First login to Online Banking with VR SecureGo

To use VerbundVolksbank OWL's online banking system, you will need personal login details. You will receive your VR NetKey and an initial PIN from us. As soon as these access details are available, you can start installing the VR SecureGo app (Step 1).

**STEP 1: Install the VR SecureGo app and request a letter of access**

1. Download the VR SecureGo app from the Play Store or App Store.

   The VR SecureGo app is a TAN process through which you can securely carry out your banking transactions. You will receive TANs to your smartphone or tablet via the app. You can use the VR SecureGo app for online banking via the browser as well as through the VR Banking app.

2. Install the VR SecureGo app and start it up. Enter the sort code 472 601 21 and your VR NetKey.

3. After installing it successfully, please choose a login password for the app and repeat it once more. The login password must be at least eight characters long and contain a capital letter, a lower-case letter and a number.

4. After confirming the password, confirm your registration by clicking on the „App registrieren“ button.

5. To finalise the authentication, you will need an activation code. This will be sent to you automatically by post after registering the app.
1. When you receive the activation code sent to you in the post, please open the VR SecureGo app again.

2. Activate the app by entering or scanning in the activation code.
   
a) Scan/QR-Code
   Choose „Scannen/QR-Code“ and hold the QR code from the letter in front of your smartphone camera. The code will be recognised automatically.

b) Manual
   Alternatively, you can use the „Manuell“ function to activate the activation code manually.

3. After successful activation, you will receive the notification on your smartphone or tablet. You can immediately use the VR SecureGo app.
   
   Use the app straight away to change your initial online banking PIN (see following page).
1. Search for the site www.verbundvolksbank-owl.de. On the right side of the screen, you will find access to online banking. Click on „Konto-Login“ and then on the option „Konto & Depot“. 

2. On the next logon screen, enter your VR NetKey. In the PIN field, please enter the initial PIN that was sent to you. Then click on „Anmelden“. 

3. You will now be asked to change your assigned PIN to a personal PIN. First, enter the number that you received in the post into the „Aktuelle PIN“ field. Then, choose and enter a new pin and confirm it by repeating it in the field „Wiederholung neue PIN“. After entering it, please click on „Eingabe prüfen“. 

Note: Your PIN may be eight to 20 characters long. The PIN should contain a capital letter and a number. You may use numbers and letters. The following special characters may be used: - !%&/=?*+;:_,.-@ 

4. The change of PIN must be confirmed through a TAN that you will receive via the VR SecureGo app. 

The initial registration has now been successfully completed. For the next registration, please use your new, personal PIN.
STEP 4: Enter personal user name

1. Individualise your VR NetKey

Following the initial registration for online banking, we recommend that you replace your VR NetKey with a personal user name. You can choose any user name (alias) that you will find memorable.

2. Under the „Banking“ tab, click on „Service“ and then on „Alias“.

3. Choose your preferred user name, or alias here. The alias will be made of 7 to 35 characters with letters, numbers and the following special characters: - _ @. Please be aware that a purely numerical alias is not permitted. The alias is not case-sensitive.

Repeat your alias and click on „Speichern“. Please use a TAN number to confirm the change.

When you log in to online banking again, you may use either the original VR Netkey or the new alias with your new PIN.
STEP 5: Using the VR Banking App

If you wish to also use the VR SecureGo app for your transactions in the VR Banking app as well, please set up the TAN process as follows:

1. Download the VR Banking app from the Play Store or App Store.

2. After successfully installing it, please enter a login password for the VR Banking app.

3. Enter the sort code 472 601 21 and the VR NetKey or your alias (personal user name) for online banking.

4. Open the menu in the VR Banking app and click on „Einstellungen“.
5. Select „VerbundVolksbank OWL“ from the „Banken“ selection menu.

6. Change the TAN process to „VR SecureGo“. The changeover is complete.

You can now use the VR SecureGo app for transactions in the VR Banking app.