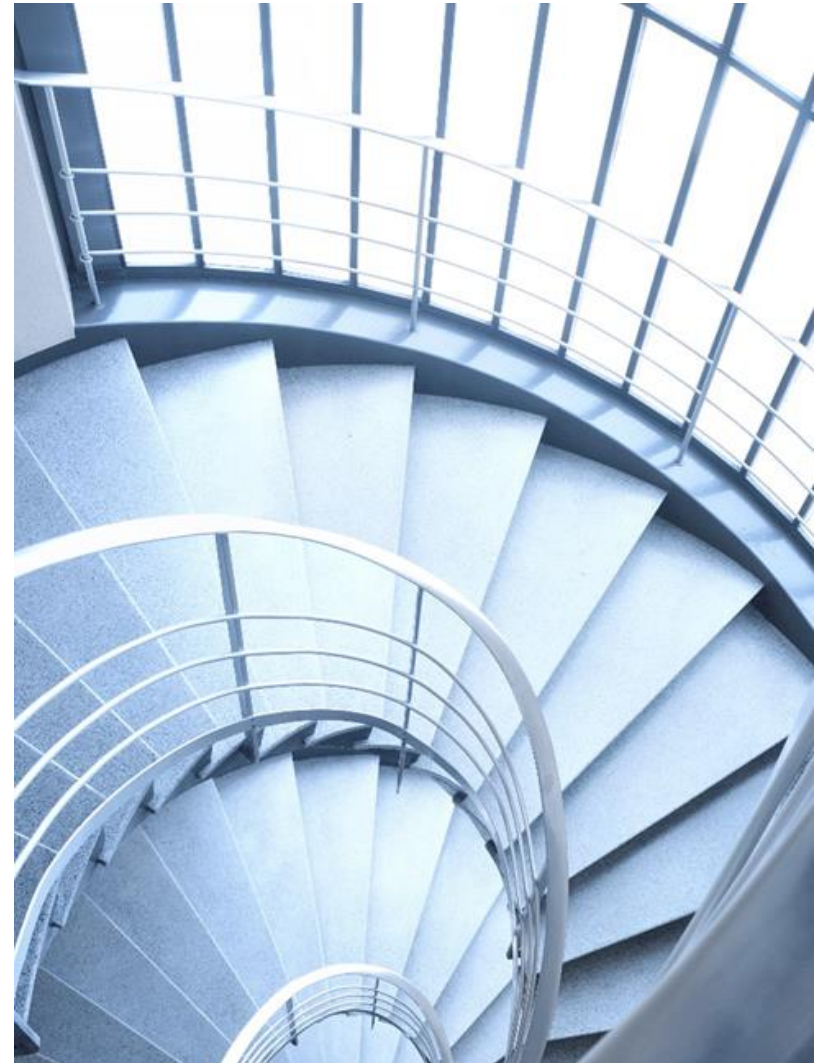


# Guide to IHAG E-banking

6 January 2023



# First log-in with mTAN (text message)

The image displays four screenshots of the Privatbank IHAG Zürich AG login and password change process, numbered 1 to 5.

**Screenshot 1: Zugang E-Banking**  
This is the initial login screen. It features a title "Zugang E-Banking" and two input fields: "Vertragsnummer" (Contract number) and "Passwort" (Password). A red circle with the number 1 is placed over the "Vertragsnummer" field, and a red circle with the number 2 is placed over the "Passwort" field. Below the fields is a red "Anmelden" (Log in) button and a link "Passwort vergessen?" (Forgot password?). At the bottom, it says "© 2021 Privatbank IHAG Zürich AG | [Rechtliche Hinweise](#)".

**Screenshot 2: Login - Daten für das E-Banking**  
This screen is titled "Login - Daten für das E-Banking". It contains a red circle with the number 1 over the "Vertragsnummer" field and a red circle with the number 2 over the "Passwort" field. The text on the screen includes: "Sehr geehrte Kundin, Sehr geehrter Kunde", "Anbei erhalten Sie Ihren Benutzernamen und Ihr Passwort für den Zugang zu Ihren", "Bitte melden Sie sich nach Erhalt dieses Schreibens so schnell wie möglich an (http://www.pbank.ch) und geben Sie Ihr Passwort zu ändern. Wir bitten Sie, zur Erstellung der folgenden Empfehlungen zu befolgen:", a list of password requirements, "Für weitere Informationen steht Ihnen Ihre Kundenbetreuerin / Ihr Kundenbetreuer zur Verfügung.", "Freundliche Grüsse", "Privatbank IHAG Zürich AG", and "Brief ohne Unterschrift".

