



Miller Wayne Anthony

AFP 2025 UniCredit New York Branch - GT&CB, GPS

AFP 2025
OCTOBER 26-29 | BOSTON

Empowering
Communities to Progress. |  **UniCredit**

Agenda



1

UniCredit Geographies and Credit Ratings

2

Trade & Correspondent Banking

3

Strategic Countries

4

Group Payment Solutions

5

Contact Information



At home throughout Europe, we are the partner of choice



15m

Clients (of which, 1m corporate and public sector)

3

Global product factories served via local coverage



Second largest



Corporate Lender in Europe³

International Network with a presence in Europe, America and Asia, supporting clients in

> 150

countries worldwide, also thanks to Correspondent banking relationships

Commercial Banks in Italy, Germany, Central Europe, Eastern Europe with leader positions¹ in our



12

core countries²



1 Core Country

- Austria
- Bosnia-Herzegovina
- Bulgaria
- Croatia
- Czech Republic
- Germany
- Hungary
- Italy
- Romania
- Serbia
- Slovakia
- Slovenia

2 Network Location

- Greece (Alpha Bank)
- London
- Luxembourg
- Madrid
- New York
- Paris
- Singapore

3 Representative Office

- Beijing
- Brussels

1. Data as of December 2024 ranking between #1 and #5 in terms of total assets according to IFRS or local accounting standards; 2. Austria, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Romania, Serbia, Slovakia, Slovenia; 3. Ranking based on available public data for UniCredit and Peers, including BNP, Deutsche Bank, Intesa Sanpaolo, Société Générale, Santander, ING as of 2Q25



UniCredit

UniCredit Credit Ratings

UniCredit Ratings

	UniCredit S.p.A.			UniCredit Bank GmbH			UniCredit Bank GmbH New York Branch
Agency Rating	S&P	Moody's	Fitch	S&P	Moody's	Fitch	Moody's
Long-term	A-	Baa1	A-	A-	A2	A-	A2
Short-term	A-2	P-2	F2	A-2	P-1	F2	P-1
Outlook	Stable	Positive	Stable	Stable	Positive	Stable	Positive

For UniCredit S.p.A. ratings please refer to [Credit Ratings - UniCredit \(unicreditgroup.eu\)](https://unicreditgroup.eu/credit-ratings);

For UniCredit Bank GmbH ratings please refer to [Investor Relations: Ratings \(en\) | HypoVereinsbank | HypoVereinsbank \(HVB\)](#);

For UniCredit Bank GmbH New York Branch standalone rating please refer to [Moody's Credit Opinion Oct. 18, 2024](#), page 14.



UniCredit as partner of choice for Trade & Correspondent Banking



Combining Trade Finance and Working Capital solutions with FI relationships to provide you with the best in class trade experience

Product and service offer

- Letters of Credit
- Guarantees
- Stand-by Letters of Credit
- Documentary Collection
- Trade related financing solutions
- Digital Communication & Ordering via secured Channel of Trade Finance Gate
- Traditional Factoring
- Public administration receivables
- Receivables from Energy Sector
- Programming of Financial Cash Flows
- U- Factor for the Supply Chain Finance
- Cross Border

Trade Finance and Working Capital experts supporting Corporates in all their trade-related needs

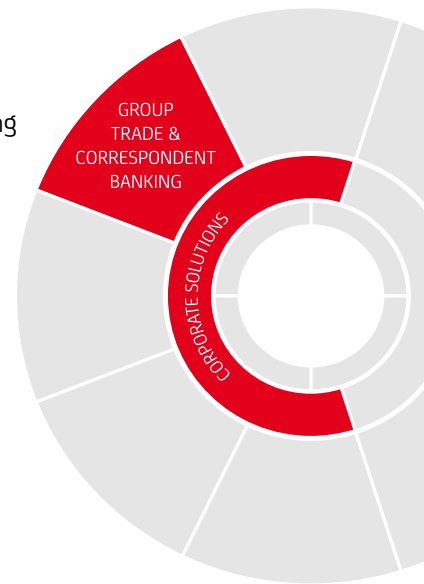
Over **EUR 50 bn** outstanding balances of Guarantees in Italy and Germany

Over **EUR 100 bn** annual Turnover related to Working Capital activity



Trade & Correspondent Banking Partner of choice with **3000+** Correspondent Banking relationships worldwide in 150 countries

Local presence and dedicated Working Capital teams in **18 countries**



» Your gateway throughout Europe and beyond

¹Euromoney Trade Finance Survey: <https://www.euromoney.com/research-and-awards/surveys-and-awards/trade-finance-survey>



UniCredit as partner of choice for Trade & Correspondent Banking



Quality and innovation of our services confirmed by global awards

Trade Finance

#1 Global Finance:
Best Trade Finance

Provider in Western Europe and in selected countries in 2023^{2,5}

Euromoney Trade Finance Survey

#1 Best Service at

Global level and in selected countries in 2023^{1,4}

#1 Market Leader
in CEE an in selected countries in 2023^{1,4}

Transaction
Banking

Euromoney Awards for Excellence

#1 Best Bank for
Transaction Services
in CEE in 2023 and 2022
and in Western Europe
2022¹

Working Capital

#1 Global Finance
Supply Chain Finance
Provider in CEE in 2022²

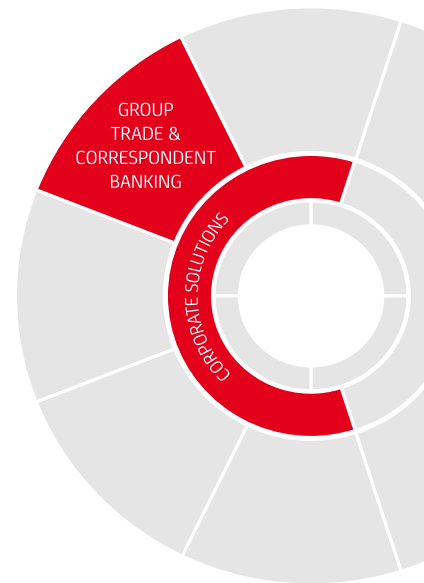


Innovators Award for outstanding innovations in supply chain finance in 2022²



Awards for Innovation & Excellence:
Best Fintech Collaboration
in 2022³

Factoring Chain International Award:
Export and Import Factor
of the Year 2018, 2019, 2021⁶



