



CRÉDIT AGRICOLE ITALIA BANKING GROUP LAUNCHES ITS INSTANT PAYMENTS SERVICE WITH SIA

Thanks to the digital platform SIA EasyWay, as of today private and small business customers of the Banking Group can make and receive instant payments from PC, smartphone and tablet

Milan, 29 October 2018 – **Crédit Agricole Italia Banking Group** launches the **new instant payments service** available directly from internet banking and via the mobile banking app. Starting from today and thanks to **SIA's digital platform**, all holders of a current account at one of the Banks in the Group can **make and receive instant credit payments directly from their computer, smartphone or tablet** using Nowbanking in the desktop, app and mobile responsive versions.

With this new initiative, Crédit Agricole Italia Banking Group reaffirms its innovative vocation by offering distinctive payment services that allow its private and business customers to **transfer up to €15,000 per individual transaction, 24 hours a day, 365 days a year**, in line with the SEPA Instant Credit Transfer scheme of the European Payments Council (EPC).

The Group's new instant payment service is managed via the innovative **SIA EasyWay** platform that enables real-time exchange of transactions in a secure and protected manner with **EBA Clearing's RT1 pan-European instant payments infrastructure**.

SIA EasyWay was created with the aim of **accelerating the process of adoption of instant payments** and of all the other SEPA payment and collection instruments by banks and the other European Payment Service Providers (PSP) while **minimizing investments and simplifying the operative management**. In addition to granting access to EBA Clearing's RT1 system, the platform is also ready to manage instant payments on **TIPS, the new service of the Eurosystem (the ECB and national central banks in the Eurozone)** the launch of which is **expected by the end of 2018**.

*"Since we are a proximity bank and, at the same time, a Group with an ever increasing digital vocation, we believe that the relationship with our customers is based on the development of innovative products and services that are easy to use even when on the move", commented **Filippo Corsaro, Head of Product and Customer Marketing at Crédit Agricole Italia Banking Group**. "We are pleased to be able to contribute actively to the spread of this new payment method, both nationally and internationally, and to be among the first Banking Groups to offer Instant Payments to its customers. With the launch of the new service we have completed another piece of our strategic plan, 100% human and 100% digital."*

*"The development of the collaboration with Crédit Agricole Italia represents a further step forward in SIA's positioning as the technological partner of reference for the main European banking groups in the field of advanced payment services", said **Roberta Gobbi, Director of SIA's Financial Institutions Division**. "Italy thus confirms its place among the most dynamic countries in the adoption of instant payments, currently made available by over 1,000 payment service providers present in 12 Eurozone countries".*



SIA is European leader in the design, creation and management of technology infrastructures and services for Financial Institutions, Central Banks, Corporates and the Public Sector, in the areas of payments, cards, network services and capital markets. SIA Group provides its services in over 50 countries, and also operates through its subsidiaries in Austria, Croatia, Czech Republic, Germany, Greece, Hungary, Romania, Serbia, Slovakia and South Africa. The company also has branches in Belgium and the Netherlands, and representation offices in the UK and Poland.

In 2017, SIA managed 13.1 billion clearing transactions, 6.1 billion card transactions, 3.3 billion payments, 56.2 billion financial transactions and carried 784 terabytes of data on the network.

The Group, which currently has over 3,400 employees, closed 2017 with revenues of €567.2 million.

For more information: www.sia.eu/en

Crédit Agricole operates in Italy, its second domestic market, with over 15 thousand staff, more than 4 million customers and €67 billion worth of loans to the economy. Close cooperation between the companies operating in retail banking, consumer credit, corporate and investment banking, asset management and insurance enables Crédit Agricole to operate in Italy with a wide and integrated range of products, to the benefit of all economic players.

Crédit Agricole Italia Banking Group operates in Italy with over 1100 branches in 11 Regions and is the sixth largest banking player by assets with over 10,000 employees and more than 2 million customers.


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