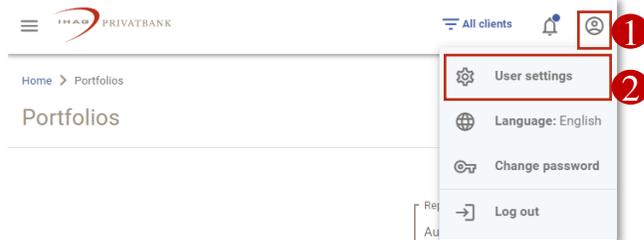# Guide to IHAG Mobile Banking App

6 January 2023

IHAG PRIVATBANK

Activation of Mobile Banking in E-Banking

To use the IHAG Mobile Banking app, you must have E-banking access and must already have activated Mobile Banking use in E-Banking. Once you have successfully logged in to E-Banking, Mobile Banking can be activated as follows:
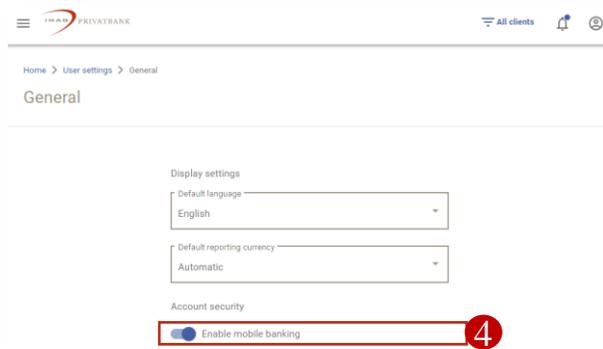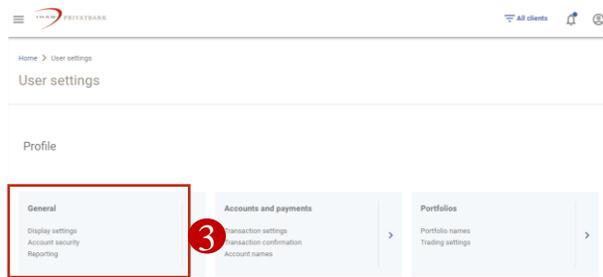
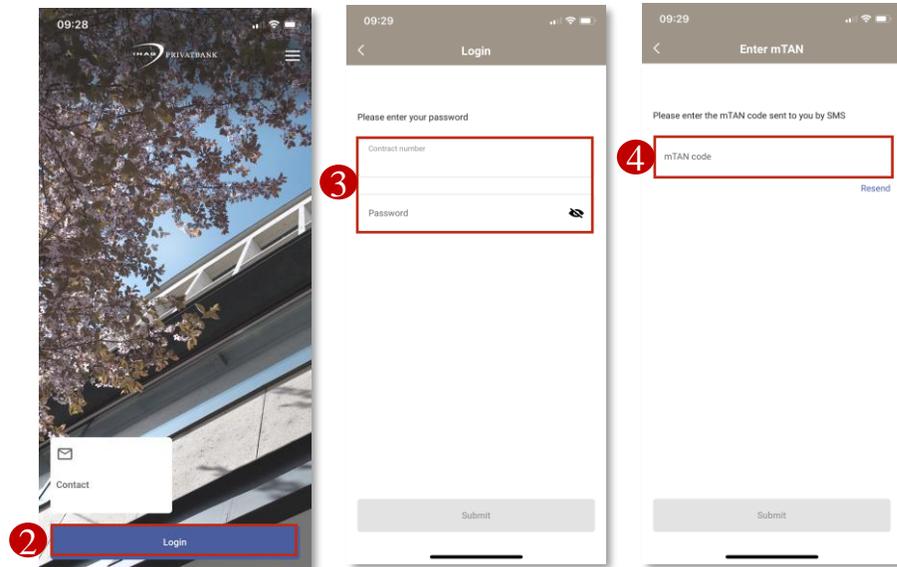1. Open the general settings by clicking on the user icon.

2. Select "Settings".

3. Select the "General" box.

4. Activate Mobile Banking by moving the toggle to the right – Mobile Banking is activated as soon as the colour of the toggle switches from grey to violet.

Downloading the IHAG Mobile Banking app and log-in

1. Depending on the type of device used, the IHAG Mobile Banking app can be downloaded from the App Store or the Google Play Store.

