

BKS Bank-Online

FAQ

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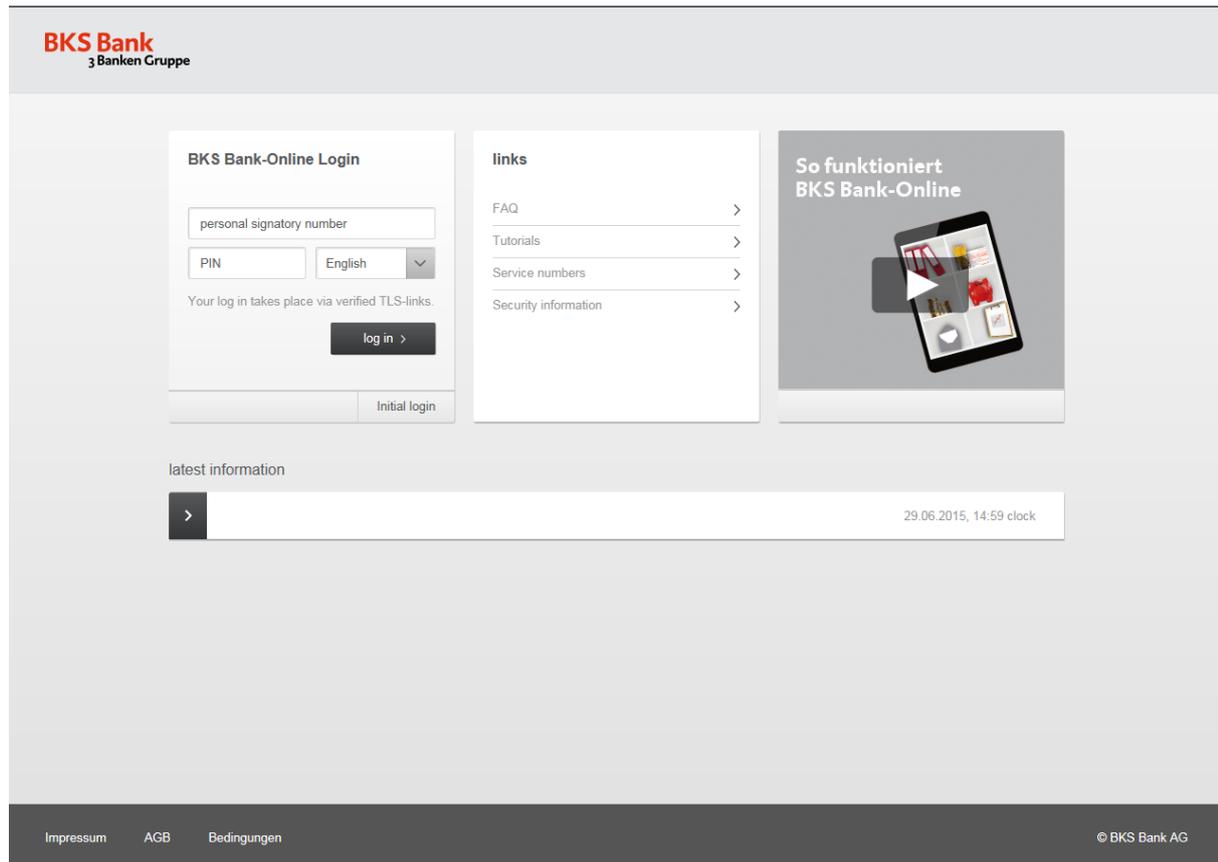
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Cover page

Access via: www.BKSBank-Online.at



How to log in/off?

personal signatory number

PIN

log in >

Logout: in 29:55 Min

In order to register with BKS Bank-Online, please enter your „personal signatory number“ and your „PIN“ and then click on the „log in“ button.

To log off please click on “Logout” in the upper left corner of your screen. If you’re inactive, the timer shows the remaining time until the automatic logoff.

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Initial access

BKS Bank-Online Login

personal signatory number

PIN English

Your log in takes place via verified TLS-links.

log in >

Initial login

Please click on the „Initial login“ button.

1 personal signatory number

personal signatory r next

Then enter your new personal signatory number in the „personal signatory number“ box and confirm by clicking on „next“. You can find your personal signatory number in the letter which you received from us. If you're unable to find the letter, please contact your account manager.

2 authorization

your security code next

Please enter the code which is indicated on the SecurityCard and confirm by clicking on „next“.

3 PIN and authorization

082519 your security code next

You can accept the PIN proposal or choose your own PIN (4-20 optional figures). Please confirm your new PIN by entering a new security code.

4 BKS Bank-online

BKS Bank-online

If you click on „BKS Bank-Online“ your online banking starts automatically.

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Instructions for using your SecurityCard

Step one – Turning your SecurityCard on



Turn your SecurityCard on by pressing the “arrow-symbol” and the “key-symbol” simultaneously.

Step two – Generate a security code



To calculate a new security code, enter “1” after “APPLI” appears on the display.

Step three – Security code



Enter the shown 6-digit- code into the corresponding input-box in your Online-Banking so that the transaction can be sent.

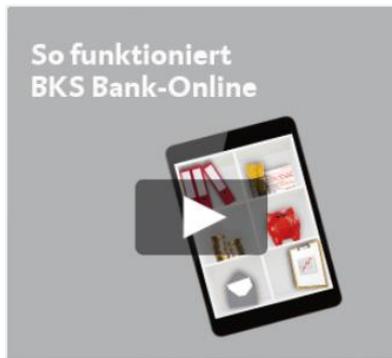
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Latest Information

In the „latest information“ category we keep you informed about the latest developments and innovations.

