



**Banche e imprese tra transizione
digitale e nuovi servizi:
quali prospettive dalla coopetition**



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ACCENTURE | An innovative payment system powered by A-Fast



Innovative digital payment and collection solution, available in **Plug & Play** mode on the A-Fast platform without sharing one's bank details (IBAN) with the corporate¹⁸

Benefits



COST REDUCTION

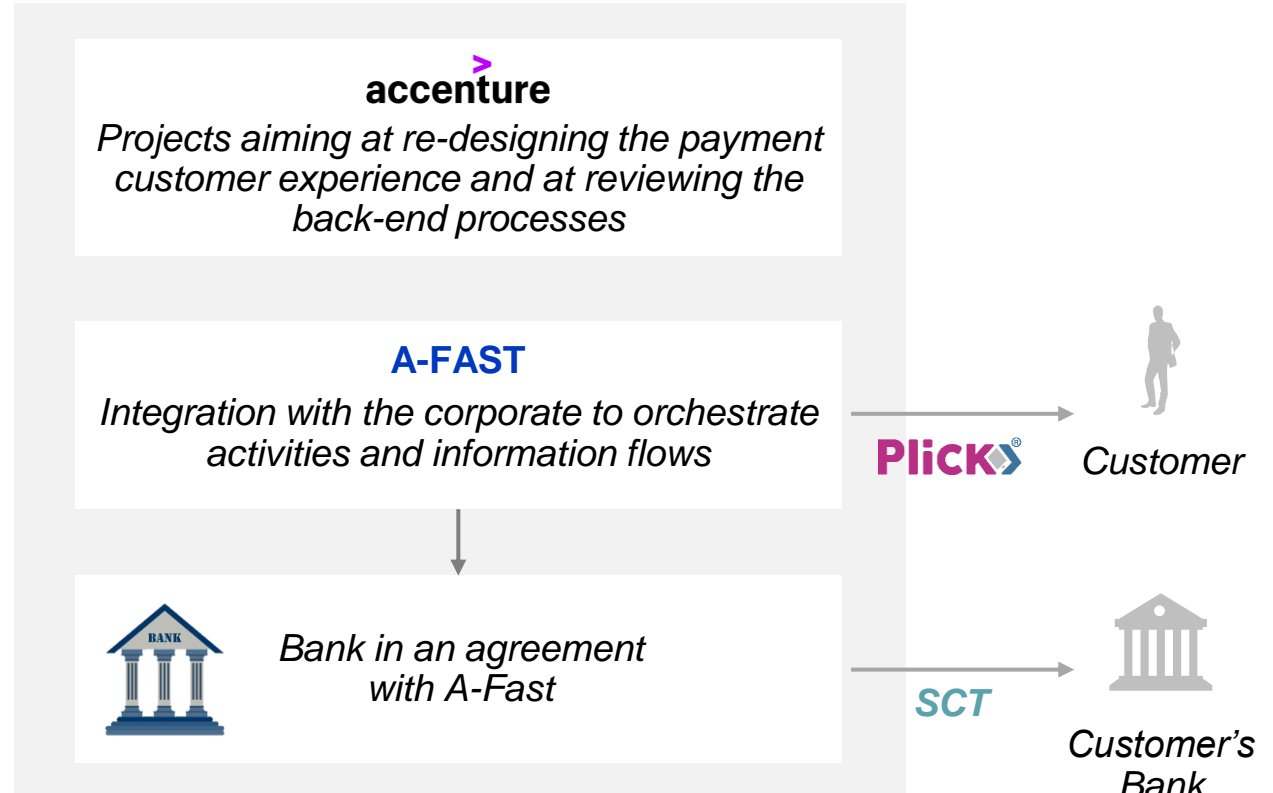
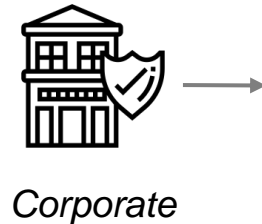


CUSTOMER EXPERIENCE



OPERATING EFFICIENCY

Orchestration >



MOONEY | From open banking to embedded finance



CHANGES

Need to innovate dictated by new consumer requirements and digitization



INNOVATION

Changes in the marketplace have prompted Mooney to improve its Proximity Banking service offerings



COOPETITION

"Best Friendship" Agreement with PayDo. Coopetition represents for Mooney a definitive application of the Open Platform concept



T-RICARICA - NO IBAN? NO PROBLEM!

