

# my Solutions in Credit Suisse Direct User Manual for FX Standard Products



These products do not constitute a participation in a collective investment scheme within the meaning of the Swiss Federal Act on Collective Investment Schemes (CISA) and are therefore not subject to authorization or supervision by the Swiss Financial Market Supervisory Authority (FINMA). The investor bears the credit risk of the issuer.

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# How to get started

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1. Go to Credit Suisse Direct login page.
2. Insert your user-ID and password.



CREDIT SUISSE

## Credit Suisse Direct / CSX

User-ID

Password


Login

[Forgotten your password? →](#)

[Add a new SecureSign device →](#)

[New to Credit Suisse Direct? →](#)

3. Open the SecureSign application, scan the QR code and insert the 6-digit number into the **Authentication Code** field.



CREDIT SUISSE

## Credit Suisse Direct / CSX

Scan the shown Blue SecureSign graphic with the SecureSign app.

Blue SecureSign

Authentication Code

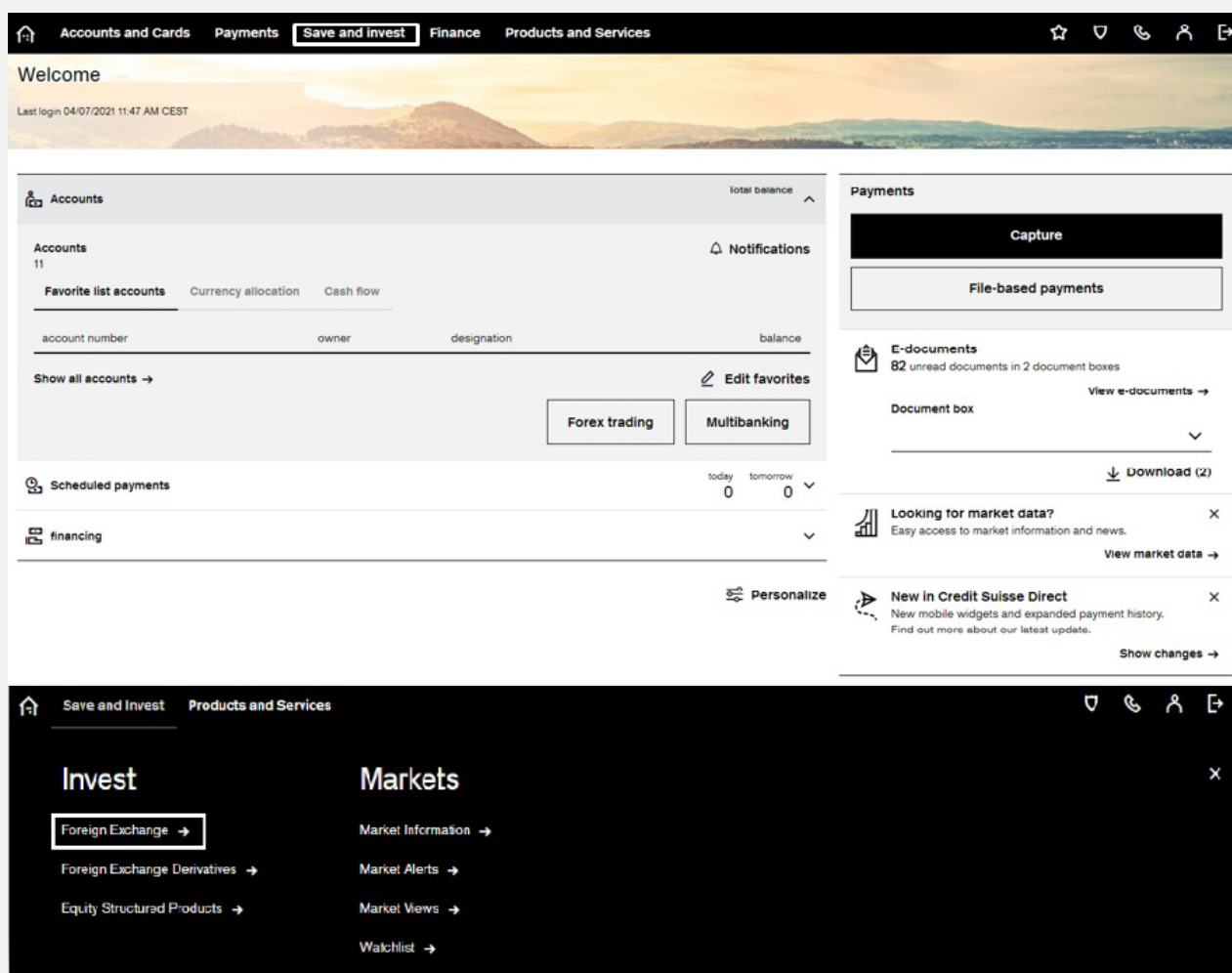
Login

[Frequently asked questions →](#)

The example above is for illustrative purposes only.

# How to get started

Once you are logged into your online banking account, the below screen will be displayed. In order to access my Solutions, click on the tab Save and Invest. The products you are able to trade will be displayed thereafter.



The example above is for illustrative purposes only.

# FX trading – Spot and forwards overview

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## Spot transactions overview

- Spot transactions are the original form of foreign exchange transactions. In spot transactions, a certain amount of a foreign currency is bought or sold at a defined price.
- Trade date: The trade date, also called the transaction date, means the date on which the foreign exchange transaction is concluded.
- Value date: Delivery and payment are generally completed two banking days after conclusion of the transaction (spot value date). Exceptions include: USD/CAD, USD/TRY, and USD/RUB = only one banking day.
