



## Online banking via website

1. Go to „Login Online-Banking“ button at [www.vbhnr.de](http://www.vbhnr.de) and to



2. Log on with

- ▶ VR-NetKey from your online banking documents (alternatively log on with an alias chosen by you)
- ▶ PIN that was posted separately (must be changed after first login)
  - ▷ minimum of eight, maximum of twenty characters
  - ▷ either numerals only or at least one capital letter and one number
  - ▷ permitted characters: A-Z lower and upper case, including umlauts and „ß“, numbers from 0 - 9, special characters @ ! % & / = ? \* + ; : , . \_ -

## Online banking via VR-BankingApp

1. Log on for the first time via the website [www.vbhnr.de](http://www.vbhnr.de), button „Login Online-Banking“, log on with VR-NetKey and PIN (see above)

2. Download VR-BankingApp onto smartphone



3. Enter sort code: 603 913 10

4. Log on once only via the app with VR-NetKey/alias and PIN

5. Set login password via the app

- ▷ chosen by you when you first log on
- ▷ minimum of eight characters
- ▷ combination of upper and lower case letters, numbers and special characters increases security

6. Log on via the app with your chosen password in future; alternatively with FaceID or TouchID



## TAN method

- ▶ Every online banking transaction is confirmed with a separate TAN
- ▶ TAN generation via VR-SecureGo app or using Sm@rt-TAN

## VR-SecureGo app

1. Download VR-SecureGo app to smartphone



2. Log on to VR-SecureGo app with VR-NetKey and sort code (603 913 10)
3. Obtain a login password via the VR-SecureGo app
4. Accept special terms and conditions and tap on „Register app“
5. An activation code to activate the app will be generated and sent to you by post; alternatively print out of activation code by bank teller
6. Log on to VR-SecureGo app with the login password
7. Enter activation code (manually, or scan QR code)
8. Confirmation of successful activation by VR-SecureGo app

## Sm@rt-TAN method

- ▶ TAN generated via a TAN generator
- ▶ Order TAN generator Sm@rt-TAN photo via [www.vbhnr.de/shop](http://www.vbhnr.de/shop)
- ▶ Generator can be used immediately together with the allocated girocard (if necessary, allocated card can be changed at any time by bank teller)

### Note:

For security reasons, your online banking login details will be disabled after six months of inactivity. See our homepage for more helpful information, for example new device etc.