#newIT

WE'RE CHANGING OUR IT PROVIDER

STEP-BY-STEP GUIDE
to new online banking

New login details & new user interface

New SpardaBanking App & new approval method

New credit cards

Deutschlands erste
GEMEINWOHL-BANK

Sparda-Bank München eG
Sparda-Bank

We're changing our IT provider and need your support for this

Dear customers,

In recent months, we previously informed you that we will be changing our IT provider. On Thursday 6 March, starting at about 6 p.m., we will start this transition. On that weekend, we will transition our entire banking technology. Starting Monday 10 March 2025, we will offer you new online banking, a new approval method, a new banking app and, after that, new credit cards, too. Our new IT partner is Atruvia AG. With roughly 5,200 employees, it is the largest IT cooperative in Germany.

This IT transition is also going to come with new features, some of them a bit later than others. For instance, you can look forward to Apple Pay or the option of setting your own chosen PIN for your BankCard debit card or your credit card.

We have put together this brochure for you to make it as easy as possible for you to get started with the new online banking. Please follow the step-by-step instructions and get on board with the new online banking together with us!

Contents

Downloadable PDF

You can download a PDF of this brochure at www.sparda-m.de/it-wechsel

Photo: iStock (enigma_images), HMC;
Cover: iStock (Rattanamon Seehanatnawa)

How to prepare for a successful transition

Launch on 10 March 2025

The new online banking will be ready for you on Monday **10 March 2025, starting at 9 a.m.** In this small brochure, we give you a step-by-step explanation of everything you need to know to start off successfully with the new system.

What you need to get started

Very important: your first login with the new online banking system must be in an internet browser (e.g. Chrome, Safari, etc.). Please access online banking on our website at www.sparda-m.de for this. For your approval method, we recommend our new SpardaSecureGo+ app.

Our tip: step-by-step

Take your time and proceed step-by-step.

Step 1 — Log in to the new **online banking** (p 4).

Step 2 — Activate your new **approval method** (p 6).

Step 3 — Change your **online PIN** (p 8).

About TEO

All the information about discontinuing our TEO can be found on **page 12**.

Find further support here

Have you got questions? We're there for you! There is more information and an **explanatory video** on our website at **www.sparda-m.de/it-wechsel**. You can get support by calling **+49 (0)89 5514 2400** or at any **branch**.

First login only possible in your internet browser, **NOT** in the app.

Required for this step:
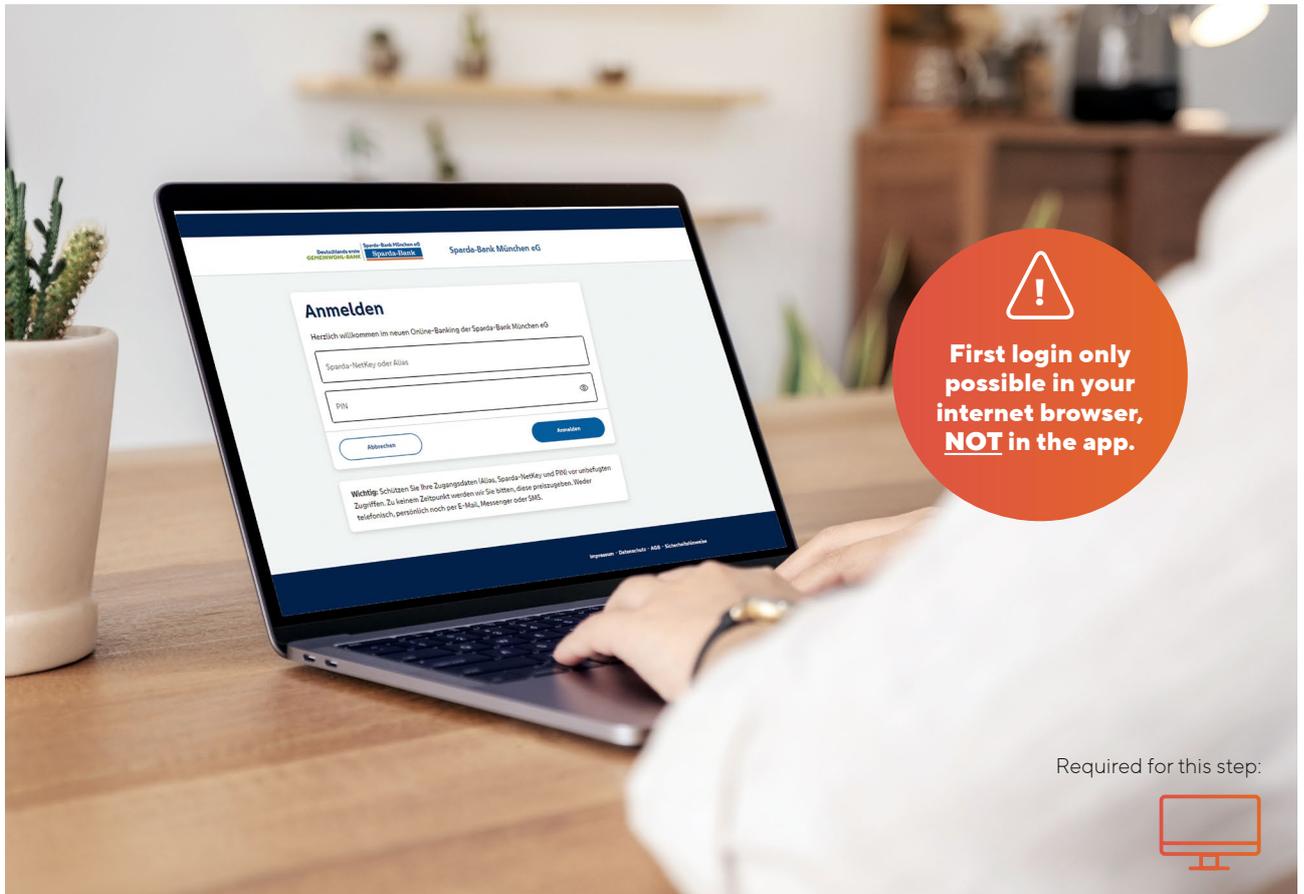
How to log in to the new online banking

