

# HCOB Banking

Guide to setting up the app

# Welcome to the HCOB Banking App!

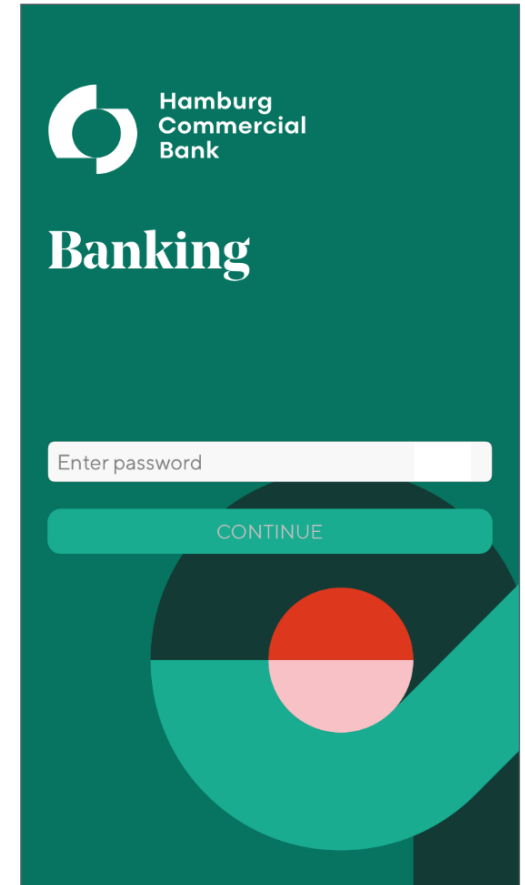
The HCOB Banking App enables you as a decision maker to easily check your company's financial status and authorize prepared payments from your smartphone or tablet.

The EBICS security standard provides access to all your accounts – if you like, even those kept with other banks.


## Which platforms are supported?

**iPhone or iPad:** iOS version 8.x and above

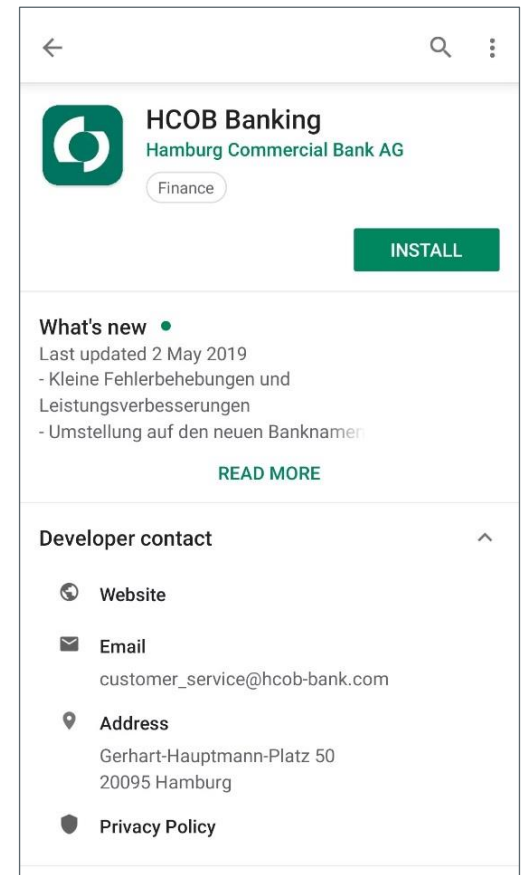
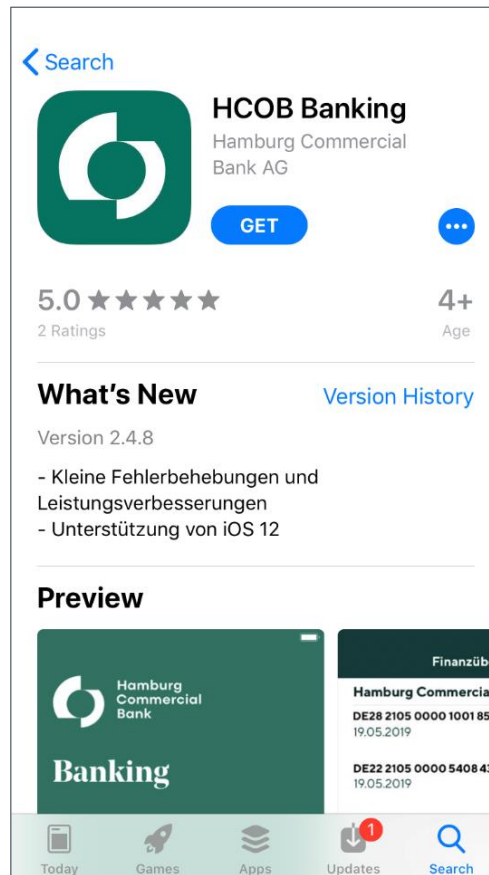
**Smartphone or tablet:** Android version 5 and above



