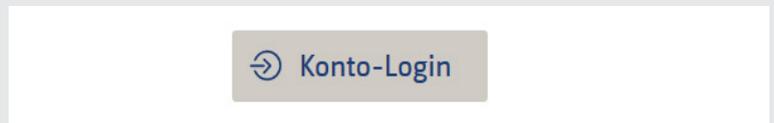


First accessing of online banking with smartTAN photo

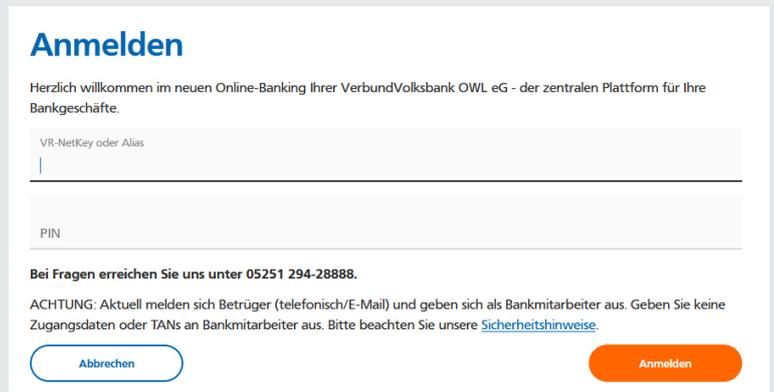
In order to use the online banking of VerbundVolksbank OWL, you will need personal access data. You will first receive your VR-NetKey from us, and then a start PIN a little later by post. For smartTAN photo you will also require a TAN reader, which you will also receive by post.

STEP 1: First login for online banking with assigning of PIN

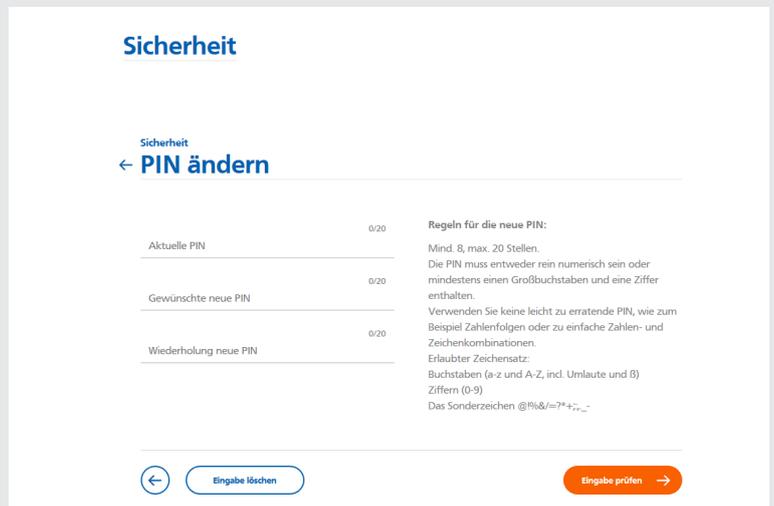
1. Go to the internet site www.verbundvolksbank-owl.de. On the right-hand side you will find the login for online banking. Click on „Konto-Login“.



2. In the login screen that then appears, please enter your VR-NetKey. In the field „PIN“ please enter the start PIN that you have been sent. Then click on „Anmelden“.



3. You are now invited to change your preset PIN into a personal PIN. First, at „Aktuelle PIN“, enter the number you have received by post. Then assign a new PIN and confirm it in the field „Wiederholung neue PIN“. After entering it, please click on „Eingabe prüfen“. Please adhere to the PIN rules that are displayed to you on the screen.



4. Enter TAN

To be able to assign the new PIN, you need to enter a transaction authentication number. To do this, insert your giro card (debit card) into the smartTAN reader and press „Scan“. This activates the camera on the back of the reader. Position the reader so that the colour code is fully displayed on the screen. Now press „OK“ and your TAN will be displayed. Please follow the further instructions on the screen.

5. Conclude first accessing

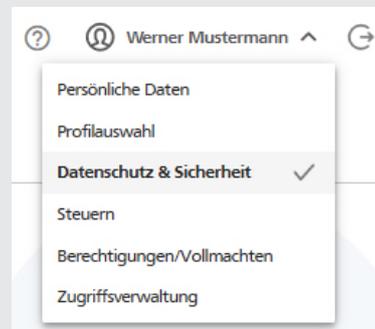
By entering your TAN you successfully conclude the first accessing.

STEP 2: Assign personal username (alias)

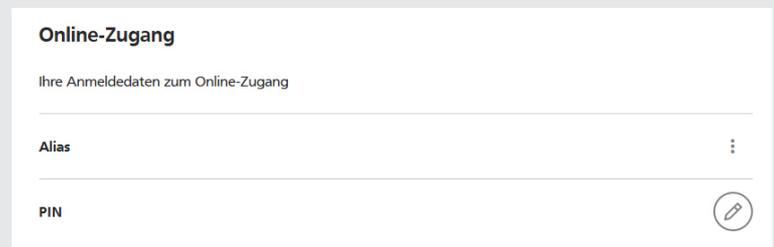
1. Personalise VR-NetKey

After your first login onto online banking we recommend you replace your VR-NetKey with a personal username. You are free to choose a username (alias) that you can remember easily.

2. In the personal section click on your name and choose the item „Datenschutz & Sicherheit“.



3. The screen „Sicherheit“ appears. In the field „Online-Zugang“ you can create and edit an alias.



More information on setting up online banking:
www.verbundvolksbank-owl.de/online-banking-einrichten

Our tip for when you're on the move – the VR Banking app
www.verbundvolksbank-owl.de/banking-app

Do you still have any questions?
 We will be happy to help you with questions regarding online banking on the telephone number: 05251 294-222

