



📅 30.10.2025

🔍 Osservatorio Innovative Payments

I pagamenti digitali in Italia: trend ed evoluzioni

Workshop Pax Italia – Retail Reloaded: pagamenti,
fiscaltà e tecnologie per un nuovo ecosistema

Salone dei Pagamenti



Ivano Asaro

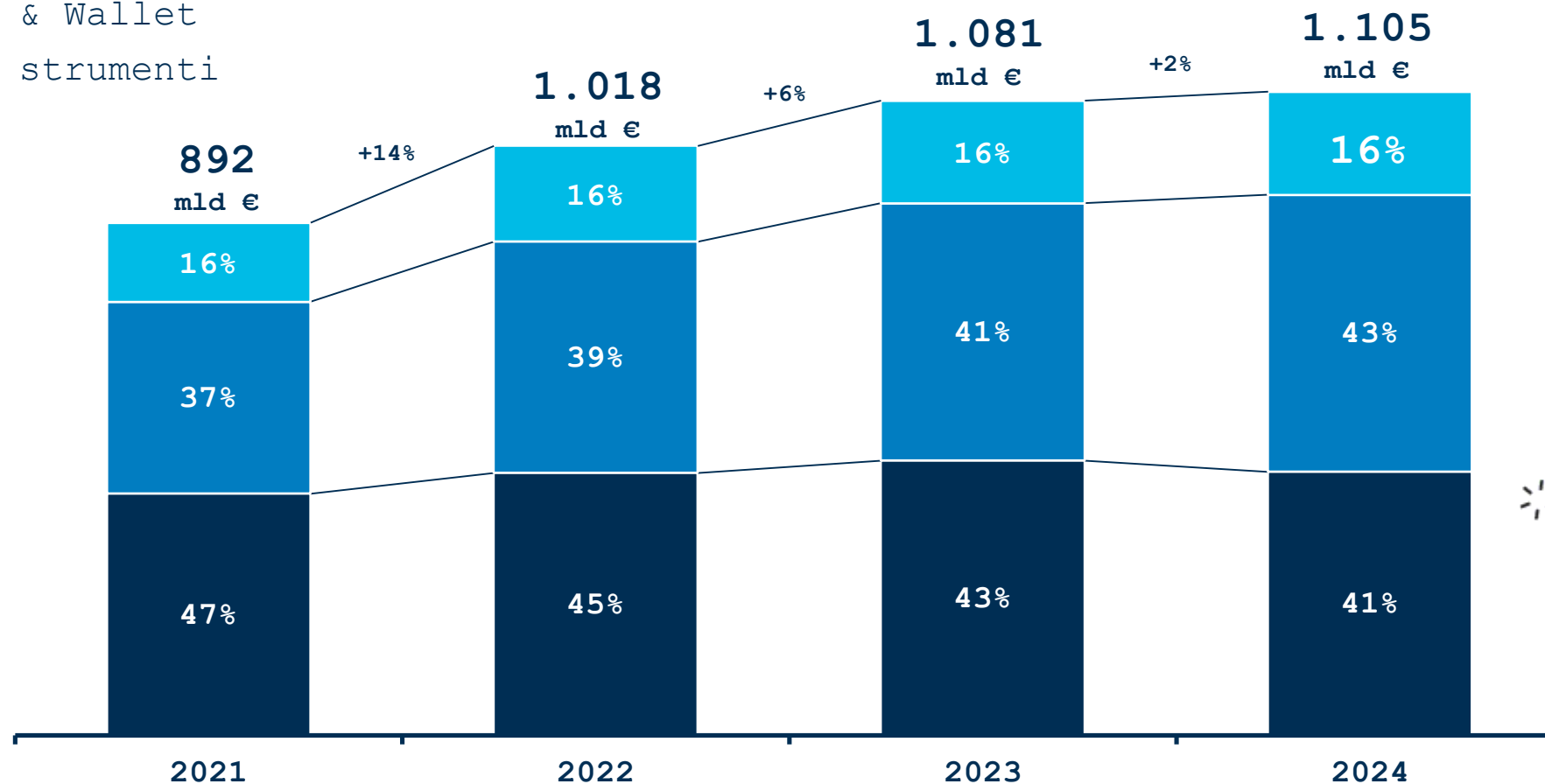
👤 Direttore

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www.linkedin.com/in/ivanoasaro

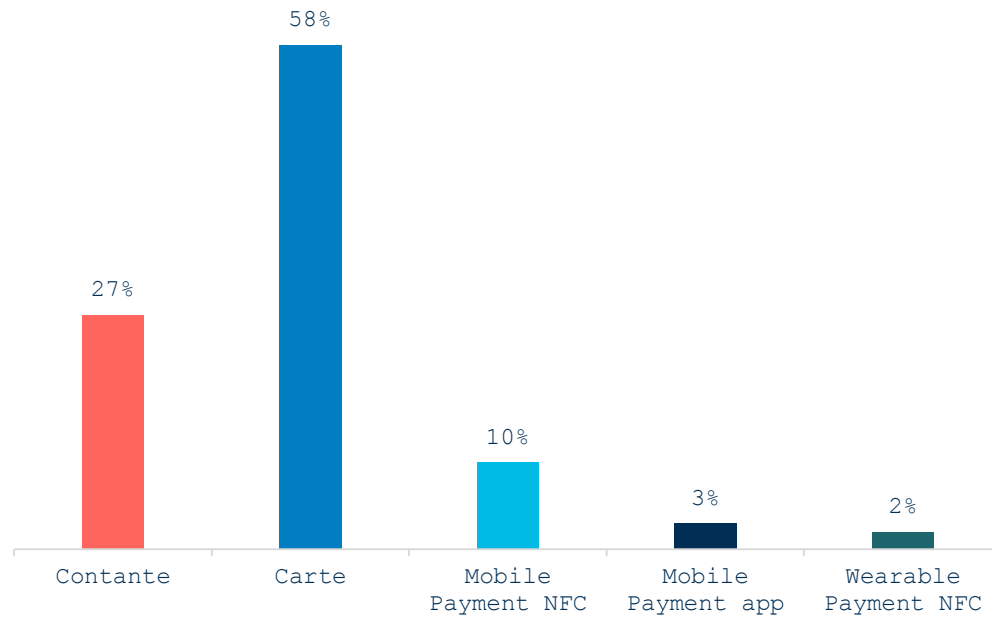
- Contanti
- Carte & Wallet
- Altri strumenti





