

# HCOB Banking

Guide to setting up the app

# Welcome to the HCOB Banking App!

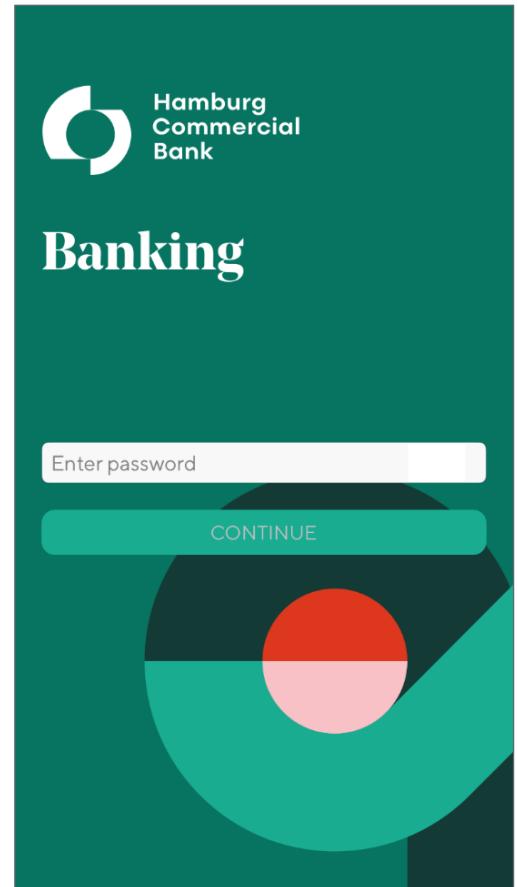
The HCOB Banking App enables you as a decision maker to easily check your company's financial status and authorize prepared payments from your smartphone or tablet.

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

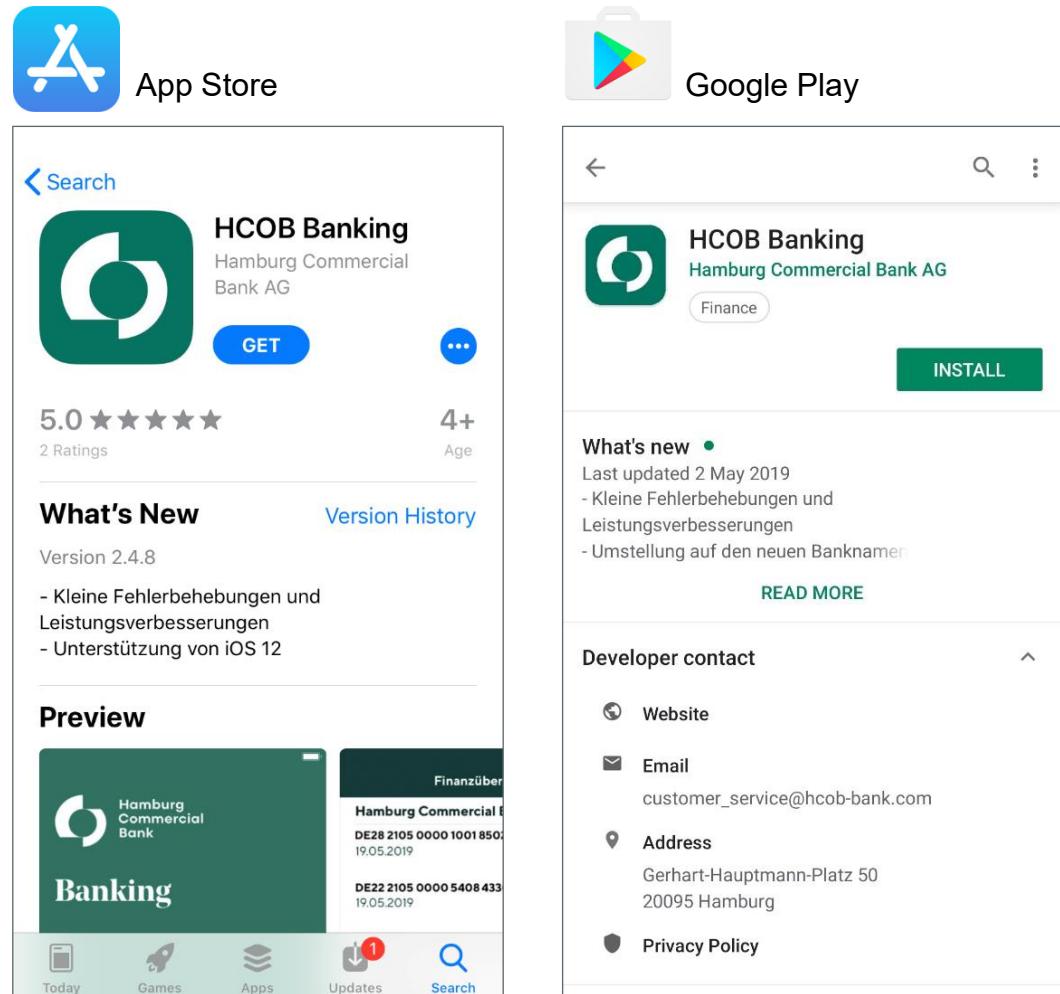
**Smartphone or tablet:** Android version 5 and above



