



L'innovazione tecnologica a supporto della PSD2

Bergamo, 18 Ottobre 2019

L'attuazione della seconda direttiva sui servizi di pagamento e "open banking"

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SIA is a leading provider of mission-critical payments services across Europe



€ 685 m
IN REVENUES
~35% INTERNATIONAL



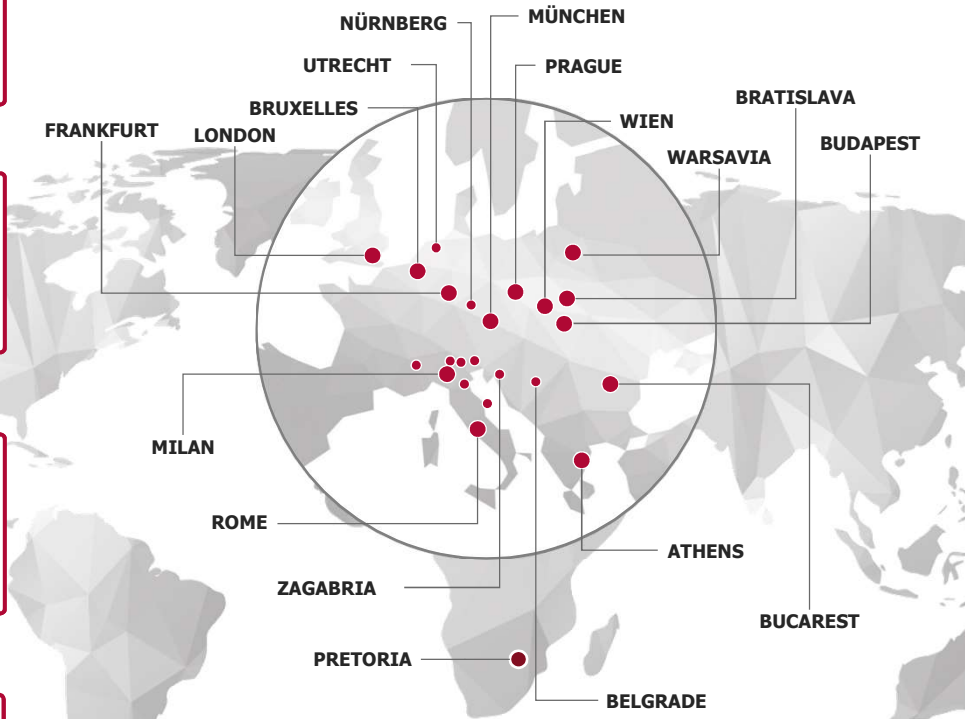
2.200+ CLIENTS
IN **50+** COUNTRIES



~3,500 EMPLOYEES

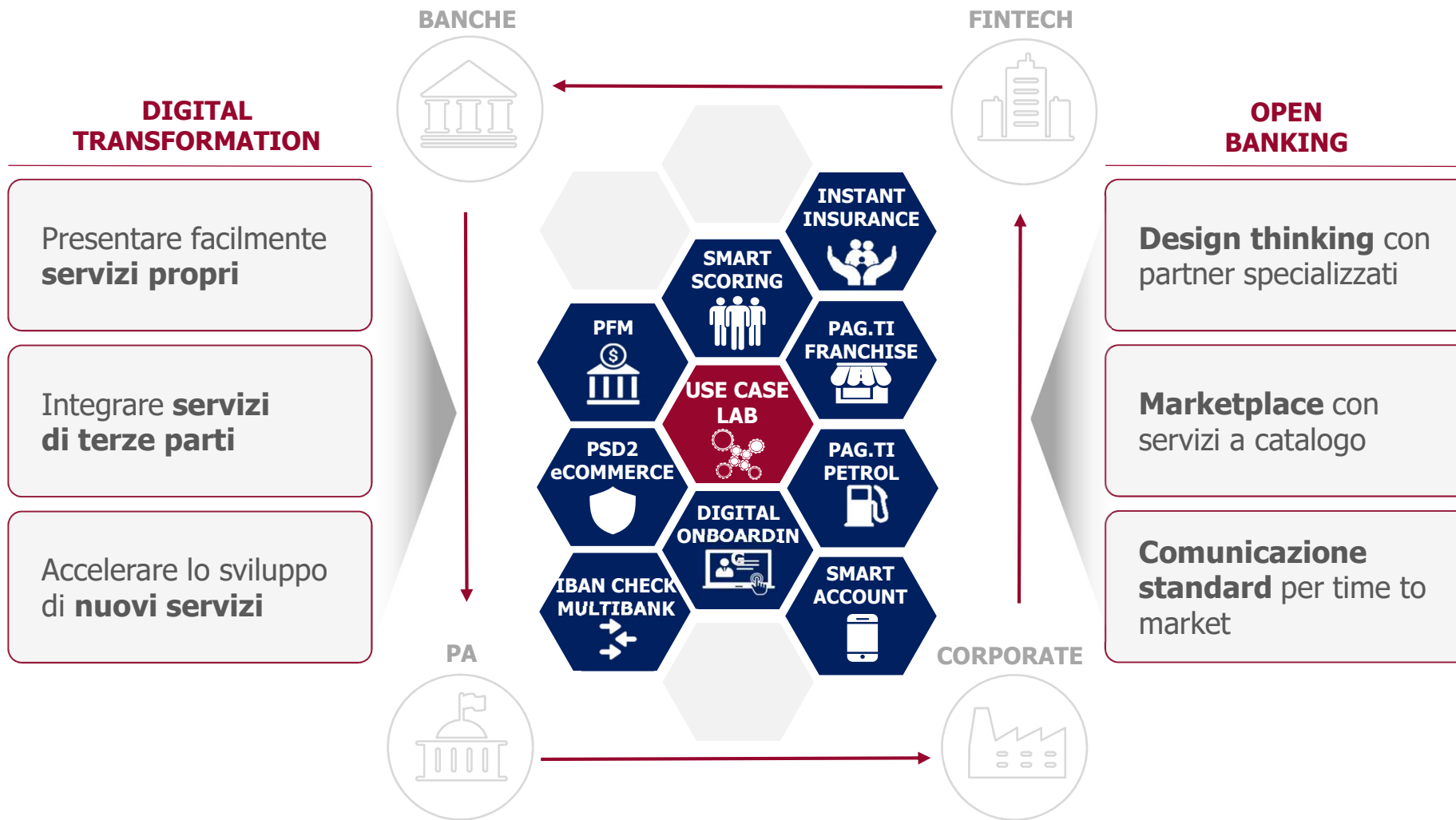


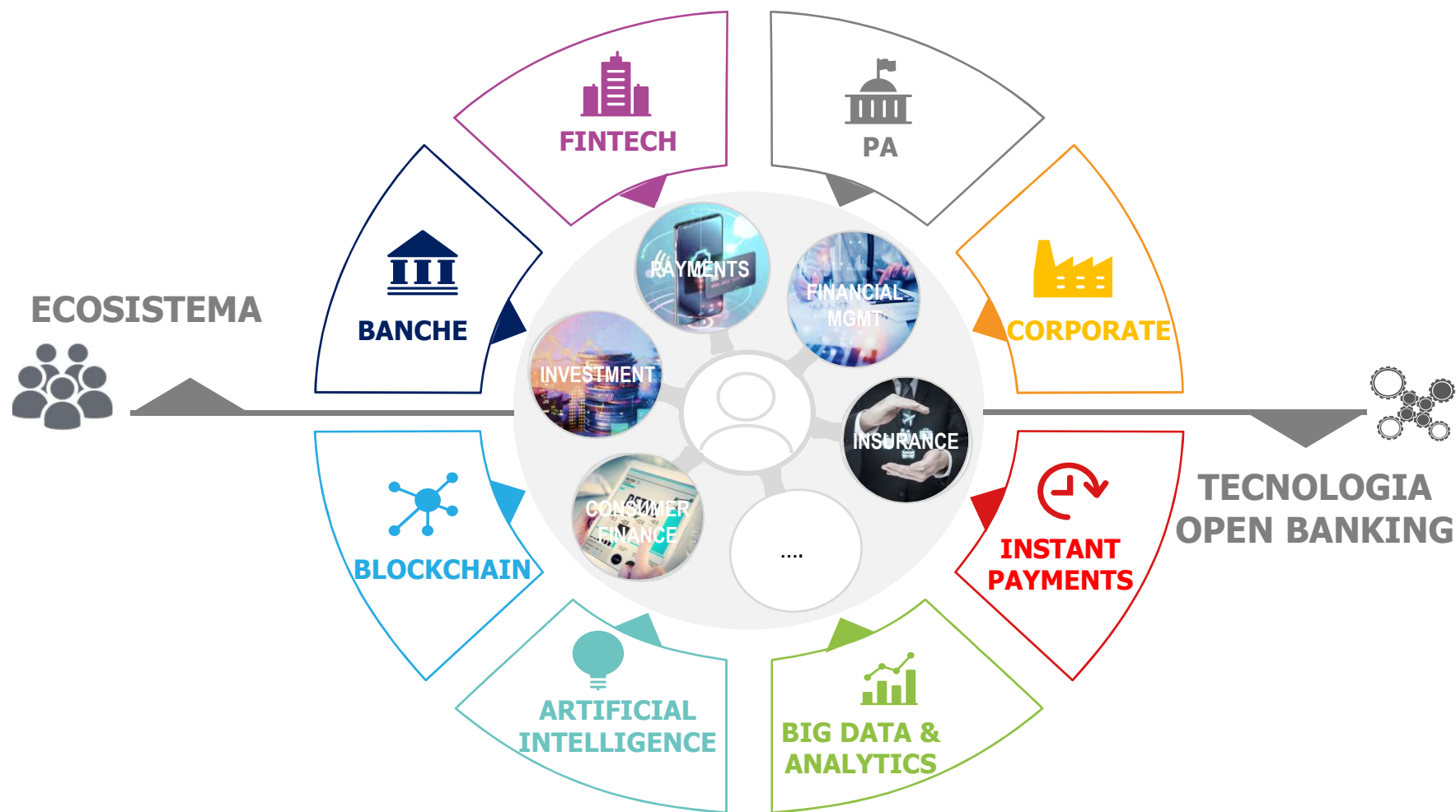
24 OFFICES
16 ABROAD



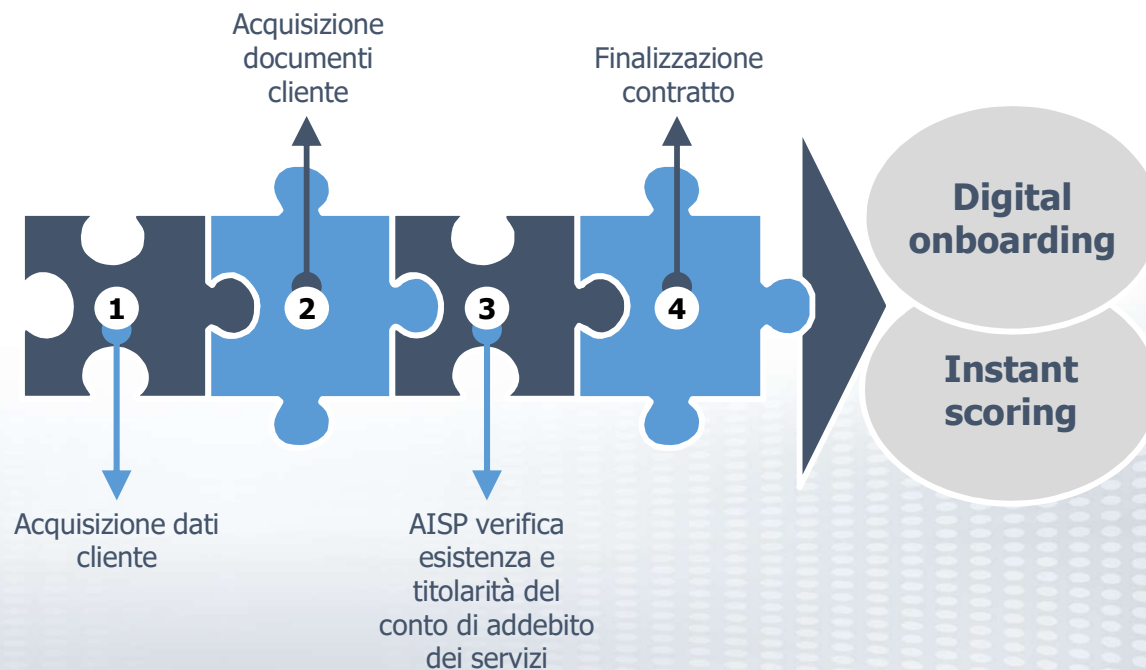
- **#1 card processor in Italy & Central-South East Europe**
- **#2 Card processor in EU**
- **40% EU payment processing for 4,800+ banks through EBA Clearing**
- **84+ m credit, debit & prepaid cards with 7+ bln transactions**
- **18,000+ ATM & 850,000+ POS in Europe**
- **20 leading central institutions, including Canada, New Zealand and Nordics**
- **LSEG >50% European wholesale fixed income trading**

