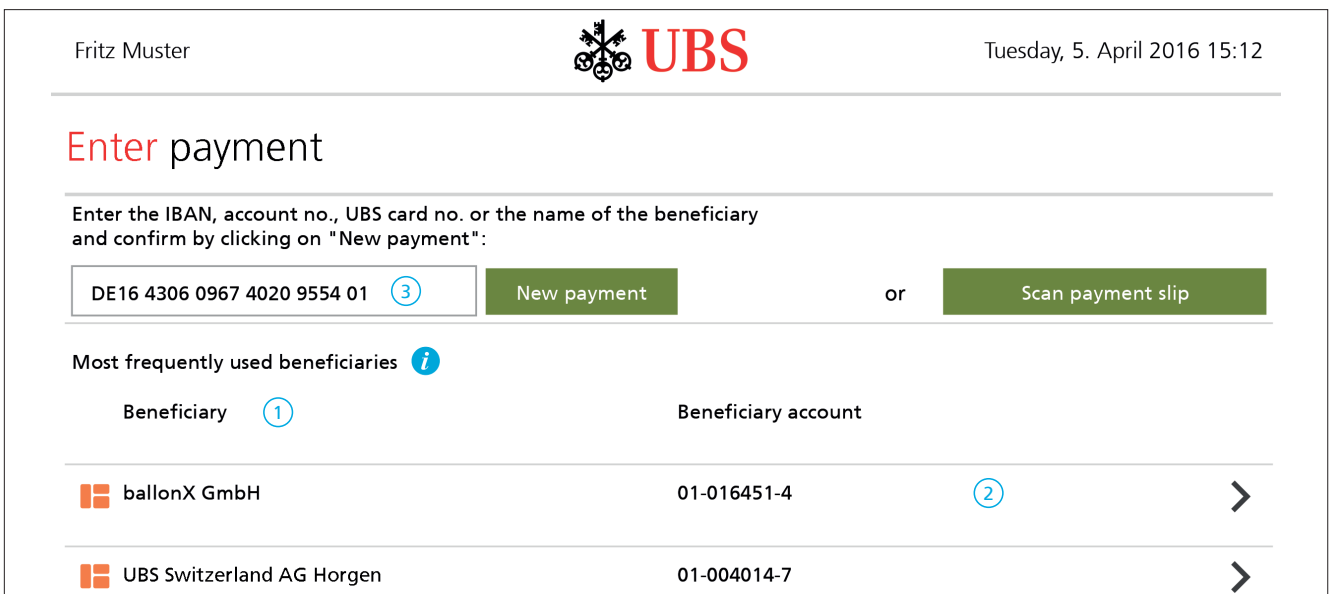


This is how it works

A brief guide to international payments using a UBS Multimat

Insert your UBS Customer Card or UBS Debit Card (V PAY/Maestro), enter your PIN discreetly and confirm by pressing "OK". Choose the **Enter payment/standing order** function in the menu.

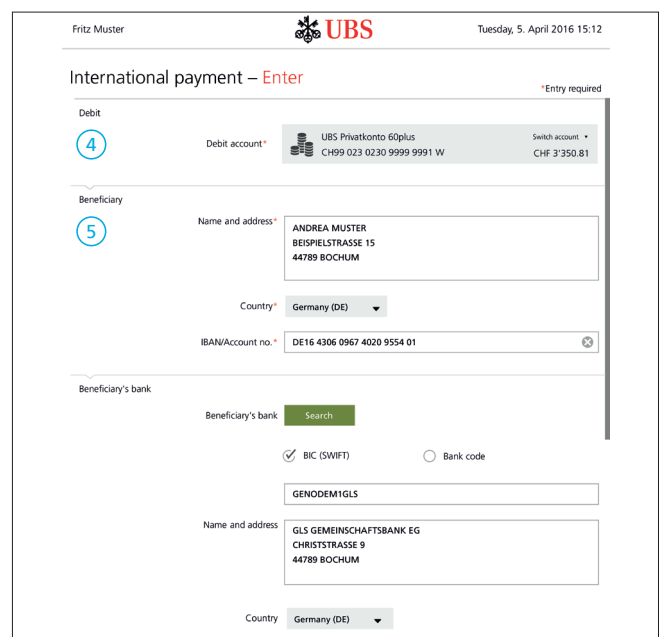


- ① If you've made payments to the beneficiary before, their name will be listed together with their relevant account details.
- ② To enter the payment, click on the beneficiary's line in the list.
- ③ If the beneficiary is not shown on the list, enter the foreign IBAN in this field. Select **New payment** to confirm. This will automatically take you to the correct payment template.