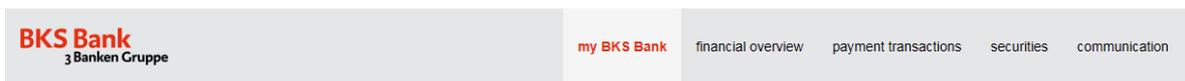
From the cover page you get redirected via various links such as newsletter subscription, safety information etc.



If you click on the „So funktioniert BKS Bank-Online“ link on our homepage you get access to informative videos about BKS Bank-Online. These short videos explain how BKS Bank-Online operates.

Menu bar

After a successful login, you can find the following menu bar at the top of the screen:



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My BKS Bank

The menu item „My BKS Bank“ is your personalized homepage. The interface consists of different tiles which you can customize according to your own needs. This overview offers you important information about your banking operations and you can also make transactions.

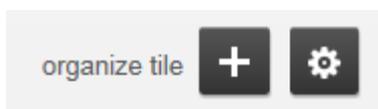
The screenshot displays the 'My BKS Bank' dashboard. At the top, there is a navigation bar with the BKS Bank logo and the text 'Meine BKS Bank'. Below this, a welcome message reads 'Willkommen in BKS Bank-Online, Herr Klangfein'. A menu bar contains 'Alle Kacheln', 'Finanzen', 'Transaktionen', and 'Sonstiges'. The main content area is divided into several tiles:

- Übersicht Salden:** A table showing account balances for various categories.
- Vermögensverteilung:** A pie chart showing the distribution of assets across different account types.
- Kontodetail:** A section for viewing details of a specific account.
- Währungsrechner:** A currency converter tool.
- Advertisement:** A promotional banner for 'Gesünder wachsen mit Verantwortung' featuring a child holding a carrot.

Kategorie	Saldo (EUR)
Sparen	498,00 EUR
Bausparen	2.357,76 EUR
Depots	-314,18 EUR
Karten	27.002,38 EUR
Finanzierung	102.147,00 EUR
Versicherung	1.124,97 EUR

Kategorie	Anteil (%)
Konten	45%
Sparkonten	30%
Bausparen	15%
Depot	10%

How can you display/hide tiles?



With these icons, you can add new tiles or you can edit already existing tiles.

It's also possible to change the order of the different tiles.

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Which tiles are available?

- **total balance:** balance overview of different groups
In the right corner of the “total balance” tile is a gear symbol ; with this symbol you’re able to hide or display different groups.
- **last turnover:** display of the last turnovers of a defined account
- **book transfer:** offers the possibility to make a book transfer within your own accounts
- **new order:** transaction → the fastest way to make SEPA- or NONSEPA-transactions
- **currency converter:** currency translation device

How can you hide/display your products on the “total balance” tile?

In the right corner of the “total balance” tile you can find a gear symbol ; this symbol makes it possible to hide/display the groups “accounts”, “saving”, “depots”, “cards”, “finance”, “insurance” by ticking off the check boxes.

What’s the difference between „new order“ and „book transfer“?

With the help of the tile „**new order**“ you are able to make transactions to foreign accounts.

With the help of the tile „**book transfer**“ you are able to make transactions within your own accounts.

Financial overview

The menu item „financial overview“ provides a quick overview of your transactions.
→ accounts, saving, credit cards, insurances, credits, depots

financial overview

My BKS Bank **financial overview** payment transactions securities communication

financial overview

new order

▼ Konten 2.459.051,26 EUR

product	IBAN	amount disposable	account balance
> Wertpapier-Verr.kto.	AT17 1700 0001	20.976,21 EUR	20.976,21 EUR
> Business Klassik	AT70 1700 0001	558.078,20 EUR	558.078,20 EUR
> Kontokorrentkonto	AT38 1700 0001	1.650.934,82 EUR	1.650.934,82 EUR
> Business Klassik	AT06 1700 0001	224.120,12 EUR	224.120,12 EUR
> Wertpapier-Verr.kto.	AT27 1700 0004	4.941,91 EUR	4.941,91 EUR

▼ Sparen 72.779,09 EUR

product	IBAN/account number	account balance
> Wachstums-Kapitalspb.	AT87 1700 0008	72.779,09 EUR

Which views are selectable?



This symbol makes it possible to switch between list view and tile view.

How can you hide/display your products under the menu item „financial overview“?



With the „**edit**“ symbol it is possible to individually organize the menu item „financial overview“. In the edit mode, you can select which of your accounts you want to be visible/not visible.

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Is it possible to change the account description in your online portal?



The „**edit**“ symbol makes it possible to change the account description. Click on the account designation, change the name of the account and confirm the change with the „apply“ button.

What's a leading account?

A leading account is an account, which appears on the first position in the account selection.



With the „**edit**“ symbol you can choose the leading account. Please tick off the “leading account” check box of your desired account and then click on the „apply“ button.

How can you restore the original account name?



The „**reset**“ symbol makes it possible to restore the original account name.

How is it possible to change the order of your accounts?



With the „**position**“ symbol you can change the order of your accounts in the respective category.

What does the symbol mean?

With the  symbol you can call up different functions.



„last 10 orders“

With this symbol you can call up the last 10 transactions.



„information“

With the „information“ symbol you can call up the product information.

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„account development“

The „account development“ symbol makes it possible to represent your account activity during the last days/months in a graph.



„new order“

With this symbol you can make a new order.



„close“

With this symbol you can close the menu.

How can you call up account-specific transactions?

To get a detailed account specific transaction overview, please click on the account description in the menu item financial overview. Here you can retrace your account transactions up to one year.