**Screenshot 3: Anmelden**  
This screen is titled "Anmelden". It contains a red circle with the number 3 over the "Sicherheitsscode" field. The text on the screen includes: "Ein Sicherheitscode wurde auf Ihr Mobiltelefon gesendet. Bitte warten Sie die Nachricht ab und geben Sie den darin enthaltenen Code ein.", "Bisher haben keine Anmeldevorgänge stattgefunden", "Anmelden" button, and "Neuer Code" button.

**Screenshot 4: Passwort ändern**  
This screen is titled "Passwort ändern". It contains a red circle with the number 4 over the "Altes Passwort" field and a red circle with the number 5 over the "Neues Passwort" field. The text on the screen includes: "Altes Passwort", "Neues Passwort", "Bestätigung", "OK" button, and a list of password requirements.

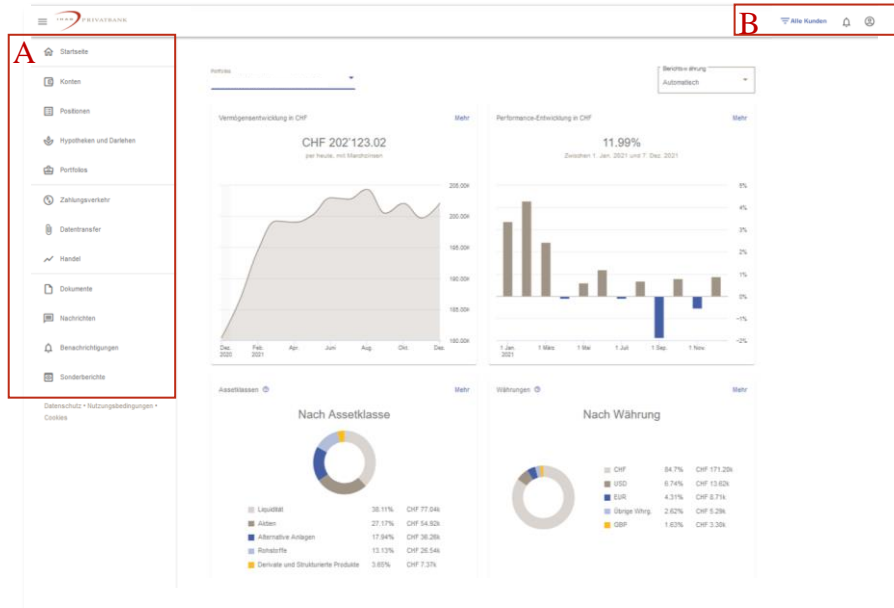
- When first logging in, you will be asked for your contract number (1) and password (2). You can find these in the separate letter sent to you by post.
- After successfully logging in, a window will appear for entering a code (3), which was automatically sent (by text message) to the mobile phone number given by you.
- After your first log-in, you will be asked to change your password. The old password (4) is the password used for the first log-in, which can be found in your personal letter from us (2). You are free to choose your own new password (5), but must adhere to the following system requirements:
  - Contains at least 8 characters
  - Contains at least one capital letter and one lower-case letter
  - Contains at least one numeric character
  - Contains one of the following special symbols: \$ @ # ( ) ! % \*

# First log-in with the Matrix card

The image displays four screenshots of the Privatbank IHAG Zürich AG E-Banking interface, illustrating the first login process. The top-left screenshot shows the 'Zugang E-Banking' (E-Banking Access) page with fields for 'Vertragsnummer' (Contract Number) and 'Passwort' (Password), both marked with red circles 1 and 2 respectively. The top-right screenshot shows the 'Login - Daten für das E-Banking' (Login - Data for E-Banking) page, which includes a red circle 1 next to the 'Vertragsnummer' field and a red circle 2 next to the 'Passwort' field. The bottom-left screenshot shows the 'Anmelden' (Log In) page, which includes a red circle 3 next to the 'Position C7' field. The bottom-right screenshot shows the 'Passwort ändern' (Change Password) page, which includes a red circle 4 next to the 'Altes Passwort' (Old Password) field and a red circle 5 next to the 'Neues Passwort' (New Password) field. The 'Passwort ändern' page also includes a 'Bestätigung' (Confirmation) field and an 'OK' button.

- When first logging in, you will be asked for your contract number (1) and password (2). You can find this in the separate letter sent to you by post.
- After you have successfully logged in, a window will open in which you have to enter a security code (3), which can be found in the given position on your Matrix card (in the example given on the left, position C7). The Matrix card was sent to you by post in a separate letter.
- After your first log-in, you will be asked to change your password. The old password (4) is the password used for the first log-in, which can be found in your personal letter from us (2). You are free to choose your own new password (5), but must adhere to the following system requirements:
  - Contains at least 8 characters
  - Contains at least one capital letter and one lower-case letter
  - Contains at least one numeric character
  - Contains one of the following special symbols: \$ @ # ( ) ! % \*

# Home page



The home page gives you the most important information at a glance:

- Latest status of asset development
- Asset performance
- Breakdown by asset category and currency

The navigation is constructed in a way that allows you to get to your desired function as quickly as possible.

