

# The *ease and safety* of professional e-banking



For marketing purposes

# Use *a single system* for all your professional banking needs

Whether your company is a global corporation, a large asset manager, a hedge fund or any other institution with complex financial needs, handling your banking tasks is no easy matter. You have to deal with an intricate array of accounts (cash, foreign currency, securities, to name a few), often at multiple banks. There are payments and a vast range of other instructions to carry out. And in order to make the right decisions, you are in constant need of up-to-date, consolidated information on your current and projected balances and positions.

Managing this complexity can be time consuming and costly. You are also facing strict compliance requirements, and need to mitigate against the risk of error or willful wrongdoing.

For this reason you may be looking to use a professional e-banking system – a platform which can help you standardize and streamline your processes, control risks and cut costs. If so, you'll want a proven system, one which you can rely on both now and in the future. You'll also want it to be flexible, with the ability to customize it to your situation and way of working.

## **KeyLink professional e-banking**

UBS KeyLink is a professional e-banking solution developed by UBS. It offers you a single, integrated platform to handle your payments and cash management, foreign exchange trading and confirmation (FX), continuous linked settlement (CLS), precious metals and securities banking needs.

Because it's a multibanking system, KeyLink allows you to manage your accounts at all your banks from one interface. It also gives you access to SWIFT, whether or not you are a member. You can integrate it seamlessly into your existing network, and since it's modular, you can use only the parts of KeyLink you really need. As a multi-faceted, web-based system, you and your staff can access it at any time from anywhere you have an internet connection.

KeyLink was designed by professionals for professionals. Its functionality includes FX trading, advanced reporting and filtering, intraday or real-time balance information across all accounts, user-defined alerts, investigations capability, audit trails, transaction histories and cash projections.

With KeyLink, you have many options to standardize processes and increase efficiency, from templates to pre-defined fields to customizable, savable workspaces.

This doesn't just make the system easy to use, it also saves you time and helps reduce the possibility of potentially costly errors.

With 256-bit encryption, two-factor authentication and fully customizable site restriction, as well as fully configurable approval settings (from 4 up to a maximum of 12 eye levels), KeyLink is also designed with a heavy emphasis on compliance, safety and security. It is a robust and reliable system as well, with a minimum of two updates a year, extensive help and 24-hour follow-the-sun global support (available weekdays).

For over two decades, KeyLink has evolved along with its customers' needs and requests, and it will continue to evolve going forward. In KeyLink, you can be sure of a professional, sophisticated corporate e-banking system for today and for the future.

### **KeyLink benefits at a glance**

- **Reduce costs** – by using one system for payments and cash management, FX, and post-trade settlements, standardizing processes and introducing efficiencies, integrating systems into your existing IT network, and taking advantage of modular services.
- **Mitigate risks and enhance compliance** – through KeyLink's access, approval and auditing capabilities.
- **Improve your decision-making capabilities** – through extensive intraday reporting and queries across all your accounts at all your banks.
- **Increase reliability** – through the use of a robust, professional system designed by one of the world's leading, global financial institutions.

# Take advantage of *a modular approach*

UBS KeyLink is a fully modular system. That means you can use as much or as little of it as you need.

## 1. Cash management

UBS KeyLink's cash management modules allow you to view and manage your cash accounts.

*For more see:*

- KeyLink Cash ..... 6
- KeyLink EasyFxPay ..... 7

## 2. Securities management

With UBS KeyLink's securities module, you can easily administer your securities portfolios no matter where they are managed.

*For more see:*

- KeyLink Securities ..... 8

## 3. Treasury products

UBS KeyLink's treasury-related modules allow you to make foreign exchange trades, control the post-trade precious metals process and receive immediate confirmations of trades done with UBS.

*For more see:*

- KeyLink FX Trading ..... 9
- KeyLink Precious Metals ..... 10
- KeyLink Confirmations ..... 11

## 4. CLS Third Party

The CLS third party module within UBS KeyLink provides you with a robust and comprehensive CLS trade process.