The screenshot shows the BKS Bank online interface. At the top, there is a navigation bar with 'My BKS Bank', 'financial overview', 'payment transactions', 'securities', and 'communication'. Below this, the 'financial overview' section is active. A 'Konten' (Accounts) dropdown menu is open, showing a table of accounts. The table has columns for 'product', 'IBAN', 'amount disposable', and 'account balance'. The 'Wertpapier-Ven.kto.' account is highlighted with a red box and a mouse cursor pointing to it. The 'Business Klassik' account is also visible below it.

product	IBAN	amount disposable	account balance
Wertpapier-Ven.kto.	AT17 1700 0001	20.976,21 EUR	20.976,21 EUR
Business Klassik	AT70 1700 0001	558.078,20 EUR	558.078,20 EUR

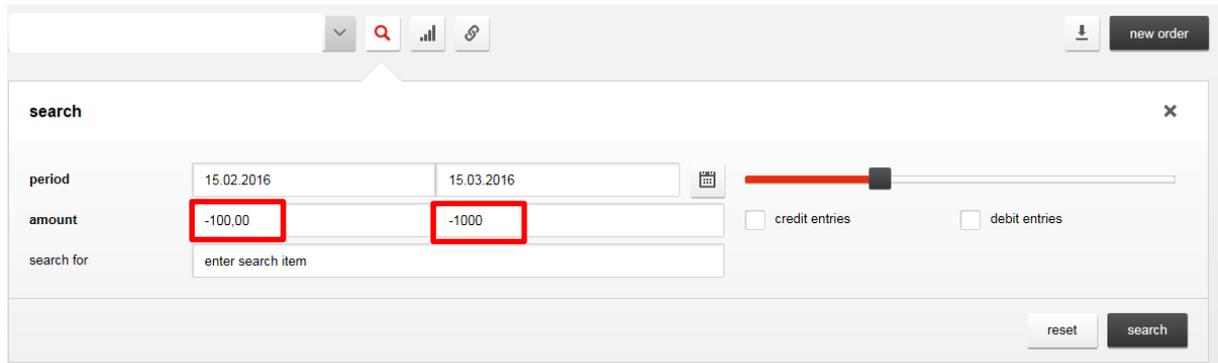


With the „**search**“ symbol you can sort your transactions by time period, amount, credit entries and debits. You can also search after specific transactions by entering different terms.

The screenshot shows the search interface. It has a search bar with a magnifying glass icon. Below the search bar, there are several input fields and controls: a 'period' field with a date range from '15.02.2016' to '15.03.2016', an 'amount' field with 'from' and 'until' sub-fields, and checkboxes for 'credit entries' and 'debit entries'. At the bottom right, there are 'reset' and 'search' buttons.

How can you search for a debit posting in your turnover overview?

If you want to search for debit postings, please make sure to add a minus sign before the amount.



The screenshot shows a search interface with the following elements:

- Top right: A 'new order' button.
- Search window title: 'search'.
- Period: Two date input fields showing '15.02.2016' and '15.03.2016'.
- Amount: Two input fields containing '-100.00' and '-1000', both highlighted with red boxes.
- Search for: A text input field with the placeholder 'enter search item'.
- Filters: Two checkboxes labeled 'credit entries' and 'debit entries'.
- Buttons: 'reset' and 'search' buttons at the bottom right.

How can you create a PDF- or CSV-file?



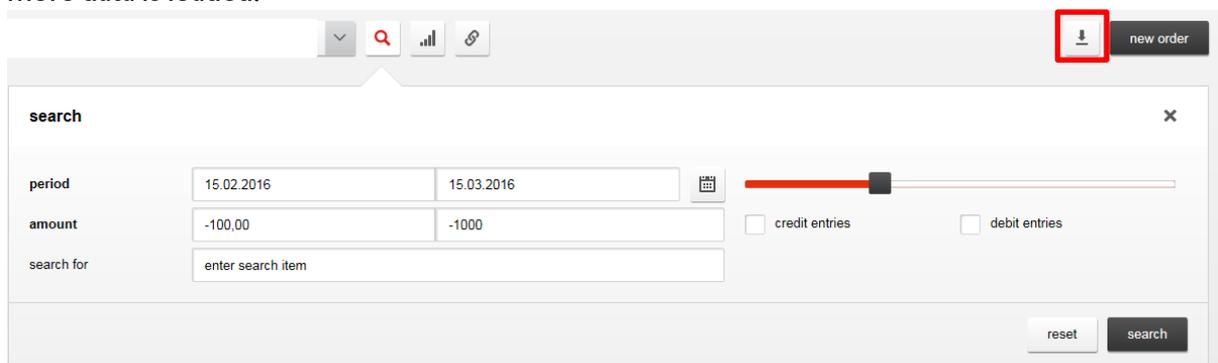
With this button you can create a PDF- or CSV-file. You can save or print PDF-files. If you create a CSV-file, you can edit it easily in Excel.

What's the difference between amount disposable and account balance?

- Amount disposable = final account balance/overdraft credit
The amount disposable is the amount on an account which is available to use. It consists of the account balance (debit- or credit balance) and the overdraft facility.
- Account balance = current balance

How can you print a pdf file of all your turnovers, if you have changed the search period?

Please take note that only your last 30 turnovers are displayed on the pdf file. If your created pdf file should include all turnovers, you have to click on the "display further turnover" button. As a consequence of this action further turnovers are loaded. This procedure is to repeat until no more data is loaded.



