�֍ UBS

How it works

Access Card with card reader – secure access
to UBS Online Services

ubs.com/online

Access Card

388

1 .-/   2 ABC   3 DEF
4 GHI   5 JKL   6 MNO
7 PQRS   8 TUV   9 WXYZ
DEL/MENU   0 ⎵   OK

✖ UBS

High security

The combination of the Access Card and card reader provides effective protection for the access to UBS Online Services and therewith your personal data. Take a minute to familiarize yourself with the functions of the card reader.

Login
The card reader allows you to access your online services.

Beneficiary confirmation
Besides login, the card reader also serves you for the 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
• card reader
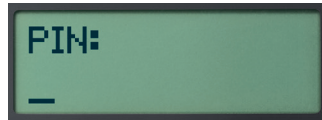
Access Card

Card reader

PIN change

Set your own personal identification number (PIN)

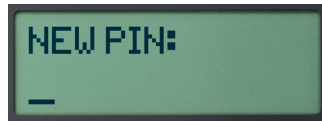You must change your initial PIN when first using your Access Card.

1. Activate the card reader by inserting the Access Card.
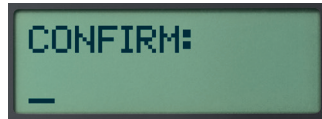
2. Enter your initial PIN and press OK.
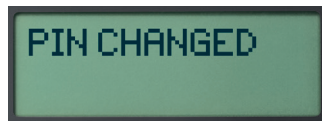
PIN:
_

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

   Security note: The PIN should not be easy to guess and should not contain personal data such as your telephone number or birthdate.

NEW PIN:
_

4. Reenter your PIN and press OK.

CONFIRM:
_

5. The new PIN is valid immediately.

With the help of the card reader you can modify your PIN at any time by pressing DEL/MENU after inserting the Access Card.

PIN CHANGED

> **Important note**
> The Access Card is blocked after three incorrect PIN entries. You should therefore call Support after two incorrect entries.
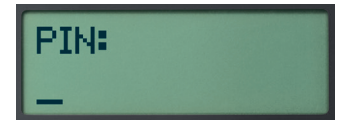
Accessing the online services

Login with the Access Card and card reader

Access the desired online service via ubs.com/online and initiate the login process (self-authorization).

1. Activate the card reader by inserting the Access Card.

2. Enter your PIN and press OK.

PIN:
_

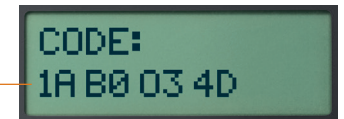3. Enter your contract number on the login page and click **Next.**

   Login
   Contract Number
   Next

4. Enter the six-digit code displayed on the login page into the card reader and press OK.

   Login *Access Card*
   Contract Number
   23002300
   Input:
   4 3 2 6 1 6
   Code:
   Login   Back

   > **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.

INPUT:
432616
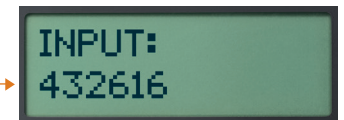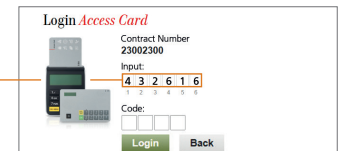
5. Enter the eight-digit code from the card reader on the login page and click **Login.**

CODE:
1A B0 03 4D

   Login *Access Card*
   Contract Number
   23002300
   Input:
   4 3 2 6 1 6
   Code:
   1A B0 03 4D
   Login   Back

Accessing the Mobile Banking app

Login with the Access Card and card reader
As with other online services, you can also log in (self-authorization) to the Mobile Banking app using the Access Card and card reader.

Launch the Mobile Banking app and select "Access Card Display or card reader" as the login method. You proceed just as you normally would, for example as described under "Accessing the online services".

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.
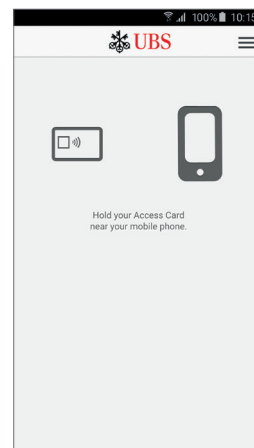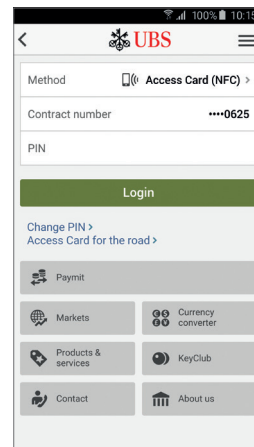
Confirmation of the beneficiary

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** using the card reader. 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

Payments entered online or standing orders
If you have to confirm a beneficiary, a verification window opens automatically in e-banking during payment entry for confirmation of this. If you entered your payments in the Mobile Banking app, confirmation may also be required in e-banking.
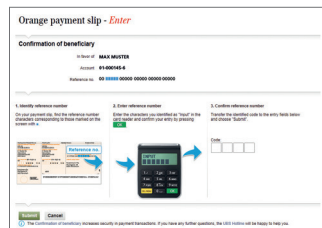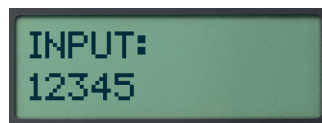

1. Activate the card reader again by inserting the Access Card once more. Enter your PIN and press **OK**.


2. Up to five characters are marked with ▪ in the e-banking **verification window.** Read these missing characters on the **payment reference** (e.g. an orange payment order).
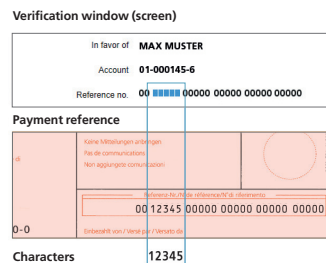
3. Enter the relevant characters from the payment reference into the **card reader** and press **OK**.

4. Enter the eight-digit code displayed on the **card reader** in the **verification window** in e-banking and click **Submit.**
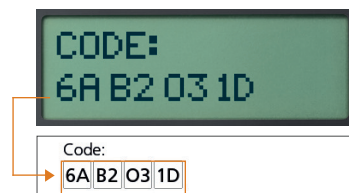
Payment instructions transmitted via data transfer
If you have to confirm one or more beneficiaries, the payment capture software displays a message to that effect upon submitting your payment instructions.

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. A verification window opens up for the confirmation of the first beneficiary.

4. Confirm beneficiary (similar procedure as for payments entered online). Click on **Submit.**

5. A message automatically appears stating that confirmation has been successful and displaying the next order to be confirmed.

Further information

Security notes
For your protection, use the Access Card exclusively in combination with the card reader sent to you.

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

Contract block
After a certain number of incorrect entries, your contract will be blocked:
• during login, after six incorrect entries
• during confirmation of a beneficiary, after six incorrect entries
To have your contract unblocked contact Support.

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 card readers (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
Card readers that are no longer needed or are defective may be brought to official waste disposal locations in Switzerland (e.g. electrical supply stores) to ensure environmentally friendly disposal at no cost.