

## Product profile

# HVB Mobile B@nking with appTAN procedure



**Product**  
Mobile Banking (mobile banking account service)



**Product uses**  
Account management, information, service



**Target group**  
Private and business customers aged 14 and over



**Costs**  
Free to use



## 1 PRODUCT DETAILS

<b>PRODUCT</b>	Mobile B@nking account service
<b>GENERAL DESCRIPTION AND FEATURES</b>	<p>The HVB Mobile B@nking app is online banking software for mobile devices running the Android or iOS operating system. It offers</p> <ul style="list-style-type: none"> <li>• Transaction options for users of the HVB appTAN procedure,</li> <li>• an overview of the financial status as well as</li> <li>• comprehensive services via a secure Internet connection.</li> </ul>
<b>AUTHENTICATION PROCEDURE</b>	<p>To enable transactions on a mobile device, you need to register for the appTAN procedure. During registration for the HVB appTAN procedure, you set your appTAN PIN within the HVB Mobile B@nking app.</p> <p>To enable the transactions, you receive a message with the transaction details, which you have to approve using your personal, unique appTAN PIN.</p>
<b>SERVICES</b>	<p><b>Support to answer any questions</b></p> <ul style="list-style-type: none"> <li>• By phone on +49 (0) 89 55877-2100</li> <li>• Monday to Friday from 8 am to 8 pm and Saturday from 8 am to 2 pm</li> <li>• By email to: <a href="mailto:onlineservice@unicredit.de">onlineservice@unicredit.de</a></li> </ul>



## 2 PRODUCT USES AND REQUIREMENTS

<b>ACCOUNT MANAGEMENT AND PAYMENT TRANSACTIONS</b>	<p><b>Possible transactions (HVB appTAN is required)</b></p> <ul style="list-style-type: none"> <li>• Execution of SEPA credit transfers (incl. invoice scanner and payment templates)</li> <li>• Setup of new standing orders and editing of existing standing orders (incl. invoice scanner and payment templates)</li> <li>• Payment orders can be made up to the available limit. Different limits may be set for payment orders made via the app or HVB Direct B@nking. Any adaptations will be discussed with the account manager.</li> <li>• Direct debit return</li> <li>• Setup of new savings transfers</li> <li>• Setup of foreign country limit for debit cards (outside SEPA)</li> </ul>
--	---

**Overview of financial status (HVB appTAN is not required)**

- Overview of all accounts registered for HVB Direct B@nking
- Display of transactions, account balances and details
- Overview of all credit cards and credit card transactions
- Display of outstanding credit transfers
- Display of existing standing orders
- Information on securities accounts:
  - Total value of securities
  - Number of securities account positions incl. detailed information such as securities identification number and /or ISIN, name and designation of securities, quantity held, price, market value, etc.

**Services**

- Direct contact to customer advisor / Online Service Center
- Branch locator (also for Austria and Italy)
- Hotlines for blocking accounts and credit cards, telephone banking and HVB Direct B@nking
- Service hotlines
- Sending of messages to and arrangement of appointments with personal account manager
- Invoice scanner allowing to adopt all relevant credit transfer details by photographing invoices, credit transfers and QR codes
- Payee list (permits the use of payment templates)
- Saving of Direct B@nking number so that only the password needs to be entered on login
- Blocking of login password after multiple incorrect entries
- Text messaging services – alternatively push messages (only with the appTAN procedure) – for account services that can be personalised: account balance information, credited amounts, debited amounts, account balance above / below a defined value, account statement reminder
- Credit Card Settings
  - Customer can activate / deactivate each function separately:
  - General card block for all activities
  - Card block for ATM withdrawels (worldwide)
  - Card block for online transactions (worldwide)
  - Card block for particular continents (Africa, Asia, Europe, Latin America, Near East, North America, Pacific, Russia and the Commonwealth of Independent States)
  - Deletion of card block managed by customer anytime

**REQUIREMENTS**

- Mobile device running the Android or iOS operating system
  - OS versions: iOS: 8.0 and higher, Android: 4.0 and higher
- Access to HVB Direct B@nking
- HVB Mobile B@nking app (available for download in Google Play Store or Apple App Store)
- Registration for the appTAN procedure (to use the mobile transactions and push messages)

**3 COSTS**

The download and use of the HVB Mobile B@nking app is free of charge.

---

#### 4 FURTHER INFORMATION

---

##### GENERAL INFORMATION

- You can log in to the HVB Mobile B@nking app using the login details you already have (HVB Direct B@nking number and PIN).
- The device must be in the condition as supplied by the manufacturer. If jailbreaking / rooting is detected, the app can no longer be used on this device.
- Video tutorials for using HVB Direct B@nking are available at: [hvb.de/mediathek](http://hvb.de/mediathek).

---

##### SECURITY INFORMATION

- When using the HVB Mobile B@nking app, a secure connection (https) is established between the Android / iOS device and the bank server.
- You should make sure to memorise your appTAN PIN and never disclose it to anyone (not even to bank employees).
- Avoid using HVB Direct B@nking from public Wi-Fi or other people's computers.
- You need to install an up-to-date virus scanner on your smartphone.
- You should keep your authentication details confidential; in particular, do not save them unencrypted on your device (e.g. in "Notes").
- Do not disclose the activation code and the appTAN hash value to others (e.g. over the phone).
- The bank will never contact you by email or by phone to ask for your HVB Mobile B@nking app authentication details.
- If your device is lost or stolen, call +49 (0)89 378 23939 immediately to have your HVB Direct B@nking access blocked.

---

Your HypoVereinsbank advisor will be happy to provide you with further information.

As of May 2017