UniCredit mBanking Business mobile application Customer information

Valid from 29th May 2026.

The UniCredit mBanking Business mobile application can be downloaded from the Apple App Store and Google Play Store for iOS or Android smartphones or tablets with an internet connection. The features of the application that require login can only be used after activating the mBanking Business service. (Capitalised terms have the meaning assigned in the Bank's General Business Conditions.)

UniCredit mBanking Business mobile application

With the help of UniCredit Bank Hungary Zrt.'s mobile application, you can query the current balance of your company's bank accounts or those of a company affiliated with you 24 hours a day, 7 days a week, or initiate or authenticate bank transfers, transfers between own accounts, term deposits, according to the rights set for your personal access. The Account Holder can manage their own and their colleagues' debit card limits, but all cardholders also have the option to suspend and unsuspend their assigned cards, to register them in the digital wallet and view their PIN.

The following functions are available in the application without activating the service:

- customer service and social media accessibility details;
- exchange rate queries;
- extended ATM and branch locator – address details from all UniCredit countries are displayed in the ATM and branch locator;

The UniCredit mBanking Business mobile application can be used by the given User on multiple devices. There is no separate tablet-optimised version available, but the mobile version can be used on tablets after activation.
The detailed rules of the service are set out in the General Terms and Conditions.

Would you like to use our service?

The mBanking Business service is currently available to UniCredit's small business clients.
Small business clients, as Account Holders, are required to conclude a contract for the mBanking Business service at one of our branches with a small business service point. When adding additional Users, all parties concerned (Account Holder and User or, in the absence of the Account Holder, their authorised representative) must be present. If you already have a valid contract to use the service, please download the UniCredit mBanking Business mobile application, where you will be able to use the mBanking Business service after activation.

Activating mBanking Business service

Activation with Spectra credentials:

1. **Starting the activation process:** download and start the UniCredit mBanking Business mobile application, then click on the "Activate mBanking" button. On the next page choose „with Spectra credentials" option and enter your Spectra username and password on the identification screen.
2. **Receiving your activation code:** if the data provided are valid, we will send you your unique activation code in SMS to your mobile phone number provided for the last activated device. On an Android device, the application will automatically read the activation code if you are still on the Countdown page when the SMS arrives. On devices with the iOS operating system, the activation code can be clicked in the SMS, so you do not need to enter it manually.
3. **Setting the PIN code and biometrical identifier:** in order to secure your data, you need to record a PIN code of at least 6 and no more than 16 digits, but you can also set a biometric identifier on suitable devices. In the future, you will only be able to access the service or approve your transactions using one of these identifiers (PIN code, fingerprint, facial recognition). The PIN code cannot consist of consecutive digits in ascending order (e.g.: 123456), consecutive identical pairs of digits (e.g.: 112233), and cannot contain 4 identical digits in a row (e.g.: 111123).

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Activation without Spectra credentials:

1. **Digital user ID:** if you do not have Spectra access, please visit one of our branches or if you already have mBanking Business service and Telephone Banking service call the [UniCredit Telephone Banking] service (+36 (1/30) 325 3200), any day from 8AM - 6PM), where after identification our staff your activation request and will provide you your digital user ID which you can use to activate the service.
2. **Initiating activation:** download and open the UniCredit mBanking Business mobile application, then click on the "Activate mBanking" button. Choose the „with digital user ID" option on the first screen, and enter your digital user ID on the next screen.
3. **Receiving your activation code:** we will send you your personal activation code in a SMS to your given mobile phone number. On an Android device, the application will automatically read the activation code if you are still on the Countdown page when the SMS arrives. On devices with the iOS operating system, the activation code can be clicked in the SMS, so you do not need to enter it manually. The activation code is valid for 3 days after sending. If the activation does not happen over the course of these 3 days, you will need to apply for a new activation code but the bank will automatically send new activation codes up to 3 times after the sending of the first code.
4. **Setting the PIN code and the biometrical identifier:** in order to secure your data, you need to record a PIN code of at least 6 and no more than 16 digits, but you can also set a biometric identifier on suitable devices. In the future, you will only be able to access the service or approve your transactions using one of these identifiers (PIN code, fingerprint, facial recognition). The PIN code cannot consist of consecutive digits in ascending order (e.g.: 123456), consecutive identical pairs of digits (e.g.: 112233), and cannot contain 4 identical digits in a row (e.g.: 111123).

