



Card Acquiring Services

Information Guide

Dear Clients and future Partners!

UniCredit puts special emphasis on the continuous development of its bank card services. As a result, a wide variety of different bank card types are offered to retail and business partners as well.

For corporate clients bank card acceptance service is also available, representing high technological and security standards, which ensures that cards - prompted at the payment of the service or goods - can be accepted by the clients having Card Acceptance service contract with our Bank.

1. Advantages of card acquiring

- purchasing by card is comfortable and free of charge for cardholders, therefore more and more customers are searching for merchants with POS terminals
- according to studies, those customers that use their cards tend to spend more than that of the cash users, and they have a higher chance for unplanned impulse shopping – that could increase the shop's turnover
- for credit card owners paying by bank card is more advantageous compared to cash withdrawal more secure, and more predictable cash flow
- by card acquiring, the use of cash can be decreased, therefore cash management fees can be reduced

2. Acceptable card types

UniCredit provides its Merchant Partners with the most up-to-date and most secure method of electronic card processing and a wide selection of electronic card processing (POS – Point of Sale) terminals, satisfying different business requirements, including chip card, or contactless (Near Field Communication) acceptance.

UniCredit Bank currently accepts the following types of bank cards:

- VISA cards,
- VISA Electron cards,
- V Pay cards,
- MasterCard cards,
- MasterCard Electronic cards,
- Maestro cards.

Besides the above mentioned cards, UniCredit Bank has made it possible for merchants to accept the below mentioned plastics as well – where an additional contract is required between the issuer and the merchant.

- AMEX (American Express) cards
- Health cards
- Cafeteria cards
- SZÉP cards

3. Alipay from Unicredit

Alipay is one of China's most popular mobile payment applications, which is now available in our country. Alipay is the world's largest online and mobile payment platform operated by Ant Financial Services Group, a subsidiary of the Chinese giant Alibaba Group.

The users of the Alipay application are the owners of an account with a Chinese bank. Thanks to the agreement with Unicredit, the use of Alipay as a payment method will already be available in Hungary, offering new business opportunities and innovative ways of payment to customers and companies.

Why is it worth to use this service?

Alipay is a secure cash-free payment method that offers an innovative purchase experience over language and cultural constraints. Accepting partners as acceptance sites are included in the application, so the list of traders offering Alipay acceptance is available to all visiting Chinese tourists with Alipay.

Why UniCredit chose Alipay?

The introduction of Alipay services in Hungary is an excellent opportunity to utilize the rapidly growing number of Chinese tourists visiting the country, which could further increase the turnover of your business: in 2018 nearly 200 000 Chinese guests visited Budapest spent 330 0000 nights in the Hungarian capital, which will further increase in 2019 and beyond according to the expectations. The dynamically evolving tendency of this purchase power and far the most wanted innovative payment method makes the merchants providing Alipay acceptance as well attractive.

How can you accept Alipay?

- The merchant enters the purchase amount into the POS terminal.
- After the transaction is started, a QR code is displayed on the terminal.
- The buyer on his smartphone opens the Alipay application and reads the QR code that appears, and then validates the transaction with his secret ID or fingerprint.
- The transaction will then be completed and notified to both the POS terminal and the buyer via the application.

Alipay acceptance is available to our existing card acceptance partners as well as to our new customers as part of our bankcard acceptance service.

The processing and settlement currency of the Alipay transactions are always EUR, so the value of the accepted transactions are always settled on the EUR account of the merchant held by our Bank.

4. Health; Cafeteria; and SZÉP card acceptance

UniCredit Bank makes health, cafeteria, and SZÉP card acceptance available to its acquirers free of charge.

Our clients must contract not only with UniCredit Bank for these special card acceptance possibilities, but also with the issuer institutions of health, cafeteria, and SZÉP cards in order to have the possibility to authorize and settle such transactions through the POS terminals provided by the bank.

Transactions executed by cafeteria, health, and SZÉP cards are settled by the issuer institution. The date of settlement may vary depending on the issuer, it may range from daily, weekly, or monthly. The following list contains contact information of issuer institution, who may provide further information on contacting.

Egészségpénztár, Cafetéria kibocsátó neve	Központi telefonszám	Kártyaközpont száma
Allianz Hungária Egészség- és Önségélyező Pénztár	06-1/429-1429	06-1/238-0361; 06-20/298-7009; 06-30/931-9704; 06-70/779-7699
Egészségért Országos Önkéntes Egészségpénztár	06-1/453-7102	
Generali Egészség- és Önségélyező Pénztár	06-1/452-5444	
Herendi Porcelánmanufaktúra Rt. Egészségpénztára		
IZYS Egészség és Önségélyező Pénztár	06-1/769-0061	06-1/238-0361
Kardirex Önkéntes Kölcsönös Kiegészítő Egészségpénztár	06-96/283-670	
Medicina Egészségpénztár	06-1/248-2270	

