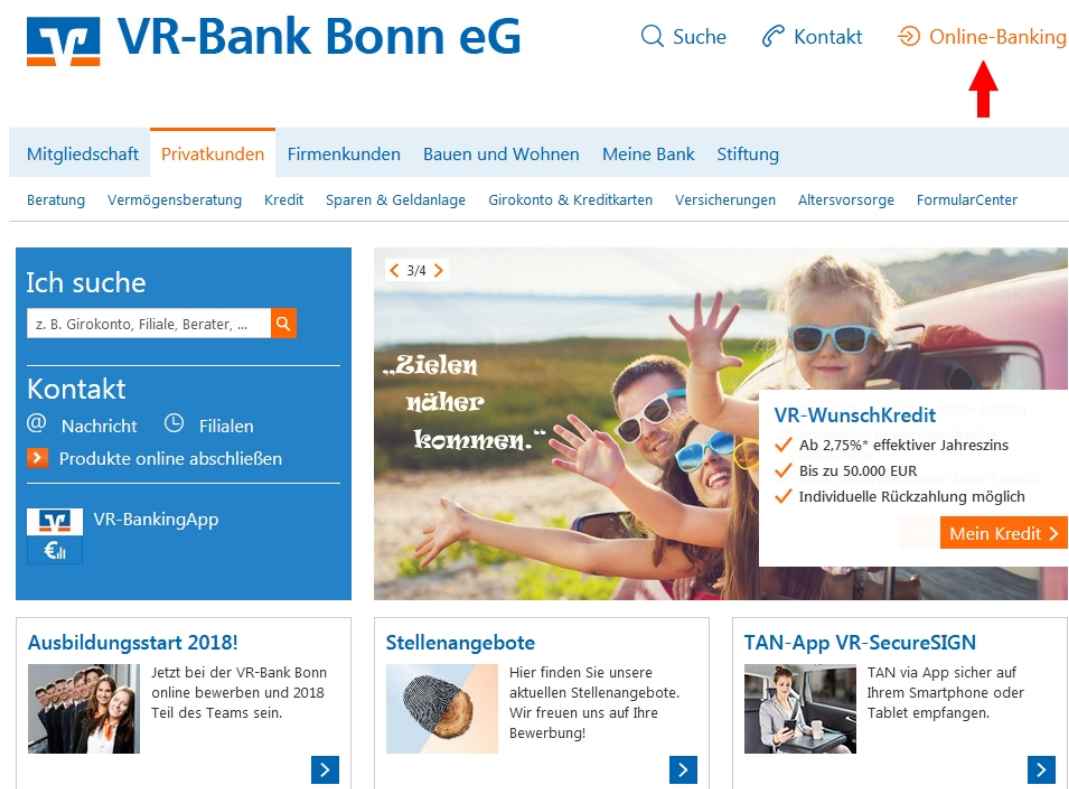


## Online-Banking Instructions

1. Visit our homepage: [www.vr-bank-bonn.de](http://www.vr-bank-bonn.de)
2. Click on the orange button „Online-Banking“ in the upper-right area to get secured access to our online banking application.



The screenshot shows the VR-Bank Bonn eG homepage. At the top right, there are navigation links: 'Suche' (Search), 'Kontakt' (Contact), and 'Online-Banking' (highlighted with a red arrow). Below this is a horizontal menu with categories: 'Mitgliedschaft', 'Privatkunden' (highlighted), 'Firmenkunden', 'Bauen und Wohnen', 'Meine Bank', and 'Stiftung'. A secondary menu lists services: 'Beratung', 'Vermögensberatung', 'Kredit', 'Sparen & Geldanlage', 'Girokonto & Kreditkarten', 'Versicherungen', 'Altersvorsorge', and 'FormularCenter'. The main content area features a search bar, contact options, and a 'VR-BankingApp' download button. A large banner for 'VR-WunschKredit' is visible, along with three promotional tiles: 'Ausbildungsstart 2018!', 'Stellenangebote', and 'TAN-App VR-SecureSIGN'.

Source: Screenshot Homepage VR-Bank Bonn eG

### Caution!

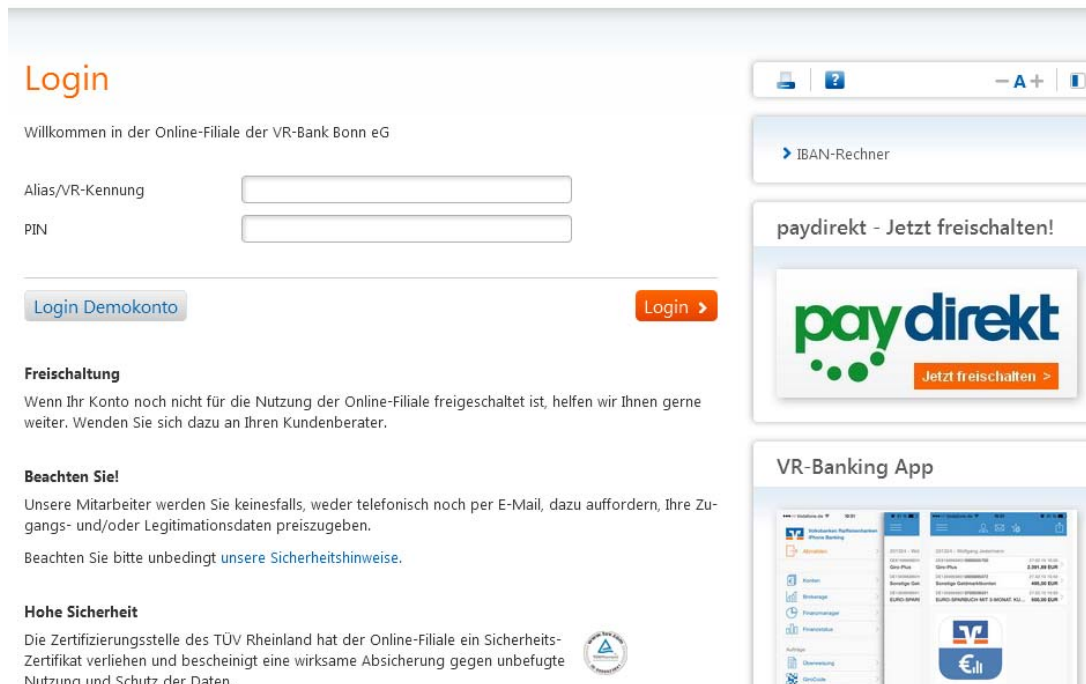
Check immediately if you see exactly this URL-part in your browser:

