



**Important:**  
Please keep this safe and use it for your  
online banking login starting from 14 July 2025.

## A step-by-step guide to the new online banking

New login details &  
new user interface

New SpardaBanking App &  
new approval method

New credit cards

**TIP:**

Please read  
pages 2 and 3  
immediately!

**Sparda-Bank**

Sparda-Bank Nürnberg eG

# We're getting started with the new online banking and need your support

Dear customers,

In recent months, we informed you that we will be changing our IT provider. On Thursday **10 July, starting at 6 p.m.**, we will start this transition. On that weekend, we will transition our entire banking technology. Starting Monday **14 July 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 bring new features with it gradually. For example, you can look forward to Apple Pay with the new credit card and the option to carry out real-time transfers. You can even set a PIN of your choice for your new credit card.

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

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**Our website will have more information from 14 July 2025!**

You will find an informational video and more details on [www.sparda-n.de/it-wechsel](http://www.sparda-n.de/it-wechsel). You can also visit [www.sparda-n.de](http://www.sparda-n.de) and chat to our digital assistant Kiara, who can answer a lot of questions directly.



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90443 Nuremberg  
Service hotline: 0911 6000 8000  
Website: [www.sparda-n.de](http://www.sparda-n.de)  
Email: [info@sparda-n.de](mailto:info@sparda-n.de)  
**Editors:** Sparda-Bank Nürnberg eG

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## How to prepare for a successful transition

### Launch on 14 July 2025

The new online banking will be ready for you on Monday **14 July 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.

### Check them off! What you need to get started with the new online banking:

- ☐ Browser and internet access
- ☐ Customer number
- ☐ Your six-digit online PIN
- ☐ Smartphone or TAN generator

### Our tip: step by step

Take your time and proceed step by step.

#### Step 1

Log in to the new **online banking** (p. 4/5).

#### Step 2

Activate your new **approval method** (p. 6/7).

#### Step 3

Change your **online PIN** (p. 8).

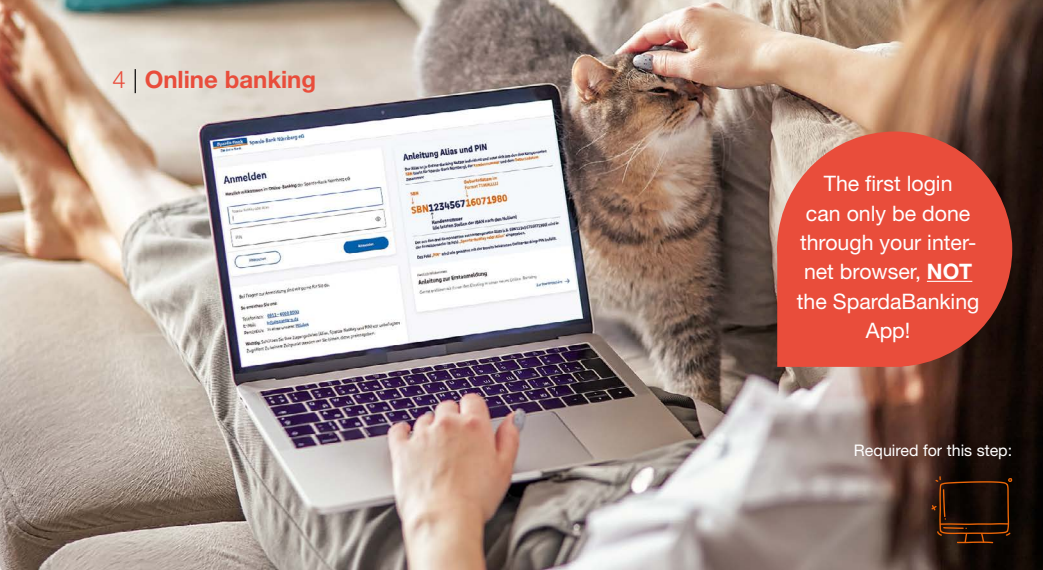


### About TEO

All the information about TEO ending can be found on **p. 12.**

## Validity of your cards: What holidaymakers need to know!

Your old credit card is valid until 23 September 2025, provided that you do not use your new credit card beforehand (see p. 14/15). This means that you can relax and use your old credit card to make payments on your summer holidays! Your BankCard (debit card) will still be valid after 14 July (see p. 13).



