



BANCA D'ITALIA
EUROSISTEMA

MILANO HUB



The innovation facilitators
of Bank of Italy



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The Bank of Italy supports the digital evolution of the financial market through its innovation facilitators

Fintech Milano Hub

for innovative projects and research activities

Fintech Channel

for the dialogue with operators

Regulatory Sandbox

for testing in constant dialogue with the Supervisory Authority

The Italian Payments Committee

for the cooperation between public and private actors with the objective to foster the development of a secure, innovative and competitive market for private and public payments in Italy





Milano Hub is the innovation centre created by the Bank of Italy to support the digital evolution of the financial market.

Milano Hub engages innovators in a place, physical and virtual, in which the Bank of Italy - while respecting its institutional role - supports the operators, collaborates to the development of projects and promotes the quality and safety of specific innovations.

In order to maintain a constant dialogue with market operators, Milano Hub works via its 'Call for proposals' relating to different areas of innovation. The selected projects will receive support to their development through the collaboration with a multidisciplinary team of Bank of Italy's experts.

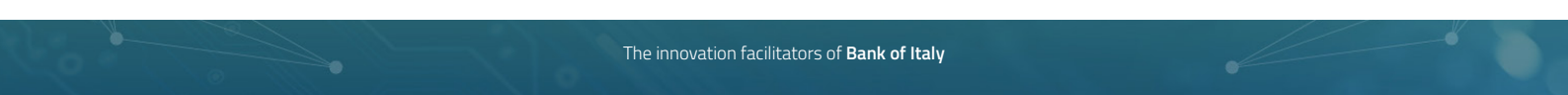
OPERATIONAL AREAS

Fintech Hub, dedicated to firms which offer digital solutions to innovate financial, banking and insurance services through new technologies and new approaches.

Innovation Hub, dedicated to support and development of projects proposed by banking, financial and insurance intermediaries.

R&D Hub, dedicated to initiatives of research and collaboration with universities, research institutes, institutions and centres of excellence.

Milano Hub is located in Viale Brenta 18 – 20139 Milan.





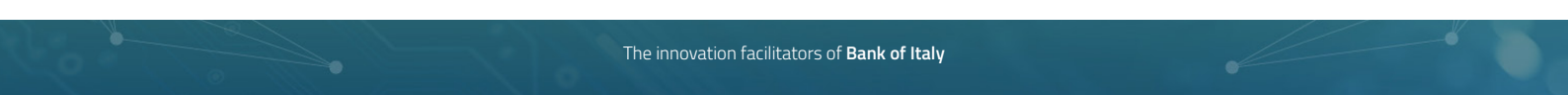
The fintech Channel is the point of contact through which operators can dialogue easily and informally with the Bank of Italy. They can present projects in the field of financial services and of payments, based on innovative technology, or propose technological solutions designed for banks and financial intermediaries.

Startups, firms and banking and financial intermediaries proposing innovative solutions in the field of financial and payments services can contract the Bank of Italy.

The dialogue with the Fintech Channel consists of:

- the assessment of the requests using a multifunctional and flexible approach in terms of time frames and methods;
- the organization of dedicated meetings;
- the guidance and the responses to operators.

Operators can contact the Fintech Channel by compiling a specific form published on this website: <https://www.bancaditalia.it/focus/fintech/index.html>.



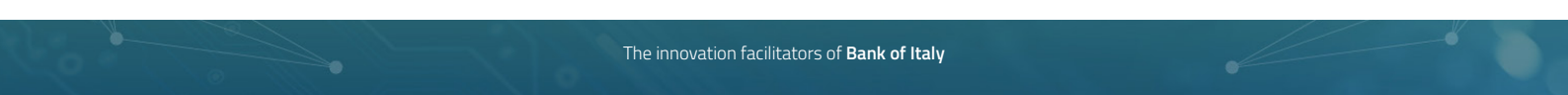


The regulatory sandbox The regulatory sandbox is a controlled environment where supervised entities and FinTech operators will be able to test, for a limited period of time, technologically innovative products and services in the banking, financial and insurance sectors. The tests will take place in close liaison with the supervisory authorities and can eventually benefit from a simplified transitional regime.

In Italy, Decree 100/2021 issued by the Ministry of Economy and Finance sets out the 'FinTech Committee rules and experimentation', i.e. the regulatory sandbox of FinTech activities at the supervisory authorities.

Interested parties will be able to immediately start informal talks with the Bank of Italy by filling in and submitting the form published on this website:

<https://www.bancaditalia.it/focus/sandbox/index.html>.





The Italian Payments Committee (IPC) is a cooperation forum whose main objective is to foster the development of a secure, innovative and competitive market for private and public payments in Italy able to respond to global challenges and to meet the needs of users (enterprises, households and public administrations).

This Committee provides a permanent forum for discussing key issues pertaining to the payment industry. It plays a role of point of contact vis-à-vis other national and European committees/fora. In particular, it acts as a hub for the collection and forwarding of requests from the Italian financial sector to the Euro Retail Payments Board (ERPB), coordinated by the European Central Bank.

The IPC is chaired by the Bank of Italy; its members are representatives of the supply and demand side of the market (representatives of the banking community, payment institutions, retailers and consumers), payment service providers (banks, post office, payment institutions), technical service providers relevant for the system of payments. The Ministry of Economy and Finance, the Ministry of economic development and the Agency for digital Italy are invited to participate to the activities of the Committee.





Milano Hub

info@milanohub.bancaditalia.it



Canale Fintech

canale-fintech@bancaditalia.it



Sandbox regolamentare

info.sandbox@bancaditalia.it



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Banca d'Italia - Eurosystem