

HCOB Banking

Guide to setting up the app

Welcome to the HCOB Banking App!

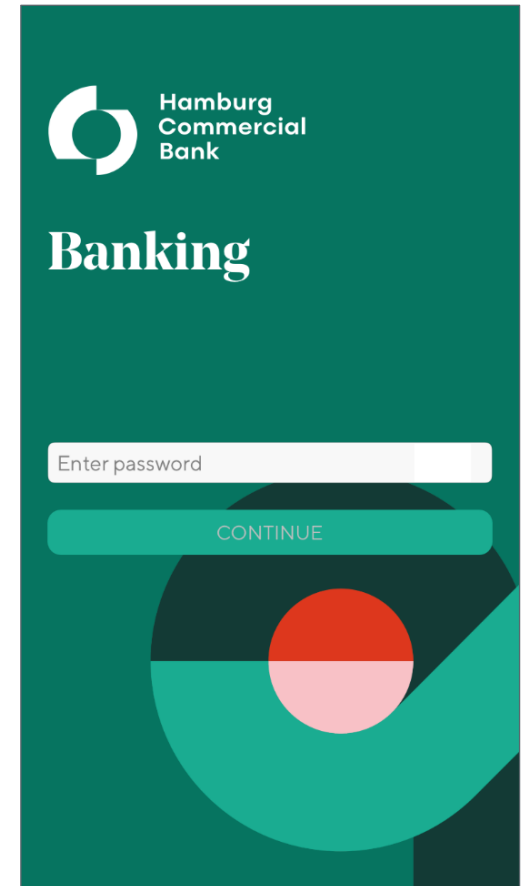
The HCOB Banking App enables you as a decision maker to easily check your company's financial status and authorize prepared payments from your smartphone or tablet.

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

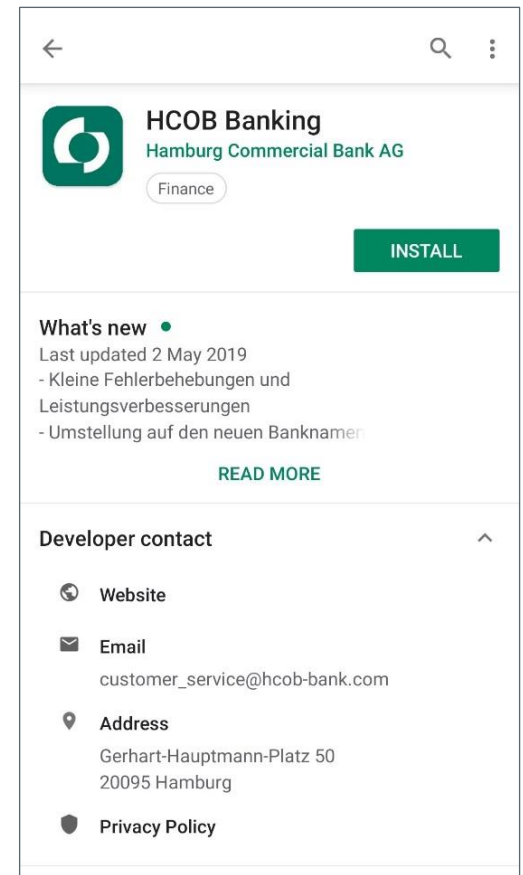
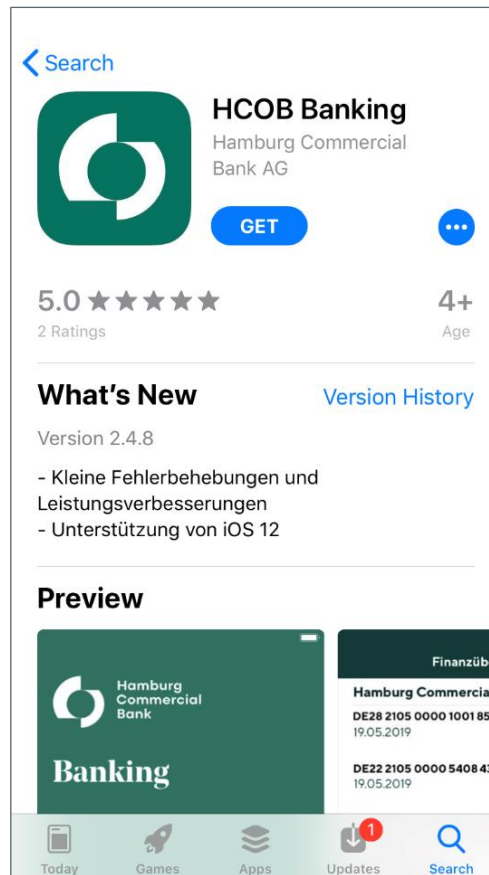
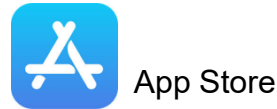
Smartphone or tablet: Android version 5 and above



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
- Install the app by tapping „Get“, „“ resp. „Install“.