## A Vertical main navigation

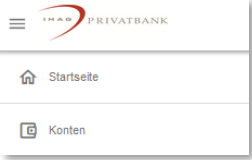




Direct access to the desired function

## B Horizontal navigation

Notifications from the bank are shown via the icons, and you can configure personalised user settings, change your password or log off from E-banking.

The main filter function allows you to filter by client or portfolio, and the filter settings you select are retained in later views.

# General navigation

	<p>The vertical main navigation menu can be faded in and out by clicking on the  icon (next to the logo on the main page).</p>
	<p>The icon with the three dots can be found in various areas of E-banking. Clicking on this icon will open up the relevant actions in that context, providing you with further functionalities (e.g. direct execution of payments, calling up advice slips, etc.).</p>
	<p>The Export functionality allows you to export the data displayed in PDF, CSV or XLS format.</p>
<p>Mehr</p> <p>Portfolioanalyse &gt;</p> <p>Performance-Übersicht &gt;</p>	<p>On some pages you will find in-screen navigation. This is identifiable by the text appearing in blue font. By clicking on this you will be forwarded to a navigation menu giving you further information on the corresponding topic.</p>
	<p>You will also find a filter function on various pages. This makes it easier to carry out targeted searches for specific information and data, which is then displayed on the relevant page in overview form.</p>

# Accounts

Startseite > Konten


## Konten

Suche: Kontonummer/Inhaber suchen

Berichtswährung: Automatisch [Exportieren](#)

Gesamtwert: CHF 77'039.62

<p>Hans Mustermann CHF - CHF /</p> <p>Wert: CHF 2.59</p>	<p>Hans Mustermann EUR - EUR /</p> <p>Wert: EUR 0.00 / CHF 0.00</p>	<p>Hans Mustermann USD - USD /</p> <p>Wert: USD 6'717.44 / CHF 6'226.73</p>
<p>Max Mustermann JPY - JPY /</p> <p>Wert: JPY 0 / CHF 0.00</p>	<p>Max Mustermann USD - USD /</p> <p>Wert: USD 0.00 / CHF 0.00</p>	<p>Vera Mustermann AUD - AUD /</p> <p>Wert: AUD 94.41 / CHF 62.27</p>

The account list in the “Accounts” functional area shows you all your accounts, including current balances. Clicking on  gives you quick access to:

- Account details
- New payment
- Transfer from (account transfer)
- Transfer to (account transfer)
- Outstanding payments
- Associated documents

Startseite > Konten > Konto Vera Mustermann CHF - CHF

## Kontodetails

Vera Mustermann CHF - CHF

Transaktionen Übersicht [Exportieren](#)

Filtern

Anfangssaldo: CHF 0.00

Total Belastungen: CHF 6'000.00

Total Gutschriften: CHF 63'464.81

Schlussaldo (9. Dez. 2021): CHF 57'464.81

Datum	Valutadatum	Auftragsnummer	Text	Gutschriftsbetrag (CHF)	Belastungsbetrag (CHF)	Saldo (CHF)
<input type="checkbox"/> 1. Dez. 2021	1. Dez. 2021			650.00		57'464.81
<input type="checkbox"/> 24. Nov. 2021	24. Nov. 2021			4'400.00		56'064.81
<input type="checkbox"/> 19. Nov. 2021	19. Nov. 2021				-6'000.00	52'414.81
<input type="checkbox"/> 16. Nov. 2021	16. Nov. 2021			323.75		56'414.81
<input type="checkbox"/> 30. Sep. 2021	30. Sep. 2021			69.99		56'091.06

Clicking on an individual account will take you to the account transactions. This is where you can see the key data on individual bookings directly. You can call up more detailed information by clicking on the booking in question. You can use the filter function to search for specific account transactions.

