



PRESS RELEASE

CSE partners up with CBI and Nexi to develop advanced digital services in open banking

This partnership enriches CSE's banks services with advanced digital solutions to access all bank accounts under a single entity.

Internet and mobile banking user experience will be more integrated and modern, while guaranteeing maximum security.

London, 30th November 2021 – CSE, leader in banking outsourcing, CBI, hub for technological innovation and digitalization in finance and Nexi, European leader in PayTech, sign a partnership enabling Payment Service Providers to offer a wider range of financial services to their clients over a unique interface. This will ensure a cutting edge, integrated and totally safe Internet and mobile banking user experience.

This collaboration enables CSE to integrate CBI Globe solution, granting access to all current online bank accounts and major European platforms via API (Application Program Interface) thus providing innovative services in the open banking space, allowing member banks to expand their offer with added-value services for their clients.

The first service stemming from this partnership is a solution that will allow CSE's bank users to access all their bank accounts in different banks under a single platform via the Mobile Banking App and the new Home Banking developed by CSE. This way, users will be able to view their balance in real time as well as all the details of their bank accounts with the related transactions. Additionally, they will be able to manage payments on all their bank accounts under a single platform leveraging on a brand new, smooth user experience. Everything has been designed and developed to ensure the best security standards.

Floriano Dian, Deputy General Manager & Chief of Information Systems of CSE, commented: *"Thanks to the solution implemented together with CBI Globe and Nexi, we support our banks in the launch of added-value digital services for their clients. While improving their final users' digital experience, we are also taking a decisive step towards data-driven bank. The real-time availability of data acquired through CBI Globe Gateway will enable banks to better comprehend their clients' needs and to offer better-suited products driven by faster and more efficient services."*

Pilar Fragalà, Chief Commercial Officer CBI, commented: *"We are glad that CSE has proactively and promptly seized the benefits stemming from the running functionality of CBI Globe, launched on the market over a year ago with Nexi as technological partner. This represents the first international collaborative ecosystem of open finance, enabling the realization of the "bank as a platform" model of their own and third-party services, which includes Public Administration and, at the same time, building economies of scale in sharing development costs. In the new international competitive arena, open finance represents a great opportunity for the finance industry and for subjects such as*



CSE, also thanks to the work of pre-competitive ecosystems such as CBI, that has been promoting collaborative innovation for over twenty years benefitting banks, companies, citizens and Public Administration."

Sara Zanichelli, Head of Open Banking of Nexi, commented: *"The partnership with CSE and CBI allows us to take another important step in open banking, adopting a solution that ensures Italian banks the possibility of offering advanced financial services to their clients. This proves our ability of making open banking a concrete business opportunity for banks and enabling new services for their clients."*

CSE is a consortium company leader in the providing of end-to-end solutions for the banking and financial services market and is the group leader of five legal entities specialized by business line. The Group is participated by 22 banks.

CSE offers full outsourcing and Facility Management services of ICT systems. The subsidiary Caricese provides Business process Outsourcing services, while CSE Consulting and CSE Servizi provide respectively functional, compliance and organizational consultancy, as well as Call Center, Help Desk and Desktop Management Services. The subsidiary OneWelf offers administrative management services for pension funds.

With over 150 clients, amongst which retail banks, private banks, SIM, SGR, payment and financial institutions, CSE has been operating on the market for over fifty years. By using modern technologies, it enables new business opportunities for banks, facilitating the transformation of managerial processes through data analytics, automated process workflow, robotics and artificial intelligence.

Innovative solutions smoothing the physical and virtual customer interaction, allow every client to gain a seamless integration of channels for all types of transactions.

www.csebo.it

CBI is a public limited consortium company, which comprises around 400 Payment Service Providers as shareholders. CBI acts as the hub for digitalization and technological innovation, by creating digital payment services that banks offer to enterprises, citizens and the Public Administration. CBI operates under the supervision of the Bank of Italy as it is considered as a sensitive infrastructure according to art 146 of the Consolidated Banking Act.

Over these years, CBI has achieved a variety of goals: more than 3 million enterprises in Italy use the CBI service which facilitates corporates in carrying out cash management activities. More than 9 million citizens have already used the CBILL service to consult and pay online the notice payments issued by enterprises and pagoPA. 7 central public administrations are linked to CBI through centralized services that enable the connection with banks and optimize the management of complex projects and services. Over 80% of the Italian banking industry has chosen the CBI Globe platform, which streamlines the telematic dialogue among Payment Service Providers, Fintech, enterprises, and the Public Administration to achieve compliance with the renewed EU regulatory



framework and play an active role in the Open Banking scenario. Thanks to the capacity to reach out to online bank accounts at the domestic and European level, CBI Globe makes it possible to create innovative solutions for its clients. From an Open Finance and Data Monetization perspective, CBI has developed a few value-added services (VAS) to strengthen the competitiveness of its clients. Among these products, it is possible to mention the Check IBAN service, which allows the online verification of the association between an IBAN code and a fiscal code or vat number provided by a natural or legal entity. www.cbi-org.eu

Nexi is the leading PayTech company in Italy, the reference point for the digital payments in the Country. The company, listed on MTA of Borsa Italiana, operates in strong partnership with ~150 partner banks: thanks to its end-to-end omni-channel technology connects banks, merchants and consumers with the aim of changing the way people and companies pay and collect money every day, thus accelerating the spread of digital payments and the transition to a cashless society, which is essential for the modernization of the Country.

Nexi operates in three market areas: Merchant Services & Solutions, Cards & Digital Payments and Digital Banking Solutions.

Merchant Services & Solutions: Nexi, together with its partner Banks, serves c. 900,000 merchants; Cards & Digital Payments: Nexi, together with its partner Banks, manages c. 43 million payment cards; Digital Banking Solutions: Nexi manages c. 12.800 ATMs, c. 480,000 e-banking workstations and c. 900 million clearing transactions. In addition, Nexi, as a technological partner, developed the CBI S.c.p.a. open banking system, to which the main Italian banks have already adhered. www.nexi.it

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