



New Payment Frontiers in the Utilities sector

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BAIN & COMPANY 



WHO WE ARE

MODERATORS



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 Atlantet



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 Copertura Finanziarie

10+ years of experience

Previous Finance experience in Pirelli, Luxottica, Telecom Italia



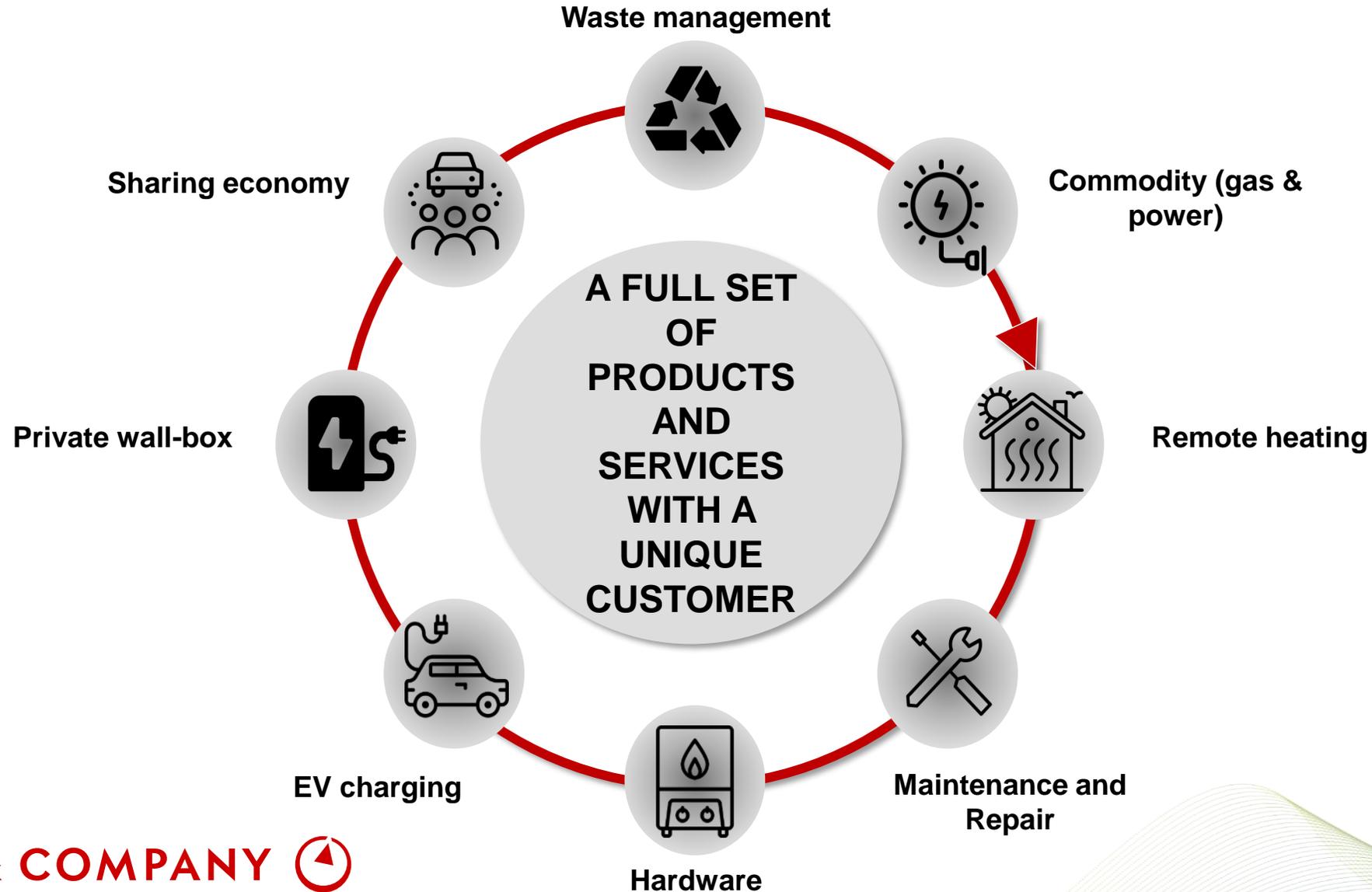
ALESSANDRO VIOLA

Head of Corporate Sales

~17 years of experience

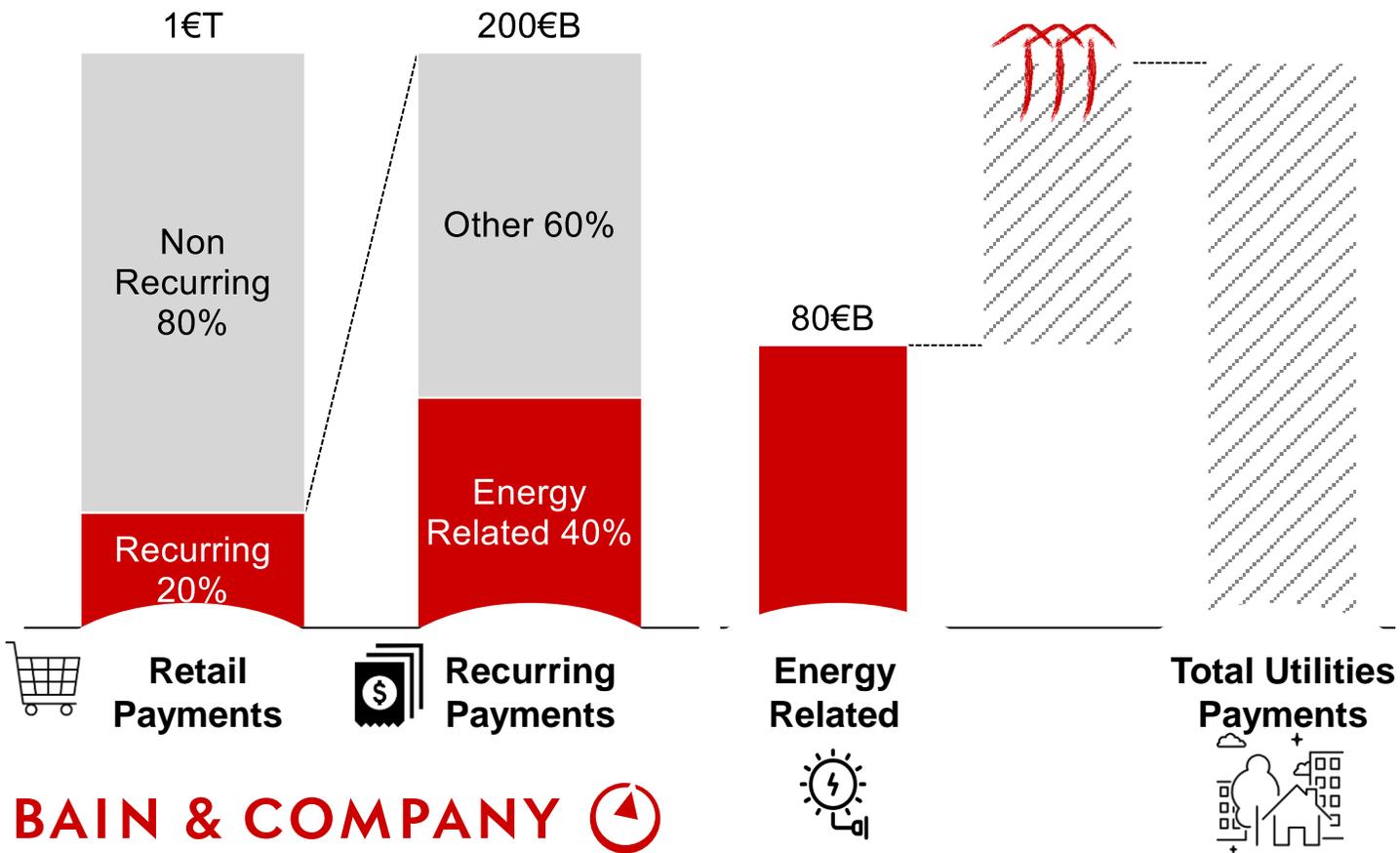
Previously Bassilichi Marketing and Sales Director, Retail Distribution Director (SIKA AG)