T-Ricarica service enables real-time recharge of prepaid cards with Italian IBAN through an SCT. PayDo, thanks to the "Plick" platform, sends a message to the Beneficiary who will enter the IBAN associated with the card and confirm the transaction.



BANKING PROGRAM - NEW WAYS TO BRANCHES

Bank "desertification" can be an inconvenience for current account holders, but Mooney and PayDo offer a solution that allows customers of Partner Banks to withdraw / deposit money digitally and in total security (via features embedded in the Banks' own Apps).



REIMBURSEMENTS - CORPORATE VAS

The Reimbursement service allows to send money to Corporate customers who are waiting for a refund; With the Corporate Plick service, Mooney's Corporate Partners can refund their customers through a simple messaging exchange.

OCS | A bridge between traditional and new banking



Acting as the enabling partner to support consumer banking transformation in the fast-growing digital consumer finance space.

TRADITIONAL BANKING CHALLENGES

- Lacking expertise on customer-facing applications
- Difficulty in providing customized services and support
- Strong demand for plug and play modules to enrich existing platforms functionalities

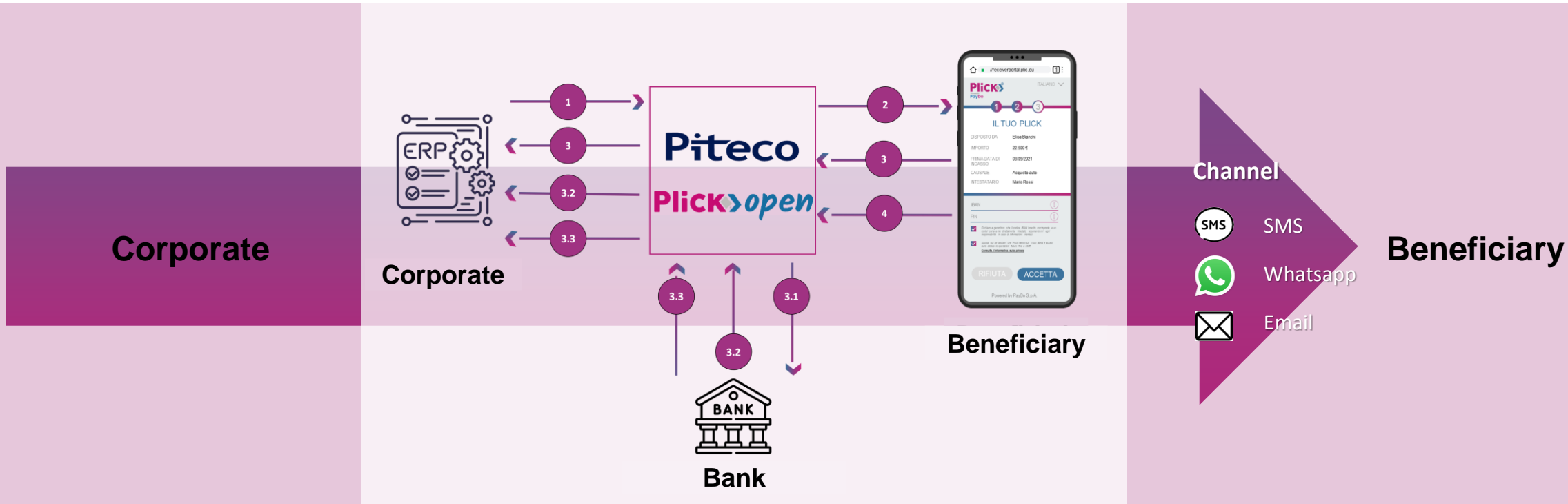


NEW CONSUMER BANKING

- Adoption of new approaches to cope with large volume credit scoring
- New consumer lending options will turn 'low ticket' customers into mainstream clients
- Instant nano lending is becoming an upselling opportunity
- New services will become marketing tools for banks to attract and retain new customers

