Aareal

YOUR COMPETITIVE ADVANTAGE.

Aareal Portal

User Manual

Imprint

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Table of contents

1. Introduction

With the Aareal Portal, Aareal Bank offers you a modern user interface that allows you to process your payments in a convenient manner. The Aareal Portal helps you keep an eye on your current financial status: Besides your Aareal Bank accounts, you can also incorporate any accounts you may have with other financial institutions in the Aareal Portal and manage them from there. The prerequisite for this is that the institution in question supports the *EBICS* standard and that the integration of *third-party banks* has been enabled by Aareal Bank.
Payment instructions and other orders for integrated banks can be furnished with electronic signatures and transferred to the Bank securely.

You can use the Aareal Portal via the browser on your computer, tablet or smartphone. This means you don't have to install any separate software.

When you use the Aareal Portal for the first time, follow the instructions in chapter 3 for setting up your user access and initialising the *imageTAN reader*. Then continue by reading chapter 4, which will familiarise you with the basic operation of the Aareal Portal and explain the most important operating elements.

Chapter 5 guides you through all other functions you will need for everyday use of the Aareal Portal whereas chapter *6* details configuration options that are needed less frequently and explains how to view logs.

To ensure that you benefit not only from the high convenience of the Aareal Portal but also from the greatest possible security, please read our tips for the safe operation of the Portal in chapter 8.

The language settings for the Aareal Portal can be toggled between German and English. See chapter 4.3 for more information on this subject.

We hope you enjoy using the Aareal Portal.

Conventions

To make this manual easier to follow, the formatting described below will be used throughout:

***Tip/note**: Practical tips and important notes are clearly set off with an exclamation mark and italic text.*

Operable **BUTTONS** on the Aareal Portal are written in small capital letters with a blue font.

Terms that are explained in the glossary are written in *italics* when they appear in a section for the first time.

Names of input fields as well as selection options are marked in **bold**.

2. Requirements

To be able to use the Aareal Portal, you need:

1. an up-to-date web browser

   The Aareal Portal works best with the latest version (or the version prior to that) of the following browsers:

   - Internet Explorer
   - Microsoft Edge
   - Mozilla Firefox
   - Google Chrome
   - Safari
   - Opera

   All common operating systems for PCs, tablets and smartphones are supported. The Aareal Portal adjusts to the display size of your device. Further information on using the Aareal Portal on smartphones or tablets can be found in chapter 4.5.

   ***Tip**: For your own safety, please always update your browser to the latest version and regularly install security updates from the manufacturer.*

2. the letter "Your logon data for the Aareal Portal"

   Aareal Bank or the administrator at your company will provide you with a user account. The activation process for this account is described in chapter 3.

3. an imageTAN reader

   To log onto the Aareal Portal and to sign orders electronically, you need an *imageTAN reader*, which you will receive from Aareal Bank or from your administrator.

3. Logging onto the Aareal Portal for the first time

This chapter provides step-by-step instructions to guide you through your first logon to the Aareal Portal. Before you get started, you need the letter "Your logon data for the Aareal Portal" as well as an *imageTAN reader*.

The logon process described on the next pages consists of two phases:

1. You log onto the Aareal Portal using your logon data. At this point, you are prompted to change your password. Then your imageTAN reader is linked to your user account (registered). For future authentication with the imageTAN reader, you then specify a personal identification number (PIN).
2. The document for imageTAN activation is offered to you as a download. Please sign the document and send it to your company's Portal administrator, who will activate your account.

Step 2 is optional and can be omitted if your administrator has allowed for direct activation of your user account.

To log onto the Aareal Portal, use your browser to open the URL *https://www.portal.aareal.com*.

Tip: *Bookmark the URL in your browser so that you don't have to look it up the next time you log on.*

Now enter the logon data you received in the letter "Your logon data for the Aareal Portal".

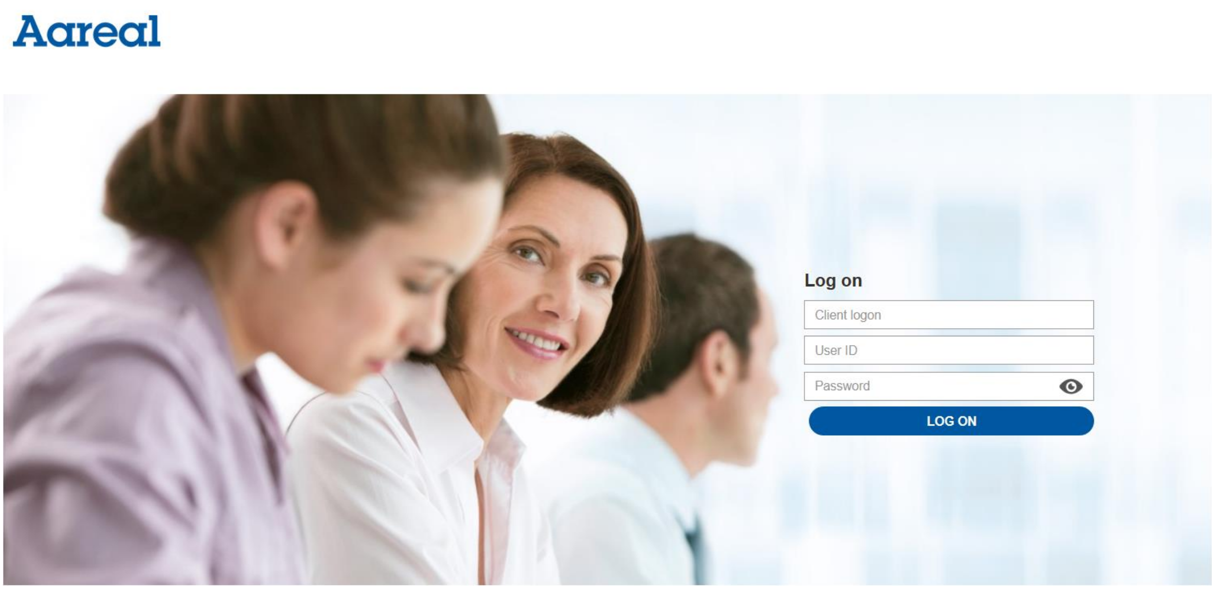


Figure 1: The logon screen for the Aareal Portal

You are now prompted to replace the initial password with your own. Please enter the password from the letter "Your logon data for the Aareal Portal" once again and then choose a new password that you will use to log onto the Aareal Portal in the future. Please note the minimum requirements for a safe password listed below.

***Note**: In the interests of greater security, please choose a password that you use solely for the Aareal Bank's Portal.*

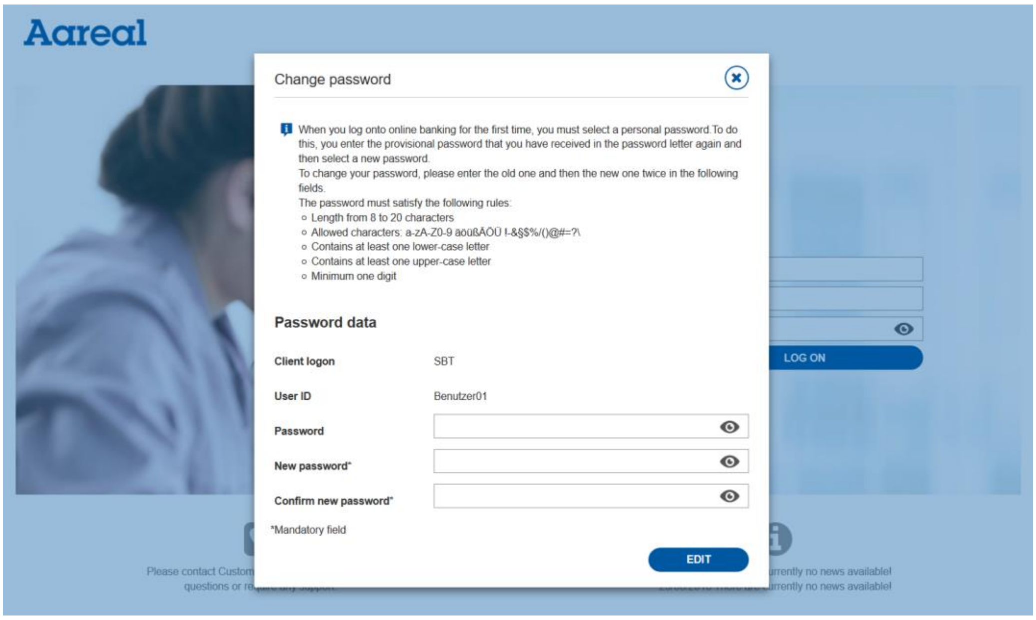


Figure 2: Changing the password when you log on for the first time

The next step is to initialise your imageTAN reader. In the process, your imageTAN reader is linked to your user account so that you can use it to identify yourself as a legitimised business partner in the future.