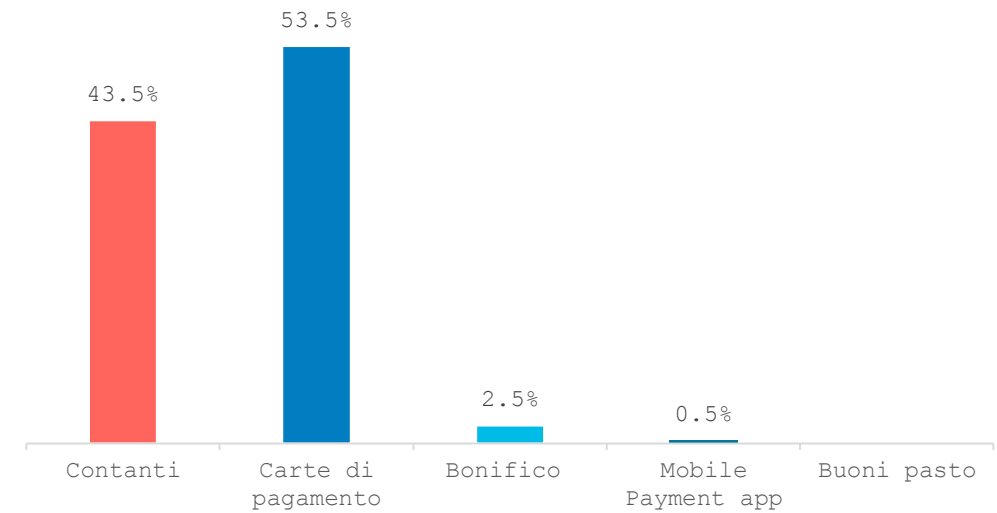
Se i commercianti accettassero tutti i possibili mezzi di pagamento, come preferirebbe pagare in negozio?

Base: 2.000



Quale strumento preferirebbe venisse usato maggiormente?

