

# BNP Paribas Securities Services

User Guide Virtual Agent on Planetshares

Pantin – January 2019



**BNP PARIBAS**

**The bank for a changing world**

**Introduction**

- How to use NOA?

**My Assets**

- Monitor Shares
- Availability & Unblocking
- Access Rights

**Place an Operation**

- Place an Operation
- Brokerage Fees
- Simulate Fees Amount

**My Operations**

- Analyze a Transaction

**My Documents**

- Search for a Document
- Subscribe to E-Services

**Open an Account**

- Open an Account

**Live NOA**

- Escalation to an Agent
- Learning, always Learning!

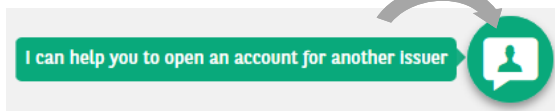


### Some advice to Follow...

1. Question NOA in its field of competences.
2. Make short and simple phrases.
3. Reformulate if NOA doesn't understand at first.

### Interaction between NOA and the Shareholder

- Choose your language by default in Planetshares and click on the icon.



- You can have access in the Menu to the topics NOA is able to assist you on.

I'm Noa, your virtual assistant. Here are topics list on which I can help you :

#### Connexion

Retrieve my identifier or access code.  
Reset your password.

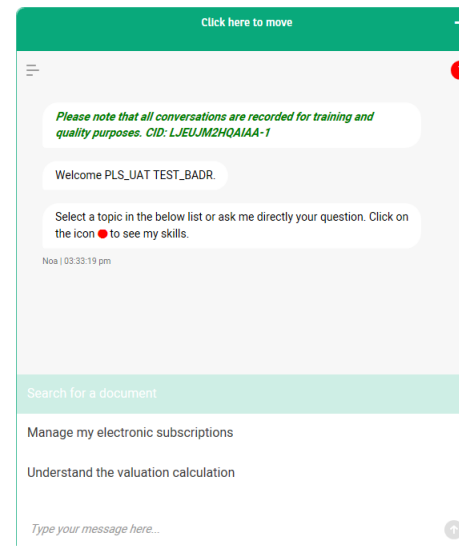
#### Documents (\*)

Search for a document.  
Manage my electronic subscriptions.

#### My Account (\*)

Review my shares positions (valuation, availability, etc...).  
Review my rights (valuation, availability, etc...).

- To start a discussion, you can choose one of the subjects in the drop-down list or ask your question directly.





### Below are some example questions ...

- How many shares ?
- I would like to know the valuation of my registered shares portfolio.
- Can you show me my available assets?

### Interaction between NOA and the Shareholder

- NOA proposes to the Shareholder to choose a share category of their portfolio (Registered, Free Shares, Employee Saving Plan...).
- NOA then shows the principle characteristics:  
Number of available and blocked shares | Global Valuation | Available and Unavailable Amount.
- The Shareholder can also have the detail of its valuation calculation.

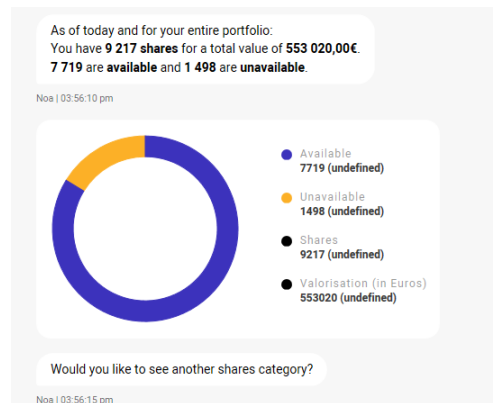
Please select a shares category..

Noa | 03:55:23 pm

Entire portfolio

Pure nominative

Originating from employee share (DSPP)



### Valorisation

### Valorisation

ISIN ^	QUANTITY	PRICE	VALORISATION
FR0000127771	9,217	60	553,020.00 €



Below are some example questions ...

