

Unlock a smarter way to pay!***UniCredit Bank introduced Google Pay contactless payment with mobile phones***

Belgrade, 04.10.2022. – UniCredit Bank has introduced to all its clients, users of Mastercard® payment cards, Google Pay service, which brings a faster, simpler and even more secure way of contactless payment. With Google Pay, customers using Android devices can use their mobile phones for all contactless payments within the digital wallet app.

The process of digitizing the card itself is very simple, as well as using the Google Pay service. In order to use the Google Pay service, customers should download the Google Wallet application from the Google Play Store and add their UniCredit Bank Mastercard credit or debit payment card following the on-screen instructions. In the app itself, the user needs to click on the "Add to Wallet" option and then add a Mastercard card by manually entering the required card details. During the card digitization process, the client is authenticated by sending a verification code via SMS, and after successfully entering the code, Google Pay is ready to use. Payment is made without the need to open the application or enter a PIN, simply by activating or unlocking the mobile device and bringing it to the POS terminal, and the service itself is available at all points of sale that support contactless payment.

"In order to keep up with the further digitization of products and services, but also to continuously monitor the needs and expectations of clients, we enabled all our Mastercard card users to use the Google Pay service. The fact that the client is at the center of our business, and I am sure that with this service we are unlocking a new way of payment. I am convinced that this simpler, easier and more secure payment method will provide our customers with greater comfort in performing everyday transactions at points of sale.", **said Rastko Nicić, Member of Management Board and Head of Retail and small business in UniCredit Bank Serbia.**

"Mobile contactless payments represent a simple, safe and accessible payment solution, not only because smartphones with the Android platform are already used by a large number of citizens, but also because they are made in the same places where contactless payments are normally made. We are glad that UniCredit Bank is joining the family of banks that have enabled their Mastercard users to use mobile payments as a way to improve the user experience in their daily activities.", **said Jelena Ristić, Director for the markets of Serbia, Montenegro and Bosnia and Herzegovina at Mastercard.**

The Google Pay service, in addition to speed and ease of use, also enables a new level of payment security. The data on the registered card is completely protected, since a virtual card - a payment token - is created in the digitization process. When a mobile device is used during a transaction, a token is shared with the merchant, not the actual card number. In addition to the fact that all mobile payments are processed through the Mastercard network and that the same security technologies are applied to them that Mastercard uses for any other payment, the functionality of the Android operating system, such as the possibility of biometric unlocking of the device and the Find option, gives users an additional sense of control and My device, through which it is possible to locate the device, i.e. lock it or permanently erase the data on it.



About UniCredit

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, unlocking the potential of our clients and our people across Europe. We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and two product factories, Corporate and Individual Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets. Digitalisation and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities and our people.