



ONLINE BANKING USER GUIDE



HAUCK
AUFHÄUSER
LAMPE

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1. Introduction

Welcome to the Online Banking of Hauck Aufhäuser Lampe!



HAUCK
AUFHÄUSER
LAMPE
ONLINE BANKING

Help & Contact

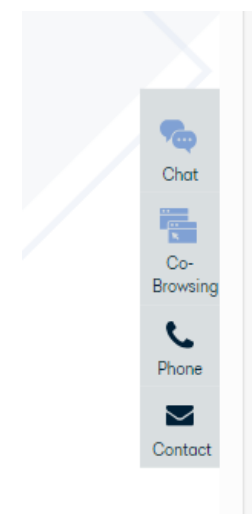
Comprehensive and individual service, fast and direct communication and the highest level of security - this is something you can not only expect in personal contact with us, but also from our online banking.

Our modern online banking service offers you convenient access to your finances at anytime and anywhere, regardless of our office locations or opening hours - via computer, tablet or smartphone. All features are available not only as an online service, but also as a mobile app for Android and iOS. This gives you even more flexibility and independence in your financial transactions.

Security is our top priority. For this reason, our online banking not only allows you to use the SMS-Tan- but also the Push-Tan-Procedure, which offers you a high degree of security by using a separate app with your own password.

If you have any questions about your online banking or our range of products and services, you can use the chat function to reach one of our experts personally during our service hours. Alternatively, you can ask customer support online banking to assist you via the co-browsing function.

You will find all contact details in the quick-access bar on the right-hand side of the screen.



On the following pages you will find a comprehensive summary of all the important information about our online banking platform. If you have any further questions, please do not hesitate to contact our Customer Support:

Phone: + 49 69 2161-1112
E-Mail: online.banking@hal-privatbank.com
Service Hours: Monday - Friday between 9:00 am until 5:00 pm

2. First Steps

2.1 LOGIN

The login page for online banking can be found under the following link:

<http://onlinebanking.hal-privatbank.com>

You will find the login button for our online banking at the top right of the page.

Login name

Password

In order to log in, you will need your login name and PIN. This information will be sent to you by mail after the signing of the contract for participation in the online banking by Hauck Aufhäuser Lampe Privatbank AG.

For security reasons, you must change the Start-PIN after the initial login to a PIN defined by you personally (see also Section 3.6.7).

Since the PSD2-Directive prescribes a login using a two-factor authentication (Strong Customer Authentication – SCA), you will additionally have to enter a TAN (e.g. SMS-TAN) every 90 days after logging in with your login name and PIN to gain access to your online banking.

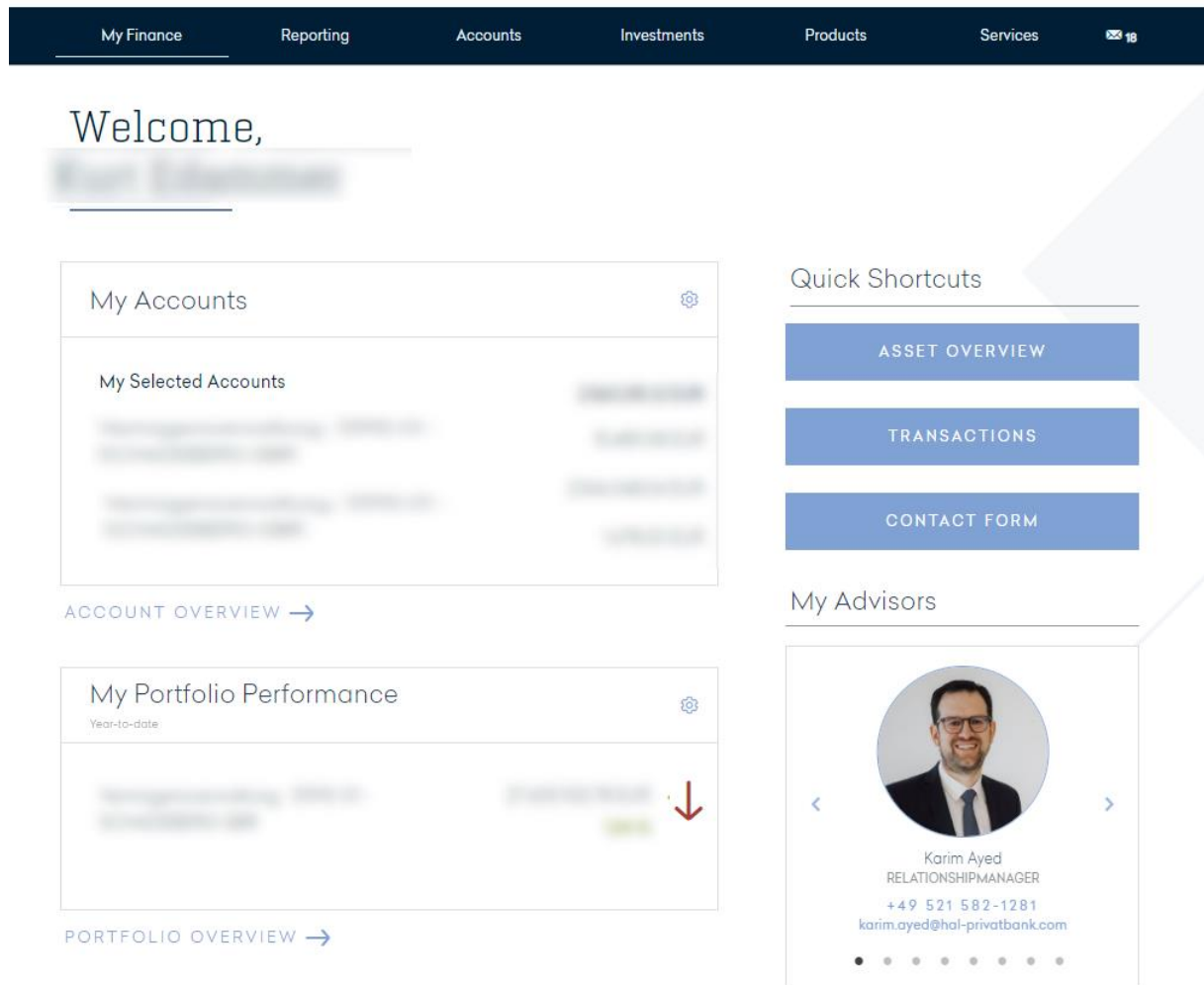
3. FUNCTIONS AND SERVICES

3.1 MY FINANCE

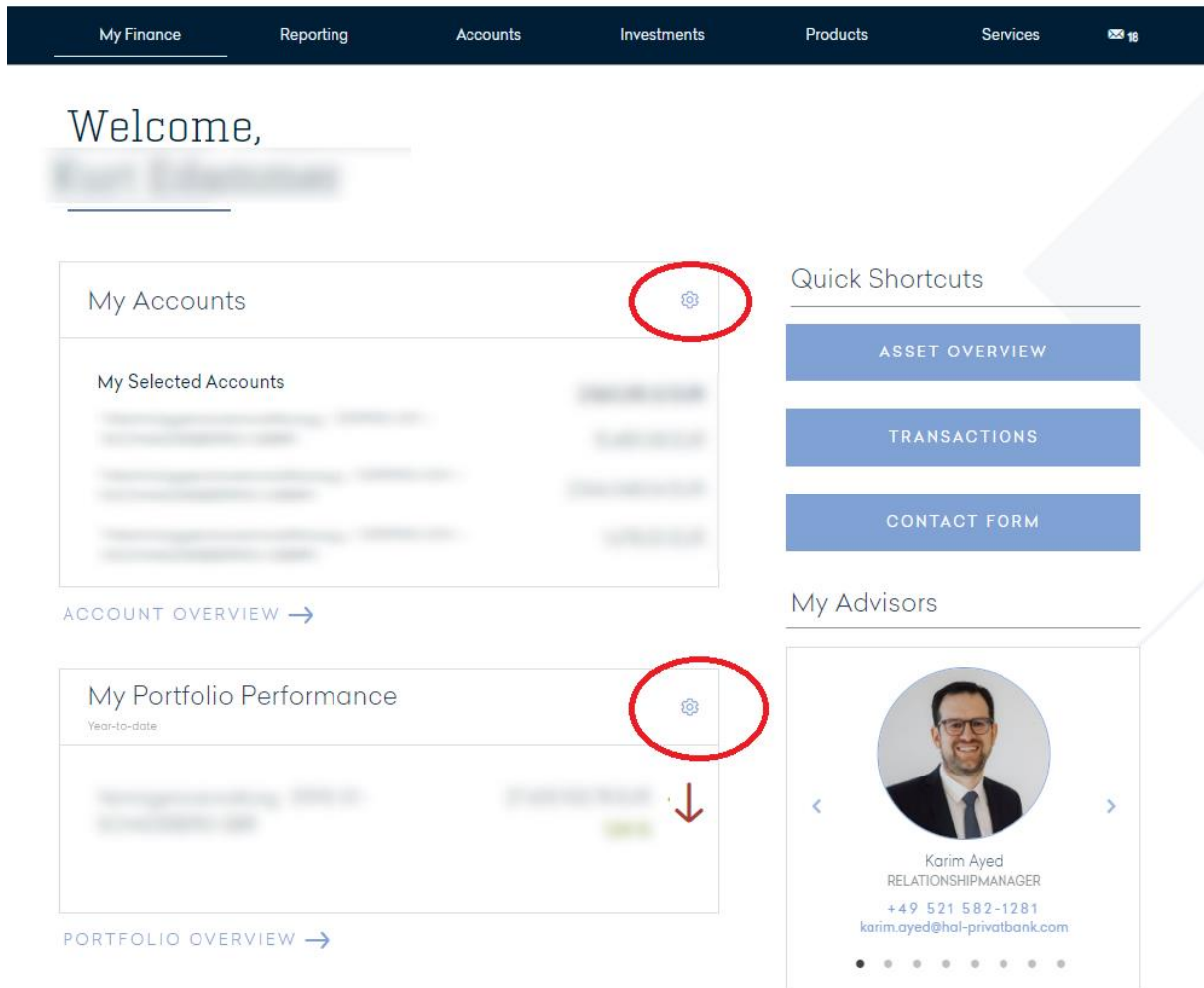
3.1.1 Dashboard

After the login you will be forwarded to your personal start page. This individually configurable dashboard, which you can also find under "My Finance", is designed to give you a quick overview of your entire asset situation.

Here you will find your asset statement for selected accounts as well as information on the performance of your portfolios.



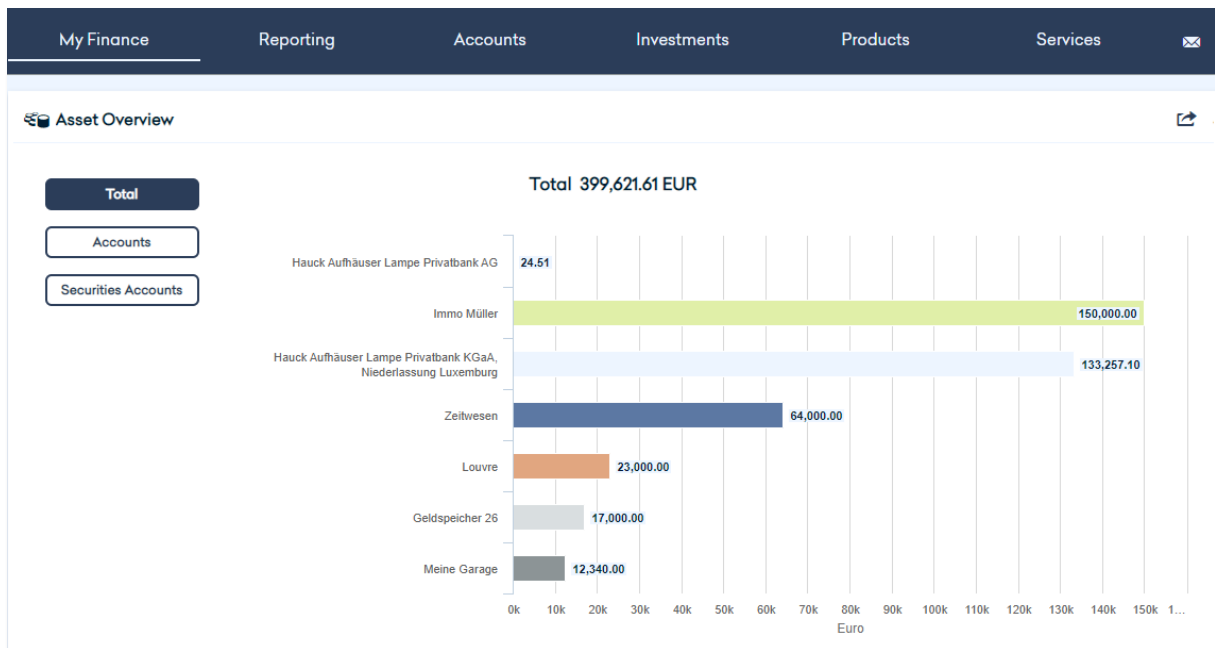
You can use the action icon to make various configurations to the dashboard displays. Click on the action icon that appears for each individual widget in edit mode. Depending on the type of widget, a window opens with the respective configuration options.



3.1.2 Multibanking

With the Multibanking function, you can also integrate your accounts and securities accounts held at most other banking institutions into your online banking of Hauck Aufhäuser Lampe. This way you can comfortably see all accounts and securities accounts at a glance and keep track of them at all times.

In order to integrate other accounts and securities accounts into your online banking with Hauck Aufhäuser Lampe, select the menu item "Multibanking" in the "My Finance" section. The overview that then appears contains your accounts and securities accounts held with Hauck Aufhäuser Lampe as well as all other accounts and securities accounts already integrated. Here you can choose between an overall view or a view of only your accounts resp. only your securities accounts; the selection is made by the buttons in the upper left corner.



In the bottom part of the page you will find a corresponding detailed table. Depending on the previous selection, it contains either all accounts and securities accounts integrated in your online banking or only your accounts resp. only your securities accounts.

For accounts managed by Hauck Aufhäuser Lampe, the value date balance is available.

Status	Account name IBAN / Number	Bank name	Root-/Portfolio-No.	Account holder	Account balance
	Current account				133,281.61 EUR
○	TESTKONTO DE94 5022 0900 0002 2295 08	Hauck Aufhäuser Lampe Privatbank AG	22295-1	Thorsten Müller	24.51 EUR (+)
○	Kontokorrentkonto LU27 [redacted]	Hauck Aufhäuser Lampe Privatbank KGaA, Niederlassung Luxemburg	[redacted]	Fundmanagement Capital Tower 1	133,257.10 EUR (+)
○	SPERRKONTO LU74 [redacted]	Hauck Aufhäuser Lampe Privatbank KGaA, Niederlassung Luxemburg	[redacted]	Fundmanagement Capital Tower 1	0.00 EUR (+)

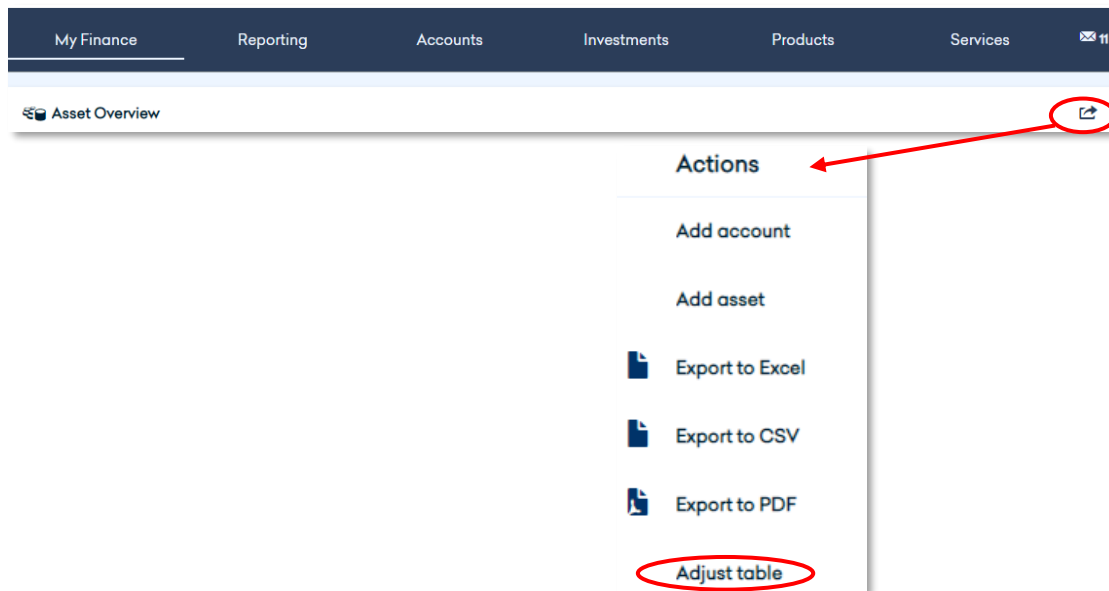
In the column on the very left, a status is displayed for each item:

- This position is automatically updated every time you log in to the online banking of Hauck Aufhäuser Lampe.
- This position must be actively refreshed by you.
- This is a unique, static position, which you can adjust manually.