The first login can only be done through your internet browser, **NOT** the SpardaBanking 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 14 July 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-n.de](http://www.sparda-n.de) after 9 a.m. and click on the login button at the top right. **You will need your six-character online PIN when you log in for the first time.** Please note that this is not your TEO password.

### These things will be new from 14 July 2025

**Very important:** For your first login with the new online banking system, you will need to use an **Internet browser** (Safari, Google Chrome etc.) on your computer, notebook or tablet. Your first login cannot be done with our new SpardaBanking App. Access the online login screen like you usually do

by clicking on the login button. You will now need your **Alias**, which you create yourself using the instructions on page 5, and your **six-digit online PIN**.

### All your accounts at a glance

Do you have multiple accounts with us? Then, things are going to become a little clearer for you. After you log into the new online banking, you will see all the accounts for which you have an online banking agreement. This also applies to all accounts for which you are the holder, authorised user or legal agent.

**To create your Alias, use the customer number of your main account.**

**Step 1:****An easy start to the new online banking****Log in to our website**

Open our new website at [www.sparda-n.de](http://www.sparda-n.de) in your browser and click on 'Login zum Online-Banking' in the top right.

**Compose your 'Alias' for logging in****Customer number**

The first part of the Alias is made up of your two to seven-digit customer number (EXCLUDING preceding zeros) that you formerly used to log into online banking – such as **1234567**. It is preceded by the letters **SBN**.

**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: **16071980**

**SBN1234567****16071980****SBN123456716071980****Alias**

Login

Sparda NetKey or

Alias:

SBN123456716071980

PIN:

\*\*\*\*\*

**Online PIN****Enter your online PIN**

In the field under your Alias, enter your current **six-digit online PIN**. This number is the sequence of digits that you used for authentication in the former online banking system every 180 days (**not your TEO password**).

**Operating systems – please note:**

If you use Windows, please log into online banking with the current version or the one before it. If you use Apple, please use the current version or one of the two previous versions.

**Information about new approval method**

If you previously approved your transactions using the SpardaSecureApp (smartphone and PC), you will be asked to set up the new SpardaSecureGo+ App after your first login. To do this, please follow the instructions on [page 7](#) of this brochure.

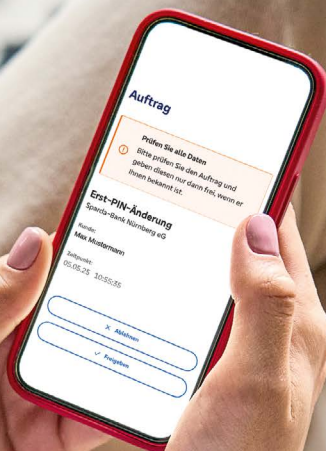
Please turn over to

**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.



**Important:**  
log in to online  
banking before-  
hand.



Required for this step:



## Your new approval methods: secure and modern

The latest technology for your transactions. On 14 July, say hello to the SpardaSecureGo+ App.



### SpardaSecureApp is becoming the SpardaSecureGo+ App

A new look, but operated (almost) the same way. Starting on 14 July 2025, you will use the new SpardaSecureGo+ App to authorise your transactions in online banking. For a set-up guide, see p. 7. Please note: The app is not available for PC/MAC or Huawei devices!

**Download the  
app directly**



**iOS 16.7  
(or newer)**



**Android 9  
(or newer)**



### 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.

#### Tip:

**Delete the Sparda-  
SecureApp!**

Have you installed the new SpardaSecureGo+ App? If so, then please delete the old SpardaSecureApp unless you are still using it for accounts with Sparda-Bank Baden-Wuerttemberg or Sparda-Bank West.

