



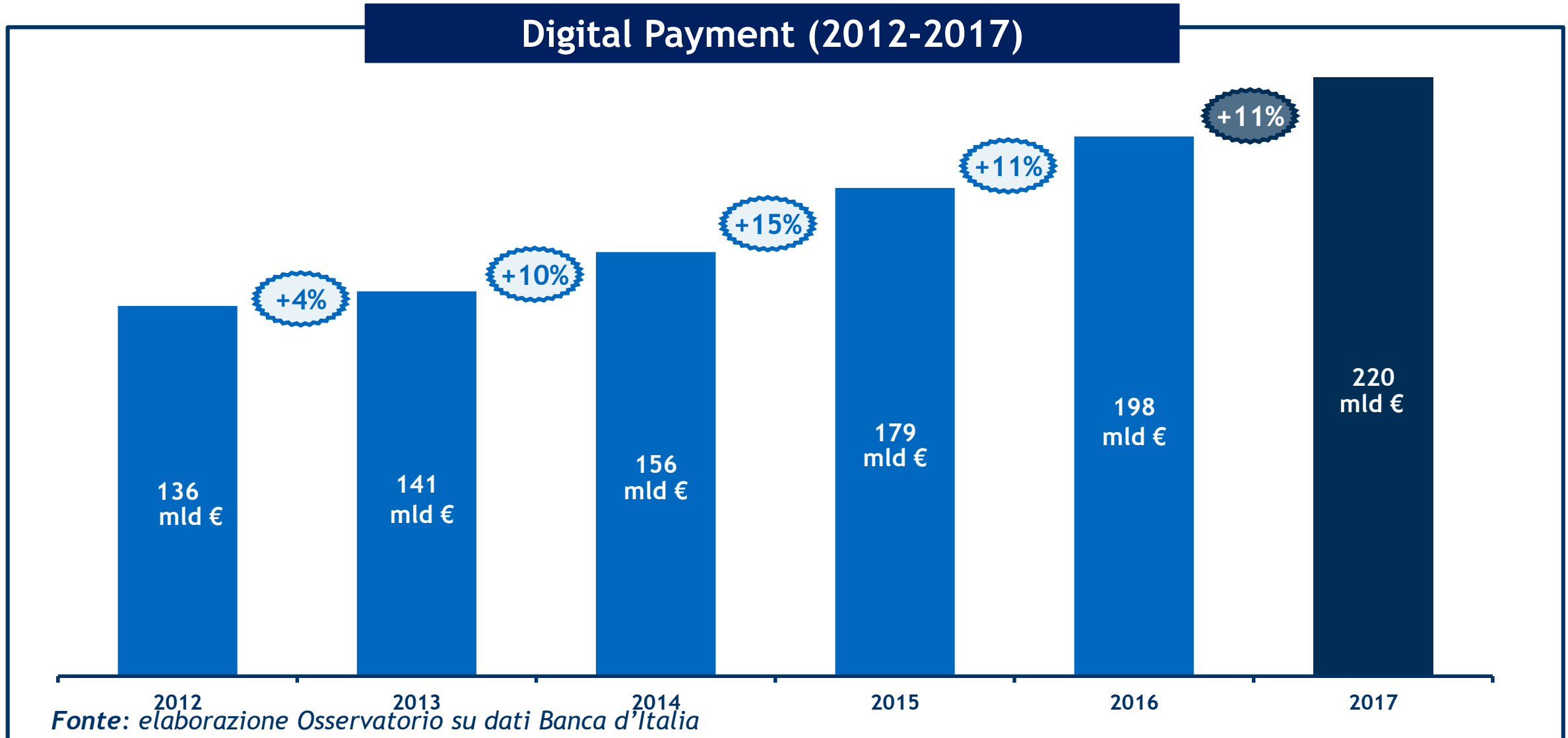
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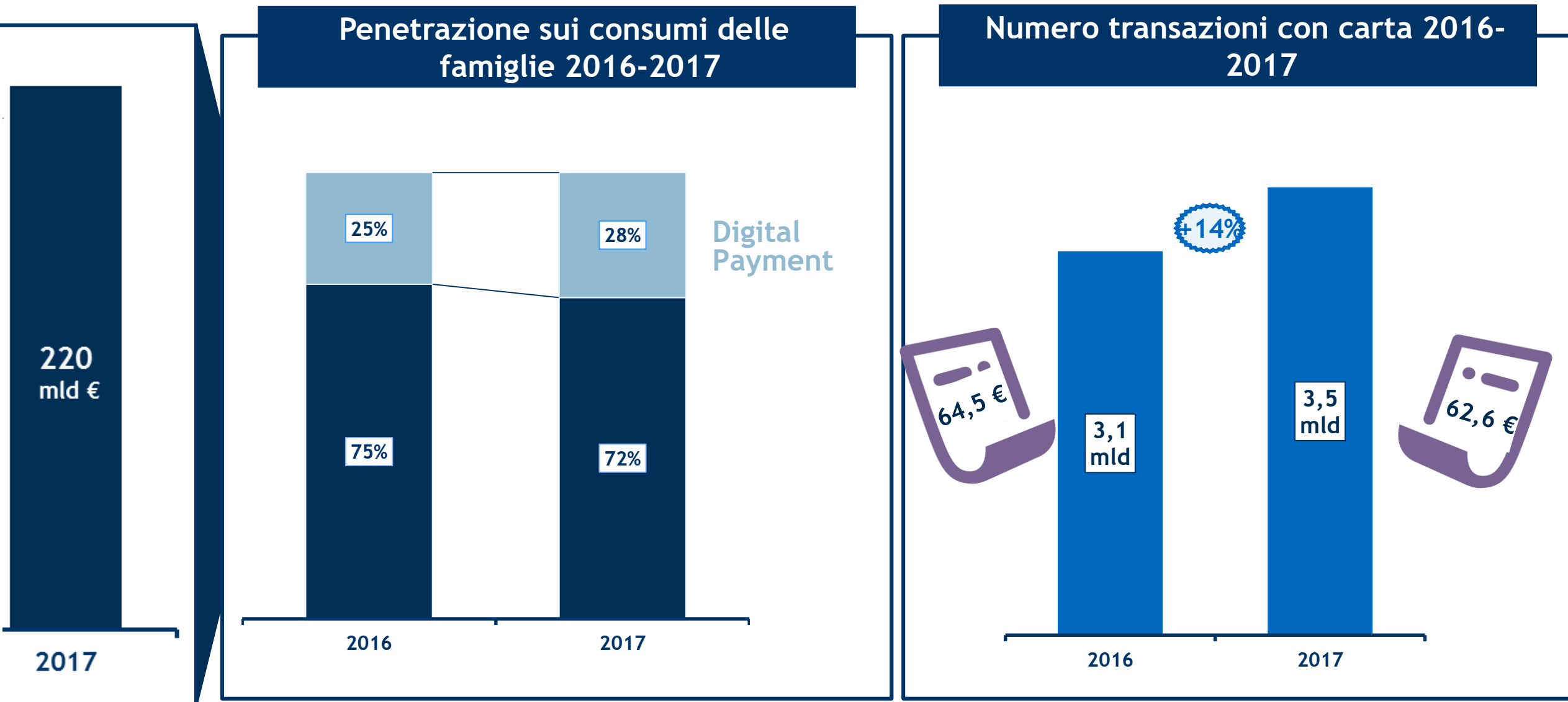
Mobile Payment & Commerce: allacciate le cinture!