Base: 400





Pagamenti digitali in Italia: il **transato** e le transazioni

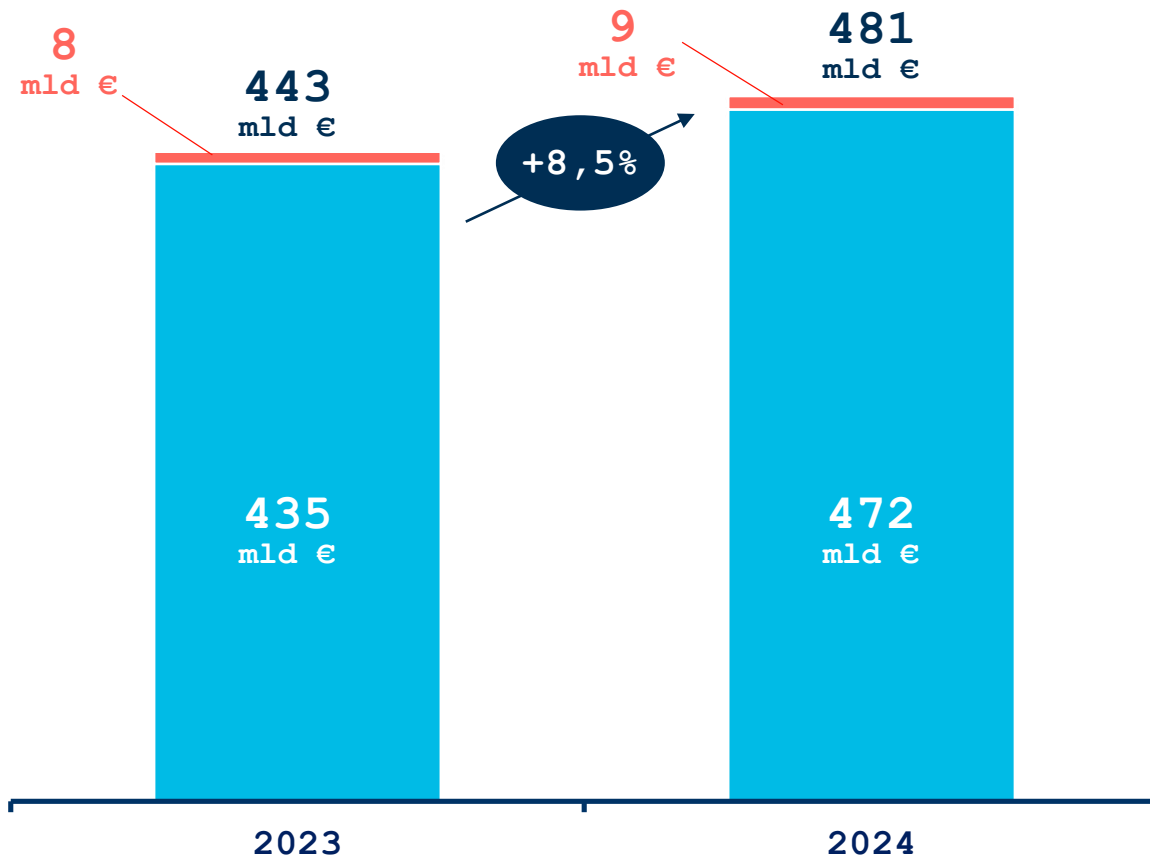


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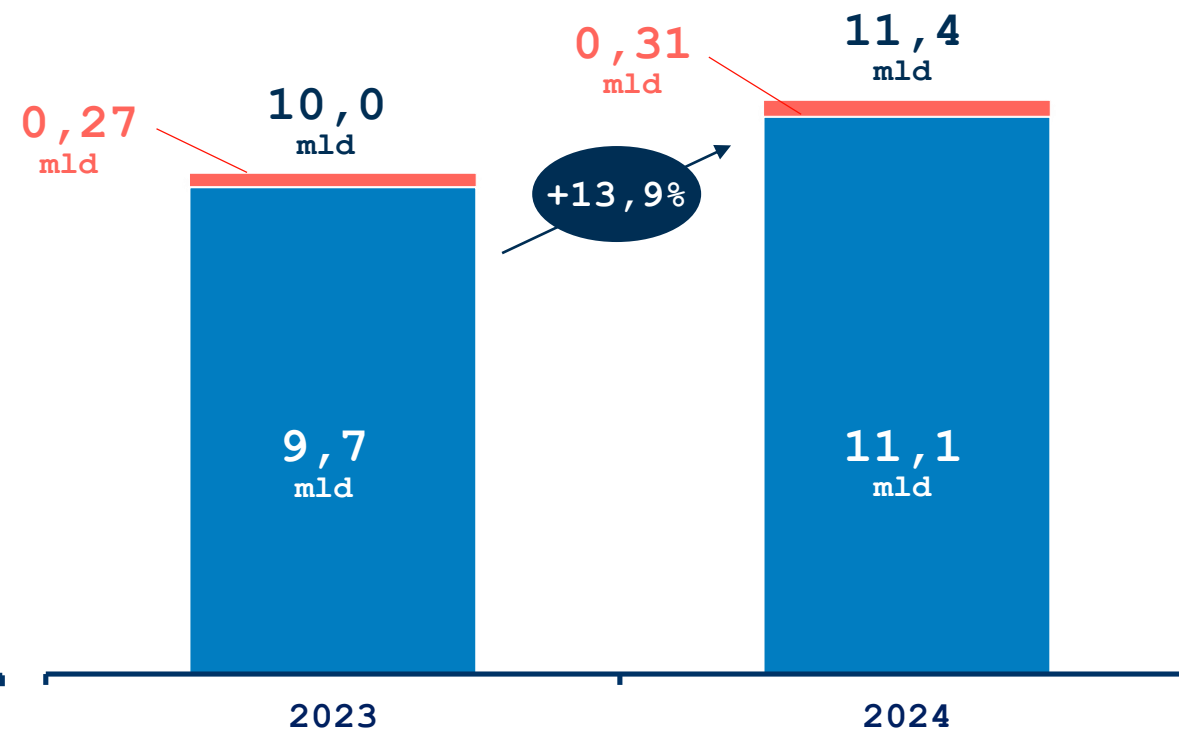
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TRANSATO



