Batches of Instant payments

Starting from October 6th 2025, batches of instant payments and instant salaries will be available in UniWeb with the two following dedicated menu entries:

- CBI > Instant payments > Credit Transfer Instant
- CBI > Instant payments > Salaries Instant

The return messages will be available in the platform in the following menu entries:

- CBI > Instant Payments Outcomes > Credit Transfer Instant
- CBI > Instant Payments Outcomes > Salaries Instant

<u>In case of batches with remitter accounts belonging to passive Banks (not UniCredit) we recommend to check in advance with the Passive Bank addressee of the flow that the latter is able to receive and process such kind of batches.</u>

TIMING

- When the company sends a batch including more than one instant payment, the time needed by the remitter Bank to receive the batch is the same time needed today to receive SEPA payment batches.
- The obligation to credit the beneficiary within 10 seconds starts from the time in which the remitter Bank splits the received batch and is able to process the payments keeping into consideration the execution date indicated by the customer while creating/uploading the batch itself.
- The time needed to receive the return messages created by the remitter Bank is the same as the time needed today to receive the return messages of the SEPA payments.

HOW TO USE

The two new functions related to instant payments can be used in the same way, both for data entry and file upload, as the two corresponding existing functions for SEPA payments.

FILE UPLOAD and DOWNLOAD OF RETURN FILES

The typologies of files accepted in upload, both manual and via Local Scheduler, are the same accepted today for SEPA payments.

The only differences are the following:

TAG	**SEPA**	**ISTANT with file XML CBI**	**ISTANT with file Pain 001.001.03 and Pain 001.001.09**
Payment Method (**PmtMtd**)	Admitted values are "TRF" or "TRA"	"TRA" is the only accepted value	"TRA" is the only accepted value
Service Level (**SvcLvl**)	"SEPA" is the only accepted value	"FAST" is the only accepted value	It must be filled in as follows: <SvcLvl> <Cd>**SEPA**</Cd> </SvcLvl> <LclInstrm> <Cd>**INST**</Cd> </LclInstrm>

In case of upload via **Local Scheduler** some new jobs must be created to specifically upload the 2 new functions (Instant payments – Instant salaries), having in mind that 8 typologies of payments associated to the CBI format of the SEPA payment (SEPA Transfers, Salaries, Intracompany Bank/Fund Transfer, XML Urgent Credit Transfer, Credit Transfer Instant, Salaries Instant, CBILL/PagoPA Payments, CBILL/BolloAUTO Payments) <u>must be always stored in different folders</u> in order to be forwarded to the correct function of UniWeb, since the format is different only with reference to the values of some specific TAGS inside the flow.

The download of the return files of the instant payments is available in the CBI download area both manually and automatically via Local Scheduler.
In case of automatic download via Local Scheduler there is no need to create a specific job for the download, being the typology of return flows of Instant payments the same as the one for the return flows of the SEPA payments.
Consequently, in case of download jobs called "SEPA CT REMITTER OUTCOMES" which are already active, the return flows are placed in the related folder.

Guide to manage limits for instant payments

PREMISE

"On Aprile 9th 2024 it came into force the UE Regulation 2024/886 introducing some provisions related to the Instant payments which Banks must adopt within October 9th 2025, in particular the obligation to allow the customer to define a limit of maximum amount transferable via instant payment, on a daily basis or per single transaction.
*[...] In order to comply with the obligations foreseen by the above Regulation, from **October 5th 2025** the Bank will allow the Customer to define – anytime it wants – a limit of maximum amount transferable, on a daily basis or per single transaction, via instant payment, also different from the one defined by the Bank". Quote from the unilateral communication of amendment of the UniWeb contract of 6/30/2025 – unofficial translation of the quote in Italian.*

This guide describes how to manage the limits in UniWeb related to payments which are sent via the following menu entries:

- ONLINE > Payments > Instant payment
- CBI > Instant payments > Credit Transfer Instant (new item available from October 2025)
- CBI > Instant payments > Salaries Instant (new item available from October 2025)

Two new typologies of limits are available, described in detail in the following sections:

- limit related to the signatory powers of the "signatories" subjects (already existing and unchanged, below described for the sake of completeness of information);
- new limit related to the current account functioning, operative from October 2025.

