



**SEPA Standard Transfer  
or Instant Payment:  
Step by Step at the Account Manager.**

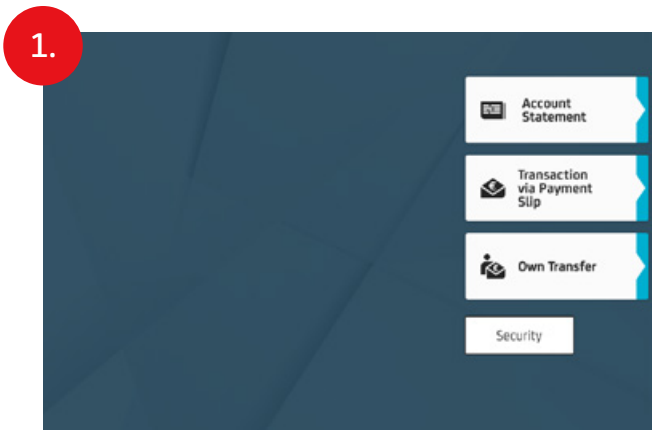
**ATTENTION:  
IMPORTANT  
CHANGES!**

# Payments With Payment Slip at the Account Manager. Step-by-Step.

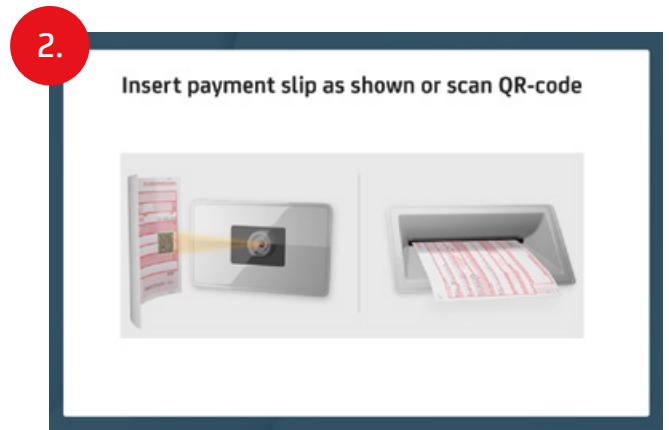
Since October 2025, a new EU regulation has been in effect. It introduces the following changes in payment transactions:

- Introduction of mandatory payee verification.
- Expansion of instant payments to all channels.

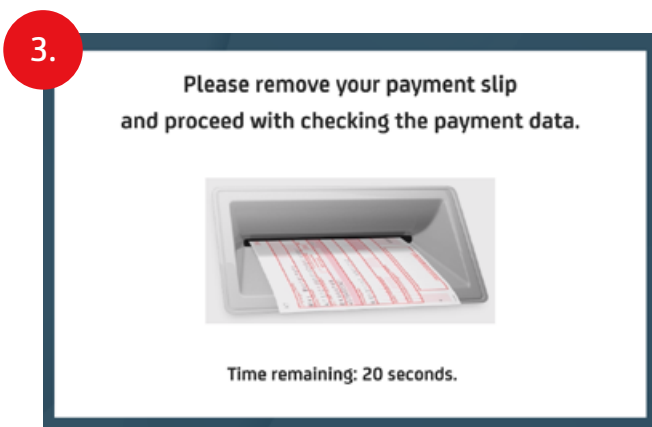
On the following pages, you will find instructions on how to make a **SEPA standard transfer** or an **instant payment**.



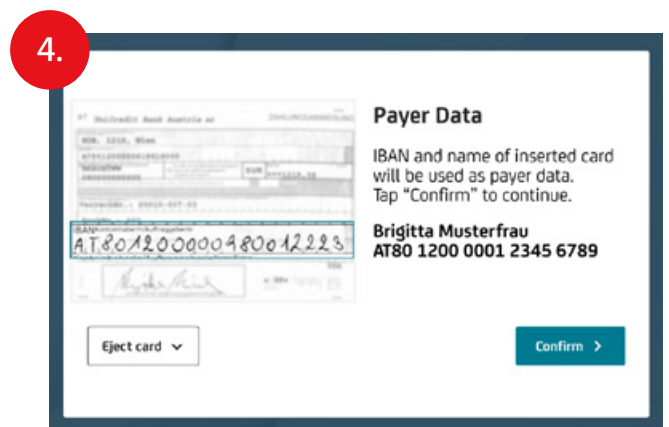
Insert your card and enter your PIN.  
Select > **Transaction via Payment Slip**.



