

Live Cashless

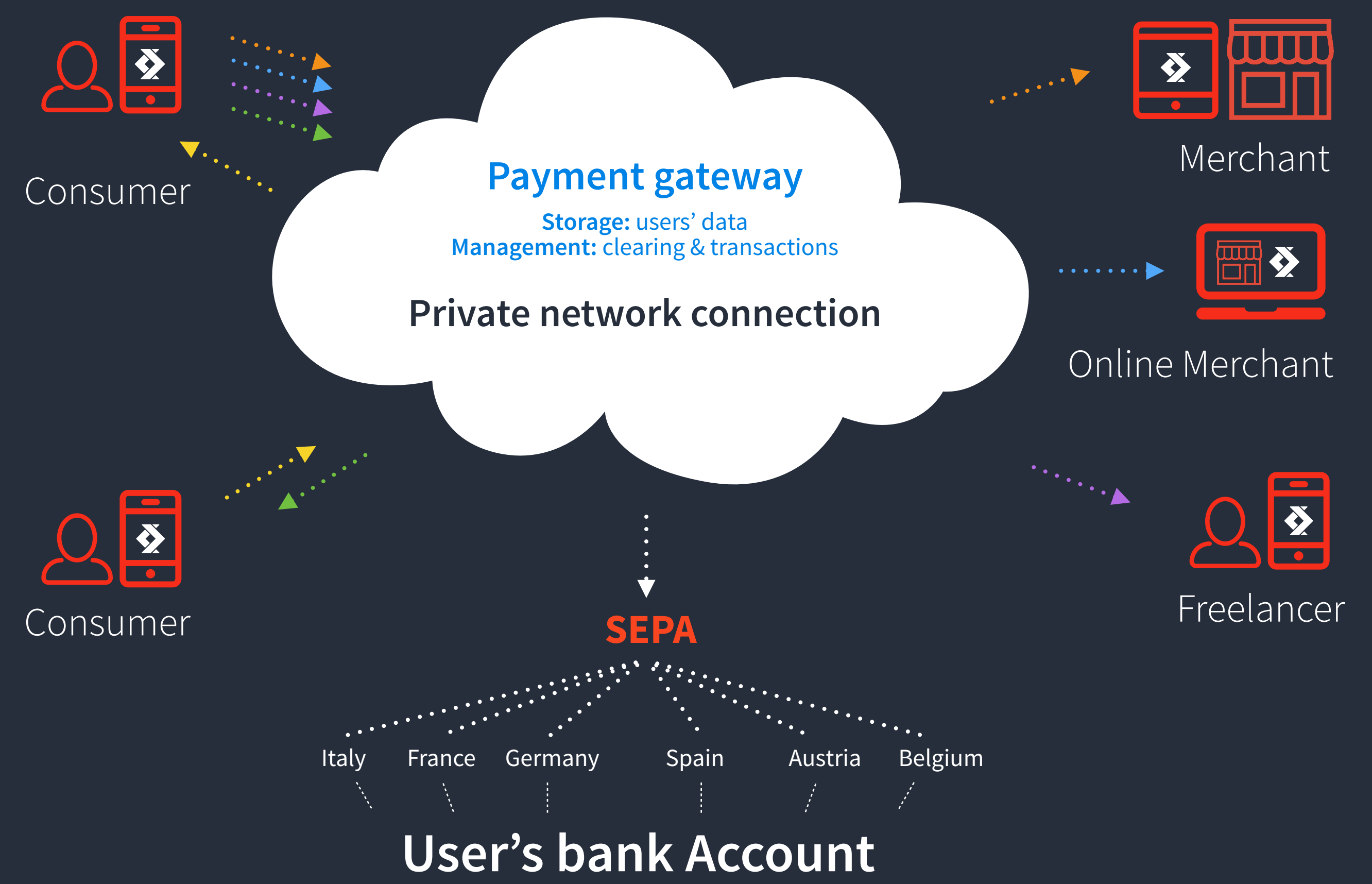


Satispay

What is it?

- Satispay is a **new payment network, independent from payment cards, banks and mobile operators.**
- It has been built exploiting the **opportunities and innovations brought by the European legislation** in the payments field (Payment Service Directive)

Satispay cloud based architecture



Positioning

Comparison with available solution

	Micro Payments	Purchases in physical store	Online purchase	P2P money transfer	No profit donation
Payment cards	●	●	●	●	●
Mobile payment	●	●	●	●	●
Satispay	●	●	●	●	●

None of the electronic payment solutions available today is usable for all payment needs

 usable
  usable with limitations
  not usable

Strong focus on

- **P2P transactions** and
- **Micro payments**

two typologies of transactions usually carried out in cash.