*For more see:*

- KeyLink CLS ..... 12

## 5. Query tracking

With the UBS KeyLink query tracking module, you can easily conduct and review transaction queries.

*For more see:*

- KeyLink Query Tracking System ..... 13

## 6. Document management

Obtain digitally signed electronic banking documents which meet the prerequisites for legally compliant archiving (per Swiss law) using UBS KeyLink’s document management module.

*For more see:*

- KeyLink Document Manager ..... 14

## 7. Connectivity service

With UBS KeyLink, you can easily and securely link your business systems directly to UBS’s infrastructure.

*For more see:*

- KeyLink Connectivity Service ..... 15

## 8. KeyLink Multibanking

Access any of your cash, custody or precious metals accounts at some 300 financial institutions worldwide with UBS KeyLink’s multibanking capabilities.

*For more see:*

- KeyLink Multibanking ..... 16

## 9. General functionality

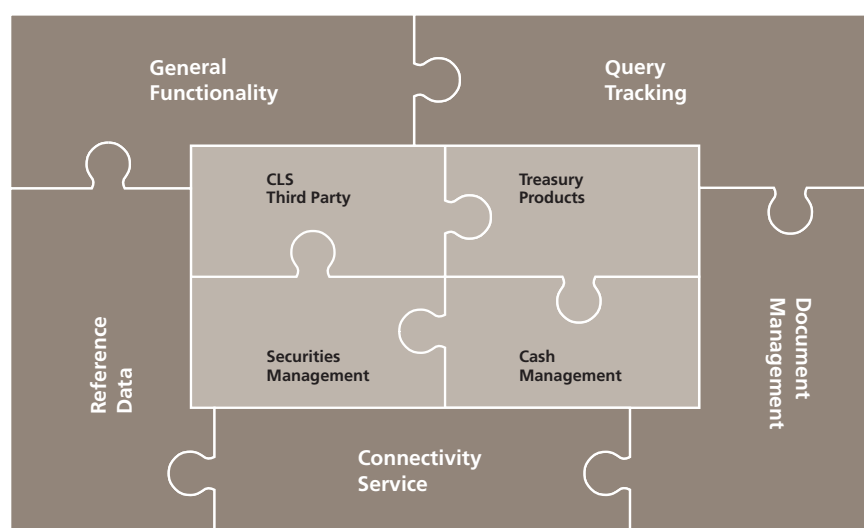
Learn more about the important features you receive as part of UBS KeyLink’s general functionality.

*For more see:*

- Security ..... 17
- Site Restriction ..... 18
- System Requirements ..... 19
- Contact ..... 20

For more information about UBS KeyLink’s e-banking solutions, please contact your account manager or the Global KeyLink Services team:

|                                     |                 |
|-------------------------------------|-----------------|
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| Europe, Middle East and Africa:     | +41-44-239 0607 |
| Americas:                           | +1-203 719 3800 |



# *Effortlessly* manage your payments processing and reporting

The UBS KeyLink Cash Management module helps you easily manage your treasury and settlement business. Its functions allow you to take control of international and domestic payments, send instructions, and view detailed intraday or real-time balances and transaction information. And thanks to KeyLink's multibanking capability, you can do it securely and conveniently across all your accounts at all the financial institutions with which you do business.

## **Key features**

- Full payments functionality to create, modify, verify and cancel single or multi-currency payments.
- Sophisticated account reporting with summary and detailed information for all your accounts.
- Intraday balances (non-UBS accounts) or real-time balances (UBS accounts).
- Cash projection functionality to forecast cash positions up to 10 days ahead on all accounts.
- An alert function to set up various automatic alerts, via e-mail or SMS, covering end-of-day alerts and a high value alert when a payment is made over a certain amount.
- Detailed verification levels and release levels to suit your payment controls.
- A full range of instructions to debit your UBS or other bank accounts and make book transfers.
- Unique reference numbers to view and track status acknowledgements.
- Ability for users in different locations around the world to jointly issue an instruction.
- Templates to automate repetitive tasks and increase efficiency.
- A file transfer to download and upload data directly from and into KeyLink.
- The ability to manage tasks which have been set up for automated transactions in CLS Business and Liquidity Management (Funding Order) via a task management tool.

