



# New Payment Frontiers in the Utilities sector

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**BAIN & COMPANY** 



# WHO WE ARE

## MODERATORS

## SPEAKERS



VALENTINA GORGOGGLIONE

**BAIN & COMPANY**

**Manager**

~8 years of experience in Consulting

Practice Banking & Digital Payments

3+ years in the Digital Payments Industry

**BAIN & COMPANY**



ALESSANDRO CATALANI



**Head of Finance  
Acea SpA**

20 years of experience

Previously Finance in Nissan and Atlanet



LUCA FRANZONI



**Operations and  
Customer Care  
Director**

Over 20 years of experience

Previously Finance in ASM Brescia



CARLO MAIOCCHI



**Corporate  
Division Director**

Over 20 years of experience

Previously CEO of Ubiq and TSP



ROBERTO ROSSETTI



**Resp. Funding e  
Coperture  
Finanziarie**

10+ years of experience

Previous Finance experience in Pirelli, Luxottica, Telecom Italia



ALESSANDRO VIOLA

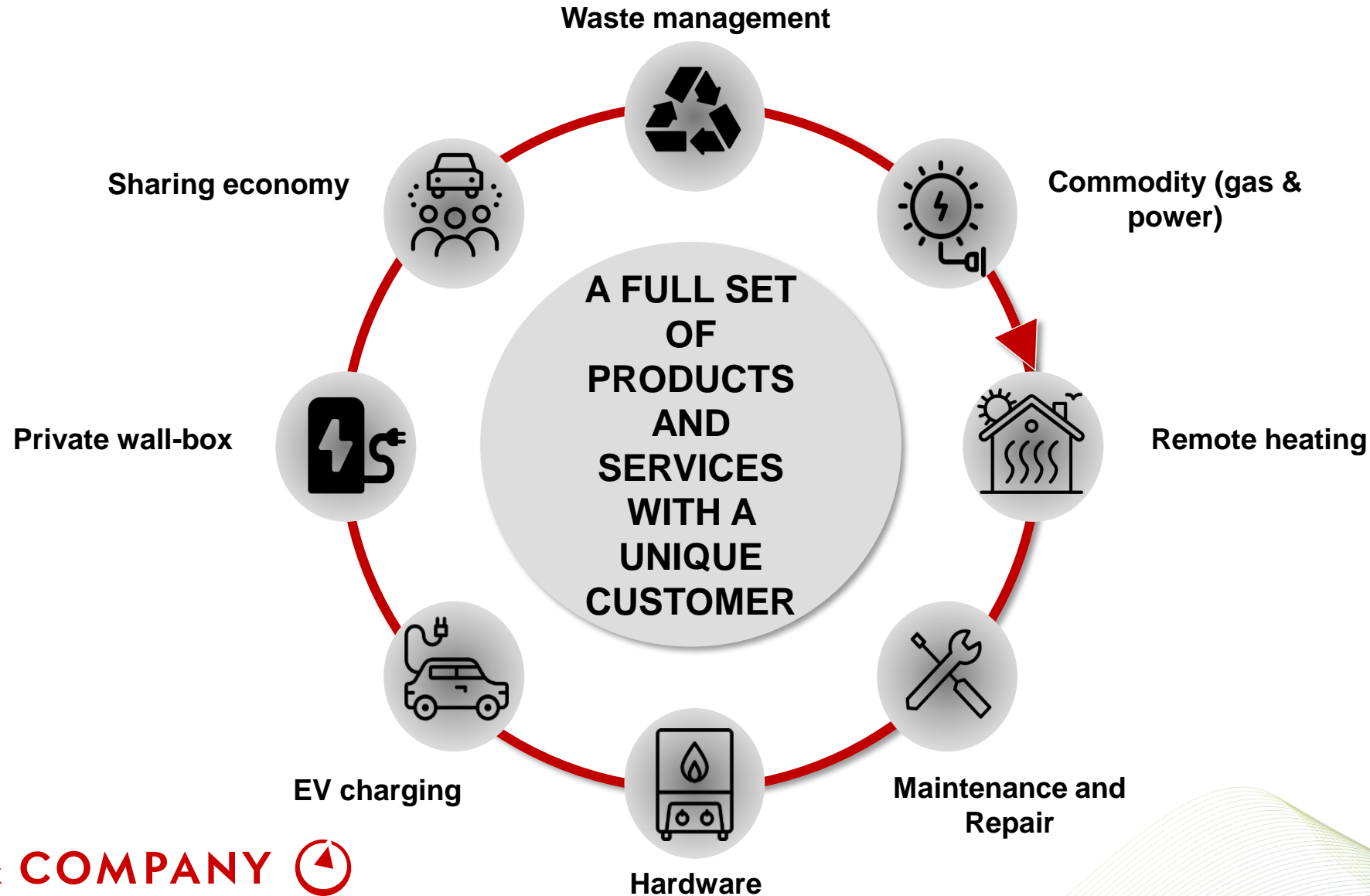


**Head of  
Corporate Sales**

~17 years of experience

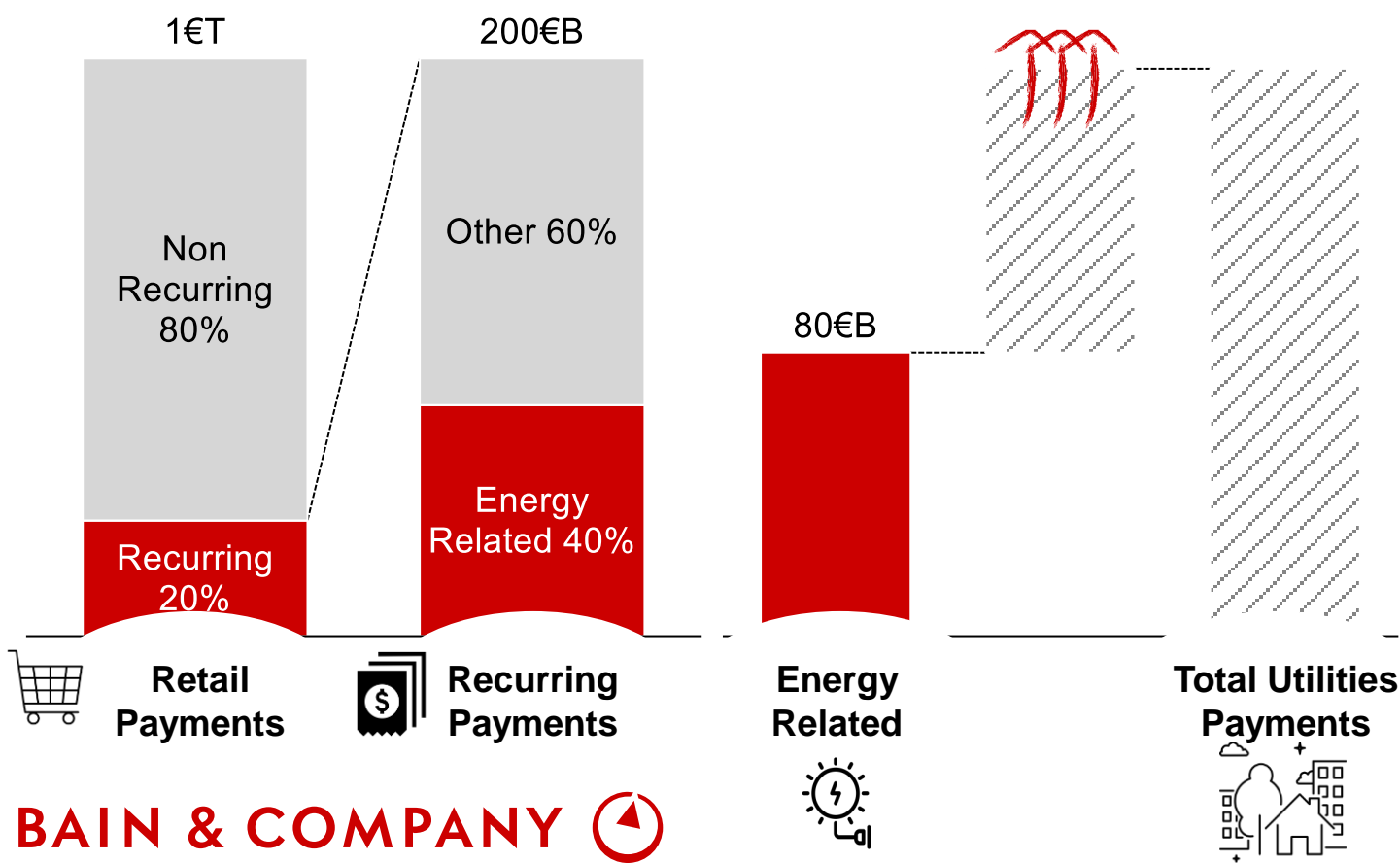
Previously Bassilichi Marketing and Sales Director, Retail Distribution Director (SIKA AG)