- Pagamenti con carta
- Pagamenti alternativi

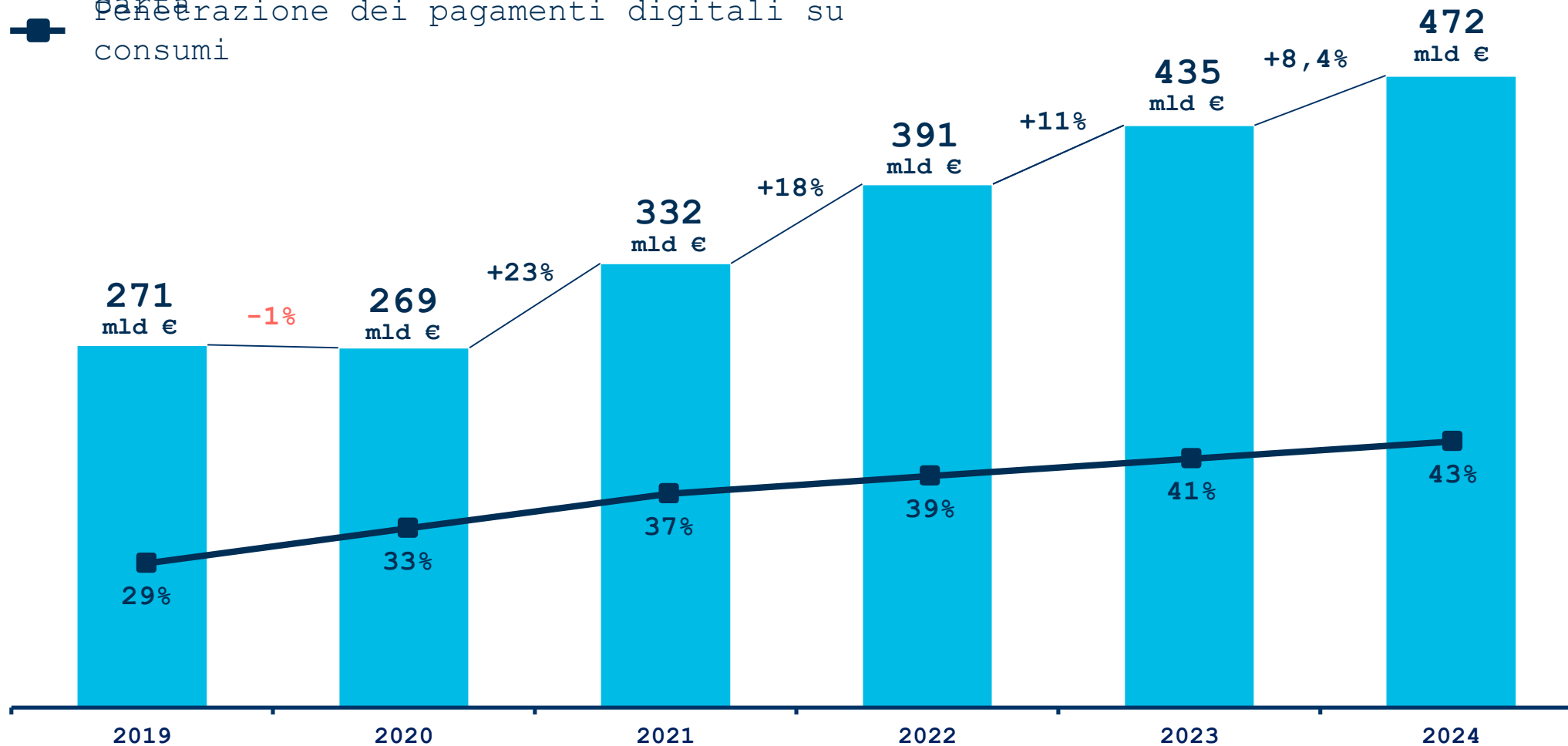
TRANSAZIONI



- Pagamenti con carta
- Pagamenti alternativi

Il **transato** dei pagamenti con carta in Italia nel 2024

● Totale pagamenti con carta
■ Penetrazione dei pagamenti digitali su consumi

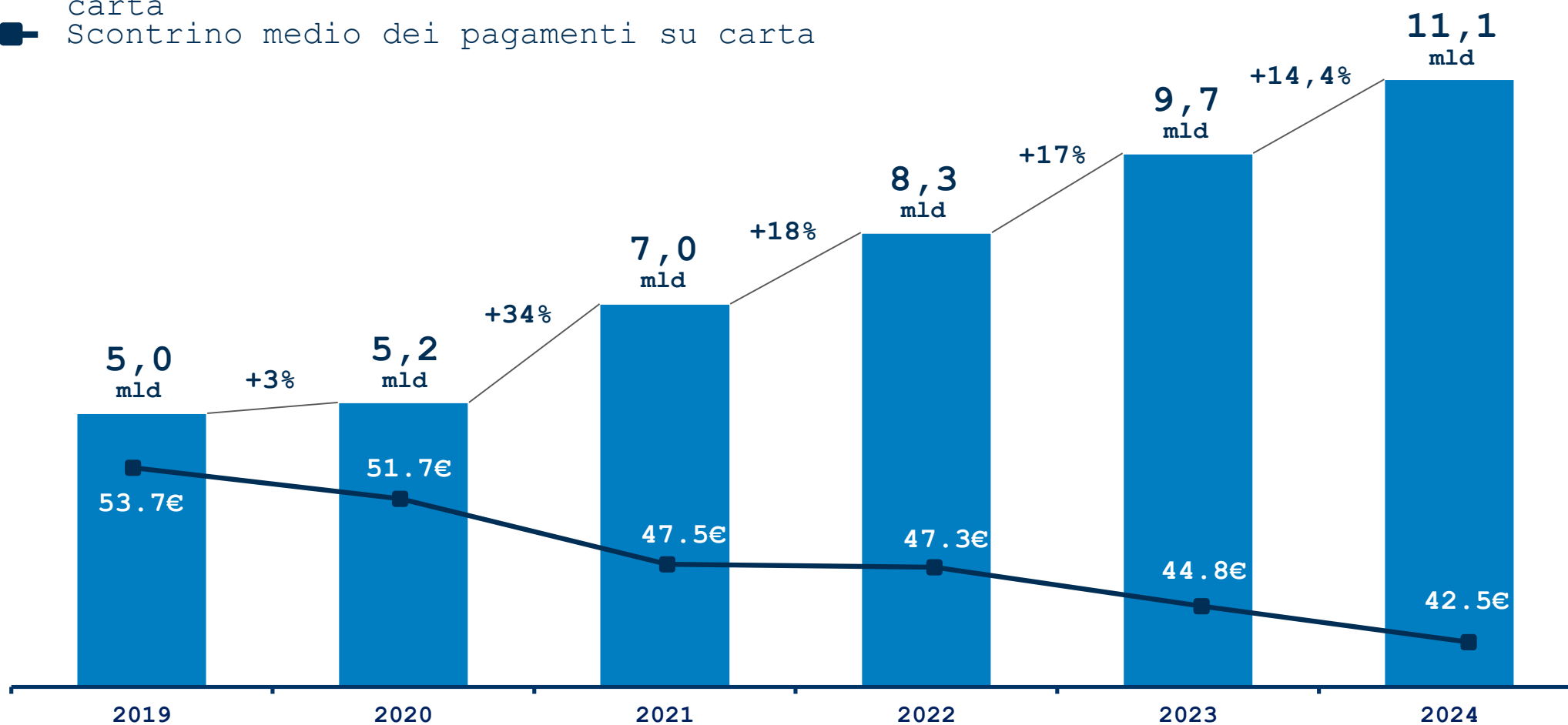


Le transazioni dei pagamenti con carta in Italia nel 2024

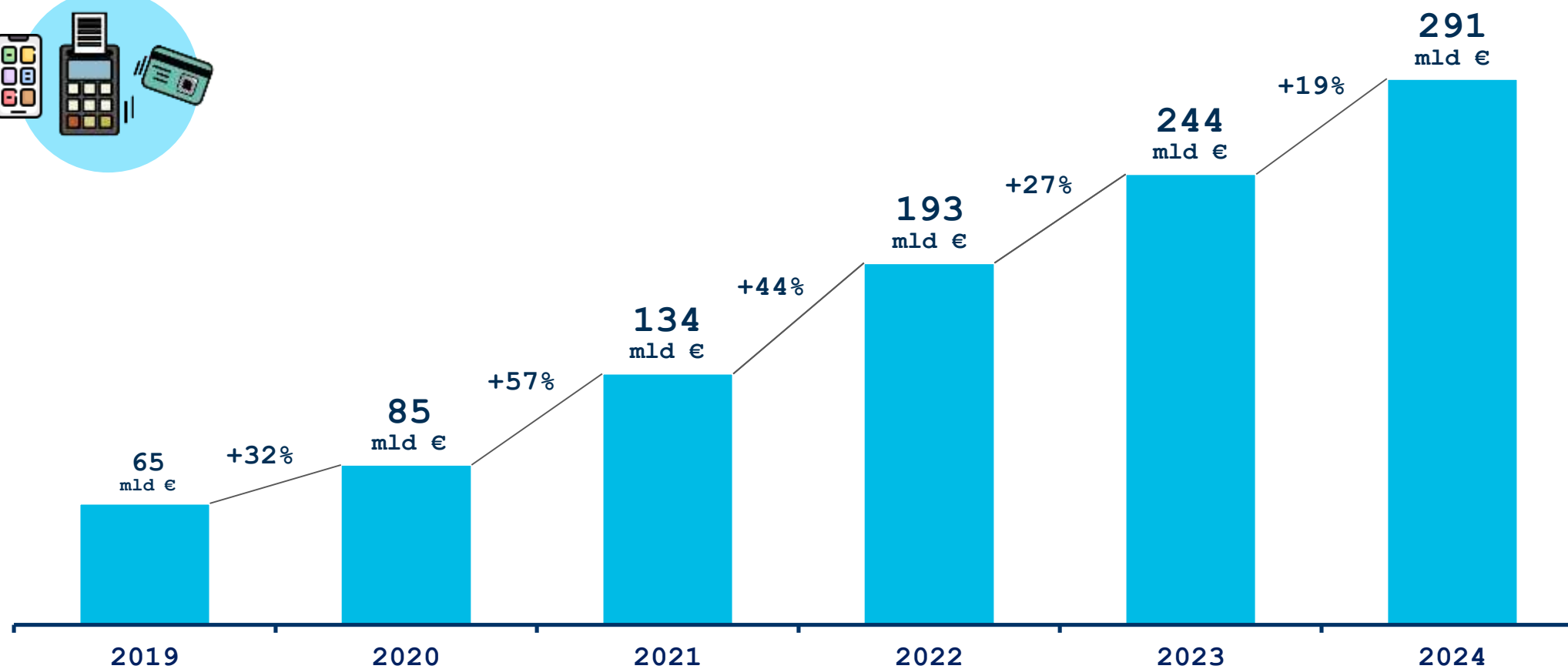
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- Pagamenti basati su carta
- Scontrino medio dei pagamenti su carta

