

VP Bank e-banking^{plus}

User management

As per December 2020



Introduction

Role concept

VP Bank e-banking^{plus} primarily aimed at financial service providers who would like to administer the user administration themselves. E-banking^{plus} offers a flexible authorisation system, based on two distinct roles.

The "**Superuser**" bears sole responsibility for managing the users and is the single point of contact for the Bank. The "**user**" accesses clients she/he has been allocated with via VP Bank e-banking^{plus} dependent on the respective authorisations.

Characteristics of the two roles

Role (number of persons)	Duties/characteristics
Superuser (1)	Enters, modifies or deletes users and authorisations. Assigns aliases to clients ¹ , so that the user has no access to clients' names.
User (>1)	VP Bank e-banking ^{plus} user having access to clients allocated to him/her dependent on the role(s) given.

Preparations before use

For every client to be managed in VP Bank e-banking^{plus} a completed and duly signed user agreement is required. The contact person stipulated in the agreement receives the password and connect card for the Superuser and an initial user. The Superuser can then modify the initial user if needed and/or add (an) additional user(s) by:

1. modifying the user details (first name, surname) and allocating an identification code (ID) to each new user;
2. allocating signing authority, additionally restricted access (IP, working hours etc.) can be defined
3. assigning clients to the user(s);
4. allocating client rights.

These steps must be carried out by the Superuser for every new user and for newly activated client relations (from step 3 on). Without the assignment of clients and the appropriate authorisations to the user(s), VP Bank e-banking^{plus} can only be used to a limited extent.

Access data letters (username, password and connect code) of each newly created user are sent to the Superuser by post. The administration of the users is described step by step the following chapters.

User management - Start

To create (a) new user(s) or to modify the initial user, you first have to log in as the Superuser (SU).

Logging in as Superuser

- Log into the customer portal at www.vpbank.com/login by using the Superuser's username and password
Important: You must log in using the username "SU" (e.g. 12345678/SU)
- Then do proceed by clicking on "Next".

Create user

Click on "Create user" in the Superuser menu. The user wizard will then guide you through the registration steps described in the next chapter.

Edit user

The initial user must be modified before first use of the system. Existing users can always be modified in line with new requirements.

- Click on "User overview" in the Superuser menu
- Click on "Edit user" in the action menu to modify a user.
- The User wizard guides you through the various data entry steps.

Identification	Surname	Name	Last login	Locked	Payment	Money market	Stock market	Direct deal
Actions x Show user details > Delete user > Lock user > Edit user >		Albert	25.11.2020 08:00:23	Not locked	Collective	Enter	Single	
		Albert	20.08.2020 10:12:19	Not locked	Enter	Enter	Enter	
		alessandro	20.08.2020 10:12:19	Not locked	Single	Single	Collective	Single
		Heinz	20.08.2020 11:43:07	Not locked	Single	Single	Collective	
		Marina	30.06.2020 11:41:34	Not locked	Single	Single	Single	
			23.12.2020 10:32:27	Not locked				
		Stefan	01.07.2020 08:33:02	Not locked	Collective	Single	Single	

¹ Location-dependent (further information given at www.vpbank.com/e-banking)

User Assistant - Three steps

The User Assistant supports you through the three steps of the user management process:

1. entry of the **user details** (ID, first name and surname, user authorisations, signing authority and security settings);
2. assignment of the clients to be managed - **customer allocations**;
3. activation of transaction rights per assigned client - **customer authorisations**.

User details: Enter the user's ID, first name and surname. Mandatory fields left blank or incomplete field entries are circled red as soon as you click on "Continue".

A) In the fields provided, enter the user ID (2-8 characters), first name and surname. For the first user (i.e. the one already assigned by VP Bank), the ID code is already prescribed and cannot be modified. The username is automatically created as a combination of this ID (max. 8 characters) and the contract number. It is therefore recommended to choose an identification that is as short as possible. The identification "abc" together with the contract number "12.345.678" becomes the user name "12345678/abc".

B) Under Authorizations, enter the rights that apply to the user in general.

Download BESR	BESR data can be retrieved.
QR Reference	QR data can be retrieved.
Receive e-Post	Access to transaction advices and bank statements in electronic format (PDF). The documents can be read, printed, saved or archived. (A PDF reader is required in order to read the bank documents.)
Market data	Access to current exchange prices in the VP Bank market data portal
ProLink	Access to the information area specially for the needs of intermediaries

Description

Create statements	Account and asset statements can be ordered in electronic format (PDF). (A PDF reader is required in order to read the statements.)
Create customer groups	Every user can create customised client groups and thus call up consolidated overviews (e.g. consolidated asset summary for multiple clients).