Osservatorio Mobile Payment & Commerce

Pagamenti digitali in Italia

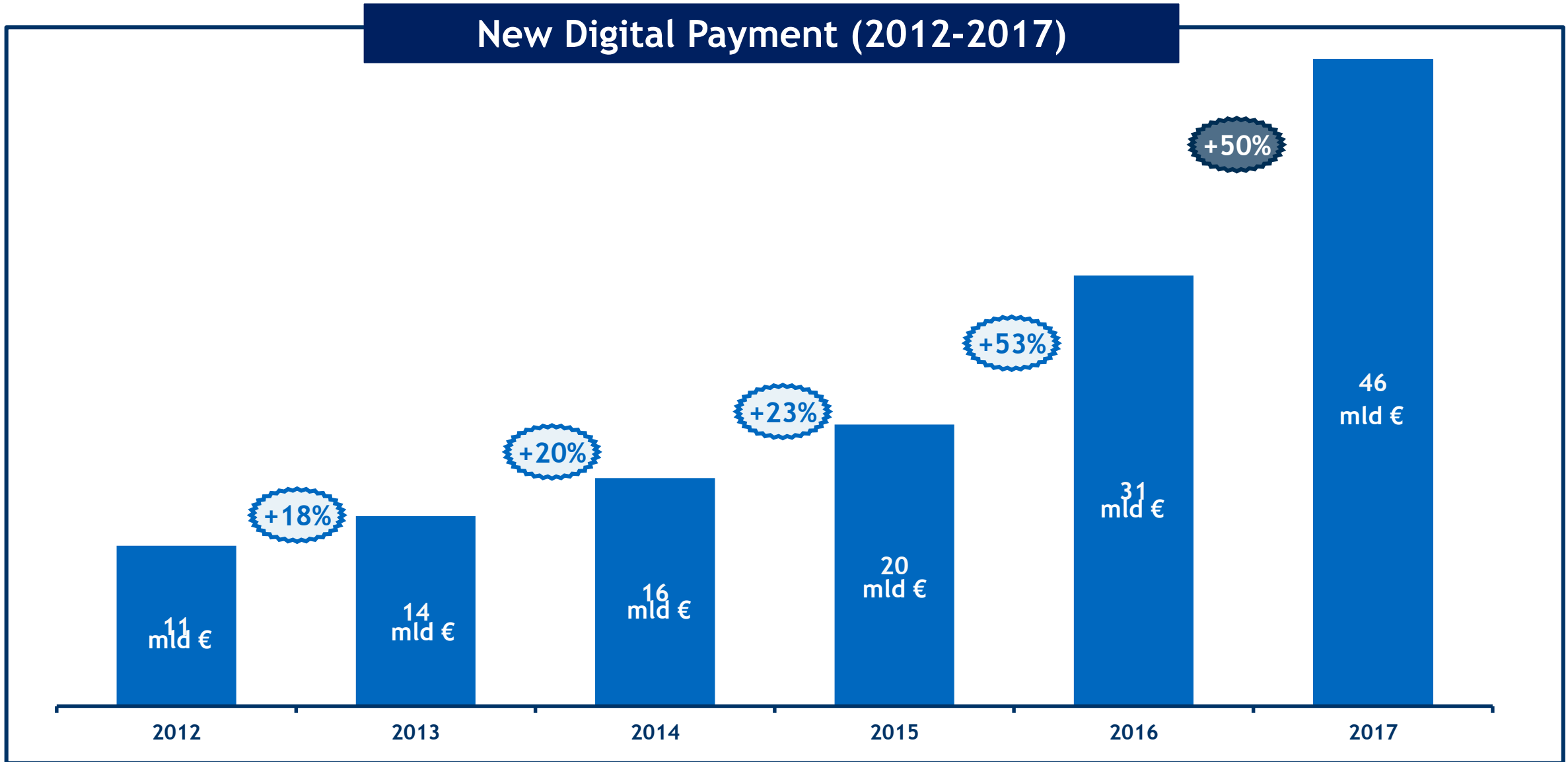


