

# WORKSHOP TAS

**Banche Incumbent:  
come capitalizzare partnership  
e tecnologie abilitanti per competere  
negli scenari dei pagamenti del futuro**

*Salone dei Pagamenti, 23 novembre 2022*

*#payvolution #salonepagamenti #weareopen22*



**Introduzione al Workshop di Massimiliano Quattrocchi, *Country Manager* - TAS**

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Interviene Federico Aondio, *Managing Director* - Accenture

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Interviene Roberto Panisi, *Team Leader Banking Foundations* - CREDEM Banca

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La Global Payment Platform, *Massimiliano Quattrocchi, Country Manager* - TAS

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Conclusioni e domande

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## Banche Incumbent: come capitalizzare partnership e tecnologie abilitanti per competere negli scenari dei pagamenti del futuro

Insieme ad Accenture andremo a comprendere le evoluzioni attese nel mondo dei pagamenti, le nuove sfide che ci attendono nel prossimo futuro e i nuovi attori che si stanno affacciando. Con la testimonianza di un importante Istituto Bancario italiano, analizzeremo le necessità odierne e le possibili strategie per poter essere pronti a questi cambiamenti. Infine presenteremo come la nostra **Global Payment Platform**, possa abilitare e supportare questi nuovi mutevoli scenari.

*Moderatore:*



**Massimiliano Quattrocchi**

Country Manager - TAS

*Relatori:*



**Federico Aondio**

Managing Director -  
Accenture



**Roberto Panisi**

Team Leader Banking  
Foundations - Credem

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# SALONE DEI PAGAMENTI

Federico Aondio

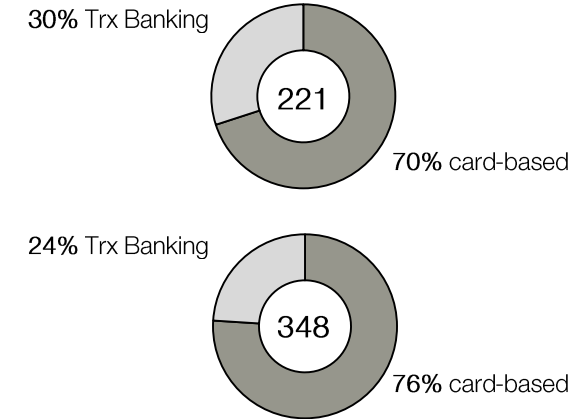
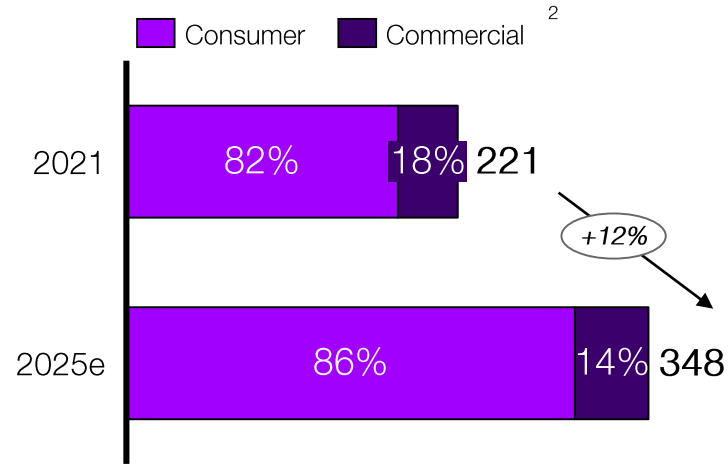
*Strategy Managing Director - Payments Lead*

Novembre 2022

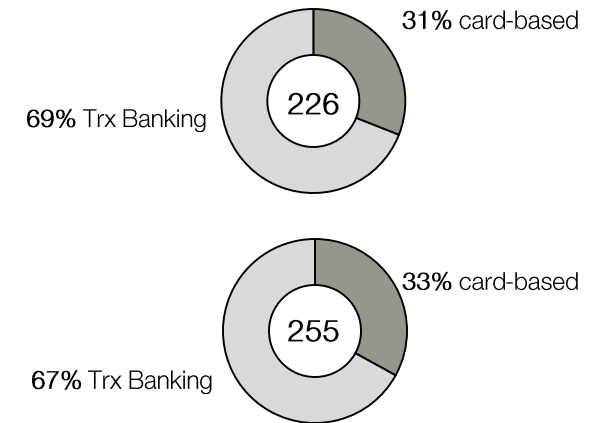
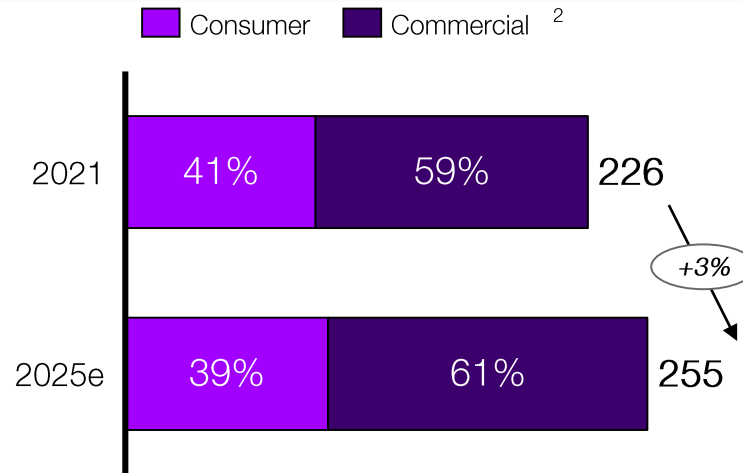


# L'industry dei pagamenti in Europa mostra un trend di crescita sostenuta e costante...

## VOLUME TRANSAZIONI<sup>1</sup> (#Mld)

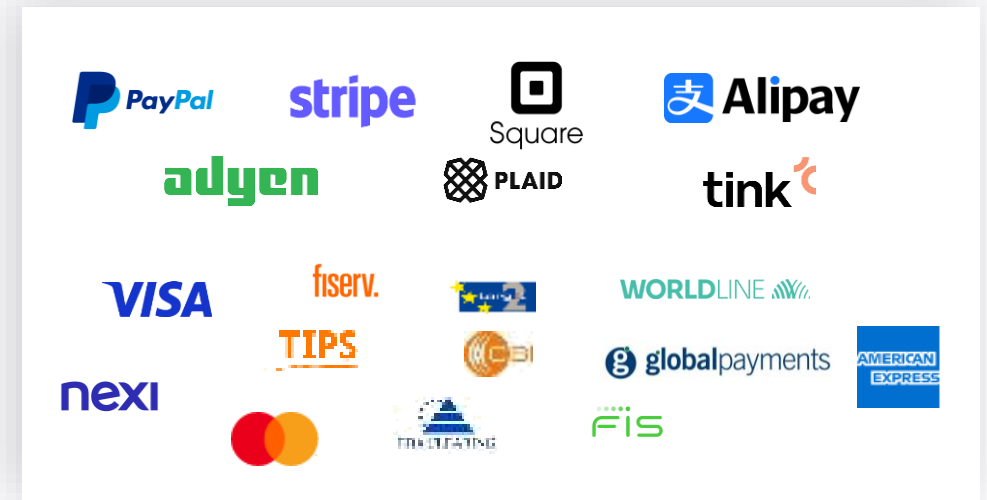
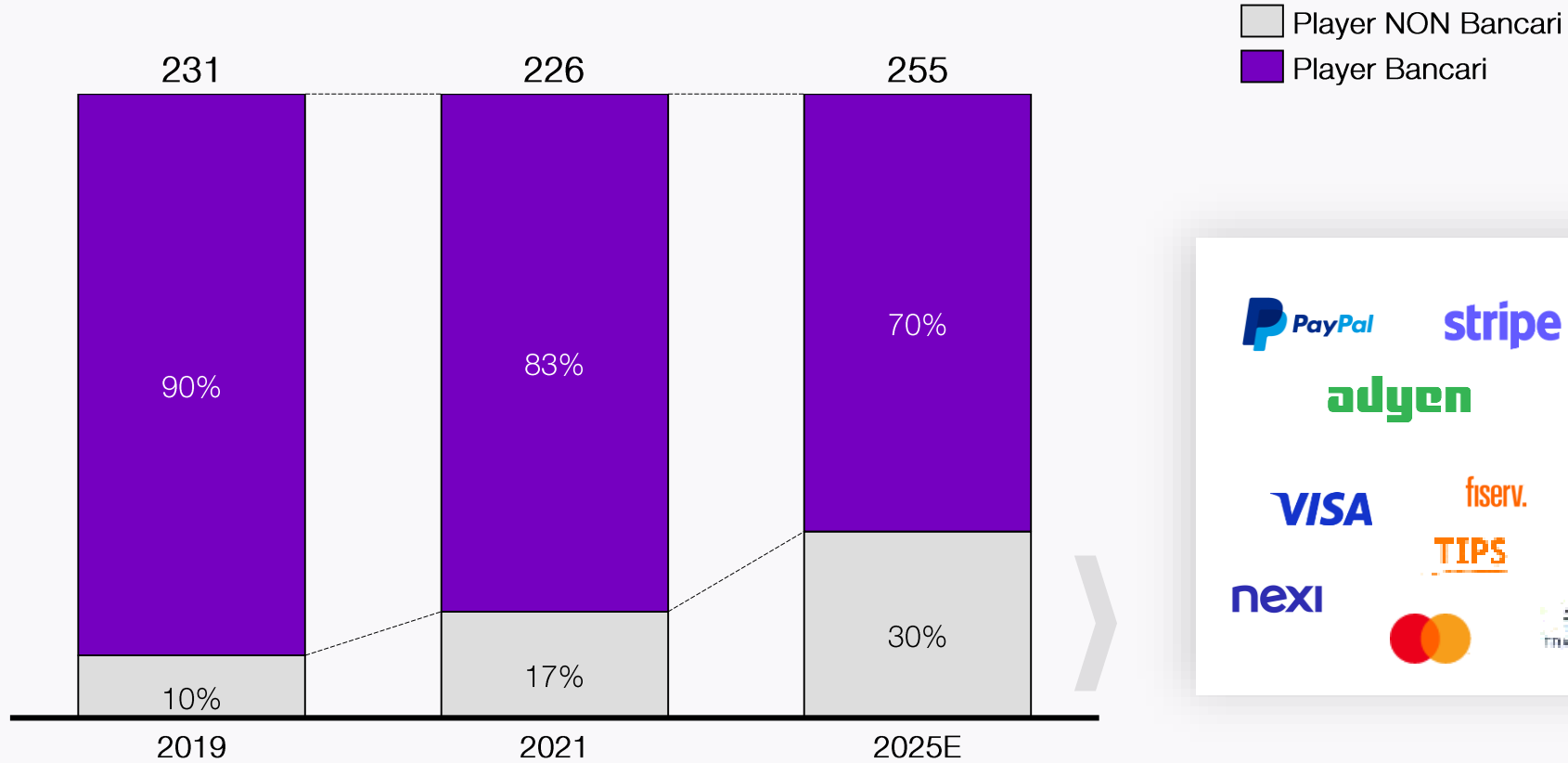