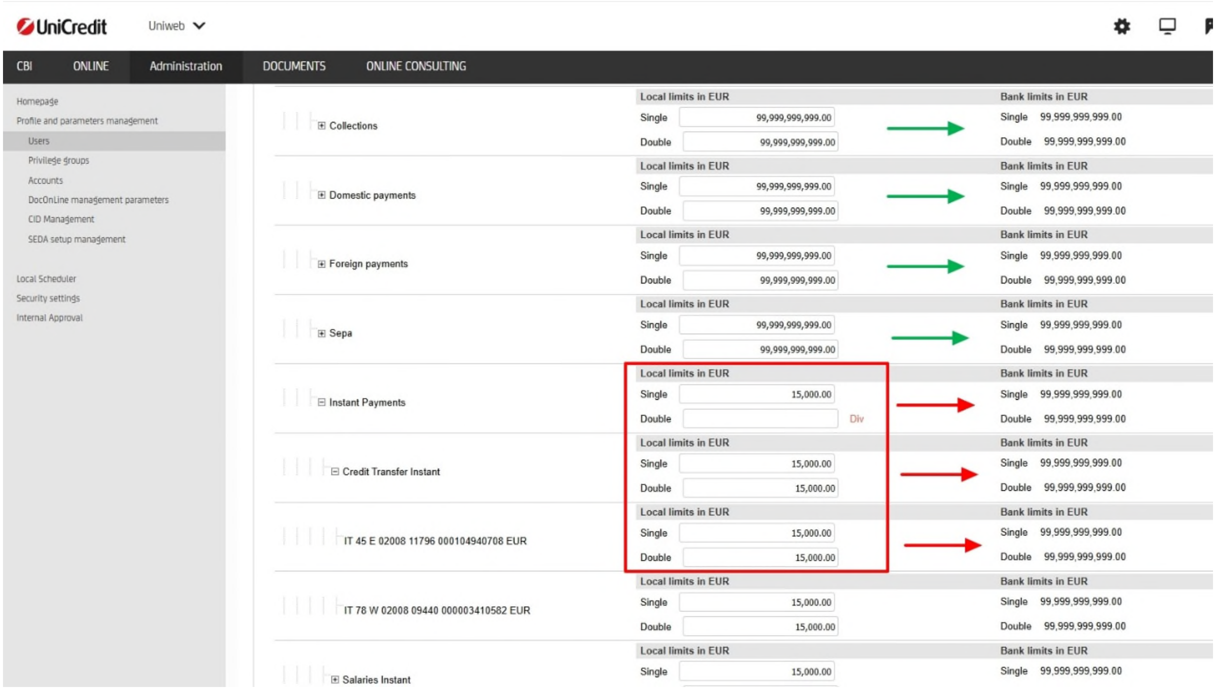
These limits are independent and coexisting on the same typologies of functions: therefore, a payment order must respect both, and consequently the lower limit prevails.

LIMIT RELATED TO THE SIGNATORY POWER OF THE SIGNATORIES

In general, the Bank defines the sign limits of the natural persons entitled to operate on behalf of the company, based on the official company documentation related to the delegated powers of the same company customer (so called "Bank limits", in the right column of the picture below): in parallel, it is available the so called "local limit" (in the left hand of the picture below), which is managed autonomously by the Customer Administrator of UniWeb by accessing to the Administration function.

By default, the local limit is initially set to the same level of the Bank limit, for all menu entries of each current account of each company active in UniWeb (**green** arrow in the example picture below).

Instead, with reference <u>only to the three menu entries above mentioned</u>, the local limits of single signature (FS) and joint signature (FC) of the signatories are initially set to **15.000 Euro** (square in **red** in the picture below).