The screenshot shows a search interface with the following elements:

- Top right: A 'new order' button, highlighted with a red box.
- Search window title: 'search'.
- Period: Two date input fields showing '15.02.2016' and '15.03.2016'.
- Amount: Two input fields containing '-100.00' and '-1000'.
- Search for: A text input field with the placeholder 'enter search item'.
- Filters: Two checkboxes labeled 'credit entries' and 'debit entries'.
- Buttons: 'reset' and 'search' buttons at the bottom right.

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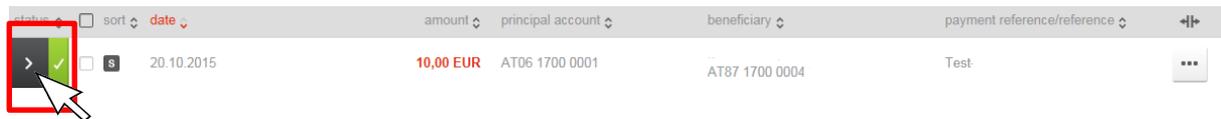
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How is it possible to print certain transactions?

Your executed transactions are collected under the menu item “payment transactions” and further sorted into „open orders“ and „executed orders“. It’s possible to print these transactions as a single file.

Step 1

Open your order with the following symbol:



status	sort	date	amount	principal account	beneficiary	payment reference/reference	
		20.10.2015	10,00 EUR	AT06 1700 0001	AT87 1700 0004	Test	...

Step 2



A second level opens. With a click on the arrow symbol, which you can find in the top right corner of the screen, you can easily create a PDF-file and then also print said file.

How can you execute a book transfer by use of the drag & drop function?

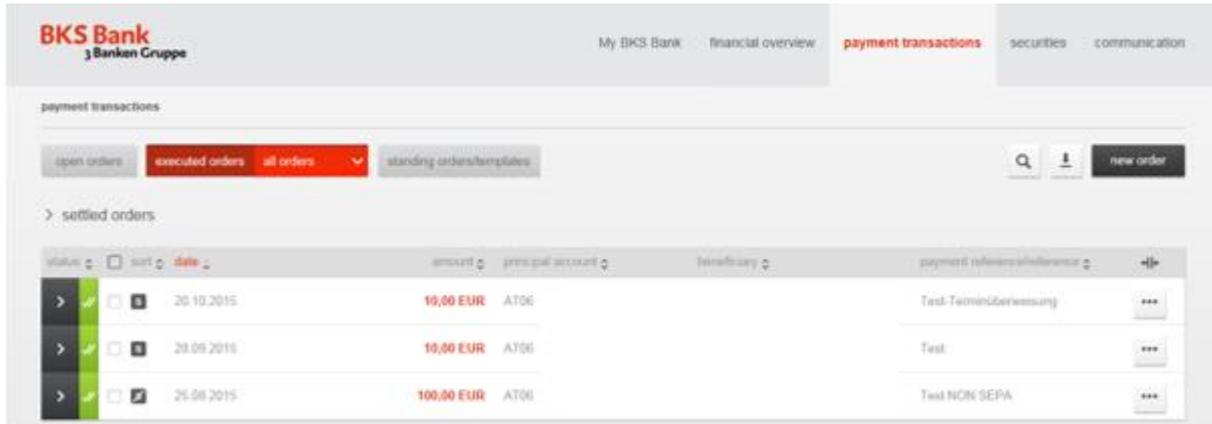
If you drag the principal account on the recipient’s account, a transaction field with the appropriate specifications will be created automatically.

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Payment transactions

Under the menu item „payment transactions“ you can find your past orders. Furthermore you can manage your standing orders, your templates and your beneficiary data.



status	date	amount	principal account	beneficiary	payment reference/reference
✓	20.10.2015	10,00 EUR	AT06	Test-Terminüberweisung	...
✓	20.09.2015	10,00 EUR	AT06	Test	...
✓	25.08.2015	100,00 EUR	AT06	Test NON SEPA	...

Which kind of orders are possible?

The transfer input screen automatically detects the type of transfer you want to perform, depending on your entries (SEPA or NON-SEPA transfer). At the beginning of your transaction, not all input fields are available (for example the internal note field or the payment reference field). This is due to the fact that these fields are sequentially build on, since it's always first checked whether you want to perform a SEPA or NON-SEPA transfer.

ATTENTION! It's very important to click in the next input field. You can also use the tab key  to jump into the next field. However don't use the enter key to proceed, because other input fields (for example the initial reference, payment reference field) aren't displayed anymore.

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Is it possible to cancel a transaction?

It's not possible to cancel an already confirmed transaction with the exception of scheduled transfers. Scheduled transfers can be cancelled until the date of implementation.

Which transactions can be cancelled and how can you cancel them?

Only scheduled transfers can be cancelled.



To cancel a scheduled transfer select the „cancel“ button, which is attached to your order under the menu item **„payment transactions“**.

Where can you enter the customer data listed on the payment slip?

You can enter the customer data into the payment reference field. (customer data = payment reference)

new order select template ▼ ✕

amount: 100,00 * EUR * ▼ rapid money transfer standing order

from: AT02 * ▼ available amount: 42,62 EUR

beneficiary: * add to beneficiary data

IBAN/account number: AT52 *

BIC/bank code: BIC/bank code

payment reference

1 X 35 figures

date: 15.03.2016 * save as template

ⓘ You are actually processing a SEPA-transfer.

