



Guide to the UBS Business Services Account BSA



Your UBS Business Services Account BSA, offered by UBS Financial Services Inc., can help you streamline and manage your business's financial assets and maximize its financial potential.

With your UBS Business Services Account BSA, you have the options you need to manage your business's cash flow, financing sources and investment strategies as well as access to products and services offered by UBS Bank USA.

Here's a quick reference guide for the most common transactions.

Making deposits

There are several ways to make deposits to your UBS Business Services Account BSA: check; Automated Clearing House (ACH); wire transfer; and directing your merchant processor to deposit the debit and credit card

receipts of your sales into your UBS Business Services Account BSA. You can also deposit checks using the Mobile Deposit Capture feature of the UBS Financial Services app. Visit ubs.com/mobiledeposit for a video tutorial on mobile check deposit.

Electronic Funds Transfer (EFT) service

Make one-time ACH transfers or set up automatic recurring transfers by connecting your UBS account with your accounts at other financial institutions. EFT requests initiated before 6:00 p.m. ET on a business day are executed the same day. Incoming funds transfers may be used to settle a trade on the day they are received. Visit ubs.com/bankingvideos for a video tutorial on electronic funds transfer.

Note: Outgoing EFTs and/or bill payments are limited to 20 free transactions per month with a \$0.50 charge for each additional transaction.

Make a deposit into UBS Bank USA Core Savings offered by UBS Bank USA.¹

Make online deposits into UBS Bank USA Core Savings on either UBS Online Services or the UBS Financial Services app. Visit ubs.com/bankingvideos for a video tutorial on depositing into UBS Bank USA Core Savings.

UBS Bank USA Core Savings can help you meet your short-term liquidity needs. Deposits are FDIC-insured (up to the applicable limits) and offer a competitive yield with limited risk of financial loss.

Your Advisor can help you align your short-term liquidity strategy to meet your business needs today while helping to plan for your long-term financial goals.

[Make a deposit today](#) or contact your Financial Advisor for more information.

Wire transfer

If you are looking to transfer funds to settle same day, consider a wire transfer for faster funds availability than other electronic methods. To arrange for a wire transfer to your account, instruct your bank to wire the funds with your name and UBS Business Services Account BSA number to:

UBS AG
ABA #026007993
UBS Financial Services Inc.
Weehawken, New Jersey USA
AC #101-WA 258641-000
F/C UBS-FINSVC [Title of account]
AC-UBS-FINSVC [UBS account number]

Wire transfers made to your UBS Business Services Account BSA before 12:00 p.m. ET on any business day are swept into your sweep option the same day. Wire transfers received after 12:00 p.m. ET on any business day are swept into your sweep option at 12:00 p.m. ET on the following business day.

Credit and debit card receivables

Advise your current merchant processor to deposit your credit and debit card receivables directly into your UBS Business Services Account BSA with the following information:

UMB Bank, NA
Bank Transit (or Routing) Number 044000804
1008 Oak Street
Kansas City, MO 64106
(Include your company name)
(Include your account number)

Upon receipt, these funds will be automatically invested into your sweep option on the next business day.

Automatic sweep

Available cash balances in your account are automatically transferred, or “swept,” into a deposit account each business day, based on your account’s eligibility.² This way, your money can work harder for you.

Accessing your funds

You can have direct access to the funds in your UBS Business Services Account BSA using checks, online bill payment EFT and wire transfer. You also can access cash at banks and ATMs around the world using your UBS credit and debit cards. (See the debit and credit card sections for details.)

Checkwriting

There are no minimum requirements on check amounts, no limit on the number of checks you write each month and no per-check usage charges.³ Benefit from expense coding for simplified budget and expense tracking and enjoy secure online access for reviewing check transactions, as well as front and back images of cleared checks, with a rolling 24-month check image history. Wallet-style checks are complimentary. Other check styles are available upon request.

Bill payment service

Save time and money by paying bills electronically. Set up one-time or recurring online bill payments from your UBS Business Services Account BSA and pay bills through the UBS Financial Services app or UBS Online Services at ubs.com/onlineservices. With our bill payment services, you can manage all your payments and track expenses. No need to write checks or purchase stamps—start saving money and time today. Visit ubs.com/bankingvideos for a video tutorial on our bill payment service.