**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, you will receive the message 'Kein aktives Sicherheitsverfahren'.

**1. Agreement**

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

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

**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. You can also find it on the Apple App Store or Google Play. The QR codes on p. 6 take you straight to them. Caution: The app is not available for PC/MAC or Huawei devices!

**5. Activate mobile device for online banking**

Return to online banking. Click on 'Weiter'. Another QR code – your individual activation code – will be displayed. Scan the code 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 activation code.

**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.

**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**

**Log out**

Log out from online banking.

Please turn over to

**Step 3**

## 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

**PIN ändern**

Your current PIN has to be changed for security reasons.

Current PIN

New PIN

Re-enter new PIN

**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.

**PIN ändern**

← **Überprüfen**

Ihre Eingabe

**Sicherheitsabfrage**

Bitte unbedingt Aufgabestufen abgleichen

Sicherheitsabfrage: SecuredIO plus

☐ Confirming with SecuredIO plus

1. Open the SecuredIO 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-digit 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 'Check entry' (Eingabe prüfen).
2. Confirm the change of PIN using your approval method. To do this, use the Spar-daSecureGo+ 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 StarMoney, Profi cash or Geno cash for your banking? Please log in to online banking again (see p. 4/5) and activate your approval method (see p. 6/7). When you have completed the transition, make the following change in your software after 14 July 2025:

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

Please note that we cannot offer you any help with your external software.



## A look at the new online banking

Our online banking will have a new look starting on 14 July 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. Requirement: The accounts must be covered by an online banking agreement. You can customise the account overview and your start page.

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

**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.

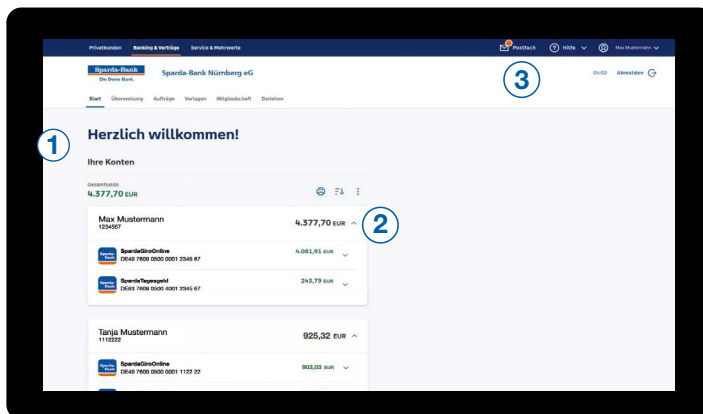
**Additionally, we will compile a bank statement for you on 10 and 11 July 2025, outside of the usual schedule.**

However, this will only be in your inbox ready for you the following week. You will also find bank statements and communications that have already been downloaded here a little later on.

**Important:** If necessary, please download and store old bank statements and communications before **10 July 2025**, as it might take a few days for us to transfer your previous bank statements and communications from the old online banking system to the new one.

**Warning for authorised representatives:**

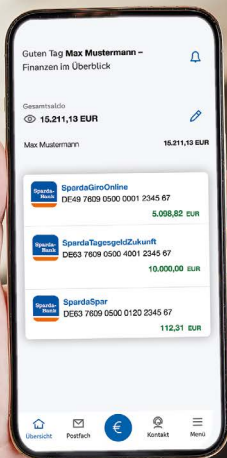
If you are authorised to manage a customer's accounts, please log into online banking for the first time and update the PIN too.



### Update transfer limit

If you do not currently have a lower online transfer limit, the standard daily limit of €25,000 will continue to apply. You can change it in your online banking at any time. More information online at

[www.sparda-n.de/it-wechsel](http://www.sparda-n.de/it-wechsel).

**Important:**

Available only after  
your first login via  
browser  
(see p. 4)!

Required for this step:



Photo/illustrations: iStock (Dacharlie, cnytzl)

## 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. The **SpardaBanking App** will be available for you to download free of charge from the App Store or Google Play from 14 July 2025. You can download the app from this point onwards. You will find the QR codes on the right-hand side.

