



E-BANKING USER'S MANUAL

May 2024

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DO YOU NEED HELP ?

Forgotten password

Please contact your **Relationship Manager** if you want to get a new password (in case of forgotten password).

Modification of third authentication factor

Please contact your **Relationship Manager** if you want to modify third authentication factor (from physical token to applicative token, or reverse).

Enrolment key not received by SMS

Please contact your **Relationship Manager** if you never received the enrolment key by SMS.

Other issues

For any other technical or functional problems, please contact **BCP helpdesk** at +41 58 909 18 80.

BEFORE CONNECTING

Mobile application versus website

BCP E-Banking service allows you to access your accounts directly:

1. From your smartphone or tablet using **mobile application**
This channel is available only for Apple devices (App Store) and Android devices (Google play).
2. From your computer (or any browser) using **website**
This channel is available on any electronic device (computer, mobile phone, tablet, ...) using your favourite browser (Google Chrome, Mozilla Firefox, Microsoft Edge, Safari, ...)

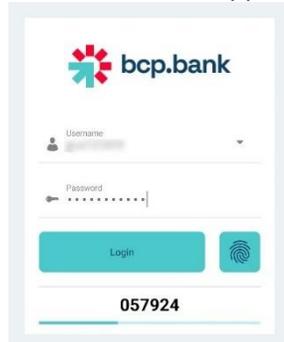
Please note that the features available on both channels are almost the same, but mobile application offers a better user experience (like scanning a QR code from your mobile phone for example).

Applicative token versus physical token

The connexion is always secured using 3 authentication factors:

1. Your ebanking username
2. Your ebanking password (never share it)
3. A token generated randomly (third authentication factor) using either **applicative token (recommended by BCP)** or **physical token**

Applicative token
(embedded within the application)



Physical token
(delivered with username welcome letter)



You can change your third authentication factor by simple request to your **Relationship Manager**.

FIRST ACTIVATION

You'll need the following information:

1. Your login information (username and initial password)
2. A mobile phone or tablet (only mandatory if you want to use mobile app)
3. BCP E-Banking app (only mandatory if you want to use mobile app)

Mobile application using applicative token

The procedure is the following:

1. Download and install "BCP E-Banking" application on your favourite store:

Android devices



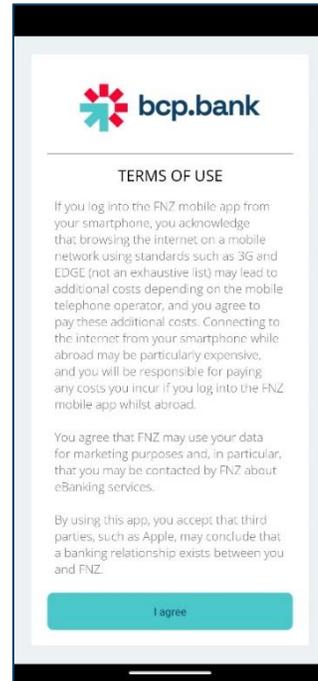
<https://play.google.com/>

Apple devices

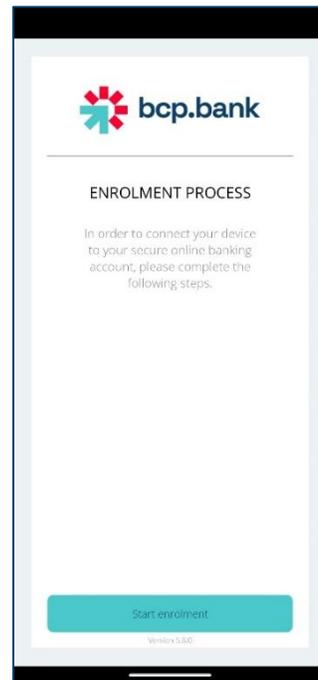


<https://www.apple.com/app-store/>

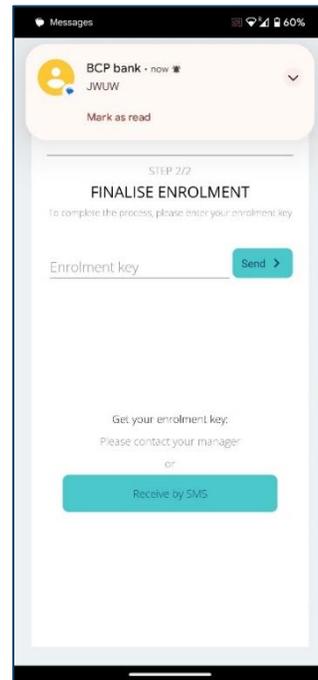
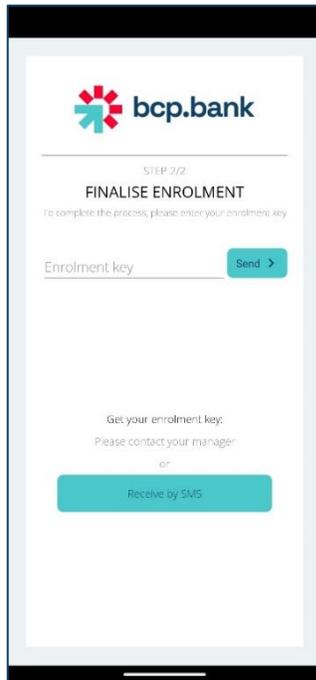
2. Start the application by clicking on the icon and accept the terms of use by clicking “I agree” button:



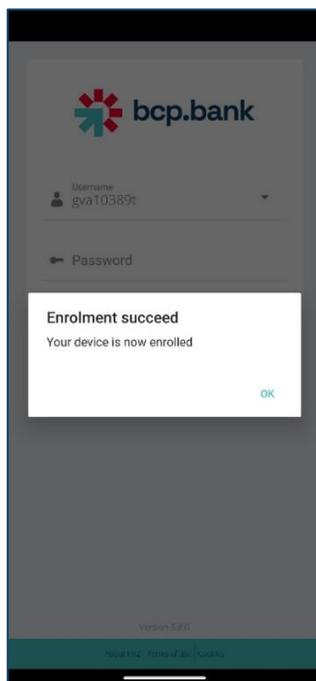
3. Click on “Start enrolment” and enter username and initial temporary password communicated in two separate letters by the bank, then click on “Continue”:



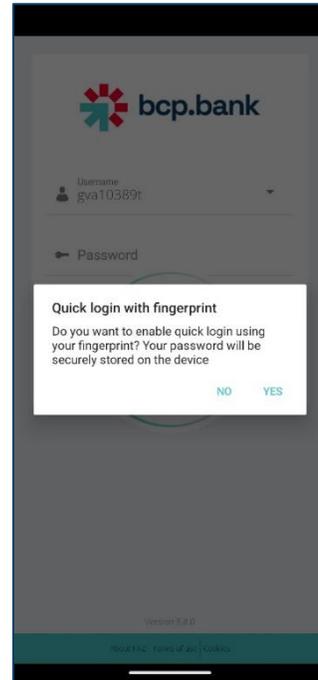
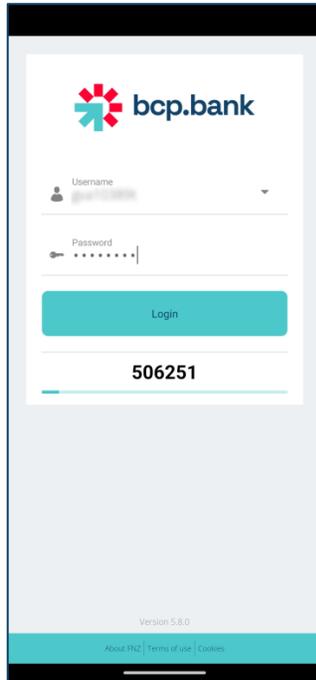
4. Click on “Receive by SMS” button (you should receive an SMS within next 10 seconds), then copy enrolment key received by SMS in “Enrolment key” and click on “Send”.
If you do not receive any SMS despite clicking on the button, please contact your Relationship Manager.



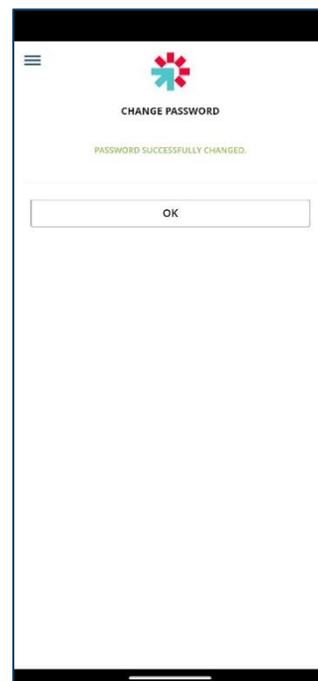
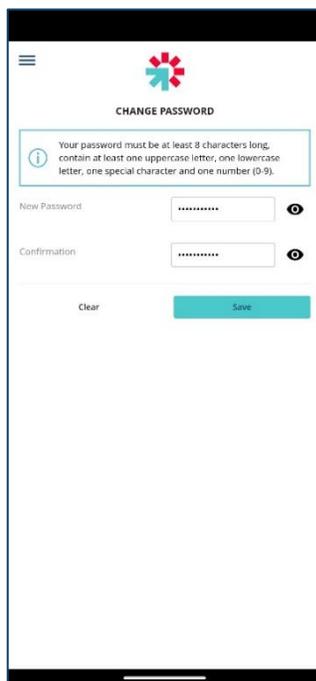
5. Your device is now enrolled:



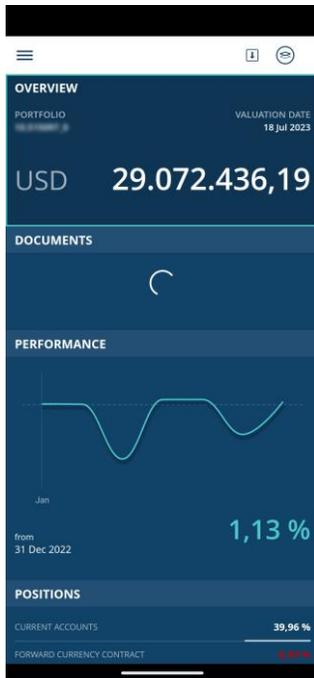
- You have to relogin in the application using temporary initial password, then click on “Login”. Your device may propose to save data for quick login (using fingerprint or facelD technologies). If you want to use this feature, click Yes; else click No (you can choose to activate it later):



- Define your personal password, then click Save. A message appears to confirm password has been changed – click “OK”:



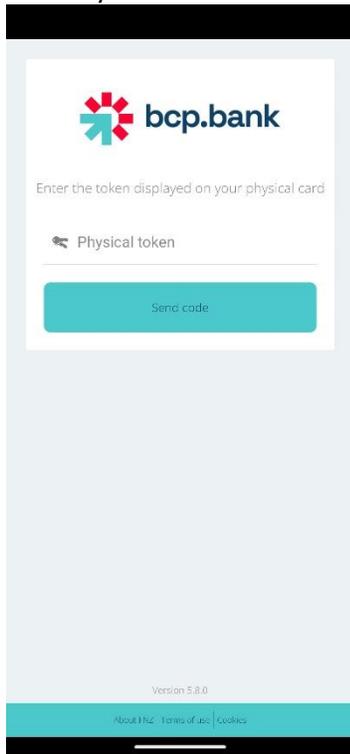
8. Congratulations, you are connected to the application:



Mobile application using physical token

The procedure is the slightly the same than [Mobile application using applicative token.](#)

The only difference is that the following additional screen is displayed on last login after enrolment:



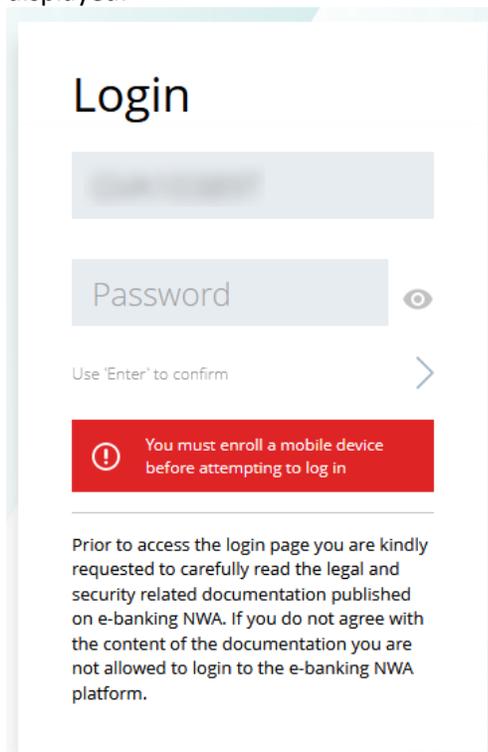
Click "Press" button on your physical card, then copy code in "Physical token" field, then click on "Send code":



Website using applicative token

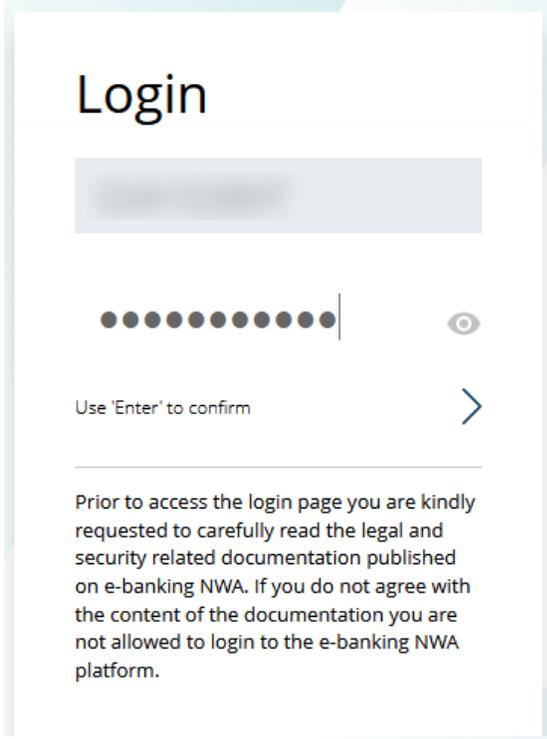
The procedure is the slightly the same than [Website using physical token](#).

If you try to connect on website, and you never enrolled a mobile device, the following error will be displayed:

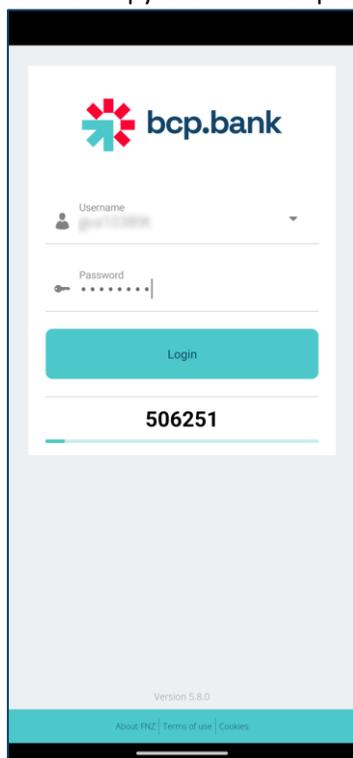
A screenshot of the bcp.bank login page. The page has a white background with a light blue border. At the top, the word "Login" is displayed in a large, dark grey font. Below it are two input fields: the first is a blurred grey box, and the second is labeled "Password" with a grey eye icon to its right. Underneath the password field, the text "Use 'Enter' to confirm" is shown next to a right-pointing chevron icon. A prominent red error message box with a white exclamation mark icon contains the text: "You must enroll a mobile device before attempting to log in". Below this box, a paragraph of text reads: "Prior to access the login page you are kindly requested to carefully read the legal and security related documentation published on e-banking NWA. If you do not agree with the content of the documentation you are not allowed to login to the e-banking NWA platform."

It means that you need first to enrol your mobile phone using [Mobile application with applicative token](#) procedure.

Once done, enter your username and password on website, then click “Use ‘Enter’ to confirm”:

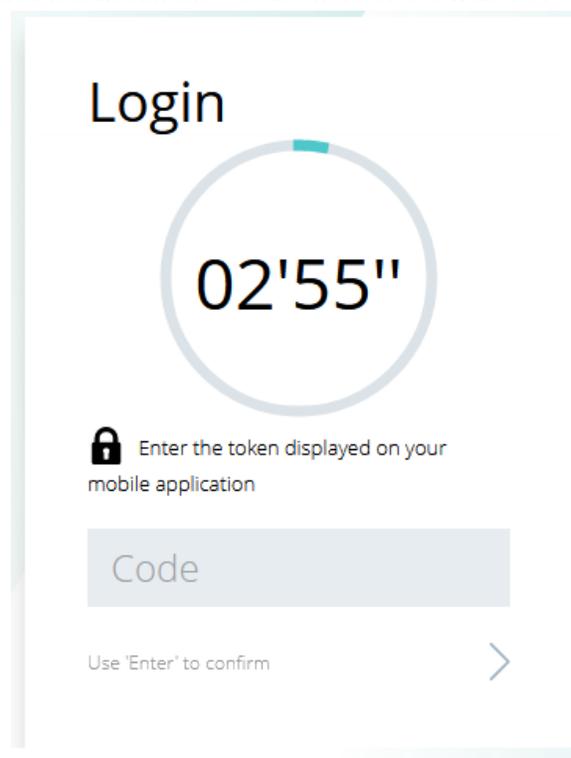


You must copy the token displayed on your mobile application within the “Code” field of the website:



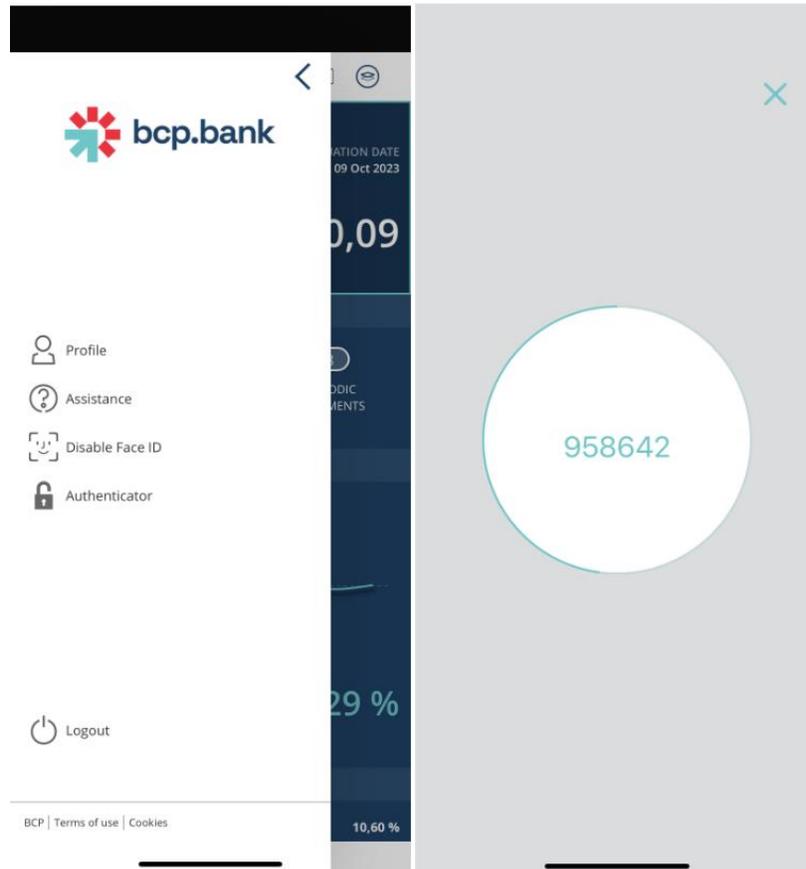
Mobile phone token

...



to be copied inside “Login screen” of web site

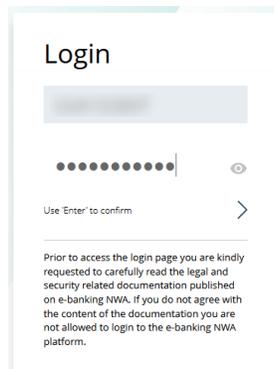
If you are already logged in in your mobile application, go to Authenticator to get the token generated:



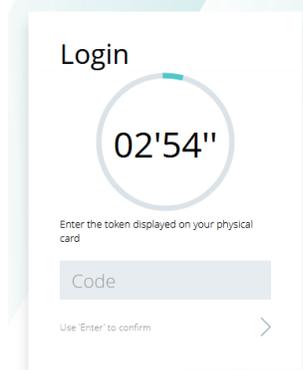
Website using physical token

The procedure is the following:

1. Open your browser and go to the website
2. Enter username and initial temporary password communicated in two separate letters by the bank, then click on "Use Enter to confirm":



3. Enter the physical token displayed on your physical card, then click on “Use Enter to confirm”:



Login

02'54''

Enter the token displayed on your physical card

Code

Use 'Enter' to confirm



4. Change your password:





CHANGER LE MOT DE PASSE

 Votre mot de passe doit contenir au minimum 8 caractères, dont une lettre minuscule, une lettre majuscule, un caractère spécial et un chiffre (0-9).