# Installing the HCOB Banking App

- Search for „HCOB Banking“ on your device in either the App Store (iOS), Google Play (Android) or [www.hcob-bank.de/bankingapp](http://www.hcob-bank.de/bankingapp)
- Install the app by tapping “Get“, „“ resp. „Install“.

You may be asked to enter your personal password for the App Store or Google Play.



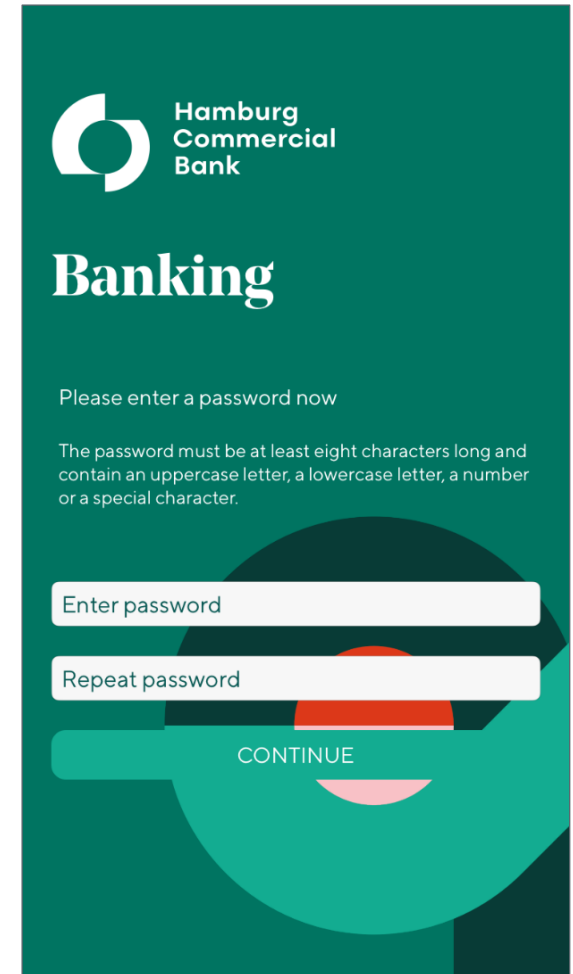
# First start of the HCOB Banking App

## Starting the app

- The app's icon will appear on the home screen.
- Tap the icon to start the app.

## Set Password

- Please choose your password according to the displayed password rule.
- Enter your chosen password twice identically and click *“Continue”*.



The screenshot shows the Hamburg Commercial Bank Banking app interface. At the top left is the bank's logo and name. Below it, the word "Banking" is displayed in a large, bold font. The main instruction is "Please enter a password now". Below this, a password rule is specified: "The password must be at least eight characters long and contain an uppercase letter, a lowercase letter, a number or a special character." There are two input fields: "Enter password" and "Repeat password". At the bottom, there is a large, rounded "CONTINUE" button. The background features a stylized graphic of a person's face in shades of teal and red.

