

e-banking: mobile-login via SMS

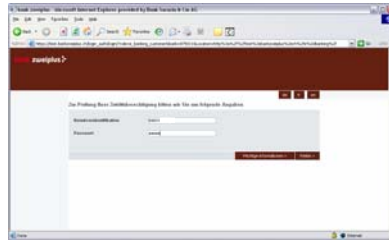
March 2009



Overview of authorization in e-banking: mobile-login

Customer

enter user ID and password

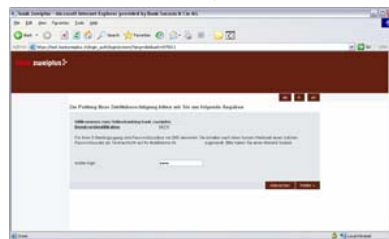


1 user ID / password



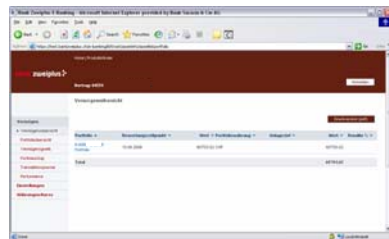
3 mobile-login (via SMS)

enter mobile-login



4 mobile-login entered

bank zweiplus e-banking



6 e-banking access granted

Bank

e-banking system

2 check user ID and password

3 send mobile-login as SMS

5 verify mobile-login

6 grant access

General information on mobile-login

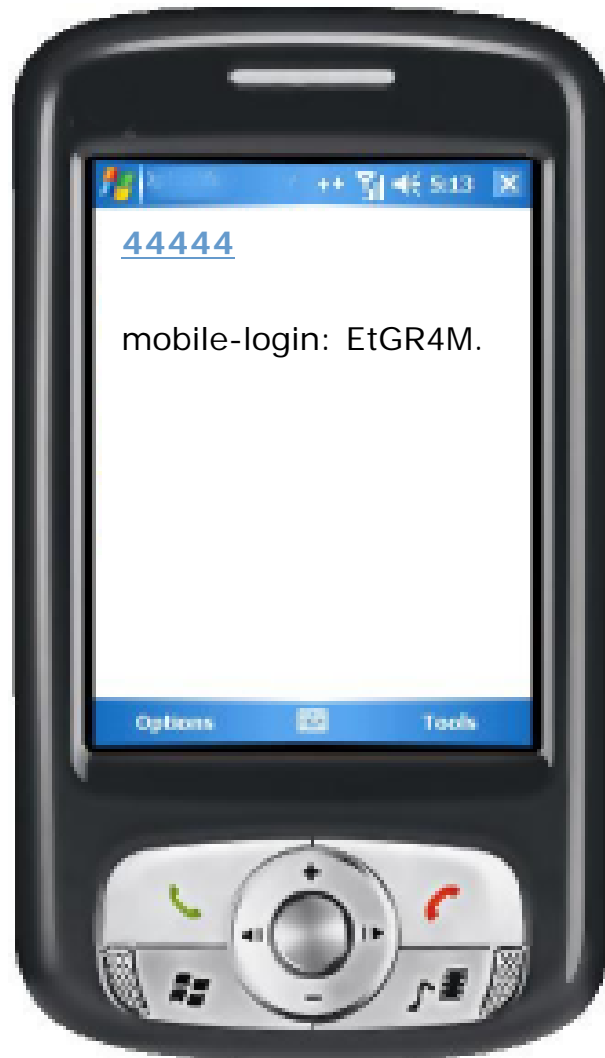
- Referencing on the registration menu is carried out via a link from the homepage of bank zweiplus (www.bankzweiplus.ch).
- In order to access e-banking activities, customers must conclude an e-services contract with bank zweiplus. Within the scope of the contract, customers provide bank zweiplus with their mobile phone number / mobile number.
- Modification of the mobile number is only possible in writing.
- User authorization is carried out with a mobile-login (also referred to as m-login and SMS login).
- "Mobile" means that an SMS is sent to the customer's mobile phone; the m-login is valid only once.
- Authorization takes place through user identification, password and m-login.
- If the m-login is entered incorrectly, transmission of the next m-login occurs again automatically.
- In order to be able to execute stock-exchange transactions, customers must also sign the "Supplementary Declaration Trading" in addition to the "Agreement Relating to e-Services."
- If the contract has been blocked (manually from e-banking or through entering an incorrect password), unblocking can only be carried out telephonically via the Call Center (toll-free international number).
 - Direct customers 00800 0800 5555
 - Distribution customers 00800 0077 7700

Access to e-banking

The screenshot shows the bank zweiplus website in a Microsoft Internet Explorer browser. The address bar displays <http://www.bankzweiplus.ch/internet/bztech/>. The website header includes the bank logo, navigation links (Home, DE | FR, Contact, Über uns), and a search bar. A red arrow points from the 'e-Banking Login' button in the top navigation bar to a zoomed-in view of the login form. The login form includes fields for 'Benutzeridentifikation' and 'Passwort', along with a 'Weiter >' button and a link to 'Wichtige Informationen >'.

