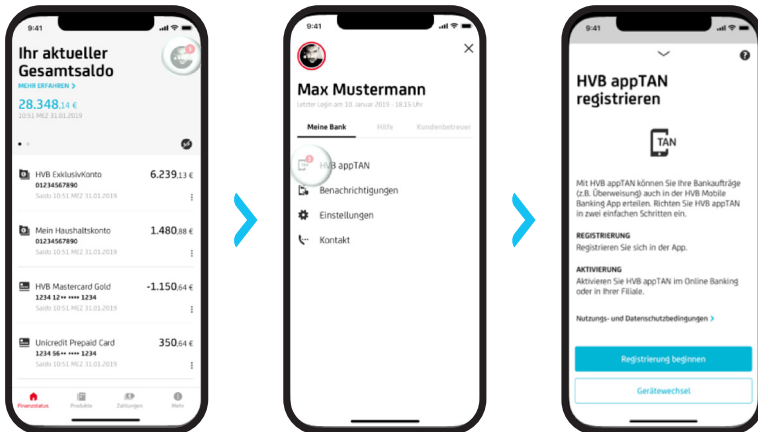


1. Setting up the appTAN procedure

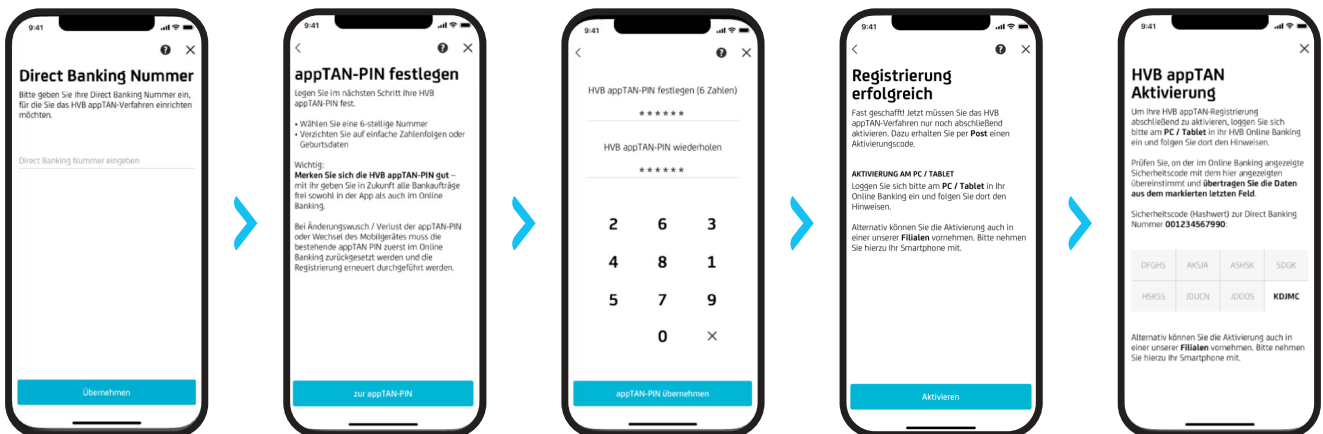
Download the HVB Mobile Banking App (available in both app stores), sign in and start the appTAN registration process directly in the app. appTAN is required to perform many actions within the HVB Mobile Banking App, like creating and authorizing money transfers. In future you need the appTAN-PIN to approve transfers inside the App or the Online Banking.

Follow these steps using your smartphone:

1. Start the appTAN registration process in the HVB Mobile Banking App via communication hub (tap on your profile picture or initials in the top right-hand corner), by tapping “HVB appTAN”, then “Registrierung beginnen”.



2. Enter your Direct Banking Number, then define a 6-digit appTAN PIN (please refrain from using your own date of birth for security reasons). Next, tap on “Aktivieren”. A “Hashwert” will appear on the following page and you will receive a SMS with your personal activation code. Please note that your activation code will be sent in the mail if you have not registered your mobile phone, or are unable to register it that same day.



Tip: You cannot change your appTAN PIN after it has been saved, so please memorize it well. If you would like to change your pin in the future or have forgotten it, you must deactivate the appTAN procedure via HVB Online Banking or HVB customer service hotline and register again.

2. Activating the appTAN procedure

You will need your smartphone and HVB Online Banking (accessible via tablet or PC) to complete the activation process

1. Log in to HVB Online Banking at hvb.de using a PC or tablet. You may have to enter a TAN (using another TAN procedure) to authenticate yourself.
2. Follow the instructions listed beneath “Abschluss Umstellung TAN-Verfahren”, or complete the process by tapping “Sicherheit” > “TAN-Verfahren” > “TAN-Verfahren verwalten”.
3. Fill out the following fields in your HVB Online Banking account:
 - “Hashwert” – you can find an example of a HVB hash value above. If you have accidentally left the in-app page displaying the hash value, simply tap on “appTAN ID Reg.-Eintrag” within the appTAN section of the app.
 - Activation code, your code will be sent directly to your registered mobile number, via SMS. Please note that this code is only valid for one day. If you do not activate appTAN that same day, a new activation code will be sent to you in the mail.

