

Dalla PSD2 all'Open Banking:

Esperienze e casi d'uso concreti nello sviluppo di una soluzione di pagamento *Account-to-Account*

AITI - Treasury & Finance Forum Day
["think about a project & make it real"]


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Banking that matters. |  **UniCredit**

Dalla PSD2 all'Open Banking

L'ecosistema abilitato dalla PSD2 continua a crescere dopo l'entrata in vigore della normativa e spinge gli operatori a creare nuovi servizi

+300

Banche che hanno lanciato il proprio developers portal (78% PSD2 only)¹

+380

PSD2 TPP autorizzate ad operare in Europa¹

(1) Innopay Open Banking Monitor – update Novembre 2020

- Anche **UniCredit** ha colto il cambiamento portato dalla PSD2 come **opportunità di innovazione**, provando a creare valore per i propri clienti sviluppando **nuovi servizi**



PSD2 APIs

Account Information Service (AIS) - Payment Initiation Service (PIS)



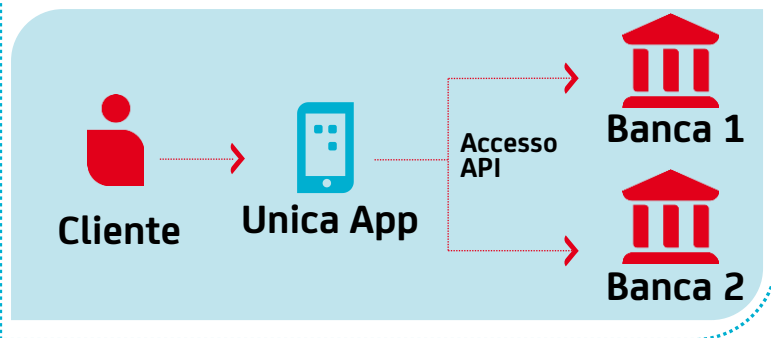
Le **API della PSD2** consentono lo **scambio sicuro** e **controllato** dei dati fra diversi istituti bancari

- **Account Information Service (AIS)** per aggregare saldi e transazioni – aggiornati in tempo reale – da conti detenuti presso Banche terze in UE
- **Payment Initiation Service (PIS)** per avviare da un unico canale digitale pagamenti anche su conti correnti di Banche terze



Estensione del *Payment Initiation Service*

Possibilità di inizializzazione di un pagamento tramite un unico canale digitale di una banca o di un TPP anche su conti di altre banche




Possibilità per ogni tipo di corporate di incassare attraverso l'inizializzazione di un bonifico precompilato e autorizzato direttamente tramite l'eBanking del buyer

account
TOPAY
by UniCredit



Soluzione di pagamento digitale basata sulla PSD2 che consente di incassare/pagare in modalità **Account-to-Account**, a supporto dell'eCommerce

- 
- **Dematerializzazione**
 - **Riconciliazione semplificata**
 - Conversione in **pagamenti anticipati** (es. nei rapporti di filiera)
 - **No plafond**
 - Adatto al **B2B**

Nuovo servizio di incasso basato sulla funzionalità PIS

Cosa è?



- **Nuova soluzione** per le corporate basata su un **pagamento Account-to-Account** (SCT / Inst), facendo leva sulle funzionalità di PIS abilitate dalla PSD2

Quale novità?



- **Funzionalità di pagamento aggiuntiva** che i merchant possono mettere a disposizione dei propri clienti in fase di check-out



- Gestisce **pagamenti online inizializzati da clienti** titolari di conto corrente online presso una delle **oltre 250 banche disponibili** all'interno del servizio

