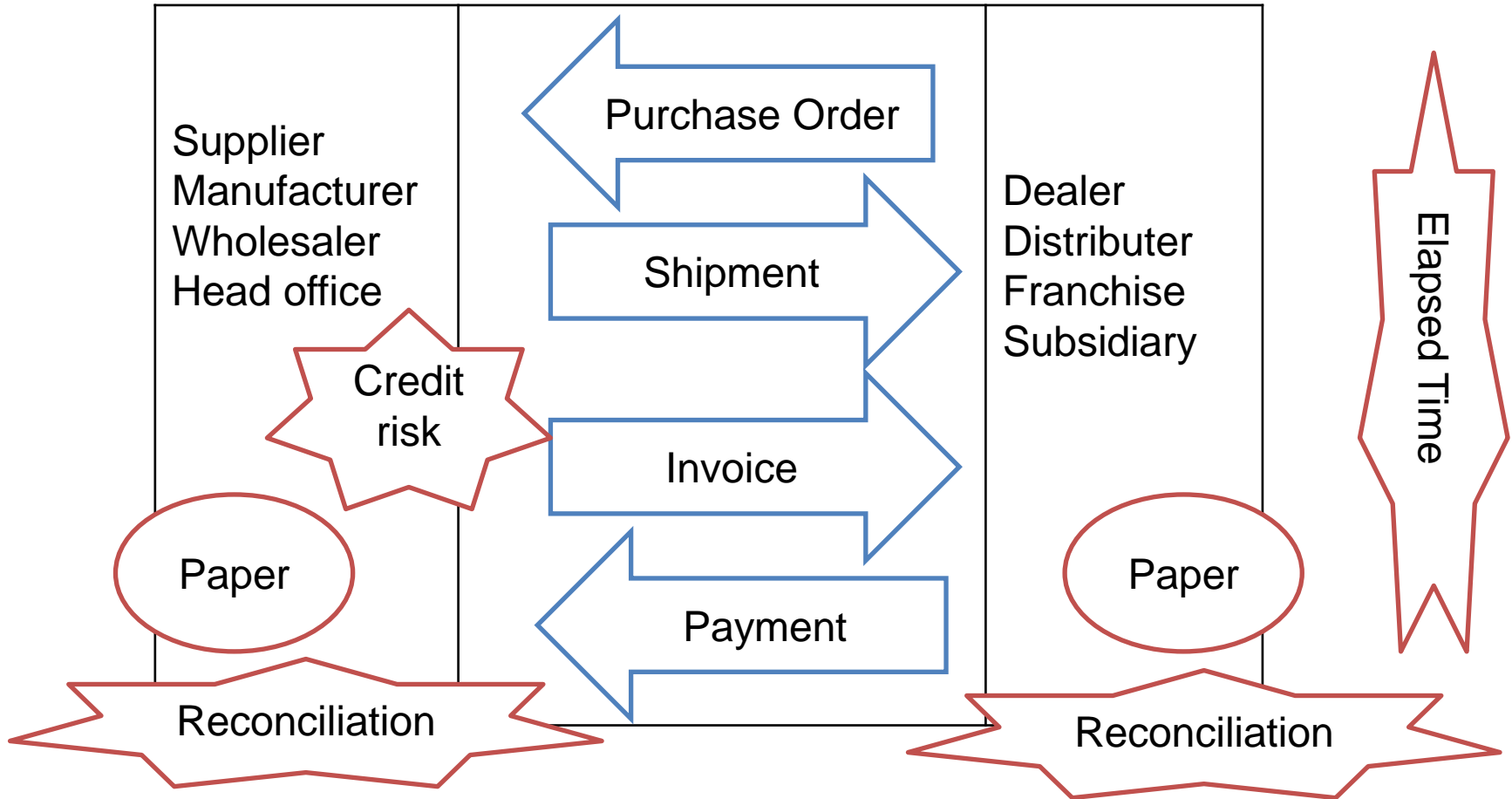
Petrol Stations

B2B Distribution Networks

Distribution networks

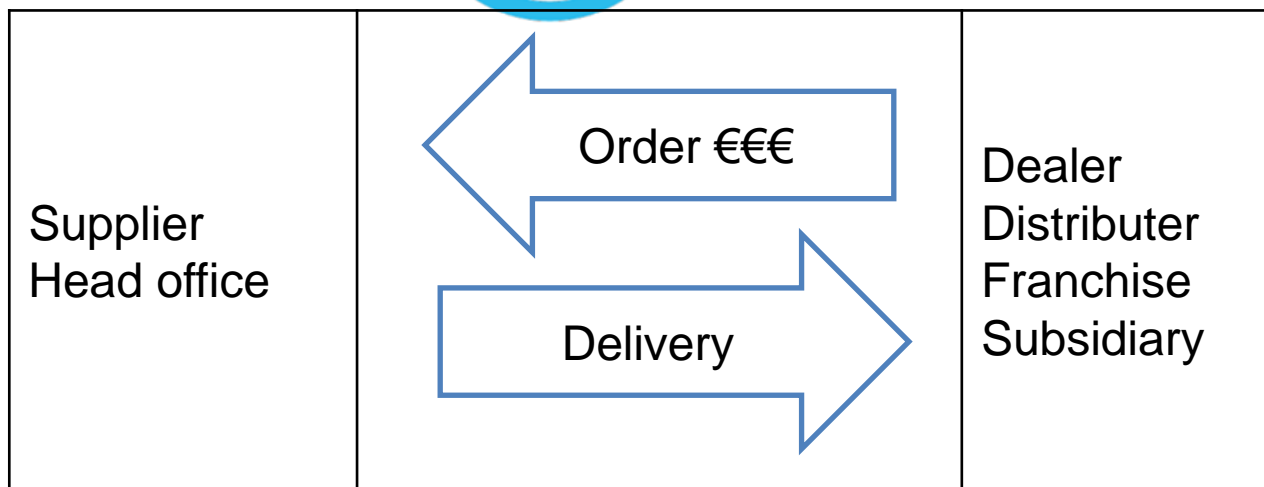


B2B Payment process today



Many step process.

B2B Payment process with MyBank SCT



- One step process
- Payment integrated at the same time as order
- Payment Irrevocable – No credit risk
- No reconciliation
- No paper – integrate in web or terminal based processed

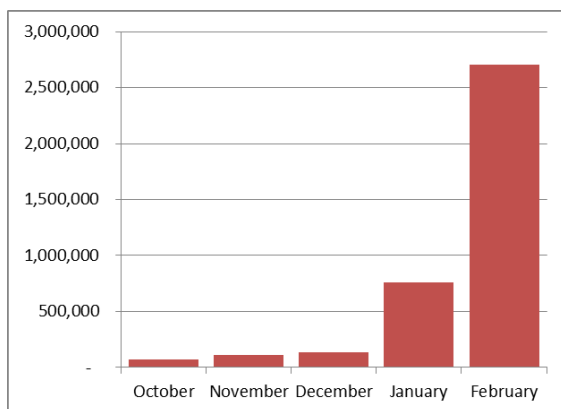
Case Studies

WIND Telecomunicazioni S.p.a

Wind started in October 2014.

Wind is one of the largest mobile operator and fixed line operators in Italy. The company serves through a network of 163 owned stores and around 517 exclusive franchised outlets under the WIND brand.

After trialling MyBank for three months, WIND made it mandatory for all relevant distributors, to use MyBank as the method of payment.



Wind are now receiving millions of euros via MyBank, each month.



Azienda Transporti Milanesi

ATM sells metro tickets, bus tickets, travel cards and other products

1. A distributor will buy 1,000 tickets at one euro each. (€1,000)
2. The distributor orders the tickets online pays for them using MyBank SCT.
3. ATM delivers the tickets.
4. The tickets are sold to the public as walk past, along with a newspaper and a coffee.