Scan the image on your screen with the help of the imageTAN reader. The image should be recognised quickly. Then enter the activation code your imageTAN reader displays.

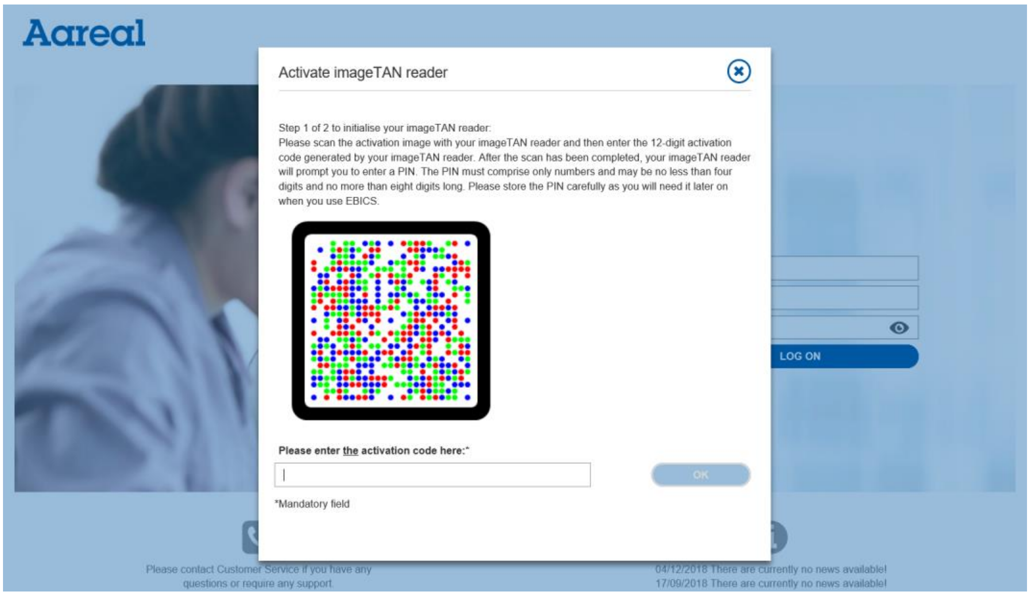


Figure 3: Entering the activation code from your imageTAN reader

Figure 4: imageTAN reader

The imageTAN reader will now prompt you to define a new PIN of no less than four and no more than eight digits. Please make sure you remember this PIN as you will need it regularly from now on while using the Portal.

Finally, scan the image on the screen with your imageTAN reader once again and then enter the TAN displayed on the reader.

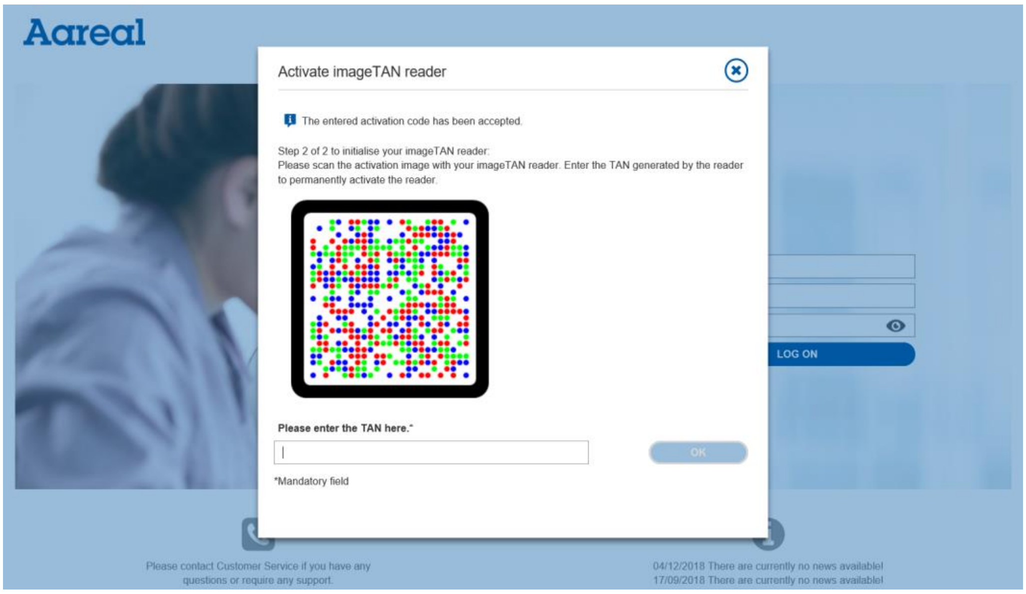


Figure 5: Entering the initialisation TAN

When you enter the correct TAN, your imageTAN reader will be activated successfully. From now on, you can use it in combination with your chosen PIN to identify yourself as a business partner.

If your account has to be activated by an administrator, you will now be offered the "Document for imageTAN activation" shown in Figure 6 as a download. Please print the document and send it to your company's Portal administrator.

If further activation is not necessary, you will now be logged onto the Aareal Portal and can take your first steps there.

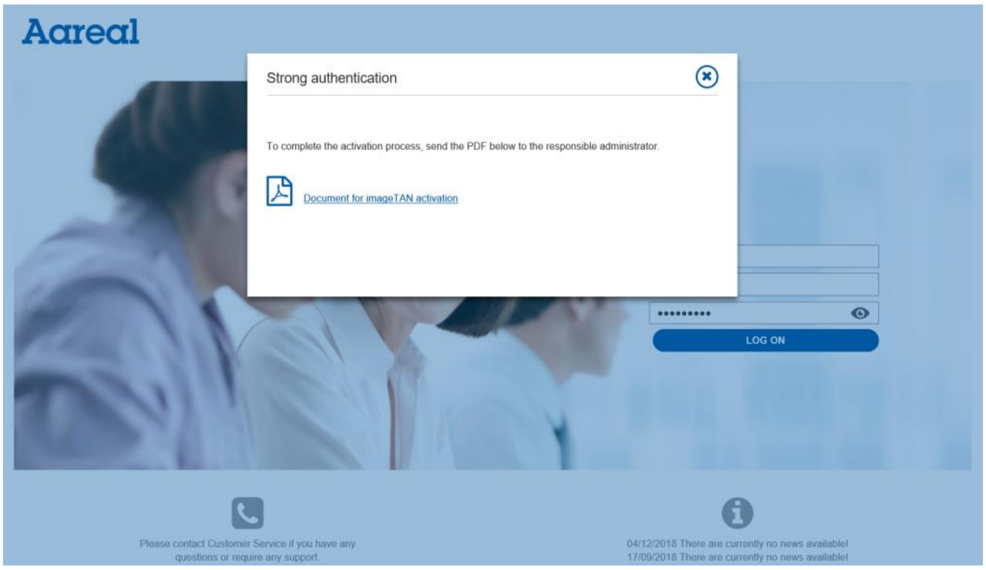


Figure 6: Downloading the imageTAN activation document for administrators and users to be activated

This concludes the first phase of activating your Aareal Portal account.

If necessary, your Portal administrator will enable your access and inform you accordingly.

4. First steps on the Aareal Portal

In this chapter, you will learn how to use the Aareal Portal simply and effectively. It shows the most important and common operations and how to complete them quickly and simply. If you have any questions about a particular function of the Aareal Portal, you can find a detailed description in chapter 5.

4.1. How to navigate through the Aareal Portal

When you log onto the Portal, the first page you see is the *dashboard*, which shows you the latest and most important information.