Pagamenti digitali in Italia

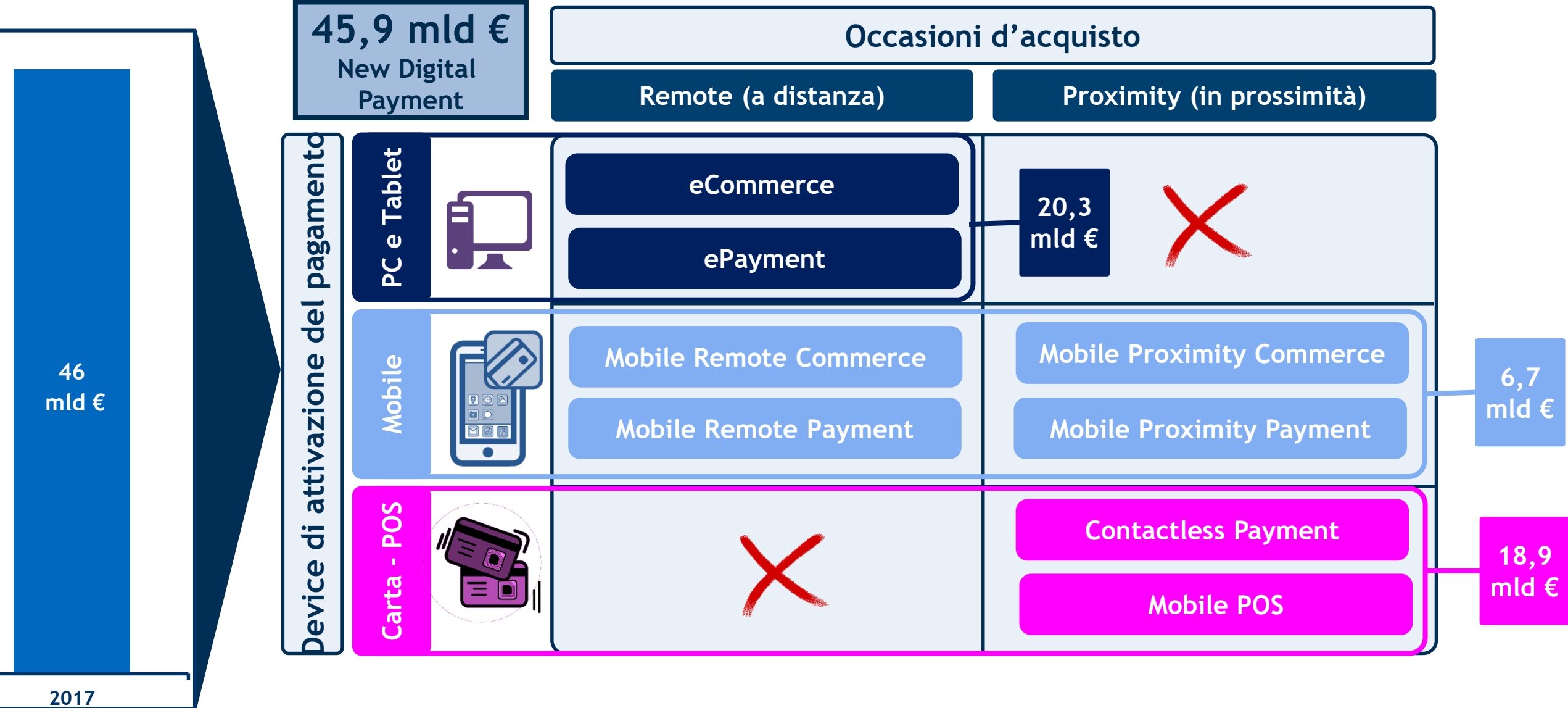


Fonte: elaborazione