

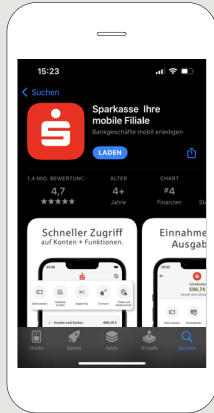
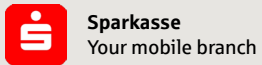
# Sparkasse App: Initial Setup and Functions

[www.spkulm.de/onlinebanking](http://www.spkulm.de/onlinebanking)

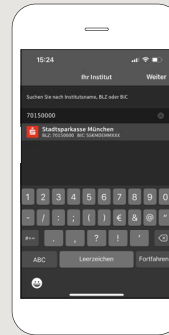
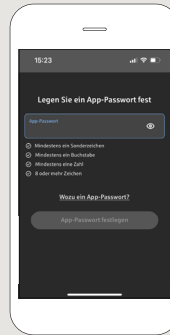
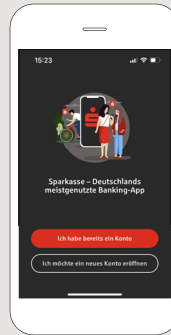


Please have the login details for your online banking to hand. We recommend using the Sparkasse App in conjunction with the code-generating S-push TAN App, as the two apps are designed to work in perfect unison. The following description applies for the iOS operating system. The procedure may vary slightly for other mobile operating systems.

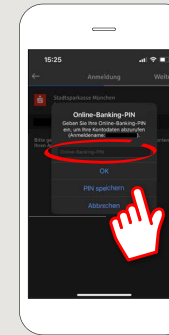
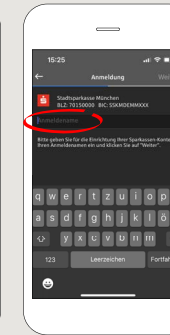
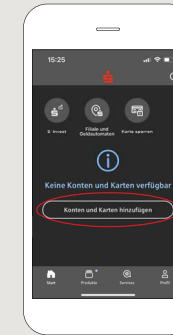
**1** Download the **Sparkasse App** for your smartphone from the App Store.



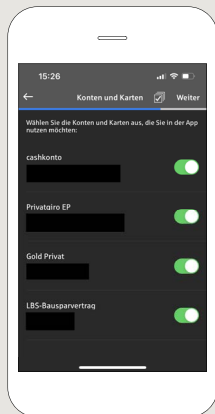
**2** Select **„Ich habe bereits ein Bankkonto“**. Then set your personal password and enter your bank code.



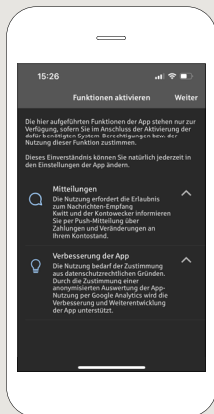
**3** Now create your account. This concludes the setup of the app.



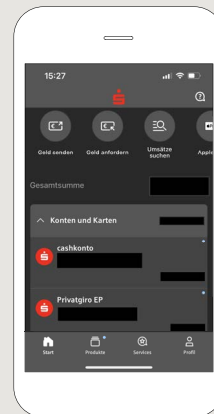
**4** All accounts connected to this online banking contract are now enabled for the app. The backup procedure is transferred automatically.



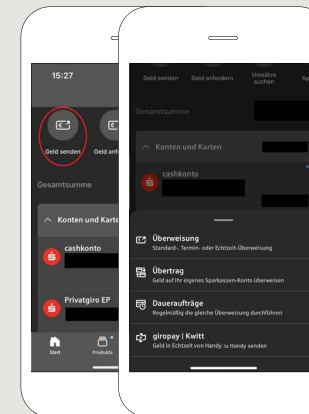
**5** We recommend activating push-notifications



In the next step, you will see an overview (Finanzübersicht) of your accounts.



**6** You can find the functions for transactions, carryovers (Umbuchungen), standing orders and Giropay/Kwitt via your financial overview under „Geld senden“.



## DO YOU HAVE ANY QUESTIONS ABOUT THE SPARKASSE APP?

Central service call number: You can contact us under **0731 101-0** Mon–Fri from 7 am – 7 pm.