## REVENUE POOL<sup>1</sup> (#Mld)



# ...sempre più sotto attacco da «player non bancari»

I COMPETITOR RAGGIUNGERANNO IL 30% DEI RICAVI DEI PAGAMENTI EU NEL 2025<sup>1</sup>



# Il business dei pagamenti è in continua evoluzione



1.

**CONSUMER NEEDS IN FORTE CAMBIAMENTO**

ABILITANO L'EVOLUZIONE DELLA VALUE PROPOSITION IN MODO RAPIDO E SCALABILE



2.

**LA SPINTA REGOLAMENTARE**

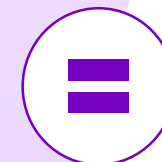
APRE LE PORTE A NUOVI PARADIGMI DI BUSINESS, TECNOLOGICI E OPERATIVI



3.

**NUOVE SCELTE TECNOLOGICHE**

ED ORGANIZZATIVE VENGONO INTRODOTTE LUNGO TUTTA LA VALUE CHAIN

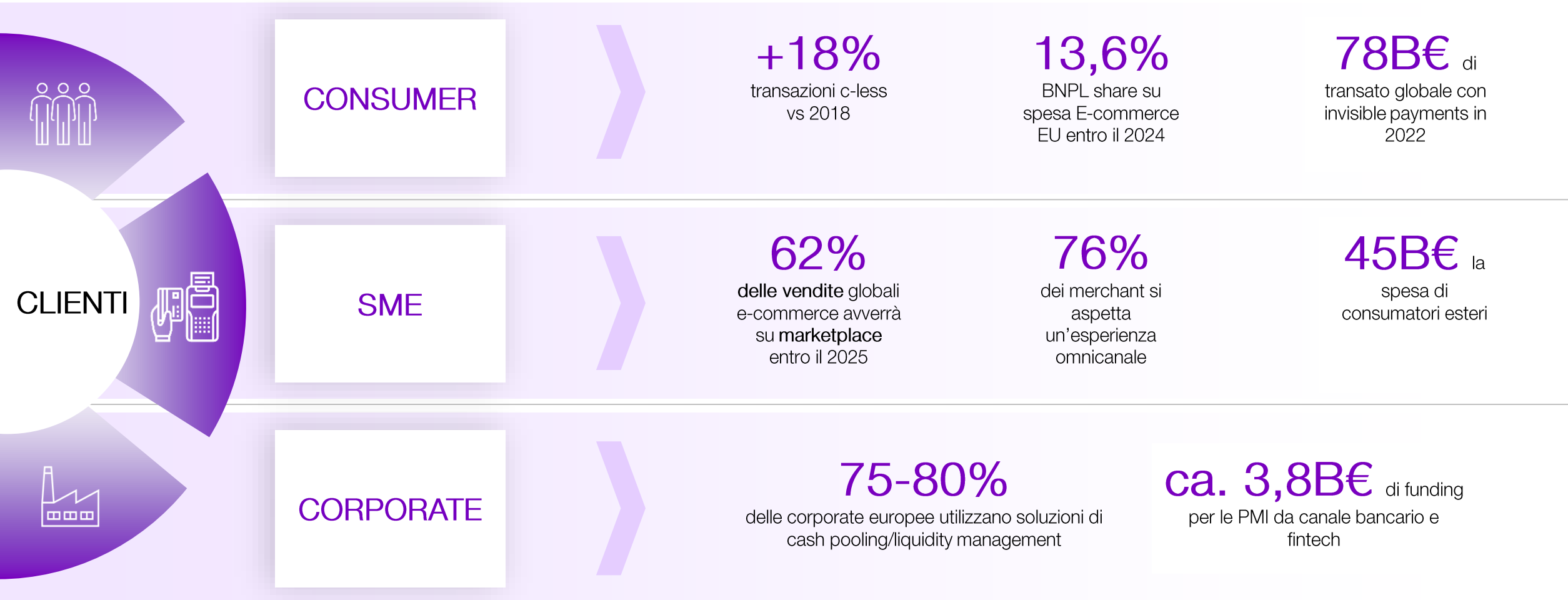




# I consumatori richiedono una experience di pagamento seamless, con offerta di VAS distintivi



CONSUMER NEEDS IN FORTE CAMBIAMENTO



# La spinta regolamentare sta incentivando l'adozione di rail alternativi alle carte, aprendo a nuovi ruoli e revenue stream

IERI

OGGI

DOMANI

**2004-2015**

Prime iniziative di unificazione, **standardizzazione** e tutela dei sistemi di **pagamenti elettronici**

BERLIN GROUP
PSD
CHEQUE IMAGING
SEPA SCT
RESILIENCE
FRAUD, AML, KYC, SCTIONS
SWIFT UPGRADES

**2015-2022**

Forti innovazioni **tecnologiche** e **regolamentazioni** in logica "open" per abilitare nuovi rail di pagamento

MIF REDUCTION
SCT INST
SWIFT APIs
PAGO PA
PSD2 & OPEN BANKING
EPI
EBA WORKING GROUP ON APIs UNDER PSD2

**2022- ...**

Definizione di **iniziative sistemiche** basate su identità digitali e digital currencies