2. Once the download is complete, simply click on "Log-in" to get started.

3. The contract number and password are the same as those for the E-Banking log-in.

4. As a second step, you must then enter either the mTAN code received via text message or the code under the corresponding position on your Matrix card.

Home page and main menu: general use
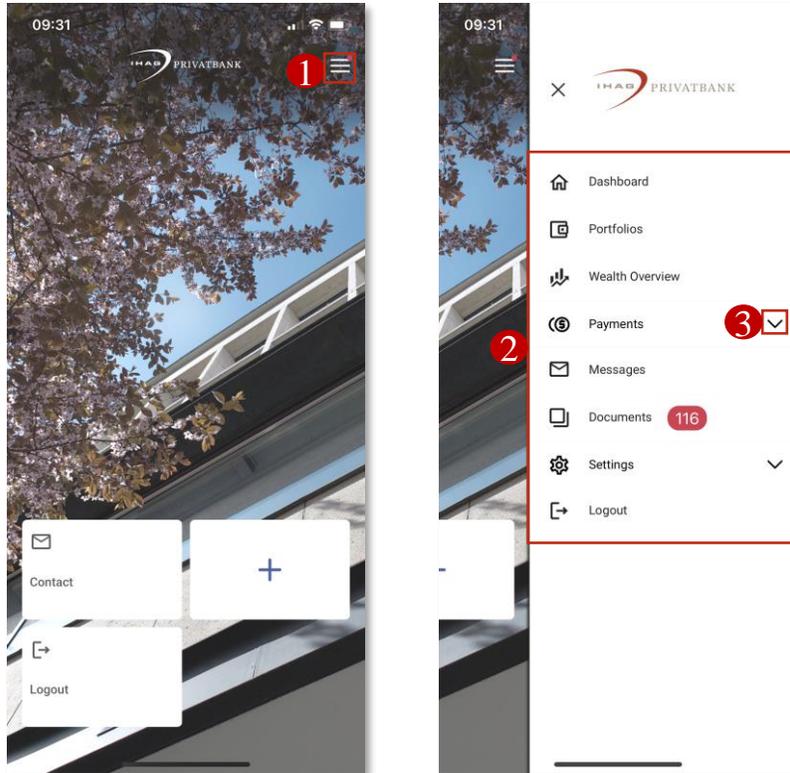
1. The main menu can be called up via the menu on the home page.

2. The main menu offers direct access to the principal functionalities of the app.

3. The menu sub-items can be opened up by clicking on the arrow icon.

4. In the standard set-up, the user can log out of the app securely either on the main page via the "Log-out" box or via the last menu item in the main menu.

Home page and main menu: shortcuts
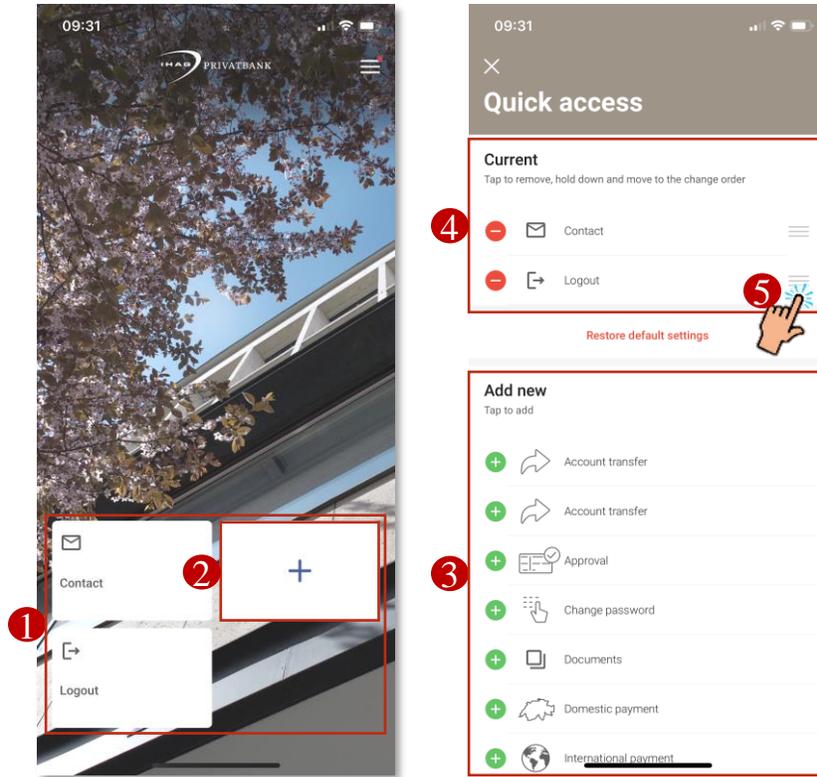
1. The various functionality tiles on the home page of the app act as shortcuts.