Nouveau mot de passe

Confirmation

Vider

5. Click on OK





CHANGER LE MOT DE PASSE

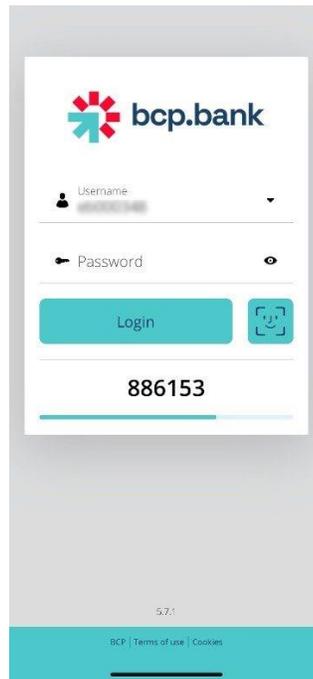
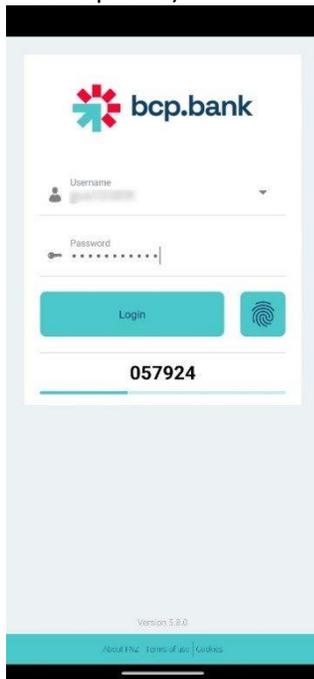
MOT DE PASSE CHANGÉ AVEC SUCCÈS.

6. Congratulations, you are connected to the website!

LOGIN

Mobile application using applicative token

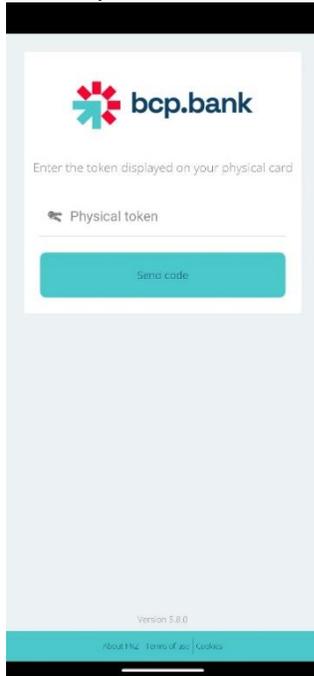
Enter password and click on “Login”, or use the biometric login (fingerprint or faceID depending on your mobile phone):



Mobile application using physical token

The procedure is slightly the same than [Mobile application using applicative token](#).

The only difference is that the following additional screen is displayed on last login after enrolment:



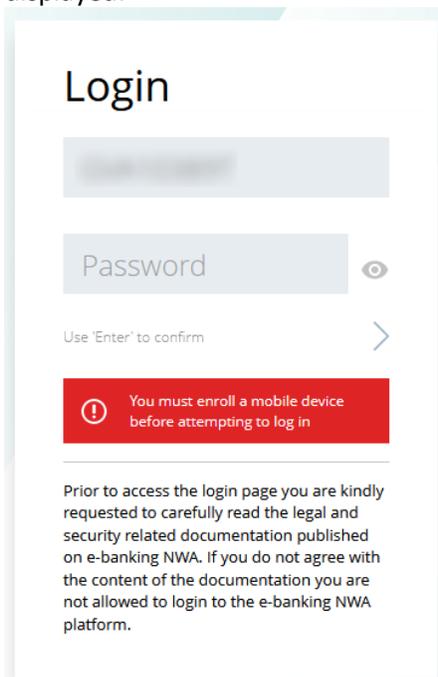
Click “Press” button on your physical card, then copy code in “Physical token” field, then click on “Send code”:



Website using applicative token

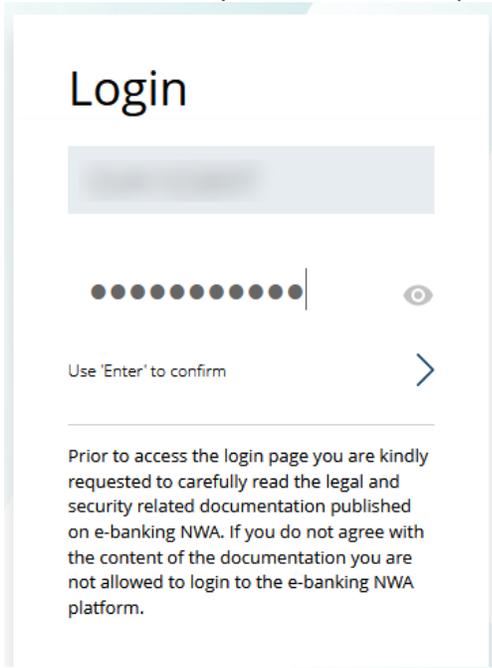
The procedure is slightly the same than [Website using physical token](#).

If you try to connect on website, and you never enrolled a mobile device, the following error will be displayed:

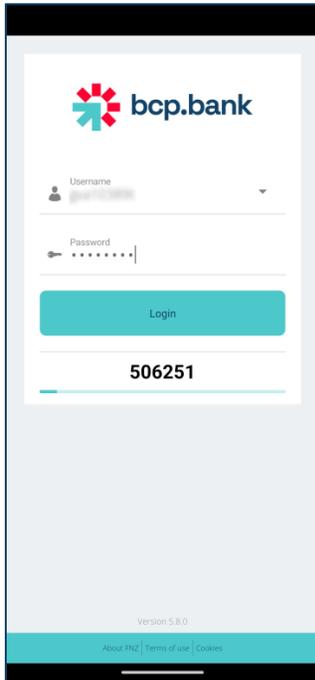


It means that you need first to enrol your mobile phone using [Mobile application with applicative token procedure](#).

Once done, enter your username and password on website, then click "Use 'Enter' to confirm":

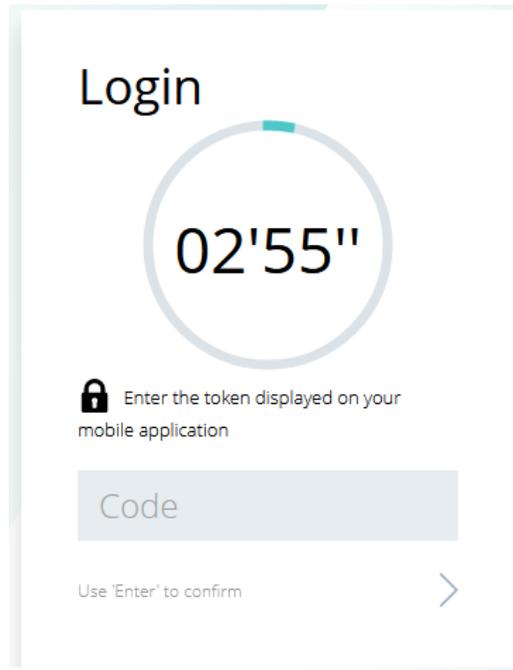


You must copy the token displayed on your mobile application within the “Code” field of the website:



Mobile phone token

...

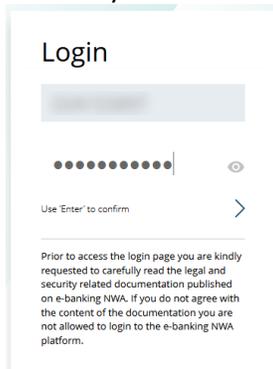


to be copied inside “Login screen” of web site

Website using physical token

The procedure is the following:

1. Indicate your username and password, then click on “Use Enter to confirm”



2. Enter the code displayed on your physical token, then click on “Use Enter to confirm”:

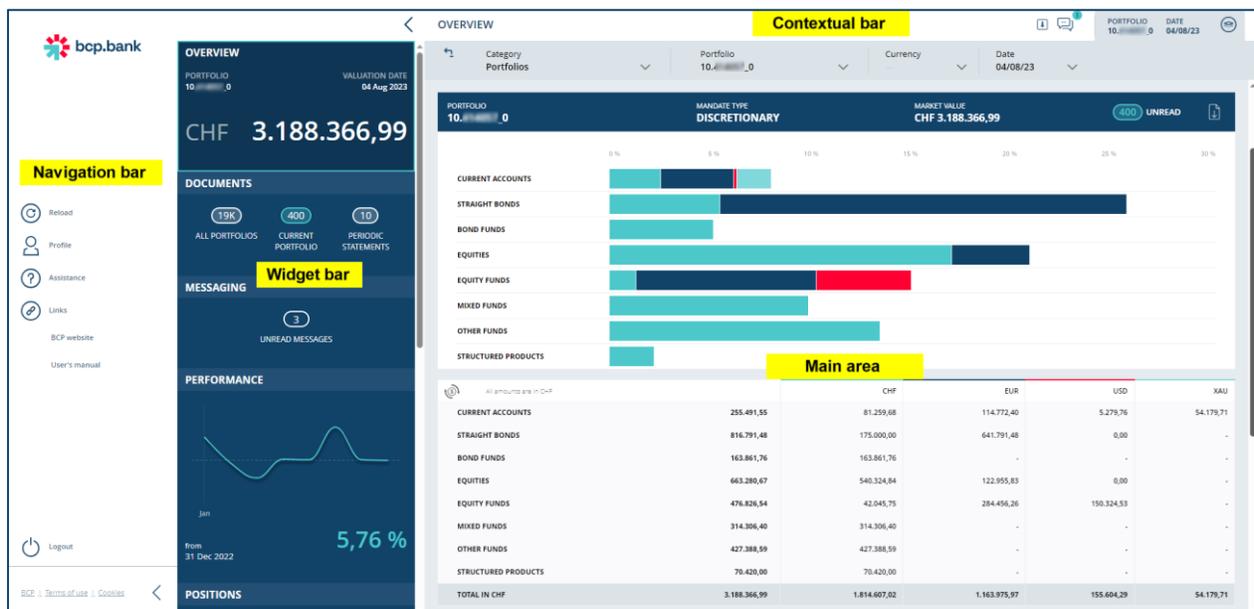


3. Congratulations, you are connected to the website!

INITIAL PAGE

When accessing BCP E-banking on the Web, the initial page is composed of the following areas:

1. A **navigation bar** containing useful links
2. A **widget bar** containing customizable widgets
3. A **contextual bar**
4. A **main area** containing information of the selected widget



The screenshot shows the BCP E-banking interface. On the left is a **Navigation bar** with icons for Reload, Profile, Assistance, Links, BCP website, and User's manual. The top **Contextual bar** shows 'OVERVIEW' and 'PORTFOLIO 10.000.000'. Below it is a **Widget bar** with 'DOCUMENTS' (19K, 400, 10), 'MESSAGING' (3 UNREAD MESSAGES), and 'PERFORMANCE' (5,76% from 31 Dec 2022). The **Main area** features a bar chart of asset distribution and a table of values.

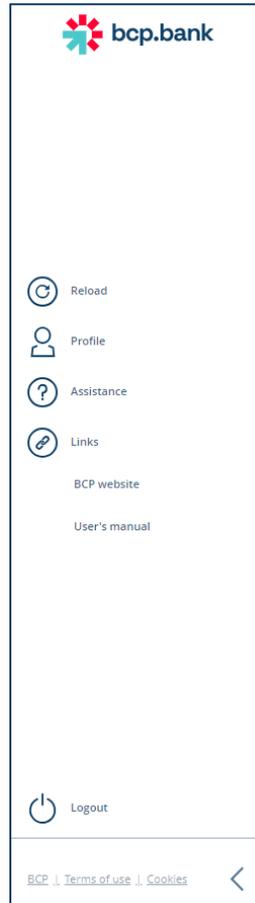
	CHF	EUR	USD	XAU
CURRENT ACCOUNTS	255.491,55	81.259,68	114.772,40	5.279,76
STRAIGHT BONDS	816.791,48	175.000,00	641.791,48	0,00
BOND FUNDS	163.861,76	163.861,76	-	-
EQUITIES	663.280,67	540.324,84	122.955,83	0,00
EQUITY FUNDS	476.826,54	42.045,75	284.456,26	150.324,53
MIXED FUNDS	314.306,40	314.306,40	-	-
OTHER FUNDS	427.388,59	427.388,59	-	-
STRUCTURED PRODUCTS	70.420,00	70.420,00	-	-
TOTAL IN CHF	3.188.366,99	1.814.607,02	1.163.975,97	155.604,29

Navigation bar

On the left side of the screen, you'll find the navigation bar including a list of useful links.

This navigation bar can be minimized by clicking on left arrow icon  located on bottom left corner.

Navigation bar maximized



Navigation bar minimized



Reload

By selecting this button, you refresh all the information on your current page:



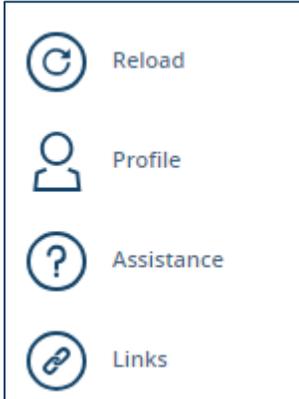
Profile

You can customize your profile by changing the following parameters:

Language

You can change your language. Current page will be automatically reloaded when changing language. The following languages are supported: English, French.

1. Click « Profile » icon on the left navigation bar, then select “Settings”:



2. Choose another available language (application will be automatically reloaded with new language):

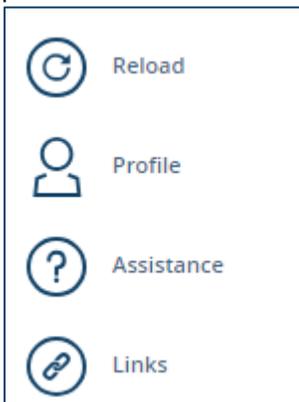


Default portfolio

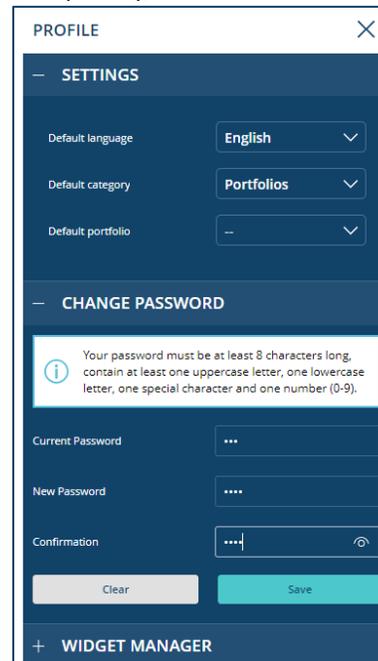
For user having access to multiple portfolios, you can choose which portfolio will be selected by default after login.

Change password

1. Click « Profile » icon on the left navigation bar, then select “Change password”:

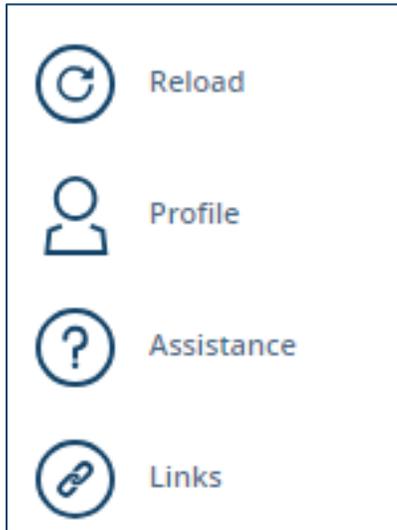


2. Enter your old password and the new one (twice), then click Save:

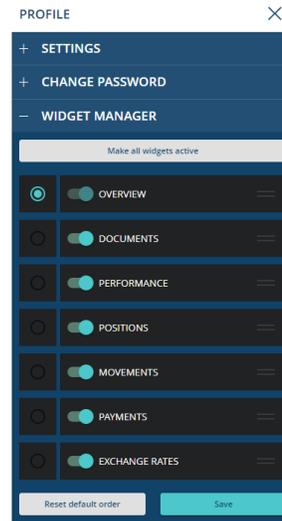


Widget manager (customize screen)

1. Click « Profile » icon on the left navigation bar, and go to “Widget manager”:

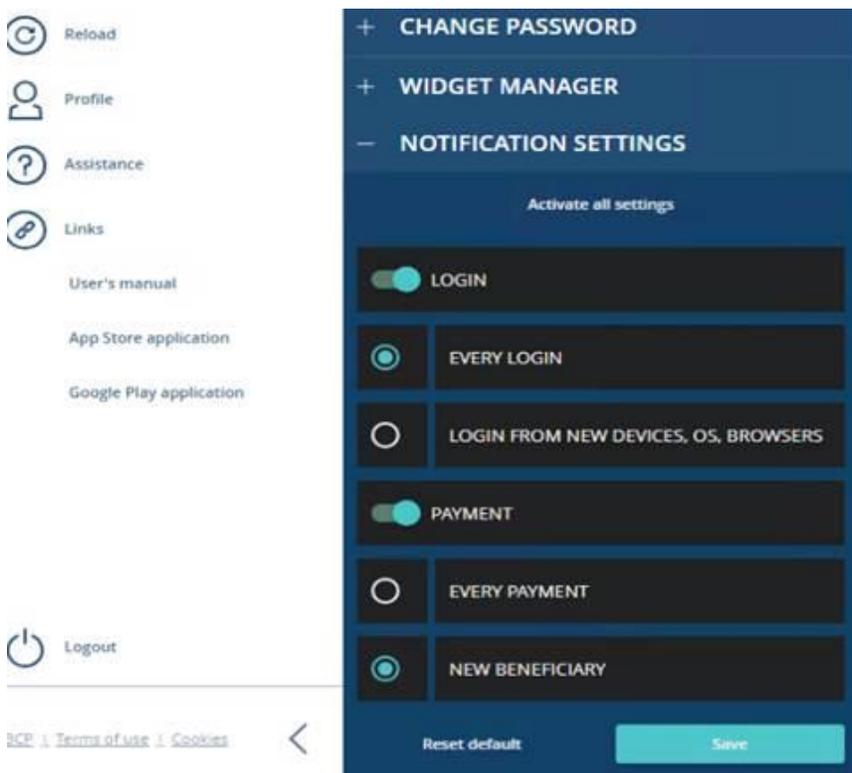


2. You can reorder or hide the widgets:



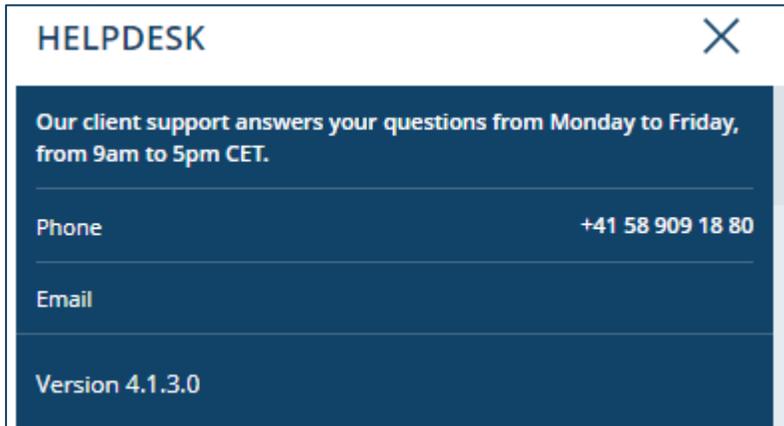
Notification settings

Select whether or not you want to receive notifications in case of login or payment activity in order to report any suspicious activity.