The Aareal Portal is divided into two areas:

- In the upper navigation area, the icons help you find your way through the Portal. They give you access to all operations the Portal offers.
- In the working area below the icons, you see information in relation to the currently selected function.
- The footer contains links to legal information. In addition, you can send an inquiry to Aareal Bank and toggle the Portal language settings between German and English. It is advisable to make these settings before you log onto the Aareal Portal home page and to keep them until you log off.

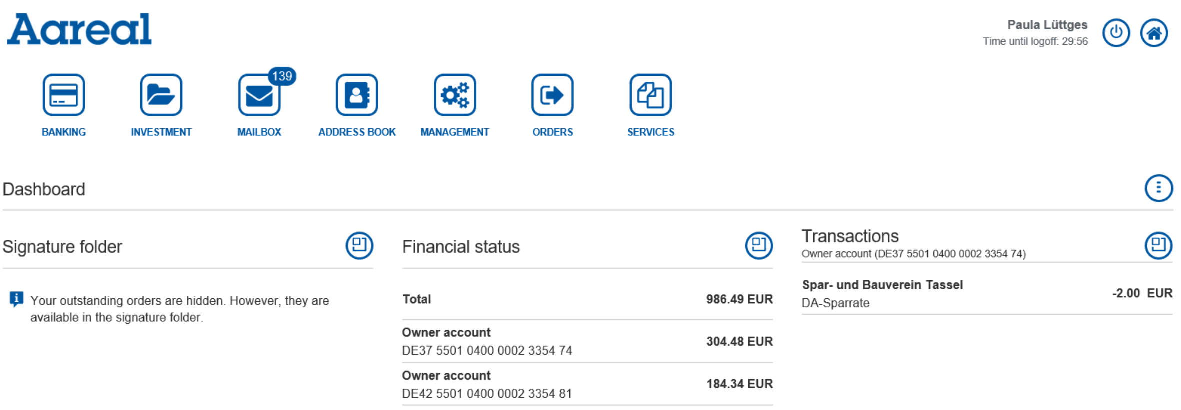


Figure 7: The dashboard is the Portal's home page

***Note**: The number of icons depends on the functions that have been enabled for you.*

At the top right of the page, you see the user name with which you are currently logged on. Users can only log onto the Aareal Portal from one device at a time.

Below the user name is a countdown showing the time you have left before the automatic logoff from the Portal. If you do not make any further entries, you will be automatically logged off the Aareal Portal after 5 minutes. To prevent the logout, please click on the pop-up that will appear 40 seconds before the time expires to confirm that you want to continue the session.

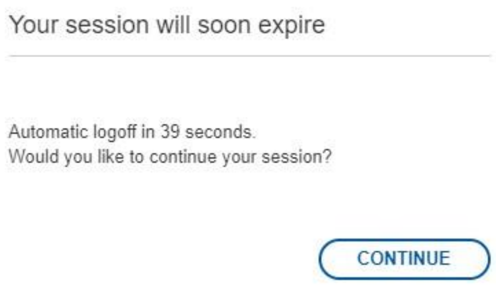


Figure 8: Pop-up to resume the session

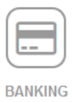
A session can be used for a maximum of 8 hours. You will then be automatically logged out for security reasons. To continue working with the Aareal Portal, you must log in again.

Next to the user name are two buttons:

You can use the logoff button to log off the Aareal Portal. For your own safety, please make sure to always log off before you close your browser. If, for reasons of safety, the active session is terminated through a timeout after 5 minutes of inactivity – rather than by you clicking on the logoff button as recommended – then a warning will be displayed the next time you log on. In this case, still valid sessions will be terminated immediately.

The home button allows you to return to the dashboard at any time.

Now click on one of the icons, e.g. **BANKING**. This opens the module that combines all functions for the account overview, payment transactions and the release of payments or of master data relating to payment transactions.



The **BANKING** icon is now shown in light grey to indicate that you are currently in this module.

You will have noticed that a second menu level is now displayed beneath the icons. Menus offer you all the functions that are combined in the selected module.

As you can tell from the light grey colour in Figure 9, the first menu item – in this example, the **FINANCIAL STATUS** – has already been selected. In the lower part of the Portal page, you see an overview of your accounts.

Some menu items contain a range of additional functions, which are offered to you by means of drop-down menus. For example, by clicking on **PAYMENTS** or **MASTER DATA**, you can reach these functions easily:

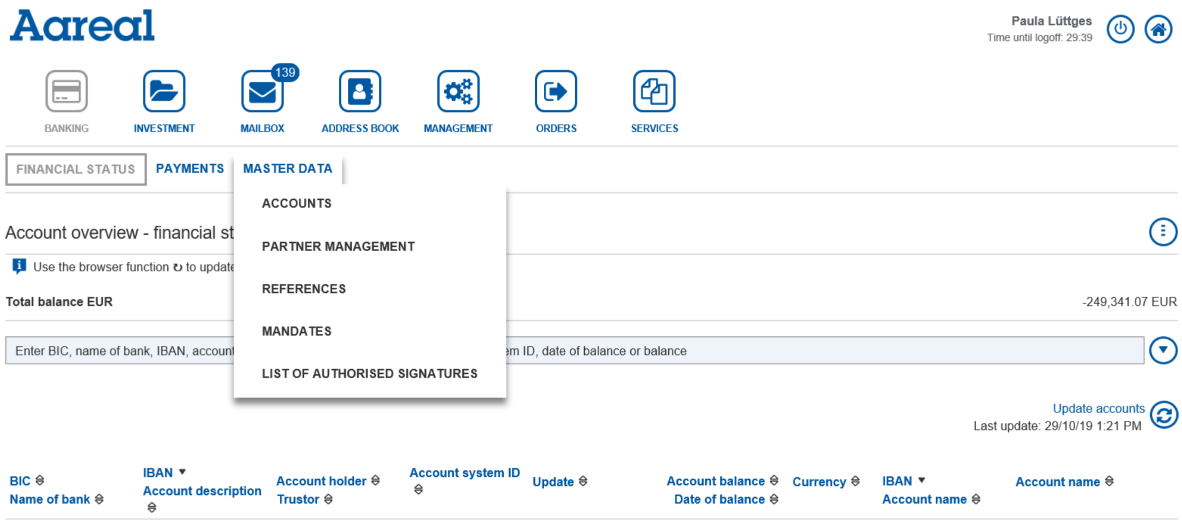


Figure 9: View of the second and third menu level in the Banking module

You can return to the dashboard by clicking on the home button or the Aareal Bank logo.

4.2. Overview of the individual Aareal Portal modules

The individual modules offer the following content:

BANKING

BANKING gives you an overview of your accounts and your current balance (**FINANCIAL STATUS**). You can view account transactions, initiate and edit transfers and direct debits and sign payment orders. It is also possible to manage payment and reference templates and to save direct debit mandates and business partners in the system. Further information on the above functions is provided in chapters 5.1, 5.2 and 5.5.

INVESTMENT

The **INVESTMENT** module provides an overview of all the investment accounts for which you have EBICS authorisation together with the relevant detailed information. It is also possible to enter deposits or withdrawals for multiple accounts at the same time. Further information on this module can be found in chapter 5.3.

MAILBOX

Account statements as well as other notifications from Aareal Bank or from other banks that have been integrated in the Aareal Portal are sent to the **MAILBOX** module. You can specify whether you want to be notified of new account statements by e-mail. Read chapter 5.4 to learn more about the functions of the mailbox.

ADDRESS BOOK

The **ADDRESS BOOK** allows you to save the contact addresses and accounts of business partners as well as your own addresses. That means you do not have to re-enter them for every payment. In addition, you see an overview of granted direct debit mandates – whether they are finished or still active. Chapter 5.5.1 explains the address book in more detail.

MANAGEMENT

The **MANAGEMENT** module allows you to change your password and reset your *imageTAN reader*. This is also where you configure *bank parameters* and *retrieval* account information and statements. And you can view several logs that show you the actions performed on or by the Aareal Portal. Further details are provided in chapter 6.5.

ORDERS

This module allows you to send **ORDERS** to the Bank and to track the order processing status. At the moment, you can order *virtual account numbers* for example and open COA accounts. Further information is provided in chapter 7.

SERVICES

This is where you will find information and documents concerning the Aareal Portal under the "Help and Information" item of the menu.