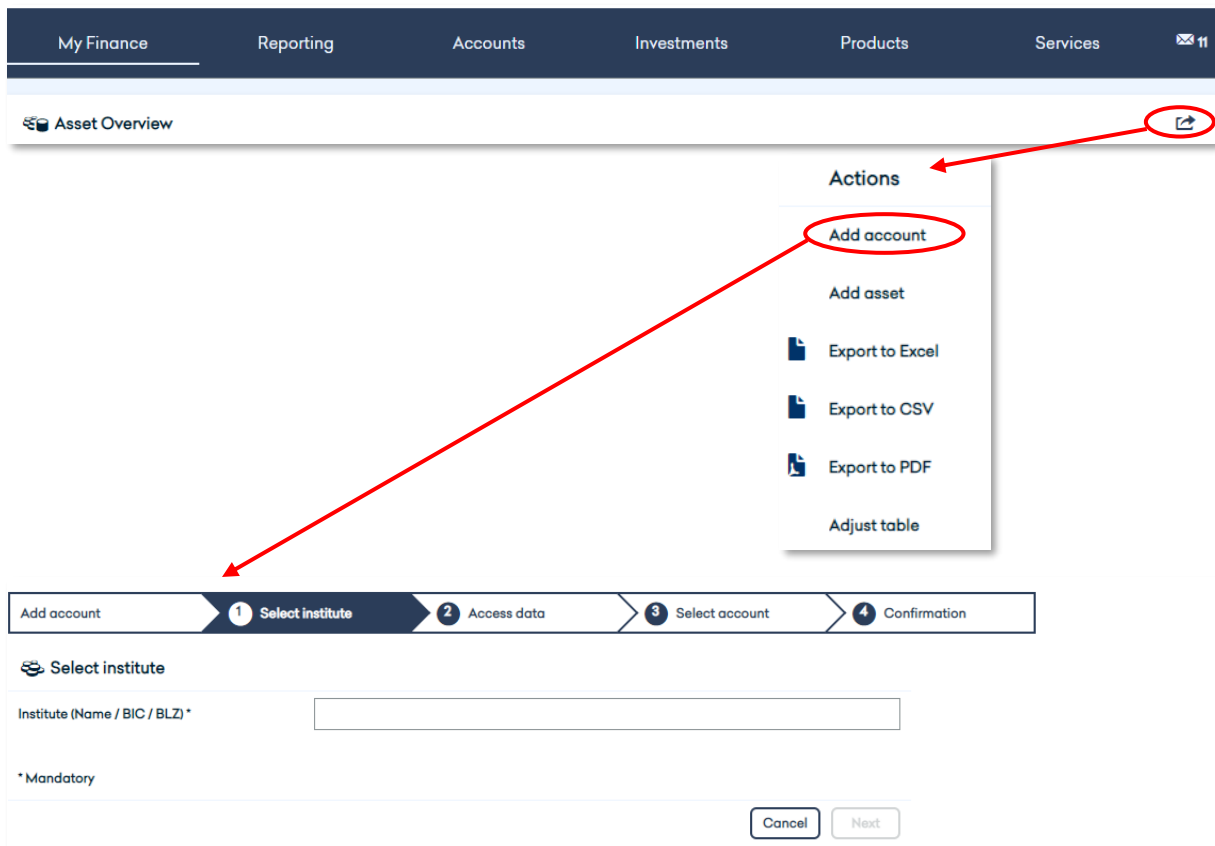
For all third-party accounts, for which you have permanently stored your access data in the online banking of Hauck Aufhäuser Lampe, the update takes place automatically. For the accounts for which you have not stored the access data, these must be re-entered each time in order for the update to take place.

Access data is already stored when a third-party account is connected, but can be revoked at any time. To enter a new account, use the action button in the top right-hand corner.

You can adapt the tabular view to suit your information requirements and display, for instance, the value date balance. To do this, click on the action button in the top right-hand corner and subsequently select "Adjust table".



With the function "Add account" you can integrate an account held with another banking institution into your online banking of Hauck Aufhäuser Lampe, as long as the other banking institution technically supports such integration. For this purpose, you enter all necessary data in the dialog that opens.



With the function "Add asset" you have the possibility to integrate other assets into your online banking of Hauck Aufhäuser Lampe. For this purpose, you also have to enter some data, which are not plausibilized, but only serve for information and differentiation within the Multibanking.

You have various options in the individual overview. You can display details for the accounts and securities accounts held with Hauck Aufhäuser Lampe. To do this, click on the + symbol next to the balance and then on "Details".

Status	Account name IBAN / Number	Bank name	Root-/Portfolio-No.	Account holder	Account balance
Current account					133,281.61 EUR
○	TESTKONTO DE94 5022 0900 0002 2295 08	Hauck Aufhäuser Lampe Privatbank AG	22295-1	Thorsten Müller	24.51 EUR (+)
○	Kontokorrentkonto LU27 [redacted] 0EUR	Hauck Aufhäuser Lampe Privatbank KGaA, Niederlassung Luxemburg	[redacted]	Fundmanagement Capital Tower 1	133,257.10 EUR (+)
○	SPERRKONTO LU74 [redacted] 1EUR	Hauck Aufhäuser Lampe Privatbank KGaA, Niederlassung Luxemburg	[redacted]	Fundmanagement Capital Tower 1	0.00 EUR (+)
Portfolio					0.00 EUR
○	TESTDEPOT [redacted] - 001	Hauck Aufhäuser Lampe Privatbank AG	[redacted]	Fundmanagement Capital Tower 1	0.00 EUR (-)

[Details](#)

For accounts held with other banks, you can also view details and transactions, delete the account from your Multibanking with Hauck Aufhäuser Lampe, delete the PIN if you had previously stored the access data for the account, and edit the account (e.g. give the account an additional name for better differentiation).

Status	Account name IBAN / Number	Bank name	Root-/Portfolio-No.	Account holder	Account balance
Current account					133,281.61 EUR
○	TESTKONTO DE94 5022 0900 0002 2295 08	Hauck Aufhäuser Lampe Privatbank AG	22295-1	Thorsten Müller	24.51 EUR (-)
Details Transactions Balances & transactions Transfer International transfer					
○	Kontokorrentkonto LU27 [redacted] 0EUR	Hauck Aufhäuser Lampe Privatbank KGaA, Niederlassung Luxemburg	[redacted]	Fundmanagement Capital Tower 1	133,257.10 EUR (+)
○	SPERRKONTO LU74 [redacted] 1EUR	Hauck Aufhäuser Lampe Privatbank KGaA, Niederlassung Luxemburg	[redacted]	Fundmanagement Capital Tower 1	0.00 EUR (+)
Portfolio					0.00 EUR
○	TESTDEPOT [redacted] - 001	Hauck Aufhäuser Lampe Privatbank AG	[redacted]	Fundmanagement Capital Tower 1	0.00 EUR (+)

3.1.3 Financial Status

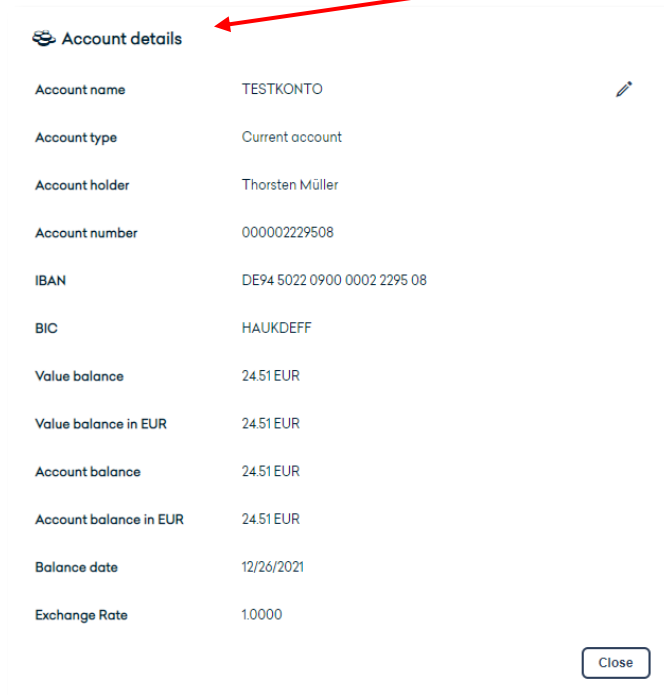
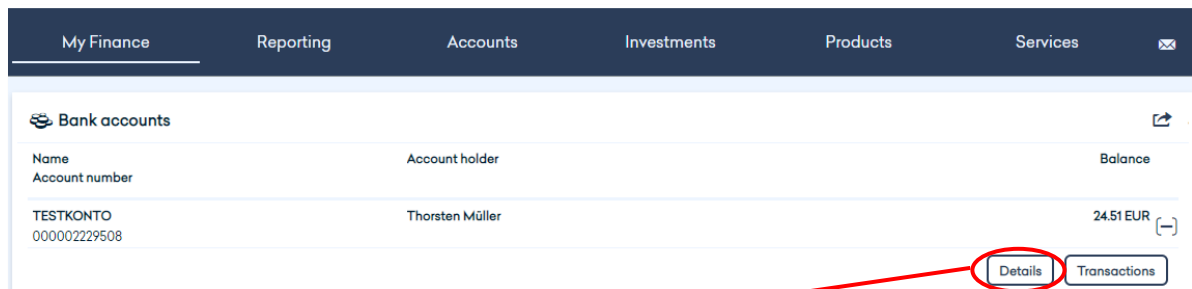
In addition to the dashboard, you will also find your financial status under the menu item "My Finance". Here, all accounts and securities accounts of which you are the owner or for which you have a representation authorization are displayed in a table with the respective current balance.

You can change the layout of this table according to your individual needs by clicking on the action icon in the upper right corner and selecting "Adjust table". Then you can show or hide the columns that are relevant for you and sort them in the way that suits you best. You also have the option of exporting the data contained in the table - either in Excel, CSV or PDF format, if desired.

The screenshot displays the 'My Finance' dashboard with a navigation bar containing 'My Finance', 'Reporting', 'Accounts', 'Investments', 'Products', and 'Services'. Below the navigation bar, there are two tables: 'Bank accounts' and 'Securities accounts'. Both tables have an action icon in the top right corner. A red circle highlights the action icon in the 'Bank accounts' table, and another red circle highlights the action icon in the 'Securities accounts' table. A red arrow points from the 'Bank accounts' action icon to the 'Adjust table' option in the 'Actions' menu. Another red arrow points from the 'Securities accounts' action icon to the 'Adjust table' option in the 'Actions' menu. The 'Actions' menu is open, showing options: 'Export to Excel', 'Export to CSV', 'Export to PDF', and 'Adjust table'. The 'Adjust table' option is circled in red. A red arrow points from the 'Adjust table' option to the 'Adjust table' dialog box. The 'Adjust table' dialog box has a title bar with a table icon and the text 'Adjust table'. It contains a table with columns 'Column', 'Visible', and 'Order'. The table has three rows: 'Name | Account number', 'Account holder', and 'Balance'. Each row has a checkbox in the 'Visible' column and a vertical ellipsis in the 'Order' column. At the bottom of the dialog box, there are three buttons: 'Cancel', 'Default', and 'Apply'.

Column	Visible	Order
Name Account number	<input checked="" type="checkbox"/>	⋮
Account holder	<input checked="" type="checkbox"/>	⋮
Balance	<input checked="" type="checkbox"/>	⋮

For more detailed information on the status of each account, click on the + symbol next to the balance and then on the "Details" button that appears. This will open a new window with detailed information about the account in question:



If you would like to see more detailed information about the transactions on one of the accounts displayed, simply click on the account you wish to view. You will be forwarded to the "Accounts" section. For further information, please refer to chapter 3.3.

In the securities account overview, you can also use the + symbol to display further details about an individual custody account. In addition to the securities account details, you can also call up the securities account transactions and the securities account portfolio from here. You will be forwarded to the "Investments" section. For further information, please refer to chapter 3.4.

Securities accounts		
Name	Securities account owner	Balance
TESTDEPOT Kunde - 001	Fundmanagement Capital Tower 1	0.00 EUR (-)

[Details](#)
[Transactions](#)
[Portfolio holdings](#)

Portfolio details	
Name	TESTDEPOT 
Contract type	Kundenbestandsdepot Lux
Account number	Kunde - 001
Securities account owner	Fundmanagement Capital Tower 1
Balance	0.00 EUR

[Close](#)

3.2 REPORTING

3.2.1 Portfolio Structure

Under the menu item "Reporting" you can, among other features, analyze your portfolio structure. To do so, select the relevant portfolio from the list in the middle and define the desired view:

The positions displayed refer to the balance as of the last bank working day.

Portfolio structure by type

Portfolio: Investment advisory services -22295-01- Account holder

Views

- ✓ Portfolio structure by type
- Assets by currency
- Portfolio structure by type and currency

Financial t.: 10.37 %

Account b.: 89.63 %

Actions

- Export to Excel
- Export to CSV
- Export to PDF

Assets

Category	Percent	Total
(-) Account balances	89.63 %	27,705,526.98 EUR
US-Dollar	1.69 %	520,957.73 EUR
Euro	87.95 %	27,184,569.25 EUR
(+) Financial transactions	10.37 %	3,204,664.69 EUR
Total		30,910,191.67 EUR

In addition to a chart, the analysis always provides you with a tabular overview of the various assets and liabilities within the selected portfolio. You can display further details by clicking on the + symbol. Please note that the amounts listed here can currently only be displayed in EUR.

If you would like to export the data in Excel, CSV or PDF format, please click on the respective action symbol on the right.

3.2.2 Asset Allocation

The asset allocation is displayed in tabular form for each of your portfolios. As with other tables, you can use the action icon to adjust the table layout according to your individual requirements and export the values in Excel CSV or PDF format.

The results, grouped by currency or by asset class, are also displayed as a chart. You can choose between a pie chart or a bar chart; to switch between the two, click on "Switch chart view".

The positions displayed refer to the balance as of the last bank working day.

Asset allocation

Portfolio: Wealth Management -22295-01 - Account holder

Grouping: By Currency

Switch chart view

Asset allocation by Currency

Legend:

- Britische Pfund Sterling: 1.40 %
- Euro: 68.46 %
- Schweizer Franken: 1.14 %
- Dänische Krone: 1.50 %
- Kanadischer Dollar: 2.49 %
- US-Dollar: 25.00 %

Security	ISIN	Currency	Current price
Kirkland Lake Gold Ltd. / Registered Shares o.N.	CA49741E1007	CAD	3,427.87 EUR
Wheaton Precious Metals Corp. / Registered Shares o.N.	CA9628791027	CAD	3,867.54 EUR
Nestlé S.A. / Namens-Aktien SF -,10	CH0038863350	CHF	3,356.46 EUR
iSh.ST.Eur.Sel.Div.30 U.ETF DE / Inhaber-Anteile	DE0002635299	EUR	5,309.32 EUR
SAP SE / Inhaber-Aktien o.N.	DE0007164600	EUR	4,300.14 EUR
thyssenkrupp AG / Medium Term Notes v.17(21/22)	DE000A2BPET2	EUR	8,101.62 EUR
HOCHTIEF AG / MTN v.2018(2025/2025)	DE000A2LQ5M4	EUR	15,973.60 EUR
TeamViewer AG / Inhaber-Aktien o.N.	DE000A23N100	EUR	2,803.28 EUR

By clicking on one of the pie pieces, you can view more details about the selected asset.

3.2.3 Statement of Assets

Under "Statement of assets" you will receive a detailed overview of your current assets (as of the last bank working day). The tabular display includes your different portfolios and is structured according to asset classes. By clicking on the action icon, you can generate an Excel, CSV or PDF report from each section of the table.

The screenshot displays the 'Reporting' section of an online banking interface. It features three portfolio summaries:

- Portfolio: - 22295-01 - Account holder**
 - Account balances**

Account number	Product Name	Exchange rate	Balance
2229508	Liquidity (Accounts) EUR		24.51 EUR
Total			
- Portfolio: Execution-only - -01 - Manager**
 - Depot balances**

Product Name	Balance
Depot: -001	
Wertpapiere (nicht verwahrfähig)	1,078,800.00 EUR
Total	1,078,800.00 EUR
- Account balances**

Account number	Product Name	Exchange rate	Balance
-000,000.EUR	Liquidity (Accounts) EUR		133,257.10 EUR
Total			133,257.10 EUR

A red circle highlights the action icon in the first table, which opens a dropdown menu with the following options:

- Export to Excel
- Export to CSV
- Export to PDF

For foreign exchange or money market transactions, you can also display additional transaction details. To do this, click on the + symbol next to a transaction and then on the "Details" button that appears. This opens a new window with detailed information such as maturity dates for the transaction in question:

The positions displayed refer to the balance as of the last bank working day.

Portfolio: - 22295-01 - Account holder

Financial transactions

Transaction number	Product Name	Exchange rate	Balance
366843	Money Market Investments EUR		10,000.33 EUR (-)
			Details
366844	Money Market Investments EUR		20,000.64 EUR (+)
366845	Money Market Investments EUR		39,998.51 EUR (+)
366846	Money Market Investments EUR		80,009.78 EUR (+)
366969	Money Market Investments EUR		10,002.22 EUR (+)
Total			160,011.48 EUR

Financial transactions details

Reference	GEH 366843
Transaction type	Call money
Trade date	10/27/2021
Capital	10,000.00 EUR
Current interest rate	0.05000 % p.a.
Term	until further notice
Interest method	act/360
Balance	10,000.33 EUR

Close

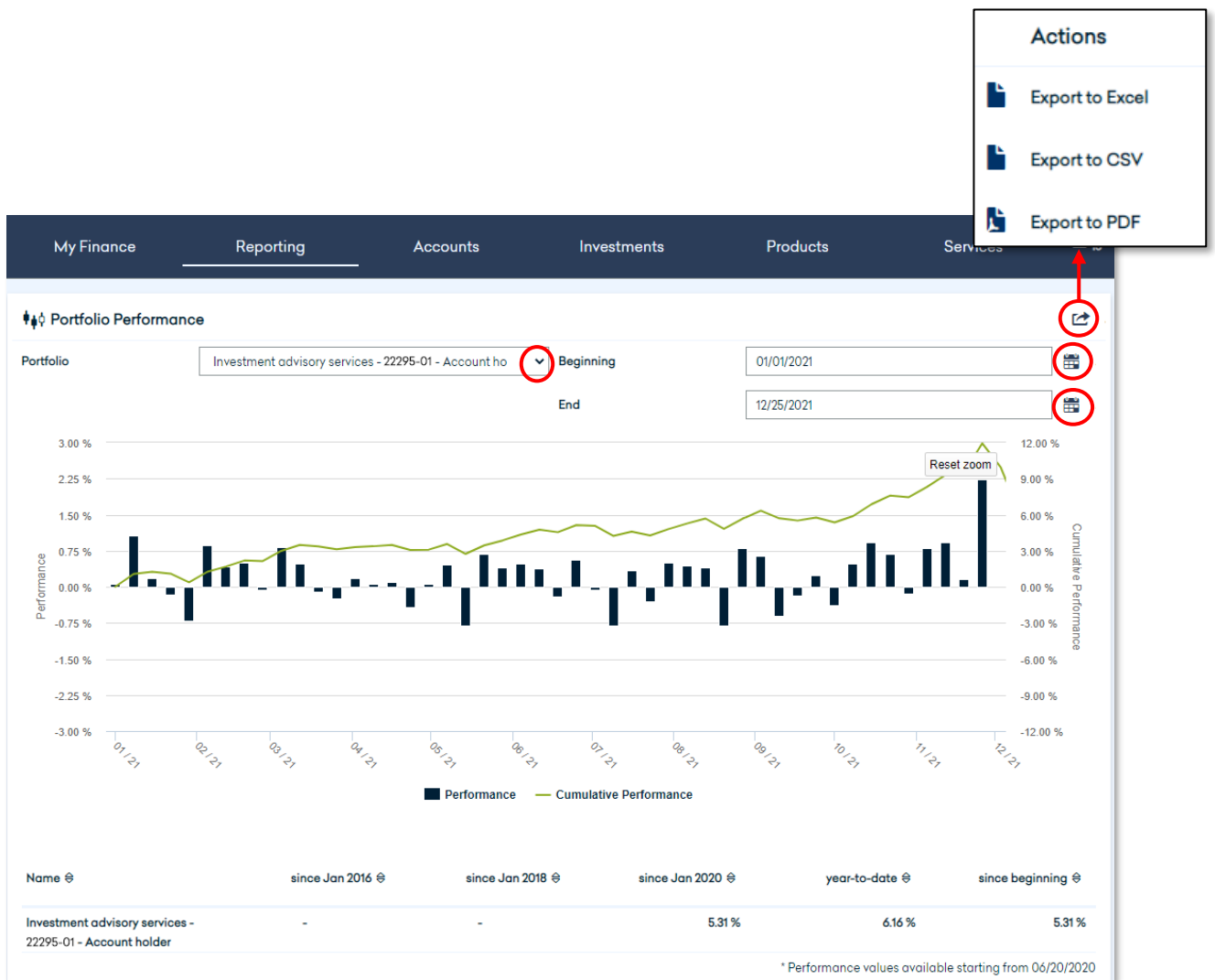
3.2.4 Portfolio Performance

Under "Portfolio Performance" you will find detailed information on the performance of your individual portfolios in various forms of presentation.

