BANCOMAT and CBI sign a Memorandum of Understanding to develop an Italian infrastructure supporting the digital euro, with Nexi as technology partner

- A national platform, also open to the European market, is being explored to reduce implementation costs and timeframes for banks and payment service providers and broaden access to future Eurosystem services

Rome, Milan - 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.

BANCOMAT

BANCOMAT, the most popular and recognised payment network in Italy, is one of the main players in the payments market, with over 2.7 billion transactions per year, worth around 200 billion euro. With its integrated ecosystem, BANCOMAT meets the needs of millions of Italians, offering every solution from traditional withdrawals to digital payments.

For further details on BANCOMAT, see www.Bancomat.it

CBI S.c.p.A. Società Benefit

CBI S.c.p.A. Società Benefit, whose shareholders include the Italian financial industry and Poste Italiane, has over thirty years of experience in developing and managing digital infrastructures, services and collaborative ecosystems supporting the evolution of payment services, open finance, the digital euro, financial data exchange and multilateral clearing for retail payments in Italy and across Europe.
Through its consortium-based model, CBI reinvests its profits in research, development and innovation, promoting collaboration between banks, payment service providers, businesses, public administrations and emerging players within the financial ecosystem. In this context, it fosters the development of shared solutions that enhance market efficiency, interoperability and competitiveness, enabling new digital services and models for the benefit of the entire financial system and Italy's digital transformation.
Overseen by the Bank of Italy pursuant to Article 146 of the Italian Consolidated Banking Act as a critical infrastructure or service provider, CBI combines its economic objectives with common benefit purposes, promoting initiatives aimed at creating sustainable value for the market, individuals, local communities and Italy's digital ecosystem.
For further information: www.cbi-org.eu | LinkedIn: www.linkedin.com/company/cbi-scpa

Nexi

Nexi is Europe's digital payments infrastructure, supporting the functioning and growth of the real economy. Leveraging its pan-European scale, strong local presence and technological expertise, Nexi develops and manages platforms, processing systems and services that enable banks, businesses and institutions to offer and manage secure and reliable digital payments.
As a PayTech company, Nexi offers a portfolio of innovative solutions, e-commerce expertise and sector-specific services across a wide range of payment channels and methods. The Group's technology platform and solid industry expertise enable it to operate across three business segments: Merchant Solutions, Issuing Solutions and Digital Banking Solutions.
Nexi continually invests in technology and innovation, working alongside its partner banks to meet the evolving needs of its customers and create new business opportunities. Listed on Euronext Milan, Nexi supports individuals and businesses of all sizes in making and accepting payments, contributing to the growth of the digital economy.

Press Relations contacts





BANCOMAT
Vittorio Silva - Chief Marketing and Communication Officer
Mobile: +39 334 638 6965 | E-mail: vittorio.silva@bancomat.it

Edoardo Ceraselli - External Relation Manager
Mobile: +39 3482523023 | E-mail: edoardo.ceraselli@bancomat.it

Emidio Piccione | Mobile: +39 366 628 3807 | E-mail: emidio.piccione@esclapon.it
Antonella Zivillica | Mobile: +39 335 144 9843 | E-mail: antonella.zivillica@esclapon.it

For CBI S.c.p.A. Società Benefit
Marina Schicchi - Chief Communication & Sustainability Officer
E-mail: m.schicchi@cbi-org.eu | Tel. +39 348 7708834
Barabino & Partners
Giovanni Scognamiglio | E-mail: g.scognamiglio@barabino.it | Tel. +39 340 316 1942
Martina Mazza | E-mail: m.mazza@barabino.it | Tel. +39 342 763 3081

For Nexi
External Communication & Media Relations
Daniele de Sanctis | daniele.desanctis@nexigroup.com | +39 346 015 1000
Matteo Abbondanza | matteo.abbondanza@nexigroup.com | +39 348 406 8858