

VP Bank e-banking^{plus}

User management



Introduction

Role concept

VP Bank e-banking^{plus} is a solution for financial service providers who wish to work with multiple users and a variety of user authorisations. For that reason, VP Bank 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 contact person for the Bank. **The "user"** has access to the clients allocated to him via VP Bank e-banking^{plus}.

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)	User of VP Bank e-banking ^{plus} with the clients and authorisations allocated to him.

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 security token for the Superuser and an initial user. The Superuser must then modify the initial user or create new users by:

1. modifying the user details (first name, surname) and allocating an identification code (ID) to each new user;
2. allocating signing authority and, optionally, placing restrictions on access;
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). Unless clients are assigned and the appropriate authorisations are allocated to the users, VP Bank e-banking^{plus} operates only in a restricted manner.

For each newly created user the access data (username, password and security token) are sent to the Superuser by post. A step-by-step description of the user management process is given in the following sections.

User management - Start

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

Logging in as Superuser

- Start e-banking via www.vpbank.com/login and enter the Superuser's username and password in the log-in window.
- **N.B.:** You have to log in using the "SU" username.
- Then click on "Next".

Create user - In the Superuser menu, click on "Create user". The User Assistant will then guide you through the entry steps described in the next section.

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

- In the Superuser menu, click on "User overview".
- Click on the pull-down menu to modify a user.
- The User Assistant is now opened and will guide you through the various entry steps.

Identification	Surname	Name	Last login	Locked	Payment	Money market	Stock market	Direct deal
		Peter	02.01.2016 12:14	Not locked	Enter	Enter	Enter	
		Peter	21.06.2016 17:02	Locked	Collective	Enter	Enter	Enter
		Peter	02.05.2018 13:54	Not locked	Single	Single	Single	
		Thomas	30.05.2018 09:53	Not locked	Single	Single	Single	
		Arthur	28.05.2018 16:18	Not locked	Single	Collective	Single	
		Katja	28.06.2016 00:00	Locked	Single	Enter	Enter	

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 - **client assignment**;

3. activation of transaction rights per assigned client - **client rights**.

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 "Next".

A) In the fields provided, enter the user's 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. As a result, it is advisable to keep the ID as short as possible. The ID "abc" combined with the contract number "12.345.678" produces the username "12.345.678/abc".

B) Under authorisations, enter the general rights applying to the individual user.

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.)
Form client groups	Every user can create customised client groups and thus call up consolidated overviews (e.g. consolidated asset summary for multiple clients).
Retrieve BESR	BESR 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

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.
Joint	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 managed under "Network release". Entries are optional.

Description

IP address (variant 1/2)	Entering an IP address (format: 123.456.789.123) 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	The two types of access restriction may be combined.

Click on "Next" to enter the client assignment.

Client assignment - Assign the clients to be managed to the user.

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

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

Client rights - Allocate the transaction rights per assigned client and per transaction.

Customer authorisation (Step 3 of 3)

USE CONTRACT AUTHORISATIONS

Customer	Maturity notifications	Payment	Stock market	Money market	BESR	e-Post
Client A 12.345.678	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client B 23.456.789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client C 34.567.891	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client E 45.678.912	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Client F 56.789.123	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BACK CANCEL CREATE

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

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.
Payments	Authorisation to enter single and data carrier exchange payments as well as standing orders. These are entered using the signing authority defined in C.
Stock exchange	Authorisation to place stock exchange orders via the system. These are entered using the signing authority defined in C.
Money market	This functionality is currently not available.
BESR ² / LSV (direct debit) ^{3,4}	Download of BESR/LSV credits.
e-Post ⁴	Access to electronic transaction advices / bank statements.

² Bank payment slip with reference number

³ Location-dependent (further information given at www.vpbank.com/e-banking)

⁴ Only if this service has been requested.

User management

Copy user

The "Copy user" function allows you to create new users quickly and easily, with all rights and client assignments being adopted.

- Click on the pull-down menu of the user you wish to copy,
- then choose "Copy user".

Identification	Surname	Name	Last login	Locked	Payment	Money market	Stock market	Direct deal
		Peter	02.01.2016 12:14	Not locked	Enter	Enter	Enter	
		Peter	21.06.2016 17:02	Locked	Collective	Enter	Enter	Enter
		Peter	02.05.2018 13:54	Not locked	Single	Single	Single	
		Thomas	30.05.2018 09:53	Not locked	Single	Single	Single	
		Arthur	28.05.2018 16:18	Not locked	Single	Collective	Single	
		Katja	28.06.2016 00:00	Locked	Single	Enter	Enter	
		Peter	30.04.2018 13:18	Not locked	Single	Single	Single	
		Peter	28.05.2018 16:46	Not locked	Single	Collective	Collective	
yzs	Muster	Peter	03.11.2017 13:09	Not locked	Collective	Collective	Collective	Collective

Enter/modify alias

The "Modify alias" function allows you to replace the client's name with an alias.

- Click on your user and "Manage alias".
- In the pull-down menu, click on "Modify alias" for the client to whom you wish to give an alias.
- Enter the desired alias into the window which then appears.

- Click on "Save" to attribute the alias. This alias will henceforward be used in VP Bank e-banking^{plus} instead of the client's name.

N.B.: The correct client name will continue to be shown/printed on e-documents made available online (account and asset statements).

Customer, portfolio, account	Customer name	Reference	Alias
Client 12.345.678 - CHF - Client A	Victor Peter Blanco		Client A
Portfolio 12.345.678.000 - CHF - Client A	Victor Peter Blanco		
Account 12.345.678.004 - CHF - Precious metals	Victor Peter Blanco		Precious metals
Account 12.345.678.003 - CHF - Client A	Victor Peter Blanco		
Account 12.345.678.002 - XAG - Client A	Victor Peter Blanco		
Account 12.345.678.001 - USD - Client A	Victor Peter Blanco		
Account 23.456.789 - CHF - Client B	Victor Peter Blanco		

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 security token) will automatically be generated and sent by post for 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 VP Bank e-banking via vpbank.com/login and type in the user's username and password in the log-in window (remember that the username and password are case-sensitive).
- The rest of the log-in procedure is described in the enclosed security token operating instructions.

Glossary

Superuser (SU)	An e-banking ^{plus} role which enables e-banking ^{plus} users to be managed	Security token	The security token is a physical device with inbuilt optical reader technology. It is used to generate a log-in code for e-banking ^{plus} , thereby meeting the high security standards of VP Bank.
User	An e-banking ^{plus} user with access to the allocated functions and clients	Contact person	The contact person is the same as the Superuser. The contact person receives the e-banking ^{plus} correspondence.
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.	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.
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.		

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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