

» Welcome Guide for Online & Mobile Banking

- ✔ **Online Banking setup on your computer**
- ✔ **Setup of the Mobile Banking App and HVB appTAN procedure on your smartphone**

This quick start guide describes how to activate Online Banking access and the Mobile Banking App for the first time. It also explains the setup process for the appTAN procedure needed for online and mobile banking.



Requirements

What do I need to be able to use HVB Online & Mobile Banking?

✓ **You are already an HVB customer or have access to an HVB account**

✓ **You already have your Online Banking login data**

To log in you need your login data (Direct Banking Number and initial password).

- If you don't yet have login data: [hvb.de/registrierung](https://www.hvb.de/registrierung)
- If you already have a „Persönliche Kundenkennung“ and would like to use Online Banking to its full extent now: [hvb.de/registrierung](https://www.hvb.de/registrierung)
- You have opened an account (e.g. via Check 24) and would now like to activate your Online Banking > please only use this hotline: +49 89 55 877 2907, Mon-Fri 8 a.m. to 8 p.m

✓ **You have a smartphone and access to the official App Store, Play Store or the Huawei App Gallery**

You need a smartphone (iOS/Android) with current system software (at least iOS 14 or Android 7.0)

Have you already used Online Banking but have forgotten your password (Direct Banking PIN)?

[We're happy to help here!](https://www.hvb.de/hilfe) ([hvb.de/hilfe](https://www.hvb.de/hilfe))

Definitions

i Persönliche Kundenkennung / Direct Banking Nummer

Both numbers are 10 digits and contain 4 random digits and your date of birth.

- The “Persönliche Kundenkennung” is used for telephone identification on the voice assistant and can be upgraded to full access (Direct Banking Nummer).
- You always need the Direct Banking Nummer to log in to Online Banking on your PC and to log in to Mobile Banking for the first time on your smartphone. Once you are logged into the app, your Direct Banking Nummer is linked to your smartphone and no longer needs to be entered for further logins.

i Passwort (Direct Banking PIN)

You will receive your initial password while registering for Online Banking. It consists of 5 digits and must be changed after initial registration. You can choose a combination of letters, digits and special characters (6-10 digits) for your new password.

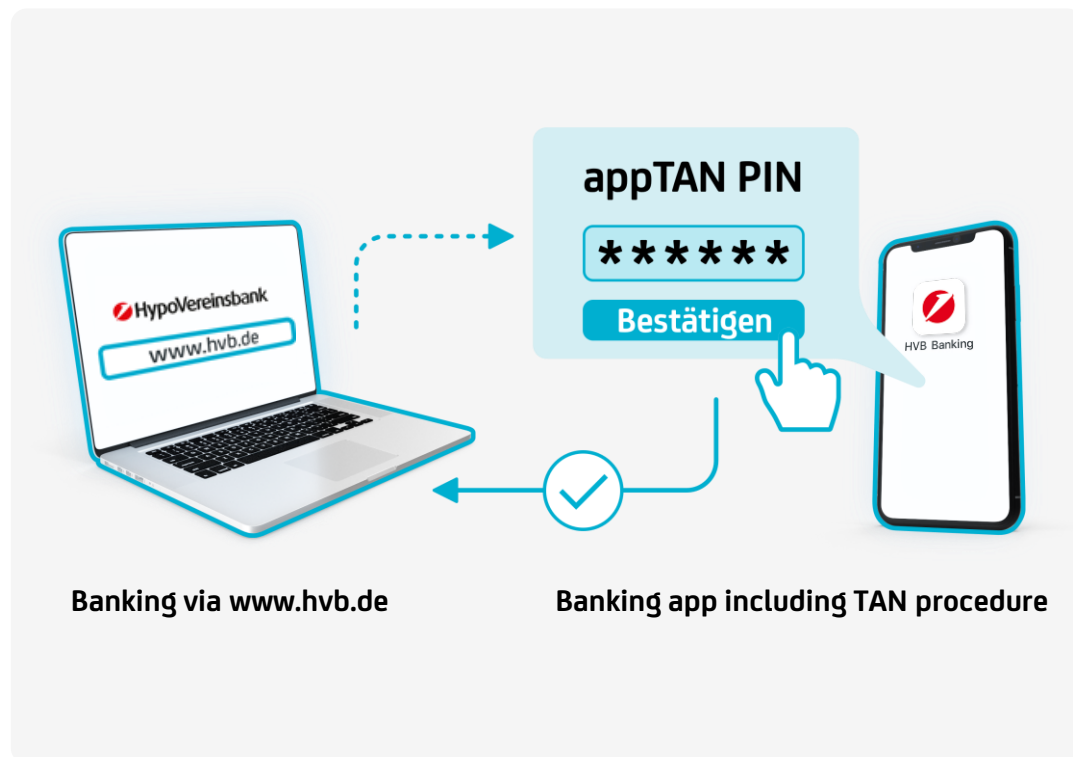
You will need this personal password (Direct Banking PIN) when logging in to Online Banking (PC) and Mobile Banking (smartphone).

