

Information Guide

Welcome

At Clydesdale Bank PLC our Markets team is focused on creating solutions for your individual risk management needs. To complement this service further Clydesdale Bank is introducing *eFX Dealing*.

eFX Dealing is an Internet service that allows you to execute foreign exchange transactions direct from your office.

The following instruments are available on *eFX Dealing*:

- Spot
- Outright forward
- Forward (optional maturity period)
- FX swaps

Key Benefits to you

- Conduct foreign exchange transactions from the convenience of your office
- Keep an independent check on the current foreign exchange rates which are 'live' by requesting a deal
- Deal is immediately confirmed with a unique *eFX Dealing* number which results in less errors between the client and the Clydesdale Bank and provides an audit trail for back-up

- Maturity listing of current *eFX Dealing* transactions is easily accessible
- Access to the system is according to user profile responsibilities providing system control
- Standard Windows® functionality

It's as easy as using Windows®

eFX Dealing is compatible with the software used by most businesses. Operating on the Windows® platform, it's simple to set up and easy to use. Information is presented in an easy-to-read format that features extensive on-screen help facilities.

We'll help get you started and provide ongoing support

Included within the software are online User Guides, with details on how to access our *eFX Dealing* Customer Support Line.

The current hours of operation for the service are:

8.00am to 6.00pm Monday to Friday
(normal business days only)



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Information management

eFX Dealing can provide you with the following information:

- 'live' foreign exchange rates
- a list of outstanding contracts

Security

Security Options

Every business has their own security needs when it comes to dealing with their finances, and most have security measures in place to prevent unauthorised access and fraud. *eFX Dealing* emulates these security measures and gives you the ability to control who can use the system.

Key benefits to you

- Safety and security for transacting foreign exchange
- Control over who has access to the system and what functions they can perform
- Data is encrypted in transmission to guard against eavesdropping

Help Desk

Clydesdale Bank is pleased to be able to provide you with the *eFX Dealing* service. It is important to us that the service operates at a high standard, and you have a clear understanding of the services and contacts to call in the event of a service enquiry or difficulty.

If you are experiencing a service difficulty and have determined that it is a system problem, please contact the *eFX Dealing* Help Desk. Its primary function is to provide a single point of contact for all enquiries to record, assign, escalate and end manage your problems and service requests.

Customer Services

The *eFX Dealing* Help Desk can be contacted as follows:

Electronic Mail:

eFX.helpdesk@nab.co.uk.

Phone: 0800 028 8352

In line with the approach to security with the *eFX Dealing* system, there is also a formal authentication process for Help Desk support. Each client is issued with a Help Desk password by the System Administrator which must be quoted to the appropriate support personnel before help can be provided.



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Operating Hours

Help Desk operating hours are 8am - 6pm Monday to Friday. (normal business days only)

Outside these hours your call will be replaced by the *eFX Dealing* Help Desk message service. For non-urgent calls, this service provides you with the option of leaving a message that will be processed the next day. More urgent calls can be answered by an operator who will pass the message to the appropriate support person on duty.

Call Logging/Resolution

If the nature of the call requires a minor fix it will be resolved within 15 minutes at the point of contact. If the problem cannot be resolved within this time, or requires technical support, you will be advised that your call has been referred to the relevant technical manager to be immediately actioned and provided with a job number for future reference.

At all times the Help Desk will keep you informed of the status of the task. If you are dissatisfied at any time the matter will be escalated to the manager, Help Desk for resolution.

End to End Management

A call back service is provided by the Help Desk to ensure your satisfaction is maintained. Periodic surveys will also be issued to determine any concerns or dissatisfaction with the service. All comments are noted and addressed by management.

Password Reset

While the *eFX Dealing* Help Desk will not be authorised to reset User Passwords over the phone, it will provide assistance and manage your request through to resolution.



Frequently Asked Questions

Q. What is eFX Dealing ?

- A. *eFX Dealing* will provide capability for online foreign exchange transactions via your browser with a Windows® based interface. You will select the foreign exchange product, currency, the date and the amount of the transaction. The system will respond with a quote and a prompt to transact. The system gives you instant access to live rates to automate the deal flow between yourself and the Dealing Room.

You have a certain time period to either accept or reject the quote. If the quote is accepted an *eFX Dealing* number is allocated, however, if the quote is rejected the transaction is cancelled.

Q. Can I access rates without having to complete a transaction ?

- A. Yes. You can access rates for various currencies without making multiple calls and without committing to a transaction. It introduces the concept of requesting rates within your own timeframe.

Q. How do I confirm that a deal is completed ?

- A. Once a deal is accepted a confirmation screen is shown and the client may print a hardcopy of the deal to be used for future reconciliation. This system provides a unique *eFX Dealing* number which is secure and an audit trail process.

Q. Do I still have access to my dealer ?

- A. Yes. Your Relationship Dealer will continue to provide essential and proactive foreign exchange risk management solutions and market intelligence.

Q. Will I be able to access my own deals ?

- A. Yes. An Online Deal Listing will provide you with a fully configurable deal blotter which you may use to reconcile bank statements or investigate deals for rollover purposes.