- When will my shares be available?
- Which are the next availability dates?
- I want to unblock shares.

### Interaction between NOA and the Shareholder

- NOA shows to the Shareholder the availability dates and the blocked shares status.
- For an early release, NOA show the release reasons (Employee Savings Plan) and search within the Documents an unblocking form.

Please select a shares category..

Noa | 03:48:47 pm

Originating from company share (ESPP)

| 03:48:52 pm

You have 350 unavailable shares for this shares category.  
You can see the availability dates in the information screen by clicking on the icon ●

Would you like to see another shares category?

Noa | 03:48:55 pm

Availability dates for the shares category Originating from company share (ESPP)

#### Shares

ISIN ^	SHARES' NUMBER	STATUS	AVAILABILITY DATE
FR0000127771	350	Unavailable from ESPP	29-05-2019

Cas de déblocages anticipés – Pièces justificatives à joindre à la demande

Cas de déblocage anticipé (Articles R. 3354-22 à R. 3354-24 du code de travail)	Commentaires	Justificatif
<p><b>Marriage de l'intéressé ou conclusion d'un PACS par l'intéressé.</b></p>	<p>Il est rappelé que le concubinage, même notoire, ne constitue pas un cas de déblocage anticipé.</p>	<p><b>Marriage :</b> Acte de mariage <b>PACS :</b> Attestation du J d'instance qui déclare d'ins</p>
<p><b>Naissance ou arrivée au foyer d'un enfant en vue de son adoption dès lors que le foyer compte déjà</b></p>	<p>Les pièces justificatives doivent prouver d'une part la naissance ou l'adoption d'un enfant, et d'autre part l'existence de trois enfants à la</p>	<p><b>Naissance :</b> Livret de famille (de naissance) e rAF Justificatif</p>

Would you like me to help you pre-fill an unblocking request?

Noa | 03:51:02 pm

Yes No Cancel





Below are some example questions ...

- What is the status of my stock-options?
- What is my free shares attribution date?
- What is the amount if I exercise my SO?

### Interaction between NOA and the Shareholder

Review my rights and options positions

04:07:41 pm

One moment while I retrieve your rights data...

**Stock-options :** You have 7,971 rights exercisable and 17 rights unexercisable.

Would you like to see your shareholder rights plan?

Noa | 04:08:00 pm

Plans research

Results

PLAN LABEL ^	QUANTITY	STATUS	RIGHTS TYPE	AVAILABILITY DATE
DIR 21/03/06 POS VIVENDI DU 13/04/06 II AJUST 2014	1,998	Exercisable	Stock-options	14/04/2010
DIR 24/02/09 POS VIVENDI 16/04/09 PERF II AJUS 14	1,988	Exercisable	Stock-options	17/04/2013
DIR 24/02/09 POS VIVENDI 16/04/09 PERF II AJUS 14	7	Being exercised	Stock-options	17/04/2013
DIR 24/02/09 POS VIVENDI 16/04/09 PERF II AJUS 14	2	Waiting validation	Stock-options	17/04/2013
DIR 26/02/08 POS VIVENDI 16/04/08 II AJUST 2014	1,990	Exercisable	Stock-options	17/04/2012
DIR 26/02/08 POS VIVENDI 16/04/08 II AJUST 2014	<div> <div> <div>Rights Plan - Details</div> <div> <p>Code : FR0000127771</p> <p>Label : DIR 27/02/07 POS VIVENDI DU 23/04/07 II AJUST 2014</p> <p>Type : Stock-options rights</p> <p>Status : Exercisable</p> <p>Quantity : 1,995</p> <p>Availability date : 24/04/2011</p> <p>Last market price : 20 EUR</p> <p>Last market price date : 06/03/2019</p> <p>Offer price : 24.7 EUR</p> <p>Exercise valuation : 49,276.5 EUR</p> <p>End exercise date : 22/04/2017</p> </div> </div> </div>			
DIR 27/02/07 POS VIVENDI DU 23/04/07 II AJUST 2014				

Would you like to see your shareholder rights plan?