i appTAN PIN

You will define your own personal appTAN PIN while setting up the appTAN procedure. The appTAN PIN is a 6-10 digital number (only digits, no special characters or letters) that you need to confirm bank transfers and other orders, so please remember it well! You can choose to use biometrics (fingerprint, face scan) instead of the appTAN PIN for more convenience. You can read more about this on page 9.



This is how digital banking works at the HVB



Take advantage of our comprehensive, digital offering either via HVB Online Banking on your PC or in the HVB Mobile Banking App on your smartphone.

You can find an overview of each products' functions here:

www.hvb.de/onlinebanking

www.hvb.de/app

TAN procedure:

You need a TAN procedure to approve orders. Our most popular procedure "HVB appTAN" is part of our Mobile Banking App and allows you to execute orders on your smartphone, regardless of where the orders were created. Please note that you need to install the Mobile Banking app on your smartphone to use HVB appTAN.

The appTAN procedure works with a PIN, called the "appTAN PIN" that only you know. You use the appTAN PIN to approve all orders created in the Mobile Banking app or via Online Banking on your PC*. Or you can choose to use biometrics (details on page 9) instead of an appTAN PIN for even more convenience.

You can find more details and information about the alternative procedure HVB photoTAN on hvb.de/tan

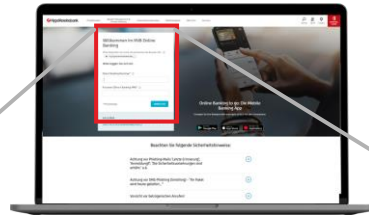
*or FinTS (HBCI)



Step 1: Online Banking Setup on your PC

i Already set up Online Banking? Skip to step 3.

1



Willkommen im HVB Online Banking

Bitte loggen Sie sich ein.

Direct Banking Nummer*

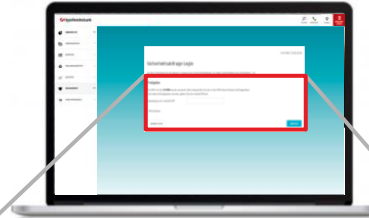
Passwort (Direct Banking PIN)*

*Pflichtfelder

ANMELDEN

Log in with Online Banking Login data

2



Freigabe

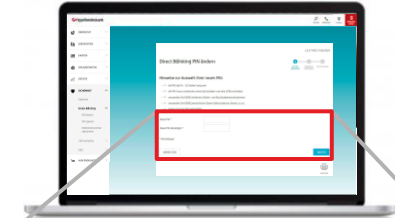
Die SMS mit der **ID XXX** wurde versandt. Bitte überprüfen Sie die in der SMS übermittelten Auftragsdaten. Sind diese Auftragsdaten korrekt, geben Sie die TAN ein und bestätigen Sie mit Weiter.

Bestätigung mit TAN*

Confirm security request with TAN from SMS

The TAN is a 6-digit verification number sent to you via SMS to the mobile phone number you provided.

3



Neues Passwort (Direct Banking PIN) *

Neues Passwort bestätigen *

* Pflichtfelder

ABBRECHEN

ANMELDEN

Set new password (Direct Banking PIN)

Do not share your password (Direct Banking PIN) with third parties.

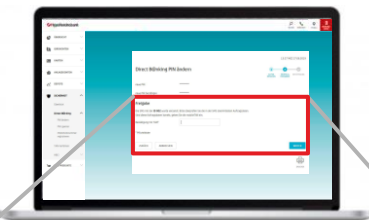
See page 2 for definitions:
Direct Banking Number
Initial Password (Direct Banking PIN)



Step 2: Change your password (Direct Banking PIN) on your PC

 Already set up Online Banking? Skip to step 3.