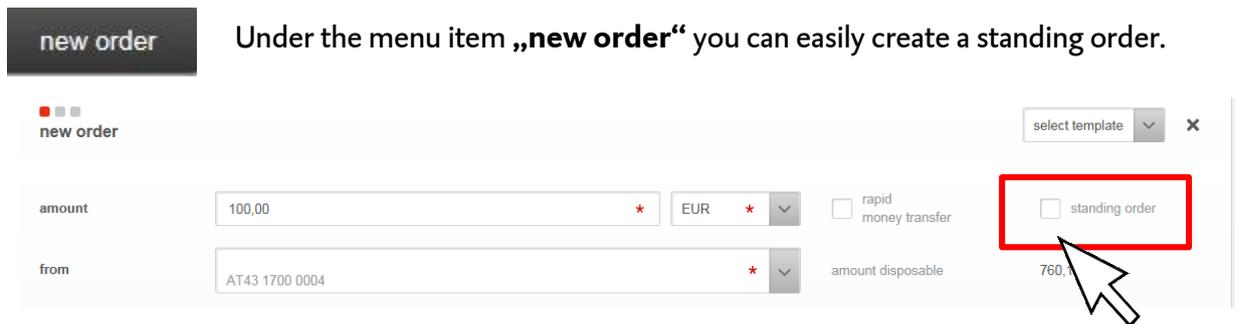
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How can you create standing orders?

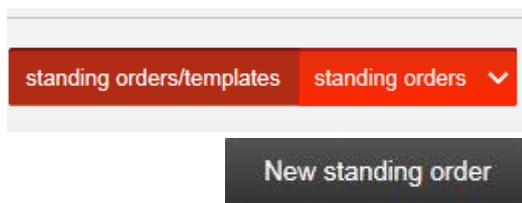
There are two ways to create standing orders.

1st option



Under the menu item „**new order**“ you can easily create a standing order.

2nd option



Under the menu item „**standing orders/templates**“ you can additionally create a standing order with the „**new standing order**“ symbol.

What different kinds of standing orders are available?

- **standard**
The entered amount is transferred on the selected date to the recipient’s account.
- **remaining credit amount**
The remaining credit amount is transferred on the selected date to the recipient’s account.
- **remaining credit amount less above amount**
The sum which you entered into the “amount” field (for example 100 €) remains on your account. The rest is transferred on the selected date to the recipient’s account.

Is it possible to suspend a standing order once?



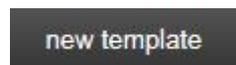
With this symbol you can suspend a standing order once.

Attention! When enabled a reactivation isn’t possible. A change is only possible again after the next implementation date.

Is it possible to change the principal account for an already existing standing order?

This is not possible. You have to delete the existing standing order and create a new one with your desired principal account.

How can you create a template?

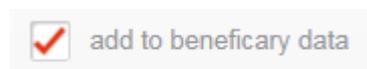


With this symbol you can create a template.

After you saved the template, you can use it whenever you make a new order.

If you make a new order you can select your saved templates in the upper right corner with „select template“.

How can you create beneficiary data?



With this symbol you can create beneficiary data.

You can also save the beneficiary data if you make a new order. You only have to tick off the „**add to beneficiary data**“ check box.

If you are in the progress of making a „**new order**“ you only have to enter the first three letters of the receiver's name and then the rest of your beneficiary data is automatically filled.

What's the difference between templates and beneficiary data and where can you create them?

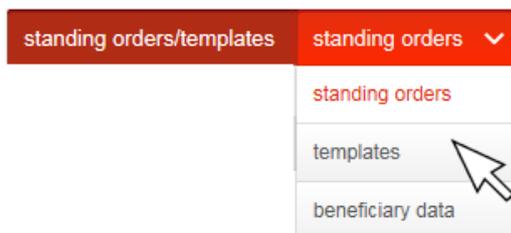
If you create a template you can enter and save following data:

- amount
- beneficiary
- IBAN/account number
- BIC/bank code
- payment reference

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When you add the beneficiary data you can only save information about the beneficiary itself (name, country, address, IBAN/BIC etc.). During making an order you can easily access the beneficiary data by entering the first three letters of the beneficiary's name in the beneficiary input field.



With a simple click on the „**standing orders/templates**“ button under the menu item „**payment transactions**“ you're able to create templates and beneficiary data.

How can you edit standing orders/templates/beneficiary data?



With this symbol you can easily edit standing orders/templates/beneficiary data.

How can you delete standing orders/templates/beneficiary data?



With this symbol you can delete standing orders/templates/beneficiary data.

How can you make a rapid money transfer?

You can start a rapid money transfer while making a standard order by ticking off the “rapid money transfer” check box. Keep in mind that you have to pay additional fees for such transactions.

A screenshot of a 'new order' form. The form includes fields for 'amount' (100,00), 'from' (AT43 1700 0004), and 'EUR' currency. There is a 'select template' dropdown and a 'standing order' checkbox. A red box highlights the 'rapid money transfer' checkbox, which is currently unchecked. A mouse cursor is pointing at it. The 'amount disposable' is shown as 760,17 EUR.

How is it possible to search for certain orders?

Your orders are listed under the menu item „**payment transactions**“. You can access the search screen by clicking on the arrow next to the order type (for example settled orders). The search mask makes it possible to sort your orders by different categories.

It's also possible to activate the search screen under the menu item „financial overview“, where you can search in the same way – however account specifically.

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The screenshot shows the BKS Bank-Online interface with the 'settled orders' filter selected. The interface includes a navigation bar with buttons for 'open orders', 'executed orders', 'all orders', and 'standing orders/templates'. A search icon, a download icon, and a 'new order' button are also present. The main area contains a sidebar with a 'settled orders' checkbox (highlighted with a red box and a mouse cursor), and a list of filters: 'amount', 'transaction type', 'principal account', and 'beneficiary'. The main content area has 'from' and 'until' date pickers for 'period', checkboxes for 'only own money transfers' and 'only rapid money transfers', and input fields for 'payment reference/details of payment' and 'IBAN/account number'. A 'reset' and 'search' button are at the bottom right.

