

New Irish mobile payment service ‘Zippay’ to launch in early 2026, in collaboration with Nexi

Available initially from AIB, Bank of Ireland, and PTSB, Zippay will be an in-app service offered through customers’ existing mobile banking apps

Milan, 8th September 2025 – Zippay, a new person-to-person mobile payment service, to launch in early 2026 in Ireland. Powered by the technological infrastructure of Nexi, the European leading PayTech, Zippay will be available to more than 5 million eligible customers of AIB, Bank of Ireland, and PTSB initially.

It will be an in-app service offered through the banks’ existing mobile banking apps. Customers will be able to send, request, and split payments instantaneously with Zippay by using the mobile number of their contacts who are also using the service.

Speaking on today’s announcement **Renato Martini, Digital Banking Solutions Director of Nexi Group** said: *“Built on an API-based architecture, Nexi has designed Zippay for scalability and future expansion with the goal of making the solution as widely available as possible to customers across Ireland. After the initial launch, Zippay will be offered on a non-discriminatory basis to all financial institutions that provide IBAN account services and a mobile app to Irish consumers and Nexi will manage the integration of eligible financial institutions that wish to join the service. Delivering this service in Ireland is an important recognition of Nexi’s experience in developing and launching innovative Account-to-Account solutions, thanks to its know-how, skills, and people. We are proud to be contributing to the further acceleration of digital payment solutions in Europe”*.

Banking & Payments Federation Ireland (BPMI), the voice of banking and payments in Ireland, commented on the announcement through the words of **Brian Hayes, Chief Executive BPMI**: *“We are delighted to join AIB, Bank of Ireland and PTSB in announcing the introduction of Zippay to the Irish market next year. Developed in response to customer feedback and demand, this will provide a quick and easy way to send and receive money or split bills with friends, family and contacts who are also Zippay users. It will be delivered through customers’ existing mobile banking apps and therefore comes with all the same high levels of security, protection, and digital safety and avoids the need for topping up a digital wallet or downloading a separate app”*.

Describing how the app will work, Mr Hayes continued: *“Eligible customers will automatically be enrolled to Zippay, which will appear in their personal banking app once the service is launched next year. It will use mobile numbers saved in the customer’s contact list to identify who else uses Zippay. There will be no need to set up a new payee or know their IBAN, BIC or account numbers, the money will transfer between accounts seamlessly. The service will allow customers to send up to €1,000 per day as well as request up to €500 per transaction. It will be simple, speedy and secure”*.

Nexi is the European PayTech, operating in high-growth, attractive European markets and in technologically advanced countries. Listed on Euronext Milan, Nexi has the scale, geographical reach and capabilities to drive the transition towards a cashless Europe. With its portfolio of innovative products, ecommerce expertise and sector-specific solutions, Nexi provides flexible support to the digital economy and the global payments ecosystem through a broad range of channels and payment methods. Nexi continuously invests in technology and innovation, focusing on two key principles: meeting the needs of its customers together with its partner banks, and creating new business opportunities for them.

Banking & Payments Federation Ireland (BPFI) represents the banking, payments and fintech sector in Ireland. Together with its affiliates, the Federation of International Banks in Ireland, and the Fintech & Payments Association of Ireland, BPFI has over 110 member institutions and associates, including licensed domestic and foreign banks and institutions operating in the financial marketplace.

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