



INTESA SANPAOLO  
GROUP SERVICES

# Creating an efficient and competitive retail payments market

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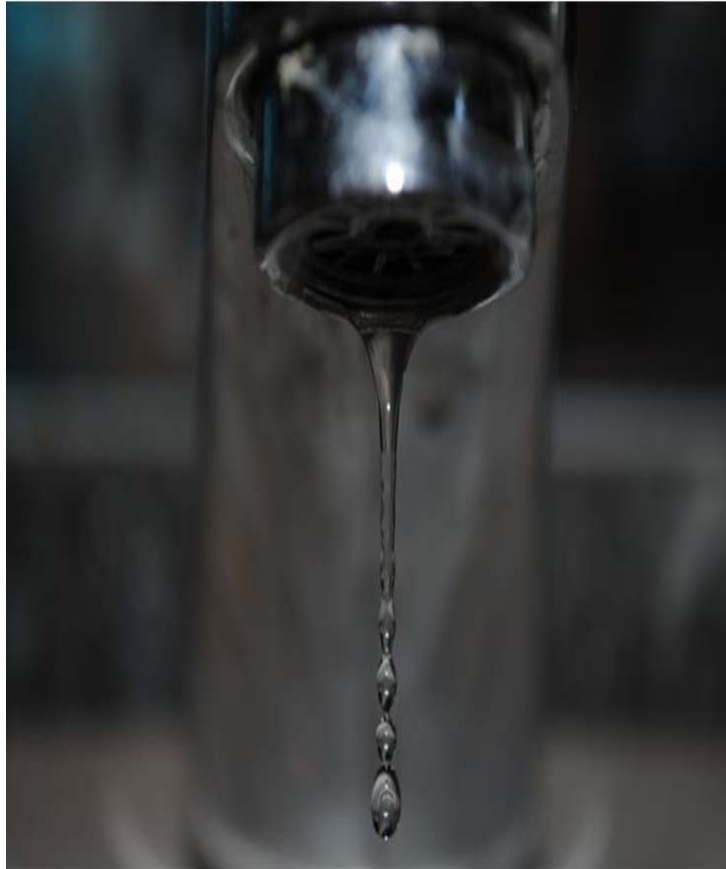
Retail Payments Conference  
12 and 13 May 2011, Vienna

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# Creating an efficient and secure retail payments market

*World Water Day*

*22 March, 2011*



Water for Cities:

Responding to the Urban challenge

*International Regulatory Reform Conference*

*10-11 March, 2011*



- **Affordability**
- **Availability**
- **Sustainability**

Looking at the whole elephant

# Creating an efficient and competitive retail payments market

- Mobilising diverse bank features



- Compose traditional service models and offerings in a new “ecological” end-to-end solution:

Re-use components and achieve cross-integration  
“Trunk-to-Tail (T2T)”



# Creating an efficient and competitive retail payments market

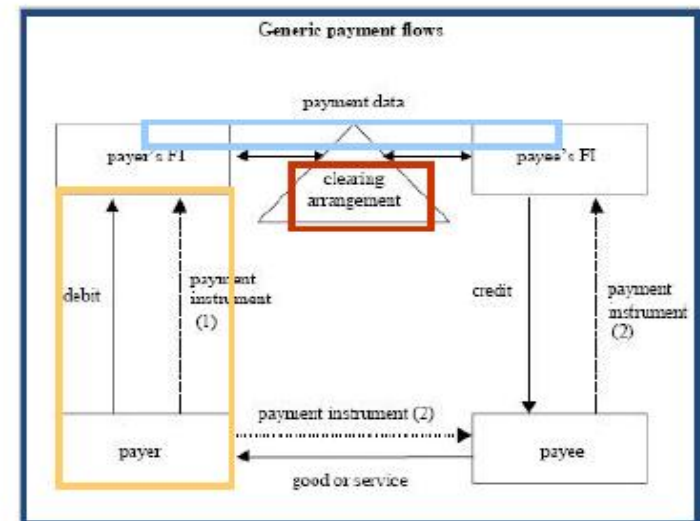
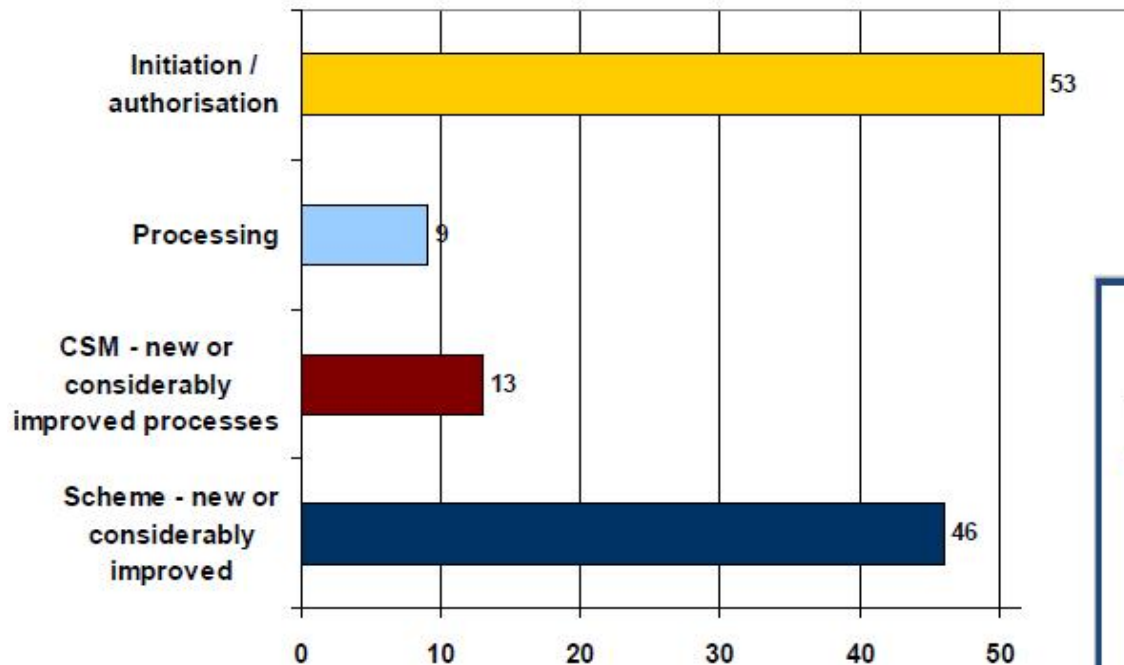


