

PRESS RELEASE

AGREEMENT BETWEEN INTESA SANPAOLO AND FIPE NEW DIGITAL SERVICES AND LOANS FOR MEMBER COMPANIES

- Incentive to digital payments with the elimination of merchant fees for all POS transactions below €15
- Loans with favourable terms and training to encourage investment
- Financing for Qui!Group creditors is extended

Rome/Turin, 17 January 2019 - **Intesa Sanpaolo** and **FIPE** (*Federazione Italiana Pubblici Esercizi* - Italian Federation of Public Establishments) have signed an agreement for the benefit of the Federation's **member companies (more than 100,000)** operating in the catering, entertainment and tourism sectors.

The purpose is to provide the companies with customised tools for their day-to-day operations and to respond to new needs: digital payments, electronic invoicing and loans aimed at improving the quality of services and their ability to compete.

To encourage digital payments, even for small amounts, the agreement calls for the **elimination of the fees charged to merchants for all POS transactions below €15.**

With regard to **loans**, an **exclusive offer was formulated to support investment plans** with specific conditions and with innovative ways of securing credit. Furthermore, the **maturity date of the loan granted to the creditors of QUI!Group**, which are still in difficulty as a result of the QUI!Group's bankruptcy, **has been extended.**

FIPE members, new Intesa Sanpaolo customers, can also count on the **Best Premium package** which includes a current account with **unlimited transactions** and the option of adding additional products and services at favourable conditions.

Among the other innovative products and services that round out the offer included in the agreement, Intesa Sanpaolo has made available **Digifattura**, the service for managing electronic invoicing, and **InfoVendite**, a marketing intelligence platform that allows merchants who have POS terminals to view sales trends, compare them with those of their competitors and analyse customer purchasing behaviour.

Finally, in the coming months **training events** will be held in the main cities with the aim of improving the financial knowledge of member companies and fostering the relationship between companies and the bank.

"The topic of securing credit is becoming increasingly important even for small businesses. This is not just a question of costs, but is mainly an issue concerning the best means for their development needs. The partnership with Intesa Sanpaolo has been devised to provide practical answers to the pressing questions that come from our members to whom we are also committed to launching a series of meetings throughout the country to improve relations with the bank and to increase the financial knowledge of enterprises," explained Roberto Calugi, General Manager of **FIPE - Federazione Italiana Pubblici Esercizi**.

"We felt it was important to come to an agreement that addresses the specific needs of FIPE members, especially considering that catering, entertainment and tourism are strategic sectors for Italy. As the banking partner, we want to contribute to the growth and development of micro, small and medium-sized businesses, offering innovative services and facilitating their access to credit, thanks also to the dissemination of improved financial awareness," declared **Andrea Lecce**, Head of the Individual and Retail Company Sales & Marketing Department of **Intesa Sanpaolo**.

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