### 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 the 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 Sparda-Banking App.



### Nice to know:

**Union Investment accounts** will appear in online banking only two days after our system change. This applies to both browser and app banking.

**‘Gewinnsparen’ lottery tickets** can be viewed online and in the app in future. For technical reasons, the ‘Gewinnsparen’ lottery account will no longer appear in the account overview.



## How to activate your SpardaBanking App step by step

**Important:** Before you can activate your SpardaBanking App, you need to have already logged in successfully to the new online banking at least once via our website at [www.sparda-n.de](http://www.sparda-n.de) (see p. 4/5). Then follow these steps:

### 1. Download the app



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

### 2. Choose password

Login password

\*\*\*\*\*

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

### 3. Select bank

**Sparda-Bank Nürnberg eG**

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

### 4. Register the app

Alias (example)

**SBN123456716071980**

Online PIN

\*\*\*\*\*

To register,

- enter your **Alias**, consisting of the letters SBN, your customer number and your date of birth (see p. 5), and
- your **new online PIN** (see p. 8).

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

### 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 16.7**  
(or newer)



**Android 9**  
(or newer)

Required for this step:



You will see this information if you open TEO after Monday 14 July 2025 from 9 a.m.

#### Sparda-Bank Nuremberg ✕

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

For more information, visit [www.sparda-n.de](http://www.sparda-n.de).

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

Close

Photo: iStock (Andrey Popov)

## TEO is ending and new banking is coming

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

As part of our IT transition, your accounts with Sparda-Bank Nürnberg 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 saw 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 14 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.

### Deleting your TEO profile

#### Have you only integrated your Sparda-Bank Nuremberg 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 also integrated accounts from other banks into TEO?

These accounts will remain in TEO. If you wish, you can delete your TEO profile:

- Log in to TEO.
- In the settings, click on 'Profil'.
- Confirm your identity with a code that will be emailed to you.
- TEO web: Click on 'Einstellungen' and then on 'Account löschen'. TEO app: Click on 'Account löschen'.

## The most important limitations at a glance

Our IT transition will take place from Thursday 10 July 2025 to Monday 14 July 2025. Please note the following information.

Thursday, 10 July 2025, 6 p.m.	Friday to Sunday, 11 to 13 July 2025	Monday, 14 July 2025, from 9 a.m.
Our branches close		Our branches open at 10 a.m.
Online banking no longer possible in TEO		The new online banking launches
ATMs and bank statement printers stop operation		ATMs and bank statement printers resume operation
BankCard: Card payments and cash access limited (see below)		BankCard: Card payments and cash access return to normal
Service line/phone banking unavailable		Service hotline available again

**Important:** You can only submit bank transfers via online banking until 5 p.m. on 10 July.

**Your BankCard (debit card) will only work on a limited basis from Thursday 10 July (6 p.m.) to Monday 14 July (9 a.m.).**

- It will not be possible to use your card 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 (debit card) and its PIN will remain valid after the IT transition.** However, when your BankCard (debit card) 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. From 14 July onwards, you can set your own daily card limit for ATM withdrawals to up to €10,000.00 in online banking. For more information, visit [www.sparda-n.de/it-wechsel](http://www.sparda-n.de/it-wechsel)

**Our website ([www.sparda-n.de](http://www.sparda-n.de)) will look different from 6 p.m. on Thursday 10 July.**

**Important:** Online banking access will be available from 9 a.m. on 14 July. You will find it at the top right of the website just as you normally do.



**Important:**  
your new credit  
card can be used  
immediately.

Photo/Illustration: iStock  
(mediaphotos, cnythz)

## Our new credit cards

Mastercard® Standard is becoming Mastercard® ClassicCard. Mastercard® Platinum is becoming Mastercard® GoldCard. What you need to know.

