



# A powerful partnership helps Italian citizens pay with ease

PayTipper and PayPal. Two entities that together, allow Italian citizens to pay taxes, utilities, duties, and more through the pagoPA platform. In January 2022, PayTipper, one of the top payment service providers operating in the Italian market, integrated PayPal as an official payment method in pagoPA's IO app.

There have been over 30M downloads of the IO app<sup>1</sup> – which translates to an impressive 60% of the Italian adult population.<sup>2</sup>

<sup>1</sup> Data comes from pagoPA dashboard, <https://io.italia.it/dashboard/>, June 2022  
<sup>2</sup> [www.istat.it](http://www.istat.it)

## The challenge.

The Italian government has prioritised making Public Administration payments easier for citizens through digitization. PagoPA, the national payment platform for taxes, duties, or charges to the Public Administration and other participating entities, is born to enhance ease of use and navigation. As part of the hub, they wanted to offer relevant payment options for citizens.

## The solution.

Via a partnership with PayTipper as pagoPA's authorised PSP, PayPal was added to both the pagoPA hub and their IO app. The IO app represents pagoPA's commitment to further streamlining the payment process with a mobile-first mindset.

The integration had to be simple, easy, and fast – to enable payments in just a few clicks. PayPal proposed their Reference Transactions solution.

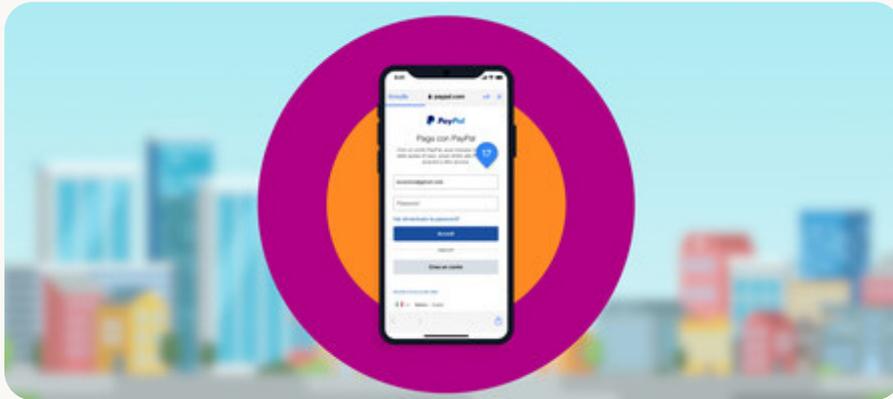
With Reference Transactions, the citizen can add PayPal among the payment methods in the IO app and create a Billing Agreement. When payments are due, citizens can pay in 2 clicks: one to select the payment and one to approve it.



**The success of this partnership is in the complete integration and cooperation of the people involved in the project at every level, from leadership to the back-office support teams.**

**Davide Bordin**

Commercial Director, PayTipper



## The results.

This integration created a great user experience for citizens. Davide Bordin, PayTipper's Commercial Director, noted, "Italian citizens know and trust PayPal. This trust is crucial when someone's tax, utilities and other payments are close to the due date. They need to know their payment will go through. Also, because PayPal is so well known, I believe it increases the usage of the IO app."

Increases in PayPal transactions since launch have certainly proven this. Approximately 44% of total transactions are originating from the IO app and this number is steadily increasing.<sup>3</sup>

Thanks to the partnership with PayTipper, PayPal is playing a key role and becoming a part of consumers' everyday financial lives. And the Italian government and pagoPA are successfully accelerating digital transformation, creating an optimised user experience, and increasing payment conversion as a result.

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# 93k

new customers.<sup>3</sup>

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# 42%

increase in  
Transactions per  
Active (TPA).<sup>3</sup>

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# 193k

Billing Agreements  
created.<sup>3</sup>

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<sup>3</sup>Data from PayPal from January 17 – June 29, 2022 for IO app. These results may not be typical and may vary substantially by business. This content is provided for informational purposes only. You should always obtain independent business, tax, financial, and legal advice before making any business decision.