

# Questions & Answers

## Frequently Asked Questions

Here you find frequently asked questions and the right answers for them.

### Installation / Update

#### **I cannot gain access to the e-banking program after installation.**

During the installation process, a desktop icon will be installed automatically on your desktop. If this icon is missing you will find the vp-e-banking.exe file under C:\Program Files\VPBank\ebanking\en\program. There you can create a link from the vp-e-banking.exe file to your desktop.

Because VP Bank e-banking is an independent program, you will not be able to gain access to VP Bank e-banking through the internet browser.

#### **The installation program informs me that the installed random access memory (RAM) is insufficient, although according to my systems configuration 128 RAM are available.**

Depending on the PC configuration, it is possible that additional memory is used by several other components (e.g. graphic card), even if the control panel does not state this. Please contact the helpdesk.

#### **When I start the e-banking program, a download is starting – is that correct?**

The e-banking program does automatically update itself to the newest version. This software-update mechanism will be only proceeding when a new release is available. This guarantees that you always use the newest version and benefit from new functionalities and improvements. Please wait until the download is complete. Depending on your type of internet connection it can take 5 – 20 minutes.

#### **Can I cancel the update of the e-banking program?**

Yes, it is possible to cancel the update-mechanism. The download will be continued when you start e-banking the next time.

#### **When I start e-banking, another program creates a message asking me if I would like to give the javaw.exe File access to the internet. What should I do?**

The message is from your firewall software. You should accept the message with «Always access». The firewall software will then take the e-banking program to its confident programs, in order to allow the e-banking program access to the internet. Further information for the firewall configuration you will find in the installation instructions.

### User name / Password / Matrixcard

### **When I try to login, I get the error message “Invalid user name or wrong password”.**

When I try to login, I get the error message “Invalid user name or wrong password”.

As we do not save the personal passwords from our clients, we can only generate a new initial password for you. This will be sent to you per post. For entering the password we recommend:

- Please note that the password is case – sensitive
- If you use a Notebook, please check if Num Lock is activated

When you try to login at the e-banking with a wrong password or user name more than five times, the e-banking access will be locked automatically. In this case or if you need a new initial password, please contact the e-banking helpdesk.

### **When I try to login at the e-banking program, I get the message «Invalid matrix code». What can I do?**

If you get this message, the matrix card you use is no more valid. After using up 90% of the matrix card codes, a new matrix card will be automatically generated and sent to you per post. If you have not received a new matrix card already, please contact the e-banking support.

### **How can I change my password?**

To change the password please click on the menu “extras / change password” within VP Bank e-banking. Because of security reasons we recommend to do this regularly.

## Handling

### **Where can I set my favourites?**

Under Extras/Favourites you can find all orders used within in the e-banking program. You can select orders from the list and drag & drop them into the Favourites bar.

### **Where can I find the messages in e-banking?**

Sent and received messages will be displayed in Services/Message overview.

### **Where can I find my subscribe services?**

The subscribed services are available in Services/Subscribe services. If the check is visible in the column «Subscribed», you can open the PDF Document by double-clicking on the correspondent line.

### **How can I see all clients again after having created a client group in the client selector?**

Press and hold CTRL and click on the client group.

### **What can I do when I can't see all columns of a table on the screen?**

You can:

Hide columns, by clicking on the top of the column and press the right mouse button for the context menu. Activate/deactivate columns with the checkboxes.

or,

Move columns, by drag and drop.

### **Why is "invalid selection" written in my customer/account/depot selection field?**

You are not authorized to use this function. Please check your authorization.

### **The e-banking window is not displayed properly. Windows are cut off and buttons are missing.**

Please check your screen resolution. e-banking requires a minimum screen resolution of 1024x768 px.

## **Services / Orders / Messages**

### **Where can I find my subscribe services?**

The subscribed services are available in Services/Subscribe services. If the check is visible in the column «Subscribed», you can open the PDF Document by double-clicking on the correspondent line.

### **Are there fees on subscribed services?**

This service is free of charge.

### **Are there any fees for ordering brochures or red payment slips?**

This service is free of charge; postage is covered by VP Bank.