2. Once you have successfully logged in, the shortcuts can be individually modified by using the blue plus sign.

3. New functionalities for quick access via the home page can be added using the green plus signs in the lower area of the shortcut settings.

4. Selected or preconfigured functionality tiles can be removed by clicking on the red minus sign.

5. The order of the selected shortcuts on the home page can be adjusted by holding down the ☰ icon and moving your finger up or down.

General navigation

|	
	The main menu can be faded in and out by clicking on the menu icon.
	Filter functions are available in various views. The icons used for this purpose differ slightly between iOS and android devices.
	The plus sign can be used to create new elements, e.g. messages or contract numbers. The icons differ slightly between iOS and android devices.
Portfolio analysis ❯	In some places the user will see an in-screen navigation element, which is identifiable by its blue font. Further information on the corresponding topic can then be obtained with a single click.
	The wastebin icon can be used to delete elements that are no longer needed, such as documents or messages.

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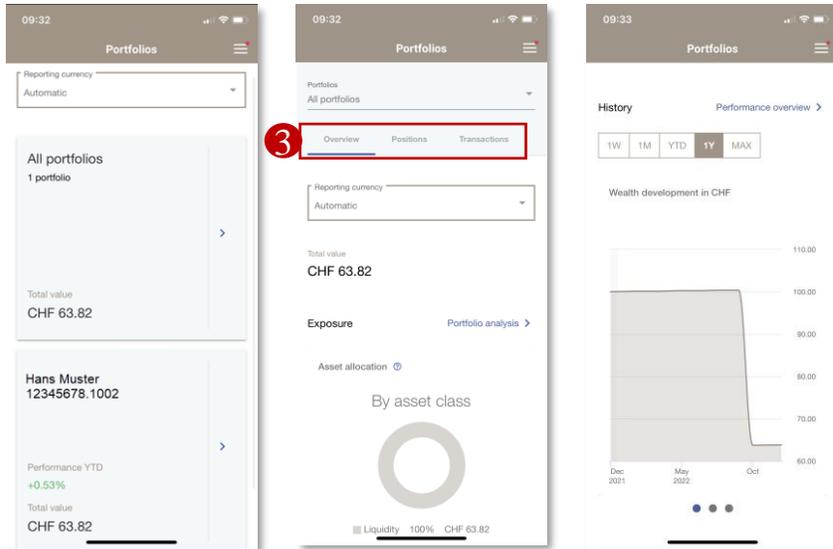
Portfolios

1. All portfolios linked to E-Banking and Mobile Banking can be displayed by clicking on the "Portfolios" menu item.

2. The user can bring up portfolio details by clicking on a particular portfolio or on all portfolios.

3. In addition to the portfolio overview, a detailed overview of all positions and transactions in the portfolio can also be called up. These can then be grouped by asset category or currency, and provide comprehensive information on purchase prices, market values and performance.

4. In addition, at the end of the portfolio overview page the performance of a portfolio can be viewed across various timeframes and graphs.

Wealth
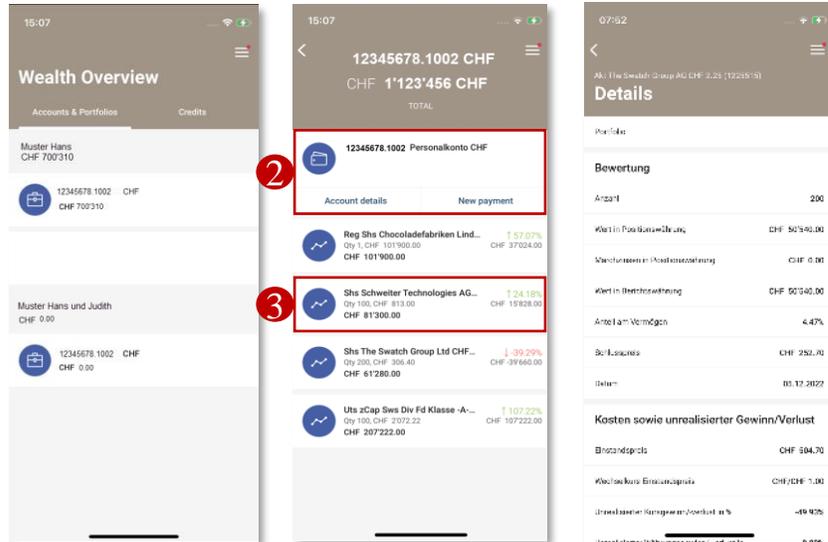
1. A home page giving an overview of all user portfolios linked to E-banking and Mobile Banking can be found on the first sub-page of the "Wealth" menu item. By clicking on a portfolio the user will arrive at an overview of all portfolios and cash accounts.