Hamburg Commercial Bank

# Banking

Please enter a password now

The password must be at least eight characters long and contain an uppercase letter, a lowercase letter, a number or a special character.

CONTINUE

# Activating the HCOB Banking App

## Optional Permissions


- „*Camera*“ simplifies the setup
- „*Receive Messages*“ will be used for future functions

Using the activation document we sent you,

- either tap on „*Scan QR-Code with camera*“ and scan the QR-Code we sent you.
- alternatively you can enter your portal user ID, the portal client ID as well as the password.

**Please note:** The QR-Code can only be used with the HCOB Banking App, the contained web address does not work in a web-browser.

Initial setup of EBICS portal access



You can either read the QR code with your camera or use the keyboard to manually enter your access data to initially log on to the EBICS portal.

SCAN QR CODE WITH CAMERA

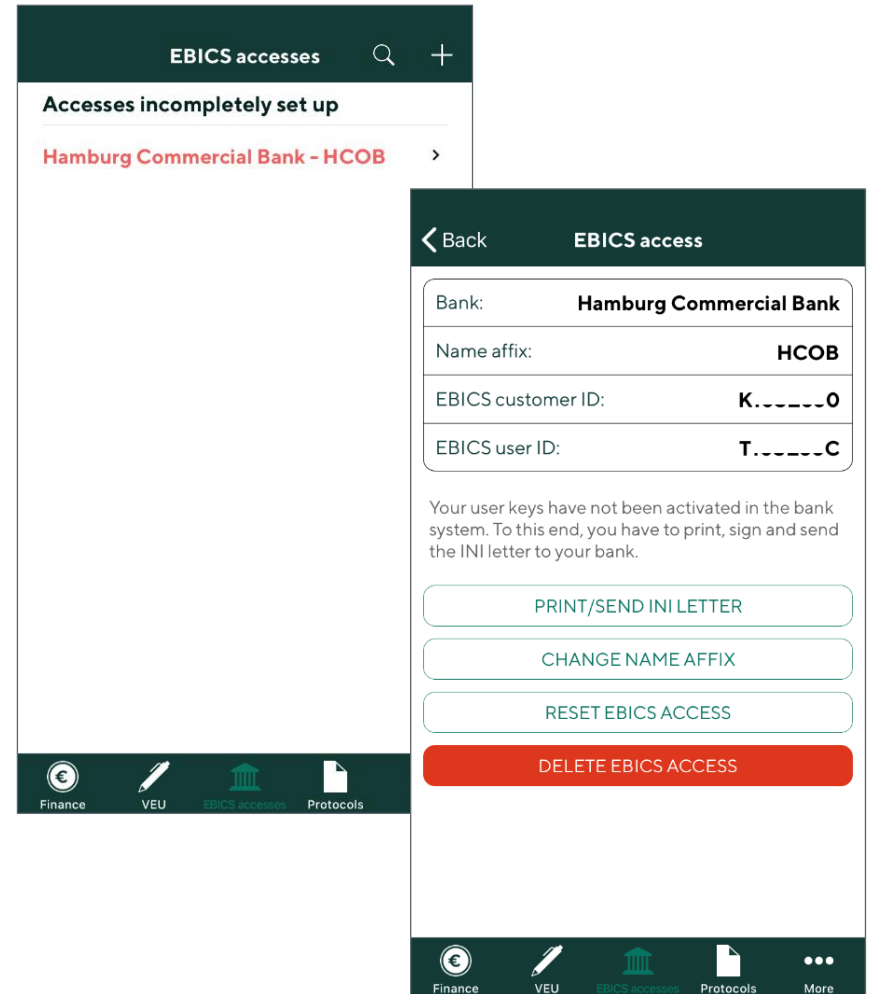
ENTER DATA VIA KEYBOARD

# Initialization in the EBICS security standard (1/2)

Your EBICS access to Hamburg Commercial Bank has already been prepared.