CASHLESS ITALIA
EURO DIGITALE
PSD3
ISO20022
ECOSISTEMI DEFI
REQUEST TO PAY

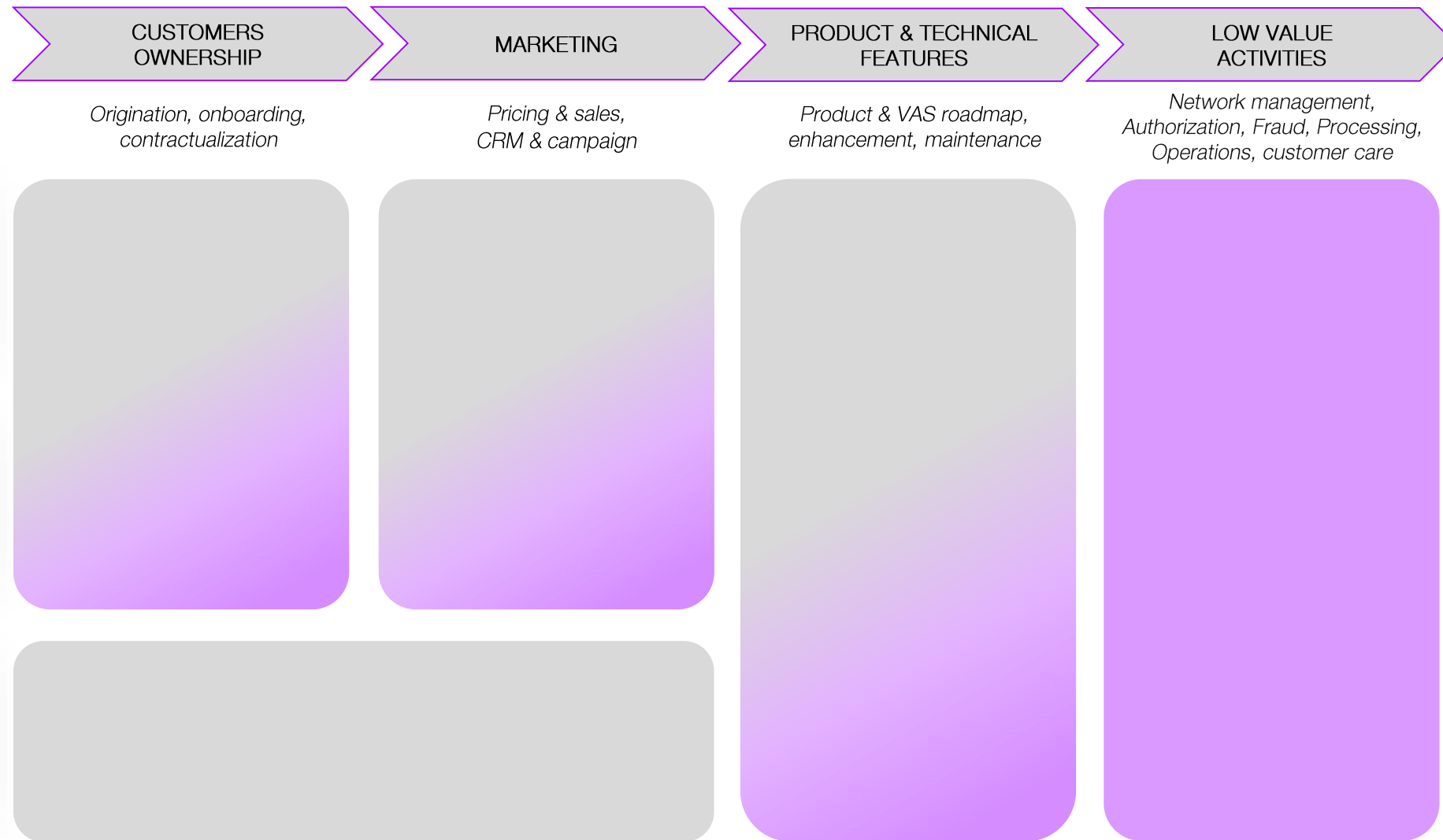
PRINCIPALI  
INIZIATIVE

EVOLUTIVE DI CIRCUITO (Mandate, November Challenge, adeguamenti tecnologici...)

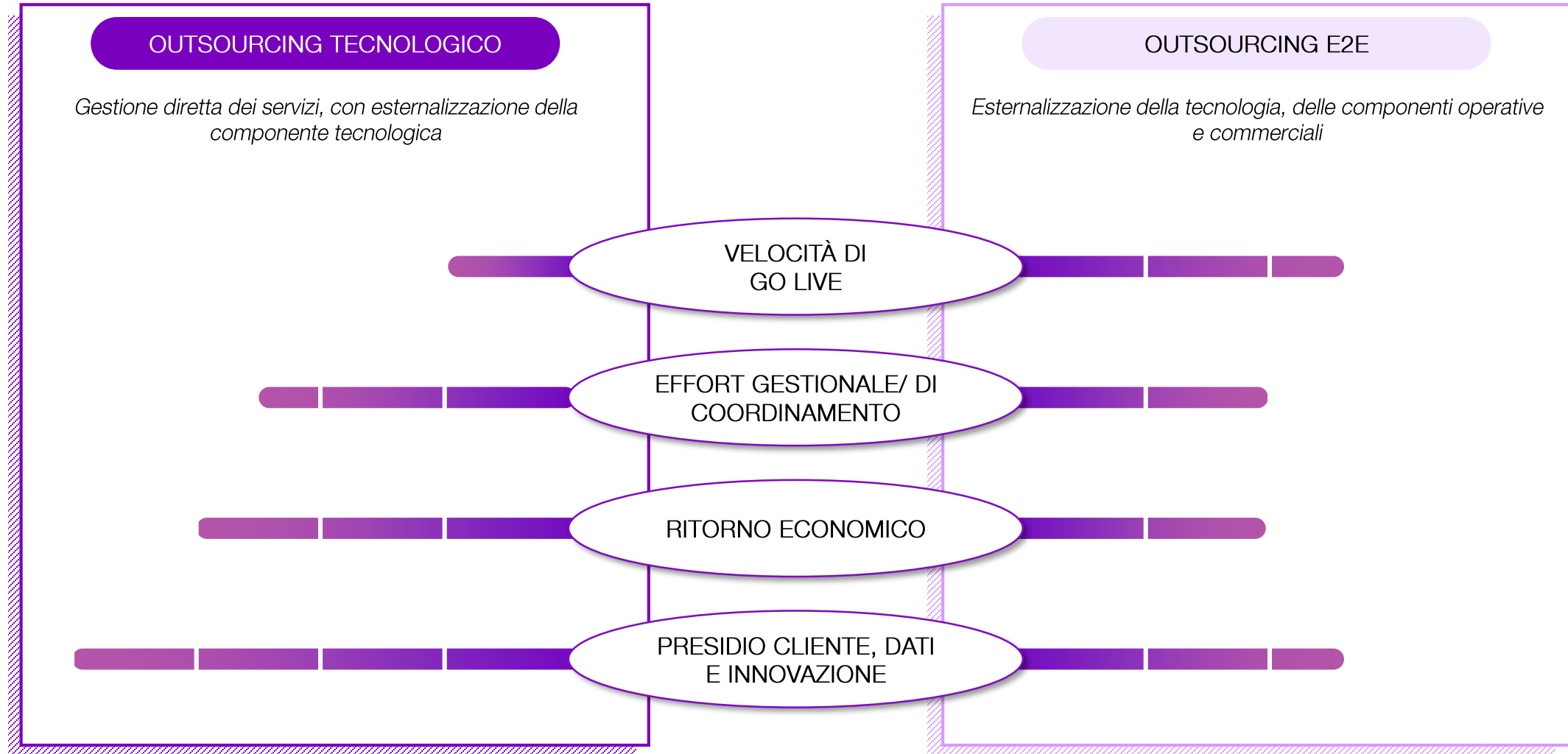
# Scalabilità e velocità sono necessari per rimanere competitivi ed implicano la creazione di un ecosistema olistico guidato dai dati

TREND	COSA STA SUCCEDENDO	PLAYERS	ESEMPI <sup>1</sup>
SCALABILITÀ	<ul style="list-style-type: none"> <li>Consolidamento dei player a livello globale attraverso M&amp;A, in EU alcuni PayTech hanno già raggiunto una scala rilevante</li> </ul>		<p><b>3€Mld</b> Ricavi netti del gruppo Nexi pari a ca. post acquisizione SIA e Nets</p>
	<ul style="list-style-type: none"> <li>Diverse grandi fintech rappresentano una minaccia per gli incumbent grazie alle piattaforme IT nativamente scalabili</li> </ul>		<p><b>47,6 €Mld</b> Adyen market cap</p>
+			
VELOCITÀ	<ul style="list-style-type: none"> <li>La velocità di innovazione è la pietra angolare per conquistare la fiducia dei clienti</li> </ul>		<p>Piano di crescita e sviluppo di <b>+450 servizi</b> in 10 anni)</p>
	<ul style="list-style-type: none"> <li>Ops e assistenza clienti attive 24/7 come must have, facendo leva sui canali diretti (es. whatsapp, chatbot, ...)</li> </ul>		<p>Supporto Revolut <b>24/7</b></p>
=			
ECOSISTEMA OLISTICO BASATO SUI DATI	<ul style="list-style-type: none"> <li>Sviluppo di un ecosistema olistico data-driven e abilitato attraverso API per soddisfare le nuove esigenze dei clienti</li> </ul>		<p><b>Portale API BBVA</b> per le aziende</p>
	<ul style="list-style-type: none"> <li>Enfasi sulla distribuzione su terze parti per toccare tutti i punti di contatto con i clienti</li> </ul>		<p><b>Partnership Amazon/Barclays</b> soluzioni BNPL</p>

