

Italian payment service providers are now able to roll out MyBank-initiated payments in favour of Italian public institutions to their customers in a fast-track approach



PRETA announced today that MyBank has successfully completed the certification process for Nodo dei Pagamenti, the payment hub of the Italian public administration operated by AgID (Agenzia per l'Italia Digitale). This certification process allows an easier integration of MyBank by payment service providers connected to this central payment hub. It is expected that a growing number of PSPs will take advantage of this fast-track approach to roll out MyBank as an e-authorisation solution for citizens and businesses wishing to settle their taxes and any fees related to public services through electronic payments.

With MyBank, a user can authorise an online credit transfer in favour of an Italian public administration entity. Debtors are automatically directed to the familiar online banking platform of their payment service provider, where all payment details are displayed for verification and authorisation. No registration is needed and no sensitive data are shared with any third parties, so that the payment transaction can be initiated in a convenient and secure way.

Payment of public administration bills via MyBank can be offered by any bank or other payment service provider operating in Europe that has already connected to *Nodo dei Pagamenti*. This central payment platform created by AgID is the cornerstone of AgID's [pagoPA](#) initiative, which is geared at supporting citizens and businesses in paying their public services taxes and fees in a fully electronic, easy and safe manner; connection to this payment hub will become mandatory for Italian public administration entities in the course of 2016.

The successful completion of the formal certification of MyBank for *Nodo dei Pagamenti* now enables PSPs to more easily offer the solution to customers paying public administration bills since the certification does away with the requirement for PSPs to run individual tests on the platform before rolling out the payment solution.

“MyBank offers simplicity and a standard user experience to all involved parties, whether they are individuals, businesses or public administration entities, and independently from their country of residence within the EU. MyBank serves as a pan-European digital infrastructure facilitating real-time exchange of financial and non-financial information and guaranteeing to all its users simplicity, operational immediacy and identity protection.”

Giorgio Ferrero, Chairman of PRETA S.A.S



"MyBank contributes to fulfilling key objectives of the Digital Agenda for Italy by supporting consumers and businesses in initiating their payments online. The solution has already proven to be a very useful tool for increasing electronic payment rates and automatic reconciliation for corporates and retailers. As a certified solution for initiating public services payments, it should now become more popular in this arena as well and help to deliver the same benefits for public administration entities," Roberto Liscia, President of Italy's e-merchant association Netcomm.

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MyBank

MyBank (www.mybank.eu) is an e-authorisation solution that enables customers and businesses to pay, to issue and handle e-Mandates, and to confirm their digital identity 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 first pilot phase for the MyBank Identity Verification Service will start at the end of 2015. It will allow corporates and public entities to verify the identity of their counterparties in all online transactions, respecting and guaranteeing the privacy and protection of sensitive data using the online banking platform of the user.

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

Follow MyBank on twitter (<https://twitter.com/MyBankPayments>) or LinkedIn (www.linkedin.com/company/mybank.) to keep up-to-date with the latest news.

Netcomm

Netcomm is the Italian Consortium of Electronic Commerce with almost 200 associates, created in 2005 for contributing to the diffusion of e-commerce among companies and consumers. In fact, notwithstanding the strategic role that e-commerce plays in the economic context and its steady growth year by year, online players still have to face some critical issues for what concerns legal/tax, communication/promotion, logistics and educational contexts.

Consorzio Netcomm aims at sharpening cooperation among companies and entrepreneurs, acting for them at national and international levels. The Consortium aims also at supporting all the initiatives designed to promote themes, services and technologies related to e-commerce and interacts with the media for a correct communication about the subject. Finally, it defines the routes necessary to identify the high-quality outcomes among all the e-commerce players. At this regard, Consorzio Netcom has designed the trustmark "Sigillo Netcomm", to identify online merchants that offer a high quality, transparent and reliable service to final consumers and to give Italian e-shoppers safety, clarity and transparency.

For further information: <http://www.consorzionetcomm.it>.

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