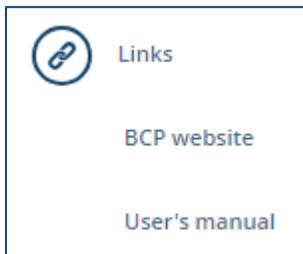
Assistance

This page contains the phone number of BCP helpdesk:



Links

Useful links are available at the bottom of navigation bar:



Logout

The logout icon  allows you to securely logout from the application.

See [Logout](#) section for more information.

Widget bar

Available widgets depend on contract signed with BCP.
For more information, please contact your Relationship Manager.

The list of available widgets is the following:

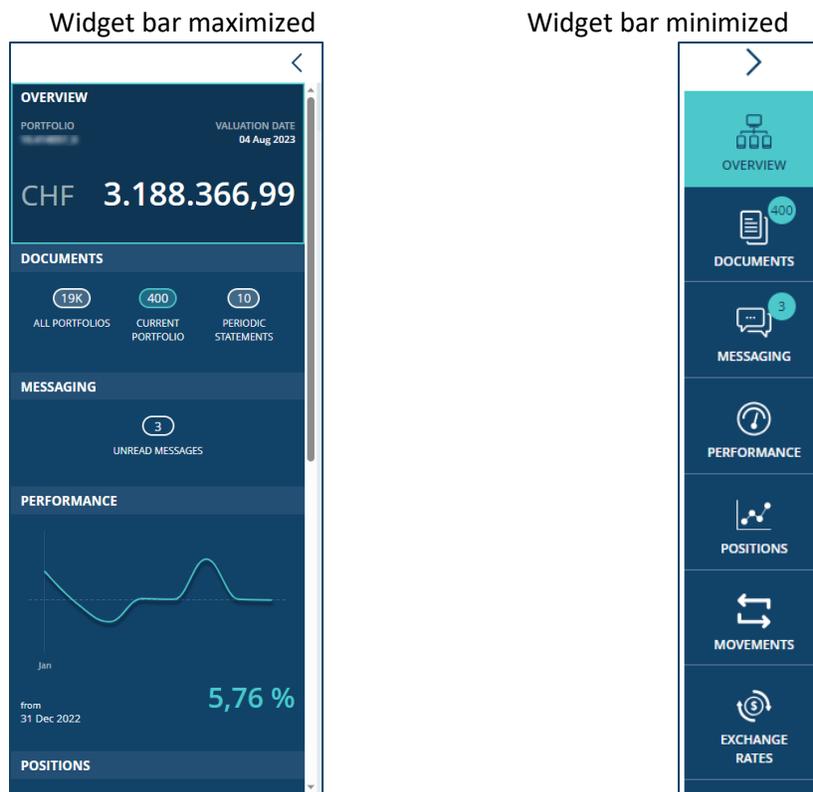
- Overview
- Documents
- Performance
- Positions
- Movements
- Payments
- Securities ⁽¹⁾
- Forex ⁽¹⁾

- Exchange rates

(1) This feature will only be available for end of 2023.

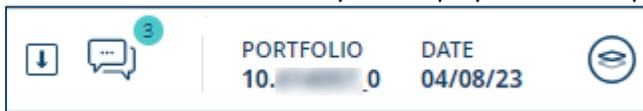
Please see [Sections](#) page for more details about each widget.

The widget bar can be minimized using the  icon.



Contextual bar

The contextual bar will always be displayed on the top of the screen:

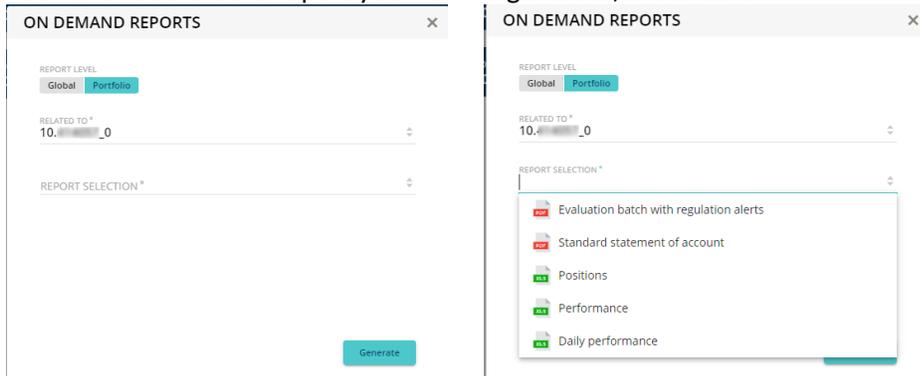


It offers multiple actions.

On demand request

This icon  allows you to generate specific reports in PDF or CSV format.

You have to select the report you want to generate, the criteria:



Once clicking on , you have to wait for the generation of the report.

The icon will change during report generation 

Your report will be automatically loaded in browser.

Messaging

The  icon is a shortcut to [Messaging](#) section.

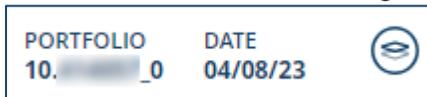
If a new unread message is available, you will be notified using this icon.

Portfolio selector and valuation date selector

A click on the right side of the contextual bar opens a sub-bar allowing you to:

- Change selected portfolio
- Change valuation date

You have to click in the following area:



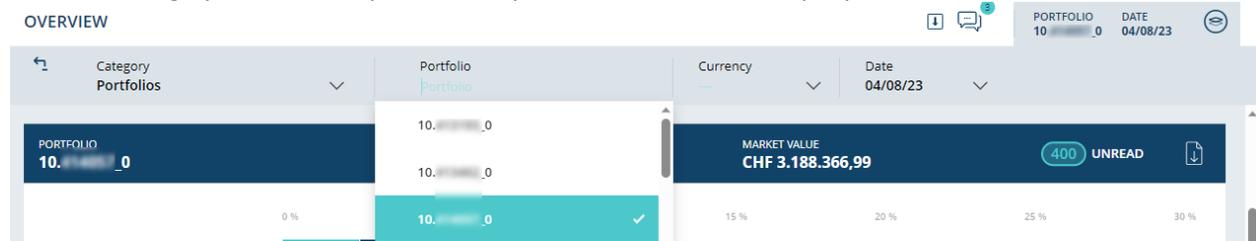
The following sub-bar appears:



You can change the valuation date:



You can change your selected portfolio (if you have access to multiple portfolios):



Main area

The main area contains the detailed information of selected widget and context. It is the heart of the application and its content depends on the selected widget. See [Sections](#) for more information about main area content for each widget.

SECTIONS

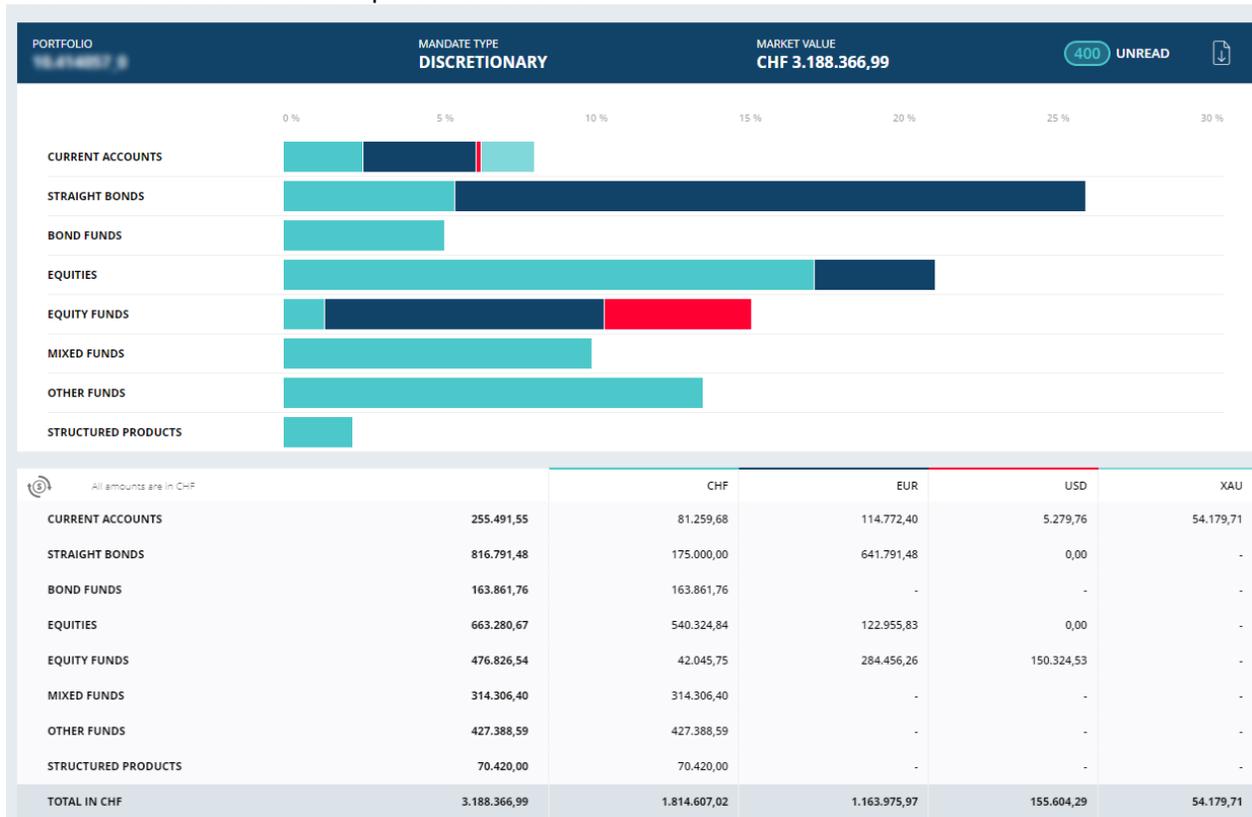
Overview

Widget

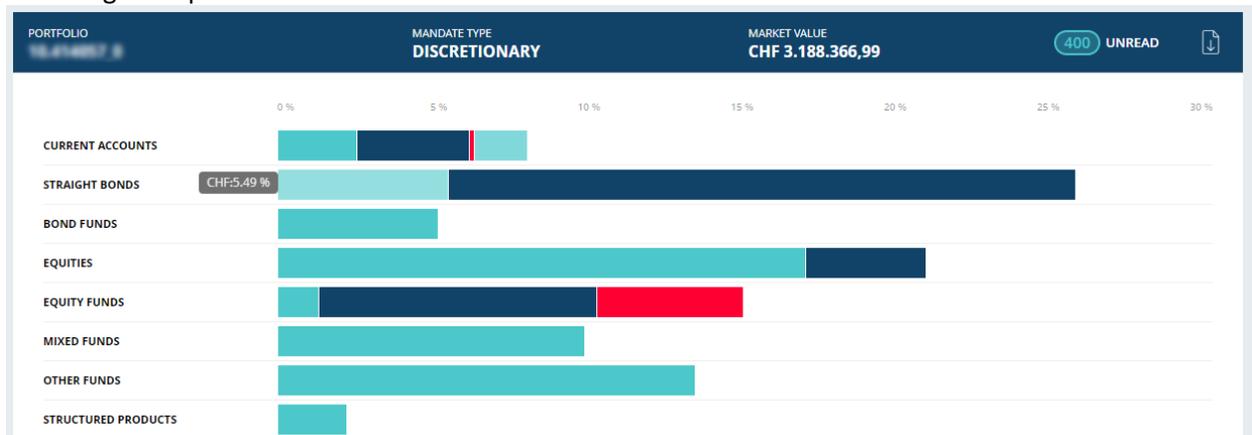
The widget displays the current portfolio valuation in portfolio valuation currency:



You can view the detail of one portfolio at a time:



You can move your mouse on a field to see additional information, like percentage breakdown as in the following example:



Download portfolio valuation

The icon  allows you to download the current portfolio valuation.

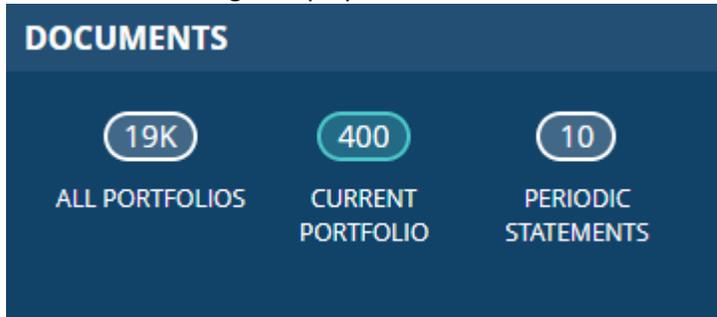
Drill down to positions

If you click on a position (or on a group of positions), you will be automatically redirected to the [Positions](#) section for selected position(s).

Documents

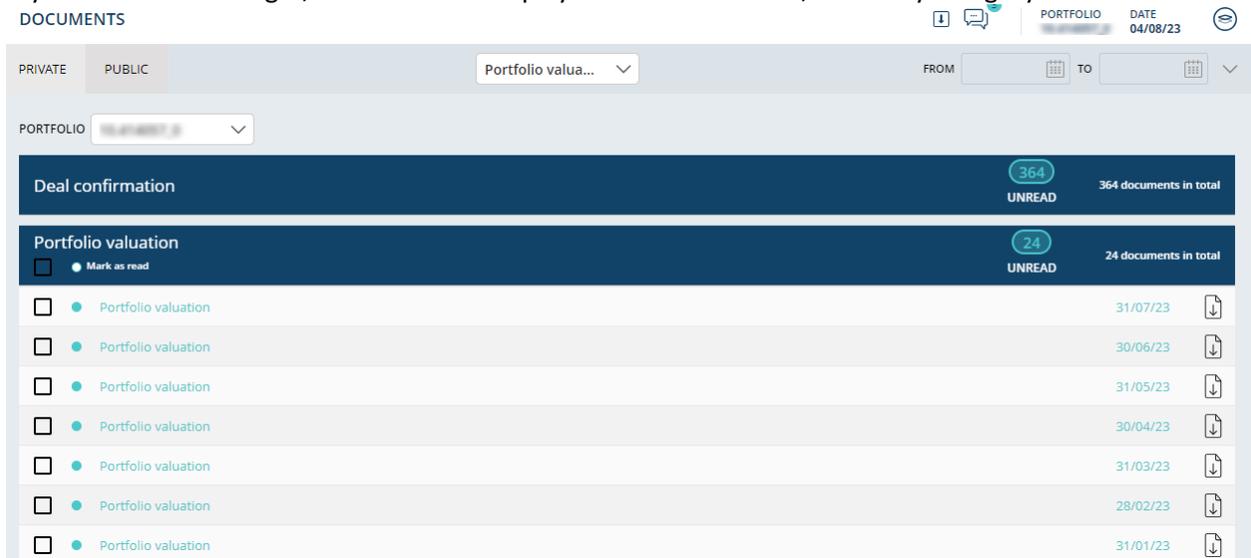
Widget

The document widget displays the number of unread documents:



Main area

If you click on the widget, the main area displays all the documents, sorted by category:



DOCUMENTS

PRIVATE PUBLIC Portfolio valua... FROM TO

PORTFOLIO

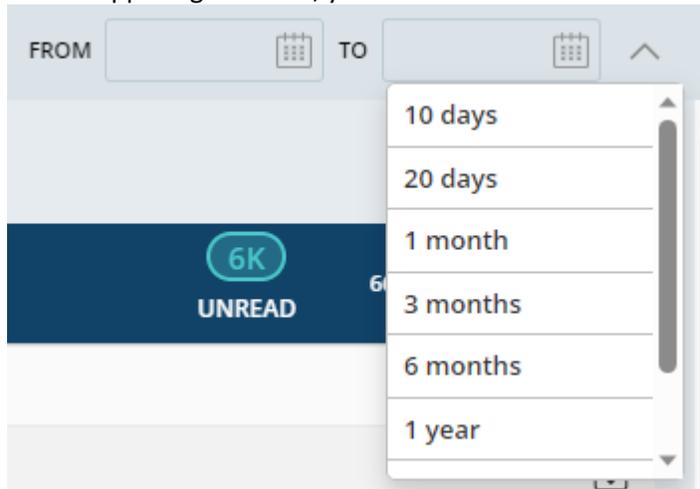
Category	Unread Count	Total Documents
Deal confirmation	364 UNREAD	364 documents in total
Portfolio valuation	24 UNREAD	24 documents in total

Document Title	Date	Action
Portfolio valuation	31/07/23	Download
Portfolio valuation	30/06/23	Download
Portfolio valuation	31/05/23	Download
Portfolio valuation	30/04/23	Download
Portfolio valuation	31/03/23	Download
Portfolio valuation	28/02/23	Download
Portfolio valuation	31/01/23	Download

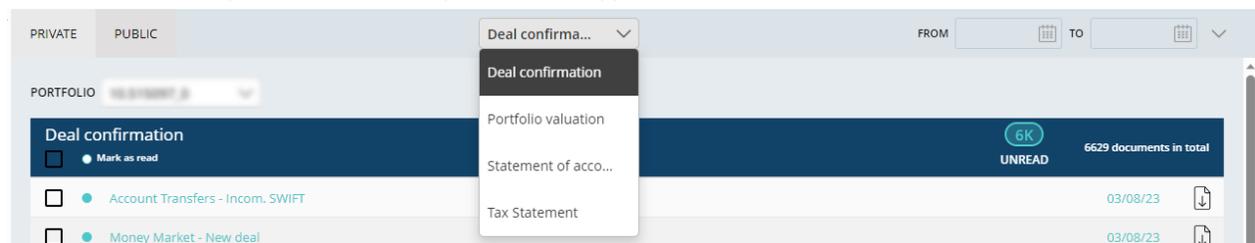
When there are more than 20 documents to display, the following navigation bar appears:



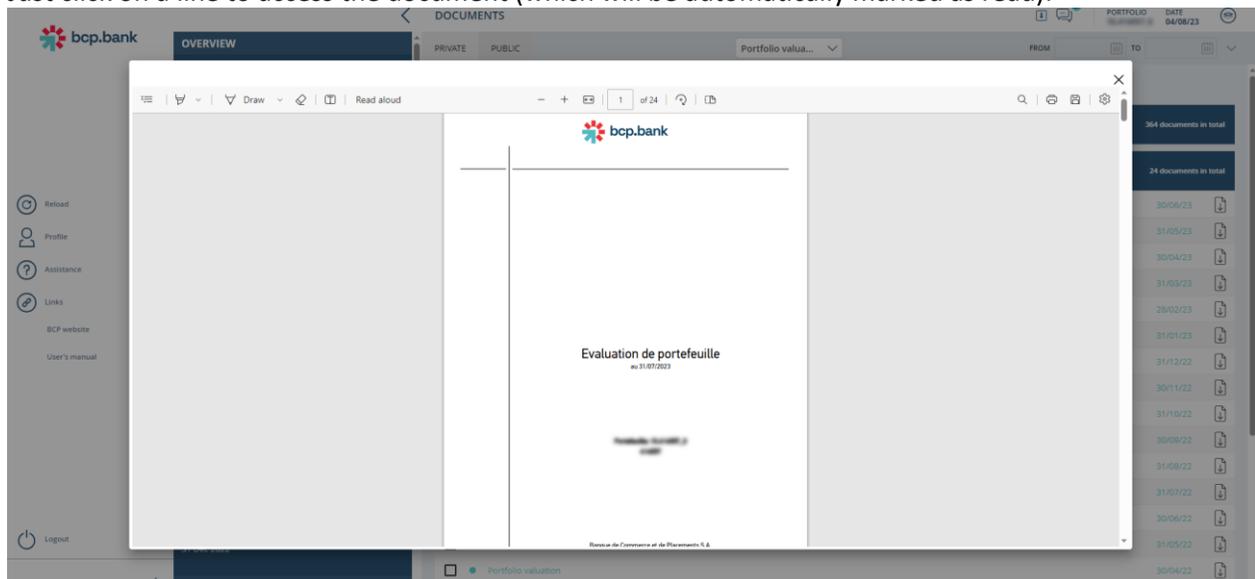
On the upper right corner, you can use smart date filters:



You can also filter your documents by document type:



Just click on a line to access the document (which will be automatically marked as read):



Show already read documents

The main area shows by default unread documents, but you can click on the link at the right to see all documents, including already read documents:

Portfolio valuation 23 UNREAD 24 documents in total

Mark as read

Performance

Widget

The program always proposes a “Year to date” performance.