## **Key benefits**

- Make all your cash payments easily and efficiently, including FX, customer and account transfers and SEPA payments.
- Reduce risk through different levels of control and by setting thresholds such as user limits and approval limits.
- Stay up to date and gain greater control over your cash flow by consolidating all your account information into intraday or real-time cash positions.
- Solve issues quickly via extensive query-tracking for both your payments and reporting.
- Keep control via the alert functionality, with customizable e-mail and SMS for payments in statuses defined by you.
- Make decisions based on detailed reporting and cash projection functionality.

## *Easily* execute multi-currency payments

UBS KeyLink EasyFxPay lets you execute all of your foreign currency payments in one automated step, including FX conversion. This means, you need no longer maintain multiple, costly currency accounts. UBS EasyFxPay can benefit your clients as well, by providing them with a fast, simple and efficient way of making foreign currency payments via your institution.

### **Key features**

- Ability to make payments in a wide range of currencies – you choose your preferred base currency account and conversion limits for each currency.
- Automated currency conversion for incoming or outgoing commercial and inter-bank transactions – seamlessly integrating FX conversion with standard payments.
- Transparent FX rates via SWIFT MT900, MT910 or MT103 reporting with competitive cut-off times.
- Use of standard SWIFT or UBS KeyLink for payment delivery.

### **Key benefits**

- Enhance your client offering with foreign currency payment services by taking advantage of our expertise in the field of cross-border FX payments.
- Consolidate your costly nostro network by eliminating expensive, infrequently used currency accounts and taking advantage of our vast and well-established correspondent banking network.
- Streamline your payments processing by removing cumbersome separate steps.
- Take advantage of competitive FX rates through real-time inter-bank rates from our global FX engine.
- Access full, up-to-date information regarding your transactions using UBS KeyLink's real-time reporting.

# *Efficiently* manage all your securities portfolios

UBS KeyLink Securities gives you an efficient way to administer individual or multiple securities portfolios no matter where they are managed. Keep track of the status of your transactions, get daily updated information for all your securities positions and receive details of upcoming corporate actions that could affect their value.

## **Key features**

- Offers a daily, updated view of all your assets.
- Provides confirmations of buy and sell orders.
- Allows you to create settlement instructions to receive/deliver – free or against payment.
- Generates up-to-date reports regarding pending settlements.
- Generates daily reports of failed and settled transactions.
- Provides corporate action pre-advice and advice and allows you to give instructions for corporate action events.
- Provides qualified intermediary advice and allows you to create instructions for qualified intermediaries.
- Automatically updates the ISIN number for each financial instrument.

## **Key benefits**

- Keep on top of your assets with an up-to-date, global view.
- Maintain an overview of your positions via user-specific summary screens with tabled calculations.
- Easily transfer your positions between safekeeping accounts with account transfers.
- Eliminate the need for repetitive data entry with predefined templates for settlement instructions.
- Allow predefined templates to be updated/created based on settlement confirmations.
- Facilitate reconciliation with import/export of data.
- Provide easy-to-understand settlement status and order status regarding Corporate Events and Qualified Intermediary.
- Enhance security with detailed verification levels.
- Facilitate audits with instruction audit trails and history data.
- Keep your own customized tables for counterparty information.



# *Securely* trade foreign exchange products from your desktop

The trading module allows you to make foreign exchange trades over a state-of-the-art secure connection. You can execute trades from your desktop – from anywhere in the world.