Notes: 31/12/2018 pro-forma data

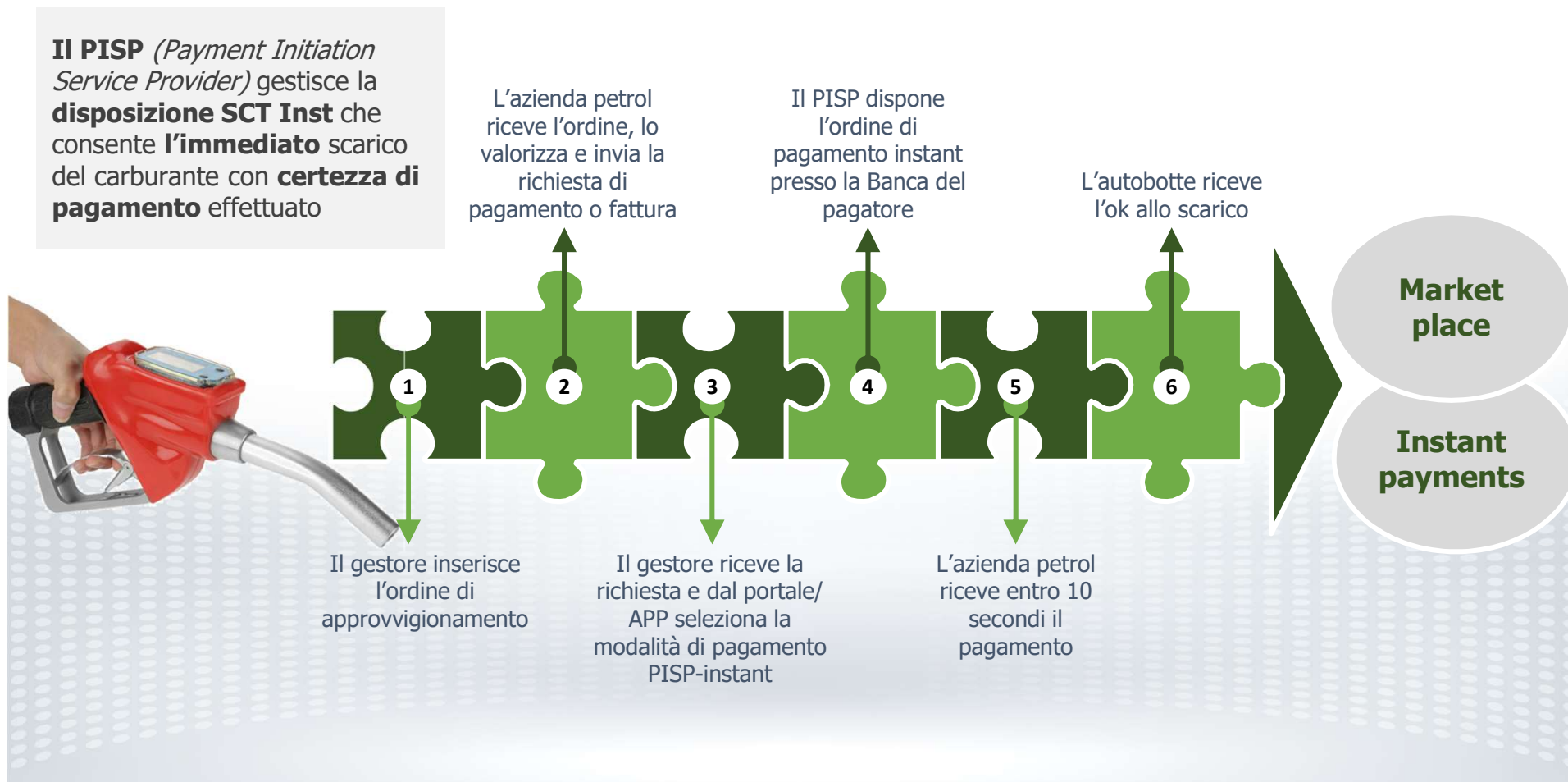




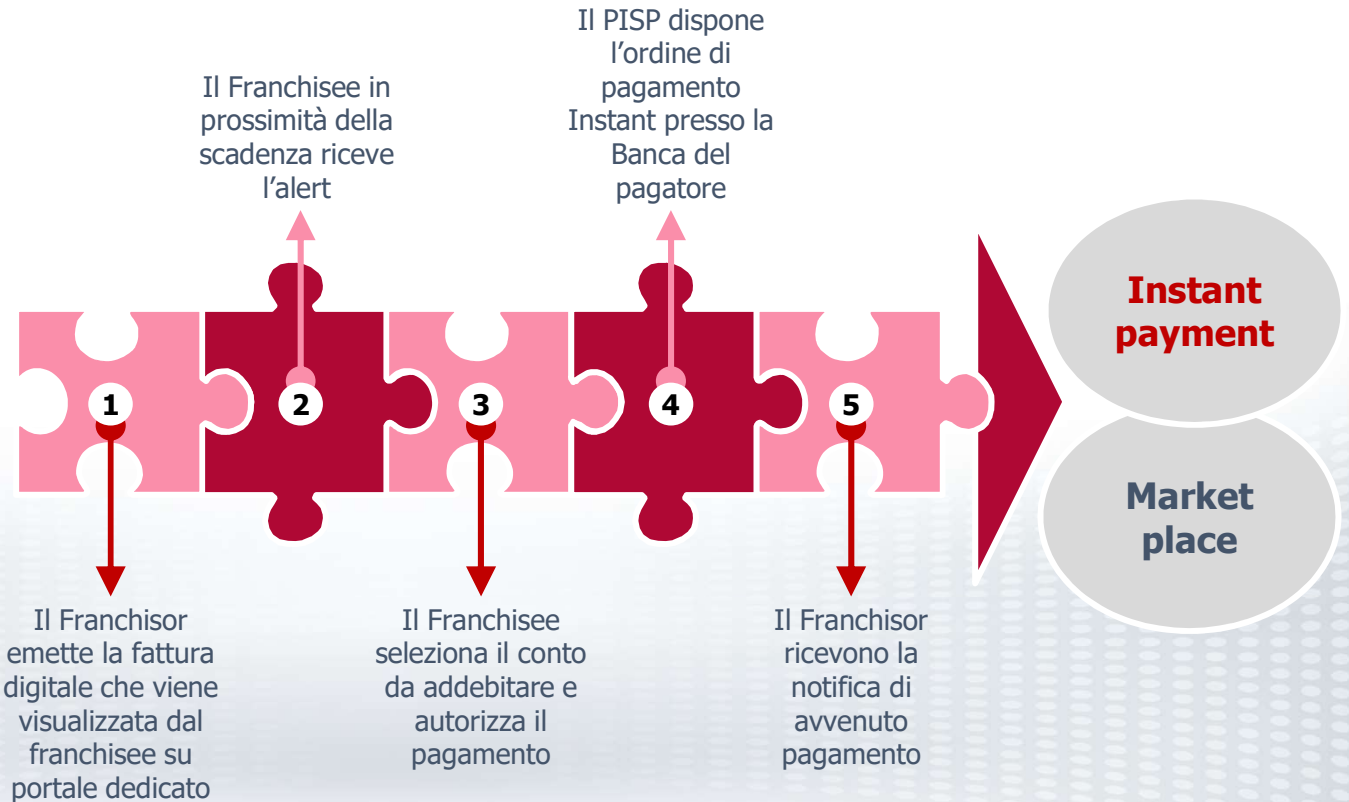
L'**AISP** (*Account Information Service Provider*) effettua il **check dell'IBAN**, eventualmente in modalità «**one shot**» e della **disponibilità del conto del cliente real time**