The Customer Admin can modify the local limit, either increasing or decreasing it, all the times he wants, provided that the new value is not higher than the value present in the Bank limit for the same item.

Please note that:

- the possible increase by the Customer Admin up to the Bank limit **is not operative in real time but it is postponed some hours**: in this time frame, it is not possible to make any further change on the same user;
- such increase must be done separately for joint signature (FC) and single signature (FS), with the related stand-by times.

If the amount of the single instant payment (ONLINE section) or the total amount of the batch of instant payments / salaries (CBI section) is higher than the signatory power of the single signatures, the signature will not be possible or the payment order will be set in the PS status (Partial Signature) if the powers configuration allows the joint signature for that amount.

“NEW” LIMIT PER UNICREDIT ACCOUNT(S)

Until October 5th 2025 at European Banking level it is foreseen a maximum level of 100.000€ per single instant payment. With the entry into force of the above-mentioned EU Regulation this fixed limit is deleted and **for UniCredit accounts** it is replaced by a new more flexible limit, which

- is related to a certain current account;
- is effective on all the channels from which from time to time it is possible to send instant payments with the same remitter account (i.e. branches, ATM, fast cash and online Banking service);
- can be related alternatively to the amount of a single instant payment or to total aggregated amount of the instant payments sent by the customer in a certain day, from whatever channel (NB: please note that for the purpose of the aggregated daily calculation, it is considered the day of forwarding and not its execution date).

The Bank sets a default limit referred to the amount of the single instant payments and it is at present equal to 100.000 € for non-consumer customers and to 15.000 € for other customers.

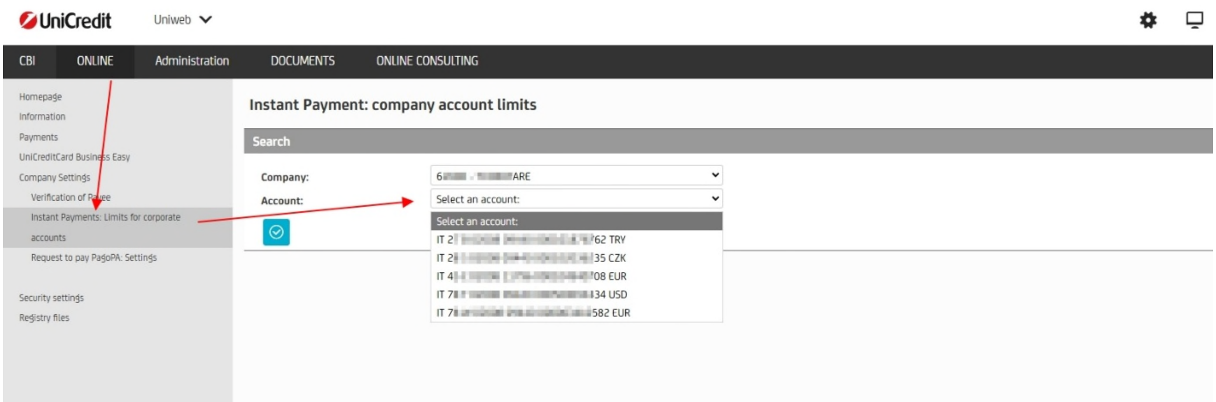
In case of instant payments sent by the ONLINE section, if the amount of the payment is higher than the limit, the customer receives a real-time feedback that it is not possible to process the payment.

In case of instant payments/salaries sent by the CBI section with remitter accounts in UniCredit, there is no real-time check of the “new” limit and consequently no potential immediate block during the sign and forwarding phase of the batch. The Bank, once received the batch, checks the respect of such limit: it is sufficient that a single payment, included in the batch, is higher than this limit to stop the processing of the whole batch.