# Positions

Startseite > Positionen

## Positionen

Portfolios auswählen


Nach Assetklasse Nach Währung Nach Portfolio gruppieren Berichtswährung Automatisch Exportieren

Gesamtwert  
CHF 202'125.61

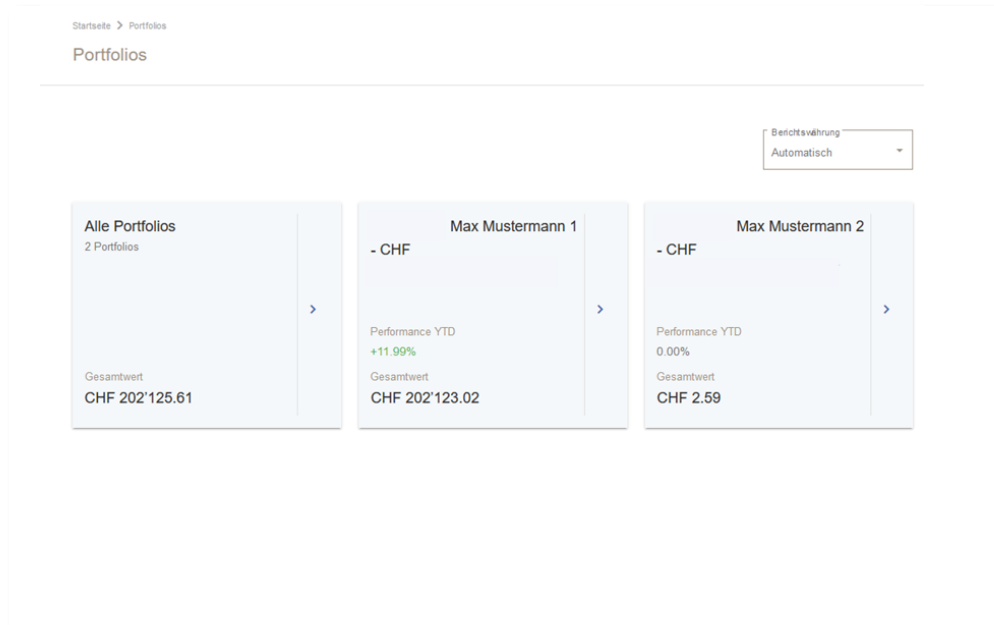
Alle aufklappen

	Währung Anzahl	Position IBAN oder ISIN	YTM Dauer	Hist. Preis Preis	Markt G/V Währung G/V	Markt G/V % Währung G/V % Total G/V %	Betrag in CHF Allokation	
▼ Liquidität							77'039.62 38.11%	
▼ Aktien							54'922.90 27.17%	
▼ Rohstoffe							26'535.00 13.13%	
▼ Derivate und Strukturierte Produkte							7'369.25 3.65%	
▲ Alternative Anlagen							36'258.84 17.94%	
	CHF 35'000.00	2% NTS Swiss Life AG 2018-ohne festen Verfall/Variable Zinssatz (40431172) CH0404311729	0.00% 2'598.91	99.80% 103.15%	CHF 1'172.50 CHF 0.00	3.36% 0.00% 3.36%	36'244.44 17.93%	⋮

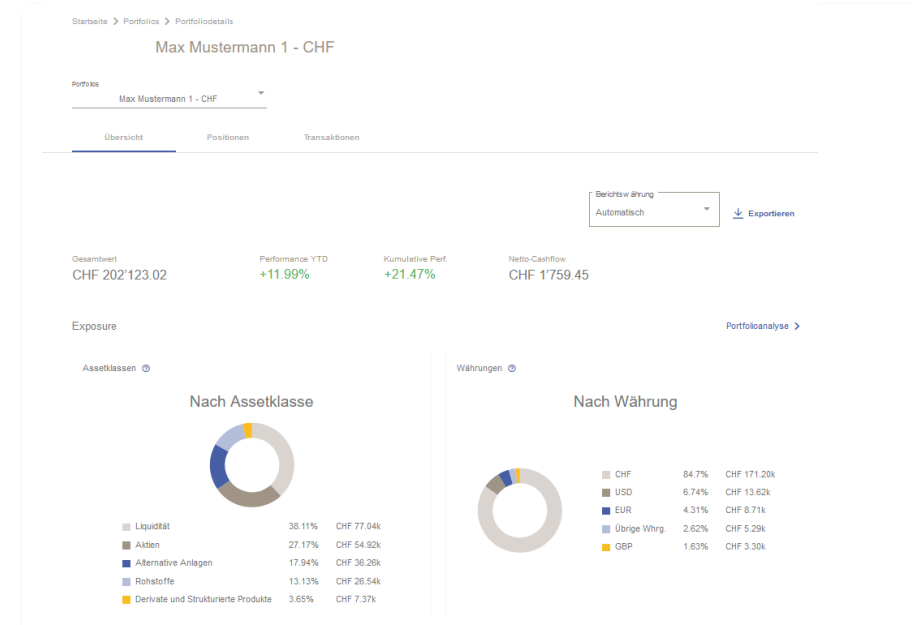
The “Positions” function area shows the breakdown of total assets by various value positions, e.g. liquidity, equities, bonds, etc.

