

## Product profile

# HVB Mobile Banking with HVB 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 of charge



## 1 PRODUCT DETAILS

<b>Product</b>	Mobile Banking account service
<b>General description and features</b>	<p>The HVB Mobile Banking app is an online banking software for smartphones running on the mobile operating systems Android and iOS.</p> <p>It offers:</p> <ul style="list-style-type: none"> <li>• an overview of the financial status (e.g. accounts and cards)</li> <li>• various types of money transfers for users of the HVB appTAN procedure</li> <li>• as well as comprehensive services via a secure Internet connection.</li> </ul>
<b>Authentication procedure</b>	<p>To approve transactions directly on a smartphone, it is necessary to register for HVB appTAN. During registration for HVB appTAN, the personal appTAN-PIN is set within the HVB Mobile Banking app. This appTAN-PIN is required for instance for approving money transfers.</p> <p>When entering a transaction directly in the app, the input screen for entering the appTAN-PIN is displayed automatically. When entering transactions in HVB Online Banking, the HVB appTAN will be found in the HVB Mobile Banking app (also without login) by clicking on the profile picture or initials at top right and then choosing 'HVB appTAN' in the menu.</p> <p>For further information on the HVB Mobile Banking App, please visit: <a href="https://hvb.de/mobilebanking">hvb.de/mobilebanking</a></p>
<b>Services</b>	<p><b>Support</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>Money transfers (HVB appTAN is required)</b></p> <ul style="list-style-type: none"> <li>• Execution of SEPA money transfers, instant payments (incl. invoice scanner and payment templates)</li> <li>• Setup of new standing orders and modification of existing standing orders (incl. invoice scanner and payment templates)</li> <li>• Money transfers can be approved up to the to the mobile transfer limit. Differing limits may be set for payments made via the app or HVB Online Banking. Any changes can be made by contacting the personal account manager.</li> <li>• Direct debit returns</li> <li>• Setup of new savings account transfers</li> <li>• Setup of foreign country limit for debit cards (outside SEPA)</li> </ul>
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**Overview of financial status (HVB appTAN is not required)**

- Overview of all accounts registered for HVB Online Banking
- Display of transactions, account balances and details
- Search and filter function for transactions within the last 750 days (filterable by amount, purpose and date)
- Overview of all credit cards and credit card transactions (pending, booked and past)
- Display of outstanding money transfers
- Display of existing standing orders
- Display of existing loans
- Information on securities accounts:
  - Total value of securities
  - Number of securities account positions incl. detailed information such as German securities identification number (WKN) and /or ISIN, name and designation of securities, quantity held, price, market value, etc.

**Services in the HVB Mobile Banking App**

- Easy login
    - Saving of Direct Banking number so that only the password needs to be entered or fingerprint, Touch ID or Face ID used to login
    - For Android smartphones: login with fingerprint (operating system Android 6.0 and higher)
    - For iPhones: login with fingerprint (Touch ID) or facial recognition (Face ID)
    - Invoice scanner allowing to completely adopt all relevant money transfer details
      - by uploading them from an email attachment or PDF
      - by photographing invoices, money transfers and QR codes or
  - Payee list (use of payment templates as in HVB Online Banking)
  - Forward IBANs (via email, SMS, etc.)
  - Credit card settings
    - Card blocking for all credit card functions
    - Card blocking for cash withdrawals (blocking prevents ATM withdrawals worldwide)
    - Card blocking for online transactions (blocking prevents Internet purchases worldwide)
    - Card blocking for particular regions (Africa, Asia, Europe, Latin America, Middle East, North America, Pacific, Russia and the Commonwealth of Independent States)
    - Self-ordered blockings can be cancelled at any time
  - Registration for Apple Pay
  - Text and push messaging services (push only possible with HVB appTAN)
    - SMS/Push: current account balance
    - SMS/Push: account balance above or below a defined value
    - SMS/Push: new account statement
    - SMS/Push: transaction monitoring
    - SMS/Push: announced direct debits
    - SMS: overview of credit card transactions in Germany and abroad
    - SMS: information on credit card PIN change at ATMs
    - SMS: information on credit card blocking after loss or theft
  - Contact possibilities
    - Branch and ATM locator
    - Hotlines for blocking accounts and credit cards, for HVB Telefonbanking (telephone banking of HVB) and HVB Online Banking
    - Service hotlines
    - Messenger service and appointment requests with advisor
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**Requirements**

- Smartphone with Android or iOS operating system
  - OS versions: iOS 10.3 or higher, Android 5.0 or higher
- Access to HVB Online Banking
- HVB Mobile Banking app (available for download in Google Play Store or Apple App Store)
- Registration for the HVB appTAN procedure (to use mobile transactions and push messages)

**3 COSTS**

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

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**4 FURTHER INFORMATION****General information**

- One can login to the HVB Mobile Banking app using the login details already provided (HVB Direct Banking number and PIN).
- 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.

For more information please visit: [hvb.de/mobilebanking](https://hvb.de/mobilebanking).

**Security information**

- When using the HVB Mobile Banking app, a secure connection (https) is established between the Android / iOS smartphone and the bank servers.
- It is very important to memorise the appTAN-PIN because it cannot be changed.
- Avoid using HVB Mobile Banking from public Wi-Fi or other people's computers.
- It is necessary to install an up-to-date virus scanner on the smartphone.
- The authentication details have to be kept confidential; in particular, they must not be saved unencrypted on the smartphone (e. g. in 'Notes').
- The activation code and the appTAN hash value must not be disclosed to others (e. g. via the phone).
- The bank will never contact clients by email or by phone to ask for HVB Mobile Banking app authentication details.
- If a smartphone is lost or stolen, HVB Online Banking access has to be blocked immediately by calling +49 (0)89 378 23939.

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**Please do not hesitate to contact us for further information.**

As of July 2020