

UniCredit Mobile App Customer Information

The UniCredit Mobile App can be downloaded by anyone with a suitable smartphone or tablet connected to the internet. The UniCredit ATM and branch office search and the exchange rate information are available to users without identification or sign-in.

UniCredit Mobile service

If your smartphone or tablet is connected to the internet, you can now use UniCredit Bank Hungary Zrt.'s UniCredit Mobil app to receive information about the current balance of your bank account, or initiate transfers or term deposit on your bank account.

Functions of the app that require sign-in can be used after activation. The service is currently available to private UniCredit clients, and the service can be applied for by the account of the payment and/or credit card settlement account only for themselves. Users can install the UniCredit Mobile service to more than one device. The app is available in a format optimized for tablets.

After 26th of June 2018, the application is no longer available in a format optimized for tablet. After 26th of June 2018, the application optimized for smartphone is compatible with tablet device, but re-activation is needed. The rules of using the service are detailed in the General Business Conditions.

Would you like to order our service?

Before using the service it must be activated. Activation can be initiated at the time of entering into the bank account agreement, or at any time thereafter in any of our branch offices or through our Telefonbank (after identification).

Before using the UniCredit Mobile application it must be activated. Activation can be initiated at the time of entering into the bank account agreement, or at any time thereafter in any of our branch offices or through our Telefonbank (after identification) every day from 8:00 until 18:00.

If you have SpectraNet Internet Banking and/or Mobile Banking ID and password, and use SMS authentication for your orders, you can activate the service with your internet banking credentials.

Activation of services

After download the application has to be activated on all devices. Please follow the steps of one of the processes here:

Activation through the UniCredit branch or Telefonbank:

1. **Starting the activation process:** please visit one of our branches or call the Telephone Banking service (+36 (1/20/30/70) 325 3200, any day from 8 a.m. - 6 p.m.), and after identification our advisor registers your personal data and request for activation.
2. **Receiving your user ID:** in the branch or via Telephone Banking our advisor gives you your 9-digit user ID which is needed for the first access into the application.
3. **Receiving your activation code:** we will send you your personal activation code in a text message (SMS) to your domestic mobile phone number.
4. **First access:** to enter the application please insert your user ID and the activation code received in SMS.
5. **Setting the PIN code:** in order to ensure the safety of your personal data please set a PIN code for later use. From now on you will have to enter this PIN code when accessing the application or authorizing transactions.

Activation with SpectraNet credentials:

1. **Starting the activation process:** download and start the application, and select the Activate app with SpectraNet username and password option. Enter your SpectraNet username and password. Then you have to accept the terms and conditions of the service to proceed.
2. **Receiving your activation code:** if the data provided are valid and you use SpectraNet with SMS authorization, we will send you your personal activation code in a text message (SMS) to your domestic mobile phone number.
3. **First access:** to enter the application please insert the activation code received in SMS.
4. **Setting the PIN code:** in order to ensure the safety of your personal data please set a PIN code for later use. From now on you will have to enter this PIN code when accessing the application or authorizing transactions

Please note that activation with SpectraNet credentials can be slower outside of the period from 8AM to 6PM.

If you want to use the application on more devices, you have to activate it on each device separately following the steps above.

The service is available only for private customers who are their account owner.

The bank will send the activation code in an SMS during activation. The activation code is valid up to three days from sending. If the user fails to activate the service in the three days period, a new activation code will be required, but for the activations started after 15 November, 2016, Bank may send new activation codes (up to 3 times) even without the request of the customer. First sign-in can be implemented by entering the user ID and the activation code; a PIN code must be selected for further use of the service. Only this PIN code will be required for subsequent log-in and authorization of the instructions.

The PIN code must be minimum 6, maximum 16 numeric characters and may not contain 6 sequential numbers (e. g. 123456), groups of the same 2 sequential numbers (e. g. 112233), or 4 identical consecutive number (e. g. 111123).

The following services are available through the app:

Functions not requiring sign-in:

- Exchange rate query
- Extended ATM and branch location finder - Locations from all UniCredit countries are shown in mobile location finder
- Call Center and social network contacts

Functions requiring sign-in:

- Account history
 - Account balance and detailed account information
 - Account history and transaction details
- Bankcard information
 - Booked transaction history overview and detailed card information
 - Pending Debit and Credit Card transaction details
- Debit bankcard activation
- Modification of Debit card limits
 - Daily ATM cash withdrawal limit
 - POS daily limit
 - Daily Internet purchase limit
- Credit card repayment
- Managing term deposits
 - Term deposit query