4



Freigabe

Die SMS mit der ID **XXX** wurde versandt. Bitte überprüfen Sie die in der SMS übermittelten Auftragsdaten. Sind diese Auftragsdaten korrekt, geben Sie die TAN ein.

Bestätigung mit TAN*

Confirm password change with TAN from SMS



Done! Your online banking access has been set up.

You can now log in. You still need to set up a TAN procedure to confirm and execute orders like transfers.

For the sake of the environment: To activate the digital mailbox, please enter your mobile phone number / email address. The notification appears automatically, latest at the next login, Details see page 11

Continue to the next page to set up the Mobile Banking App and the appTAN procedure.

The **photoTAN** procedure is also available, should you wish to use a different procedure. You can find more about the **photoTAN** procedure here: www.hvb.de/photoTAN

Step 3: App Installation

1 Open the Store

Open the App Store, Play Store, or Huawei App Gallery on your smartphone.

2 Search for „HVB Mobile Banking“

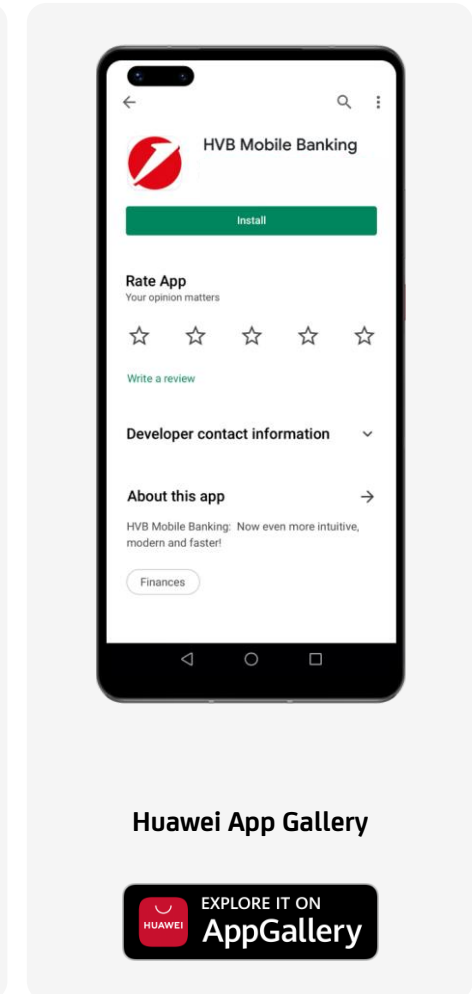
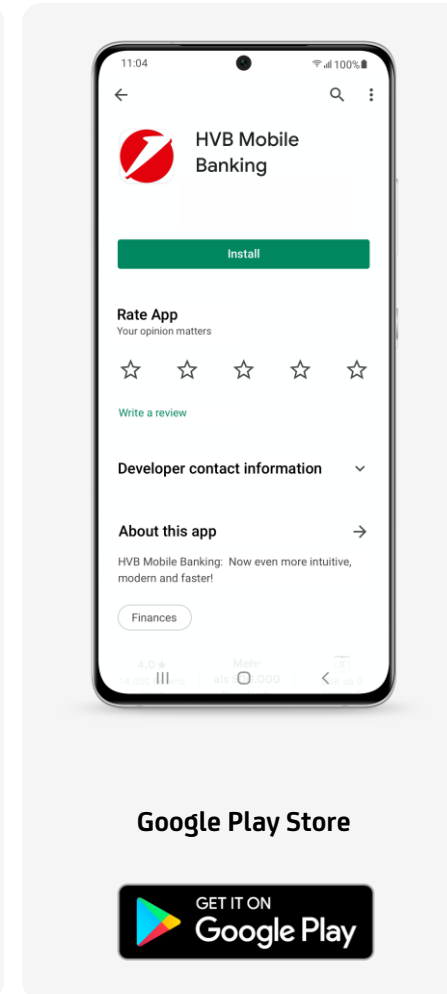
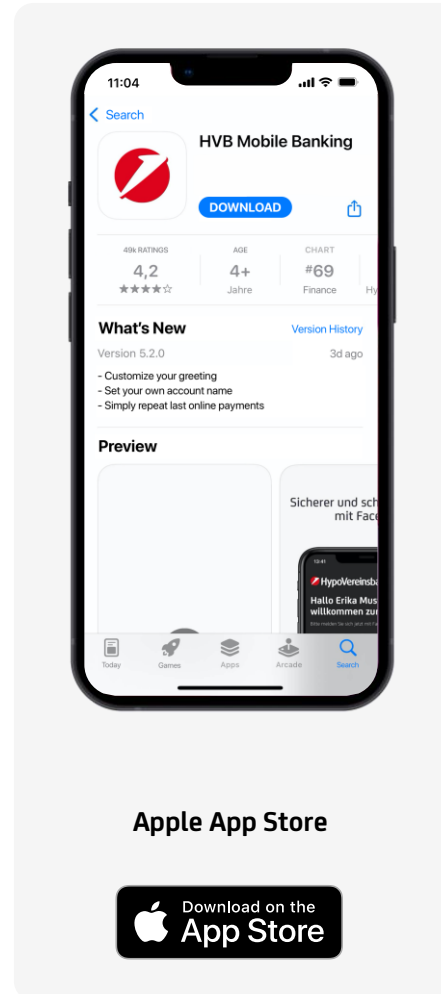
The app can be found by entering the search term „HVB“ or „HVB Mobile Banking“.