4. Click “Weiter”, then authorize the activation using another TAN procedure.
5. HVB appTAN will be activated automatically after logging out of HVB Online Banking. After logging back in again, you are ready to use appTAN to authorize your banking requests.

Please note: If you have been using the mobileTAN procedure up to now, a transition phase will start after receipt of the SMS and same-day activation in HVB Online Banking (approx. two to four weeks). During this phase, the daily limit is restricted for security reasons. If you regularly have to make transactions in the 4-digit range or higher, it makes sense not to use the SMS code. A letter will then be sent automatically within a few days containing a code for full activation (without a transition phase). Even after same-day activation via SMS code, a letter for early full activation can be requested at a later date in HVB Online Banking to shorten the transition phase (duration approx. 2-3 days), to be found under: „Sicherheit > TAN-Verfahren > TAN-Verfahren verwalten“.

3. Deactivating the appTAN procedure

You must deactivate your appTAN procedure if you forgot your appTAN PIN, would like to change your appTAN PIN, after changing devices or restoring your device to a previous smartphone backup, or after reinstalling the HVB Mobile Banking App.

Follow these steps using your PC or tablet

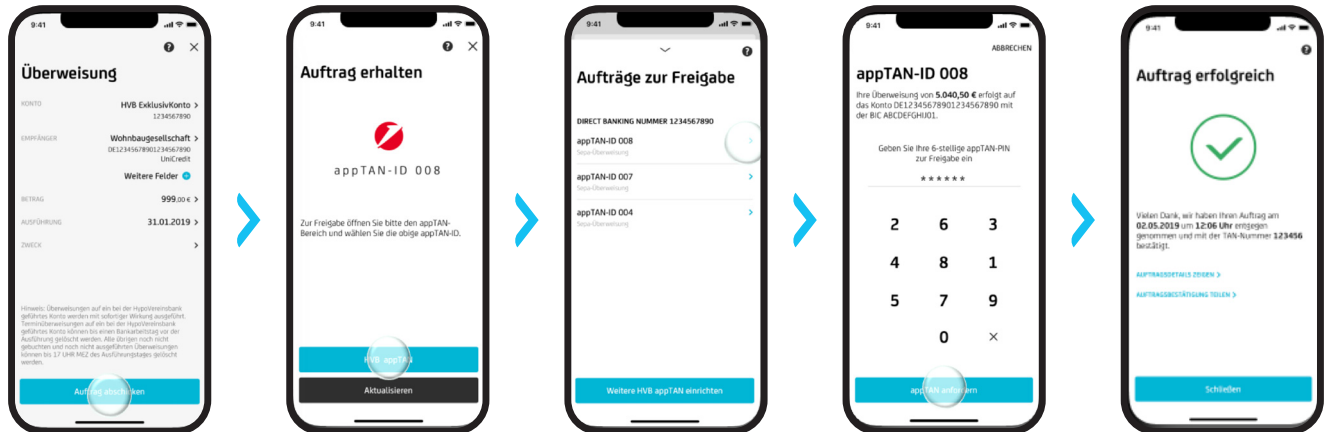
1. Log in to HVB Online Banking using your PC or tablet.
2. Open the navigation bar and tap: “Sicherheit” > “TAN-Verfahren” > “TAN-Verfahren verwalten” > “Deaktivieren”.

- After starting the deactivation process, you will be asked whether or not you still have access to another TAN procedure (photoTAN or mobileTAN). If this is the case, you will be able to register for appTAN again immediately after completing the reset process. Please contact your personal advisor if you do not have access to another procedure, they will start the registration process for you again.
- Follow the steps listed on the first page of this document to set up the appTAN procedure on your smartphone once again.

4. Authorizing transactions using appTAN

Follow these steps to approve transactions using appTAN in the HVB Mobile Banking App

1. Create a transaction, then tap “Auftrag abschicken”.
2. An appTAN ID will be displayed on your screen, tap on “HVB appTAN” to continue to the next page.
3. Select the corresponding appTAN ID on the screen titled “Aufträge zur Freigabe”.
4. On the next screen, enter your appTAN PIN and tap “Freigeben”.
5. You will receive a transaction confirmation.



To approve a transaction entered in HVB Online Banking, please click on „APPTAN“ at the bottom left of the app homepage.

- You do not need to log in separately to do this.
- You will be conveniently redirected directly to the „Orders for approval“ page and can approve the transaction using your appTAN PIN.
- You will also receive a corresponding confirmation in HVB Online Banking.

Questions? Our Online Service is here to help!
 Mon – Fri 8:00 – 20:00, Sat 8:00 – 14:00
 Phone number 089 55877 2100
 Email onlineservice@unicredit.de