You can log in to the new online banking starting on 10 March 2025 at 9 a.m. Please note the following information for this.

These things will remain the same
To access the online banking login screen, open our website at **www.sparda-m.de** after 9 a.m. and click on the login button at the top right. Also remaining the same is your existing six-character **online PIN**, which you will need to log in. **Please note that this is not the same thing as your TEO password.**

These things will be new from 10 March 2025
Very important: for your first login with the new online banking system, you will need to use an **internet browser** – for example, on your computer, notebook or tablet. **Your first login cannot be done with our new Sparda-Banking App.** Access the online login screen like you usually do by clicking on the login button. You will now need your **alias**, which you compose yourself using the

instructions on page 5, and the six-character **online PIN** that you normally used for the former online banking system.

All your accounts at a glance
Do you have multiple accounts or responsibility for multiple accounts with us? Then, things are going to become a little clearer for you. The new online banking shows you all accounts for which you are the holder, authorised user or legal agent. The requirement for this is that you have accepted an online banking agreement for these accounts.

To create your alias, use the customer number of your main account connection.

Step 1:

An easy start to new online banking

Log in to our website
Open our new website at www.sparda-m.de in your internet browser and click on the 'Online-Banking' button at the top right.

Compose your 'alias' for logging in
Customer number

The first part of the alias is made up of the three- to seven-digit customer number that you formerly used to log in to online banking – for example, **123456**. The letters **SBM** are added before it.

Date of birth

The second part of your alias is your date of birth in digits (DDMMYYYY). Leave out dots and slashes when you enter this. An example: **22061976**

SBM123456   **22061976**

SBM12345622061976

Alias

Anmeldung
Sparda Net-Key oder Alias: SBM12345622061976
PIN: ******
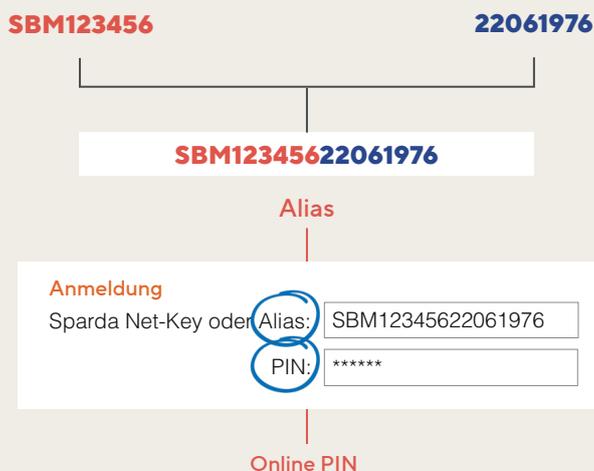
Online PIN

Enter your online PIN
In the field under your alias, enter your six-character online PIN. This number is the sequence of digits that you normally used for authentication in the former online banking system **(not your TEO password)**.

Information about new approval method
If you previously approved your transactions using SpardaSecureApp (smartphone and PC) or the mobileTAN method, you will be asked to set up the new SpardaSecure-Go+ app after your first login. To do this, please follow the instructions on **page 7** of this brochure.

