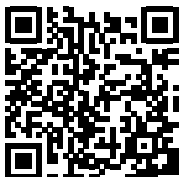


**Important: Please keep safe and use to get
started with the new banking from 13/10/2025!**

Step by step guide

to the new online banking



German
English
Turkish
العربية
Russian

Sparda-Bank

Welcome to your new banking – please log in!

Over the past few months, we have made you aware of the upcoming change in our IT service provider. We have prepared this brochure to help you get started with the new online banking. We recommend that you read the information at your leisure,

keep the brochure safe and have it ready when you log into the new banking for the first time **after 13 October 2025**. **Please also notify people you have granted power of attorney as well as any caregivers.**

Preparation

Important preparation tips:

What you need to get started with the new online banking:

- ☐ PC, notebook or tablet
- ☐ Internet access
- ☐ Your six-digit online banking PIN
- ☐ Smartphone, tablet or TAN generator
- ☐ Your BankCard or IBAN/customer number

Tip: You can download the new authenticator app before 13 October, but don't open it or set it up yet! See pages 04/05.

Step by step

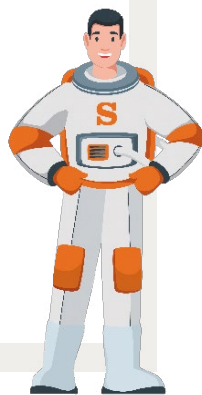
Please set aside some time and follow the steps.

- Step 1

Log into the new **online banking** (p. 03).
- Step 2

Activate your new **authentication process** (p. 04/05).
- Step 3

Change your **online PIN** (p. 06).



LEGAL

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Step 1

Log into online banking

To sign in for the first time, you must use the **Internet browser** on your PC, tablet or smartphone. **Not** the app!

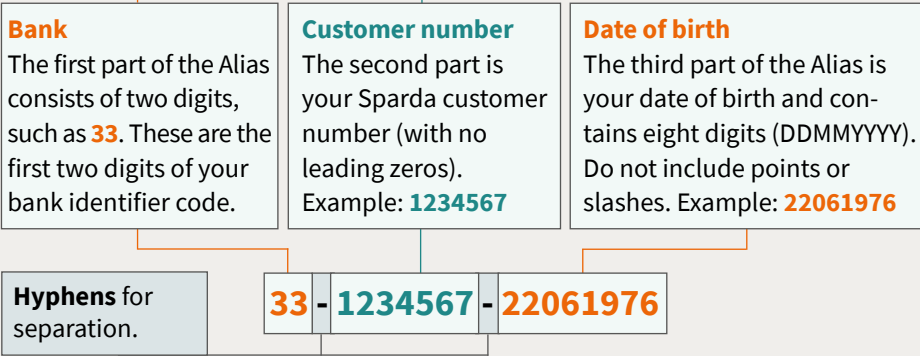
You can log into the new online banking from 9 a.m. on 13 October 2025. Please keep the following in mind:

Have your BankCard ready and log in on our homepage!

Please open our homepage **www.sparda-west.de** in your browser on your PC or tablet (Chrome, Firefox, Microsoft Edge etc.) and click on 'Online-Banking' ('Online banking') in the top right. In the new online banking, your previous login ID will be replaced by the Sparda NetKey/Alias. Your BankCard makes it simple.

How to create your Sparda NetKey/Alias

Your BankCard is very useful here. The third and fourth digits after DE stand for your **bank** (either 33, 36, 37 or 40). This is followed by your **customer number**, which you already know.



Log in

Sparda NetKey or Alias:

PIN:

Sparda NetKey/Alias

Online PIN

Enter your six-digit numerical online banking PIN in the field under the Sparda NetKey/Alias. This is the combination of numbers you would use to log into our 'old' online banking.

► Please turn to **Step 2**



Important for ChipTAN users!

If you have only ever used the ChipTAN procedure to authorise transactions and have not added the SecureApp too, you can continue to use your TAN generator. You do not need to follow step 2 on the right. Please skip to step 3 and change your online banking PIN.

