

## E-Banking

### General

#### **How do I get access to E-Banking?**

To do this, you need a contract number, password and two-factor authentication token. Contact your bank for an E-Banking contract.

#### **What can I do if my E-Banking access is blocked?**

If you can remember your password and have an authorised device, you can use the "Unblock" button to regain access to your account. When your smartphone is connected to the internet, you can use the push notification function to regain access. If your smartphone is in offline mode, you will need to enter the security code to unlock your account manually using the "Enter a passcode" button.

Do you need a new password? Then click on "Request password" instead.

#### **Why is my E-Banking contract blocked?**

The E-Banking contract will be blocked for security reasons if the security code or password is entered incorrectly three times. In addition, you will be automatically blocked if you have not logged in for a long time. If you have entered the password or the security code incorrectly, you can unlock it yourself by clicking the "Unblock" button, provided that you still know your password. For assistance, you are welcome to contact the E-Banking hotline.

#### **Can I use E-Banking from any computer?**

Yes. You need an internet connection and your authorised device to enter the security code.

#### **How can I send a secure message to the bank?**

You can send a SecureMail to your bank using the "Messages" function in E-Banking. The message is transmitted encrypted.

#### **Can I be informed about my financial situation?**

Yes, with the Notification function you can receive free information via SMS and/or email about various matters, such as your financial situation or the receipt of a new message. To set up the notification, you can configure the desired settings in the corresponding categories under "Notifications". Notification options can be set up under the following categories:

- Account > "Additional information"
- Payments
- Documents
- Messages

Example: If you would like to receive a message when payments are received or when the balance limit you have set is exceeded, you can click on the relevant account in E-Banking and then switch on the notifications under "Additional information".

#### **What are E-Documents?**

E-Documents are electronic banking documents that are sent directly to you as PDF documents in E-Banking, under "Documents". You decide whether you want to save the documents on your computer or print out your bank statements.

#### **How will I receive my bank documents as E-Documents in the future?**

In order to receive your bank documents as E-Documents, you need to register in E-Banking. To do this, select the "E-Documents" menu item directly in E-Banking. In the "Settings" tab, you can then define which bank documents you wish to receive electronically in future.

## Payments

### How do I enter a payment?

Enter a payment directly on the E-Banking under "Payments". If money is being transferred to the payee for the first time, you can enter the IBAN of the payee in the field. You can then choose between domestic or international payments. Now complete the missing information.

### How do I enter a standing order?

Enter an ordinary payment directly on the E-Banking under "Payments". Complete the missing information and then select "Set up as standing order" above the execution date. You can then enter the details of the standing order and save the standing order by clicking on "Save".

### How do I enter a payment list?

You can activate payment lists in E-Banking under "Settings" > "Extended payment functions" > "Payment lists". You can then switch to the "Payments" screen and click on the "Bulk processing" tab. You can now create a new payment list.

### How do I submit a transaction signature using Airlock 2FA?

For security reasons, you will need to sign off your transaction the first time you send a payment to a new recipient. When you click on "Transfer", the transaction signature process will begin automatically. Follow the steps displayed on your E-Banking screen. If your smartphone is connected to the internet, you will receive a push notification from Airlock 2FA. If your smartphone is in offline mode, you can use the "Sign now – offline mode" button to scan the displayed QR code using the Airlock 2FA app. You can then sign off the transaction by entering the verification code. If you have a Hardware-Token, follow the steps displayed on-screen. Whichever method you use, always check that the payment details displayed in the app or on the Hardware-Token match the data on the invoice, and only enter the code if the payment instructions are identical.

### Where can I find my payment templates?

Payees to whom you have already made a payment are suggested to you. To do this, you can enter the name, address or bank details of the beneficiary in the payment field in the "Overview" field. E-Banking will now show you a list of suggestions. If the correct beneficiary is among them, you can click on it. If the desired recipient is not among them, you can enter the payment via domestic or international payments.

### Has my payment already been made? Why was my payment not made?

Check the status of your payments in your pending or processed payments. You will find these in the main navigation display under "Overview" > "Payments". Your payment may have the following status:

#### - Ready for execution:

The payment can still be changed or deleted. On the selected execution date, the payment is executed and can no longer be changed.

#### - Being processed:

The payment is currently being processed by the bank and can no longer be deleted or modified.

#### - 1 Authorisation open:

The payment must be authorised by a contract holder with collective or individual signature under "Payments" > "Authorise payment" > "Authorise payment".

