Your personal signatory number:

**BKS Bank** 

### MyNet

### Dear Customer,

We are delighted that you have chosen to use BKS Bank's MyNet for your internet banking. With MyNet, you can take care of all your payments, SEPA and non-SEPA payments transfers, drag and drop transfers between your accounts, standing orders and tax office payments, as well as storing your payee data.

Create your own personal version of MyNet - put together your own detailed transaction overviews: using the search function to search for credit items, debit items and keywords in a payment transfer text within a period of time that you define will help you do this. Activate your Maestro card for use abroad or increase the limit on your card - and you can also apply a block on your card if it goes missing.

A substantial range of options is also available where securities are concerned, for example, monitoring or trading individual securities. Our online shop offers you a continuously expanding range of different products which can be purchased online.

### **BKS Security**

For secure login and transactions we use authentication (Security App), which ensures that only you can perform transactions in MyNet.

### **Usability**

- Do you use multiple smartphones and tablets? You will now be able to link in several devices to your internet banking. For each transaction you can decide which device you want to use for authorisation.
- Ideal for couples and families. Members of the family can use the same smartphone or tablet to authorise a transaction, in each case secured by their own PIN/FaceID/fingerprint.
- Carry out transactions simply, speedily and securely conveniently too, using a smartphone or tablet.

### Security

Doubly secure thanks to two separate components.

- Technical link from BKS Security to your smartphone and your authorised user number (ownership factor)
- Secure access to BKS Security using a PIN code of your choice (knowledge factor)

### **Regulatory stipulations**

The two components of the BKS Security app, which are independent of each other, together form a true 2-factor authentication process in line with the stipulations of PSD 2 (Payment Service Directive 2), RTS (Regulatory Technical Standards) and SCA (Strong Customer Authentication).

Enjoy using MyNet! Best regards, BKS Bank

BKS Security is a secure process for authorising transactions in MyNet (internet banking) and the BKS Bank app.

This is how you activate the BKS Security app:

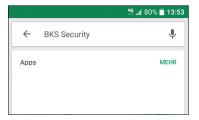
### Step 1:

Download the "BKS Security" app from the appropriate app store (IOS, Android) to your mobile device.

### Android:

Open up the Google Play Store (A) on your mobile device and enter BKS Security in the search field (B), then download the BKS Security app (C).







**BKS** Security

### Apple:

Open up the Apple Store (A) on your mobile device and enter BKS Security in the search field (B), then download the BKS Security app (C).





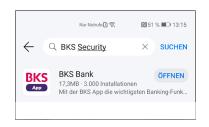


**BKS** Security

### Huawei:

Open up the AppGalary (A) on your mobile device and enter BKS Security in the search field (B), then download the BKS Security app (C).







**BKS** Security

### Step 2:

Star the app on your smartphone/tablet.

### Step 3:

For this you will need the following:

- Your personal authorised user number (you will find this on the first page of these instructions or in your MyNet agreement under point 2.1).
- QR code to activate BKS Security
- the BKS Security app



MyNet Agreement



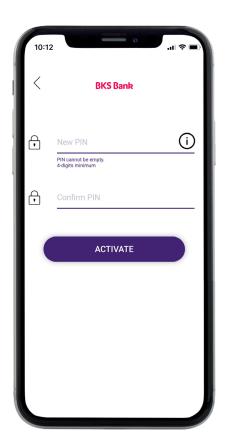
QR Code for activating BKS Security



Scan in the QR code (that your costumer advisor gave you when you signed the MyNet agreement) with the Security app in order to activate it, or enable your smartphone using the activation code which can be found under the QR code.





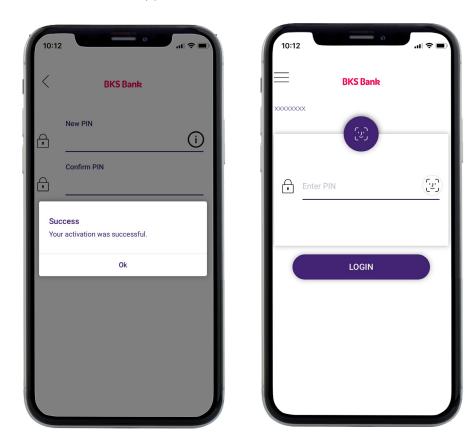


Step 4a: Define and enter a PIN number for the BKS Security app.



Step 4b: Alternatively, in addition to a PIN, you can also use your fingerprint or Face-ID.

Step 5: The BKS Security app has been successfully activated. You can authorise transactions in MyNet and in the BKS Bank app.



It is also possible to install the BKS Security app on multiple devices (smartphone/tablet). For each transaction you can decide which device you want to use to sign off. You simply have to activate (see above) the BKS Security app on each device. You can find further information in the section "Administration - Adding BKS Security".

Now start the login process at www.bksbank-online.at.



## Information about getting started

### Step 1:

Go to www.bksbank-online.at and click on the "First-time login" button.

### Step 2:

Enter your authorised user number at point 1. You will find this on the first page of these instructions or in your MyNet agreement under point 2.1).

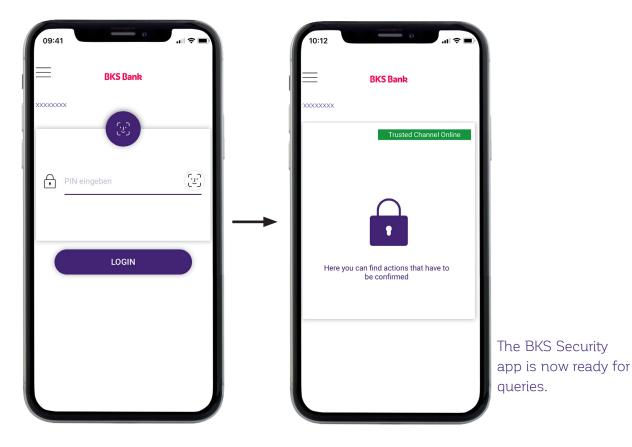


### Step 3:

Select a device (on which you have already installed the BKS Security app) and click on "Use app to sign".

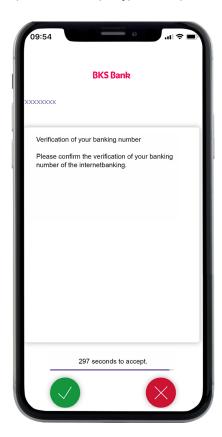


You will then receive a notification on your selected device (smartphone/tablet). Open the BKS Security app. Enter your chosen PIN for the BKS Security app, or use Fingerprint/Face-ID.



## Information about getting started

You will now see the query/action you wish to perform in MyNet on your screen. In order to perform the query/action, please click on the green tick symbol.



PIN confirmation Confirm the PIN that was generated when first registering for the internet banking.

This will take you to point 3 of registering for the first time in MyNet.

### Step 4:

Now define and enter a PIN for MyNet. You can either use the suggested PIN (to do this, just click on "Use app to sign") or replace the suggested PIN with a PIN of your own choosing, then click on "Use app to sign".



Now go back to your BKS Security app and authorise the query ther with the green tick.

### Step 5:

You have successfully completed the first-time login process. Now click on "Login" and start up MyNet.



## Administration of BKS Security App for multiple end devices

If you want to connect another device to your BKS Security App, please contact your client advisor or our Customer Service Center at +43 463 5858. After successful identification you will receive an activation code by phone.

### **BKS Bank AG**

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We are here to answer your questions: Mon - Fri, 07.00 - 19.00