

## Product profile

## HVB Mobile Banking



**Product**  
Mobile banking  
account service



**Product uses**  
Account / portfolio  
management, services  
and information



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



**Costs**  
Free of charge

**1. PRODUCT**

Account and portfolio management, transactions, comprehensive services and contact options via a secure Internet connection

**Product** Mobile Banking account service

**Features** The HVB Mobile Banking App is a banking software product for smartphones with Android or iOS operating systems. It offers numerous informative services related to accounts, cards and securities accounts. Furthermore, the app provides the possibility to initiate transactions, access to documents such as online account statements as well as numerous contact options.

**Authentication procedure** You can use your usual login details (HVB Direct Banking Number and PIN, identical to those used in HVB Online Banking) to log in to the HVB Mobile Banking App for the first time. You can choose to authorise transactions using either biometric authentication (e.g. fingerprint, FaceID) or your appTAN PIN.

During registration for the appTAN procedure, you can select your personal appTAN PIN, which is needed to authorise transactions such as credit transfers. When you initiate transactions directly in the app, the input mask for entering the appTAN PIN will be displayed automatically. When you initiate transactions in HVB Online Banking, please click on "APPTAN" in the bottom left corner of the login page (no login necessary) or the push message in your smartphone.

For more information about the HVB Mobile Banking App, please visit [hvb.de/app](https://hvb.de/app).

**Requirements**

- Smartphone running the Android or iOS operating system
- OS versions: iOS 11 or higher, Android 5.0 or higher
- The smartphone must be in the condition as supplied by the manufacturer. If jailbreaking / rooting is detected, the app can no longer be used on this smartphone.
- HVB Online Banking access
- HVB Mobile Banking App (can be downloaded from the Google Play Store or Apple App Store)
- Registration for the HVB appTAN procedure

**Customer service** **Support to answer any questions**

- By phone on +49 (0) 89 55877-2100
- Monday to Friday from 8 am to 8 pm and Saturday from 8 am to 2 pm
- By email to: [onlineservice@unicredit.de](mailto:onlineservice@unicredit.de)



## 2. PRODUCT USES

### Account management and payment transactions

- Overview of accounts and display of transactions for all accounts registered for HVB Online Banking
- SEPA credit transfers and instant payments (incl. invoice scanner and payment templates)
- Search and filter functions for transactions (by amount, reference and date) within the last 750 days
- Scheduled credit transfers up to 90 days in advance
- Display of outstanding credit transfers
- Setup, editing and deletion of standing orders and overview of standing orders
- Direct debit returns
- Overview of all credit cards, display of pending and booked credit card transactions
- Savings transfers for self-service savings accounts and savings accounts with annual statement up to EUR 2,000 per month as well as amounts for which notice has been given
- Display of existing loans
- Multibanking: Integration of specific third-party accounts, including import of account transactions and initiation of credit transfers to the debit of the third-party account
- Setup of foreign spending limits for debit cards (outside SEPA)

Payment orders can be made for the daily limit set for HVB Online Banking. Please discuss any adjustments with your account manager.

### Features

- Easy login
  - Saves your Direct Banking Number so you only need to enter the password or use fingerprint, TouchID or FaceID authentication to log in
  - Fingerprint login for Android smartphones (from OS Android 6.0)
  - Fingerprint (TouchID) or face recognition (FaceID) login for iPhones
- Invoice scanner that can upload all relevant credit transfer details from an email attachment or PDF file or adopt them from photographs of invoices, credit transfers and QR codes
- Payee list (using payment templates the same way as in HVB Online Banking)
- IBAN forwarding (e.g. by email, text message)
- Numerous notification services by text or push message, activated in HVB Online Banking
- Option to display the most important functions in English

### Securities trading

- Purchase and sale of shares, structured products and warrants at more than 30 national and international trading venues
- Purchase and sale of almost all funds and exchange-traded funds authorised for sale in Germany
- Purchase and sale of bonds on all German stock exchanges
- Subscription to new stocks issued by HypoVereinsbank or a syndicate in which HypoVereinsbank is a member
- Editing and deletion of orders
- Setting of stop-buy/stop-loss limits
- Order status information

### Portfolio holdings and analysis

- Securities account overview
- Portfolio analysis: portfolio and risk structure, performance, realised and unrealised gains, aggregate interest claims, purchase prices used for the calculation of withholding tax on capital income
- Portfolio management: structure of entire assets, aggregate analysis of all securities accounts, inflows and outflows, manual setup of portfolios
- Market overview (selected indices and currencies, news) as well as creation and management of watchlists

### Management of credit cards & Visa debit cards

- Blocks:
  - Card block for all transactions
  - Card block for cash withdrawals (prevents cash withdrawals at ATMs worldwide)
  - Card block for online payments (prevents online payments worldwide)
  - Card block for individual continents (Africa, Asia, Europe, Latin America, Middle East, North America, Pacific, Russia & CIS)
  - You can remove blocks you have set at any time
- Registration for Apple Pay

### Documents

Access to your personal bank documents such as:

- Account-related documents, such as account statements, condition notifications, credit and interest rate notifications, credit card notifications
- Securities-related documents, such as portfolio reports, securities statements, portfolio price statements, corporate actions
- You can find all currently available digital documents at [hvb.de/online-dokumente](https://www.hvb.de/online-dokumente)

### Personal Finance Manager (PFM)

The Personal Finance Manager serves to help you with your personal financial planning

- Quick overview based on graphic representations and reports
- Allocation of your account and credit card transactions to specific categories (e.g. groceries)
- Definition of individual budgets to limit spending in a specific category (e.g. travel)
- Download of transactions incl. the pertinent categories

### Contact options

- Branch and ATM locator
- Hotlines for blocking accounts and credit cards, HVB telephone banking and HVB Online Banking
- Service hotlines
- HVB Live Chat: A digital chat assistant that automatically answers specific questions
- Messaging function and arrangement of appointments with your account manager



### 3. COSTS

The download and use of the HVB Mobile Banking App is free of charge.



### 4. FURTHER INFORMATION

#### Security information

- When using the HVB Mobile Banking App, a secure connection (https) is established between the Android/iOS smartphone and the bank server.
- Avoid using HVB Mobile Banking from public Wi-Fi or other people's computers.
- You need to install an up-to-date virus scanner on your smartphone.
- Keep your authentication details confidential and never store them unencrypted on your smartphones (e.g. in "Notes").
- Do not disclose your SMS-TAN to other persons.
- The bank will never contact you by email or by phone to ask for your Mobile Banking App authentication details.
- If your smartphone is lost or stolen, call +49 (0)89 378 23939 immediately to have your HVB Online Banking access blocked.

For more information, please visit [hvb.de/app](https://www.hvb.de/app)

**Your HypoVereinsbank account manager will be happy to answer any questions!**

As of July 2021