» Your gateway throughout Europe and beyond

¹Euromoney: <https://www.euromoney.com/research-and-awards/surveys-and-awards/trade-finance-survey>; Euromoney Awards for Excellence: <https://www.euromoney.com/article/2bqhloe29mq668ustb7k/awards/awards-for-excellence/cees-best-Bank-2023-unicredit>; <https://www.euromoney.com/awards/awards-for-excellence/awards-for-excellence-2022>; ²Global Finance Magazine: <https://www.gfmag.com/media/press-releases/press-release-global-finance-names-worlds-best-trade-finance-providers-2023>;

<https://www.gfmag.com/media/press-releases/press-release-worlds-best-supply-chain-finance-providers-2022-1>; <https://d2tyltutevw8th.cloudfront.net/media/document/the-innovators-2022-category-winners-1651266007.pdf>; ³TMI: <https://treasury-management.com/awards>;

⁴CEE, Austria, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Italy, Romania, Serbia, Slovakia; ⁵Western Europe, Bosnia-Herzegovina and Croatia; ⁶<https://fci.nl/en/members/fci-awards>.



UniCredit as a Powerhouse for Your Working Capital Solutions

Our Strengths¹


Turnover
> EUR 120 bn


Product Sales
19 countries


Clients
> 5.000


Debtors
> 120.000


Coverage
> 50 countries



- Extensive **European working capital network** with local presence and **dedicated teams** providing local structuring know-how and operational capacities
- Successful collaboration with selected **Fintechs** in order to **serve our clients' entire spectrum of needs** in the most effective way

Euromoney²: Best Bank for Transaction Services in Western, Central and Eastern Europe, "The Italian bank stands out for its commitment to seamless trade finance and working-capital solutions that seek to mitigate risks and uncertainty," adding, "The transaction services franchise at UniCredit combines an international network with much deeper regional coverage than other banks, typically US rivals, which lack the same network in central and eastern Europe."

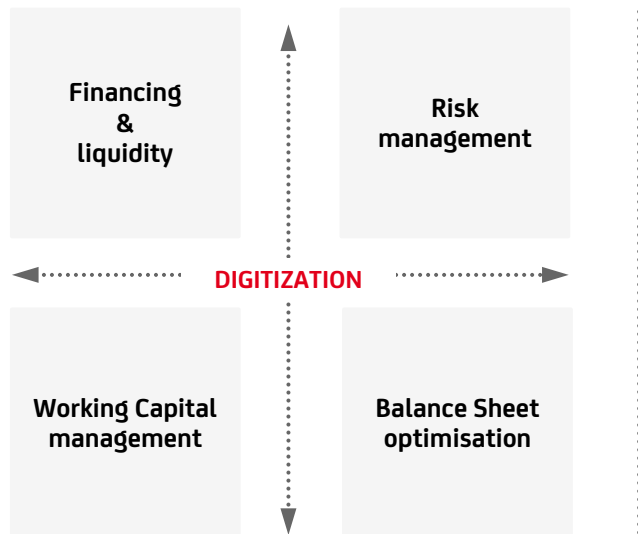
¹ data as of FY 2024 – including Receivable Finance, Supply Chain Finance, Securitization of Trade Receivables & Factoring

 UniCredit's Home Markets covered by Commercial Banks  UniCredit's International Markets covered by International Branches

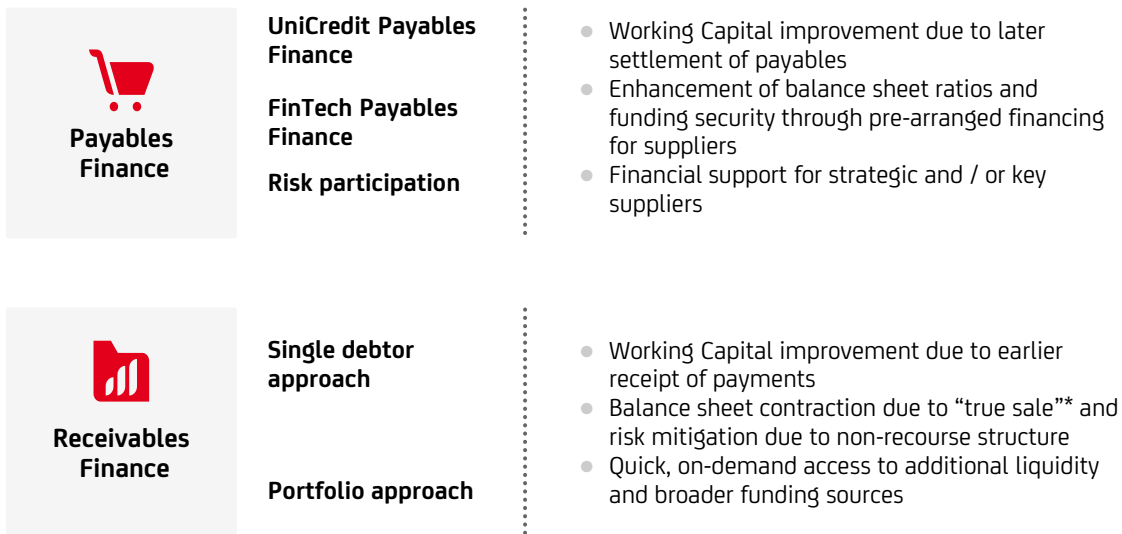
²<https://www.euromoney.com/article/2a3xggstv8hqd78f0fim8/awards/awards-for-excellence/cees-best-bank-for-transaction-services-2022-unicredit#:~:text=lt%20is%20Euromoney's%20best%20bank,Euromoney's%202022%20trade%20finance%20survey>