# 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.



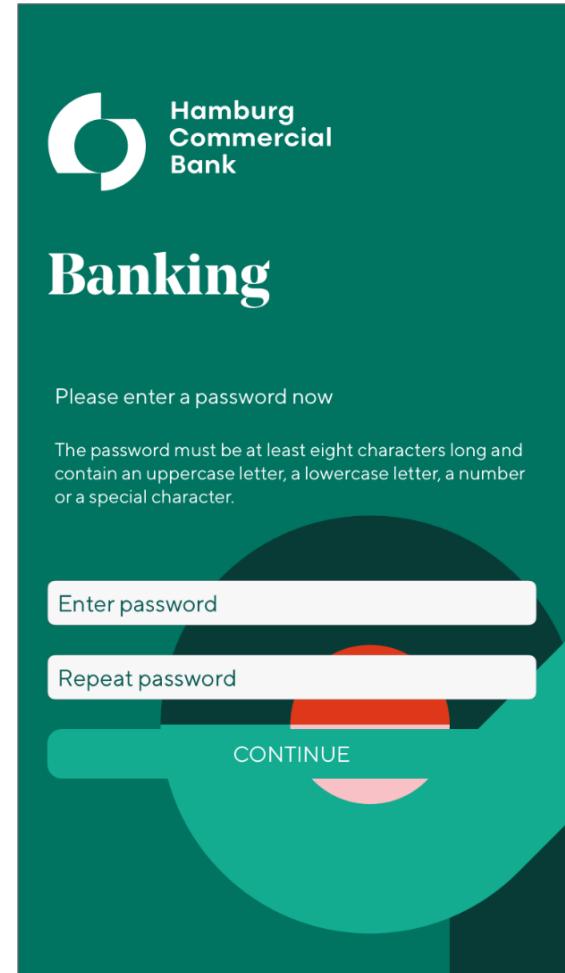
# First start of the HCOB Banking App

## 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*”.



# Activating the HCOB Banking App

## Optional Permissions

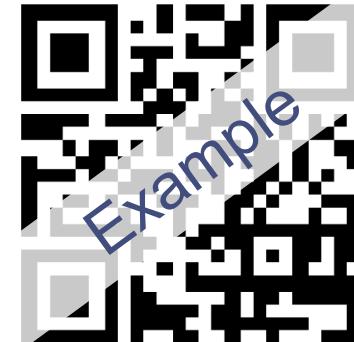
- „Camera“ simplifies the setup
- „Receive Messages“ will be used for future functions

