

# Terms and conditions for the use of video identification and qualified electronic signature

## The service offered

Before opening a new business relationship, Banca dello Stato del Cantone Ticino (hereinafter, the "Bank") is obliged to check the identity of potential clients. To this end and in collaboration with Intrum (Switzerland) AG (hereinafter, "Intrum"), it offers clients the option of identifying themselves online by video (hereinafter, "Video Identification"). This means of identification is possible only for individuals aged 14 or more who are domiciled in Switzerland or notaries authorised to practise in Switzerland in accordance with Art. 36 VSB20.

By using the Video Identification and Qualified Electronic Signature service, the user acknowledges that he/she has read, understood and accepts these user terms and conditions. In particular, he/she is aware that Video Identification is a service provided by the Bank in collaboration with Intrum and that the personal details he/she has provided to the Bank will be forwarded to Intrum for incorporation into the proscribed video identification and qualified electronic signature procedures. The user thus authorises the Bank to transmit that data to Intrum, releasing it from its duty of bank-client confidentiality (and from any other legal or contractual confidentiality requirements).

## How does Video Identification and Qualified Electronic Signature work?

When video identification is made, a secure connection is established between the user's devices (computer, smartphone or tablet) and Intrum's servers.

Video identification is initiated by the user (through the Bank's website dedicated to requesting the opening of a relationship in total autonomy), by entering his/her personal data, selecting the desired banking products and services and accepting these Terms of Use. The user is then connected to a website under the exclusive domain of Intrum to preview the basic banking documentation and then initiate video identification with one of its operators (according to the procedure adopted). During the video identification phase, the Intrum operator takes several photographs of the person to be identified and of his or her identity document (passport or identity card listed in Table A of Attachment 1) and compares and checks the completeness and accuracy of the data previously provided by the user to the Bank with those in the identity document.

Once the video identification phase has taken place, the user is asked to confirm whether he actually intends to sign the bank documents electronically. If the answer is affirmative, the Intrum operator sends a temporary authorisation code (OTP) via SMS to confirm the mobile phone number and affix the qualified electronic signature on the documentation.

Once the video identification and qualified signature process has been completed, Intrum sends the collected data (photographs, video recording and electronically signed documents) to the Bank. These data, collected by Intrum solely for the purpose of being transmitted to the Bank, are permanently deleted by Intrum within 90 days of completion of the video identification.

## Terms and conditions for proper Video Identification and Qualified Electronic Signature

All individuals aged 14 or more who are domiciled in Switzerland and have a valid passport or ID card according to table A (Annex 1) may access the Video Identification service. Moreover, for foreign nationals a valid copy of the residence permit is required (no surrogate or temporary certificate is accepted).

The user must have a device (computer, smartphone or tablet) with a video camera and microphone and a Windows (for computers), Android or iOS operating system.

The user accepts these user terms and conditions by expressly confirming acceptance at the start of the Video Identification procedure.

### **What level of security does Video Identification and Qualified Electronic Signature?**

The Bank and Intrum observe the statutory provisions on data protection and use IT infrastructure managed in accordance with the technical provisions and usual practices in the banking sector. Internet data are always transmitted via a secure connection.

On the other hand, there are risks entailed in using all normal means of electronic communication (e-mails and text messages) and in particular in the transmission of data via an open network. Such data may be intercepted and saved by third parties (inside and outside Switzerland), regardless of whether the sender and the recipient are on the Swiss territory.

The user should therefore be aware of the fact that a third party may be able to access his/her data sent by the usual means of electronic communication and also that encrypted communication between the issuer of the data and the recipient does not exclude the possibility of a third party identifying the nature of the contractual relationship between the user and the Bank.

Consequently, the user is generally advised to use up-to-date system and security software (for example by installing firewalls and anti-malware programs).