3 Install the app

Download the app and install it on your smartphone.

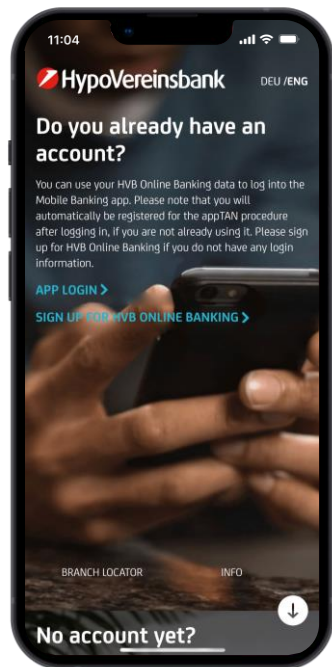
4 Start the app

Open the HVB Mobile Banking App on your smartphone either via the home screen, or directly via the „Open“ button in the App Store, Play Store, or the Huawei App Gallery.



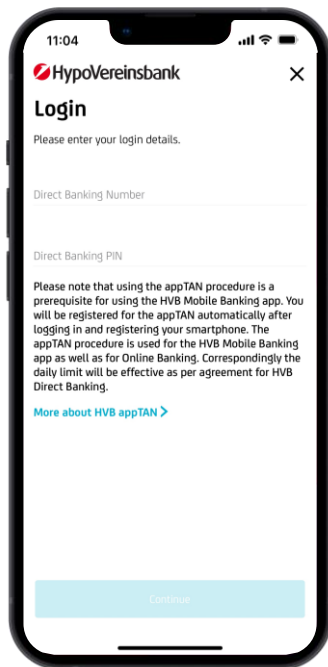


Step 4: First Login



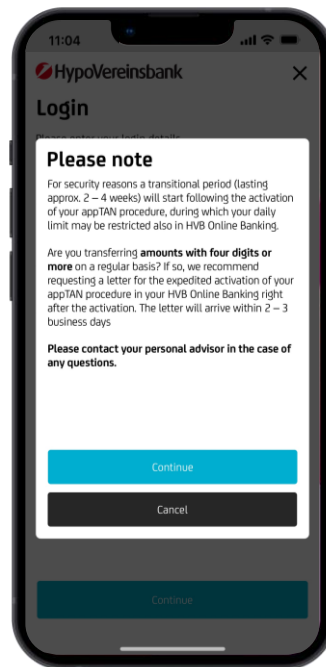
Click on **APP LOGIN** >

For English version click on "ENG" on the top right



Enter your login data

See page 2 for definitions: Direct Banking Number Password (Direct Banking PIN)

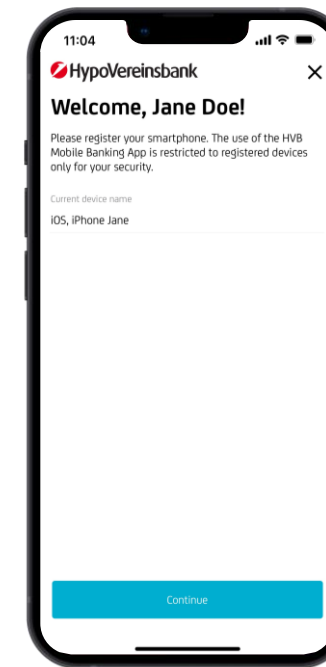


Read the note on the transition phase carefully and accept the terms



Confirm activation with a card number

You will only see this page if you already have a credit or debit card. For debit cards you will find the number on the back.



