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PRESS RELEASE

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**Banks: ABI, 14.5 million accounts enable customers to perform transactions online,  
by telephone or mobile phone**

*Nearly half of Italian households can perform banking transactions via at least one of the “alternative” banking channels, i.e. other than the traditional channel (46%). The majority of customers, 42% of them, prefer online banking. The sixth survey conducted by ABI’s e-Committee provides an overview of banking channels other than branches.*

Bank transfers, tax and bill payments, mobile top-ups, security purchases and sales, movements and bank statements: all this is only a “click” away. Performing banking transactions has become easier and quicker for nearly one in two Italian households, thanks to Internet, phone and mobile banking. In 2008, over 14.5 million current accounts enabled customers to perform transactions via at least one of the “alternative” banking channels, i.e. Internet, phone and mobile banking: 8.6% more than in the previous year and, practically, almost half of total current accounts (46%). 72% of these accounts are active and are used more than once a week. These are some of the results of the sixth “Multi-channel banks” survey conducted by ABI’s e-Committee Task Force; this report was presented today at ABI’s “Cards 2009” Conference, in which Giovanni Sabatini, General Manager of ABI, and Giovanni Carosio, Deputy Director General of the Bank of Italy, also participated.

A brief overview, resulting from this survey conducted by ABI’s e-Committee on a sample of 363 banks, is provided below.

□ Internet banking: 13.2 million online current accounts, +7.5% with respect to 2007

With nearly 13.2 million online current accounts in 2008 (42% of total accounts held by households) and a 7.5% increase with respect to 2007, the Internet is still the banking channel that Italian bank customers prefer; it is also the most frequently used channel, with nearly 9 million active accounts. Every account holder accesses the Internet 1.3 times a week on average, i.e. approximately 71 accesses per year (compared to 51 in 2007), with an overall increase of 57%.

Also this year – with 1.3 billion pieces of information on account balances, movements and terms that were requested from banks in 2008 – the online transaction that customers performed most frequently was checking their bank balance, which they checked three times per week on average. Bank transfers, instead, ranked second also this year: in 2008, 42.6 million bank transfers were made online, 30% of the total and worth over 81.3 billion euros. Online payments ranked third (over 23.8 million transactions), mobile phone and prepaid card top-ups fourth (over 15.2 million) and fifth (2.7 million), respectively.

□ Phone banking: over 40.6 million requests for information, trading and payment services

In 2008, 9.3 million current accounts, i.e. 31% of those held by households, enabled customers to perform transactions by phone; there has been a slight drop in the number of these accounts with respect to 2007, probably due to changes in the sale offer and phone user “mobility”. Of these, the number of active accounts

increased by 14% in 2008, reaching 3.8 million accounts and 40.6 million accesses (an access per month, on average, per active account). In the majority of cases, customers use phone banking to request information on their current account (over 32.2 million requests, of which over 16 million via IVR systems and 15 million via operators) and on trading services (approximately 17.6 million requests). In 2008, approximately 700 thousand Stock Exchange transactions, worth approximately 4 billion euros, were performed and nearly 80 thousand payments were made by phone, 50% more than in 2007.

□ Mobile banking: top-ups and bank transfers are the most frequently performed transactions by mobile phone

In 2008, 4.8 million accounts enabled customers to use mobile banking, i.e. 15% of current accounts held by households, of which 3.4 million were active accounts. The number of active accounts significantly increased in 2008, more than double with respect to 2007, while there has been a slight drop in the number of accounts offering mobile banking: practically only those customers who already used this service have continued to perform transactions by mobile phone. The most frequently used services by mobile phone are requests for information (approximately 8 million, of which almost 500 thousand on trading) and the so-called “alert” services (over 19 million). Mobile phone top-ups (1.9 million) and bank transfers (approximately 230 thousand) are the most frequently performed transactions.

□ Online trading: 19 million investment transactions are performed from online accounts

In 2008, over 4 million accounts enabled customers to purchase and sell securities via the Internet, registering a 22% increase with respect to 2007; this is also thanks to home banking, which has become increasingly popular and has helped revive online trading. As regards the number of active accounts, uncertainty on the stock and derivatives markets, due to the recent global crisis, has led to a significant decrease in the number of accounts used to purchase and sell securities (the number of active accounts has dropped from 85% to 47%, almost 1 million accounts less). However, overall investment transactions increased from 14 million in 2007 to over 19 million in 2008; particularly, there has been a significant increase in stock trading, also in terms of value, which went up from 43 billion euros to over 54 billion in 2008. Bond trading, instead, remains stable.

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