Online banking with pushTAN

Setting up pushTAN

What you need for pushTAN:

- A smartphone or tablet (Android or iOS/Apple)
- Your customer support agent at the bank has activated the pushTAN procedure for your account
- You have received your initial access data, registration name and/or Legitimation ID, and if yours is a new contract, your Start PIN and registration letter

If you have all that, proceed as follows:

Activating the app on your smartphone or tablet

1. Install the "S-pushTAN" app onto your device from your App Store (Google Play/App Store).

2. Start the "S-pushTAN" app and click on "Jetzt einrichten" / "Registrierungsdaten erhalten". Confirm that you have read the information by clicking on "Weiter" and enter a secure password.

   The password must have at least 8 characters (comprising numbers, letters and one special character). In the next step, you can decide whether you want to unlock the app with a biometric feature such as Face ID or with the help of the password.

3. Scan the QR Code from the registration letter using your smartphone`s/tablet`s camera. You will then be asked to confirm your identity by entering your online-banking access data.

   Once you have done so, the successful activation of your pushTAN link will be confirmed to you.
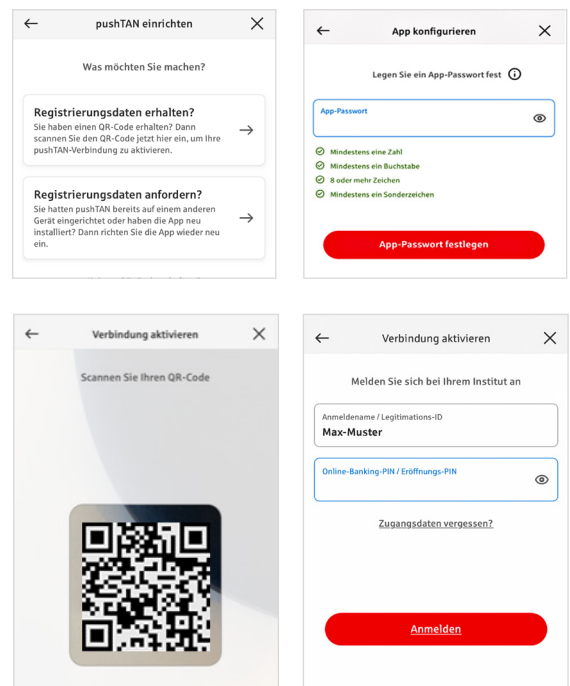
Changing your online banking PIN

4. If you are a new customer, then change the Start PIN that was issued to you into your own personal PIN that you can remember well.
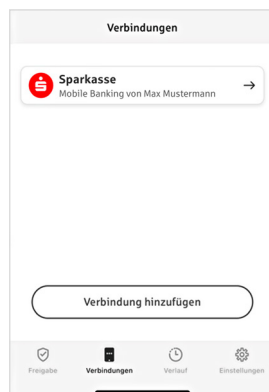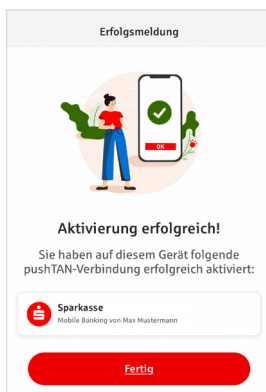
Once the system confirms your new PIN you can enjoy the benefits of all the products and services we offer.

You can find and manage your pushTAN connections using the "Verbindungen" (Connections) tab.

"S-pushTAN" – The app for approvals and identity confirmations

By the way:
You can use the „S-pushTAN" app to:

- Approve orders in online banking
- Approve card payments on the Internet (3D Secure) with the Sparkassen Card and Sparkassen credit cards[*]
- Confirm your identity when calling us by phone[*]

Approval history

You can view your approvals retrospectively under „Verlauf".

Add another pushTAN connection

To add further pushTAN connections, e.g. from other Sparkassen, log in to the „S-pushTAN" app.

