PagoPA S.p.A.

Company Profile

Document updated to 18 September 2026

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1. The company: legal status and mission

PagoPA S.p.A. was born as a result of the Italian “Simplifications” Decree-Law No. 135 of December 14, 2018, when the government decided to establish a special-purpose company to oversee key projects for the digitization of public services, thereby creating a true center of expertise. Today, pursuant to Decree-Law No. 19 of March 2, 2024 (Article 20, paragraph 3), as converted by Law No. 56 of April 29, 2024, 51% of the company’s shares are held by the Istituto Poligrafico e Zecca dello Stato (IPZS), while Poste Italiane holds the remaining 49%.

The Company's mission is to design and build infrastructures and technological solutions aimed at **promoting the widespread diffusion of digital public services** accessible to citizens and businesses in the simplest possible way, via mobile devices ("mobile first" approach) and according to the “once-only” principle, with secure, scalable, highly reliable architectures based on clearly defined application interfaces (API).

The company works in this direction in line with the evolution underway in the **European Union**, and pays great attention at international level to monitoring, to exchanging of good practices, as well as building synergies in the field of experimentation with new models and technologies.

2. How it arose: a change of perspective on digital payments as an opportunity for the entire public sector

To understand the context in which the company PagoPA was established, it is useful to go back to 2016, the year in which the **Extraordinary Commissioner for the implementation of the Digital Agenda** was established.
The organisation of the Commissioner's activity with the creation of a Digital Transformation Team followed an approach aimed at redirecting and accelerating the various digitalisation initiatives hitherto launched centrally, with the aim of **completely implementing or for all effects making the so-called enabling platforms of the country operational**, i.e., the digital infrastructures necessary for the development of digital services envisaged by the system in the Digital Administration Code.

The initial need was to strengthen the national electronic payments system pagoPA for all public bodies, as one of the enabling platforms at the base of the digital transformation of the PA.

In the two-year period 2016-2018, also thanks to the push of the Digital Transformation Team supporting **AgID, pagoPA grew at an exponential rate** (+100% year on year) with concrete benefits for citizens and organisations. This result led the government to recognise the strategic importance of the pagoPA

platform as an asset for digitising the country in December 2018 and to establish, with the "Simplifications" Law Decree (no. 135 of 14.12.18), **a special purpose company to which to entrust key projects for the digitalisation of public services** operating with the logic of self-sustainability.

For the first time, the State considered digital payments as a lever capable of influencing the growth of the entire national economic fabric, deciding to face the challenge of the pagoPA industrialisation process by means of a joint-stock company and creating a real centre of expertise.

PagoPA S.p.A. was thus established as the company responsible for the development of digital infrastructures and advanced technological solutions at the service of the country, acting as an **intermediary between the market and the public sector, operating autonomously, efficiently and competitively,** with different mechanisms than the standards of the Public Administration and with a revenue model based on process efficiency.

Hand in hand with the establishment of the company, in addition to the pagoPA platform, it was also entrusted with the development of the public services app IO and the creation of the National Digital Data Platform (PDND).

3. Infrastructure products and services

The projects managed by PagoPA aim to encourage the development of a **digital ecosystem of the PA** with the citizen at the centre, in order to simplify the relationship between the State, citizens and businesses and create new growth opportunities for the country.

A summary of the main infrastructures managed by the company is provided below, designed to best operate within a logic of full interoperability, also with the other platforms enabling the digital transition in the public sector (including SPID, CIE and ANPR):

pagoPA platform

pagoPA is the electronic payment system created to **make any payment to the Public Administration simpler, safer and more transparent.** The platform allows citizens and businesses to choose how (which tool) and with whom (which Payment Service Provider, PSP) to pay taxes, duties and public services in a standardised way, both online and offline, with benefits for all those involved according to a win-win model.

Throughout 2025, an average of over **14.4 million users** per month—including individuals and legal entities—interacted with pagoPA, with approximately 21,000 participating public administrations and over **448 million transactions**

processed, totaling over **100 billion euros**. As of September 18, 2026, there have already been **over 339 million** transactions totaling approximately **€76 billion.**

For more data on the pagoPA platform, please visit the dashboard at this link, updated daily.

PARI - Central platform for welfare initiatives

The **PARI platform** introduces an innovative way to access government bonuses, incentives, and benefits quickly and easily, with the aim of ensuring greater inclusivity and equal opportunities for all. PARI reimagines the current system for managing and delivering welfare programs, providing public administrations, citizens, and merchants with easy, standardized access to these programs. Integrated with the IO app—which serves as a mobile front end for accessing welfare programs directly from a smartphone—the platform enables agencies and institutions to offer citizens value-added services at the time of purchase of a good or service, thanks to the system's ability to verify, in real time, whether an individual user is eligible for the benefit.

