WEB BANKING
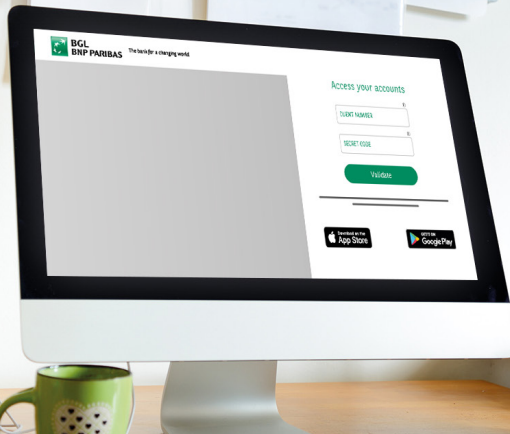## USER GUIDE

BGL BNP PARIBAS

The bank for a changing world

CARRY OUT YOUR BANKING OPERATIONS WHENEVER AND WHEREVER YOU WISH.

STRESS-FREE ONLINE BANKING

With Web Banking, you can carry out all your banking operations **in a flash**, from the comfort of your own home, using your computer, smartphone or tablet. You can rest assured that your account is **completely secure** and manage it whenever suits you **without even having to leave the house**.

AT YOUR FINGERTIPS

You will quickly get used to Web Banking, whether you're a novice or a native in the digital sphere. Should you need help with any routine operations, our **Client Service** is available between **8.00 am and 6.00 pm, Monday to Friday, on (+352) 42 42-2000**.

WHAT YOU NEED TO START USING WEB BANKING

- **Bank login details** composed of:
  - > The **remote banking agreement you signed** when the account was opened. If you do not have this agreement, you can contact our Client Service to arrange for it to be drawn up.
  - > Your **client number**. This is shown on your V PAY card (in the bottom left under "ID") or on the back of your Visa Debit card (on the right under "ID").
  - > Your **code card**. This is a white plastic card with four series of four figures.
  - > Your **Web Banking secret code**.

All of these items were provided when you signed your remote banking agreement.

- **LuxTrust login details**:
  - > your **User ID** composed of four letters and four digits
  - > your **password**,

which you can use after you have first logged on to Web Banking using your bank login details.

STRESS-FREE ONLINE BANKING

With Web Banking, you can **carry out your banking operations with the utmost security**. We do everything in our power to ensure this, but **you have an important role** to play too.

Cutting-edge technology

We rely on **the very latest technology** to guarantee **maximum security**. The padlock symbol and the "**https**" ("s" stands for "secure") in our web address indicate that all of your Web Banking operations take place over a secure internet connection.

Strict access controls

To ensure you are the only person who can access your bank details, we always ask for the unique **combination of your client number**, **your** secret code and **a validation context generated by your LuxTrust Scan or LuxTrust Mobile**.
Your LuxTrust credentials also offer you **optimum protection** thanks to its **highly secure authentication system**.

Keeping your secret codes confidential

Be extremely careful with your login details, just like you are with the code for your bank card or home alarm system.

Never reveal your Web Banking secret code. Similarly, your bank will never ask you for it by e-mail or SMS.

WHY NOT TRY MOBILE BANKING?

Many Web Banking and other features are also available through our mobile service – the **Web Banking** app.
You can use the Web Banking app to **view your account balances**, **make credit transfers** or **analyse your investments** from your smartphone or tablet. And you can **use it anywhere,** whether you're on a train, in a cafe or on holiday. All you need is an internet connection.
Additional features such as credit card activation, adding photos to secure messages and many more are available on our app.

How to download our free app

- **Go to the app store** installed by default on your device:
  - > **Play Store** on an Android device
  - > **App Store** on an Apple device

- Type "**bgl web banking**" into the search bar and click on "Download" or "Install".

CONTENTS

Click on a section to jump straight to the relevant page.

LOGGING ON TO WEB BANKING FOR THE FIRST TIME

To log in to Web Banking for the first time, you'll need everything you received when you signed your remote banking agreement to hand:

- Your **10-digit client number**
- Your **6-digit secret code**
- Your **code card**

> 💡 *Before you start, remember to **scratch away the grey bar** at the centre of your code card to reveal the **16 digits** printed there.*

1. Go to the **bgl.lu** website and click on **"Web Banking"** in the top right of the screen. You will then be redirected to the **Web Banking** home page. **A**

2. Enter your **client number** and your **secret code** and click on the **"Validate"** button. **B**

3. Enter the **three digits from your code card** requested on the screen. **C**

4. You will then be prompted to **link your client number to a LuxTrust certificate**. **D**

AT THIS POINT, THERE ARE TWO POSSIBLE SCENARIOS:

- **You don't have a LuxTrust certificate and:**
  - **>** You have received a LuxTrust Scan from our Client Service.
  - **>** You have not received a LuxTrust Scan.
- **You already have a LuxTrust certificate.**

LUXTRUST CERTIFICATE REQUIRED

LuxTrust Scan

Activate my LuxTrust Scan

E

LUXTRUST SCAN ACTIVATION IN PROGRESS

LuxTrust Scan

F

IF YOU DON'T HAVE A LUXTRUST CERTIFICATE, AND YOU HAVE A LUXTRUST SCAN, CLICK ON "ACTIVATE MY LUXTRUST SCAN". **E**

1. Have your **LuxTrust Scan** and **LuxTrust Scan login guide ready** (available on our public website https://www.bgl.lu/content/dam/publicsite/pdf/brochures/particuliers/banque-au-quotidien/services-en-ligne/guide-migration-luxtrust-mobile/En-guide-1er-connexion-scan.pdf). **Follow all the steps**.

*If the details displayed are **incorrect**, please **contact your branch or our Client Service** before continuing.*

2. Once you have received your LuxTrust codes by text message, you will be prompted to **activate your certificate** on the LuxTrust website: **https://www.luxtrust.lu/en/management/activation**. **F**

ACTIVATION OF LUXTRUST MOBILE

NB: Please make sure that the information below corresponds exactly to that on your ID document.
If the information is incorrect, please call (+352) 42 42-2000, Monday to Friday from 8 a.m. to 6 p.m.

First name(s):
Surname(s):
Date of birth:
Nationality :

G

☐ I certify that this information is correct

H

Next

I

ACTIVATION OF LUXTRUST MOBILE

You will receive your LuxTrust codes by SMS. Keep these codes safe until your certificate is renewed in 3 years.

Mobile number
+352 020 123 456

E-mail

Activation Code

J

☐ I consent to certain personal information being sent to Luxtrust: surname, first name(s),
date of birth, nationality, postal address, telephone number and e-mail adress.

K

Back   Next

L

IF YOU DON'T HAVE A LUXTRUST CERTIFICATE AND YOU HAVE NOT RECEIVED A LUXTRUST SCAN, CLICK ON "ACTIVATE LUXTRUST MOBILE".

1. Check the information displayed on the screen. **G**

2. Tick the box "I certify that this information is correct". **H**

3. Click on "Next". **I**

4. Your LuxTrust codes will be sent **by text message**. All you need to do is complete the fields: **J**
- **your phone number and e-mail address**,
- **a 5-digit code**, which will be used to activate your certificate.

5. Certify that you agree to your personal information being transmitted to LuxTrust by **ticking the corresponding box**. **K**

6. Click on "Next". Your certificate has been ordered and you will receive your LuxTrust codes by text message. **L**

7. ■ **Choose three security questions** and enter the correct answers then click on **"Confirm"** **M**

■ Activation **successful**. Click on **"Finalise"** **N**

*For easier browsing in future, **remember to turn on notifications** in the LuxTrust Mobile app*
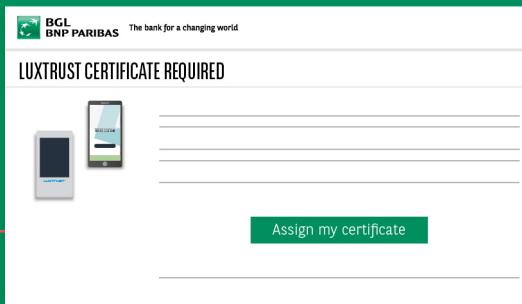
■ Log on to Web Banking again via **bgl.lu** **O**

- Enter your **client number** and then your **secret code** **P**
- To finalise the process of linking your Web Banking to your LuxTrust certificate, you will need to **use your code card again** **Q**

> ⚠️ *You will not be asked to complete this step again* when you log on in future – you will be taken straight to the next screen

- A LuxTrust Mobile login window will appear and you will have **five minutes** to validate the connection **R**
- **Open the LuxTrust Mobile app,** check that the connection details are correct (client number, date and time) and then **validate by clicking on "Accept"** **S**
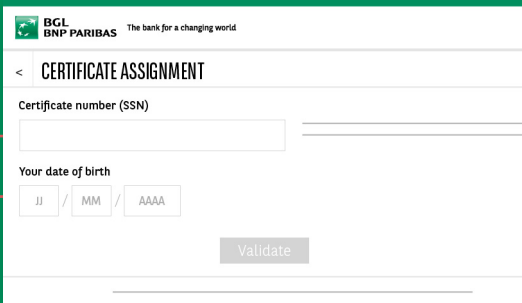
8. Once activation is completed, you can return to the Web Banking site to **log in for the first time**.

IF YOU ALREADY HAVE A LUXTRUST CERTIFICATE, CLICK ON THE "ASSIGN MY CERTIFICATE" BUTTON. **T**

Enter your **certificate number** and **date of birth**. **U**

> ⚠️ *Please note that BGL BNP Paribas, in partnership with LuxTrust, has made a pre-emptive decision **to no longer offer physical tokens** to its clients, as this solution will not meet the requirements of the Payment Services Directive 2 (PSD2) relating to banking transactions, which will enter into force in the near future.*
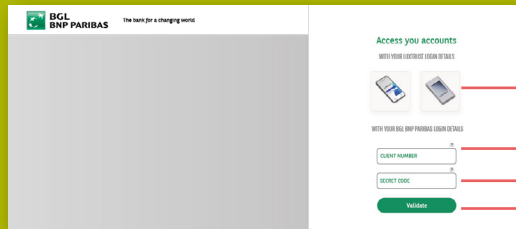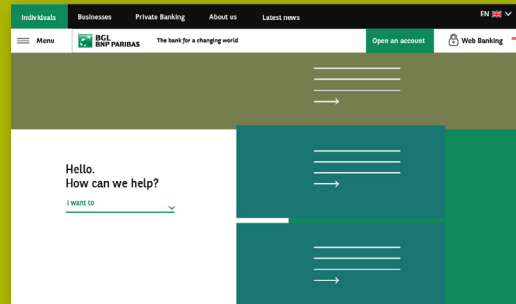
> 💡 *If you don't know your certificate number, you can find it out by logging on at **https://www.luxtrust.lu/en/management/status***

> 💡 *A video tutorial is also available on our public website to help you log in with LuxTrust Mobile for the first time: **https://www.bgl.lu/en/individuals/online-services/luxtrust-mobile.html***

LOGGING ON TO WEB BANKING SECURELY

**1.** Log on to the **www.bgl.lu** website and click "Web Banking". **A**

> 🔒 *Never log in to Web Banking using a link sent to you by e-mail or text message. BGL BNP Paribas will never send a message to your personal e-mail addresses asking you to click on a link to log in to Web Banking. If you receive such a message, it's a phishing scam that will take you to a fake Web Banking website where scammers will try to harvest your login details.*

