



CONSORZIO CBI
customer to business interaction

ABI Associazione
Bancaria
Italiana

The role of banks to support the SME's business models in the international landscape

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Member - **UN/CEFACT TBG5**

Member of Expert Group on E-Invoicing **European Commission**

**UN/CEFACT Forum – “The
role of Trade Facilitation”**

Rome, April 22th



Agenda

1

Main trends and challenges of the Italian Banking System in the Customer-to-Bank domain

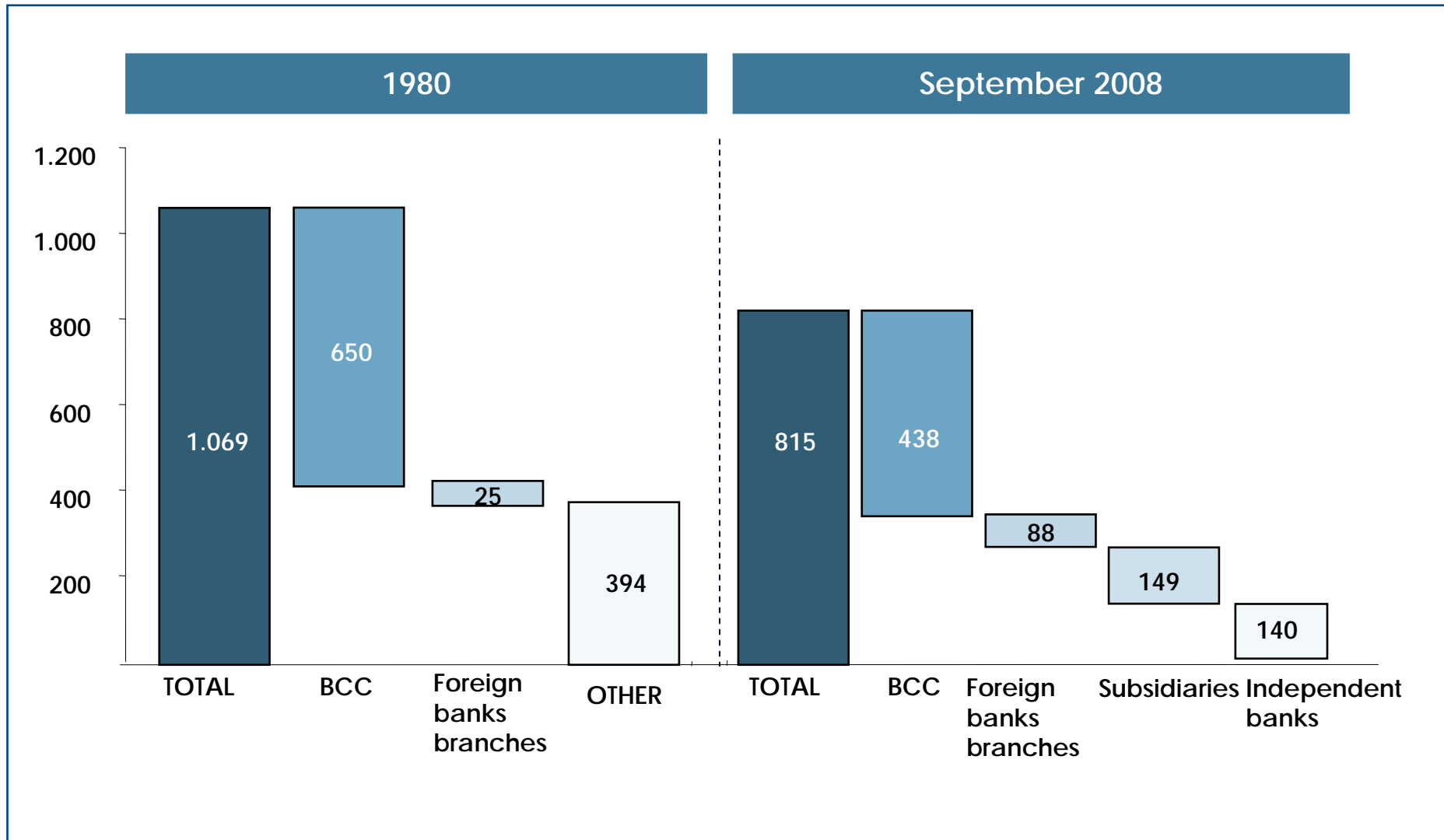
2

The CBI as a value-added bridge towards the international business communities

3