The different value positions can be opened individually. You can view the details of each position via .

# Portfolios



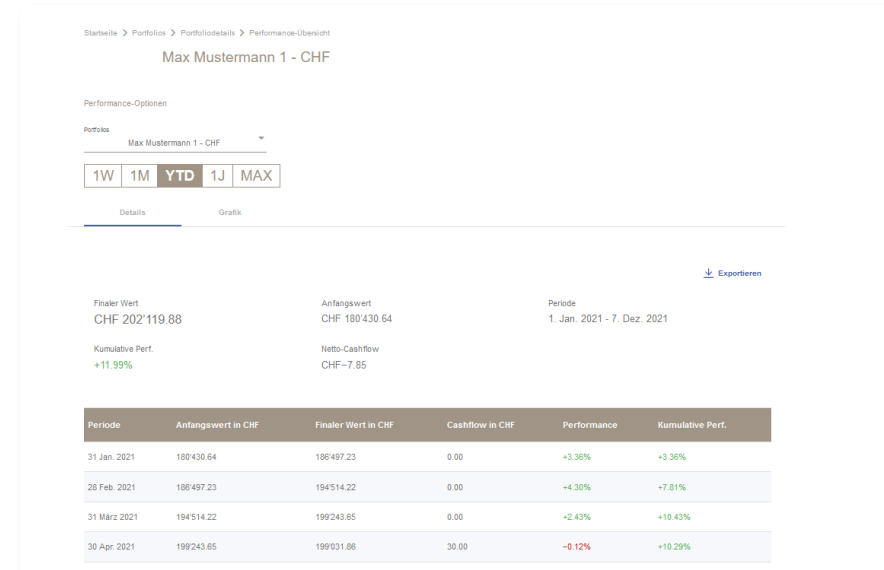
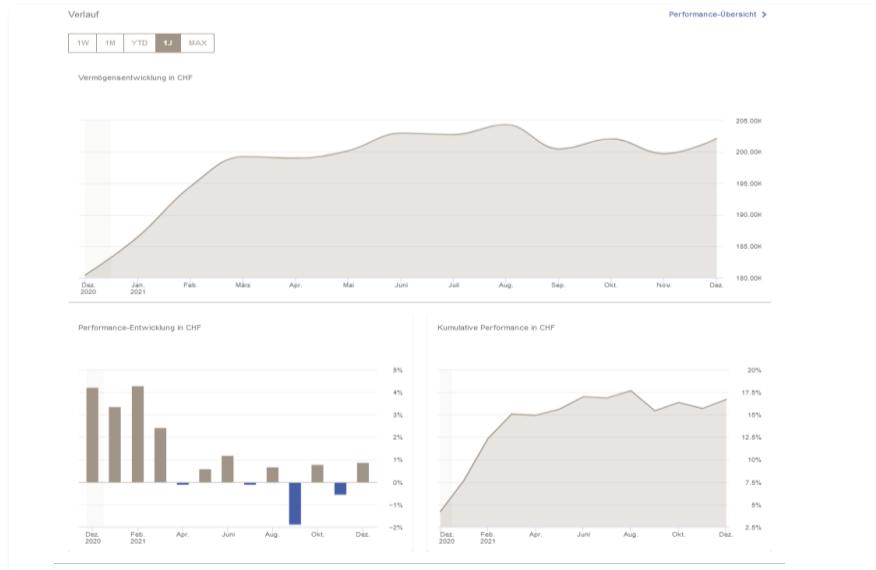
Selecting the “Portfolios” menu item will show you all the portfolios associated with your E-banking. When you click on a particular portfolio, the portfolio details will be shown. In addition to the overview, you can also call up a list of asset positions grouped by asset category or currency. As well as a short description of the individual position, you will also receive information on the purchase price, market value and position performance in both percentage and absolute terms.



You can find more detailed information in the portfolio analysis. This shows the breakdown of your assets in both graphic and tabular form. In addition to the listing of the individual positions, you can also find a maturity analysis. This gives you a preview of your future maturities (e.g. repayments of the nominal amount of a bond).