- Spot prices are prices that indicate the total counter currency that can be bought or sold for one unit (or per 100 units depending on the currency – i.e. USD/JPY) of the major currency (key currency, base currency).

## Quotes

- Spot prices are usually quoted with a bid-ask spread; the party defining the price buys the major currency at the bid price and sells it at the ask (or offer) price.
- Hierarchy of key currencies – EUR dominates as the major currency:
  - EUR
  - GBP, AUD, NZD (Commonwealth countries)
  - USD
  - Base/counter currency:
  - EUR/USD, EUR/GBP, GBP/USD, USD/CHF, USD/JPY, JPY/CHF

## Forward transactions overview

- An FX forward or outright transaction is the oldest and most widely known hedging product for foreign currencies.
- Forward transactions are an agreement between two parties to buy or sell a certain currency amount at a certain date (not spot!) at a defined price.
  - One of the parties agrees to buy the underlying at a defined price at a certain value date in the future (long position).
  - The other party agrees to sell the same underlying at the same date and at the same price (short position).
- A forward limit is required.

# FX trading – Spot and forwards overview

## Quotes

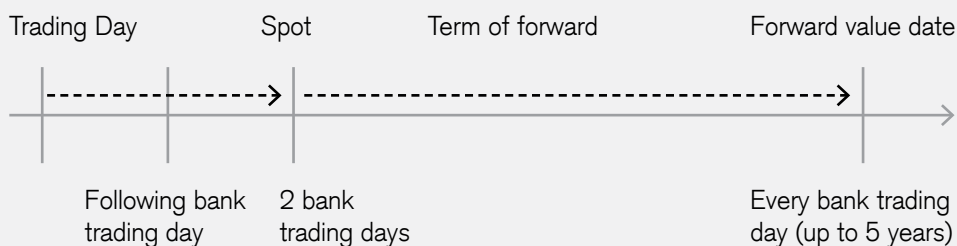
- The forward rate comprises the spot rate and the swap rate. The swap rate is a swap premium or swap discount, calculated based on the interest rate difference between both currencies for the tenor.
- In practice, the interest rate difference is listed as swap points. These swap points are also called forward points (pips) and are also traded, like a spot rate, with a bid-ask spread.
- The forward rate is defined based on currently known factors, which are:
  - the spot rate
  - the exact number of days of the forward period
  - the interest rate of both currencies for the same
- Formula (simplified):

$$\frac{\text{Spot rate} \times \text{interest rate difference} \times \text{number of effective days}}{100 \times 360}$$

- Forward rates are often quoted up to 5 years. However, the details depend on the desired currency pair and on the notional amounts.
- A forward transaction is ideal for hedging price risks of future cash flows.