What's an order folder and where can you find it?

open orders

The order folder makes it possible to store your collected orders, to call them up and then execute them all by entering the security code once. You can find all transactions, which are moved into the order folder, under the menu item „payment transactions“, under „open orders“.

How can you add new orders to your order folder?

add to file "open orders"

You can add new orders to the order folder, if you click on the “add to file „open orders“” button while making a new order.

How can you make an international transaction?

If you click on the „new order“ button, the system, based on your entry, automatically detects if you want to make a SEPA-, NONSEPA- or international transaction and provides the necessary input fields.

Is a collective transfer possible?

add further orders

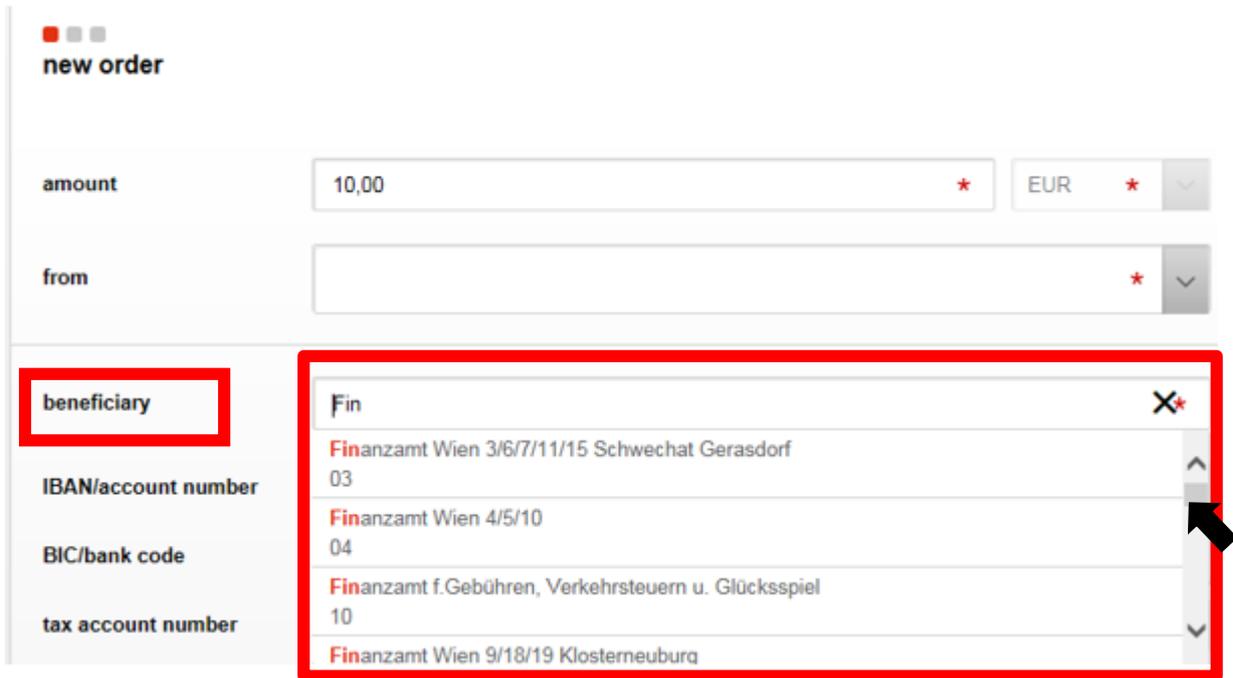
Yes, it's possible. You simply have to click on the „add further orders“ button while making a new order. It's also possible to switch between your different orders.

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How does the tax authorities payment work?

You can start the tax authorities payment by click on the “new order” button. Please enter the legal responsible tax authority in the beneficiary field. If you enter the first three letters “**Fin**” or the shortcut “**FA**” in the beneficiary field, a drop-down box with the respective tax authorities and the respective IBAN opens.



The screenshot shows the 'new order' form with the following fields:

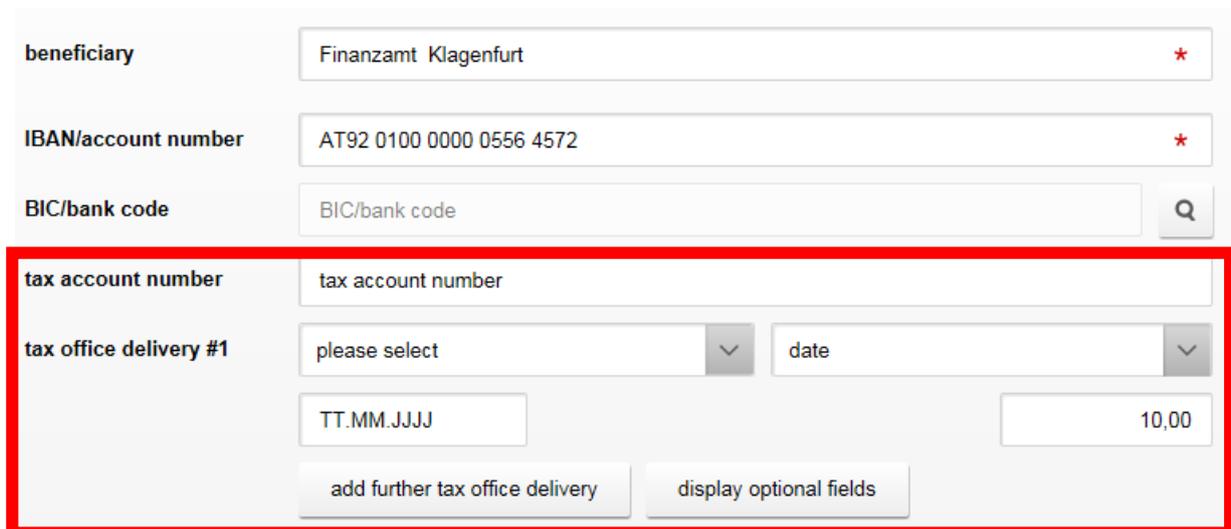
- amount: 10,00
- EUR
- from: [empty]
- beneficiary: [dropdown menu]
- IBAN/account number
- BIC/bank code
- tax account number