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)

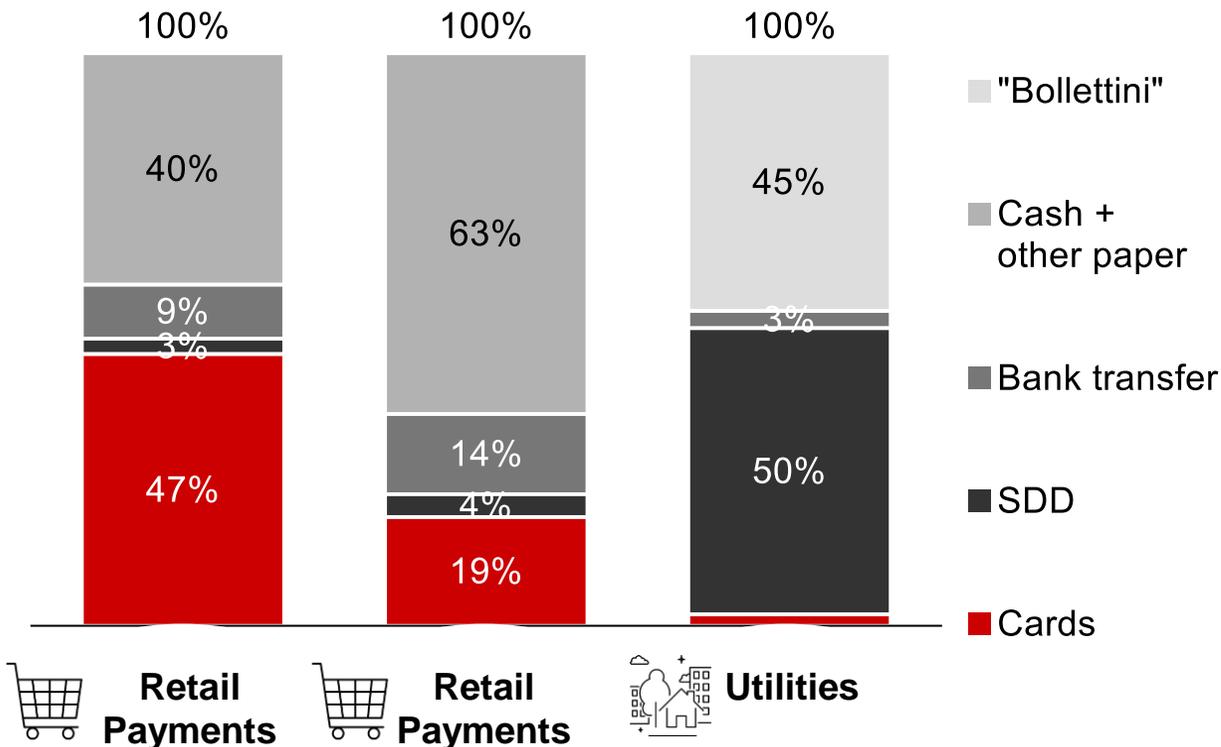


PRIORITIES FOR UTILITIES

- **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	++	<ul style="list-style-type: none"> • Wider offer available and increasing customers' demand for quick & cheap payment methods
SDD	=	<ul style="list-style-type: none"> • A regime solution, with "cap" already reached in terms of penetration
Bank transfer	=	<ul style="list-style-type: none"> • Substitution of traditional bank transfer through online iban-based solutions
Physical channel	=-	<ul style="list-style-type: none"> • 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