**PRESS RELEASE**

# BANCOMAT and CBI sign an MOU to build an Italian infrastructure supporting the digital euro, with Nexi as technology partner.

*The initiative is set to explore the development of a national platform, open to the European market, to reduce adjustment costs and times for banks and payment service providers, while broadening access to future Eurosystem services.*

**Roma, Milano - 20 November, 2026** – **CBI**, **BANCOMAT and Nexi** announce the signing of a Memorandum of Understanding for the launch of a strategic collaboration to build an Italian infrastructure supporting the digital euro, which will be developed with **Nexi** as technology partner. The solution will enable banks and Payment Service Providers (PSPs) to manage the processing of the digital euro, the issuance of which is subject to the ongoing legislative process, and connect to future Eurosystem services through a shared platform, with the objective of reducing investments and implementation costs, accelerating market entry, and streamlining technology upgrades

The project aims to contribute to strengthening the competitiveness of the Italian financial system during a decisive phase for the evolution of European payments. The digital euro would complement cash as an additional form of money issued by the Central Bank and would be available to citizens, businesses, and public administrations within the euro area.

The platform will be developed based on a shared, modular, and scalable infrastructure, in line with the European Central Bank's roadmap and the evolution of the European regulatory framework. The goal is to foster adequate preparation among Italian operators and offer a coordinated response to a transformation set to impact the entire payments market.

The initiative combines the complementary expertise of the three organisations: **CBI's** experience in managing shared infrastructures and services for the financial sector; **BANCOMAT's** role as the national reference payment network; and **Nexi's** established industrial and technological capabilities in digital payments across Europe.

Governance is entrusted to an equal partnership between CBI and BANCOMAT. Nexi will support the development of the solution as the technology partner, with contribution from TAS – an IT company specialised in payment solutions.

The infrastructure manages the connection of operators, the functions necessary for utilising the digital euro, and access to the central Eurosystem.

The model will be open, interoperable, and independent of individual technologies, with the aim of promoting service portability and accessibility even for smaller-sized operators.

For banks and PSPs, sharing the infrastructure will facilitate economies of scale, reducing costs, implementation risks, and the time required to offer new services. By streamlining activities, the

shared platform can facilitate entry, especially for smaller operators, expanding competition and promoting the adoption of the digital euro.

"*The digital euro marks a turning point for the European payment system. With this initiative, CBI is leveraging over thirty years of experience in building collaborative infrastructures to help banks and PSPs navigate change sustainably and effectively, in line with the path defined by the Eurosystem*," says **Liliana Fratini Passi, Managing Director of CBI**. "*Italy can play a leading role. We want to combine skills, investments, and operational capabilities to equip the country with an open national platform capable of supporting the Italian market and contributing to the development of the digital euro in Europe*."

*"The adoption of the digital euro will necessarily depend on the ability to involve those who operate daily on the ground, in direct contact with citizens and merchants, and to leverage already established payment networks and solutions,"* states **Fabrizio Burlando, CEO of BANCOMAT.** *"As systemic players, we have a duty to promote awareness of the new tool, favouring its integration into existing services and payment habits, and making its use simple. To this end, an effort is required from the entire payments sector so that the digital euro can become a practically utilised tool for citizens and businesses, enhancing its complementarity with solutions already present on the market."*

*"The digital euro represents an important opportunity to strengthen the integration and competitiveness of the European payment system* - says **Bernardo Mingrone, CEO of Nexi Group** - *Nexi has always played a significant role in this journey, from the experiments promoted by the ECB to participation in the pilot, and up to network connectivity services: the collaboration with CBI and BANCOMAT constitutes a further contribution, putting our industrial and technological capabilities at the service of a shared solution that will facilitate the access of banks and financial operators to the future services of the digital euro."*

The MoU builds on established foundations, bringing together key players such as Intesa Sanpaolo together with isybank, the digital bank of the Group, - which were among the first to join the project with BANCOMAT's collaboration for technological aspects, as well as Nexi, which will use the platform for its direct merchants, and Poste Italiane, which, in addition to participating in the initiative, will make the Group's cloud services available. The initiative, which is open to the entire banking and financial sector, has also attracted expressions of interest from a leading industry player, such as MPS.

The platform has been designed with ambitions that go beyond national borders. It can be made accessible to European operators and integrated with other initiatives dedicated to digital currency and new payment instruments.

The collaboration between market infrastructures and technological enterprises thus offers Italy the opportunity to leverage its industrial expertise and contribute to building a more integrated and resilient European system.

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**About CBI S.c.p.a. Società Benefit**

CBI is a public limited consortium company and benefit corporation owned by banks, PSPs and Poste Italiane with over thirty years of experience in providing complex systemic services that ensure device and information interoperability for operators in the banking and financial sectors. Adopting a Business-to-Business-to-Customer (B2B2C) approach, CBI, as a leading paytech company, develops global data exchange platforms for the financial industry, enabling 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, FinTechs) can reach a wide range of customers, efficiently meeting the needs of businesses, public administration, and citizens in an increasingly competitive market. 2/4 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 (Benefit Corporation), adding common benefit purposes to its corporate objectives to promote social activities and increase positive social and environmental impacts.

For more information visit CBI official website at: www.cbi-org.eu and follow us on www.linkedin.com/company/cbi-scpa

**BANCOMAT**

BANCOMAT, the most widespread and recognized payment network in Italy, is one of the leading players in the payments market, with over 2.7 billion annual transactions worth approximately €200 billion. Through its integrated ecosystem, BANCOMAT meets the needs of millions of Italians, ranging from traditional cash withdrawals to digital payments.

For more information: www.bancomat.it

**Nexi** is the European digital payments infrastructure, supporting the functioning and growth of the real economy. With its pan-European scale, strong local presence and technology expertise, Nexi develops and operates the platforms, processing systems and services that enable banks, businesses and institutions to deliver and manage secure and reliable digital payments. As a PayTech, Nexi offers a portfolio of innovative solutions, e-commerce expertise and services tailored to different industries, across a wide range of payment channels and methods. Its technology platform and deep sector expertise enable the Group to operate across three business segments: Merchant Solutions, Issuing Solutions and Digital Banking Solutions. Nexi continuously invests in technology and innovation to meet the evolving needs of its clients, together with its partner banks, and to create new business opportunities. Listed on Euronext Milan, Nexi supports people and businesses of all sizes in making and accepting payments, contributing to the growth of the digital economy.

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