Main drivers



Main benefits





Extensive Global Relationships to facilitate international trade

UNITED STATES

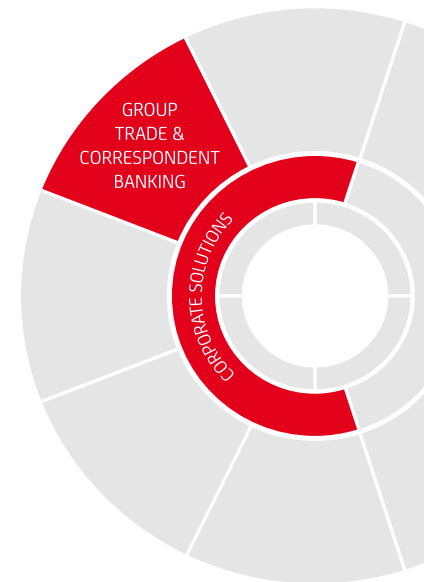
- **Local sales, execution and operational expertise** – US law contracts and support in the same time zone to meet tight deadlines.
- The U.S. Trade Finance team supports over **200 clients**, managing **multi-billion-dollar exposures** across a diverse range of industries.

CORE COUNTRIES

- **Direct issuance capabilities** across all core UniCredit markets
- **Core Markets:** Austria, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Romania, Serbia, Slovakia, Slovenia.

STRATEGIC COUNTRIES

- **Indirect issuance enabled** through premium partnerships across all strategic markets.
- For the list of **strategic countries**, please refer to the next pages.

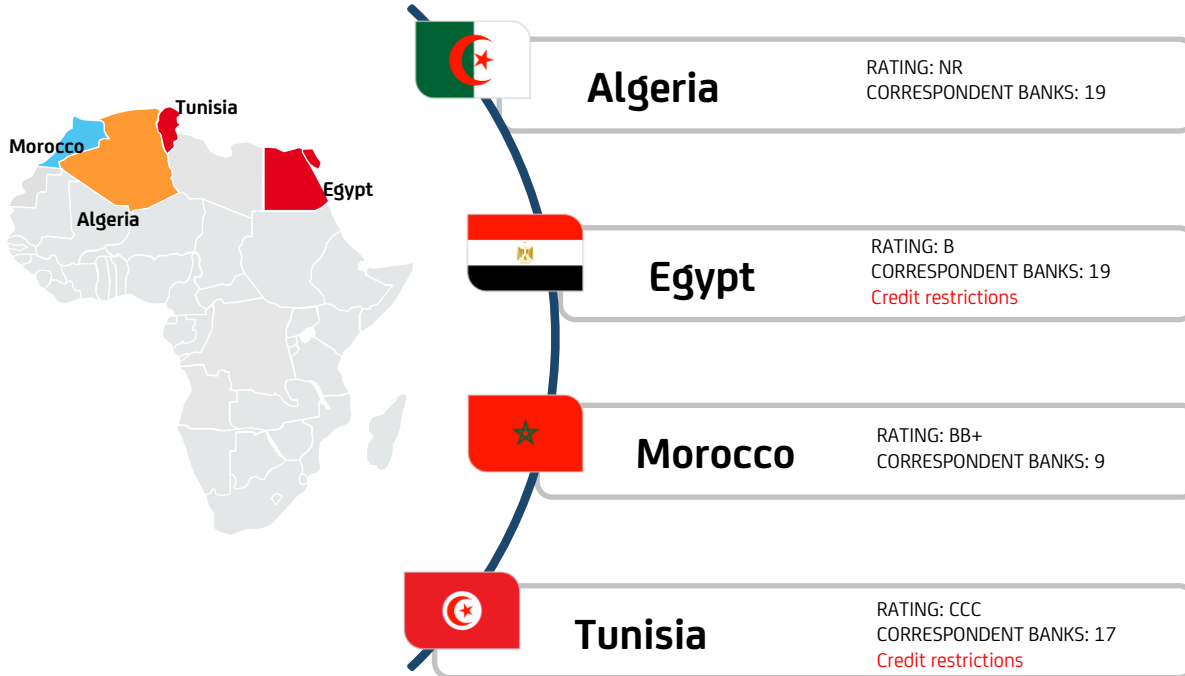


» Your gateway throughout Europe and beyond



Strategic Countries

North Africa

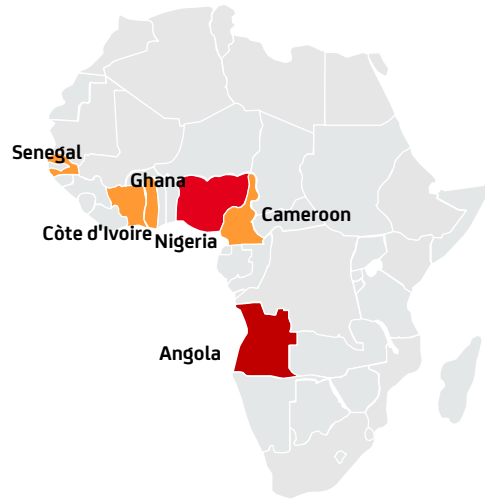








Risk intensity level:



Strategic Countries

Western and Central Africa









	Cameroon	RATING: B CORRESPONDENT BANKS: 4 <i>Credit restrictions</i>
	Côte d'Ivoire	RATING: BB- CORRESPONDENT BANKS: 5 <i>Credit restrictions</i>
	Angola	RATING: CCC+ CORRESPONDENT BANKS: 5 <i>Credit restrictions</i>
	Ghana	RATING: CCC+ CORRESPONDENT BANKS: 5 <i>Credit restrictions</i>
	Nigeria	RATING: B- CORRESPONDENT BANKS: 7 <i>Credit restrictions</i>
	Senegal	RATING: B+ CORRESPONDENT BANKS: 7 <i>Credit restrictions</i>

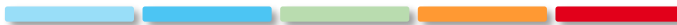


Strategic Countries

Eastern and Southern Africa












	Ethiopia	RATING: CCC CORRESPONDENT BANKS: 5 <i>Credit restrictions</i>
	Mauritius	RATING: BBB- CORRESPONDENT BANKS: 3
	Mozambique	RATING: CCC CORRESPONDENT BANKS: 5 <i>Credit restrictions</i>
	Tanzania	RATING: B CORRESPONDENT BANKS: 2 <i>Credit restrictions</i>
	Kenya	RATING: B CORRESPONDENT BANKS: 8 <i>Credit restrictions</i>
	South Africa	RATING: BB- CORRESPONDENT BANKS: 4



