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1. Introducing the TransactVerify App

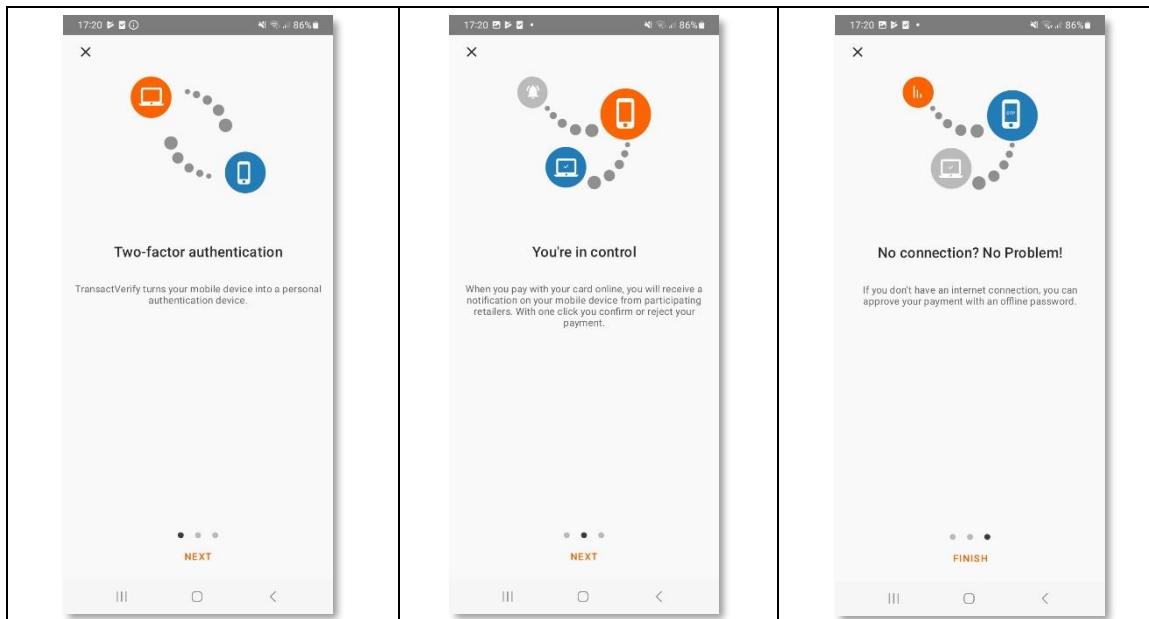
The "TransactVerify" app turns your mobile phone into an authentication device that complies with current security standards and legal requirements. By connecting your mobile phone to your (credit) card, you can shop online securely. Several cards from several banks can also be deposited, provided that they use First Data GmbH ("First Data") as a service provider.

The TransactVerify app also allows you to view and download your card statements, as well as get details about individual transactions. If you wish, you can display further information about the merchant (if available), currency conversions (if you pay in a foreign currency) or card limits. In addition, you will be informed via push notification when your card is used for a payment.

This user guide will walk you through the app's features step by step.

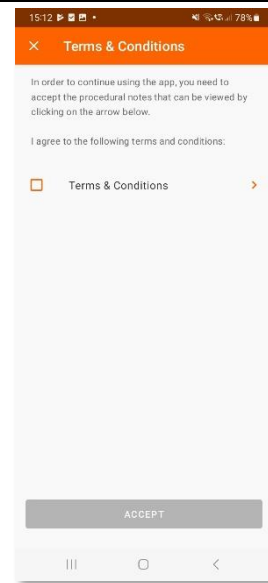
2. App Start

The initial launch of the app includes a brief introduction to the app's general features. This tutorial stretches over three tiles.



To use the app, you must accept the procedural notes after the tutorial.

The procedural notes can be accessed by clicking on "Open" (iOS) or the arrow (Android) in the center right of the screen. The procedural notes can also be accessed in the app at a later point.