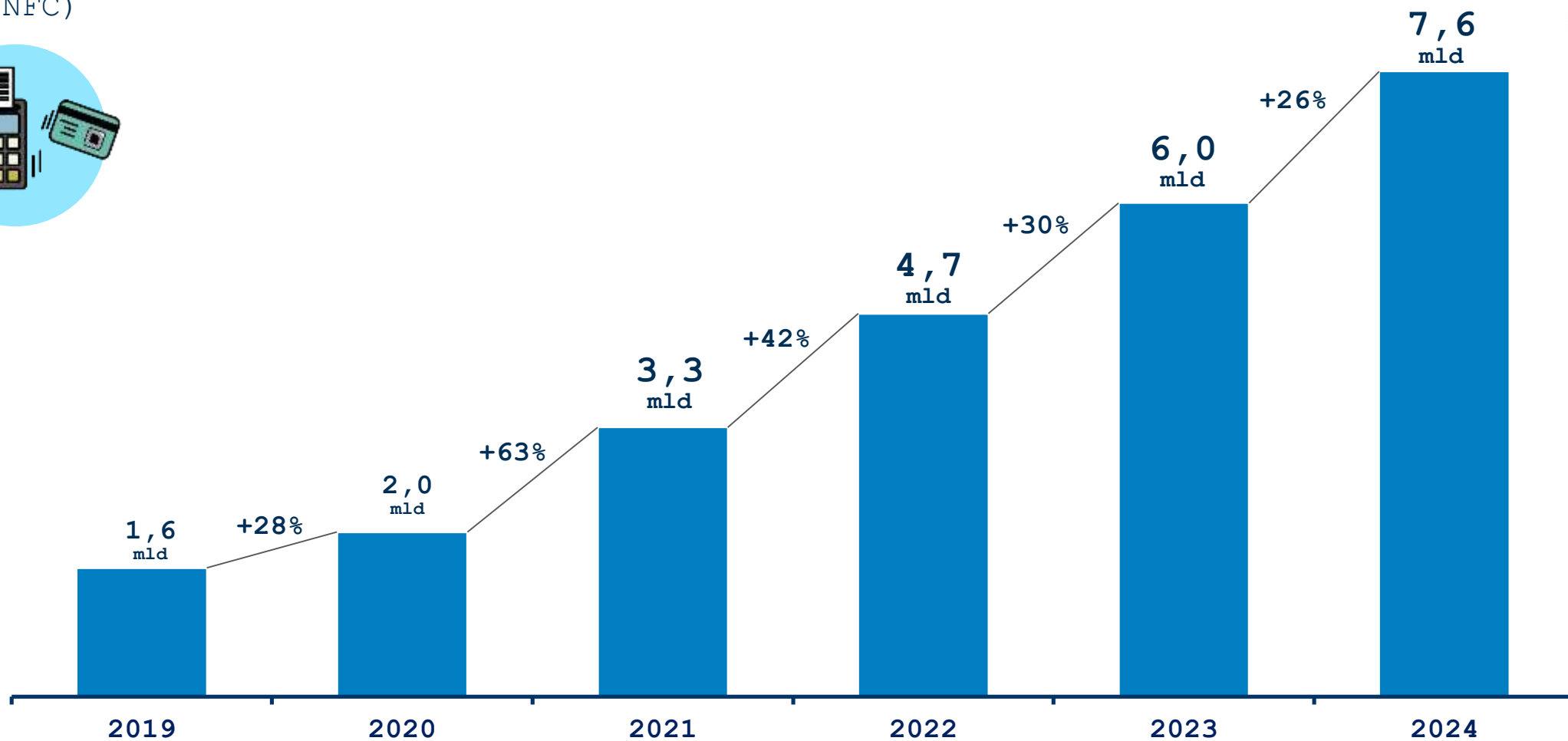
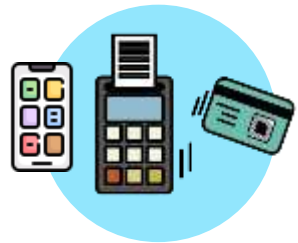


● Totale Contactless (carte + NFC)



