

## Money transfer to far foreign countries through Visa QIWI Wallet

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**MOSCOW, Russia, February 19, 2013** – As of this year, money transfers to far foreign countries has become available for Visa QIWI Wallet users in addition to withdrawals in US dollars. The project has been implemented in association with UNISTREAM and QIWI payment service.

Money transfers are implemented from the website, visa.qiwi.com, from the Visa QIWI Wallet page directly, or through QIWI Kiosk. Users should fill in an already familiar form selecting a country and a transfer recipient city. Lastly, users choose the recipients currency – US dollars.

Unistream money transfer is becoming maximally convenient to users because of broad spectrum of Visa QIWI Wallet top up means – from mobile and banking card top up to cash money through QIWI kiosks.

One can send cash money in rubles and receive it in US dollars in Unistream points in the country of stay. The commission for the operation is similar to transfers through QIWI Kiosks and it is 1.5 % (minimum 50 rubles). A client can receive funds during 10-15 minutes in any city of the chosen country, saving time by currency exchange.

"We are happy to offer to QIWI's users the opportunity to realize money transfer through Unistream system in Bulgaria, Czech Republic, Israel and Mongolia. As usual we'll try to expand the geography of transfer receiving and to optimize QIWI service, making it more convenient and profitable for users",-comments Senior Vice-President of QIWI Bank Olga Kulachok.

"Unistream and QIWI offer their users a maximally easy and economical means of money transfer to their friends and family, who live abroad. We open new horizons, permanently developing our services and continually expanding presence borders of Unistream service points all over the world", - commented Suren Ayrian, Unistream President.

## About QIWI Company:

QIWI is a leading provider of next generation payment services in Russia and the CIS. QIWI has an integrated proprietary network that enables payment services across physical, online and mobile channels. QIWI has deployed over 9 million virtual wallets, over 169,000 kiosks and terminals, and enabled over 27,000 merchants to accept over RUB 30 billion cash and electronic payments monthly from over 50 million consumers using QIWI's network at least once a month. QIWI's consumers can use cash, stored value and other electronic payment methods to order and pay for goods and services across physical or online environments interchangeably.

QIWI Wallet is an online and mobile payment processing and money transfer system that allows Account holders to pay for the products and services of over 27,000 merchants, and to perform peer-to-peer money transfers using a virtual wallet, which effectively replaces a physical wallet in an online and mobile environment. A virtual wallet enables its holder to make online purchases through a convenient, secure and intuitive online or mobile interface with multiple payment methods.

## About UNISTREAM:

Established in 2001 UNISTREAM features leading and most popular positions in Russia and CIS.

UNISTREAM is a large international money transfer provider. Moscow-headquartered, the system operates 330 000 locations including self-service terminals in over 100 countries. In 2011, the system processed over 7 million transactions worth \$4.7 bln.

UNISTREAM is one of the cofounders of the National Payment Council, founded in 2012 under the aegis of CBR and ARB