- Deposit order for existing deposit account
- Transfers
 - Ad-hoc bank-to-bank HUF transfer (regular and VIBER)
 - Ad-hoc in-bank HUF transfer
 - HUF transfers between own accounts
 - Creating new standing orders, handling, editing and deleting existing standing orders
 - Detailed direct debit information, rejecting existing direct debits
 - Transfer between own different currency accounts with currency exchange, calculated in HUF or foreign currency
- Managing forms and FastPay
 - Saving created orders as templates
 - Creating an order from template
 - Creating an order with FastPay
 - Managing forms and FastPay
- App settings (PIN change, select language, sounds)
- Create QR codes to pay and share it with friends
 - Templates for payment orders can be created by the app which can be saved and shared in form of a QR code. By using this QR code other UniCredit Mobil app users can easily transfer money to your bank account.
- Detection of hacked devices
 - The app warns you during the activation if your device has been jailbroken or rooted. As the service is not guaranteed where jailbreak or rooting has been implemented, the activation process continues only if you acknowledge this risk.
- Receiving in-app messages from the bank.
 - Push notifications about incoming transactions
- Enter with fingerprint identification
- Check Scan/Photo Pay
 - The "Photo Pay" feature is using your smartphone's camera to scan the information from your postal remittance receipt ("check"), that you would like to pay. Based on this, an automatically filled payment form appears.
 - The user should check, and if necessary change the scanned information before signing the transaction.
 - After selecting this function, the scanning screen opens, where you can turn on the flash light if needed, if your device has a flash light.
 - In order to successfully scan the check, it is important to hold your phone above the white/yellow check, so that the entire Beneficiary details fit into the frame seen on the screen, including OCR lanes (2 rows at the right-hand bottom of the check).
 - **IMPORTANT:**
 - Please always check the "Beneficiary Account Number" the "Amount" and the "Remittance Information" fields, so that the paid amount is correct, and the client can be clearly identified. For the field "Beneficiary name", there may occur character errors more often, but this does not affect the payment fulfillment.
 - This function is not suitable for scanning hand-written checks, only printed checks should be scanned with Photo Pay.
 - The functions does not support reading QR codes.
- Segment Scan
 - The "Segment Scan" feature is using your smartphone's camera to scan the information from your invoice, that you would like to pay, field by field. Based on this, an automatically filled payment form appears.
 - The user should check, and if necessary change the scanned information before signing the transaction.
 - After selecting this function, the segment scanning screen opens, where you can turn on the flash light if needed, if your device has a flash light, and by pressing "Continue" you can go through

- scanning every mandatory field: "Amount", "Beneficiary name", "Remittance Information" and "Beneficiary Account Number".
- In order to successfully scan the invoice details, it is important to hold your phone above the necessary fields, so that the entire segment content fit into the frame seen on the screen.
- **IMPORTANT:**
- Please always check the "Beneficiary Account Number" the "Amount" and the "Remittance Information" fields, so that the paid amount is correct, and the client can be clearly identified. For the field "Beneficiary name", there may occur character errors more often, but this does not affect the payment fulfillment.
- This function is not suitable for scanning hand-written invoices, only printed invoices should be scanned with Segment Scan.
- The functions does not support reading QR codes.
- template synchronization

When applying for the activation code through the UniCredit branch or Telefonbank, unique daily and transaction limits can be rendered to the service; while if you activate with SpectraNet credentials, the service shall enter into force with the default limits described in the General Terms and Conditions. The daily and transaction limits are applied jointly for all the accounts managed in the UniCredit Mobile app by the given client. The default transaction and daily limits are specified in the General Business Conditions.

Mobile Token (mToken)

Authentication with mToken

The mToken is a software-based and PIN-protected code generator application available via the UniCredit Mobile application. With mToken you can generate authorization codes for SpectraNet Internet Banking and SpectraNet Mobile Banking transactions.

In order to use the mToken, Users will need to download the UniCredit Mobile application and activate the mToken function. The mToken function may be activated independently of the UniCredit Mobile service.

Activation of service

The mToken is activated for the Internet SpectraNet Internet Banking User ID entered during the activation process, which you can simply do in the following ways:

Activation through the UniCredit branch or Telefonbank:

1. **Starting the activation process:** If you do not have SpectraNet Internet Banking access with SMS authorization, please visit one of our branches.
2. **Receiving your user ID:** in the branch or via Telephone Banking our advisor gives you your 9-digit user ID which is needed for the first access into the application.
3. **Receiving your activation code:** we will send you your personal activation code in a text message (SMS) to your domestic mobile phone number.
4. **First access:** to enter the application please insert your user ID and the activation code received in SMS.
5. **Setting the PIN code:** in order to ensure the safety of your personal data please set a PIN code for later use. From now on you will have to enter this PIN code when accessing the mToken application.

Activation with SpectraNet credentials:

1. **Starting the activation process:** download and start the application, and select the Activate app with SpectraNet username and password option. Enter your SpectraNet username and password. Then you have to accept the terms and conditions of the service to proceed.
2. **Receiving your activation code:** if the data provided are valid and you use SpectraNet with SMS authorization, we will send you your personal activation code in a text message (SMS) to your domestic mobile phone number.
3. **First access:** to enter the application please insert the activation code received in SMS.

4. **Setting the PIN code:** in order to ensure the safety of your personal data please set a PIN code for later use. From now on you will have to enter this PIN code when accessing the mToken application.

How to use mToken

Only one mToken may be activated per User ID at any one time, and thus activation of the mToken on a given User ID will result in the deactivation of the mToken that may have been formerly activated on it.

