



Press release

UniCredit Bank was the first on the market to present the Mastercard Smart Data Service – a platform for smart cost management for every modern company

Belgrade, December 24, 2025 - UniCredit Bank was the first to present the Mastercard Smart Data platform, a revolutionary solution that enables companies to monitor and control the costs of Mastercard business credit cards - quickly and efficiently, in just a few steps. This kind of cost monitoring and control system is a standard in many countries, such as Germany, France and the USA. The platform enables detailed transaction and expense reports for Mastercard business credit cards to be automatically and directly sent to the company's ERP system.

The introduction of the Mastercard Smart Data service represents an important step towards more advanced cost management and brings numerous benefits, such as direct connection to the company's ERP system, automatic reporting, balancing and control of credit card expenses, a quick cycle of calculation and collection of representation and official travel expenses.

Stefan Golubović, director of operations for international companies, emphasized on this occasion: *"The introduction of advanced services represents an important step towards increasing the overall efficiency of business, reducing operating costs and freeing up employees' time for strategically important tasks, which enables real-time data analysis, complete control and insight into the company's costs - quickly, accurately and completely electronically."*

Jelena Sretenović, director of the Mastercard company for the markets of Serbia, Bosnia and Herzegovina and Montenegro, said on this occasion: *"In conditions of growing competition and an increasingly complex business environment, the ability of companies to improve the efficiency and quality of financial management becomes a key factor in long-term growth and development. In mature markets, the management of business expenses already relies on standardized data and their direct integration into financial and ERP systems. The Mastercard Smart Data platform enables UniCredit Bank's clients to automatically include data from business cards in their existing processes, without manual steps and additional administrative burdens, thus gaining clear, comparable and timely insights into costs. This solution confirms our determination to improve the local market with innovative solutions and support clients in more advanced, systematic cost management, thereby strengthening their long-term business stability and development."*

Companies that decide to use this platform have at their disposal the support of UniCredit Bank's team during the entire process of implementation and integration. Additionally, the process is organized to reduce the possibility of errors and ensure full control and greater efficiency at all times. Using UniCredit Bank's Mastercard Smart Data service enables automated posting of expenses by teams and locations, avoiding long administrative processes, precise budget planning, as well as international application and support for several different currencies. All information about using the platform can be obtained by visiting a UniCredit Bank branch.

*In order to use Mastercard Smart Data services, it is necessary to have a Mastercard business credit card. It is intended for legal entities and enables simple and safe payment of goods and services, as well as cash withdrawal in the country and abroad. The card is internationally valid and can be digitized (Apple Pay and Google Pay).



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.