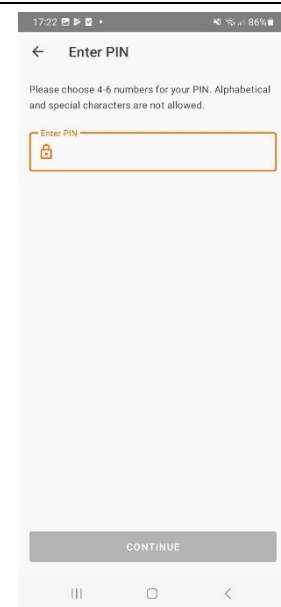
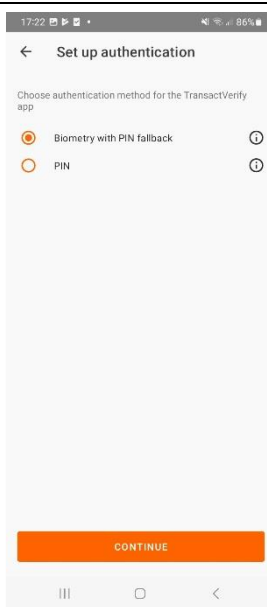


3. Authentication

An authentication method is selected when the app is started for the first time. You can choose between authentication by PIN or biometrics.

The PIN for authentication is four to six digits long. It must always be chosen, even if you chose biometrics as your authentication method.

Biometric authentication can be a fingerprint (Touch ID) or facial recognition (Face ID), depending on your device. In the event of a possible failure of biometric recognition (contamination of the device, low light, etc.), a PIN is also chosen as an alternative authentication method for biometric authentication.

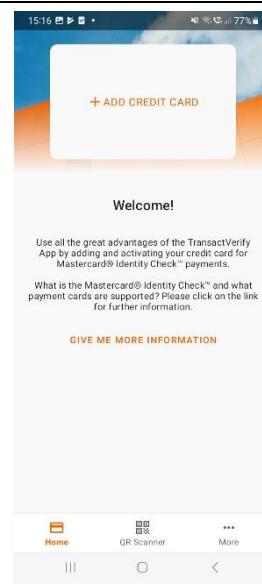


With the chosen method, you authenticate yourself every time you are asked to approve an Internet payment. In addition you must authenticate yourself every three months and every time a card registration has been completed.

4. Main menu:

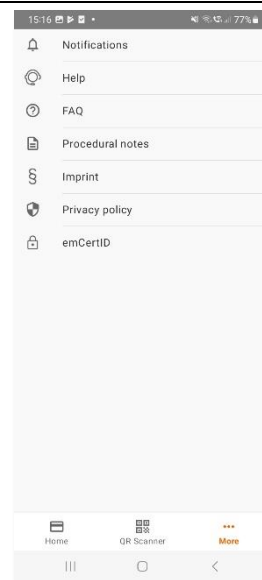
When the authentication is complete, you will have access to the main menu. Here you can now choose between three tabs at the bottom of the screen.

The functions behind the tabs *Home* and *QR-Scanner* can only be used after registering a card in the app. To do this, click on the + Add credit card button. The *More* tab is available without the need to register a credit card.



In the tab *More*, you can:

1. **Notifications:** activate or deactivate push notifications for the app via the device settings.
2. **Help:** contact the call center in case of technical issues. The link to the TransactVerify app website can also be found here.
3. **FAQ:** access the FAQs.
4. **Procedural notes:** access the procedural notes.
5. **Imprint:** access the imprint.
6. **Privacy Policy:** access the privacy policy.
7. **emCertID:** access the emCertID, which helps the call center to identify your device.

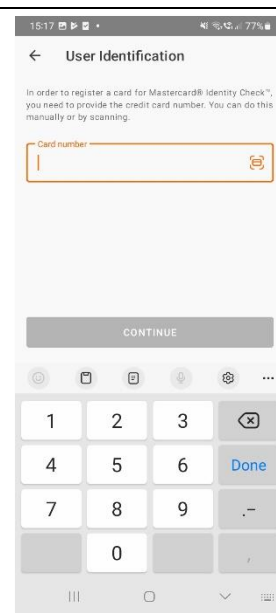


5. Registration

To use the TransactVerify app, you need to register with Mastercard® Identity Check™. Mastercard® Identity Check™ is an authentication procedure that verifies your identity as a cardholder when making online card payments. This means that you can use this procedure to identify yourself to your card issuer as an authorized cardholder. The registration can be started under the *Home* tab by clicking on the button + Add credit card.