# Multi player nel mercato stanno esternalizzando le componenti low value su partner tecnologici e operativi



# I trade off da considerare nella scelta del modello



GRAZIE

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Conclusioni e domande

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**CREDEM**

BANCA

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**ROBERTO PANISI**

**TEAM LEAD Sistemi Informativi  
Banking Foundations**



## I SISTEMI «PAGAMENTI» DEVONO RINNOVARSI

- **Sistemi Mainframe**
- **Sistemi Obsoleti e Make**
- **Sistemi non «disaccoppiati» tra Front e Back**
- **Sistemi non nativamente «Open» e «ApiFirst»**
- **Prodotti «Business» non up to date**
- **Costo Elevato per Sviluppo Normative**

# EVOLUZIONE PERSONALE IT E VISTA STRATEGICA

CREDEM

BANCA

- **Competenze «concentrate» e interne**
- **Prepararsi al cambio generazionale**
- **Prepararsi ad un nuovo «passo» di crescita «normativa» e «business»**
- **Avvicinarsi ai competitor «nativi digitali»**
- **Partecipare come Banca alla creazione di Ecosistemi di Pagamento**

## PER CREDEM LA «TITOLARITA'» DEL CLIENTE E' CENTRALE

- **Offrire Servizi Completi e Standard**
- **Capitalizzare le informazioni «implicite» nelle trx di pagamento**

# QUALI POSSIBILI SCENARI ?

**Mantenimento AS IS**



- + **GAP non colmati**
- + **Rischio Normativo**

**Incremento Sviluppo Interno**



- + **Costi a discapito di altro**
- + **Tempo a discapito di altro**
- + **Accrescere le Competenze**

**Partnership**



**HUB PAG - Global Payments**

# PERCHÉ PAYMENT HUB ?

Cloud



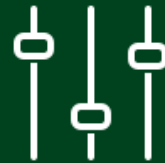
**Scalabilità/Sicurezza**

Open e Api



**Ecosistemi Pagamenti Digitali in logica multicanale**

Standard e parametrizzabile



**Schemi STD e processi configurabili**

Normativa/Evoluzione embedded



**Economia di Scala e competenze del fornitore + Innovazione di prodotto**

# PERCHÉ PAYMENT HUB ?

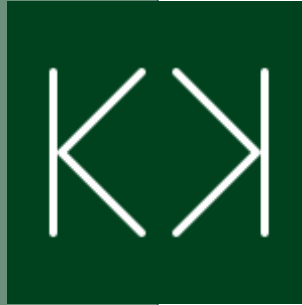
Modulare



Road Map di migrazione  
con controllo dei rischi



Copertura «Totale» filiera



Unico Fornitore F2B

"SEPA" ma anche "Italiano"



Standard Internazionali  
ma anche particolarità  
locali

Partnership



Volontà di collaborazione

1°  
STEP

# Prerequisiti

- **Rinnovamento Core Banking**
- **Architettura Esb + ApiGateway**
- **Architettura Data Lake**



2°  
STEP

# STILATA LA ROADMAP PAGAMENTI

NEW – SCT Inst

NEW – RTP

NEW – Pago PA Mod1

NEW – RTP

Migrazione

SCT + Pagamenti

SDD

CM Carte Debito

CM Carte Credito

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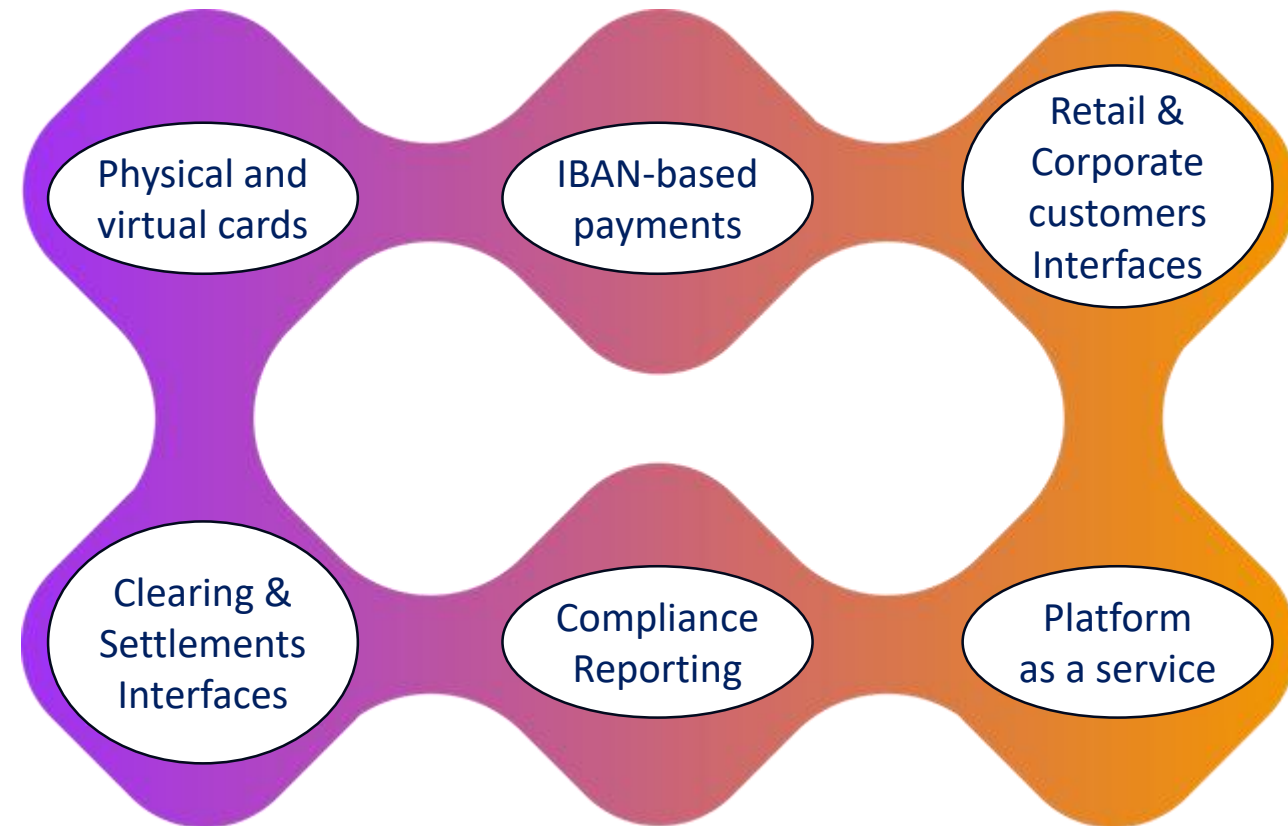
## End-to-end Real-time payment platform

TAS Global Payment Platform (GPP) offers a modular end2end coverage of all processes related to **traditional and innovative payments** with an **API-first** approach and a rich **omni-channel**

It is highly configurable to adapt to any ecosystem operator, including Banks, EMIs, Payment Institutions, Fintechs and Corporates.

GPP is a **cloud-native** platform for a turnkey offer with 24 × 7 real-time operations, but also enables hybrid deployment methods, tailored to the customer.

The architecture, designed according to the **composable banking** paradigm, guarantees easy integration with other partners and the customer's core systems, and hyper-customization to better differentiate the offer on the market.