The WhatsApp for payments

Send and receive money has never been so easy



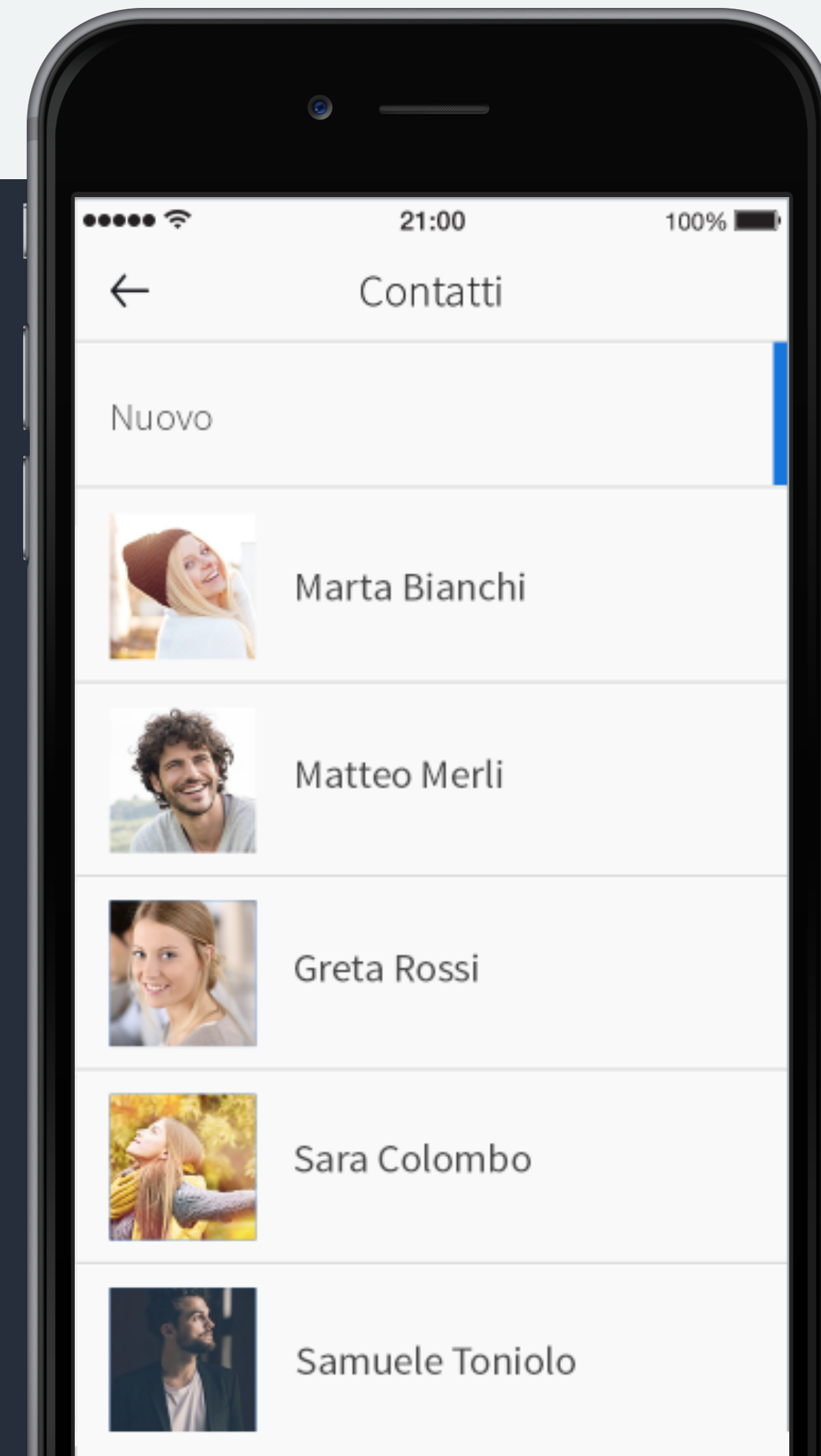
WhatsApp is so successful because

Everybody can send and receive messages no matter what Mobile operator they use



With Satispay

Everyone can send and receive money no matter what their bank and mobile operator are



Satispay

Strategy

Free and simple peer to peer transactions can drive the viral growth and make marketing investment more effective

Pricing

P2P	free▶	build the network
C2B	free < 10 €▶	build the network
C2B	0.20 € > 10 €▶	make revenues



Satispay now

Italian Cities & Merchants



- Usable by anyone with a bank account in any Italian bank
- Accepted by merchants in the **main Italian cities**

Satisfpay in the next 2 years

European growth



- Investments will be done in order to spread the consumers and the acceptance network through the main European countries

Europe can create **the most connected and efficient Digital Single Market**

The market is ready. The instruments are in place. Regulators just need to:

- **Involve startups and innovative Payment Service Providers** in the definition of the new Payment Directives
- **Improve the SEPA transactions (SDD & SCT) standards** in terms of:
 - **Execution times;**
 - **Fraud prevention and management** mechanisms;
- Accelerate the definition of the standards for the **remote identity verification;**
- **Standardize** the requirements for **online contracts acceptance** in all the European Countries

| Thanks 
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