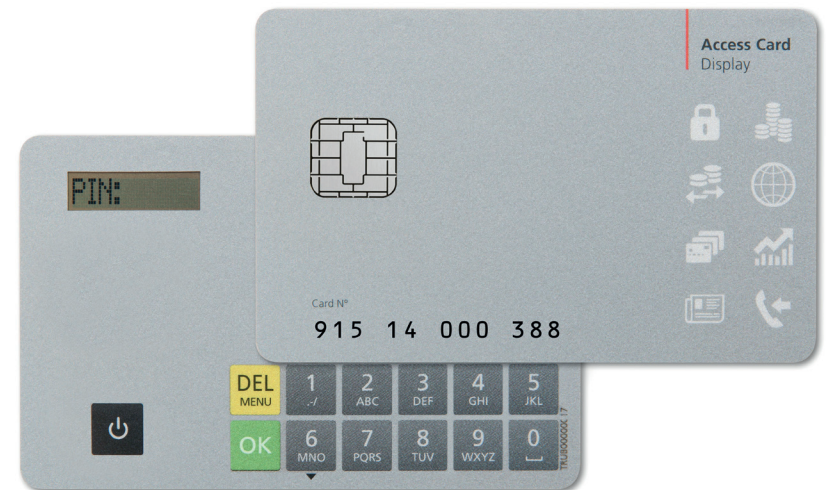


Access Card Display for your UBS Online Services User Guide

www.ubs.com



Also available in German. April 2014. (L46996)
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Strong security thanks to cutting-edge technology

With the Access Card Display, access to your UBS Online Services, and thus also to your personal data, are provided with effective protection. Take a minute to familiarize yourself with the functions of the Access Card Display.

Login

The Access Card Display is ideal for accessing your Online Services while on the go, as it can also be used without a card reader.

Confirmation of beneficiary

Besides login, the Access Card Display also allows confirmation of 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

UBS Online Services clients enjoy the benefit of high security standards:

- The login data on your Access Card Display are protected and cannot be copied.
- Your data is transmitted in encrypted form.

Means of identification required

You will have received the following personal authorization data and equipment by mail:

- Contract number
- Access Card Display
- Personal identification number (PIN); mailed separately


Access Card Display



PIN change

Set your own personal identification number (PIN)

You must change your initial PIN when first using your Access Card Display.

1. Switch on your Access Card Display using .



2. Enter your initial PIN and press .



3. Enter a new four-to-eleven-digit PIN and press .

A note on security: The PIN should not be easy to guess and should not contain personal data such as your telephone number or date of birth.




4. Enter your new PIN again and press .



5. The new PIN is valid immediately.



With the help of the Access Card Display, you can change your PIN at any time by clicking  after switching the card on.

Important note

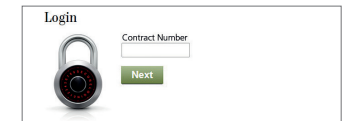
The Access Card Display is blocked after three incorrect PIN entries. You should therefore call Support after two incorrect entries.



Accessing your UBS Online Services

Login (self-authorization)

Access the desired online service via www.ubs.com and initiate the login process.

1. Enter your contract number on the login page and click **Continue**.

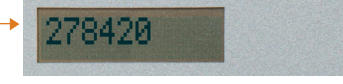
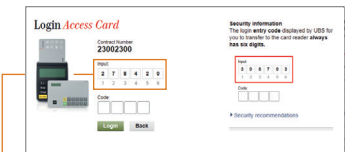


2. Switch on your Access Card Display using . Enter your PIN and press .



3. Enter the six-digit number displayed on the login screen into the Access Card Display and hit .

Security note: The login number displayed by UBS **always has six digits**. If it has fewer digits, this could be a case of attempted fraud. Contact the support team as soon as possible in this case.



4. Enter the eight-digit code from the Access Card Display on the login page and click **Login**.



Confirmation of beneficiary for payment transactions

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** using the Access Card Display. 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.

Verification window for confirming a new beneficiary


Payment - Enter

Confirmation of beneficiary

Name MAX MUSTER	BIC (SWIFT)
Street and number BOCKENHEIMER LANDSTRASSE 2-4	Bank code
Postcode and city 60306 FRANKFURT AM MAIN	Name UBS DEUTSCHLAND AG
Country Germany (DE)	Street and number
IBAN (account) 00000000000000000000000000000000	Postcode and city 60020 FRANKFURT
	Country Germany (DE)


1. Identify account details

On your payment document or payment slip, find the characters of the beneficiary's account number ("in favor of") corresponding to those marked on the screen with #.



2. Enter account details

Enter the characters you identified as "input" in the card reader and confirm your entry by pressing **OK**.



3. Confirm account details

Transfer the identified code to the entry fields below and choose "Submit".

Code:

Submit
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 UBS e-banking during payment entry for confirmation of this.

1. Switch on the Access Card Display again by pressing . Enter your PIN and press .



2. Up to five characters are marked with ■ in the UBS e-banking **verification window**.

Verification window (screen)

Confirmation of beneficiary

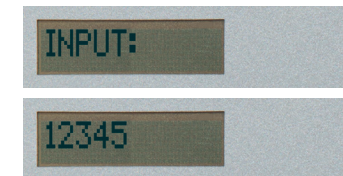
In favor of **MAX MUSTER**
 Account **01-000145-6**
 Reference no. 00 ■■■■■ 00000 00000 00000 00000

Payment reference

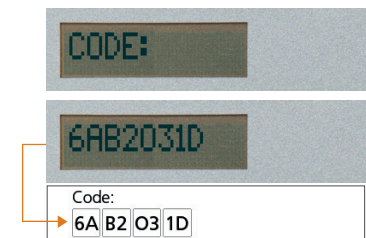
Kunde Mittelungen anlegen für die Kommunikation Mittragungen Kommunikation	Hinweis zur Zahlungserfassung: 00 12345 00000 00000 00000 00000	12345 00000 00000 00000 00000 00000
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Characters 12345

3. Enter the characters from the payment reference into the **Access Card Display** and press .



4. Enter the eight-digit code displayed on the **Access Card Display** in the **verification window** in UBS e-banking and click **Submit**.



Security notes

For optimal protection, it is important to protect your own computer as well. UBS advises following the security recommendations posted on the Internet:
www.ubs.com/eu-support → Security

Contract block

After a certain number of incorrect entries, your contract will be blocked:

- This number is 6 for a login
- The number is also 6 when confirming a beneficiary

To have your contract unblocked contact Support.

Blocked / lost card

The Access Card Display will be blocked after three incorrect PIN entries. Contact Support to order a new Access Card Display. This also applies for lost cards (both are subject to a charge).

Support

Our Support will be happy to assist you if you have any questions. The telephone numbers can be found in the letter you received separately or in the Help section on the login page.

Disposal

Access Cards Display that are no longer needed or are defective may be handed over at official waste disposal stations (e.g. electrical supply stores) to ensure environmentally correct disposal at no cost.