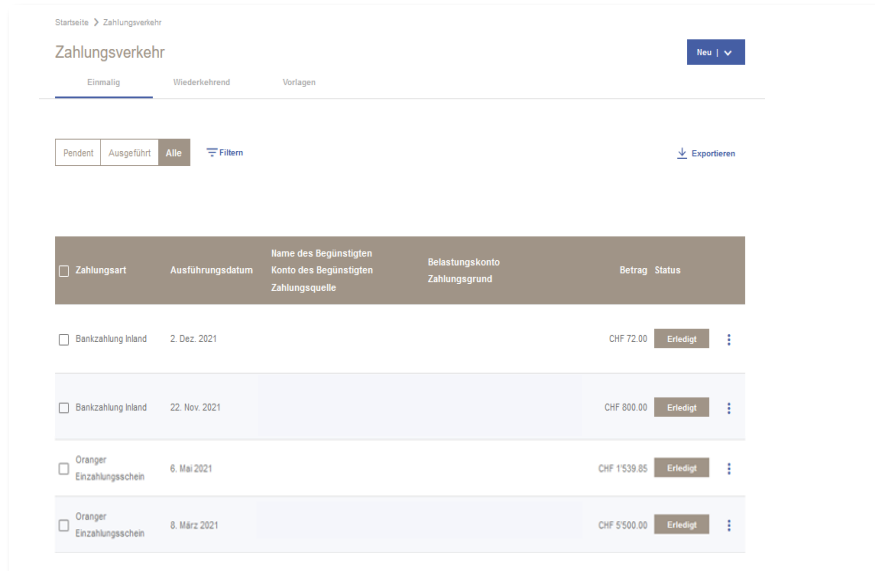


# Portfolios



If you would like a picture of the development of your assets, you can find the corresponding graphs in the portfolio overview. The corresponding detail is provided in the performance overview.


# Payments




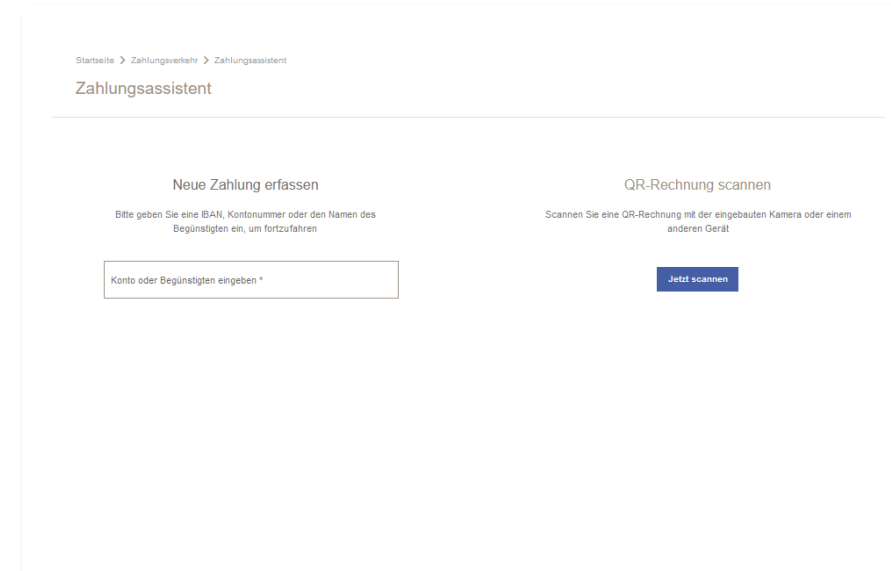
<input type="checkbox"/>	Zahlungsart	Ausführungsdatum	Name des Begünstigten Konto des Begünstigten Zahlungsquelle	Belastungskonto Zahlungsgrund	Betrag	Status
<input type="checkbox"/>	Bankzahlung Inland	2. Dez. 2021			CHF 72.00	Erledigt
<input type="checkbox"/>	Bankzahlung Inland	22. Nov. 2021			CHF 800.00	Erledigt
<input type="checkbox"/>	Oranger Einzahlungsschein	6. Mai 2021			CHF 1'539.85	Erledigt
<input type="checkbox"/>	Oranger Einzahlungsschein	8. März 2021			CHF 5'500.00	Erledigt

The overview in the Payments area shows pending payments, payments executed (in the last 30 days), or all payments in tabular form. The timeframe for the payments displayed (e.g. for executed payments) can be modified by using the filter function.

The “Recurring” area shows the standing orders you have set up, while “Templates” shows the payment templates that you have saved.

By clicking on  payment details can be displayed, debit slips can be downloaded, or the payment can be saved as a template or copied for the entering of a new payment.

By clicking on  you can call up the Payments Assistant for a new payment or account transfer.



Startseite > Zahlungsverkehr > Zahlungsassistent

### Zahlungsassistent

#### Neue Zahlung erfassen

Bitte geben Sie eine IBAN, Kontonummer oder den Namen des Begünstigten ein, um fortzufahren

Jetzt scannen

#### QR-Rechnung scannen

Scannen Sie eine QR-Rechnung mit der eingebauten Kamera oder einem anderen Gerät

## Payment

After the entry of the IBAN, the account number or the name of the beneficiary, the Assistant takes you step-by-step through the input screen. Here you have the option of scanning a QR bill, which the Assistant can help you with. For the scan, you can use either the built-in camera of your device or a USB-connected camera.