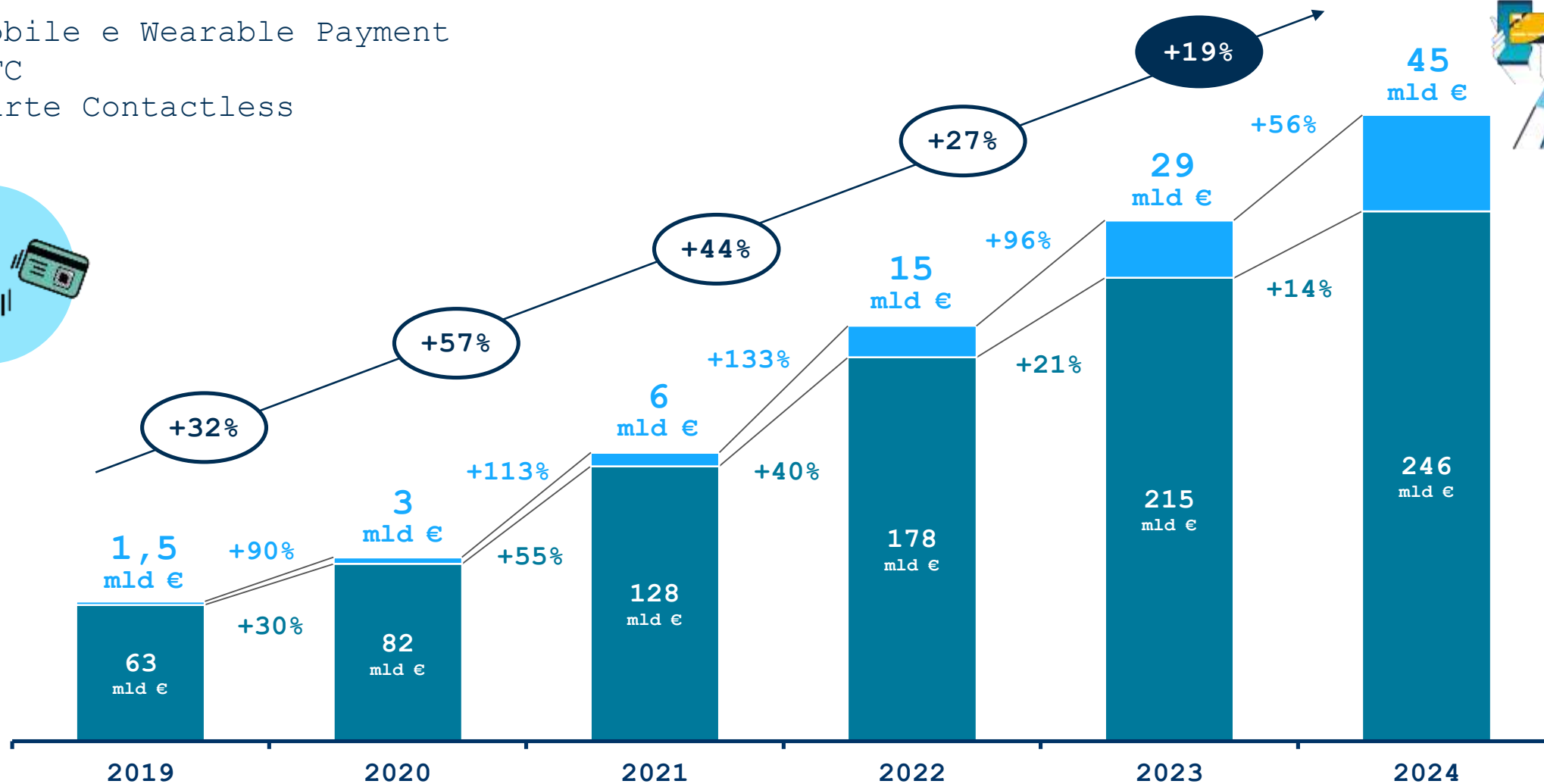
Fonte: stime Osservatorio Innovative Payments

● Totale Contactless (carte + NFC)



Fonte: stime Osservatorio Innovative Payments

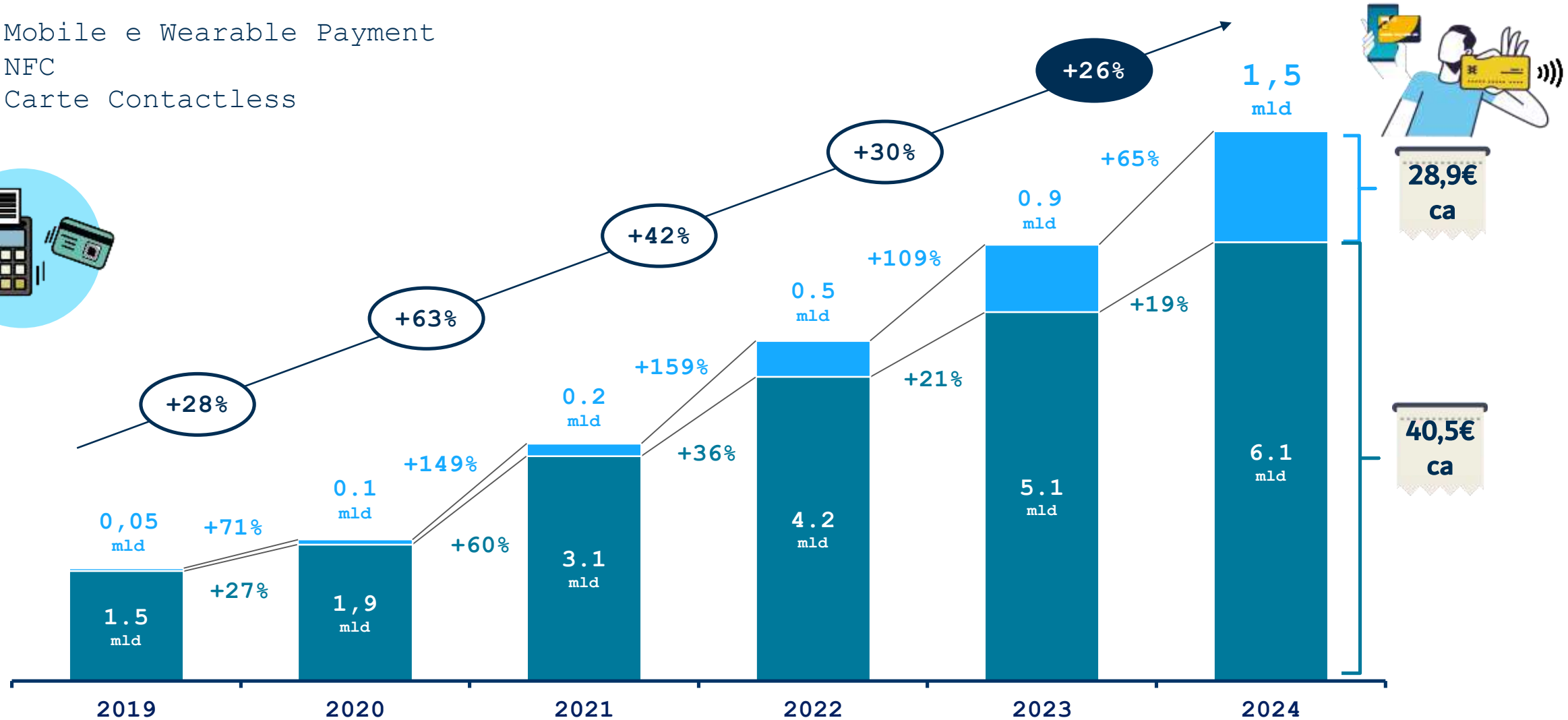
- Mobile e Wearable Payment
NFC
- Carte Contactless