MKB-Pannónia Egészség és Önszegélyező Pénztár	06-1/268-7614	06-1/238-0361; 06-1/238-0362; 06-20/298-7009; 06-30/931-9704; 06-70/779-7699
Multi Pay Zrt. (Cafetéria)	06-1/210-9797; 06-1/210-9774	
OTP Országos Egészség- és Önszegélyező Pénztár	06-1/3666-555	
Patika Önkéntes Kölcsönös Egészség- és Önszegélyező Pénztár	06-1/210-9790; 06-1/210-9770; 06-1/210-9779	
Prémium Önkéntes Egészség- és Önszegélyező Pénztár	06-1/999-9696	
Új Pillér Kölcsönös Kiegészítő Egészség- és Önszegélyező Pénztár	06-1/210-9790; 06-1/210-9770; 06-1/2109779	
TEMPO Egészség- és Önszegélyező Pénztár	06/1-210-9770; 06-1/210-9779	
Vasutas Önkéntes Kölcsönös Kiegészítő Egészség- és Önszegélyező Pénztár	06-1/880-6550	06-1/238-0361
Vitamin Egészség- és Önszegélyező Pénztár	06-1/304-2278	

Regarding SZÉP card acceptance, the following websites could provide more information:

www.mkbszepkartya.hu

www.otpszepkartya.hu

www.szepkartya.kh.hu

Our pharmaceutical clients have the possibility of connecting their own cash registers with the POS terminals (in case the cash register software is supported by Novodata or QuadroByte). This accelerates both health card, and regular bank card acceptance (Visa, MasterCard / Maestro). Prerequisite of connecting the terminal is for the merchant to have a contract with any of the above mentioned corporations (Novodata, QuadroByte), and that Health Funds appointed by the merchant should indicate their need of terminal installation at the pharmacy's location.

Since the settlement of transactions and commissions are made directly by issuers of health, cafeteria, or SZÉP cards, complaints of questions should be addressed directly to these institutions. Our clients have to contact the issuers directly.

5. American Express card acceptance

The settlement of transactions initiated with Amex (American Express) cards is provided by OTP Bank for our card accepting partners; therefore conclusion of a settlement contract with OTP Bank is a condition for the acceptance of Amex cards on UniCredit POS terminals.

6. Contactless card acceptance

The contactless card acceptance service of UniCredit Bank enables your store to accept either contactless cards and other contactless payment instruments, (like sticker or watch) or mobile phones via contactless cards stored in the mobile wallet application.



Contactless payment technology is a payment method that was developed and introduced by MasterCard in 2002, primarily for the fast completion of small amount purchases. This method of payment provides a fast and secure alternative to replace small amount cash purchases; furthermore, by now it has become the most innovative method for the payment of the consideration of goods or services for transactions of any amount.


Owing to radio frequency identification, all that is required to complete a payment with a contactless enabled device is that the holder of the contactless card holds the card in-front of the reader, having checked the amount of the purchase displayed on the cash register. After that, the payment transaction gets approved within a few seconds.

The electronic payment tool enabled for contactless payment may not only be a bank card, but also, for example, a sticker, a key ring, a wristwatch or even a mobile phone.

- The most important benefits of the contactless acceptance for the merchant:
 - ✓ Faster service (waiting time could be reduced by 15 to 20%).
 - ✓ May attract new customers owing to the payment experience; the overall turnover may increase.
 - ✓ The amount of cash handled by employees is reduced; it may even fully replace the turnover of small change, resulting in fewer errors when giving change.
 - ✓ The costs and risks arising from the use of cash are reduced.
 - ✓ The customers can find you easily in the list of MasterCard contactless merchant list, which is constantly being extended with stores accepting contactless payments.
 - ✓ This ensures the acceptance of contactless payment tools not issued in bank card format (e.g. stickers or wristwatches) that are becoming more and more popular and are being issued by several Hungarian banks.
- The most important benefits of the contactless acceptance for the customer:
 - ✓ Enables faster service (waiting time could be reduced by 15 to 20%).
 - ✓ Customers do not have to worry about the cash they have on their person.
 - ✓ Increases the feeling of security (the card does not have to be handed over to the merchant for swiping).
 - ✓ Provides a practical and unique payment experience.

How does contactless electronic payment work in Hungary today?

How is a contactless payment performed with a contactless card?

- When making a payment, one needs to hold the card towards the part of the reader marked with the logo .
- A beep and a light indicate that the contactless card has been accepted and the transaction has taken place.
- By this, the purchase has been completed. There is no more hassle with small change and there is no need to provide a PIN code* or sign a slip.

* For purchases under the soft limit.