## Create and submit EBICS-keys

- In „EBICS access“ tap on the bank’s name, highlighted in red.
- Tap the top button „Submit user keys “.





# After activation by the account-managing bank: validating the secure communication

## Verifying the bank keys

- Tap „*EBICS access*“ and select the desired bank.
- If the bank has completed the activation, the top button will now read „*Verify bank keys*“ (instead of “*Print/Send INI-letter*”). If this is the case, tap this button.
- Compare the bank keys displayed with those you received from the account-managing bank.
- If the keys match, confirm with “*Accept bank keys*”.

Should the bank keys differ, the secure communication can not be set up! Please contact the affected bank.

The screenshot shows a mobile application interface for managing EBICS access. At the top, there is a dark green header with a back arrow and the text "EBICS access". Below the header, a table displays the current configuration for "Hamburg Commercial Bank":

Bank:	Hamburg Commercial Bank
Name affix:	HCOB
EBICS customer ID:	K.....0
EBICS user ID:	T.....B

Below the table, a message states: "To completely set up this EBICS access you now have to verify the bank keys." Underneath this message are four buttons: "VERIFY BANK KEYS" (green), "CHANGE NAME AFFIX" (green), "RESET EBICS ACCESS" (green), and "DELETE EBICS ACCESS" (red). At the bottom of the screen is a dark green navigation bar with five icons: a Euro symbol (Finance), a pencil (VEU), a building (EBICS accesses), a document (Protocols), and three dots (More).



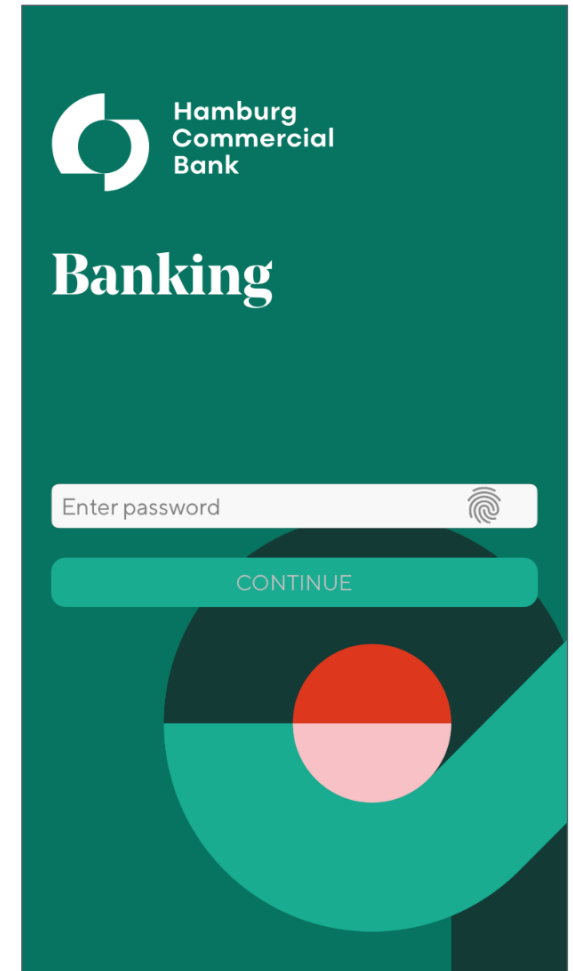
# Setup completed!

You can now use the HCOB Banking App according to your existing EBICS access rights!

## Easy login

The next time you start the app, you're offered to log in using your fingerprint, if this is supported by your device and you have activated this in the device's settings.

You can activate this in the menu „More“ → „Configuration“ in „Security options“.



## **Additional functions**

# Setting up an additional EBICS access

- In „EBICS access“ tap „+“ in the top right.
- Choose the desired bank from the list and tap it.
- On the following page, enter your EBICS customer ID and EBICS user ID as provided by the account-managing bank.
- Tap on „Send“ and follow the steps on page 6.