Strategic Countries

Middle East



	Bahrain	RATING: B+ CORRESPONDENT BANKS: 5
	Jordan	RATING: B+ CORRESPONDENT BANKS: 14
	Israel	RATING: AA- CORRESPONDENT BANKS: 7
	Iraq	RATING: CCC CORRESPONDENT BANKS: 4 <i>Credit restrictions</i>
	Kuwait	RATING: A+ CORRESPONDENT BANKS: 9
	Oman	RATING: BB+ CORRESPONDENT BANKS: 9
	Qatar	RATING: AA- CORRESPONDENT BANKS: 11
	Saudi Arabia	RATING: A+ CORRESPONDENT BANKS: 12
	UAE	RATING: AA CORRESPONDENT BANKS: 23



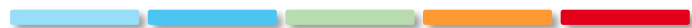
Strategic Countries

South-East Asia

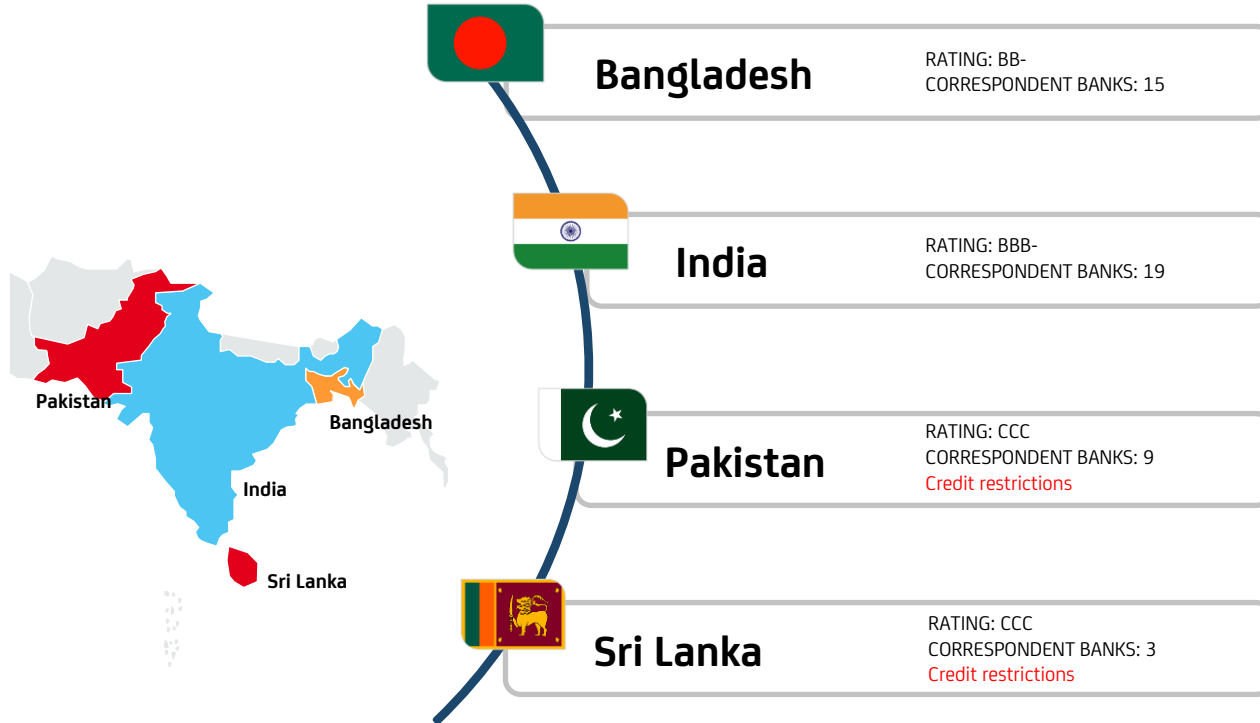


	China	RATING: A- CORRESPONDENT BANKS: 9
	Hong Kong	RATING: A+ CORRESPONDENT BANKS: 7
	Singapore	RATING: AA+ CORRESPONDENT BANKS: 3
	Indonesia	RATING: BB+ CORRESPONDENT BANKS: 9
	Malaysia	RATING: A- CORRESPONDENT BANKS: 9
	South Korea	RATING: A+ CORRESPONDENT BANKS: 7
	Taiwan	RATING: AA- CORRESPONDENT BANKS: 7
	Thailand	RATING: BBB+ CORRESPONDENT BANKS: 7
	Vietnam	RATING: BB+ CORRESPONDENT BANKS: 11

Risk intensity level:



Strategic Countries Indian Sub-Continent



Strategic Countries

Central and Eastern Europe



	Bosnia	RATING: B CORRESPONDENT BANKS: 7
	Bulgaria	RATING: BBB CORRESPONDENT BANKS: 7
	Czech Republic	RATING: AA- CORRESPONDENT BANKS: 7
	Croatia	RATING: BBB- CORRESPONDENT BANKS: 7
	Hungary	RATING1: BBB CORRESPONDENT BANKS: 7
	Poland	RATING1: A- CORRESPONDENT BANKS: 4
	Romania	RATING1: BBB- CORRESPONDENT BANKS: 8
	Serbia	RATING1: BB+ CORRESPONDENT BANKS: 8
	Slovakia	RATING1: A+ CORRESPONDENT BANKS: 3
	Slovenia	RATING1: AA- CORRESPONDENT BANKS: 5
	Turkey	RATING1: B+ CORRESPONDENT BANKS: 19



Strategic Countries

CIS Countries



Kazakhstan

RATING: BB
CORRESPONDENT BANKS: 6



Uzbekistan

RATING: B
CORRESPONDENT BANKS: 5
Credit restrictions.