The first nationwide use case for which the platform was implemented is the so-called **'Bonus Elettrodomestici'**, an initiative launched in November 2025 that provided a financial contribution from the Ministry of Enterprise and Made in Italy to encourage the replacement of domestic appliances with high energy efficiency models, promoting sustainability and energy transition.

"IO" platform (the public services app)

IO is the app designed as the mobile access point to all digital public services, thanks to which the administrations contact citizens, allowing them to **manage transactions related to a specific service** quickly, punctually and securely, comfortably from their smartphone or tablet.

The first national initiatives that have driven the current diffusion of IO were the functionalities ensuring the registration and consultation of the Holiday Bonus and the Cashback Programme, followed - more recently - by the COVID-19 Green Certification and the National Youth Card. The IO app—which has recorded **15.5 million active users** over the past 12 months—offers a variety of national and local services that government agencies can request to activate, for a total of over **383,000** individual services integrated into IO by more than **16,000** institutions.

Starting from December 2024, all citizens can access the first phase of the IT-Wallet project and get the digital version of their documents on app IO. With **the new *"Documenti su IO"* feature**, it is possible to add the digital version of the Driver's License, Health Card-European Health Insurance Card and European Disability Card to the "Wallet" section of app IO. As of September 18, 2026, there

are over 12.7 million active "*Documenti su IO*" features, and digital versions of over 21.6 million documents have been issued.

The data related to the app and updated daily are available on the IO website at this link.

SEND - Digital Notification Service

Among the infrastructures created to innovate communication between the state and citizens, this platform takes advantage of digital opportunities to **improve the possibilities of receiving, managing, controlling, and storing legal value notices** received by agencies.

Thanks to a centralized system and a simplified service process, administrations will only have to deposit the deed to be delivered; SEND will take care of the sending, **lowering the risk of the addressee's unavailability and the out-of-pocket expenses** associated with the current analog process.

Citizens will be able to access the sent document directly from their device - anywhere, anytime, through a variety of channels (primarily, the IO app) - **reducing delivery time, saving on service costs, and enabling them to download and file documents digitally**. For those, however, who wish to continue to rely on traditional methods of service and receipt, the platform will ensure that notices will also be sent in paper format at physical points.

Since its launch, SEND has sent over **48 million notifications** on behalf of more than **7,100 organizations** active on the platform.

The data related to SEND and updated daily are available at this link.

National Digital Data Platform (PDND)

This platform serves for managing the interoperability of the information systems and databases of the various Public Administrations, which **makes the "once only" principle concrete**: to access a service, a citizen does not have to provide the same information or documentation, which the PA already has, each time.

In the future, the PDND will make it possible to collect, analyse and provide the Big Data of the PA with the ultimate goal of supporting the **enhancement of the information assets of the Public Administration** as well as the adoption of data-driven decisions and policies.

Since its launch, PDND has processed approximately **1.7 billion data exchange sessions**, and **more than 9,500 organizations** have joined the platform.

Check IBAN platform

This service provides Bodies with a **function for checking the IBAN communicated by the beneficiary of a service**. With this system, administrations can validate the IBAN along with the Tax Code provided by a citizen or a company in real time.

The Platform was used for the first time in the summer of 2020 as an aid to the Revenue Agency for the disbursement of non-repayable bonuses and, since its activation, it has 220 banks participating in the service.

4. Other projects

European Digital Identity Wallet

PagoPA is involved together with the Italian Department for Digital Transformation in the working groups promoted by the European Commission aimed at realising the European Digital Identity Wallet which will offer citizens and businesses a simple and safe way to identify online, share several attributes and certificates, such as driving licence, diploma or your bank account details, with private and public services.

The European Commission's proposal, which is the result of contributions from a transnational work ecosystem, aims to provide all European citizens with a public digital identity that will enable users to securely request, obtain and preserve their information, allowing them to access online services, share data and sign documents with qualified electronic signatures.

In this framework, PagoPA has been working together with other European countries and stakeholders within the eIDAS Expert Group. The goal is to create a national Digital Wallet based on the App IO model and compliant with the European Digital Identity Wallet format.

The approval of Law decree no. 19 of 2 March 2024 confirmed this orientation, officially **establishing the Italian Digital Wallet System (IT-Wallet)**. The decree entrusts the implementation and management of the technical and organisational infrastructure to PagoPA S.p.A. and to the State Mint and Polygraphic Institute (IPZS), following the release of guidelines by the Agency for Digital Italy (Agid).