2. For the cash accounts (designated with a wallet icon), payments can be directly initiated and account details can be scrutinised.

3. In this view, the quantity, price and indicative performance of securities can be viewed.

4. Also, a detailed view with the associated information can be opened by clicking on a particular security.

Payments
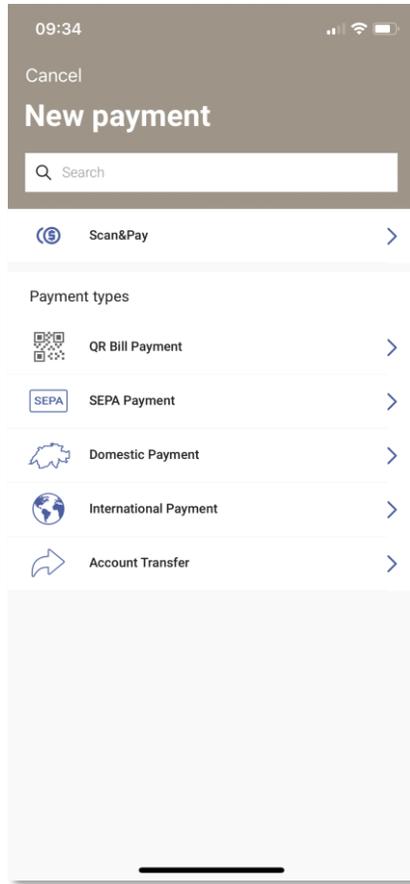
1. Under "Payments" the user will find not only a general payments overview, but also overviews of pending payments and payments requiring authorisation. Furthermore, recurring payments and payment templates can be viewed and processed.

2. In the "New payment" menu sub-item, the following payment methods are available:

   – Scan&Pay: In addition to the reading of QR bills or IBAN numbers with the camera of the user's device, QR bills saved in the device's photo gallery can also be directly imported into the Mobile Banking app via the button.

   – QR bill: This menu section permits the manual entry of QR billing details, but not the scanning of QR bills via the device's camera.

   – In addition, the most common payment types such as SEPA, domestic and foreign bank payments, and account transfers can be accessed via the last four menu items.

3. What's more, payment templates and recurring payments can be entered, administered and deleted via the same sub-menu items.

News
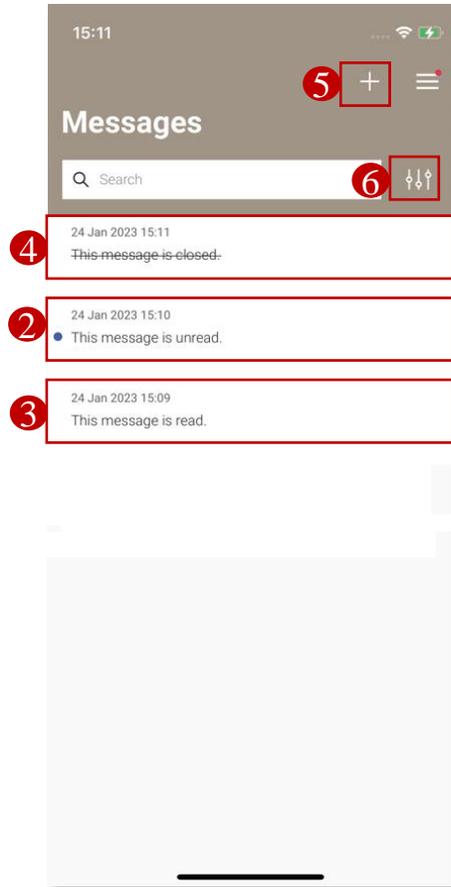
1. All messages between client advisor and client can be found under the menu item "Messages".