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

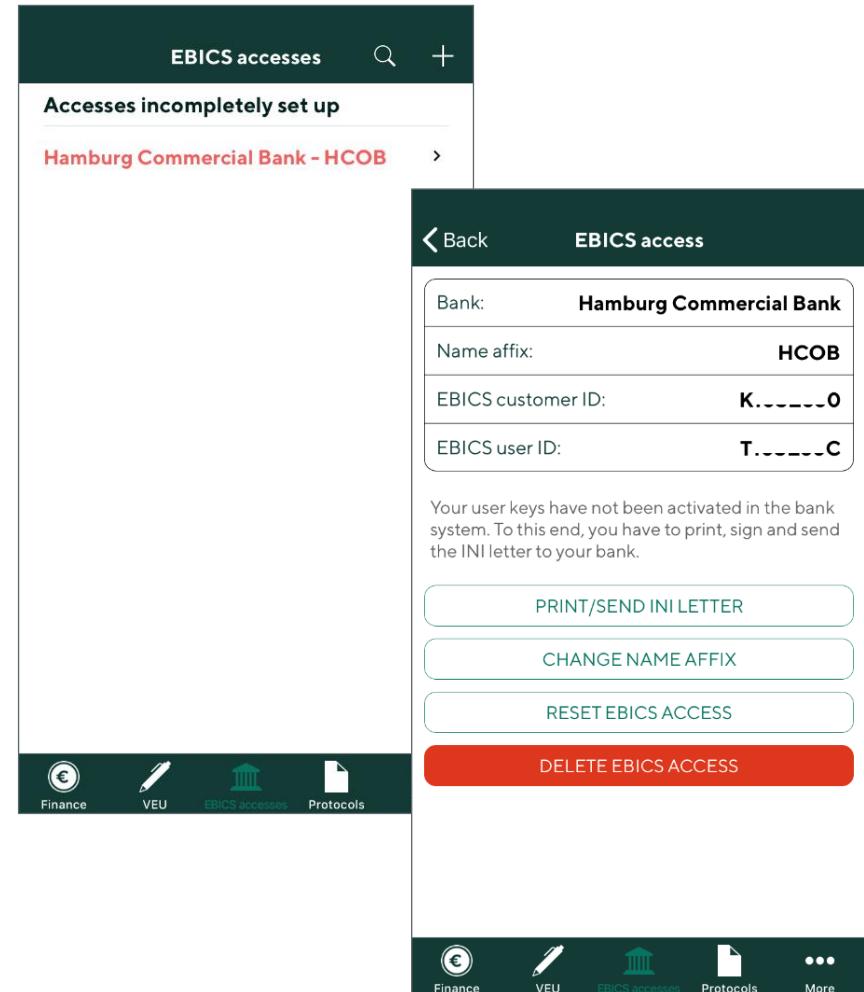
ENTER DATA VIA KEYBOARD

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

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

## Create and submit EBICS-keys

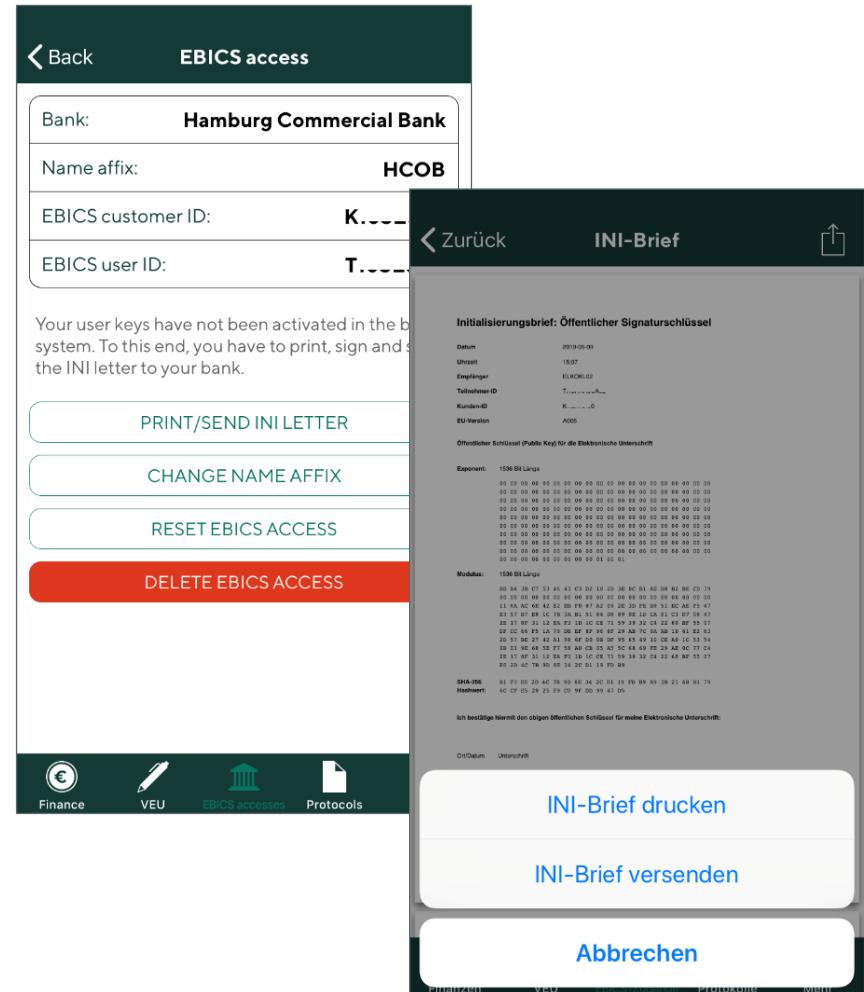
- In „EBICS access“ tap on the bank’s name, highlighted in red.
- Tap the top button „Submit user keys“.