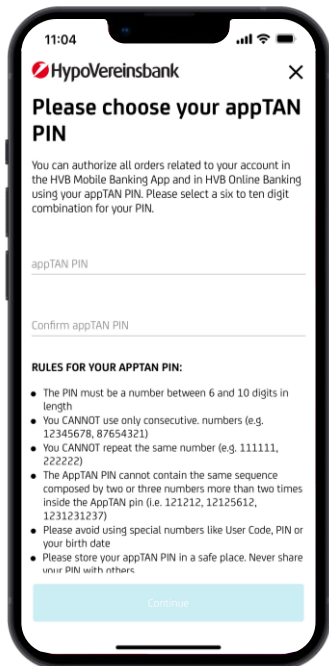
Enter a device name e.g. "Jane's iPhone"

You can choose to give your smartphone its own name ("Gerätename").



Step 5: appTAN Activation

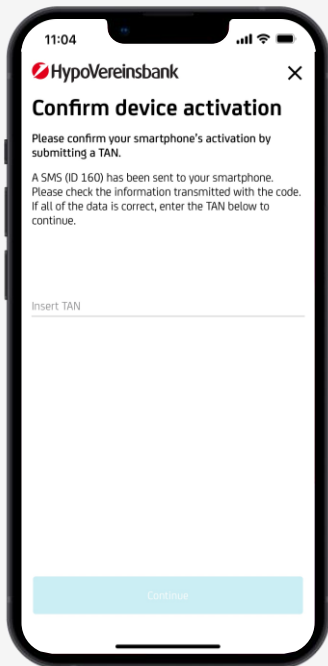
6



Define your appTAN PIN

You must remember this PIN carefully to be able to authorize bank transfers and other orders. You must not share your PIN with third parties.

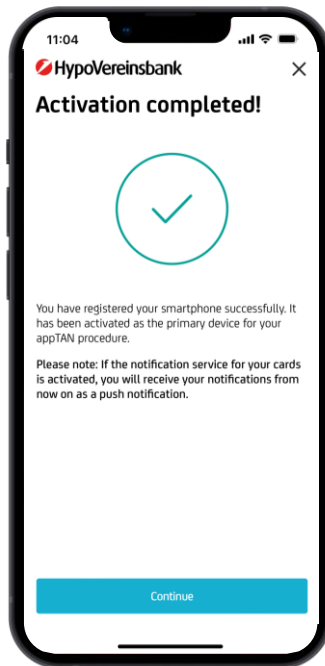
7



Confirm PIN with TAN from SMS

This page will vary depending on the TAN procedure (this is an example display for TAN via SMS).

8



All done!



All done!

Your mobile banking and your appTAN procedure have been set up successfully.

Log in again to personalize your app.

i appTAN PIN

You will define your own personal appTAN PIN on your smartphone while setting up the appTAN procedure. The appTAN PIN is a 6-10 digit code that you will need to approve various orders.



Step 6: Personalization

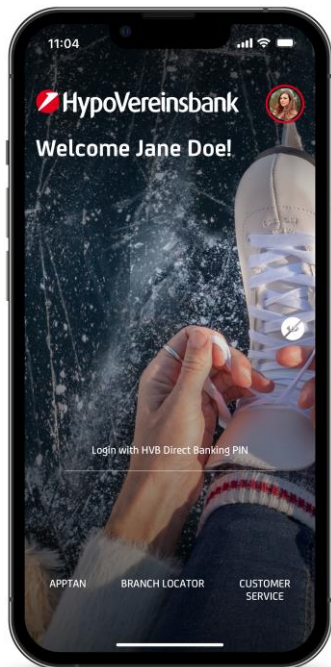
i Biometric Login

You have the option to use biometrics like your fingerprint or face recognition to log into the app (if your device supports it).

Please be aware, that we support biometric recognition only for procedures with a very high level of security, e.g. Face ID by Apple.

The HypoVereinsbank does **not** receive this data. Your fingerprint and any other biometric features are stored exclusively on your device. These features cannot be viewed by your phone company or the HypoVereinsbank.