The image displays two screenshots from a mobile application interface for setting up an EBICS access.

**Left Screenshot: Select bank**

- Header: < Back, Select bank
- Text: Please select a bank for the new EBICS access.
- Bank List:
  - Hamburg Commercial Bank
  - Hamburger Sparkasse
  - Hamburger Volksbank
  - HSBC
  - Hypovereinsbank (HVB) / Unicredit
  - ING-DiBa
  - Landesbank Baden-Württemberg (LBB)
  - Landesbank Berlin (LBB)
  - Landesbank Hessen-Thüringen (HeLaBa)
  - M.M. Warburg
- Bottom Navigation Bar: Finance, VEU, EBICS access, Protocols

**Right Screenshot: New access**

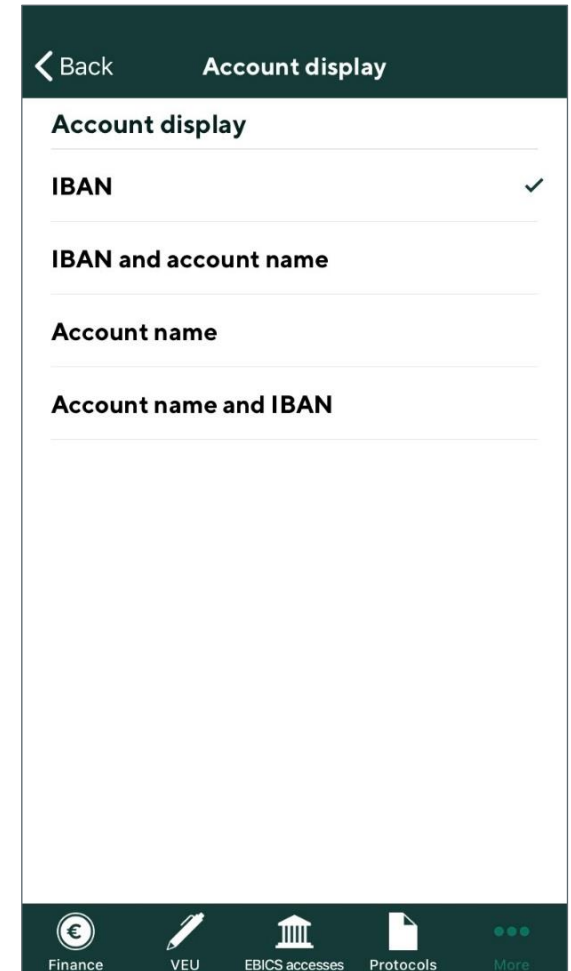
- Header: < Back, New access
- Section: EBICS access parameters
- Form Fields:
  - Name of the selected bank: Hamburg Commercial Bank
  - Freely selectable name affix (see below):
  - EBICS customer ID:
  - EBICS user ID:
- Note: The name affix can serve to distinguish accesses if several accesses of one bank are used. You can subsequently change the name affix for each EBICS access.
- SEND button
- Bottom Navigation Bar: Finance, VEU, EBICS access, Protocols, More

# Displaying account names

By default, the financial overview shows the account's IBAN.

To instead show the account's name or a combination:

- Tap "More" → Configuration → Display options → Account display.
- Select your desired option and tap on "Back".



# Changing account names

The account names are defined by the account-managing bank's server.

To change these names to be displayed in the app,

- tap the menu *“More”* → *“Ordering party”*
- select an account and tap *“Change account name”*
- Enter the desired account name and tap *“Save”*.

Ordering party account

Account: **DE11 2105 0000 9078 9200 37**

Account name: **MKV**

Bank: **Hamburg Commercial Bank**

Account holder: **Max Mustermann**

Currency: **EUR**

CHANGE ACCOUNT NAME

Finance VEU EBICS accesses Protocols More