### Value dates for forward transactions are defined as follows:

- Outright short:
  - Today – same value date as trading day
  - Tomorrow – one day after conclusion, but before spot value date
- Outright long:
  - Value date is later than spot value date
  - Most forward transactions are concluded with a value date between 3 and 365 days in the future



# FX trading – Spot and forwards trading

1. Select the account number for which you wish to execute the trade on. For single account owners, this field will be automatically pre-filled.
2. Select the Spot/Forward tab.
3. Select currency pair – type it manually or choose from the drop down menu.
4. Enter a notional amount for the desired trade currency (shortcuts can be used such as 500k or 0.5m).
5. Determine the deal's direction by clicking on the arrows, the entered notional will remain in the same field and the desired currency will change.
6. Define the “Value Date” – type it manually or select it from a drop-down or the calendar (by default, value date is set to Spot).
7. Get live pricing by clicking on the “Get Quote” button.

The screenshot shows the 'FX Trading' interface. At the top, there's a navigation bar with 'Save and Invest' and 'Products and Services'. Below this, the 'FX Trading' section has tabs for 'New Trade', 'My Trades', and 'Positions'. The 'New Trade' tab is active. The form includes the following fields and elements:

- Account Holder:** A text field containing '0123-4567891-2 Test bank' with a dropdown arrow. Callout 1 points to this field.
- Spot/Forward:** A tabbed interface with 'Spot/Forward' selected, and options for 'Swap', 'Single Limit Order', and 'Click to Trade'. Callout 2 points to the 'Spot/Forward' tab.
- Currency Pair:** A text field containing 'EURCHF' with a dropdown arrow. Callout 3 points to this field.
- Client Sells:** A section with a currency selector (currently 'EUR') and a notional amount field (placeholder: 'e.g. 250k, 1.5m'). Callout 4 points to the 'Client Sells' section.
- Client Buys:** A section with a currency selector (currently 'CHF') and a notional amount field (placeholder: 'e.g. 250k, 1.5m'). Callout 5 points to the 'Client Buys' section.
- Value Date:** A text field containing '09.04.2021' with a dropdown arrow and a calendar icon. Callout 6 points to this field.
- Get Quote:** A button at the bottom right. Callout 7 points to this button.

The example above is for illustrative purposes only.

# FX trading – Spot and forwards trading

1. Change the trade parameters to get multiple quotes on the same page. New quotes will be displayed above the previous quote(s).
2. "Reprice all" button reprices the quotes once the validity of the price expires.
3. "Book Trade" executes the quote at the displayed price parameters. The "Book" button will become active when the following requirements are fulfilled:
  - a. Settlement instructions for traded currencies
  - b. Credit limit availability
  - c. Product-specific Risk Assessment
4. After clicking on the icon, you will be able to access the trade documentation (for Forward transactions) available in 5 languages.

Currency Pair

EURCHF

Client Sells

<>

EUR

20,000.00

Client Buys

CHF

<>

e.g. 250k, 1.5m

Value Date

19.04.2021

Get Quote

QUOTES

2 REPRICE ALL ↺ CLEAR ALL ✕

Forward

EUR → CHF

Value Date  
19.04.2021

Spot Rate  
1.101360

Swap Pips  
-0.000053

Forward Rate (Bid)  
1.101307

Client Sells EUR 20,000.00  
Account: 0123-456789-12

Client Buys CHF 22,026.14  
Account: 0123-456789-12

3 09:51  
Book Trade

4

Spot

EUR → CHF

Value Date  
12.04.2021

Spot Rate (Bid)  
1.101330

Client Sells EUR 10,000.00  
Account: 0123-456789-12

Client Buys CHF 11,013.30  
Account: 0123-456789-12

09:51  
Book Trade

5. "Trade Booked" confirms that the deal was booked successfully.
6. Unique tradeID with which the deal was booked – can be used for future identification.