The widget bar displays a small graph with the percentage of the performance:



Main area

When you click on the Performance widget, the main area displays the detailed performance data:

Evaluation from 31/12/22 to 04/08/23		Currency: CHF
Time-weighted performance		5,76330 %
Initial assets		CHF 3.014.703
Including assets		CHF 2.996.485
Including accrued interest		CHF 18.219
Final assets		CHF 3.188.367
Including assets		CHF 3.179.282
Including accrued interest		CHF 9.085
Cash remittances		CHF 0
Cash withdrawals		CHF -83
Securities remittances		CHF 0
Securities withdrawals		CHF 0
Dividend/interest income		CHF 17.741
Interests paid		CHF 0
Absolute profit/loss		CHF 173.746

A graph is also displayed:



Positions

Widget

The widget displays a breakdown by asset type and totals:

POSITIONS	
CURRENT ACCOUNTS	8,01 %
STRAIGHT BONDS	25,62 %
BOND FUNDS	5,14 %
EQUITIES	20,80 %
EQUITY FUNDS	14,96 %
MIXED FUNDS	9,86 %
OTHER FUNDS	13,40 %
STRUCTURED PRODUCTS	2,21 %

Summary display

If you want to see more details, click on the positions widget to load the main area. You can also access positions being redirected from [Overview](#) section.

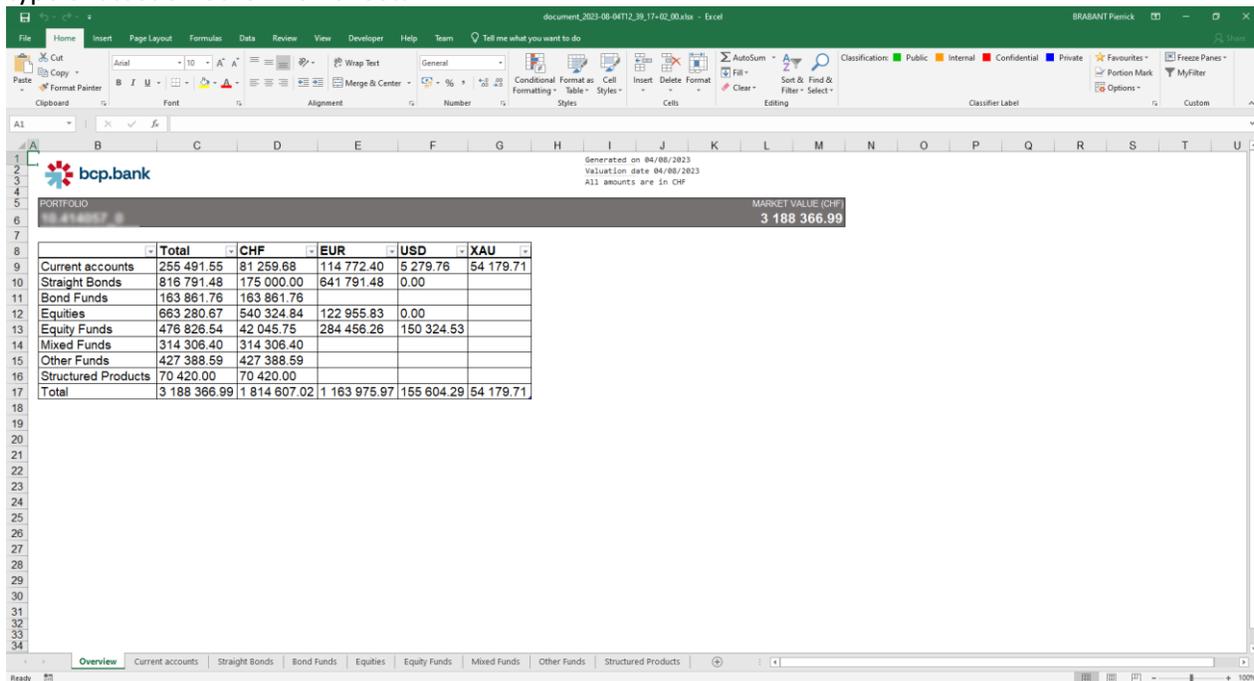
Totals are displayed:

		CHF	3.188.366,99
Current accounts 8,01 %		CHF	255.491,55
+ EUR	3,60 %	CHF	114.772,40
+ CHF	2,55 %	CHF	81.259,68
+ XAU	1,70 %	CHF	54.179,71
+ USD	0,17 %	CHF	5.279,76
Straight Bonds 25,62 %		CHF	816.791,48
+ EUR	20,13 %	CHF	641.791,48
+ CHF	5,49 %	CHF	175.000,00
+ USD	0,00 %	CHF	0,00
Bond Funds 5,14 %		CHF	163.861,76
+ CHF	5,14 %	CHF	163.861,76
Equities 20,80 %		CHF	663.280,67
+ CHF	16,95 %	CHF	540.324,84
+ EUR	3,86 %	CHF	122.955,83
+ USD	0,00 %	CHF	0,00

Excel export of all positions

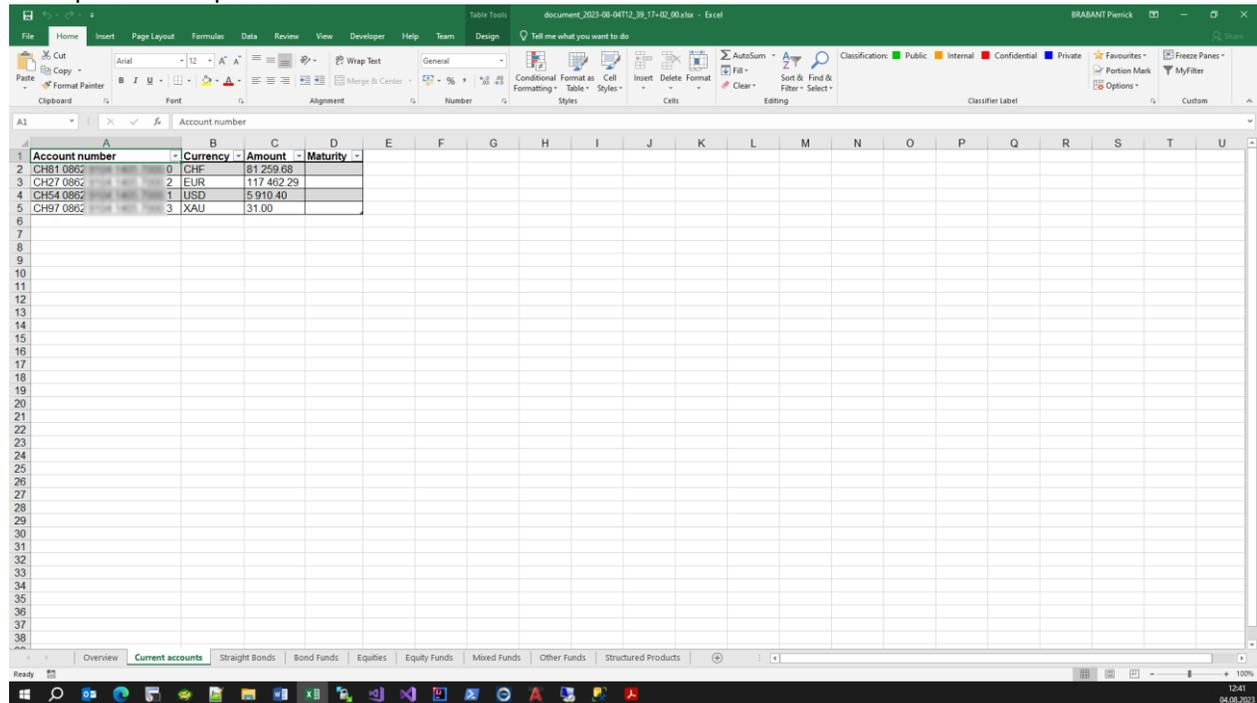
You can export your positions to an Excel report by clicking on icon .

The file generated summarizes all the positions in the first worksheet, then the detail of each position by type of asset on other worksheets:



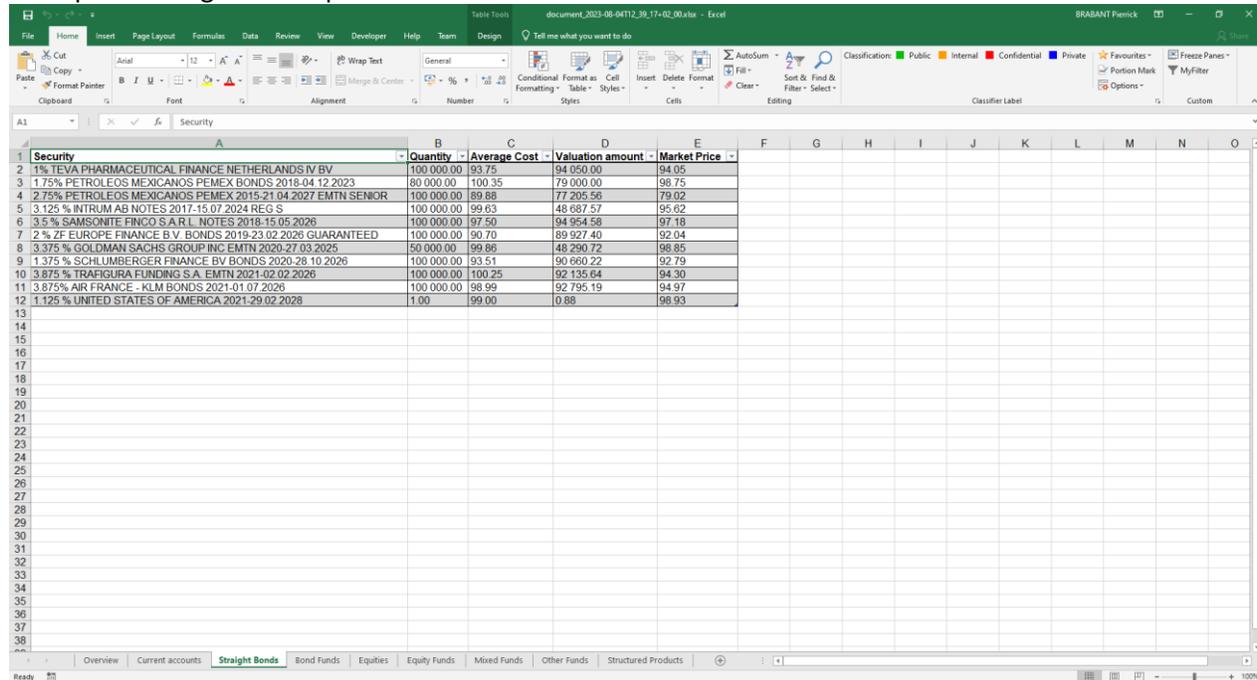
	Total	CHF	EUR	USD	XAU
Current accounts	255 491.55	81 259.68	114 772.40	5 279.76	54 179.71
Straight Bonds	816 791.48	175 000.00	641 791.48	0.00	
Bond Funds	163 861.76	163 861.76			
Equities	663 280.67	540 324.84	122 955.83	0.00	
Equity Funds	478 828.54	42 045.75	284 456.26	150 324.53	
Mixed Funds	314 308.40	314 308.40			
Other Funds	427 388.59	427 388.59			
Structured Products	70 420.00	70 420.00			
Total	3 188 366.99	1 814 607.02	1 163 975.97	155 804.29	54 179.71

Example of IBAN positions:



Account number	Currency	Amount	Maturity
CH81 0862	0 CHF	81 259.00	
CH27 0862	2 EUR	117 462.29	
CH54 0862	1 USD	5 910.40	
CH97 0862	3 XAU	31.00	

Example of straight bonds positions:



Security	Quantity	Average Cost	Valuation amount	Market Price
1% TEVA PHARMACEUTICAL FINANCE NETHERLANDS IV BV	100 000.00	93.75	94 050.00	94.05
1.75% PETROLEOS MEXICANOS PEMEX BONDS 2018-04 12 2023	80 000.00	100.35	79 000.00	98.75
2.75% PETROLEOS MEXICANOS PEMEX 2015-21 04 2027 EMTN SENIOR	100 000.00	89.88	77 205.56	79.02
3.125% INTRUM AB NOTES 2017-15 07 2024 REG S	100 000.00	99.63	48 687.57	95.62
3.5% SAMSOMITE FINCO S.A.R.L. NOTES 2019-15 05 2026	100 000.00	97.50	94 954.58	97.16
2% ZF EUROPE FINANCE B.V. BONDS 2019-23 02 2026 GUARANTEED	100 000.00	90.70	89 927.40	92.04
3.375% GOLDMAN SACHS GROUP INC EMTN 2020-27 03 2025	50 000.00	99.86	48 290.72	98.85
1.375% SCHLUMBERGER FINANCE BV BONDS 2020-28 10 2026	100 000.00	93.51	90 660.22	92.79
3.875% TRAFIGURA FUNDING S.A. EMTN 2021-02 02 2026	100 000.00	100.25	92 135.64	94.30
3.875% AIR FRANCE - KLM BONDS 2021-01 07 2026	100 000.00	98.99	92 795.19	94.97
1.125% UNITED STATES OF AMERICA 2021-29 02 2028	1.00	99.00	0.88	98.93

Detailed display

You can expand a section by clicking on  icon:

Current accounts 8,01 %					CHF	3.188.366,99
+ EUR 3,60 %					CHF	114.772,40
+ CHF 2,55 %					CHF	81.259,68
+ XAU 1,70 %					CHF	54.179,71
- USD 0,17 %					CHF	5.279,76
> Account number CH54 Type CURRENT ACCOUNT Maturity - Amount USD 5.910,40 Valuation amount CHF 5.279,76						
Beneficiary account Beneficiary name NAME Maturity - Amount USD -90,00 Valuation amount CHF -80,40						

Finally, you can click on icon  on each position to display additional details:

Straight Bonds 5,49 %					CHF	175.000,00
- CHF 5,49 %					CHF	175.000,00
v Security 1% TEVA PHARMACEUTICAL FINANCE NET... Quantity 100.000 Average Cost 93,75 % Market Price 94,05 % Valuation amount CHF 94.050,00						
ISIN	Issue date	Maturity Date	Portfolio			
CH0333827506	28/07/16	28/07/25	10.			
DETAILS						
Trading market place	Security country	Risk country	Accrued interest			
SWX	NETHERLANDS	NETHERLANDS	CHF 1.016,67			

Sample of detail displayed for a cash position:

Current accounts 8,01 %					CHF	255.491,55
- EUR 3,60 %					CHF	114.772,40
v Account number CH27 0862 Type CURRENT ACCOUNT Maturity - Amount EUR 117.462,29 Valuation amount CHF 114.772,40						
Portfolio 10.						
DETAILS						
Interest amount					Interest amount valu. ccy	
EUR 0,00					CHF 0,00	

Sample of detail displayed for a security position:

Straight Bonds 5,49 %				CHF	175.000,00
— CHF 5,49 %				CHF	175.000,00
> Security	Quantity	Average Cost	Market Price	Valuation amount	
1% TEVA PHARMACEUTICAL FINANCE NET...	100.000	93,75 %	94,05 %	CHF 94.050,00	
ISIN	Issue date	Maturity Date	Portfolio		
CH0333827506	28/07/16	28/07/25	10.111111_1		
o Security	Quantity	Average Cost	Market Price	Valuation amount	
1% TEVA PHARMACEUTICAL FINANCE NETH...	5.000	94,05 %	94,05 %	CHF 4.702,50	
	Portfolio				
	10.111111_1				
> Security	Quantity	Average Cost	Market Price	Valuation amount	
1.75% PETROLEOS MEXICANOS PEMEX BO...	80.000	100,35 %	98,75 %	CHF 79.000,00	
ISIN	Issue date	Maturity Date	Portfolio		
CH0416654272	04/06/18	04/12/23	10.111111_1		

The icon  allows you to download an Excel extract of the current position.

The icon  allows you to displays movements of corresponding position.

The icon  indicates an order waiting for execution.

Movements

Widget

The widget displays last cash movements on selected portfolio.