The chart at the top of the page shows both the performance (blue bars) and the cumulative performance (green line) for the selected portfolio in percentage terms. You can use the calendar symbols to set the start and end of the period for which the performance is to be displayed. You can also display historical data here.

In the lower part of the page, you will also find an overview of the performance of the selected portfolio over the last five and three years, the last year, since the start of the current year, and since the portfolio was opened.

Using the action icon, you can generate an Excel, CSV or PDF report of each table section.



3.3 ACCOUNTS

3.3.1 Transactions

To display an overview of your transactions, first select the relevant account in the top left-hand corner. At the top of the page, you will then see a summary of your income and expenses for the selected account over the last 30 days, the current account balance and the amount available.

At the bottom of the page, you will see a table showing the individual transactions for the account in question. You can filter the contents of this list by various criteria. In the quick filter selection, different time periods are available for filtering. In addition, you can also filter or search for any other time periods, the purpose of payment or even the amount under the "Advanced filtering" item.

The screenshot shows the 'Accounts' section of the online banking interface. At the top, there are navigation tabs: My Finance, Reporting, Accounts, Investments, Products, and Services. The 'Accounts' tab is active, and the account '00002229508 MULLER, THORSTEN (TESTKONTO)' is selected. Below this, a summary shows 'Income and Expenses from the last 30 days' as 0.00 EUR and 'Account balance' as 24.51 EUR. The 'Transactions' section is visible, with a search bar and a dropdown menu for quick filters. The quick filter menu is open, showing options like 'Last 30 days', 'Current month', 'Last 90 days', 'Last 180 days', 'Last 365 days', 'All', and 'Advanced filtering'. The 'Advanced filtering' option is circled in red. Below the quick filter menu, the 'Advanced filtering' dialog box is shown, with fields for Date (From/To), Booking text, Amount, Sender/Recipient, and Status. The 'Advanced filtering' dialog box has buttons for 'Cancel', 'Clear fields', and 'Search'.

Date	Sender / Recipient	Transaction Type	Status	Amount in EUR	Receipt Nr.
04/14/2021	Thorsten Mueller	Transfer	Booked	-1.00 EUR	
04/14/2021	DE70370501980100028950 COLSDE33XXX	Testueberweisung nach Hotfix			
02/12/2021	Thorsten Mueller	Transfer	Booked	0.50 EUR	
02/12/2021	DE70370501980100028950 COLSDE33XXX	DE TEST			
02/02/2021	Thorsten Mueller	Transfer	Booked	-1.00 EUR	
02/02/2021	DE70370501980100028950 COLSDE33XXX	Testueberweisung nach Releasewechse l			

You can adjust the layout of the table by clicking on the action icon in the upper right corner and then selecting "Adjust table". You also have the option of exporting the data contained in the table - either in Excel, CSV or PDF format, if required.

The screenshot shows the 'Accounts' section of an online banking interface. At the top, there are navigation tabs: My Finance, Reporting, Accounts (selected), Investments, Products, and Services. Below the tabs, the account information for '000002229508 MÜLLER, THORSTEN (TESTKONTO)' is displayed. A summary section shows 'Income and Expenses from the last 30 days' with values of 0.00 EUR and 'Account balance' of 24.51 EUR as of 12/26/2021.

The main section is titled 'Transactions' and contains a table with the following columns: Date, Sender / Recipient, Transaction Type, Status, and Amount in EUR. A filter input field is at the top of the table. An 'Actions' menu is open over the table, showing options: Export to Excel, Export to CSV, Export to PDF, and Adjust table. A red circle highlights the action icon in the top right corner of the table.

Date	Sender / Recipient	Transaction Type	Status	Amount in EUR
04/14/2021	Thorsten Mueller DE70370501980100028950 COLSDE33XXX	Transfer Testueberweisung nach Hotfix	Booked	-1.00 EUR
02/12/2021	Thorsten Müller DE70370501980100028950 COLSDE33XXX	Transfer DE TEST	Booked	0.50 EUR
02/02/2021	Thorsten Mueller DE70370501980100028950 COLSDE33XXX	Transfer Testueberweisung nach Releasewechsel	Booked	-1.00 EUR

If you would like more information on a specific turnover, please click on the [+] symbol. You can now view all further available turnover information via "Details" in the window that opens and export it as a pdf file if required.

The 'Transaction details' window displays the following information:

- Account:** TESTKONTO / DE94 5022 0900 0002 2295 08
- Account holder:** Thorsten Müller
- Transaction Type:** Transfer
- Amount:** -1.00 EUR
- Booking text:** Testueberweisung nach Hotfix
- Status:** Booked
- Date:** 04/14/2021
- Value:** 04/14/2021
- Sender / Recipient:** Thorsten Mueller
- IBAN / Account number:** DE70 3705 0198 0100 0289 50
- BIC / Bank code:** COLSDE33XXX
- Reference Nr.:** 907856923
- Receipt Nr.:** 42664779

At the bottom right, there are two buttons: 'Cancel' and 'PDF-Export'.

After clicking the [+] symbol, you also have the option of transferring the details of the selected transfer to a new transfer via "Transfer". You can adjust and execute the details, e.g. amount or reason for payment, according to your requirement.

3.3.2 Balances & Transactions

Under this menu item you can display your balances and transactions - as under the menu item "Account transactions". In the combined balance and transaction display, you have the option of choosing between booking date and value date for the evaluation. You can also plan your value date balance for the future.

Please note that the order in which the accounts are sorted is different from that of the other menu items: Here the system sorts first by the name of the account holder and then by the account number. This view is clearer for customers with a large number of accounts.

Account number	000002229508	Per date	06/26/2020	Account balance	0.00 EUR	Value balance	0.00 EUR
Account holder	Thorsten Müller		12/27/2021		24.51 EUR		24.51 EUR
Date	Sender / Recipient	Transaction Type	Status	Amount in EUR	Receipt Nr.	Reference Nr.	
Value	IBAN / Account number	Booking text					
	BIC / Bank code						
04/14/2021	Thorsten Mueller	Transfer	Booked	-1.00	42664779		
04/14/2021	DE70370501980100028950 COLSDE33XXX	Testueberweisung nach Hotfix			907856923	(+)	
02/12/2021	Thorsten Müller	Transfer	Booked	0.50	41887958		
02/12/2021	DE70370501980100028950 COLSDE33XXX	DE TEST			907749958	(+)	
02/02/2021	Thorsten Mueller	Transfer	Booked	-1.00	41742758		
02/02/2021	DE70370501980100028950 COLSDE33XXX	Testueberweisung nach Releasewechse l			907727061	(+)	

For clients in Luxembourg with a currency abbreviation in the account name, the account is sorted alphabetically by currency.

3.3.3 EUR SEPA Credit Transfer

In the form for the transfer order, please first select the order type (external or bank internal transfer) and the account to be debited. Then enter all the necessary information in the form. If the recipient is stored in your contacts (see chapter 3.6.4) or if he/she has already received a transfer from you in the past, he/she can be selected by clicking the magnifying glass icon. The form will then be filled automatically with the deposited data.

In case of an internal bank transfer, the BIC and the name of the bank are already stored in the system.

Unless you provide other information, the bank will execute your transfer order once and as quickly as possible.

For the account to be debited, a foreign currency account can also be selected for external payments in EUR via SEPA.

If the transfer order is a recurring payment, you can save the transfer order as a preset for future use. To do this, click on "Create preset transfer" after filling in the form and click on "Save" in the window that opens, in which you can adapt the transfer template again if necessary.

A EUR SEPA transfer from a foreign currency account can be placed as an immediate or forward transfer. A standing order can only be entered for a EUR debit account.

3.3.4 International/SWIFT-Transfer

The order for an international transfer is essentially the same as a domestic bank transfer order, although for an international transfer you must enter some additional information on the recipient in the order form.

The screenshot shows the 'International/SWIFT Transfer' form in an online banking interface. The form is divided into several sections:

- Progress Bar:** Shows three steps: 1. Order (active), 2. Submit, and 3. Confirmation.
- Section Header:** 'International/SWIFT Transfer' with a sub-header 'International/SWIFT Transfer'.
- Information:** A note about foreign/SWIFT payments posted until 16:00 (UTC+1:00) on working days.
- Form Fields:**
 - Ordering customer account:** A dropdown menu showing 'TESTKONTO / 000002229508 / Balance: 76.51 EUR'.
 - Recipient*:** A search field with a magnifying glass icon.
 - IBAN / Account number*:** A text input field.
 - BIC:** A text input field.
 - Reference Value*:** A section with two radio buttons:
 - The amount is transferred to the recipient in the specified currency.
 - The amount is debited in the account currency and the countervalue is transferred to the recipient in the specified currency.
 - Amount:** A text input field with a 'EUR' dropdown menu.
 - Payment purpose:** A text input field.
 - Cost Regulation:** A dropdown menu showing 'SHARE - Shared costs'.
 - BIC intermediary bank:** A text input field, highlighted with a red circle.
 - Recipient Address:** A section with three text input fields: 'Street Address*', 'City, ZIP Code*', and 'Country*' (with a dropdown menu).
- Execution:** A section with three radio buttons:
 - As soon as possible according to cut-off rules (see our List of prices and services)
 - Scheduled Transfer by booking day
 - Scheduled Transfer by value day
- Buttons:** 'As preset transfer' and 'Next'.
- Hint:** A box on the right says 'Please select the account to be debited.'

Optionally, you have the possibility to enter a BIC intermediary bank, if this is specified by the payee.

Two radio buttons are available in the amount field, the upper one is preselected.

Variante 1: "The amount is transferred to the recipient in the specified currency".

Reference Value*

The amount is transferred to the recipient in the specified currency.

Amount AUD ▼

The amount is debited in the account currency and the countervalue is transferred to the recipient in the specified currency.

In this example, AUD 1,000 is transferred to the recipient, regardless of the account currency of the ordering party.

Variante 2: "The amount is debited in account currency and the countervalue is transferred to the recipient in the specified currency."

Ordering customer account ▼

Recipient* 🔍

IBAN / Account number*

BIC

Reference Value*

The amount is transferred to the recipient in the specified currency.

The amount is debited in the account currency and the countervalue is transferred to the recipient in the specified currency.

Amount in account currency Credit Currency: NOK ▼

In this example, the equivalent of 5,000 EUR (currency of the ordering customer account) is transferred to the recipient in NOK currency.

3.3.5 EUR Express Transfer

In this menu item you can initiate a EUR express transfer. This is only possible from a euro account. This payment method is subject to a fee. You can find the details in the current price-performance directory.

The recipient bank must be a TARGET participant. We will check this for you. If this is not the case, you will be asked to enter a valid BIC. You now have the option to enter the order as a normal SEPA (see chapter 3.3.3) or SWIFT transfer (see chapter 3.3.4).

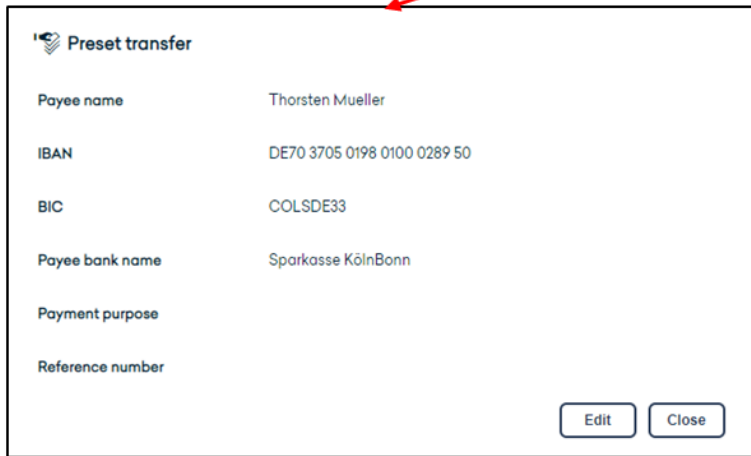
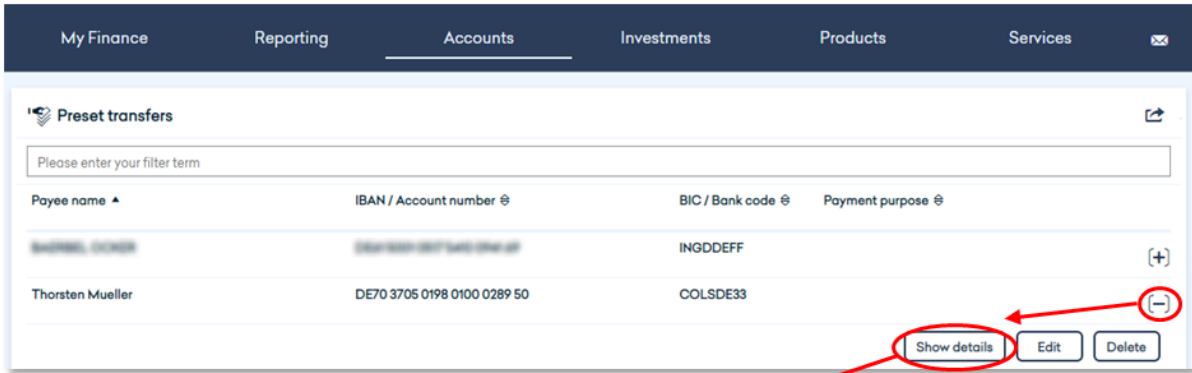
3.3.6 Preset Transfers

All existing presets are displayed here. You can search or filter the list by entering a keyword in the text box. You can also sort the contents of the list by clicking on the arrow symbol next to the desired sorting criterion or column header. The action icon allows you to generate an Excel CSV or PDF export.

Once you have found the desired preset in the list, click on it to use it. This opens the form for a transfer order, which is already pre-filled according to your preset. To execute the transfer, proceed as described in chapter 3.3.2.

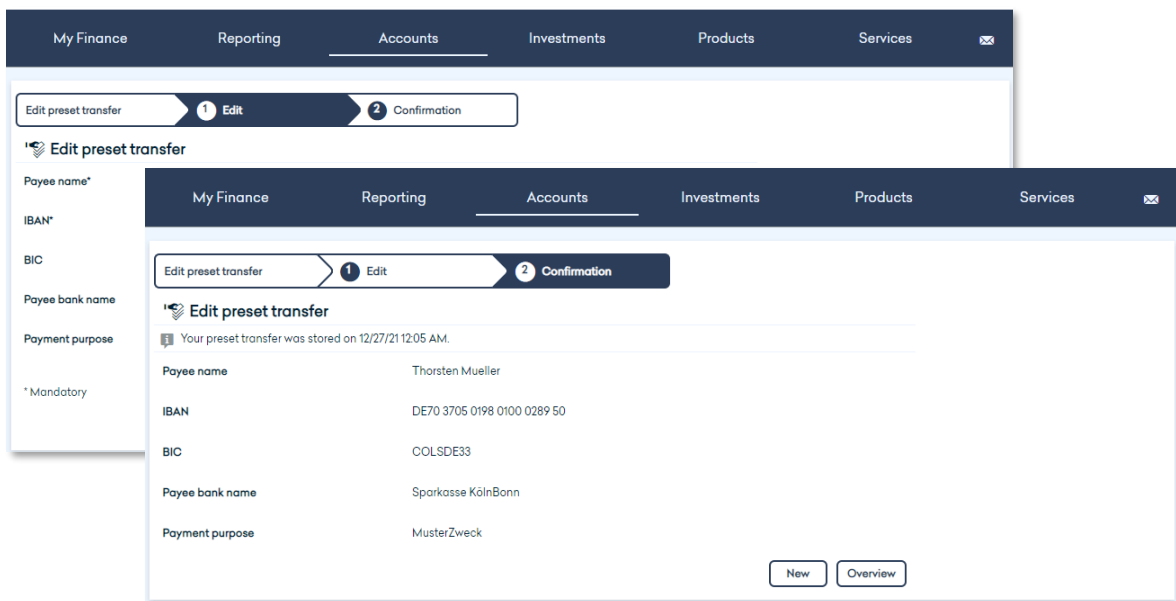
The screenshot displays the 'Preset transfers' section of an online banking interface. At the top, there is a navigation bar with tabs for 'My Finance', 'Reporting', 'Accounts', 'Investments', 'Products', and 'Services'. Below this, the 'Preset transfers' section features a search bar and a table of existing transfers. The table has columns for 'Payee name', 'IBAN / Account number', 'BIC / Bank code', and 'Payment purpose'. Two entries are visible: 'Business, GmbH' and 'Thorsten Mueller'. At the bottom right of the table, there are buttons for 'New (international)' and 'New'. A red circle highlights the 'New' button. To the right, an 'Actions' menu is open, showing options: 'Export to Excel', 'Export to CSV', 'Export to PDF', and 'Adjust table'. A red circle highlights the 'Adjust table' option, and a red arrow points from this circle to the 'New' button in the table. Below the table, a form for creating a new transfer is shown. The form has a progress bar with two steps: '1 Create' and '2 Confirmation'. The 'Create' step is active. The form fields include 'Payee name*', 'IBAN*', 'BIC', 'Payee bank name' (with a note 'Will be filled out'), and 'Payment purpose'. There are 'Cancel' and 'Save' buttons at the bottom. A red arrow points from the 'New' button in the table above to the 'Create' step in the form below.