Step 2:

Special advice for chipTAN users

Did you previously use the chipTAN method ('Sm@rtTAN' in the future) for authentication? Then you can simply keep using your one-time passcode generator. You won't need to follow step 2 (see next page). Please skip straight to step 3 and change your online PIN.
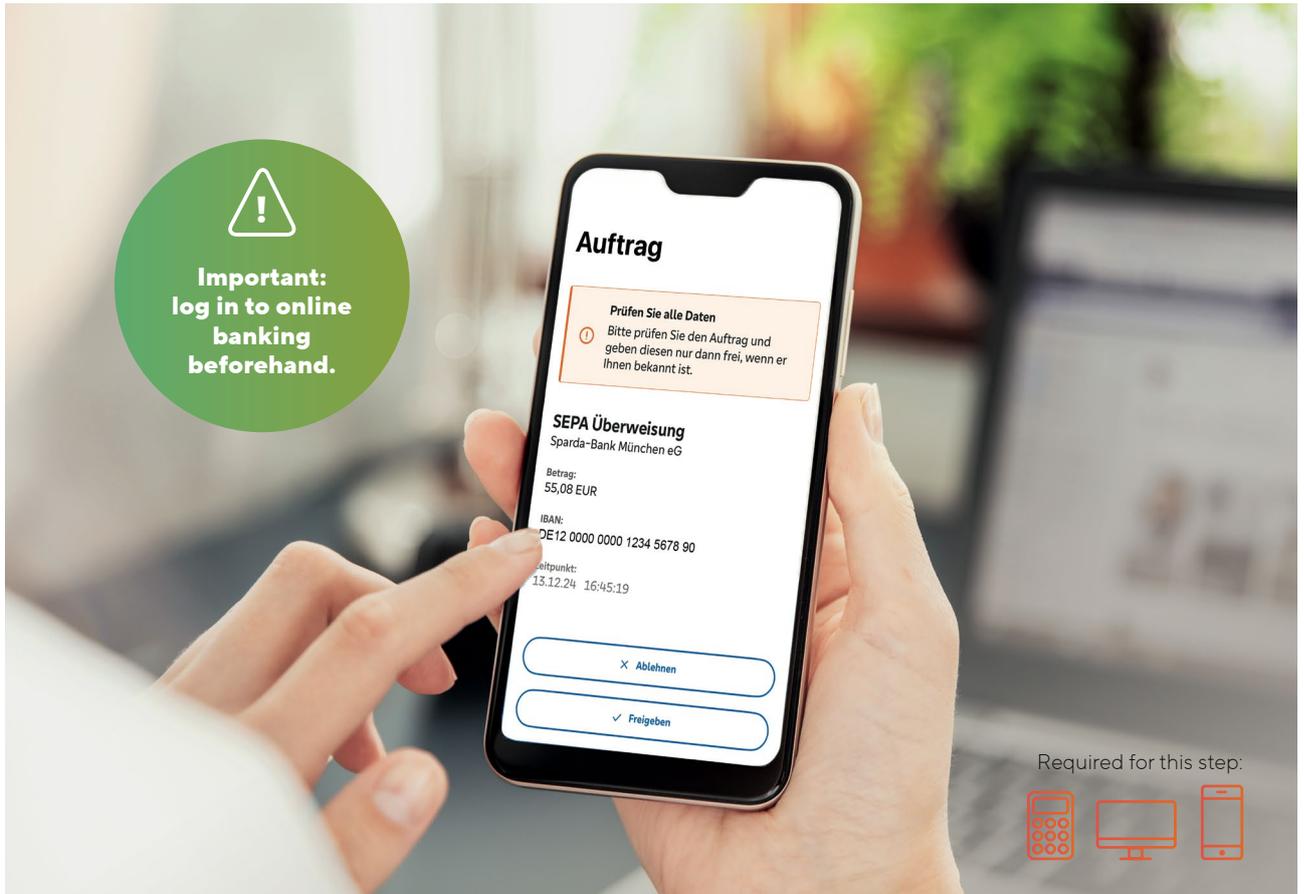
Photo: iStock (baloon111, Anton Porkin), HMC

Auftrag

Prüfen Sie alle Daten
Bitte prüfen Sie den Auftrag und geben diesen nur dann frei, wenn er Ihnen bekannt ist.

SEPA Überweisung
Sparda-Bank München eG

Betrag:
55,08 EUR

IBAN:
DE12 0000 0000 1234 5678 90

Zeitpunkt:
13.12.24 16:45:19

X Ablehnen

✓ Freigeben

Important: log in to online banking beforehand.

