

## As of 15 October 2009 Wirecard Bank AG will be moving over to the future-proof Sm@rt TAN PLUS procedure.

Benefit from enhanced eBanking security – with Sm@rt TAN PLUS.

Your advantage: In future the transaction authentication number (eTAN) will be valid for the current payment only, thus giving you an additional PLUS in security.

### This is how you benefit

- You create a payment-related Sm@rt TAN PLUS
- The procedure separates the remittance order from confirmation by the transaction authentication number – a PLUS for your security
- To create an eTAN, you require DATA known only to you
- Better protection against phishing and trojans through payment-related eTAN PLUS transaction authentication numbers

### This is how Sm@rt TAN PLUS works

To generate a Sm@rt TAN PLUS, insert your cash/Maestro card into the Kobil eTAN Generator as usual and enter the DATA that our new eBanking application will display as of 15 October 2009.

## Here's a step-by-step guide (using a bank transfer as an example)

1. Fill out your online remittance order as usual and click on “continue”
2. An eTAN (transaction authentication number) is now required to confirm your remittance order
3. A field for entering an eTAN will now appear below the remittance order; at the same time the transaction-specific data “CODE and DATA” will appear in a red-bordered text field above the remittance order.
4. Insert your cash/Maestro card into the Kobil eTAN Generator as usual and briefly press the TAN button once
5. The word “CODE” will now appear in the eTAN Generator’s display
6. Now use the keyboard to enter the CODE from the red-bordered text field above your remittance order into the eTAN Generator and confirm with the green O.K. button.
7. The word “DATA” will now appear in the eTAN Generator’s display
8. Now enter the DATA value (omit the asterisk), likewise displayed in the red-bordered text field, into the card eTAN Generator and confirm this entry with the green O.K. button.
9. The eTAN Generator will generate a TAN number, which is valid for this online transaction only
10. Please enter this number into the intended field in our eBanking application and confirm your entry with the appropriate button (execute, change, etc.)
11. We will now execute your order and you will receive confirmation thereof on your screen

**Submit the Domestic Wire Transfer**

Please confirm your Data for the Domestic Wire Transfer by clicking 'Execute'. If you wish to change or to edit some data, please click 'Back'.

Please enter: Code: 16143 , Data: 111111\*\*\* into the reading device (it concerns the 6 digits of account number). Compare the digits with the original data. Confirm each with OK and enter the TAN afterwards.

Account:	XXXXXXXXXXXX
Beneficiary:	XXXXXXXXXXXX
Beneficiary Account Number:	XXXXXXXXXXXX
Beneficiary Bank Code:	XXXXXXXXXXXX
Beneficiary bank:	XXXXXXXXXXXX
Amount:	XXXXXXXXXXXX
Purpose:	XXXXXXXXXXXX

## Can I use Sm@rt TAN PLUS in banking software?

Almost all banking software on the market supports the Sm@rt TAN PLUS procedure as of the versions listed below.

<b>Banking software</b>	<b>As of version</b>
VR-NetWorld Software	3.20
Profi cash	8.5
Home cash	keine Unterstützung
Mac Giro	6.0.3b3
T-Online-Banking	6.04.003
Quicken	Quicken 2008
SFirm	2.0k SP1 Patchlevel 2
StarMoney / StarMoney Business	StarMoney 6.0 / StarMoney Business 3.0
StarMoney Professional	DDBAC Version 4.0.14.0
windata	DDBAC Version 4.0.14.0
WISO Mein Geld	DDBAC Version 4.0.14.0

You can find instructions on how to switch to Sm@rt TAN PLUS in Windata Basic Software at [www.wirecardbank.com/smarrantanplus-en](http://www.wirecardbank.com/smarrantanplus-en). Please contact your manufacturer if you are using a different software and have questions regarding the switch-over.

## How much does Sm@rt TAN PLUS cost?

- Switching over to Sm@rt TAN PLUS is completely free of charge.
- Changes to or replacement of your cash/Maestro card will not be required.
- Should you not yet own a Kobil EMV TwinCap eTAN Generator (please refer to the back of your eTAN Generator), we will exchange it free of charge.

In this case, please send your old eTAN Generator along with your contact data to the following address:

**Wirecard Bank AG**  
SMART TAN PLUS  
P.O. Box 31 05 44  
04163 Leipzig  
Germany