The dropdown menu for the beneficiary field is open, showing the following options:

- Fin
- Finanzamt Wien 3/6/7/11/15 Schwechat Gerasdorf 03
- Finanzamt Wien 4/5/10 04
- Finanzamt f.Gebühren, Verkehrssteuern u. Glücksspiel 10
- Finanzamt Wien 9/18/19 Klosterneuburg

A red box highlights the beneficiary field and the dropdown menu. A black arrow points to the dropdown arrow on the right side of the menu.

If you select the legal responsible tax authority (e. g. by mouse click), the input fields which are necessary for the tax authorities payment are opened by default.



The screenshot shows the 'new order' form with the following fields:

- beneficiary: Finanzamt Klagenfurt
- IBAN/account number: AT92 0100 0000 0556 4572
- BIC/bank code: BIC/bank code
- tax account number: tax account number
- tax office delivery #1: please select [dropdown] date [dropdown]
- TT.MM.JJJJ [input] 10,00 [input]
- add further tax office delivery [button]
- display optional fields [button]

A red box highlights the tax account number and tax office delivery #1 fields.

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If you have entered all necessary data, confirm your transaction via click on the “next” button.

new order select template

amount	<input type="text" value="10,00"/> *	EUR *	<input type="checkbox"/> rapid money transfer
from	<input type="text"/> *	available amount	1.356,94 EUR
beneficiary	<input type="text" value="Finanzamt Klagenfurt"/> *	<input type="checkbox"/> regular SEPA-transaction to the tax authority	
IBAN/account number	<input type="text" value="AT92 0100 0000 0556 4572"/> *		
BIC/bank code	<input type="text" value="BIC/bank code"/> <input type="button" value="Q"/>		
tax account number	<input type="text" value="812280980"/>		
tax office delivery #1	<input type="text" value="please select"/> <input type="button" value="v"/> <input type="text" value="date"/> <input type="button" value="v"/>	<input type="checkbox"/> credit	<input type="button" value="delete tax office delivery"/>
	<input type="text" value="TT.MM.JJJJ"/> <input type="text" value="10,00"/>		
	<input type="button" value="add further tax office delivery"/> <input type="button" value="display optional fields"/>		
date	<input type="text" value="14.03.2016"/> *	<input type="button" value="calendar"/>	<input type="checkbox"/> save as template

The entered data is summarized on the next page. Please enter a Security-Code from your SecurityCard and then process your transaction by click on the “sign” button.

summary x

amount	10,00 EUR
from	Premiumkonto Privat AT63 1700
beneficiary	Finanzamt Innsbruck
IBAN/account number	AT31 0100 0000 0554 4815
End-to-End-ID	812280980
business transaction code	TAXS
tax account number	81-228098-0
tax office delivery #1	Umsatzsteuer im Zeitraum January/2016 in Höhe von 10,00 EUR
execution	14.03.2016

Please enter your Security-Code

BKS Bank-Online

FAQ

What is the tax account number?

The tax account number („Abgabenkontonummer“) is a nine-digit number which identifies the tax payer. All tax authorities payments are processed via this account. If you make a transaction, you have to enter the tax account number. Only then the tax authority can explicitly assign the payment to the single tax payer.

What does „regular SEPA-transaction to the tax-authority“ mean?

regular SEPA-transaction to the tax authority If you tick off the „regular SEPA-transaction to the tax authority“ box, additional tax buttons/input fields are blanked out.

You only have to enter the tax account number. This payment type is required when a debt without tax office delivery (“Abgabenart”) has to be paid.

How many tax office deliveries can be added if you make a tax authority payment?

add further tax office delivery

With this button you can add up to 8 tax office deliveries.

delete tax office delivery

With this button you can delete already added tax office deliveries.

Is it possible to search for a tax office delivery?