If you click on the "New" or "New (international)" button, the form for entering a new transfer preset (domestic or international) opens.



To view an existing preset, click on the corresponding + symbol in the list and then on "Show details".

You can also use the + symbol to change or delete the selected preset transfer. To do this, the corresponding presets will open, in which you can make your adjustments and confirm the changes.



3.3.7 Order overview

In the order overview, two order types can be selected in the selection: "Pending orders" and "Standing orders". At the top left, first select which order type you want to be displayed.

The screenshot displays the 'Order overview' page. At the top, there is a navigation bar with tabs for 'My Finance', 'Reporting', 'Accounts', 'Investments', 'Products', and 'Services'. Below this is a search bar with the text 'Please enter your filter term or select one of the predefined quick filters'. The main content is a table with the following columns: 'Order type', 'Recipient (IBAN / Account number)', 'Date', 'Payment purpose', and 'Amount'. The table lists several 'EUR SEPA Credit Scheduled Transfer' and 'International Scheduled Transfer' entries. A dropdown menu for 'Order overview' is open, showing 'Pending orders' (selected) and 'Standing orders'. A 'Quick filter' dropdown is also open, showing 'All' (selected), 'Latest 25 postings', and 'Current month'. An 'Actions' menu is open in the top right corner, showing 'Export to Excel', 'Export to CSV', 'Export to PDF', and 'Adjust table'. At the bottom of the table, there are three buttons: 'New Scheduled Transfer', 'New International Transfer', and 'New Euro Express Transfer'.

You can search or filter the list that you then contain by entering an appropriate keyword, for example the recipient name, in the text field. Alternatively, you can use one of the stored quick filters and have only the last 25 entries or the orders of the current month displayed.

You can sort the results list by clicking on the arrow symbol next to the desired sort criterion or column heading.

The action icon can be used to generate an Excel, CSV or PDF export.

Using the buttons below, you have the option of branching directly to one of the three data entry screens. To do so, you will be forwarded to the mask with which you can enter a bank transfer. The corresponding execution type is then already preset in each case, but can also be adapted if required.

3.4 Investments

3.4.1 Securities Account Statement

Here you will find a detailed overview of the current balance of each of your securities accounts. To do so, please first select the securities account to be evaluated in the top left-hand corner.

You can adjust the list with the securities in your custody account according to your needs by clicking on "Adjust table", show or hide the desired columns and put them in your preferred order. You also have the option of generating an Excel, CSV or PDF export.

To sort the contents of the list, click on the arrow symbol next to the desired sorting criterion or column header. By entering a keyword in the text box, you can search or filter the list; the balance is adjusted according to the current filter. Please note that no balance is displayed for securities accounts that are not held in EUR.

The screenshot displays the 'Investments' section of an online banking interface. At the top, there are navigation tabs: My Finance, Reporting, Accounts, Investments (selected), Products, and Services. Below the tabs, the account 'TESTDEPOT' is selected. A summary row shows 'Securities account balance' as 0.00 EUR (dated 12/27/2021) and 'Difference to purchase' as -1,078,800.00 EUR (-100.00%).

Below this is the 'Securities account statement' section, which includes a search filter 'Please enter your filter term'. The main table has the following columns: Security, Units / Value, Current price, Market value, Purchase value in EUR, and Profit/Loss. The table lists one security: PLUTOS PROPCO S.À R.L. (ISIN: XFHAL0153633, Asset category: Wertpapiere (nicht verwahrfähig)). The table shows 1,078,800.00 Units at a current price of 0.0000 EUR, with a market value of 0.00 EUR and a purchase value of 1,078,800.00 EUR. The profit/loss is -1,078,800.00 EUR (-100.00%).

An 'Actions' menu is open, showing options: Export to Excel, Export to CSV, Export to PDF, and Adjust table.

If you would like detailed information on a position in your securities account, simply click on the relevant position. The window that opens lists all available information on the position.

🏠 Securities

Portfolio	🏠 - 001 / TESTDEPOT
Security	PLUTOS PROPCO S.À.R.L.
ISIN	XFHAL0153633
Portfolio item currency	Euro
Units / Value	1,078,800.00 Units
Current price	0.0000 EUR
Market value	0.00 EUR
Purchase Price	1.00 EUR
Performance	-100.00 %
Absolute Performance	0.00 EUR

3.4.2 Securities Account Transactions

To display an overview of your securities account transactions, first select the relevant securities account in the top left-hand corner. The system then displays the securities account transactions for the last 30 days in tabular form as standard.

You can customize the layout of this table by clicking on "Adjust table" via the action icon, show or hide the desired columns and put them in your preferred order. You also have the option of generating an Excel, CSV or PDF export.

The screenshot displays the 'Securities account transactions' interface. At the top, the account name 'TESTDEPOT' is circled in red. Below it, a table shows the account balance as 0.00 EUR. The main table lists transactions with columns: Date, Type, Investment, Quantity / Value, and Grand total. The 'Execution' column header is circled in red. To the right, two dropdown menus are shown. The 'Actions' menu is open, listing 'Export to Excel', 'Export to CSV', 'Export to PDF', and 'Adjust table'. The 'Quick filter' menu is also open, listing various time periods: 'Latest 25 postings', 'Last 30 days', 'Current month', 'Last 90 days', 'Last 180 days', 'Last 365 days', and 'All'. Red arrows indicate the flow from the 'Adjust table' option to the table's action icon and from the 'Quick filter' menu to the filter dropdown icon.

In order to sort or filter the contents of the list, you can select the relevant analysis period using the quick filter selection. You can also sort the transaction items by clicking on the arrow symbol next to the desired sort criterion or column header.

If you would like more information on a specific transaction, simply click on the relevant item. The window that opens will show you all available information on the position.

📌 Securities account transaction

Portfolio	██████ - 001 / TESTDEPOT
Security	PLUTOS PROPCO S.À R.L.
ISIN	XFHAL0153633
Date	09/27/2019
Quantity / Value	1,078,800.00 Units
Price	1.00
Grand total	1,078,800.00 EUR
Type	Einlieferung

3.5 PRODUCTS

Here you have the possibility to apply for a Lombard Loan of up to EUR 100,000.00 and thus increase your liquidity at favorable conditions. The HAL Lombard Loan enables you to calculate on the long-term and independent of the interest rate.

Simply fill out the corresponding application online. Your HAL advisor will contact you after checking your application and discuss the further steps with you personally. This will ensure that your request is processed quickly.

3.6 SERVICES

3.6.1 Login Data

This overview shows you with which login name you are currently logged in to online banking, when your current login took place and how many failed login attempts the system has registered since your last successful login.

Login data	
Customer number	222
Alias	Create alias
Last login at	12/27/2021 01:11:28 PM
Failed attempts	0
Current login at	12/27/2021 01:38:15 PM

[Lock](#)
[Change PIN](#)
[Home](#)

In this area you have the possibility to lock your access to the online banking of Hauck Aufhäuser Lampe Privatbank AG with immediate effect. As soon as you confirm the order to lock your access with a TAN, you will be automatically logged out. To unlock access again, please contact our Customer Support or your advisor.

You can also change your PIN here. For security reasons, you must do this immediately after your initial login with the start PIN sent to you. To do this, please enter your previous PIN and your desired new PIN; a bar will show you whether the desired new PIN is secure enough.

You can change your login name to an alias of your choice here, provided it has not already been assigned elsewhere. This can then be used as an alternative to the subscriber number or login name.

Finally, you can be redirected from here directly to your start page.

3.6.2 Personal Data

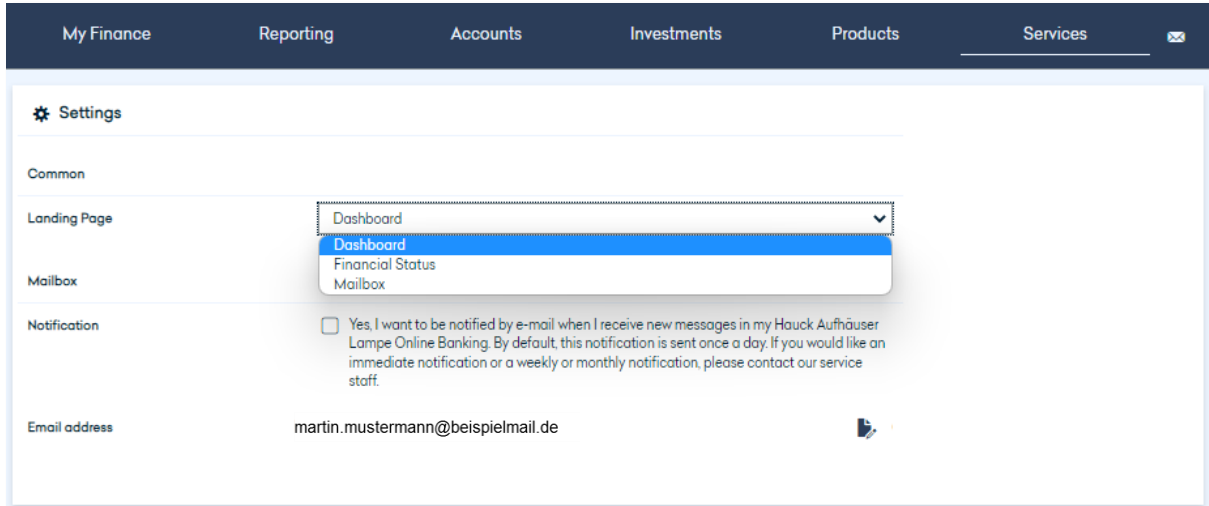
Here you can view the personal data that is stored for you in the system. This includes your registered address, the shipping address that is stored for you in the system as well as your telephone number and email address.

If your contact details have changed, you can adjust them yourself online by clicking on the "Edit contact data" button. Please note that it can take about a week until your change is fully accepted and effective in the system.

In case of a change of your name, please inform your advisor immediately.

3.6.3 Settings

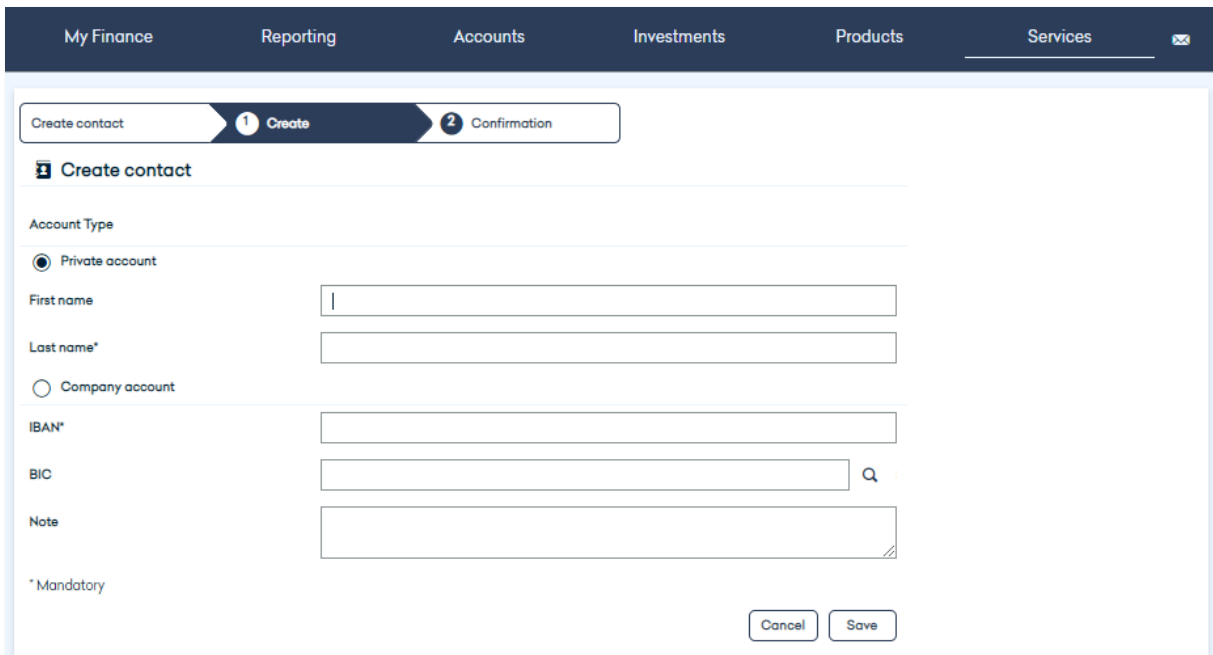
For each user, the individually configurable dashboard is set up by default as a personal start page. However, you also have the option of making your financial status or your mailbox your personal start page. Simply select the appropriate option from the list.



The screenshot shows the 'Settings' page with a navigation bar at the top containing 'My Finance', 'Reporting', 'Accounts', 'Investments', 'Products', and 'Services'. The 'Settings' section is titled with a gear icon. Under the 'Common' category, the 'Landing Page' dropdown menu is open, displaying three options: 'Dashboard' (highlighted in blue), 'Financial Status', and 'Mailbox'. Below this, the 'Mailbox' section is visible. The 'Notification' section has a checkbox that is currently unchecked, with the text: 'Yes, I want to be notified by e-mail when I receive new messages in my Hauck Aufhäuser Lampe Online Banking. By default, this notification is sent once a day. If you would like an immediate notification or a weekly or monthly notification, please contact our service staff.' The 'Email address' field contains 'martin.mustermann@beispielmail.de' and has a small icon to its right.

3.6.4 Contacts

In order to enable you to carry out your banking transactions as efficiently as possible, our online banking portal offers you the possibility to store contacts including bank details. You can then access the stored data when creating a transfer order, for example, and save time and effort by not having to repeatedly enter the same data manually.



The screenshot shows the 'Create contact' form with a navigation bar at the top containing 'My Finance', 'Reporting', 'Accounts', 'Investments', 'Products', and 'Services'. The form has a progress indicator at the top with two steps: '1 Create' and '2 Confirmation'. The 'Create contact' section is titled with an information icon. Under the 'Account Type' section, there are two radio buttons: 'Private account' (selected) and 'Company account'. Below this are input fields for 'First name', 'Last name*', 'IBAN*', and 'BIC' (with a search icon). There is also a 'Note' field with a text area. A legend at the bottom left indicates '* Mandatory'. At the bottom right, there are 'Cancel' and 'Save' buttons.

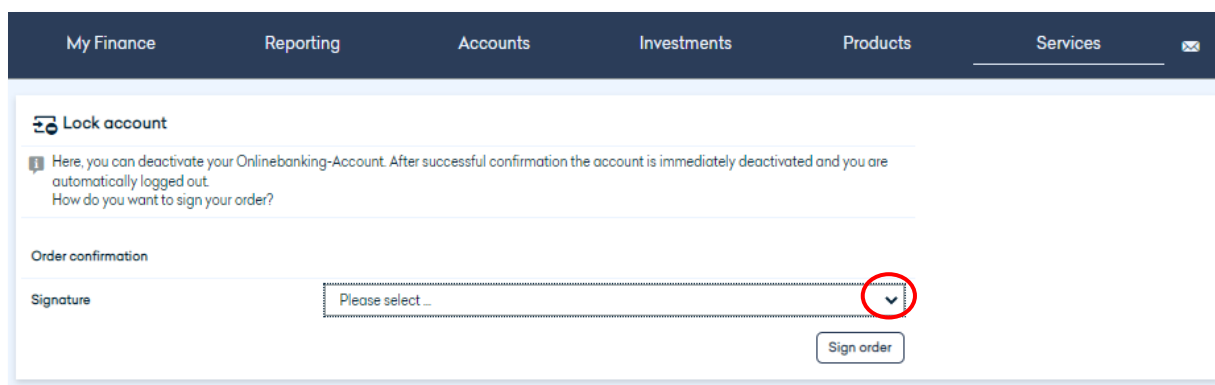
3.6.5 My Advisor

In this section you will find all the contact details of your advisor(s).

3.6.6 Lock Account

If you need to lock your account, you can do so here. If you use several TAN procedures or several terminal devices for your TAN procedures, you must select under Signature which one you would like to use for locking your access.

As soon as you have confirmed the order to lock your account, it will be locked with immediate effect.



3.6.7 Change PIN

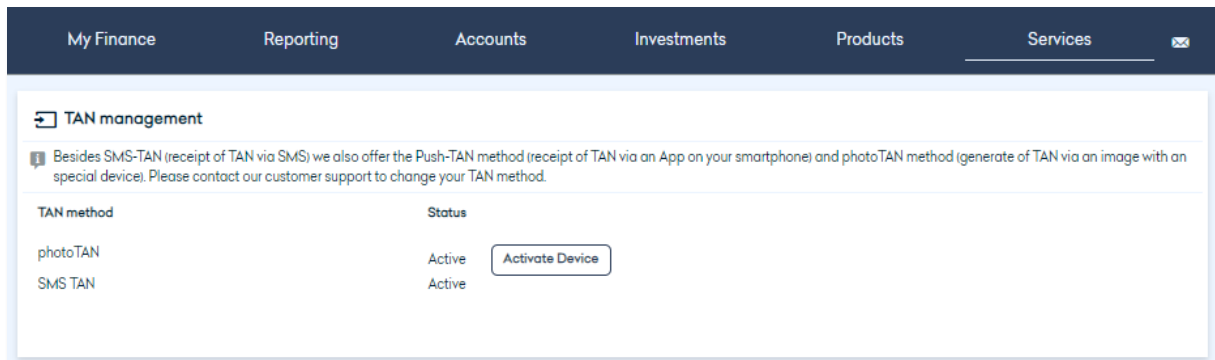
In this section, you have the option of changing your online banking PIN individually after your initial login or whenever necessary. To achieve the greatest possible security, each PIN must comply with certain rules. You will be shown how secure the PIN you have defined is. The aim should be to set a password that is "very strong" and which you can remember easily.

3.6.8 Transfer Limit

At this point you have the possibility to set your permanent transfer limit individually. This can be between EUR 1,000.00 and EUR 50,000.00. If you want to set a temporary daily limit or set your transfer limit to EUR 0.00, please contact your advisor.

3.6.9 TAN-Management

Here you will find an overview of the TAN procedures and devices you are currently using. To make changes, please contact our Customer Support.



3.6.10 Start MOVEit

This menu item opens the start page of the Hauck Aufhäuser Lampe data room in a new window.

