

## DIGITAL FACTORING: BANCO BPM CHOOSES EXPRIVIA'S SOLUTION

*Banco BPM Group integrates Exprivia's proprietary platform into its IT system , making factoring easier, faster and safer for businesses.  
Italy's third largest banking group relies on Exprivia's 20 years of experience as a partner in this field.*

**27 June 2023** - As part of a digital transformation and reorganisation programme of the Supply Chain Finance area, Banco BPM has chosen a technological solution from **Exprivia**, a company specialising in Information and Communication Technology, to strengthen its position in the Factoring market.

Exprivia's solution combines the expertise gained from more than twenty years of specialisation in factoring (a form of short-term financing to support working capital, which strengthens supply chain relationships, reduces risk for the bank and facilitates access to credit for SMEs) and translates it into a mix of functional components that support the entire lifecycle of the service.

Special attention is paid to operational and credit risk monitoring, efficient accounting activities and relationship management with assignors and debtors, who are able to interact with the bank in a fully digital manner.

Exprivia's Home Factoring portal hosts interactions with already accredited assignors and debtors, while providing tools for launching promotional campaigns to clusters of potential new customers. With just a few clicks, the platform allows you to manage the submission of applications, contracts and the progress of operations, reducing costs and time.

The collaboration between Banco BPM and Exprivia includes an initial phase of integrating the solution with the bank's IT systems and a three-year agreement for the subsequent running phase.

*“With this initiative, we are putting at the disposal of a large company such as Banco BPM our long experience in the banking credit sector and more than twenty years of specialisation*



*in factoring, in which Exprivia is a market leader", **Filippo Giannelli**, Sales Director Private Sector at Exprivia, said - "Thanks to this partnership, Banco BPM will be able to manage all operational, accounting and regulatory activities related to factoring with a complete and flexible solution that supports the digital transformation in *the banking sector.*"*

*"We are delighted to be able to take advantage of Exprivia's services," **Roberto Bonadonna**, Head of Supply Chain Finance at Banco BPM, said - "With this new platform, we believe we can optimise the management of and access to credit for our customers. This is a further step in the Bank's commitment to the digital transformation of its services by increasing their range and, above all, speeding up and simplifying financial transactions."*

## Exprivia

The Exprivia Group, specialising in Information and Communication Technology, is one of the leading players in digital transformation.

Drawing on a wealth of expertise gained in over 30 years of constant presence on the national and international market, Exprivia employs around 2,400 people in six countries around the world, with a team of experts in various fields of technology and digitalisation: from Artificial Intelligence to Cybersecurity, from Big Data to Cloud, from IoT to BPO, from Mobile to Networking and Collaboration, covering the entire SAP world.

Listed on the Italian Stock Exchange since 2000 in the Euronext (XPR), Exprivia supports its clients in the Banking, Finance&Insurance, Aerospace&Defence, Energy&Utilities, Healthcare and Public Sector, Manufacturing&Distribution, Telco&Media sectors. The group's design capability is enhanced by a strong partner network, proprietary solutions, design, engineering and customised consulting services.

The company is subject to the management and co-ordination of Abaco Innovazione S.p.A.

[www.exprivia.com](http://www.exprivia.com)

**Banco BPM**, Italy's third largest banking group, is a solid entity with over 20,000 employees, 1,500 branches, 4 million customers and a deeply-rooted presence in the regions of Northern Italy. A widespread network serving households and businesses, an in-depth knowledge of the markets and innovative solutions underpin the strength of Banco BPM. Banco BPM Group operates in the tradition of cooperative banks, generating profitability and sustainable development for all stakeholders in the different territories in which it operates.

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