Required for this step:

Your new approval methods: secure and modern

The latest technology for your transactions. On 10 March, say farewell to SpardaSecureApp and hello to the SpardaSecureGo+ app.

SpardaSecureApp is becoming the SpardaSecureGo+ app
A new look, but operated (almost) the same way. Starting on 10 March 2025, you will no longer approve your online banking transactions in SpardaSecureApp. Instead, you will use the new SpardaSecureGo+ app, which we explain how to set up on the next page.

chipTAN is becoming the Sm@rtTAN method
Did you previously approve your transactions using the chipTAN method? Then the only thing changing for you is the name: chipTAN is becoming Sm@rtTAN, and you can continue to use your existing TAN generator after the transition, too.

mobileTAN and SpardaSecureApp for PC discontinued
If you previously received your one-time passcodes via SMS to your mobile device or via SpardaSecureApp on your PC or laptop, you will automatically be transitioned to the new SpardaSecureGo+ app on 10 March 2025. Please install the app on your smartphone and follow step 2.

Download app directly

iOS (Apple)

Android

Step 2:   How to set up your new approval app

Have you completed step 1 (p 5)? Keep your smartphone or tablet nearby. After logging in to online banking in your internet browser, you will receive the message 'No security method active'.

1. Agreement

By clicking on 'Weiter' (Next), you will start the setup process. Agree to the special terms and conditions for online banking as well as our schedule of fees and services*. Click on 'Weiter'.

2. Name for mobile device

> **Sample name**

Enter a name for your mobile device.

3. Install the SpardaSecureGo+ app

Pick up your mobile device and scan the QR code displayed in the online banking system to install the app – or use the search function in the App Store or Google Play. The QR codes on page 6 take you straight to them.

4. Set up app functions

> **Approval code**

Install and open the SpardaSecureGo+ app. Follow the instructions in the app. After the optional choice to allow location access, set your approval code – this is the password with which you will approve your transactions in online banking and the banking app.

Alternatively, you can also approve your transactions using biometrics, e.g. with your fingerprint. Head to the 'Bankverbindung' (Bank Connection) page and then click on 'Aktivierungscode einscannen' (Scan activation code).

5. Activate mobile device for online banking

Return to online banking. Click on ‚Weiter'. Your previous selection is displayed. By clicking ‚Weiter' you can activate the SpardaSecureGo+ app. Click on „Aktivierungscode anzeigen" to display your individual activation code. Scan the code you now see by using the SpardaSecureGo+ app on your mobile device. If the time limit for this step of the process has been exceeded, log in to online banking again and follow the process up to the page with the individual activation code.

6. Confirmation

You will get a confirmation in the online banking system and in the app when your mobile device has been added successfully.

7. Logout

> **Abmelden**

Log out from online banking.

* Editorial changes have been made to this publication. Our fees have not changed.

How to set an up-to-date PIN

In this last step, you will need to change your online PIN for security reasons.

Step 3: New online PIN offers even more security

Change PIN

Your current PIN is required to be changed for security reasons.

Current PIN
0/20

Desired new PIN
0/20

Repetition of new PIN
0/20

Rules for your new PIN:

Min. 8 characters, max. 20.
The PIN must be either purely numerical or have at least one upper-case letter and one digit. Do not use any easily guessed PINs such as sequential numbers or overly simple number and character combinations.
Characters allowed:
Letters (a–z and A–Z, incl. German accents and ß)
Digits (0–9)
These special characters: @!%&/=?*+;:,._–

If you use iOS, please be aware that special characters may be blocked when entering the PIN, especially if your PIN has characters such as '..' or double dashes.

Delete entry

Check entry →

Change PIN
← **Review**

Your entry

Security check

⌄ Please make sure to compare the transaction details

Security method
SecureGO plus

▯ **Confirm with SecureGO plus**
1. **Open the SecureGO plus app on your mobile device.**
2. **Check the transaction details.**
3. **Confirm the transaction when the transaction details are correct. Otherwise, deny the transaction.**

1. When steps 1 and, if relevant, 2 have been completed, please log back in to online banking using your internet browser. You will then be asked to change your PIN. Enter your previous six-character online PIN in the field at the top. Under that, you then enter your new online PIN of at least eight characters. Take note of the requirements for it. Click on 'Eingabe prüfen' (Check entry).

2. Confirm the change of PIN using your approval method. To do this, use the SpardaSecureGo+ app you just set up or your existing one-time passcode generator.

Done! Once you have approved the PIN, your new online banking is ready to go.