1. Click on „Verbindungen" and then on „Verbindung hinzufügen".
2. Proceed as described above to set up the pushTAN connection.
   No new password is required for the app.
3. After successful setup, the new pushTAN connection will be displayed.
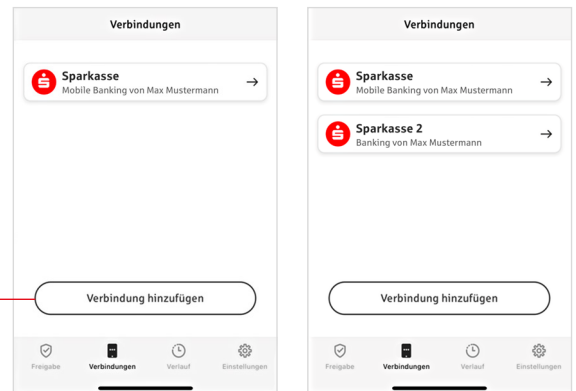
[*] Availability may vary

Manage pushTAN connections

You can manage your registered pushTAN connections under „Verbindungen":
Activate the Face ID, block the connection, manage your devices and configure the delivery groups.

Add another device

pushTAN connections can also be registered on multiple devices. To add a device (e.g. a tablet), log in to the „S-pushTAN" app on the device [A] with the existing connection.

1. Click on „Verbindungen" and then on the pushTAN connection that you want to use on another device.

2. Select „Neues Gerät hinzufügen" and follow the instructions until the QR code is displayed.

3. You have already installed the „S-pushTAN" app on the new device [B]. Start the app, select „Registrierungsdaten erhalten" and follow the instructions as described above to set up the pushTAN connection.

   Use the QR code displayed on device [A].

All registered devices are displayed under „Ihre Geräte".
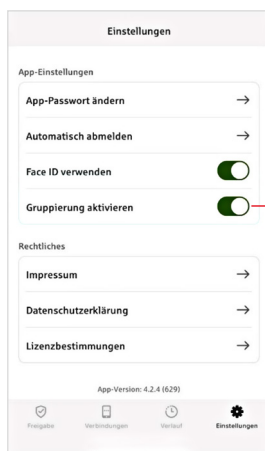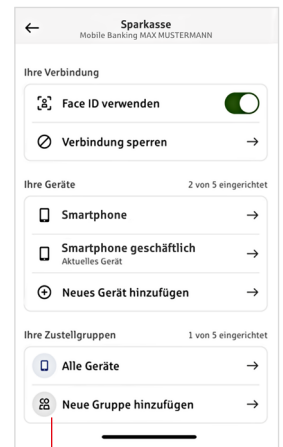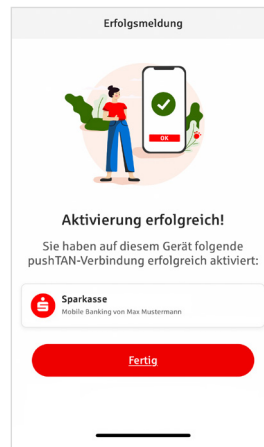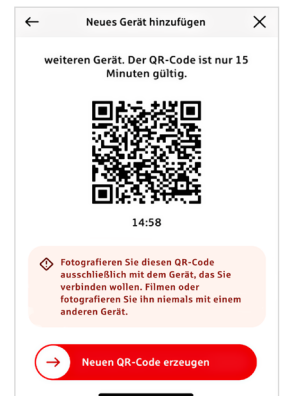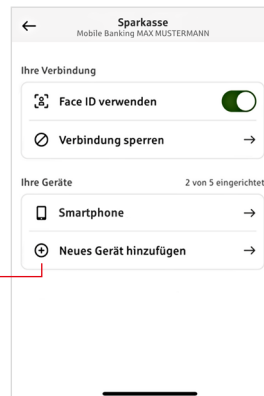
Configure groups

If you use your pushTAN connection on multiple devices, you can configure groups.

