

MyBank

A trusted Ecosystem for Digital Economy



Cyril Dougier,
MyBank Business Development Manager

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43% of European Merchants sell online.

Source : Digital Agenda Assembly, Dublin 19th of June 2013

Only 52% (EU27 avg) of internet users pay online.

Source : Eurostat Survey on ICT usage 50/2012



11 % of European online Merchants do cross border business.

Source : Digital Agenda Assembly, Dublin 19th of June 2013

Only 11% (EU27 Avg) of online shoppers bought outside their country but within EU (2)

Source : (1) Eurostat Survey on ICT usage 50/2012 / (2) Eurostat may 2013

Digital Economy remains a world of opportunities





As a framework is set in place for digitalization (1/2)...

- Europe and National Digital Agendas : « **Job and Growth** »
- SEPA : “**Secure and reduce payment transaction costs**”
 - 122 billion Euros saved per year.
 - 100 million Euros saved in the Ecommerce industry alone.

Source : Euractiv, June 2013





As a framework is set in place for digitalization (2/2)...

- The European eGovernment Action Plan 2011-2015
 - Access to information / Transparency
 - Facilitate EU citizens mobility
 - Reduce administrative burden
- Italian Law for the acceptance of E-payments by PA



... The need for trust and simplicity becomes a challenge

Where eGovernment services are offered, the majority of EU citizens are reluctant to use them.

Source : Europe's Digital Competitiveness Report 2010, p.88

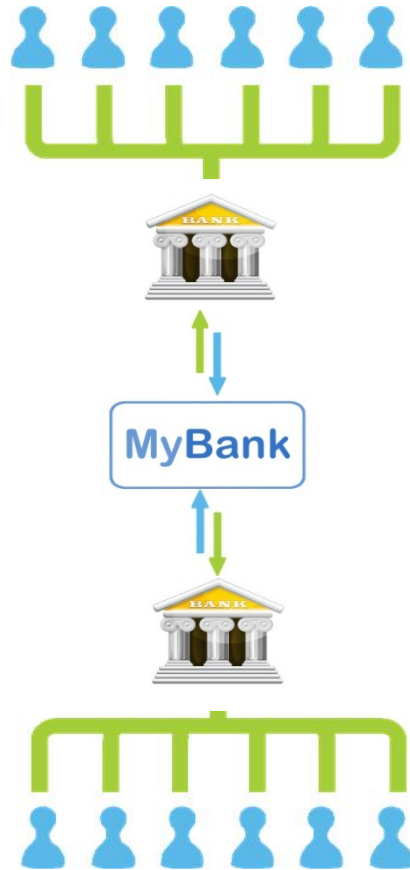




MyBank, fully involved with digital authorities...

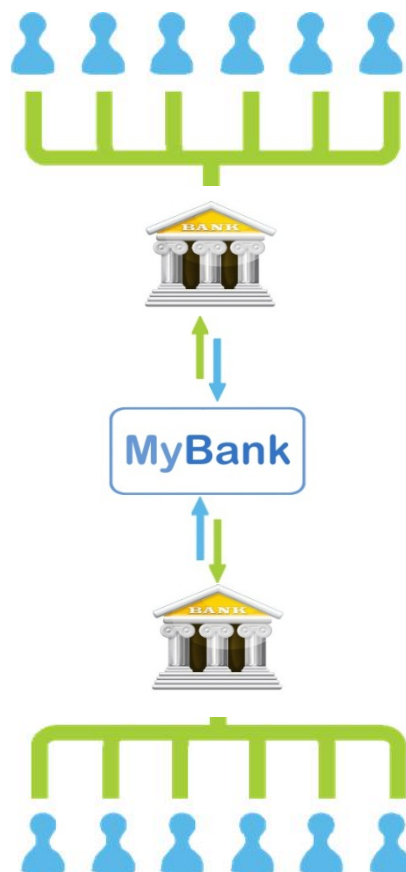
- Participation to the **Digital Assembly 2013 in Dublin**
- Ongoing discussions with domestic Digital Authorities in :
 - Greece
 - Italy
 - France
 - ...

MyBank, a trust network...



- 500 million citizens, 25 million corporates and SMEs connected through regulated PSPs.
- A reliable ecosystem :
 - Security requirements
 - Governance rules
 - Certification process
 - Dispute resolution process

...offering a European social infrastructure for digital economy



- Adapted to all economic players : individuals, SMEs, Corporates and public administrations
- Access to rich digital services through a single ecosystem:
 - E-payment
 - E-ID
 - E-mandates
 - M-payments
 - E-invoicing
 -
- Simple and cost effective

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MyBank for E-Payments

How does MyBank work?

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Vic will tell you...



Online Payments with MyBank

- Paying taxes, fines or public services online by SEPA Credit Transfer
- From a computer, a tablet or a smartphone.
- Simple and cost effective.
- No fraud



Paying taxes....

My electricity bill has arrived.



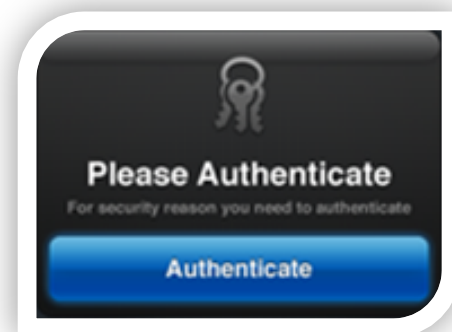
I have to go
to the post
office to pay
my taxes.



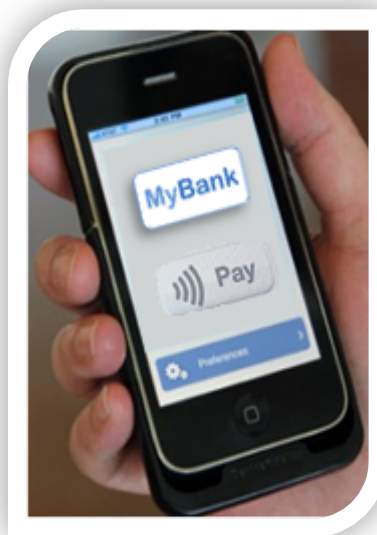
I scan....



...I authenticate myself...



... and I
authorise the
payment.



SDD E-mandates with MyBank

- E-mandates for collection of one off or recurring direct debit.
- Order and mandate validation in a single experience stream
- Off the shelf and pan-European solution available for the 1st February 2014 end-date.
- Less disputes: E-mandate initiated by Debtor Bank
- Enhancement of workflow costs, security, delays and reliability through the use of electronic channels



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MyBank for E-Identity

PA Digital services require reliable E-identities

- Access to sensitive information such as birth certificates, tax declarations, changes in personal information, etc.
- Allowance payments





MyBank e-identity solution based on banks KYC

- Authentication and Validation of user's profile against information known to the banks
- The solution is:
 - Large reachability: 93% of all European citizens have a bank account
 - Reliable: based on KYC and face to face initial contact
 - Easy: real time answer

E-identity by banks: European experiences

- In Finland, when citizens declare their taxes they fill in the declaration online and before submitting it they authenticate themselves online through their bank
- In Belgium, before a new mother is paid her family allowance, the government verifies with the bank that the account number and the identity of the mother match



MyBank

Thank you
for your attention

c.dougier@ebaclearing.eu