PITECO | The advantages of PlickOpen

Piteco



- No IBAN, no amount limit
- **Security**, traceability and segregation of data
- **Automation**
- New **Customer Experience**

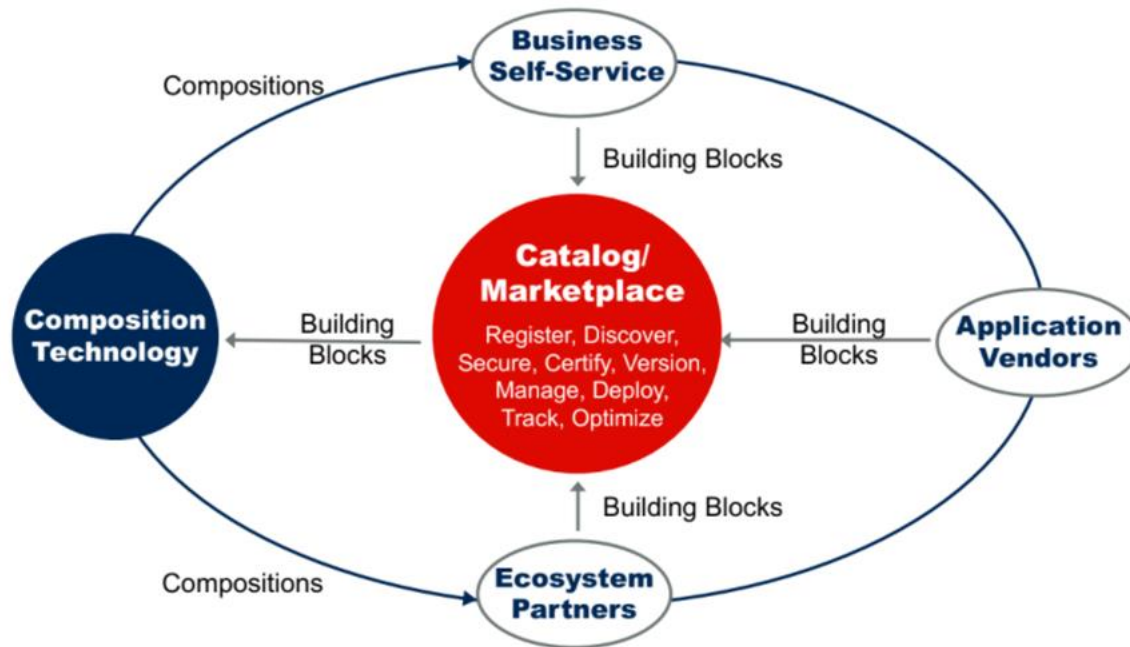
- **Reception of an irrevocable payment** with real-time outcome
- No registrations or downloads of apps
- Only mobile phone number or **e-mail address** needed

MIA-FINTECH | A marketplace for composable applications



Mia-Platform Marketplace of Services boosts the paradigm of Digital Platform Ecosystem thanks to the faster integration between Players, like PayDo.

“A Component Marketplace is the Control Center of the Composable Enterprise”



The Marketplace **speeds up the development** and **orchestration of microservices** related to the financial and insurance ecosystem.

You can find a selection of:

- Open source components selected by Mia-Platform
- Other Partners components, like:

Plick: Enables P2P, B2C or B2B irrevocable payments without knowing the receivers IBAN.

PlickUp: It enables cash collection for corporates in a digital and easy way just by sending a message.

Gartner

PAYDO | Coopetition enabler for a new and simpler way to innovate