Noa | 04:08:00 pm

Yes

Options: Yes, No

04:09:01 pm

One moment while I retrieve your rights plans...

You have 7 rights plans.  
(You can see the details of your shareholder rights plan by clicking on the alert at the top right of this dialog box.)

Filter your rights plans to show all details (end exercise date, offer price, etc.).



### Below are some example questions ...

- I want to place an order.
- I would like to sell shares.
- Can you help me cashless exercise my options?

### Interaction between NOA and the Shareholder

- NOA verifies the available operations types depending on the Shareholder profile, and of their request. If an operation type is not available, NOA shows the blocking reasons.
- NOA proposes shares on which the chosen operation can be executed.
- NOA then registers during the conversation the operation details (quantity, order type) and displays the pre-filled « Place an Operation » screen for validation by the Shareholder.

Place a trading order | 03:58:47 pm

Which type of order do you wish to place?

Noa | 03:59:05 pm

Sale Buy Cashless exercise Exercise only or PEE founded Cancel

Please choose which asset type you wish to sell.

Noa | 04:00:51 pm

Available direct registered securities (856) | 04:00:55 pm

How many securities do you wish to sell (856 available)?

Noa | 04:00:59 pm

500 | 04:01:10 pm

What type of order?

Noa | 04:01:12 pm

Market order Market-to-limit Limited price Cancel

Options: Sale, Buy, Cashless exercise, Exercise only or PEE founded, Cancel | 04:02:59 pm

Please wait while I verify if you are able to purchase shares.

Several reasons currently prevent you from buying shares:

- No authorization to instruct a purchase
- Missing SDD mandate
- Missing contract

Would you like to see more details about a reason?

Noa | 04:03:06 pm

Yes No





### Below are some example questions ...

- I want to know what are my fees.
- Which are the brokerage fees of an operation?
- If I sell, how many fees will I pay ?

### Interaction between NOA and the Shareholder

- For the concerned issuer, NOA searches in the Account Opening Conditions the applicable fees.
- NOA display the fees details to the Shareholder, including brokerage fees, banking commission and miscellaneous fees, if applicable.

Information on trading fees is available here and in the appendices of your account opening document, on the My Document page.

Charges (Excluding Taxes) consist solely of brokerage rate.

If applicable, tax on Financial Transactions values 0.3% of the shares acquisition amount (rate in effect as at 01/01/2017).

Preferential brokerage rates are applied by slice of gross amount of the trade:

- 0.3% until EUR 200,000.00
- 0.15% above

with a minimum of EUR 4.10

Information on trading fees is available here and in the appendices of your account opening document, on the My Document page.

Charges (Excluding Taxes) consist of brokerage rate, bank commission and potentially other charges depending on order execution options.

If applicable, tax on Financial Transactions values 0.3% of the shares acquisition amount (rate in effect as at 01/01/2017).

Preferential brokerage rate is **0.1%** of gross amount of the trade.

Bank commission is **EUR 8.10**, to which additional fees may be applied:

- For a paper instruction: EUR 10.00
- For a letter cheque: EUR 30.00

Please let me know if there is anything else I can do for you.







### Below are some example questions ...

- I'd like to simulate the amount of brokerage fees I will pay.
- Simulate fees for a sale of 100 shares.
- What are the fees if I sell 1000 shares?

### Interaction between NOA and the Shareholder

- If the question is not specific enough, then NOA will ask the Shareholder what is the quantity of shares for the simulation.
- For the concerned issuer, NOA will search the applicable fees in the Account Opening Conditions.
- NOA will then display to the Shareholder the amount total of fees and propose to share also the calculation details.

For how many shares would you like to simulate fees?

Noa | 03:11:10 pm

10

[ 03:11:30 pm

For a transaction of **10** titles with today's stock exchange price of **EUR 60.00**, accounting for a gross amount of EUR 600.00, charges would be **EUR 4.10**

If applicable, tax on Financial Transactions values 0.3% of the shares acquisition amount (rate in effect as at 01/01/2017).