Good to know:

If you have added the SecureApp as a second authentication procedure, you will be redirected to step 2 for app registration automatically.

Step 2

How to set up your new authentication app

Have your smartphone or tablet at hand. After you log into online banking for the first time, you will see a notice saying ‘Kein aktives Sicherheitsverfahren’ (‘No active security procedure’).



1. Agreement

Click on ‘Weiter’ (‘Continue’) to start the set-up process. Agree to the special conditions for online banking as well as our schedule of prices and services. There have only been minor changes to the text; our prices are not changing! Click on ‘Weiter’ (‘Continue’).



Sample name

2. Name your mobile device

Enter a name for your mobile device. This name will appear in your device management later on.



3. Install the SpardaSecureGo+ app

If you have already installed the app, you can move on to the next step immediately. If not, then pick up your mobile device and scan the QR code in your online banking to

install the app – or find it in the Apple App Store or Google Play Store. The QR code on the right takes you straight there.



Authentication password

4. Set up app functions

Install and open the SpardaSecureGo+ app. Now follow the instructions in the app. After choosing whether or not to allow the app to use your location, set up your authentication password. Make sure you memorise it, because you will need it to approve your transactions in future. Alternatively, you can activate biometric authentication for your transactions. Click on ‘Weiter’ (‘Continue’) and switch back to online banking.



5. Activate your mobile device for online banking

Click on ‘Weiter’ (‘Continue’) in online banking. Now you can review the device names you have chosen

and click on ‘Weiter’ (‘Continue’) to confirm that you are happy with them. You will now see another QR code, which is your individual activation code. Please note that it is only valid for five minutes. Click on ‘Aktivierungscode einscannen’ (‘Scan activation code’) in the SpardaSecureGo+ app.

You can now scan the code with your mobile device or enter it with your keyboard. If your time expires in the meantime, please log back into online banking and follow the process up to the page with the activation code.

If you choose to log into your new online banking using only your smartphone, you can copy the activation code to your clipboard and paste it using the ‘Manuelle Eingabe’ (‘Enter manually’) function (see below).



6. Confirmation

Once your mobile device has been added successfully, you will receive confirmation in your online banking and in the app.



Log out

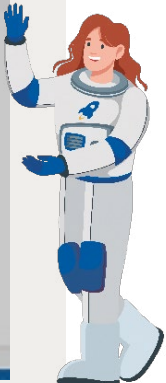
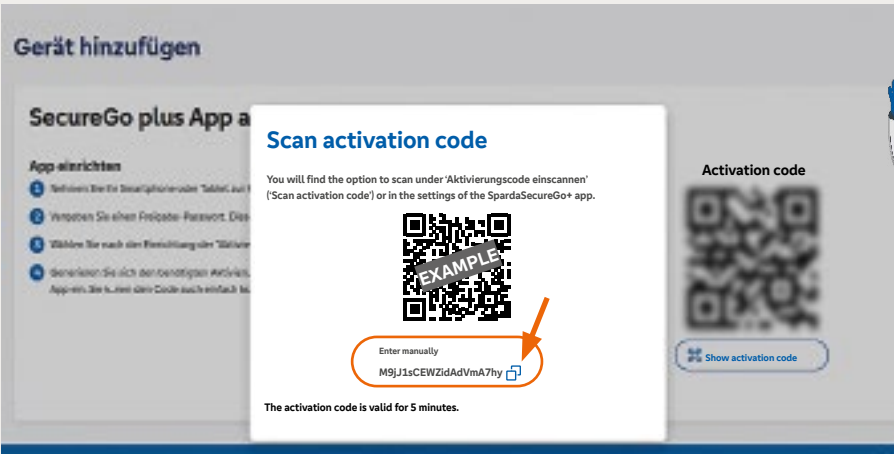
7. Log out

Important: Please log out of online banking now and close the SpardaSecureGo+ app! This step is necessary so you can set a new, secure online PIN in step 3.



Tip: You can now uninstall your old SpardaSecureApp.