Fonte: stime Osservatorio Innovative Payments

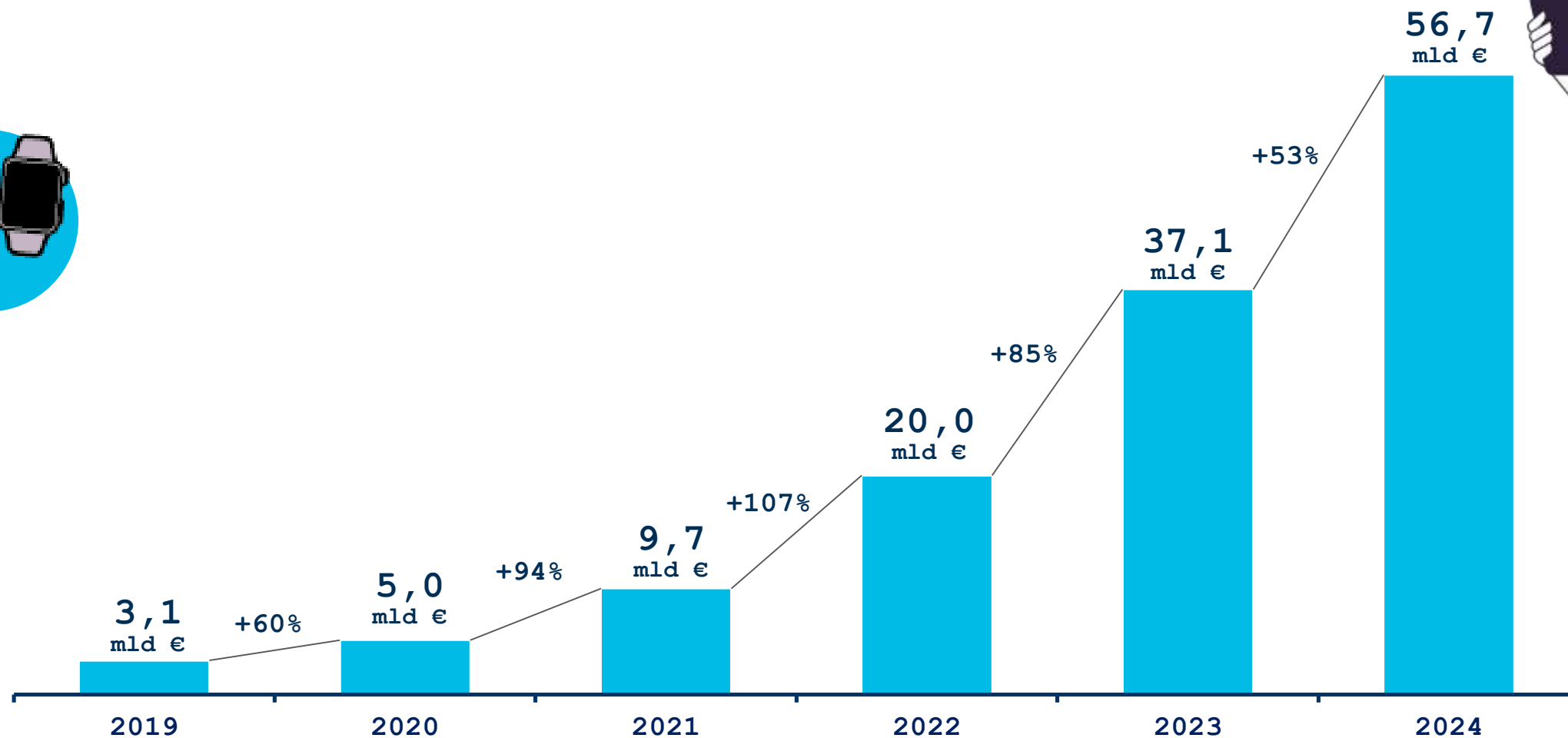
Contactless: le transazioni nel 2024

- Mobile e Wearable Payment
NFC
- Carte Contactless



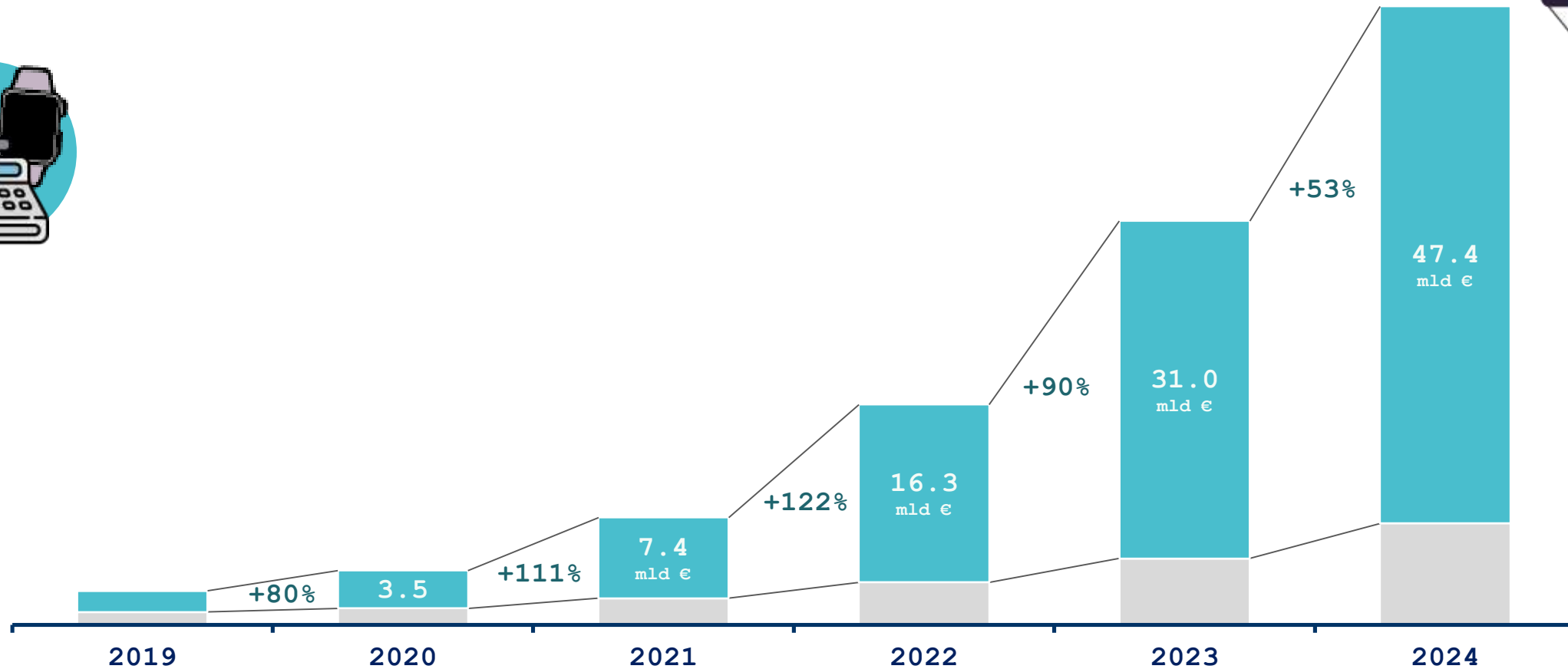
Fonte: stime Osservatorio Innovative Payments

