

# JIFFY

Cash in a flash





# Cash in a flash

## Jiffy is the new payment solution that lets you transfer money in real time using your smartphone

**Jiffy** can be used in a wide range of situations among individuals: to pay your share to a friend of yours who paid for the pub, to split the bill at the restaurant, to contribute to a collection for a group gift, to send money to a relative or

someone studying far from home, to give your children their pocket money and much, much more. **Jiffy** can also be used to pay for goods and services to: artisans, professionals and physical stores.



### AS SAFE AS A BANK

Access procedures to Jiffy service are defined by the Participant Bank and the client can customise the limits of usage of the service



### ACCESSIBLE TO EVERYONE

Users only need a smartphone and a current account or a card with IBAN



### EASY TO USE

The transaction is executed in few simple steps



### FAST

The funds are available in real time

## Jiffy: our plus

- After registration to the service, Jiffy allows users to send money, through a mobile device, to beneficiaries identified simply by their **telephone number**, when individuals, or by alternative methods such as **geolocation, QR Code, text search, and so on**, when businesses
- With Jiffy it's also possible to send money requests to **one or more people**
- The debit and credit of the funds to counterparts are carried out **in real time**
- The debit/credit instrument can be either a current account or a prepaid card with **IBAN**
- Jiffy is based on a **SEPA Credit Transfer** from sender to beneficiary for each transactions, and thus allows the creation of a domestic and **European P2P Money Transfer** ecosystem, already in line with main **SCTinst** European Authorities recommendations
- The service will shortly be implemented for **online and P2G payments**
- Jiffy is available for **smartphones** with **Android, iOS and Windows Phone**