2. Once you're on the **Web Banking** login page you will have two options:

- ■ log in directly using your **LuxTrust credentials**. (User ID composed of four letters and four digits and a password) **B**

- ■ log in using your bank login details (10-digit client number and secret code).: enter your **client number** and your **secret code** and click on **"Validate"**. **C**

> 💡 *If you've forgotten **your client number**, you can find it **on your V PAY card**, on the bottom left under "ID" or on the back of your Visa Debit card (on the right under "ID"). **D**
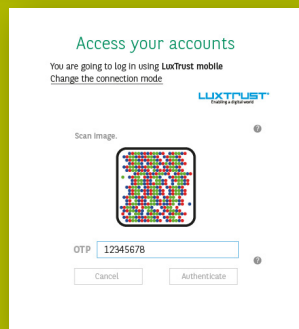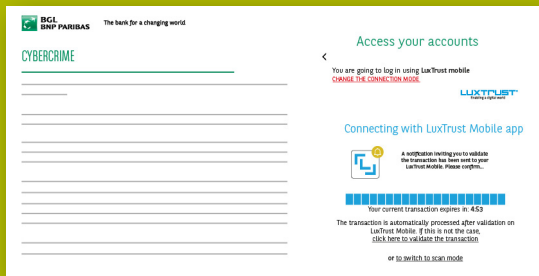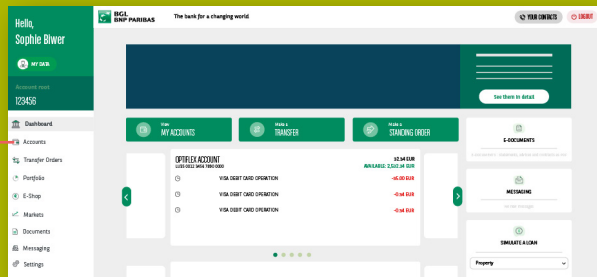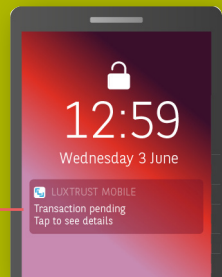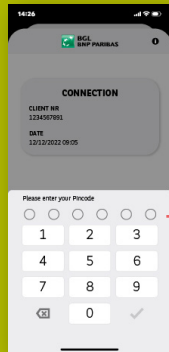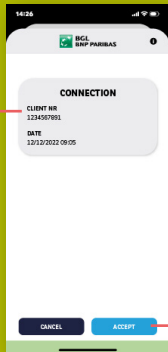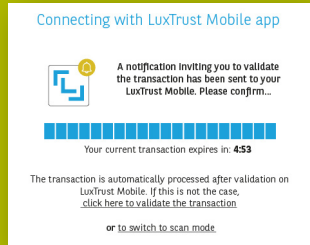
3. LUXTRUST AUTHENTICATION

There are **two different ways** to receive an OTP (one-time password): with a **LuxTrust Scan** or via **LuxTrust Mobile**.

■ With **LuxTrust Scan**:

> **Check the context of the operation that appears on the scan screen**. This context displays the information for which the OTP is required (in this instance, **"Connection"**), a **client number** (which must match your client number) and the **current date/time**. If this information is incorrect, be careful. This is probably a phishing scam. **E**

> If the context is correct, take your **scan** and **press OK**. An 8-digit code (the one-time password) will appear. **F**

> **Type this 8-digit code** into the **"OTP"** field on the Web Banking page and then click on **"Authenticate"** to access your accounts. **G**

Connecting with LuxTrust Mobile app

A notification inviting you to validate the transaction has been sent to your LuxTrust Mobile. Please confirm…

Your current transaction expires in: **4:53**

The transaction is automatically processed after validation on LuxTrust Mobile. If this is not the case, click here to validate the transaction

or to switch to scan mode

H

J

CONNECTION

CLIENT NR
1234567891
DATE
12/12/2022 09:05

CANCEL   ACCEPT   **K**

CONNECTION

CLIENT NR
1234567891
DATE
12/12/2022 09:05

Please enter your Pincode

1	2	3
4	5	6
7	8	9
⌫	0	✓

L

12:59
Wednesday 3 June

LUXTRUST MOBILE
Transaction pending
Tap to see details

I

Hello,
Sophie Biwer

M

- With **LuxTrust Mobile:**
  - > **An authentication request will be automatically sent to your LuxTrust Mobile app**. A message will be shown on your Web Banking login page to say that authentication is pending. **H**
  - > **Click on the LuxTrust Mobile notification** that appears on your smartphone. The app will open. **I**
  - > **Check that the context** shown in your LuxTrust Mobile app matches the step you are taking. This context should include the word **"Connection"**, your **client number** and the **current date and time**. **J**

- > **Click on "Accept"**. Next, complete the **authentication** process in the **LuxTrust Mobile app**. **K**
  - - If you have chosen **biometric** authentication, confirm your identity using your face or fingerprint.
  - - If you have chosen authentication via **a PIN**, enter it in the **relevant** field. **L**
- > Once you have completed these steps, **go back to Web Banking**, where you will now be able to access your accounts. **M**

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*For **more information on LuxTrust Mobile**, go to **bgl.lu/en/luxtrustmobile***

CHANGING YOUR PREFERENCES

Access your accounts

You are going to log in using **a Token**
Changer the connection mode

A

LUXTRUST MOBILE

Do you prefer to use your smartphone than your Token, which you do not always have with you?
This is now possible with LuxTrust Mobile!

Do you have the Luxtrust login details for your Token?
Download the LuxTrust Mobile app.

Have you lost your LuxTrust login details?

Recover my LuxTrust login details

B

CONFIGURE YOUR LOGIN METHOD:
To do this, click on **"Settings"** in the menu on the left-hand side.

Log in with your LuxTrust Scan

By default, Web Banking asks you to log in using **three items**, namely:

- your client number
- your secret code
- your LuxTrust certificate

So, there's **nothing you need to reconfigure**.

Log in with LuxTrust Mobile

**You can do this if you already have the LuxTrust Mobile app
and want to use the app** to log in and/or validate sensitive transactions.

When you log in, click on **"Change the connection mode"** then select **LuxTrust Mobile**. **A**

The LuxTrust Mobile login process will be launched and you will immediately be asked for confirmation via your smartphone.

If you already have the app and know your LuxTrust credentials, launch the app and follow the instructions.

Your LuxTrust credentials are:
- a **"User ID"** composed of four letters and four digits (e.g. ABCD1234).
- a six-digit **PIN** that you chose when you activated your Token.

If you don't know your LuxTrust credentials, click on "Settings" in the menu on the left-hand side, go to the "LuxTrust Mobile" section and click on **"Recover my LuxTrust login details"**. Then follow the instructions. **B**
You can also **contact LuxTrust** on (+352) 24 550 550.

> *Download the LuxTrust Mobile app from your app store to test out this new highly secure authentication method.*

CHANGE SECRET CODE

SECRET CODE
Secret code

NEW SECRET CODE
New secret code

CONFIRMATION
Confirmation

Clear   Validate

LAST CONNECTION

Last connected:

31/03/2020 14:28
Connection successful

If you notice a suspicious connection attempt, please contact your bank on (+352)42 42-2000, Monday to Friday from 8 a.m. to 6 p.m.

YOUR SECURITY

Security advice

CHANGE YOUR SECRET CODE:

In **"Settings"**:

1. Enter your current secret code. **C**

2. Enter your new secret code. **D**

3. Confirm your new secret code. **E**

> ! *For your security, we recommend that you change your secret code on a regular basis.*

CHECK YOUR LAST LOGIN:

Go to **"Settings"**, then open the **"Most recent login"** tab. This will show the date and time of your most recent login prior to your current session. **F**

If you enter the wrong secret code or LuxTrust credentials, there will be a record of the failed login attempt.

Read our **security tips**. **G**

LOSS OR THEFT OF LOGIN DETAILS

Loss or theft of your LuxTrust login details

If your LuxTrust login details or device (Token, Smartphone, Scan, SmartCard or Signing Stick) are lost or stolen, contact the LuxTrust Client Service **immediately** by calling (+352) 24 550 550 (lines open 24/7) and **ask for your certificate to be terminated at once**.

You can then call our Client Service between 8.00 am and 6.00 pm, Monday to Friday, on (+352) 42 42-2000 to request a new certificate.

Loss or theft of your Web Banking login details

If your login details (client number, password) are lost or stolen:

- If **you know your client number and password**:
  - > Open Web Banking via a browser, go to **"Settings"** and change your secret code **OR**
  - > Open your app, go to **"Settings"**, **"Login & security area"** and then **"Change secret code"**.
- If **you don't know your client number and password**:
  - > **Call our Client Service** between 8.00 am and 6.00 pm, Monday to Friday, on (+352) 42 42-2000. An agent from our Client Service will guide you through the process.

VIEWING YOUR INCOME AND EXPENSES

To **check your account balances** and the relevant transactions, click on the **"Accounts"** menu or on the green **"View my accounts"** card on the dashboard. **A**

View information relating to the accounts linked to your root number, sorted by category:
- Sight accounts
- Payment card accounts
- Loans
- Insurance
- Securities accounts

To **view the transactions made using an account** or **a card**, click on **the relevant line**. **B**
They are sorted by the date on which they were processed.

Find the debit notice associated **C** with a transaction.

Payments made using your V PAY or Visa Debit card will appear at the top of the list with the label "pending".

The transaction will be processed the next day (depending on the retailer, it may take several days for a transaction to be processed).

Click on this icon to see the account features, generate a bank account identification slip (RIB), etc. **D**

VIEWING YOUR ACCOUNT STATEMENTS AND OTHER DOCUMENTS

Access your **account statements**, **notices**, **credit card statements**, **interest certificates** and **any other document** provided in digital format.

To do this, go to **"Dashboard"**, on the right-hand side under **"My information",** and click on **"E-Documents"**. **A**

You can view each document **by clicking on the relevant line**. **B**

- Find **documents from previous years** by changing the date. **C**
- Find a **specific document quickly by filtering the columns**. **D**
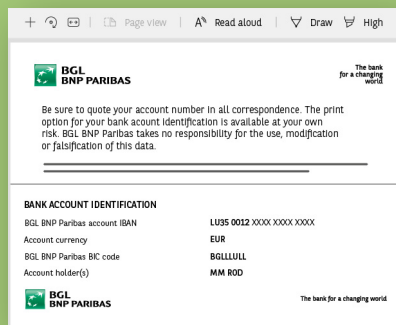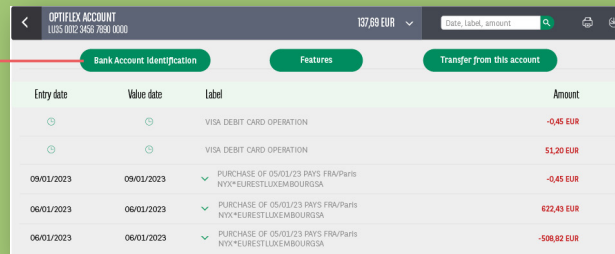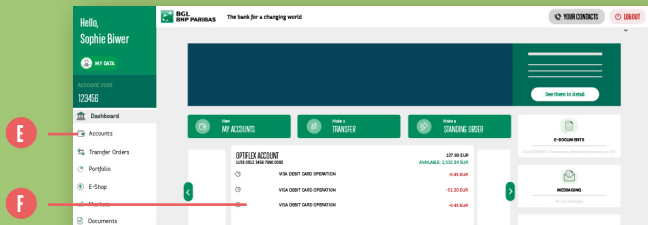
Bank account identification (RIB)

1. You can easily find your bank account identification details (RIB) by going to the **"Accounts"** section. **E**

2. Select the account for which a RIB is available (current accounts, loans, savings, etc.). **F**

3. Once you've selected the account **G**, click on **"RIB"** **H** to view the account details. **I** You can save this document as a PDF.

