

Italian banks plan nation-wide roll-out of MyBank

- **Nine Italian banking groups participated in the MyBank launch today**
- **E-payments based on MyBank will become available to millions of customers and thousands of e-merchants in Italy before the end of 2013**

The major Italian payment banks announced today their commitment to delivering the MyBank solution to merchants, public institutions and retail customers across Italy before the end of 2013. Nine Italian banking groups, representing 27 participating institutions, were part of the launch of EBA CLEARING's pan-European e-authorisation solution, which took place this morning.

The announcement marked the first step of a nation-wide roll-out by the Italian banks of electronic payment products based on the MyBank solution. MyBank-based services will enable online shoppers to conveniently pay via online banking all over Italy as well as at the pan-European level.

“By deploying MyBank, financial institutions across SEPA are supporting their customers in further unlocking the European e-commerce market. The solution provides the safe and familiar payment experience that many buyers require to successfully complete their Internet shopping,” said Giorgio Ferrero, Chairman of EBA CLEARING.

“The MyBank solution will as well generate important cost savings for public agencies, utility companies and other billers. It will help them to further automate their billing processes while facilitating their customers' payment initiation through their online banking,” said Gilbert Lichter, Chief Executive Officer of EBA CLEARING.

“The Italian e-merchant community looks forward to an e-payment method that combines high conversion rates and reach with low fraud levels,” said Roberto Liscia, President of Italy's e-merchant association Netcomm. *“And the special beauty about MyBank is that it can be used both in Italy and across Europe. This makes it a very attractive solution for Italian merchants wishing to expand their business beyond our borders without having to face increased fraud risks.”*

“With MyBank, we are introducing an additional e-payment method to the Italian market, which will particularly appeal to customers who do not feel comfortable using any of the existing solutions when shopping online,” said Giuseppe Capponcelli, General Manager, Istituto Centrale delle Banche Popolari Italiane (ICBPI). *“As an e-authorisation solution, MyBank has a large potential and provides the opportunity to initiate or secure other online transactions besides SEPA payments.”*

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More banks from several European countries are preparing to participate in one of the two additional MyBank joining windows taking place in 2013. At this stage, MyBank users can initiate SEPA Credit Transfers via their online or mobile banking interface; by the end of the year, they will also be able to create, modify and cancel e-mandates for SEPA Core Direct Debits.

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ABOUT THE ITALIAN PARTICIPANTS IN MYBANK

The following financial institutions from Italy joined MyBank on 25th March 2013:
(in alphabetical order)

BANCA CR FIRENZE S.P.A.
BANCA DELL'ADRIATICO S.P.A.
BANCA DI CREDITO SARDO S.P.A.
BANCA DI TRENTO E BOLZANO
BANCA MONTE PARMA S.P.A.
BANCA POPOLARE DELL'ALTO ADIGE S.C.P.A.
BANCA POPOLARE DI SONDRIO S.C.P.A.
BANCA POPOLARE DI VICENZA S.C.P.A.
BANCA PROSSIMA S.P.A.
BANCA SELLA S.P.A.
BANCO DI NAPOLI S.P.A.
CASSA DEI RISPARMI DI FORLI' E DELLA ROMAGNA S.P.A.
CASSA DI RISPARMIO DEL FRIULI VENEZIA GIULIA S.P.A.
CASSA DI RISPARMIO DEL VENETO S.P.A.
CASSA DI RISPARMIO DELLA PROVINCIA DI VITERBO S.P.A.
CASSA DI RISPARMIO DI ASCOLI PICENO S.P.A.
CASSA DI RISPARMIO DI CIVITAVECCHIA S.P.A.
CASSA DI RISPARMIO DI PISTOIA E DELLA LUCCHESIA
CASSA DI RISPARMIO DI RIETI S.P.A.
CASSA DI RISPARMIO DI VENEZIA
CASSA DI RISPARMIO IN BOLOGNA S.P.A.
CASSE DI RISPARMIO DELL'UMBRIA S.P.A.
INTESA SANPAOLO S.P.A.
ISTITUTO CENTRALE DELLE BANCHE POPOLARI ITALIANE S.P.A.
RAIFFEISEN LANDESBANK SUEDTIROL AG
UBI BANCA – BANCA POPOLARE DI BERGAMO
VENETO BANCA S.C.P.A.

ABOUT MYBANK AND EBA CLEARING

MyBank is an electronic authorisation solution that makes it easier and safer to sell and buy goods and services over the Internet all across Europe.

MyBank enables customers to pay for their online purchases via their regular online banking environment or the payment application of their payment service provider. The solution is open to all authorised payment service providers in the Single Euro Payments Area (SEPA) including, without limitation, credit institutions and payment institutions.

MyBank is geared at supporting the initiation of e-payments via the SEPA instruments. The solution is expandable and may at a later stage also be used for transactions in other currencies or for e-identity services.

MyBank has been developed by EBA CLEARING, which also manages the solution. EBA CLEARING is a provider of pan-European payment infrastructure solutions owned by 64 of the major banks operating in Europe, including 6 Italian banks.

For additional information about MyBank or EBA CLEARING, please visit:
www.mybankpayments.eu or www.ebaclearing.eu