**Easier than sending a text message**



**Safe just like a bank**



**In real time**



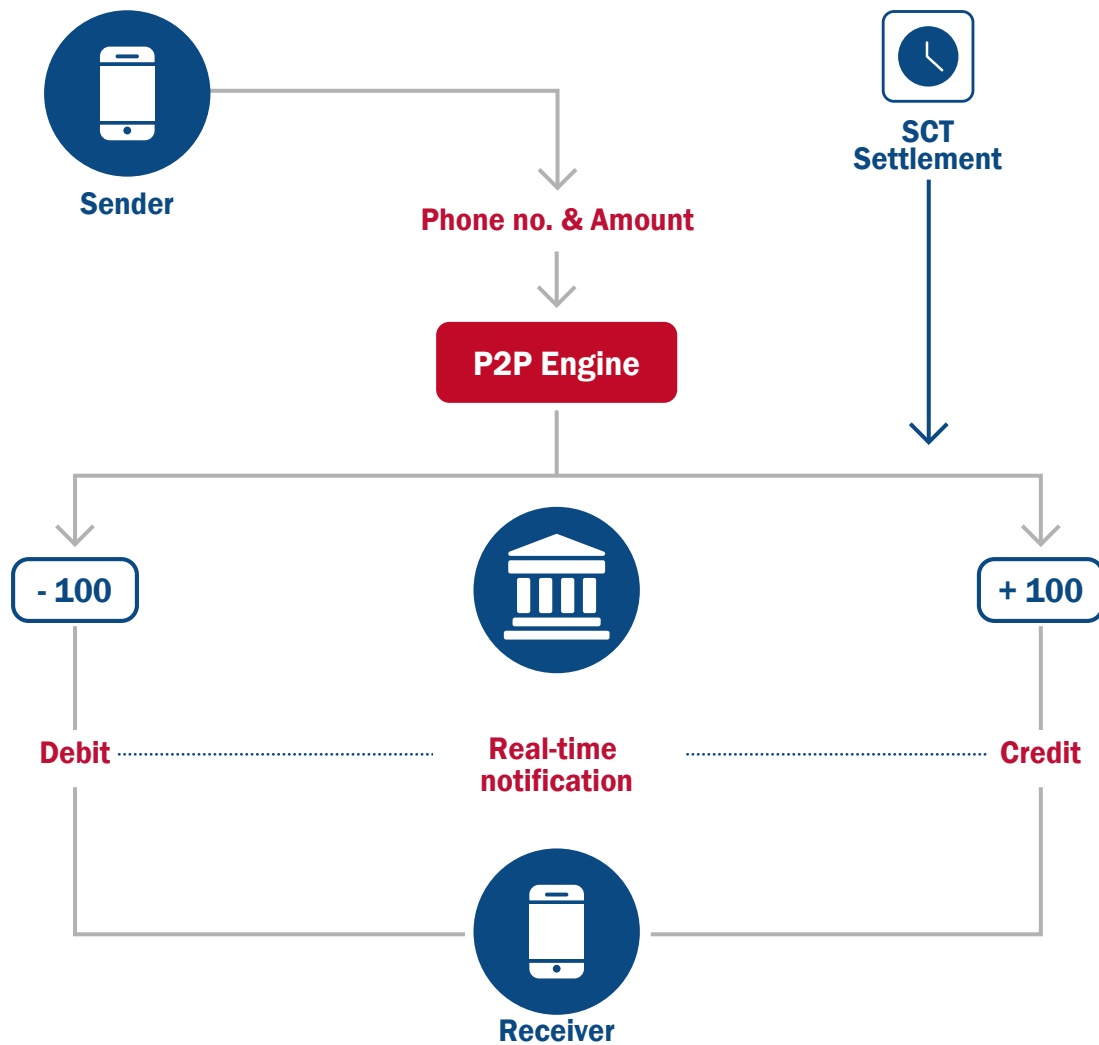
**Wherever you are**



# How it works

To use **Jiffy**, the user needs to have a smartphone and to be a current account holder at a Participant Bank. Through the **home banking portal**, the user registers with the service by providing his/her mobile phone number.

The user then downloads the **bank app** from the Android, iOS or Windows Phone App store. Once the app has been activated, they are ready to send the first **Jiffy**.



## Jiffy is already a success!

The major Italian banks have already joined the initiative with a **potential coverage of 80% of current accounts**.



Jiffy was developed in collaboration with GFT, the technology partner responsible for the Front End component of the solution thanks to its 25 years of experience in the business IT sector.

# Jiffy: all in few simple steps

**1**

## SELECT

a name from your  
contacts list

**2**

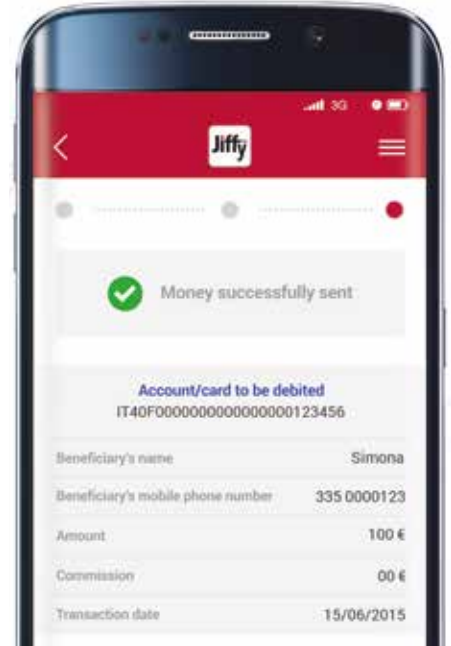
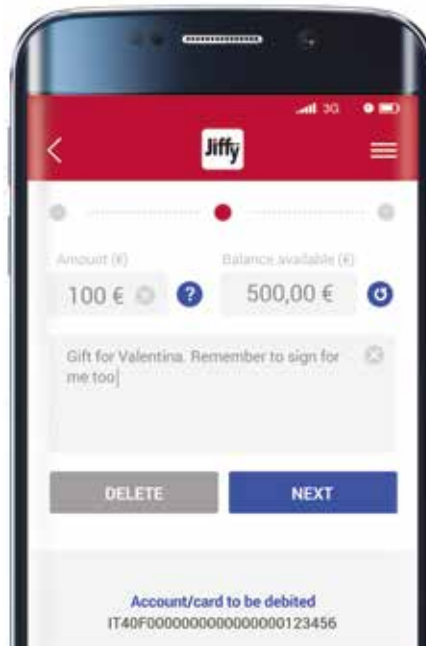
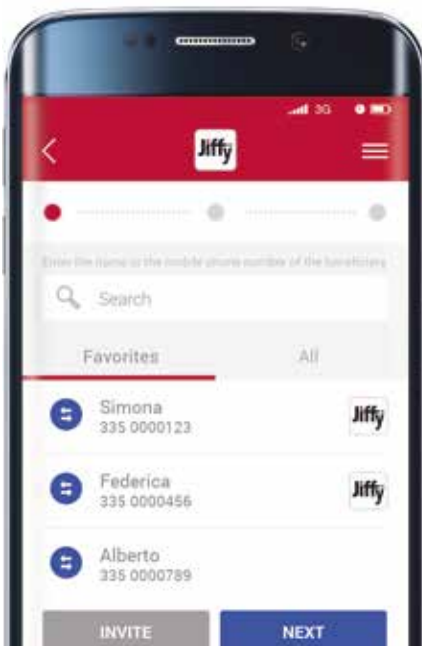
## ENTER