## Fast time-to-market

Compliance integrated in the modules  
Pre-certified components



## Low TCO

SaaS multi-cloud model  
On demand granular scalability



## Flexibility and configurability

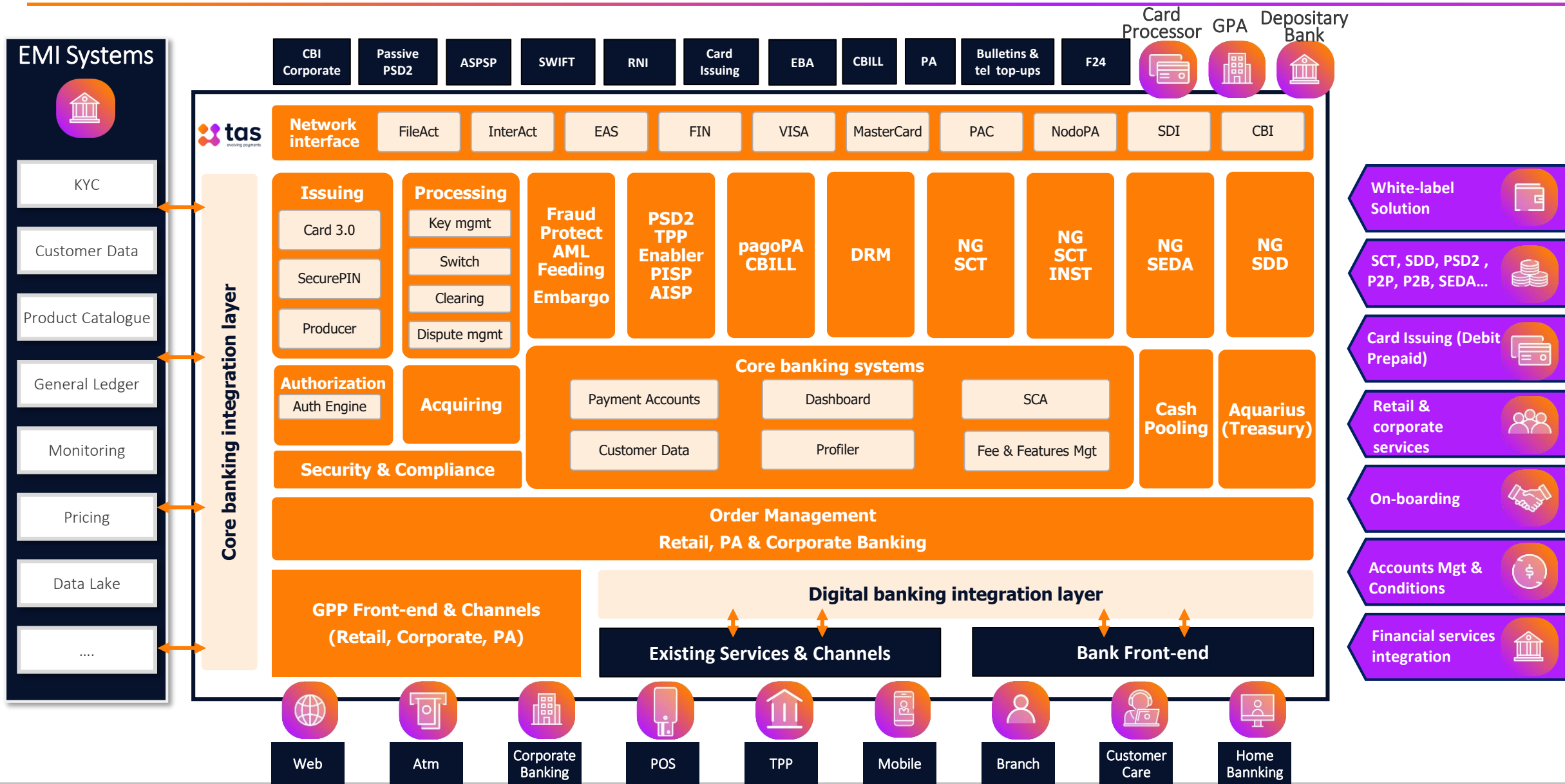
Sophisticated workflow management  
Easy integration of external services