The banking system activities on the e-invoicing standardization

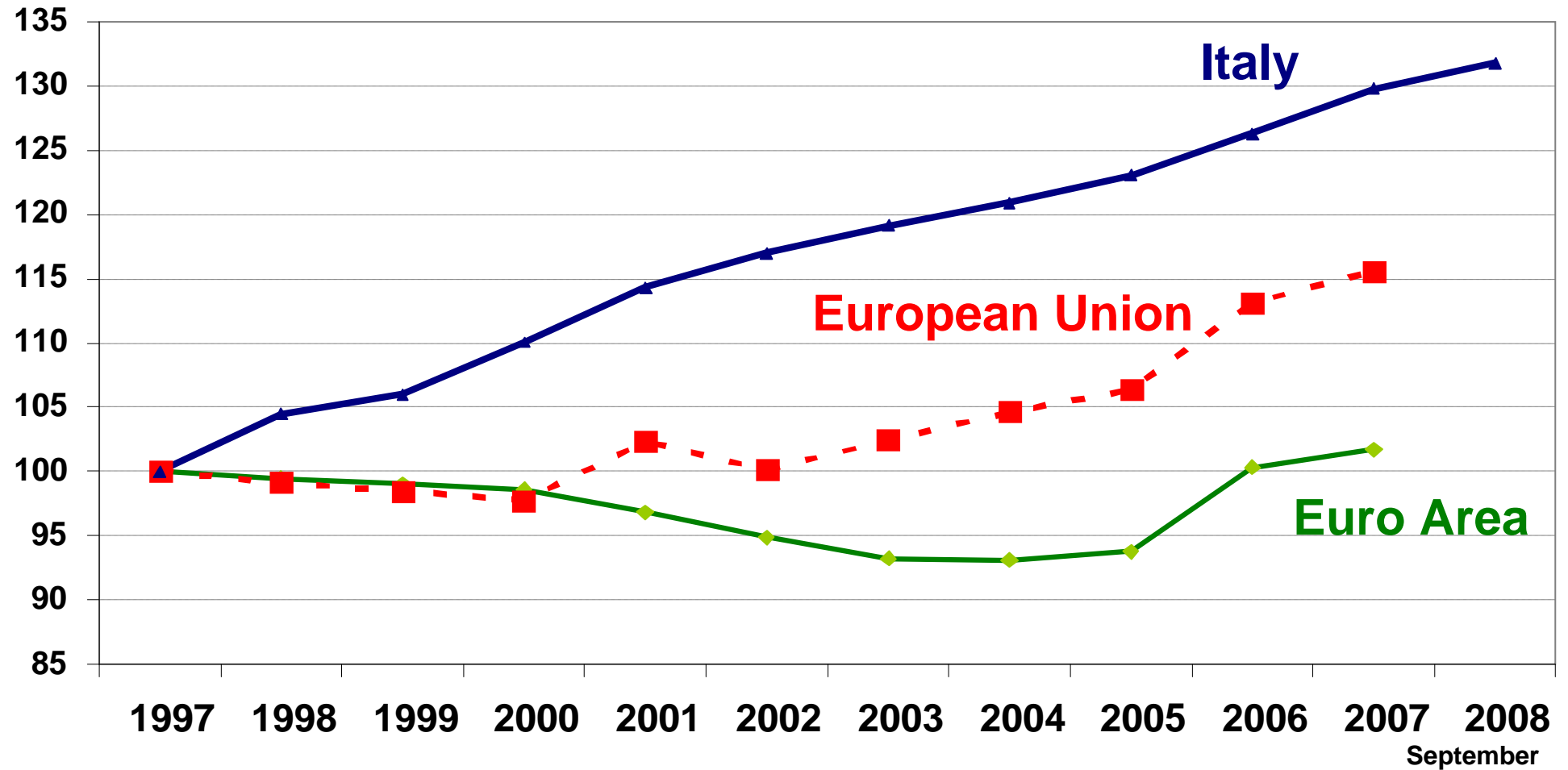
The Italian banking system structure



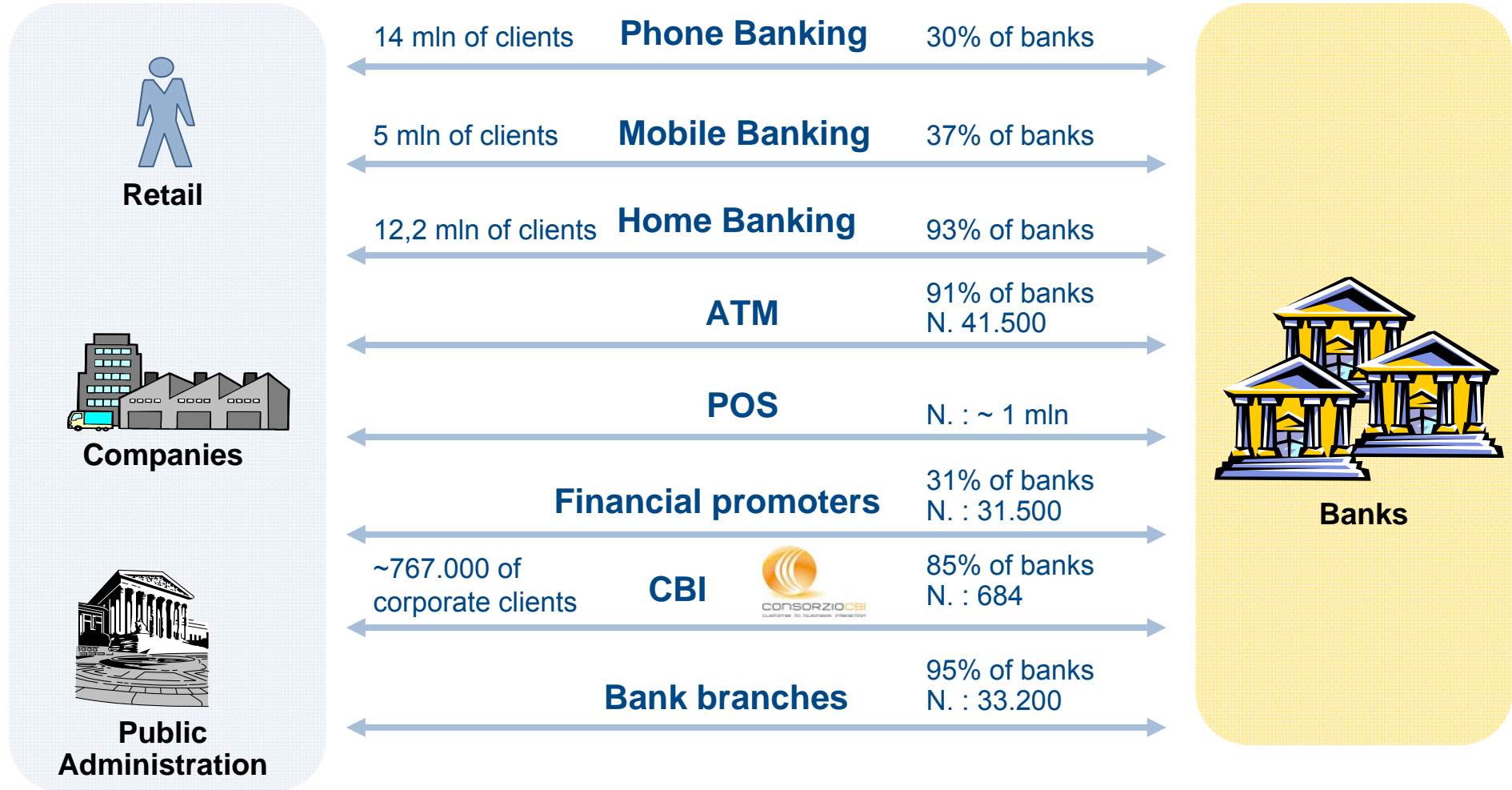
Trend of banks branches in Italy

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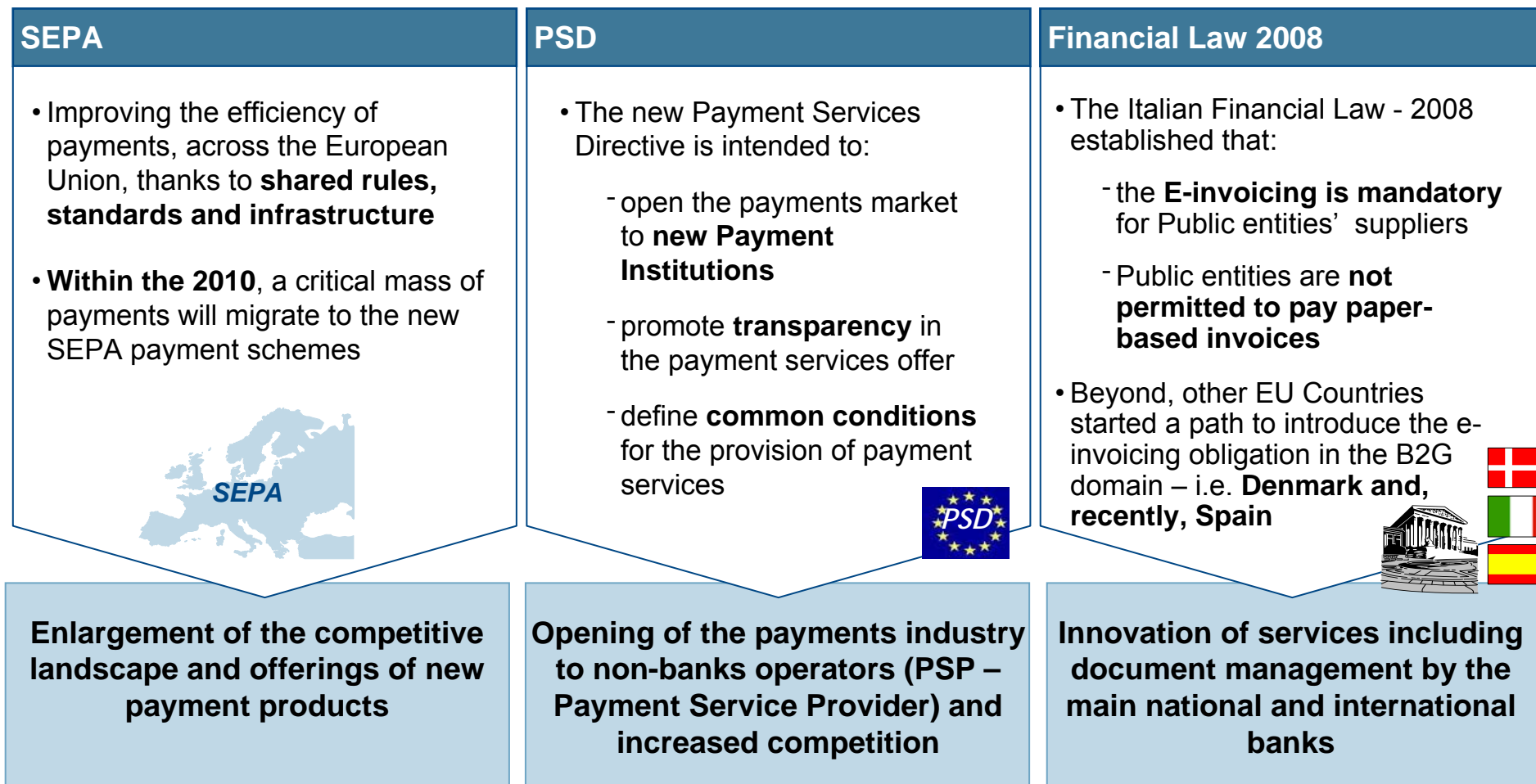
index number



