

## 1. Initial Online Banking set up

Please go to [www.verbundvolksbank-owl.de](http://www.verbundvolksbank-owl.de).

On the right hand side, you will find the access to Online Banking.

Click on „Login“.



Enter your VR identification, which we have sent to you with this letter, into the field „Alias/VR-Kennung“.

Enter the initial access PIN which you will receive by separate post into the field „PIN“.

Now click on „Login“.

Note: Please note that your online banking will be activated only after the contracts are returned.

### Choose new PIN

You will reach the page „PIN-Vergabe/Ersteinstieg“. Please enter your new, individual 8 to 20 digit PIN into the field „Neue PIN“ and verify this PIN in the field below.

The PIN serves as access code to your online account and has to be changed when first accessing the portal. Only after entering the new PIN will you receive access to your account.

Now click on „Ändern“.

### Enter TAN

In order to change the PIN, you will have to enter a transaction number (TAN). If you are using the smartTAN procedure, you will receive your TAN number by means of card reader. In case you are using the mobile TAN procedure, you will receive the necessary TAN via SMS on your mobile phone. Please follow instructions on the screen.

### Finishing off initial set up

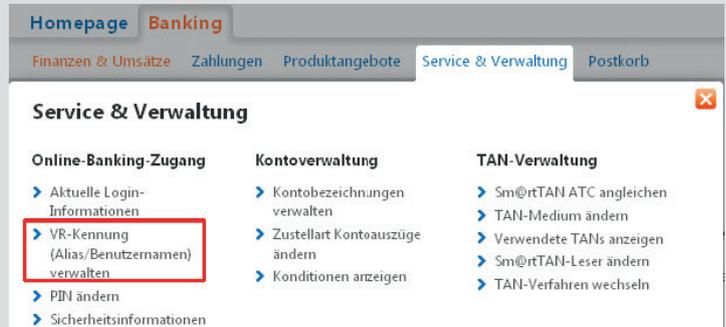
After you have entered the PIN and the TAN, please click on „Weiter“. This will conclude the initial set up.

## 2. Choose personalised username

### Individualise VR identification

After having signed into your online banking account for the first time, you will have the option of changing your 19 digit VR identification to a personalised user name. You can freely choose a user name (Alias) which you can remember easily.

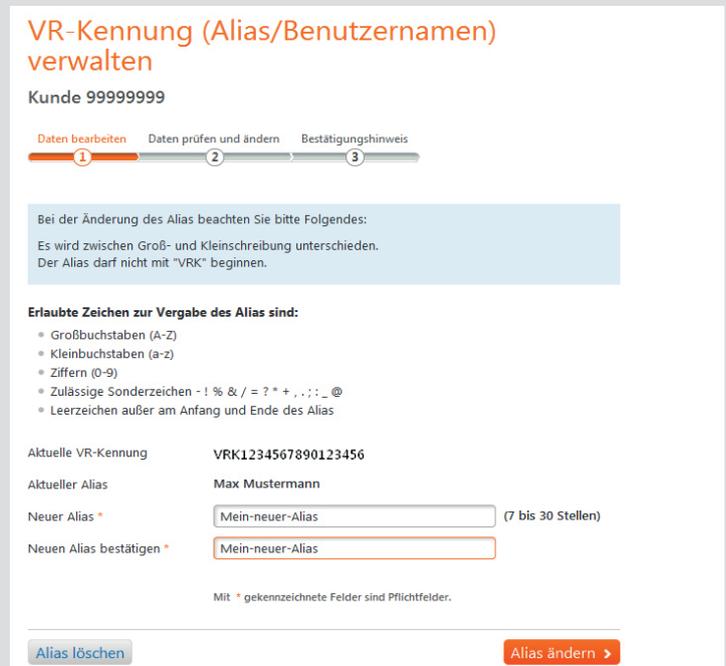
First click on „Service & Verwaltung“ and then on „VR-Kennung verwalten“.



Choose your desired username, the so-called Alias. The Alias consists of 7 to 30 characters with a combination of letters, digits, spaces or special characters.

Verify what you have entered and finish off your changes by clicking on „Alias ändern“. Please confirm your change with a TAN number.

When you want to log on the next time, use either the original VR identification or the new Alias name together with your new PIN.



## 3. Get to know your electronic inbox

Part of your online banking is ensuring a secure and fast communication flow with us via e-mail. The electronic inbox is a central channel of communication by which you will receive important messages from us on a daily basis. You will get used to the programme quickly as this inbox offers all the functions of a classic e-mail account, but in a secure online banking environment.

If you use the electronic bank statement, you will automatically find it in the inbox at the beginning of the month.