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

## Print and forward the INI-letter

- After successful submission, the top button changes to „Print/Send INI-letter”. Tap this.
- Via the symbol at the top right, you can either send yourself the document by eMail or print directly.
- Please post a duly signed original of this two-page document to the account-managing bank.

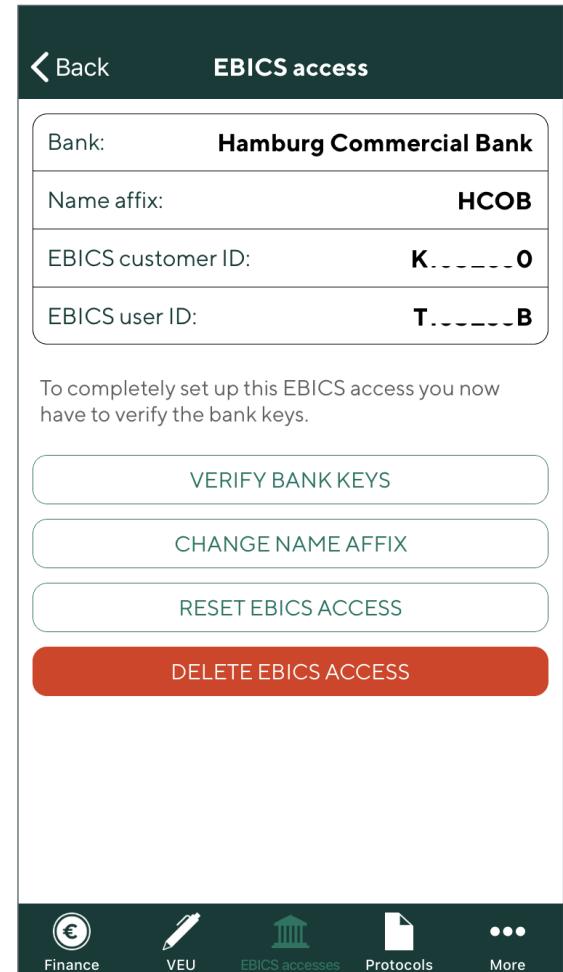


# After activation by the account-managing bank: validating the secure communication

## 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.



# Setup completed!

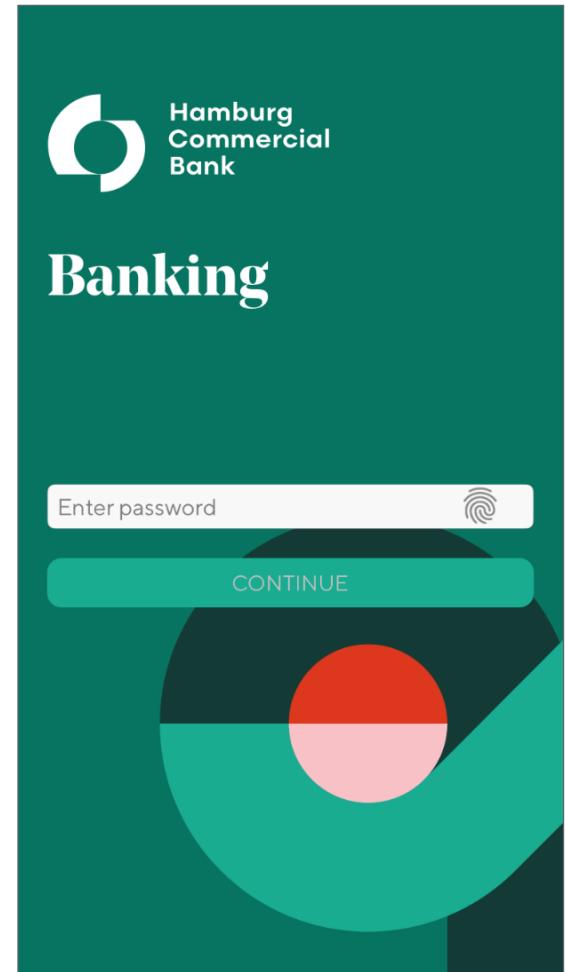
You can now use the HCOB Banking App according to your existing EBICS access rights!

