

Your security is very important to us when you shop online using your HVB card. As such, you will be asked more frequently to confirm your payment using 2-factor authentication.

Approval via SMS and eCode

 \longrightarrow

Requires a mobile phone to receive the SMS-TAN

STEP-BY-STEP - 2 OPTIONS FOR SETTING UP YOUR 2-FACTOR AUTHENTICATION

Note: if you are setting up 2-factor authentication through your online banking, please use your computer or laptop to do so.

Set up through online banking

1. Register for SMS-Service

Register your HVB debit or credit card for the HVB SMS-Service in your HVB online banking

2. Set up eCode

Set up your personal eCode in your HVB online banking

In HVB online banking:

Karten > Mastercard und Visa Karten > Services & Einstellungen

Set up without online banking

1. Register for SMS-Service

Register your HVB debit or credit card for the HVB SMS-Service. You can do this either through the HVB credit card service, or with your HVB advisor.

2. Receive your eCode in the post

You should have received your eCode via letter. If you no longer have your eCode letter, you can request it again from the HVB credit card service.

> HVB credit card service +49 89 435 49 490

Pay online

- If the merchant requests 2-factor authentication, the Mastercard ID Check or Visa-Secure dialogue will open. Please enter your 2 factors in this order:
 - 1. Your personal eCode (5 digits, numbers only)
 - 2. SMS-TAN (6 digits, numbers only)
- · Confirm your entries

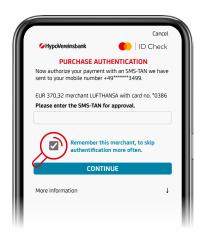




ADD CONVENIENCE TO YOUR ONLINE SHOPPING

Check online merchants when shopping:

Simply select "Remember this merchant, to skip authentication more often" during 2-factor-authentication.



Your trusted merchants will be saved per card number and you can amend them via the HVB card service: +49 89 435 4949114

THE ANSWERS ON YOUR QUESTIONS CONCERNING ECODE, SMS-SERVICE AND 2-FACTOR AUTHENTIFICATION

How can I change the online payment approval from the HVB ID Check Mobile App to eCode and SMS-TAN?

If you want to change your online payment approval from the HVB ID Check Mobile App to eCode and SMS-TAN, please go to the HVB Online Banking (-> Karten -> Mastercard & Visa Karten -> Services & Einstellungen -> HVB ID Check) and reset the settings. If you are not registered for HVB Online Banking, please call HVB Kartenservice +49 89 435 49 490.

As soon as the HVB ID Check Mobile App has been decommisioned, the approval will be automatically with eCode and SMS-TAN.

What should I do if I forget my eCode? How can I change my eCode?

Your eCode must be set up via HVB online banking. If you forget your eCode, you can change it here too. You can find the eCode in HVB online banking at Karten > Mastercard und Visa Karten > Services & Einstellungen > HVB ID Check. If you are not using HVB online banking, please call the HVB credit card service at +49 89 435 494 90.

I do not use HVB online banking. How do I get my eCode?

You will receive your eCode in the post, or you have already received it. You can request a new eCode by calling the HVB credit card service at +49 89 435494 90.

How do I register for SMS-TAN?

You must first register for the HVB SMS-Service before you can receive SMS-TANs. You can register for the HVB SMS-Service through your HVB online banking, by requesting it from your HVB advisor, or by calling the HVB credit card service at +49 89 435494 90.