3.6.11 Forms

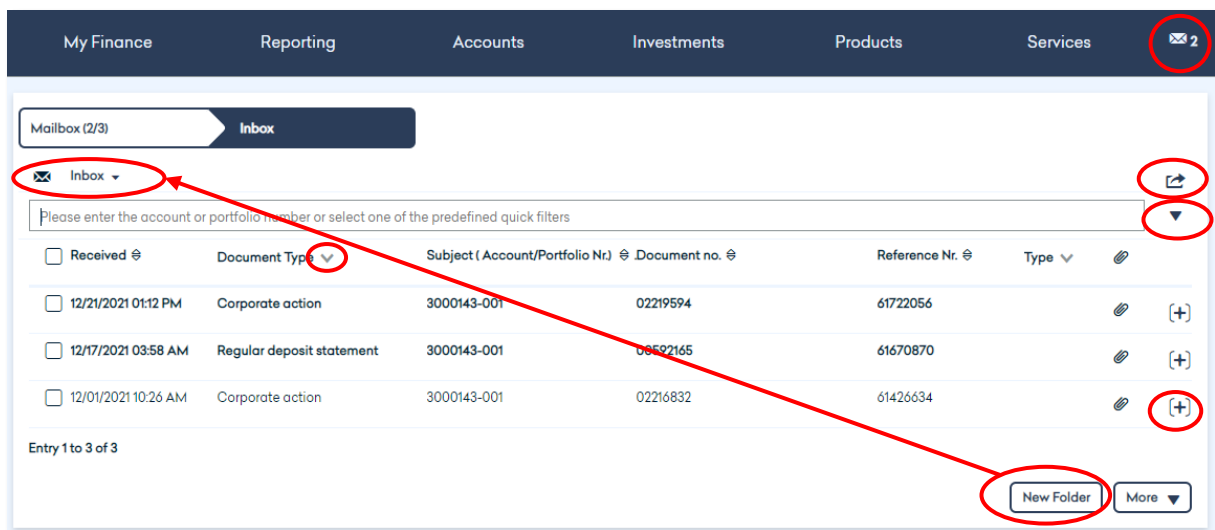
In this section you will find various forms and information to download.

3.7 MAILBOX

3.7.1 Overview

To ensure that your communication with us is as simple and convenient as possible, our online banking portal includes a personal mailbox for each user. There you will find all our documents and messages for you - no longer in paper form, as was previously the case, but now electronically and therefore securely and efficiently.

In the menu bar next to the letter icon you can see how many new messages your mailbox contains. Clicking the letter symbol takes you directly to the mailbox.



To display a single message in the mailbox, simply click on it. A PDF file will then be created, which you can either open or save in the next step. If you click on the + symbol on a message, you can mark the message as read or unread or move it. There is no option to delete messages. Also, older messages do not expire.

To set up your mailbox in the way that is clearest and most convenient for you, you can create different folders where you archive your messages. To do this, click on "New folder" in the lower right-hand corner and name the new folder in a way that suits you. You will find all created folders in the upper left corner.

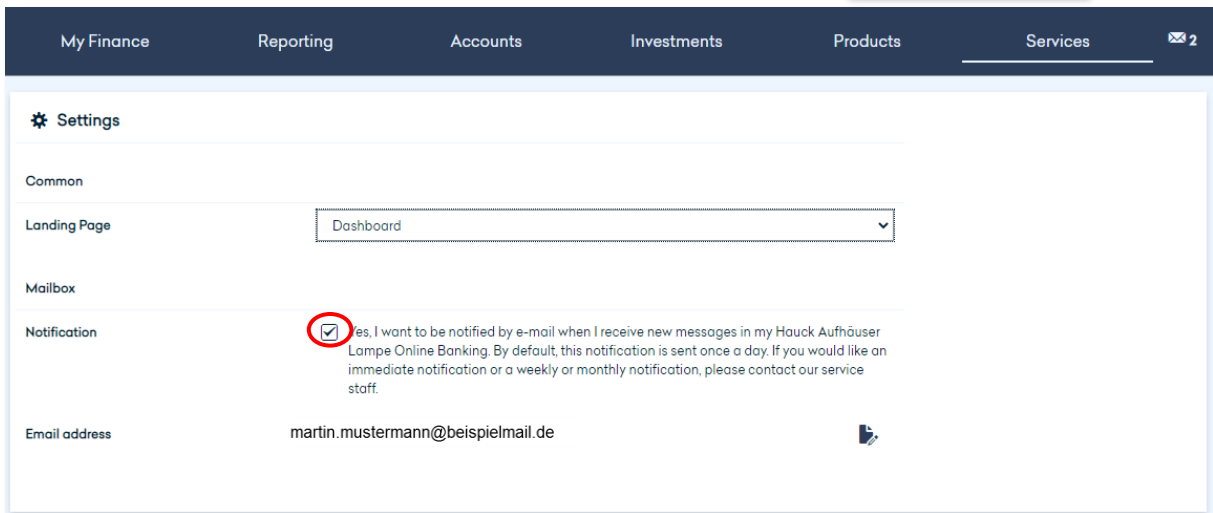
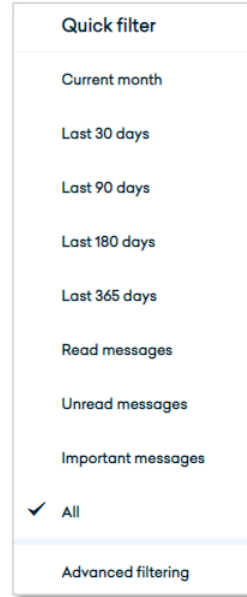
You can download several messages at once by selecting the desired messages by clicking the checkbox in front of them and then clicking "more" at the bottom right. In the menu that appears, please select "Download". The selected messages will be downloaded to your device in a data container in zip format and will be available to you locally.

You can also customize the layout of this table by clicking on "Adjust table" via the action icon, show or hide the desired columns and put them in your preferred order. You also have the option of generating an Excel, CSV or PDF export.

To sort or filter the contents of the list, you can use the quick filter selection to choose different criteria: In addition to various time periods, you can display only read or unread messages or messages marked as important. Using the advanced filtering, you can search in even greater detail - for example, by a subject or an individual period.

You can also sort the messages contained in the list by clicking the arrow icon next to the desired sort criterion or column header.

To stay informed, you can be notified by e-mail as soon as new messages arrive in your mailbox. In order to activate this service, set a check mark in the "Services" section under "Settings" after you have entered your e-mail address in the personal data.

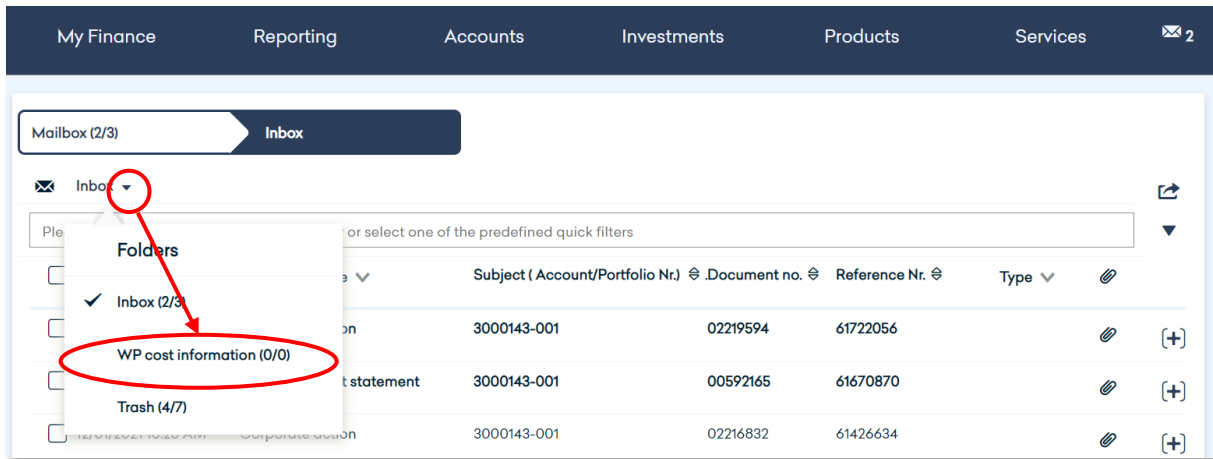


3.7.2 Ex-Ante Cost Information

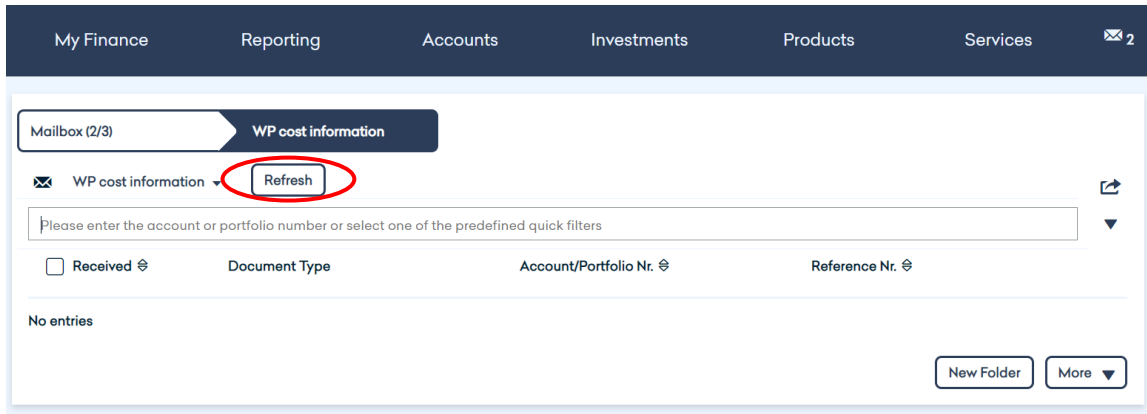
Your advisor has the option of sending you an ex-ante cost simulation in the mailbox in the course of a securities transaction. Unlike other documents, this cost report is sent to you without delay.

As soon as the advisor has entered your order details, he triggers a cost simulation in the core banking system OBS, making it immediately available to you.

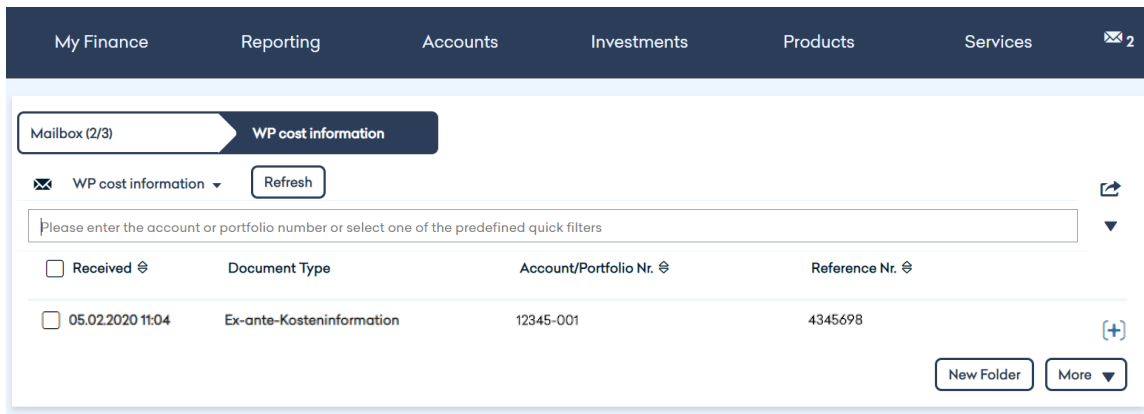
To view the simulation, open the mailbox in your online banking portal and select the subfolder "WP cost information".



Your previous cost simulations are displayed here. If the current simulation is not displayed, please refresh the folder. To do this, click on the "Refresh" button in the "WP cost information" folder.



After the refresh you will find the report in the mailbox "WP cost information".



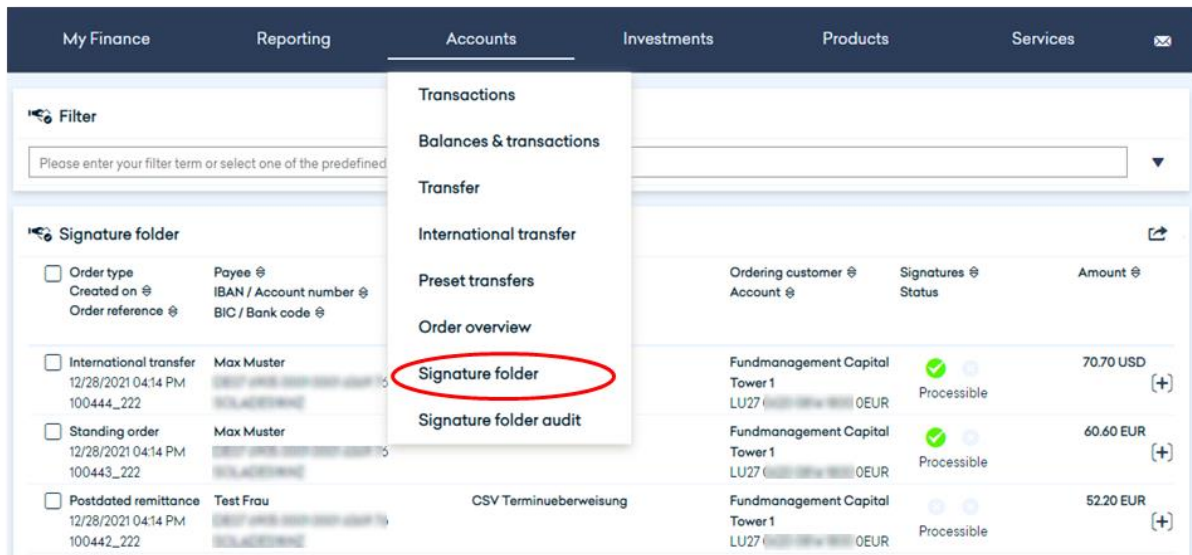
After you have opened the report and taken note of it, the order can be placed by your advisor.

If you have not refreshed the mailbox yourself, the cost simulation will be sent to the "WP cost information" folder at the end of the day via the regular mailbox process.

4. SIGNATURE FOLDER / FOUR-EYES PRINCIPLE



4.1 Placing payment orders in accordance with the four-eyes principle / Signature Folder

The Hauck Aufhäuser Lampe Online Banking enables the approval of payments in accordance with the 4-eye control, through two separate signatures. This means that depending on the user rights requested, payment orders usually have to be signed by two people, each with a TAN, before they are executed by the bank.



The payments are placed in the "Signature Folder" in the "Accounts" menu item for this purpose.

The signature folder of a user contains all those payments that:

- have been **recorded/unsigned** (indicated by two blue x-symbols )
- or
- have already been **partially signed** by a first user (indicated by a green and a blue x-symbol )

Fully signed orders are processed immediately in the banking system and are no longer visible in the signature folder. The signature folder therefore contains only those payment orders for which one or both signatures are still required.

Payments made in EUR are immediately visible in "Transactions". If the executed payments are not directly visible in the transactions section, it is possible that the payment order must first be scheduled by the bank.

In the case of international transfers, there may be a time delay, as these can be verified again within the bank.

In accordance with the principle of 4-eyes, different user rights can be requested:

- **Single authorized signatory (E-User)**
The E-User can create orders and approve them immediately with his sole signature. He can also sign orders created by other users in the Signature Folder. This signature always results in the order being transmitted to the bank for processing. The order is therefore no longer visible in the signature folder.

The E-user can also delete orders (or signatures) and create duplicates.

- **Manager (A-User)**

The A-user can create orders and approve them together with an E-, A- or B-user. He can also sign orders created by other users (User T, B or A). If the order has already been partially signed by another user (User A, User B), the signature results in the order being transmitted to the bank for processing. The order is therefore no longer visible in the signature folder.

The A user can also delete orders (or signatures) and create duplicates.

- **Jointly authorized signatory (B-User)**

The B user can create orders and approve them together with an E or A user or sign orders created by other users (User A or T). If the order has already been partially signed by another user (User A), the signature results in the order being transmitted to the bank for processing. The order is therefore no longer visible in the signature folder.

The B user can also delete orders (or signatures) and create duplicates.

- **Transport signature (T-User)**

The T-User can create, duplicate or delete payment orders. The created or duplicated payment orders are immediately visible in the U-Folder and can subsequently be signed by authorized users (User A, B or E). A signature cannot be provided by User T.

- **Viewing rights “read only” (N-User)**

The user has no access rights to the signature folder and cannot create payment orders. Securities account balances, account balances and transactions can be viewed.

To track who has processed an order in the U-Folder, please proceed as described in chapter 4.1.5 "Signature folder audit".

4.1.1 Types of Orders in the Signature Folder

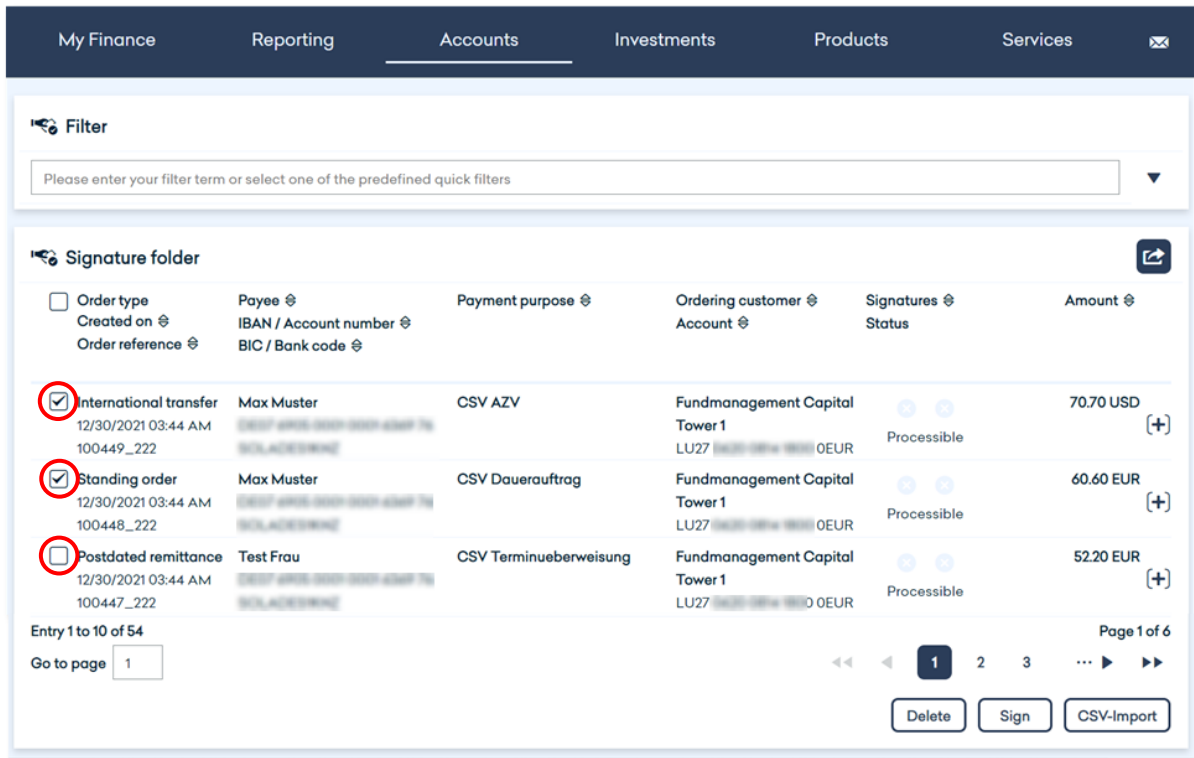
The following types of orders can be executed within the Signature Folder:

- SEPA-Transfer
- International transfer
- Bank internal transfer
- SEPA- Date transfer
- SEPA- Standing Order

Important notice:

Due to the audit, a function for changing an existing order is not directly available in the signature folder. However, it is possible to create a duplicate for an incorrect order, improve it and then delete the original, incorrect order.