QUOTES

REPRICE ALL ↺ CLEAR ALL ✕

Spot

EUR → CHF

Value Date  
13.04.2021

Spot Rate (Bid)  
1.082320

Client Sells EUR 20.00  
Konto: 0123-456789-12

Client Buys CHF 21.65  
Konto: 0123-456789-13

5 Trade booked

Trade ID: 35556410

6

The example above is for illustrative purposes only.



# FX trading – Swaps

A currency swap is a combination of an FX spot transaction and a forward, or two forwards with staggered dates. A foreign currency amount is bought (sold) by spot or forward and, simultaneously, the same amount is sold (bought) again as a forward. To rule out a spot price risk, both transactions must be concluded at the same time. It is primarily used to shift value dates.

1. Select the Swap tab.
2. Select the currency pair – type it manually or choose from the drop down menu.
3. Enter a notional amount for the desired trade currency (shortcuts can be used such as 500k or .5m).
4. Determine the deal's direction by clicking on the arrows, the entered notional will remain in the same field and the desired currency will change.
5. Define the “Value Date” – type it manually or select it from a drop-down or the calendar (by default, value date is set to Spot).
6. Get live pricing by clicking on the “Get Quote” button.

The screenshot shows the 'Swap' tab selected. The 'Currency Pair' is set to 'EURCHF'. The 'Client Sells' field shows 'EUR' with a notional of '10,000.00'. The 'Client Buys' field shows 'CHF' with a notional of '10,000.00'. The 'Value Date' is set to '07.05.2021'. A 'Get Quote' button is visible at the bottom right.

After you click the “Get Quote” button, the trade details will be displayed and you will be able to book the trade.

The 'QUOTES' window displays the following details for a Swap trade:

Trade Details	Value Date	Client Outright rate (Bid)	Swap Pips	Client Sells	Client Buys
EUR → CHF	07.05.2021	1.097260	-0.000204	EUR 10,000.00 Account: 0123-456789-12	CHF 10,972.60 Account: 0123-456789-13
CHF → EUR	07.06.2021	1.097056		CHF 10,970.56 Account: 0123-456789-13	EUR 10,000.00 Account: 0123-456789-12

A 'Book Trade' button is visible next to the trade details.

The example above is for illustrative purposes only.

# FX trading – My Trades

1. All of the booked trades can be found in My Trades.
2. “Search trade” function helps to find a specific trade easily. You can search with various parameters such as deal date, deal ID or CIF number.
3. You can switch between FX Flow and Limit Order tabs in order to see the history of each product. For limit orders, if status and type allows, the trades can also be modified in the blotter.

FX Trading

New Trade

**My Trades**

Positions

Fx Flow

Limit Order

Q Search

Add New Filter

Today's Trades

Search

Deal date from

1 month ago

Deal date to

Today

Value date from

1 month ago

Value date to

1 month

Order Status

Deal Type

All

Deal Subtype

All

Deal Ids

Type a deal Id and press ENTER.

Initiators

Type a PID and press ENTER.

Executors

Type a PID and press ENTER.

Coverage

Type a coverage and press ENTER.

Currency Pairs

Type a currency pair and press ENTER.