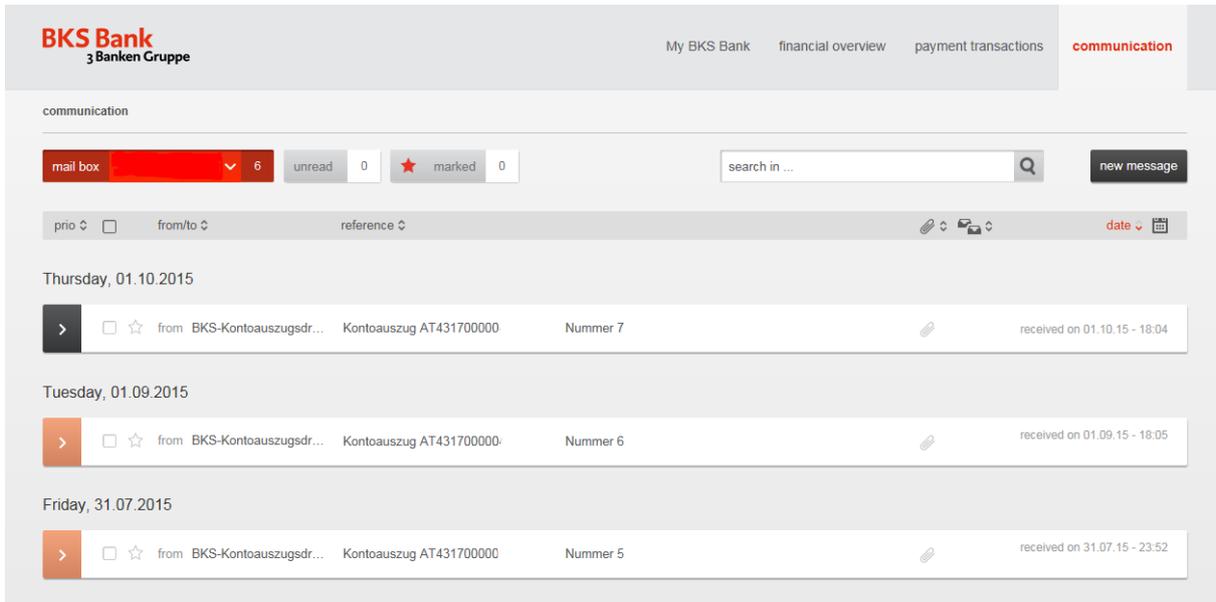
Yes, it's possible to search for a tax office delivery. You only have to enter the respective shortcut (e. g. DB). The tax office deliveries are sorted alphabetically by the frequency of use.

How can you take a credit into account when you make a tax office delivery?

If the single tax office delivery is to be a credit one, please activate the “credit” checkbox (only possible to cover financial liabilities).

Communication

Under the menu item „**communication**“ you can message your account manager.



How can you message your account manager?

new message

Under the menu item „communication“ you can create a new message for your account manager by clicking on the “new message” button.

Is it possible to attach files to your messages?



Yes, it's possible to attach files. You can add pdf, tiff, jpg, ppt, pptx, xls, xlsx, xlsx, xltm, doc, docx, docm, odt, txt, csv and png files.

Is it possible to receive bank account statements?

Under the menu item „communication“ you're able to receive bank account statements. If you want to receive your bank account statements via PDF then please contact your account manager.

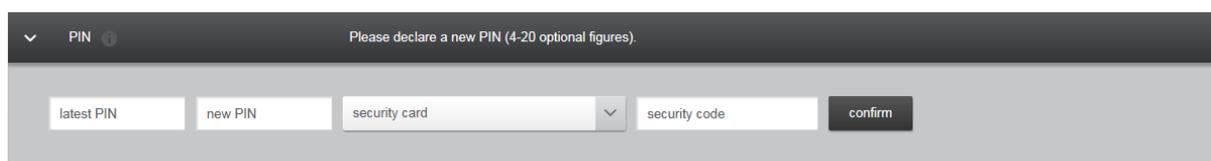
How big is the memory space in your BKS Bank-Online?

By default your memory space is 150 MB. The price of your BKS Bank-Online includes 150 MB. For an extra charge you can purchase more memory space. Details of related costs can be found in the price catalogue.

Settings

How can you change your PIN?

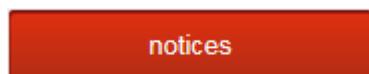
Under the menu point „settings“ you can change your PIN. Please click on the „**change PIN**“ button and enter your current and new PIN. The new PIN must be between four and seven digits. Please confirm the change by entering a security code.



What kind of contact details can you enter or change under „settings“?

Under “settings” you can enter or change your telephone number and your e-mail address.

Which types of notifications can be activated?



Under the menu item „**settings**“ you can activate different notification options for various areas of your BKS Bank-Online. In the course of this you can choose between notification by SMS or e-mail.

Other questions

How can you make a transaction?

A transaction can be started in several ways:

- Under **My BKS Bank** with the help of the tile „new order“ by filling in the „amount“ - field and clicking on the „start order“ button.
- Under **financial overview** by clicking on the „new order“ button.
- Under **payment transactions** (only under executed orders/all orders), by clicking on the “**new order**” button.
- By repeating an already carried out order  .

Why aren't all of my savings accounts displayed?

In the BKS Bank we distinguish between two different kinds of savings accounts: „Sonstige Sparbücher“ and „Namenssparbücher“. In BKS Bank-Online only “Namenssparbücher” are displayed.

BKS Bank-Online

FAQ

What can you do if you have problems with your SecurityCard?

If our BKS Bank-Online system doesn't accept the Security-Code or the error message "*The entered Security-Code is invalid.*" appears, please contact our BKS Bank-Online service team: +43 (0) 463 5858-640. Our service team will resynchronize your SecurityCard.

If your SecurityCard doesn't show a Security-Code or the displayed numbers aren't complete your SecurityCard is defect and must be replaced in the next BKS bank branch. Please take along your defect SecurityCard.

What is to consider when you use BKS Bank-Online on someone else's PC?

If you use not your own but someone else's PC or notebook, we recommend to do the following steps after using the computer.

Please delete:

- temporary internet files
- cookies
- browsing history
- form data
- password

With this procedure you can make sure that no one can view your carried out transactions.

How can you unlock your account, if your BKS Bank-Online has been accidentally blocked?

If you block yourself or other complications occur, please don't hesitate to contact us: +43 (0) 463 5858-640 or send an e-mail to: online@bks.at