Diversified channels for the innovative services



Regulatory legal framework at European and Italian level: Payment Services Directive (PSD), SEPA and Italian Financial Law 2008

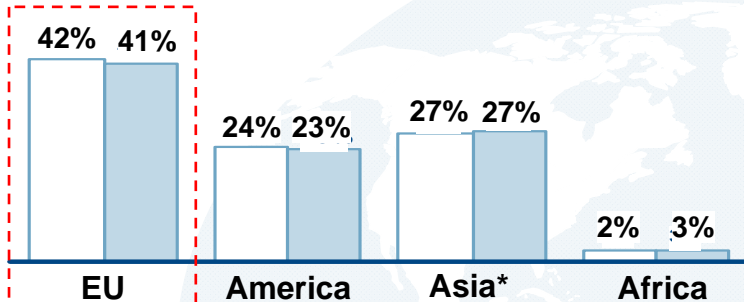


International Trade

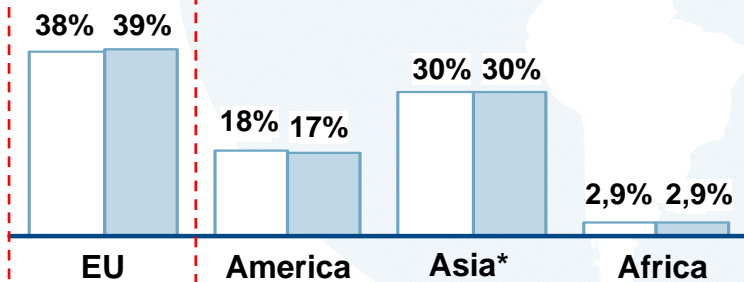
Goods import and export, % on worldwide value

Import

2007
2008



Export



Focus on the Italian market

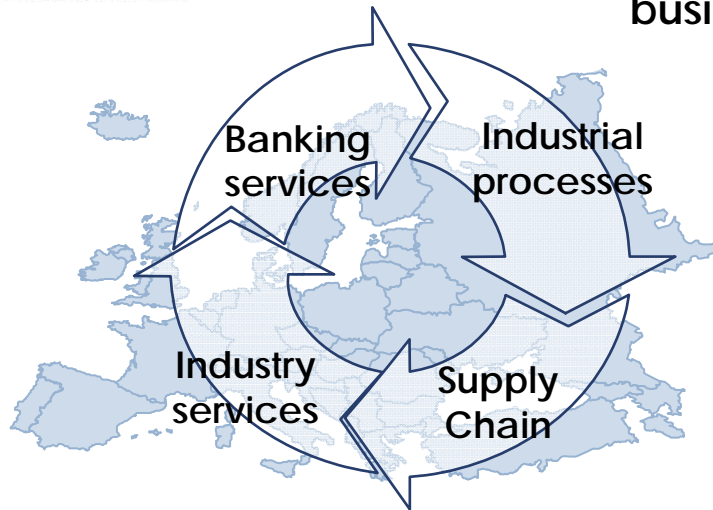
- Italy is the **8th country exporting** goods with a value of \$452 billions
- There are **4.2 million SMEs** (99.8% of all Italian companies)
- Italian SMEs generate **over 59% of the national export value**

New challenges in the African market

- **Africa represents a large potential for growth** (over 270 million dollars from export and near 240's from imports)
- **Italy is one of the major trading partners**, representing the 2,7% of the import transactions

In this scenario, it is clear the relevance of services enabling the full integration between the physical and the financial chain

In this context, banks are investing in the development of innovative services, based on international standards, to meet corporate's new business needs (included SMEs)



New SMEs business needs

- The **recent financial crisis** is changing the SMEs production and distribution logics, leading to a renewed interest in effective **transactional services**
- The **international trade growth** implies the corporate need to benefit from **interoperable and innovative services**, supporting the **integration of the financial cycle with the commercial one**



Main international standardisation initiatives/organisation



National competence center on the standards definition and innovative e-invoicing services development



Agenda

- | | |
|---|---|
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| 3 | The banking system activities on the e-invoicing standardization |

The CBI (Customer to Business Interaction) Consortium, open to different stakeholders (Financial Institutions), defines standards and rules in order to allow companies to exchange payments and documents

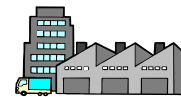
The CBI Consortium mission



- **Maintaining and updating the CBI infrastructures** at a national and international level, enabling corporate to electronically connect themselves and interact with their banks
- Defining the **CBI Service rules and standards** at a national and international level