GOING PAPERLESS
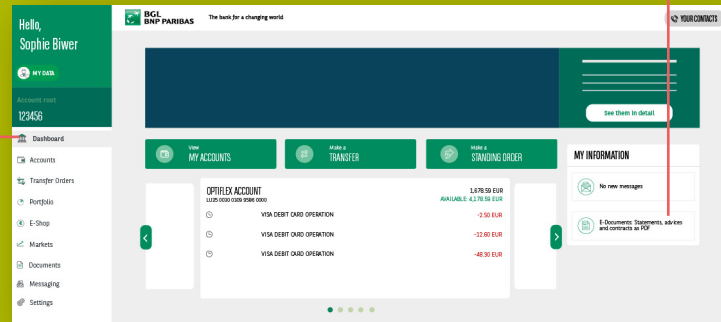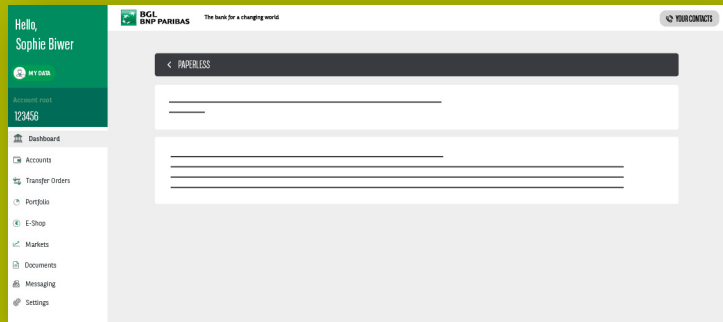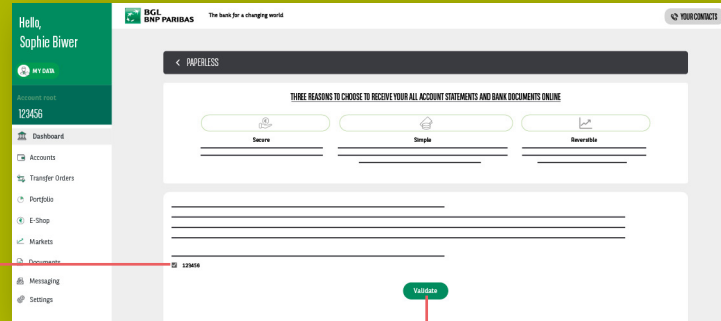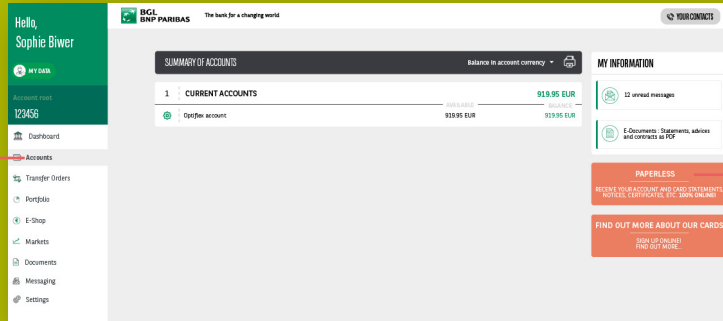
Paperless

You can now opt to no longer receive your documents in paper format.

1. Go to the left-hand menu, under **"Accounts"**. Ⓐ Click on the **"Paperless"** section on the right-hand side of the screen. Ⓑ

2. Select the account or accounts for which you no longer want to receive paper documents. Ⓒ

3. Click on **"Validate"**. Ⓓ

4. Digital versions of your documents are now available in the E-document section of your Web Banking area.

Go to your Dashboard. Ⓔ

E-documents can be accessed on the right-hand side, under **"My information"**. Ⓕ

MAKING A ONE-OFF CREDIT TRANSFER OR SETTING UP A STANDING ORDER

———
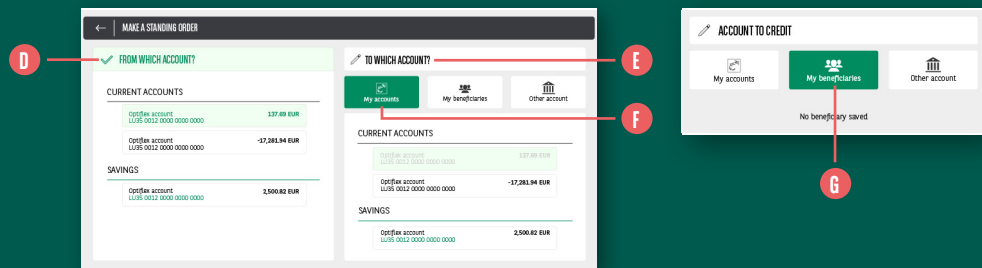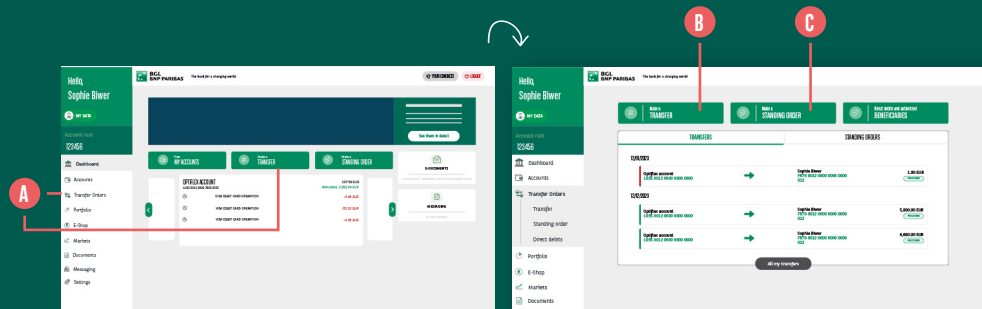
1. Click on **"Transfer orders"** in the menu on the left-hand side or **"Make a transfer"** at the top of your **"Dashboard"**. **A**

2. Click on **"Make a transfer"**, in the top left. **B** This will enable you to make a one-off credit transfer. If you want to set up a standing order, click on **"Make a standing order"** on the side. **C**

3. **Choose an account to debit** (even if you only have one) by clicking on it. **D**

4. **Choose an account to credit**. **E** You can choose between:

   - **One of your own accounts**. Click on **"My accounts"**. Select the account you want to credit from the list shown. **F**
   - **One of your saved beneficiaries**. Click on **"My beneficiaries"**. Select the beneficiary from the list shown. **G**

■ **A new beneficiary that has not yet been saved**. Click on **"Other account"**. **H** Enter the bank details of the account to be credited: **I**

> **The country** of the bank account to be credited.

> **The account details** (select IBAN or RIB before entering the details).

> **The surname**, **first name**, **address**, **city** and **country** of the beneficiary.

Please note **that you can choose to save the beneficiary at this stage** so that they appear in your list of beneficiaries in the future, if required. To do so, just click on the **"Save beneficiary"** button. You'll need your Token or smartphone with the LuxTrust Mobile app to confirm the save. **J**

5. Click on **"Next"**. **K**

6. The "Amount, reference and end date" screen appears. **L** Choose the amount and currency. **M**

7. ■ If you are making a **one-off credit transfer**, set the **execution date** for the credit transfer using the **calendar**. Today's date is selected by default. **N**

  ■ If you are setting up a **standing order**, enter:
  > The date of the **first payment** by clicking on the calendar.
  > The date of the **final payment** by clicking on the calendar. If you don't want to choose a final payment date, simply leave the field blank.
  > **The frequency** (monthly, bi-monthly, quarterly, half-yearly or annual).

8. Use the **"Communication"** field if you want to add a comment. This will be visible in the credit transfer reference. **O**

9. Tick the **"Debit notice"** box if you would like a debit notice to be generated. **P**

10. If you click on **"Save this communication for this beneficiary"**, this message will be suggested by default the next time you make a credit transfer to this beneficiary. **Q**

11. Click on **"Next"**. **R**

*If fees are charged for your credit transfer, these are shown on your screen. **You can see** the fee estimate if you choose the **"shared costs"** or **"costs at my expense"** option.*

*If you click **"View fee breakdown"**, details of the fees payable by you and/or your beneficiary will be displayed.*

12. Review the details of your credit transfer. If everything is correct, click on **"Validate"**. **S** **If there is a mistake**, you can still amend the details of the credit transfer by clicking on **"Modify"**. **T** Depending on the nature and risk of the credit transfer, you may also be asked to enter the following when you click on **"Validate"**:

- **Your secret code composed of six digits** (the same code you used to log on to Web Banking). **U**

- **A LuxTrust OTP**. For more details, please refer to the section on LuxTrust OTPs on page 13. **V**

13. Your credit transfer is executed and the message **"Your transfer has been taken into account"** appears on the screen. **W**

*A credit transfer between your accounts or outgoing to a beneficiary with an account at BGL BNP Paribas is **immediate**. Once validated, you will not be able to cancel it. The beneficiary account will be credited in just a few seconds after validation of the transfer.* **X**

INSTANT PAYMENTS

A credit transfer can be made instantly to an external account. You'll be able to choose between an **"instant credit transfer"** and a **"standard credit transfer"** when you confirm the operation, provided that the following conditions have been met:

- **The bank operating the account to be credited offers an "instant payment" service**

- **The credit transfer amount is under €15,000**

A fee will be charged for this service in accordance with the fee conditions in force.

1. Once the accounts to be debited and credited have been selected, click on **"Carry out an instant credit transfer"**. **A** Please note that once the credit transfer has been confirmed, it cannot be cancelled. **B**

SECURE VALIDATION

Secret code ⑦

Validate

C

Connecting with LuxTrust Mobile app

A notification inviting you to validate the transaction has been sent to your LuxTrust Mobile. Please confirm...

Your current transaction expires in: 4:53

The transaction is automatically processed after validation on LuxTrust Mobile. If this is not the case, click here to validate the transaction

or to switch to scan mode

D

E

F

2. Enter your secret code then authenticate your identity using your LuxTrust solution. **C D** The payment will be executed immediately. You account will be debited instantly and the beneficiary's account will be credited in a matter of seconds. **E**

3. In the list of credit transfers, the instant transfer will appear alongside the words **"IP-processed"** and it will no longer be possible to cancel it. **F**

*This service is available **24/7** (including weekends and public holidays).*

VIEWING/CANCELLING/CHANGING YOUR ONE-OFF CREDIT TRANSFERS AND STANDING ORDERS

1. Click on **"Transfer orders"** in the menu on the left-hand side. **A**

2. The list of your three most recent **credit transfers** appears by default. You can **view your standing orders** by clicking on **"Standing orders"** in the middle of the screen. **B**
   The status of your one-off credit transfers/ standing orders appears on the right below the amount: **C**
   - **Created** = **the credit transfer is present in the system but has not yet been processed**. The funds have not yet been debited from your account and the transaction can still be amended or cancelled.
   - **Processed** = **the credit transfer has been processed**. The funds have been debited from your account and the transaction can no longer be amended or cancelled.
   - **Cancelled** = **the credit transfer has been cancelled, either by you or the bank**. The funds have not been and will not be debited from your account.