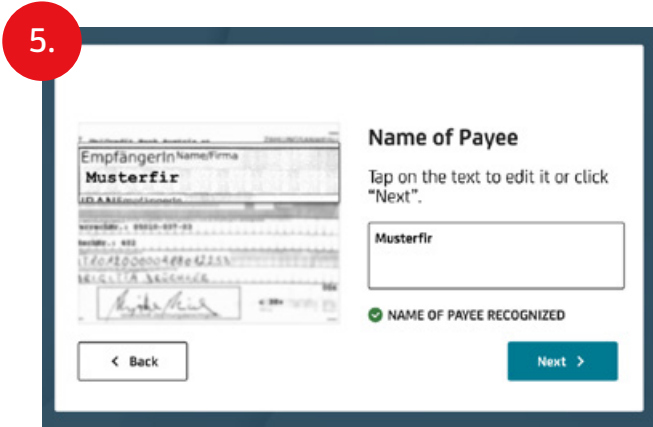
Insert the payment slip or use the QR code scanner.



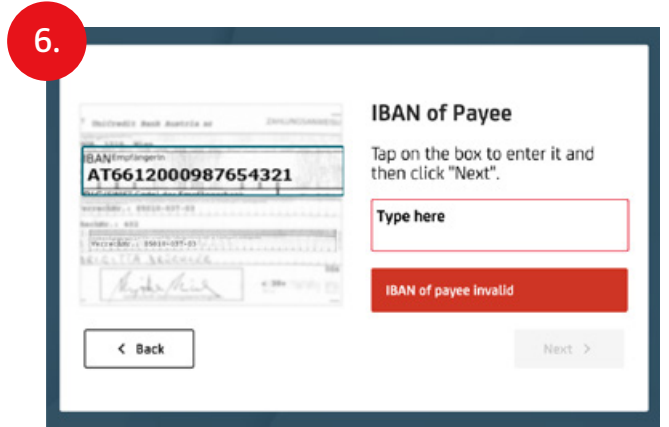
Remove the payment slip from the device so that you can compare the receipt details with the data recognised automatically.



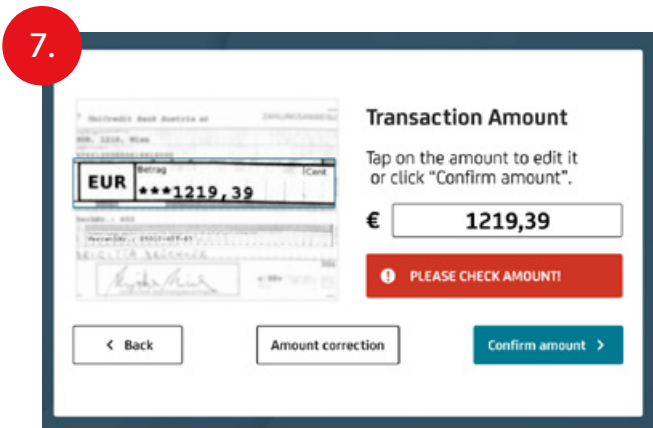
The **IBAN** from your inserted card will be used as payer data – regardless of what is printed on the payment slip. You must now > **Confirm** this IBAN.



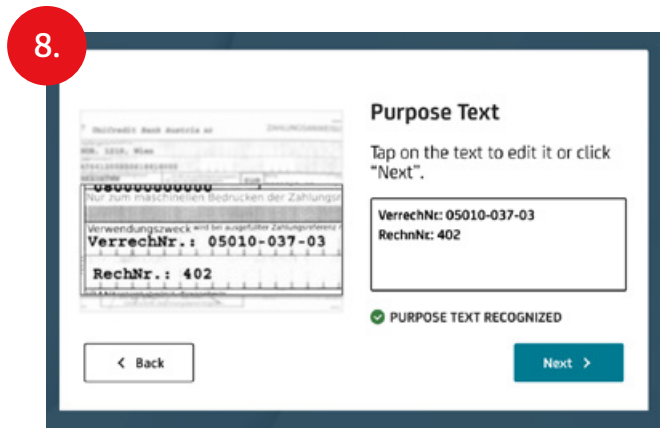
The recipient's name appears enlarged on the left. On the right, you can edit directly via the device keyboard if needed. **> Next**



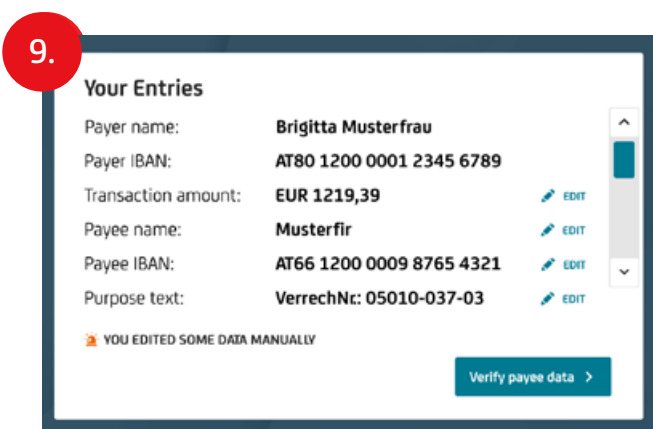
If one or more characters of the recipient's IBAN were not recognized, enter the full IBAN manually. **> Next**