Electronic funds transfer service

With EFT, you can easily make ACH transfers between accounts, whether at UBS or elsewhere, and schedule transfers on a one-time or a recurring basis. It’s safe and efficient cash management. Enroll in EFT and connect your UBS account with your accounts at other financial institutions. Visit ubs.com/bankingvideos for a video tutorial on electronic funds transfer.

Wire transfer

A wire transfer offers flexibility when you are looking to make a payment or transfer funds on the same day. It’s a safe and convenient way to manage your cash flow.

UBS Visa debit card

The UBS Visa debit card offered by UBS Bank USA makes it convenient to access cash at banks and ATMs worldwide because you’ll have direct access to the funds in your UBS Business Services Account BSA. Plus, you may receive an unlimited number of ATM fee rebates on cash withdrawals in the US (up to \$5 per transaction).⁴ It also provides you with an easy way to pay your one-time and recurring monthly bills.

UBS business credit cards

UBS Bank USA offers three credit cards designed to meet your unique business needs. The UBS Visa Infinite Business card provides access to elite travel privileges, accelerated rewards earning and enhanced protection benefits. The UBS Visa Signature Business card offers UBS Concierge access and flexible rewards. And, with the UBS Cash Reward Visa Business Card you can receive money back on eligible purchases. Each card comes with features designed to help manage your card use easily, including expense reporting and controls, ATM fee rebates and real-time alerts.

To learn more about UBS business credit cards benefits and annual fees, go to ubs.com/uscards.

Business financing

Your UBS Business Services Account BSA offers you access to a range of financing options to meet business objectives such as business acquisition or expansion, working capital for receivables or inventory, equipment upgrades and business debt refinancing, while allowing you to continue to pursue your long-term investment strategy.

UBS Premier Credit Line

A UBS Premier Credit Line, offered by UBS Bank USA, may help you add financial flexibility to your business using eligible securities as collateral. You can use a UBS Premier Credit Line to fund business needs—including expansion, inventory and cash flow management—or personal opportunities while potentially avoiding capital gains taxes you might incur by selling assets.⁵

Securities backed financing involves special risks (including, without limitation, being required to post additional collateral, commonly referred to as a “margin call,” if certain collateral value requirements are not met) and is not suitable for everyone.⁵

Standby Letters of Credit

UBS Bank USA provides a third-party guarantee in place of a cash or bond deposit for a variety of transactions. A Standby Letter of Credit has various uses, such as a substitute for a performance bond for a construction project, a guarantee for payment of invoices or as a substitute for a cash security deposit. Advantages include competitive fees and no minimum amount.

Managing your account

It's easy to manage day-to-day finances and long-term investments with access to information 24/7.

Online services

Visit ubs.com/online services to:

- Enroll in and set up bill payments and electronic funds transfers
- Order checks or deposit slips
- Access your monthly account statements and year-end account summary

- Create a customized online account view
- Enroll in electronic delivery service
- Make a deposit into UBS Bank USA Core Savings
- Review and redeem UBS *My Choice Rewards* points or Cash Rewards earned on UBS credit card purchases

You can also view the following information online:

- Account balance and yields of sweep option(s)
- Current account statement and statement history (including UBS Bank USA Core Savings)
- Market value of priced securities
- Deposits
- Earnings posted to your account
- Cleared UBS Business Services Account BSA check images
- Electronic funds transfers
- Bill payments
- UBS debit card and credit card purchases and ATM transactions
- Wealth Management research reports, news highlights and market analyses

UBS Financial Services app

The UBS Financial Services app helps you stay better connected to your finances and manage your money—wherever you are.

- Deposit checks into your eligible UBS accounts with the Mobile Deposit Capture feature
- Manage your credit card accounts, view activity, check your rewards balance, pay your UBS credit card
- Make a deposit into UBS Bank USA Core Savings
- Make ACH transfers between accounts, whether at UBS or elsewhere

ResourceLine

Call ResourceLine at 800-762-1000 to get round-the-clock access to account data for the current month and past 60 days. Enter your UBS Business Services Account BSA account number, your UBS card number or your ResourceLine number. Your ResourceLine number can be found in the left column on the first page of your UBS Business Services Account BSA statement, under the heading “Questions about your statement.”