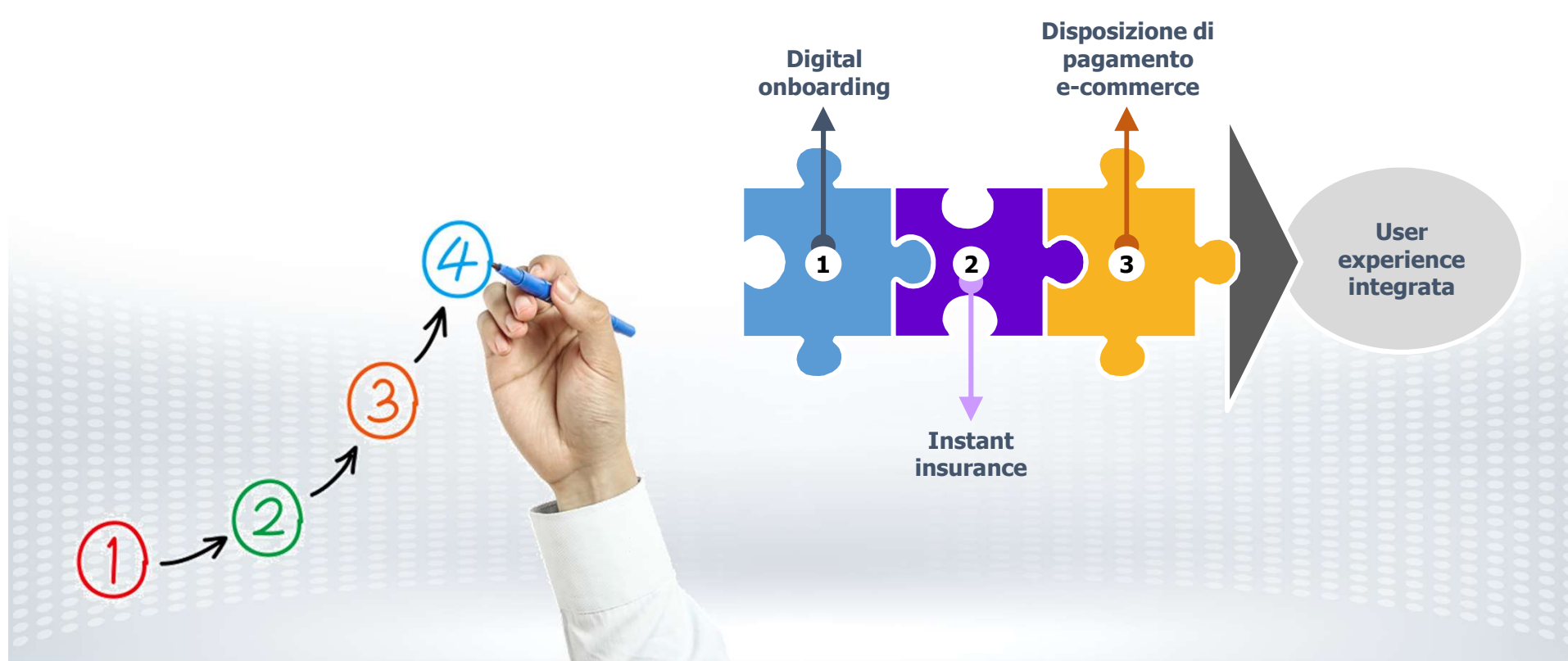


Il PISP (*Payment Initiation Service Provider*) gestisce la **disposizione SCT Inst** che consente **l'immediato** scarico del carburante con **certezza di pagamento** effettuato



Il **PISP** (*Payment Initiation Service Provider*) gestisce la **disposizione SCT Inst integrata** con il **marketplace di riferimento**







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