

PRESS RELEASE

**NEW AGREEMENT BETWEEN CONFCOMMERCIO
 AND INTESA SANPAOLO:
 €5 BILLION CREDIT FOR COMPETITIVENESS
 AND SUBSIDISED CONDITIONS ON POS MICROPAYMENTS**

Milan, 25 February 2025 - Confcommercio Imprese per l'Italia and Intesa Sanpaolo today signed an agreement that makes **€5 billion in new credit** available to members for financing competitiveness and innovative transitions - in line with the objectives linked to the NRRP for which the banking group has earmarked a total of €410 billion, of which €120 billion for SMEs - and **provides for subsidised fees for the whole of 2025 on POS payments** to increase competitiveness and encourage the emergence of new business.

The agreement signed today by the President of Confcommercio-Imprese per l'Italia, **Carlo Sangalli**, and the Head of the Banca dei Territori Division of Intesa Sanpaolo, **Stefano Barrese**, renews the partnership that has been in place for about a decade to accompany small and micro enterprises in the sector in growth and strengthening programmes. In 2020-2024, Intesa Sanpaolo disbursed around **€18 billion** to Italian retail and wholesale companies.

Today's initiative is aimed at Confcommercio member companies with dedicated financial solutions and conditions, advisory services and joint initiatives in the area and, in particular, **is characterised by the zeroing of commissions on POS micropayments**, a measure of great attention to merchants that the Bank had already activated in 2022 and that it is now confirming for the whole of 2025, thereby responding to a need expressed on several occasions, especially by smaller businesses, with the aim of encouraging the spread of digital payments.

Access to credit for smaller companies is also facilitated thanks to fully digital solutions: **short-term financing will be directly accessible from the dedicated internet channel** - both at the application and finalisation stages - with the possibility of retaining the advice of one's bank manager while being able to administer operations from one's own company.

The fundamental aspects of the Agreement include:

- multi-channel and advanced payment solutions and tools (e.g. SmartPOS) enabling multiple services (e.g. tipping)
- access to a new innovative dematerialised and digitised credit process
- support for investment projects in digitisation and renewable energy
- definition of sustainable business models, also thanks to Intesa Sanpaolo's ESG Laboratories
- tools to facilitate the creation of new activities and the development of female entrepreneurship

The contents of the Agreement will be presented to Members in a series of **joint local meetings** involving the respective territorial structures of Confcommercio and Intesa Sanpaolo.

Carlo Sangalli, President of Confcommercio Imprese per l'Italia: *"The renewal of the agreement with Intesa Sanpaolo is an important initiative within the framework of a long-term partnership between the Confederation and Italy's leading banking institution. Specifically, the agreement offers a number of solutions that are in high demand by our companies in the payment sector, which is crucial for all service sector companies in their daily customer/consumer relations. We particularly appreciate Intesa Sanpaolo's focus on digitisation and the ESG topics involving our members, aspects that guide the present and future competitiveness of supply chains and individual companies"*.

Stefano Barrese, Head of Intesa Sanpaolo's Banca dei Territori Division, commented: *"Today's agreement confirms that collaborating with trade associations and listening to our customers is essential in order to provide concrete answers to their needs. Zeroed fees on micropayments, other POS subsidies and easy access to credit through our digital channels will enable us to support investments to improve business. The objective that we share with Confcommercio is to stimulate technological and digital innovation in the sector, as well as energy efficiency, which has an increasing impact on small businesses too."*

Informazioni per la Stampa

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Intesa Sanpaolo

Intesa Sanpaolo, con 422 miliardi di euro di impieghi e 1.400 miliardi di euro di attività finanziaria della clientela a fine dicembre 2024, è il maggior gruppo bancario in Italia con una significativa presenza internazionale. E' leader a livello europeo nel wealth management, con un forte orientamento al digitale e al fintech. In ambito ESG, entro il 2025, sono previsti 115 miliardi di euro di erogazioni Impact per la comunità e la transizione verde. Il programma a favore e a supporto delle persone in difficoltà è di 1,5 miliardi di euro (2023-2027). La rete museale della Banca, le Gallerie d'Italia, è sede espositiva del patrimonio artistico di proprietà e di progetti culturali di riconosciuto valore.

News: group.intesasanpaolo.com/it/newsroom

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LinkedIn: [linkedin.com/company/intesa-sanpaolo](https://www.linkedin.com/company/intesa-sanpaolo)

Confcommercio – Imprese per l'Italia

Nata nel 1945, Confcommercio-Imprese per l'Italia associa circa 700.000 imprese del commercio, del turismo, dei servizi, dei trasporti e logistica, della cultura e delle professioni costituendo la più grande rappresentanza d'impresa italiana. Con il suo articolato e diffuso sistema associativo territoriale, di categoria e di settore – Confcommercio tutela e rappresenta le imprese associate nei confronti delle istituzioni, nazionali ed internazionali, valorizzando il ruolo del terziario di mercato e dell'economia dei servizi.

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