Main area

When you access the movements widget, a list of all the movements for all currencies, ordered per date, is displayed:

ALL MOVEMENTS > CASH								
Accounting date	Value date	Operation	Details	Account	Currency	Amount	Swift/SIC/EUROSIC messages	
28/07/23	27/07/23	Transfer		CH81 11111111111111111111	CHF	-28,00	1	
28/07/23	25/07/23	Transfer		CH81 11111111111111111111	CHF	-58,00	1	
28/07/23	27/07/23	Transfer		CH81 11111111111111111111	CHF	-30,00	1	
28/07/23	27/07/23	Transfer		CH81 11111111111111111111	CHF	-1,00		
28/07/23	24/07/23	Transfer		CH81 11111111111111111111	CHF	-1,00		

Display Swift messages

A dedicated column allows you to display Swift messages linked to the movement:

ALL MOVEMENTS > CASH

Accounting date	Value date	Operation	Details	Account	Currency	Amount	Balance	Swift/SIC/EUROSIC messages	Download advice(s)
28/07/23	27/07/23	Transfer		CH81 3000 0000 0000 0000 0	CHF	-28,00	81.259,68	1	
28/07/23	27/07/23	Transfer		CH81 3000 0000 0000 0000 0	CHF	-30,00	81.287,68	1	

Example of Swift message displayed:

TRANSFER IN CHF OF CH81 0862 9104 1405 7000 0

1) SIC/euro SIC pacs.008

Message E008230728AFK14N

Message Header

Destination Identifier	001008
Unique Reference	3a47a4f5-f4cb-4d25-afc4-8d90f4522b5d

Group Header

Message ID	829714TRC025641
Creation Date and Time	2023-07-28T10:44:25
Number of Transactions	1
Total interbank settlement amount	CHF 3
Settlement Method	CLRG
Code Fields	SIC

Credit Transfer Transaction Information

Instruction Identification	UET3a47a4f5-f4cb-4d25-afc4-8d90f4522b5d
End-to-End Identification	NOTPROVIDED
Transaction Identifier	829714TRC025641
Unique End-to-End Transaction Reference	3a47a4f5-f4cb-4d25-afc4-8d90f4522b5d
Proprietary	CSTPMT
Interbank Settlement Amount	CHF 3
Interbank Settlement Date	2023-07-27
Charge Bearer	SHAR

Instrucing Agent

Code Fields	CHSIC
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Export to PDF

Currency	Amount	Swift/SIC/EUROSIC messages
CHF	-28,00	1
CHF	-58,00	1
CHF	-30,00	1
CHF	-1,00	
CHF	-27,00	1
CHF	-58,00	1
CHF	-28,00	1

Example of SIC message displayed:

TRANSFER IN CHF OF 0862 9104 1405 7000 0

1) SIC/euro SIC pacs.008

Message E008230728AFK14N

Message Header

Destination Identifier	001008
Unique Reference	3a47a4f5-f4cb-4d25-afc4-8d90f4522b5d

Group Header

Message ID	829714TRC025641
Creation Date and Time	2023-07-28T10:44:25
Number of Transactions	1
Total interbank settlement amount	CHF 3
Settlement Method	CLRG
Code Fields	SIC

Credit Transfer Transaction Information

Instruction Identification	UET3a47a4f5-f4cb-4d25-afc4-8d90f4522b5d
End-to-End Identification	NOTPROVIDED
Transaction Identifier	829714TRC025641
Unique End-to-End Transaction Reference	3a47a4f5-f4cb-4d25-afc4-8d90f4522b5d
Proprietary	CSTPMT
Interbank Settlement Amount	CHF 3
Interbank Settlement Date	2023-07-27
Charge Bearer	SHAR

Instrucing Agent

Code Fields	CHSIC
Member Identification	086290

Instructed Agent

Code Fields	CHSIC
Member Identification	001008
Code Fields	CHSIC
Member Identification	001008

Debtor

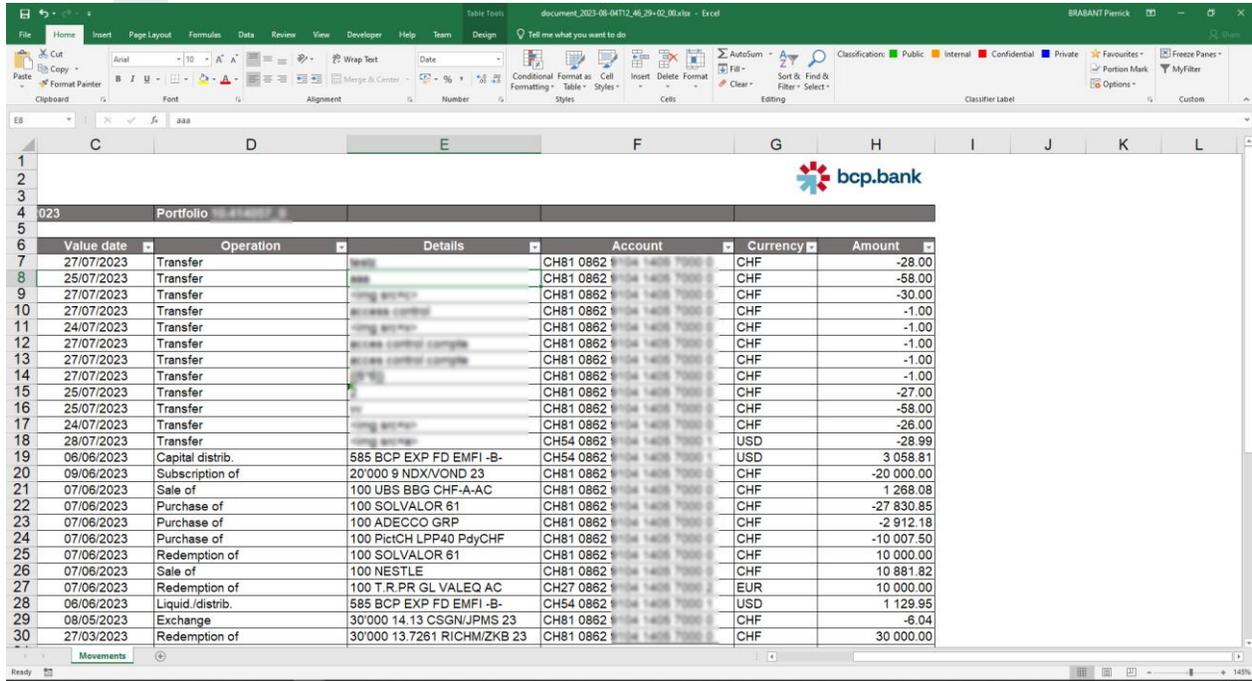
Name	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Address	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Postal Code	XXXXXXXXXX
City	XXXXXXXXXX
Country	CH

Export to PDF

Currency	Amount	Balance	Swift/SIC/EUROSIC messages	Download advice(s)
CHF	-28,00	81.259,68	1	
CHF	-30,00	81.287,68	1	
CHF	-1,00	81.316,68		
CHF	-1,00	81.319,68		
CHF	-1,00	81.320,68		
CHF	-48,00	81.321,68	1	
CHF	07,00	81.375,68	1	
CHF	100,00	81.400,68	1	
CHF	-1,00	81.400,68		
CHF	-20.000,00	81.401,68		
CHF	1.248,00	101.491,68		
CHF	-27.000,00	100.223,68		
CHF	-1.000,00	100.000,68		
CHF	-10.000,00	100.000,68		
CHF	10.000,00	100.000,68		
CHF	10.000,00	100.000,68		

Download all movements in Excel file

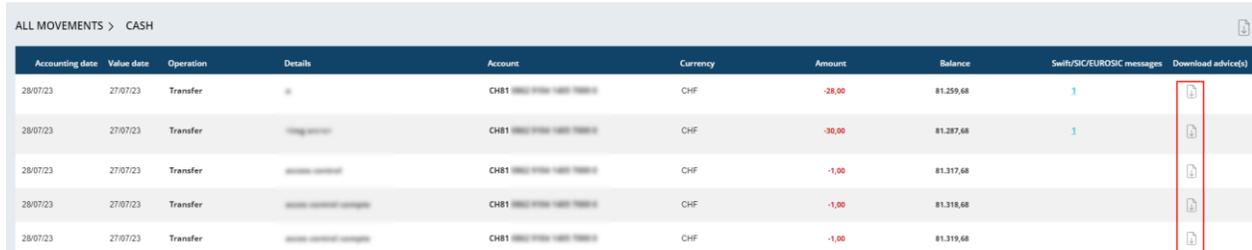
The icon  on the upper right corner allows you to download all selected movements in Excel file:



Value date	Operation	Details	Account	Currency	Amount
27/07/2023	Transfer		CH81 0862	CHF	-28.00
25/07/2023	Transfer		CH81 0862	CHF	-58.00
27/07/2023	Transfer	ving armo	CH81 0862	CHF	-30.00
27/07/2023	Transfer	ving armo	CH81 0862	CHF	-1.00
24/07/2023	Transfer	ving armo	CH81 0862	CHF	-1.00
27/07/2023	Transfer	ving armo	CH81 0862	CHF	-1.00
27/07/2023	Transfer	ving armo	CH81 0862	CHF	-1.00
27/07/2023	Transfer	ving armo	CH81 0862	CHF	-1.00
25/07/2023	Transfer		CH81 0862	CHF	-27.00
25/07/2023	Transfer		CH81 0862	CHF	-58.00
24/07/2023	Transfer		CH81 0862	CHF	-26.00
28/07/2023	Transfer		CH54 0862	USD	-28.99
06/06/2023	Capital distrib.	585 BCP EXP FD EMFI -B-	CH54 0862	USD	3 058.81
09/06/2023	Subscription of	20'000 9 NDX/VOND 23	CH81 0862	CHF	-20 000.00
07/06/2023	Sale of	100 UBS BBG CHF-A-AC	CH81 0862	CHF	1 268.08
07/06/2023	Purchase of	100 SOLVALOR 61	CH81 0862	CHF	-27 830.85
07/06/2023	Purchase of	100 ADECCO GRP	CH81 0862	CHF	-2 912.18
07/06/2023	Purchase of	100 PictCH LPP40 PdyCHF	CH81 0862	CHF	-10 007.50
07/06/2023	Redemption of	100 SOLVALOR 61	CH81 0862	CHF	10 000.00
07/06/2023	Sale of	100 NESTLE	CH81 0862	CHF	10 881.82
07/06/2023	Redemption of	100 T.R.PR.GL.VALEQ AC	CH27 0862	EUR	10 000.00
06/06/2023	Liquid./distrib.	585 BCP EXP FD EMFI -B-	CH54 0862	USD	1 129.95
08/05/2023	Exchange	30'000 14.13 CSGN/JPMS 23	CH81 0862	CHF	-6.04
27/03/2023	Redemption of	30'000 13.7261 RICHM/ZKB 23	CH81 0862	CHF	30 000.00

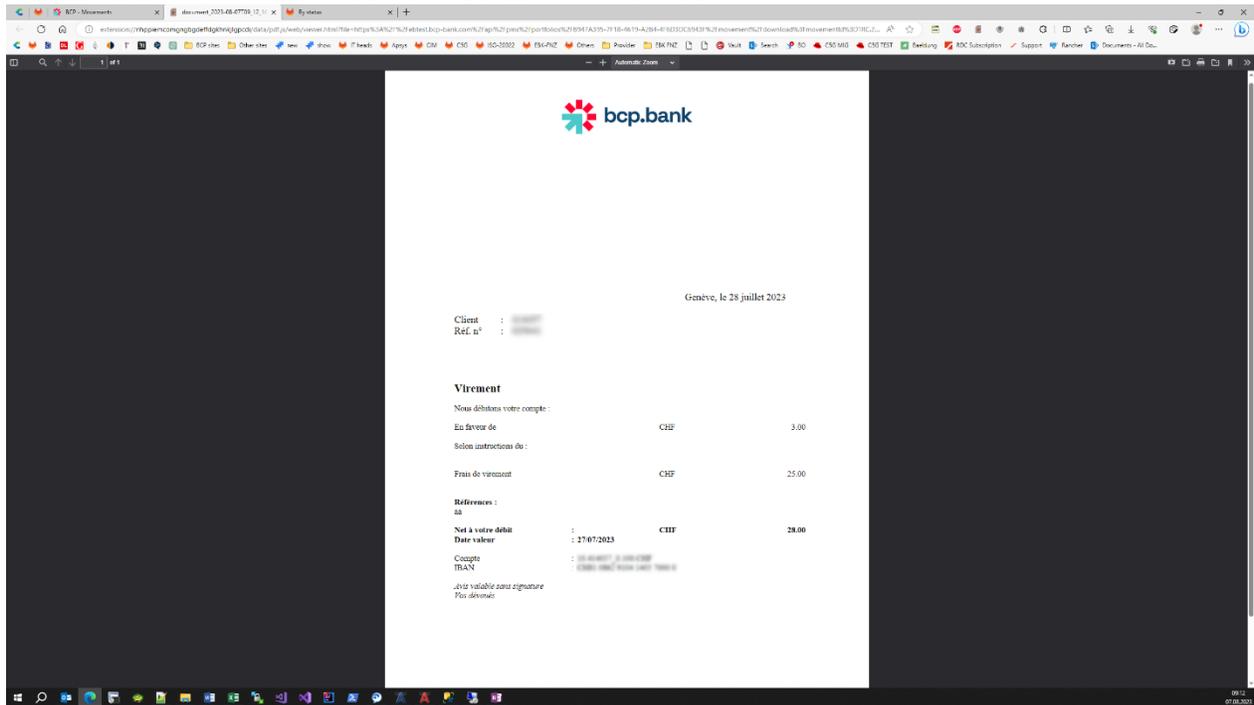
Display transactional advices

You can click on the last column of the movement to download the transactional advice:



Accounting date	Value date	Operation	Details	Account	Currency	Amount	Balance	Swift/SIC/EUROSDC messages	Download advice(s)
28/07/23	27/07/23	Transfer		CH81 0862 0862 0862 0862	CHF	-28.00	81.259,68	1	
28/07/23	27/07/23	Transfer	ving armo	CH81 0862 0862 0862 0862	CHF	-30.00	81.287,68	1	
28/07/23	27/07/23	Transfer	ving armo	CH81 0862 0862 0862 0862	CHF	-1.00	81.317,68		
28/07/23	27/07/23	Transfer	ving armo	CH81 0862 0862 0862 0862	CHF	-1.00	81.318,68		
28/07/23	27/07/23	Transfer	ving armo	CH81 0862 0862 0862 0862	CHF	-1.00	81.319,68		

The transactional advice will be downloaded in PDF format:



Display securities movements

You can display all securities movements by clicking on the filter icon, then choose “Movement type = Securities”:

FROM 04/02/23 TO 04/08/23

Select a transaction type

ALL MOVEMENTS

CREDITS

DEBITS

Enter an amount

FROM TO

Select a movement type

CASH

SECURITIES

Select currency (ISO)

...

Select a security

Enter your search filter

RESET CANCEL APPLY

FROM 04/02/23 TO 04/08/23

ALL MOVEMENTS > SECURITIES

Accounting date	Value date	Security	Operation	Quantity	Currency	Amount
08/06/23	07/06/23	SOLVALOR 61	Redemption	-100	CHF	-10.000,00
08/06/23	07/06/23	SOLVALOR 61	Buy client	100	CHF	27.800,00
08/06/23	07/06/23	ADECCO GRP	Buy client	100	CHF	2.900,00
08/06/23	07/06/23	PictCH LPP40 PdyCHF	Subscription	100	CHF	10.000,00
08/06/23	07/06/23	NESTLE	Sell client	-100	CHF	-10.900,00

Filters

In the top of the screen, you have the possibility to filter the movements using multiple criteria (by date, amount, credit/debit, cash vs security, ...). You have to click on icon  :

FROM TO 04/08/23 

Select a transaction type

ALL MOVEMENTS

CREDITS

DEBITS

Enter an amount

FROM TO

Select an account

Select a movement type

CASH

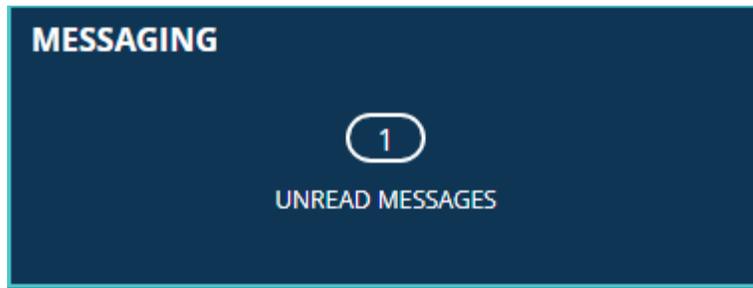
SECURITIES

Select currency (ISO)

Messaging

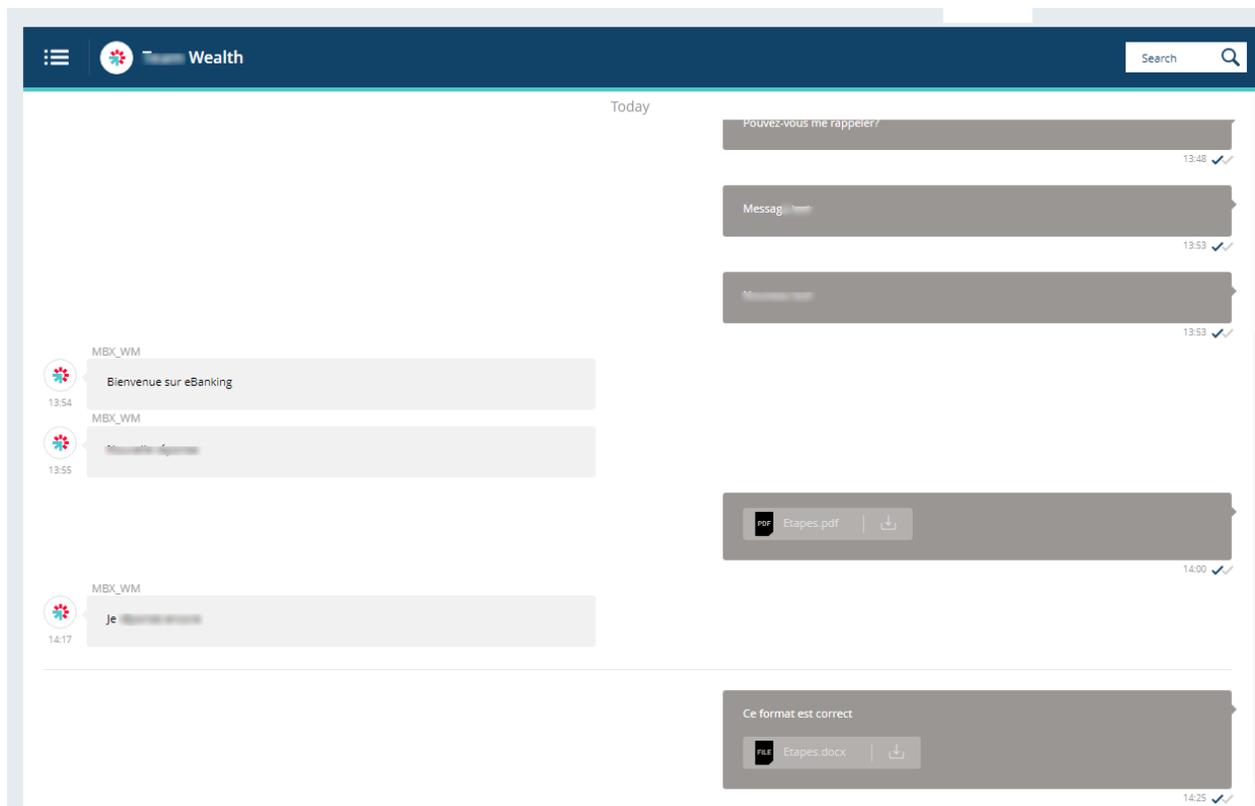
Widget

The widget displays the number of unread messages.



Main area

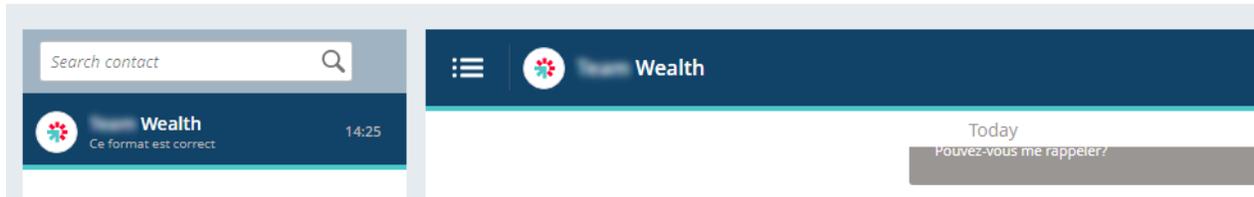
You can see the whole discussion in the main area.



