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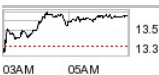
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🇮🇹 NEXI S.P.A (NEXI)

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Open Banking: CBI partners with Nexi to support banks and payment service providers in offering new fintech services in Italy and Europe



01/14/2020 | 08:48am EST

PRESS RELEASE

Open Banking: CBI partners with Nexi to support banks and payment service providers in offering new fintech services in Italy and Europe

Rome, 14/01/2020 - CBI, the think tank for innovation for the payments market in the financial industry promoted by the Italian Banking Association, has teamed up with Nexi, the PayTech for banks, to add a new feature to the CBI Globe platform which will enable banks to develop fintech services in response to the growing needs of corporate and retail clients.

Banking clients can now utilise a wider range of advanced financial services provided by the institutions that, by choosing CBI Globe, aim to play an active role in Open Banking, which originated under PSD2. New applications and web portals will elevate the customer's experience by offering innovative multi-bank services, such as account aggregation services (both domestic and foreign), advanced financial management and the initiation of payments.

Payment service providers that utilise CBI Globe will be the innovative fintechs of choice for clients who wish to access their European bank and financial institution accounts, which are usually available through technologically different communication interfaces, by using a single hub that facilitates international roaming in Open Banking and supports the development of innovative services.

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Financials (EUR)

| | | | |
|-----------------|---------|----------------|---------|
| Sales 2019 | 983 M | P/E ratio 2019 | 67,7x |
| EBIT 2019 | 369 M | P/E ratio 2020 | 35,3x |
| Net income 2019 | 122 M | EV / Sales2019 | 10,1x |
| Debt 2019 | 1 545 M | EV / Sales2020 | 9,51x |
| Yield 2019 | - | Capitalization | 8 372 M |

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Chart NEXI S.P.A

Duration : Auto. Period : Day

Developed by CBI with the support of Nexi and drawing on the latest technologies and most advanced security criteria, CBI Globe places Italy at the forefront in the development of advanced technological infrastructures to support the digital evolution of financial services. In doing so, Italy is reasserting its leadership and competitiveness on a global scale.

CBI Globe - Global Open Banking Ecosystem - is a technological platform that assists some 300 Payment Service Providers in the technical and functional aspects of complying with PSD2. As such, it enables the entire banking industry to achieve significant savings, estimated at circa EUR 180 million, thereby increasing

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the level of integration and efficiency in the Italian payment market and thus generating new business opportunities in Open Banking and the data economy.

"CBI and NEXI are actively working with dedicated resources in order to implement the new functionality by April 2020," says Liliana Fratini Passi, General Manager of CBI S.c.p.a. "CBI Globe is a tried-and-tested collaborative platform in the financial industry which fosters innovation as well as the core infrastructure in driving Italy toward the creation of a digital society based on the 2025 National Innovation Plan."

"Being chosen by CBI for the implementation of CBI Globe's new functionality, after having already won the tender for the construction of the platform itself, is a validation of what Nexi has done for the banking system in Italy and what it can still do as PayTech for the Banks," comments Renato Martini, Digital Banking Solutions Director of Nexi. "This is a strategic and system solution that will allow financial institutions to create advanced use cases and thus exploit the huge potential of the Open Banking market."

CBI S.c.p.a. is a think tank for precompetitive innovation for the Italian financial industry in the transactional services market. Currently there are around 416 participating intermediaries who offer services to around three million businesses and public administrations.

CBI offers all customers a flexible, secure and modular collaborative infrastructure, promoting the development of multiple services constantly updated to take advantage of the latest technologies, including CBI Service, CBILL Service, Big Data CBI service, as well as services provided by Nodo and CBI Globe.

CBI Globe became operational on 1 June 2019, more than three months ahead of the 14 September 2019 deadline set by the PSD2 Directive and in full compliance with EU Regulation 2018/389. At present, almost 300 banks have joined the CBI Globe platform, accounting for approximately 80% of the Italian banking industry.

Nexi is the leading PayTech company in Italy, and is listed on the MTA of Borsa Italiana. Nexi works closely together with some 150 partner banks. Its integrated end-to-end omnichannel technology connects banks, merchants and consumers in order to facilitate digital payments. Nexi's aim is to make every payment digital and thus drive forward the digitalisation of the Italian economy. Nexi operates in three market areas: Merchant Services & Solutions, Cards & Digital Payments and Digital Banking Solutions:

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Merchant Services & Solutions: Nexi, together with its partner banks, serves some 890,000 merchants and manages 1.4 million POS terminals;

Cards & Digital Payments: Nexi, together with its partner banks, manages 41 million payment cards;

Digital Banking Solutions: Nexi manages 13,400 ATMs, approximately 420,000 e-banking workstations and over 900 million clearing transactions (as of 2018). In addition, Nexi developed the Open Banking system in collaboration with the CBI corporation, which the main Italian banks already use.

CONTACTS



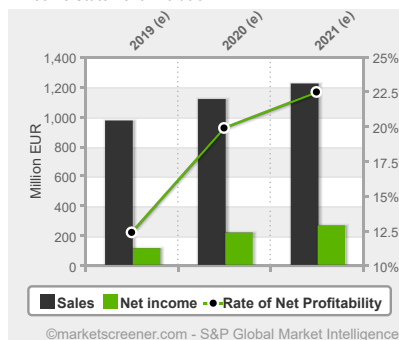
» Full-screen chart

Technical analysis trends NEXI S.P.A

| | Short Term | Mid-Term | Long Term |
|--------|------------|----------|-----------|
| Trends | Bullish | Bullish | Bullish |

» Technical analysis

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| Consensus | Sell | Buy |
|-------------------------|------|------------|
| Mean consensus | | OUTPERFORM |
| Number of Analysts | | 13 |
| Average target price | | 13,45 € |
| Last Close Price | | 13,34 € |
| Spread / Highest target | | 27,5% |
| Spread / Average Target | | 0,83% |
| Spread / Lowest Target | | -16,0% |

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