

**FROM INTESA SANPAOLO AND NEXI:  
THE INNOVATIVE SOLUTION THAT TURNS THE POS INTO AN APP**

- *Intesa Sanpaolo customers will enjoy a preview of Italy's first "no hardware" solution developed by Nexi that allows merchants to accept payments via an app downloaded on their smartphones and tablets*
- *Intesa Sanpaolo continues to accelerate digital payments, with innovations to make mobile one of the key channels in customer interactions*

**Turin/Milan, 19 September 2023** - **Intesa Sanpaolo** and **Nexi** present SoftPOS, an innovative solution that allows merchants to use their smartphones and tablets to accept payments made by their customers using contactless cards from the main circuits (PagoBANCOMAT®, BANCOMAT Pay®, Visa, V-Pay, Maestro, Mastercard) and via digital wallets (e.g. Google Pay, Apple Pay, Samsung Pay and Huawei Pay).

SoftPOS is an app that the merchant can associate with a device in a few simple and secure steps. The app can also send digital receipts directly to the customer. The new product developed by Nexi will be available from today as a preview for Intesa Sanpaolo customers.

SoftPOS is the ideal solution for mobile businesses, freelancers and businesses offering home delivery. In addition to the benefit of digitising receipts, it allows the merchant to accept digital payments securely on a device that is used every day. The use of a smartphone or tablet also allows the merchant to have another collection point in addition to the main one, reducing wait times and queues for payments, thus leaving more time for listening to and managing customers during the purchasing process.

In keeping with the latest trends, which see cashless payments as the payment method preferred by three out of four Italians (source: 8th edition of the Community Cashless Society), SoftPOS will also offer advantages and benefits in terms of the customer experience, improving the perception of the quality of the services and products offered by merchants.

SoftPOS can be used as the main POS or an additional point of sale and is ideal for handling rush hours in shops, deliveries or wherever there is a need to accept mobile payments, such as at trade fairs and events. For those who are already customers, it can also be configured as a support POS, which can quickly be activated directly from the Nexi Business portal.

In recent years Intesa Sanpaolo has focused its efforts on accelerating digital payments, working to foster their spread and use through new solutions for consumers and initiatives to extend the network and acceptance methods. As part of this, it has introduced functional innovations to make mobile one of the key channels in customer interactions. The push for technological evolution represents a lever for the Bank's digital transformation in the payments sector, an area where Intesa Sanpaolo is already a leader in Italy, with more than 16 million cards and transaction volumes involving around 800,000 direct and indirect POSs. Its 2022-2025 Business Plan envisages

further growth, increasing digital payments by 50% to around 75 million in 2025 from 51 million in 2021.

For Nexi, a leading PayTech in Europe present in over 25 countries, the launch of SoftPOS in Italy is a further step in the implementation of its market development strategy alongside its Partners by leveraging its European scale and proximity to customers in different geographical areas in which it operates. The new product fully responds to the specific needs of Italian merchants to have a simple and secure solution available that allows them to accept digital payments on any occasion, via a tool for everyday use such as a smartphone or tablet.

Intesa Sanpaolo's strategic and exclusive partner in the area of acquiring is Nexi, Europe's leading Paytech in the payments arena, which has developed the new "no hardware" solution, providing all its know-how in the world of payments.

**Claudia Vassena, Head of Sales & Marketing Digital Retail at Intesa Sanpaolo**, emphasises the bank's intention to eliminate complexity in favour of an increasingly simple, secure, hardware-free multichannel user experience, and its proximity to the business world: *"We strongly believe in the value that the new SoftPOS solution can offer our customers, as it does not require additional terminals and offers a fast digital payment process solely through their smartphones and tablets. It is a flexible, dynamic acceptance tool, ideal in terms of ease of access and security. As the first bank in the country, we work closely with businesses, even small ones: this launch is in addition to Crescibusines, a €5 billion plan at a national level aimed precisely at companies operating in trade, tourism and crafts. Intesa Sanpaolo provides them with liquidity, guaranteed financing and advanced solutions for digital payments, with the added bonus of reimbursing POS micropayment fees"*.

*«SoftPOS Nexi, as simple as an app and as secure as a POS, is the innovative solution that allows merchants to make the most of the opportunities offered by digital payments in terms of speed, convenience, security, in complete mobility inside and outside the point sale. – states Filippo Signoretti, Merchant Solutions Director Italy of Nexi – After the successes recorded in Germany, Greece and Hungary, the launch of the product in Italy represents a further important result of our investments in technology and innovation as a leading Paytech in Europe. For us, it remains a priority to make technologically cutting-edge services and products available to our Partners and the market that concretely support the digitalisation of the country"*.

SoftPOS will initially be available for smartphones and tablets running the Android operating system. Intesa Sanpaolo customers who activate the service from the Nexi Business merchant portal by 18 December will be eligible to win a Samsung S23 smartphone.

### **Intesa Sanpaolo**

Intesa Sanpaolo is the largest banking group in Italy – a point of reference for families, businesses and the real economy – with a significant international presence. Intesa Sanpaolo's distinctive business model makes it a European leader in Wealth Management, Protection & Advisory and shapes its strong digital and fintech orientation, especially with Isybank, the Group's digital bank. An efficient and resilient bank, it is the parent company of product factories in asset management and insurance. Its strong commitment to ESG is backed by €115 billion of impact financing to be

spent by 2025 on initiatives for the community and the green transition, and contributions of €500 million to support people in need, positioning Intesa Sanpaolo at the top of the world in terms of social impact. Intesa Sanpaolo has made Net Zero commitments for its emissions by 2030 and by 2050 for its loan and investment portfolios, asset management and insurance business. A staunch supporter of Italian culture, it has developed a museum network – the Gallerie d'Italia – which showcases the bank's artistic heritage and projects of recognised value.

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## **Nexi**

Nexi is the European PayTech company operating in high-growth, attractive European markets and technologically advanced countries. Listed on Borsa Italiana's MTA, Nexi has the scale, geographic reach and abilities to drive the transition to a cashless Europe. With its portfolio of innovative products, e-commerce expertise and industry-specific solutions, Nexi provides flexible support for the digital economy and the entire payment ecosystem globally across a broad range of different payment channels and methods. Nexi's technological platform and the best-in-class professional skills in the sector enable the company to operate at its best in three market segments: Merchant Solutions, Issuing Solutions and Digital Banking Solutions. Nexi constantly invests in technology and innovation, focusing on two fundamental principles: meeting, together with its partner banks, customer needs and creating new business opportunities for them. Nexi is committed to supporting people and businesses of all sizes, transforming the way people pay and businesses accept payments. It offers companies the most innovative and reliable solutions to better serve their customers and expand. By simplifying payments and enabling people and businesses to build closer relationships and grow together, Nexi promotes progress to benefit everyone. [www.nexi.it](https://www.nexi.it)  
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