If you want to use the app on multiple devices, you must activate it separately on each device as described above.

Please note that the activation code sent by SMS can only be entered in the app during the activation of the service. Forwarding the activation code to a third party or entering it on any other interface (e.g. on a website) may result in unauthorised access.

The mBanking Business service offers the following features

- Account information
  - Detailed queries of bank account balances and account details
  - Account history and transaction queries
  - Sharing account data
  - Setting up secondary identifiers
- Bank transfers
  - Ad hoc HUF inter-bank transfers
  - Ad hoc HUF intra-bank transfers
  - HUF transfers between own accounts
  - Transfers between own HUF and foreign currency accounts with conversion, in HUF or foreign currency
  - SEPA transfers
  - Repeat transfers
    Initiating transfers from transfers created in the mBanking Business service
  - Recording of standing transfer orders, modification and cancellation of existing standing transfer orders (depending on right of disposal)
  - Recording of direct debit orders, modification and cancellation of existing orders (depending on right of disposal)

  For bank transfers and transfers between accounts created in mBanking Business, you can set a daily limit at User level and a daily limit at the Account level at contracting. Both can be changed later at a branch or via Telephone Banking. The User-level daily limit applies to all accounts managed in mBanking Business together per User.
  For security reasons, transfer limits cannot be changed in mBanking Business, only at branches with a small business service point or through Telephone Banking.
- Request to pay sending, receiving and the management of the requests
- Managements of templates
  - Saving templates from created transactions (if the account owner company has Spectra access)
  - Creating a payment from template
  - Deletion of templates

- Scan & Pay
    - Photo Pay
      The Photo Pay feature in the service uses your smartphone's camera to scan the details of the postal cheque you want to pay, and then uses the scanned data to create an automatically filled transfer order. To scan your cheque successfully, it is important that you use the function according to the instructions shown on the screen.
      This function is not suitable for scanning manually completed cheques and QR codes.
    - Segment scan
      The application uses your smartphone's camera to scan the data of the invoice you want to pay field by field, and then uses the scanned data to create an automatically filled transfer order. For the invoice data to be scanned successfully, it is important that the entire part of the invoice containing the information you want to scan fits into the frame on the screen.
      This function is not suitable for scanning manually completed invoice details and QR codes.

  IMPORTANT: On the automatically completed transfer order, always check the beneficiary's account number, the amount and the "Payer ID" in the comment field to ensure that the correct amount is paid and that the payer is clearly identified. There may be character errors when scanning the "Beneficiary's name" field, but this does not affect the success of the payment.
    - Make a payment with scanning a QR code
      Instant transfer initiated with a unified data entry solution (qvik). The function also includes NFC-based and so-called deeplink-based payment solutions that provide touch payment.
- Individual and joint signatory rights
  At contracting, signature types and signatory groups for each account can be set up for each User, and Users can sign transactions accordingly.
- Bank card information
    - Card overview and card detail queries
    - Transaction history and detailed transaction queries
    - Receipt of push messages authenticating online purchases
    - Viewing the PIN
- Debit card suspension and unsuspend
  This is not equivalent to blocking the card through Telephone Banking or at a branch, so you can quickly suspend your card without requesting a new card, limiting its use if you suspect it has been lost or its data stolen. Only cards suspended in mBanking Business can be unsuspended in the service.
- Changing debit card limits (depending on right of disposal)
    - Bank card cash withdrawal limit
    - Card purchase limit
    - Online purchase limit
- Debit card activation
- Management of term deposits
    - Query of term deposits
    - Fixing term deposits on existing deposit accounts
- My profile page
  With personal data and the option to change the contact email address and phone number
- Receipt of bank messages
- Documents
    - Electronically signed documents
    - Monthly account statements
- Detection of hacked (jailbroken, rooted) devices
  During the activation process, the app warns you if the manufacturer restriction on your mobile device has been previously unlocked. Given that in such a case the operation of the UniCredit mBanking Business mobile application is not guaranteed, activation can only continue after the acknowledgement and acceptance of these risks.
- Logging in and signing transactions with fingerprint or facial recognition
  On devices equipped with suitable hardware with appropriate certificates, the User may, at their own risk, allow themselves to be identified by fingerprint identification or facial recognition performed by the mobile device at login.