Using a biometric login is completely optional and is not a prerequisite for the Mobile Banking App.



Log into the app

You only need your password (Direct Banking PIN) to log in. Your Direct Banking Number has been linked to your device permanently.



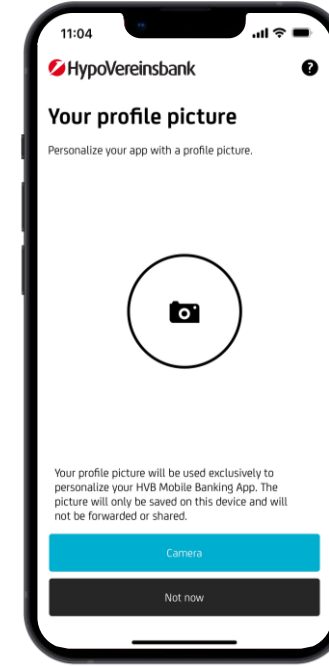
Set up biometric login

You can choose to set up biometrics to log into the app and/or to approve orders on this page.



Confirm with appTAN PIN

This page will only appear if you choose to activate biometrics in the Mobile Banking App.



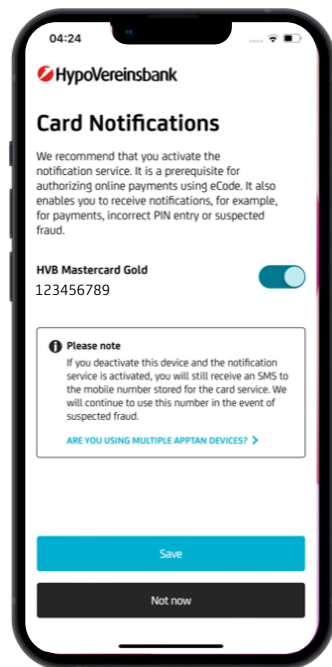
Upload your personal profile picture

You can select a profile picture. The bank does not have access to your picture.



Step 6: Personalization

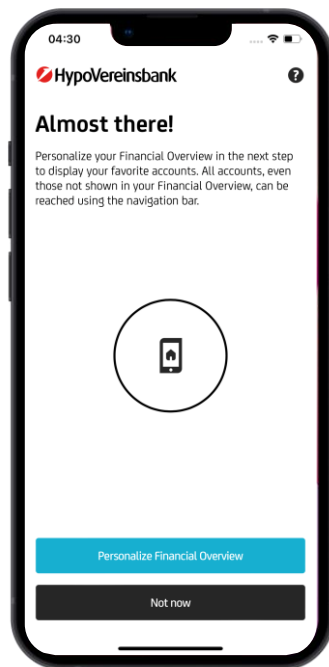
5



Activate card notifications

We recommend to activate the notifications. You may have to confirm it like shown in Screen 3.

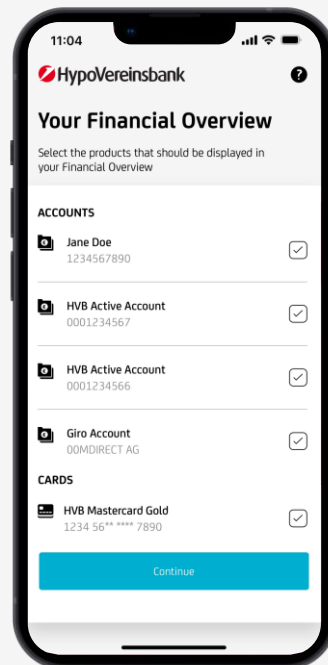
6



Personalize your Financial Overview

You can specify which accounts you would like to see in your main overview.

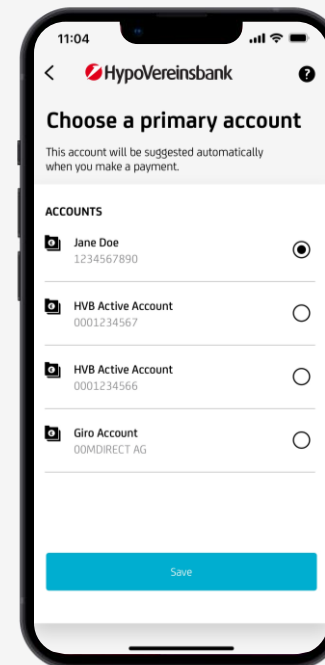
7



Select accounts to be displayed on the Financial Overview

You will only see this page if you have multiple accounts.