Osservatorio su dati Banca d'Italia e Istat 2016

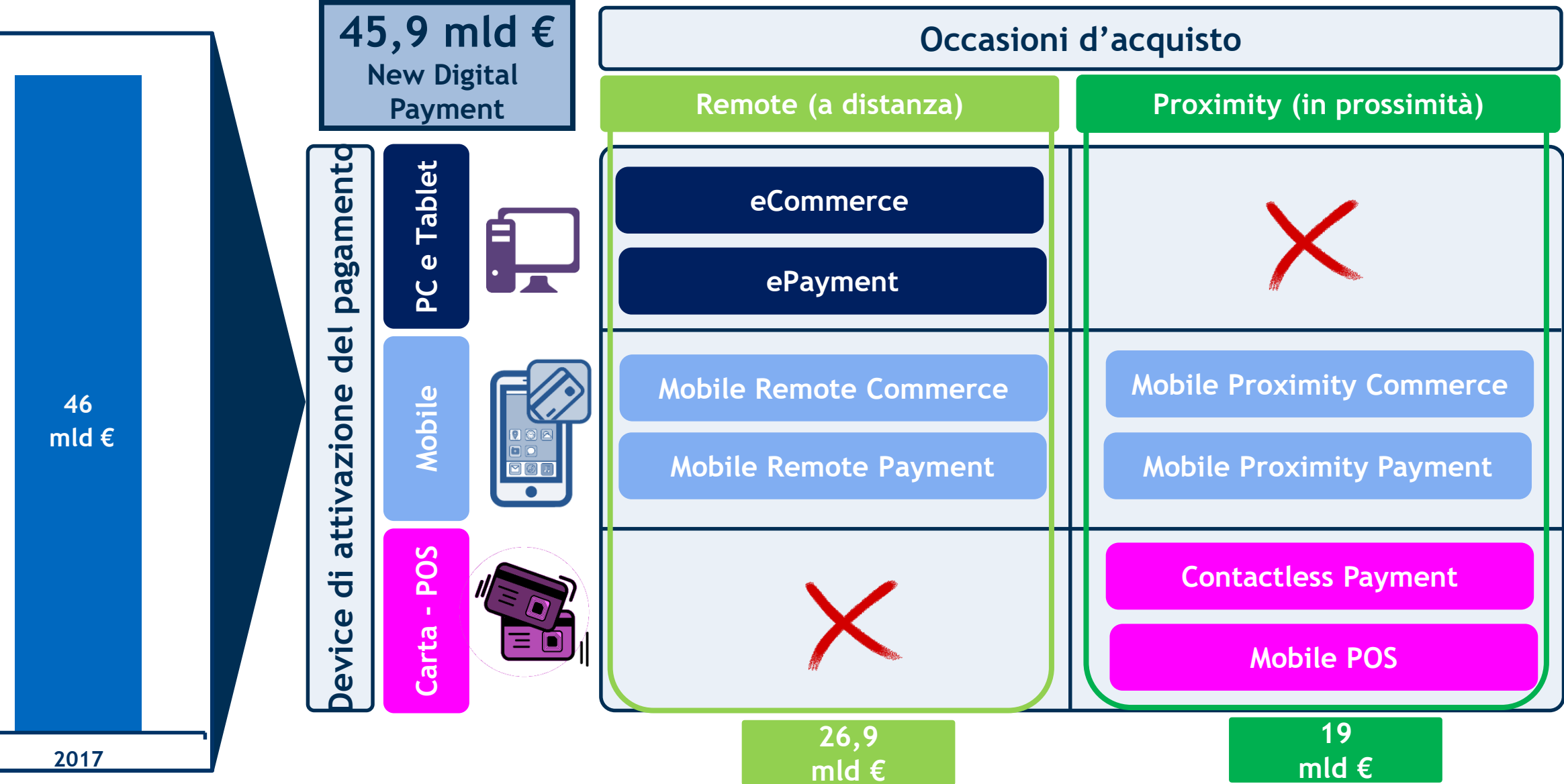
New Digital Payment