Further information about online banking is available at: [www.spkulm.de/onlinebanking](http://www.spkulm.de/onlinebanking)

## YOU CAN ALSO CONTACT US AT:

**Direkt-Beratung**  
Video chat: [www.spkulm.de/dbc](http://www.spkulm.de/dbc)  
Available: Mon–Fri from 7 am – 7 pm

Text chat: [www.spkulm.de/beraterchat](http://www.spkulm.de/beraterchat)  
Available: Mon–Fri from 8 am – 6:30 pm

## Online banking support for private customers

Telephone: **0731 101-950**  
Available: Mon–Fri from 7 am – 7 pm

[www.spkulm.de/filialfinder](http://www.spkulm.de/filialfinder)

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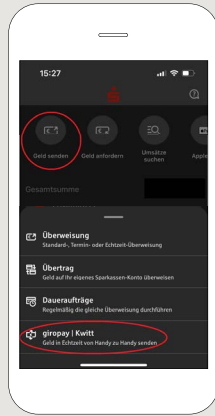
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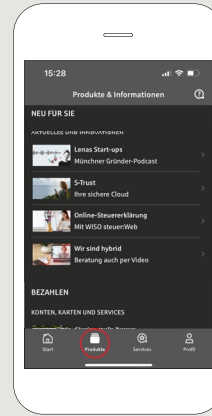
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**7** It is possible to send and request money in an easy, secure fashion with **giropay|Kwitt**. All you need is the recipient's mobile number.

This is how it works: Select **„Geld senden“** in your financial overview and **„giropay|Kwitt“** in the bottom tab. Select the desired person from your contact list. Enter the amount that you want to send or request – up to EUR 30 without entering a TAN code.

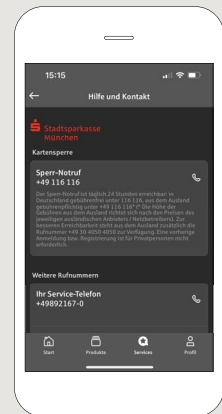
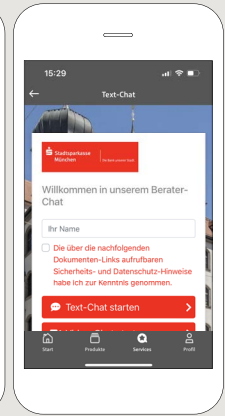
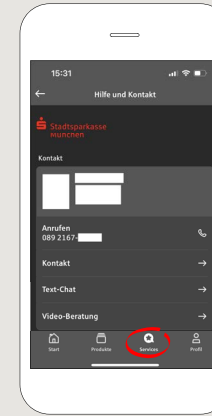


**8** You can find products and current offers/campaigns from **Sparkasse Ulm** under **„Produkte“**.



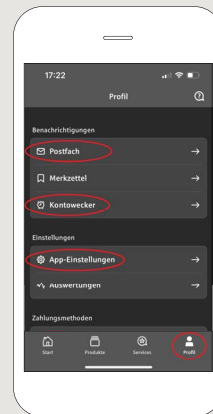
**9** You can select your contact partner under **„Services“**. From here, it is possible to contact an advisor via telephone, text or video call and quickly find the answer to your question.

Simply provide your name to start the chat.

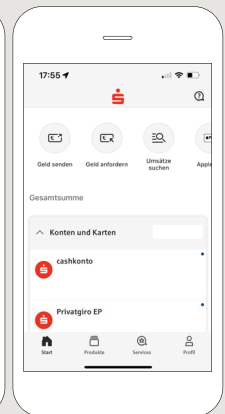
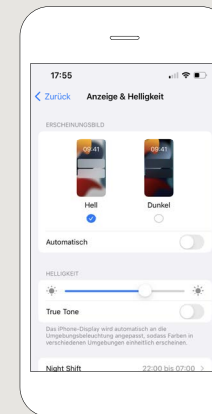


Tip: If you need your block your card in an emergency, you can do so on the same page under the heading **„Kartensperre“** using the card-lock emergency number.

**10** You can access your inbox under **„Profil“**. This is also where you can manage other app settings, the account alarm and digital payment methods (e.g. Apple Pay).



**11** **„Darkmode“** is now available on the app for the first time, as can be seen in the example images. This can be adjusted using the relevant setting in the iOS system. If you prefer the light design, you need to select **„Einstellungen“** > **„Anzeige & Helligkeit“** > **„Hell“** on your iPhone.



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