Information for users of banking software

Do you use HBCI/FinTS financial software such as Profi cash or Geno cash for your banking? Please log in to online banking again (see pp 4/5) and activate your approval method (see pp 6/7). When you have completed the transition, make the following change in your software:

FinTS URL (PIN/TAN):
https://fints2.atruvia.de/cgi-bin/hbciservlet
Questions and answers regarding the use of external financial software with us can be found online at **www.sparda-m.de/faq.** Please note that we cannot offer you any further help with your external software.

A look at the new online banking

Our online banking will have a new look starting on 10 March 2025. Here we show you the most important functions.

1 Everything at a glance: In the new online banking, you automatically see all accounts for which you are the holder, authorised user or legal agent. The requirement for this is that you have accepted an online banking agreement for these accounts. You can set up the account overview according to your wishes and design your start page individually.

2 Transfers and other transactions: A click on the arrow to the right of your account balance opens up a range of different functions. For example, you can view transactions, make transfers or set up and manage standing orders. This window also shows you the overdraft limit for the respective account.

3 The inbox: A click on the inbox takes you to the communication centre for your online banking. At the start of each month, you will find your bank statements here with all of the previous month's transactions. Unread statements or bank communications are marked in bold.

Additionally, we will compile a bank statement for you on 6 and 7 March 2025, outside of the usual schedule. However, this will only be in your inbox ready for you the following week. Bank statements and communications that have already been downloaded will behave the same way and will appear in your inbox after a delay.

Important: please download old bank statements and communications before **6 March 2025** and save them for your records.

Caution: have you given people authorisation to access your account? Please inform them about these changes to account access. Authorised users can find this brochure at **www.sparda-m.de/it-wechsel**.

Photo: iStock (Davyd Volkov), HMC
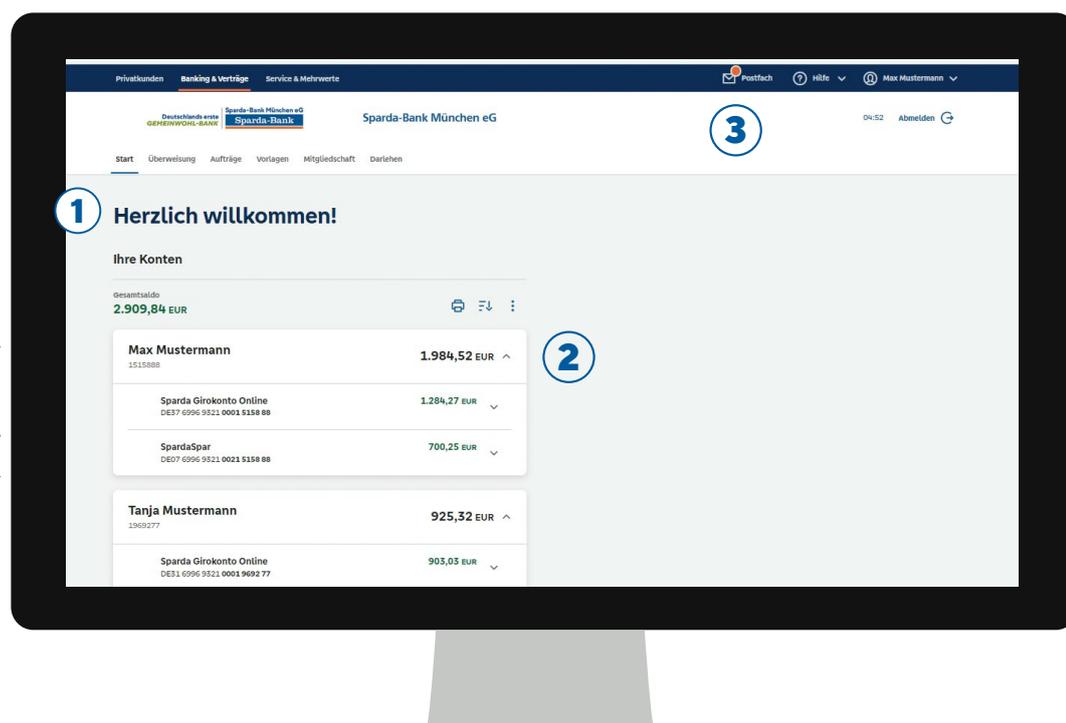
Adjusting transfer limit
With the IT transition, your daily limit will be set at €10,000.00. Tip: this limit can be adjusted individually after your first login with the new online banking. More information online at **www.sparda-m.de/it-wechsel**.

