

Product profile

HVB Mobile Banking with 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 to use



1 PRODUCT DETAILS

Product	Mobile Banking account service
General description and features	<p>The HVB Mobile Banking app is online banking software for smartphones running the Android or iOS operating system. It offers</p> <ul style="list-style-type: none"> • an overview of the financial status, • Transaction options for users of the HVB appTAN procedure • as well as comprehensive services via a secure Internet connection.
Authentication procedure	<p>To enable transactions on a smartphone, you need to register for the appTAN procedure. During registration for the HVB appTAN procedure, you set your appTAN PIN within the HVB Mobile Banking app.</p> <p>To enable the transactions, you receive a message with the transaction details, which you have to approve using your personal, unique appTAN PIN.</p> <p>For further information on the HVB Mobile Banking App, please visit: hvb.de/mobilebanking</p>
Services	<p>Support to answer any questions</p> <ul style="list-style-type: none"> • 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



2 PRODUCT USES AND REQUIREMENTS

Account management and payment transactions	<p>Possible transactions (HVB appTAN is required)</p> <ul style="list-style-type: none"> • Execution of SEPA credit transfers, instant payments (incl. invoice scanner and payment templates) • Setup of new standing orders and editing of existing standing orders (incl. invoice scanner and payment templates, see below) • The orders can be made up to the mobile order limit . Different limits may be set for payment orders made via the app or HVB Online Banking. Any adaptations will be discussed with the account manager. • Direct debit return • Setup of new savings transfers • Setup of foreign country limit for debit cards (outside SEPA)
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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 functions for transactions within the last 750 days (by amount, designated purpose and date)
- Overview of all credit cards and credit card transactions (pending, booked and historical)
- Display of outstanding credit transfers
- Display of existing standing orders
- Information on securities accounts:
 - Total value of securities
 - Number of securities account positions incl. detailed information such as securities identification number and / or ISIN, name and designation of securities, quantity held, price, market value, etc.

Services

- Easy login:
 - Save the Direct Banking number so that only the password needs to be entered on login
 - Fingerprint login for Android smartphones (operating system Android 6.0 or higher)
 - Fingerprint login for iPhones (Touch ID) or face recognition (Face ID)
- Invoice scanner allowing to completely adopt all relevant credit transfer details
 - can be uploaded from an e-mail attachment or PDF file, or
 - can be transferred completely from photographs of invoices, credit transfers and QR codes
- List of recipients (payment templates can be used in a similar way to online banking)
- Credit Card Settings
 - General card block for all activities
 - Card block for cash withdrawals (card block prevents also ATM withdrawals) world-wide
 - Card block for online transactions (worldwide)
 - Card block for particular continents (Africa, Asia, Europe, Latin America, Near East, North America, Pacific, Russia and the Commonwealth of Independent States)
 - Deletion of card block managed by customer anytime
- Text messaging service or push message (push only available with the appTAN procedure)
 - (text message/push) current account balance
 - (text message/push) account balance above/below a specified amount
 - (text message/push) new account statement
 - (text message/push) transaction monitoring
 - (text message/push) advice of direct debits
 - (text message) overview of domestic and international credit card transactions
 - (text message) notification that the credit card PIN has been changed at an ATM
 - (text message) notification of credit card block in the event of loss/theft
- How to contact the bank
 - Contact details of the customer advisor with the option of making a direct call
 - Send messages directly to/arrange appointments with personal account manager
 - Branch and ATM locator
 - Hotline for blocking bank and credit cards, Telefonbanking und Online Banking der HVB
 - Service hotlines

Requirements

- Smartphone running the Android or iOS operating system
 - OS versions: iOS: 9.0 and higher, Android: 5.0 and higher
 - Access to HVB Online Banking
 - HVB Mobile Banking app (available for download in Google Play Store or Apple App Store)
 - Registration for the appTAN procedure (to use the mobile transactions and push messages)
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3 COSTS

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

4 FURTHER INFORMATION

General information

- You can log in to the HVB Mobile Banking app using the login details you already have (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.
- Video tutorials for using HVB Mobile Banking are available at: [hvb.de/mediathek](https://www.hvb.de/mediathek).

Security information

- When using the HVB Mobile Banking app, a secure connection (https) is established between the Android / iOS smartphone and the bank server.
- You should make sure to memorise your appTAN PIN and never disclose it to anyone (not even to bank employees).
- Avoid using HVB Online Banking from public Wi-Fi or other people's computers.
- You need to install an up-to-date virus scanner on your smartphone.
- You should keep your authentication details confidential; in particular, do not save them unencrypted on your smartphone (e. g. in "Notes").
- Do not disclose the activation code and the appTAN hash value to others (e. g. over the phone).
- The bank will never contact you by email or by phone to ask for your HVB 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.

We will be happy to provide you with further information.

As of February 2018