

Registering for online banking

- Open our website at www.volksbank-heinsberg.de on your **PC/laptop or smartphone browser** and click on the **Login** button in the top right-hand corner.
- Enter your '**VR-Kennung**' (ID code) and your **initial PIN** and click **Login**.
- Enter your own PIN in the two designated fields and click **Edit**. Please refer to the PIN instructions on our website.
- Confirm the PIN change by entering a TAN and click **Edit**. See below for instructions on how to generate a TAN.
- Confirm the following prompt with **Continue** and enter a customised username – your alias – in the two designated fields. Click **Create alias** and confirm the alias by entering a TAN.
- Click **View account summary** for an overview of transactions on your account.

Ihre VR-Kennung
finden Sie in der
Online-Banking-Mappe
Die Start-PIN erhalten
Sie etwa 2 Tage nach
Beantragung per Post

Using the photoTAN reader to generate a TAN

Insert your girocard into the reader with the gold chip first to activate the display. Press the button below "Scan". Hold the reader against the colour QR code shown online until the display changes to your transaction, e.g. "SEPA/EU transfer". Press the button below "OK" to confirm and check the transaction details (e.g. IBAN and amount). If the details are correct, press the button below "OK" to confirm and generate a TAN. Enter the TAN online in the relevant field and click **Submit**.

Security advice:

The transaction details displayed on your TAN reader will be processed once authorised by entering the TAN generated for the confirmed transaction. If the details do not match the data you entered, cancel the transaction and immediately contact your customer advisor.



The screenshot shows a web interface titled "Datenkontrolle und TAN-Erzeugung" with a sub-header "TAN-Generierung per Sm@rtTAN photo". It contains instructions: "Stechen Sie Ihre Karte in den TAN-Generator und drücken 'Scan'", "Halten Sie den TAN-Generator so vor die Farb-Code-Grafik, dass der Farb-Code in der Anzeige vollständig angezeigt wird.", and "Prüfen Sie die Anzeige auf dem Leserdisplay und drücken 'OK'". A QR code is displayed in the center. Below the QR code are two expandable sections: "TAN-Generierung per Sm@rtTAN optic" and "Manuelle TAN-Generierung". Under "TAN-Eingabe", there is a warning icon and the text "Haben Sie die angezeigten Werte mit den Originaldaten verglichen?" followed by a "TAN" input field. At the bottom, there are buttons for "Zurück", "Abbrechen", and "Ausführen".

Benefit from your Volksbank security guarantee

We guarantee that you will be covered 100% against any unauthorised transactions through our **VR-Protect** online banking browser. This browser is specially designed for use with the encrypted web pages of your Volksbank Heinsberg. You will not be able to access other websites through it, nor can unauthorised users gain access from outside the secure VR-Protect environment.

Benefit from VR-Protect:

- ✓ Protection against data theft, phishing attacks, fake websites
- ✓ Easy to use
- ✓ No installation or configuration
- ✓ No modification of your computer
- ✓ Compatible with other security software
- ✓ On request, we will make your online banking available only through VR-Protect – you can't get any more secure than this

VR-Protect is free for all customers with the "Digital Services Plus Package".

For information on how to download the VR-Protect browser, please refer to the letter received with your online banking folder.