UBS

Card reader for your UBS Online Services
User Guide

www.ubs.com

UBS

MIX
Paper from responsible sources
FSC® C005310
FSC www.fsc.org

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High security through advanced technology

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
UBS 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.

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.

4. Reenter your PIN and press OK.

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.

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

Access to your UBS Online Services

Login with the Access Card and card reader
Access the desired online service via www.ubs.com and initiate the login process (self-authorization).

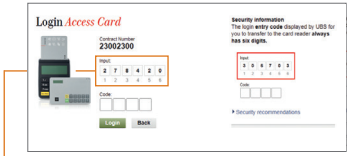
1. Activate the card reader by inserting the Access Card.

2. Enter your PIN and press OK.

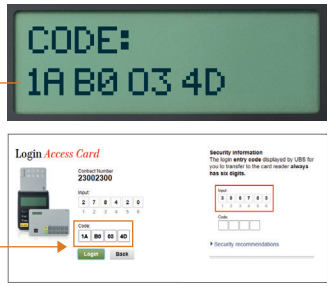
3. Enter your contract number on the login page and click **Continue.**

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

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.



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

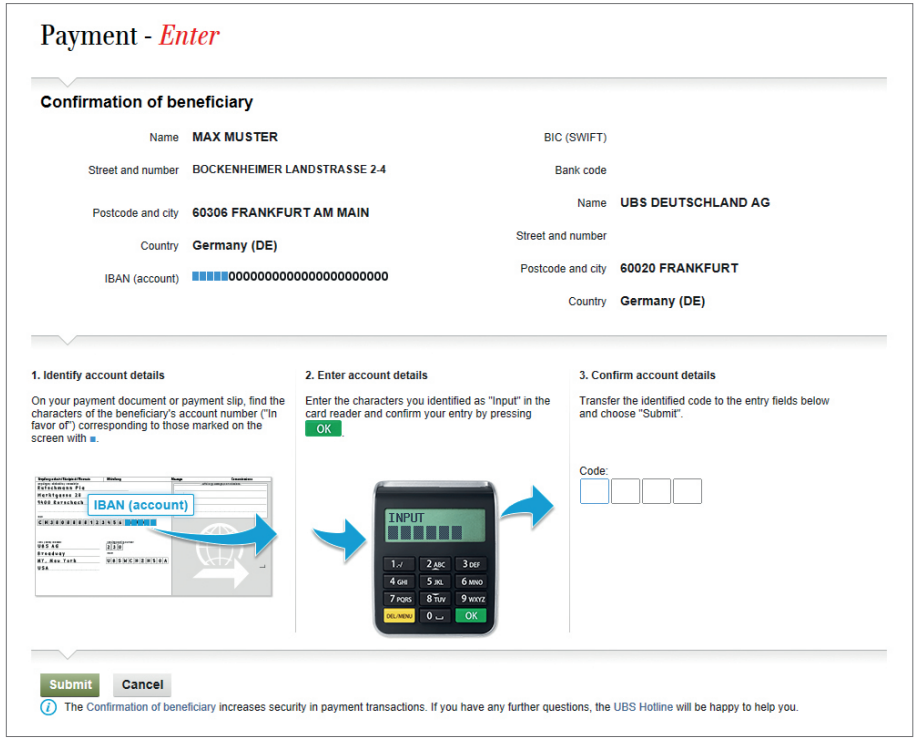


Confirmation of the beneficiary *in payments*

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.

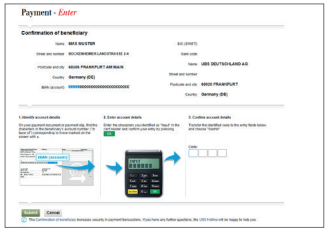
You must confirm the new beneficiary **once** using the card reader. Confirmation is not required however for all new beneficiaries. Beneficiaries already approved by UBS – including most telephone, electrical utility and health insurance companies, mail-order merchants, etc. – do not require additional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

Verification window for confirming a new beneficiary



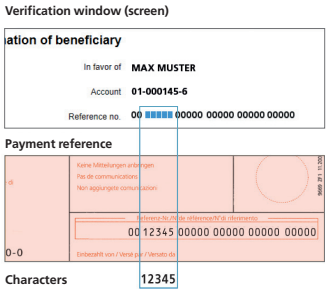
Confirmation of the beneficiary *in payments*

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.



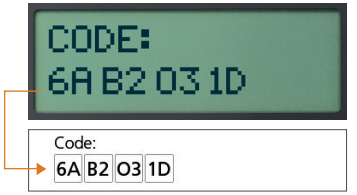
1. Activate the card reader again by inserting the Access Card once more. Enter your PIN and press OK.

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



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 UBS e-banking and click **Submit.**



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. UBS advises following the security recommendations published on the Internet:
www.ubs.com/eu-support → 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).

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 (e.g. electrical supply stores) to ensure environmentally friendly disposal at no cost.

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