



# New eBanking experience for corporate clients

## eBanking

### MORE COMFORT, MORE INDIVIDUALITY, MORE POSSIBILITIES


**PayGate** is our new eBanking for small and medium-sized business clients as well as freelancers. Individually tailored to your business needs, regardless of the size of your company. Thanks to the intuitive usability and the clear dashboard, you can manage your finances easily and conveniently. Get started now with **PayGate** in our Corporate Portal.

Basic-Edition  
“lite” free of  
charge

**PayGate** by



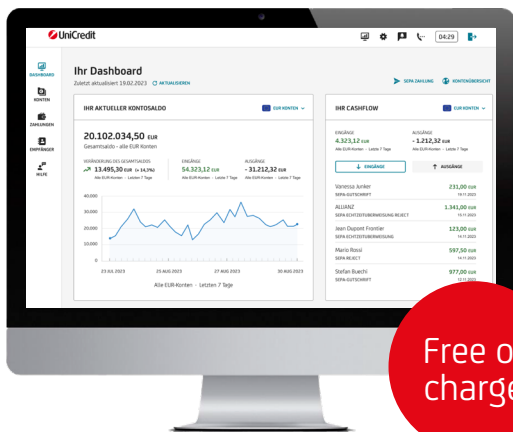
## STATE-OF-THE-ART TECHNOLOGY AND EASE OF USE

 **PayGate** offers the highest security standards through state-of-the-art technologies and data encryption.

Carry out numerous transactions, around the clock and regardless of location.

The dashboard gives you a quick overview of your finances. In the **edition “plus”**, you can customise the view to suit your needs and separate private from business accounts.

Integrated in the **Corporate Portal** you are able to manage account authorisations. For example, determine which functions other people can use. You can exchange documents with us in a legally binding manner via the **Communication Suite**. And you get access to up-to-the-minute information.



### NUMEROUS FEATURES – ONE TOOL

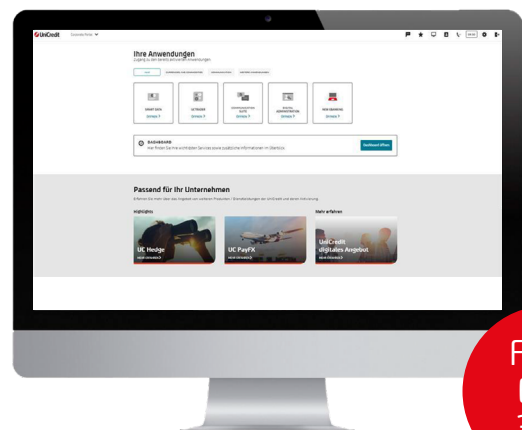
In the edition “lite” **PayGate** offers you the following functions:

- ✓ SEPA transfers
- ✓ SEPA real-time payments
- ✓ Management of standing orders: setting up, change, delete
- ✓ Foreign payments
- ✓ Entry and administration of SEPA direct-debits
- ✓ Covernotes: release of covernotes
- ✓ Integrated mailbox for account statements and bank messages
- ✓ Beneficiary management
- ✓ Display of daily transactions and its details
- ✓ Display of business and private accounts incl. guarantee accounts
- ✓ Dashboard for a convenient overview of your accounts
- ✓ Payment templates
- ✓ 4-eyes principle

### PLUS

The edition “plus” offers you additional functions:

- ✓ SEPA mandate management
- ✓ Customisable dashboard: separation of personal and business accounts
- ✓ Advanced features for international payments
- ✓ Upload and share bulk files
- ✓ 3 users included (additional users can be purchased for EUR 1.90 per month)
- ✓ Multi-bank capability via FinTS standard (can be purchased for EUR 5.90 per month)



**A complete overview and comparison of the two editions can be found on the next page.**

We are continuing to develop PayGate, in the future you will be able to add additional features:

- ✓ Enhanced filter and search functions
- ✓ Further customisation of the dashboard