4.1.2.2 Functions for one or more orders



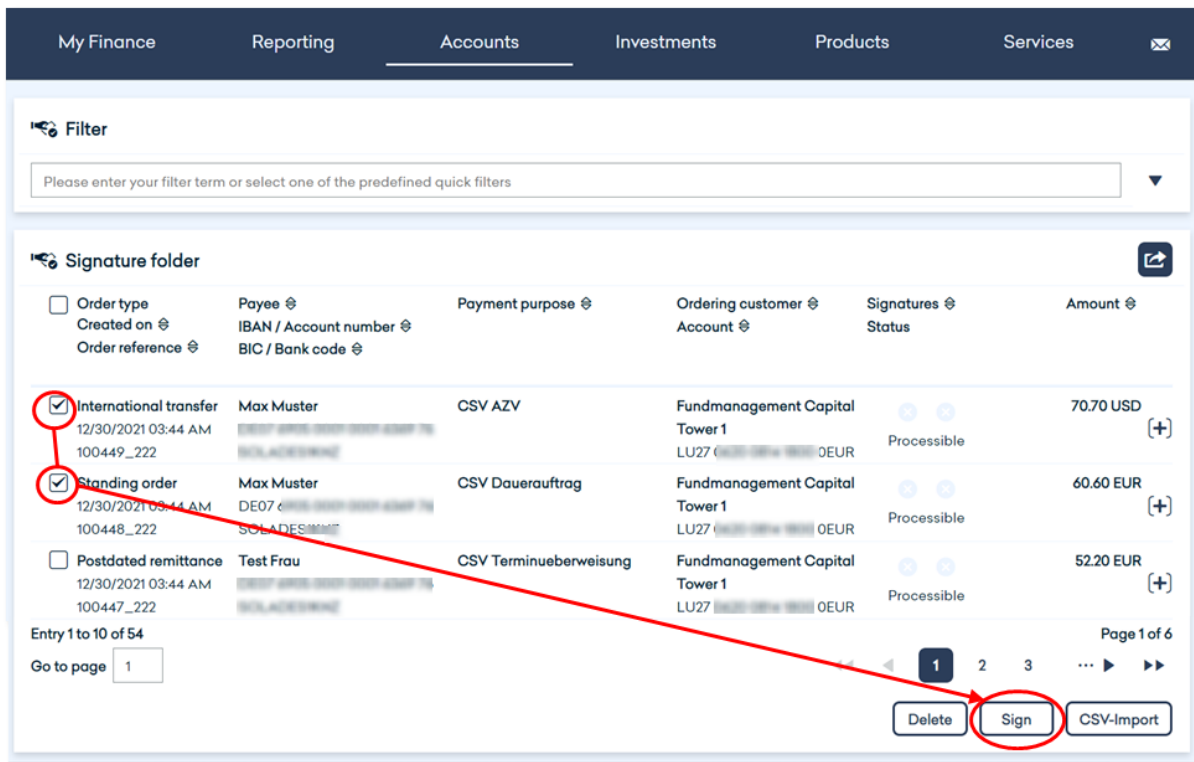
With the selection checkboxes on the left, one or more orders can be selected and then deleted or signed with the buttons on the bottom right.

Following functions are available here:

- **Delete** (TAN entry required)
The selected payment order(s) is/are deleted, e.g. because it/they were entered incorrectly. This function is available for E, A, B and T users.
- **Sign** (TAN entry required)
The selected payment order(s) is/are signed. In the case of the full signature (second signature), the system checks that the two signatories are not two B users and that the first and second signatories are distinct users.

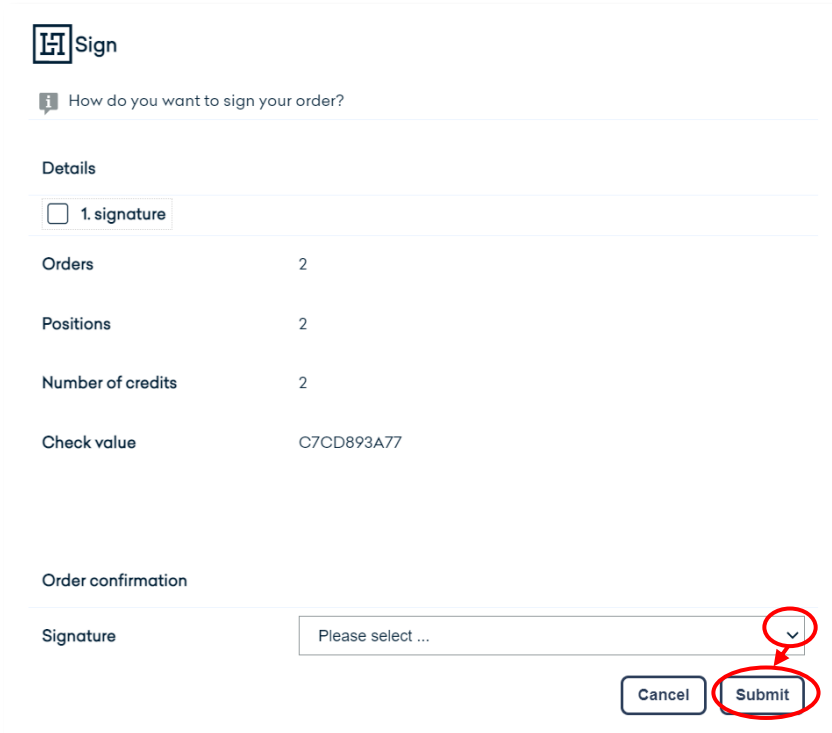
This function is available for E, A and B users.

4.1.2.3 Execution of an action with TAN entry



Using the selection checkboxes on the left, you can select one or more orders and sign them.

First select the type of signature (TAN procedure) - if several variants are possible - and confirm your entry.



Then enter the SMS-TAN that you have received on your mobile phone into the SMS-TAN box and confirm your entry.

Sign

How do you want to sign your order?

1. signature

Orders	2
Positions	2
Number of credits	2
Check value	C7CD893A77

Order confirmation

Signature

Sign

Please commit your order by inserting the TAN which has been sent to you by SMS within the next five minutes.

1. signature

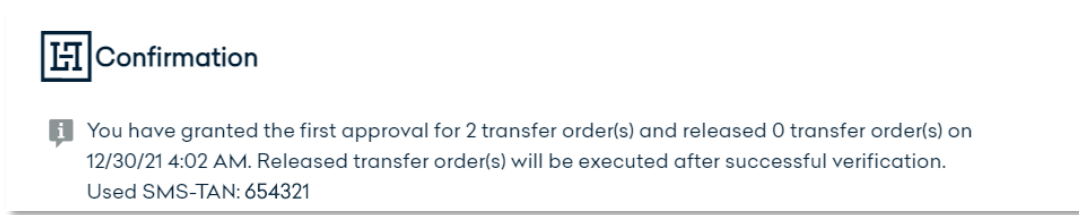
Orders	2
Positions	2
Number of credits	2
Check value	C7CD893A77

Order confirmation

SMS TAN*

*Mandatory

You will then receive a confirmation message from the system with further information.



The fully signed orders are now no longer displayed in the signature folder.

4.1.3 Special features for users of the Signature Folder

No checks of the transaction limit

A check of the transaction limit it not intended.

4.1.4 CSV Upload for simplified order entry

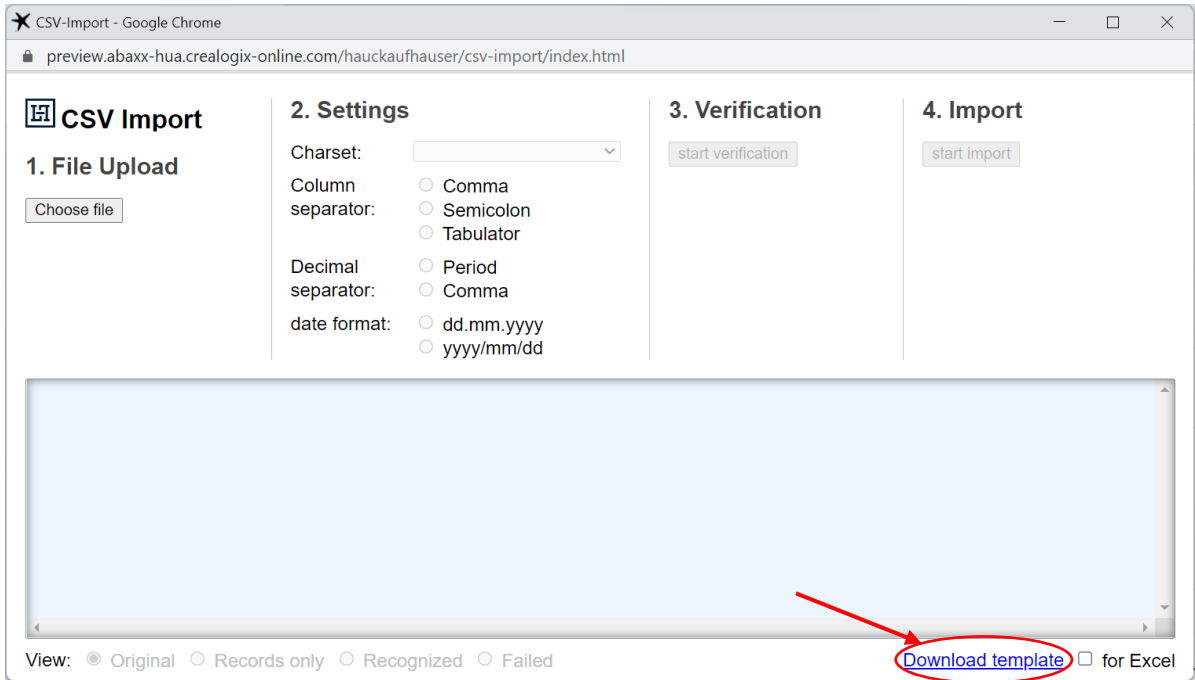
Users of the signature folder can upload several orders into the signature folder simultaneously using the csv upload function. These are then stored in the signature folder as unsigned orders.

The screenshot shows the 'Accounts' tab in the online banking interface. The 'Signature folder' section contains a table with the following data:

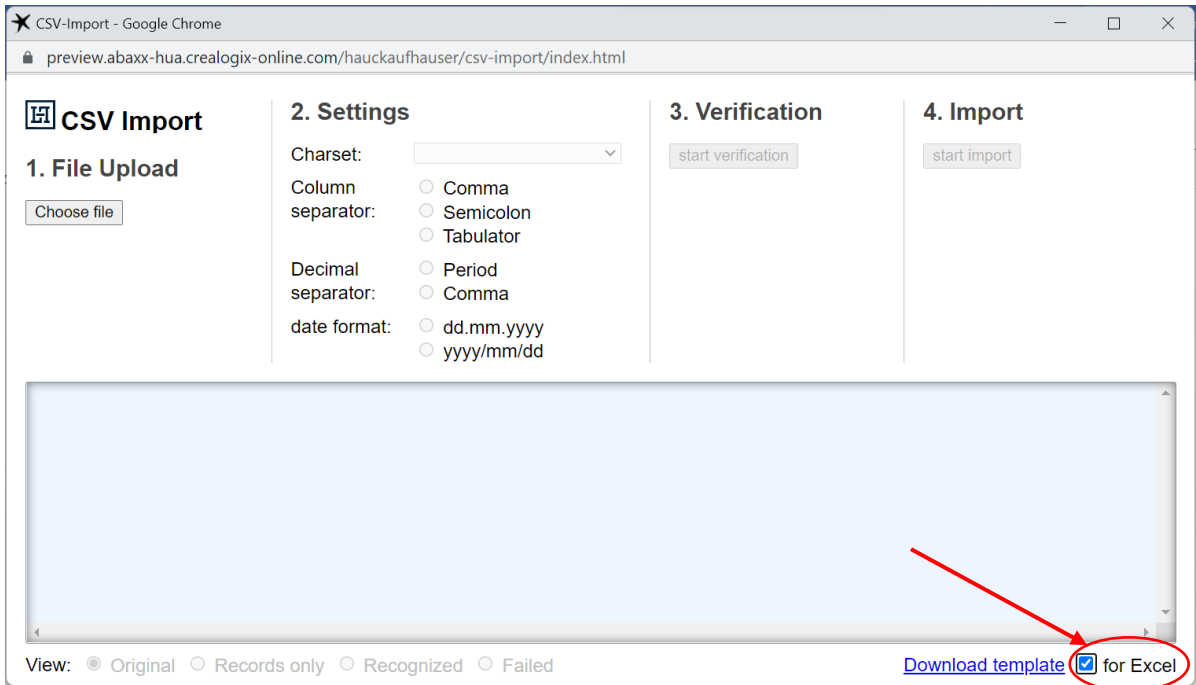
<input type="checkbox"/>	Order type	Payee	Payment purpose	Ordering customer	Signatures	Amount
<input type="checkbox"/>	Created on	IBAN / Account number		Account	Status	
<input type="checkbox"/>	Order reference	BIC / Bank code				
<input type="checkbox"/>	International transfer 12/30/2021 03:44 AM 100449_222	Max Muster [REDACTED] [REDACTED]	CSV AZV	Fundmanagement Capital Tower 1 LU27 [REDACTED] OEUR	[Progress indicator] Processible	70.70 USD (+)
<input type="checkbox"/>	Standing order 12/30/2021 03:44 AM 100448_222	Max Muster [REDACTED] [REDACTED]	CSV Dauerauftrag	Fundmanagement Capital Tower 1 LU27 [REDACTED] OEUR	[Progress indicator] Processible	60.60 EUR (+)
<input type="checkbox"/>	Postdated remittance 12/30/2021 03:44 AM 100447_222	Test Frau [REDACTED] [REDACTED]	CSV Terminueberweisung	Fundmanagement Capital Tower 1 LU27 [REDACTED] OEUR	[Progress indicator] Processible	52.20 EUR (+)
<input type="checkbox"/>	Transfer 12/30/2021 03:44 AM 100446_222	Test Frau [REDACTED] [REDACTED]	CSV Ueberweisung	Fundmanagement Capital Tower 1 LU27 [REDACTED] OEUR	[Progress indicator] Processible	20.20 EUR (+)

At the bottom of the interface, there is a navigation bar with a 'Go to page' field set to 1, and a 'CSV-Import' button circled in red.

In the menu "CSV-Import" you can download a standard template in "csv format". This is also available for international transfers and as an Excel file in "xlsx format". The "xlsx format" is formatted in a more visually appealing way. Please note that only "csv files" can be read into the upload.



Template in Excel format (for both standard and international transfers):



Format of the file:

Each order has exactly one row of data and starts with the field that identifies the order as a SEPA (S) or international payment (I).

For a SEPA transfer, the following fields are mandatory:

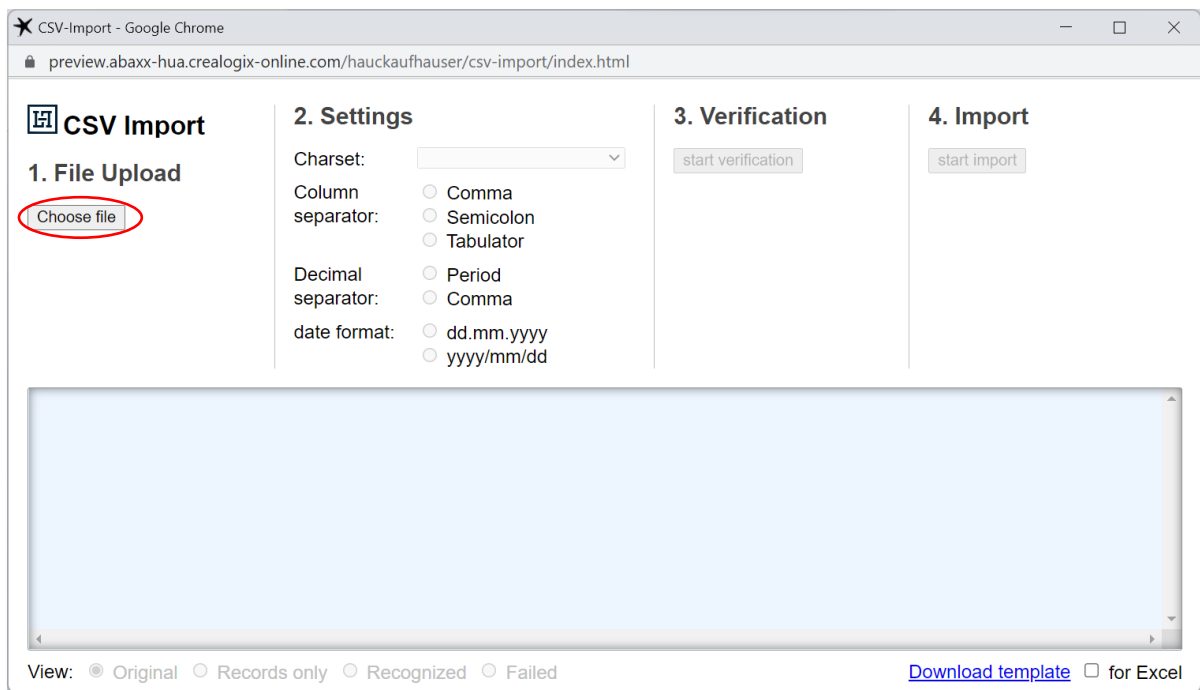
- account to be debited
- recipient name
- receiver account (IBAN)
- recipient BIC/Bank Code
- amount
- currency (currency code according to ISO 4217 e.g.: EUR, USD)

For international bank transfers, the following fields must also be filled in:

- recipient street/house number
- receiver postcode/location
- recipient country (two-character country code according to ISO 3166-2)
- fee regulation (SHARE = cost sharing / OUR = costs borne by the remitter)

4.1.4.1 File Upload:

Select "Choose file" under "1. File upload". You can now upload your saved csv file with the transfer data.