Strategic Countries

Latin America





UniCredit's Home Markets Group Payments Solutions

AFP 2025

Group Payments Solutions

October 2025

Empowering
Communities to Progress. |  **UniCredit**

Group Payment Solutions

Three best-in-class product factories

CORPORATE

ADVISORY & FINANCING SOLUTIONS

Highly specialised advice and access to capital markets; a market leader offering tailor-made financing solutions

GROUP TRADE & CORRESPONDENT BANKING

Wide range of Trade Finance and Working Capital Solutions as well as Securities Services in CEE

CLIENT RISK MANAGEMENT

Providing top-tier solutions across multiple asset classes and channels



PAYMENTS

GROUP PAYMENTS SOLUTIONS

Leading Cash Management, Payments, Acquiring and Issuing Solutions

INDIVIDUAL

GROUP INSURANCE

Best-in-class Insurance Products and Services offering across all countries through constant dialogue with partners and other UniCredit Factories

GROUP INVESTMENT PRODUCT SOLUTIONS

State of the art investment solutions built in-house or jointly with external Asset Managers for all Group clients.

GROUP INVESTMENT STRATEGY

Long-standing macro-economic research and unified group investment strategy bringing expert investment insights to our networks and clients

Group scale



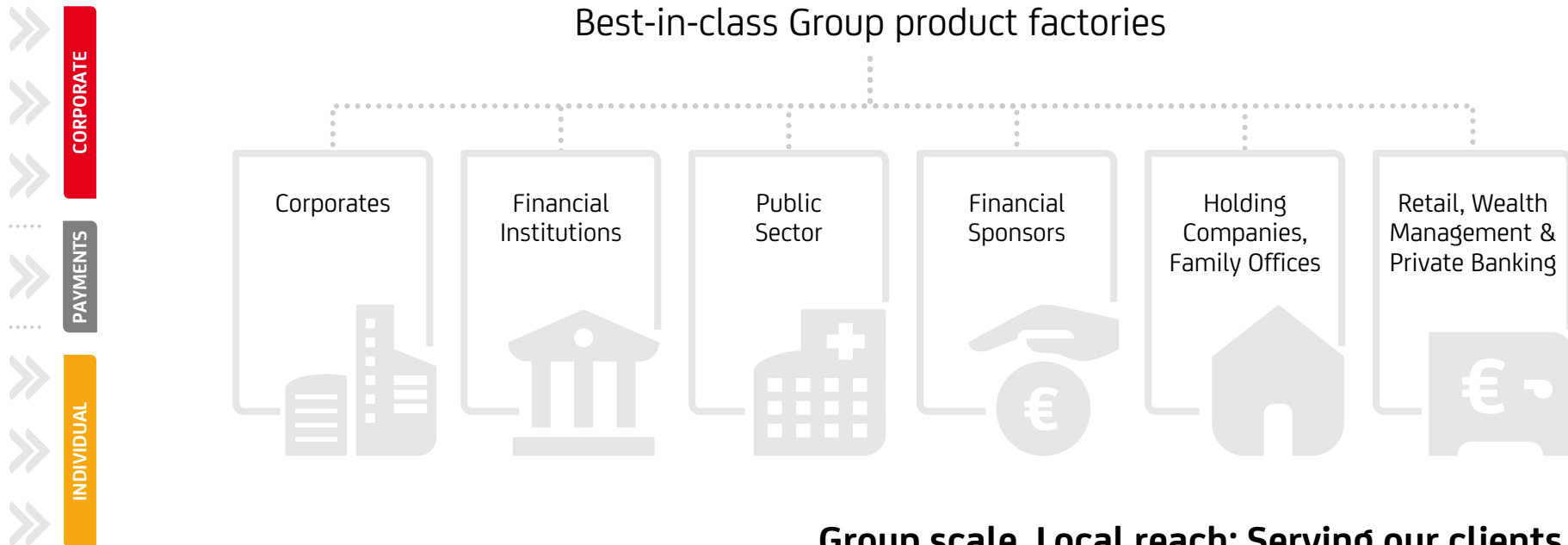
Local reach

- ✓ Best-in-class products
- ✓ Ecosystem of strategic partners
- ✓ Diversified product portfolio

Manufacturing centrally, delivering banking excellence for our clients locally



Client-focused solutions across all segments



Group scale, Local reach: Serving our clients in the way that suits them best





Payments & Primary Markets

- > **UC PayFX:** Manage cross border payments in full transparency for more than 110 currencies
- > **Swift GPI and Pre-Validation:** The new standard in cross-border payments enabling to validate beneficiary account, send and receive funds quickly and secure
- > **eOrderbook:** Digital order book to monitor order development in new bond issuances
- > **DealSync:** The UniCredit AI-powered service providing SMEs with unique access to M&A and Capital Markets, in a fast, confidential and secure way, leveraging on UniCredit's proprietary data and trusted relationships and human expertise. Solving our client's core needs on ownership transition, strategic investment and access to capital.

¹Artificial Intelligence;
²Machine Learning.



Trade Finance & Working Capital

- > **Trade Finance Gate (TFG):** Digital platform / channel for corporates to view and manage their Trade Finance transactions
- > **Trade Finance OCR (TFO):** AI¹ and ML² powered solution to simplify and digitalise Trade Finance operational process
- > **Platforms for Working Capital Solutions:** Specifically designed for payables and receivables finance transactions (i.e., Smart Factor – UniCredit Factoring's digital platform)



Trading & Risk Management

- > **DIA:** Tailor-made digital advisory experience
- > **ExCEED:** Next generation electronic FX
- > **Multi-dealer platforms:** Pricing and execution for FX, FX Derivatives, Bonds, Swaps, ETFs and Equity Derivatives
- > **my.onemarkets:** Platform for tailor-made investment solutions
- > **UC Hedge:** End-to-end FX Risk Management solution for Corporate Clients
- > **UCTrader:** Gateway to FX and Commodities

Adding significant value for our clients





Our mission

- Helping clients manage and track their **cross-border payments** more efficiently (SWIFT Services)
- Automating **operations and digitalization** to reduce costs and operational risks



International payments with
real-time exchange rates
(UC PayFX)