CBI Consortium participants

Clients Target



Companies
(766.816)*



Public Administration

Banks
(684)*



CBI
Corporate Banking Interbancario
CBI network

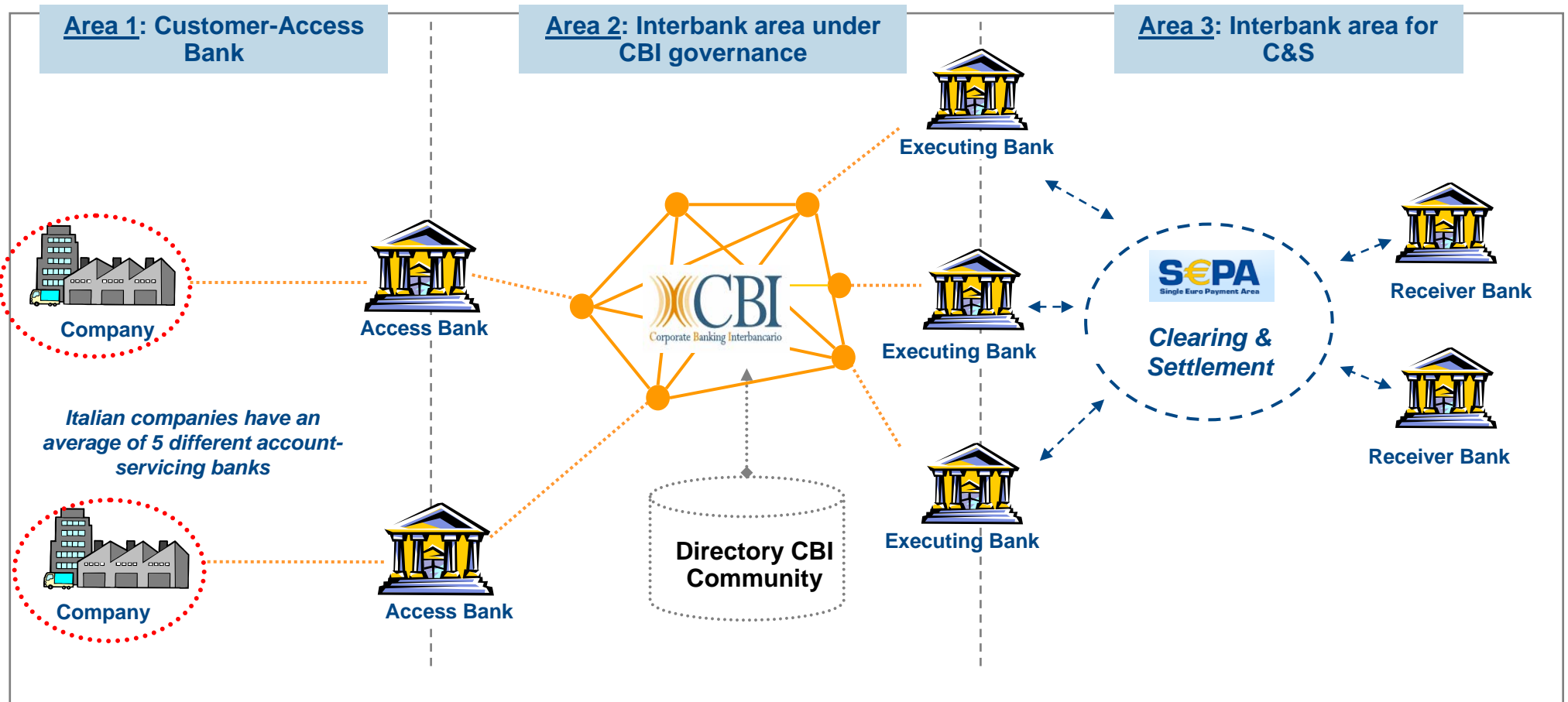
Posteitaliane



New Payment Institution

In line with PSD, the CBI Consortium is open to New Payment Institutions and new players

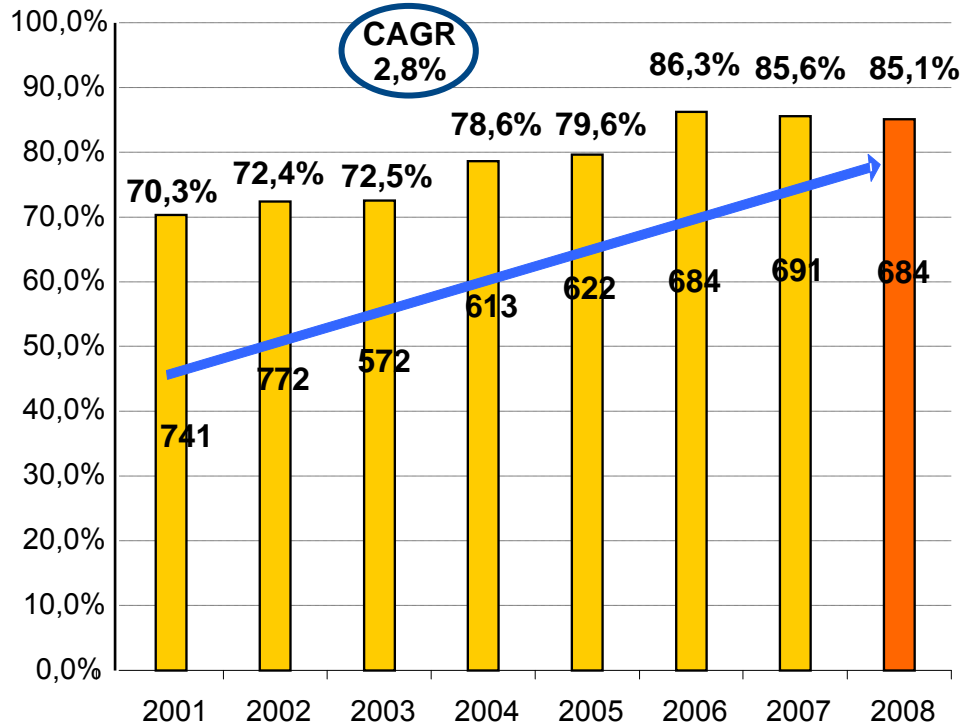
The CBI, born as a "Payment Initiation" network, is upgraded in 2007 to support the end-to-end documents exchange, according to the "Four Corner model"