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



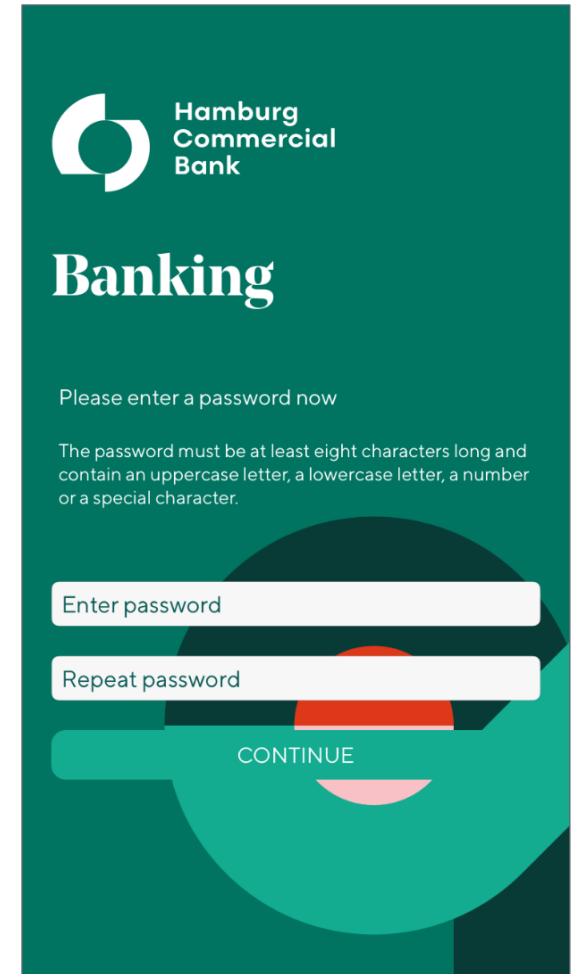
First start of the HCOB Banking App

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 'Banking' app interface for password setup. At the top left is the Hamburg Commercial Bank logo. The title 'Banking' is prominently displayed. Below it, the instruction 'Please enter a password now' is followed by a password requirement note: '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, a large teal button labeled 'CONTINUE' is visible. The background features a stylized graphic of a person's head and shoulders 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.

Enter password

Repeat password

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“.

The image displays two screenshots of a mobile application interface for managing EBICS access.

Left Screenshot: EBICS accesses

- Header: EBICS accesses
- Status: Accesses incompletely set up
- List Item: Hamburg Commercial Bank - HCOB (highlighted in red)
- Bottom Navigation Bar: Finance, VEU, EBICS accesses, Protocols

Right Screenshot: EBICS access

- Header: Back, EBICS access
- Form Fields:
 - Bank: Hamburg Commercial Bank
 - Name affix: HCOB
 - EBICS customer ID: K.0
 - EBICS user ID: T.C
- Message: Your user keys have not been activated in the bank system. To this end, you have to print, sign and send the INI letter to your bank.
- Action Buttons:
 - PRINT/SEND INI LETTER
 - CHANGE NAME AFFIX
 - RESET EBICS ACCESS
 - DELETE EBICS ACCESS
- Bottom Navigation Bar: Finance, VEU, EBICS accesses, Protocols, More

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.

EBICS access

Bank: **Hamburg Commercial Bank**

Name affix: **HCOB**

EBICS customer ID: **K...**

EBICS user ID: **T...**

Your user keys have not been activated in the b... system. To this end, you have to print, sign and s... the INI letter to your bank.

PRINT/SEND INI LETTER

CHANGE NAME AFFIX

RESET EBICS ACCESS

DELETE EBICS ACCESS

INI-Brief

Initialisierungsbrief: Öffentlicher Signaturschlüssel

Datum: 2019-05-01

Uhrzeit: 15:07

Empfänger: EUBANK

Teilnehmer-ID: T...

Kunden-ID: K...