When the file is imported, its contents are automatically checked both for completeness and formatting and incorrect data records are marked:

Example without errors:

2. Settings
 Charset: UTF-8 | Standard (internat...
 Column separator: Comma, Semicolon – detected, Tabulator
 Decimal separator: Period, Comma
 date format: dd.mm.yyyy, yyyy/mm/dd

3. Verification
 accepted: Header, 5 records
 start verification

4. Import
 start import

Status	A	B	C	D	E	F	G	H
1	Please insert the transactio...							
2	Then save this file in CSV f...							
3								
4	S = SEPA I = SWIFT/International T = Postdated remittance D = Standing order	Account number Hauck Auf...	IBAN / Account number	BIC / Bank code		Currency code according to ISO 4217		man...
Header	Type	Ordering Customer Account	Recipient Name	Recipient Account Number	Recipient Bank Code	Amount	Currency	Purpose
Record	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	10,1	EUR	CSV Ueberweisung
Record	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	20,2	EUR	CSV Ueberweisung
Record	T	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	52,2	EUR	CSV Terminueberweisung
Record	D	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	60,6	EUR	CSV Dauerauftrag
Record	I	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	70,7	USD	CSV AZV

View: Original Records only Recognized Failed [Download template](#) for Excel

Example with error:

On the left side you can see the status of each record. All data sets with errors are marked red and the fields with the errors are also highlighted in red. The file can only be imported as a whole without errors, so all errors must be corrected before the file can be imported.

2. Settings
 Charset: UTF-8 | Standard (internat...
 Column separator: Comma, Semicolon – detected, Tabulator
 Decimal separator: Period, Comma
 date format: dd.mm.yyyy, yyyy/mm/dd

3. Verification
 accepted: Header, 4 of 5 records
 start verification

4. Import
 start import

Status	A	B	C	D	E	F	G	H
1	Please insert the transactio...							
2	Then save this file in CSV f...							
3								
4	S = SEPA I = SWIFT/International T = Postdated remittance D = Standing order	Account number Hauck Auf...	IBAN / Account number	BIC / Bank code		Currency code according to ISO 4217		
Header	Type	Ordering Customer Account	Recipient Name	Recipient Account Number	Recipient Bank Code	Amount	Currency	Purpose
Record	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	10,1	missing	CSV Ueberweisung
Record	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	20,2	EUR	CSV Ueberweisung
Record	T	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	52,2	EUR	CSV Terminueberweisung
Record	D	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	60,6	EUR	CSV Dauerauftrag
Record	I	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	70,7	USD	CSV AZV

View: Original Records only Recognized Failed [Download template](#) for Excel

4.1.4.2 Settings

In the settings you can choose between different formats, including the separators. The uploaded file is analyzed directly. If data sets are marked as incorrect, although they are correct, it is possible to make adjustments here.

2. Settings

Charset: UTF-8 | Standard (interna)

Column separator: Comma Semicolon – detected Tabulator

Decimal separator: Period Comma

date format: dd.mm.yyyy yyyy/mm/dd

Status	A	B	C	D	E	F	G	H		
1	Please insert the transactio...									
2	Then save this file in CSV f...									
3										
4	S = SEPA I = SWIFT/International T = Postdated remittance D = Standing order	Account number Hauck Auf...		IBAN / Account number	BIC / Bank code		Currency code according to ISO 4217	mand		
Header	5	Type	Ordering Customer Account	Recipient Name	Recipient Account Number	Recipient Bank Code	Amount	Currency	Purpose	Recip
Record	6	S	00081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	10,1	EUR	CSV Ueberweisung	
Record	7	S	00081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	20,2	EUR	CSV Ueberweisung	
Record	8	T	00081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	52,2	EUR	CSV Terminueberweisung	
Record	9	D	00081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	60,6	EUR	CSV Dauerauftrag	
Record	10	I	00081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	70,7	USD	CSV AZV	Must

4.1.4.3 Verification

To check the content of the data records (IBAN and BIC) click on the button "start verification".

3. Verification

accepted:
 Header
 5 records

Status	A	B	C	D	E	F	G	H		
1	Please insert the transactio...									
2	Then save this file in CSV f...									
3										
4	S = SEPA I = SWIFT/International T = Postdated remittance D = Standing order	Account number Hauck Auf...		IBAN / Account number	BIC / Bank code		Currency code according to ISO 4217	mand		
Header	5	Type	Ordering Customer Account	Recipient Name	Recipient Account Number	Recipient Bank Code	Amount	Currency	Purpose	Recip
Record	6	S	00081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	10,1	EUR	CSV Ueberweisung	
Record	7	S	00081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	20,2	EUR	CSV Ueberweisung	
Record	8	T	00081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	52,2	EUR	CSV Terminueberweisung	
Record	9	D	00081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	60,6	EUR	CSV Dauerauftrag	
Record	10	I	00081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	70,7	USD	CSV AZV	Must

Any data that is not correct is highlighted in red.

The screenshot shows the 'CSV Import' interface with the following sections:

- 1. File Upload:** File 'csv-import-vorlag...' (2 kB) uploaded on 30.12.2021, 03:40.
- 2. Settings:** Charset: ISO-8859-1 | Standard; Column separator: Semicolon – detected; Decimal separator: Comma; Date format: dd.mm.yyyy.
- 3. Verification:** 4 of 5 successfully verified; 5 records.
- 4. Import:** 4 of 5 successfully verified; 'start import' button.

The table below shows the data with one record highlighted in red:

Status	A	B	C	D	E	F	G	H	I	J
Header	Type	Ordering Customer Account	Recipient Name	Recipient Account Number	Recipient Bank Code	Amount	Currency	Purpose	Recipient Street Address	Recipient City
Record ✓	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	10,1	EUR	CSV Ueberweisung		
Record ✓	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	20,2	EUR	CSV Ueberweisung		
Record ✓	T	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	52,2	EUR	Terminueberweisung		
Record ✓	D	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	60,6	EUR	CSV Dauerauftrag		
Record	I	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	70,7	USD	CSV AZV	Musterstraße 1	London S

A red arrow points to the BIC code 'SOLADES1KNZ' in the highlighted row, which is highlighted in red. A tooltip message reads: 'The BIC you have entered is invalid. The BIC SOLADES1KNZ must be used for the specified IBAN.'

4.1.4.4 Import

Once all records have been verified, click on the "start import" button.

The screenshot shows the 'CSV Import' interface after successful verification:

- 3. Verification:** 5 successfully verified; 5 records.
- 4. Import:** 5 successfully verified; 'start import' button is highlighted with a red circle and a red arrow.

The table below shows the data with all records verified:

Status	A	B	C	D	E	F	G	H	I	J
Header	Type	Ordering Customer Account	Recipient Name	Recipient Account Number	Recipient Bank Code	Amount	Currency	Purpose	Recipient Street Address	Recipient City
Record ✓	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	10,1	EUR	CSV Ueberweisung		
Record ✓	S	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	20,2	EUR	CSV Ueberweisung		
Record ✓	T	000081418000EUR	Test Frau	DE07690500010001636976	SOLADES1KNZ	52,2	EUR	Terminueberweisung		
Record ✓	D	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	60,6	EUR	CSV Dauerauftrag		
Record ✓	I	000081418000EUR	Max Muster	DE07690500010001636976	SOLADES1KNZ	70,7	USD	CSV AZV	Musterstraße 1	London SW

During the import, the currently imported order is marked yellow.

After a successful import the csv-import window closes and you are back in the signature folder. The imported payment orders are then visible there and ready for further processing.

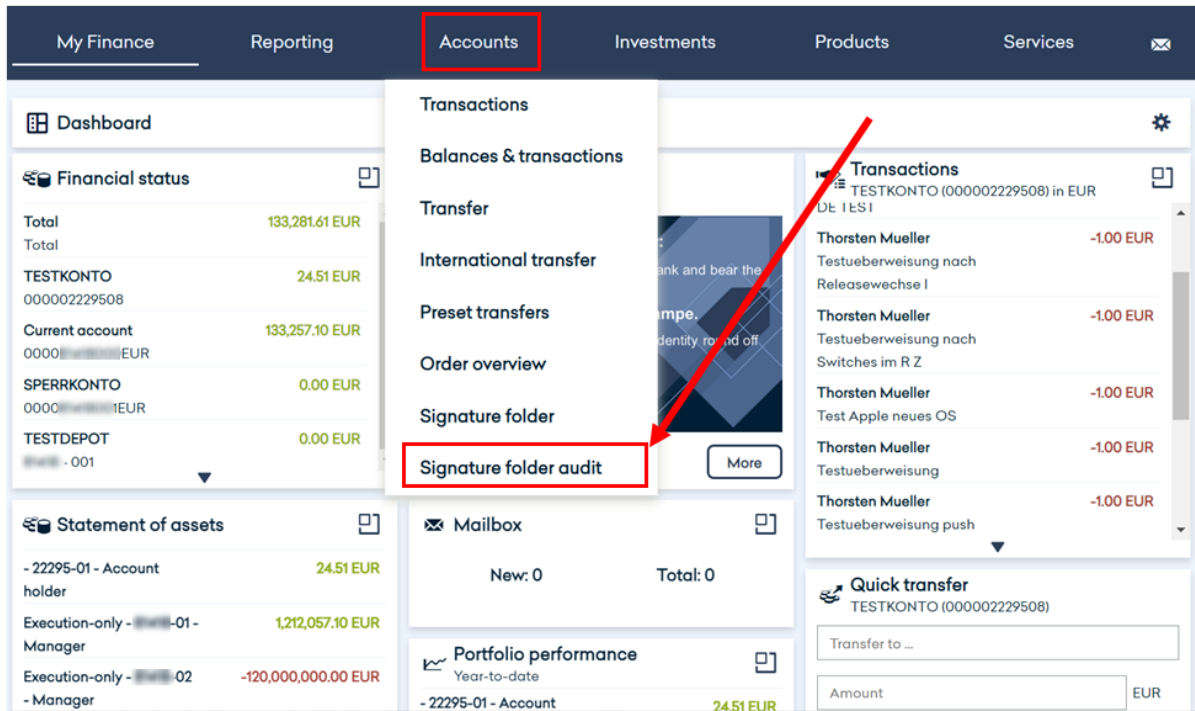
The orders are released as described in chapter 4.1.2.2.

4.1.5 Signature folder audit

In the audit function of the signature folder you have the option of checking who set the the payment order, the 1st signature and the 2nd signature.

Screenshots Extension Online Banking Audit Signature Folder

To access the audit function click on "Accounts" and then on "Signature folder audit" in the drop-down menu.



Here you have the possibility to limit the search by applying filters.

a) Date

The date can be used to limit the search to the period that is to be used. If a payment has been processed on a day that does not fall within the period, nothing is displayed accordingly.

Signature folder audit

Date: From To

Sender account:

Order type:

Order reference:

reference number:

issuer:

Payee account:

Action	Order reference	Payee	Ordering customer	Total amount
Order type	issuer	IBAN / Account number	Account	
Created on	reference number	BIC / Bank code		

b) Order reference

Signature folder audit

Date: From To

Sender account:

Order type:

Order reference:

reference number:

issuer:

Payee account:

Action	Order reference	Payee	Ordering customer	Total amount
Order type	issuer	IBAN / Account number	Account	
Created on	reference number	BIC / Bank code		
First signature	100449_222	Max Muster	Fundmanagement Capital Tower 1	70.70 USD
International transfer	222		LU27	(+)
12/30/2021 04:02 AM				
Imported	100449_222	Max Muster	Fundmanagement Capital Tower 1	70.70 USD
International transfer	222		LU27	(+)

The reference number consists of the contract number of the first creator and a consecutive number.

c) Sender account

Only accounts to which the logged-in user also has access can be selected here.

Once a principal account is selected, different statuses are displayed.

Action	Order reference	Payee	Ordering customer	Total amount
Order type	issuer	IBAN / Account number	Account	
Created on	reference number	BIC / Bank code		
First signature Standing order 12/30/2021 04:02 AM	100448_222 222	Max Muster <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	60.60 EUR (+)
Second signature International transfer 12/30/2021 04:02 AM	100449_222 222	Max Muster <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	70.70 USD (+)
Imported International transfer 12/30/2021 03:44 AM	100449_222 222	Max Muster <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	70.70 USD (+)
Transmit Standing order 12/30/2021 03:44 AM	100448_222 222	Max Muster <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	60.60 EUR (+)
Imported Postdated remittance 12/30/2021 03:44 AM	100447_222 222	Test Frau <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	52.20 EUR (+)
Imported Remittance 12/30/2021 03:44 AM	100446_222 222	Test Frau <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	20.20 EUR (+)
Imported Remittance 12/30/2021 03:44 AM	100445_222 222	Test Frau <small>(0000 0000 0000 0000) 0EUR</small> LU27 (0000 0000 0000) 0EUR	Fundmanagement Capital Tower 1 LU27 (0000 0000 0000) 0EUR	10.10 EUR (+)
First signature	100444_222	Max Muster	Fundmanagement Capital Tower 1	70.70 USD

Definition Action:

- a) **Created or Imported:** Lists the date and the user who created or imported the job in the signature folder.
- b) **First signature:** Shows which user signed the order first and when.
- c) **Second signature:** Indicates when and by whom the order was given the second signature.
- d) **Transmit** Shows the date when the order was delivered to OBS.

Clicking on the desired entry in the audit list displays details of the corresponding process.

The screenshot shows a web application interface for 'Signature folder audit'. A modal window titled 'Audit-Details' is open, displaying the following information:

- Order type:** Standing order
- Action:** First signature
- Order reference:** 100448_222
- Created on:** 12/30/2021 04:02 AM
- Issuer:** 222
- Payment purpose:** CSV Dauerauftrag

Below this, the 'Order' section provides:

- Account owner:** Fundmanagement Capital Tower 1
- IBAN / Account number:** LU27 0620 0814 1800 0EUR
- Amount:** 60.60 EUR

The 'Payee' section includes:

- Name:** Max Muster
- IBAN / Account number:** DE07 6905 0001 0001 6369 76
- BIC / Bank code:** SOLADES1KNZ

A 'Close' button is located at the bottom right of the modal. In the background, a table lists audit entries with columns for Action, Order type, Created on, Order reference, issuer, and Total amount.

The audit list shows the following details, among others:

- Action:** Shows which action ("Created", "First Signature", "Second Signature", "Transmit") was done last.
- Issuer:** The contract number of the user who triggered the corresponding action is displayed.

4.2 New SCA-Method „photoTAN“

4.2.1 General information on the method

With the release of the new online banking platform a new TAN method has been introduced, the so-called "photoTAN". In order for the customer to be able to use the method, he must obtain a "photoTAN device" from Hauck Aufhäuser Lampe or install the TAN app on his smartphone. The photoTAN can then be activated by means of an activation letter.

In order to approve a bank transfer, for example, a TAN must be entered in the online banking system for authorization. The TAN is generated by scanning a graphic on the screen of your computer with the above-mentioned device. The newly generated TAN will then be shown on the display of the "photoTAN device".

The procedure for activation is described in a separate document.

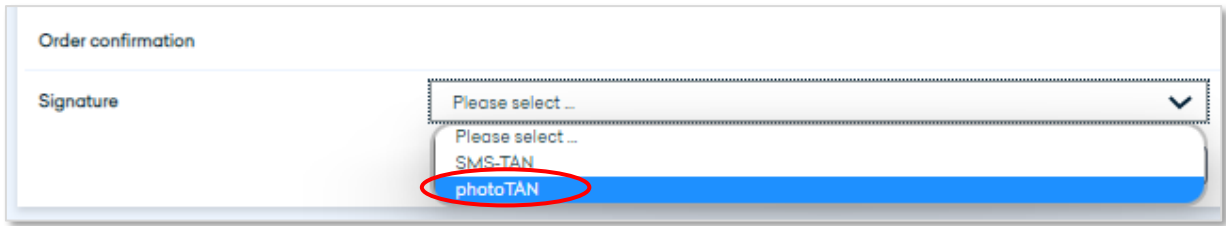
The TAN method is used in several places on the online banking portal:

- Approval of transactions/transfers
- Changes of personal data
- Regular SCA login (strong customer authentication login) every 90 days due to the PSD2 regulation

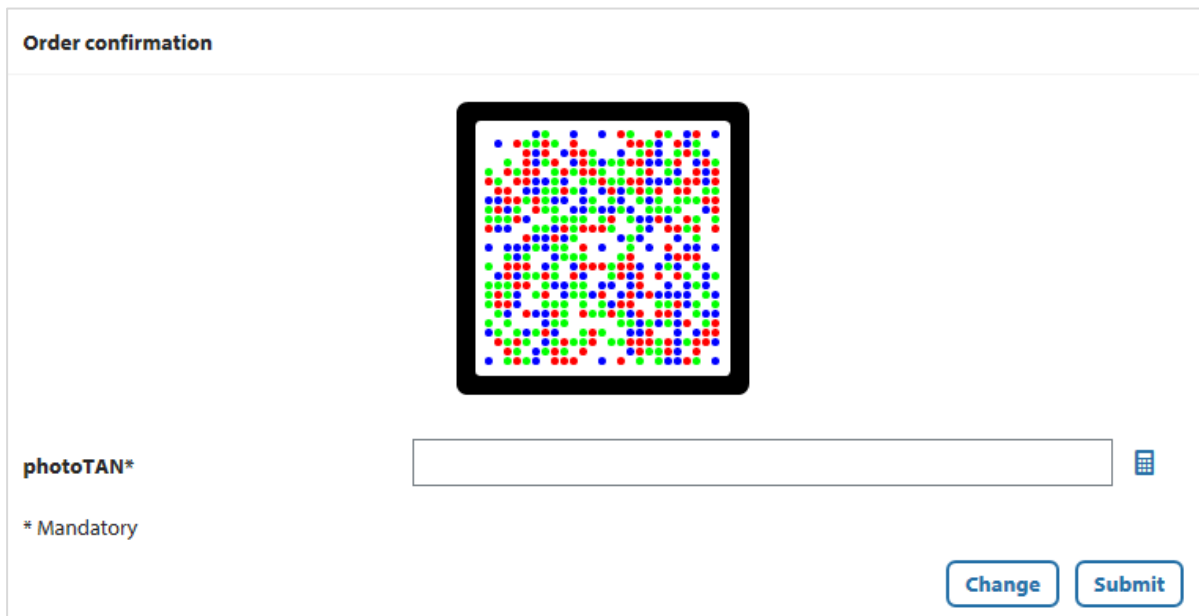
4.2.2 Recording a transfer with photoTan

After recording all transfer data, the signature dialog is displayed to the participant under "Approval".