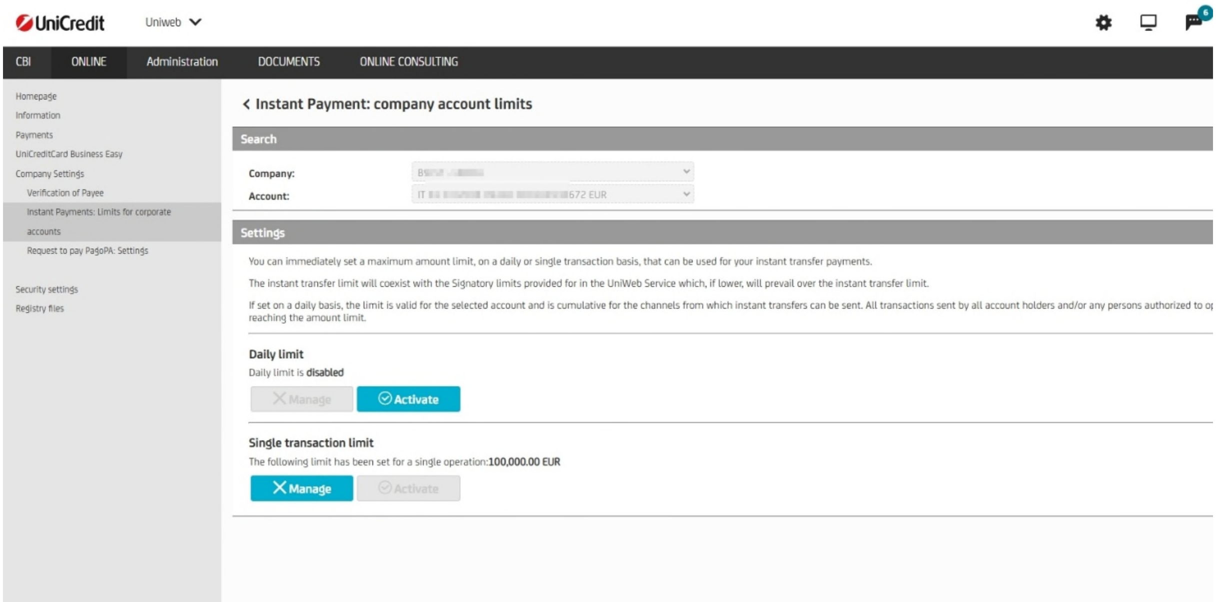
The reject of the batch will be notified with a return XML CBI file and related update of the status of the batch with “SC = rejected”.

WORKFLOW IN UNIWEB

This new limit set for UniCredit accounts can be accessed and modified in UniWeb from the new menu entry available in the section **ONLINE – Company Settings – Instant Payments: limits for corporate**.



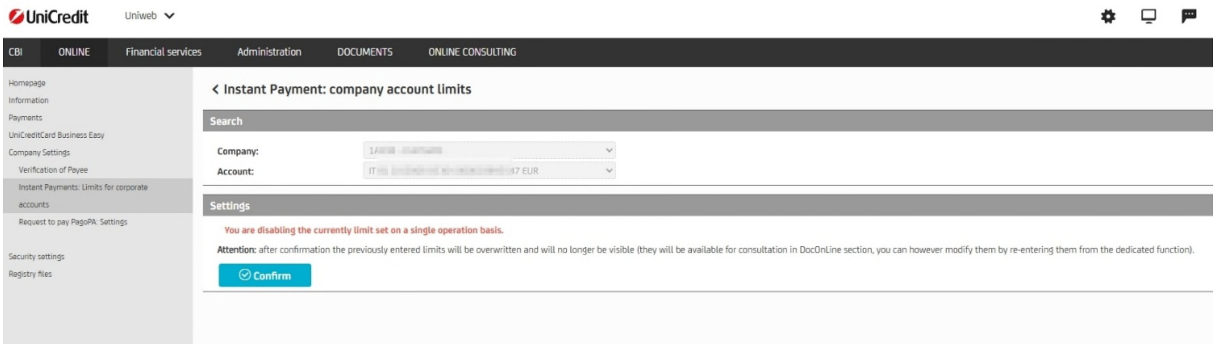
After selecting a SIA code / Company and one UniCredit account, it is shown the limit at present set at Bank level for that UniCredit account:



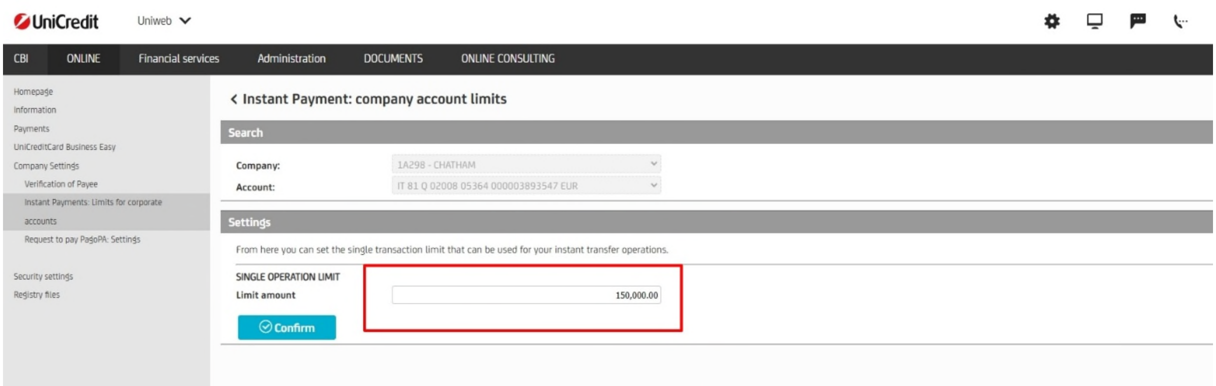
Signatories with single signatory power different from zero can modify the default setting (100.000 € per transaction).

With the MANAGE button you can modify the limit set in that moment, changing the amount, or with the ACTIVATE button you can enable a different typology for limit, since the 2 kinds of limits (per transaction or on a daily basis) are alternative and cannot coexist.

In case you choose to ACTIVATE a typology of limit different from the one previously active, you will be shown a warning message to make the signatory aware that you are deactivating the previous limit (see in the picture below an example of activation of a daily limit and simultaneous deactivation of the limit per transaction).