At the bottom of the screen, you can write a message to your Relationship Manager directly:

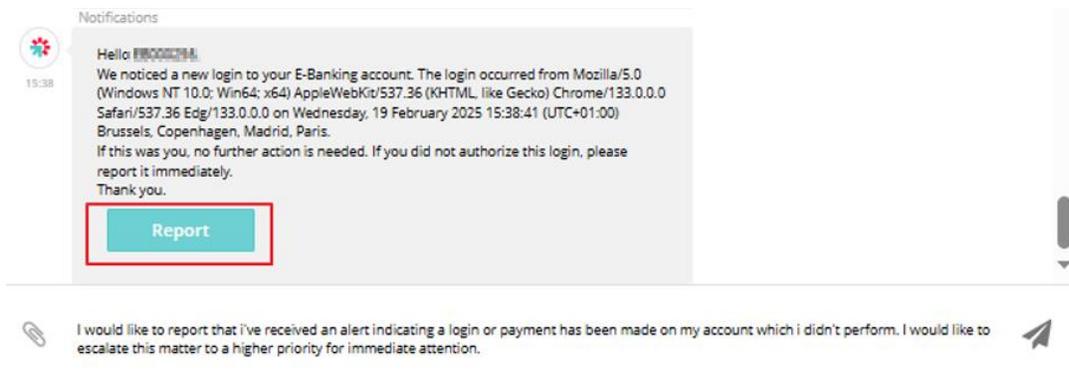
- type your message and press the  icon
- you can attach a document with the  icon.

Click on the menu  in the Messaging section to see the list of ongoing discussions and latest messages.



Cybersecurity notifications

Based on your profile settings (cf. Profile), you may receive notifications regarding login and payment activity. In case you notice any suspicious activity, use the “Report” button to contact the Bank.



Payments

Widget

The widget shows a list of last payments, a total of pending payments, and a total of payment to check:

PAYMENTS			
15	 2		
PENDING	TO CHECK	NOTES	
15/06/23		CHF	10,00 ●
16/06/23		CHF	10,00 ●
30/06/23		CHF	10,00 ●
30/06/23		CHF	50,00 ●
30/06/23		CHF	40,00 ●

Main area

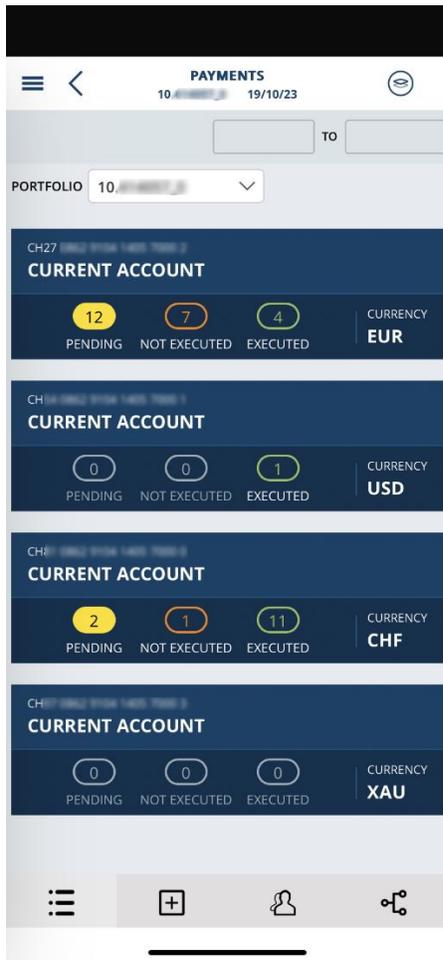
The main area displays:

- All transfers by account
- A link to [Initialize a transfer](#)
- A link to display beneficiaries
- A link to display standing orders

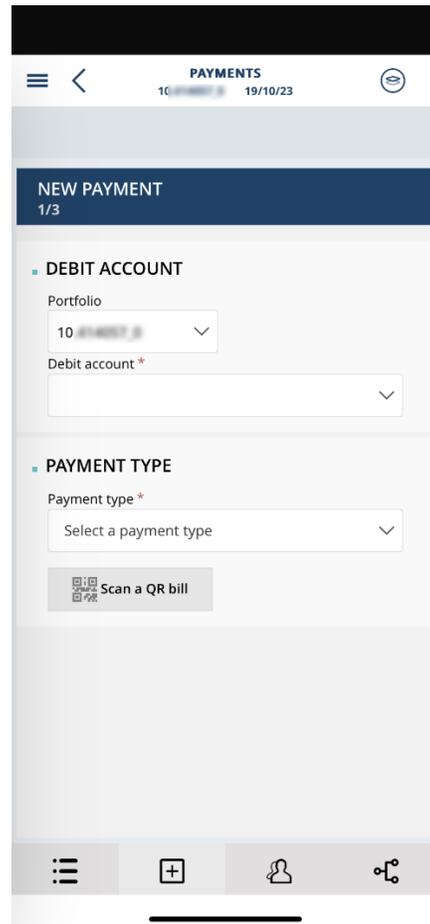
OVERVIEW	NEW	BENEFICIARIES	STANDING ORDERS	FROM	TO
PORTFOLIO 10.000.000					
Payment history is available for the last 90 days.					
CH27 CURRENT ACCOUNT	CURRENCY EUR	5	0	0	
		PENDING	NOT EXECUTED	EXECUTED	
CH54 CURRENT ACCOUNT	CURRENCY USD	2	0	1	
		PENDING	NOT EXECUTED	EXECUTED	
CH81 CURRENT ACCOUNT	CURRENCY CHF	8	0	11	
		PENDING	NOT EXECUTED	EXECUTED	
CH97 CURRENT ACCOUNT	CURRENCY XAU	0	0	0	
		PENDING	NOT EXECUTED	EXECUTED	

Mobile view

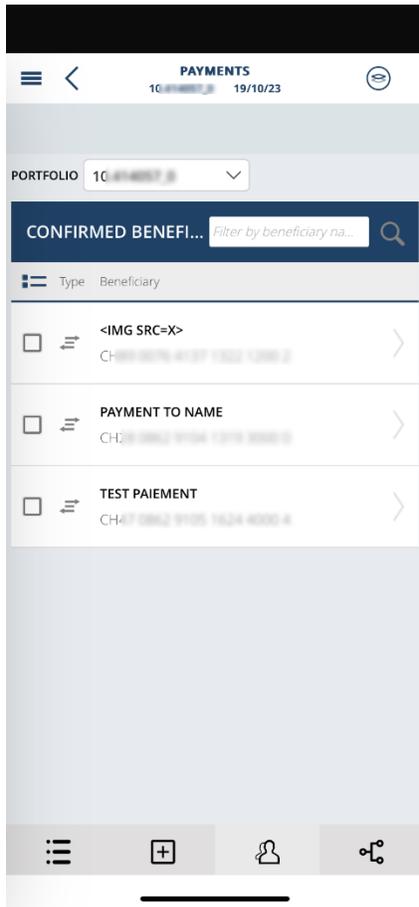
On the Mobile Application, you will find the same menu but with a slightly different presentation in the main area.



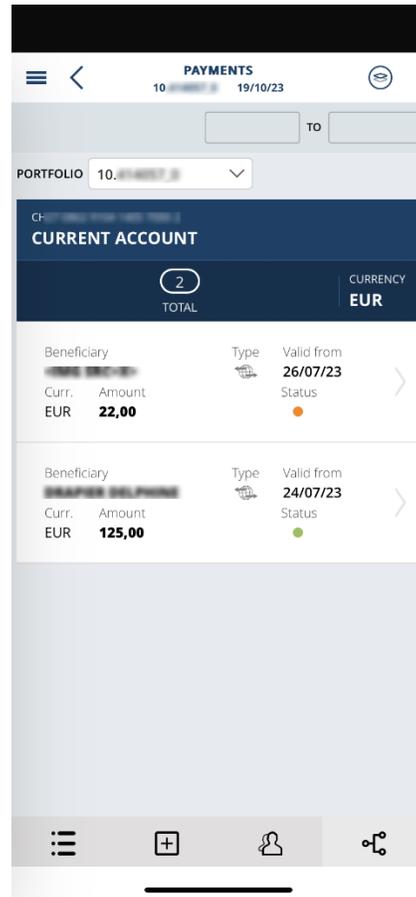
On the Payments landing page , all transfers per account are displayed with their status (Pending/Not Executed/Executed).



The menu  is to initialize a new payment.



The menu  is used to manage your saved beneficiaries.



The menu  lists all your standing orders.

Initialize a payment

You can initialize a payment by:

- Clicking on “Payments” widget then go to “New” tab



- Or by clicking on icon  from [Overview](#) section:



- Or by clicking on icon  from [Positions](#) section:

Current accounts 8,01 %		CHF	255.491,55
- EUR 3,60 %		CHF	114.772,40
> Account number CH27	Type CURRENT ACCOUNT	Maturity -	Amount EUR 117.462,29
Portfolio			Valuation amount CHF 114.772,40

First select your debit account:

OVERVIEW NEW BENEFICIARIES STANDING ORDERS

1 Order data 2 Control 3 Order confirmation

NEW PAYMENT
1/3

DEBIT ACCOUNT

Portfolio

PAYMENT TYPE

Payment type*

OR

Debit account*

CH27 0862	CURRENT ACC	EUR 117.462,29
CH54 0862	CURRENT ACC	USD 5.910,40
CH81 0862	CURRENT ACC	CHF 81.259,68
CH97 0862	CURRENT ACC	

You then have to select your payment type:

PAYMENT TYPE

Payment type*

QR-BILL

DOMESTIC PAYMENT (CHF)

IBAN

INTERNATIONAL PAYMENT

INTERNAL CASH TRANSFER

5 types of payment are available:

- [QR-bill](#) : for CHF payment using Swiss QR
- [Domestic payment \(CHF\)](#) : for payment in CHF (without Swiss QR)
- [IBAN](#) . for international payment using IBAN number

- [International](#): for international payment without IBAN number
- [Internal cash transfer](#) : for internal payment between two accounts

Transfer types

QR-bill

Enter account number (IBAN) then click validate:

PAYMENT TYPE

Payment type *

 QR-BILL 

BENEFICIARY

Account *

Validate

Enter amount and other optional fields:

PAYMENT DETAILS

Single payment Standing order

Currency * Amount * Execution date * Reason for payment *

CHF

Costs and instructions

Instructions

Accounting

Booking text

Once all fields are filled, you can [Validate the payment](#).

Scan a QR-bill

Please note that you can also scan a QR-bill. To do so, do not select any Payment type but click on “Scan a QR” bill instead.

■ PAYMENT TYPE

Payment type *

Select a payment type

OR

 Scan a QR bill

If you are on the mobile app, you will be able to scan directly with the camera.

If you are on web, you will be asked to open your mobile app to scan the QR code. This will be only possible if you have enrolled your mobile beforehand.

Domestic payment (CHF)

Enter account number (IBAN) then click validate:

■ PAYMENT TYPE

Payment type *

 DOMESTIC PAYMENT (CHF) 

■ BENEFICIARY

Account *

CH56  

Validate

Enter name, address and country:

■ **BENEFICIARY**

Payment to

Account number 

CH56 

Name * 

john doe

Address 

street 123 Geneva

Country

Switzerland

Bank

Clearing number

048358

Name

CREDIT SUISSE AG

Address

--

Save new beneficiary for future payments

Enter amount and other optional fields:

■ **PAYMENT DETAILS**

Single payment

Standing order

Currency *

CHF

Amount * 

10

Execution date * 

04/08/23 

Reason for payment 

Costs and instructions

Instructions 

Accounting

Booking text 

Once all fields are filled, you can [Validate the payment](#).

IBAN

Enter IBAN in “Account field” then click Validate:

PAYMENT TYPE

Payment type *

 IBAN 

BENEFICIARY

Account *

GB79 I 44
✕

The beneficiary bank is automatically filled:

Name * 

Address  Country

Bank

BIC	Name	Address	Country
MIDLGB22	HSBC BANK PLC	8 CANADA SQUARE	United Kingdom

Enter name and address of the creditor:

Name * 

John Doe

Address  Country

Rue 123 Geneva
Switzerland

Bank

BIC	Name	Address	Country
MIDLGB22	HSBC BANK PLC	8 CANADA SQUARE	United Kingdom

Enter other mandatory information (amount), and optional fields:

PAYMENT DETAILS

Single payment Standing order

Currency* EUR Amount* Execution date* 07/08/23 Reason for payment Purpose* No document attached

Costs and instructions

Costs* Costs are shared Instructions

Accounting

Booking text

Once all fields are filled, you can [Validate the payment](#).

International

The procedure is the same than [IBAN](#) except the fact that you need to select the beneficiary bank by yourself (because you filled an account number that is not an IBAN):

BENEFICIARY

Payment to

Account number 123456789

Name*

Address Country

Bank

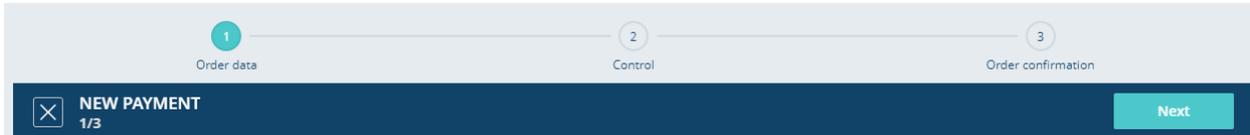
BIC* Account number

Validate the payment

Before validating the payment, please note that:

- Optional field “Reason for payment” will be displayed on your transaction advice and transmit to your beneficiary
- Optional text “Booking text” will be displayed on your transaction advice and account statement

Once all fields have been entered in screen “1/ Order data”, click on Next:

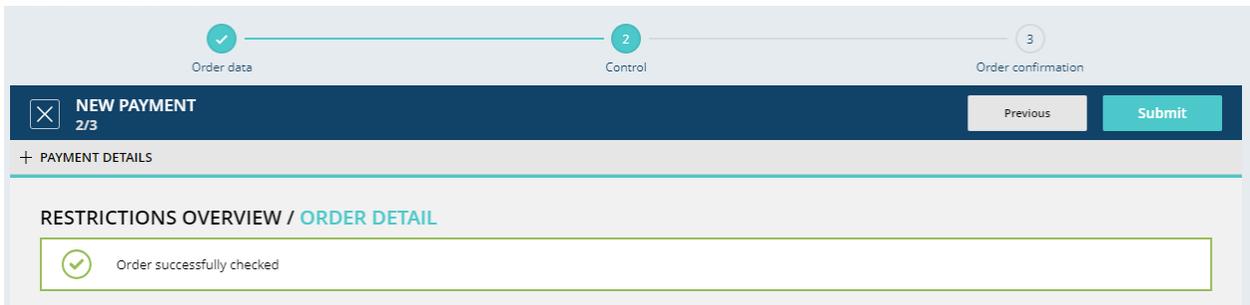


NEW PAYMENT 1/3

Order data Control Order confirmation

Next

Click on “Submit”:



NEW PAYMENT 2/3

Order data Control Order confirmation

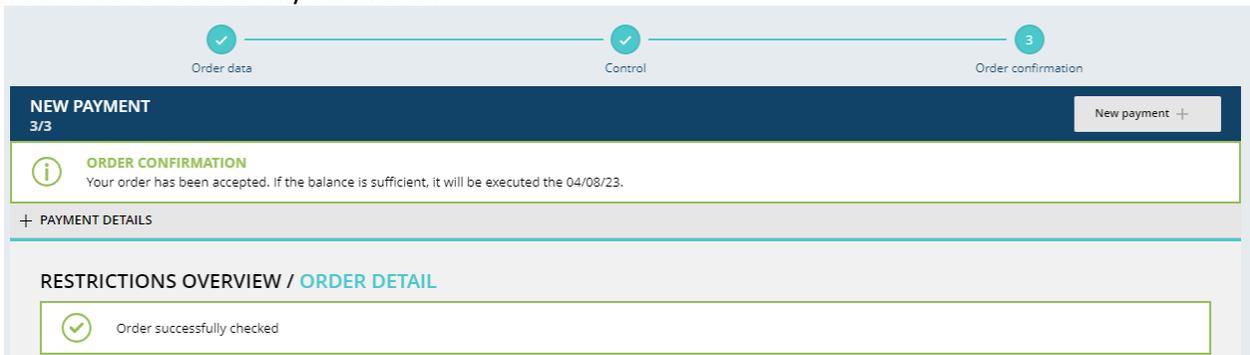
Previous Submit

+ PAYMENT DETAILS

RESTRICTIONS OVERVIEW / ORDER DETAIL

Order successfully checked

Your order is successfully submitted:



NEW PAYMENT 3/3

Order data Control Order confirmation

New payment +

ORDER CONFIRMATION
Your order has been accepted. If the balance is sufficient, it will be executed the 04/08/23.

+ PAYMENT DETAILS

RESTRICTIONS OVERVIEW / ORDER DETAIL

Order successfully checked

Order will be executed manually by BCP back office following the conditions described in the EBanking conditions.

You can click on icon **+ PAYMENT DETAILS** to see order detail:

NEW PAYMENT
3/3
New payment +

ORDER CONFIRMATION
Your order has been accepted. If the balance is sufficient, it will be executed the 04/08/23.