Cifs

Batch Type

File Type

Reset to Default

Save as New

Apply

Spot

Deal Id: 123456

Status: Expired

CIF: 0123-4567891-2 Testbank

E-Mail

Deal Date: 10.12.2020

Value Date: 14.12.2020

Print

Deal Time: 19:33

EURCHF

You Sell: EUR -1.00

You Buy: CHF 1.06

Spot Rate: 1.057240

EUR Account: 0123-456789-12 TESTBANK AG

CHF Account: 0123-456789-13 TESTBANK AG

Forward

Deal Id: 234567

Status: Expired

CIF: 0123-4567891-2 Testbank

Documents

Deal Date: 28.09.2020

Value Date: 14.10.2022

E-Mail

Deal Time: 13:26

Print

USDCHF

You Buy: USD 100.00

Swap Pips: -0.000711

Spot Rate: 0.898060

USD Account: 0123-456789-14

CHF Account: 0123-456789-13

You Sell: CHF 89.73

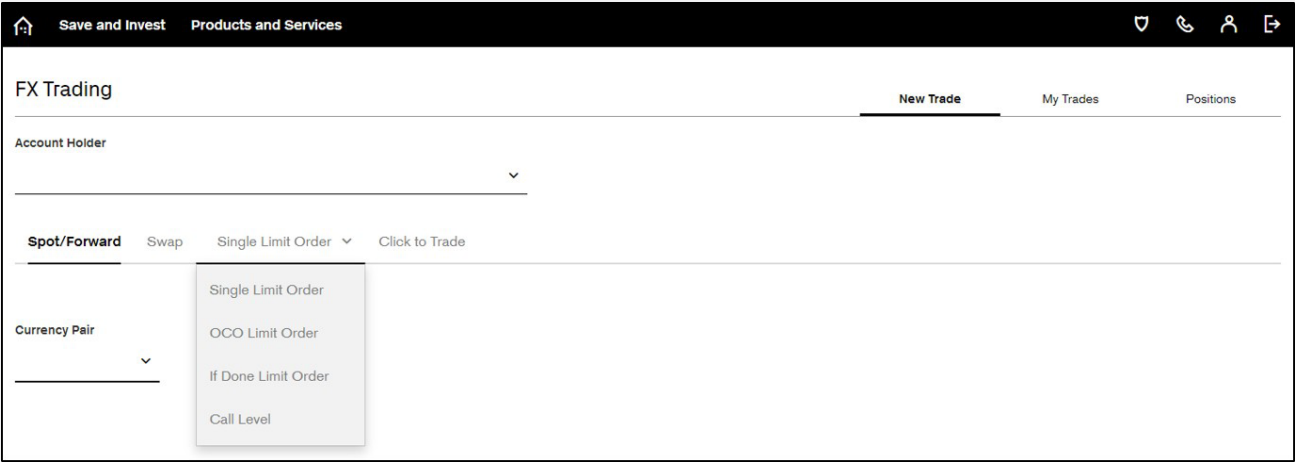
Forward Rate: 0.897349

The example above is for illustrative purposes only.

# Limit orders

In my Solutions you are able to place various Limit Orders.

- 1. Single Limit Order: stop loss and take profit
- 2. One cancels the other (OCO)
- 3. If done
- 4. Call level



The example above is for illustrative purposes only.

# Limit orders –

## Single limit order

### Single order: take profit

This is the most common way to place a limit order. The goal is to conclude the transaction at a better rate than the current rate without having to monitor the market. Another term that is often used is “take profit order.” Credit Suisse will conclude the transaction for you at the desired rate if the price reaches the agreed level within the agreed time.

### Single order: stop loss

The main difference between a stop loss and a take profit is that a stop loss is usually used to limit potential loss on a transaction. Therefore, the pre-agreed rate will always be less favorable than the market rate. Once the Stop Loss level is reached, Credit Suisse will execute the transaction at the next possible rate in the market. In a fast-moving market, there may be a gap between the desired rate and the effective execution rate, this is also referred to as “slippage.”

1. Select “Single Limit Order” from the drop-down.
2. Select the currency pair.
3. Turn “Autocomplete” button on if you wish the deal to be settled as a spot transaction.  
If the “Autocomplete” button is turned off, once the limit order is triggered, go to my Trades > Incomplete Trades to choose the settlement date.
4. Select the direction, the currency and the amount. You can change the direction and currency by clicking on the arrows.
5. Select the trigger: take profit or stop loss.
6. Add the rate at which the order will be triggered.
7. Select the expiry date either by writing it manually or selecting it from the drop-down.
8. Click on “review order” and “place order” to finalize the order.