GIROMILANO | TRAVEL WITH ATM | OTHER SERVICES


From

to


[Calculate](#) [Advanced Search](#)


[Tickets](#) [Network Map](#) [Milan Tourism](#) [Radiobus](#)


[Travel Card](#) [Car Parks](#) [Hiring services](#) [Restaurant tram](#)


 **bike Mi**


The new Milan's bike sharing service

 **ATM Milano official App**
Download the new ATM Milano

 **Rho Fiera Milano Tickets**
To reach the exhibition center

 **Tourist Services**
Visit Milan and its most import

 **Area C**
New access regulations to the

 **ATM for disabled passengers**
Our actions to improve Access

Italian Tobacconists

- Activated on the 1st January 2015
 - Rolled out to 15,000 distributors by end March 2015
1. Tabac makes monthly order for good (cigarettes, sweets, soft drinks) (20k) 30 day payment terms.
 2. Credit line extended for the same amount.
 3. MyBank payment is made
 4. Every day, end of day takings (cash) deposited at the bank (€1000)

Banca ITB was founded to provide banking services to the “Tobacconists” (shops where consumers buy, national lottery tickets, stamps, cigarettes and pay taxes.



Banca ITB offers mainly cash management services and credit services.

Tablets and terminals

ITB roles out the service to Tabac's either via their online banking of their bank, or via a dedicated terminal.



Thank you

For more information

www.mybank.eu