

Initial login to OnlineBanking with Sm@rt-TAN photo

This is your starting point

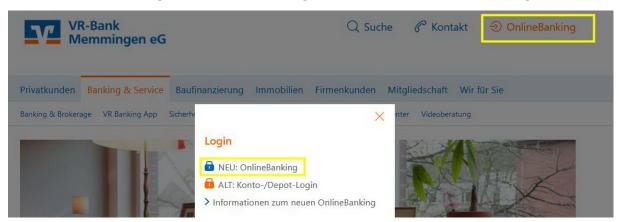
You have already signed the OnlineBanking contract and would like to use the Sm@rt-TAN photo in the future. You are in possession of:

- a VR-NetKey
- the initial login PIN sent to you by the bank
- a TAN reader for Sm@rt-TAN photo
- a computer, smartphone or a tablet with internet access
- a girocard (bankcard) that has been activated for Sm@rt-TAN photo

Now simply follow our instructions:

Login to OnlineBanking

1. Go to our homepage www.vr-memmingen.de and select "OnlineBanking".



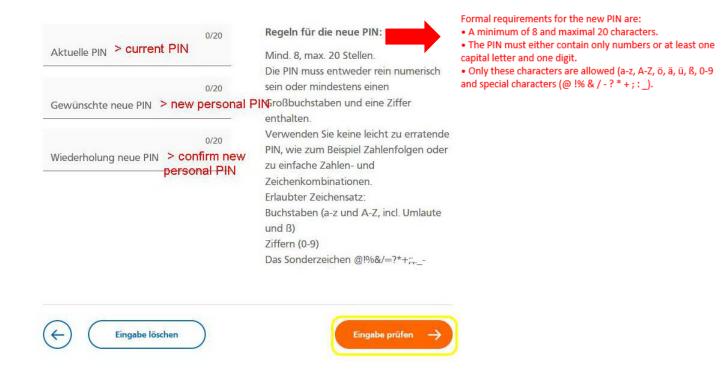
2. Enter your VR-NetKey and the intial login PIN sent to you in the fields provided and select "Anmelden".

Anmelden Wichtige Hinweise: Geben Sie Ihren VR-NetKey nicht an Dritte weiter. So verhindern Sie z.B. Einblicke in Privatkonten oder Geschäftskonten bzw. die Durchführung nicht gewünschter Transaktionen. Wir werden NIE über Telefon, SMS oder per E-Mail persönliche Daten/Zugangsdaten erfragen bzw. nie zu Rück- bzw. Testüberweisungen und Umstellungen auffordern! VR-NetKey oder Alias PIN Abbrechen Anmelden



Change your initial login PIN to a personal PIN

Sicherheit ← PIN ändern



- 3. First enter the initial login PIN sent to you by mail in the field "Aktuelle PIN".
- 4. Now you can enter a new PIN in the field "Gewünschte neue PIN". Confirm the PIN in the next field "Wiederholung neue PIN".
- After successful entry, select "Eingaben prüfen".

Confirm the PIN change by using the Sm@rt-TAN photo

- 6. Insert your girocard (bankcard) into the card reader and press the button "Scan". Now point the card reader to the computer screen and scan the QR code.
- 7. Now follow the instructions on the display. Once the TAN has successfully been synchronised, the display of the TAN reader will automatically change to "Service Funktionen". Please confirm by selecting "OK" on the TAN reader. After confirming, the TAN reader will have a TAN ready for you. Enter the TAN in the correct field and confirm with "OK".



8. After repeated login with your new PIN, the online banking functions will be available for you.



Important information

For your security, please check the data the TAN generator shows you for every transaction. The first information for a transaction on the TAN generator is "Überweisung SEPA/EU" \rightarrow Confirm with "OK".

- After that, the IBAN of the receiver is shown. Since the IBAN is too long for the display, it is shown in two parts. First you see the country code, the check digit and the bank code. → Confirm with "OK".
- The second part is the account number. Please also confirm with "OK".
- Finally, the TAN is generated and shown.

For further instructions on OnlineBanking, please visit:

www.vr-memmingen.de/download