8



Select the primary account for bank transfers

You will only see this page if you have multiple accounts.



All done!

You have set up the Mobile Banking App completely.

You can now use all of the app's features.

You can approve any orders created on the Mobile Banking App or via Online Banking* on your PC with the appTAN procedure.

Searching for language settings? You can adjust the language at any time under "Einstellungen/Settings > Sprache/Language" in the communication hub (tap on your profile picture/ your initials on the top right).

*or FinTS (HBCI)



Step 7: Digital mailbox – for the sake of the environment

1



Postfachbenachrichtigung einrichten!

Wir sind aufgrund eines Urteils des Europäischen Gerichtshofes aus dem Jahre 2017 verpflichtet, Ihnen eine Benachrichtigung per E-Mail-Adresse oder per SMS zukommen zu lassen, wenn neue [Mitteilungen/Dokumente](#) in Ihrem **Postfach** für Sie bereitstehen. Die Benachrichtigung enthält selbstverständlich **keine Werbung**. Bitte hinterlegen Sie daher unbedingt die notwendigen Kontaktdaten, um die Funktionen des Online Bankings auch in Zukunft wie gewohnt nutzen zu können.

Postfachbenachrichtigung

per E-Mail an folgende bei uns hinterlegte E-Mail-Adresse

Keine E-Mail-Adresse hinterlegt

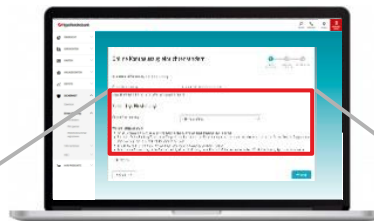
per E-Mail an folgende alternative E-Mail-Adresse

per SMS an folgende Mobilfunknummer senden

Please log in again to Online Banking via hvb.de and confirm notification

Please confirm or enter your email address or mobile number and save data for mailbox notification.

2



Online Kontoauszug einrichten/ändern

1 2 3
DATEN ERFASSEN PROFIL & FREIGABE BESTÄTIGUNG

Ihre aktuelle Einstellung zum Kontoauszug:

Online Kontoauszug 1x monatlich zum Monatsultimo

Diese Einstellung gilt nur für Ihr oben ausgewähltes Konto.

Zukünftige Einstellung:

Online Kontoauszug *

Weitere Informationen:

- Mit der Umstellung kann es zu einem noch einmalig zu versendeten Papierauszug kommen.
- Sollte der Online Banking Zugang zum Zeitpunkt der Einstellung des Kontoauszuges gesperrt sein, oder das Konto nicht zum Online Banking freigeschaltet sein, so erfolgt ein kostenpflichtiger Versand per Post.
- Eine Einrichtung ist nur durch Kontoinhaber oder deren gesetzliche Vertreter möglich.
- Ihren Online Kontoauszug finden Sie nach erfolgreicher Einrichtung unter Postfach/Dokumente oder in der HVB Mobile Banking App unter Dokumente.

* Pflichtfelder

ABBRECHEN

WEITER

Set up digital account statements

Please open the menu on the left „Postfach“ > „Services & Einstellungen > Online Kontoauszug einrichten“. Select your account and set the interval.



All done!

From now on, you will receive your documents digitally in your mailbox.

The mailbox can be accessed both in your HVB Online Banking (click on „Übersicht“ > „Postfach“) and in your HVB Mobile Banking App (click on profile picture/initials top right > documents)

Archiving takes place for at least 10 years

Would you also like to receive documents relating to your securities account digitally?

For this we need a separate „Vereinbarung für depotbezogene Dokumente“. Simply set it up under this link: hvb.de/postbox

You will also find an overview of all documents that you will receive digitally from now on under the link!



Would you like to see more?

Help & Support

Find interesting information on our homepage:

www.hvb.de/hilfe

www.hvb.de/onlinebanking

www.hvb.de/app

We have compiled tips and tricks for app users here:

www.hvb.de/app-support



Hotline

You can reach us at 089/378-48888 (Monday to Friday from 8 a.m. – 8 p.m., and on Saturday from 8 a.m. – 2 p.m. for private clients only)



E-Mail

You are also welcome to write us at onlineservice@unicredit.de. We should get back to you within 1-2 business days.

