
PRESS
RELEASE

ENEL X AND PAYDO TOGETHER FOR DIGITAL MONEY TRANSFER IN ITALY AND EUROPE

- *Thanks to the partnership between the two companies, customers can use RicaricaQui, the solution that allows them to quickly transfer money knowing only the recipient's mobile number and without the IBAN*

Rome, February 2nd, 2022 - A digital solution to easily transfer funds to any account or card with an IBAN using only the recipient's mobile phone number without having to enter the recipient's IBAN. We are talking about RicaricaQui, the digital system for sending money that was created thanks to the synergy between CityPoste Payment, a fully-owned subsidiary of Enel X, and PayDo, an emerging Italian start-up in the world of fintech and digital payments. The collaboration between two of the most important Italian fintechs, which is strategic for the digital payments sector, aims to raise awareness regarding the potential of online financial services and products enabling a user experience that is comfortable and accessible to all. This is an example of a partnership between two companies that have the ambition to accelerate the digitization of the banking sector not only in Italy, but at European level.

*"With the RicaricaQui service we offer people an innovative solution to send cash to a bank account, or simply top up a prepaid card with IBAN, thus bringing our customers closer to digital payments," said **Matteo Concas**, Head of Global Digital Banking Solutions at Enel X. "With the support of PayDo we are offering a service that makes people's lives easier and responds to the stimuli of the ever-evolving fintech market. Our goal is to position ourselves as one of the most important players in the digital payments sector by providing our customers with a range of opportunities that meet their needs, and with today's transaction we have added another piece to this growth path."*

*"The partnership with a major technology player such as Enel X really underlines our platform concept: perfectly customisable and integrable according to needs," said **Donato Vadrucchio**, Founder and CEO of PayDo. "The evolution of payment services is opening the door to concrete partnerships between payment institutions and fintech companies that contribute to the development of innovative solutions to simplify everyday transactions. It is also evidence of a virtuous approach based on the ability to collaborate and provide innovative, high added-value services, with rapid integration times, thus responding - as in the case of Enel X - to the project of creating a new added-value service for customers and giving them the opportunity to use it as quickly as possible."*

The RicaricaQui service, thanks to the platform made available by PayDo, allows anyone to go to the network of Enel X Pay* points of sale in the area to make money transfers to any beneficiary in Italy and Europe quickly and securely without having to download any additional app. To accept the RicaricaQui payment, the recipient will have to give the OK to the text message they receive on their smartphone and follow the short procedure.



* Note:

The RicaricaQui service is available in the agencies affiliated with CityPoste Payment S.p.A. (Enel Group company) distributed throughout Italy. At this [link](#) it is possible to find the point of sale that offers the service.

Enel X Global Retail is the Enel group's global business line that offers services to accelerate innovation and drive the energy transition. World leader in the sector of advanced energy solutions, Enel X Global Retail manages services such as demand response for approximately 7.7 GW of total capacity globally and 195 MW of storage capacity installed worldwide. Through its advanced solutions, including energy management and financial services, Enel X Global Retail provides each partner with an intuitive and personalized ecosystem of technological platforms and consulting services, focused on the principles of sustainability and circular economy in order to provide people, communities, institutions and companies with an alternative model that respects the environment and integrates technological innovation into daily life. Each solution has the power to transform the goals of decarbonization, electrification and digitalization into sustainable actions for all, in order to build a more sustainable and efficient world together.

PayDo

PayDo is the digital payment fintech that arose from an idea of Donato Vadruccio with the mission to offer European Banks, Payment Institutions and Electronic Money Institutions and their customers - corporate or retail - solutions capable of innovating and creating connections between those already in existence. The company has created the functionality called Plick, an open European solution, which allows payments to be made, irrevocably and without amount limits, via SMS, WhatsApp or email without knowing the recipient's IBAN to anyone in the SEPA area, without any need for registration or a dedicated app. PayDo was also created in the spirit of collaboration to create customized solutions using a platform that operates through APIs.

<https://www.plick.eu/en/?l=no>

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