### Custom PIN

You can now set a PIN of your choice for your credit card at an ATM. For more details, visit [www.sparda-n.de/it-wechsel](http://www.sparda-n.de/it-wechsel)

As part of the IT transition, we are also changing our credit card range to offer you 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 May 2025 informing them of these changes. For more information, visit [www.sparda-n.de/it-wechsel](http://www.sparda-n.de/it-wechsel).

you receive the card and PIN. Your old card will be deactivated automatically when your new one is used for the first time. Your Mastercard® Platinum insurance benefits will remain valid until 30 December 2025.

### Our new credit cards



Mastercard®  
ClassicCard



Mastercard®  
GoldCard

You will not be charged any fees for changing your credit card. For information about prices and credit limits, please refer to the letter sent out in early May 2025.

### Using the new credit card

The new credit cards will be sent to card holders starting on 23 July 2025. **Important: Your previous card will remain valid until 23 September 2025 at the latest.** Please start using your new credit card as soon as

### Using the credit card online

There may be limitations with this. **Starting on 9 July 2025, Mastercard® Identity Check™ will be deactivated for your old card.** For this reason, we recommend that you use your new credit card as soon as possible and activate Mastercard® Identity Check™ for it. For a step-by-step guide, visit [www.sparda-n.de/3dsecure](http://www.sparda-n.de/3dsecure). 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



## 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.



PIN

2. The second letter will contain your new PIN.  
It will be sent a few days after your new credit card.



Code

3. A few days after your new credit card, you will receive an activation code for the Mastercard® Identity Check™ approval method in the post.

**Please note:** As postal delivery times can vary, you might receive these letters in a different order.

credit card will not be visible online after 10 July 2025. Your transactions will then be posted to you in monthly statements.

### Credit limit

For Mastercard® ClassicCard, there will be a default credit limit of €3,000.00 in the future; for Mastercard® GoldCard, the limit will be €5,000.00. Individually agreed credit limits will continue to be valid.

### Billing

The bill date for your credit card will be the 25th day of the month. The amount due will be debited from your current

account in the following days. 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 Postbox, things will remain the same: you will find bills in your new inbox.

### Cards saved online

If you have saved your old credit card details in apps, on travel portals, in online shops or for subscriptions (e.g. Netflix), these details are usually renewed automatically by Mastercard. Please check the details and remember any travel plans you've already booked.

## Credit cards | 15

### Mobile payments

Our new credit cards enable you to use the following **from August** onwards:



Apple Pay (iOS)



Digitales Bezahlen  
payment app  
(Android)



### Transaction overview

Transactions you carry out using your old credit card after 10 July 2025 will be posted to you every month in a statement. After you activate your new credit card, you can view your transactions in your online banking.

# Checklist: Thought of everything?

1.

## Step 1: Online banking

- ☐ You must log in for the first time using a browser (e.g Safari or Google Chrome).
- ☐ You use your new 'Alias' and your existing six-digit online PIN.
- ➔ For more details, see **p. 4/5**

2.

## 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. Uninstall the old SpardaSecureApp.
- ➔ For more details, see **p. 6/7**

\* chipTAN users should skip this step.

3.

## Step 3: Changing your online PIN

- ☐ To use online banking, you will need a new online PIN.
- ☐ For this change, keep your old six-digit online PIN at the ready.
- ➔ For more details, see **p. 8**

## On the go: SpardaBanking App

- ☐ Please use our new SpardaBanking App for mobile banking.
- ☐ The app is available free of charge for iOS and Android operating systems.
- ➔ For more details, see **p. 10/11**

## BankCard (debit card)

- ☐ Important: Your BankCard (debit card) and the PIN for it will remain valid after the IT transition until the expiry date printed on it. After your BankCard (debit card) expires, you will automatically receive the new girocard Debit Mastercard® (debit card).
- ☐ When your BankCard (debit card) 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.

## You can get more information and support

online at [www.sparda-n.de/it-wechsel](http://www.sparda-n.de/it-wechsel) (see the QR code). From 14 July 2025 onwards, visit this link to access resources including a video guide and Kiara, our digital assistant.

**Please note that our service centre will be experiencing an increased volume of calls. The branches are expecting a large number of visitors too. Thank you for your patience and understanding.**