The screenshot shows the 'Single Limit Order' form in a trading interface. The form is titled 'Single Limit Order' with a dropdown arrow next to it, labeled with a circled '1'. Below the title are tabs for 'Spot/Forward', 'Swap', and 'Click to Trade'. The form contains several fields and controls, each labeled with a circled number:

- 2**: Currency Pair dropdown menu.
- 3**: Autocomplete toggle switch, currently set to 'Off'.
- 4**: Direction dropdown menu, currently set to 'Client Sells'.
- 5**: Trigger dropdown menu, currently set to 'Take Profit'.
- 6**: At Rate input field.
- 7**: Expiry Date dropdown menu.
- 8**: Review Order button.

Other visible fields include 'Currency' (with a dropdown arrow), 'Amount' (with a placeholder 'e.g. 250k, 1.5m'), and a 'Reset' button at the bottom left.

The example above is for illustrative purposes only.

# Limit orders – OCO limit order

One cancels the other (OCO) contains two orders, typically a take profit and a stop loss. If one order is executed, the other is automatically cancelled.

1. Select “OCO Limit Order” from the drop-down.
2. Select the desired currency pair.
3. Select the direction, the currency and the amount. You can change the direction and currency by clicking on the arrows. The trigger is automatically set as “take profit”.
4. Add the rate at which the order will be triggered.
5. Select the expiry date either by writing it manually or selecting it from the drop-down.
6. Select the direction using the arrows: client sells/buys\* or call level. When selecting “client sells/buys” option, the second trigger “stop loss” will be activated.
7. Add second rate, which will trigger the order.
8. Click on “Review Order” and “Place Order” to finalize it.

\* depending on the direction selected at step 3

The screenshot shows a web interface for placing an OCO Limit Order. The form is divided into two main sections: a top section for the first order and a bottom section for the second order, separated by an 'OR' label. The top section includes fields for Currency Pair (2), Autocomplete (Off), Time Zone (Zurich), Direction (Client Sells, 3), Currency (4), Amount (e.g. 250k, 1.5m), At Rate (4), Expiry Date (5), and Trigger (Take Profit). The bottom section includes fields for Direction (Client Sells, 6), Currency (6), Amount, At Rate (7), Expiry Date, and Trigger (Stop Loss). A 'Reset' button is at the bottom left, and a 'Review Order' button is at the bottom right. The form is titled 'OCO Limit Order' with a 'Click to Trade' link.

The example above is for illustrative purposes only.

# Limit orders –

## If done limit order

If done limit order is a combination of two orders in the form of a “buy and then sell” or “sell and then buy”: initially, a first order is monitored (e.g. a buy order), then as soon as it is executed, the second order is activated (e.g. a sell order).

1. Select “If Done Limit Order” from the drop-down.
2. Select the desired currency pair.
3. Select the direction, the currency and the amount. You can change the direction and currency by clicking on the arrows.
4. Select the trigger: take profit or stop loss.
5. Add the rate at which the order will be triggered.
6. Select the expiry date either by writing it manually or selecting it from the drop-down.
7. Select the directions and rates on the follow-up orders: call level or client buys/sells\*.
8. Click on “remove” to delete one of the follow-up orders.
9. Click on “Review Order” and “Place Order” to finalize it.

\* depending on the direction selected at step 3

The screenshot shows a trading interface for 'If Done Limit Order'. It includes fields for Currency Pair, Autocomplete, Time Zone, Direction, Currency, Amount, Trigger, At Rate, and Expiry Date. There are also sections for Followup orders and a Reset button. Numbered callouts 1 through 9 highlight specific elements: 1 points to the 'If Done Limit Order' dropdown; 2 points to the 'Currency Pair' dropdown; 3 points to the 'Direction' dropdown; 4 points to the 'Trigger' dropdown; 5 points to the 'At Rate' input field; 6 points to the 'Expiry Date' dropdown; 7 points to the 'Direction' dropdown in the 'Followup orders' section; 8 points to the 'Remove' button in the 'Followup orders' section; and 9 points to the 'Review Order' button.