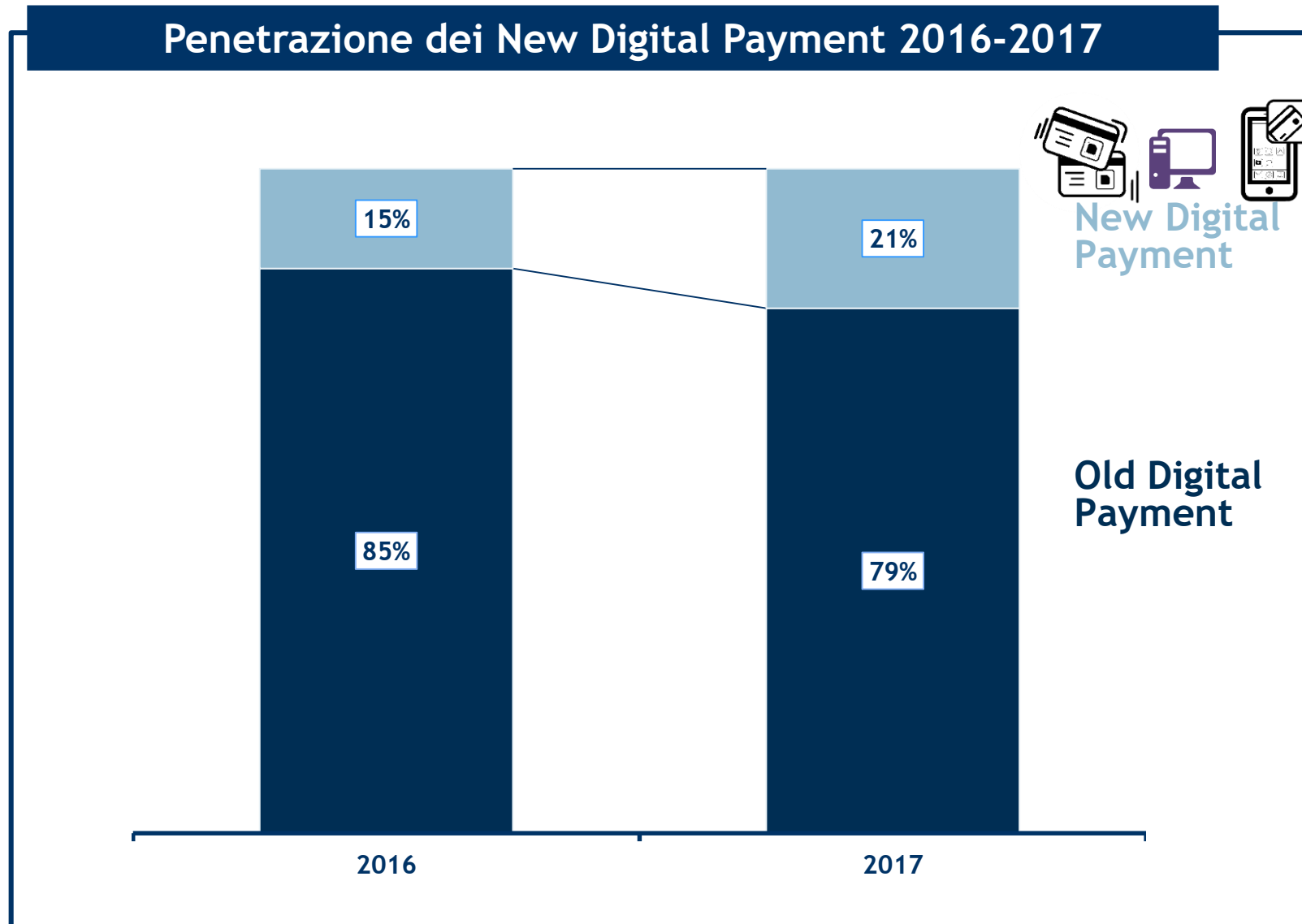
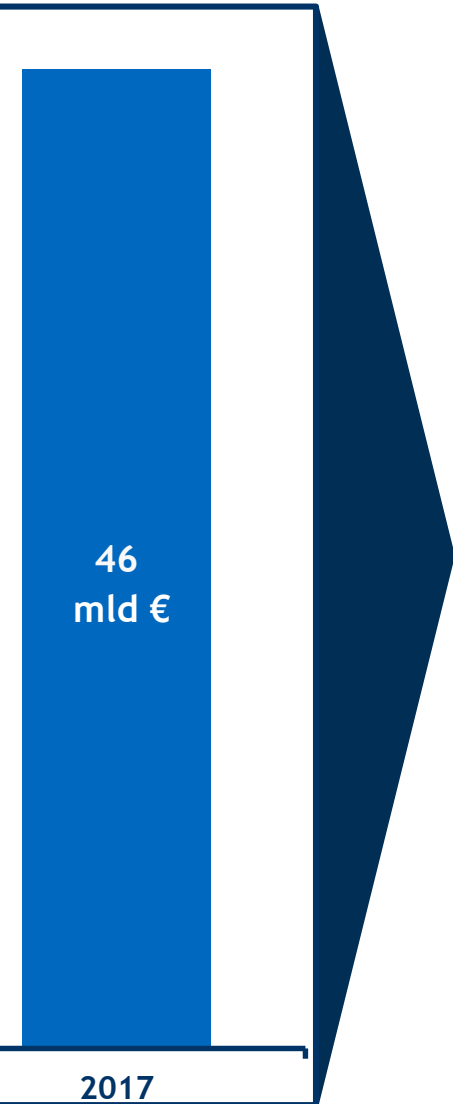
New Digital Payment



