New eBanking experience for corporate clients

Basic-Edition “lite” free of charge

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.

PayGate

by UniCredit

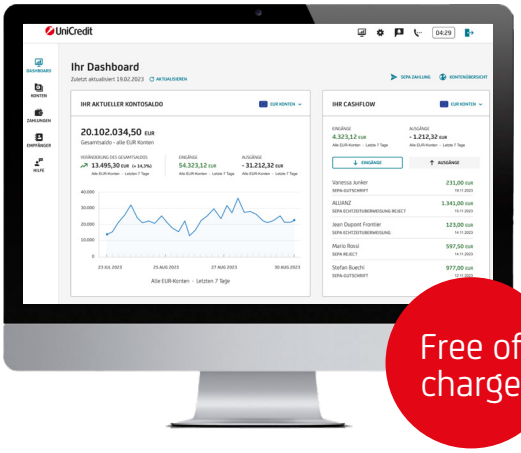
STATE-OF-THE-ART TECHNOLOGY AND EASE OF USE

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.



Free of charge

NUMEROUS FEATURES – ONE TOOL

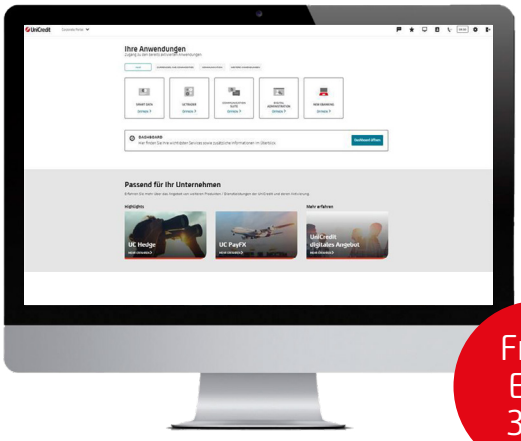
In the edition"lite" PayGate offers you the following functions:

- SEPA transfers
- SEPA real-time payments
- Management of standing orders: setting up, change, delete
- Foreign payments with status indicators
- 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)



From EUR 3.90

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"
PRODUCT FEATURES		
Payments		
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 with status indicators	●	●
Foreign payments (real-time rate confirmatin)	●	●
Remittance advice[1]	●	●
Advanced features for international payments	–	●
SEPA direct-debit	●	●
Direct-debit mandate management (storage of mandate references)	●	●
Direct-debit creation of mandate letters	–	●
Collection of bulk files	● [2]	● [3]
Management of bulk files (e.g. display, single payment, editing)	● [4]	● [5]
Beneficiary management/payment templates	●	●
Advanced Data Encryption	●	●
Capability of third-party service providers (e.g. DATEV)	●	●
Administration		
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)	–	● [6]
Personalisation		
Alias assignment: individual account designation possible	●	●
Multi-bank capability (according to FinTS standard)	–	● [7]
Languages (German, English)	●	●
Advanced search and filter functions incl. memory function	–	●
View of personal and business accounts[8]	●	●

1 EUR 10 per payment order
2 Up to 20 payments per file
3 Up to 500 payments
4 Capture, share, and view
5 Capture, release, modify and delete (max. display 250 items)
6 Optional extension when booking Multi-banking
7 EUR 5.90 per month bookable
8 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”
Information		
Integrated mailbox function	●	●
Long-term archiving and document management	●	●
Access to bank statements	●	●
Export and PDF printing	●	●
COSTS		
Price per month (in EUR)	**0.00**	**from 3.90**
ADDITIONAL OPTIONAL EXTENSIONS		
Multi-banking (via FinTS Standard) Detailed views of account transactions in a structured format (incl. CSV export function) **Price** per month (in EUR)	–	● **5.90**
Licensing of users **Price** per month and user (in EUR)	–	● 3 users included; each additional user **1.90**

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.

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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:

PLEASE CLICK HERE

More information can be found at hvb.de/paygate-en.

AS OF JULY 2026