3. If you wish to **access all of your credit transfers**, click on **"All my transfers"** or **"All my standing orders"** at the bottom of the screen. **D**

4. On the **details screen**, you can see the following information:
   - **The execution date** of the credit transfer
   - **Account to be debited**
   - **Account to be credited**
   - **The amount**, **currency** and **status of the transaction**
   - **A pencil icon** if the standing order can be **amended**. One-off credit transfers cannot be amended, they can only be cancelled.
   - **A bin icon** if the credit transfer can be **cancelled**.

IP (short for instant payment) means that your payment was processed instantly.

5. If you would like to **amend a standing order**, click on the **pencil icon**. For more details, see page 28. **E**

> *When you amend a credit transfer*, *if you go back to the list of standing orders, you will see two lines:*
> - *One line with the status "Cancelled" for the old standing order.* **F**
> - *One line with the status "Created" for the new standing order with the amended details.* **G**

6. If you would like to **cancel a one-off credit transfer or standing order**, click on **the order to be cancelled**. **H** The confirmation screen will show the details of the credit transfer you are about to cancel. To confirm the cancellation, **click on "Cancel the transfer" or "Cancel the standing order"**. **I**

MANAGING YOUR DIRECT DEBITS

1. Click on **"Transfer Orders"** in the menu on the left-hand side. **A**

2. Click on **"Direct debits and authorised beneficiaries"**, in the top right of the screen. **B**

3. A list of your direct debits appears, with the following details for each:
   - The **reference**
   - The **beneficiary** and the **beneficiary's account**
   - The **status** (active, cancelled or blocked)
   - The **type**
   - The **date** and **amount of the last payment**

4. If you would like to **see more details** or **make changes to a direct debit**, click on the relevant line. **C**

5. On the direct debit details screen, you can:
   - **Display the details of transactions** linked to this direct debit. **D**
   - **Block the direct debit**. If you click on **"Block direct debit"**, **E** you will be asked to confirm your request (by clicking on **"Validate"**) **F** and validate it using LuxTrust authentication (see page 13 for further details).
   Bear in mind that this will only **suspend the direct debit** (meaning that the account will no longer be debited). The direct debit will not be cancelled. **The cancellation must be initiated by the beneficiary**.

TRANSACTIONS

G | PROCESSED | PENDING | REJECTED

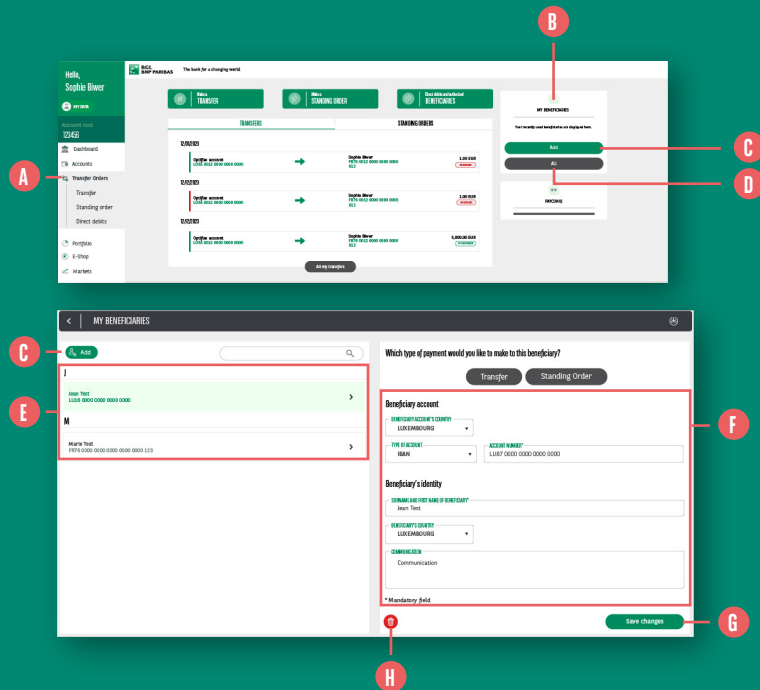| Execution date	Amount	Issuer reference	Luxese reference	BGL BNP Paribas reference
24/11/2019	85.98 EUR	900000000	2012345000000000000	-
23/12/2019	89.99 EUR	900000000	2012345000000000000	-
25/02/2020	80.90 EUR	900000000	2012345000000000000	-
19/03/2020	80.99 EUR	900000000	2012345000000000000	-

TRANSACTIONS

H | PROCESSED | PENDING | REJECTED

Execution date	Amount	Issuer reference	Luxese reference	BGL BNP Paribas reference
19/05/2020	80.99 EUR	900000000	2012345000000000000	-

TRANSACTIONS

I | PROCESSED | PENDING | REJECTED

Execution date	Amount	Issuer reference	Luxese reference	BGL BNP Paribas reference
23/10/2019	83.98 EUR	900000000	2012345000000000000	MS03
22/01/2020	80.99 EUR	900000000	2012345000000000000	MS03

6. If you clicked on **"Transactions"** on the previous screen, you can view:

- **Past transactions** linked to this direct debit **G**
- **Future transactions** linked to this direct debit. Generally, transactions are available 1-5 days prior to the date on which the funds are debited. Details of the transaction (including the exact amount that will be debited) are sent to the bank by the beneficiary. **H**
- **Rejected transactions** linked to this direct debit (e.g. if there were insufficient funds in the account). **I**

MANAGING YOUR BENEFICIARIES

1. Click on **"Transfer Orders"** in the menu on the left-hand side. **A**

2. In the menu on the right-hand side, you can view **the last beneficiary you used**. **B**

3. You can **add a new beneficiary** by clicking on the **"Add"** button. **C** For more details, refer to page 29.

4. You can also view **all of your saved beneficiaries** by clicking on **"All"**. **D** A list of beneficiaries will appear on the left-hand side of the screen. **E** When you **click on a beneficiary**, **details appear** on the right-hand side of the screen. **F**

5. You can **change your beneficiary's information** and then click on **"Save changes"**. **G** You will be asked for **LuxTrust validation**.

6. You can **delete a beneficiary** by clicking on the **red bin** icon. **H**

VIEWING YOUR CARD BALANCES
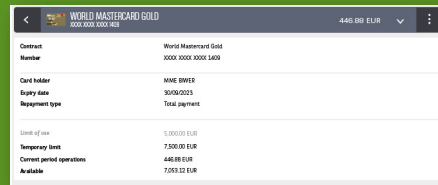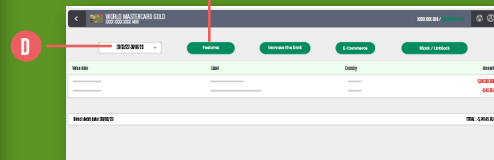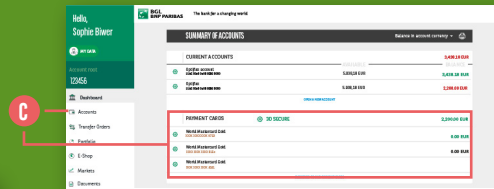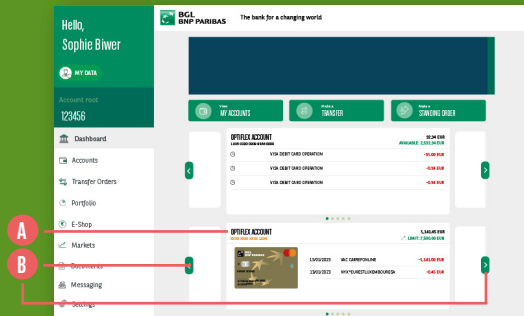
1. In the **"Dashboard"**, your **credit cards are shown** in the middle of the screen, below your account information. **A**

Here you'll find your **three most recent transactions** for each of your cards **in the current period**.

To **change card**, just **click on the arrows** to the right and left of the card. **B**

2. If you want to see **details of transactions made in the current period** using your credit cards, click on **"Accounts"** in the menu on the left-hand side and select the card. **C**

You can **change the period using the menu** located above and to the left of your card. **D**

3. For **more detailed information** about your card, click on the **"Features"** button. **E**
You'll have access to:

- The **expiry date** of your card.
- The **repayment type** (full or staggered).
- The **usage limit** as defined in your agreement.
- The **temporary usage limit** (for more information, go to page 46) and the end date of this temporary limit.
- The **available balance** of your card.
- The **3D Secure activation status** (for more information, go to page 48).

CHANGING YOUR CARD LIMITS
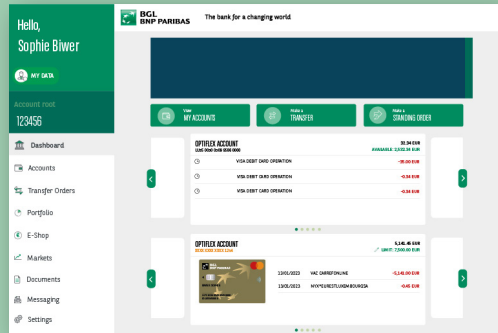
1. In the **"Dashboard"**, click on the **pencil icon next to the card** whose limit you want to change. **A**

2. Type your preferred new limit in the **"Temporary limit"** field. You can temporarily increase your credit card limit instantly to obtain an amount equal to double the limit set in your contract up to no more than an additional €2,500. Increasing this limit requires validation by LuxTrust authentication. You can also decrease your card limit to €100, without any validation. These upward and downward changes can be made five times until the card's statement date. **B**

3. Click on **"Validate"** to confirm the new limit. **C**

*This limit will be valid for one month and is **activated as soon as you validate it**. The contractual limit will be automatically updated the following month. A **new request must be submitted** for any additional limit increases or decreases required.*

REGISTERING CARDS FOR 3D SECURE
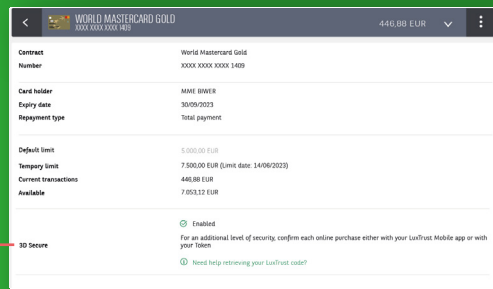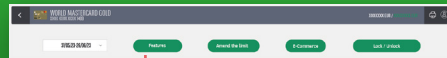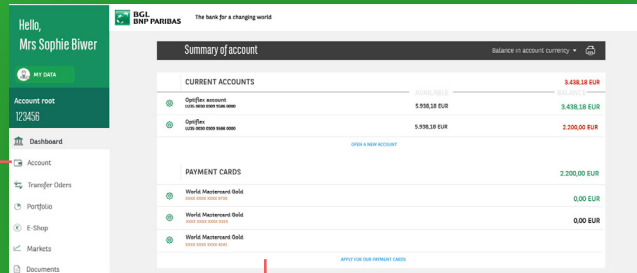
Since 1 January 2021 and pursuant to new European regulations, the security of your online transactions has been strengthened. 3D Secure is **automatically** activated for each credit card with your LuxTrust certificate.