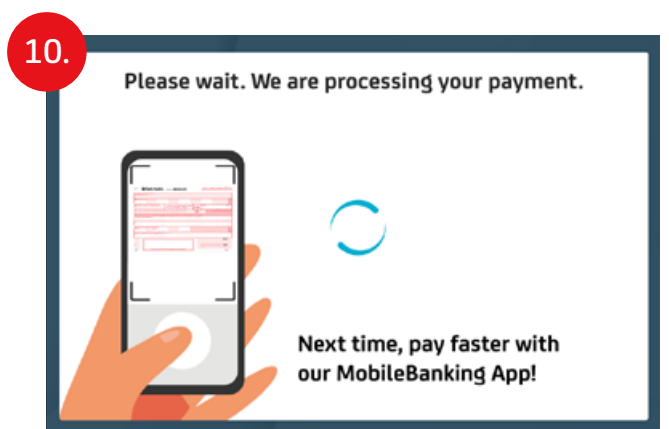
Please check the amount carefully for each transaction to avoid incorrect transfers. Select **> Amount correction** to delete the amount, then use the device's keyboard to enter the correct amount. **> Confirm amount**



You can enter a purpose text if desired (optional). **> Next**



You now see a summary of the payment details and can still make changes. **> Verify payee data**



Now the new verification of the payee takes place: the recipient's bank verifies if IBAN and name match the registered account holder and returns the result.

11.

**Payee Name Close Match**

Entered payee name: **Musterfir**  
 Verification result: **Musterfirma**

The specified payee almost matches the owner of the payee account and is as stated in the verification result.

**WARNING!** Authorizing the payment may result in the funds being credited to an account other than the payee you specified. In this case, UniCredit Bank Austria AG is not liable for the proper execution of the order to unintended payees based on an incorrect unique identifier (IBAN), provided the verification of payee was performed properly. Therefore, you have no refund rights towards UniCredit Bank Austria AG.

If your entry differs from the check result, this is displayed. Choose > **Apply result** or > **Keep entry**. Caution: Keeping your own entry can lead to the money being sent to the wrong recipient.

12.

**How would you like to make the payment?**

Payer name: **Brigitta Musterfrau**  
 Payer IBAN: **AT80 1200 0001 2345 6789**  
 Transaction amount: **EUR 1219,39**  
 Payee name: **Musterfirma**  
 Payee IBAN: **AT66 1200 0009 8765 4321**  
 Purpose text: **VerrechNr: 05010-037-03**

YOU EDITED SOME DATA MANUALLY

The chosen result is displayed in the recipient field. In this example, the check result was applied. Now select > **Instant payment** or > **SEPA standard transfer**.

13.

**Instant Payment**


This transaction is booked immediately and is irrevocable.

No additional fees apply compared to a SEPA standard transfer

To proceed, please accept the new **General Terms & Conditions (version July 2025)**, which is available in the Display in our branches or at the customer advisor. A summary of the modified provisions is provided in a comparison version in the foyer.

By selecting > **I agree, next**, the instant payment is executed immediately and cannot be undone!

14.



**Your order has been irrevocably executed.**

Finally, you can eject your card, scan a new payment slip, or print a confirmation. The confirmation print is optional and no longer automatic.

## SEPA Standard Transfer and Instant Payments explained

A SEPA standard transfer allows euro payments within Austria and many other European countries. The recipient usually receives the money within 1–2 business days.

A SEPA instant payment sends the amount immediately – within seconds, around the clock, including weekends and public holidays – at no extra cost compared to SEPA standard transfers.

# Changing Your Daily Instant Payment Limit

1.

**Change Limit**

Tap on the box to modify your daily limit for instant payments and then click "Next".

Your current limit: EUR 1.000,-

Type here  ,00  
EURO CENT

< Back Next >

This limit applies only to instant payments and can also be set or changed in other channels (such as MobileBanking app or 24You Online banking).

Only whole euro amounts can be entered.

> **Next**

2.

**Enter PIN-Code**

Please confirm your limit by entering your PIN code using the numeric keypad.

1 2 3  
4 5 6  
7 8 9  
- 0 +

Confirm the new limit by entering your four-digit card PIN.

> **Next**

3.

**Limit Set**

Your daily limit for instant payments has been changed successfully.

Your new limit is EUR 500,00

Next >

Your new daily limit for instant transfers is confirmed.

> **Next**

# Modern Payment Options: Standing Orders and Photo Transfer in the MobileBanking App

## STANDING ORDERS IN THE APP OR VIA YOUR ADVISOR

For regular payments (e.g., rent or other recurring bills), set up a standing order. Have your payments transferred automatically on your chosen day each month.



## PHOTO TRANSFER IN THE MOBILEBANKING APP

Simply take a photo of an invoice or payment slip – all data is captured automatically.

Snap, check, pay – anytime and anywhere, instantly or schedule for later.

Here is a **step-by-step guide** for transfers via the app.



**Get the MobileBanking app on your smartphone.**

Scan here to download the app



For information on activating the MobileBanking app, please visit  
**[mobilebanking.bankaustria.at](https://mobilebanking.bankaustria.at)**