Soft limit means that under this amount the cardholder can use the contactless card without entering the PIN code during the contactless payment. In this case the cardholder's copy of the receipt is printed only for the request of the cardholder, so the transaction can be proceed even quicker. The amount of the soft limit valid for Hungary is HUF 5000, or equal to EUR/USD amount. Purchases initiated above the soft limit shall be authorized by entering the PIN code.

7. Acceptance in other currencies than HUF

The Bank provides the possibility to process transactions in currencies other than HUF, i.e. in EUR and USD currencies as well. By the transaction initiation the currency of the purchase amount can be selected according to the intention. The amount of the transaction defined by the merchant, the terminal doesn't make any conversion. The amounts of the transactions shall be credited on the account held at UniCredit Bank in the given currency equal to the currency of the original transaction. In case of acceptance in EUR/USD currency the relevant actual exchange rate, which is determined by the Acceptor and needed to calculate the price of goods/services shall be displayed in an unambiguous form for the card holders.

8. Available POS terminal types

As part of our POS card acceptance service, our Bank offers desktop and mobile terminals adapted to your needs with 2 types of communication, regarding which we would like to be of assistance with the following important information for the selection of the type of terminal matching your needs, and with the establishment of the technical conditions necessary for smooth installation. Contactless card acceptance is ensured by the new generation of POS terminals integrated with contactless reader.

POS terminal supporting Internet-based communication

Recommended, if:

- You have Internet installed at the future site of card acceptance.
- The expected number of daily transactions exceeds 50.
- You want the terminal installed in a fixed place and mobility is not important.
- With a PIN pad, whenever it is not possible to turn the terminal towards the customer for the entry of the PIN code.
- Without a PIN pad, if the terminal can be turned towards the customer easily for the PIN code to be entered.

Technical requirements:

- The terminal providing Internet communication does not operate on a VoIP telephone line.
- The Internet connection may be ADSL, cable, Internet on leased line or mobile net (GPRS, 3G).
- If another device already uses the Internet connection, a configured router is required.
- A router configured for an Internet-based desktop terminal and an available Ethernet cable are required.

POS terminal supporting mobile GPRS communication

Recommended, if:

- You have no communication network at the future site of card acceptance.
- The expected number of daily transactions exceeds 50.
- It is important that the terminal can be moved.

Technical requirements:

- The mobile (GPRS) terminal ensures appropriate communication at those places where the coverage of the Telenor mobile operator enables it. The SIM card necessary for the operation of the terminal is provided by the Bank.

9. E-Statement

About all transactions processed by UniCredit Bank we are sending an electronic statement, that could be personalized – our merchants may receive the statement on a daily, weekly, or monthly basis; and in three different formats: HTML, CSV, or XML.

10. Technical support

UniCredit Bank offers its clients **Ingenico** terminals, capable of processing chip and contactless cards as well. When installing UniCredit Bank terminals, we also provide the merchant's staff (shops) with a **training** about the rules of card acceptance and the proper use of bank card processing terminals.

In order to ensure the continuous card processing UniCredit Bank operates a **technical call center** available **24** hours, providing an overall support in the event of any question you may have concerning bank card processing or the operation and use of terminals.

In case of failure, we can provide a maintenance service within 24 hours on working days, with an exchange terminal if necessary. In case you wish to operate terminals in your ownership, be it other than the Ingenico terminals or wish to use the terminals in your own network connected to your cashier system, provided the technical details our bank will cooperate in developing a solution, which may be fit with our processing infrastructure.

Should any technical issue arose, please contact our Technical HelpDesk **(+36 1 577 1771)**.

11. Contracting and POS terminal installation

Prerequisites of contracting:

- The merchant must be resident commercial, non-profit organization, or an individual entrepreneur.
- The type of products or services sold is not illegal, or does not offend the Bank's reputation. The following activities are not preferred by the Bank: prescription drugs, tobacco, arms trafficking, sexual services, gambling, and those services that are not provided by the merchant, but by some third party. In such instances the Bank makes a deeper risk analysis, and may reject the claim without any explanation.
- In order to settle transactions, the merchant is required to open a HUF account at UniCredit bank. The account will be used to charge arising costs of the service, and for settling transactions.

Subject to the existing technical conditions (availability of telephone line, shop facilities, etc.) UniCredit Bank shall install the terminals within 5 business days following signature of the bank card processing agreements, in all parts of Hungary. Our technical staff responsible for installations shall finalize the information necessary for the installation subsequent to the signature of the agreement and shall agree with you on the exact time of installation.

The present information sheet does not constitute an offer. Further details are set out in the Bank's List of Conditions for Enterprises and Business Organizations. UniCredit Bank reserves the right to change conditions.

Should we have succeeded in arousing your interest toward bank card acquiring services, please call UniCredit Telefonbank at +36 1 325 3200 or visit our home page: www.unicreditbank.hu. Our colleagues at UniCredit branches will be happy to provide you with further information.

UniCredit Bank Hungary Zrt.