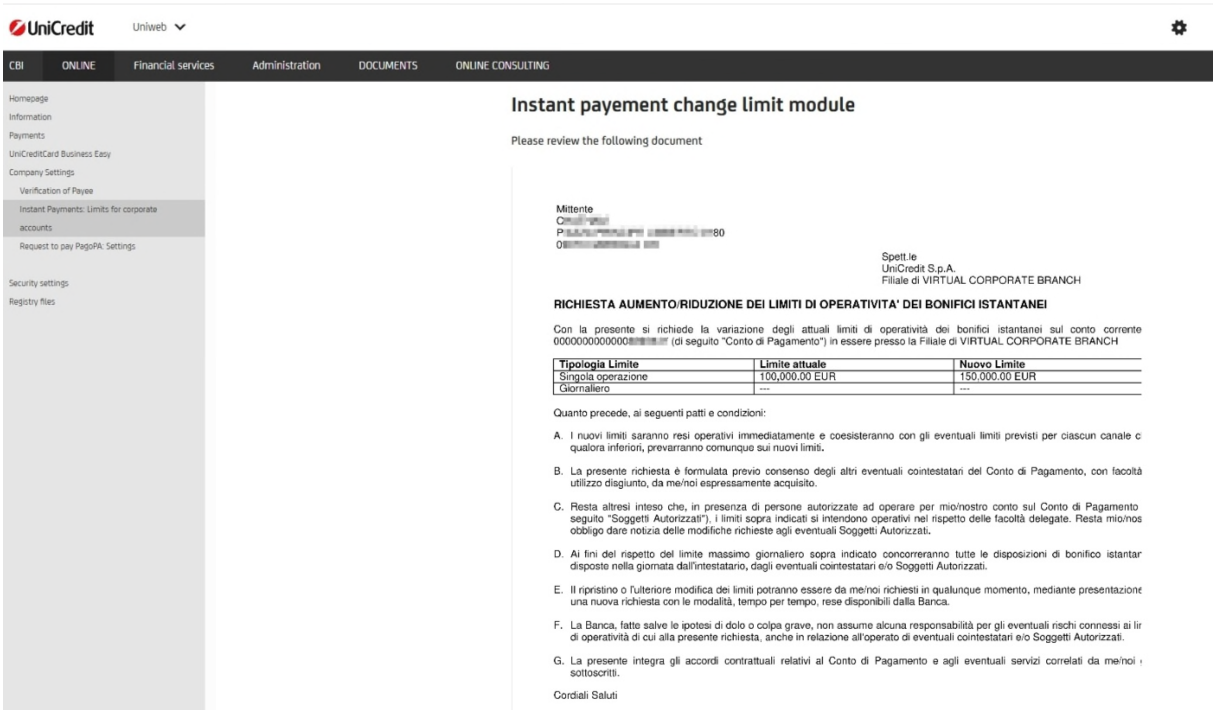


Anyway, in the following step the signatory must digit the new limit amount (i.e., in the picture below, 150.000 € per transaction).



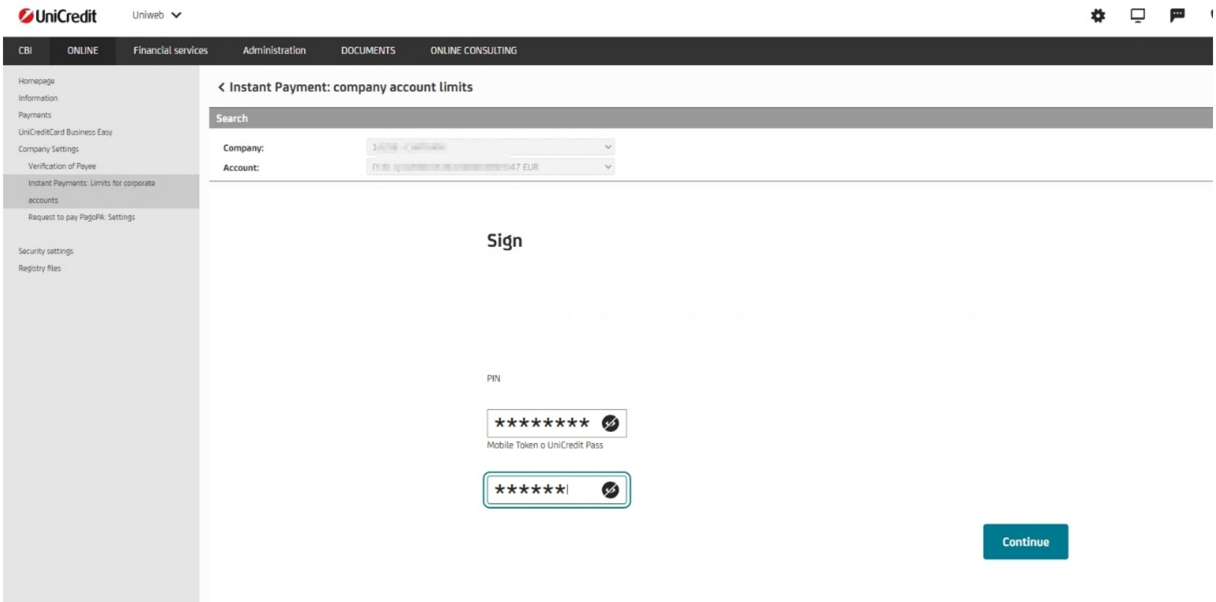
Once you click the CONFIRM and PROCEED buttons, you are shown the form to be signed.

NB: even if you set the English language, the form will always be in Italian since it is our official language of contracts in Italy.