<https://www.vr-bank-bonn.de/banking-private/entry?trackid=piwik>

You should see the https-key in any case!

If not, quit and contact us at [online@vr-bank-bonn.de](mailto:online@vr-bank-bonn.de)

3. For the first log in your personal VR- and your initial PIN is necessary. You will receive the 9 digit number called VR- in our branches. In addition you will receive a so called "start-PIN-letter" by post.



**Login**

Willkommen in der Online-Filiale der VR-Bank Bonn eG

Alias/VR-Kennung

PIN

[Login Demokonto](#) [Login >](#)

**Freischaltung**

Wenn Ihr Konto noch nicht für die Nutzung der Online-Filiale freigeschaltet ist, helfen wir Ihnen gerne weiter. Wenden Sie sich dazu an Ihren Kundenberater.

**Beachten Sie!**

Unsere Mitarbeiter werden Sie keinesfalls, weder telefonisch noch per E-Mail, dazu auffordern, Ihre Zugangs- und/oder Legitimationsdaten preiszugeben.

Beachten Sie bitte unbedingt [unsere Sicherheitshinweise](#).

**Hohe Sicherheit**

Die Zertifizierungsstelle des TÜV Rheinland hat der Online-Filiale ein Sicherheits-Zertifikat verliehen und bescheinigt eine wirksame Absicherung gegen unbefugte Nutzung und Schutz der Daten.

**IBAN-Rechner**

**paydirekt - Jetzt freischalten!**

**VR-Banking App**

Source: Screenshot VR-Bank Bonn eG, FiduciaGAD (Application)

4. Please follow further instructions:
- 4.1 Right after the log in you are asked to choose an "Alias" instead of your "VR-Kennung". This is your self-chosen username which should be also easier to keep in mind.
- 4.2 Change the initial PIN into your personal PIN.  
The personal PIN requires at least 8 digits, minimum one capital letter and one number. For your own safety use combinations of numbers, capital letters and small letters. It is also possible to use special characters.

Please avoid repetitions and keep your PIN secret from third parties.

You have to confirm your new PIN by a second manual entry. Do not use copy/paste.

### Generating „TAN“ (transaction numbers)

Transaction numbers are necessary to finish any kind of financial transaction.

You generate TANs by using our App VR-SecureSIGN (please notice the specific introduction!) or by using the Sm@rtTAN optic reader which is available in our branches.

The following sites will describe the process for Sm@rtTAN optic.

After filling in your transaction data a black field with flickering white stripes can be seen in the online-banking application.

Insert your banking card into the Sm@rtTAN optic reader. The chip has to be upwards ahead. Press „F“.

Put the reader directly at the monitor. The white arrows on your reader must fit the white arrows on the screen. Change size with +/-.

Follow the instructions that occur on the display of your reader.

**Please check the IBAN carefully!**

The picture below shows an example of the flickering graphic.

### Datenkontrolle und TAN-Erzeugung

#### TAN-Generierung per Sm@rtTAN optic



- Stecken Sie Ihre Karte in den TAN-Generator und drücken Sie die Taste F.
- Halten Sie den TAN-Generator vor die animierte Grafik.
- Beachten Sie bitte die Anzeige des TAN-Generators.
- Die weißen Pfeile der Animation müssen mit dem Leser übereinstimmen. Eine Anpassung kann über die Symbole oberhalb der Animation erfolgen.

Erläuterung der Symbole:

Vergrößerung	Verkleinerung
Niedrigere Geschwindigkeit	Höhere Geschwindigkeit
Animation pausieren	Waagerechte / senkrechte Ansicht

#### Manuelle TAN-Generierung

##### TAN-Eingabe

Haben Sie die angezeigten Werte mit den Originaldaten verglichen?

TAN \*

[← Zurück](#) [× Abbrechen](#) [Ausführen >](#)

Enter the generated TAN into the field on the bottom right and then press „Ausführen“.  
Afterwards the online banking transaction is finished.

Alternatively it is possible to generate a TAN manually (without the flickering graphic).  
Instead of „F“ press „TAN“ on your Sm@rtTAN optic reader and follow the instructions on the display and on the website.

**For safety reasons:**

Our website is encrypted with https at any time! If not, quit and contact us!  
Your VR-Bank Bonn eG will never ask you to reveal passwords, generate TANs by email or a phone call. Neither you will receive an email from us about transactions that have not been executed. It is not necessary to react to any emails or other communication channels in which you are forced to reveal passwords or generate TANs or are asked to pay something.

Please read also our “Sicherheitshinweise” (safety notes):

**[www.vr-bank-bonn.de/sicherheitshinweise](http://www.vr-bank-bonn.de/sicherheitshinweise)**