PAYMENT DETAILS

DEBIT ACCOUNT

Portfolio 10. [REDACTED]	Debit account * CH27 [REDACTED] CURRENT ACCOUNT	EUR 117.462,29
-----------------------------	---	----------------

PAYMENT TYPE

Payment type *
INTERNAL CASH TRANSFER

BENEFICIARY

Credit account CH54 [REDACTED] CURRENT ACCOUNT 10. [REDACTED],100.USD	USD 5.910,40
--	--------------

PAYMENT DETAILS

Single payment
Standing order

Currency *	Amount	Execution date *	Reason for payment
EUR	10,00	04/08/23	--

Attach documents

If you need to attach some documents to your payments (justification, ...), please use the following option when inputting currency and amount:

PAYMENT DETAILS

Single payment
Standing order

Currency *	Amount *	Execution date *	Reason for payment *
EUR	<input type="text"/>	07/08/23	<input type="text"/>

Costs and instructions

Purpose *

Document attached

No document attached

Fill all other fields and click on **Next** :

NEW PAYMENT
1/3
Next

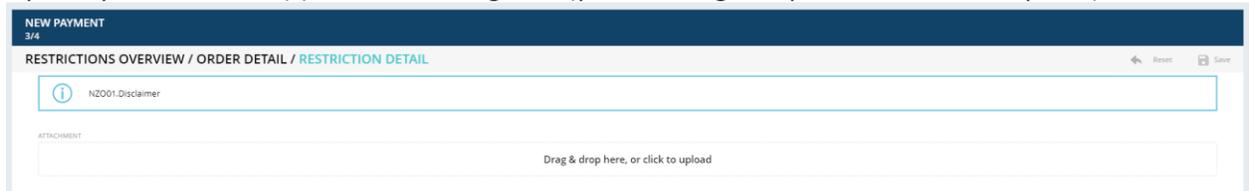
The following screen will appear, indicating you that you'll have to upload document(s) in the following screen. Click on **Submit** :

NEW PAYMENT
2/3
Previous
Submit

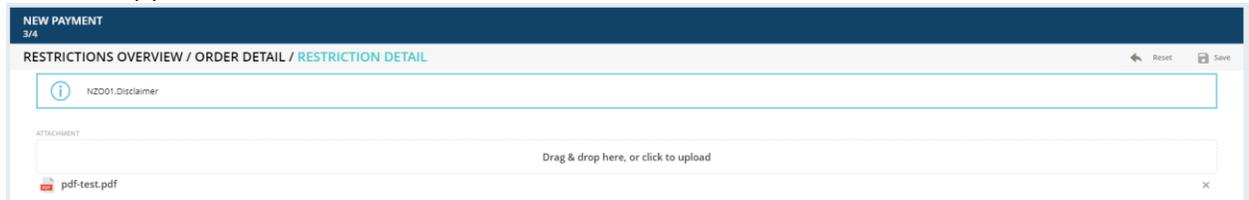
RESTRICTIONS OVERVIEW / ORDER DETAIL

Conformity | A document will be added at order transmission

Upload your document(s) in the following area (you can drag&drop them, or click to upload):

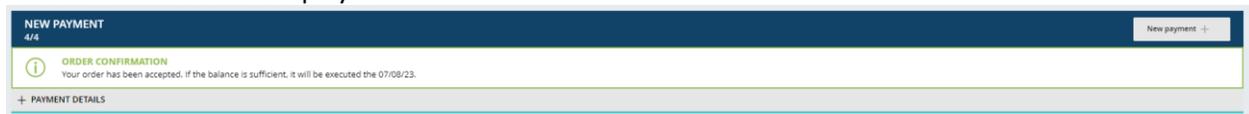


Document(s) are listed at the bottom of the window:



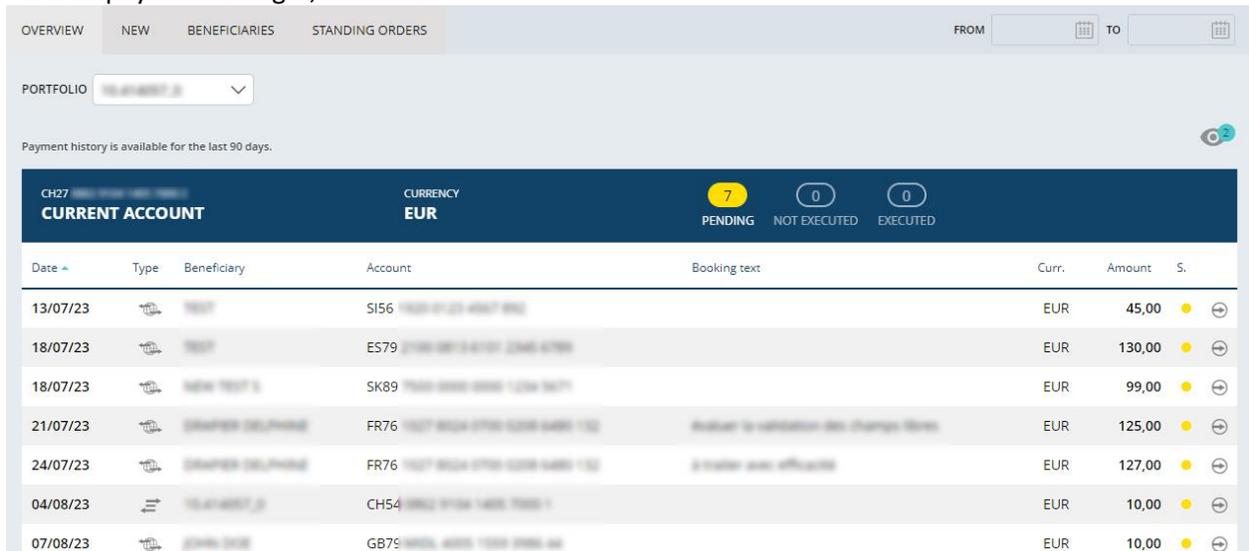
Click on  Save to create the order:

Order confirmation is displayed:



Display pending orders

Click on payments widget, then on the account of the order:



Date	Type	Beneficiary	Account	Booking text	Curr.	Amount	S.
13/07/23	TEST		SI56 1020 0123 4567 890		EUR	45,00	● ⊖
18/07/23	TEST		ES79 0180 0810 0123 4567 890		EUR	130,00	● ⊖
18/07/23	TEST		SK89 0180 0810 0123 4567 890		EUR	99,00	● ⊖
21/07/23	TRANSFER SALP/FR66		FR76 1027 0004 0750 0000 0000 100	Transfer to validation des changes clients	EUR	125,00	● ⊖
24/07/23	TRANSFER SALP/FR66		FR76 1027 0004 0750 0000 0000 100	à l'ordre des clients	EUR	127,00	● ⊖
04/08/23	TEST		CH54 0002 0123 4567 890 1		EUR	10,00	● ⊖
07/08/23	TEST		GB75 0000 0000 0000 0000 000		EUR	10,00	● ⊖

If you hover your mouse on  icon, you'll see order status:

Curr.	Amount	S.
EUR	Processing 	

Click on  icon, then **+ PAYMENT DETAILS** to show order detail:

← **PAYMENT** 07/08/23 | EUR 45 | test

— PAYMENT DETAILS

- DEBIT ACCOUNT**
 Portfolio: XXXXXXXXXX Debit account*: CH27 XXXXXXXXXX CURRENT ACCOUNT EUR
- PAYMENT TYPE**
 Payment type*:  IBAN
- BENEFICIARY**
 Payment to

 Account number: S156 XXXXXXXXXX
 Name*: test
 Address: adre Country: Slovakia

Multiple signatories

Display orders to be signed

In case of payments requiring a double signature, the first user place the order, then the second user has to sign the order (4 eyes principle).

Orders to be signed are notified using the “TO CHECK” icon of the widget:

PAYMENTS				
	 17			
	PENDING	TO CHECK	NOTES	
15/06/23	XXXXXXXXXX	CHF	10,00	
16/06/23	XXXX	CHF	10,00	
30/06/23	XXXXXXXXXX	CHF	10,00	
30/06/23	XXXXXX	CHF	50,00	
30/06/23	XXXXXX	CHF	40,00	

On the summary page, click on  icon on the upper right corner:

PORTFOLIO 16.448877.0 ▼

Payment history is available for the last 90 days. 

CH27	CURRENCY	PENDING	NOT EXECUTED	EXECUTED
CURRENT ACCOUNT	EUR	7	0	0
CH54	CURRENCY	PENDING	NOT EXECUTED	EXECUTED
CURRENT ACCOUNT	USD	2	0	1
CH81	CURRENCY	PENDING	NOT EXECUTED	EXECUTED
CURRENT ACCOUNT	CHF	8	0	11
CH97	CURRENCY	PENDING	NOT EXECUTED	EXECUTED
CURRENT ACCOUNT	XAU	0	0	0

You will be redirected to the following screen:

PAYMENTS CHECK ←

<input type="checkbox"/>	Date	Portfolio	Type	Beneficiary	Account	Booking text	Curr.	Amount	S.	
<input type="checkbox"/>	18/07/23	16.448877.0		NEW TEST S	SWISS BANK CORP CH03 3000 1234 5678		EUR	99,00		
<input type="checkbox"/>	18/07/23	16.448877.0		OLD COMPANY TEST	SWISS BANK CORP CH03 3000 1234 5678		USD	55,00		

Reject selected Validate selected

Sign an order

Select the payment(s) you want to validate, then click

Validate selected

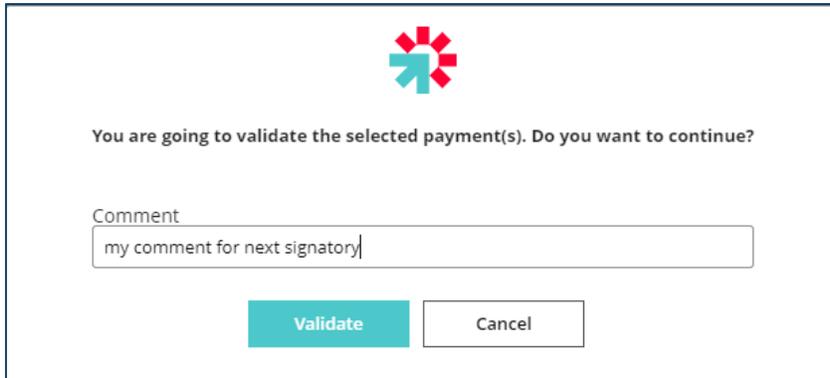
PAYMENTS CHECK ←

<input checked="" type="checkbox"/>	Date	Portfolio	Type	Beneficiary	Account	Booking text	Curr.	Amount	S.	
<input checked="" type="checkbox"/>	18/07/23	16.448877.0		NEW TEST S	SWISS BANK CORP CH03 3000 1234 5678		EUR	99,00		
<input type="checkbox"/>	18/07/23	16.448877.0		OLD COMPANY TEST	SWISS BANK CORP CH03 3000 1234 5678		USD	55,00		

Reject selected Validate selected

Enter an optional comment (which will be visible to next signatory), then click

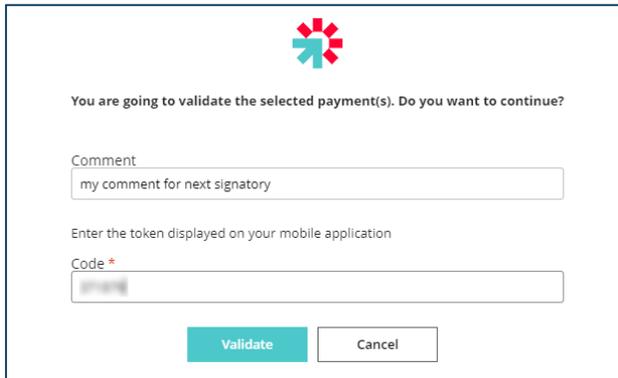
Validate



The dialog box features the BCP logo at the top center. Below it is the text: "You are going to validate the selected payment(s). Do you want to continue?". There is a text input field labeled "Comment" containing the text "my comment for next signatory". At the bottom, there are two buttons: "Validate" (highlighted in teal) and "Cancel".

Enter the physical token (or applicative token) in “Code” field, then click

Validate



This dialog box is similar to the one above but includes an additional field. It has the BCP logo and the text: "You are going to validate the selected payment(s). Do you want to continue?". It contains a "Comment" field with "my comment for next signatory". Below that is the instruction "Enter the token displayed on your mobile application" followed by a "Code *" field containing "123456". At the bottom are "Validate" and "Cancel" buttons.

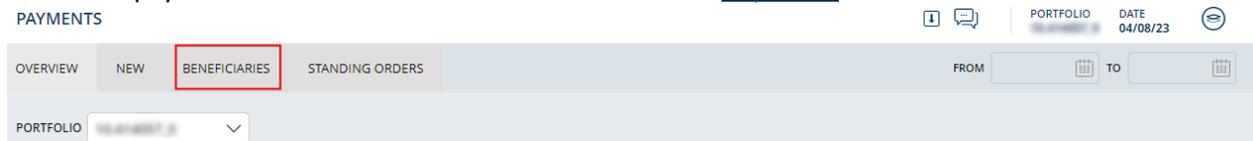
Beneficiaries

Save a new beneficiary

Each time you enter a transfer order, the payee could be saved in a list where it will be available for future payments by checking the following checkbox:

Save new beneficiary for future payments

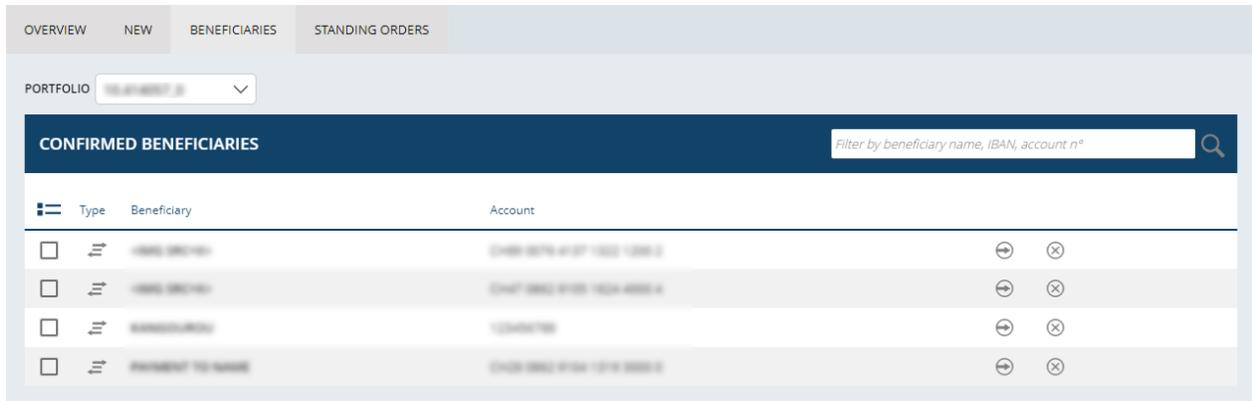
The saved payees can be found under “Beneficiaries” tab of [Payments](#) section:



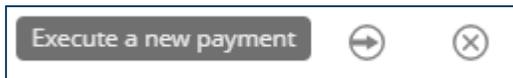
The screenshot shows the "PAYMENTS" section of the interface. It has a navigation bar with tabs: "OVERVIEW", "NEW", "BENEFICIARIES" (highlighted with a red box), and "STANDING ORDERS". On the right, there are icons for help and chat, and a "PORTFOLIO" dropdown menu showing "04/08/23". Below the navigation bar, there is a "FROM" field and a "TO" field with calendar icons.

Start a new payment from a saved beneficiary

You need to go to beneficiary page:



Click on  icon for the selected payee:

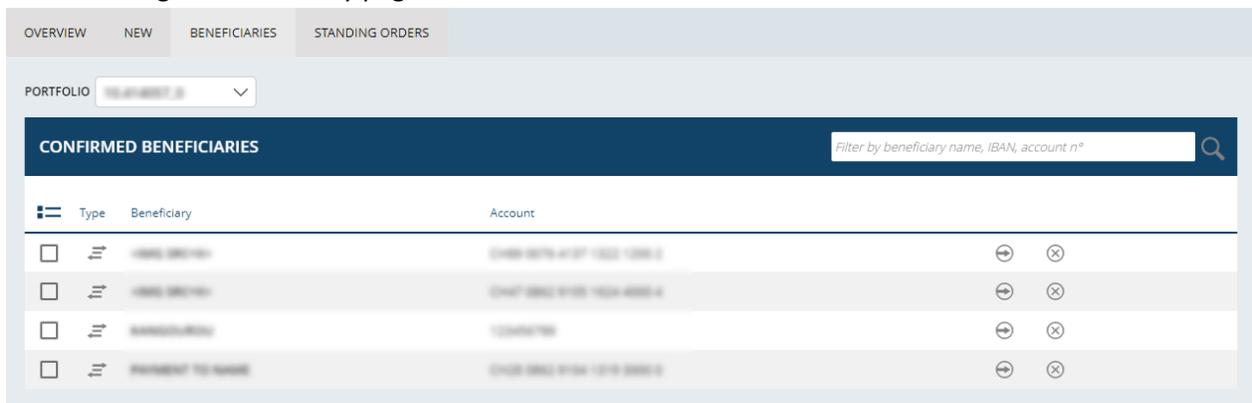


The page for entering a new payment order will automatically open with the beneficiary's information already filled.

To continue, you need to complete the debit account, amount and currency data of the new order.

Delete a saved beneficiary

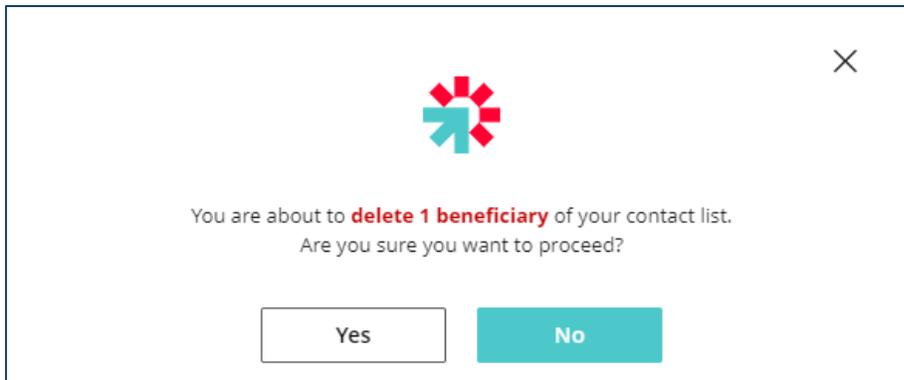
You need to go to beneficiary page:



Click on  icon for the selected payee:



Confirm the beneficiary deletion by clicking on :

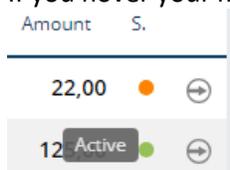


Standing order

In this section, you can see all standing orders (recurrent payment orders) with validity date, type of order, beneficiary and amount:

OVERVIEW NEW BENEFICIARIES STANDING ORDERS										FROM	TO
PORTFOLIO 10. CURRENT A											
CH27 CURRENT ACCOUNT				CURRENCY EUR						2 TOTAL	
Valid from	Valid to	Type	Beneficiary	Account	Booking text	Curr.	Amount	S.			
26/07/23	26/08/23		XXXX XXXX	FR76 XXXX XXXX XXXX XXXX XXXX	Long order	EUR	22,00	●			
24/07/23			XXXXXXXXXXXXXXXX	FR76 XXXX XXXX XXXX XXXX XXXX	Automat. le vendredi des chèques de	EUR	125,00	●			

If you hover your mouse on ● icon, you can see the status:



Click on  icon, then **+ PAYMENT DETAILS** to show the payment details:

← **PAYMENT**
 07/08/23 | EUR 45 | test

— PAYMENT DETAILS

DEBIT ACCOUNT

Portfolio Debit account *
CH27 0000 0100 0000 0000 0000 0000
CURRENT ACCOUNT

EUR

PAYMENT TYPE

Payment type *
 IBAN

BENEFICIARY

Payment to

Account number
SI56 0000 0100 0000 0000 0000

Name *
test

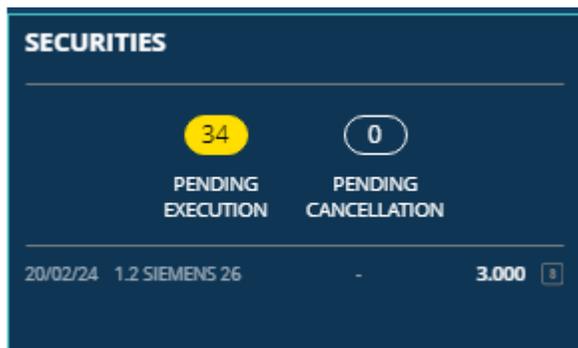
Address Country
Slovakia
adre

Securities

Widget

The widget displays the following information:

- Number of orders not yet executed
- Number of orders for which cancellation has been requested but not yet done
- The last order placed, as long as they are not expired



Main area

Orderbook

All orders placed are visible in the Orderbook:

The “Pending” tab displays all valid orders not yet executed:

SECURITIES PORTFOLIO DATE 16/02/24

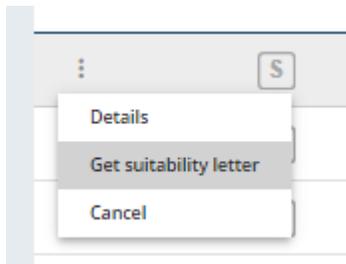
ORDER BOOK SINGLE ORDER

PORTFOLIO Pending Blocked History 16 results

	STATUS	SECURITY NAME	ACTION	ORDER TYPE	QUANTITY	AMOUNT	ORIGINAL CCY	LAST UPDATE ON	VALID FROM	VALID TO	PORTFOLIO
⋮	[S] Pending execution	1.2 SIEMENS 26	Buy	Quantity	3,000			15/02/2024	15/02/2024	20/02/2024	
⋮	[S] Pending execution	JOHNSON & JOHNSON	Buy	Quantity	2			02/02/2024	02/02/2024	07/02/2024	
⋮	[S] Pending execution	RYANAIR HOLDINGS	Buy	Quantity	2			02/02/2024	02/02/2024	07/02/2024	
⋮	[S] Pending execution	JOHNSON & JOHNSON	Buy	Quantity	5			02/02/2024	02/02/2024	07/02/2024	
⋮	[S] Pending execution	MICROSOFT	Buy	Quantity	5			02/02/2024	02/02/2024	07/02/2024	
⋮	[S] Pending execution	MICROSOFT	Buy	Quantity	1			22/12/2023	22/12/2023	28/12/2023	

By clicking on the menu on the left side on each line, there is the option to:

- See the order details and modify the order
- Get the suitability letter
- Cancel the order



The “Blocked” tab displays all orders which were not successfully placed because of a blocking error.

