

Dear Merchant Partner,

Please be informed that VISA – according to the announcement sent to its member banks – is suspending operations in Russia.

At 22:00, on Thursday the 9th of March, 2022, VISA will block all cards issued in Russia, so those cannot be used by Russian cardholders anymore outside of Russia. (Parallel to this, merchants operating in Russia will not be able to accept VISA cards issued outside of Russia.)

According to that, transactions initiated by you and executed successfully, i.e. authorized before the above mentioned date and time, will be settled by VISA based on the submitted settlement file until the 12:00, on Friday the 10th of March, 2022. VISA reserves the right to suspend its activity before the above indicated date in the case of increasing risk to the VISA payment system.

Our bank is focused to ensure the smooth settlement of the affected transactions, but we would like to draw your attention to the following:

- In case of pre-authorization transactions initiated before 22:00 Thursday the 9th of March, 2022, the completion of those transactions will not be possible after the effective date of the blocking of the affected VISA cards. This affects mainly the merchants acting as car rental or hotel/motel acceptance points.
- Refund transactions generated after Thursday the 9th of March, 2022, to affected VISA cards issued in Russia will not be processed and settled.
- We ask you to take care about the smooth operation of the terminal until 22:00, Thursday, the 9th of March, 2022, so that it can perform the day-end closing, or, if necessary, manually perform the Batch Closing operation in the admin menu, ensuring that any transactions initiated with VISA cards issued in Russia can be submitted for settlement by our Bank.

If you have any further questions about the above, please contact your sales representative or our colleagues at UniCredit branches, or call our UniCredit Telefonbank on +36 1 430 1999.

Best regards,

UniCredit Bank Hungary Zrt.

9 March 2022, Budapest

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