The example above is for illustrative purposes only.

# Limit orders – Call level and notification setting

If you are not able to monitor the market, you can instruct Credit Suisse to inform you whenever a certain price in the market is reached. No order is executed. This is purely informational. Once informed of the level by Credit Suisse, you can directly execute a transaction or place a limit order.

1. Select “Call Level” from the drop-down.
2. Select the desired currency pair.
3. Add the rate at which the order will be triggered.
4. Select the expiry date either by writing it manually or selecting it from the drop-down.
5. Click on “Review Order” and “Send” in order to place the call level.

The screenshot shows the 'Call Level' form with the following elements:

- 1**: A dropdown menu at the top left, currently set to 'Call Level'.
- 2**: A 'Currency Pair' dropdown menu.
- 3**: An 'At Rate' input field.
- 4**: An 'Expiry Date' field with a calendar icon and a dropdown arrow.
- 5**: A 'Review Order' button at the bottom right.
- Other visible elements: 'Spot/Forward', 'Swap', 'Click to Trade', 'Autocomplete' (set to Off), 'Time Zone' (set to Zurich), and a 'Reset' button.

How to add your telephone number and e-mail in order to receive the my Solutions notifications?

1. Go to [www.credit-suisse.com/mySolutions/login](http://www.credit-suisse.com/mySolutions/login)
2. Select “Notifications”
3. Click on “Settings” and “Schedules”
4. Add your e-mail and/or phone number.

The screenshot shows the 'my Solutions' user interface with the following elements:

- 2**: A 'Notifications' button in the 'General Services' section.
- 3a**: A 'Settings' tab in the 'Notifications' section.
- 3b**: A 'Schedules' tab in the 'Schedules' section.
- 4**: An 'Add EMAIL' button in the 'Schedules' section.
- Other visible elements: 'Language', 'Redirection', 'Employee groups', 'Customer groups', and 'Third party groups'.

The example above is for illustrative purposes only.

# Click to trade feature

my Solutions offers the option to conclude FX Flow transactions using “Click to Trade”. “Click to Trade” shows live prices that you can click to confirm and therefore conclude a transaction. This allows you to be even closer to the market action.

1. Double-click on sell (bid) price to sell, double-click on buy (ask) price to buy.
2. Three different views by transaction type:
  - Spot
  - Forward
  - ↔ Swap
3. Price for spot transactions by notional amount.
4. Price for forward transactions by value date.

The screenshot displays the 'Click to Trade' interface with three panels for USDCHF, EURCHF, and USDCHF. The interface includes tabs for Spot/Forward, Swap, and Single Limit Order, and a 'Click to Trade' button. The USDCHF panel shows a spot transaction with a notional amount of 100,000.00 and a price of 0.912650. The EURCHF panel shows a forward transaction with a value date of 06.05.2021 and a price of 1.095675. The USDCHF panel shows a spot transaction with a notional amount of 100,000.00 and a price of 0.912650. The interface also includes a 'Refresh' button and an 'Add Rate' button.

Transaction Type	Pair	Notional Amount	Price	Value Date
Spot	USDCHF	100,000.00	0.912650	-
Forward	EURCHF	100,000.00	1.095675	06.05.2021
Spot	USDCHF	100,000.00	0.912650	-

The example above is for illustrative purposes only.



# my Solutions – Hotline

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For assistance in getting access to the tool, to set up login or for questions, contact the my Solutions Hotline team.

**Internet:**

[credit-suisse.com/mysolutions](https://credit-suisse.com/mysolutions)

**Hotline:**

+41 (0)800 808 670\*

**Email:**

[info.mysolutions@credit-suisse.com](mailto:info.mysolutions@credit-suisse.com)

**Support hours:**

07:00–22:00 CET

\* Please note that telephone conversations may be recorded. By making a call, you acknowledge your agreement with this business practice.



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**Data source** Credit Suisse unless specified otherwise.

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