the **amount** and,  
if you wish,  
a **message**

**3**

## CHECK THE DATA

and **confirm**  
the payment.  
**Immediate** credit to the  
receiver's account.  
View your list  
of all your transactions  
**in real time**



**JIFFY.... CASH IN A FLASH**

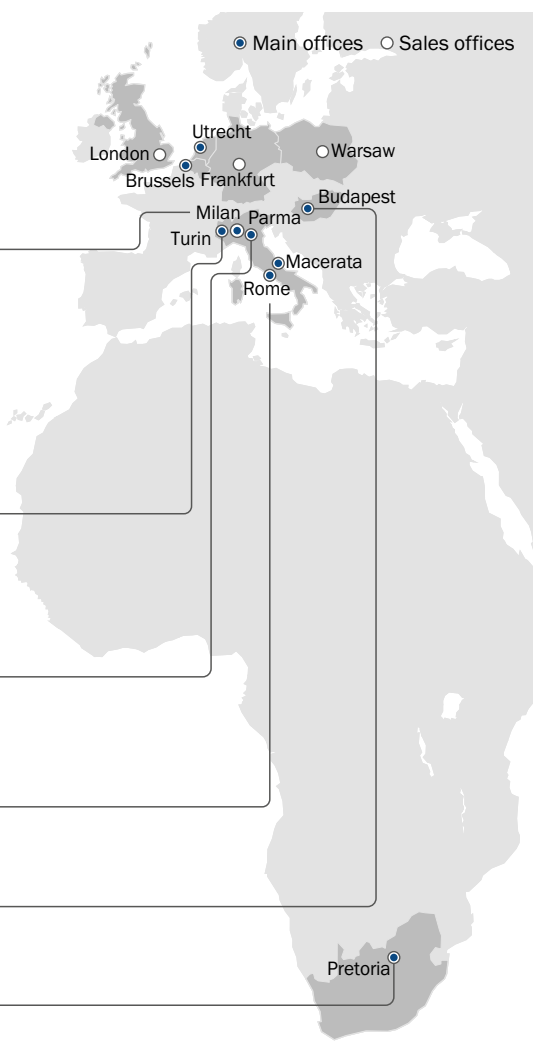
# About SIA

**SIA** is European leader in the design, creation and management of technology infrastructures and services for Financial Institutions, Central Banks, Corporates and Public Administration bodies, in the areas of payments, e-money, network services and capital markets.

**SIA Group** provides its services in over 40 countries, and also operates through its subsidiaries in Hungary and South Africa. The company has offices in Milan, Brussels and Utrecht.

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The parent
- **TSP**  
Front-end services for companies and PA
- **Pi4pay**  
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- **Emmecom**  
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Consulting
- **SIA Central Europe**  
ATM/POS terminal management
- **Perago**  
RTGS



## SIA Group key facts

in 2015

**9.9 billion** clearing transactions

**3.3 billion** card transactions

**41.7 billion** financial transactions

**358.2 terabytes** data carried on the network

**1,600+** employees

**€449.4 million** revenues

**SIA S.p.A.**  
Via Francesco Gonin, 36 - 20147 Milan

Tel. +39.02.6084.1

europe@sia.eu

www.sia.eu | jiffy.sia.eu