UniCredit Bank

Press Release

UniCredit Bank Presents Solutions for Better Business for Small and Medium-Sized Enterprises

Belgrade, 5 December 2025 – UniCredit Bank believes in the expertise and experience of businesses and helps them become better, because every business is a unique story. In cooperation with the Mokrogorska Business School, the Better Business series has been launched, with the aim of presenting practical solutions for improving the operations of small and medium-sized enterprises (SMEs). Through this initiative, the focus is on key challenges and opportunities faced by entrepreneurs and small businesses—from day-to-day operations to strategic decisions that shape long-term success.

How can UniCredit Bank support the development and growth of companies? In what ways can financial services contribute to more efficient business operations? What opportunities lie behind growing businesses, and what challenges do they face?

FlexiPOS is a flexible solution for mobile and service-oriented small businesses such as hair and beauty salons, courier services, restaurants and cafés, taxi services, and all others that require fast, on-the-go payment collection. All that is needed is a mobile phone with Android version 5.0. FlexiPOS offers a range of benefits:

• Faster payment collection, reduced queues and errors
• No need for a POS terminal
• Instant payments on the move – only an Android mobile phone is required
• Designed for all companies operating in the field and not tied to a fixed location

E-commerce enables merchants, legal entities and entrepreneurs to sell their products and services online. The e-commerce solution creates benefits for both merchants and consumers:

• Secure online shopping available 24/7
• Opportunity to expand into international markets
• Suitable regardless of company size – from micro businesses to corporate systems
• Integrated instant payments – merchants have immediate access to funds
• Lower operating costs
• Time savings and improved customer experience

Hedging protects legal entities from unfavorable exchange rate movements. In other words, a company "locks in" today the exchange rate at which it will buy or sell foreign currency on an agreed future date. Hedging provides:

• The ability to keep costs under control months in advance, regardless of market conditions
• Protection from unpredictable market fluctuations and reduced financial risk
• Improved financial management
• An agreement with the bank on the payment currency on a specific future date
• Protection against interest rate variability

Factoring is a financial instrument aimed at accelerating the collection of receivables from debtors with deferred payment terms. The unique platform for balancing receivables and liabilities – WoCa – enables:

• Support for stable business operations
• Direct factoring: instant collection of receivables
• Improved liquidity without additional borrowing
• Reverse factoring – flexibility for buyers in managing liabilities without harming relationships with suppliers, with bank intermediation
• International factoring – for cross-border operations

Mini bonds are a debt instrument that enables companies to raise capital by issuing bonds instead of using traditional bank loans. This is a simpler, faster and more flexible form of financing, particularly suited to small and medium-sized enterprises with a stable business model and growth plan. **MiniBond – a new era of financing for SMEs in Serbia:**

• For small and medium-sized enterprises, this model means more than a standard loan

• Unlike traditional loans, mini bonds allow companies to gain all the benefits of market-based financing, while the investor—in this case, the bank—remains the sole holder of the bond until maturity

More information about all the solutions UniCredit Bank presents to support the development of small and medium-sized businesses is available at the following link:
https://www.unicreditbank.rs/rs/pi/blog/Boljibiznis.html](https://www.unicreditbank.rs/rs/pi/blog/Boljibiznis.html

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