1. Click on **"Accounts"** in the menu on the left-hand side. This will take you to the summary of all of your bank accounts and credit cards. (A)

2. Click on one of your credit cards to find out its 3D Secure status. Then click on **"Features"**. (B)

3. The **3D Secure** status will appear at the bottom of the screen.(C) Your card can be used to validate 3D Secure transactions.

4. If you have **multiple LuxTrust certificates** and you wish to use one that is the not the one automatically selected, call our Client Service to receive help assigning another certificate to your credit card.

VALIDATING CARDS FOR E-COMMERCE

You can choose whether or not your credit cards or Visa Debit may be used to make purchases online. This option **is activated by default** for all credit and Visa debit cards.

1. Click on **"Accounts"** in the menu on the left-hand side. This will take you to the summary of all of your bank accounts and credit cards. **A**

2. Click on the cog next to the card you wish to activate or deactivate **B** and select **"E-Commerce"**. **C**

3. A new window will open. **"Activate online payments"** is selected by default **D**. If you would like to deactivate this service, select **"Deactivate online payments"** **E**. The **"Validate"** button will appear **F**. Click on it to confirm the deactivation of online payments for the selected card.

Activating or deactivating a card can be reversed at any time.

LOCKING/UNLOCKING A CARD
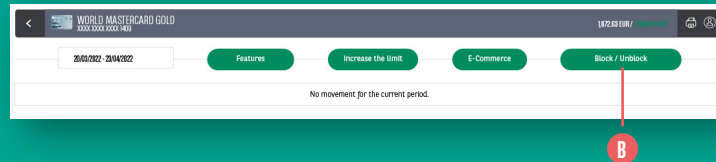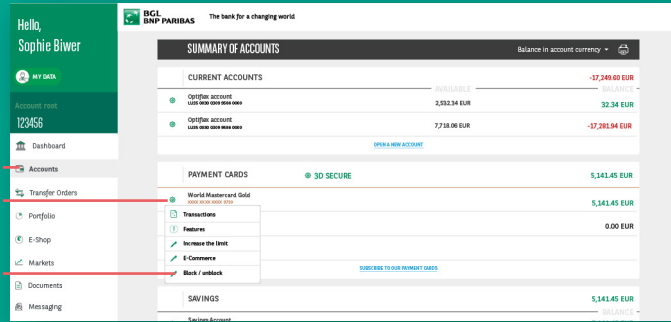
This feature allows you to **lock your bank card temporarily without blocking it permanently** (thus preventing it from being used fraudulently). You can unlock it at any time and use it again (unlike blocking, which makes your bank card invalid for use).

1. Go to **"Accounts"** (A)
and then you have 2 options:
- Double click on the card to be locked/unlocked and click on the **"Lock/unlock"** button which appears in the top right. (B)
- Click on the cog icon (C) next to the card to be locked or unlocked and select **"Lock/unlock"**. (D)

Visa Classic
XXXX XXXX XXXX 9717   446.88 EUR

You would like to block this card.

This function is reversible.

For security purposes (travel abroad, card lost, etc.) you can temporarily block your card. You will no longer be able to make payments and withdrawals, but it can be unblocked in real time whenever you like.

○ Block this card   ○ Unblock this card

Validate

E

Visa Classic
XXXX XXXX XXXX 9717   446.88 EUR

You would like to unblock this card.

This will instantly unblock your card. You will be able to use it again immediately.

○ Block this card   ● Unblock this card

Validate

F

2. If the card is unlocked, simply select **"Lock this card"** and confirm. **E**
The card will be temporarily unusable.

If the card is locked, you just need to click the button **"Unlock this card"**. **F**
Unlocking must be validated by means of LuxTrust authentication. The card can be used immediately after it is unlocked.

ORDERING A CARD

———
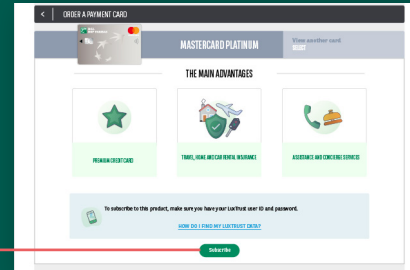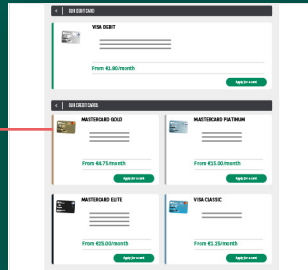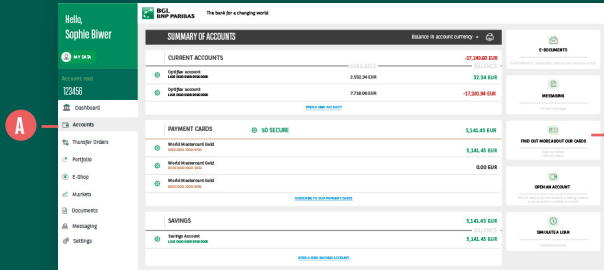
You can order a new card from the **"Accounts"** menu in Web Banking. (A)

1. Click on the **"Discover our cards"** section on the right, (B) and then select the card you want to order. (C)

2. Once you're familiar with the main advantages of the card, click on the green **"Subscribe"** button. (D)

3. Open and read the general terms of use. Tick the box next to **"I have read and accept the general terms of use"** (this will only be possible once you've opened the PDF file containing the general terms of use). (E)

4. Click on the subscribe button and sign the card application form. (F) Click on the "Sign" button and confirm your signature using LuxTrust authentication. (G)

H

I

J
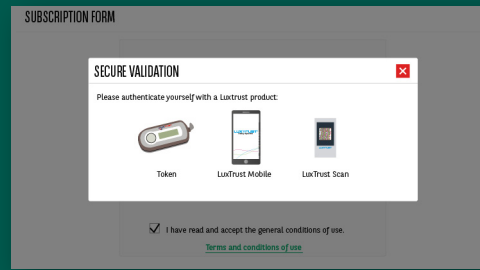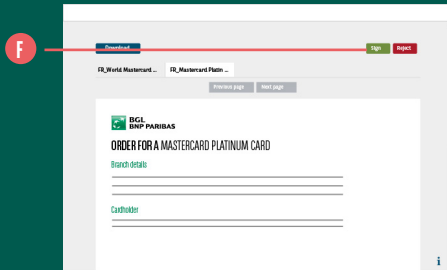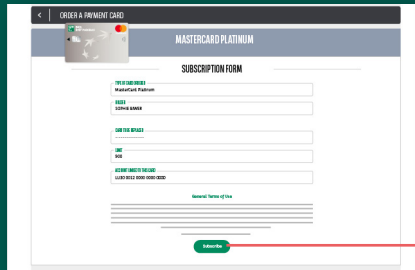
5. If you wish to order a replacement for an existing card, **select the card you want to replace**. The existing card can be used for two more months after the bank accepts your request for a new card. **H**

6. If we receive your request, a confirmation message will appear **I** and a secure message will be sent to confirm that your request will be processed as soon as possible.
If we're unable to receive your request, you'll be informed of this directly and you'll be able to contact our Client Service to find out why. **J**

You'll then receive a secure message confirming or rejecting your card request.

Only the person identified in Web Banking can order a card for themselves (they cannot order a card for a joint holder or agent. Joint holders and agents will need to log into their own Web Banking area to order a card).

ACTIVATING PAYCONIQ

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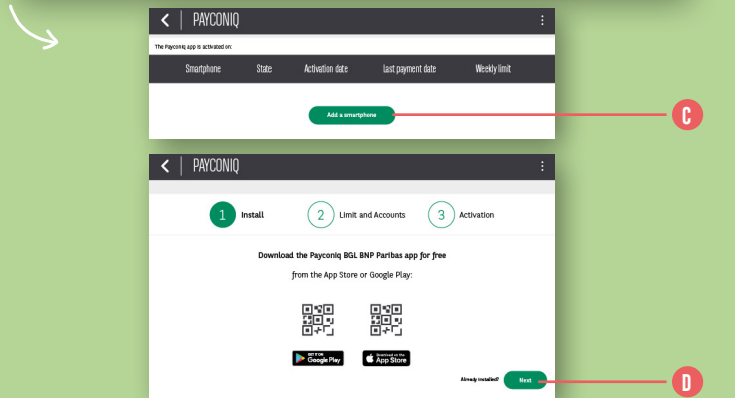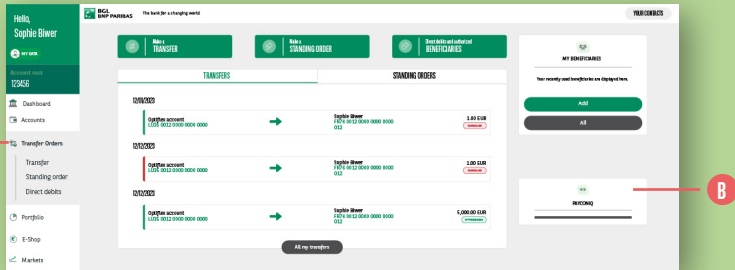
1. Click on **"Transfer orders"** in the menu on the left-hand side. **A**

2. Click on **"Payconiq"** in the column on the right-hand side. **B**

3. Click on **"Add a smartphone"**. **C**

4. **Download the BGL BNP Paribas Payconiq app to your smartphone** from the App Store (iPhone) or Play Store (Android). Once the app is installed, click on **"Next"** to continue. **D**

*To download the BGL BNP Paribas Payconiq app, **scan the QR code shown on-screen in Web Banking.** This will take you straight to the app in the app store of your smartphone.*

5. By default, the **weekly limit** for Payconiq payments is set at **€1,500**. You can change it if you want to, though. **E**

6. Select one or more **account(s) to link to your Payconiq contract**. These are the accounts from which Payconiq can make/receive payments. **F**

7. Tick **"I have read and accept the Payconiq conditions of use"** after reading the Payconiq terms and conditions. **G**

8. Click on **"Validate"** and have your **LuxTrust solution** (Token or LuxTrust Mobile) at hand to validate your request. **H**

9. **Follow the instructions** displayed on the screen. Be careful not to click **"Close"** now and **open the Payconiq app** on your smartphone. **I**
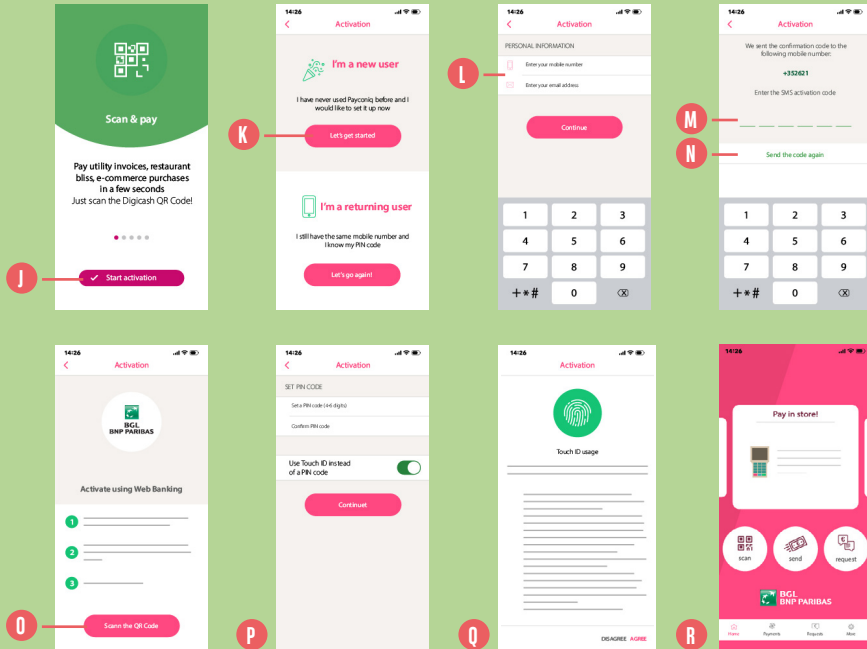
10. Select **"Start activation"** in your Payconiq app. **J**