## Annex 1

Table A - Nationalities and permitted ID documents

<u>Country</u>	<u>Passport</u>	<u>ID Card</u>
Afghanistan	Accepted	Not Accepted
Albania	Accepted	Not Accepted
Algeria	Accepted	Not Accepted
Andorra	Accepted	Not Accepted
Angola	Accepted	Not Accepted
Argentina	Accepted	Not Accepted
Australia	Accepted	Not Accepted
Austria	Accepted	Accepted
Azerbaijan	Accepted	Not Accepted
Bahrain	Accepted	Accepted
Bangladesh	Accepted	Not Accepted
Belarus	Accepted	Not Accepted
Belgium	Accepted	Accepted
Benin	Accepted	Not Accepted
Bolivia	Accepted	Not Accepted
Bosnia and Herzegovina	Accepted	Not Accepted
Brazil	Accepted	Not Accepted
Bulgaria	Accepted	Accepted

Burkina Faso	Accepted	Not Accepted
Cameroon	Accepted	Not Accepted
Canada	Accepted	Not Accepted
Chile	Accepted	Not Accepted
China / Hong Kong	Accepted	Not Accepted
Colombia	Accepted	Not Accepted
Costa Rica	Accepted	Not Accepted
Côte d'Ivoire	Accepted	Not Accepted
Croatia	Accepted	Accepted
Cuba	Accepted	Not Accepted
Cyprus	Accepted	Not Accepted
Czech republic	Accepted	Accepted
Denmark	Accepted	Not Accepted
Dominican republic	Accepted	Not Accepted
Ecuador	Accepted	Not Accepted
Egypt	Accepted	Accepted
El Salvador	Accepted	Not Accepted
Eritrea	Accepted	Not Accepted
Estonia	Accepted	Not Accepted
Finland	Accepted	Accepted
France	Accepted	Accepted
Georgia	Accepted	Accepted

Germany	Accepted	Accepted
Ghana	Accepted	Not Accepted
Gibraltar	Accepted	Not Accepted
Greece	Accepted	Not Accepted
Honduras	Accepted	Not Accepted
Hungary	Accepted	Accepted
Iceland	Accepted	Not Accepted
India	Accepted	Not Accepted
Indonesia	Accepted	Not Accepted
Iran	Accepted	Not Accepted
Iraq	Accepted	Not Accepted
Ireland	Accepted	Accepted
Israel	Accepted	Not Accepted
Italy	Accepted	Accepted
Jamaica	Accepted	Not Accepted
Japan	Accepted	Not Accepted
Jordan	Accepted	Not Accepted
Kazakhstan	Accepted	Not Accepted
Kenya	Accepted	Not Accepted
Kosovo	Accepted	Not Accepted
Kuwait	Accepted	Not Accepted
Latvia	Accepted	Accepted

Lebanon	Accepted	Not Accepted
Liechtenstein	Accepted	Accepted
Lithuania	Accepted	Accepted
Luxembourg	Accepted	Accepted
Macau	Accepted	Not Accepted
Macedonia	Accepted	Not Accepted
Malawi	Accepted	Not Accepted
Malaysia	Accepted	Not Accepted
Mali	Accepted	Not Accepted
Malta	Accepted	Accepted
Mexico	Accepted	Not Accepted
Montenegro	Accepted	Not Accepted
Morocco	Accepted	Not Accepted
Namibia	Accepted	Not Accepted
Netherlands	Accepted	Accepted
New Zealand	Accepted	Not Accepted
Nigeria	Accepted	Not Accepted
Norway	Accepted	Not Accepted
Oman	Accepted	Not Accepted
Pakistan	Accepted	Not Accepted
Panama	Accepted	Not Accepted
Peru	Accepted	Not Accepted

Philippines	Accepted	Not Accepted
Poland	Accepted	Accepted
Portugal	Accepted	Accepted
Romania	Accepted	Accepted
Russia	Accepted	Not Accepted
San Marino	Accepted	Not Accepted
Saudi Arabia	Accepted	Not Accepted
Senegal	Accepted	Not Accepted
Serbia	Accepted	Accepted
Singapore	Accepted	Accepted
Slovakia	Accepted	Accepted
Slovenia	Accepted	Accepted
South Africa	Accepted	Not Accepted
South Korea	Accepted	Not Accepted
Spain	Accepted	Accepted
Sweden	Accepted	Accepted
Switzerland	Accepted	Accepted
Syria	Accepted	Not Accepted
Taiwan (Republic of China)	Accepted	Not Accepted
Thailand	Accepted	Not Accepted
Tunisia	Accepted	Not Accepted
Turkey	Accepted	Not Accepted

Uganda	Accepted	Not Accepted
Ukraine	Accepted	Not Accepted
United Arab Emirates	Accepted	Accepted
United Kingdom	Accepted	Not Accepted
Venezuela	Accepted	Not Accepted
Vietnam	Accepted	Not Accepted
Yemen	Accepted	Not Accepted