- **Innovation and competition in the retail payments market**
  - find the right balance on an uneven surface
  - the impact of regulation in the ecosystem

# Creating an efficient and competitive retail payments market

- A useful tool for banks' thinking (1/2)

## CPSS Retail Payments WG: innovation inventory and categorisation Categorisation of innovations Process - Oriented



### Extract from:

Update from CPSS Retail Payments working group on innovation (Financial Infrastructure Week, Rio de Janeiro 2011)

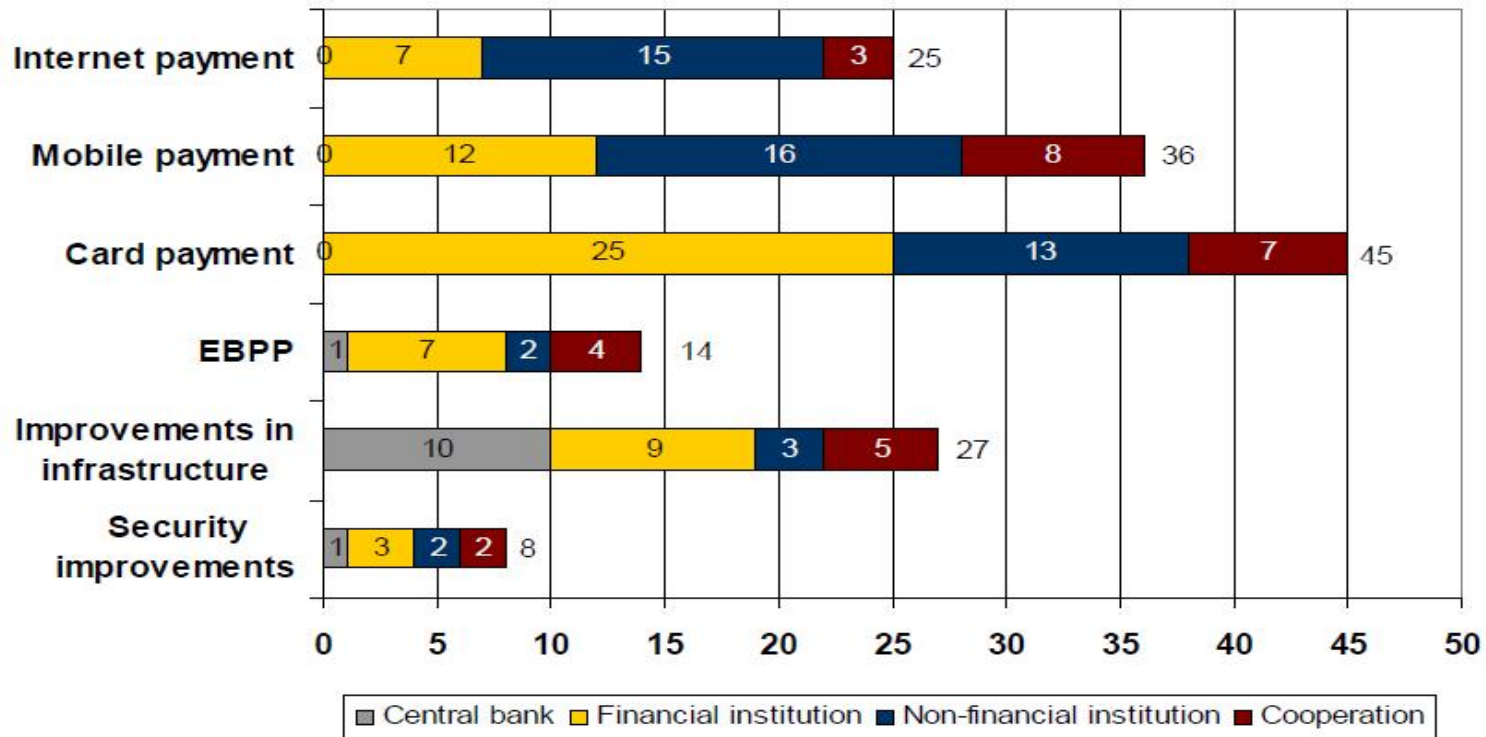
Jochen Metzger - Head of the Department Payment and Settlement Systems  
Deutsche Bundesbank



# Creating an efficient and competitive retail payments market

- A useful tool for banks' thinking (2/2)

## CPSS Retail Payments WG: innovation inventory and categorisation Categorisation of innovations Product - Oriented



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