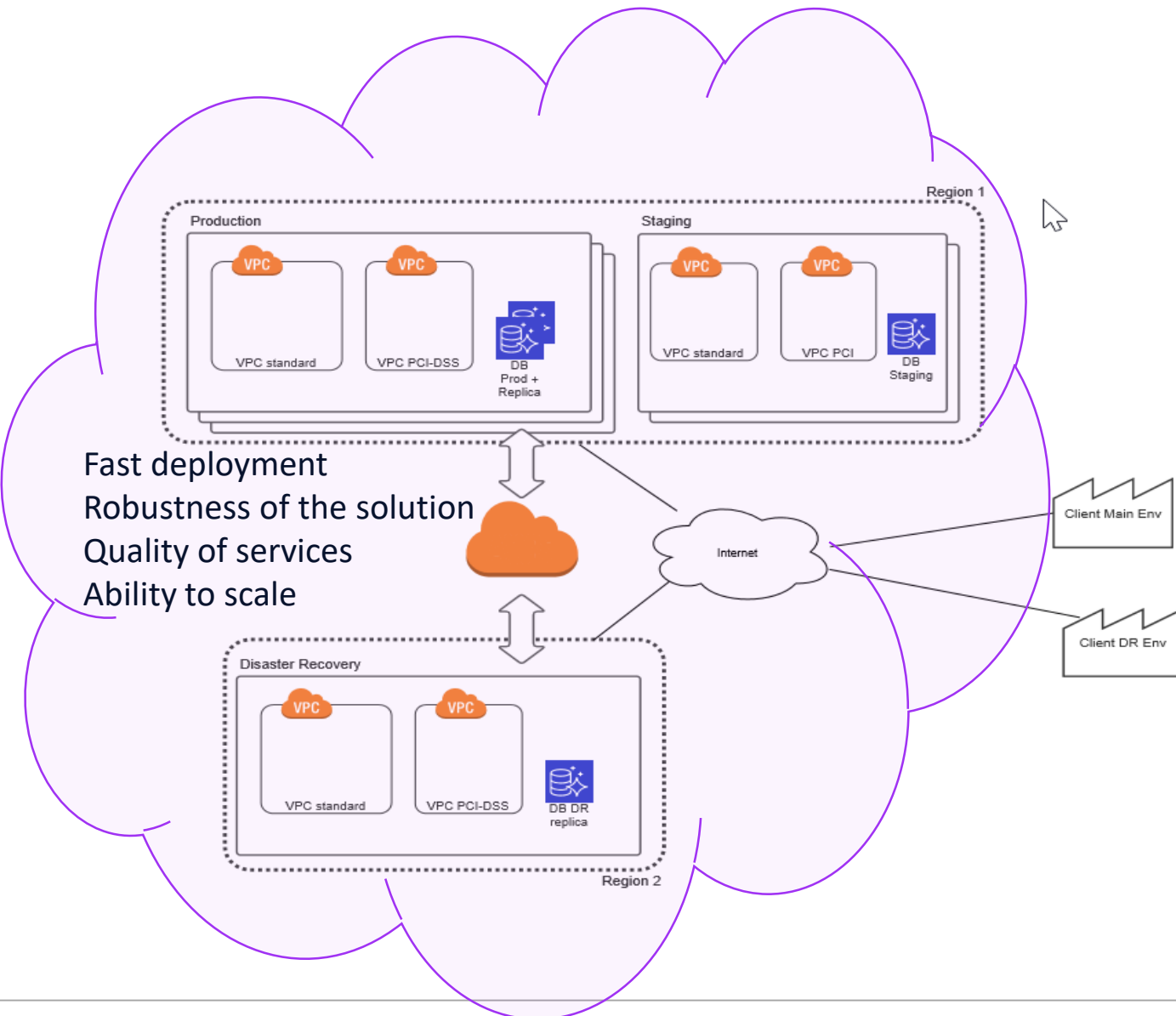


## Single customer view

Data Lake for multipurpose analysis  
Pre-trained ML engines

# TAS Global Payment Platform: Logical Architecture

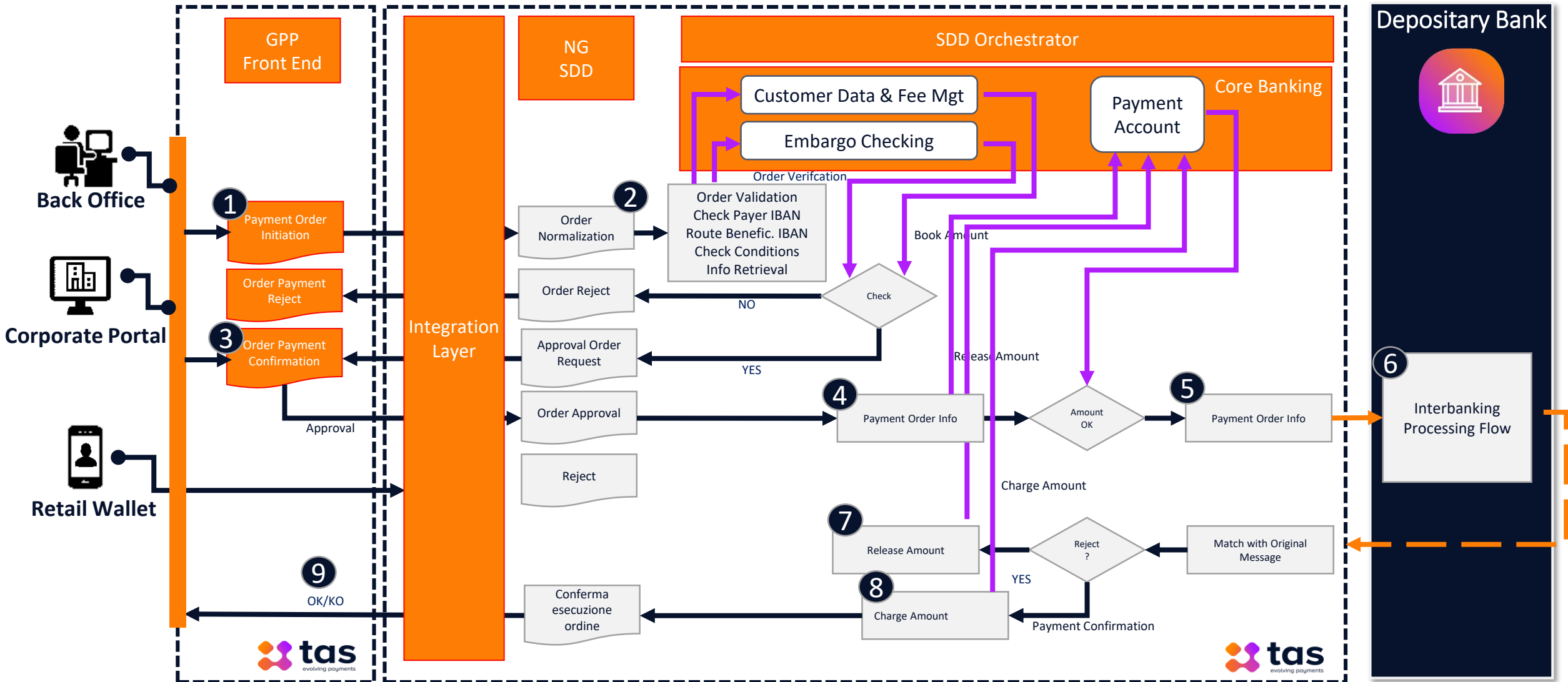




## GPP Cloud

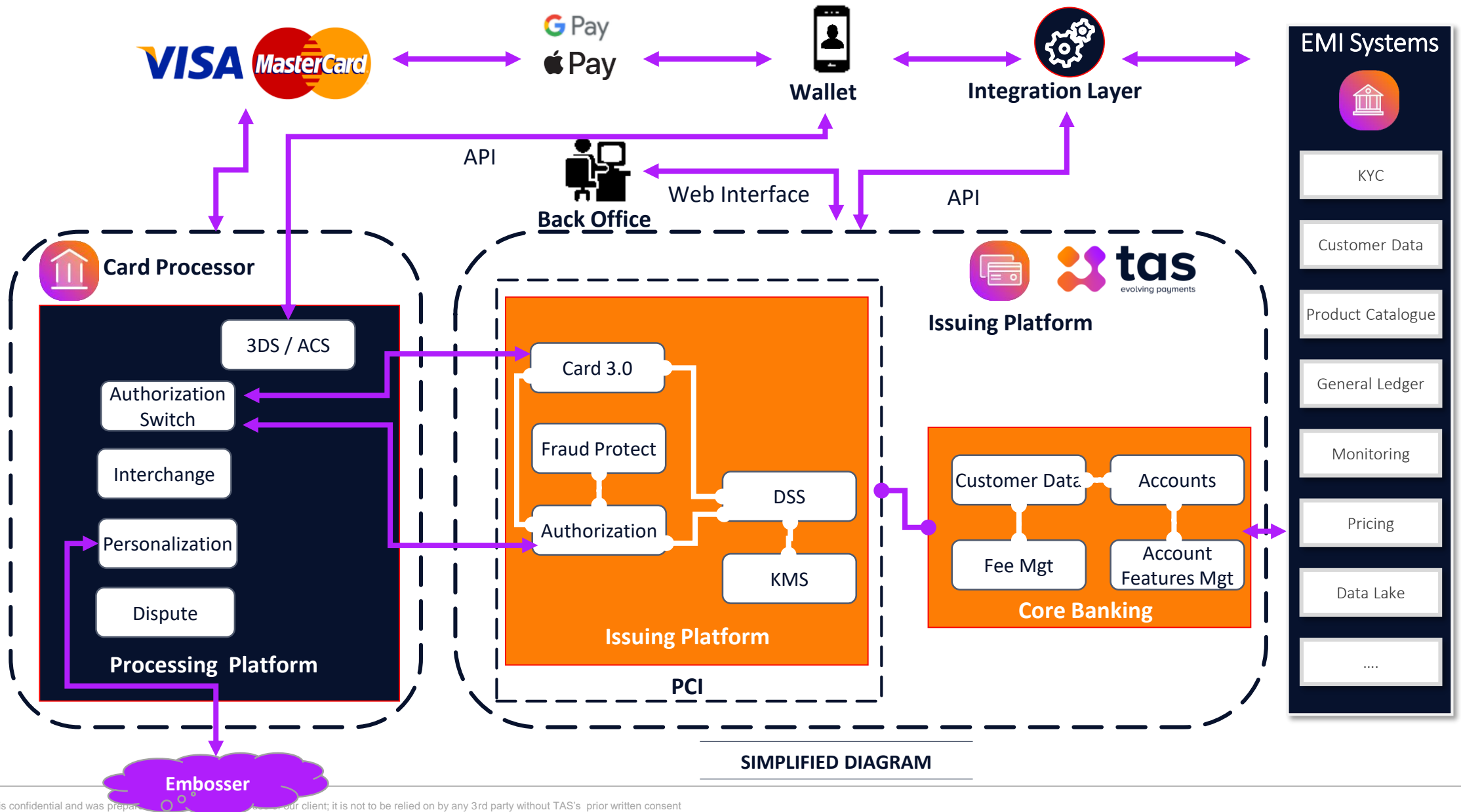
- Main and DR Site
- Main Site spread over 3 data centers
- DR Site in a different region
- Separate Virtual Private Cloud for PCI and non-PCI environments
  
- Opportunistic usage of cloud services: Servers, network equipment, operating systems, storage services, middleware and databases installed and managed by TAS
- Adoption of Open Source and industry standard components to enable easy solution migration to other public clouds

# Payment Hub - Flows

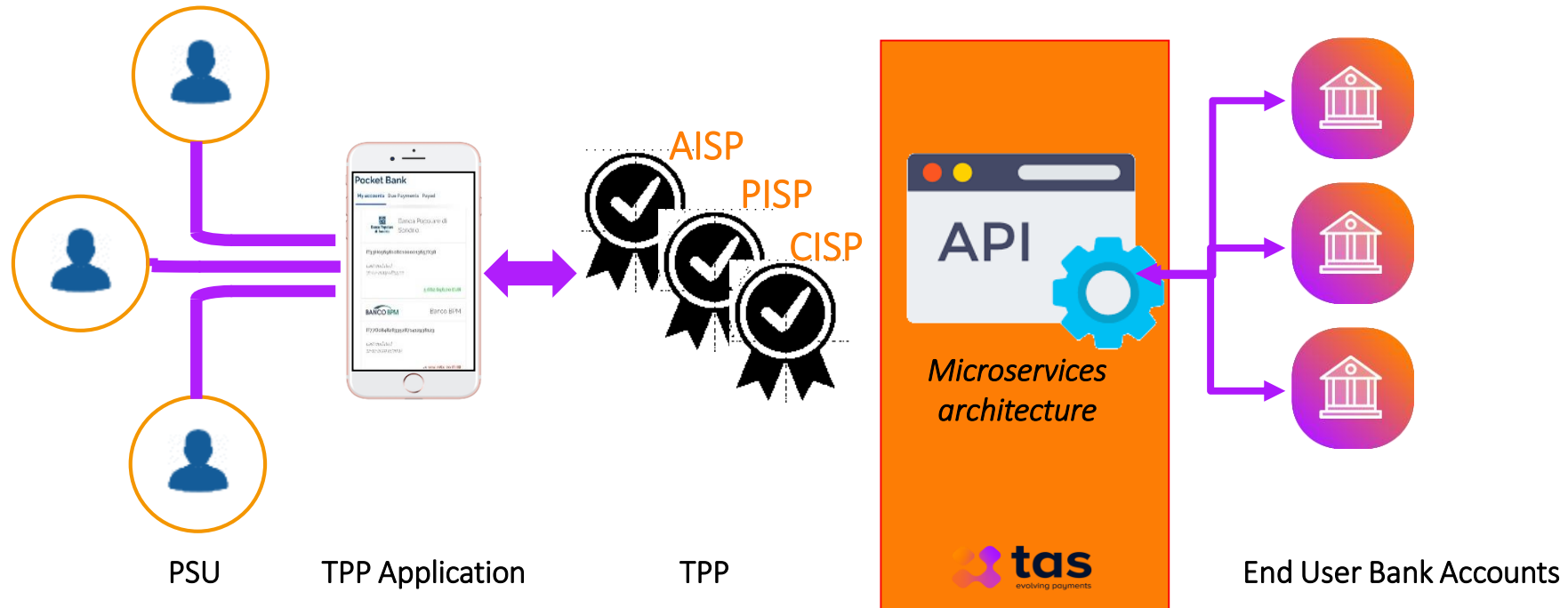


SIMPLIFIED DIAGRAM

# Card Issuing



TAS TPP Enabler is the newest solution designed for TPPs, offering easy "out-of-the-box" integration with emerging API standards of the Open Banking market. It enables TPPs to exploit the services exposed by PSPs thanks to its extremely flexible architecture and the extensive set of tested interfaces.



