
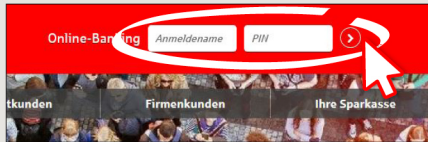


# chipTAN: Bank transfers in the internet branch

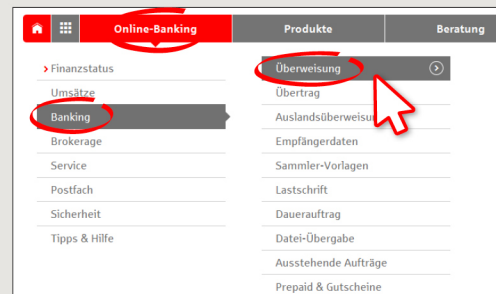
[www.s-kukc.de/chiptan](http://www.s-kukc.de/chiptan)

 Sparkasse  
Kulmbach-Kronach

**1** Log on to online banking.



**2** Tap „Banking“ → Bank transfer („Überweisung“) from the „Online-Banking“ menu.



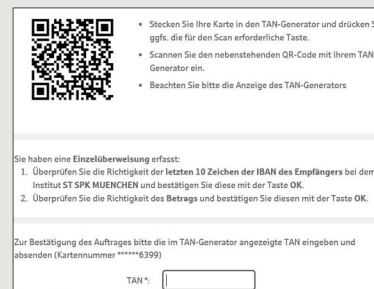
**3** The bank transfer form now appears. Select the account from which the sum is to be debited. Enter the **name of the recipient** (Name des Empfängers), their **IBAN**, the **sum to be transferred** (Betrag) and the **reason for payment** (Verwendungszweck). This information is mandatory.

In the lower section of the bank transfer form, you can make additional settings. To proceed, click on **„Weiter“**.

**4** Now choose the way in which you would like to create the TAN.

With **„chipTAN QR“**, a QR code will be displayed to you.  
With **„chipTAN optisch“**, a flickering graphic will be displayed to you.  
With **„chipTAN manuell“**, the TAN will be generated after you enter specific order data.

**5** Now create a TAN with the TAN generator as described and compare the details in the TAN message with your original documents, e.g. invoice.



If they match, enter the TAN and tap **Send** („Senden“).

**Senden**

**6** Your transfer has been carried out and you receive confirmation.

**Tips for step 3:** Enter the details directly. Errors can occur when copying. Avoid using umlauts and special characters. Euro and cents are separated with a comma. Avoid using any separator for thousand amounts.

DO YOU HAVE ANY QUESTIONS ABOUT chipTAN?

Central service call number: You can contact us under 09221 885-0 Mon – Fri from 8 am – 6 pm.

Further information and FAQs about chipTAN is available at: [www.s-kukc.de/chiptan](http://www.s-kukc.de/chiptan)

YOU CAN ALSO CONTACT US AT:

Direkt-Beratung  
Text chat: [www.s-kukc.de](http://www.s-kukc.de)  
Available: Mon – Fri from 8 am – 6 pm

Online banking support for private customers  
Telephone: 09221 885-1650  
Available: Mon – Fri from 8 am – 6 pm