Guide to setting up HVB Online Banking and the TAN procedure
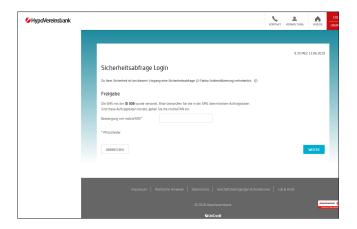
Requirements for setup:
You have access to HVB Online Banking, i.e. you have entered your mobile phone number to manage the online banking access and you have received a Direct Banking Number and a unique access PIN.

Step 1: Login.
Go to **hvb.de** and click on "Banking Login". Enter your Direct Banking Number and your access PIN and click on "Anmelden".

You may need to complete a security check when logging in. You will now receive a text message with a 6-digit TAN. Enter this TAN in the designated field and click on "Weiter".

Step 2: Declaration of consent (Einwilligungserklärung).
You will receive important information about your data privacy after registering for HVB Online Banking for the first time. Please note that this information is currently only available in German.

You need to agree to these terms to receive customised product offers from us and to participate in our raffles.

Step 3: Change PIN.
You will now be requested to change your PIN. Select a secure and unique PIN (your future password).

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You will now receive a text message with a 6-digit TAN. Enter this TAN in the designated field and click on "Weiter". From now on, you will always use your personal PIN to log in.

Step 4: Select or change your TAN procedure.

HypoVereinsbank offers you two different TAN procedures, which you can change at any time. You can choose between appTAN and photoTAN.

If you decide to use the appTAN procedure, you can execute various types of transactions in HVB Online Banking, HBCI / FinTS and the HVB Mobile Banking App. The transactions are always authorised in the app, either using your personal appTAN PIN or biometric authentication (e. g. fingerprint / FaceID). In HBCI / FinTS you will see the TAN after entering the appTAN PIN in the app and you can use it.

The photoTAN only allows you to use HVB Online Banking and HBCI / FinTS. The transactions are executed using a special photoTAN reader by scanning a coloured graphic and entering a TAN generated by the reader for this purpose.

Please note:

Our flexible and secure appTAN procedure is required for using the HVB Mobile Banking App. It allows you to take care of your banking transactions with your smartphone from anywhere without any additional devices.
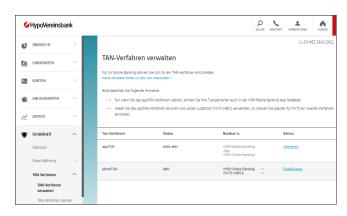
Important:

If this banner is displayed in online banking, you have not yet activated a valid TAN procedure.

Click on "Next" in the banner to set up your TAN procedure.

Alternatively, you can activate a TAN procedure directly in the navigation menu under Security/TAN procedure/Manage TAN procedures.

Step 5: Set up and activate appTAN or photoTAN.

The appTAN procedure will be activated directly in the HVB Mobile Banking App on your smartphone. For more details, please visit **hvb.de/app.**

Important: Please note the information on the temporary transition period with limited options after activation of the appTAN procedure.

For security reasons, you will receive the activation code for the photoTAN procedure by post. Postal delivery usually takes 2 to 3 days. Therefore, it may still take a few days until your HVB Online Banking with the photoTAN procedure is fully set up.

Once you have received your code, please log in to HVB Online Banking and follow the instructions of the home page. For more details, please visit **hvb.de/phototan.**

Your Online Banking access is now ready to use.

The HVB Mobile Banking App for flexible banking with your smartphone. We recommend using our HVB Mobile Banking App for iOS and Android to retain full control of your finances at all times.
For more information, please visit **hvb.de/app.**