Scan to download the **SpardaSecureGo+ app**



► Please turn to Step 3

Step 3

How to update your PIN

For security reasons, you have to change your old six-digit PIN. The new PIN consists of at least eight digits. It can contain numbers, letters and special characters.

Onlinezugang & Sicherheit
← PIN ändern

Aktuelle PIN
0/20

Gewünschte neue PIN
0/20

Wiederholung neue PIN
0/20

Regeln für die neue PIN:
Mindestens 8, maximal 20 Stellen.
Die PIN muss entweder rein numerisch sein oder mindestens einen Großbuchstaben und eine Ziffer enthalten.
Verwenden Sie keine leicht zu erratende PIN, wie zum Beispiel Zahlenfolgen oder zu einfache Zahlen- und Zeichenkombinationen.
Erlaubter Zeichensatz:
Buchstaben (a-z und A-Z, inkl. Umlaute und ß)
Ziffern (0-9)
Die Sonderzeichen @!%&/=?*+;,:_-'
Falls Sie iOS nutzen, beachten Sie bitte, dass Sonderzeichen in der PIN-Eingabe blockiert werden können, insbesondere wenn Ihre PIN Zeichen wie '!' oder einen doppelten Bindestrich enthält.

← Eingabe löschen Eingabe prüfen →

1. Once you have completed steps 1 and 2, if necessary, please use your browser to log back into your online banking. You will now be prompted to change your PIN. Enter your old six-digit online PIN in the upper field. Enter your new online PIN underneath, which must contain at least eight digits. Do not forget the PIN requirements. Click on 'Eingabe prüfen' ('Check input').

PIN ändern
← Überprüfen

Ihre Eingabe

Sicherheitsabfrage

Bitte unbedingt Auftragsdaten abgleichen

Sicherheitsverfahren
SecureGo plus

☐ Bestätigen mit SecureGo plus

1. Öffnen Sie die App SecureGo plus auf Ihrem Mobile Device.

2. Prüfen Sie die Auftragsdaten.

3. Bestätigen Sie den Auftrag, wenn die Auftragsdaten korrekt sind. Andernfalls lehnen Sie den Auftrag ab.

←

2. Confirm the changes to your PIN using your authentication process. To do so, you can use your newly installed SpardaSecureGo+ app or your TAN generator.

Done!
After confirming your new PIN, you are ready to start using online banking.



Finally

On the go: the SpardaBanking app



Have you completed steps 1 to 3 and successfully logged into your new online banking using the browser on your PC or tablet? Great! That is important. You are now ready to set up mobile banking.

We recommend the new SpardaBanking app. Find out here how to install it.

A step-by-step guide to activating your SpardaBanking app

1. Download



Download the new SpardaBanking app on your smartphone or tablet. Android users will find it in the Google Play Store, while iOS users will find it in the Apple App Store. You can scan the QR code (on the right) to jump straight there.

2. Set login password

After installation is complete, you can set your own login password.

3. Select bank

Sparda-Bank West eG

When you open the app for the first time, set Sparda-Bank West eG as your bank.

4. Log in

Sparda NetKey/Alias (example)

33-1234567-22061976

New online banking PIN

8-20 characters or special characters

To log in,

- enter your **Sparda NetKey/ Alias**, consisting of your bank, your customer number and your date of birth (see p. 03), as well as
- your new eight-to-twenty-digit **online banking PIN**. You set this in step 3.



Tip: You can delete your old SpardaApp.

Scan to download the SpardaBanking app



Useful tips and tricks

? Are there any videos explaining how to get started with online banking?

! Visit www.sparda-west.de/it-wechsel for video guides showing how to log into the new online banking using the browser on your PC, tablet or smartphone



? I have forgotten my online banking PIN or it is locked – what now?

! It is not possible to log into the new online banking for the first time without a valid PIN. To request a new online PIN, please call us on 0211 23 93 23 93. The new PIN will be sent to you by post only.

? What is the Sparda NetKey/Alias for and can I change it?

