



How it works

Access Card with Access Key – secure and convenient access to UBS Online Services



Also available in French, Italian and German. March 2016. 83378E (L45363)
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ubs.com/online



High security

In online payments the Access Key offers a high convenience during the log in to UBS Online Services and the confirmation of beneficiaries. The combination of the Access Card and Access Key provides effective protection for your personal data. Take a minute to familiarize yourself with the functions of the Access Key.

Login

The Access Key allows you to easily access your online services.

Beneficiary confirmation

Besides login, the Access Key also serves you for the simple confirmation of new beneficiaries. This is an additional security feature for online payment transactions which permits you to verify that no criminally manipulated transfers are executed.

Your security benefits

Online services clients enjoy the benefit of high security standards:

- your access data is protected on your Access Card and cannot be copied
- your data is transmitted in encrypted form

Required means of authorization

You will have received the following personal means of authorization by mail:

- contract number
- personal identification number (PIN); mailed separately
- Access Card
- Access Key with USB connection cable

Access Card



Access Key

Getting started

Starting the online services

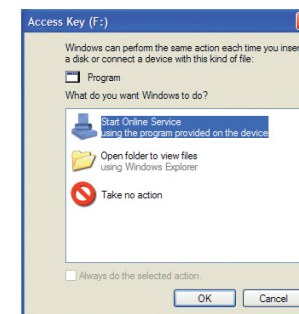
Notes for initial use

- The Access Key may automatically conduct a firmware update. Step 2 must be repeated in this case.
- System requirements and troubleshooting information are posted on the Internet at: ubs.com/accesskey

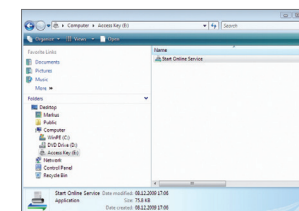
1. Slide the Access Card into the Access Key and connect it to a USB port on your computer using the cable supplied.



2. The start-up window for the online service is shown. Click **OK**.



If the start-up window does not automatically open: Start file manager (e.g. Windows Explorer via "Start → All programs → Accessories → Windows Explorer"). Go to My Computer and open the drive "Access Key", then double click **Start Online Service**.



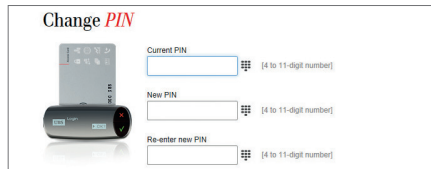
PIN change

Set your own personal identification number (PIN)

You must change your initial PIN the first time you use a new Access Card. This is not necessary if you already have an Access Card and a PIN.

1. Connect the Access Key to your computer as described under "Getting started".

2. With the first use of your Access Card, you are automatically directed to a webpage for changing your initial PIN.



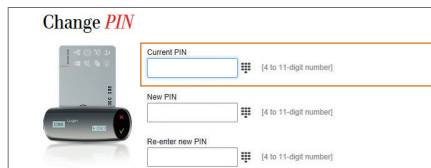
Change *PIN*

Current PIN [4 to 11-digit number]

New PIN [4 to 11-digit number]

Re-enter new PIN [4 to 11-digit number]

3. Enter the initial PIN mailed to you in the field "Current PIN".



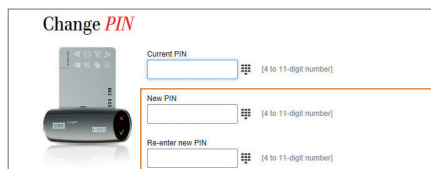
Change *PIN*

Current PIN [4 to 11-digit number]

New PIN [4 to 11-digit number]

Re-enter new PIN [4 to 11-digit number]

4. Enter a new four-to-eleven-digit PIN (numbers only). The PIN should not be easy to guess and should not contain personal data such as your telephone number or birthdate.




Change *PIN*

Current PIN [4 to 11-digit number]

New PIN [4 to 11-digit number]

Re-enter new PIN [4 to 11-digit number]

Reenter the PIN and click **Change PIN**.

Note: If you remember your PIN as a series of letters and numbers, you can click on  to display a keyboard for entering the PIN.

5. To confirm the PIN change on the Access Key press **OK** (✓).



6. The new PIN is valid immediately.

You can change your PIN at any time via "Change PIN" in the login window.

Important note

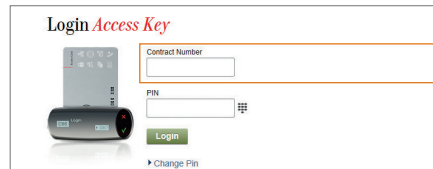
The Access Card is blocked after three incorrect PIN entries. You should therefore call Support after two incorrect entries.

Accessing the online services


Login (self-authorization)

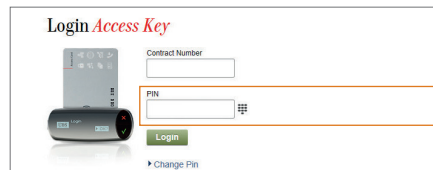
1. Connect the Access Key to your computer as described under "Getting started".

2. The online services login window is displayed. Enter your contract number.



3. Enter the PIN (numbers only) and click **Login**.

Note: If you remember your PIN as a combination of letters and numbers, you can click on  to display a keyboard for entering the PIN.