4.3. Setting the Portal language

The default setting for the Portal language is taken from the language settings for your browser.

The Portal language setting can be toggled between German and English. If you want to toggle to a different language only temporarily for a single session, you can use the language setting switch at the bottom of the page.

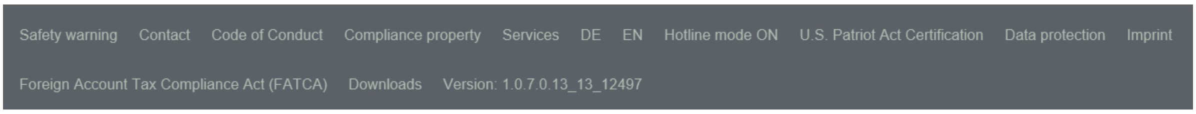


Figure 10: Setting the language

This setting takes effect immediately and is lost when the page is closed. When you log onto the portal the next time, the language setting will be taken from your browser.

If you want to change the language of the Aareal Portal permanently, you must make the necessary settings in your browser.

These language settings do not affect the texts generated by the Portal for e-mail messages, the PDF documents sent, other records and activity logs. Only the client administrator can determine the language for these texts for all the client's users (see Administrator Manual).

4.4. Setting up the dashboard

After you log on, the *dashboard* immediately gives you an overview of your relevant information.

It comprises various *widgets*. These are self-contained areas where information is displayed. For example, there is a widget that shows you pending signatures, another one for your mailbox and one that displays account transactions.

If you want to work directly in one of the displayed areas, these buttons take you to the corresponding page on the Aareal Portal.

In order for you to get the maximum benefit from the dashboard, you have the option to adapt the widgets displayed there to your personal needs. Simply choose which widget you want to have displayed at which point of the dashboard.

Click on the actions button on the right-hand side of the screen. This opens a menu with several functions for modifying the dashboard.

By clicking on **ADD**, you can add further widgets to the dashboard. A window will pop up, showing you a selection of available widgets. The **ADD** button then lets you insert the widget in the dashboard.

The list only offers you widgets that are not already part of your personal dashboard or that can be included several times, if necessary.

The **RESET DASHBOARD** function allows you to reset your dashboard to the state it was in when you last logged onto the Aareal Portal.

When you select the **ENTER EDIT MODE** function, up to two buttons are shown for every widget.

Some widgets can be configured. For the financial status widget, for example, you can choose which accounts you want to be displayed.

Click on this button to remove the widget from your dashboard. You can add it back to the dashboard by clicking the actions button and selecting **ADD**.

***Note**: Some widgets cannot be removed by users, such as the "Security warning/account deactivation" widget.*

To rearrange the widgets, move the mouse cursor to the title line of a widget. The cursor will change to an icon that can be moved. Click and hold the left mouse button to move the widget to a new position.

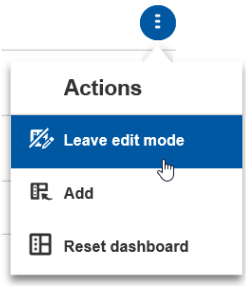


Figure 11: Leaving the dashboard's edit mode

Once you have adapted the dashboard to your wishes, you can leave the edit mode via the actions menu.

4.5. Working at a PC or on the go with a tablet or smartphone

Once you have used the Aareal Portal for a while, you will notice that the content is presented differently on different devices. Depending on how much screen space is available, the information is positioned differently or displayed in abbreviated form. However, regardless of which device you work with, the full range of functions of the Aareal Portal is available to you at all times.

It is irrelevant with which device you log onto the Portal or how big your screen is: The Portal goes by the area that is available in your browser to display content.
For example, try reducing the browser on your PC to a narrow window and you will see that, at a certain point, the Aareal Portal switches to the view for tablets or smartphones.

In this chapter, we will use account transactions as an example to take a closer look at the differences between the views for PCs, tablets and smartphones.

The Portal on a desktop PC

Large monitors make generous use of the available space. The information is arranged in such a way that you can see everything at a glance and have to scroll as little as possible. Fields with long content, such as the reference field, are given sufficient space.

This view is the most convenient way of using the Aareal Portal.

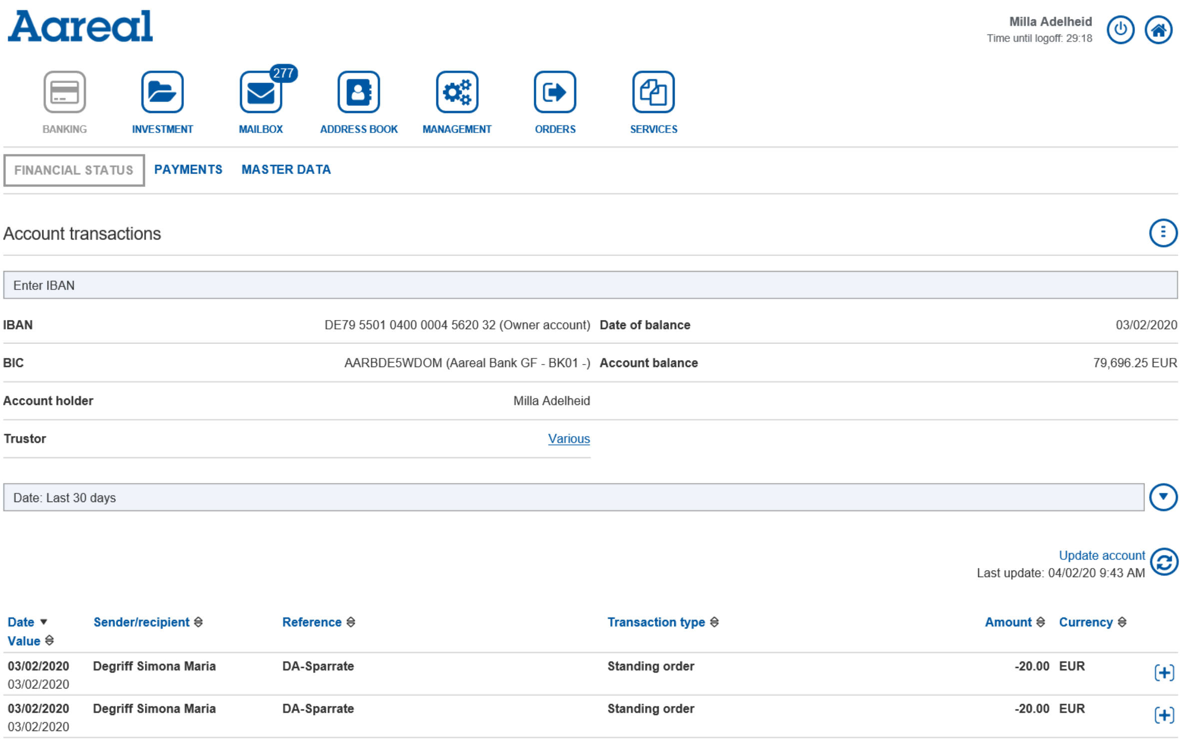


Figure 12: Viewing account transactions on a PC

Mobile work on a tablet

Tablets offer a good compromise between mobility and screen area to display information. The available space is smaller than on a PC in the office or at home. Information is therefore presented in a more compact form without having to make too many compromises.

In the tablet view, the functions of the selected module are combined in a single **MENU** button. Click or tap on this button to open the menu.

The main pieces of information – IBAN, BIC, etc. – are now displayed one below the other to ensure that enough space is available for the data in this area. To see all the data on the page, you may have to scroll down a little.