Signature authorities

Signature authorities Payment
 Enter Collective Single

Signature authorities Money market
 Enter Collective Single

Signature authorities Stock market
 Enter Collective Single

Security settings

Mobile banking activated

Change timeout

Network authentication

IP address 1

IP address 2

Time (CET) From To

C) Enter the signing authority applicable to the user for the "Payment transaction", "Money market" and "Stock exchange" transaction types by clicking on the corresponding option. The Superuser can assign the user the right to enter transactions with single or joint signing authority. Clients with joint signing authority cannot assign rights that go beyond this maximum signing authority.

Description	
Enter	The user has the right to enter transactions. Transactions entered according to this right must be signed off by one person with single signing authority, two persons with joint signing authority or one person with joint signing authority and one with single signing authority. N.B.: Only transactions that have been signed off completely are executed.
Collective	The user has joint signing authority. Transactions entered according to this right must be signed off by one person with single signing authority or a second person with joint signing authority. N.B.: Only transactions that have been signed off completely are executed.
Single	The user has single signing authority. Transactions entered according to this right are executed without need for additional approval.

D) Enter additional security settings here

Description	
Mobile Banking activated	Mobile access to e-banking may be activated.
Change time-out time	The user can change his own time-out time.

E) The e-banking access channels can be optionally managed under "Network release".

Description	
IP address (variant 1/2)	Entering an IP address (format: 192.168.10.1) means that access to e-banking is possible only via that IP address. N.B.: The definitive IP address must be allocated by the provider. Two IP addresses can be entered. The address to be entered is the provider's IP address.
Time (variant 2/2)	Use of e-banking may be time-limited. All times refer to the Central European Time time zone (CET). Format: hh:mm
Combination	Both ways of restricting access can be combined.

Click on "Next" to enter the customer allocations.

Customer allocations: Assign the clients to be managed to the user.

New user

User details 2

Customer allocations

Create user (Step 2 of 3)

Customer	Client ID
<input type="checkbox"/> Client A	12.345.678
<input checked="" type="checkbox"/> Client B	23.456.789
<input checked="" type="checkbox"/> Client C	34.567.891
<input checked="" type="checkbox"/> Client D	45.678.912
<input type="checkbox"/> Client E	56.789.123

F) Activate the clients to be assigned (multiple clients may be selected).

After the clients have been assigned, click on "Continue" to assign the client rights.

Client rights - Allocate the transaction rights for each client and per transaction type.

G) Set the client rights for each transaction type and for each assigned client by activating the corresponding checkbox.

H) Using the "Contract rights" function sets all rights in line with the agreement on the use of VP Bank e-banking^{plus}.

N.B.: Client transaction rights can be assigned only if the appropriate authorisations have also been ticked by the clients on the duly signed e-banking^{plus} application form.

Click on "Create" to complete the opening process for the user.

Client right

Maturity notification	Activating the tick box causes a notification in the form of an e-banking message to be sent seven days before a time deposit matures.
Payment	Authorisation to enter individual and standing orders and to upload ISO files. The entry is made with the drawing right defined under C.
Stock market	Authorisation to place stock exchange orders via e-banking as per definition under C.
Money market	This functionality is currently not available.
BESR/LSV (direct debit) ²	Download of BESR/LSV credits.
QRR	Download of QR credits.
e-Post ³	Access to electronic transaction advices / bank statements.

² Location-dependent (further information given at www.vpbank.com/e-banking)

³ Only if this service has been requested.

Example of user log-in

Logging in as a user of VP Bank e-banking^{plus}

For each newly created user the log-in details (username, password and connect code) will automatically be generated and sent by post to the attention of the contact person. Using these access details, the user can log in to VP Bank e-banking^{plus} and gain access to the clients assigned to him as per the authorisations entered in the system.

- Open the client portal by entering vpbank.com/login and type in the username and password in the log-in window. Please note that the password is case-sensitive and must be entered correctly.
- The rest of the log-in procedure is described in the enclosed operating instructions "VP Bank Connect".

Glossary

Superuser (SU)	An e-banking ^{plus} role which enables e-banking ^{plus} users to be managed
Initial user	Automatically generated e-banking ^{plus} user with no authorisations and no clients allocated to it. Is generated whenever a new e-banking ^{plus} agreement is concluded.
User	An e-banking ^{plus} user with access to the allocated functions and clients
ID	A freely assignable identification code of between 2 and 8 characters in addition to the contract number. It usually consists of a combination of first name and surname.
VP Bank Connect	VP Bank Connect is a safe, free and independent login procedure for the VP Bank client portal. It is an additional security feature that reinforces the integrity of your user name and password. The app is based on asymmetric encryption.
Contact person	The contact person is the same as the Superuser. The contact person receives the e-banking ^{plus} correspondence.
Alias	The alias replaces the client's name in e-banking. The alias affects the way in which the client's name is presented in the client selection function, but not on how the client is identified to the Bank.

Your e-banking support

You can obtain further information on VP Bank e-banking at www.vpbank.com/e-banking or by contacting us via e-mail or telephone.

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