Activate the „Gruppierung aktivieren" function in „Einstellungen".

Then go to the corresponding pushTAN connection under „Verbindungen".

Use the „ Neue Gruppe hinzufügen" function to carry out the configuration.

Using pushTAN for your online banking

Proceed as follows to perform banking operations in our Internet Branch on your PC or with your smartphone/tablet:

1. Log into our Internet Branch (www.ksk-verden.de) or start your banking app.

2. Enter the data for the order you wish to place (e.g. making a money transfer) and confirm it.

3. Switch to the "S-pushTAN" app. The data of your order will be displayed to you once you have entered your S-pushTAN password.

   Make sure the data displayed to you are the same as the data you entered.

   - ■ Order type   ■ Amount
   - ■ Recipient`s IBAN   ■ Date

   If the data are not the same, cancel the order immediately and contact your customer support agent or our Service Centre.

4. As far as the data match, confirm the payment by swiping the button "Auftrag freigeben" to the right.
   Or unlock with a biometric feature such as Face ID.
   Acceptance of the order will be confirmed to you immediately.

Note: Keep the "S-pushTAN" app and the operating system of your smartphone/tablets up to date.

✉ 💬 📞 Contact

You have further questions about online banking?
We will be happy to help you.

Kreissparkasse Verden

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Disclaimer
We have compiled these instructions to the best of our knowledge, and we provide them as a customer service. If instructions or images displayed here differ from those in the actual app, this is not the responsibility of Sparkasse or the authors. We do not accept any liability for any losses that may result as a result of such a discrepancy.

Tips for more security on the internet

Before you do online banking or use your credit card on the internet, please take a few minutes to consider the following important matters.

Fit for the internet

You can largely protect yourself against attacks coming from the internet by observing the following basic rules. You can find explanations on how to recognise attempted frauds, how to secure your computer and its access to the internet, and important information on current fraudulent activity on the internet at

www.ksk-verden.de/sicherheit

- Regularly update your operating system and the programs you use.
- Do not work with administrator rights on your computer.
- Use a firewall and a virus scanner, and keep them up to date.
- Always delete your browser history and cache after doing business on the internet.
- Never do your banking or make online purchases using someone else`s wireless network.
- Do not store personal access data in third-party portals, and do not give your data to others.
- Make sure you only do online business through an encrypted connection.
- Always enter the IP address manually when doing online banking or buying something online.
- Do not open attachments in e-mails from e-mail addresses not known to you.
- Never respond to e-mail or telephone requests to confirm payment orders.

No Sparkasse employee will ever ask you for your online-banking access data – neither by e-mail, by fax, by telephone nor in person.

Safe online banking and payments on the internet

Always follow these rules:

Be careful

Swiping the button „Auftrag freigeben" or entering a TAN usually confirms a transfer from your account. Do not forget this if you are asked for your bank details or to place an order without actually wanting to do so.

Be suspicious

If something seems strange to you, we recommend you abort the transaction. For instance, your Sparkasse will never ask you to place orders for lotteries, security updates or supposed return transfers of money.

Check your data carefully

The main order data will be shown on the display, your TAN generator or mobile phone. If the information shown is not the same as on your order, cancel the transaction.

Enter your data safely

When entering your log-in data for online banking, make sure the padlock symbol is displayed in your browser.

Be alert

Regularly check the transactions in your account, through your account statements or in online banking. That is the only way to recognise unauthorised transactions in time to stop them.

Set daily limits

Set a daily maximum amount that can be transferred from your online account. This limits the possibilities of unauthorised access.

When in doubt: block your access

If you suspect that something is wrong with your banking application, block your access to it. To do so, contact your Sparkasse or call the Germany-wide free emergency account-blocking telephone number 116 116. That number also works if you are not in Germany.