2. New messages are highlighted by a blue dot next to the message,

3. As soon as the message has been read, the blue dot disappears and the message appears as a read message in the inbox.

4. Deleted or archived messages are identifiable by strike-through text.

5. The plus sign can be used to compose a new message, request a call or arrange a meeting.

6. A filter function allows the user to select messages according to type, date of receipt or status, for example.

Documents
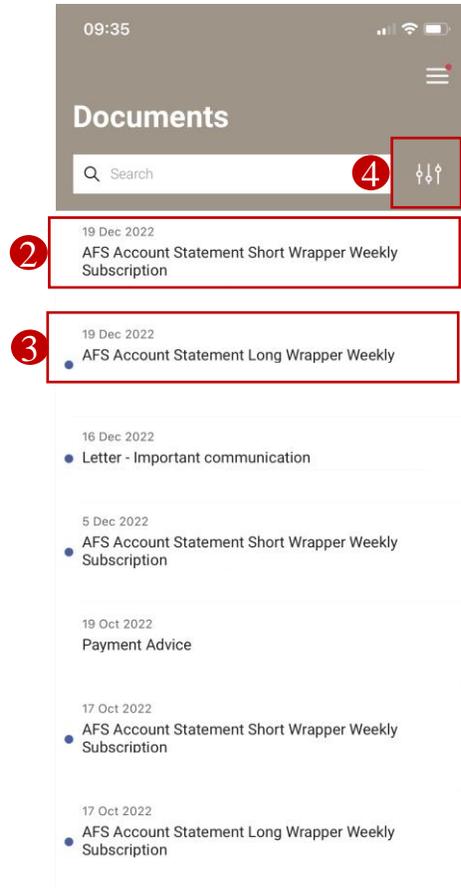
1. Bank documents can be found under the "Documents" menu item.

2. Unread documents are designated with a blue dot.

3. As soon as a document is opened, the blue dot disappears and the corresponding document is displayed as a read document.

4. A filter function allows the user to filter documents according to category, date of receipt or status, for example.

Settings
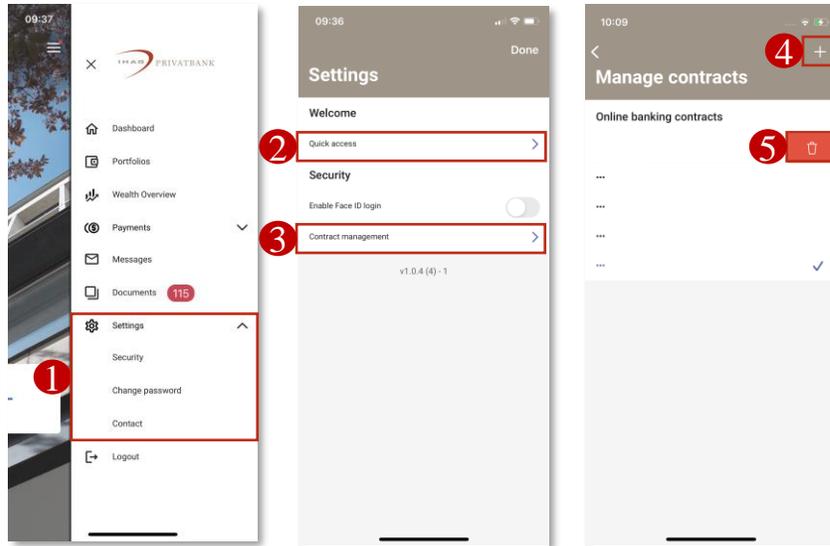
1. Among other things, the "Settings" menu item can be used to change the user's password for E-Banking and Mobile Banking, get in touch with the bank, and modify the security settings of the IHAG Mobile Banking app.

2. The "Security" menu item allows users to determine their own shortcuts on the home page.

3. In addition, the contract numbers associated with the user log-in can be administered here.

4. By clicking on the plus sign, the user can add a new contract number, which will then be visible when next logging in to the app.

5. Moreover, already associated contracts can be deleted by swiping to the left. These will then no longer appear in the selection of associated contracts when the user next logs in to the app.

Your contact partner

If you have any questions or encounter any technical problems, please do not hesitate to contact your advisor.

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