### **Where can I set the address for this service?**

Under Extras / Settings and the index «Adress» you can set the address for this service.

### **Can I send orders over the message function?**

No, orders will not be taken over this channel.

## **e-Post**

### **How can I use e-Post with e-banking?**

In order to use this free of charge service, we need a legally signed supplementary agreement on the use of e-Post that you can fill in and print out here. Please send the agreement to your client advisor.

- ▶ Supplementary Agreement e-Post (for Clients of VP Bank Vaduz) (PDF, 69 KB)
- ▶ Supplementary Agreement e-Post (for Clients of VP Bank Zurich) (PDF, 69 KB)
- ▶ Supplementary Agreement e-Post (for Clients of VP Bank Luxembourg) (PDF, 65 KB)

### **How and where is e-Post available in e-banking?**

The correspondence is available as PDF document in e-Post/e-Post Overview.

### **Are there fees on the e-Post service?**

The use of the e-Post service is free of charge. You actually save postage expenses. For ordering additional bank documents the general valid rates apply.

### **Can I use e-Post only for a part of my bank documents?**

You can define individually what correspondence you wish to obtain with e-Post and what bank documents you want physically delivered.

### **How long are the electronic bank documents available?**

e-Post documents are available for 24 month in the e-Post Overview.

### **Can I always unsubscribe the e-Post service?**

Yes, you can always order your bank to deliver your correspondence solely in paper form.

## **Asset & Account Statements**

### **Are there any fees on ordering asset- and account statements?**

No, the service is free of charge.

### **Where and how can I see the ordered asset- and account statements?**

The ordered asset- and account statements are available as PDF document in the e-Orders overview (e-Post/e-Orders overview).

### **How long are ordered asset- and account statements available in the e-Orders overview?**

The ordered asset- and account statements are available for two month.

## Asset Summary

### Why can't I see my accounts and assets with my user? (e-banking plus)

With your e-bankingplus contract you will receive a superuser with password and matrix card or a first user with password and matrix card (without rights).

Before your first login, your «first user» has no rights. Please login as superuser and allocate the appropriate rights and clients to your first user.

## Payments / Datatransfer / Standing orders

### I cannot find a certain payment in my payment orders overview.

Payments are saved as pending payments straight after placing the order.

The filter in the payment orders overview is set to «pending» in your workspace (main frame). The payment order will appear after clicking the «Update» button.

When you see your payment orders in your workspace then you have placed an order and have pressed the «Update» button but if you still can't find the order in your payment orders, set the filter to «pending» or «all» and click the «Update» button.

Maybe you have placed a standing order by mistake. You would find the order in the menu «Standing orders».

### Account transfer.

Account transfers are available only for accounts held by the same account holder and within the same safe custody number. In all other situations please use «Bank internal transfer».

### Use of IBAN Number for EURO Payments.

For a reliable and efficient processing of EURO payments, it is recommended to use the IBAN number and the Bank Identifier Code.

Use the IBAN Number in international payments by selecting IBAN in the field «Beneficiary». The IBAN-Number can be entered with or without spaces.

Example: LI12 0880 5001 2345 6781 2 or LI1208805001234567812

### How can I tell whether a payment has been transferred?

Under the «Payments / order overview» menu a mask showing all issued payment instructions can be called up. If «Executed » appears as the status for a given payment, the payment has been carried out.

### **Why can I not enter payment orders debiting a savings account?**

In view of the purpose of the account and the associated withdrawal terms (in return for which you receive a higher interest rate), payments debiting a savings account cannot be entered via e-banking. However, it is possible to make an account transfer from your savings account to other accounts.

### **Why cannot all standing orders be modified?**

All standing orders on an account can be viewed, but only orders which have been set up within e-banking can be modified or cancelled. Standing orders which have been set up within e-banking can be identified by the blank field in the "Registered by" column on the standing order overview («Payments / standing orders» menu).

### **How can I carry out a payment within VP Bank?**

For transfers to another account held by the same account holder: Account Transfer. For payments to third-party accounts: Internal Bank Transfer.