## Account transfer

The “Account transfer” function is used to transfer funds between the different accounts that you can access via IHAG E-banking.

# Data transfer

Startseite > Datentransfer > Datendownload

## Datei herunterladen

Bitte wählen Sie eine Datei zum Herunterladen aus

Dateityp \*

Konto

Beschreibung

Periode

Zeltraum

\* Pflichtfeld

Abbrechen Herunterladen

In the “Data transfer” functional area, you can obtain data in Swift MT940 or MT571 formats. After selecting your preferred account and timeframe, the reports can then be called up via “Download file”,

# Documents

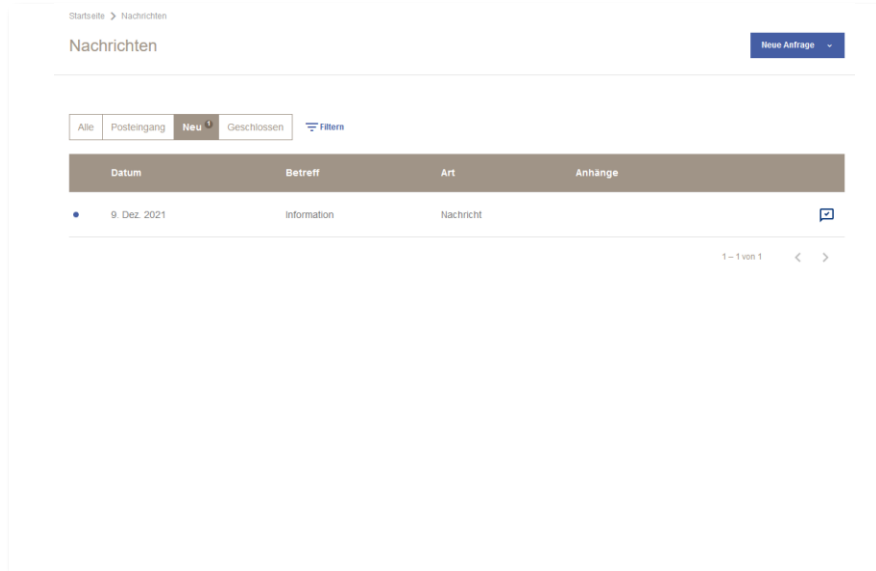
<input type="checkbox"/> Konto/Portfolio	Beschreibung	Kategorie	Empfangen
<input type="checkbox"/>	Incoming Payment Advice	Avis	4. Dez. 2021
<input type="checkbox"/>	Payment Advice	Avis	3. Dez. 2021
<input type="checkbox"/>	Stock Exchange Advice	Avis	6. Dez. 2021
<input type="checkbox"/>	Stock Exchange Advice	Avis	6. Dez. 2021
<input type="checkbox"/>	Incoming Payment Advice	Avis	25. Nov. 2021

In the Documents area you will find your bank documentation, such as account statements, credit advice slips or important bank notifications. These are available electronically as PDF documents at all times – without any concern about postal delays.

The number given under the heading “New” shows you the new, unread documents.

The “New” button can also be used to order additional account or portfolio statements. In the case of regular document dispatch the order is displayed as a “**Subscription**”, and for one-off dispatch as a “**Report**”.

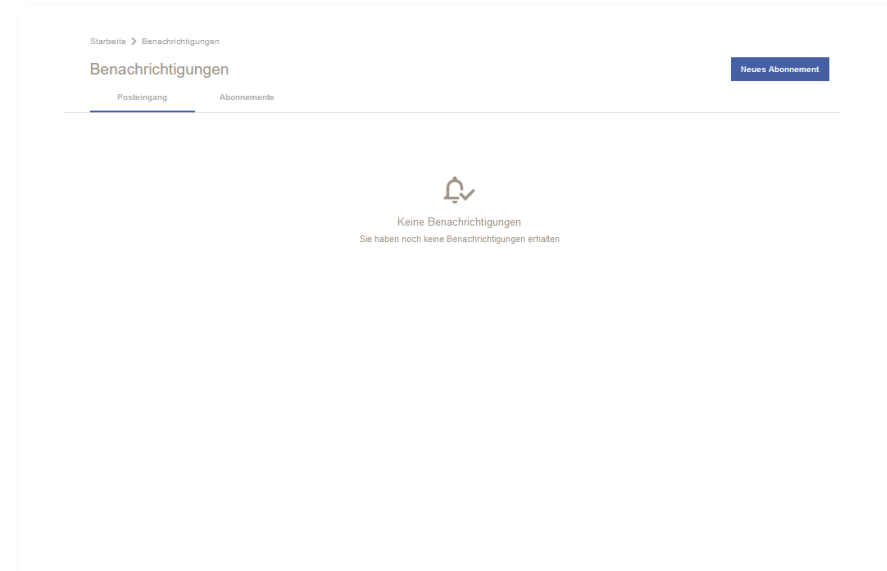
# Messages and notifications



The “Messages” menu item gives you the opportunity to interact with your client advisor.