> 110
foreign currencies



Our global offering

- Cash Pooling (Local and Cross-border)
- Payments
 - Collections
 - Instant Payments
 - Cross-border solutions
- eBanking solutions
- In-house Banks Solutions
- Cash & Clearing Solutions for FIs
- UC PayFX
- Virtual Accounts
- SWIFT GPI, SWIFT GO
- SEPA
- Verification of Payee

Offering a gateway to Europe and beyond





Best-in-class Cash Management & Payments

The Banker
Transaction
Banking Awards

#1 Best Bank for Transaction Banking in Europe, 2024¹

Global Finance

#1 Best Bank for Transaction Banking in CEE, 2025 and 2024²

#1 Best Bank for Collections in CEE, 2024²

#1 Best Bank for Cash Management in Italy, 2025 and 2024³

#1 Best Corporate Cross-border Payments Solutions in Central & Eastern Europe in 2025²

Euromoney
Cash Management
Survey

#1 Best Cash Management Bank in 6 selected countries, 2025^{4,5}

Euromoney
Awards for
Excellence

#1 Best Bank for Transaction Services in CEE in 2024, 2023 and 2022⁴

Euromoney
FX Awards

#1 Best Bank for FX Payments in Italy in 2025⁴

TMI
Awards for Innovation
& Excellence

#1 Best Solution Innovation in Payments, 2025⁶

¹The Banker: <https://www.thebanker.com/Transaction-Banking-Awards-2024-1724917059> and <https://www.thebanker.com/Transaction-Banking-Awards-2023-1693555207>;

²<https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-25th-annual-worlds-best-treasury-cash-management-banks-for-2025/> and Best Treasury And Cash Management Providers 2024: Global And Country Winners | Global Finance Magazine; ³<https://gfmag.com/award/press-release-global-finance-names-the-worlds-best-treasury-cash-management-banks-2024/>;

⁴Euromoney: <https://www.euromoney.com/surveys/cash-management-survey/cash-management-survey-2025-results/>; Euromoney Awards for Excellence: <https://www.euromoney.com/awards/awards-for-excellence/>; <https://www.euromoney.com/awards/foreign-exchange-awards/>; ⁵Austria, Bosnia-Herzegovina, Croatia, Romania, Slovakia, Slovenia; 6. <https://treasury-management.com/awards/2025/winners>





Group Payment Solutions

Selected Global Credentials

1 2 3 **4** 5

PPL CZ



A company of 

SoftPOS & Cash
Solution for cash on delivery

Czech Republic, 2023/24

HT Spa




Domestic payments & Pricing manager
EUR/USD +11.000.000 total volumes
Italy, 2024

Al Dahra Agriculture – Romania Srl



Cross-border payments with integrated currency conversion
Volumes: 2.4 M EUR equiv.
Romania, 2024

Trustpair



Verification of Payee solutions for accounts information check and fraud risk mitigation
Italy, 2023/2024

Avcon Jet




Domestic & Cross Border
Payments in EUR & USD
Austria, 2023

International Distributions Services Plc




Establishment of European Cash Pooling across 6 countries
UK, 2023

Nordex Group



Payment factory
Core bank for Germany, Serbia, Croatia, Romania and Italy
Germany, 2023

Dr. Max Group



Liquidity Centralisation
Domestic and Cross Border Cash Concentration
CZ & SK, 2023

Palomar



Liquidity Centralisation
Full-range payments & collections for local and international film prod.
Italy, 2023

E.ON SE Group



Core bank for payments & collections
Core bank for Germany and Hungary
Germany, 2023

Safilo



SWIFT Payment Factory
European Gate in 8 countries using CGI/XML
Italy, 2023

Porsche Finance Group Bulgaria




Domestic Liquidity Concentration, European Gate, Acquiring, Virtual Accounts, XML reporting
Bulgaria, 2023

ERG



15 legal entities on European Gate, XML reporting, cross border ZB Cash Pooling
Bulgaria, 2023

Unieuro



Card Acquiring
for all stores for on-us transactions. Volumes of 160 mln per year.
Italy, 2023



Agenda



[Austria](#)



[Bosnia-Herzegovina, Mostar](#)



[Bulgaria](#)



[Croatia](#)



[Czech Republic](#)



[Germany](#)



[Hungary](#)



[Italy](#)



[Romania](#)



[Serbia](#)



[Slovakia](#)



[Slovenia](#)



[USA, international branch](#)





Highlights

- Frontrunner for digitalization in Austrian market
- Winner of the Euromoney Award in AT ongoing for 20 years without interruption
- Providing whole chain of Cash Management, Trade Finance and Working Capital Solutions



Account Management & Reporting

- **Accounts:** Residents and Non-residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053 enriched
- **Intraday reporting:** MT942, camt.052 enriched
- **Payment Status Reports:** pain.002
- **Bank Service Billing:** camt.086



Payments & Collections

- Cross Border Payments (including GPI)
- SCT
- SDD
- Instant Payments
- Acquiring solutions
- eBusiness solutions for webshops
- UC PayFX



Connectivity & eBanking

- SWIFTNet
- EBICS
- sFTP with Corporate Seal
- Host to Host (H2H)
- eBanking: local, global
- Fin / FileAct
- European Gate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool
- Virtual Account



Issuing, Acquiring & Additional Services






- Commercial Cards
- Acquiring Solutions
- EPS / Giro pay





Highlights

- Smart vault – First and biggest Smart vault services providers on the local market
- Strong position in card acquiring business with market shares in issuing 33% & acquiring 40,1%

 Account Management & Reporting	 Payments & Collections	 Connectivity & eBanking	 Cash & Liquidity Management	 Issuing, Acquiring & Additional Services
<ul style="list-style-type: none">• Accounts: Residents, Non-Residents in LCY & FCY• End of Day reporting: MT940	<ul style="list-style-type: none">• Cross Border Payments• Domestic Payments• Cash deposit / withdrawal services• Acquiring solutions	<ul style="list-style-type: none">• Local eBanking: Web based solution (Eba Plus & Halcom)• European Gate	n/a	<ul style="list-style-type: none">• Commercial Cards• Acquiring Solutions