Do you want to see more details?

Noa | 03:11:34 pm

This is a simulated calculation with no contractual value. It is based on today's stock exchange selling price and on fees set in the general terms and conditions.

Yes No

Estimated fee comes from the application of the **minimum** of brokerage fees, which is **EUR 4.10**

Noa | 03:12:48 pm

**Fees estimation details**

SLICE (LIMIT) ^	RATE	AMOUNT INTO ACCOUNT	SLICE COMPUTED FEES
<b>From EUR 0.00 to EUR 200,000.00</b>	0.3%	EUR 600.00	EUR 1.80
<b>EUR 200,000.00 and above</b>	0.15%	EUR 0.00	EUR 0.00





### Below are some example questions ...

- I would like to see the details of my last operation.
- What's the problem with my sale operation?
- I would like to have the details of my operation as at 15/09/2015.

### Interaction between NOA and the Shareholder

- NOA helps the Shareholder find a given transaction thanks to various filters (type, date, status, quantity, etc.).
- NOA displays the transaction characteristics and details.
- NOA proposes additional information to the Shareholder on some fields as status, amount or fees.

What is the input date the transaction you are looking for?

Nice | 05/06/12 pm

03/01/2019

| 05/06/19 pm

Submit

Options: Submit, Cancel

| 05/06/25 pm

Please wait while I get your operation's details.

You can see your operation's details by clicking on the alert at the top right of this conversation.

Do you have any question about your operation?

Nice | 05/06/34 pm

Yes No

#### Details Exercise 155160

Reference : 155160  
 Plan label : DIR 24/02/09 POS VIVENDI 16/04/09 PERF II AJUS 14  
 Type : Individual exercise  
 Quantity to exercise : 1  
 Input date : 03/01/2019 17:32:52  
 Update date : 03/01/2019 17:32:52  
 Status : Awaiting HR validation

Security code : FR0000127771  
 Exercise price : 16,06 €  
 Exercised amount : 16,06 €  
 Fees amount : 0,00 €  
 V.A.T on fees (0%) : 0,00 €  
 Net amount to settle : 16,06 €  
 Grant date : 24/02/2009

For which field do you want explanations?

Nice | 05/08/29 pm

Operation status

| 05/08/40 pm

Your operation's status is Awaiting HR validation. It mean that The exercise is awaiting the Human research validation.

Wait for the process continuation.

Do you have more questions about your operation?

I can however show you the calculation formulas, would you be interested?

Nice | 04/30/51 pm

Yes

Options: Yes, No

| 04/31/01 pm

Net amount to settle = Exercised amount + Charges.

Exercised amount = Exercise quantity x Exercise price.

Charges = Fees amount + V.A.T on fees (X%) + eventually: Financial Transaction Tax (FTT).



### Below are some example questions ...

- Can you give me my last situation statement?
- I search a document to transfer my shares.
- Did I receive my operation advice?

### Interaction between NOA and the Shareholder

- NOA searches among the documentary basis the document corresponding to its request.
- The Shareholder can filter its search per date or document type.
- Once the document identified, the Shareholder can either view it or download it.
- If the search is unsuccessful, NOA can propose to fulfill a contact form.

Can you show me my last statement ?

| 05:23:05 pm

You are looking for a document "Portfolio Statements".

I found 1 document matching your request. The result is accessible in the information screen by clicking on the icon 📄.

Do you want to download or visualize the document?

Noa | 05:23:15 pm

Visualize Download Cancel

I search a form to transfer my shares

| 05:24:40 pm

You are looking for a document "Stock transfer form".

I found 5 documents matching your request. The result is accessible in the information screen by clicking on the icon 📄.

You can select below to filter your request by document type.