Account statement

This account management tool summarizes and itemizes your account activity. Account statements can be formatted to meet your reporting needs. Our concise, easy-to-read statement lets you monitor all your account activity at a glance, including asset allocation and gain/loss information. Track your investments, your expenditures and your other account transactions with one streamlined document.

Year-end summary

Delivered at the beginning of each calendar year, this summary is designed to assist you and your tax advisor or accountant with tax preparation by outlining all prior-year tax-related account activity.⁶

Important information

¹ UBS Bank USA is a member of the Federal Deposit Insurance Corporation (FDIC). Funds on deposits at UBS Bank USA are eligible for FDIC insurance up to \$250,000 (including principal and accrued interest) per depositor for each insurable capacity per depositor for each insurable capacity (e.g., single, joint, etc.) in which the deposit is held. For purposes of FDIC insurance, your deposits will be aggregated with your other deposit balances held in the same insurable ownership capacity at UBS Bank USA, including any UBS Bank USA issued certificates of deposit you own, UBS Bank USA Core Savings deposits you hold and deposits you hold at UBS Bank USA through participation in the UBS Bank Insured Sweep Programs and the UBS FDIC-Insured Deposit Program. You are responsible for monitoring the total amount of deposits at UBS Bank USA in order to determine the extent of FDIC deposits insurance coverage. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Certain conditions must be satisfied for deposit insurance coverage to pass through to clients' funds placed by UBS Financial Services Inc. at FDIC-insured banks. For more information about FDIC insurance, please visit the FDIC website at [fdic.gov/deposit/deposits](https://www.fdic.gov/deposit/deposits).

Please carefully review the UBS Bank USA Core Savings Disclosure Statement available at ubs.com/coresavingsdisclosure. UBS Bank USA Core Savings deposits are made through an account at UBS Financial Services Inc, an affiliate of UBS Bank USA. UBS Financial Services Inc., as your agent and custodian, will open a deposit account with UBS Bank USA. UBS Bank USA Core Savings is not available for certain financial institutions, advisory accounts and non-resident aliens. Please see the UBS Bank USA Core Savings Disclosure Statement for a full list of eligible accounts. Ask your Financial Advisor for more information.

UBS Bank USA Core Savings is not intended for clients who need to have frequent access to their funds. For non-advisory accounts, UBS Financial Services Inc. will charge you a fee of \$25 for each withdrawal that you make from UBS Bank USA Core Savings in excess of five (5) withdrawals in a calendar month. For advisory accounts, if you make more than five (5) withdrawals in any calendar month, your entire UBS Bank USA Core Savings position (principal plus accrued interest) will be liquidated at the sixth (6th) withdrawal and deposited in your advisory account. Your funds will not be automatically re-deposited into UBS Bank USA Core Savings the following month. If you would like to deposit into UBS Bank USA Core Savings again, you may instruct your Financial Advisor to transfer funds back into UBS Bank USA Core Savings. For these purposes, a withdrawal will be considered to occur on the day on which the funds are actually withdrawn from UBS Bank USA Core Savings, which may not be the same day on which you place an order for the withdrawal with your Financial Advisor. Any applicable fees will be posted to your account at UBS Financial Services Inc. the business day following the excess withdrawal, and may reduce your earnings. You may incur a withdrawal fee or your position may be liquidated, as applicable, even if the withdrawal is involuntary such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

² Your eligibility for a particular sweep program is set forth in the *Account Agreements and Disclosures*, which may be viewed at: ubs.com/accountdisclosures. Depending on the particular sweep program, the available cash balances in your securities account at UBS Financial Services Inc. ("UBS") will be automatically deposited into deposit accounts at (i) UBS Bank USA, a Federal Deposit Insurance Corporation ("FDIC") member bank that is affiliated with UBS or (ii) other participating banks whose deposits are FDIC insured. The current lists of banks participating in the UBS Insured Sweep Program and UBS FDIC-Insured Deposit Program are set forth in *UBS Bank Priority Lists*, which is available online at ubs.com/bankprioritylists. You can view the current yields for the sweep options at ubs.com/sweepyields. Please discuss your options with your Financial Advisor.

Certain UBS accounts, such as 403(b) plans, qualified pooled plans, and corporate cash management accounts will sweep into a money market fund ("MMF Sweep"). MMF Sweeps are not insured by the FDIC but are covered by SIPC.

³ Please note that UBS Financial Services Inc. reserves the right to charge for excessive checkwriting.