! The Sparda NetKey/Alias (see page 03) is only for when you log in for the first time, so we recommend that you update it promptly. You can choose a simple, easy-to-remember personal Alias with which to log into online banking in future. You can change it as often as you like. To do so, simply go to 'Onlinezugang & Sicherheit' ('Online access & security') in your online banking.

? How do I activate another authentication device?

! You can add up to three mobile devices for the Sparda-SecureGo+ security procedure. Please note: you can request the activation code for your second and third device in your online banking and it will be posted to you automatically.

? Are you looking for an alternative to the Sparda-SecureGo+ app?

! Visit our website to find out more about the alternative Sm@rt-TAN-plus process with a TAN generator. More details: www.sparda-west.de/tan-verfahren

? Can I continue using my SpardaSecureApp (PC)?

! No, this procedure is being discontinued. Please use either the SpardaSecureGo+ app or the Sm@rt-TAN-plus process with a TAN generator. Online banking is of course still available on your PC.

? What password or code is needed where?

! Passwords and codes come up a lot during the changeover. It can be confusing at first. Here is a short cheat sheet.

Authentication password:



You set this password yourself when you set up the SpardaSecureGo+ app on your smartphone or tablet. You need it to authenticate transactions. (Alternatively: biometrics, such as facial recognition or your fingerprint.)

Activation code:



This individual QR code appears when you activate your new authentication app in online banking. You scan it with the SpardaSecureGo+ app on your mobile device to link your banking and app.

Unlock code:



You receive this code automatically by post if you enter an incorrect authentication password three times in the SpardaSecureGo+ app. The app will then be locked and can only be unlocked with this code.

? What do I need to bear in mind if I use banking software?

! If you use HBCI/FinTS software such as StarMoney, Profi cash or Geno cash to do your banking, please log into your online banking (see the instructions on p. 03) and activate your authentication process. After the changeover, please make the following change in your software after 13 October 2025:

FinTS URL (PIN/TAN): <https://fints2.atruvia.de/cgi-bin/hbciservlet>

Please add your new Sparda NetKey/Alias too. In case you are asked, it is FinTS version 3.0. Please note that we are unable to offer any technical support with your external software.

? How do I protect myself against online fraud?

! In our experience, fraudsters attempt to exploit the changes during IT changeovers. Please be on your guard.

- Make sure that you are on the Sparda-Bank West website. Always type in our address **www.sparda-west.de** on your keyboard. Never click on a link in an email!
- For more information about cybersecurity, visit our website at **www.sparda-west.de/sicherheit**

Keep these restrictions in mind!

We will be working hard on our online banking from 6 p.m. on Thursday, 9 October 2025. We will be back online from 9 a.m. on Monday, 13 October 2025. This will lead to the following restrictions.



Tip: Free cash withdrawals here

Free cash withdrawals are available from CashPool ATMs, ATMs within the BankCard service network (Volksbank and Raiffeisenbank) and many supermarket checkouts.



You will only be able to make limited use of your BankCard (debit card) from around 6 p.m. on Thursday, 9 October to around 9 a.m. on Monday, 13 October.

- In Germany,** cash withdrawals from ATMs of other banks and payments in shops will be limited during this period.
- Abroad,** your BankCard cannot be used during this period.
- Tip 1:** Make sure you have enough cash in advance. Please plan ahead if you are going to need a lot of cash.
- Tip 2:** Simply use your credit card to pay in shops or hotels. You can use your

- credit card to withdraw cash too. Please refer to the fees this will incur in the list of charges.
- Important:** The credit card (Mastercard) is only affected by the restrictions in e-commerce.
- By the way:** Personal limits will change to a standard limit during the IT change-over. You can update them in the new online banking.



Our branches will remain closed on Friday, 10 October 2025.



- Consultations** or other personal services are therefore unavailable on Friday, 10 October 2025.
- Tip:** Discuss important financial matters with us in good time.

