



## PC banking Pro



**BNP PARIBAS**  
**FORTIS**

| The bank and insurance for a changing world

# With PC banking Pro, you can free time for professional activities

With BNP Paribas Fortis PC banking Pro, you can complete your banking transactions without travelling anywhere, no matter where you are! All you need is a computer connected to the Internet.



## A virtual counter

Manage your accounts securely at any time of day. Your virtual bank branch never closes. Log on via a secure internet connection and do all your banking on your computer: payments, saving, investment and so on.

The ideal solution for private and professional use. If you have a Pro Pack, PC banking Pro doesn't cost you a cent! It is included in the services linked to your account.

PC banking Pro lets you do all your banking from your computer – not just the basic transactions. There are also special sections devoted to themes like starting your own business, tax and pensions, where you can find more information, carry out simulations and apply for products online. The most important possibilities are presented below.



[www.bnpparibasfortis.be](http://www.bnpparibasfortis.be) is the best address for your banking transactions. And, they are secure!



## Accounts and cards

### Make payments

In the context of your business, you regularly have to make payments to suppliers, personnel, social security contributions, VAT and so on. With PC banking Pro, you can send your national, European and international payment orders from any computer. At any time of day or night!

It is genuinely simple to set up a transfer with PC banking Pro. You can save and manage the details of your regular transfer payees, even if these are international.

### Submitting your payments

When you have completed a transfer:

- either send it directly for same day execution, or memo date execution
- or store it in an envelope for further execution. Until it has been sent to the bank for execution, any selected transfer order in the envelope may be edited or cancelled.

## Automated payments

### **Standing orders**

It is very easy to set up Standing orders in PC banking Pro. This saves you the trouble of setting up a new transfer every month for the payment of your rent, for instance. You can, at any time, edit or cancel a Standing order.

### **Direct debits**

In PC banking Pro, you can view your Direct debits. You can also cancel them or create new ones. To create a Direct debit, you must know the number of the creditor concerned.

### **European direct debits**

Do you have a lot of private or professional customers who pay you by direct debit? If so, PC banking Pro offers everything you need for the smoothest possible transition to the new European Direct Debit system.

In addition, managing your European direct debit mandates is child's play with PC banking Pro. Creating new mandates is quick and easy, as is laying them out according to criteria that you choose yourself.

### **CIRI**

If you use accounting software, you can import your payments directly into a PC banking Pro virtual envelope.

### **Keep track of your credit card spending**

Day-by-day tracking of your professional credit card use is also possible via PC banking Pro.

### **Mandate a third party to set up your national and international payments**

The mandate input transfers function enables you to entrust a third party to prepare your or your company's transfers and to slip them into the virtual envelope. However, the authority available to this third party stops there. You are the one who then verifies and signs the transfers, and sends them to the bank for execution. Your chosen third party must have a PC banking contract, a user number and a security module. You sign the mandate input transfer enabling the third party to prepare transfers from the account(s) of your choice.

### **Limited mandate**

This mandate allows you to grant a co-worker signature authority on a business account up to a specified amount.

### **The mandate with joint signature**

Users of this mandate on account may prepare and sign a transfer order, and slip it in a virtual envelope where it will remain until it is countersigned by another authorized person.

## Save and invest

In this area you can manage and analyse your investment portfolio (custody accounts, saving accounts and fixed-term deposits, virtual portfolios and so on). You are also able, for example, to consult detailed securities information, submit stock market orders, subscribe to investment funds and bank saving certificates, open a custody account and run various investment simulations.

## Lending

Here you can find a detailed overview of your instalment loans, investment financing and overdraft facilities. You can also consult your rental guarantees, short-term loans, Bonifisc, agricultural credits, roll-over facilities, discounting and various acceptances and mixed credits.

## Insure

In this area you can obtain a detailed overview of your life insurance policies. You can also mandate a third party to consult these insurance policies and you can run insurance simulations tailored to your situation.

### Tip

PC banking Pro also offers a number of specific functions aimed at legal professionals, such as opening and managing heading accounts for notaries public and individualised third-party accounts for lawyers.

For additional information, contact your BNP Paribas Fortis adviser and ask for the appropriate brochure.

## Security is the top priority

Some of the transactions you perform with PC banking Pro may involve large amounts of money. That's why we have taken care to provide you with optimum security as you work.

### Secure address

When you access the PC banking Pro website, you automatically enter a highly secure environment. This is indicated by the address that appears in your browser bar. You'll notice that 'www.bnpparibasfortis.be' is now preceded by 'https://', in which the 's' stands for 'secure'.

### Dynamic signature

To open a PC banking Pro session, you have to identify yourself using a card-reader (and your bank card). This allows you to sign each of your operations electronically.

You can take the card-reader with you wherever you like. That way you can use PC banking Pro safely anywhere you have internet access: even from the other side of the world.

### Responsible use

We hardly need to remind you of the elementary security precautions you need to observe: never tell anyone the PIN code for your bank card and always disconnect when you've finished your PC banking Pro session.



Don't forget, of course, to provide your computer with a good anti-virus programme and firewall and make sure they are regularly updated.

## Information always at hand

### **Information by area**

Whichever area you are in, you can consult a whole array of related information; perform specific simulations for credits and insurance based on your personal data and so on. Do you want to check something else? No problem: the site is structured so that you can access a different theme wherever you are. You then simply continue working in PC banking Pro.

### **My Bank**

The 'My Bank' feature allows you to:

- Find the name of your personal adviser (only displayed when you are logged in)
- Find the practical details of your branch
- Send secure messages to BNP Paribas Fortis
- Consult your customer data
- Set your PC banking preferences (e.g. change the name of an account; manage your beneficiary list; ...) and much more besides.

### **Or general**

You can also find out all types of information on BNP Paribas Fortis and its network of branches, such as contact information, opening times and ATM equipment.



## Help available any time

### **PC banking Pro Helpdesk**

If you have any problem, or if you have technical questions, the PC banking Pro Helpdesk has your solution. You can call the Helpdesk at 02 433 40 34 (option 3), Monday through Friday from 7 a.m. to 10 p.m. and on Saturdays from 9 a.m. to 5 p.m.

### **Various types of help for PC banking Pro**

Whichever PC banking Pro screen you are in, various types of on-line assistance are available to you (help on a precise term, search function for specific help, alphabetic index, ...). You can thus consult clear, precise on-line help at any time.

## Find out all about PC banking Pro

As far as BNP Paribas Fortis is concerned, the right choice begins with clear, precise information:

- Visit [www.bnpparibasfortis.be](http://www.bnpparibasfortis.be)
- Your bank, whenever you need it: phone 02 433 41 01 (Monday to Friday, 7 a.m. to 10 p.m. and Saturdays from 9 a.m. to 5 p.m.)
- Make an appointment at one of our branches.

## Apply for PC banking Pro

To apply for PC banking Pro

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- Your bank, whenever you need it: phone 02 433 41 01 (Monday to Friday, 7 a.m. to 10 p.m. and Saturdays from 9 a.m. to 5 p.m.)
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# Advice? Information? Financial transaction?

BNP Paribas Fortis  
is here for you.



Your adviser at the branch  
By appointment  
(Mo-Fr till 7 p.m.;  
Sa 9 a.m. till noon)



Your bank:  
there whenever you need it  
02 433 41 01  
(Mo-Fr 7 a.m.-10 p.m.; Sa 9 a.m.-5 p.m.)



Your bank online  
[www.bnpparibasfortis.be](http://www.bnpparibasfortis.be)  
every day (24/24)

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BNP Paribas Fortis distributes the insurance products of AG Insurance.

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