



EU-Pay

The EU-Pay service will provide a multichannel, Europe-wide, payment collection mechanism for public authorities, which integrates seamlessly with existing payment methods. Its usage does not require any specialist knowledge, the underlying system is completely transparent and it will make a significant contribution to improving Accessibility for All and reducing the Digital Divide.

Citizens who do not have credit cards, bank standing order mechanisms or access to the Internet will be able to use the EU-Pay system to pay bills from public authorities when, for example, shopping at the supermarket or when using a mobile phone. The users of the service will be citizens and enterprises who need to make payments to Public Authorities, and Public and Private entities that will use the EU-Pay circuit for collecting their payments.

The overall objectives of the project are to:

- validate the integrated EU-Pay Services in 5 different pilot locations;
- involve a significant number of users in each locality;
- test market acceptance of the EU-Pay payment mechanism.

The goal of the EU-Pay eTEN project is to market validate the integrated services. This will be done by offering different services in different locations to different sets of users. Many of the services are specific to one region of Europe, such as the payment of a specific local tax, but the approach is common and widely applicable to different services in different localities.

Following successful market validation of the services, a new Europe-wide company will be set-up to manage the service infrastructure. This will have both central and distributed components. The infrastructure will be managed centrally while the payment channels for the different countries will be managed in the specific country involved.

The identity of the service users will be verified via strong authentication mechanisms. The technologies used to implement the front ends of each implemented channel will depend on the specific channel, but these are existing technologies in wide usage (e.g. Call centres, GSM, Supermarket POS, PC, Kiosk). The delivery mechanism is the Internet, the base technology is a set of dedicated web servers protected by a firewall and the use of secure transfer protocols.

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