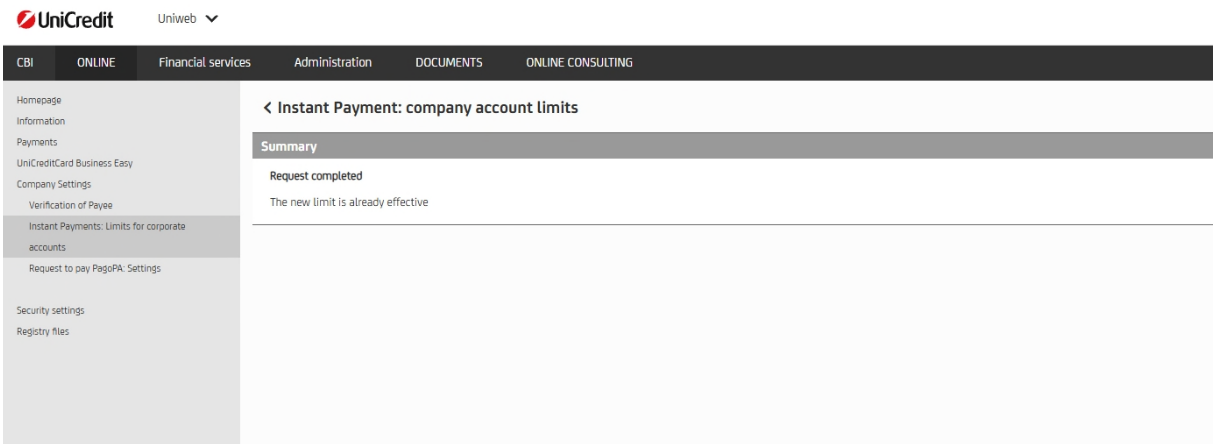


It is recommended that the customer carefully reads the document he is about to sign.

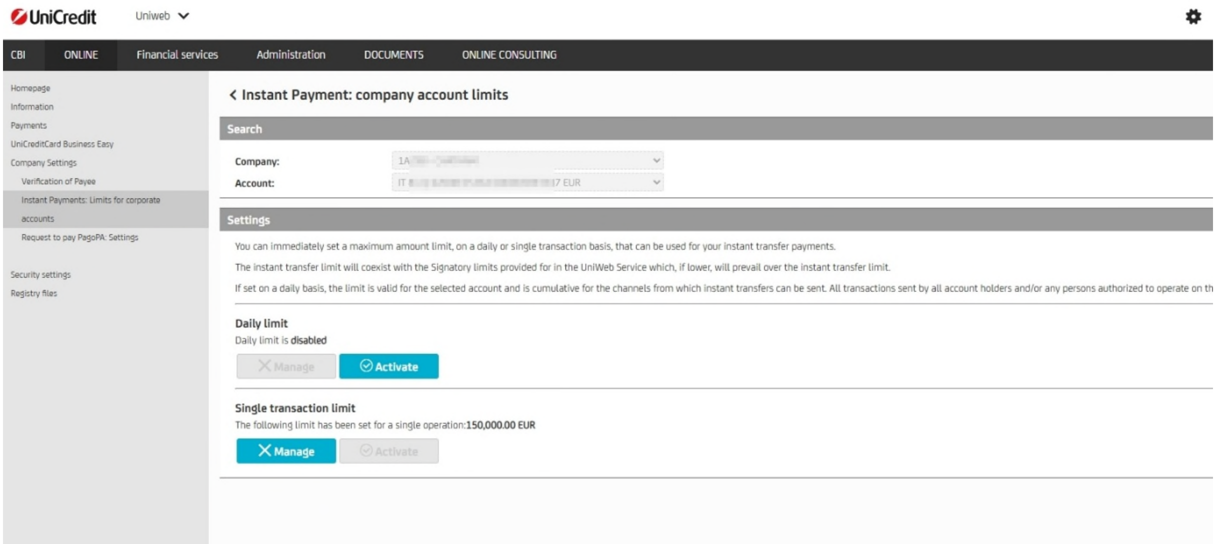
At the end of this process, the action of digiting the requested security codes (PIN + OTP, as in the picture below) done by the customer results in the finalization of the electronic underwriting of the same document in all its places where the signature is required.