Noa | 05:24:56 pm

Transfer order abroad (1)

Transfer request administered registered (1)

Transfer request to bearer (1)

Did I receive my tax declaration form ?

| 05:27:22 pm

You are looking for a document "Tax reclaim forms".

I did not find the requested document.

Do you want me to help you prefill the form to request a document?

Noa | 05:27:41 pm

Yes

Options: Yes, No, Cancel

| 05:27:45 pm

Please check and submit the contact form.

You request will be treated shortly by our shareholder relationship support team.

Please let me know if there is anything else I can do for you.

Noa | 05:27:51 pm

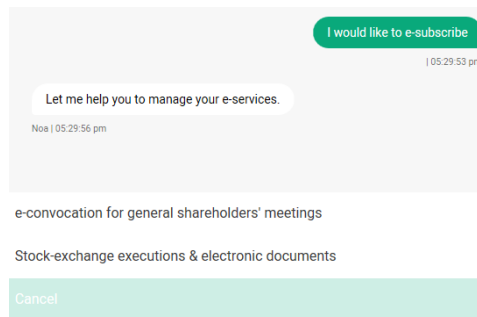


### Some phrases as example...

- I want to receive my documents in electronic format.
- How can I ask for an e-subscription?
- I no longer wish to receive documents in paper format.

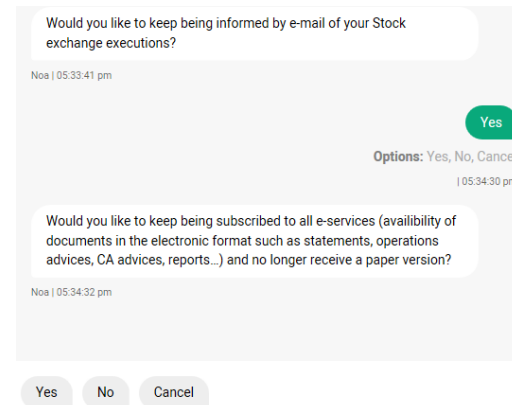
### Interaction between NOA and the Shareholder

- NOA verifies the current electronic subscriptions.
- Depending each issuer, NOA will propose to the Shareholder the available services in soft copy format.
- NOA registers and applies Shareholders choices.



#### e-Subscription status

**e-Subscription Email** : planetshares@pilot.fr  
**Stock exchange executions notification** : Subscribed  
**Online documents - all** : Subscribed  
 - **Portfolio statements** : Subscribed  
 - **Taxation statements** : Subscribed  
 - **Operations advices** : Subscribed





### Below are some example questions ...

- I would like to open an account for the Company [Issuer Name].
- I wish to invest in a new security.
- How can I open an account?

### Interaction between NOA and the Shareholder

- NOA verifies if the requested issuer is managed by BNP Paribas Securities Services.
- NOA asks what type of account to open (individual account, joint securities account, account in indivision, separated account).
- Depending on the response, NOA will guide the Shareholder in how to fill out the Account Opening Agreement.
- Finally, the Shareholder can print or receive by mail the pre-filled Agreement form.

I understand that you want to open an account for the company BNP PARIBAS.

Is that correct?

Noa | 05:36:26 pm

☒ Yes

Options: Yes, No, Cancel | 05:36:30 pm

Very well. You will need to fill an Account Opening Agreement.

Which type of account do you wish to open?

Noa | 05:36:35 pm

Absolute Property Individual Account

Joint Securities Account

Account in Indivision

Do you want me to help you fill in the Account Opening Agreement?

Noa | 05:47:30 pm

☒ Yes


Options: Yes, No, Cancel | 05:47:34 pm

I will collect some of your personal data in order to fill the Appendix 1 of the Account Opening Agreement.

Should I use the data in your user profil to fill in the document?

Noa | 05:47:38 pm

☐ Yes ☐ No



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The process is now over, thank you for your time.  
You can print the document, date and sign the Annex 1.  
Please don't forget to complete the SEPA Direct Debit Mandate with your account number (IBAN / BIC).