⁴ We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 800-762-1000 or from outside the US call 201-352-5257 for assistance. ATM rebates are only available for cardholders who have the UBS cards linked to a UBS Business Services Account BSA. We do not reimburse international ATM fees.

⁵ Credit Lines are securities backed loans provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. (UBS-FS). Credit Lines are full recourse demand loans, are subject to credit approval, and are "margin loans" subject to collateral maintenance requirements (i.e., margin requirements). The lender can (i) demand repayment and/or (ii) change collateral maintenance requirements (i.e., margin requirements) at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral (commonly referred to as a "margin call"), repay part or all of your loan and/or sell your securities. Failure to promptly meet a margin call or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines to repay all or a portion of the outstanding Credit Line or margin obligations. Any required liquidations may result in adverse tax consequences. You are personally responsible for repaying the Credit Line in full, regardless of the value of the collateral. **Securities backed financing involves special risks, is not suitable for everyone and may not be appropriate for your needs.** For a full discussion of the risks associated with borrowing using securities as collateral, you should review the [Loan Disclosure Statement](#) that will be included in your application package.

Credit Lines are either non-purpose or purpose loans. Non-purpose loans may not be used directly or indirectly to purchase, trade or carry securities or to repay debt used to purchase, trade or carry securities and may be used for other liquidity needs such as personal expenses, real estate transactions, or other needs. Purpose loans may be used to purchase, trade or carry securities or may be used for other liquidity needs such as personal expenses, real estate transactions, or other needs. Please review your loan agreement to make sure you understand which type of loan you have and that you ensure you are in compliance with its terms. Credit Lines may not be used to repay debt to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of UBS Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

UBS-FS and its Financial Advisors have a financial incentive to recommend the use of Securities Backed Loans (SBLs), rather than the sale of securities to meet cash or other liquidity needs. Our Financial Advisors receive compensation based on the outstanding balance on a non-purpose SBL and the applicable interest rate spread for the SBL. Financial Advisors do receive credit for the amounts of the purpose loan drawn for purposes of bonuses, awards, and club status. In addition, UBS-FS receives servicing fees from certain lending affiliates based on the amount of outstanding loan balances to compensate us for referring clients and for administrative and operational support relating to the loans. The interest you pay for the loan is separate from and in addition to other fees you may pay related to the investments used to secure the loan, such as ongoing investment advisory fees (wrap fees) and fees for investments such as mutual funds and ETFs, for which UBS-FS and/or our affiliates receive administrative or management fees or other compensation. **As such, we benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, which would reduce our compensation.** When assets are liquidated pursuant to a house call or demand for repayment, UBS-FS and your Financial Advisor also will benefit if assets that do not have ongoing fees (such as securities in brokerage accounts), are liquidated prior to or instead of assets that provide additional fees or revenues to us (such as assets in an investment advisory account). Further, different types of securities have higher release rates than others, which can create a financial incentive for your Financial Advisor to recommend products or manage the account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.

UBS Bank USA, UBS-FS, their employees and affiliates do not provide legal or tax advice, and any information provided should not be construed as such. You should contact your personal tax and/or legal advisors regarding your particular situation, including the legal and tax implications of borrowing using securities as collateral for a loan.

⁶ **No tax or legal advice.** UBS Financial Services Inc., its affiliates and its employees do not provide tax or legal advice. You should consult with your personal tax and/or legal advisors regarding your particular situation.

About UBS Bank USA

UBS Visa Infinite Business cards, UBS Visa Signature Business cards and UBS Cash Rewards Visa Business cards are issued by UBS Bank USA with permission from Visa USA Inc.

UBS Bank USA is a subsidiary of UBS Group AG. UBS Bank USA, Member FDIC, NMLS no. 947868.

About UBS Financial Services Inc.

The UBS Resource Management Account (RMA), Business Services Account BSA, and International Resource Management Account (IRMA) is a brokerage account with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [sipc.org](https://www.sipc.org). The RMA, Business Services Account BSA and IRMA provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

Investment, insurance and annuity products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value

UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA. Member SIPC.

This information is not provided based on your particular financial situations or needs and does not take into account individual investors' circumstances. You should not consider this information to be a—"recommendation" by UBS or your UBS Financial Advisor.

Important information about brokerage and advisory services.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

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