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Nivi®

# Emerging Payment Solutions

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# The Evolving Tolling Landscape and Challenges

- The tolling industry is undergoing a significant transformation, driven by technological advancements that are re-shaping payment collection and management;
- We are rapidly moving towards “Free-Flow” tolling systems, and the absence of physical barriers increases the potential for toll offences, leading to a surge in unpaid tolls;
- To facilitate payments, Toll Operators should indeed offer motorists a wide array of payment solutions, including online platforms and various digital payment methods; however, while these options enhance convenience, it remains crucial to also offer traditional methods such as wire transfers;
- However, managing the volume of payment notices, especially when coupled with the complexities of reconciling payments from various sources, including wire transfers lacking proper offence identification, creates significant reconciliation issues for accounting departments;
- The ongoing processing of the motorist personal data in pursuit of unreconciled tolls raises critical concerns regarding compliance with the General Data Protection Regulation (GDPR).



# Nivi's Comprehensive Payment Solutions

- Drawing upon decades of experience in the tolling industry and a deep focus on the complexities and risks of data processing, Nivi has shaped the term 'payment solution' to represent a comprehensive tool that genuinely solves the challenges faced by motorists and Toll Operators alike;
- Nivi believes a payment solution must go beyond simply facilitating transactions; it must address the common pain points and frustrations experienced by individuals navigating the toll payment process.  
But what are these solutions?
  - > Virtual IBANs
  - > Online Platforms
  - > Nivi X Smart Link.



# Streamlining Payments and Reconciliation

- By implementing a system of virtual IBANs, Nivi has successfully eliminated the issue posed by traditional wire transfers in an effortless manner for the motorist. These unique alphanumeric codes, assigned to each individual debt position, automatically direct incoming wire transfers to the correct account, significantly streamlining the reconciliation process and saving considerable time and resources, thereby further limiting the costs charged to the motorists;
- Crucially, once a payment is successfully registered against a virtual IBAN (VIBAN), that VIBAN becomes available for reuse on new toll offences, thereby optimizing resource allocation;
- Moreover, a comprehensive dashboard provides real-time monitoring of each VIBAN's status, enabling precise tracking and management of incoming payments, alongside assessing the proper delivery of the payment notices in the agreed timeframes.



# Enhancing User Experience and Transparency

- Furthermore, Nivi's online platforms offer debtors a seamless and efficient way to understand and settle their toll offences. These portals offer much more than just payment processing, allowing motorists to access detailed information about their specific toll offence, which is particularly crucial in scenarios both where traditional toll booths create ambiguity for drivers (e.g. opening barriers for security reasons) and when a Free Flow motorway is engaged;
- The motorists may also access to online platforms provided by Nivi's selected local Partners, should they need to settle their overdue with local payment solutions;
- The portals' 'assistance' section provides a detailed breakdown of the toll offence, including the specific reasons and legal provisions supporting the charges incurred, additionally facilitating and granting rapid support for individuals who wish to exercise their data subject rights in accordance with GDPR, ensuring transparency and compliance;
- Be aware that under GDPR, the Data Controller has ultimate, non-delegable responsibility for data protection (pursuant to Recital n. 74 and Article 82 § 2).



# Nivi X Smart Link: a Flexible Payment Option

- Finally, Nivi's proprietary system, named Nivi X Smart Link, represents a significant innovation in payment flexibility and automation;
- Recognizing that some motorists, particularly those with substantial toll debts (e.g., trucking companies), may benefit from installment payment options, Smart Link allows for automated payment plan arrangements;
- Through AI-driven interactions, motorists can request and agree upon a payment plan tailored to their needs, eliminating the need for manual operator intervention;
- This automated, customer-centric approach streamlines the payment process, improves collection rates, facilitates the chance to arrange amicable settlement of cases, and reduces operational costs.



# Key Takeaways: What a True Payment Solution Offers

- When you're seeking an emerging payment solution for your customers, what are you truly looking for?
- Decades of experience reveal that it's not solely about how to pay, but primarily about why payment is necessary, guiding the motorist in understanding the true motives to settle the overdue, without prospecting unrealistic consequences;
- A true payment solution addresses the common challenges motorists face. It's a solution that accommodates a third party arranging payment on someone's behalf, simplifying the process by removing the need to specify the offence's details in the bank transfer;
- It's a solution that offers payment flexibility when a whole payment is difficult and provides support even for those who prefer minimal human interaction;
- Furthermore, a comprehensive payment solution offers the paramount opportunity for motorists to pay in their local currency, into local bank accounts, or even by utilizing region-specific methods like, to name one, QR-bills in Switzerland;
- Ultimately, a payment solution is, first and foremost, a solution – a helpful one that brings value to Toll Operators, simplifies their customers' lives and avoids risks.





# Thank you for your kind attention

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