



SIA EXPO 2011

The beating heart of the European payments evolution

How SIA can assist Banks & Merchants with MyBank

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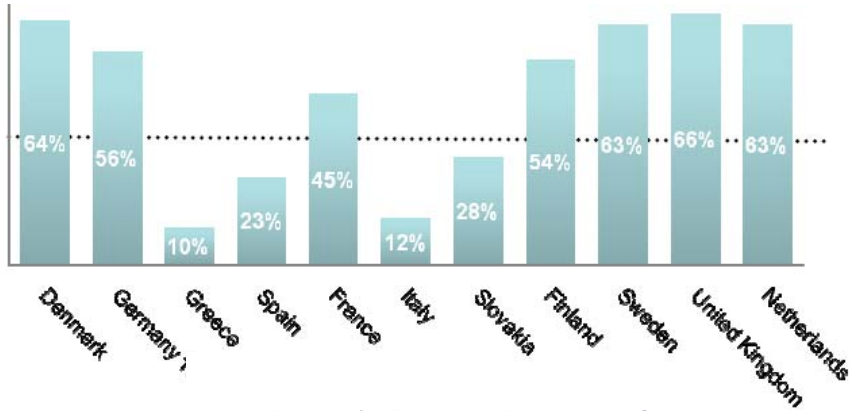
Milan, 17th October 2011



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Italian Market Overview

Market is in ramp up phase and there are still some concerns



2010 e-Buyers in Europe – Average 42%

	Valore eCommerce 2009	Valore eCommerce 2010	Crescita 2009-2010
USA	245,2 \$	265,5 \$	+8%
Europa	118,5 €	134,2 €	+13%
UK	34,7 £	37,4 £	+8%
Germania	26,2 €	29,3 €	+12%
Francia	14,3 €	16,5 €	+15%
Italia	6,6 €	7,5 €	+14%
	mld	mld	%

(1) Tasso di crescita Dollaro-Euro al 10 Novembre 2010 (2) Tasso di crescita Sterlina-Euro al 10 Novembre 2010

Value of Markets and Growth Rate 2009-2010

e-Commerce in Italy is still in ramp up phase compared to most of European countries in terms of e-Buyers and market value ...



... security and service availability are still the major constraints to e-commerce development for consumers.



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Infrastructure is a key value for MyBank initiative

What is needed for safely enabling users

- Experience in **secure payment systems** for electronic commerce
- Specialization in **real time authorization systems**
- Depth knowledge of **fraud prevention and detection services**
- Certifications of **quality, security, business continuity**
- **Business continuity is a key element** in the delivery of real time services
- Operations 24 hours a day **with excellence service levels**

Encompassing all the mentioned distinctive factors **SIA can be the right partner** for enabling MyBank solutions:

- Providing **secure electronic commerce solutions** from over 15 years
- Being compliant with:
 - ISO/IEC 27001:2005 for **Security Standards**
 - ISO 9001 for Management of **Quality Standards**
 - BS25999 for **Business Continuity Standards**
- Managing **mission critical services**



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The new MyBank model for Banks and Merchants

Debtor **initiates**
MyBank
transactions

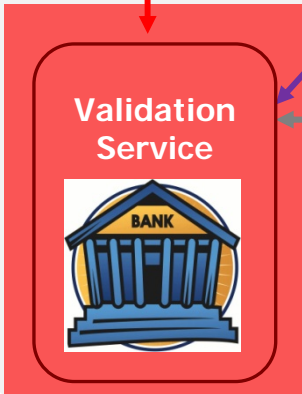
Debtor/Browser



Debtor **authorises**
MyBank
transactions via its
Home Banking



Validation Service
is reached by the
Routing Service
and triggers the
Debtor Bank
Home Banking
system



Directory Service
provides Banks
urls to
Counterparts

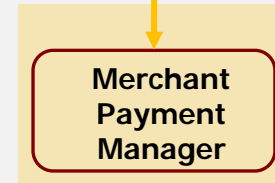


Merchant/Website

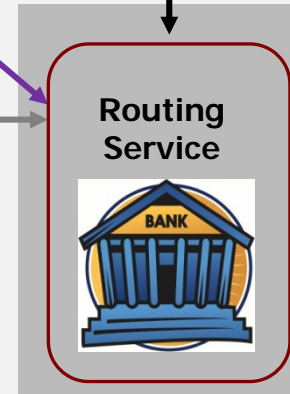


Merchant website
receives and
delivers the order,
**redirecting the
Debtor from/to
its bank**

Merchant Payment
Manager **triggers**
the **Routing
Service**



Routing Service
**manages the
workflow** and
reaches Validation
Service by means
of the Directory,
forwarding the
authorisation to
the Merchant

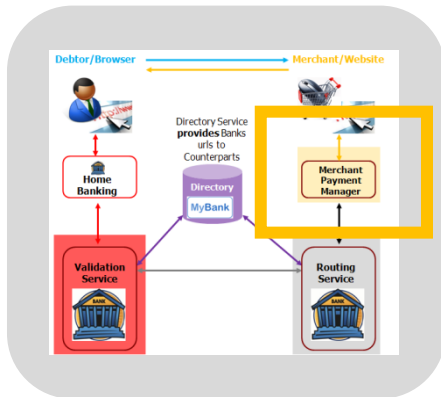




How SIA can assist Merchants implementing MyBank Ease of integration and accounting

SIA can provide Merchant with @POS Payment manager module

- The service consists of an application of virtual POS managed by SIA, which allows the operator submitting a request for payment to the authorized channels and comes with a back-office system
- The service is available in several options based on the integration needs and security levels required by merchants (i.e. certificate management)
- Its ease of integration allows Merchants to reduce total cost of ownership
- Management of orders lifecycle
- Reporting and Statistical reports on payments/orders
- Customer care h24 on behalf of merchants
- Other optional back office features (i.e. deferred shipping confirmation)

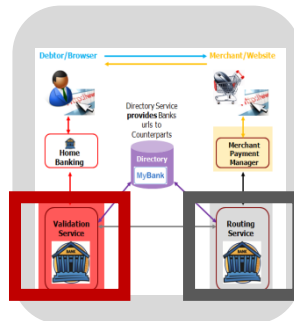
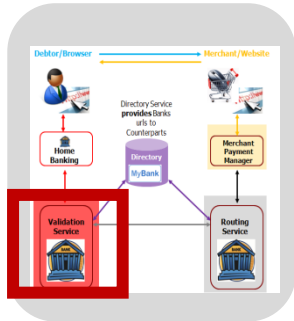
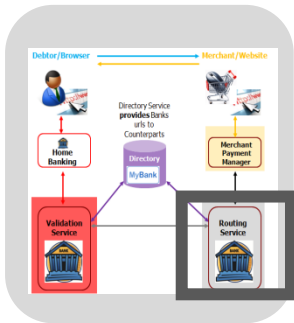




How SIA can assist Banks implementing MyBank

Reducing complexity thanks to white label approach

SIA can propose Banks Routing and Validation Services with SaaS approach



- The Routing Service communicates with Validation and Directory Services, is responsible for the workflow management and is based on white label approach
- The Validation Service communicates with Routing Service, Home banking application of the Debtor Bank and Directory, while authentication modes depend on the requirements/policies of the bank
- Ease of integration with Debtor Bank Home Banking application
- Custom reports for banks
- Solutions for the prevention of fraud risk (e.g. counterpart risk, etc.) by means of dedicated instruments (e.g. watch lists, etc.)
- Customer care h24 on behalf of Banks