

CBI's Charter of Values

CBI S.c.p.a.

CBI is the **Industry Utility of 405 members including Banks and Financial Intermediaries** supporting the financial system with the aim of **facilitating the provision** of services to the **Public Administration, companies and citizens**.

For more than 20 years, CBI has been an important hub for the **Open Innovation of the Italian and European financial sector**, as well as the **"standardisation body"** and the **pre-competitive developer** of fully interoperable technological services and platforms that can be accessed by all players in the financial ecosystem at international level, also due to its participation in various **international standardisation processes**.

Through shared infrastructure, CBI provides **innovative services** to Payment Service Providers to **enable the provision** of information, payment and document management **services** to their customers and to the Public Administration, as an **independent body** and **entry point** for the entire Italian banking industry in the payments market.

The transformation journey leading CBI to become a consortium established in the form of a joint-stock company on 26 June 2019 allowed us to **broaden our strategic vision** and continue even further along the journey alongside our customers, to respond more effectively to the new challenges of the transactional market and to create **value for the financial industry**. It also allowed us to facilitate collaboration with Public Administrations by offering **tailor-made solutions** that are in line with the most advanced **security** and **innovation** standards.

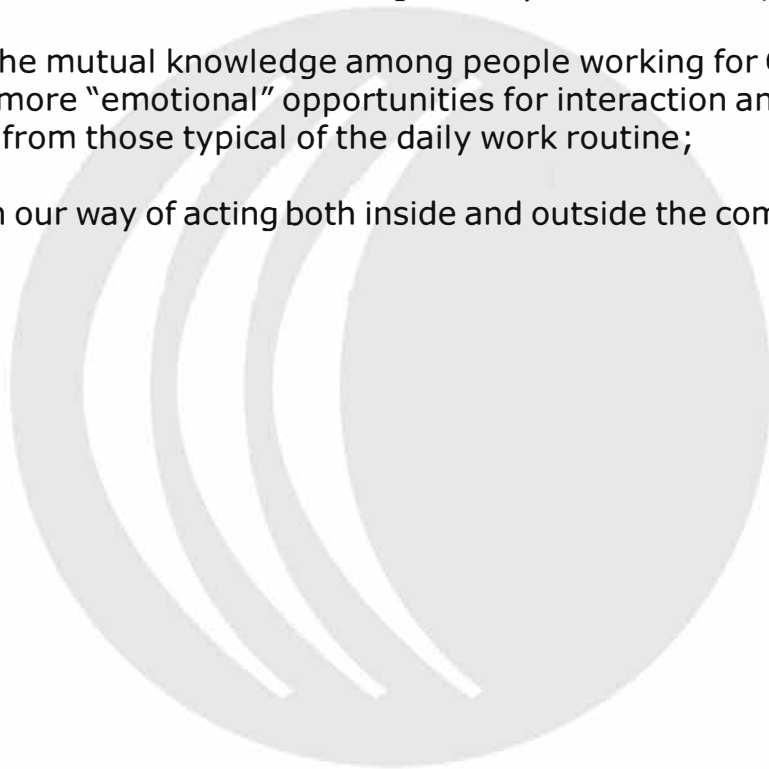
CBI offers all its Members and Customers a **flexible, secure and modular collaborative infrastructure**, which allows us to develop a wide range of constantly updated services based on the **latest technologies**.

Charter of Values

During 2013, the then Consorzio CBI created its own Charter of Values through a **shared process** that involved all the people who worked at the consortium in preparing it.

CBI's Charter of Values is the first real effort where **Values have been converted into behaviours**. Its creation made it possible to:

- define common and, above all, shared benchmarks for everybody and identify those behaviours that are generally deemed ideal;
- deepen the mutual knowledge among people working for CBI, also by creating more "emotional" opportunities for interaction and, thus, different from those typical of the daily work routine;
- reflect on our way of acting both inside and outside the company.



I Valori del CBI



Curage



Exellence



Determination



Vision



Cooperation



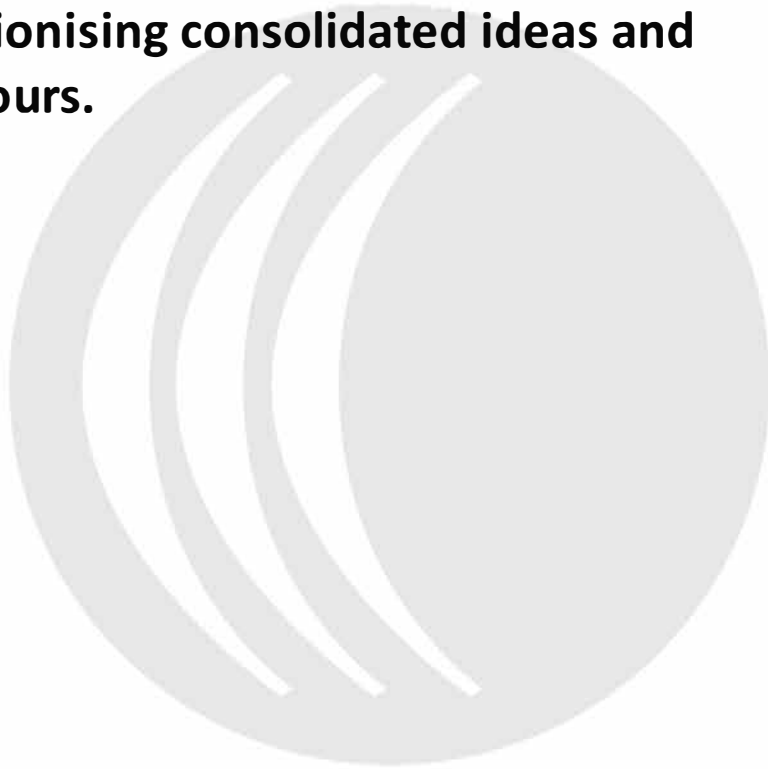
Belonging



Courage

CBI people are courageous:

we have the strength to take on challenging paths. We are not afraid to take risks by revolutionising consolidated ideas and behaviours.