## **Key features**

- Provides real-time rates for spots, forwards or swaps.
- Allows rates to be accepted or rejected.
- Allows the acceptance of a rate for a gross deal with allocation across different accounts.
- Provides affirmation of the FX trade executed with the trading module.

## **Key benefits**

- Trade directly from your desktop with UBS.
- Benefit from real-time quotations.
- Take advantage of full control to accept/reject rates.
- Rely on a real-time view if any trades have failed.
- Trade from anywhere in the world via a state-of-the-art secure connection.

## *Gain complete control* of the precious metals post-trade process

UBS Keylink Precious Metals lets you view your metal positions and track settlement. It gives you complete control of the post-trade process, from confirmation to transfer/delivery instructions, and allows you to initiate instructions and receive your statements electronically.

### **Key features**

- Supports precious metal trade and option confirmations.
- Allows you to affirm, verify, amend or reject the confirmation.
- Provides debit and credit advice.
- Lets you give precious metal cash transfer/delivery orders.
- Allows you to send notices to receive.
- An end-of-day metal accounts statement gives you balance details as well as debits and credits from the previous day.

### **Key benefits**

- View your metal positions online.
- Gain better control of your post-trade actions.
- Reduce risk by creating predefined templates.
- Benefit from better control of incoming trade confirmations for matching.
- Consider incoming statements for reconciliation.
- Make electronic receive/delivery instructions for precious metals.
- Benefit from a reduction in paper, quicker access to consolidated information and faster reconciliation.

# Get trade confirmation at the *touch of a button*

UBS KeyLink Confirmations provides quick and simple confirmation of trades done with UBS.

## Key features

- Provides confirmations for foreign exchange, options, loans or deposits.
- Gives you a detailed review of each trade.
- Allows for one-step trade confirmation.
- Contains easy-to-follow amendment or rejection facilities.
- Provides for access to historical trade details that can be stored in a local database.
- Gives you the possibility to choose between a one- or two-level verification.
- Lets you set up a state-of-the-art secure channel directly to our trade processing department.
- Provides you with a full audit trail of the lifecycle of each trade, including all amend/cancel confirmations.
- Lets you manually key in your own confirmation.
- Allows for automated upload of confirmations from your own system as a file transfer.

## Key benefits

- Keep up to date with a real-time view of all open trades.
- Reduce the market risk of incorrect bookings.
- Keep on top of your trading with an immediate overview of all pending trades.
- Reduce operational risks through faster trade confirmation which minimizes settlement failure and the inherent compensation costs.
- Gain efficiency by streamlining your operations.

## *Take advantage* of a robust CLS third party service

UBS KeyLink CLS Third Party service takes advantage of technology already available in UBS KeyLink Cash and Treasury Products, with some added features, to offer a robust and comprehensive CLS trade process.

### **Key features**

- A complete view of status information about the trades that UBS has submitted to CLS on your behalf and the positions on your accounts held with UBS.
- Debit or credit entries to your account are reflected in real time, with the availability of interim statements of your accounts.
- Statistics about your CLS submitted settlements are available in a multitude of file formats.
- Online settlement status information so that you can monitor the settlement process.
- Trade information is captured via SWIFT's third-party-service so you can operate within your existing trade confirmation and settlement communication infrastructure.
- Alternatively, settlement requests can be submitted directly via UBS KeyLink to allow the automatic capture of your confirmation messages for forwarding to UBS and ultimately to CLS for onward processing.
- Trade cancellation requests can be submitted in UBS KeyLink for deals entered via SWIFT's third-party service or via UBS KeyLink.
- Cash projections of up to 10 days so you can see your position in the respective CLS currencies along a multitude of different views including drill down to underlying trades.
- Up-to-date reports and payments to cover your positions all in one application.

### **Key benefits**

- Allows you to partner with one of the CLS founding members.
- Helps you eliminate your settlement risk and accrue the liquidity optimization benefits realized with settlement over CLS.
- Helps you reduce operational risk.
- Lets you leverage the knowledge and expertise of one of the top three foreign exchange banks.
- Gives you access to your CLS business critical transaction, account and funding data via a single web-based application.
- Enables you to track all your CLS transactions in real time through their lifecycle (i.e., from deal submission through settlement).
- Provides downloadable data to help you feed risk systems and support your MIS requirements.