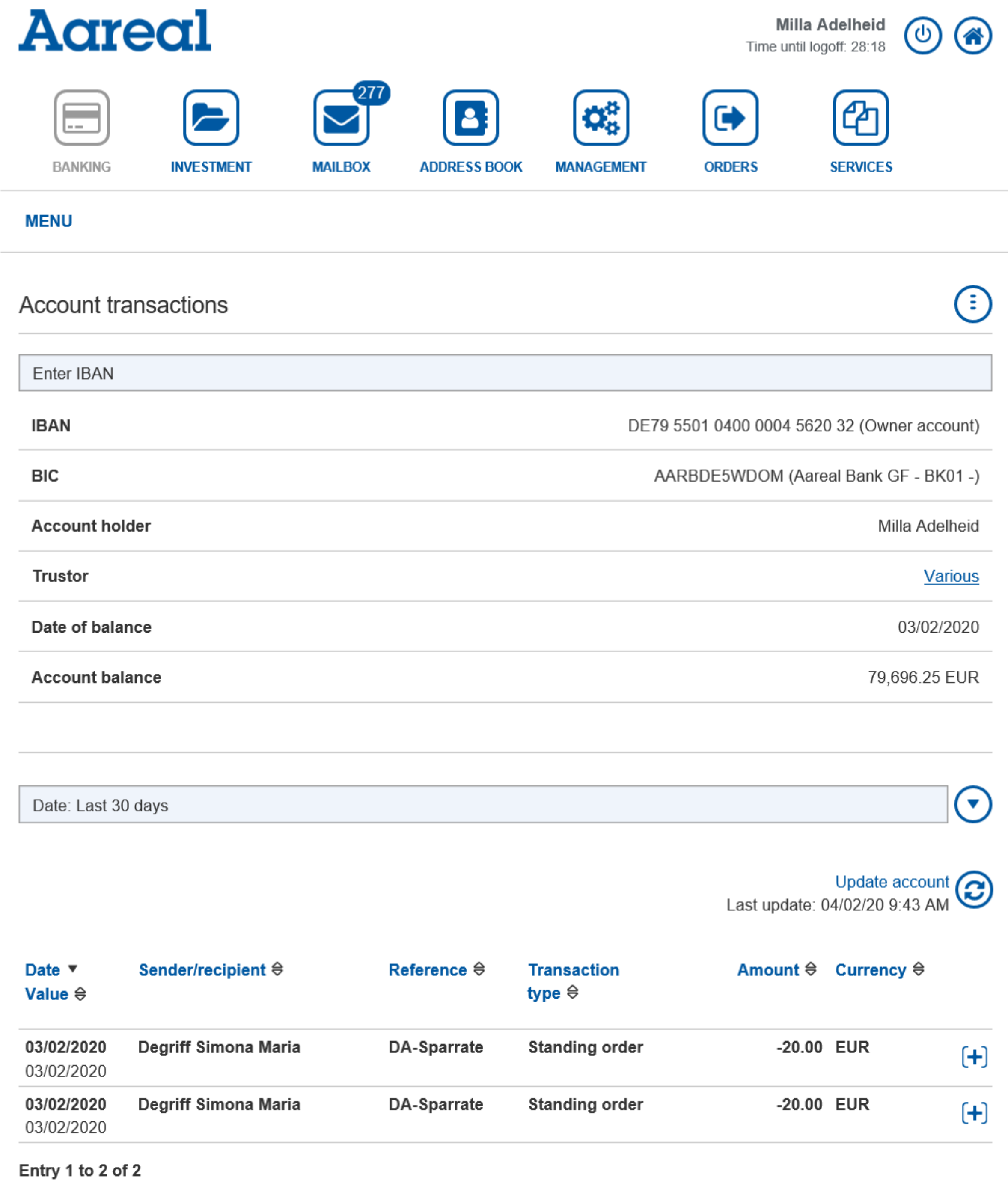


Figure 13: Viewing account transactions on a tablet

The area for the table is no longer big enough to display all the content, so content that is too long now has to be displayed in abbreviated form. You can view the full text at any time by clicking or tapping on the line in question. A pop-up window will appear, showing a detailed overview of all the data for this transaction.

On-the-go access via a smartphone

Using the Portal on a smartphone requires greater compromises as far as the presentation of information is concerned. Your smartphone presumably won't be your preferred device to carry out extensive tasks on the Portal.

But isn't it reassuring to know that you nevertheless have access to all functions of the Aareal Portal from your smartphone in case you need them one day?

As you can see in Figure 14, all pieces of information are displayed one below the other. As a result, there is enough space to display content like the reference in full. However, on the mobile phone, a lot of information can only be accessed by scrolling.

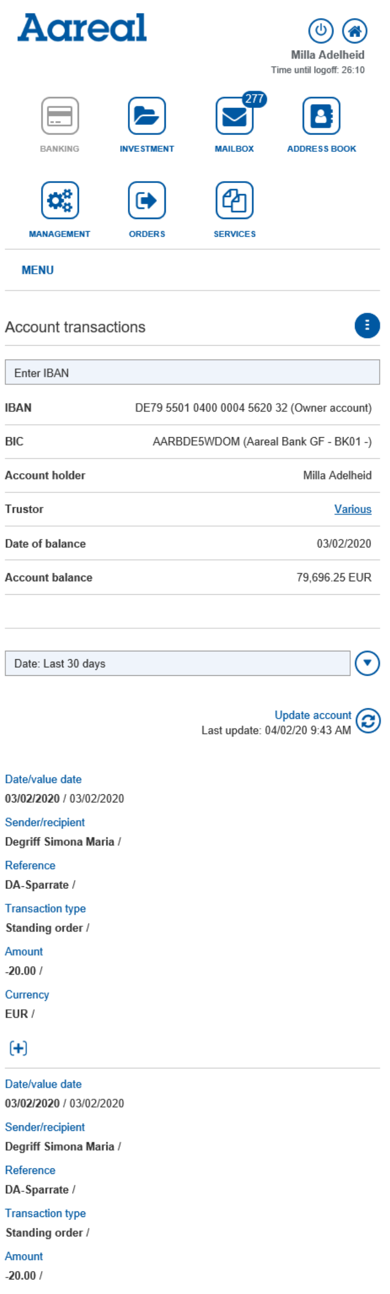


Figure 14: Viewing account transactions on a smartphone

4.6. Working with tables

In many parts of the Aareal Portal, you will work with tables.

Tables offer a wide range of functions. You can use them to have information displayed in line with your specific wishes and needs, making your day-to-day work on the Portal more convenient and faster.

So that the functions of tables don't have to be described several times in later chapters, they are introduced here once.

The table "Account overview – financial status", which you are already familiar with from earlier chapters, is used as an example to present the different elements of a table.

***Note**: Please be aware that not all tables offer all of the functions described here.*

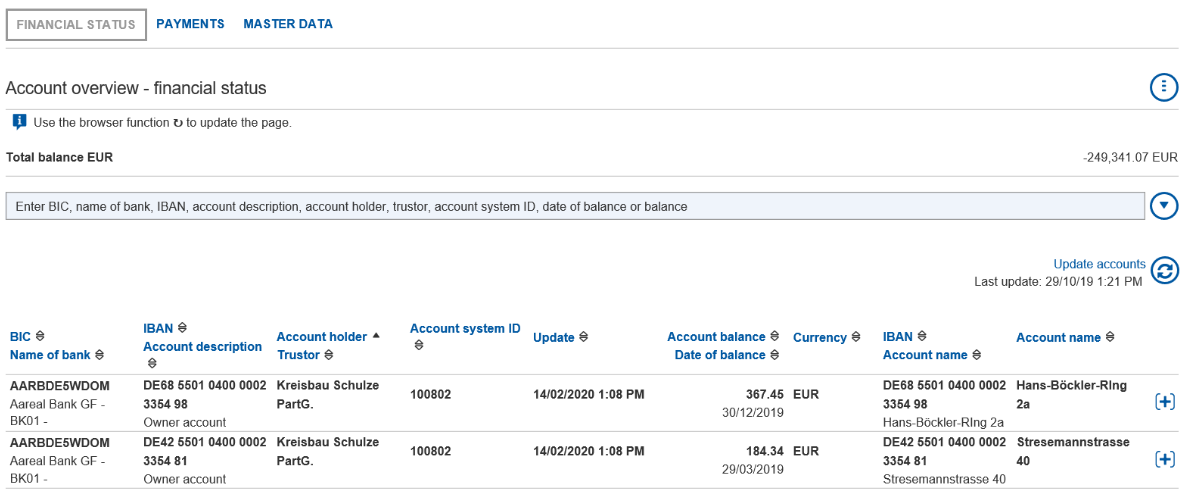


Figure 15: The table "Account overview - financial status"

The operating elements in tables

Via the actions button, you can select which content you want to have displayed in the table. You can thus hide columns that are not relevant to you or change the order of the columns as you wish. In addition, you are able to export the table as an Excel document or CSV file for further processing. Or you can have the table displayed in a printer-friendly format.