Complete the empty fields by typing in the input field. A keyboard will appear so that you can enter text. You can hide the keyboard again with "X" or "Close".

You can use your finger to move up and down on the screen.

- ④ **Debit**
You can change the account to be debited as required.
- ⑤ **Beneficiary**
Where possible, these fields are completed automatically by reference to the IBAN already entered. Missing details need to be entered manually.



6 Payment details

- Amount and currency
If the chosen currency is not the local currency of the beneficiary's bank, you can choose from the following options:
 - Debit the payment in the chosen currency and credit the beneficiary in their local currency
 - Make the payment in the chosen currency
- Reason for payment (optional)
- Single payment (one-off payment) or standing order (recurring payment)
- Execution date
- Payment reference (for SEPA payment orders only – unique payment identification between you and the beneficiary)

7 Costs and instructions

The "Automatic" standard option will ensure optimal execution of your payment order. You can get more information via the **Help** button.

8 Booking

If necessary, you can make changes here and order a debit advice (this may be subject to a fee).

9 Press the **Next** button to continue to the verification page.

10 The top bar shows you the type of order (SEPA, Extra or International) and the costs of your payment order. You'll also see suggestions for optimized, more cost-effective alternatives. You can find a detailed description of the various options via the **Help** button.

Pressing **Cancel** 11 will delete the order. You can make corrections by pressing **Previous** 12. The order will be completed if you select **Submit** 13.

A confirmation screen will appear once the order has been submitted. You can also print out the information.

Select **Pending payments** from the menu to modify, delete, or print out payments that have been entered but not yet executed.

14 If you get stuck, press the **Help** button for answers to your questions. You can call our Multimat helpline if you need more information.

Payment details

Amount* EUR 100.00 --- Please select ---

Reason for payment

Register as Single payment Standing order

Execution date* 05.04.2016

Payment ref

Costs and instructions

Costs* Automatic

Booking

Booking Single payment Collective booking Salary payment

Booking text Book

Notification Debit advice Without details

Cancel Next

Help Menu Logout

Fritz Muster UBS Tuesday, 5. April 2016 15:12

International payment – Check

10 Execution as a Payment order SEPA at the change of CHF 0.30 including all external costs up to the beneficiary bank (additional costs for payments from a UBS savings account).
With the cost option "Breakdown of cost", external costs are incurred for the beneficiary which are deducted from the transfer amount.

Debit

Debit account: UBS Privatkonto 60plus
CH99 023 0230 9999 9991 W
CHF 3'300.81

Beneficiary

Debit account: ANDREA MUSTER
BEISPIELSTRASSE 15
44789 BOCHUM
Country: Germany (DE)
IBAN (account): DE16 4306 0967 4020 9554 01

Beneficiary's bank

BIC (SWIFT): GENODEM1GLS
Bank code:
Name and address: GLS GEMEINSCHAFTSBANK EG
CHRISTSTRASSE 9
44789 BOCHUM
Country: Germany (DE)

Payment details

Amount: EUR 100.00
Payment ref: xxx
Reason for payment: xxx
Execution date: 05.04.2016
Entered as: Single payment

Costs and instructions

Costs: Breakdown of costs
Execution as: Payment order SEPA

Booking

Booking: Single booking
Booking text: xxx
Notification: Without notification

Cancel Previous Submit

Help Menu Logout

UBS Switzerland AG
P.O. Box
8098 Zurich

For all your questions

☎ UBS Multimat helpline 0800 002 107
📍 ubs.com/automaten