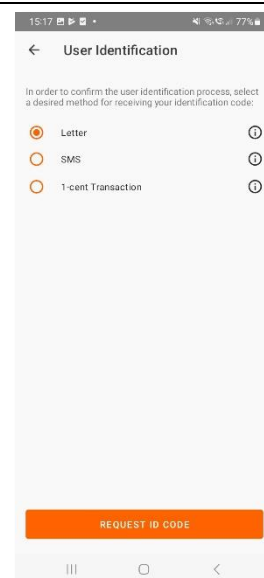
You will now be asked to enter your card number. This can be done manually or automatically via the card scanner.

To start the card scanner, you need to click on the scanning icon on the right side of the screen. In order to use the card scanner, you must allow the app to use the camera.



If the card is already registered on another device or in the "Transakt" app, the migration for data transfer (see chapter 6. Migration) can be started. The older Transact app will be replaced by the Transact Verify app. If the card has not yet been registered for Mastercard® Identity Check™, registration continues as follows.

After entering the card number, you must identify yourself. This is done by receiving and then entering a code. This code can be sent by SMS, letter or a 1 cent transaction. The **i** next to the respective options provides further tips and information.



5.1. Code sending by SMS

To increase security, sending by SMS requires additional information from you:

- The last four digits of the IBAN through which your card transactions are settled.
- The card expiration date.
- Your date of birth.
- Your mobile phone number.

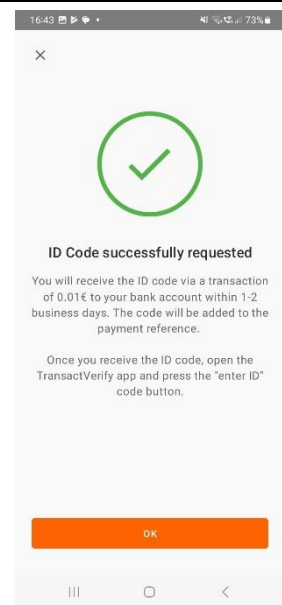
All information, including the mobile phone number, must match the data stored for the card with your card issuer. After checking that the data is correct, the code will be sent immediately.

Once sent, the code is valid for five minutes. After that, a new code must be requested.

5.2. Code sending by a 1 cent transaction

This method triggers a 1 cent transaction on the account through which your card transactions are settled. The code is attached to the transaction. The transaction will be transferred within 1-2 banking days.

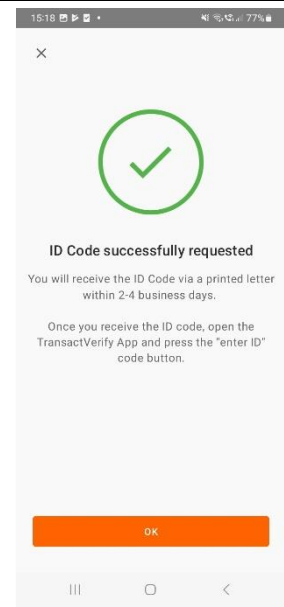
The code is valid for 30 days after dispatch. After that, a new code must be requested.



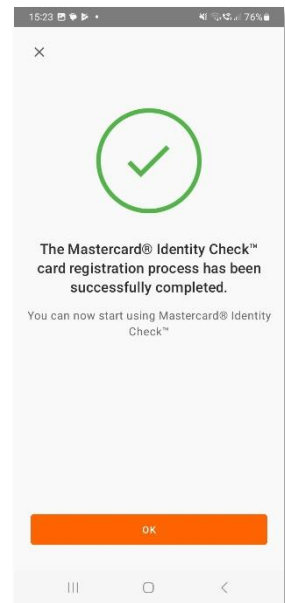
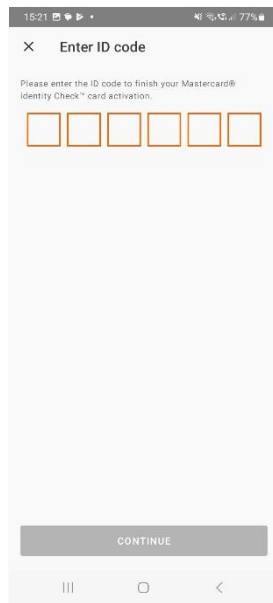
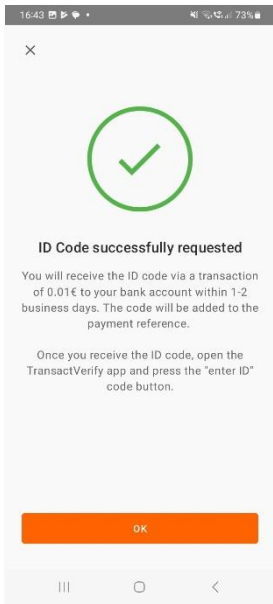
5.3. Code sending by letter