11. Choose the option **"I'm a new user"** and tap **"Let's go"**. **K**

12. Enter **your mobile number** and **e-mail address** then tap **"Continue"**. **L**

13. **A code will be sent by text message** to the mobile number you have provided. **Enter this code** in the relevant field. **M** If you don't receive the code, select **"Send the code again"**. **N**

14. **Scan the QR code** that appears on your **Web Banking** screen. **O**

15. **Set a PIN code** that you will use to validate your transactions in the Payconiq app. **P** You can choose to **activate biometric authentication** (TouchID/FaceID or fingerprint), which means you won't need to type in the Payconiq secret code. **Q**

16. This takes you to the Payconiq home page: **the app is ready to be used**. **R**
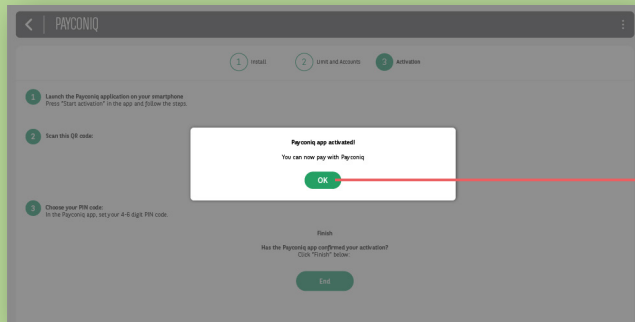
17. A **confirmation message** in Web Banking lets you know that Payconiq has been configured correctly. Click on **"OK"**. **S**

18. The **smartphone** on which you've just installed the Payconiq app **appears on your Web Banking screen** . **T**

You can **change your settings** at any time by clicking on **the pencil icon** **U** or **delete** your smartphone by clicking on **the red cross icon**. **V**

*You can link **as many smartphones as you want** to your BGL BNP Paribas account.*
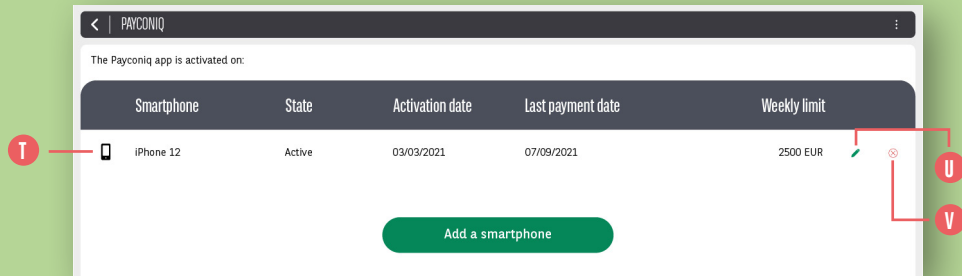
OPENING A FREE ONLINE SAVINGS OR CURRENT ACCOUNT

─────
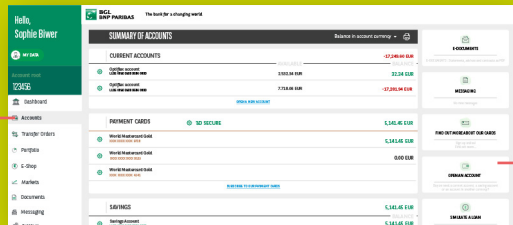
1. Click on **"Accounts"** in the menu on the left-hand side. Ⓐ

2. In the right-hand menu, click on **"Open an account"**. Ⓑ

3. A description of the BGL BNP Paribas current account will be shown. Click on **"Open an account"**. Ⓒ

In the **account opening application form**, you must **select the currency** for this new account. Ⓓ
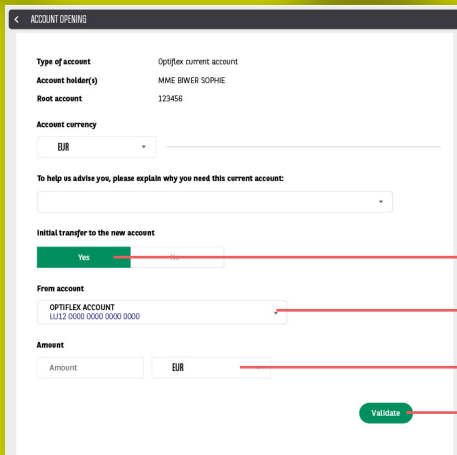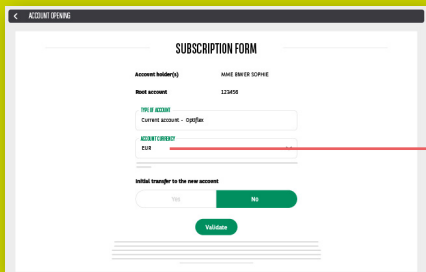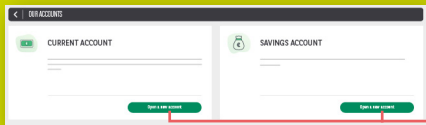
You also have the option to request that an **initial credit transfer be made from one of your existing accounts** as soon as the new account is open. Click on **"Yes"** Ⓔ and indicate:

- **The account** the credit transfer should be debited from. Ⓕ
- **The amount and currency** of this credit transfer. Ⓖ

4. Click on **"Validate"** to **finalise your application** to open a current account. Ⓗ

DIRECT INVEST CLIC OVERVIEW

———

Direct Invest Clic, the new savings product that allows you to invest in funds, can only be subscribed via our Web Banking app. However, it is possible to view an existing Direct Invest Clic contract if you've already subscribed online via our app.

1. Go to the Accounts menu. **A**
You can view your various securities accounts, including your Direct Invest Clic contract, in the Securities Accounts section. **B**

2. Click on the securities account to see details. **C**

3. By clicking on the three little dots in the top right **D** , you can:

- Click on **"Print"** **E**:
  this lets you read the terms and conditions of your contract and print the document.

- Click on **"Movements"** **F**: this lets you view the latest movements that have occurred on this contract.

To subscribe a new Direct Invest Clic contract, go to our Web Banking app.

To amend the terms and conditions of an existing Direct Invest Clic contract, visit your branch or call our Client Service on (+352) 42 42 2000 Monday to Friday from 8.00am to 6.00pm.

HOW TO UPDATE YOUR PERSONAL DATA
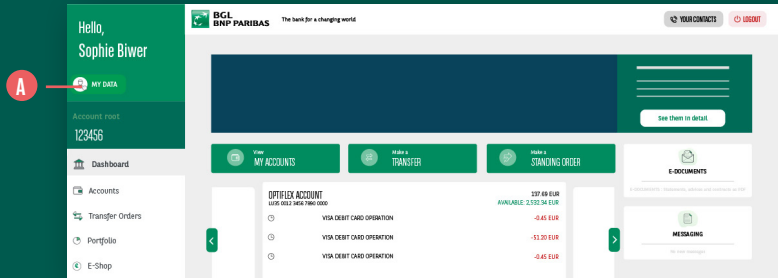
Go to the **"My data"** section, which appears below your name. **A**

You arrive directly at a dashboard.

To access the most frequently requested data, check the **"Quick tasks"** section on the left of the screen. **B**

To update information or change a document, select the item for update in the "Quick tasks" list (address, marital status, ID card, profession or nationality) and follow the steps required in each section. **C**

The clock symbol shows that an uploaded document is in the process of being checked by our teams before final approval.

The process will be the same regardless of the type of data being updated.
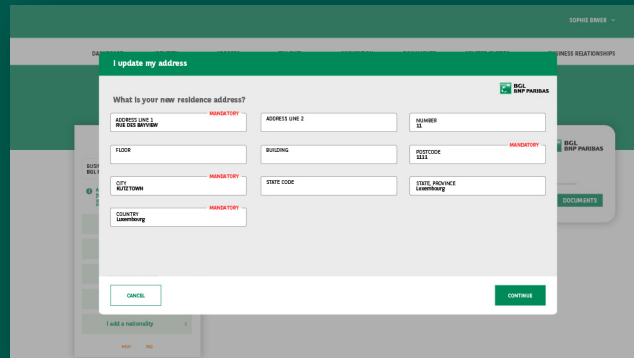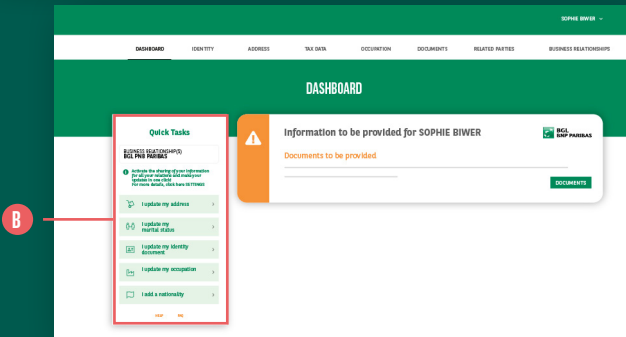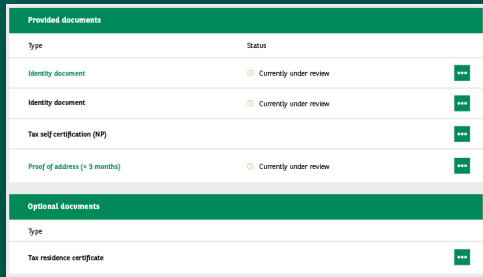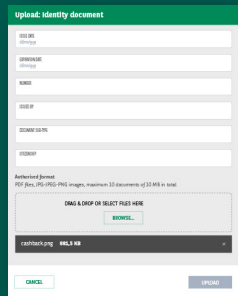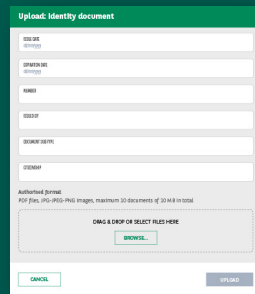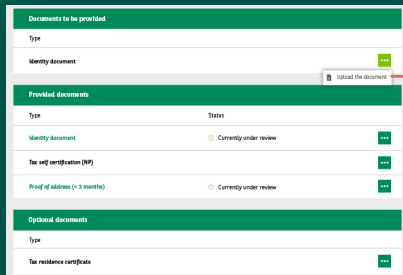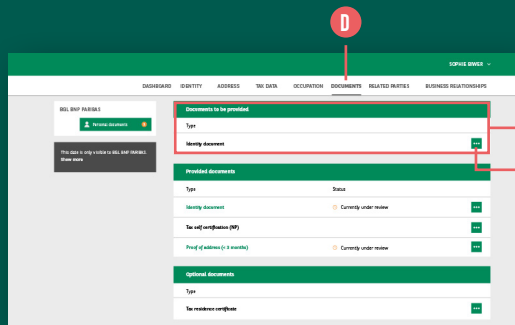
If the bank asks you to update a document, go to the **"Documents"** section. D