The Agreement is to be returned to us signed and accompanied by the supporting documents including an identity document, bank account details and proof of home address.



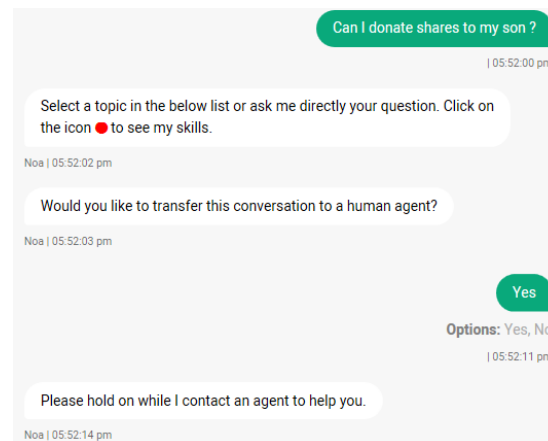


### An Escalation can be activated if...

- NOA cannot respond to 2 consecutives questions.
- The Shareholder is not satisfied of its discussion with NOA.
- A technical issue is encountered.

### Interaction between NOA, the Shareholder and the Client Support

- If one of the above situation occurs, NOA will propose to the Shareholder to transmit the discussion to an Client Support agent.
- NOA looks for the available Agents and sends them an escalation notification.
- The Client Support agent will resume the conversation started with the Shareholder. If there is no available Client Support agents, or if it is after offices hours, then NOA will propose to fill out a contact form.



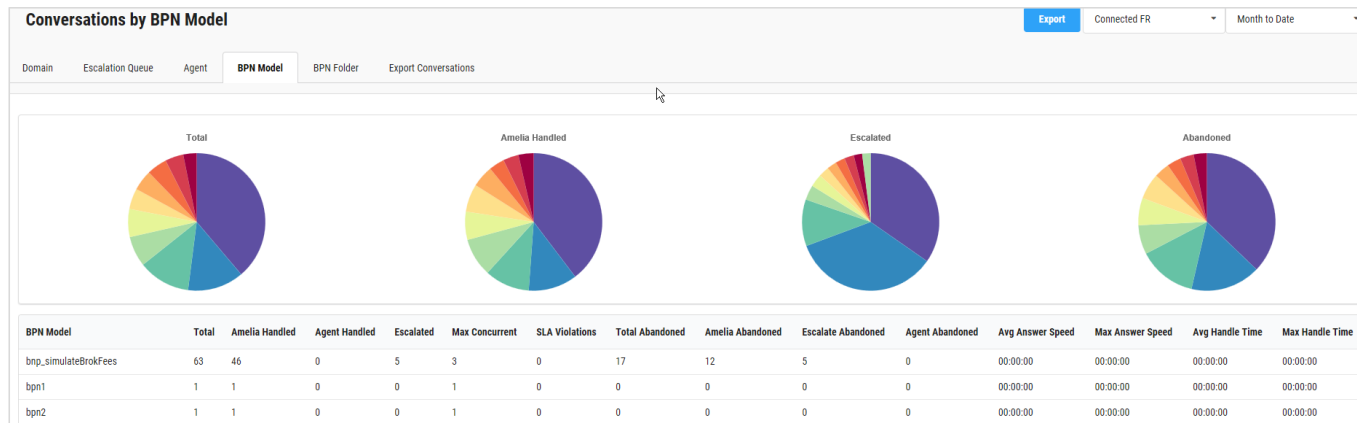


### Why continuous Learning?

- Increase intent recognition (comprehension of the questions asked).
- Extend NOA's field of expertise.
- Improve the user experience and the fluidity of exchanges.

### Improvement Axes

- NOA « observes » the conversations between the Shareholder and the Agent in order to propose its model adjustments.
- The « abandoned » or « escalated » conversations are systematically analyzed to increase NOA's comprehension.
- Depending on analysis feedbacks, other business processes will be added to NOA's base knowledge.





**T** H A N K **Y** O U!



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