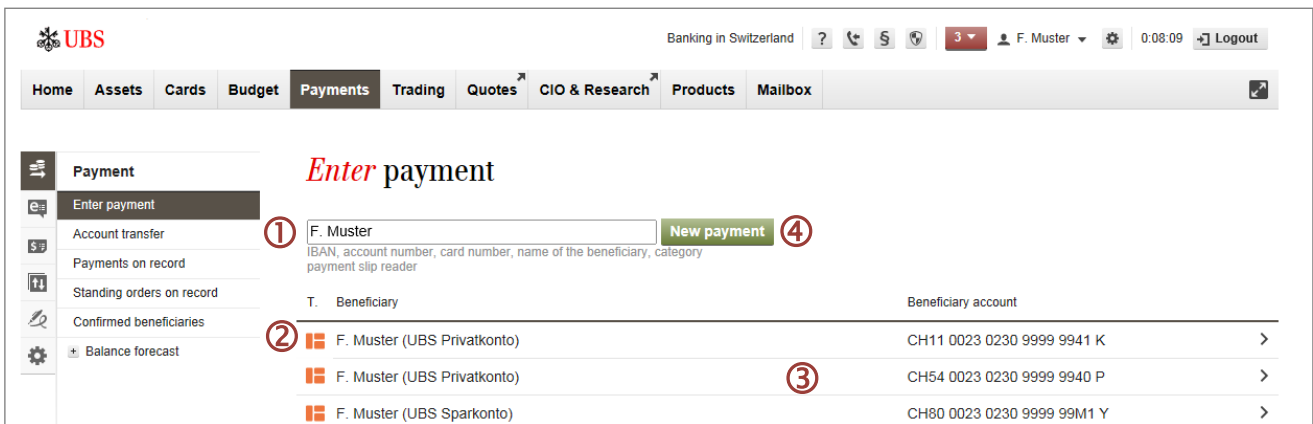


Enter payments in UBS e-banking *easily*

Entering payments for existing and new beneficiaries is easy. With the first input field you call up information that is already available.

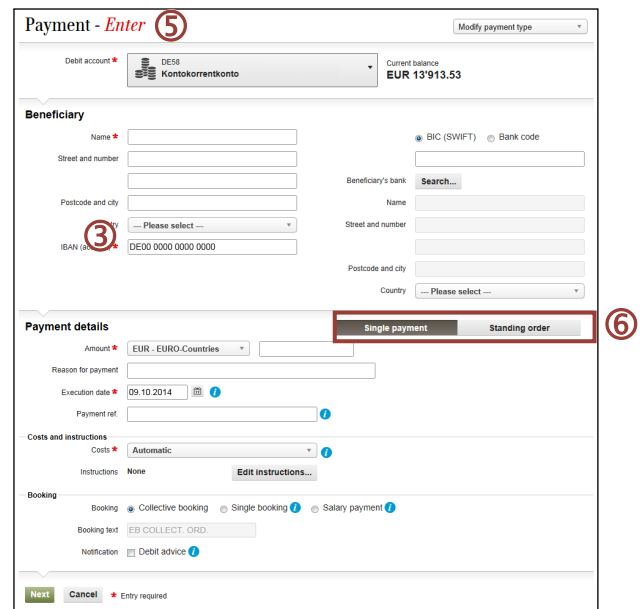
Using a single input field and the list of all payments made over the last 13 months, data from previous payments can now be retrieved and reused or payments entered for new beneficiaries. As a result of this change, the work of entering payment details has been reduced.



T. Beneficiary	Beneficiary account
F. Muster (UBS Privatkonto)	CH11 0023 0230 9999 9941 K
F. Muster (UBS Privatkonto)	CH54 0023 0230 9999 9940 P
F. Muster (UBS Sparkonto)	CH80 0023 0230 9999 99M1 Y

Step-by-step instructions

- ① Enter the IBAN, the account number or the name of the beneficiary in the input field – irrespective of the payment type you wish to execute.
- ② If you have already made payments to this beneficiary, the details will be listed together with the associated account details.
- ③ To enter a payment, simply click on the row of the corresponding beneficiary in the list.
- ④ If no appropriate beneficiary is displayed in the list, click "New payment". The payment type is recognized automatically if a complete account number is entered, and the correct input screen is opened.
- ⑤ Fill in the input screen. Some of the input fields are filled in automatically; modify the reason for payment as needed.
- ⑥ Determine whether it is a single payment or standing order. Now enter any missing information and authorize the payment as usual.



Account transfers

If you enter the term "Account" in the "Search for beneficiary" field, your accounts will be displayed. Account transfers can now be carried out simply and quickly by clicking the corresponding row in the list.

Payment execution in the currency of the destination country

You can transmit international payments directly in the currency of the destination country (currently available for the following [currencies and countries](#)).

The screenshot shows the 'International payment' form with the following details:

- Debit:** Debit account: CH95 0203 0230 9999 9992 R, HAUSSHALT, F. Muster. Current balance: CHF 1'492.97.
- Beneficiary:** Name: GENOSSENSCHAFT HOLZBAU. Beneficiary's bank: UBS AG, 8056 Zuerich. Country: Australia (AU).
- Payment details:** Amount: CHF - Switzerland. Execution date: 15.01.2014. Register as: Single payment.
- Payment execution:** A yellow warning box states: "Please select the type of payment execution. When making this payment to the destination country Australia, you can benefit from exact bookings and ensure that the payments are credited to the beneficiary without delay and without additional conversion costs. This is made possible by having us debit the payment in CHF and credit the beneficiary in AUD (currency of destination country)." Options: Debit payment in CHF and credit beneficiary in AUD, Execute payment in CHF.
- Costs and instructions:** Costs: Automatic. Instructions: None.

If you select this option, the currency conversion will be carried out by UBS. This allows you to benefit from precise debits without any delay. What's more, no additional charges will be levied by the receiving bank for foreign exchange transactions.

Example:

You would like to transfer an amount in EUR to Australia. UBS would debit your account in EUR and credit the beneficiary's account in Australian dollars (the currency of the destination country).

If you in general do not want to execute the payment in the currency of the destination country, you can set this in advance. To do so, click on (Settings) at the top right, then on "Payments → Booking/Notification" and deactivate the option "Apply payment optimization function" at the very bottom.

UBS e-banking support

Should you require further information, please contact our client advisors, who are available round the clock:

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