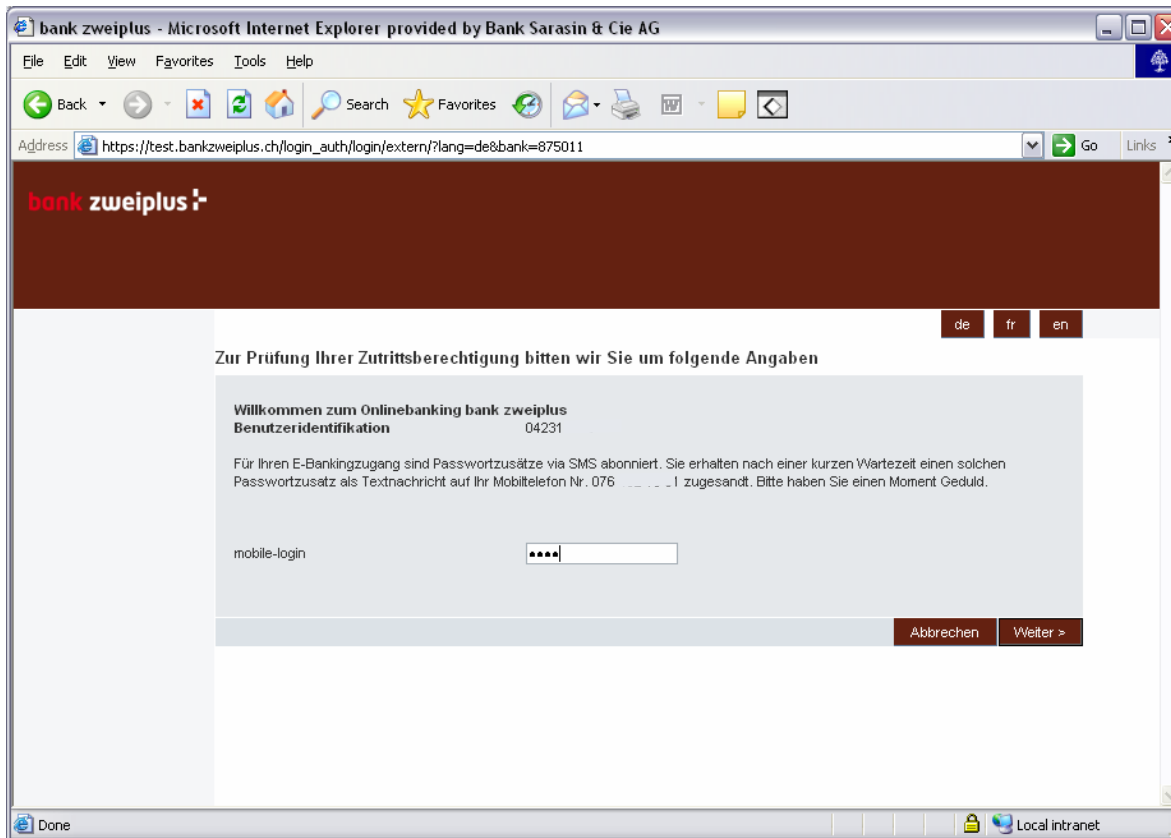
- You are authorized as a bank zweiplus e-banking customer.
- You enter the user identification and password that we mailed to you following conclusion of the contract.

Transmission of mobile-login via SMS



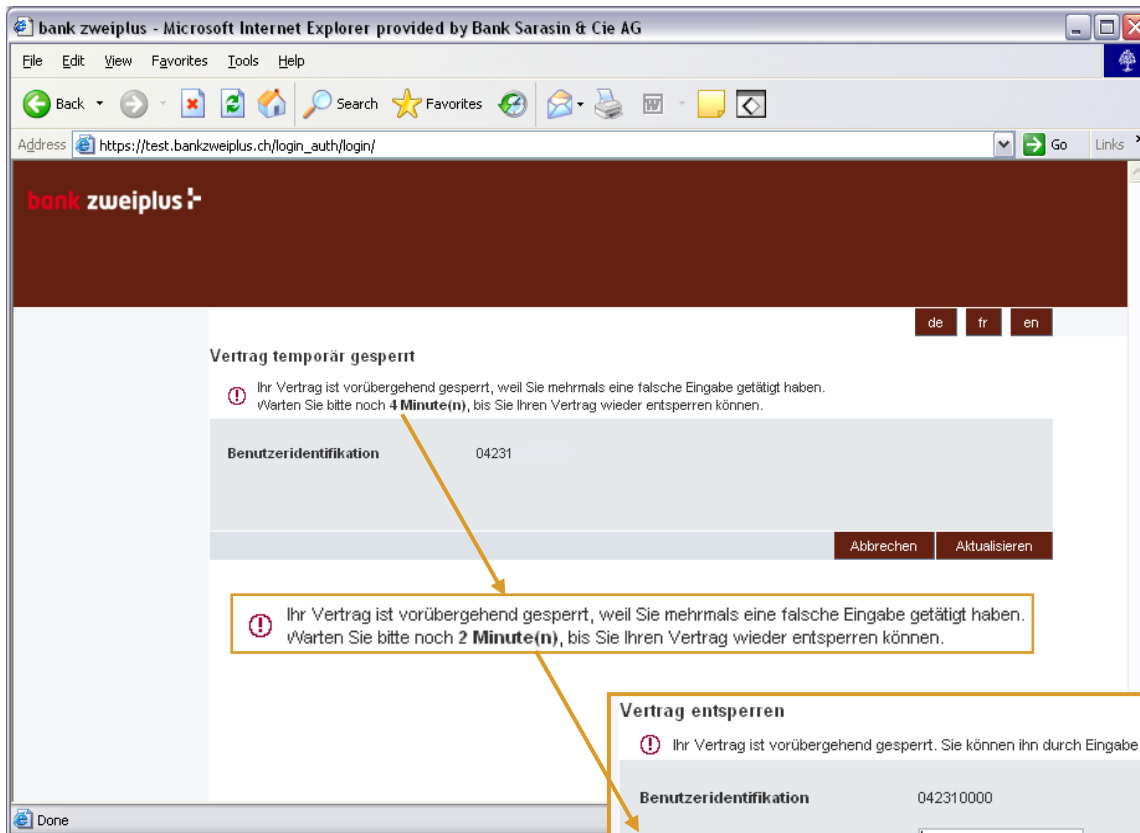
- Directly after entering the user identification and password, an SMS will be transmitted to you with the m-login. The SMS should arrive within some seconds.
- The sender of the m-login is the service number **44444**
- The m-login comprises six characters that can be numbers or letters (for example: EM9R). Please note that the entry is case sensitive.