In this case, the code will be sent by letter to the address provided. The letter is usually delivered within 2-4 working days.

The code is valid for 30 days after dispatch. After that, a new code must be requested.



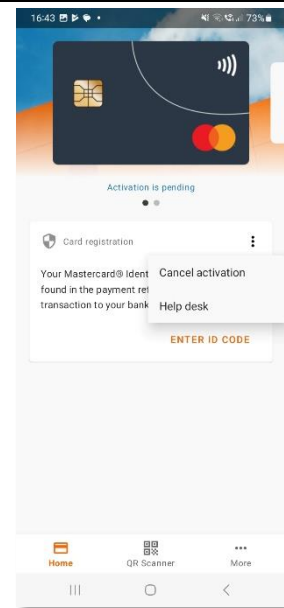
After receiving the code, it can be entered in the main menu under *Enter ID code*.



The registration progress is saved after each step. The main menu can be used to return to the pending registration at any time, even if the app was closed during the process.

In the main menu, the registration can be cancelled at any time via the three-dot symbol. If the registration of a card has been canceled, the progress of the registration will be lost and a new registration will have to be started.

In case of technical problems, the telephone number of the call center can also be dialed from here.

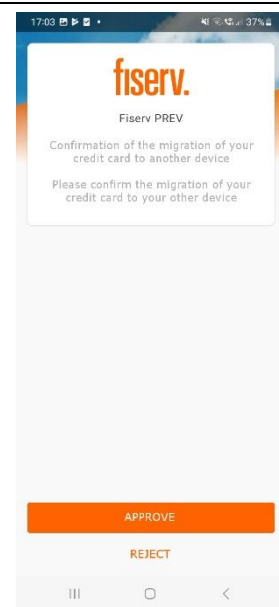
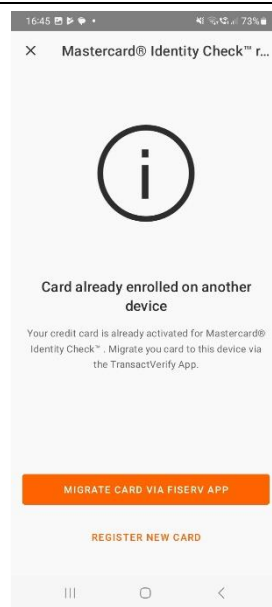


6. Migration

At the beginning of the registration process, if you enter the card number of a card that is already registered with Mastercard® Identity Check™ via TransactVerify or the older “Transakt” app, you will have the options to migrate the card or the register the card again. If the option of a new registration is selected, the registration process will proceed as described above.

If the migration of the card is selected, the option to confirm or reject the migration will appear in the previously used app (Transakt or TransactVerify app). After confirming the migration, the card is available in the new app (TransactVerify) after a few seconds.

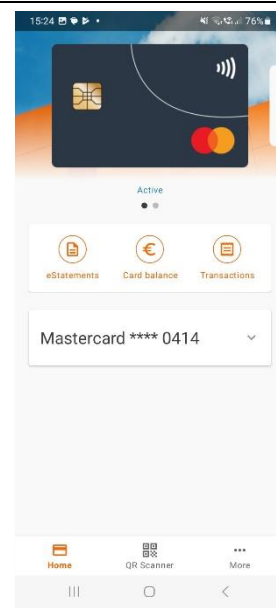
In the old app, the card may still be incorrectly displayed as active after a successful migration. This changes as soon as the app is restarted.



7. Card overview

Registering a card unlocks the essential functions of the app. In addition to the approval of transactions via Mastercard® Identity Check™, this also includes the functional areas *eStatements*, *Card balance* and *Transactions*.