## 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 shows two screenshots of a mobile banking application interface. The top screenshot is titled "Select bank" and displays a list of banks: Hamburg Commercial Bank, Hamburger Sparkasse, Hamburger Volksbank, HSBC, Hypovereinsbank (HVB) / Unicredit, ING-DiBa, Landesbank Baden-Württemberg (LBBW), Landesbank Berlin (LBBW), and Landesbank Hessen-Thüringen (HeLaBa). The bottom screenshot is titled "New access" and shows the "EBICS access parameters" screen. It includes fields for "Name of the selected bank" (set to "Hamburg Commercial Bank"), "Freely selectable name affix (see below)" (empty), "EBICS customer ID" (empty), and "EBICS user ID" (empty). A note at the bottom states: "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." Both screenshots include a "SEND" button at the bottom. The bottom screenshot also shows a navigation bar with icons for Finance, VEU, EBICS accesses, Protocols, and More.

Please select a bank for the new EBICS access.

Hamburg Commercial Bank

Hamburger Sparkasse

Hamburger Volksbank

HSBC

Hypovereinsbank (HVB) / Unicredit

ING-DiBa

Landesbank Baden-Württemberg (LBBW)

Landesbank Berlin (LBBW)

Landesbank Hessen-Thüringen (HeLaBa)

M.M. Warburg

EBICS access parameters

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

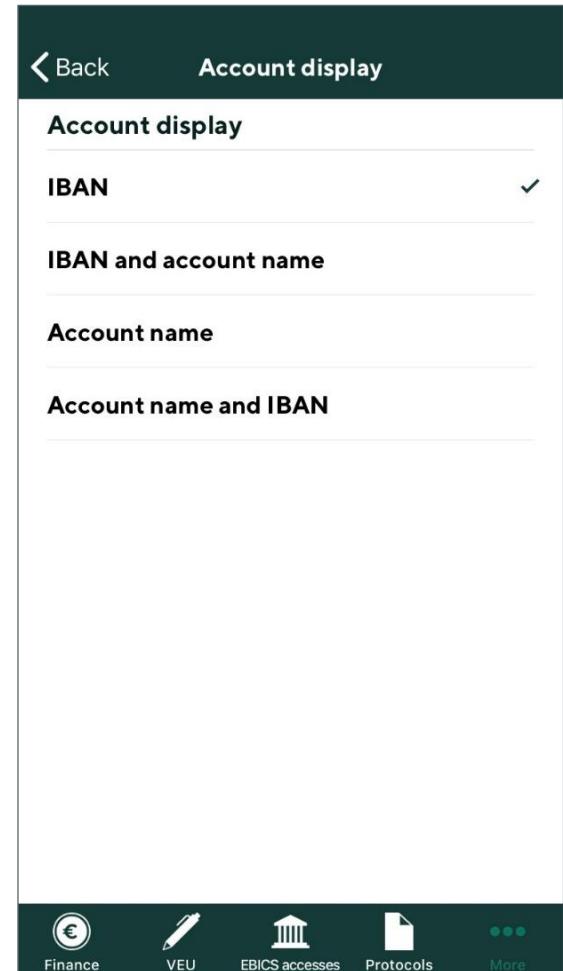
Finance VEU EBICS accesses Protocols More

# 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*”.

