

TAN procedure

- Confirm every order made in online banking with a separate TAN
- Generate TANs using VR SecureGo plus app or the Sm@rt-TAN procedure

VR SecureGo Plus app

1. Download VRSecureGo plus app on a smartphone

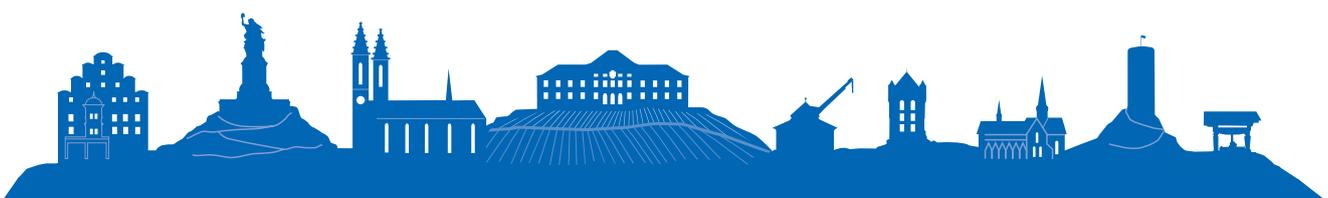


2. Initialising the app

- The app starts with the set-up process
- The app will ask for permission to read the smartphone location data. You can decide whether to approve use of the location data.
- The app will show you the possibility to receive push notifications. You give permission to receive push notifications.

3. Connecting your smartphone

- The app will ask you to set up an unlock code
- Enter an unlock code and repeat this entry
- The app will show a graphic display of the unlock code, will check if this complies with the stipulated rules and will then save the unlock code
- The app will go to the process for selecting whether you want to use the smartphone biometrics feature
- Decide whether you want to use the smartphone biometrics feature (fingerprint, face recognition)
- The app will open the biometrics procedure on the smartphone. If the operating system requires access permission, this will be shown
- Authenticate yourself using the biometrics procedure of the smartphone that has been selected
- Give permission for diagnostic data to be sent anonymously



4. Setting up a bank account

- Select Set up a bank account
- The app will ask for access to the camera
- The app will open the camera
- Scan the activation code (= QR-Code)
- The system will state that the bank account and/or smartphone have been set up successfully

Sm@rt-TAN procedure

- Generate a TAN using a TAN generator
- Order a TAN generator Sm@rt-TAN photo at www.rheingauer-volksbank.de/shop
- The generator can be used immediately with the allocated girocard (bank advisors can amend the allocated card at any time)

Online banking via the website

1. Access via the button "Login Banking" at www.rheingauer-volksbank.de

2. Log with the

- **VR-NetKey** from the online banking documents (alternatively, login using the optional **Alias**)
- **PIN** will be sent separately by post (must be changed after first login)
 - At least 8, maximum 20 characters
 - Either purely numeric or at least one upper-case letter and one number
 - Permitted character set: letters a-z and A-Z, including Umlauts and ß, numbers 0-9, special characters @ ! % & / = ? * + ; : , . _ -



Online banking via the VR Banking App

1. First access via the website www.rheingauer-volksbank.de, "Login Banking" button, login with the VR-NetKey and PIN (see above)

2. Download the VR Banking app on a smartphone

VR Banking App



3. Enter the APP password in the VR Banking App

- This can be freely selected during the first login
- At least 5 characters
- Security will be increased by combining upper- and lower-case letters, numbers and special characters

4. Login to the app in the future with the login password, or alternatively with device biometrics (fingerprint, facial recognition)

5. Register device

6. Enter bank code 510 915 00 or bank name

7. Login to the app with the VR-NetKey/Alias and PIN

8. Confirm with a TAN.

9. To display VR Banking APP permit notifications (credit card entries and currency conversions)