## *Initiate and keep on top* of transaction queries

The Query Tracking System (QTS) module allows you to easily conduct and review transaction queries. It consists of a mailbox and an investigations function. The mailbox allows you to monitor correspondence regarding a transaction, while the investigations function, for cash and securities, lets you initiate and keep track of queries.

### Key features

#### Mailbox

- Supports incoming and outgoing Swift n99/n95 messages.
- Only sends to banks where there is an account relationship, increasing security.
- Links incoming and outgoing messages, creating a 'mail trail'.
- Provides a reply function for incoming messages.

#### Investigations

- Lets you create an inquiry/query directly from a transaction or report which can be pre-filled with relevant information.
- Reports and updates investigations on an hourly basis.
- Provides you with a full audit history of queries.
- Lets you easily identify queries by giving each a unique case ID.

### Key benefits

- Get more transparency with instant access to your transaction and inquiry information.
- Increase efficiency with a single point of entry for access to real-time and aggregated query information.
- Reduce operational costs and administrative overheads through automation and online access.
- Provide exceptional service to your customers in line with the overall industry move from end-of-day to intra-day information availability.
- Serve a global client base by perfectly complementing the personal customer service you provide during business working hours.
- Provide a third dimension to the existing transaction and cash reporting capability offered via UBS KeyLink.

## *Efficient and cost-effective* document management

UBS KeyLink enables you to obtain banking documents in electronic form. The e-documents are identical to physical bank documents, are digitally signed and contain index data (metadata). They meet the prerequisites for legally compliant archiving (under Swiss law) and represent a full-fledged replacement for physical bank documents.

### **Key features**

- Allows you to access e-documents from any UBS branch which can provide them.
- Lets you open, download and print all documents locally.
- Provides online access to all documents up to 25 months in the past.
- Lets you receive documents in PDF format as well as MS Office suite file formats like XLS, DOC, and TXT.
- Allows you to sort your documents via common KeyLink functions such as search, filter and grouping.
- Lets you see all actions taken for a specific document, from creation to who opened/saved/printed it and when.
- Can provide customized reports and documents from your client advisor and relationship manager.
- Lets you set up automated packaging of electronic documents.
- Allows you to arrange for automated download.
- Provides an alert system on the summary screen.

### **Key benefits**

- Speed up your processes by receiving your documents more quickly than via physical mail.
- Benefit from more choice by deciding which documents you want to receive in electronic form and which you do not.
- Optimize processes and cut costs (for example by eliminating mail charges).
- Legally substitute e-documents for paper documents thanks to electronic signature.
- Easily meet all statutory electronic archiving requirements (under Swiss law).
- Help protect the environment by saving paper.

## *Connect* your systems directly to ours

UBS KeyLink Connectivity Service allows you to link your business systems directly to ours. This gives you secure access to data and infrastructure and improves the efficiency of instruction transmission and reporting.

### **Key features**

- Provides end-to-end integration between your system and UBS, allowing transactions to flow securely and providing straight-through processing.
- Allows for cross-product functionality over one connection to provide a single, state-of-the-art secure interface to the cash and payments management, treasury confirmations, securities management and precious metals modules of UBS KeyLink.
- Ensures communications security and protection through SSL (Secure Socket Layer) technology and 256-bit-encrypted authentication certificates.
- Ensures transaction security through state-of-the-art authentication and authorization.
- Provides resilience and manageability with multiple secure servers around the world, minimizing potential network disruptions, and automatic reconnection capabilities, helping ensure service continuity and guaranteed delivery of messages.