● Innovative Payments



Fonte: stime Osservatorio Innovative Payments

- Mobile e Wearable Payment in negozio
- Mobile Payment fuori dal negozio



Fonte: stime Osservatorio Innovative Payments



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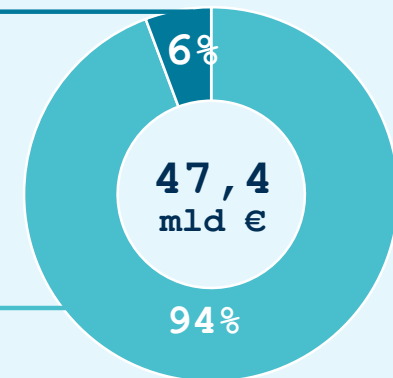
Altro
(QR code,
online, ...)



NFC

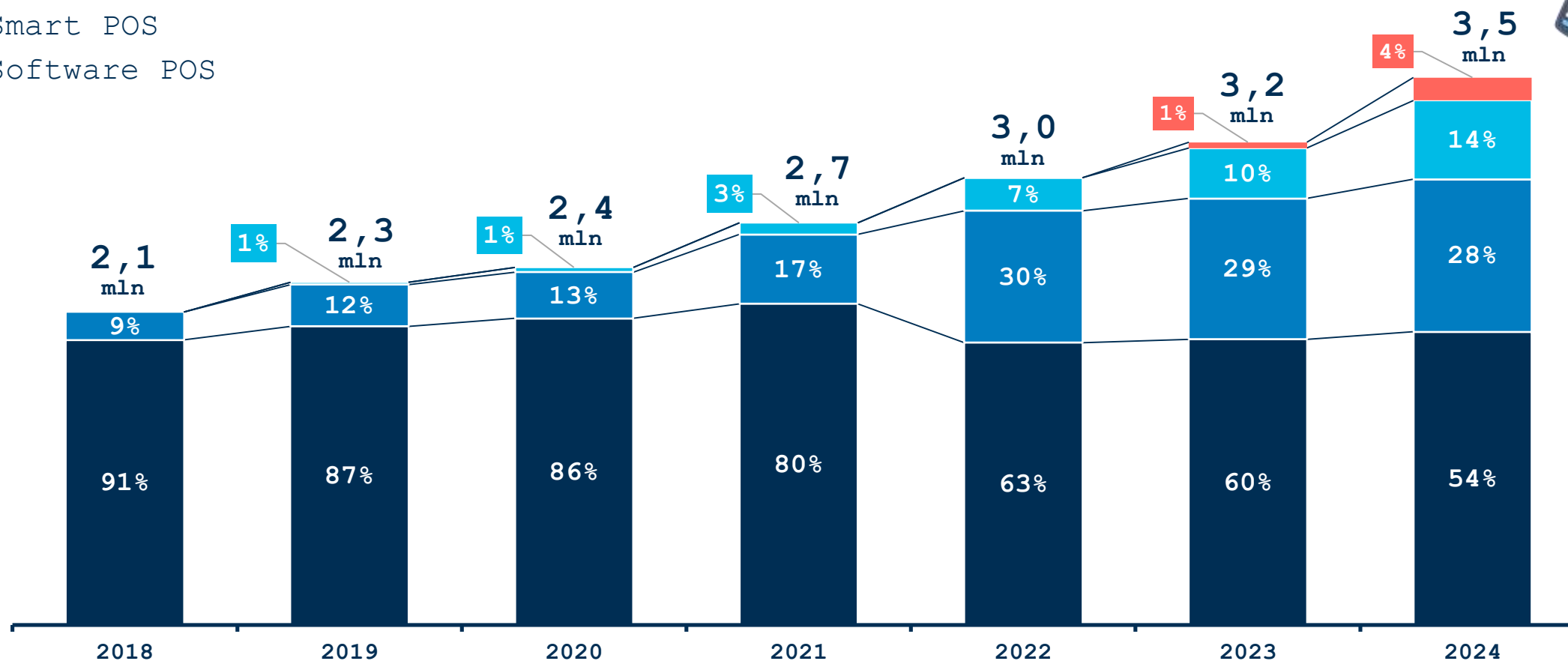
I pagamenti da Mobile e da Wearable in negozio crescono in maniera esponenziale. Circa 2 transazioni su 10 in negozio sono Mobile.

Tipologia di app



Fonte: stime Osservatorio Innovative Payments

- POS Tradizionali
- Mobile POS
- Smart POS
- Software POS



Fonte: stime Osservatorio Innovative Payments



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