#### - 2 Authorisations open:

The payment must be authorised by two different contract holders with collective signature or by a single contract holder with individual signature under "Payments" > "Authorise payment" > "Authorise payment".

#### - Insufficient funds:

The debit account does not have sufficient funds.

Should you have any questions, please contact your customer advisor.

## **How can I check my payments sent by file transfer?**

Payments from the payment file transmitted via E-Banking are not only visible in your payment software, but also in your E-Banking. After transmission, check the payments under "Overview" > "Payments" > "Pending payments". After execution, the payments are automatically listed in the account statement.

## **Can I transfer my payments from payment software?**

Yes, you can enter the payments with suitable software (offline) and send us the completed payment file via file transfer. Depending on the software used, different configurations have to be made. If you require technical support, please contact the support Hotline of the software manufacturer. If you have any questions about E-Banking, please contact the E-Banking Hotline.

## **How do I use a document reader?**

Click on the "Enter payments" field on the E-Banking homepage and scan in the QR code on the QR invoice or the code line on the bottom right of the payment slip. Complete and check the recorded payment before you click on "Execute". Please ensure that the document reader is correctly connected to your device and that any associated software is up to date.

## **How can I control liquidity automatically?**

Using the balance manager, you can have account transfers executed automatically according to your defined rules. In E-Banking, you can click on "Balance manager/Preview" under the chosen account and then select whether the balance manager should make a booking if the limit is exceeded or not reached. The balance manager then monitors the account and as soon as your defined rules are applied, a corresponding debit or credit is automatically executed.

## Account

### **How up to date are my account transactions?**

Your account is managed in real time, which means that the available balance is always up to date. As soon as a credit or debit is posted to your account, it is immediately visible in the account transactions.

### **Why are the account transactions divided into "View single transactions" and "Posting view (account statement)"?**

On the start page you will find a list of your last postings. Do you want to view the entire statement of an account? To do this, select the relevant account in the main navigation and switch to the "Account transactions" tab. By default, you are now in the "Single transactions" view. Here all postings are listed individually. Click on the relevant posting to get more details. To view your account statement, switch to the setting "Posting view (account statement)". You now have the usual transaction overview of your account in front of you. This view serves as a summary of the individual transactions.

### **Where can I see the withdrawal conditions from my account?**

To do this, go to the relevant account in the navigation menu and click on the "Additional information" tab. Under "Account information" you can call up the withdrawal limits and account conditions.

## Stock exchange

### **When will my stock market order be executed?**

Orders are placed during operating hours on the stock exchanges, provided that the security is opened in the exchange system. However, please note the trading hours of the relevant stock exchanges. For inquiries about order execution, please contact your client advisor.

### **Has my securities order already been executed?**

You can view the status of your securities orders in the corresponding securities account under the "Stock exchange orders" section. The execution of orders may be delayed, for example if manual post-processing of the order is necessary. The "Notifications" function allows you to be informed of a purchase or sale by SMS and/or email.

**I would like to buy securities, but I cannot find them in E-Banking. What can I do?**

In E-Banking, you can search for the relevant security in your securities custody account under "Buy". If the relevant securities number is not available for trading, you can use the link " Security not found? Order online here (a few minutes' waiting time)" to open the security online. After opening, you will receive a message in your E-Banking system within 30 minutes on bank working days as to whether the security has been opened successfully. You can then search for the security again and enter the order.

**How current are the displayed prices?**

You always see the last available price, usually the previous day's closing price.

**Can I change or cancel orders?**

Stock exchange orders that have been placed can no longer be changed. However, if the order has not yet been executed, you can cancel it and enter it again if you wish.

## Mobile Banking

### General

#### **Which operating systems are necessary for the use of Mobile Banking?**

Latest version of the operating system. At least iOS 12 or Android 9.

#### **What can I do if I have forgotten my password for Mobile Banking?**

You can define a new Mobile Banking password yourself via the navigation menu in E-Banking, under "Settings" > "Mobile Banking". Please note that your password for Mobile Banking must differ from your E-Banking password. If your Mobile Banking access is blocked, it must first be unblocked via our E-Banking Hotline.

### Payments

#### **Can I upload a QR invoice in PDF format directly to my Mobile Banking?**

If you have received an invoice in PDF format with a QR code, for example via e-mail, you can upload it directly into your Mobile Banking for payment. Open the corresponding PDF on your mobile device and send or share the QR invoice to the Mobile Banking. The Mobile Banking will then open and the payment details will be transferred directly from the QR code to the payment screen. You can then make any amendments and send the payment through the Mobile Banking.

