

UBS KeyDirect.

For integrated payment services.

Key features

A direct connection to UBS.

UBS KeyDirect is aimed at medium-sized and large companies with a view to optimizing their payment services processes.

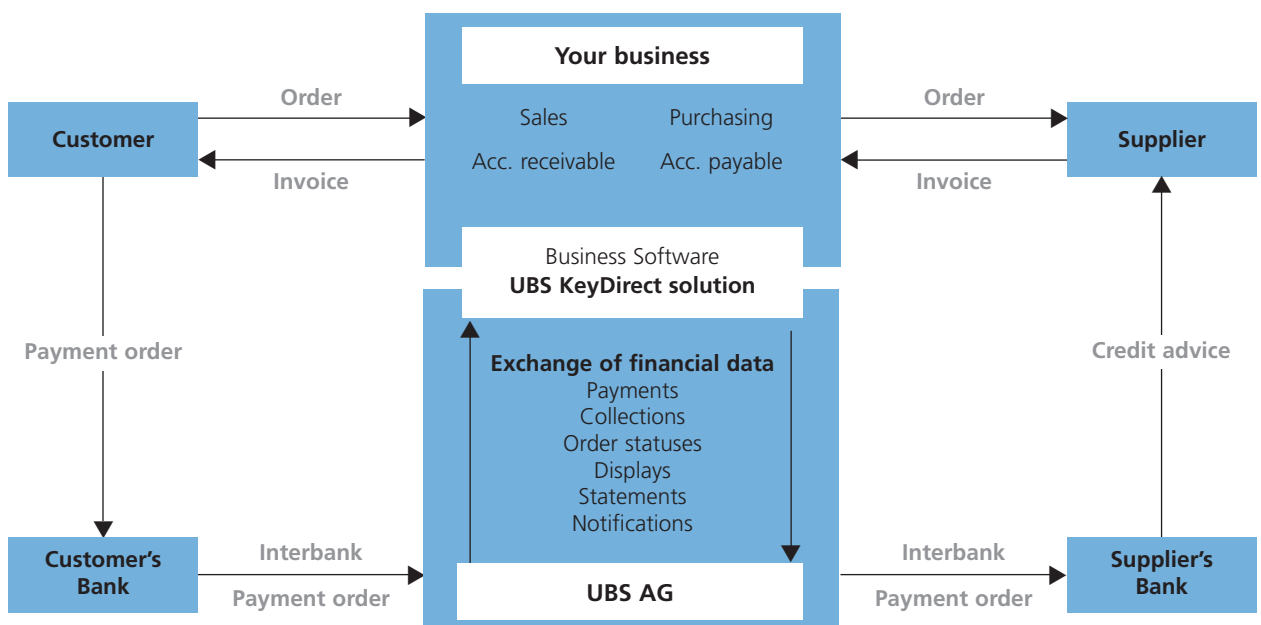
Making direct use of your accounting data you can generate your payment orders and transmit them to UBS. Single and bulk payments are executed on time and per the correct value date. You have access at all times to up-to-date account information. And UBS KeyDirect also picks up notifications and reporting information from UBS and uses them to automatically match up your accounts payable and receivable in your business software. Thus, accounting and payment transactions are connected with each other and thereby making it significantly easier to handle.

Your main benefits

One interface for all your payment services.

- Fully integrated process for electronic payment services and reporting
- Optimal liquidity planning
 - Up-to-date account information can be accessed at any time
 - Urgent payments can be sent for immediate processing in SWIFT or UN/EDIFACT format
- Cost savings by means of
 - Dispatch of electronic payments
 - Electronic reporting free of charge
 - Optimization of your processes
- Simpler administration with access rights managed directly through your business software (ERP)
- Multibank capability

Process overview



Requirements

No costly implementation required.

To use UBS KeyDirect you need:

- a UBS account
- a computer with a communication connection (modem, Internet access or standardised file interface)
- a business software from one of our partners with an integrated UBS KeyDirect interface
- a UBS KeyDirect agreement

And this is how it works

Payment services and accounting perfectly connected up.

Payment orders are generated offline on your accounting software and transmitted to UBS at the touch of a button. And all reporting information on your accounts is downloaded from UBS. These data are taken up directly by your business software and can be processed without intermediate interfaces. Routine tasks are thereby reduced to a minimum and sources of error are eliminated. This means significant savings in terms of time and money and paperless banking.

You can access your bank data online, 24 hours a day, seven days a week and are constantly up to date with your account balances, your sales and the status of your banking business. If you have questions you can also call the UBS KeyDirect hotline.

UBS KeyDirect and software partners – a good team.

A close relationship with leading manufacturers of business software in Switzerland means that the UBS KeyDirect interface is integrated into many existing accounting and cash management applications. The right solution is available for all needs. Please see our list of software partners on the Internet at: www.ubs.com/keydirect-partners

Different formats – not a problem for UBS KeyDirect.

UBS KeyDirect supports both national and international formats such as DTA, LSV⁺/BDD, SWIFT and UN/EDIFACT. This wide range of formats provides you with a high level of flexibility in processing financial transactions.

The use of different formats ensures the compatibility of UBS KeyDirect solutions with future developments.

Numerous technical connections-flexible for you.

Whether you establish TCP/IP (SSL) via an Internet provider or by modem (dial-up connection) or want to connect via SWIFT Net FileAct or via the Connect direct interface, UBS KeyDirect adapts to your requirements.

The highest level of security.

The confidentiality, integrity, authenticity and validity of transmitted data (payments and reports) are ensured by top-level security characteristics.

In the TCP/IP connection, data are encrypted and protected by the SSL protocol. The IDEA 128 bit encryption used is a modern, secure and tested procedure. User authorization takes place by use of digital certificates, preventing unauthorized access.

With access via the file interface, the data is protected by the security mechanisms of the system in question (SWIFT Net FileAct or Connect Direct).

Additional services

UBS Multibanking Services – account management world-wide.

With UBS KeyDirect Multibanking you can access your accounts at other banks at any time. Manage your accounts at other banks quickly and easily through the SWIFT network. You can use your application both to make all payment orders from your other bank accounts and to call up reporting information on these accounts. These data are, of course, also integrated directly into your business software.

For more detailed information on this service please see the product information on UBS Multibanking Services on the Internet: www.ubs.com/multibanking

Alternative products

UBS e-banking.

Orders and account information via the Internet for companies with low transaction volumes.

UBS KeyLink.

Cash management online for professional users.

Contact

Additional information on UBS KeyDirect can be found on the Internet: www.ubs.com/keydirect

You can also call the UBS KeyDirect hotline on 0848 807 848 between 8 a.m. and 6 p.m.

Additional information on all payment transactions products can be found on the Internet: www.ubs.com/payments