



PRESS RELEASE

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MyBank supports pay-per-link solutions to expand online payment access

MyBank's inclusive solution enables businesses of every type and size to offer online payments to customers even without an internet presence

Paris, 21th May 2019 – MyBank, the pan-European e-authorisation solution developed by PRETA, further expands access to online payments to businesses that are still in the very early stages of their digital journey. To this effect, MyBank has recently been integrated in several pay-per-link solutions in the Italian market, offered by a number of providers, including Azepto, a new company created by BNL Positivity, as well as by Banca Sella, Iccrea Banca, Banca del Piemonte and Cassa Centrale Banca.

Examples of pay-by-link solutions that integrated MyBank include **PayWayMail, Pay By Link, ClicPay, and PayMail**. They all follow a similar approach: the payee fills in the amount and purpose of the payment in his own bank's digital environment and a link or a QR code is generated. The link or QR code is then sent via e-mail, SMS or WhatsApp to the customer, who, by clicking on the link or scanning the QR code and then selecting MyBank, can take advantage of the secure, immediate and seamless MyBank user experience for initiating the payment.

*"MyBank is available by Iccrea Banca for Gruppo Bancario Cooperativo Iccrea (BCC) on the virtual POS and in the innovative service **PayWayMail**. MyBank registers a significant growth in the number of payments in e-commerce and in public administration and is particularly appreciated by tour operators for the certainty of the payments and the ease of reconciliation. For BCC, in its role as the first local bank in Italy, MyBank is a further way to respond to market needs and keep pace with the payment system evolution,"* said Luca Gasparini, Chief Business Officer of Gruppo Bancario Cooperativo Iccrea.

*"**Pay by Link** is the Banca Sella solution to support clients that would like to receive payments online without having their own internet presence or webshop. With Pay by Link developed by Axerve, a company of Banca Sella Group, it will be possible to finalise the transaction on any device via a QR code or to send a link to the email address of the buyer, that will be redirected to the payment page of Banca Sella's gateway Axerve E-commerce Solutions. Buyers can finalise transactions within 48h choosing their preferred payment method. The service designed to support SMEs and small businesses is PSD2 compliant and offers the main alternative payment solutions, among them MyBank,"* said Alberto Bordiga, Head of Banking and Payments systems in Banca Sella.

*"**ClicPay** is Azepto's new solution to accept electronic payments with no need to have a POS terminal or an eCommerce site: payment requests are sent via email, SMS and QR Code. This fully versatile tool is designed to expand collection possibilities for businesses of every size and to offer end customers the opportunity to finalise their purchase in one click. Customers can process their payment wherever they are, also*



from their smartphone, they can choose their preferred payment method and benefit from the highest safety standards”, said Stefano Calderano, Asept CEO.

*“The new **PayMail** service of Gruppo Cassa Centrale is linked to VirtualPay, the virtual POS that allows the seller to send payment requests via email quickly and in total security. PayMail, generates a payment that can be authorised by the end-user in one click even from a smartphone, choosing his favourite payment solution, including MyBank, to support small and medium-sized enterprises to be equipped with all the necessary tools to work in an increasingly digital context,” said Giuseppe Armani, Marketing Manager of Gruppo Cassa Centrale.*

Pay-per-link solutions are particularly useful for businesses with no online presence or no web store or e-commerce solution as they allow these businesses to manage payments through MyBank and offer to their customers a secure, PSD2-compliant online payment tool. Thus, aside from providing businesses, government agencies and consumers with a safe e-payment solution directly from the payer’s online or mobile banking, MyBank also increasingly proves to be a highly inclusive tool, which improves the digital experience of experienced online buyers and payers as well as that of end-customers taking their first steps in this environment. While MyBank is gaining ground across Europe, the solution’s strong footprint in Italy is deepened further by its integration in these local pay-per-link solutions:

*“Pay-per-link solutions are the bridge retailers and customers can cross to benefit from MyBank payments. We are **pleased to see MyBank among the solutions offered by banks and to contribute to the common objective of streamlining transactional processes and make digital payment easier and accessible to all,**” said **Giorgio Ferrero, CEO of PRETA.***

As an additional service complementing existing pay-per-link solutions, MyBank is currently developing **MyBank Bridge**, a solution that will support small and medium business that are still in the very early stages of their digital journey, to offer a digital experience securely to their clients.

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About MyBank

MyBank (www.mybank.eu) is an e-authorisation solution that enables customers, companies and public authorities to make payments and collect money online using home banking or mobile channels.

The solution, which is gaining ground across the EU, is open to all authorised payment service providers (PSPs) in the Single Euro Payments Area (SEPA), including credit institutions and payment institutions.

The solution supports online banking-based payments via SEPA Credit Transfer (MyBank Payments) as well as the creation, amendment and cancellation of SEPA Direct Debit electronic mandates (MyBank Mandates). MyBank can also support PSPs in providing identity verification and digital contract stipulation services.

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.

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