- Our self-service areas** will be closed on Friday and over the weekend. Most of the self-service machines (ATMs, bank statement printers and self-service terminals) will be available again on Monday, 13 October 2025.
- Paper transfer forms** can be submitted until 9 a.m. on Thursday, 9 October 2025. To close the books on the old world of banking, we will generate account statements on that Thursday and send them to you free of charge.

Bank operations suspended ...



... from around 6 p.m. on Thursday, 9 October 2025, ...

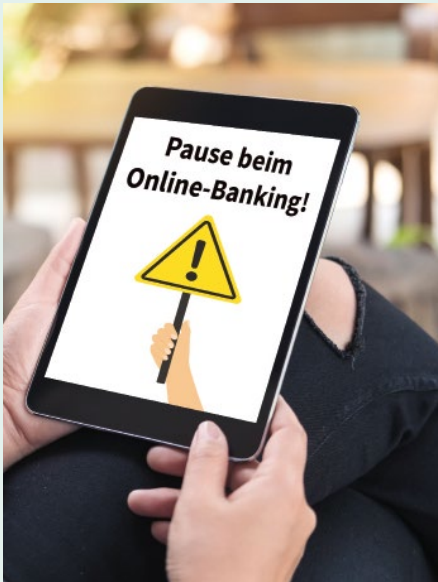
Changeover weekend



... to around 9 a.m. on Monday, 13 October 2025



Online and telephone banking will be unavailable from around 6 p.m. on Thursday, 9 October 2025 to 9 a.m. on Monday, 13 October 2025!



- Our online and telephone banking** will be suspended during this period. No transfers or other transactions will be available.
- Tip:** Make any important payments before 6 p.m. on Thursday, 9 October at the latest.
- Our phone lines** will be unavailable from 6 p.m. on Thursday, 9 October 2025 to 9 a.m. on Monday, 13 October 2025.
- Please note:** We expect an increased number of calls to our service centre to lead to longer waiting times from 13 October 2025. Our branches also expect an increase in the number of visitors. Thank you for your patience.

Our new website will be available from around 7 p.m. on Thursday, 9 October 2025!

- Our homepage** is being reorganised and will look slightly different from 9 October onwards. You will find everything you need to know about our new banking on our homepage.
- Important:** The link to online banking will be available from Monday,



13 October 2025. The button for logging into online banking can still be found in the top right. Please make sure that the address is correct (www.sparda-west.de).

How to get started with the new online banking

▶ **Step 1** Online banking

To log in for the first time, you will need:

- ☐ A PC or tablet with Internet access
- ☐ Your six-digit online banking PIN
- ☐ Your BankCard or IBAN/customer number
- ☐ The first few digits of your bank identifier code

▶ **More on page 03**

▶ **Step 2** Authentication process

For activation, you will need:

- ☐ A smartphone or tablet with a camera
- ☐ The SpardaSecureGo+ app (simply download it free of charge)
- ☐ An authentication password that you set when you register
- ☐ Or your TAN generator instead

▶ **More on pages 04/05**

▶ **Step 3** New online PIN

For security reasons, you need a new online PIN to use online banking.

You will need:

- ☐ Your old six-digit online banking PIN once more
- ☐ Tip: You will be guided through the process automatically in online banking.

▶ **More on page 06**

▶ **Finally** SpardaBanking app

To get started with mobile banking, you will need:

- ☐ The new SpardaBanking app (simply download it free of charge)
- ☐ A login password that you set as part of the process
- ☐ Your Sparda NetKey/Alias consisting of your bank, your customer number and your date of birth

▶ **More on page 07**

Do you have an attorney or caregiver?

- ☐ Notify any attorneys or caregivers you have about the IT changeover.
- ☐ It is best to advise these people to take a look at our website. Everything they need to know is available there, including this brochure in PDF format.



For more information and support:

go to www.sparda-west.de/it-wechsel (or simply scan the QR code), visit any **branch** or **phone** us on **0211 23 93 23 93**.



**We are doing everything we can to make the IT changeover as easy as possible for you.
Nevertheless, more enquiries will result in longer waiting times.
Thank you for your patience and understanding.**