And many more

	PayGate “lite”	PayGate “plus”
<b>PRODUCT FEATURES</b>		
<b>Payments</b>		
Open payments	●	●
Payment history	2 years	2 years
Standing order: set up, change, delete	●	●
4-eyes principle	●	●
SEPA-payments	●	●
SEPA real-time payments	●	●
Foreign payments	●	●
Advanced features for international payments	—	●
SEPA direct-debit	●	●
Direct-debit mandate management (storage of mandate references)	●	●
Direct-debit creation of mandate letters	—	●
Import of bulk files (XML, CSV)	● <sup>1</sup>	● <sup>2</sup>
Management of bulk files (e.g. display, single payment, editing)	● <sup>3</sup>	● <sup>4</sup>
Beneficiary management/payment templates	●	●
Latest security standards	●	●
Capability of third-party service providers (e.g. DATEV)	●	●
<b>Administration</b>		
Login via Corporate Portal	●	●
Security methods (HVB Mobile Banking App or photoTAN)	●	●
Multi-company management	—	●
Dashboard	●	●
Dashboard customisable	—	●
Dashboard additional views	—	●
Advanced filter functions incl. memory function	—	●
Favorites function for beneficiary management and payment templates	●	●
View details of account transactions (incl. export CSV format)	—	● <sup>5</sup>
<b>Personalisation</b>		
Alias assignment: individual account designation possible	●	●
Multi-bank capability (according to FinTS standard)	—	● <sup>6</sup>
Multi-company management	—	●
Languages (German, English)	●	●
Advanced search and filter functions incl. memory function	—	●
View of personal and business accounts <sup>7</sup>	●	●
<b>Information</b>		

<sup>1</sup> Up to 20 payments per file

<sup>2</sup> Unlimited

<sup>3</sup> Capture, share, and view

<sup>4</sup> Capture, release, modify and delete (max. display 250 items)

<sup>5</sup> Optional extension when booking Multi-banking

<sup>6</sup> EUR 5.90 per month bookable

<sup>7</sup> Exceptions note (availability of account types, depending on the respective bank. We also support other account types for UniCredit). [The current list of prices and services applies.](#)

	PayGate “lite”	PayGate “plus”
Integrated mailbox function	●	●
Long-term archiving and document management	●	●
Access to bank statements	●	●
Export and PDF printing	●	●
<b>COSTS</b>		
<b>Price</b> per month (in EUR)	<b>0.00</b>	<b>from 3.90</b>
<b>ADDITIONAL OPTIONAL EXTENSIONS</b>		
Multi-banking (via FinTS Standard)	—	●
Detailed views of account transactions via CAMT (incl. CSV export function)		<b>5.90</b>
<b>Price</b> per month (in EUR)		
Licensing of users	—	●
<b>Price</b> per month and user (in EUR)		3 users included; each additional user <b>1.90</b>

**PayGate** is integrated into our **Corporate Portal**, giving you access to additional digital products and services for corporate clients:

- ✓ Digital Administration: simple and fast way to manage your account permissions, useful self-service functions as well as opening and creating new term deposits.
- ✓ Communication Suite: secure exchange of messages and documents with us, legally binding signing of banking transactions thanks to digital signatures and OTC trade confirmations
- ✓ Direct conclusion of other products such as UC eBanking global, UC Trade Finance Gate and UC Trader possible

If you have any questions, please contact us:

**Our support hours are from Monday to Friday 08:00 am to 08:00 pm. This service is offered in German only.**

☎ +49 89 378 37373 | ✉ [paygateservice@unicredit.de](mailto:paygateservice@unicredit.de)

#### **You do not have access to HVB Online Banking yet?**

Please contact your advisor to get immediate access to **PayGate**.

Are you already using HVB Online Banking? Then simply log in with your Direct Banking number under this link:

More information can be found at [hvb.de/paygate-en](https://hvb.de/paygate-en).