Important:
log in to online
banking beforehand.
(see p 4)

Required for this step:
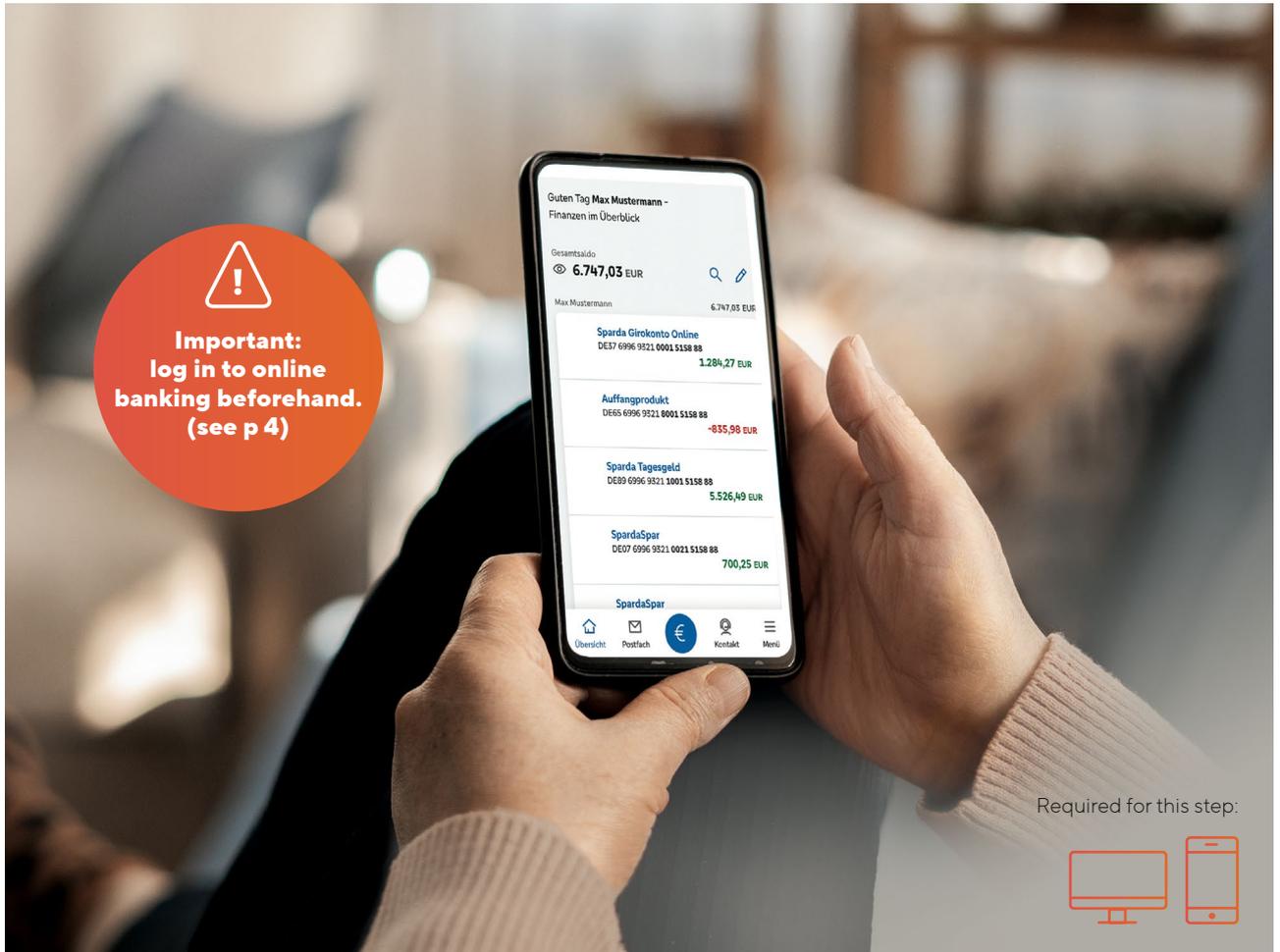
Photo: iStock (Farknot_Architect), HMC

This is your new SpardaBanking App

Banking on the go. The new SpardaBanking App makes it easy, secure and convenient. How to get off to a successful start.

After our IT transition, you will need a new app for mobile banking. **SpardaBanking App** will be available for you to download free of charge in the App Store or Google Play from 10 March 2025. At that time, you will be able to easily scan the QR code that suits your smartphone and log in.

Important: before you can activate SpardaBanking App, you need to have already logged in successfully to the new online banking at least once via our website at www.sparda-m.de (see pp 4/5).

What the new SpardaBanking App can do

Just as you did before, you will be able to complete your banking transactions simply, quickly and securely with the new app. You will benefit from TÜV-approved security and practical functions such as photo-based bank transfers.

