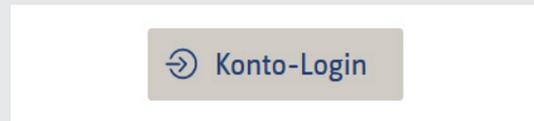


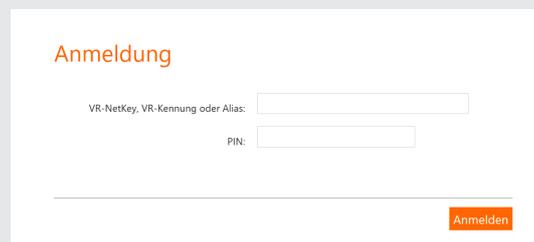
First login to Online Banking using smartTAN photo

STEP 1: Initial login to online banking with PIN allocation

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: - !%&/=?*+;:_.-@

PIN ändern	Prüfen
Bitte ändern Sie aus Sicherheitsgründen Ihre vorliegende Erst-Zugangs-PIN in eine persönliche PIN	
Aktuelle PIN	
<input type="text" value="Bitte eingeben"/>	
Neue PIN (mind. 8, max. 20 Stellen)	
<input type="text" value="Bitte eingeben"/>	
Bestätigung der neuen PIN	
<input type="text" value="Bitte eingeben"/>	

4. Enter a TAN

To confirm your new PIN, you must enter a transaction number. For this, insert your bank card (debit card) into the smartTAN-photo reader and press „Scan“. The camera on the reverse of the reading device will then be activated. Position the reader so that the colour code is shown fully on the screen. Now press „OK“ and your TAN will be shown. Please follow the additional instructions on the screen.

5. Complete the first login

By entering the TAN, you successfully complete the first login.

STEP 2: 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.