Highlights

- Leading bank in Bulgaria with strong capital position and market liquidity
- High level of digitalization and providing full range of corporate banking services for the clients



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053
- **Intraday reporting:** MT941, MT942, camt.052
- **Bank Service Billing:** camt.086
- Aggregated POS transactions



Payments & Collections

- Cross Border Payments
- Domestic Payments / Instant Payments
- SEPA Payments (SCT, SDD)
- Tax / payroll based on SWIFT MT103 and proprietary format
- Domestic Direct Debit
- Cash deposit / withdrawal services
- MT101



Connectivity & eBanking

- SWIFT Fin, SWIFT FileAct (via European Gate)
- Local eBanking: Bulbank Online (web based)
- Host to Host (H2H) via Bulbank Online (SOAP API)
- European Gate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool
- Virtual IBANs for collection services



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions
- Apple / Google Pay services
- PayByLink





Highlights

- Dedicated implementation support for international CM services
- Leading Domestic Direct Debit provider
- Customised Smart safe deposit solutions



Account Management & Reporting

- **Multicurrency Accounts** (LCY & FCY): Residents and Non-Residents
- **End of Day reporting:** MT940, camt.053, Intraday reporting: camt.052
- **Payment Status Reports:** pain.001, pain.002, pain.008
- Solvency certificates



Payments & Collections

- Cross Border Payments
- Domestic Payments (SEPA and Non SEPA Payments)
- SEPA Payments (SCT)
- SDD – Domestic and Cross border
- Instant payments in EUR – Domestic and Cross border¹
- MT101 Receiving and Processing
- Cash deposit / withdrawal services



Connectivity & eBanking

- SWIFTNet
- **Local eBanking:** e-zaba
- **Local mobile banking:** m-zaba
- EuropeanGate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions

¹ As of 9 October 2025





Highlights

- Competitive liquidity management solutions covering physical as well as notional pooling, including optional Trustee Interest Calculation and Settlement
- Single-Entry-Point solution's readiness owed to direct SWIFTNet FileAct or FIN connectivity for multinational corporates, including subsequent connectivity of other UC banks via EuropeanGate



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053
- **Intraday reporting:** MT942, camt.052
- **Payment Status Reports:** pain.002
- **Bank Service Billing:** camt.086



Payments & Collections

- Cross Border Payments
- Domestic Payments (including instant)
- Domestic Direct Debit
- SEPA Payments (SCT, SCT Instant, SDD)
- UC PayFX (exotic currencies only)
- Cheques
- Cash deposit / withdrawal services



Connectivity & eBanking

- SWIFTNet
- Host to Host (BusinessNet Connect)
- Local eBanking: web based BusinessNet Professional and application MultiCash
- EuropeanGate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool
- Premium Collection



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions





Highlights

- Strong local presence
- Complete range of connectivity, local and cross border Cash Management solutions, leading Treasury Service Provider
- Strong innovation and digital strategy
- Ideal Payment Factory location (full range of services, well trained teams, competitive pricing)



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053, camt.054
- **Intraday reporting:** MT942, camt.052, camt.054
- **Payment Status Reports:** pain.002
- **Bank Service Billing:** camt.086



Payments & Collections

- Cross Border Payments (including GPI)
- UC PayFX
- SEPA Payments (SCT, SDD, Instant Payments)
- Tax / payroll
- Cheques



Connectivity & eBanking

- UC eBanking prime / UC eBanking global (EBICS)
- SWIFTNet (FIN and FileAct)
- Host to Host (H2H)
- Corporate Portal (incl. SWIFT GPI Tracker / Communication Suite)
- EuropeanGate (Single Point of Entry to all UniCredit Entities)



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool
- Virtual Accounts
- Advisory regarding process optimisation Cash Management and Working Capital Solutions for optimisation liquidity flow



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions



UniCredit Bank – Hungary

Overview of local payments solutions

[← Back to country list](#)



Highlights

- Domestic electronic credit transfer transactions under HUF 20 million are processed as instant Payments (~ 5 seconds), all the rest via intraday clearing (~ 1 hour).
- First in the Hungarian Market UniCredit Hungary can offer the Mastercard Smart Data service to provide detailed card transaction data in multiple electronically processable format



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053 and local formats
- **Intraday reporting:** MT942, camt.052
- **Payment Status Report:** pain.002



Payments & Collections

- Cross Border Payments
- Domestic Payments
- SEPA Payments (SCT, SDD – on debtor side)
- Domestic Instant Payments
- Local Bulk Payment
- Domestic Direct Debit
- MT101 (request for transfer) execution
- Cash deposit / withdrawal services



Connectivity & eBanking

- SWIFT FIN
- Local eBanking: Spectra, Multicash (installed), SpectraNet (web based)
- EuropeanGate (passive side)



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool – Participant Country
- Virtual Accounts – Domestic HUF Payment collection



Issuing, Acquiring & Additional Services

- Commercial Cards (credit, debit)
- Acquiring Solutions





Highlights

- Solid local presence and widespread branch network
- Full range of domestic and cross-border solutions
- Leading Cash Management House and Payment factory service provider
- Strong innovation and digital strategy including development of API-based services for corporates



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** Local CBI format (RH), MT940, camt.053, camt.054
- **Intraday reporting:** MT942, camt.052, camt.054
- **Payment Status Reports:** pain.002
- **Bank Service Billing:** camt.086



Payments & Collections

- Cross Border Payments (including GPI)
- UC PayFX
- SEPA Payments (SCT, SDD, Instant Payments)
- F24, RIBA, Tax, Payroll, PagoPA, Cbill
- Cheques (Remote Deposit Capture available)
- Open Banking solutions (see next slide)



Connectivity & eBanking

- SWIFTNet (FIN and FileAct)
- Local eBanking: UniWeb (BVI) and Corporate Portal
- European Gate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool
- Virtual Accounts



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions
- MyBank





Highlights

- Open Banking is based on the sharing of banking data, enabled by the PSD2 and authorised by the customer, with third parties. It allows to manage data from multiple sources from a single one access point
- It is a safe way for banks to share data with other suppliers, with the consent of end users, through API technology (Application Programming Interfaces)