4. To confirm login on the Access Key hit **OK** (✓).



Accessing the Mobile Banking app

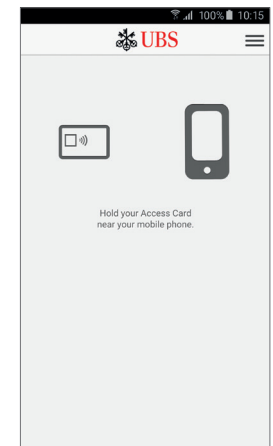
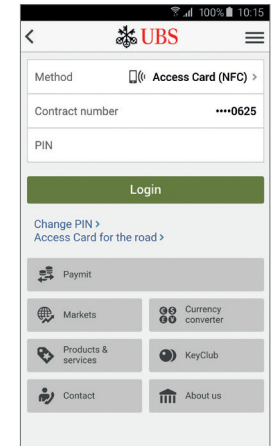
Login with the Access Card and NFC

The Access Card supports the wireless exchange of access data (NFC). If your smartphone has NFC, you can log in directly (self-authorization) to the Mobile Banking app using your Access Card and the associated PIN.

- Launch the Mobile Banking app
- Select "Access Card (NFC)" as the login method
- Enter the contract number and PIN and then click on "Login"
- With the Access Card, search for the smartphone's NFC antenna (follow the instructions displayed)
- Wait until the login process is completed

If your smartphone does not support NFC, the "Access Card Display" is available to you for logging in to the Mobile Banking app. Individuals can order the card in e-banking in the area "Offerings". Companies and institutions should please contact Support.

Additional information about the Mobile Banking app can be found on the Internet: ubs.com/mobile



Confirmation of the beneficiary

When making a payment, you enter a beneficiary, to whom you have not made a transfer before, the UBS security solution asks for an additional verification. This permits you to verify that no criminally manipulated transfers are executed.

You must confirm the new beneficiary **once** via the Access Key. Confirmation is not required, however, for all new beneficiaries. Beneficiaries already approved by UBS – including most telephone, electrical utility and health insurance companies, mail-order merchants, etc. – do not require additional verification.

For clients with collective signing authority, beneficiary confirmation is not required.

Verification window for confirming a new beneficiary

Domestic payment - Enter

Confirm beneficiary and submit payment

- 1. Identify account details**
Search for the IBAN (or the account number) on your payment slip.
- 2. Compare account details**
Check that the IBAN (or the account number) on your payment slip matches the IBAN/account number displayed by the UBS Access Key.
- 3. Confirm account details**

Cancel

The Confirmation of beneficiary increases security in payment transactions. If you have any further questions, the UBS Hotline will be happy to help you.

Payments entered online or standing orders

If you have to confirm a beneficiary, a verification window opens automatically in e-banking during payment entry or in the Mobile Banking app, confirmation may also be required in e-banking.

Domestic payment - Enter

Confirm beneficiary and submit payment

- 1. Identify account details**
Search for the IBAN (or the account number) on your payment slip.
- 2. Compare account details**
Check that the IBAN (or the account number) on your payment slip matches the IBAN/account number displayed by the UBS Access Key.
- 3. Confirm account details**

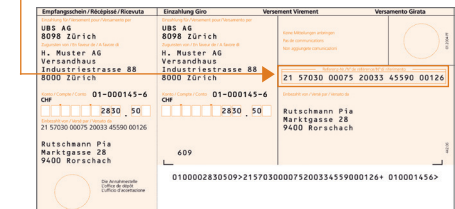
Cancel

The Confirmation of beneficiary increases security in payment transactions. If you have any further questions, the UBS Hotline will be happy to help you.

1. Check whether the IBAN/account or reference number on the payment reference corresponds with the IBAN/account or reference number displayed on the Access Key.



Payment reference: e.g. an orange payment order.



2. If all the characters correspond, press **OK (✓)** on the Access Key. The transaction instructions are then transmitted.



Security note: If the IBAN/account or reference numbers do not correspond, press **CANCEL (x)** on the Access Key and contact Support.

Further information



Payment instructions transmitted via data transfer

Important note

To confirm any new beneficiaries, you must have the payment references on hand at the time of the data transfer.

If you have to confirm one or more beneficiaries, the payment capture software displays a message to that effect upon submitting your payment instructions.

Log in to e-banking. Go through the following steps to execute payment orders awaiting confirmation:

1. Access the desired file under **Payments** → **Data transfer** → **Transmitted payment files**.
2. In the case of the file with the status  "Unconfirmed beneficiaries" click on the  "Additional functions" icon and select **Confirm beneficiaries**.
3. The first payment order to be confirmed in the according file is identified and displayed. Click on **Continue**.
4. A verification window opens up for beneficiary confirmation.
5. Confirm beneficiary (similar procedure as for payments entered online).
6. A message automatically appears stating that confirmation has been successful and displaying the next order to be confirmed.

Security notes

For your protection, use the Access Card exclusively in combination with the Access Key or card reader sent to you. When not in use, we recommend that you remove the Access Key from your computer and keep it separate from the Access Card.

For optimal protection, it is important to protect your own computer as well. We advise following the security recommendations published on the Internet: ubs.com/online → Security

Import/export and usage restrictions

Importing/exporting and use of the Access Key may be subject to specific restrictions, which – if known to UBS – are published on the Internet. Please note these restrictions: ubs.com/accesskey

Blocked/lost card

After three incorrect PIN entries your Access Card is blocked. Contact Support to order a new Access Card. The same holds for lost Access Cards and Access Keys (charges apply for both).

Mobile Banking app

Thanks to the Mobile Banking app, you can take care of your banking business even when you're on the go. Find out more about the opportunities of the Mobile Banking app on the Internet: ubs.com/mobile

Support

Please contact Support for any questions you may have. The telephone numbers are found in the letter you received separately or in the Help section on the login page.

Waste disposal

Access Cards and Access Keys that are no longer needed or are defective may be brought to any UBS branch or sent to the address below to ensure environmentally friendly disposal.

UBS Switzerland AG, Entsorgung, PEZH FLUR4 FNFN-100
P.O. Box, CH-8098 Zurich