Enter mobile login and authorize session



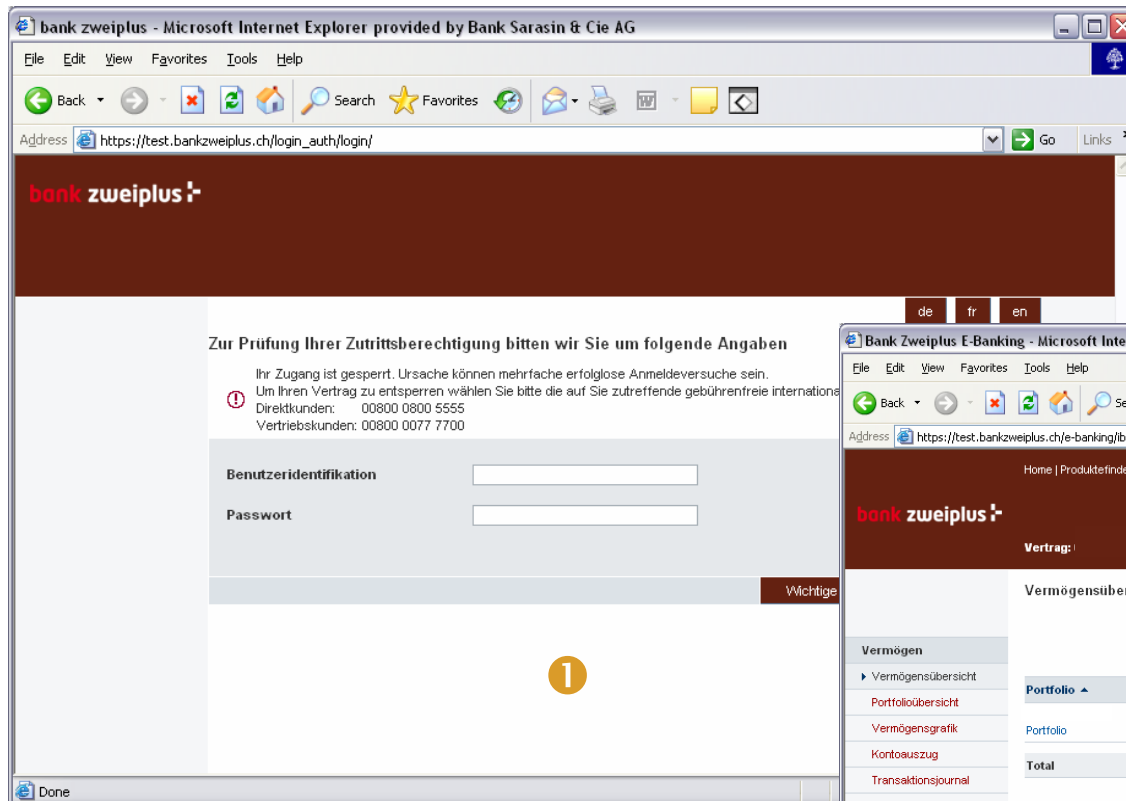
- The six-character mobile login is entered.
- If an error message appears, please check whether the "Caps Lock" and "Num Lock" keys are correct.

Failed login attempt



- After three failed login attempts, the e-banking login system will be blocked for four minutes.
- Following the four-minute period, a new m-login will be sent automatically via SMS. The minutes display will be updated automatically.
- The e-banking contract will be permanently blocked after six failed login attempts.

Contract blocking / bank zweiplus e-banking



1. Following six failed login attempts, the e-banking contract can only be unblocked telephonically.
2. Successful login to bank zweiplus e-banking.