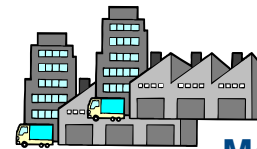
Companies and banks connected to the CBI Service

The CBI Community is composed by 684 banks and more than 770.000 companies, connected to the CBI service

Adhering Banks

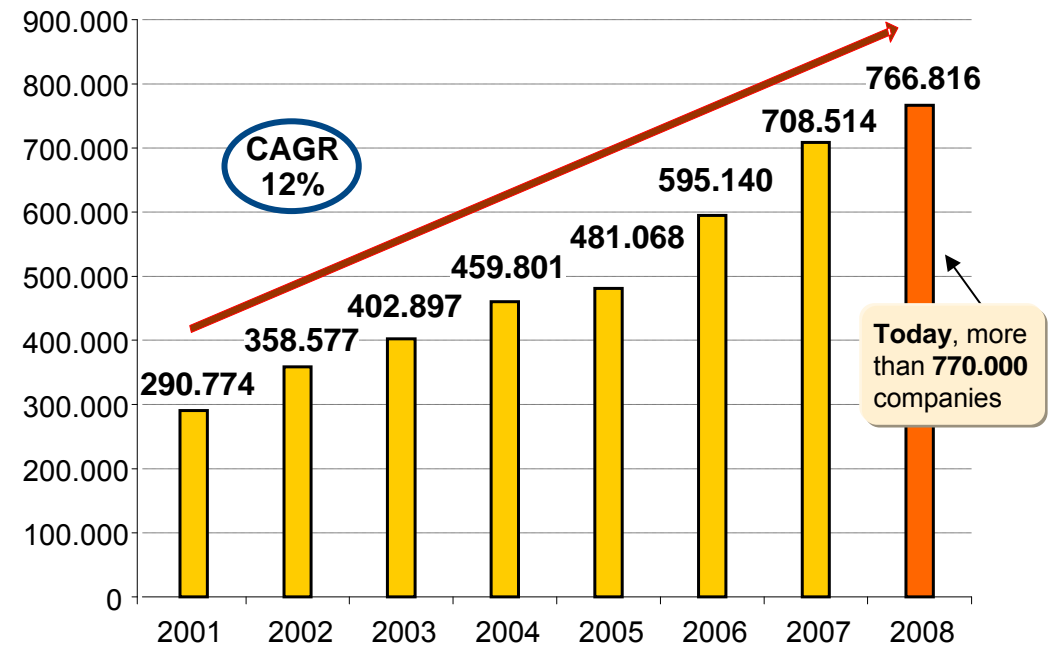


684 Banks*



More than 770.000 Companies*

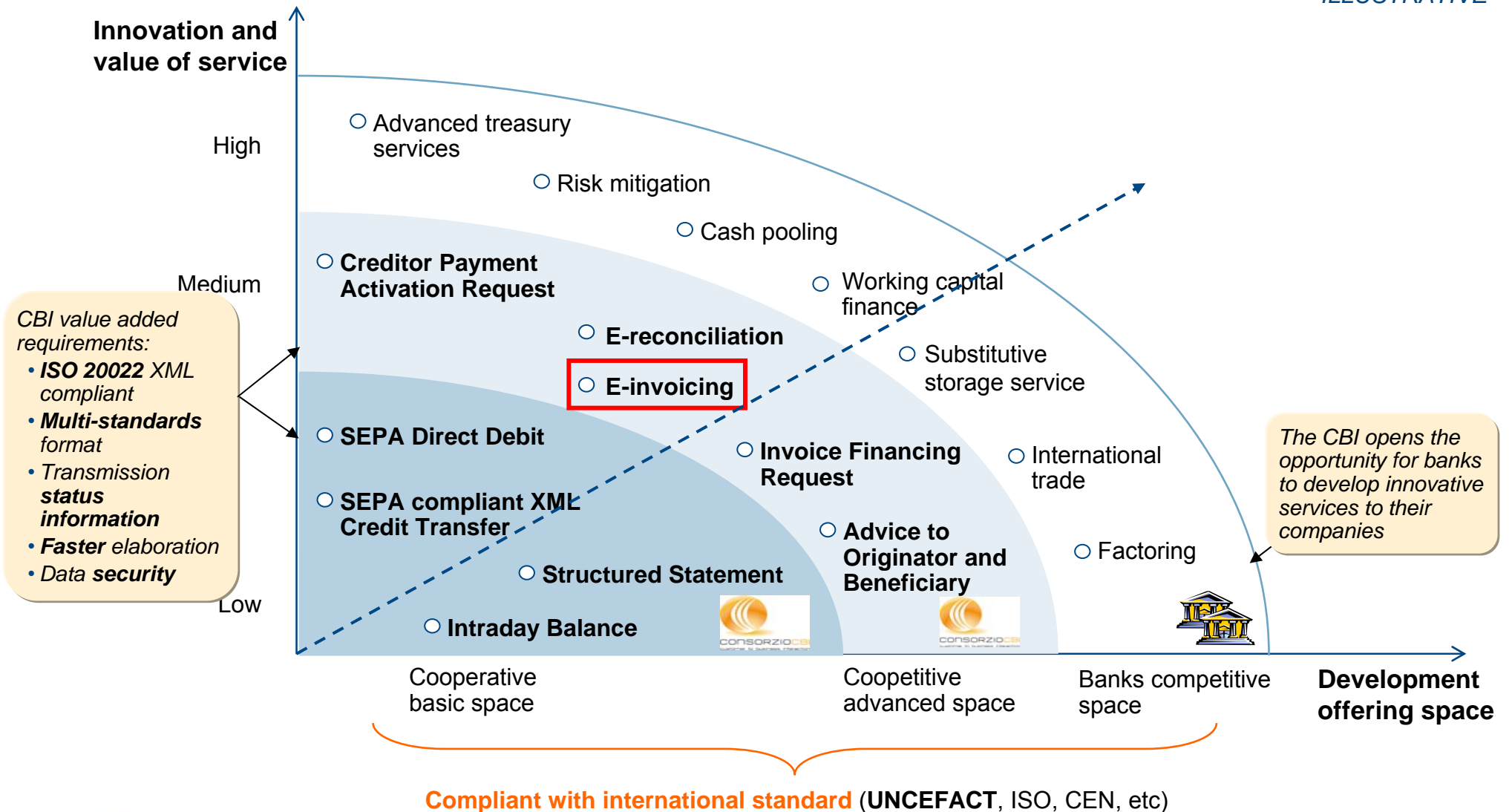
Corporate users



Today, more than 770.000 companies

Banks, thanks to CBI services, are able to support companies in the innovation process

ILLUSTRATIVE





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The Italian banking system participates to different international activities in order to ensure the compliance the main international standard's initiatives



UN/Cefact TBG5
UN/Cefact TBG1



ISO 20022

- Standard Evaluation Group Trade Services
- Registration Management Group



CEN/ISSS
Workshop on the e-Invoicing



European Commission - e-Invoicing Expert Group



European Payment Council:

- EPC SPS STF
- EPC SSG/SPTF
- EPC SPS EMTF