1. The required documents will appear. E

2. Click on **" ··· "** to the right of the required document. F

3. Click on the **"Upload document"** button. G

4. Fill out the required details and select the document to be updated from your phone using the "Browse" button. H

5. Once it appears in black, click on the **"Upload"** button. I

Once again, the clock symbol shows that your document is in the process of being checked by our specialist teams before final approval. J

69
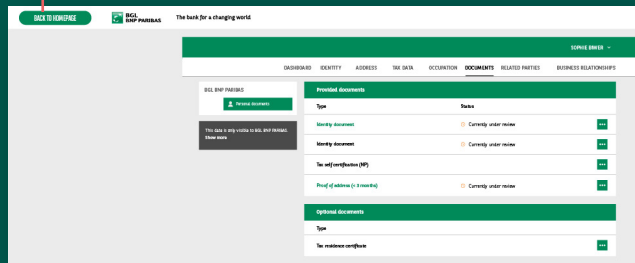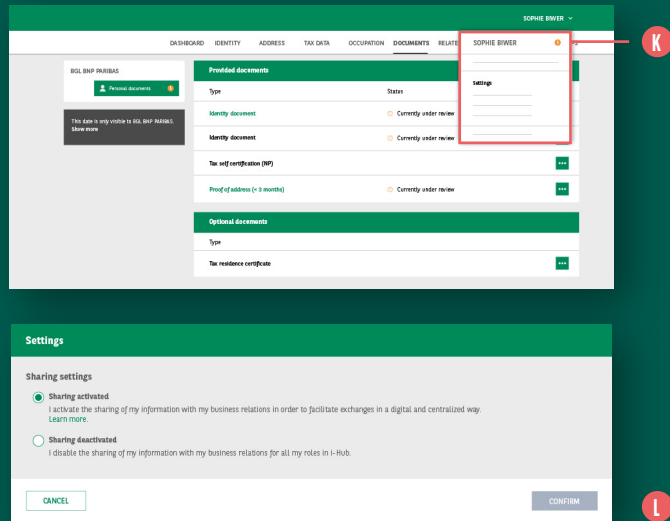
You can choose whether to share your data with other financial organisations participating in the i-Hub platform.

To do so, click on **"Settings"** in the drop-down menu next to your name to access sharing consent settings: **K**

- If sharing has been activated, you will be able to update your data once and the changes will be applied automatically to all your business relationships.

- If sharing has been deactivated, you'll need to upload your data separately for each institution with which you have an active account. **L**

To return to the Web Banking dashboard, simply click on the **"Back to homepage"** button at any time. **M**

E-SHOP
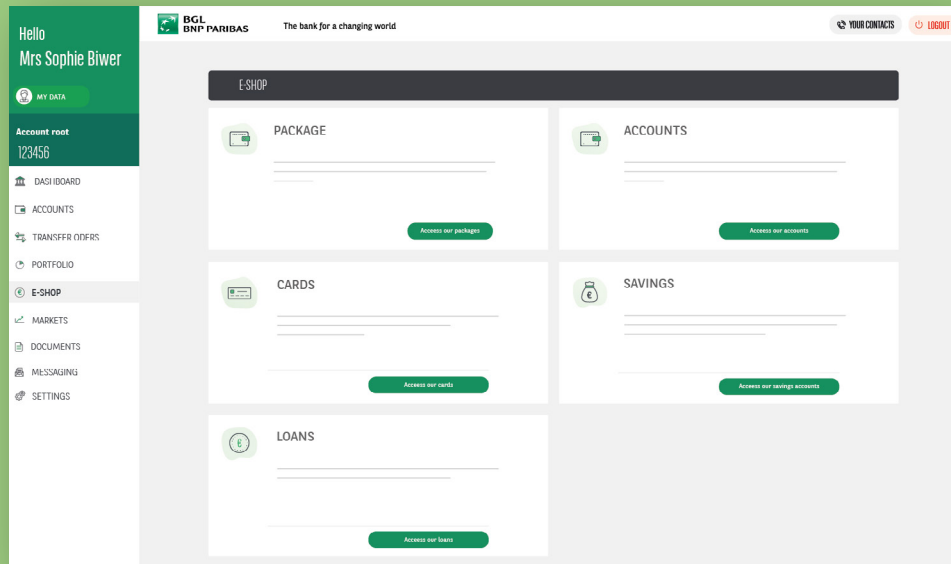
Find a summary of **our full product range** here.

Simply **click on one of the green buttons** in the relevant section to see all the products in this segment. (A)

Packs

You can **subscribe for our new products** here.

Choose the pack that best meets your needs, according to the number of cards, current accounts or savings that you will need to effectively manage your daily banking.

Accounts

You can open a current account
or a savings account here.

Current account:

Click on the **"Open a new account"** B button
then fill out the subscription form. You can
also request a first transfer, which will be
made once the account has been opened.

Tap **"Validate"** and identify yourself
using your LuxTrust credentials. C

Savings account:

Click on the **"Open a new account"** D button
and choose the currency for the new account.
Fill out the form, then accept the general terms
and conditions of use and click on the **"Validate"**
button. E
Confirm your identity using your LuxTrust solution.
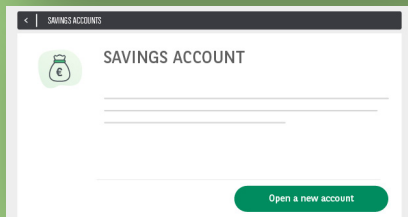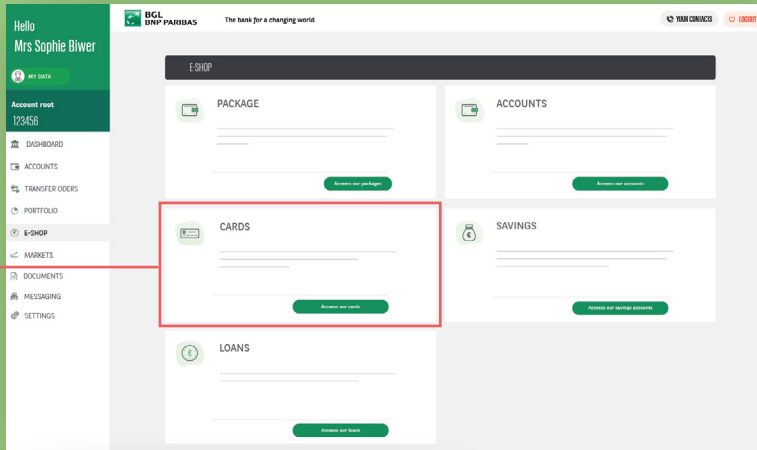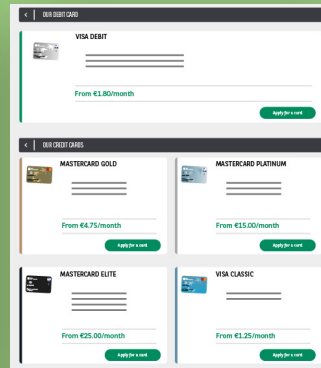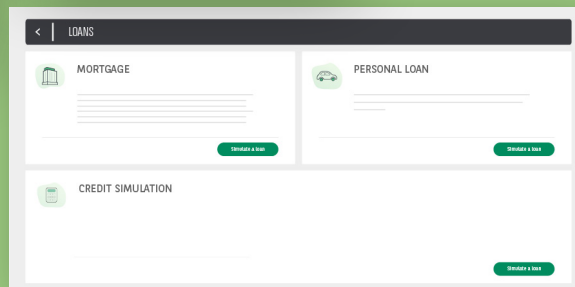
Cards

You can directly access the main characteristics of all of our payment cards here and subscribe for them directly online.

In the E-Shop menu, click on the green button in the **"Cards"** section. **F** You are in the section related to ordering a card, as described on page 54. **G**

Savings

This is where you can open an account, as described in the ACCOUNTS section. **H**

Loans

This section replaces the **"SIMULATOR"** function in the old menu, providing a simulator for all types of loan: (mortgage, personal loan, etc.) **I** and the option to apply for a personal loan online.

Simulate a personal loan

1. Click on **"Simulate a loan"** in the Personal Loan section. **J**

You can **change the amount and/or term of your loan**. **K**

Based on the type, amount and term of the loan, information on **repayment** and the **cost of the loan** will appear. **L**

2. Fill out the form, then click on **"Continue"**. **M**

Fill in the contact form **N** and click on **"Send"**.

An adviser will call you as soon as possible.

*You can **check the status of your personal loan applications** in your **"My applications"** area, which you can find on the right-hand side of your screen.*

3. My online application

You can apply for a loan online.

Click on **"My online application"** and fill out the required fields with your personal details. **O** Click on **"Next step"** and provide details of your financial status. **P** Click on **"Next step"** again. Check the details and validate your application by clicking on the green **"Submit application"** button.

Monitor the status of your application and upload the required documents to your **"My applications"** area. **Q**

Simulate a mortgage

1. In the Mortgage section, click on the **"Simulate a loan"** R button and fill out the required details (amount, term). Click on **"Continue"**. S

2. Fill in the required details on the form for this loan type to have your request tailored to suit your needs. T

3. If the mortgage is requested jointly, fill in the information about the other borrower. U

E-shop

MAKE ME AN OFFER

YOUR SITUATION

PROPERTY LOCATION

TYPE OF PROPERTY

Signed agreement?
Yes | No

PERSONAL CONTRIBUTION

PROFESSION

MONTHLY INCOMES

MONTHLY EXPENSES

Next

CO-BORROWER

Co-Borrower?
Yes | No

BGL BNP Paribas client ☑ — **V**

PROFESSION

MONTHLY INCOMES

MONTHLY EXPENSES

MAKE ME AN OFFER

MY SIMULATION

MY PROPERTY

Project	Property - Primary residence (first-time buyer)
Property location	Luxembourg
Amount	500,000.00 EUR
Signed agreement?	Yes
Term	25 years
Rate	1.80%
Monthly payments	2,075.07 EUR

BORROWER

Profession	Employee

CO-BORROWER

Profession	Employee

Next

W

MAKE ME AN OFFER

CONTACT ME

Preferred contact method

Telephone | Web Banking messaging service
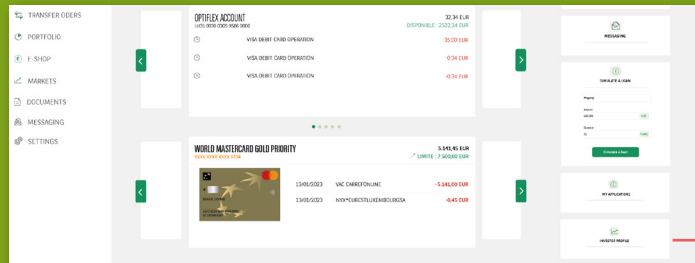
CONTACT TIMES

DIALING CODE | PHONE

COMMUNICATION

Send

X

4. If the co-borrower has an account with BGL BNP Paribas, you can fill in their 10-digit client number. **V**
Click on **"Next"** to see the summary of your application.

5. Check that the details provided match your needs **W** and click on **"Next"** again to fill in the contact form. **X**
An adviser will call you as soon as possible.

DEFINING YOUR INVESTOR PROFILE

Under the European MiFID directive, you need to create an Investor Profile before you place your first stock market order, whether you are a regular or a sporadic investor.