### **How up-to-date is my account data?**

Online consultation: the data is updated several times a day. Ordered as PDF form. At asset statements the previous day's closing balance is shown.

### **How can I save recurrent payments?**

Once a payment order has been given, it is automatically saved in the order overview («Payments / Order overview»). The payment order can be copied containing the basic details (beneficiary, etc.) - only a few details (amount, reference number) then need to be entered. As additional support a dictionary of beneficiaries is embedded in all paying-in slips. When you enter a payment with a beneficiary, the dictionary will suggest you a list of beneficiaries you have already used. A «lens symbol» next to the beneficiary field will lead you to the dictionary.

### **Why can I not change the execution date of standing orders?**

On standing orders payments slip the execution date is deactivated by default. To activate the standing order execution date, go to «Extras / Settings» and change to the register Payments. Then activate the checkbox at «Change SO-Date».

### **Where can I select the folders for DTA and BESR files?**

In the menu «Extras / Settings» you can select the directories and folders for DTA and BESR files.

The directory / folder needs to exist before selecting.

### **I cannot send my DTA file.**

You are not authorized to use the Accounts and Payment Services function the DTA file does not comply with the default format standards. Please contact the helpdesk.

### **How can I download BESR Files and / or LSV+ files with e-banking?**

The BESR- and LSV+ files can be downloaded with the function «Data transfer / Download» BESR files. Please contact your client advisor if you wish to use the BESR and / or LSV+ function. This function is only available for clients with a business relationship to VP Bank Vaduz.

### **Can I download BESR files that I have already downloaded?**

Yes, you can download BESR files back to 24 months. Activate in the mask «Download BESR file» the function «Files of» and choose your desired date in the list.

## Stock market / Money Market

### **I cannot find a particular security with e-banking.**

The particular security is not registered by VP Bank. Please contact your client advisor.

### **When will stock market orders be transacted?**

Our trade center is open from 08:00 am - 8:00 pm (CET).

Stock market orders commissioned after 8:00 p.m. will be processed as mentioned below:

Orders valid only for the same day will be not carried out, orders with a longer validity will be placed the next working day.

### **How much does a stock market order cost?**

e-banking customers (not valid for e-bankingplus customers) receive a 25% discount on our brokerage fee for stock market orders placed through e-banking. The discount applies to fees above our minimum brokerage fee.\*

\* the minimal brokerage fee persists

### **How can I tell whether a stock market order has been carried out?**

Under the «Stock exchange/order overview» menu a mask showing the placed stock market orders can be called up. If «executed » appears as status for a given stock market order, the order has been carried out. The various statuses are described in our help documentation.

## Will I be informed before time deposits reach maturity?

Yes, you will be sent a notification seven days before maturity.

### e-banking Helpdesk

#### e-banking Helpdesk Vaduz

Phone: +423 235 64 64

Fax: +423 235 79 79

Monday thru Friday

8.00 AM - 5.30 PM

[▶ Send e-mail](#)

#### e-banking Helpdesk Zurich

Phone: +41 (44) 226 25 65

Fax: +41 (44) 226 25 24

Monday thru Friday

8.00 AM - 5.30 PM

[▶ Send e-mail](#)

#### e-banking Helpdesk Luxembourg

Phone: +352 404 770-555

Fax: +352 404 770-505

Monday thru Friday

8.30 AM - 5.30 PM

[▶ Send e-mail](#)

#### e-banking Helpdesk Singapore

Phone: +65 6305 0050

Fax: +65 6305 0051

Monday thru Friday

9.00 AM - 6.00 PM

[▶ Send e-mail](#)

#### e-banking Helpdesk BVI

Phone: +1 284 494 1100

Fax: +1 284 494 1199

Monday thru Friday

8.00 AM - 5.00 PM

[▶ Send e-mail](#)

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## Contact

### **VP Bank and Trust Company (BVI) Ltd.**

3076 Sir Francis Drake's Highway

Road Town, Tortola VG1110

British Virgin Islands

- [▶ Contact form](#)
- [▶ Send e-mail](#)
- [▶ All locations](#)

Tel +1 284 494 11 00

Fax +1 284 494 11 99