



# PagoPA S.p.A.

## Company Profile

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PagoPA S.p.A.

Joint-stock company with sole shareholder

Fully paid-up share capital of 1,000,000 euros

Registered office in Rome, Piazza Colonna 370, Postal Code 00187

Rome Company Register No., Tax code and VAT number 15376371009



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## 1. The company: legal status and mission

PagoPA S.p.A., created as a result of the [Italian “Simplifications” Law Decree no. 135 of 14 December 2018](#), is the company wholly owned by the State through the Ministry of Economy and Finance (MEF) and subject to the supervision of the Prime Minister.

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

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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.

In 2024, an average of around 12.5 million have used pagoPA every month to make payments to about 18,000 PAs that have actively joined the platform. As of March 2024, the connected Payment Service Providers (PSP) numbered approximately 410.

The platform has experienced **constant growth** over the last years, both in terms of transactions and the value of payments. In 2021 pagoPA handled over 182.5 million transactions equal to around € 34 billion, in 2022 transactions exceeded 331 million equal to around € 61 billion and, in 2023, the platform managed more than 386 million transactions equal to over € 83 billion euros.

As of 15th March 2024, transactions numbered around 90 million for an economic value of over € 19 billion euros since the start of the year.

For more data on the pagoPA platform, please visit the dashboard at this [link](#), updated daily.



## Centro Stella of Electronic Payments

Centro Stella is the infrastructure which connects to all the Italian and foreign Acquirers operating in Italy, **allowing Bodies and institutions to offer services associated with payment transactions carried out with electronic instruments.** Centro Stella became operational in December 2020 with the launch of the Cashback programme and let citizens who voluntarily joined the initiative access a service provided by the State, linking it to a transaction carried out with cards or payment apps without changing the user experience and with unprecedented speed and precision for the Public Administration. The mechanism lends itself to being replicated on different application scenarios and is **available to institutions as a new welfare tool**, for a targeted distribution of resources, allowing the State to have greater control over the allocation of funds and therefore also a rationalisation of public spending.

From December 2020 to 30 June 2021, for the duration of the Cashback program, Centro Stella has managed:

- 9 million citizens
- Over 16.5 million registered payment instruments
- Over 100 million monthly transactions, for a total of over 822 million transactions managed
- 24 Affiliated Acquirers

## "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.



As of 15th March 2024, there were over **37 million downloads** of the app, used every month by an average of around **5 million citizens**. 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](#). Today the IO app offers a variety of national and local services that institutions can request to activate, for a total of 297,000 single services integrated on IO by almost 15,700 institutions.

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 in July 2023, **more than 2,800 public bodies have started using SEND** and **around 2.2 million notifications** were sent via this new digital platform, as of 15th March 2024.

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## 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 in October 2022, **over 5,700 public bodies onboarded** on the National Digital Data 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 recent 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).