You can then select the photoTAN procedure in the drop-down menu.



The following graphic for identification purposes should be scanned with your photoTAN device or with the function in the TAN app.



When the graphic is scanned, the first step is to enter the PIN (Personal Identification Number) on the photoTAN device. Once you have scanned the graphic and entered your PIN, the photoTAN will be displayed on the device.

Within the photoTAN-App you're able to approve the transfer on your smartphone by using the "APROVE"-Button.



You can then enter the photoTAN in the online banking system to confirm your order. However, the photoTAN expires after five minutes and must be entered in online banking within this time frame.

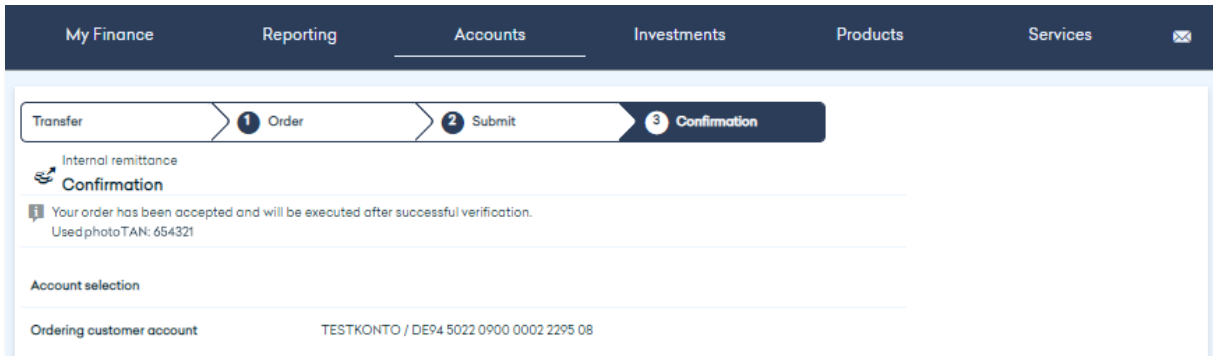
Order confirmation



photoTAN* 

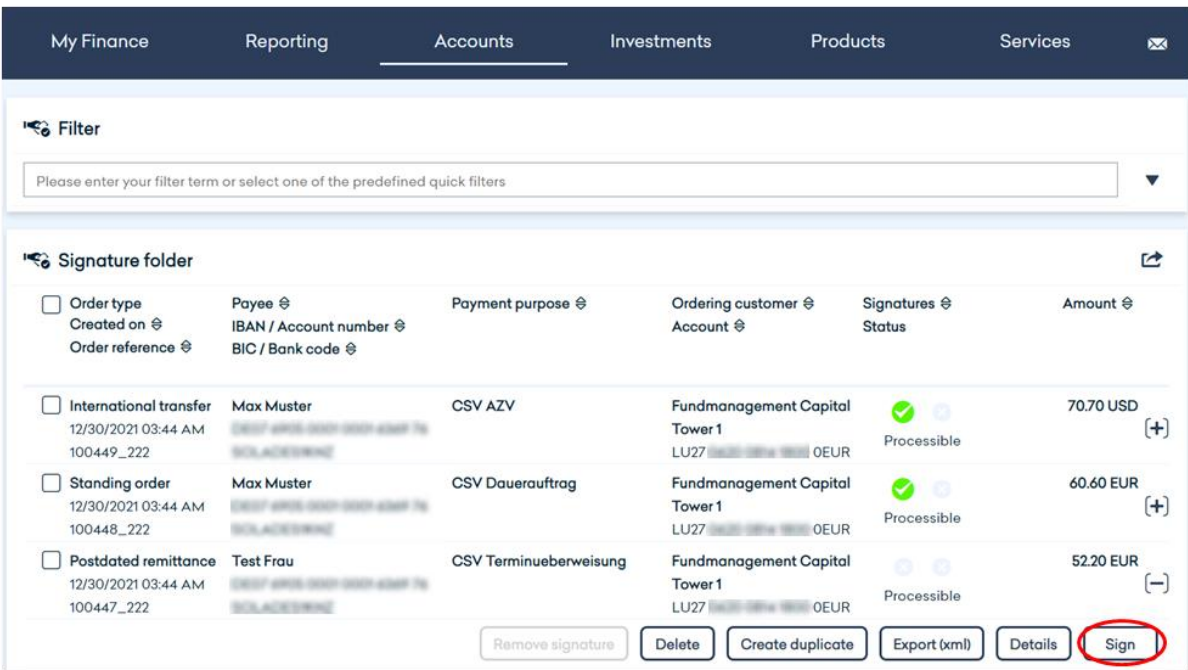
* Mandatory

The transaction's successful entry is then displayed and confirmed in your online banking portal.



4.2.3 Signing within the Signature Folder by using the photoTAN-Method

The photoTAN dialog is opened in the same way within the Signature Folder as described above.



After selecting "Sign", the photoTAN is offered as a SCA option.

Sign

i How do you want to sign your order?

Details

1. signature

Orders	1
Positions	1
Number of credits	1
Amount of credits	52.20 EUR
Check value	940C39006B

Order confirmation

Signature

Please select ... v

Please select ...

SMS-TAN

photoTAN

After the successful entry (see 4.5.2), the photoTAN used is displayed again to the user for checking purposes.

Confirmation

i You have granted the first approval for the transfer order 100447_222 on 12/30/21 5:35 AM.
Used photoTAN: 654321

Details

1. signature

Orders	1
Positions	1
Number of credits	1
Amount of credits	52.20 EUR
Check value	940C39006B

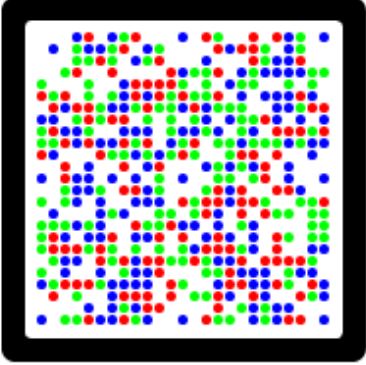
Close


Incorrect entry


If an incorrect TAN is entered, an error message is displayed.

After three incorrect entries, the TAN procedure is blocked and can only be reactivated by our **Customer Support** (Hotline: +49 69 2161-1112 or email: online-banking@hal-privatbank.com).

Order confirmation



photoTAN* 

 The entered photoTAN is invalid.

* Mandatory

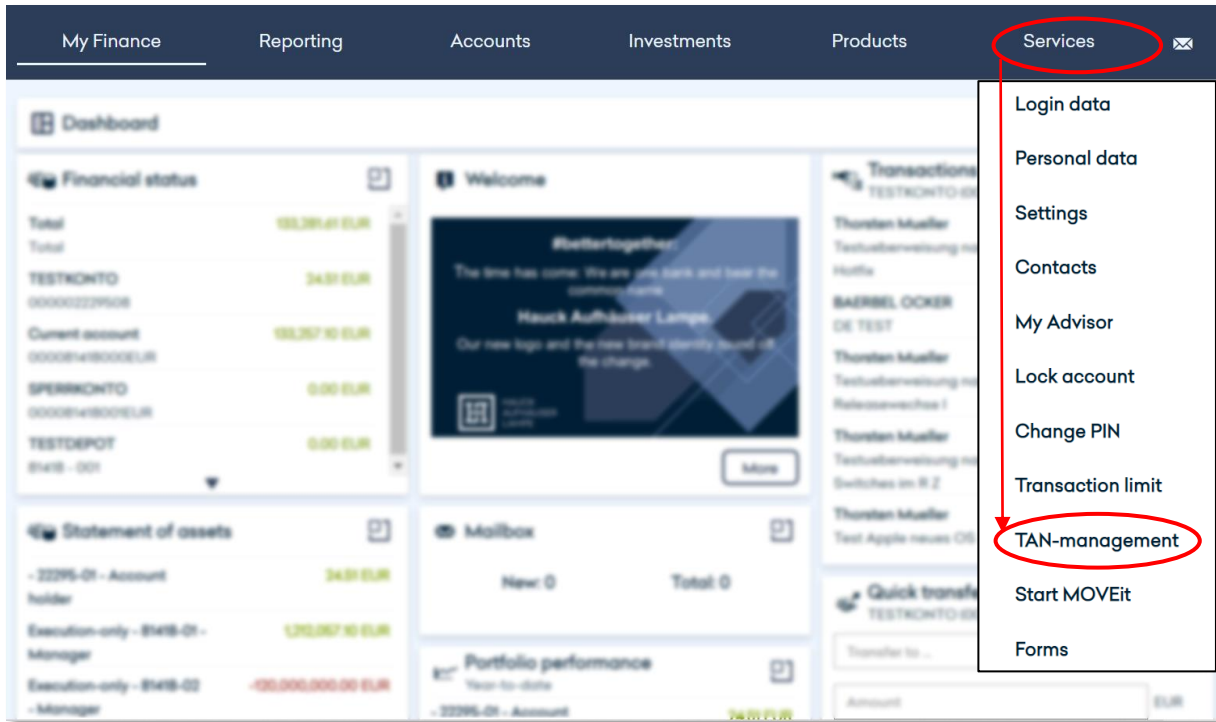
4.2.4 Unlocking after incorrect PIN entry

If the photoTAN device is locked due to multiple incorrect PIN entries, it can be unlocked again with the corresponding activation letter.

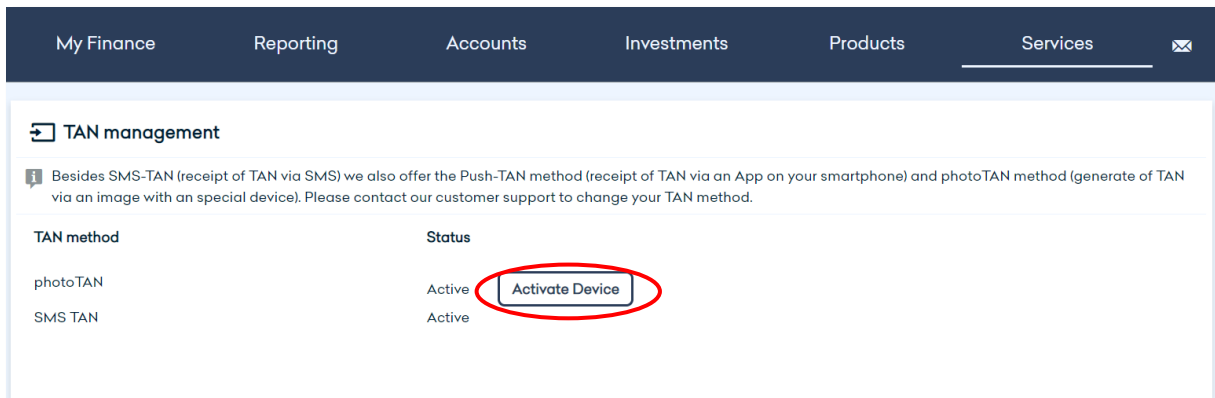
Therefore, the activation letter should be kept in a safe place. If the activation letter can no longer be found, our Customer Support can arrange for a new activation letter to be sent.

4.3 Activating the photoTAN device

In order to activate your photoTAN device, select the "TAN Management" item in the "Services" menu.



Now click on "Activate device".



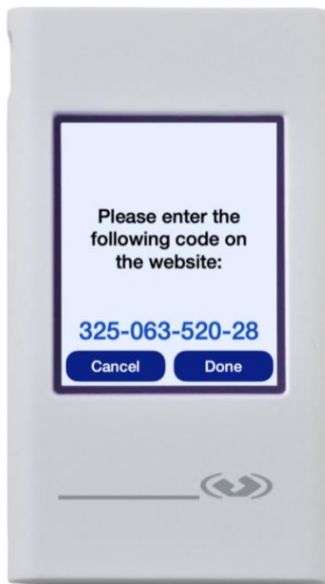
Now switch on your personal photoTAN device and follow the instructions shown on the device.



First you must assign a personal identification number (PIN). To do this, select four numbers and confirm them.



Now you can scan the activation image contained in the activation letter and enter the photoTAN generated from it in your online banking.



My Finance Reporting Accounts Investments Products Services ✉

Activate photoTAN Device 1 Activation Code 2 Approval 3 Confirmation

Activation Code

i Please scan the activation graphic on your activation letter with a photoTAN reader and follow the instructions on the display. If you wish to request a new activation letter or device, please contact your customer advisor or our Customer Support.

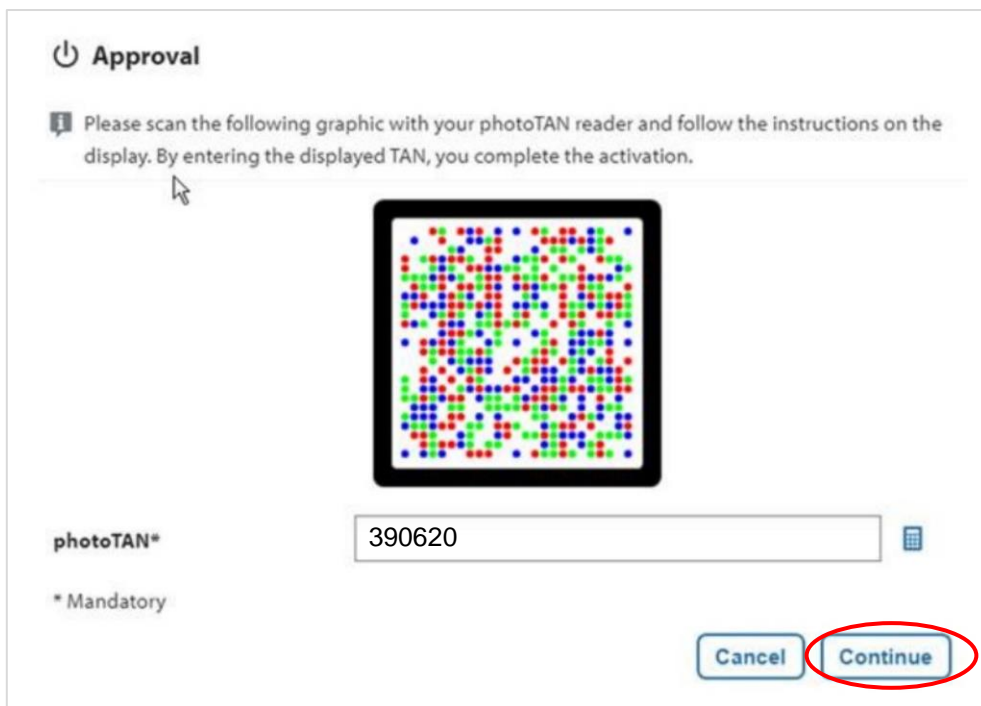
Activation Code*

* Mandatory

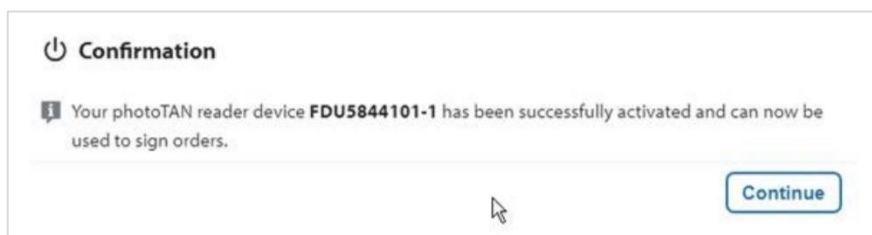
Cancel Continue

Your photoTAN device will then ask you whether you have entered the code in your online banking. Confirm this question.

The photoTAN device will now ask you to capture the image in your online banking for final confirmation. After the scan, enter the TAN that is displayed on your photoTAN device below.



Your photoTAN device will inform you that the activation is complete and you will also receive a corresponding confirmation in your online banking portal.



5. Important Notices

Which technical requirements are necessary for the participation in the online banking of Hauck Aufhäuser Lampe?

In order to participate in the Online Banking of Hauck Aufhäuser Lampe Privatbank AG, you do not need any special technical requirements, except an internet access and an up-to-date internet browser.

Our online banking has been tested on the market-leading browsers and their most common versions. If an error message appears when you try to access the online banking platform, this could be due to an outdated browser. For security reasons and to ensure optimum display of the functions and content of our online banking, we recommend that you always keep your browser up-to-date.

In addition, you will also need a SMS-capable mobile phone in order to use the mTAN procedure to approve your orders. You will need a smartphone to use the Push-TAN procedure. To use the photoTAN procedure, you can choose between a separate photoTAN device or your smartphone.

What happens if I cannot remember my login name?

If you forget your login name, you can find it in your contract documents for participation in the online banking with Hauck Aufhäuser Lampe Privatbank AG. If this is not possible, please contact our Customer Support.

SCA – Two-Factor-Authentication

Since the PSD2-Directive prescribes a Login using a two-factor authentication (Strong Customer Authentication – SCA), you will additionally have to enter a TAN (e.g. SMS-TAN) every 90 days after logging in with your customer number and PIN to gain access to your online banking.

What happens if I forget my PIN?

Please contact our Customer Support.

I entered my PIN incorrectly three times and my access was automatically blocked. What can I do?

If your access to online banking was automatically blocked for security reasons, please contact our Customer Support.

What should I do if I have lost my mobile phone or it has been stolen?

For security reasons, please contact our Customer Support immediately.

My mobile phone number has changed - what do I have to do?

If you have a new mobile phone number and would like to use the mTAN procedure with it in the future, please inform your advisor in writing.

6. CONTACT

HAUCK AUFHÄUSER LAMPE PRIVATBANK AG

Kaiserstraße 24
60311 Frankfurt am Main
Phone +49 69 2161-0

Other Private Banking locations:

Berlin
Bielefeld
Bonn
Dusseldorf
Hamburg
Cologne
Munich
Munster
Osnabrück
Stuttgart

info@hal-privatbank.com
www.hal-privatbank.com

Online Banking Customer Support

Phone +49 69 2161-1112

online.banking@hal-privatbank.com
<http://onlinebanking.hal-privatbank.com>

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