EURO BANKING ASSOCIATION e-Invoicing Working Group

Document:
"E-invoicing 2008 European market description and analysis"

CBI e-invoice standard

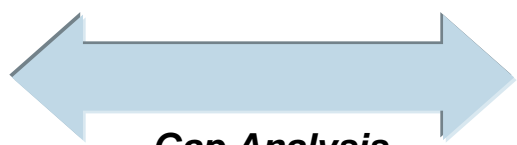
CBI	Titolo: Standard Tecnici Servizi	Versione: 00.02	Versione: 00.02
	Standard Tecnici Servizi	STGD-MC-001	
	Tipologia Documento:	Data:	Pagina:
	Area Operativa Documentale	24/09/2005	Pagina 1 di 48



Technical Standards

Informazioni	
Oggetto:	Area Gestione Documentale
Modello Documento:	ADR1.doc
Nome File:	STGD-MC-001-00.02 Gestione.doc
Trasmissione:	11/02/2005 - pagina 01
Distino. regolamento:	11/02/05
Data creazione:	14/02/05
Autore:	Segreteria Tecnica
Revisioni:	

- The **TBG1 and TBG 5 UNCEFACT standard** have been fundamental for the CBI services development .
- The CBI taking into account the international e-invoicing standard, in particular the **CII e-invoice standards**



OBJECTIVES

- Interoperability among standards
- Definition of shared guidelines
- Harmonization of regulations