With SpardaBanking App, you can keep track of all your accounts – even ones at other banks. Bank statements* and messages from your Sparda-Bank are also always readily available in the new inbox, with communication being secure and encrypted. The next page tells you how you activate your SpardaBanking App.

* Only applies to customers with a Sparda Girokonto Online account.

How to activate your SpardaBanking App step-by-step

1. Download our new SpardaBanking App (note the spelling) on your smartphone or tablet. Android users can find it on Google Play and iOS users in the App Store. You can access it directly by scanning the QR code for your device (see below).

Login password

****

2. When you start the app for the first time, you will enter a login password that you choose yourself.

Sparda-Bank München eG

3. When the installation is complete, set Sparda-Bank München eG as your bank.

Alias **(example)**

SBM12345622061976

Online PIN

****

4. To log in, enter
- your alias, consisting of the letters SBM, your customer number and your date of birth (see p 5), and
- your new online PIN.

Please remember: your online PIN is the sequence of at least eight characters that you saved when activating your new on-line banking. Your previous six-character PIN can no longer be used in the app.

Tip
You can now delete the TEO app and your account for it. Read page 12 to see how to do that.

Direct link to download your new SpardaBanking App

Simply scan the suitable QR code using your mobile device's camera. You can also find the apps using the search function in the respective app store.

iOS (Apple)   **Android**

Sparda-Bank München ✕

Hi Max Muster. Unfortunately, it is no longer possible to connect to Sparda-Bank München using the old method. The bank has already provided information about this and now offers online banking through a new application.

Find more information about this at www.sparda-m.de.

The Sparda-Bank account has been removed from TEO, and your TEO profile will be deleted automatically after 30 days.

Close

You will see this information if you open TEO after Monday 10 March from approx. 9 a.m.

Required for this step:

Photo: iStock (sasun bughdaryan), HMC

TEO is ending, and new banking is coming

As part of our IT transition, we are discontinuing the use of TEO online banking system. Please note this information.

As part of our IT transition, your accounts at Sparda-Bank München eG will of course be fully migrated to the new system. Nice to know: the new online banking system and new SpardaBanking App will continue to give you the option of accessing your accounts at other banks and making transactions. For that, you will need to add these accounts again.

Your existing standing orders, scheduled bank transfers and direct debits will not be affected by the IT transition. They will be migrated automatically and executed as usual. The existing list of recipients that you see in TEO will not be migrated. To make it easier for you to get started, a list of recipients will be generated and migrated based on your transactions over the last 13 months. For bank transfers to these recipients, you will only need to add the payment reference and amount. The new online banking automatically saves the recipient of each transfer for future transactions.

Tip: delete SpardaSecureApp.
Have you installed the new SpardaSecureGo+ app? Then delete the old SpardaSecureApp from your smartphone.

Deleting your TEO profile

Have you integrated only your Sparda-Bank München accounts into TEO? Then you do not need to do anything else. These accounts will be taken out of TEO automatically, and your TEO profile will be deleted from COMECO after 30 days.

Have you integrated accounts at other banks into TEO, too? These accounts will remain in TEO. If you want to delete your TEO profile, proceed as follows:
- Log in to TEO.
- Click on 'Profil' (Profile).
- Under 'Account löschen' (Delete account) in the 'mein Profil' menu, you can perform a full erasure of data in TEO.

The most important limitations at a glance

Our IT transition will take place from Thursday 6 March 2025 to Monday 10 March 2025. Please note the following information.

Thursday, **6 March 2025, approx. 6 p.m.**	**Friday to Sunday,** **7 March 2025 to 9 March 2025**	**Monday,** **10 March 2025, approx. 9 a.m.**
Our branches close		Our branches open
Online banking no longer possible in TEO		The new online banking launches
ATMs, bank statement printers, electronic inboxes stop operation	**Bank operations are paused**	ATMs, bank statement printers, electronic inboxes recommence operation
BankCard: card payments & cash access limited (see below)		BankCard: card payments & cash access return to normal
Service line/ phone banking unavailable		Service line/ phone banking available again

Important: you can only submit bank transfers via online banking until 5.45 p.m. on 6 March.

From Thursday 6 March (approx. 6 p.m.) until Monday 10 March (9 a.m.), there will be limitations on how you can use your BankCard.

- It will not be possible to use your BankCard in other European countries.
- In Germany, too, there will be limitations on cash withdrawals at ATMs of other banks and on payments during this period.

Tip: during this period, please use **cash** or your **credit card**.