EU-Version: A005

Öffentlicher Schlüssel (Public Key) für die Elektronische Unterschrift

Exponent: 1536 Bit Länge

Modulus: 1536 Bit Länge

ICH bestätige hiermit den obigen Öffentlichen Schlüssel für meine Elektronische Unterschrift.

INI-Brief drucken

INI-Brief versenden

Abbrechen

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, the screen displays the following information:

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." Below 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 and labels: "Finance" (euro symbol), "VEU" (pencil icon), "EBICS accesses" (bank building icon), "Protocols" (document icon), and "More" (three dots icon).

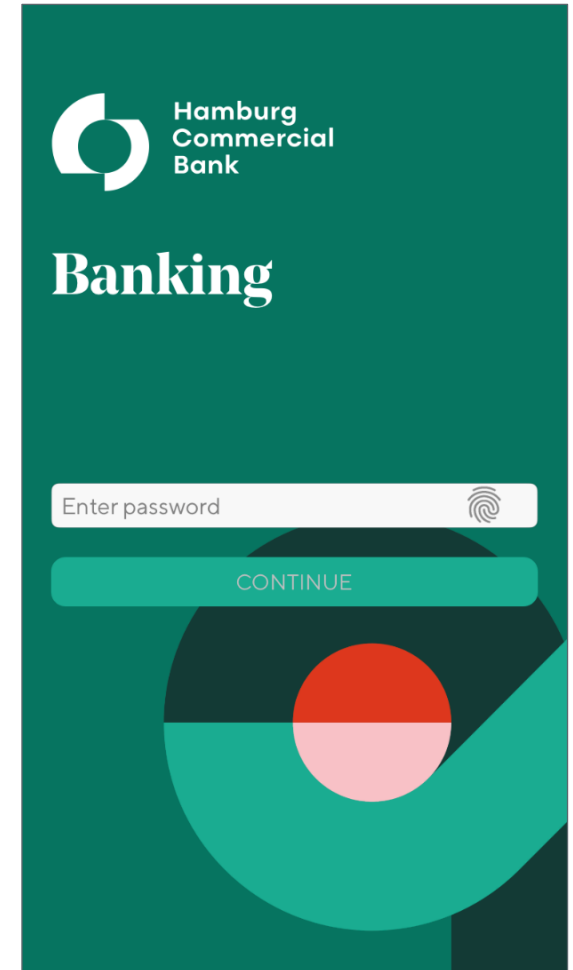
Setup completed!

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.

Select bank

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 (LBB)

Landesbank Berlin (LBB)

Landesbank Hessen-Thüringen (HeLaBa)

M.M. Warburg

New access

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

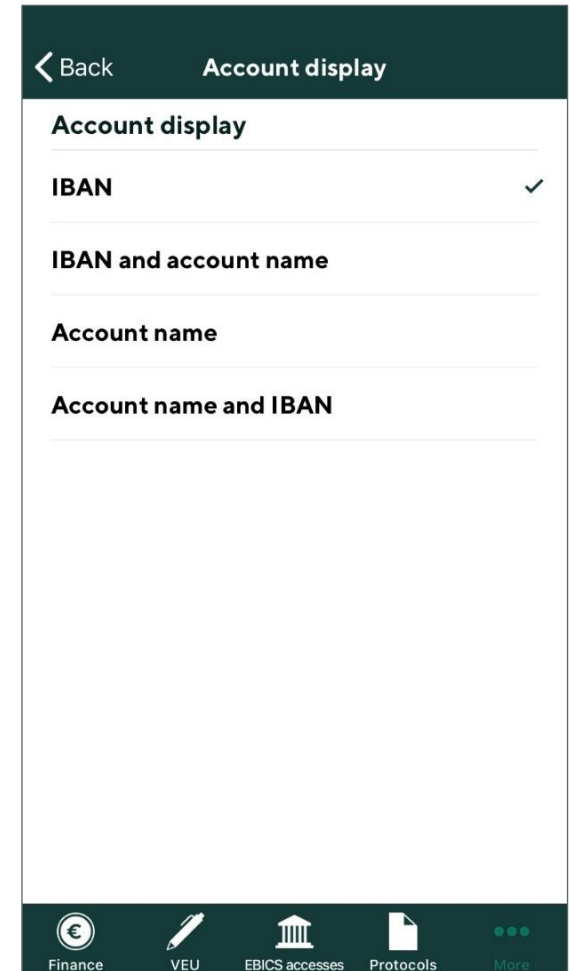
Finance VEU EBICS access Protocols

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”*.

< Back 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