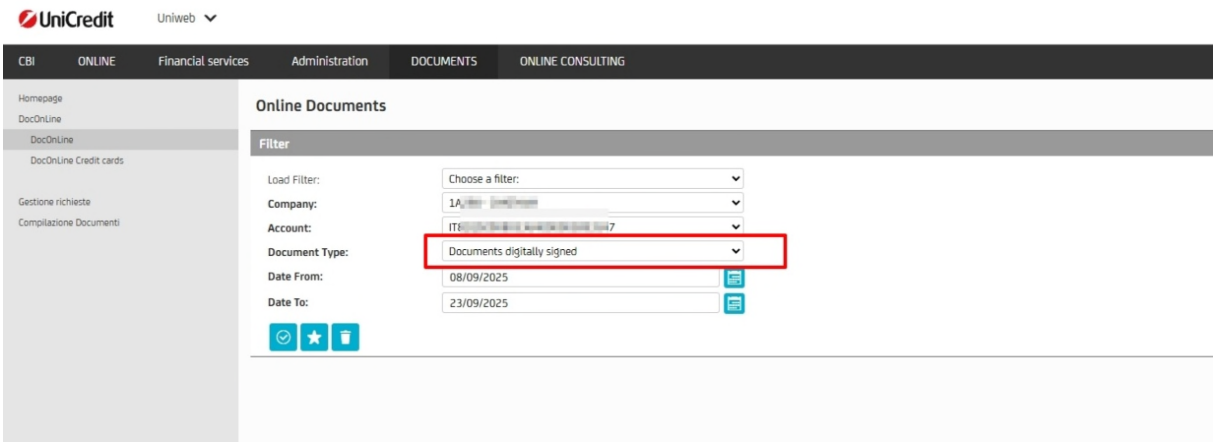
The signature phase is finalized with the confirmation of the change of the limit (see picture below).

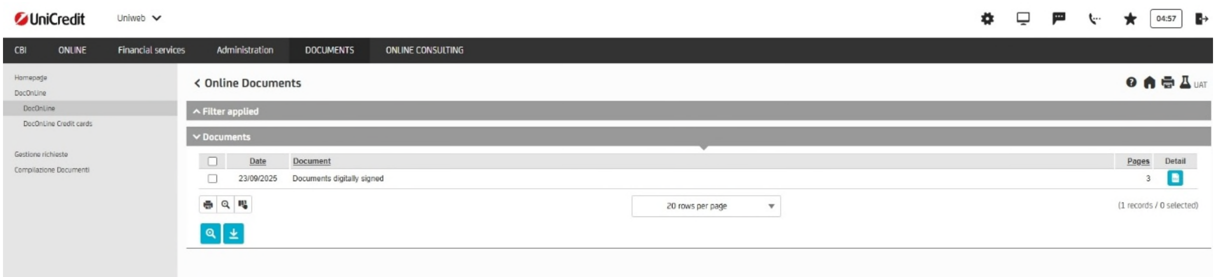


Afterwards, it is anytime possible to check the new limit, always accessing the same page ONLINE – Company Settings – Instant Payments: limits for corporate, by filtering the desired SIA code / Company and single UniCredit account (as in picture below).



If the company activated the online forwarding of the official banking documents (Online Documents) for the current account whose limit was modified, it is always possible to access the digitally signed form in the section DocOnLine > DocOnLine as in the picture below.





NB: Signatories with only joint signatory powers can modify the default setting 100.000 € per transaction) only through an offline process to be agreed with their Relationship Manager.

LOCAL USERS

Local users cannot make any choice related to the change of the limit.
They can only read the settings if they are entitled to access the menu entry for each UniCredit account and related SIA code by the Customer Admin of UniWeb.