



**Jiffy is now available for everyone
and it simplifies payments even in iperdrives thanks
to an agreement between Iper la grande i, UBI Banca and SIA**

Iper - la grande i has rolled out the Jiffy service to all its 27 sales outlets in seven regions of Italy so you can now use your smartphone to pay directly from your current account. What is more, starting today you can also pay with Jiffy in Iper - La grande i's 16 iperdrives, its pick up and pay points

Milan, 28th May 2018 – Jiffy, the service that allows you to use an app to pay for your shopping is now available at all Iper - La grande i's (Finiper Group) 27 sales outlets, thanks to UBI Banca and SIA. After the initial launch in Iper's Seriate, Orio al Serio, Rozzano and Vittuone hypermarkets, this innovative cashless method of payment is now available to Iper's customers in seven regions of Italy.

Starting today you can also use Jiffy in Iper's 16 iperdrives in Lombardy, Veneto and Emilia-Romagna. You will therefore be able to order your shopping sitting comfortably at home and then go and pick up your purchases later at an iperdrive outlet and save time by paying with Jiffy, a fully secure method.

Iper has always been committed to offering its customers the latest and most up-to-date services to provide the best purchase experience and it is supported by UBI Banca and SIA, who worked together to create Jiffy in 2014, a service for transferring money between individuals, that has now been extended to include mass retailers.

Transactions made using smartphones in Italy have been increasing constantly from year to year, hand-in-hand with the digitalisation of payment methods. Only 21% of all payments were made on digital media in 2017¹, which is an indicator of the potential for growth in this sector. The agreement with Iper – La grande i – the first mass retailer to offer this service in Italy – is just one of a number of retailer initiatives designed to enhance the customer experience with new payment possibilities.

The payment is made via smartphone thanks to Jiffy, a service developed by SIA which associates a cell phone number to an IBAN and therefore enables cash to be transferred in real time between individuals and also payments to be made to merchants. It is very quick and easy to use. Once you have made your purchases, you open the app and scan the QR code generated by the cashdesk with your smartphone. Then you just touch the screen to complete the payment. The service is also available at self-service cash desks.

¹ Source: Mobile Payment & Commerce Observatory of the Polytechnic of Milan, 7th March 2018.

Cashless payments are defined as defined as eCommerce, ePayment, Mobile Payment and Commerce, Contactless Payment and Mobile POS terminals.



It is a service with many advantages both for customers and merchants. By using Jiffy, customers can make a payment in a few simple steps with the amount debited directly on their current accounts or on their credit cards with IBAN. The transaction is made in a secure banking environment protected by access credentials. Merchants, on the other hand, benefit from an innovative method of managing and collecting payments.

“The digital payments sector, in which we were pioneers as the first to launch a P2P service in 2014 in partnership with SIA, will be one of the main drivers of this digital revolution of which we are a part” said **Natascia Noveri, Marketing Manager at UBI Banca**. *“Jiffy is a secure and easy-to-use smartphone payment system which forms part of this scenario. We are committed to simplifying the payment experience for both buyers and merchants and we guarantee compliance with the highest levels of security”*.

“We are proud to have quickly and rapidly rolled out Jiffy to all our sales outlets across the country, acquiring the distinction of being the first Italian mass retailer to implement it,” said **Gianmaria Gentile, Director of IT Systems at Iper, La grande i**. *“By using Jiffy customers can pay for their shopping swiftly in full security by bringing just their smartphone with them, with no need for a credit card or cash and this simplifies our customers’ purchase experience. It is an extra service, another digital payment method available to our customers that is easy to use, which confirms the attention Iper pays to innovative projects. This partnership with UBI, SIA and NCR is no accident, but carefully calculated because we are convinced that this will become the most commonly used payment system in the very near future”*.

“Paying with Jiffy at the cash desk is becoming even easier and quicker thanks to a user experience which in a few steps and in full security allows people to use a smartphone to make purchases straight from their current accounts”, said **Marco Polissi, Jiffy Manager at SIA**.



Iper, La grande i

Iper, La grande i is a major reality on the domestic mass retailing scene, one of the few which is 100% Italian owned. With 27 outlets in seven regions, it forms part of the Finiper Group, established in 1974 by the businessman, Marco Brunelli. The Finiper Group's mission is to make quality accessible to all. A broad range, high quality, sustainability, attractive prices and an Italian touch are the key factors that guide Iper, La grande i's selections.

Website: www.iper.it

Facebook: <https://www.facebook.com/ipermercati.iper>

UBI Banca

UBI Banca is the third largest commercial banking group in Italy by market cap, with a market share of around 7%, 1,838 branches throughout the country, located mainly in its wealthiest regions and over 21,400 employees. In 2013 UBI Banca was awarded a prize for innovation in banking services in the "Charitable bank" category by the Italian Banking Association and the National Prize for Innovation awarded by the President of the Republic. In 2015 UBI Banca received the **Italian Banking Association prize for innovation in banking services** in the category "Innovate for the family and young people". In 2016 UBI Banca's Easy City received a prize at the **2016 MF Innovation Awards**. The banking Group received recognition in the non-financial, digital and other services category thanks to this service which reinvents how we shop with a smartphone.

SIA

SIA is European leader in the design, creation and management of technology infrastructures and services for Financial Institutions, Central Banks, Corporates and the Public Sector, in the areas of payments, cards, network services and capital markets. The SIA Group provides its services in 48 countries, and also operates through its subsidiaries in Austria, Germany, Romania, Hungary and South Africa. The company also has branches in Belgium and the Netherlands, and representation offices in the UK and Poland.

In the 2017 SIA handled the clearing of €13.1 billion of transactions, €6.1 billion of card transactions, €3.3 billion of payments, €56.2 billion of financial transactions and carried 784 terabyte of data over networks.

The Group is composed of eight companies: the parent SIA, the Italian companies Emmecom (innovative network applications), P4cards (payment card processing), SIAPay (evolved collection and payment services) and Ubiq (innovative technological marketing solutions), Perago in South Africa, PforCards in Austria and SIA Central Europe in Hungary.

The Group, currently has over 2,000 employees and ended 2017 with revenue of €567.2 million.

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