Go to the "**Dashboard"** and click on **"Investor profile"** in the right-hand column. **A**

Before you place your first stock market order, click on **"Set up my Investor Profile".** **B**

1. Click on **"Create your profile"**. **C**

2. Answer all of the questions you are asked.

3. Once you've completed the questionnaire, you'll receive **your results**:
- Low Risk
- Moderate Risk
- Advanced Risk
- High Risk

You can also print out your profile or save it as a PDF.

4. You have now set your profile. You can close the window and return to your Investor Profile area.

Bear in mind that you can choose to deviate from your Investor Profile. To do so, fill out and send us the "Exceptional risk profile request form". **D**

PLACING/CANCELLING A STOCK MARKET ORDER

There are several ways to access stock market orders in Web Banking.

OPTION 1

Click on **"Markets"** in the menu on the left-hand side **A** and use the search engine to search for the **ISIN code** or **name of the security** that you want to buy or sell. **B**

> - *If you only enter part of the name,* you will be shown search results sorted by product type (equity, fund, etc.).
> - Click on *"Advanced search"* just below the search area to **refine your search** using exact criteria.

Then, you can **trade a security** by clicking on the **"Buy"** or **"Sell"** buttons. **C**

OPTION 2

Click on **"Portfolio"** in the menu on the left-hand side. **D**

If you already have the security you want to trade in your securities deposit account, simply click on the **rapid action buttons**: **"B"** to buy or **"S"** to sell. **E**

F

BUY ⌄

Purchase of BNP PARIBAS SA
FR0000131104

EURONEXT PARIS
Price: 28.22 EUR

QUANTITY
10

AMOUNT
282,2   EUR

ORDER TYPE
Market ▾ ⦾

ACCOUNT TO DEBIT

Optiflex account
LU24 0030 0000 0000 0000   18,497.37 EUR   ▶

SECURITY DEPOSIT

Security deposit
000000 /09/0   3,292.80 EUR

☐ I have read and understood Suitability and / or Costs and Charges.
   Suitability Statement and / or Costs and Charges

☐ Before confirming my order, I acknowledge having read the warnings brought to my attention.

Cancel   Validate

PLACING AN ORDER TO BUY OR SELL

After you click on **"Buy"/"B"** or **"Sell"/"S"**, you will be taken to **the screen where you can place your buy or sell order, depending on your choice**. **F**

1. Fill out **the quantity of the security** or **the monetary amount**. **G**

2. Enter the **order type**. **H**

> 💬 *Feel free to contact your adviser for an explanation of the various order types.*

3. Select the **account to be debited** and the **securities deposit account**. **I**

4. **Click on and carefully read through** the **"Suitability Statement and/or Costs and Charges"** document. Once you've done so (and only then), tick the relevant box. **J**

5. **Read through the disclaimers** before ticking the relevant box. **K**

6. Once you've ticked both boxes, click on the **"Validate"** button. This will **validate your order,** which will then be executed on the market as soon as possible depending on the type of product you are buying or selling. **L**

CANCELLING A STOCK MARKET ORDER

- Go to **your order book** by clicking on **"Portfolio"** in the menu on the left-hand side.
- If the status of your order means that it can be **cancelled**, a **bin** icon is shown. **M**
- You can also go to the **details of the order by clicking on the line corresponding** to the order you wish to cancel. **N**
- If the status of your order means that it can be cancelled, you will see the **"Cancel the order"** button. **O**
- A confirmation banner is shown at the bottom of the screen. Click on **"Yes"** to **confirm your cancellation request**. **P**

*If your stock market order has been placed on the financial market, **it is entirely possible that your cancellation request may be unsuccessful** (e.g. if the order has already been executed). To make sure that the order has actually been cancelled, check the status of the order in your order book. This status should change to "Cancelled".* **Q**

VIEWING YOUR SECURITIES PORTFOLIO

Click on **"Portfolio"** in the menu on the left-hand side. Ⓐ

All of your securities are displayed and sorted by category:
- Equities
- Funds
- Bonds
- Other (structured products, etc.)

In the **"Order book"** tab, Ⓑ you can **view all of the pending orders** as well as **orders that will be executed** or **cancelled** over the next two days.
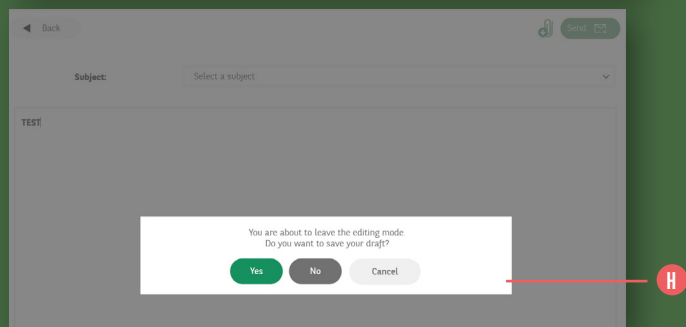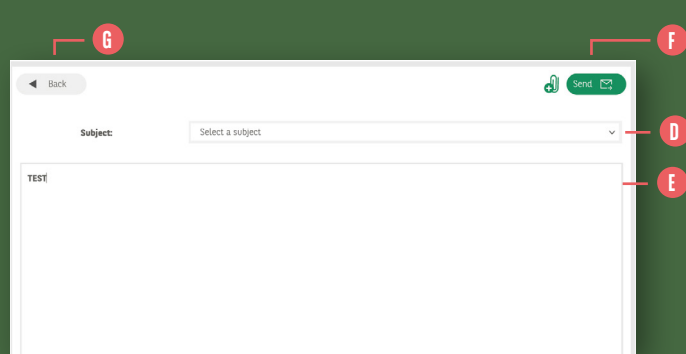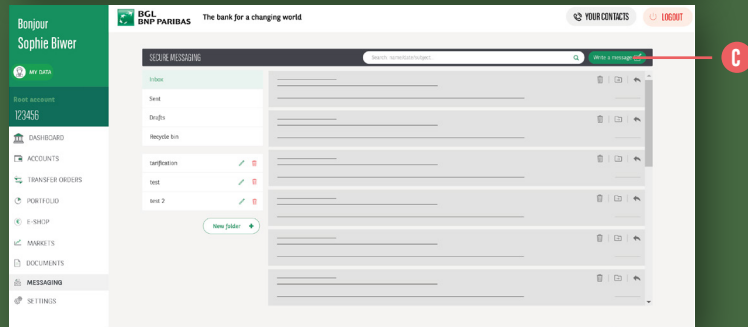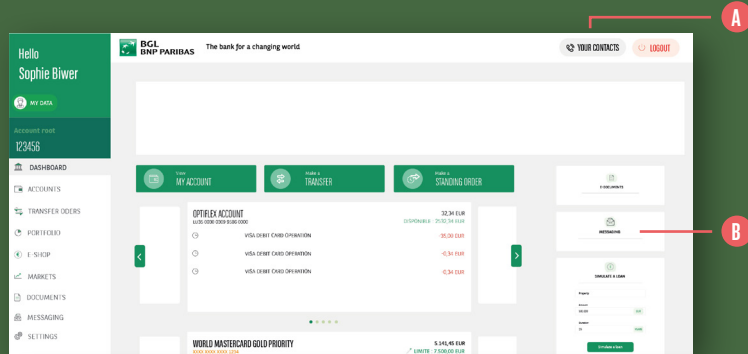
Click on the line for the order you wish to view to **see more details**.

💡 *It is possible to cancel a stock market order **provided that it has not yet been executed on the market**.*

Once the status of the order is **"Processed"** or **"Cancelled"**, you will be able to find it in the **"Order history"** tab for **30 days**. Ⓒ

CONTACT US

1. Click on **"Your contacts"** in the top-right of your screen. The various ways to contact us will be shown. **A**

2. If you would like to send **an e-mail to our Client Service**, click on **"Messaging"** in the right-hand column. **B**

3. To compose a new message, click on **"Compose"** in the top right. **C**

4. Start writing your message:

- **Select a message subject** from the drop-down menu **D**
- **Write** your message **E**
- **Select an attachment** by clicking on
- Click on the **"Send"** button to send your message directly, **F** or click on the **"Back"** **G** button **to save your message in your drafts** and come back to it later **H**
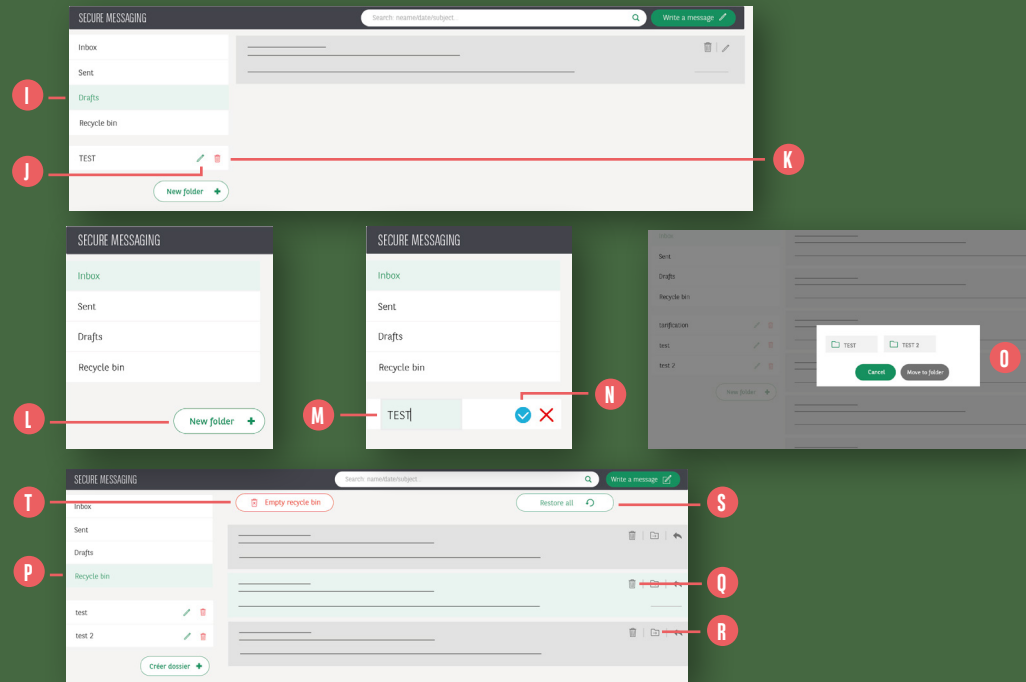
5. To finalise your message, go to the "Drafts" section. **I**

You can continue to edit your message **J** or delete it. **K**

6. You can also create folders to file your messages by theme.

Click on **"Create folder +"** **L** and **name** your folder. **M**

Validate the creation of the folder. **N**

You can drop your messages directly into this folder or press ⇥ and move the message into the required folder. **O**

7. You will find any deleted messages in the **"Bin"** **P** tab. They will stay in the bin for an unlimited period.

You can:

- Permanently delete a message **Q**
- File a message in a folder **R**
- Restore a message **S**

If you wish to permanently delete all of the messages, click on the red **"Empty the bin"** button. **T**

*If you would like to **write to your adviser**, you should **ALWAYS** use **secure messaging in Web Banking, especially** if you are sharing information relating to your account or your plans.*

IF YOU HAVE FURTHER QUESTIONS ABOUT WEB BANKING, PLEASE DO NOT HESITATE TO CONTACT US.

Call us on
(+352) 42 42-2000

Go to
bgl.lu/en/web-banking-desktop

BGL BNP PARIBAS

The bank for a changing world