On Android devices, devices with at least CLASS3 certification meet the security requirements. For more information about certificates for Android operating systems, visit the Android website*. On iOS devices, biometric data stored in the Secure Enclave environment meet security requirements. For more information about certificates for iOS operating systems, visit the Apple website**. From this point onwards, you must use one of the identification methods set (PIN, fingerprint, facial recognition) to log in to the service or to confirm your transactions.

*https://source.android.com/compatibility/12/android-12-cdd#7_3_10_biometric_sensors
**https://developer.apple.com/design/human-interface-guidelines/ios/user-interaction/accounts/

IMPORTANT: In this case, fingerprint and facial recognition are equivalent to the signature provided to the Bank by the Account Holder or by the authorised User specified by the Account Holder, in accordance with the specimen signature submitted to and accepted by the Bank. In the case of using fingerprint or facial recognition identification, the User shall ensure that only the User's fingerprints and face are recorded and stored on the device.
The User shall act with due care to ensure that no other person can use fingerprint and facial recognition on their mobile device. When enabling the function, the User must make a declaration that they are the sole user of the fingerprint and facial recognition functions on the given device. For improved security, we recommend that you set up device locking on your mobile device and use an identifier for unlocking.

- mBanking Business settings
  - selecting the language
  - changing the PIN code
  - switching biometric identifiers on and off
  - settings for push notifications for credits and their associated limits (depending on right of disposal)
  - notifications of rejected transactions (depending on right of disposal)
  - notifications on the maturity of term deposits (depending on right of disposal)
  - card transaction notifications (depending on right of disposal)
  - setting up third-party authorisations (TPP)
    As providers of (transfer initiation and account information) services, Third Party Providers hold the necessary permits and authorisations for querying banking data and using an open API for initiating bank transfers; in order to serve Clients holding accounts that may also be accessed online. This menu item allows you to manage TPP permissions, as well as to list and filter queries and transactions made through TPPs.

Technical requirements for using the service

Downloading the UniCredit mBanking Business mobile application, and activating and using the mBanking Business service requires an internet connection (mobile network or WiFi).

Minimum technical requirements for installation and updating:

- iOS operating system version 15 or later recommended, or
- Android operating system version 9 or later recommended,
- minimum display resolution 480x800 pixels and minimum pixel density of 225 pixels per inch (ppi),

for tablets:

- iOS operating system version 15 or later recommended, iPad 2 or later, or
- Android operating system version 9 or later recommended,
- minimum 7" display size.

The operation of the service is only guaranteed for devices that do not have the official manufacturer restriction lifted. Jailbreak (iOS) and root (Android).

Starting with iOS 26.3.51 and Android 26.3.47, our applicationss cannot be downloaded to devices with versions older than iOS 15 or Android 9. Those users who are using a version of our application older than iOS 26.3.51 or Android 26.3.47 on a device with an operating system version older than iOS 15 or Android 9 will not be able to update our apps after 29th May 2026, so they will not have access to the functions that are available in newer app versions.

List of function rollout

The various new features are added to the app via updates, so Users using the app with a previous version number are only able to use the new features if they update the UniCredit mBanking Business mobile app. If the update is missed, Users may continue to use the service without the new functionality. Only the UniCredit mBanking Business mobile application with the highest version number can be used after upgrading or downloading, it is not possible to downgrade to a lower version number.

Functions	UniCredit mBanking Business mobile application version number	
	Android	iOS
Exchange rate queries, ATM and branch locator, Customer service and social media accessibility, Account information, Setting up secondary identifiers, Account and card push notifications, Bank card information, Management of term deposits, Instant HUF transfers, Transfers between own HUF and foreign currency accounts with conversion, in HUF or foreign currency, SEPA transfers, Repeat transfers, Display of certain charges for cross-border payments in EUR within the EU and conversion charges between currencies, Creating and managing standing orders and direct debit orders, Individual and joint signatory rights, Debit card activation, Viewing the PIN, Debit card suspension and release, Card limit changes, Messages and Documents page, My profile page with option to change contact details, Application settings (change PIN, enable/disable biometric identification, select language, push notifications, TPP)	4.39.58.6.	5.38.85.
Request to pay	4.40.44.1.	5.44.10.
QVIK instant payment	4.41.17.0.	5.40.25.
Template management	25.8.46.	25.8.39.
Activation with Spectra credentials	25.8.46.	25.8.39.