

PRESS RELEASE

INTESA SANPAOLO LAUNCHES "CBILL", THE NEW ONLINE BILL PAYMENT SERVICE

• An innovative tool for safer, more efficient payments

Milan, July 21st 2014 – **Intesa Sanpaolo** is launching **CBILL**, an innovative tool designed to simplify online payments for personal banking customers and businesses.

The new service is a simple, effective, safe way for users to pay and check their bills online. CBILL is a **complete** solution covering the entire payment process, from bill issuing to payment reconciliation. It also provides an **innovative**, **advanced** service for businesses, enabling multi-bank applications and optimising real time management for expenditure.

CBILL streamlines the planning process for payments, giving users an online payment schedule, paper-free billing and access to a payment reminder.

The service is aimed at the personal banking and business sectors, providing a multi-channel approach to bill paying (via Home Banking, ATMs, mobiles, Corporate Banking, etc.), as well as public and private creditors of all sizes, enabling them to bill customers and receive automatic online payments through a multi-channel, multi-bank application. Italy's largest power company **Enel** was one of the first to adopt the new service and make it available to its customer base.

CBILL is a multi-bank, multi-channel payment platform set up by member banks of the CBI (Customer to Business Interaction) Consortium to offer **e-billing** services with EBPP (Electronic Billing Presentation and Payment) functions.

"Intesa Sanpaolo's new payment system will allow the bank's business customers to cut bill collection times and, because the whole process is managed online, simplify reconciliation for all bills paid across the banking system, with considerable benefits in terms of time and costs," explains **Stefano Stangoni**, Head of Intesa Sanpaolo's Global Banking & Transaction Department.

"We are the first bank to offer the market added value services such as the 'Scadenziere' ('Payment Schedule'). Our 5 million-plus Internet Banking customers will be able to check bills and schedule payments via our fully dematerialised management service," concludes Marco Siracusano, Head of Marketing for Intesa Sanpaolo's Banca dei Territori Division.

Intesa Sanpaolo

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