# UTILITIES: A SECTOR EVOLVING FROM BEING JUST A COMMODITY TO A HOLISTIC, CUSTOMER-CENTRIC, VALUE PROPOSITION ...



# ... WHERE PAYMENTS ARE BECOMING AN IMPELLING PRIORITY

## RETAIL PAYMENTS IN ITALY (€B | 2018E)



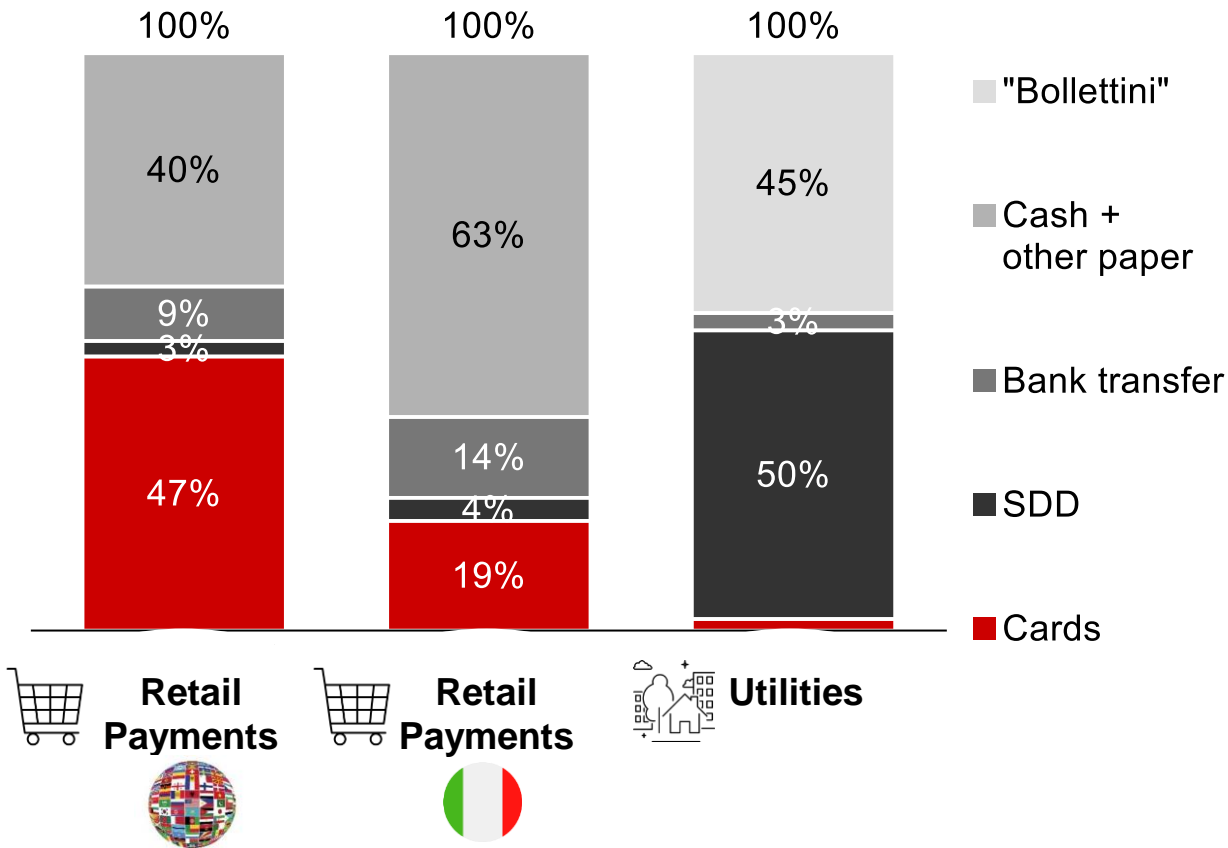
## PRIORITIES FOR UTILITIES

- ➔ **Optimize costs** related to payments transaction fees
- ➔ **Reduce unpaid bills** e.g. converting payments to SDD
- ➔ **Optimize reconciliation** of payments with int. systems
- ➔ **Improve payers' user experience** digitalizing systems/processes
- ➔ **Extract customers value** leveraging on client info
- ➔ **Develop adjacencies** leveraging on existing base, brand and capillarity



# PAYMENTS IN THE UTILITIES: TRADITIONAL PAYMENTS METHODS ARE STILL THE BULK, BUT INNOVATION IS THE MAIN TREND

## SPLIT OF TRANSACTIONS IN ITALY (#TRANSACTIONS - 2017)



## TREND FOR UTILITIES PAYMENT METHODS

**Innovative payments**

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- **Wider offer** available and increasing customers' demand for **quick & cheap** payment methods

**SDD**

=

- **A regime solution**, with "cap" already reached in terms of penetration

**Bank transfer**

=

- **Substitution** of traditional bank transfer through **online iban-based solutions**

**Physical channel**

=-

- Lower penetration expected due to customers' demand for a **seamless experience**; still sustained by higher availability of payments points



# PAYMENTS IN THE UTILITIES: THE INDUSTRY VIEW





**IL FUTURO  
PASSA DA QUI**

#SalonePagamenti2018 #payvolution