Once a mToken has been activated, the Bank will accept the 6-digit code generated by the mToken for the authentication of orders submitted via SpectraNet Internet Banking and SpectraNet Mobile Banking.

After selecting the mToken function in the UniCredit Mobile application, the User enters their mToken PIN code; then, after starting the code generation process, the mToken generates a 6-digit code, which is valid for at least 3 but no more than 3.5 minutes.

The code generator of mToken considers the PIN code you entered. If you have entered incorrect PIN code, the generated token code will be declined by SpectraNet Internet Banking. The PIN verification flag helps you to check if your PIN code was correct. In case of incorrect PIN another flag will be displayed as at your mToken activation. If the flag displayed is not your associated security flag, the PIN code that you used is not valid. Please check your PIN code and correct it in the previous screen if needed.

General informations

Technical requirements for using the services:

- internet accessibility
- for smartphones:
 - Apple iOS 9.0 operating system or higher version, or
 - Google Android 4.0 operating system or higher version,
 - minimum 480x800 screen resolution with minimum 225ppi (pixel per inch).
- for tablets:
 - minimum 7" screen,
 - Android 4.0 or newer OS, or
 - iOS 9.0 or newer OS, iPad 2 or newer device,
- GPS ability.

The service may not run on unlocked devices. The service is not guaranteed where jailbreak (iOS) or rooting (Android) has been implemented.

Devices/Functions release

	Android smartphone from version	iOS smartphone from version
Exchange rate query	v1.10.	v2.4.
ATM and branch location finder	v1.10.	v2.4.
Call Center and social network contacts	v1.10.	v2.4.
Account information	v1.10.	v2.4.
Bankcard information	v1.10.	v2.4.
Managing term deposits	v1.10.	v2.4.
Transfers	v1.10.	v2.4.
Transfer between own different currency accounts with currency exchange	v2.0.14.	v2.10.
Managing forms and FastPay	v1.10.	v2.4.
App settings (PIN change, select language, sounds)	v1.10.	v2.4.
Push notifications about incoming transactions	v3.3	v4.2
Create QR codes to pay and share it with friends	v1.10.	v2.4.
Detection of hacked devices	v1.10.	v2.4.
Receiving in-app messages from the bank	v1.10.	v2.4.

<i>Enter with fingerprint identification</i>	v1.10.	v2.4.
<i>Check Scan/Photo Pay</i>	v2.0.14.	v2.10.
<i>Segment Scan</i>	v2.0.14.	v2.10.
<i>Authentication with mToken</i>	v2.0.18.	v2.12.
<i>Template synchronization</i>	v2.0.18.	v2.12.
<i>Modification of Debit card limits</i>	v2.11	v3.4
<i>Debit Card activation</i>	v2.11	v3.4
<i>Pending Debit Card transactions</i>	v2.11	v3.4
<i>Managing Standing Orders</i>	v2.11	v3.4
<i>Visibility of Direct Debits</i>	v2.11	v3.4
<i>Credit Card Repayment</i>	v2.11	v3.4
<i>Pending Credit Card transactions</i>	v3.3	v4.2
<i>mToken enable with fingerprint identification</i>	v2.11	v3.4

Security

- PIN code should not be easy-to-guess and should be changed periodically!
- It is strongly recommended to download applications only from official stores (AppStore, Google Play). Applications from untrusted sources means high risk to your devices and personal data.
- Using the electronic banking services on foreign devices or via public internet networks has increased risk!
- The User shall be obliged to keep any password, identifier or identification code (e.g. PIN) depending on the Service (hereinafter jointly: User identifier) confidential, and to ensure that no unauthorized third person(s) may access the User identifier nor the tools (e.g. software, Token, communication key disk, SIM card) needed for using the Service. The Bank shall accept no liability for any damages arising from the non-observance of these obligations or from unauthorized use. The Bank shall be entitled to withdraw the tools necessary for using the Service should their use conflict with the agreement or any provision of law.
- Please always monitor your transactions and account statements! If you detected unauthorized transactions in the transaction history, report it immediately to the Bank and request to block access to your accounts!
- If it is suspected that an unauthorized person has learned your PIN, immediately change it! (Apart from that, it is recommended to change the PIN code from time to time). If your device has disappeared, report it to the bank and request to block all access via UniCredit Mobile App!
- The Account Owner shall be liable for any damages arising prior to the receipt of the written notification or the notification given over the phone in compliance with the prevailing provisions of laws on payment services. For any damage arising after such notifications, the Bank shall be held liable. The Bank shall be released from such liability if it proves that the damage is due to a breach of contract by the Account Owner or the User committed deliberately or through serious negligence.
- In case of any questions or help needed, please feel free to contact UniCredit Telefonbank customer service, that is available 0-24 hours, at +36 (1/20/30/70) 325 3200 phone numbers!

Privacy:

Independent measurement and auditing of web analytics and application attendance is provided by Adobe Analytics. You can learn more about the service at <http://www.adobe.com/hu/marketing-cloud/web-analytics.html>. Information about data handling can be requested at <http://www.adobe.com/hu/privacy.html>.