You can use the light blue input field to the left of the quick filter button to enter simple search queries directly. If you want to search for information in a more targeted manner, you can reach the advanced search via this button.

The **[+]** icon at the end of a row reveals further functions that can be performed for the table row in question.

The **[-]** icon hides these functions again. They are also hidden automatically when you click on the **[+]** icon of another table row.

Which function buttons are available depends on the content of the table and often also on the rights you have been assigned as a user.

***Note**: You can also call up the most important function by simply clicking into the table row. In the case of the table "Account overview - financial status", this is the "Transactions" function. If you click into a row, you will therefore see the transactions of the account in question.*

Sorting content

The content of tables can be sorted in ascending or descending order so that you can find and process content more easily. The sort order you choose also affects exported Excel documents or CSV files as well as the output to the printer.

You can sort columns by clicking on the sorting icons or on the text in the column header:

⇳ denotes an unsorted column.

▲ indicates that the column is sorted in ascending order.

▼ indicates that the column is sorted in descending order.

The sort order can only be applied to the selected column.

Moving or hiding columns

You can also define the order in which the columns of a table are shown. In addition, many columns can be hidden if they are not needed.

Click on the actions button on the right above the table and select **MODIFY TABLE**.

In the pop-up window that appears, you can define which columns you want to have displayed.

Click on the non-slip surface indicated by the eight points and move it to the desired position while holding down the left mouse button.

Finally, you can specify the maximum number of entries you want a table to contain per page.

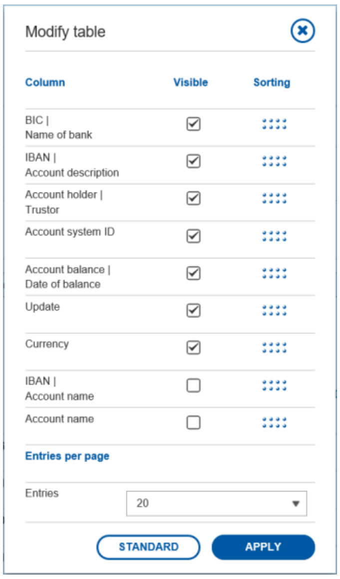


Figure 16: Pop-up window to modify tables

Figure 17: Turning pages in tables

If a table contains more rows than you have specified under "Entries per page", you will be provided with a page-turning function. Ultimately, it's therefore up to you to decide whether you want to view large tables by scrolling down or turning pages.

***Note**: Please note that extensive tables may cause Portal pages to take a little longer to load.*

The **STANDARD** button allows you to restore the table to its original state.

You can save your changes by clicking **APPLY**. They are only visible to you and will be retained when you log off and back onto the Aareal Portal.

If you do not want to save your changes, close the pop-up window using the close button in the top right corner.

Filtering data

It can be a big help, especially in the case of very extensive tables, to purposefully filter information from the mass of data. The Aareal Portal offers two possibilities for this:

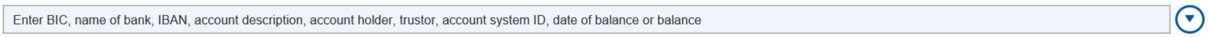


Figure 18: The filter field above a table with the quick filter button

Above each table is a field with a light blue background for simple filtering. In most cases, this type of filter will be sufficient to find the desired content quickly.

Enter a filter term into this field. The fields that are taken into account during filtering are displayed as grey text in the filter field.

For example, enter "DE74" or something similar into the filter field and confirm with the enter key. The table then shows you all entries containing the text "DE74". It is irrelevant whether the filter term you entered appears at the beginning, at the end or in the middle of a field's content.

If you delete the filter criterion and press enter to confirm, the unfiltered table appears again.

If this filtering option is not sufficient for your needs, you can also perform more complex filter searches. To do so, click on the quick filter button at the end of the filter field and select **ADVANCED SEARCH**.

The pop-up window that appears allows you to enter a filter term for each column of the table. Here, too, the search term may appear at the beginning, at the end or in the middle of the content.

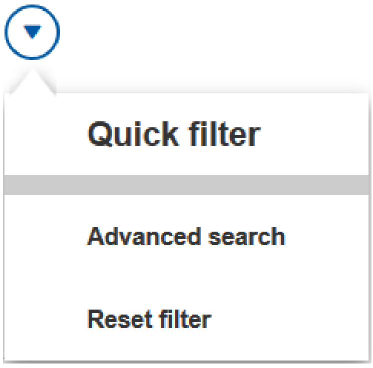


Figure 19: Accessing the advanced search

In contrast to the simple filter function, however, only hits that contain **all** filter criteria will be shown.

For example, enter "DE69" in the IBAN field and "Antoinette" in the account holder field.

Once you confirm the filter criteria by clicking on **SEARCH**, the table only shows content that includes **both** an IBAN that begins with DE69 **and** an account holder with Antoinette as the first or last name.

The note "Advanced search" appears in the filter field in grey letters to remind you that you are currently not seeing the entire content of the table.

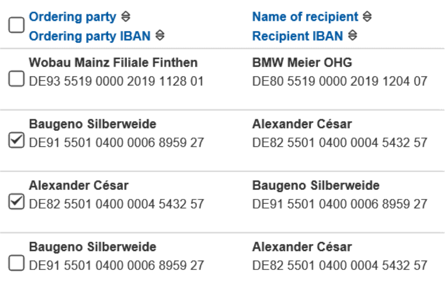
Click the filter button and select **RESET FILTER** to display the full table content again.

***Note**: The quick filter function is not available for all tables on the Portal.*

Editing several entries at once

Some tables allow you to edit several entries at once. On the order management page, for example, you are able to delete or sign several payment orders at the same time.

You can tell that you are able to edit multiple entries from the little checkbox on the left side of the table. Select the entries you want to edit and click on the desired function button below the table.



Ordering party Ordering party IBAN	Name of recipient Recipient IBAN
Wobau Mainz Filiale Finthen DE93 5519 0000 2019 1128 01	BMW Meier OHG DE80 5519 0000 2019 1204 07
Baugeno Silberweide DE91 5501 0400 0006 8959 27	Alexander César DE82 5501 0400 0004 5432 57
Alexander César DE82 5501 0400 0004 5432 57	Baugeno Silberweide DE91 5501 0400 0006 8959 27
Baugeno Silberweide DE91 5501 0400 0006 8959 27	Alexander César DE82 5501 0400 0004 5432 57

Figure 20: Selecting multiple table entries

If you want to select or deselect all displayed entries at once, check the box in the header of the table (in the picture, this is the box next to Ordering party / Ordering party IBAN).
Only entries that are currently being displayed can be selected together like this. Entries on other pages of the table or entries that are currently not being shown due to a filter search are not affected by the selection.

4.7. Entering data

You will find that data entry on the Aareal Portal, such as making a transfer or creating a new business partner, is an intuitive, quick and easy process.

To give you even more confidence when entering data, this chapter will familiarise you with common and recurring elements that you will encounter regularly when you enter data.

A typical input screen can be found, for example, in the **BANKING** module under **MASTER DATA ▶ MANDATES**.

After you click on **NEW**, you see the screen pictured on the right.

There are two options to close an input screen:

This button is located at the top right of the screen. You can use it to close the screen without saving the changes you have made.

If you have completed your entries and want to save them, you can find the relevant action(s) at the bottom right of the screen. In this case, you see the **SAVE** button.