#### **How does the payment signature/transaction signature work?**

For security reasons, payments to new recipients recorded with Mobile Banking must be confirmed once in E-Banking using CrontoSign Swiss or via SMS security code. To do this, go to "Overview" > "Payments" in the main navigation menu in E-Banking and sign the relevant payments under "Sign payments".

#### **Can I make a payment to a foreign account through Mobile Banking?**

Yes, you can pay a foreign account through Mobile Banking. Log into the Mobile Banking and choose the "Payments" menu option. Then click on "New payment order". Now you can either search using the IBAN, account number or name of the recipient, or create a new recipient. You will then be able to enter the payment details and make the transfer.

#### **Can I use Mobile Banking as a document reader?**

Yes, you can connect Mobile Banking to E-Banking without registration and thus use Mobile Banking as a document reader. Log in to E-Banking and click on the mobile phone symbol when entering payments. Start Mobile Banking, select the "Scan for E-Banking" function and scan the QR code displayed in E-Banking. Scanning the QR code establishes the connection between Mobile Banking and E-Banking. Now click on "Scan payment slip" on your smartphone – a connection confirmation is now displayed in E-Banking. You can then scan the deposit slip with Mobile Banking. The successfully entered payment instructions are displayed in E-Banking and can be checked and completed.

## Login and Security

### Login and Security

#### **What requirements must the password meet?**

The password must be at least 10 characters long and may not exceed 49 characters. The password must meet the following requirements:

- at least 1 capital letter and 1 small letter
- at least 1 number
- at least 1 special character
- may not be a previously used one

Never give out your password or security code in response to a request in an email or over the phone. Only fraudsters with a fake sender address will ask you for your personal access data by email or phone.

#### **How do I convert to the Airlock 2FA login method?**

To convert to Airlock 2FA, you will need to contact the E-Banking Hotline. Once the hotline agent has configured the necessary settings, you will be asked to switch to the Airlock 2FA authentication solution the next time you log into E-Banking. A step-by-step guide will help you through the process.

#### **How does the login process work with Airlock 2FA?**

Airlock 2FA is a new, innovative login method that provides secure access to your E-Banking account. Once you have registered your "Airlock 2FA" app or Hardware-Token, you can log into your E-Banking account with your contract number and personal password as normal. If your smartphone is connected to the internet, you can use the push notification function to log into the E-Banking service directly. If your smartphone is in offline mode, you will need to enter the security code manually by using the "Enter a passcode" button. To enter the security code using a Hardware-Token, follow the on-screen instructions. The Airlock 2FA login method works both with and without an internet connection.

#### **How do customers without a mobile phone or tablet log in?**

Customers without a smartphone or tablet can order a reader from us for a fee. Please feel free to contact our E-Banking Hotline.

#### **What can I do if my smartphone is lost or stolen?**

Finders or thieves cannot access E-Banking with a mobile phone alone. Access to E-Banking and Mobile Banking is only possible after you have logged in with your contract number and your personal password. In the event of loss or theft: Have your SIM card blocked immediately by your telephone provider. Please also contact the E-Banking Hotline to have the registered device deactivated.

#### **What is a transaction signature?**

A transaction signature offers you greater security. To protect you from making unintended payments to third parties, certain transfers will require your confirmation, i.e. you will need to sign them off. You will receive a push notification via Airlock 2FA, or you can read the displayed QR-code with a registered device in offline mode. Please check that the data displayed matches that on the original payment request. If they match, enter the code on the screen to confirm. This will approve the payment.

#### **What is the monthly allowance?**

The monthly allowance without transaction signature is an amount chosen by you, up to which you will not be required to sign off any payments. It only covers payments to new, unknown recipients. It includes payments made through both E-Banking and Mobile Banking. You can change your monthly limit on the E-Banking under "Settings" > "Security". For security reasons, you will need to confirm any increase in the limit using a transaction signature. Payments made via file transfer using an offline tool, or via bulk processing on the E-Banking, are not included in the monthly limit.

### **Can I block certain regions for foreign payments?**

Yes, you can block certain regions for foreign payments. On the E-Banking, go to "Settings" > "Security". Now use the "Geographical authorisation of payments" option to select the region in which you do not want to make payments. Blocking a region does not require a transaction signature. However, you will need to use a transaction signature as confirmation if you choose to release a block on a particular region.

### **Where can I find more security tips for E-Banking?**

You will find more security tips on the website: eBanking - but secure! (<https://www.ebas.ch/en/>)