### **Key benefits**

- Configure the system to fit your needs by tailoring it in a variety of ways (for example, File mode/MQ mode/Embedded mode)
- Achieve significant efficiency gains and cost savings through reduced overheads, streamlined execution, fewer errors and quicker reaction to market movements.
- Simplify workflows and reduce expenditure by linking your existing infrastructure to ours.

## Access all your accounts *at all your banks*

With UBS KeyLink's multibanking capability, you can access any of your cash, custody and precious metals accounts from any bank that can send statements to SWIFT. UBS KeyLink customers already have access to almost 300 financial institutions and branches throughout the world – and the list continues to grow.

### Key features

- Enjoy the same functionality that is available with all your UBS accounts with all your multibanking accounts (provided your other banks allow connectivity).
- Send payments and receive intraday and end-of-day statements for all your accounts at all participating banks.
- Send securities instructions and receive corporate action statements for all your accounts at all participating banks.
- Move precious metals and receive your precious metals statements for all your accounts at all participating banks.
- Affirm FX trades done with other banks.

### Key benefits

- Benefit from consolidated information available to help you make decisions more easily.
- Avoid the need to maintain multiple passwords and learn to use different software.
- Help reduce costs and simplify your business operations.
- Take advantage of a single tool to consolidate all your banking relationships.



## *Feel safe* with state-of-the-art security technology

Building a reliable and secure internet connection between your systems and ours has always been a key design consideration of UBS KeyLink. Through various encryption and authentication measures, UBS KeyLink offers security and protection for all information related to you and your accounts.

### Key features

- 128-bit SSL https protocol, establishing an encrypted and authenticated connection between you and UBS.
- Java security model, which allows only the authenticated KeyLink Java code to connect to the KeyLink server, ensuring that you are communicating with the correct server and that the transfer is authenticated using a strong AES-256 algorithm.
- A challenge response system authenticating you on KeyLink without ever having to send your password over the internet.
- Your password (once changed) is not known by UBS.

### Key benefits

- Enjoy peace of mind that the software you receive comes from us and has not been corrupted by an outside party during transfer via the 256-bit SSL protocol.
- Rest assured that the data you send to us is secure and processed straight through with the use of challenge response.

## *Take advantage* of the option to restrict your e-banking access

UBS KeyLink's site restriction feature allows you to limit use of KeyLink to only certain computer stations. This optional feature can be set for single users, groups of users or all users, and can be useful if you need to precisely document and control your electronic banking operations.

### **Key features**

- Limits the access to UBS KeyLink to certain computers only.
- Can be set for single users, groups of users or all users.
- Is an optional feature which can be activated at your request.
- Allows for different user profiles: administrative user, restricted user, unrestricted user.

### **Key benefits**

- Increase security by adding another layer of access control to your e-banking system.
- Customize access through full control over which users have access and from where.
- Gain flexibility by quickly enabling/disabling computers.
- Feel confident in the integrity of your designated computers as the security token is machine-dependent and cannot be transferred.
- Don't worry about hardware changes on computers with site restriction enabled, as such changes will not breach security.

# UBS KeyLink system requirements

**In order to use UBS KeyLink, the following specifications apply:**

- Windows XP, using – Internet Explorer 6, 7, 8 – Firefox 3.6.
- Windows Vista/Windows 7, using – Internet Explorer 7, 8 – Firefox 3.6.
- The browser must be Java and JavaScript enabled.
- Sun Java Runtime Environment JRE 6 with the latest update.
- Adobe Reader 7 or more recent version.
- Internet access, broadband connection recommended.

Configurations other than the above may work but are not guaranteed and not technically supported.

Please be advised that various changes to your company's firewall may be necessary. We recommend that you keep your operating system, Java engine and Internet browser updated with the latest security features and supporting updates.

# Learn more about KeyLink

## Key contact information

If you are interested in learning more about how UBS KeyLink e-banking solutions can benefit you, please feel free to contact us. We look forward to hearing from you.

|                                     |                 |
|-------------------------------------|-----------------|
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