Your BankCard and the PIN for it will remain valid after the IT transition.
However, when your BankCard is used for the first time after the IT transition, the card will need to be inserted into the merchant's card reader, or the ATM, and the PIN entered in order to activate the contactless function.

Our website (www.sparda-m.de) will look different from about 6 p.m. on Thursday 6 March.
Important: online banking access will be available from 10 March.
You will find it at the top right of the website just as you normally do.

Tip: make sure the website address is correct (https://www.sparda-m.de). Check that the connection is secure, look at the website information in your browser (e.g. padlock in the address bar) if relevant.

Important:
your new credit card
can be used
immediately.

Photo: iStock (kupicoo), HMC

These are our new credit cards

Mastercard Standard is becoming Mastercard Classic. Mastercard Platinum
is becoming Mastercard Exclusive. What you need to know.

Our new credit cards

Mastercard Classic
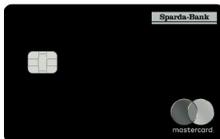
Mastercard Exclusive

As part of the IT transition, we are also changing our credit card range and simultaneously offering our customers the latest standards. Look forward to functions like Apple Pay (iOS) or the Digitales Bezahlen payment app (Android). We sent out a letter to credit card holders in early 2025 informing them of these changes. You can find more about this in our special edition of 'Sparda aktuell' or on our website at www.sparda-m.de/kreditkarten.

You will not be charged any fees for the change of your credit card. The yearly fee for your new credit card and your credit limit will remain the same.

Using the new credit card
Important: your previous credit card will remain valid until **25 May 2025 at the latest. Please use your new credit card as soon as possible after receiving it**, either at a merchant or ATM. Your previous credit card will be deactivated automatically when your new card is used for the first time.

Using the credit card online
There may be limitations with this. Starting on 5 March 2025, Mastercard® Identity Check™ will be deactivated for your previous card. For this reason, we recommend strongly that you use your new credit card as soon as possible and activate Mastercard® Identity Check™ for it. Find instructions for this online at www.sparda-m.de/3dsecure.

You will receive three letters from us

For organisational reasons, the new credit cards are going to be sent out shortly after our IT transition.

1. The first letter will contain your new credit card. This letter will be sent out by 27 March 2025.

PIN

2. The second letter will contain your new PIN. This letter will be sent out by 1 April 2025.

Code

3. The third letter will contain your activation code for the Mastercard® Identity Check™ approval method. This will be sent out by 3 April 2025.

Mobile payments
Our new credit cards enable you to use:

 Pay

Apple Pay (iOS)

Digitales Bezahlen payment app (Android)

Caution: you can only proceed with the activation when you have received the activation code in the post (see the information box). Please also be aware that transactions made with your previous credit card will not be visible online after 25 February 2025.

Credit limit
For Mastercard Classic, there will be a default credit limit of €2,500.00 in the future; for Mastercard Exclusive, the limit will be €7,500.00. Individually agreed credit limits will continue to be valid.

Billing
The bill date for your credit card will be the 26th day of the month. The amount due will be debited from your current account at the end of the month. If you previously received your bills using a bank statement printer, you will receive a paper bill in the post free of charge in the future. If you already use the electronic Postbox, things will remain the same: you will find bills in your new electronic inbox.

Cards saved online
If you have saved your previous credit card details in apps, in online shops, on travel portals or for subscriptions (e.g. Netflix), these details are usually renewed automatically by Mastercard. Nonetheless, we still recommend checking them. Remember any travels that you may have already booked.

Custom PIN
You can now set a PIN of your choice for your credit card at any Sparda-Bank München ATM. Read more about this in 'Sparda aktuell'.

Have you thought OF EVERYTHING?

1. For step 1: online banking

- Your first login must be in your browser on a computer, notebook or tablet.
- Use your new 'alias' and your existing six-character internet PIN.
- Read more about this on **pages 4/5**.

2. For step 2: approval method*

- You now need a new method for approving transactions.
- The best way to do this is with our new SpardaSecureGo+ app.
- Read more about this on **pages 6/7**.

* chipTAN users should skip this step.

3. For step 3: change your online PIN

- To use online banking, you will need a new online PIN.
- For this change, keep your old six-character online PIN at hand.
- More about this on **page 8**.

On the go: SpardaBanking App

- You must use our new SpardaBanking App for mobile banking.
- The app is available free of charge for iOS and Android operating systems.
- More about this on **pages 10/11**.

You can get more information and support
online at **www.sparda-m.de/it-wechsel**,
on the SpardaService line at **+49 (0)89 5514 2400** and at any **branch**.

Deutschlands erste GEMEINWOHL-BANK

Sparda-Bank München eG
Sparda-Bank