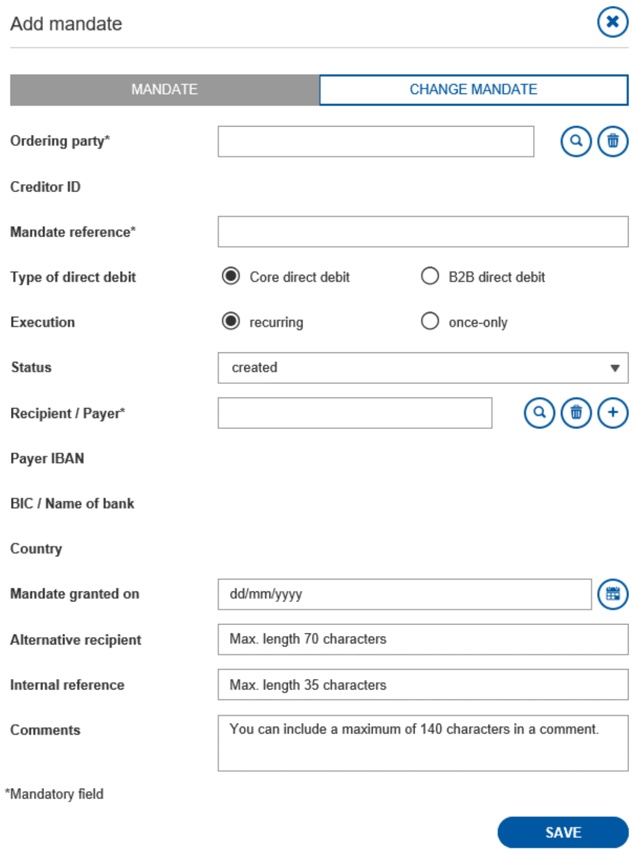


Figure 21: A typical input screen

The captions of some fields are marked with an asterisk (*) – such as "Ordering party", "Mandate reference" and "Recipient / payer" in Figure 21. These are mandatory fields, i.e. you have to fill in these fields at the very least to be able to save the mandate.
Fields without an asterisk may be left blank if you wish.

Some fields can be filled in with the help of the search function. Often the search result leads to several fields being filled in at once.

For example, in the screen depicted in Figure 21, you can use the magnifying glass to search for an ordering party in the address book. You then see a list of all *creditor IDs* that are saved for the selected ordering party.

Similarly, the IBAN, BIC and country fields are filled in for you as soon as you select a recipient via the magnifying glass.

You can delete the content of the field again by clicking on the recycle bin. The content of dependent fields, such as IBAN, BIC and country, is removed as well.

Some input fields allow you to enter a new data record directly if it does not yet exist at this time. To do this, you do not have to leave the input screen. In Figure 21, for example, you can directly create a new recipient who is not yet stored in your address book. However, this option is not available for all input fields with a search function.

To make the entry of dates easier, you can select them from a calendar. Simply click on the calendar icon and choose the relevant date in the pop-up window that appears. As a further aid, the calendar only offers you valid dates (in this example, the date on which the mandate was granted can only be in the past or today).

These icons provide you with additional information or assistance. Click on them to be shown more detailed information to support you with your current task.

5. Working on the Aareal Portal

This chapter explains all the functions you will use in your daily work with the Aareal Portal. That includes, for example, checking account balances and transactions on your accounts, creating and releasing payments and maintaining the master data you need for your payments.

5.1. Displaying accounts and transactions

When you log onto the Aareal Portal for the first time, all accounts you have with Aareal Bank will already be set up for you. If you want to use the Aareal Portal with other financial institutions as well, you can set up further accounts and thus manage all your accounts conveniently from the Aareal Portal. To learn how to go about this, read chapter 6.2.1.

In the following two sections, you will learn how you can get an overview of your accounts and transactions.

5.1.1. All accounts at a glance with the financial status

When you open the **BANKING** module, your current financial status is displayed. Here you see all your accounts along with their details and balances as well as your total balance across all accounts.

Figure 22 shows what a typical financial status looks like.
To learn how to handle tables, please read chapter 4.6 "Working with tables", which explains many basic functions.

You can use the **[+]** button to display the **SUBMITTED ORDERS**, **DETAILS** and **TRANSACTIONS** for each account. Alternatively, you can also call up the transactions of an account simply by clicking on the account in question. The content of the transaction display is described in section 5.1.2.

***Note**: The account system ID is only available for Aareal Bank accounts. For accounts with other financial institutions, "No entries" is displayed here.*

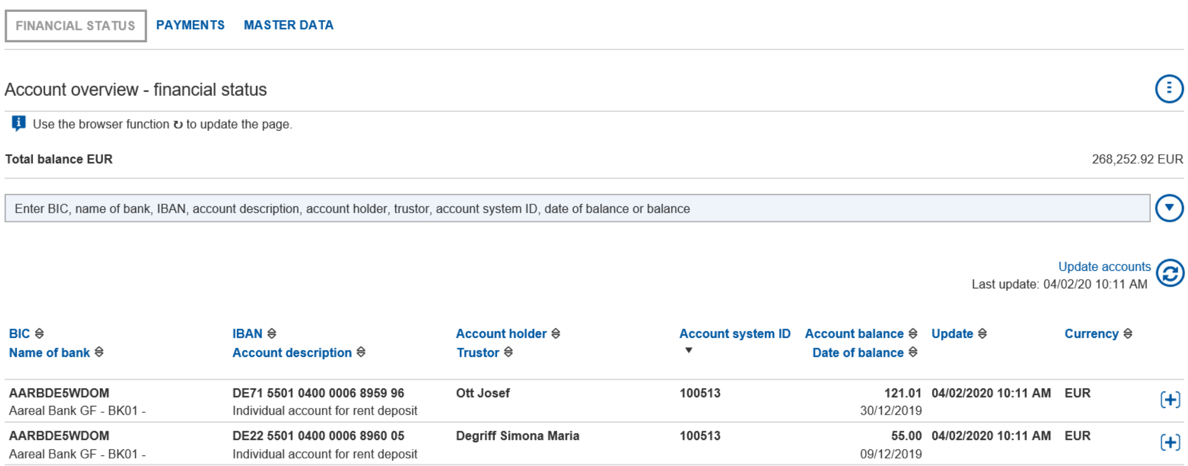


Figure 22: Financial status

Above the filter field, you see the total balance across all tables. The balance is determined for all accounts with the same currency. If you have accounts in euros and other accounts in Swiss francs, for example, you see "Total balance EUR" as well as "Total balance CHF".

The total balance is always determined for the accounts that are currently being displayed. Accounts that are not displayed due to the use of a filter are not included in the total balance.

This means you can use the filter function to calculate the balance specifically for several accounts of your choosing. An example:
Open the advanced search via the quick filter button and enter "overnight deposits" in the account description field. The financial status will now show you all your overnight deposit accounts. The total balance above the filter field is then calculated from the balances of the overnight deposit accounts displayed.

***Note**: Through the targeted use of filters, you can often save yourself the trouble of calculating balances across different accounts manually.*

If you have an E-, A-, B- or T-class authorisation for at least one *bank parameters* (read the next chapter 5.2 as well as chapter 6.2.1 for more information), you will see the **UPDATE ACCOUNTS** button, which can be used to call up the latest transactions from the bank server.
The button is located on the right above your accounts and looks as follows:

Figure 23: Button to update account transactions

After you click on this button, you see a dialog with the options **General call**, **Historical call**, **Import file and Automatic daily retrieval of transactions (Aareal Bank)**:

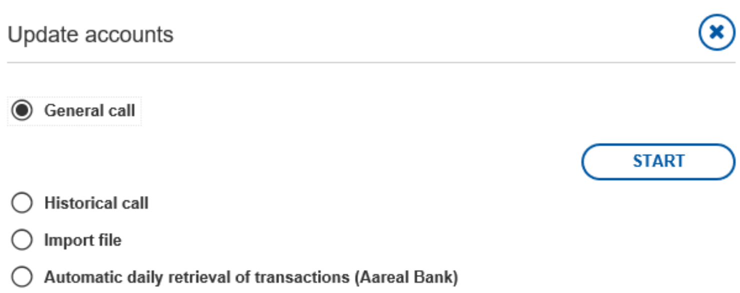


Figure 24: Dialog for account calls

Start a general call to call up the latest transactions of all accounts, i.e. accounts with Aareal Bank as well as other banks. This automatically happens in the background every time you log on.

Choose the historical call option to specify the transactions of a particular bank over a particular period of time. You can thus restrict the call to a certain period and a certain bank parameter.

With the help of the "Import file" function, you can import account transactions into the Aareal Portal from a file with the format MT940 or camt.053 without launching a *retrieval* via the bank server. Use this function if you want to import transactions into the Aareal Portal from another type of banking software.

balances of the overnight deposit accounts displayed.