Online Aggregator

- **Global Multi-banking functionality** implemented in the **Corporate Portal** providing a **unique front-end** to aggregate, monitor and inquiry all corporate online accounts, held in other EU banks without having a SWIFT connection, and initiate payments



AccountToPay

- **eCommerce UniCredit acquiring service** based on **account-to-account** payments, leveraging on PSD2 regulation via APIs



Solutions powered by CBI

- **IBAN Check** is a service that allows to check the IBANs referring to current accounts rooted both at **UniCredit and other Institutes** (currently Italian). CBI S.C.p.A acts as call **orchestrator**
- **CBI Go** is a service¹ that allows to retrieve in real time a set of information which can help and ease the **onboarding process** of your clients



SWIFT Account Pre-Validation

- New service enabled by SWIFT to **check beneficiary's account information** before initiating a transaction. The service allows to **eliminate delays, costs and operational risks** due to incorrect account data for cross-border payments

¹The service is currently in its pilot phase



UniCredit Bank – Romania

Overview of local payments solutions

[← Back to country list](#)



Highlights

- Wide range of Cash Management solutions for International Corporates meeting country specific requirements
- Tailor made solutions
- High value customer service model, including dedicated Cash Management Specialist
- Excellent expertise in implementing complex Cash Management offers based on customer requirements



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053 (via European Gate and BusinessNet – v2)
- **Intraday reporting:** MT942, camt.052 (via European Gate and BusinessNet – v2)
- **Payment Status Reports:** pain.002 (via European Gate)



Payments & Collections

- Domestic (standard and instant) & Cross Border Payments
- Debit instruments transactions
- SEPA Payments (SCT, SDD passive side, only B2B)
- UC PayFX
- Invoice Collections: Direct Debit; ATM / BNA and eBanking templates
- Trezolink – sweeping from account opened with State Treasury
- Secured valuables transportation



Connectivity & eBanking

- SWIFTNet
- Local eBanking: BusinessNet (web based), MultiCash (home based), BusinessMobile
- Host to Host – BusinessNet Connect
- European Gate



Cash & Liquidity Management

- **Cash pooling:** tailor made solutions including “zero balancing”, within the Group and “target balancing”
- Domestic
- Cross border (available but subject to specific conditions)
- Cash sweeping structures (between accounts of the same entity)
- Premium Collections via Virtual IBANs



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions



UniCredit Bank – Serbia

Overview of local payments solutions

[← Back to country list](#)



Highlights

- QR code payments on Point of Sale
- Instant payments
- Cross border flash payments
- Purchase with Cash Back



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053
- **Intraday reporting:** MT942, camt.052¹
- **Payment Status Reports:** pain.0021
- Card accounts
- Special purpose security accounts



Payments & Collections

- Cross Border Payments
- MT101
- Domestic Payments
- Instant Payments
- Payroll, cash collection
- Domestic Direct Debit
- Cheques
- Cash deposit / withdrawal services



Connectivity & eBanking

- SWIFT Fin
- Local eBanking: Business Net (web based), m Business, Halcom
- EuropeanGate



Cash & Liquidity Management

- Sight Deposits



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions

¹Available via European Gate only





Highlights

- Competitive liquidity management solutions covering physical as well as notional pooling, including optional Trustee Interest Calculation and Settlement
- Single-Entry-Point solution's readiness owed to direct SWIFTFileAct or FIN connectivity for multinational corporates, including subsequent connectivity of other UC banks via EuropeanGate



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053
- **Intraday reporting:** MT942, camt.052
- **Payment Status Reports:** pain.002



Payments & Collections

- Cross Border Payments
- SEPA Payments (SCT, SCT Instant, SDD)
- Cash deposit / withdrawal services



Connectivity & eBanking

- SWIFTNet
- Host to Host (BusinessNet Connect)
- Local eBanking: web based BusinessNet Professional and application MultiCash
- EuropeanGate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions





Highlights

- Best international cash management solutions in the market with the focus on payment centralisation and optimisation
- Advanced liquidity management, including option of interest calculation and capitalisation
- XML reporting



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in LCY & FCY
- **End of Day reporting:** MT940, camt.053
- **Intraday reporting:** MT942, camt.052
- **Payment Status Reports:** pain.002



Payments & Collections

- Cross Border Payments
- SEPA Payments (SCT, SDD, Instant)
- Domestic Instant payments (Flik)
- Cash deposit / withdrawal services



Connectivity & eBanking

- SWIFT Fin
- Local eBanking: Halcom E-Banka (software-based solution), BusinessNet (Web-based solution)
- EuropeanGate



Cash & Liquidity Management

- Domestic Cash Pool
- Cross Border Cash Pool



Issuing, Acquiring & Additional Services

- Commercial Cards
- Acquiring Solutions





Highlights

- Over 60 years of experience in the Americas
- Active relationship with over 800 US and European corporate groups
- Ca. 150 employees with dedicated multilingual service teams in the various product areas
- Full range of commercial banking services, as well as investment banking products and corporate finance advisory



Account Management & Reporting

- **Accounts:** Residents, Non-Residents in USD & most foreign currencies
- **End of Day reporting:** MT940, camt.053, camt.054
- **Intraday reporting:** MT942, camt.052, camt.054



Payments & Collections

- Domestic Fedwires, ACH Payments and Direct Debits
- International Wire Payments
- MT101 forwarding / executing
- Cheque Services
- Cheque Issuances
- Remote Check Deposits
- Lockbox Service
- Positive Pay (Fraud management tool for ACH and check payments)



Connectivity & eBanking

- European Gate
- UC eBanking Global



Cash & Liquidity Management

- Domestic Zero Balancing Cash Pool
- Cross Border Target Balancing Cash Pool
- Dynamic Overdraft Allocation



Issuing, Acquiring & Additional Services

- Commercial Cards
- Purchasing Cards
- Acquiring Solutions



Check out GPS Country Focus

Payments & Cash Management comprehensive product catalogue
for all UniCredit Group Legal Entities

[Available here](#)

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