New Digital Payment

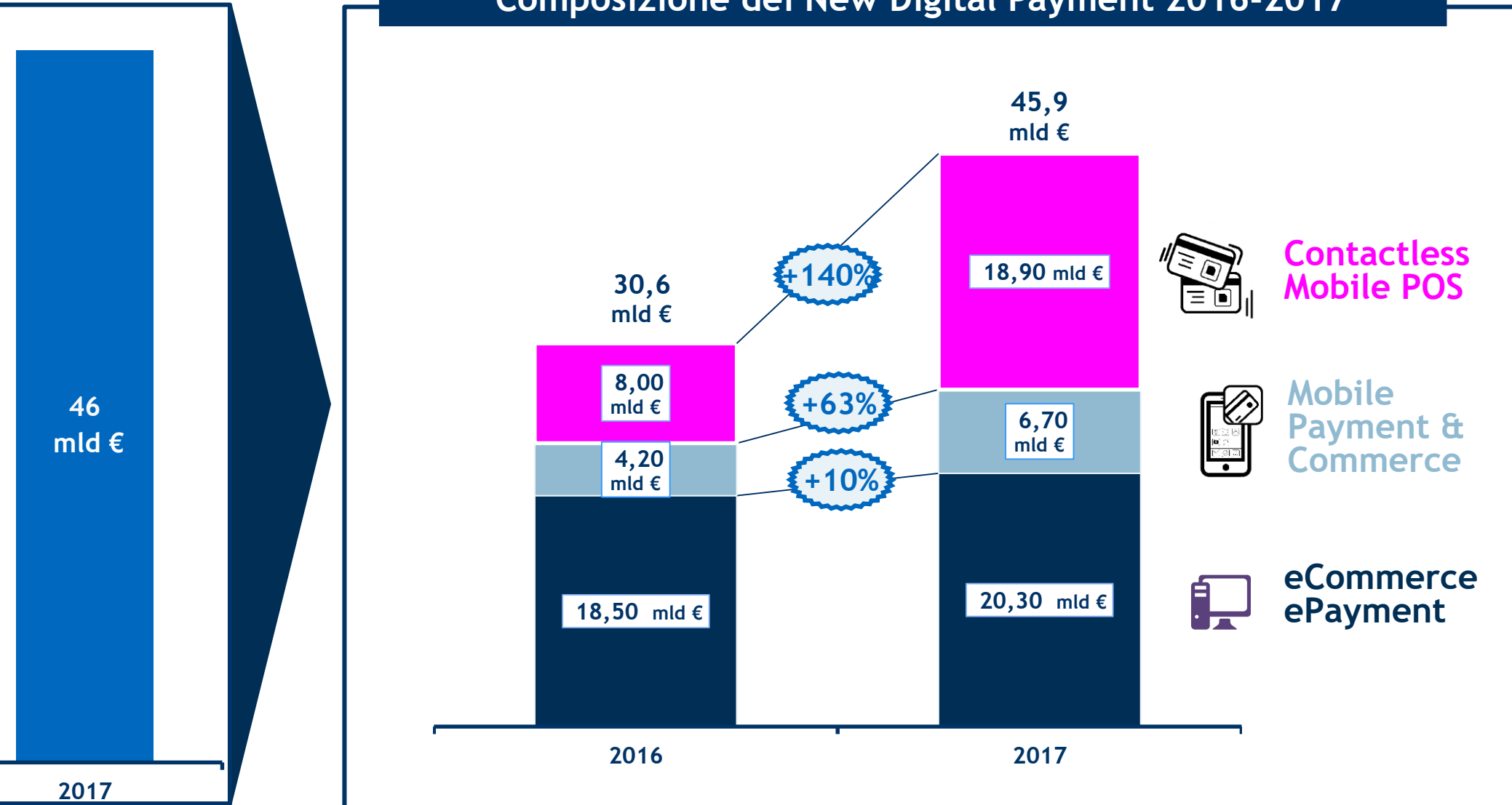


New Digital Payment

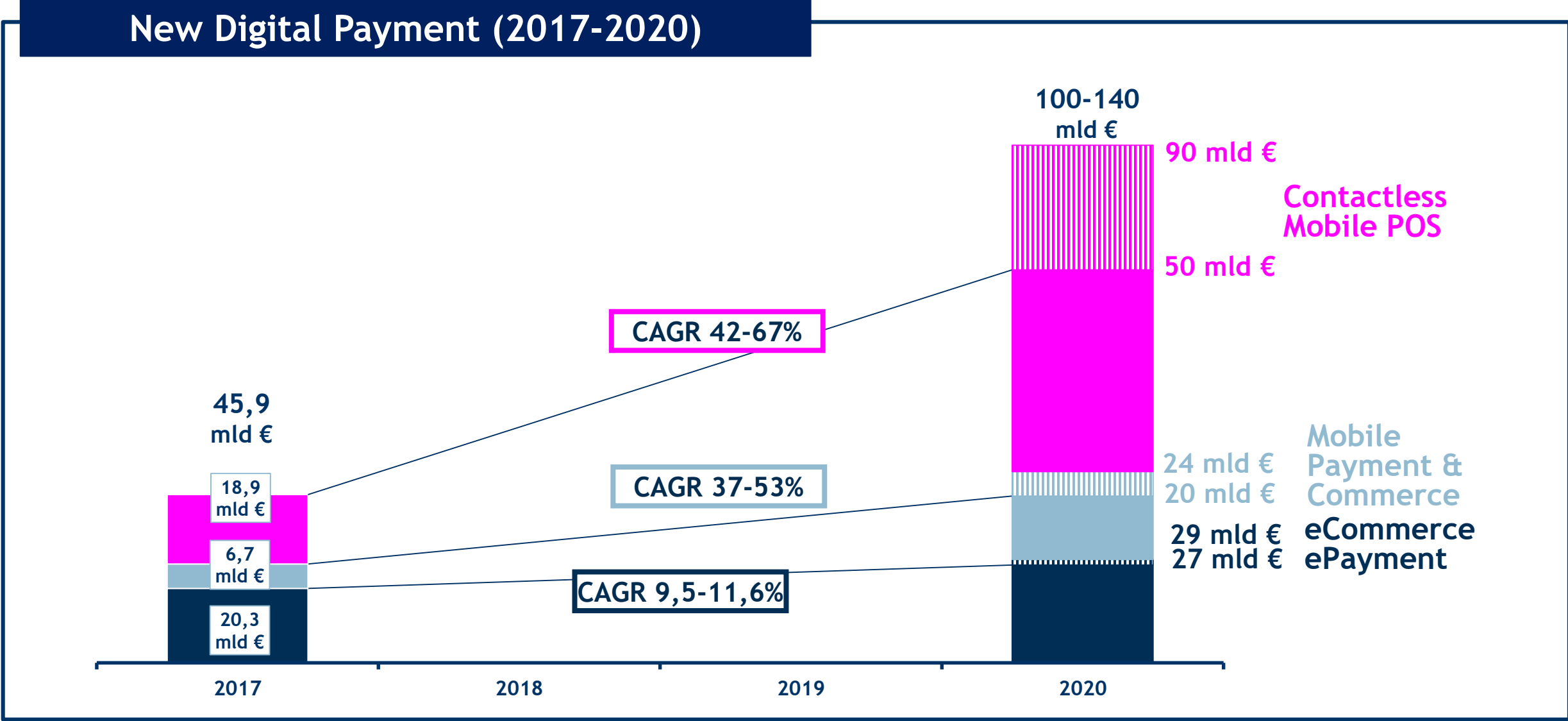


New Digital Payment

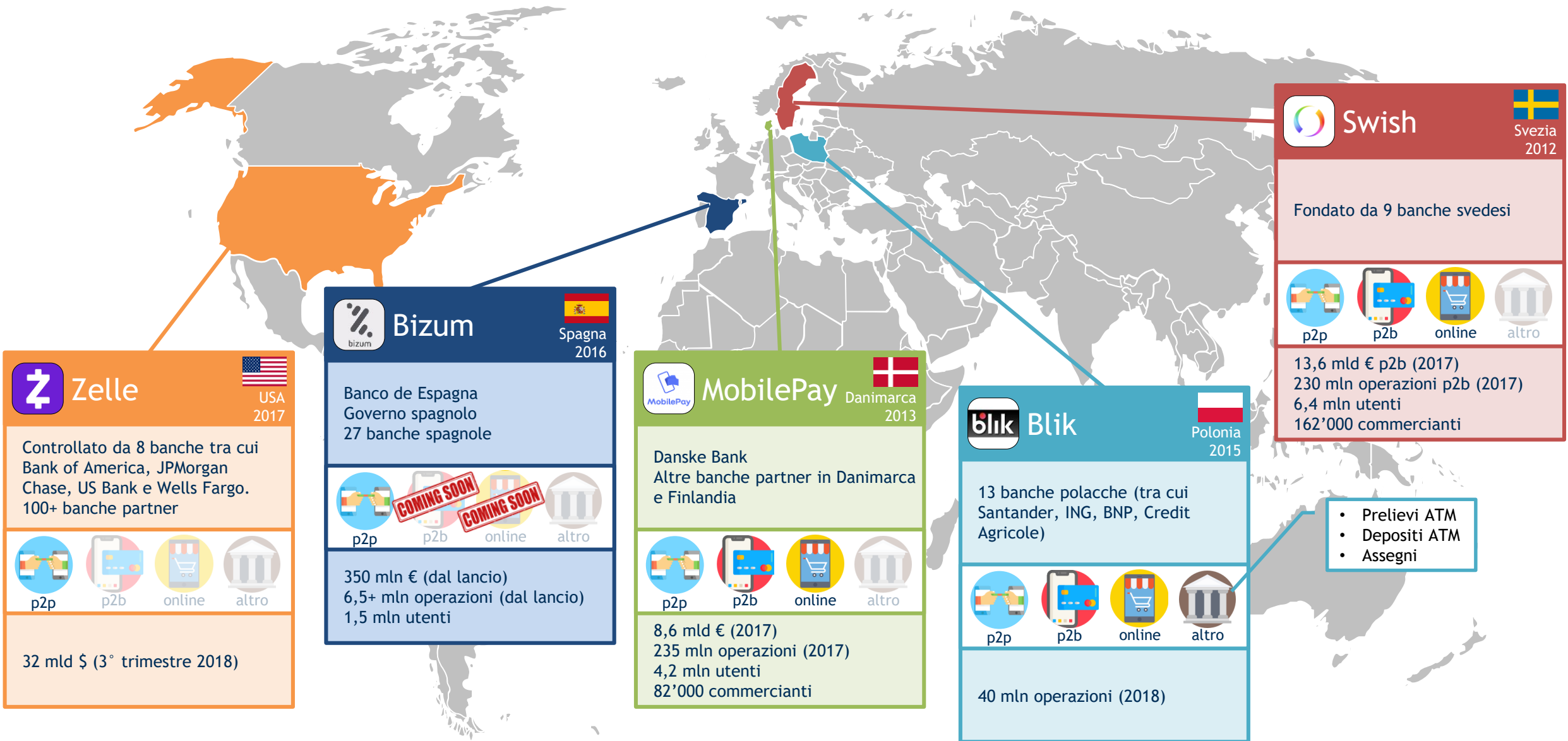
Composizione dei New Digital Payment 2016-2017



New Digital Payment nel 2020



Alcune soluzioni account-based internazionali



Zelle USA 2017

Controllato da 8 banche tra cui Bank of America, JPMorgan Chase, US Bank e Wells Fargo. 100+ banche partner

p2p p2b online altro

32 mld \$ (3° trimestre 2018)

Bizum Spagna 2016

Banco de España
Governo spagnolo
27 banche spagnole

COMING SOON
COMING SOON

p2p p2b online altro

350 mln € (dal lancio)
6,5+ mln operazioni (dal lancio)
1,5 mln utenti

MobilePay Danimarca 2013

Danske Bank
Altre banche partner in Danimarca e Finlandia

p2p p2b online altro

8,6 mld € (2017)
235 mln operazioni (2017)
4,2 mln utenti
82'000 commercianti

Blik Polonia 2015

13 banche polacche (tra cui Santander, ING, BNP, Credit Agricole)

p2p p2b online altro

40 mln operazioni (2018)

Swish Svezia 2012

Fondato da 9 banche svedesi

p2p p2b online altro

13,6 mld € p2b (2017)
230 mln operazioni p2b (2017)
6,4 mln utenti
162'000 commercianti

- Prelievi ATM
- Depositi ATM
- Assegni



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