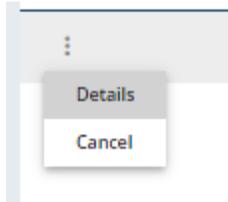
SECURITIES

ORDER BOOK SINGLE ORDER

PORTFOLIO Pending Blocked History

	STATUS	SECURITY NAME	ACTION	ORDER TYPE	QUANTITY	AMOUNT
⋮	[S] Error	GOLDB 12.5KG/999.9	Buy	Quantity	5	

There is the possibility to open the order details or cancel the order.



If you open the Details of a blocked order, you should find a description of the blocking error and delete or edit you order. If you need more explanations on the error, please contact your Manager.

SINGLE ORDER - Details
✕

Status: ERROR

- + ORDER SUMMARY
- + ORDER PROPERTIES
- + ESTIMATED FEES

RESTRICTIONS OVERVIEW


 Error

The product risk of the instrument (7.0000) is not appropriate to the client 'product risk' classification (Balanced).

Delete order

Place order

Request Cancellation

Edit order

The “History” tab gives an overview of all orders placed for a given time range with different status such as Expired, Cancelled or Executed.

SECURITIES PORTFOLIO DATE 16/02/24

ORDER BOOK SINGLE ORDER

PORTFOLIO

FROM 18/11/2023 TO day/month/year

24
 results

Pending
Blocked
History

	STATUS	SECURITY NAME	ACTION	ORDER TYPE	QUANTITY	AMOUNT	ORIGINAL CCY	LAST UPDATE ON *	VALID FROM	VALID TO	PORTFOLIO
⋮	S Executed	1.2 SIEMENS 26	Buy	Quantity	3,000			16/02/2024	15/02/2024	20/02/2024	
⋮	S Cancelled	APPLE	Buy	Quantity	0			02/02/2024	02/02/2024	07/02/2024	
⋮	S Expired	Call TES JAN24 600 L	Buy	Quantity	1			17/01/2024	17/01/2024	22/01/2024	

New order

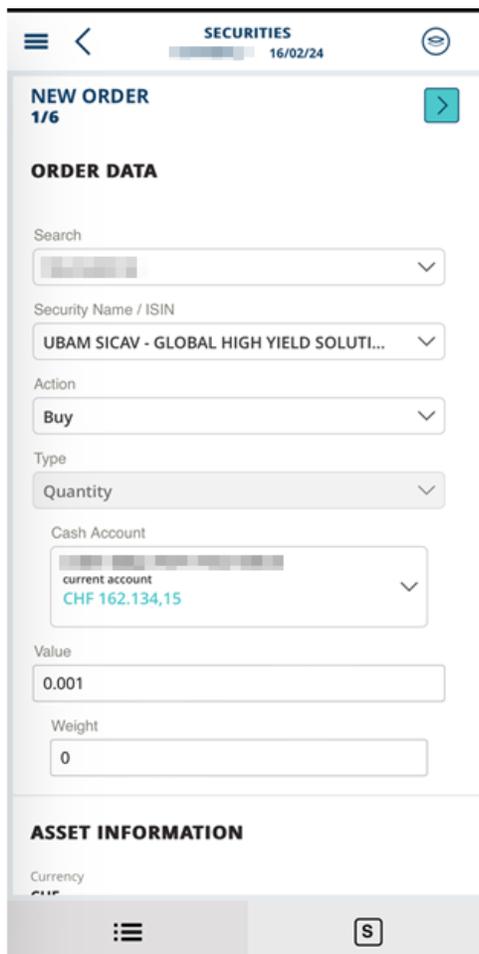
Any order created or cancelled before 8:30 or after 18:00 CET will be deemed received by the Bank the next day that the Bank is open for business.

To place an order, please click on “Single order”

SECURITIES



or “S” icon if you are on Mobile:

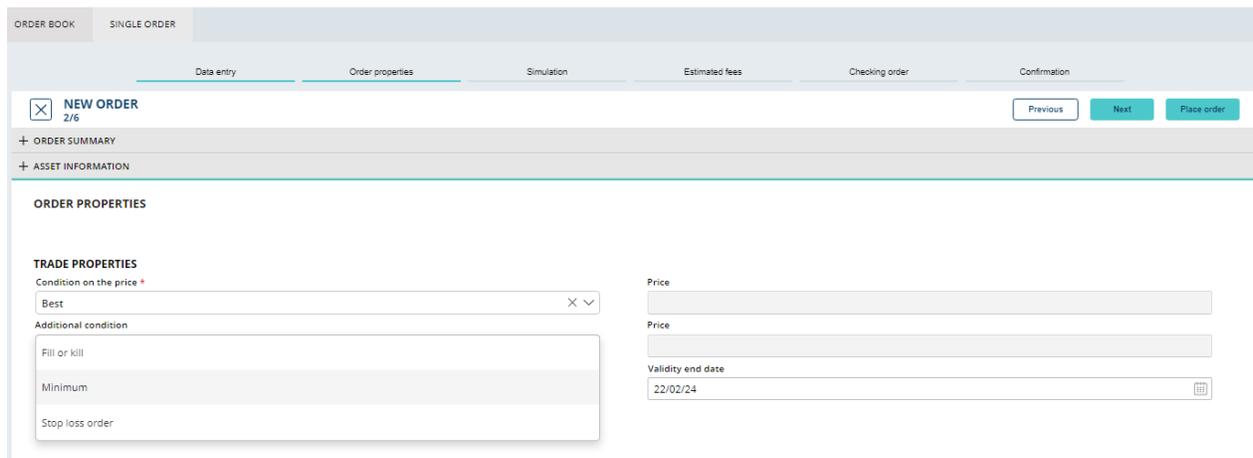


You should enter the following information:

- Security name or ISIN
- Action: Buy/Sell
- Type: Quantity or Amount. Please note that in most of the cases, only trading in Quantity will be allowed.
- Cash Account: by default, the system will check the security's currency to select the corresponding cash account. You can select another account here.
- Value: Amount or Quantity of security to be placed
- Weight: weight corresponds to the percentage of the portfolio value for Buy orders and the percentage of the position for Sell orders. Weight and value are correlated, so as soon as you modify one of these fields, the other will be automatically updated.

Once done, click on Next. Then you can add select the order properties:

- Price conditions
- Additional conditions
- Validity dates



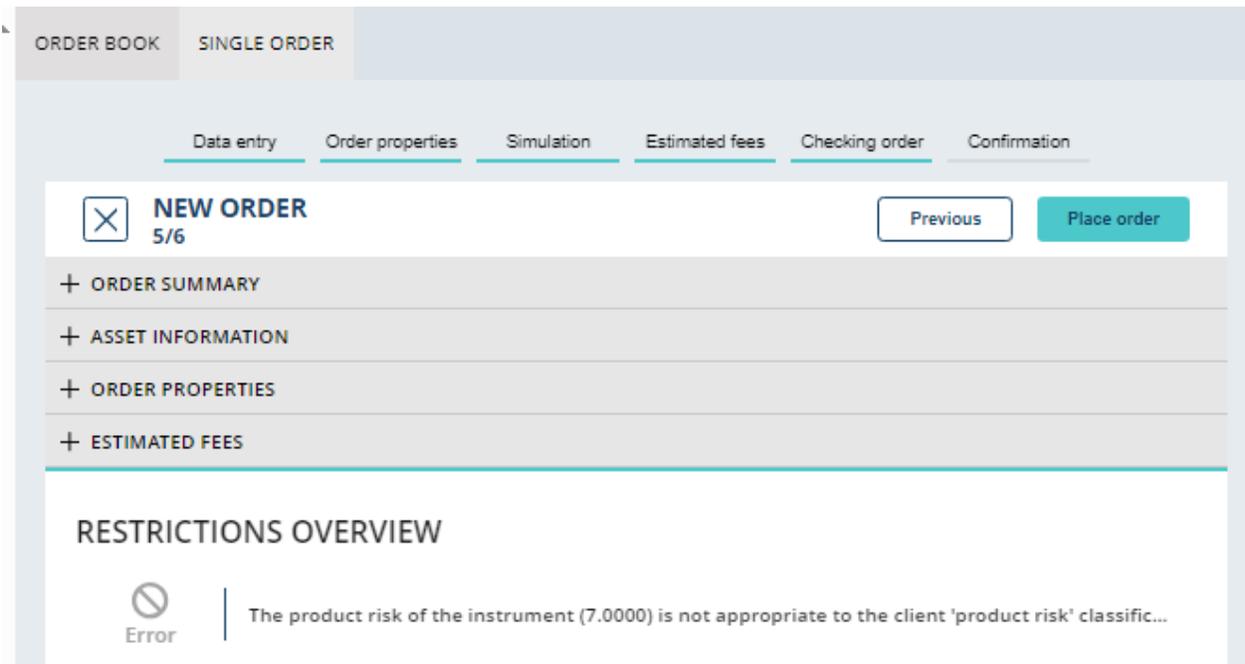
From this step, you have the option to:

- Click on Next to move to next steps
- Click on Place order to immediately place the order without navigating to remaining screens

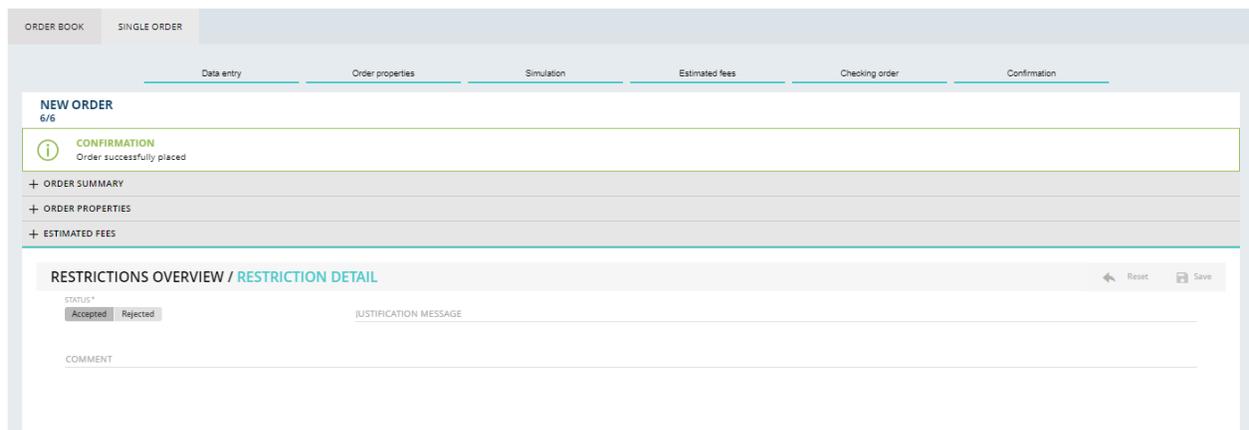


If you click on Next, you will see the following screens:

- Simulation: displaying the amount placed in security's currency and in reference currency
- Estimated fees
- Checking order will inform you of any warning or restrictions if they exist.



Once the order is placed, you should see a confirmation that the order is successful.



Conformity checks

Conformity checks should be accepted at the end of the order creation process when the order is placed or by clicking on the Order details of a pending order.

The steps are the following:

- Click on Accepted/Rejected
- Add a justification message or a comment (not mandatory)
- Click on Save

SINGLE ORDER - Details
✕

Status: PENDING EXECUTION

- + ORDER SUMMARY
- + ORDER PROPERTIES
- + ESTIMATED FEES

RESTRICTIONS OVERVIEW / RESTRICTION DETAIL
↶ Reset
💾 Save

STATUS*

Accepted
 Rejected

JUSTIFICATION MESSAGE

COMMENT

Forex

Widget

The widget shows the latest forex orders with the minimal details such as currency pair, order type, currency and amount.

FOREX				
10/02/24	CHF/USD	FORWARD	CHF	500
-	CHF/XAU	SPOT	CHF	0
-	EUR/CHF	SPOT	EUR	10
05/02/24	CHF/EUR	FORWARD	CHF	5
-	CHF/EUR	SPOT	CHF	50

Main area

Orderbook

All orders placed are visible in the Orderbook:

The “Pending” tab displays all valid orders not yet executed:

FOREX

ORDER BOOK SINGLE ORDER

PORTFOLIO [redacted] Pending Blocked History

	STATUS	ORDER TYPE	PORTFOLIO	SELL CCY	SALE AMOUNT	PURCHASE AMOUNT	BUY CCY	MATURITY DATE	LAST UPDATE ON
↻	Processing	Forward	[redacted]	CHF	500	577.01	USD	10/02/2024	07/02/2024
↻	Processing	Spot	[redacted]	XAU	0.345	560	CHF		07/02/2024
↻	Processing	Spot	[redacted]	CHF	9.71	10	EUR		07/02/2024
↻	Processing	Forward	[redacted]	CHF	5	5.25	EUR	05/02/2024	02/02/2024
↻	Processing	Spot	[redacted]	CHF	50	51.52	EUR		02/02/2024

By clicking on the arrow on the left side on each line, there is the option to see the details of the order and modify or cancel it.

forex detail

	STATUS	ORDER TYPE
↻	Processing	Forward
↻	Processing	Spot

The “Blocked” tab displays all orders which were not successfully placed because of a blocking error.

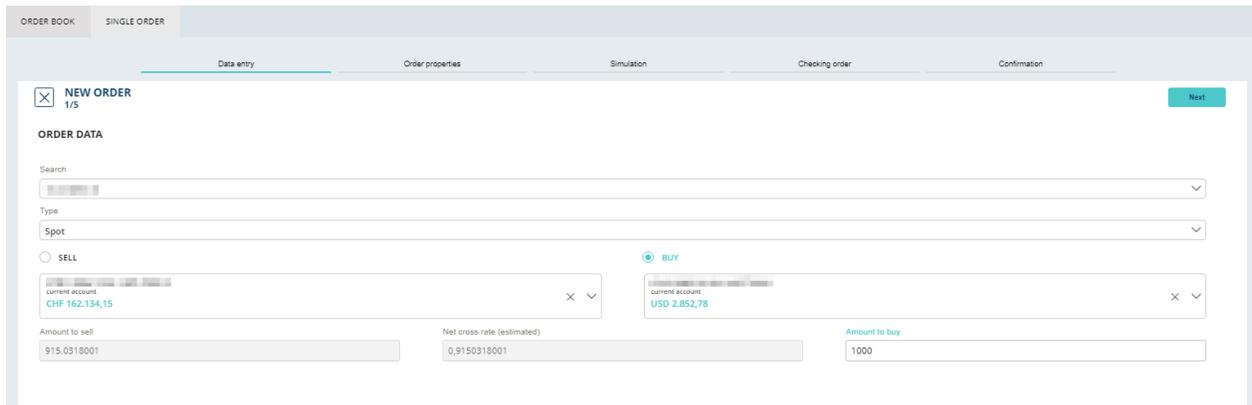
If you open the details of a blocked order, you should find a description of the blocking error and you will be able to delete or edit you order. If you need more explanations on the error, please contact your Manager.

The “History” tab gives an overview of all orders placed for a given time range whether they are expired, cancelled or properly executed.

New order

Any order created or cancelled before 8:30 or after 17:30 CET will be deemed received by the Bank the next day that the Bank is open for business.

To place an order, please click on “Single order” :



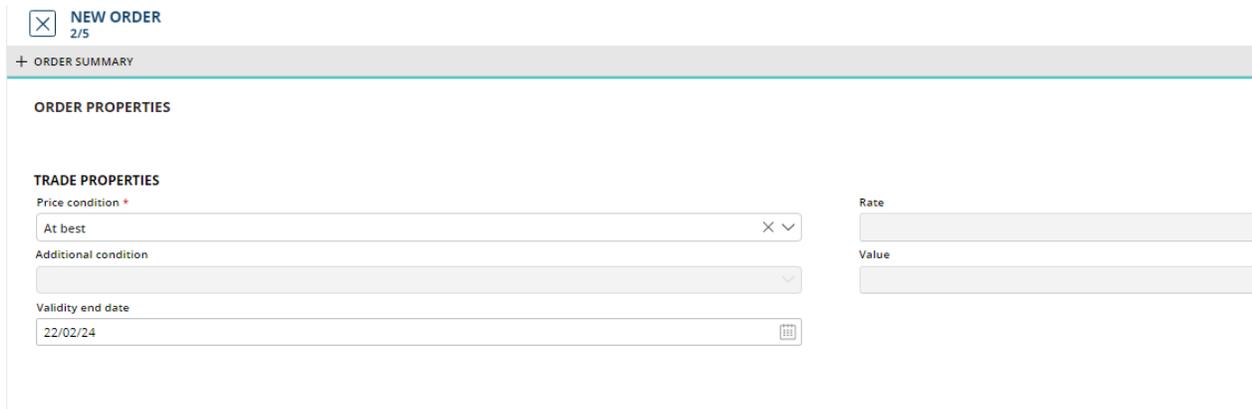
or “S” icon if you are on Mobile:



You should enter the following information:

- Type: Spot/Forward
- Side: select Sell or Buy
- Select the cash account that you want to debit or credit
- Enter the Amount to buy/sell
- Based on your input, the Amount and Net cross rate will be updated automatically

Click on Next and select the price condition and validity dates:



The next steps are simulation which will display the amount debited and credited on each account and the “Checking order” step to to inform you of any errors or warning.

Once the order is placed, you should see a confirmation that the order is successful.

Please note that if there is an error message displayed in the Restrictions section, it is most likely that your order will be blocked and will be displayed in the “Blocked” tab of the orderbook.

Exchange rates

Widget

This widget displays the exchange rates with your valuation currency. These rates are used to convert amounts from other currencies to your valuation currency.

EXCHANGE RATES	
EUR / USD	1,09380947
USD / AED	3,67341064

Main area

The main area displays the same information than the one displayed on widget plus the inversed rate:

EXCHANGE RATES

Currencies		Inverse	
1 EUR	1,09380947 USD	1 USD	0,914236 EUR
1 AED	0,27222658 USD	1 USD	3,67341064 AED

PUSH NOTIFICATIONS

The following events **will** be notified using “push” notification (if you authorized these notifications when installing the mobile application):

- New message received from the bank

The following events **will not** be notified with “push” notification (by consequence you have to connect to the application to check these events):

- Payment execution
- Payment to be approve

SECURITY RESTRICTIONS

Secure connection

We invite you to check that you are using a secure connection.

Supported browsers

Please note that Internet Explorer browser is not supported.

Browser cache

Please note that BCP recommends to clear the cache of your browser after each session (especially if you work on a computer shared with other users).

LOGOUT

To log out from BCP E-banking correctly, open the menu on the left and select Logout.