Courage

Thoughts on Courage:

we maximise the value of the proposals received from the management while complementing them with highly innovative content, where necessary

we are committed towards a fair and open dialogue between colleagues to reach a common solution that is shared by everyone

we are dedicated to maximum interoperability of services rather than proprietary solutions

we do not give up when faced with difficulties and always seek new ideas and actions to benefit our stakeholders.



Excellence

CBI people strive for excellence:

we have a proactive approach to everyday challenges and issues, and always seek to improve our relational and professional skills with a view to optimising our results wherever possible.



Excellence

Thoughts on Excellence:

we seek maximum personal and professional synergy with our colleagues in order to achieve challenging targets

we take a proactive approach to the entrusted targets

we carefully listen to the needs of our Members and Customers and act promptly to meet them in the best possible way

with our stakeholders we promote the highest standards of service every day with a broader view to optimising results



Determination

CBI people are determined:

we are committed to achieving our targets. We overcome difficulties through perseverance, focusing our resources and energies in order to fully achieve the expected results.

Determination

Thoughts on Determination:

we generate interest in a project, share its value and implement it by turning thought into action... until we reap the rewards

we believe in our ideas and are highly result-oriented

we responsibly turn thought into action, developing meaningful projects for the country's progress

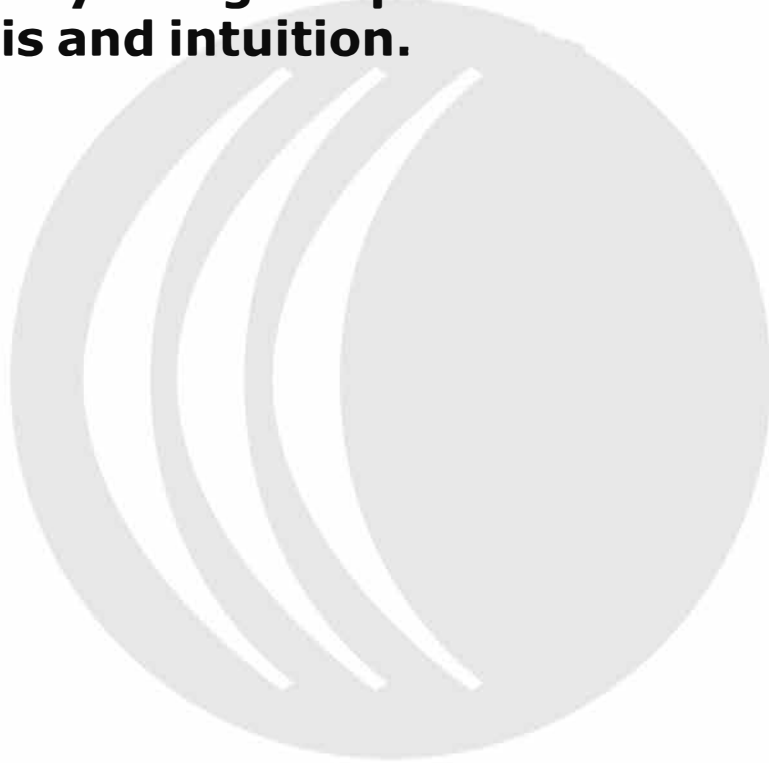
we achieve results by seeking the best performance also from our suppliers

we are geared towards overcoming obstacles with the knowledge that innovating is not easy.

Vision

CBI people have vision:

we focus on innovation and seek to anticipate potential changes in the market by using our powers of analysis and intuition.



Vision

Thoughts on Vision:

we look beyond the assigned targets and tasks, harnessing knowledge for progress

we are able to anticipate needs by imagining the future progress of the banking and financial industry

we contribute to improving the efficiency of the country's services to create new models of excellence


we consider our suppliers as fundamental resources to contribute to developing our ideas.



Cooperation

CBI people are cooperative:

**we treat each other with courtesy,
respect and loyalty, creating a climate
of unconditional collaboration, a spirit
of common service and the right
environment for personal and
professional growth.**



Cooperation

Thoughts on Cooperation:

we search for a climate of cooperation that is instrumental in creating a team spirit

we are committed to achieving the company's targets, with thorough dedication and collaboration

we ensure continuous attention and professionalism in delivering services to our Members and Customers

we provide expertise and resources to implement projects in favour of the national economy.

Belonging

CBI people feel that they belong to their group, and that CBI belongs to them:

we are proud to be part of a dynamic organisation that serves the banking and financial sector in Italy and abroad.



Belonging

Thoughts on Belonging:

we provide the utmost reliability by acting as a team and in a cohesive manner to achieve the best results

thanks to being highly motivated, we go the extra mile

we pursue the collective interest of the banking and financial industry by searching for unity of purpose, conscious of our central coordinating role

we are proud to belong to an "institution among institutions": market-oriented and characterised by a spirit of innovation.



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