BENEFICI

Per il Merchant



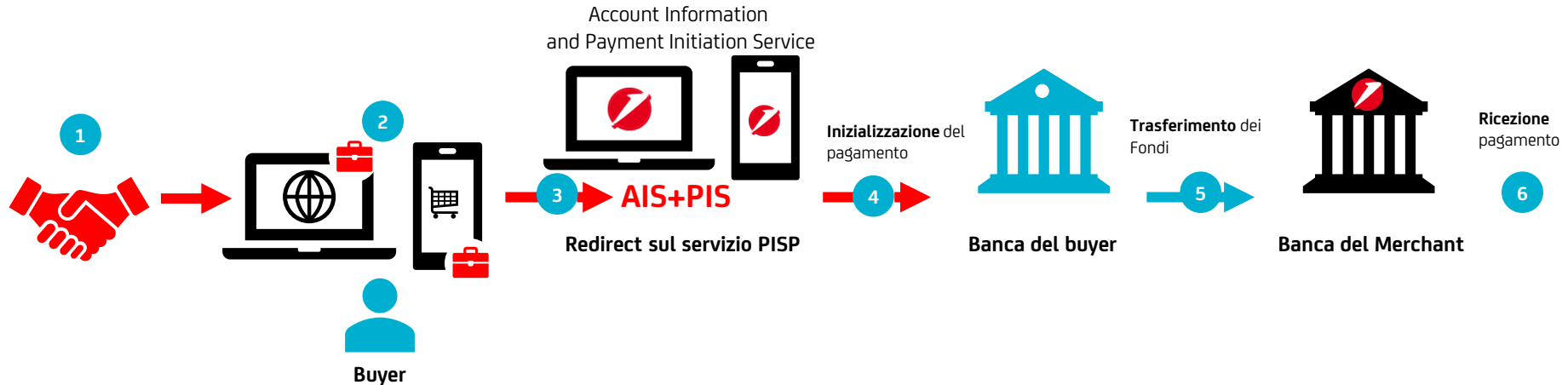
- **Pricing competitivo** soprattutto rispetto al Card Acquiring
- **Incrementare le vendite online**, abilitando i pagamenti senza carta di credito e B2B
- **Abilitare pagamenti non vincolati ad un plafond predefinito**
- **Riconciliazione automatica** dell'incasso

Per il Buyer



- **Acquisti online anche senza avere/utilizzare una carta di credito** (senza necessità di erodere il plafond della carta) ed anche se la banca di radicamento del conto non offre servizi di pagamento online basati su conto
- **Ordine di pagamento precompilato** dall'esercente

Funzionamento del Servizio



Conclusione del processo di acquisto con relativa selezione del bene o servizio oggetto della transazione sul sito del merchant

Il buyer sulle pagine di AccountToPay indica la banca del conto da addebitare e autorizza il servizio AIS/PIS

Reindirizzato sulla sua banca il Buyer autorizza il pagamento - i fondi verranno accreditati sul conto del merchant



Esperienze e casi d'uso

Insurance

- **Pagamento di premi assicurativi senza limite di importo (condizionato dal plafond dello strumento di pagamento)**



- Eliminazione dei tempi e dei costi di gestione di strumenti di pagamento obsoleti (es. Assegno)
- Trasformazione digitale dell'esperienza di acquisto
- Maggiore controllo del ciclo di pagamento, non più condizionato da elementi esogeni
- Pagamento irrevocabile

Online merchant

- **Pagamento di beni e servizi acquistati su un sito eCommerce senza limiti di importo**



- Possibile condizionare la vendita all'effettivo ricevimento dei fondi (bonifico precompilato ad esecuzione controllata)
- No 3D-secure – utilizzo degli strumenti di sicurezza consolidati e conosciuti del proprio eBanking
- Pagamento irrevocabile

Rapporto di filiera

- **Si applica ai rapporti verticali (e.g., franchising, rapporti in concessione, conto vendita)**



- Può essere lo strumento per i saldaconto periodici
- Permette di liberare periodicamente e in maniera automatica i fidi commerciali
- B2B digitale senza utilizzo di carte di credito / debito



Take Away

- PSD2 ha abilitato un ecosistema **(Open Banking)** che consente la **creazione di servizi a valore aggiunto**
- **AIS e PIS possono essere usati in modo coordinato** per migliorare l'esperienza di acquisto online
- E' possibile **digitalizzare i processi End to End, anche nel B2B - con una raggiungibilità molto estesa**
- Maggiore **controllo del ciclo di pagamento** in tutti i casi d'uso



Grazie!



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