## DIFFERENTIATORS

Short Time-to-market  
Accelerates delivery of  
new API-based services

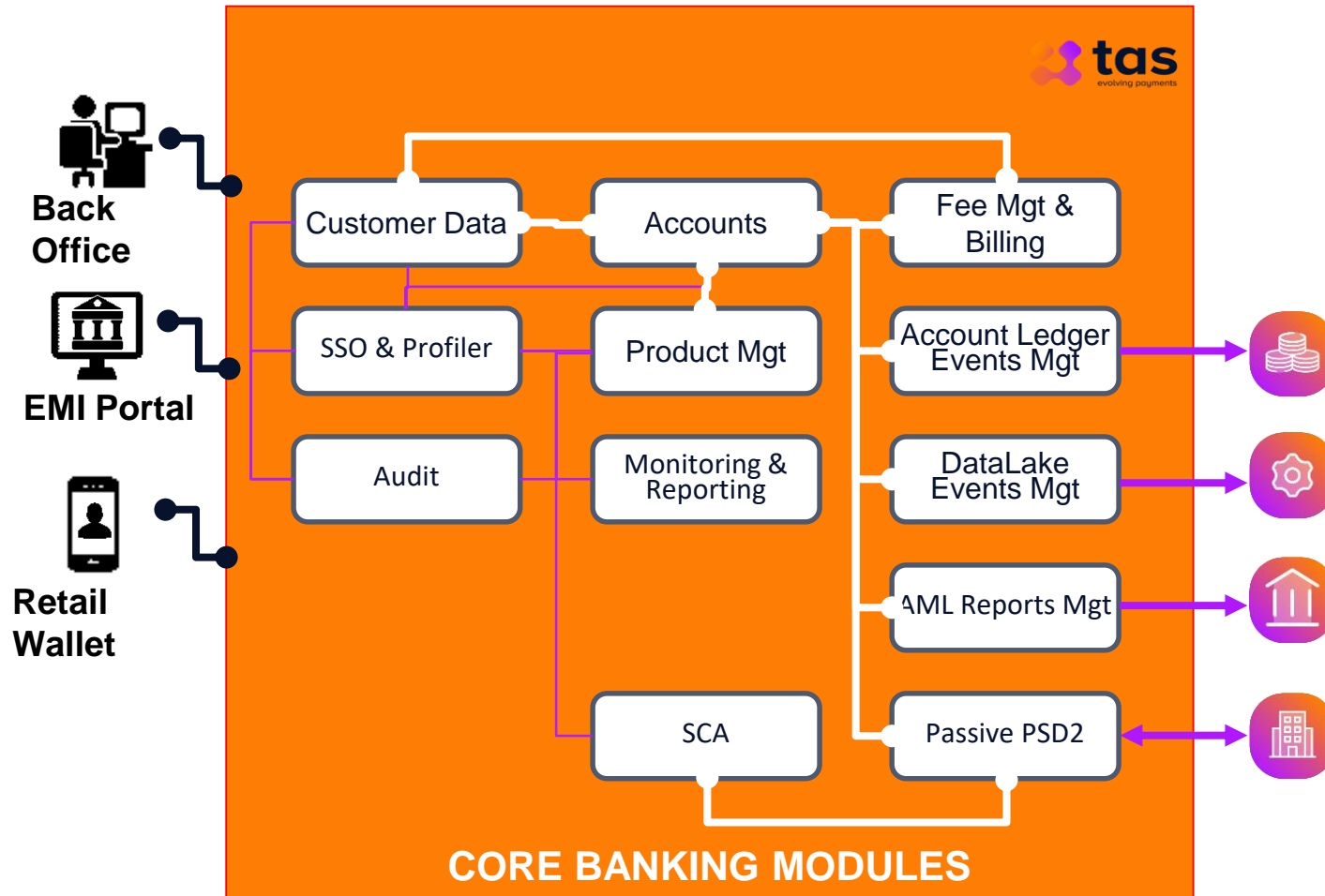
Workflow harmonization  
for AIS and PIS calls with a  
single access for the TPP

SCA Manager to simplify  
integration with ASPSPs  
by removing the  
complexity of managing  
the various SCAs

Advanced monitoring  
dashboard accessible to  
TPP and operational  
reporting

Harmonization of  
transaction reasons  
through an advanced  
analytics engine

Integration with all Italian  
gateways and some of the  
main European gateways

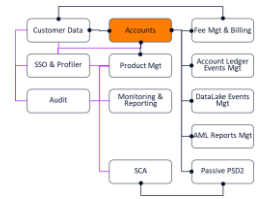


**SIMPLIFIED DIAGRAM**

## Core Banking Main Components

- Customer Data for Retail, Corporate, SB subjects Mgt
- Retail, Corporate, Merchant, Technical account Mgt
- Online & Periodic Fees Mgt & Billing
- Product Mgt for Features & Spending Limit Configuration
- SSO & Profiler for Access Management
- Account Ledger Event-Driven Services
- DataLake Event-Driven Services
- AML Event-Driven Services
- Passive PSD2 Services
- SCA Management
- Audit Services
- Monitoring & Reporting





**Contract Data**

ContractCode: 64  
Type: RETAIL

**Contract Users**

User NOG	User Name	User Last Name	User Tax Code	User Role	Effective corner
00000000004	Fabrizio	Fidanza	FDNFR285D1ZF839D	User	true

**Accounts**

Account Number	Account Type	Account Description	Account IBAN	Account Status
000000100116	CA_PAVM_01	conto pagamento	IT13K3696002400000000100116	ACTIVE
000000100117	CA_MOEL_01	conto moneta elettronica	IT80L3696002400000000100117	ACTIVE
000000100118	CA_SALV_01	conto salvadanaio	IT64M3696002400000000100118	ACTIVE

**Account Data**

Account Number: 000000100116  
Account Type: CA\_PAVM\_01  
feeset ID: FEESET-RetailTiePagamento  
Convention:   
IBAN: IT13K3696002400000000100116  
STATE: ACTIVE  
Owner Name: conto pagamento  
Available Balance: 1,82  
Booked Balance: 23,82

**Search Transactions**

From: 01/01/2022 to: 31/12/2022 Amount From: Amount To: Grouped Search

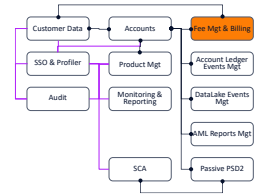
**Transactions**

Date	Type	Remittance Information	Debit	Credit
04/11/2022	AUTH-PA	Pagamento con carta	0,00	
03/11/2022	SCT-P8-ONU-SEND	Bonifico eseguito su Vostro ordine (ONUS)	-1,10	
03/11/2022	AUTH-PA	Pagamento con carta	-2,00	
03/11/2022	SCT-P8-EST-SEND	Bonifico eseguito su Vostro ordine (ESTE)	-0,01	
02/11/2022	SCT-P8-ONU-SEND	Bonifico eseguito su Vostro ordine (ONUS)	-105,00	
02/11/2022	SCT-P8-ONUSRFD-SEND	Vostra disposizione di addebito per vincolo/vincolo fondi (funz. Salvadanaio)	-0,46	
02/11/2022	PATM-NGT-ONU-EU	Prelievo ATM estero	-20,00	
02/11/2022	SCT-P8-ONUSRFD-SEND	Vostra disposizione di addebito per vincolo/vincolo fondi (funz. Salvadanaio)	-0,79	
02/11/2022	SCT-P8-ONU-RECE	Accredito bonifico a Vostro favore (ONUS)		105,00
30/10/2022	AUTH-PA	Pagamento con carta	-42,21	



## Accounts Management

- Corporate & Retail Account in hierarchical models based on master account linked to sub accounts
- Account creation, activation, block / unblock services
- Account block types (i.e. standard, for arrears, due to death, Fraud, other...)
- Technical accounts used to manage specific use cases (i.e. transactions that cannot be debited to the reference account and have to be suspended etc)
- Accounts can be configured in Cashpooling in order to be able to have balances equal to 0 and by automatic transfer of funds from sub accounts to master account and generating FIN / SCT payments



**Available Fee sets**

Name	Organization	Status	Start Date	End Date	Version Feaset	Id	Convention	Market	Category	Comments
FEESet-RetailCombiBase	/36960	ACTIVE	15-02-2022	31-12-2101	v1.2.0	166		MARKET_TO_SET		
FEESet-CorporateZero	/36960	ACTIVE	27-01-2022	31-12-2100	v1.0.0	1		MARKET_TO_SET		
FEESet-IML	/36960	ACTIVE	01-10-2022	31-12-2100	v1.0.0	199		MARKET_TO_SET		
FEESet-RetailTierPagam...	/36960	ACTIVE	15-02-2022	31-12-2101	v1.2.3	168		MARKET_TO_SET		