Main International bodies







Main International initiatives

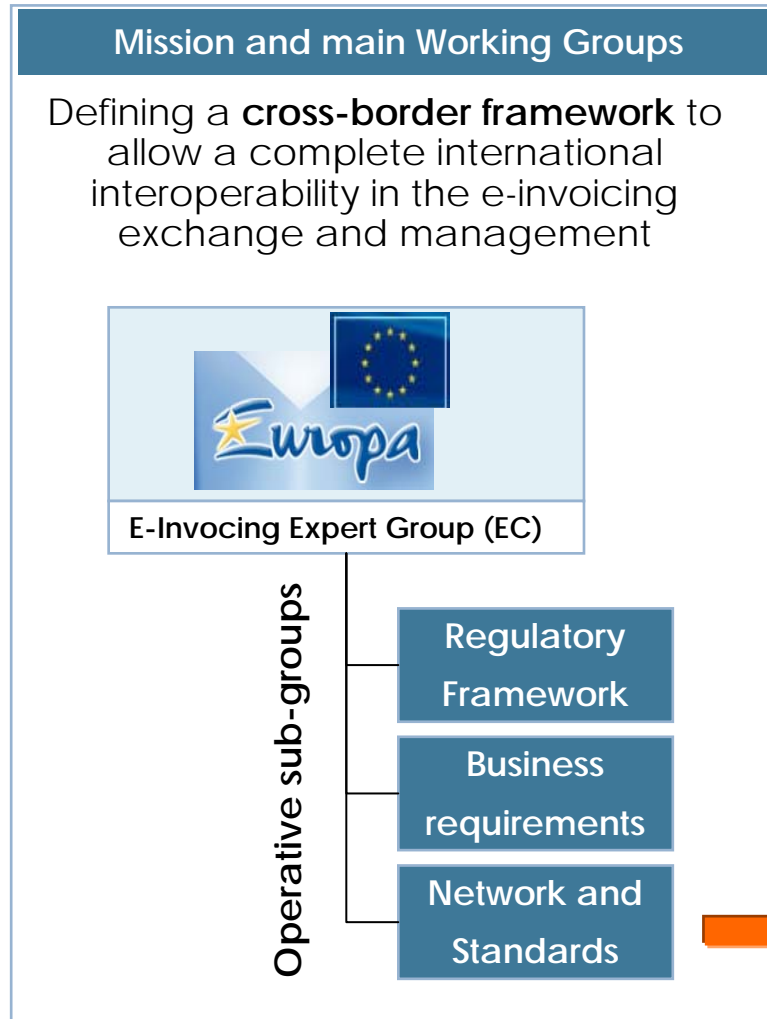



E-Invoicing Expert Group (EC)
...and others

The CBI Consortium actively participates to the E-Invoicing Expert Group activities

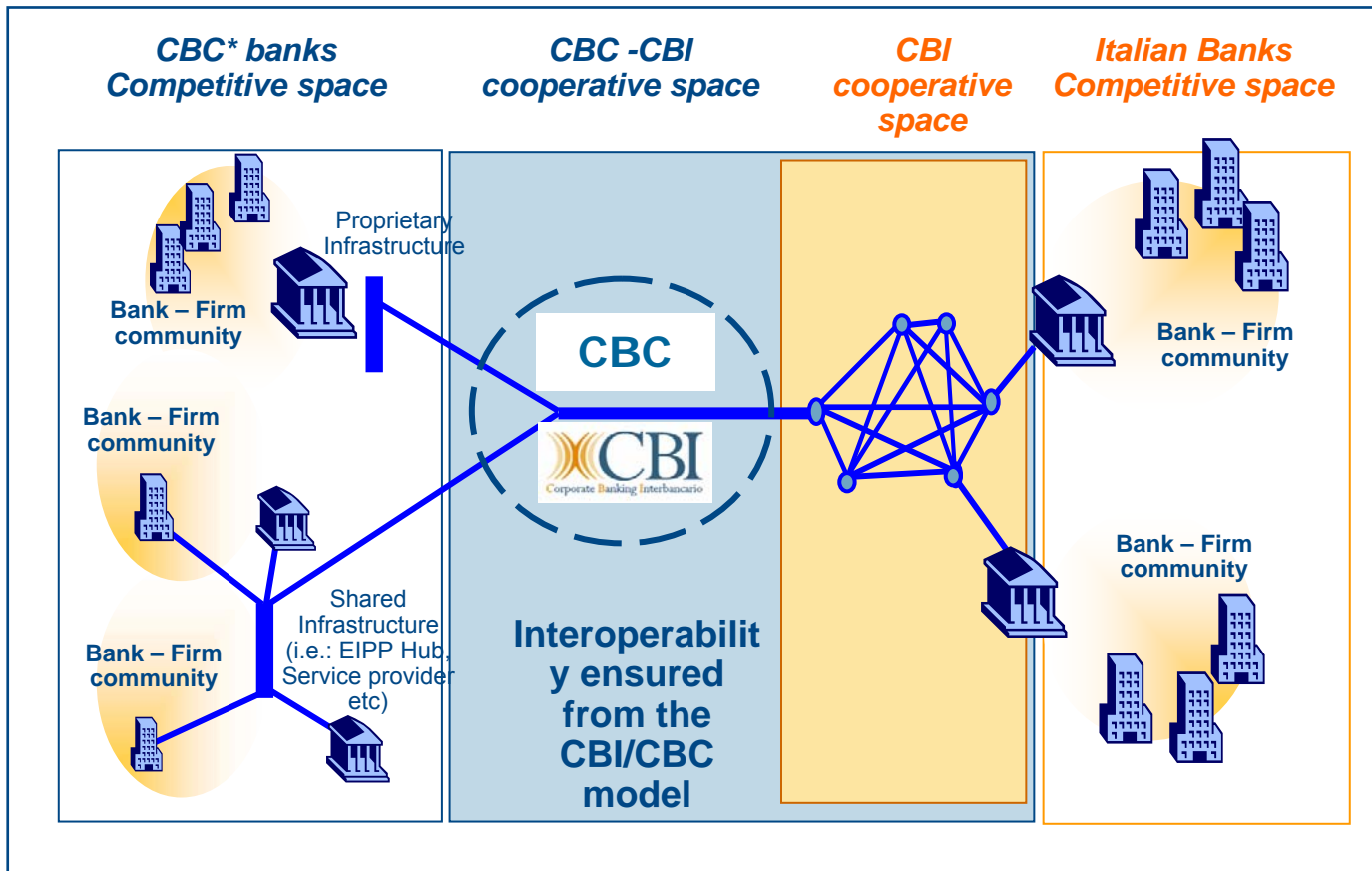


CBI Consortium is the national delegate for the interests of the Italian Community



It is analyzing the TBG1 CII UN/CEFACT eInvoice standards to support the convergence with the ISO payment standards

The CBI Service could support the internationalization process for banks and firms



The CBI channel as a bridge towards foreign counterparts for the creation of widespread business communities



Thank You



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