Several cards can be registered in the app. To do this, you can swipe from right to left on the card overview to select the + Add credit card option again. Afterwards, the described registration process must be completed again.



8. eStatements

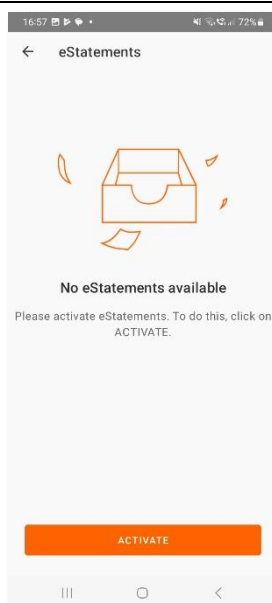
8.1. Activation of eStatements

The functional area *eStatements* can only be used if your card issuer offers you this service.

The functional area *eStatements* can be accessed via the card overview of the respective card. Here you can view and download monthly card statements.

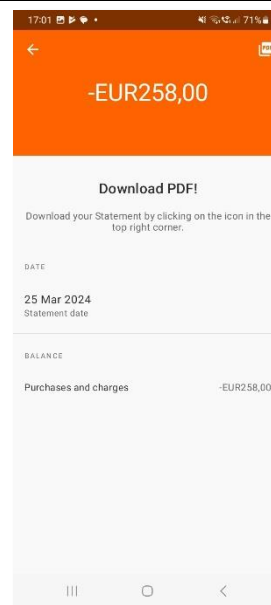
If the eStatements service has not yet been activated on the card in question, a corresponding window opens when the function area *eStatements* is called up for the first time.

After activation, the eStatements function can be deactivated at any time. In the iOS operating system, there is a symbol with three dots at the top left of the screen. In the Android operating system, this icon is located at the top right of the screen.



8.2. Accessing eStatements

The *eStatements* functional area contains the list of statements and the respective detailed view. The detailed view is called up by clicking on the respective statement and allows you to download the statement via the PDF symbol at the top right of the screen. The PDF opens when a PDF reader is installed on the device. On iOS, this is installed by default, on Android you have to install a PDF reader manually.

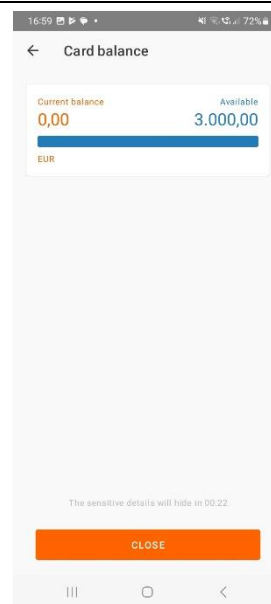


9. Card balance

The functional area *Card balance* can be accessed via the card overview of the respective card. Here it is possible to check the card limit of the respective card.

In the card limit display, the amount already used for payments in a billing month is shown in orange on the left-hand side. The amount still available is shown in blue on the right-hand side.

As the card limit is considered sensitive information, this functional area closes automatically after 30 seconds. The remaining time is displayed at the bottom of the screen.



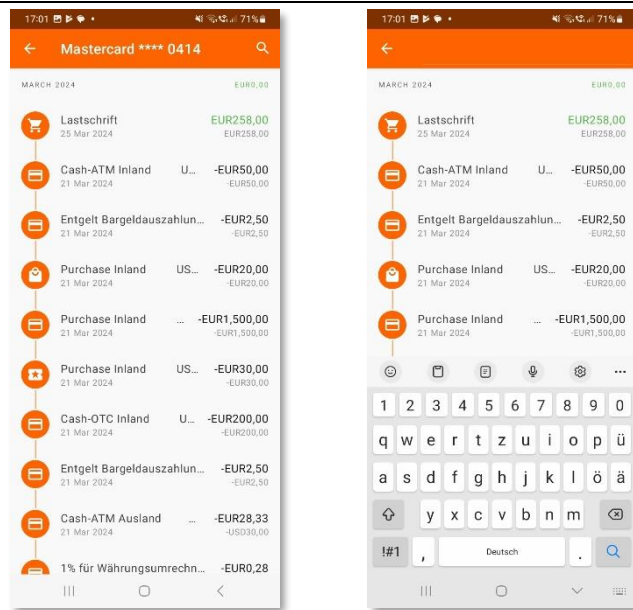
10. Transactions

The functional area *Transactions* can only be used if your card issuer offers you this service.

