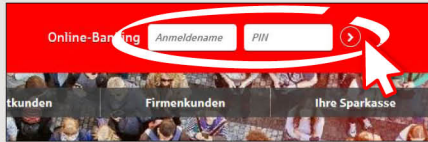


chipTAN: Bank transfers in the internet branch

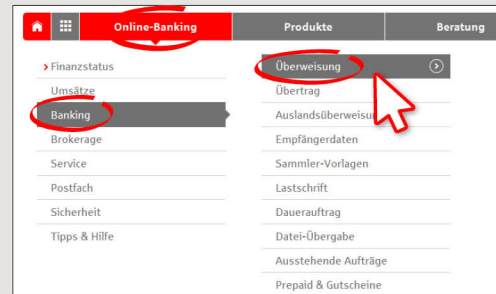
www.spk-ri.de/chiptan



1 Log on to online banking.



2 Tap „Banking“ → Bank transfer („Überweisung“) from the „Online-Banking“ menu.



3 The bank transfer form now appears. Select the account from which the sum is to be debited. Enter the **name of the recipient** (Name des Empfängers), their **IBAN**, the **sum to be transferred** (Betrag) and the **reason for payment** (Verwendungszweck). This information is mandatory.

In the lower section of the bank transfer form, you can make additional settings. To proceed, click on **„Weiter“**.

4 Now choose the way in which you would like to create the TAN.

With **„chipTAN QR“**, a QR code will be displayed to you.
With **„chipTAN optisch“**, a flickering graphic will be displayed to you.
With **„chipTAN manuell“**, the TAN will be generated after you enter specific order data.

5 Now create a TAN with the TAN generator as described and compare the details in the TAN message with your original documents, e.g. invoice.

If they match, enter the TAN and tap **Send** („Senden“).

Senden

6 Your transfer has been carried out and you receive confirmation.

Tips for step 3: Enter the details directly. Errors can occur when copying. Avoid using umlauts and special characters. Euro and cents are separated with a comma. Avoid using any separator for thousand amounts.

DO YOU HAVE ANY QUESTIONS?

Central service call number: You can contact us under **08721/1200-0 Mon – Fri from 8 am – 7 pm**. Further information about online banking can be found at: www.spk-ri.de/banking

YOU CAN ALSO CONTACT US AT:

Direct consulting
Text chat: www.spk-ri.de/chat
Service hours: **Mon–Fri from 8:30 am – 4:30 pm**

Online banking support for private customers
Telephone: **08721/1200-7455**
Available: **Mon – Fri 8 am – 4.30 pm**

OUR DEPARTMENTS:

www.spk-ri.de/filialsuche
Our consultation times by appointment:
Mon – Fri 8 am – 8 pm