**Fee set properties**

Name: FEESet-CorporateBase  
 Organization: /36960  
 Status: ACTIVE  
 Version Feasets: v1.1.5  
 Convention: MARKET\_TO\_SET  
 Start Date: 09/07/2021  
 End Date: 31/12/2101  
 Market: MARKET\_TO\_SET

**Fee list**

Operation	Value	Unit	Max Value	Min Value	Period	Commands
SCT-PB-DEP-SEND	0.00	EUR_PER_OPER			MONTH	
SCT-PB-ONU-SE...	0.00	EUR_PER_OPER			MONTH	
SCT-PB-DEP-SEN...	0.00	EUR_PER_OPER			MONTH	
SCT-PB-ONU-SE...	0.00	EUR_PER_OPER			MONTH	
SCT-PB-DEP-RE...	0.00	EUR_PER_OPER			MONTH	
SCT-PB-DEP-RE...	0.00	EUR_PER_OPER			MONTH	
SCT-PB-ONU-RE...	0.00	EUR_PER_OPER			MONTH	
SCT-PB-DEP-SEN...	0.00	EUR			ONLINE	
SCT-PB-DEP-RE...	0.00	EUR			ONLINE	

**Condition editor...**

AND

- test-property IN valore1, valore2
- Bonifico X
- NUM\_OPER\_NETH\_FEE BETWEEN 1 4
- SEMESTER
- Bonifico X
- AMOUNT\_OPER BETWEEN 50 2500000
- QUARTER

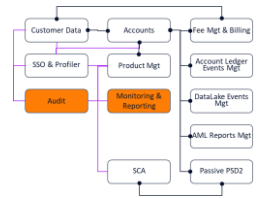
OR

- MDC IN abc, def, ghi
- test-operation X
- NUM\_OPER BETWEEN 3 12
- AMOUNT\_OPER
- NUM\_OPER\_WITH\_FEE
- AMOUNT\_OPER\_WITH\_FEE IN 123,456,678,890
- RULE4 IN aaa,bbbb,cccc,dddd



## Fee Mgt & Billing

- Online & Periodic Fees configuration
- Matching & Waiving rules definition for fee confirmation / cancellation
- Fees can be grouped in specific feeset to be applied to different type of accounts (corporate / retail accounts with or without commissions)
- At the beginning of each month a billing file is produced with the periodic fees (month, quarter, semester, year) that have to be applied on each account
- The phase to debit fee verify if there are funds on the account, if yes the fee is debited, if no is suspended on a technical account and will be processed after the account will be refilled



## Monitoring & Reporting

- The system offers dashboards that allow real-time monitoring of transactions processed on the platform with the possibility of performing targeted inquiries, through dynamic filters, and with the possibility of exporting results of inquiry to feed internal / external systems.
- There are components for creating clustered and segregated flows by transaction family with the possibility of exporting data to CSV or XLS files.
- The audit module enables to trace all operations made by back office operators that can have access to the platform.
- The module provides the details of the activities that have been carried out on the different components of the platform.

**FILTRI DI RICERCA**

NDG:  Conto Di Addebito:

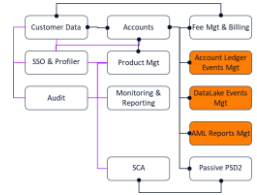
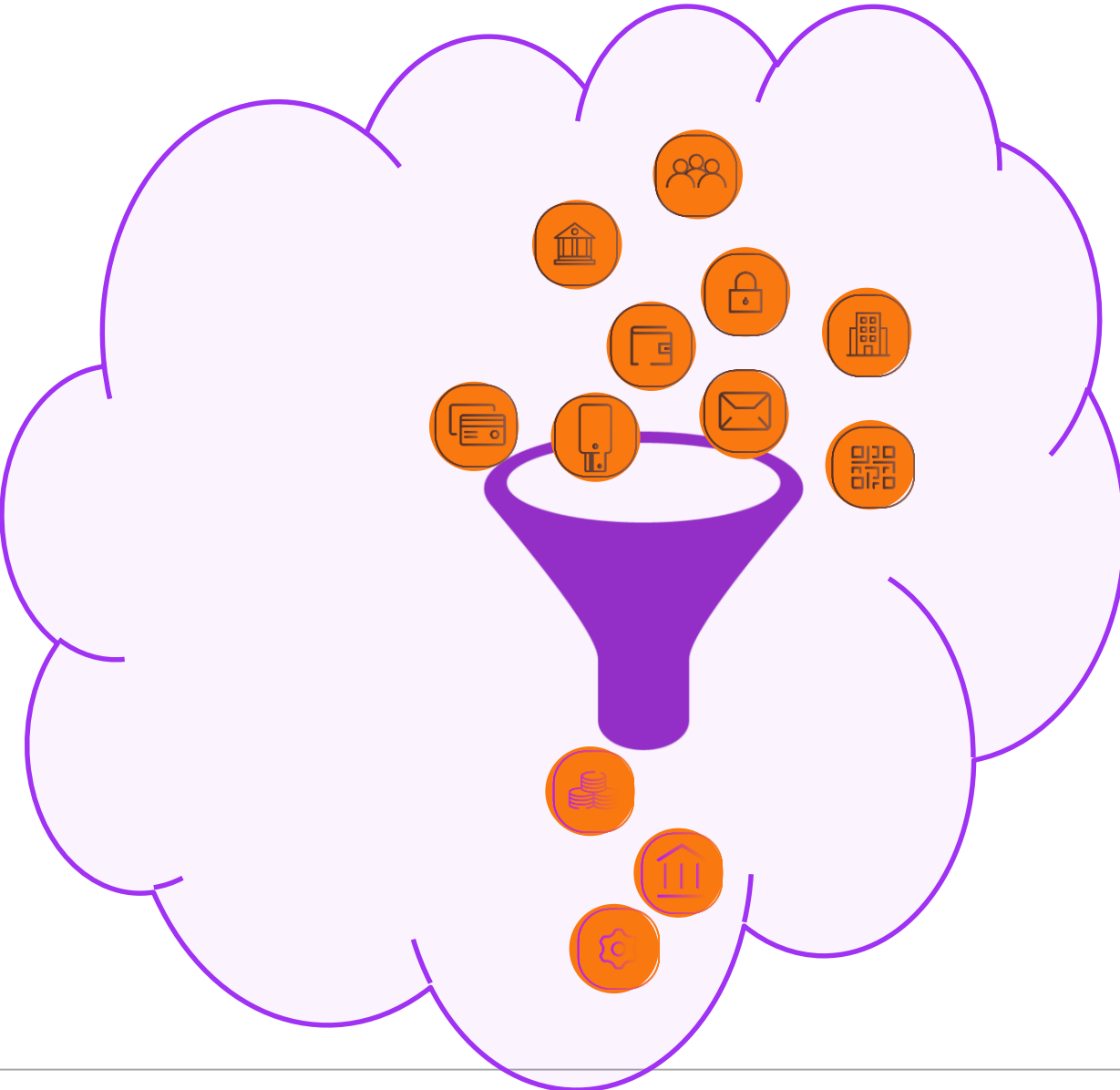
Tipologia:

Prisala:  Ordinario  Alta Priorita

Mo. Bonifica:

**ELENCO BONIFICI IN USCITA CON ANOMALIE**

Numero Bonifico	Tipologia	Sotto-Tipologia	Canale	Divisa	Importo	Ordinante	Conto addebito	Beneficiario	IBAN/Conto Beneficiario	BIC
3696022031415491749206173099972-008	Area SEPA	Generico	CBTASO3NL	EUR	2,50	TAXID UNIPOLPAY S.P.A.	000000001117	Francesco Schiavone	IT0389530702425000003467534	BPMOIT22X
3696022031415575400284015038461-008	Interno	Generico	CBTASO3NL	EUR	2,00	TAXID UNIPOLPAY S.P.A.	000000001117	Int 10.2	IT7203696002400000000000118	UNPLIT220



## Event-Driven Services

- With the platform are available modules providing event driven services regarding accounts, cards, transactions and payment hub operations.
- The events can be passed to external systems through API or can be aggregated in files that can be sent through SFTP.
- In particular the platform is able to manage the generation of events for external systems:
  - Data Lake (status of account and cards, pending 6 booked iban & card transactions, suspended operations...)
  - General Ledger (accounting events regarding SCT, SDD, Fee, cashpooling operations, FIN transfers...)
  - AML (accounts, cards, holders, card transactions, payments...)

Introduzione al Workshop di Massimiliano Quattrocchi, *Country Manager - TAS*

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Interviene Federico Aondio, *Managing Director - Accenture*

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Interviene Roberto Panisi, *Team Leader Banking Foundations - CREDEM Banca*

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La Global Payment Platform, *Massimiliano Quattrocchi, Country Manager - TAS*

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**Conclusioni e domande**

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Grazie.

In collaborazione con Accenture e CREDEM Banca