

Smart Payments – Annex 1

Illustrative description of main use cases of interest

1. Flexible payment/reimbursement of an existing debit/credit position

Consider receiving a call from one of your Clients asking why there was no light or heating when they arrived home. They cannot figure it out, until they realize they haven't received their bills or have forgotten to pay for quite a long time. They are willing to pay straight away, they are willing to have their supply back as soon as possible.

And here it comes. While still on the phone, you immediately send your Client a notification via SMS or e-mail, according to their preference. The contact used must have been verified already or be verified with the Client while still on the phone. The notification contains a link directing the Client to a payment solution that allows them to settle immediately the total amount of their debt. The Client can choose the preferred method from a list of different payment methods / accounts (e.g., credit card, bank account, digital wallet account, etc.).

All payment methods available must be irrevocable and reported to the biller in real time.

From a technical standpoint, the process flow starts with the selection of the accounting items on the company ERP, including both debit and credit positions, and ends with the complete execution and record of the payment.

A similar use case can be foreseen for a reimbursement, as well. After clicking the link in the notification received, the Client is directed to a dedicated platform to select the preferred refund method (e.g., Bank transfer, digital wallet, refund in form of mobile phone credit, etc.). According to the method chosen, the Client will be guided to provide the details needed to execute the reimbursement (e.g., their IBAN in case of a bank transfer).

Any form of reimbursement must take place after verification of the Client's account and following authorization by the issuing company. In A2A, the authorization flow is managed via Piteco CBC module.

2. Flexible activation of a new one-off/recurring service

During a customer interaction with any of the available channels, such as a Call Centre or a retail Shop operator or via an online chat, the Client has the possibility to subscribe for a new contract.

The object of the contract can be both a product (with a one-off payment required) or a recurring service (such as a maintenance service or a mobility service that can include a fixed periodic payment scheme or a consumption based payment scheme) .

After collecting the signed contract or upon completion of the subscription process when online, the operator supporting the Client sends a link via mail, SMS, Whatsapp or live chat to activate the payment method.

The Customer will click the link and select the payment method of choice (e.g., Credit card, virtual wallet account, direct debit, etc.) to settle their future bills. The information needed to process the payment will not be stored in the company ERP, but properly managed within the payment application. Any transaction is to be irrevocable and reported to the biller in real time to grant a time-effective recording of the payment received, as well as the management of related processes.