



PRESS RELEASE

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CBI, EBA CLEARING, and Nexi enable Italian citizens to use request to pay when paying public administration bills

CBI, EBA CLEARING, and Nexi have signed a partnership agreement to enable the transmission of “request to pay” messages between citizens and the public administration.

This collaboration enables the practical application of request to pay in Italy, thanks to the use of the CBI Globe infrastructure, EBA CLEARING’s R2P Service and Nexi’s technology. Payments to the public administration are the first use case in Italy to benefit from this innovation, which was tested in 2025 and paves the way for further new national and cross-border use cases.

"Offering Italian citizens the option of receiving electronic notifications from the public administration via their home banking account and mobile app, rather than paper notices, and being able to pay directly from their online bank account in a secure and intuitive manner represents an important new milestone for us in the overall evolution of digital payments. Thanks to request to pay and our collaboration with EBA CLEARING and Nexi, we have built a new digital service highway based on pan-European rules and infrastructure, the ISO 20022 standard, and real-time message exchange," said Liliana Fratini Passi, Managing Director of CBI.

"We are glad to partner with CBI and the payment service providers it fronts to unlock the benefits of request to pay for the citizens who receive payment notices from the public administration. The use of our R2P Service will allow Italian PSPs to roll out services to their customers for other use cases as well, both at an Italian and SEPA-wide level," said Hays Littlejohn, CEO of EBA CLEARING.

"We are particularly pleased to collaborate on the development of the request-to-pay service with CBI and EBA CLEARING, two of our long-standing and successful partners. This new project is perfectly in line with our mission to develop advanced solutions for the evolution of digital payments in Italy," said Renato Martini, Digital Banking Solutions Director at Nexi Group. "Thanks to our technology and our expertise delivered by CBI and EBA CLEARING, citizens and public administrations in our country will benefit from a convenient, secure, and innovative service".

In general terms, request to pay allows users to digitally send a payment request for a good/service to the respective consumer through a simple and secure process. Request to pay is applicable to various business areas, such as bills, subscriptions, e-commerce, and similar ones. Thanks to authentication and confirmation processes supported by an advanced messaging infrastructure, such as the one provided by CBI in collaboration with EBA CLEARING and Nexi, request to pay is able to guarantee maximum certainty, speed, and simplicity in payment processes, reducing risks and facilitating reconciliation. Request to pay is thus set to revolutionize the user experience in digital payments.



About CBI S.c.p.a. Società Benefit

CBI is a public limited consortium company and benefit corporation. With over 400 financial institutions (FIs) and payment service providers as clients, CBI is a fintech serving as an industry utility with more than 30 years of experience. Adopting a Business to Business to Customer approach, CBI develops worldwide data exchange platforms for the financial industry, guaranteeing cross border reachability and supporting digital payments, transaction banking, electronic bill presentment and payment (EBPP), as well as open banking and open finance solutions.

Thanks to these services, FIs (PSPs, FinTech's) can reach a wide range of customers, efficiently meeting the needs of businesses, public administration, and citizens in an increasingly competitive market. CBI is supervised by the Bank of Italy pursuant to Article 146 of the T.U.B. and is also required to comply with the regulation "Provisions regarding the oversight of payment systems and related technological or network infrastructures" issued on November 9, 2021, as a "Critical Provider of Infrastructure or Services." Additionally, since May 2023, CBI has officially become a Società Benefit, adding common benefit purposes to its corporate objectives to promote social activities and increase positive social and environmental impacts. For more information www.cbi-org.eu and follow us on www.linkedin.com/company/cbi-scpa

About EBA CLEARING

EBA CLEARING is a European-owned, European-governed and European-regulated provider of payment infrastructure solutions processing over 22 billion payments a year. Founded in 1998, the company is owned by 48 of the major banks operating in Europe and is based on a country-neutral governance model. The payment systems of EBA CLEARING are pan-European by design and desire: they are developed in close co-operation with the Company's multinational user community and best-of-breed technology partners.

EBA CLEARING manages and operates the payment services EURO1, STEP1, STEP2 and RT1. Both EURO1 and STEP2 have been classified as systemically important payment systems (SIPS) by the European Central Bank. RT1, the first pan-European real-time payment system, has been processing euro instant payments complying with the European Payments Council (EPC)'s SEPA Instant Credit Transfer Scheme since 2017. R2P, EBA CLEARING's request to pay messaging infrastructure system, was made available in 2020.

The names of EBA CLEARING's payment services are tradenames or registered trademarks. For more information on EBA CLEARING, please visit www.ebaclearing.eu, or follow us on [LinkedIn](#).

About 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
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