The functional area *Transactions* can be accessed via the card overview of the respective card. The cards transactions can be viewed here. Only transactions that have already been booked are displayed.

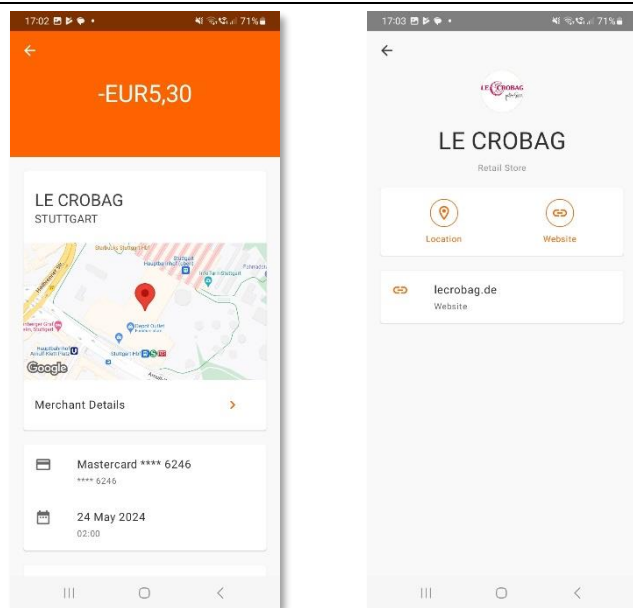
Two amounts per transaction are displayed on the right side of the screen. The amount in black is the amount already converted into EURO. The amount highlighted in grey is the amount in the original currency (if paid in a foreign currency).

The icon at the top right of the screen allows you to search for specific transactions using the search field. Transactions can only be found by entering a text and not by the amount.



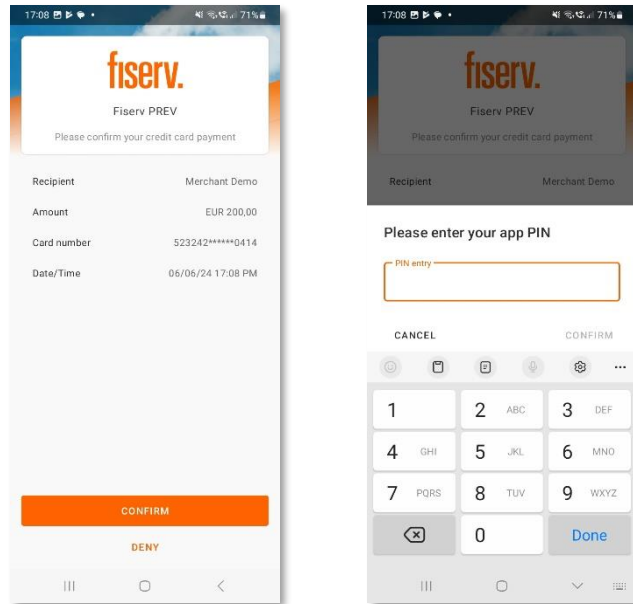
A detailed view can be opened for each transaction. Depending on availability, this contains the date, time, amount, conversion rate and conversion fee of the transaction.

If available, details about the merchant are also displayed via the *Merchant Details*. These may include name, address, logo, website, phone number, email address, and a short description.



11. Approval with Mastercard® Identity Check™

If an online payment is made at a merchant and you need to authenticate yourself, you will immediately receive a notification on your device. The app displays the merchant's name, amount, masked card number, and time. The payment can be confirmed or declined using the method chosen during authentication.



11.1. Offline approval

If you have allowed the app to access the camera, payments can also be approved offline. To do so, select the QR scanner tab in the main menu. The QR scanner can only be used if a card is registered.

To approve a payment, the QR code displayed on the merchant's website or app must be scanned with the QR scanner. The TransactVerify app then displays a code consisting of numbers and letters, which can then be entered on the website or in the merchant's app. The PIN that you assigned yourself during authentication for the app must be also entered. If the codes are entered successfully, the transaction is authorized securely and without an internet connection.

