



Unicaja and Fiserv Sign a Strategic Payments Agreement

January 15, 2025

Plan to develop advanced solutions in payments and e-commerce, with the highest standards of security, speed, and convenience

Malaga and Milwaukee, Jan. 15, 2025—Unicaja, one of the leading banks in Spain, and Fiserv, Inc. (NYSE: FI), a leading global provider of payments and financial services technology, today announced a strategic agreement which will, subject to regulatory approvals being secured, see them work together to develop advanced solutions in payments and e-commerce, integrating omnichannel capabilities with the highest standards of speed, security, and convenience, in response to growing market demand in Spain from merchants of all sizes and in all verticals.

This agreement will allow for the combination of Unicaja's financial strength with Fiserv's innovative capabilities, and represents Fiserv's first such opportunity in Spain.

Both companies will work together to create new tools that enhance the omnichannel processing of all payment methods, including POS systems, e-commerce solutions and multi-currency sales, optimising development times to offer enhanced customer experience.

This agreement will offer Unicaja customers a value proposition tailored for their vertical, which includes a specialised offering which improves the experience for merchants, and adapts to an environment where financial digitalisation is key, with the highest standards of security and protection against fraud.

"This initiative represents a decisive step in our strategy to enhance our service to businesses and self-employed individuals," said Unicaja's CEO, Isidro Rubiales, adding that Unicaja "prioritises generating added value and adapting its range of products and services to meet our clients' needs. With this alliance, we are not only innovating in technology, but also improving our customers' experience through solutions that optimise and simplify our payment services."

"We are delighted to partner with Unicaja in an initiative that we believe can transform the local merchant acquiring market, while creating long-term value for Unicaja's commercial banking relationships," said Katia Karpova, EVP and Head of EMEA at Fiserv. "The combination of Unicaja's reputation in the marketplace and our innovative position at the intersection of merchants and financial institutions will allow merchants in Spain to offer a world class experience to their clients."

About Unicaja

Unicaja is one of the leading banks in the Spanish financial system and a listed company in the Ibex 35, with a solid base of four million customers. In fact, it is a reference entity in six autonomous communities, its regions of origin (Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León, and Extremadura), and is also present in other markets such as Madrid, Ceuta, and Melilla, where it maintains a traditional presence.

It is characterised by its universal banking model and sustainable business oriented toward retail operations, under a prudent management of its commercial strategy and risk profile, socially responsible, prioritizing quality, innovation, and digital transformation, and incorporating technology to enhance customer service and the efficiency of the institution.

About Fiserv

Fiserv, Inc. (NYSE: FI), a Fortune 500 company, aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover[®] cloud-based point-of-sale and business management platform. Fiserv is a member of the S&P 500[®] Index and one of Fortune[®] World's Most Admired Companies[™]. Visit [fiserv.com](https://www.fiserv.com) and [follow on social media](#) for more information and the latest company news.

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