

Dedagroup ICT Network & TAS Group Together for Digital Insurance

**An integrated platform with innovative payment systems
to realize the *omni-channel* company**

Trento, March 10th, 2015 – **Dedagroup ICT Network**, a major ICT Italian group, signed a partnership with **TAS Group**, an industry leader in card management, payment networks access and capital markets. The goal of the partnership is to integrate **PayTAS** — an e-collection, e-billing and e-payments multichannel platform already successfully adopted in the public sector and by banks — with Dedagroup's offering to the insurance industry.

TAS InPay, the evolution of the PayTAS suite, is tailored specifically towards the insurance market and will be available as a stand-alone solution that can also be completely integrated with ISA (Insurance Sales Accelerator), the omni-channel platform developed by DDway Dedagroup thanks to experience gained during their years of collaboration with the main Italian insurance companies and banks. With ISA, Dedagroup provides the insurance market an effective solution to modernizing and evolving their service offerings. ISA is an innovative solution supporting the agent/customer relationship, able to support an intermediary in the identification of the proposals that best fit the customer profile by selecting the most advantageous combinations from the product portfolio.

The platform **TAS InPay (Insurance Payments)** allows users to complete the sales cycle with the collection of premiums via all modalities available in modern payment systems, enabled by InPay and ISA on each channel, network and device. InPay provides complete control of the collections process with automatic reconciliation and multichannel payments history, reducing the complexity and costs associated with the rapidly evolving world of payments. In this way, insurance companies may have greater managerial and strategic autonomy, through a multi-service integrated platform capable of managing collections and payments in real-time across multiple channels and mobile devices.

While the demand of customers for a higher level of service through digital channels increases, so does the constant growth of digital payments (+ 20% in 2014, as recorded by the Observatory of Milan Politecnico University). The consequence of this is rapid evolution of the tools available. Nevertheless, recent CETIF research (Technologies, Innovation and Financial services Research Center of *Università Cattolica del Sacro Cuore*, Milan) indicates at least 60% of collections in the agency channel still passes through physical means of payment (cash, checks,...).

It is thus clear that there's a need for insurance market to adapt their services to the digital world: *"To be competitive, insurance companies have to ensure its clients an adequate customer experience across all channels of access to services, primarily digital ones. In this scenario, IT solutions play an important role to give easy access to products and services, as well as the*

possibility to use existing payment systems or those that are now entering the market," said Enrico Fermi, Business Development Executive - Insurance Division - DDway Dedagroup ICT Network

"The acceleration of cashless payments in recent years, with the impact of the digital revolution, suggests the introduction of a layer of decoupling between means, networks and payment channels on one hand and the processes of companies on the other, to ensure maximum efficiency in the control and reconciliation of cash flows as well as flexibility and proactivity in product innovation. Only in this way the insurance industry will fill the gaps of the past, taking the opportunities that digital evolution offers," added Annalisa Nobili, Director of Business Unit Multichannel Payments of TAS.

The partnership between Dedagroup ICT Network and TAS Group consolidates the ability of TAS to lead clients in transformation and digital innovation, drawing on the expertise of Dedagroup in the insurance sector with a focus on providing comprehensive and integrated responses. The offering of Dedagroup ICT Network for the insurance sector is strengthened with TAS InPay, a solution that will also be included in the offering for digitalizing insurers' collections and payment processes, in conjunction with Payment Factory and Treasury solutions by PITECO, a leader in IT networks for the treasury and finance industry.

Payment Factory by PITECO permits payment arrangements to banks to reside on a single platform, allowing for all process documentation to be digital, the information regarding sent arrangements to be fully traceable, and the management of authorization workflows to be fully automated. The result is the centralized optimization of procedures and/or decentralization of individual processes.

Integrated with main ERP and leading custom applications, the treasury solutions by PITECO have a successful history in the insurance industry among businesses seeking to increase efficiencies management process and areas performing administrative tasks that contribute to cash flow or are the creation basis of financial planning.

Dedagroup ICT Network

Among the first in the ranking of ICT companies – with only Italian capital - Dedagroup ICT Network is a group of companies that provides federated distinctive skills and tailored solutions to Banks and Financial Institutions, Public Administration, Companies.

Counting on the strong expertise of its 11 companies and an innovative business model – the Federation of skills - the Group has recorded a steady growth in recent years in terms of skills and turnover, with a turnover of approximately 200M € and over 1,500 employees in Italy, Mexico, France and the United States.

Each company's Network provides independent solutions due to strong experience in their field of operation, adapting to more complex contexts through continuous comparison with the other companies of the group.

The headquarters are located in Trento but the Network, with its branches in Italy and abroad, supports more than 3300 customers all over the world. Group's companies: Agora Telematica, Beltos, DDway, Dedagroup, Dedamex, Derga Consulting, Dexit, Ecos, MC-link, Piteco, Sinergis.

TAS Group delivers software solutions for electronic money, payment systems, capital markets and ERP. Our offices span 6 countries but our secure solutions manage financial transactions worldwide. We strive to simplify the way private enterprise, public sector, commercial and central banks interact with their customers, stakeholders and technology systems. Our highly experienced team of business analysts and software engineers are focused on rethinking, reimagining and revolutionizing commercial business processes for digital and mobile integration.

Trusted by European Central Banks to manage millions of financial messages each day, our 30-year reputation in the market and outstanding SWIFT expertise has made us an internationally preferred partner in the financial industry. Our securities software is leading the way for Target2-Securities regulations in Europe while our 12 years of experience in EMV card payments is helping US businesses and institutions implement smooth migrations. Today, 75 million chip cards are managed on TAS solutions.

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