

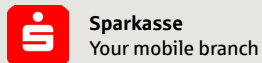
# Sparkasse App: Initial Setup and Functions

[www.spk-ntow.de/support](http://www.spk-ntow.de/support)

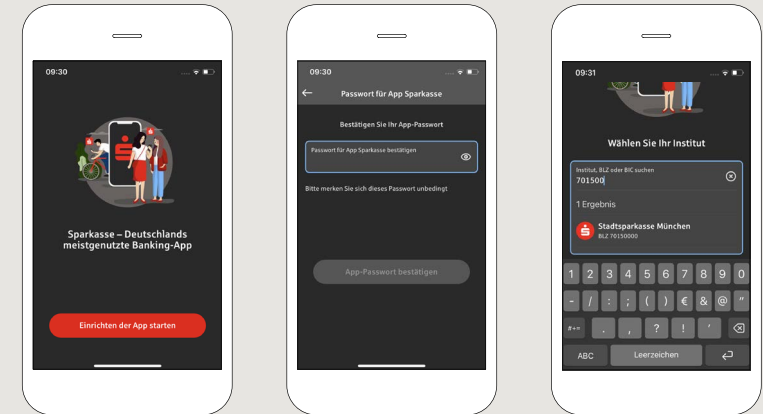
 Sparkasse  
Neckartal-Odenwald

Please have the login details for your online banking to hand. We recommend using the Sparkasse App in conjunction with the code-generating S-push TAN App, as the two apps are designed to work in perfect unison. The following description applies for the iOS operating system. The procedure may vary slightly for other mobile operating systems.

- 1 Download the **Sparkasse App** for your smartphone from the App Store.

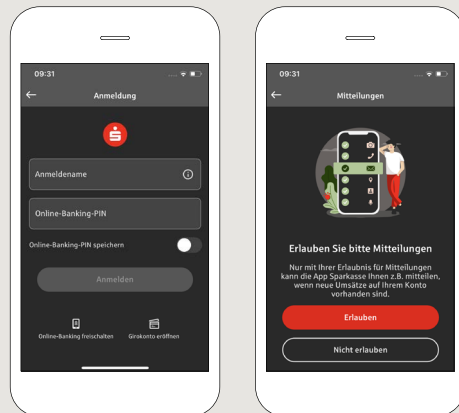


- 2 Select „Einrichten der App starten“. Then set your personal password and enter your bank code.

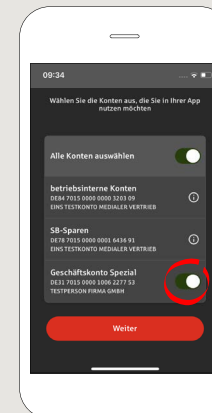


- 3 Please enter your online banking login name and the corresponding online banking PIN. This completes the initial setup of the app.

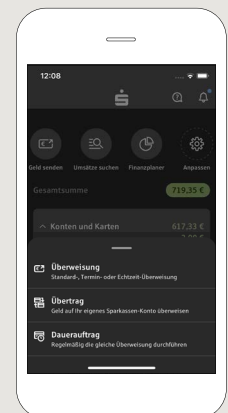
We recommend that you activate the receipt of push messages in the next step by tapping on „Erlauben“.



- 4 All accounts connected to this online banking contract are now enabled for the app. The backup procedure is transferred automatically.



- 5 You can find the functions for transactions, carryovers (Umbuchungen), standing orders and giro pay | Kwitt via your financial overview under „Geld senden“.



DO YOU HAVE ANY QUESTIONS? WE WILL BE HAPPY TO HELP YOU.

Online-Banking-Hotline: +49 (0) 6261 86-3333  
Monday – Friday: 8 am – 6 pm

Step-by-step click instructions: [www.spk-ntow.de/help](http://www.spk-ntow.de/help)  
Please use the translator app on your Smartphone or web browser!

YOU CAN ALSO CONTACT US AT:

Customer-Service-Center: +49 (0) 6261 86-0  
Monday – Friday: 8 am – 6 pm

[www.spk-ntow.de/kontakt](http://www.spk-ntow.de/kontakt) or visit our branches.

Online-Services: [www.spk-ntow.de/service](http://www.spk-ntow.de/service)

Please notice: our hotlines are only available for german speaking customers!

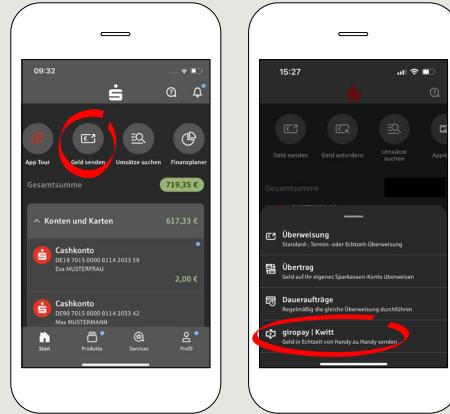
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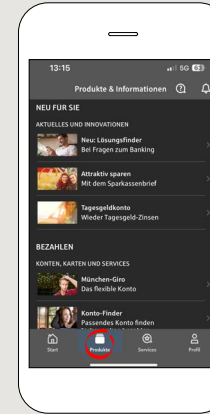
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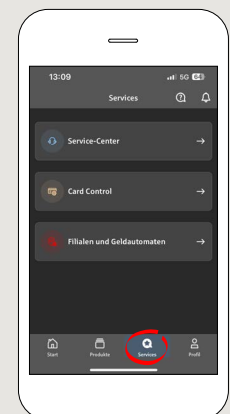
**6** It is possible to send and request money in an easy, secure fashion with giro pay | Kwitt. All you need is the recipient's mobile number. This is how it works: Select „Geld senden“ in your financial overview and „giropay | Kwitt“ in the bottom tab. Select the desired person from your contact list. Enter the amount that you want to send or request – up to EUR 30 without entering a TAN code.



**7** You can find products and current offers/campaigns from Sparkasse Neckartal-Odenwald under „Produkte“.

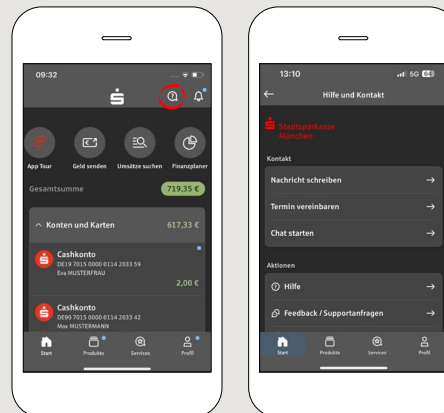


**8** Under „Services“ you can find our „Service Center“, as well as searching for the next ATM or branch.

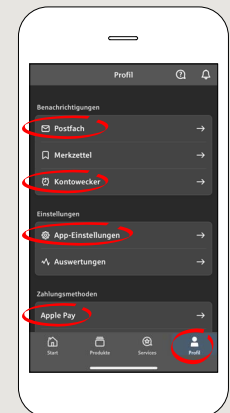


**Tip:** If you need to block your card in case of emergency, you can do so by clicking on „Service-Center“ → „Karten“ → „Sparkassen-Card (Debitkarte) sperren“

**9** Use the question mark at the top right to get to our lock-in emergency call and contact options. Here you can also text or video chat with our consultants during service hours.



**10** You can access your inbox under „Profil“. This is also where you can manage other app settings, the account alarm and digital payment methods (e.g. Apple Pay).



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