On the one hand you have the option of composing messages [Neue Anfrage](#) to send to the bank or getting in touch with us to arrange a personal or phone consultation. On the other you can receive messages from your client advisor via the “Messages” function.

The mailbox cannot be used for time-critical or deadline-related communications, e.g. securities transactions or payment orders.



In the “Notifications” area you can determine the events that will trigger a report being sent to your Notifications inbox. Possible event types include the breaching of a certain threshold (ceiling or floor) of your account or credit balance, new notifications or documents in E-banking, etc.

# Using your smartphone camera as a reader for QR bills in e-banking



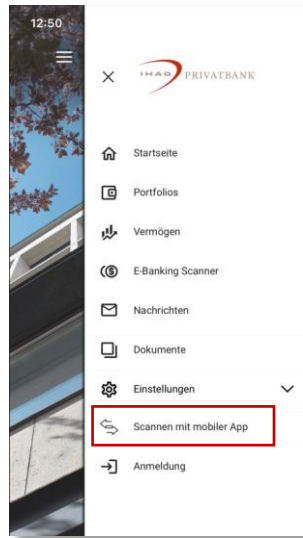
In the Payments Assistant for new payments, select “Scan with mobile app”:

Mit Mobile App scannen

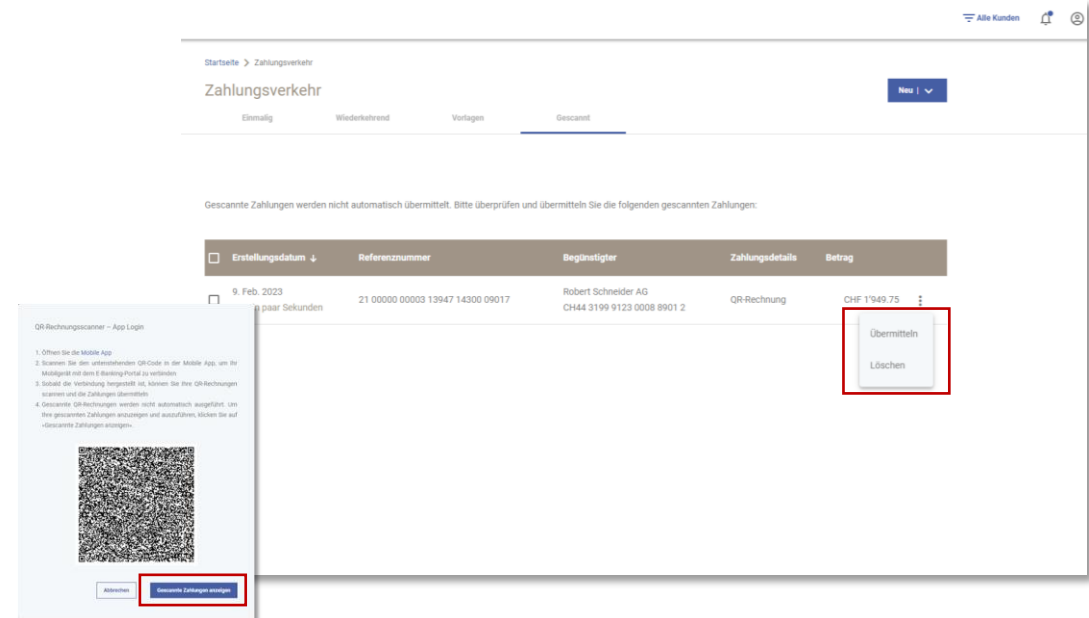


The PC screen displays a QR code.

# Using your smartphone camera as a reader for QR bills in e-banking



You must have the IHAG Mobile Banking app open on your mobile phone – however, you don't need to register to use the function described here. In the mobile app, select the menu item “Scan with mobile app” and scan the QR code shown on the PC. Once your smartphone has confirmed that it is successfully connected, you can use your phone camera for reading QR bills directly into e-banking.



Important: Bills scanned in this way are not settled automatically. By selecting “Display scanned payments” in the above-mentioned pop-up box or by clicking the “Scanned” tab in the e-banking payments overview, you can click into the scanned payments and either edit them or transmit or delete them via the menu with the three dots.

# Your contact partner

If you have any questions or technical problems, please do not hesitate to contact your advisor.

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