Note: *Depending on the format in which your third-party bank delivers the account designation in the account statement (MT940-/MT942 file), it will be necessary to manually assign the account statement to an account. Only after this assignment will the Aareal Portal be able to import the transactions. Chapter 6.4 explains how to assign the account statement to an account.*

If you have an E-, A-, B- or T-class authorisation for at least one *bank parameters* (read The fourth option "Automatic daily retrieval of transactions" allows you to retrieve the transactions carried out on your Aareal Bank accounts on a daily basis. This could be useful for example if automatic updating of transactions following log-in by a holder of EBICS authorisation only occurs at intervals, but you want to provide other users without EBICS authorisation with current transaction data at any time. The retrieval manager function remains available for updating your third-party bank transactions (see chapter 6.3).

If you carry out an account call via one of these four functions, the updated transactions become visible to all authorised Aareal Portal users at your company. If there is a large number of accounts, updating the transactions in the financial status may take some time. Accounts whose transactions are currently being queried are therefore marked with a yellow triangle in the account overview.

To update this information, you have to refresh the page using the designated button of your browser. A note to this effect is shown in the upper part of the page (see Figure 22). Alternatively, you can call up the financial status page again. The yellow triangle disappears once the accounts have been updated.

5.1.2. Displaying transactions

The transaction display shows you which transactions have taken place on your account. You can reach this page in two ways:

- On the *dashboard*, you can use the "Transactions" *widget* to jump directly to the transaction display of an account. Read chapter 4.4 "Setting up the dashboard" to learn how to configure this function.
- On the financial status page, click on an account or the **TRANSACTIONS** button.

With time, the number of transactions on an account can become quite large. Therefore, only the transactions of the last 30 days are displayed as standard.

You can change this setting via the quick filter button. In addition to the filter options already introduced above, you can use the quick filter to access the transactions of the current month as well as of the last 30, 90 or 180 days with a click of the mouse. The filter that is currently active is displayed in the filter field as grey text (in Figure 25: "Date: Last 30 days").
Further details on filtering in tables can be found in chapter 4.6.

***Note**: Transactions on Aareal Bank accounts can be viewed in the Aareal Portal for a maximum period of 24 months and will then be deleted. The deletion period may be shorter in some cases. For already deleted transactions please refer to the relevant account statements.*

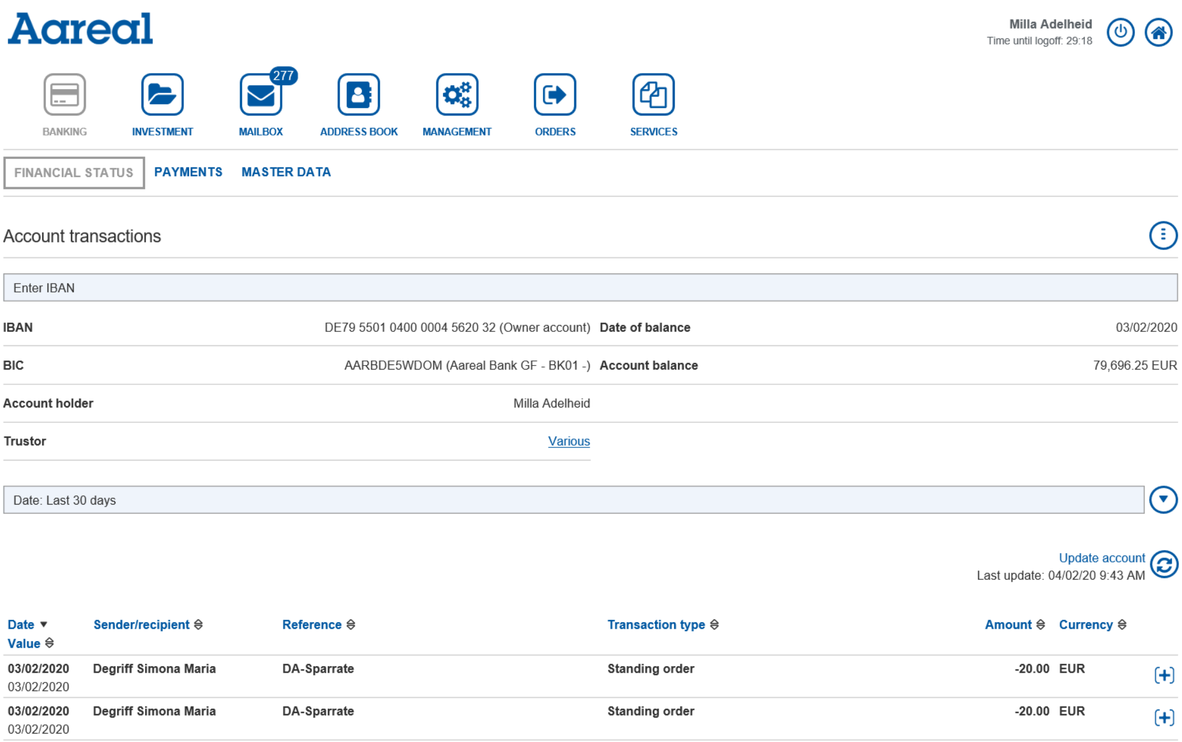


Figure 25: Displaying transactions on an account

At times, you may want to quickly check the transactions of several accounts. You can, of course, use the menu to navigate from the account transactions to the financial status page and select the transactions of another account from there.

The quicker way, however, is to directly enter the IBAN of the account to which you want to switch. You do not have to know the entire IBAN to do this – four numbers or characters from the beginning, middle or end of the IBAN are sufficient.

Above the account master data you see a field that says "Enter IBAN". Here you have to enter at least four numbers and/or characters of the IBAN. The Portal then presents you with matching accounts that you can select with your mouse. The transaction display then switches to the selected account.

5.1.3. Displaying details

You can display a pop-up window setting out further details of the account concerned by clicking on the **DETAILS** button, which is displayed by clicking on [**+**] on the financial status page.

Please note that the information shown in the pop-up window depends on the type of account involved. For example, in the case of an investment account, you will additionally see a second tab with the details of a higher-level counter account in addition to the overview showing the account master data.

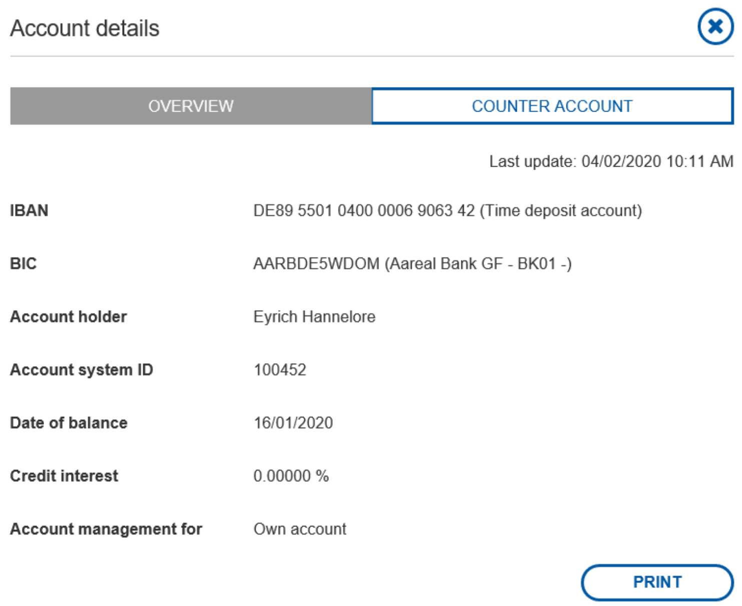


Figure 26: Details of an overnight deposit account with a counter account

The level of detail of the other information shown in the pop-up window may also vary. In the case of an account held with a third-party bank, for example, you will only see the account conditions if these have been manually inserted in **BANKING ▶ MASTER DATA ▶ ACCOUNTS.** Further details on editing account master data can be found in chapter 6.2.2.

5.1.4. Displaying submitted orders

Users with EBICS authorisation can display the **SUBMITTED ORDERS** button for Aareal Bank accounts in the financial status by clicking on the **[+]** symbol. Clicking on this button opens a batch overview of the payment orders submitted for the account in question.

***NB**: It is only possible to display submitted orders for Aareal Bank accounts but not for accounts held at third-party banks.*

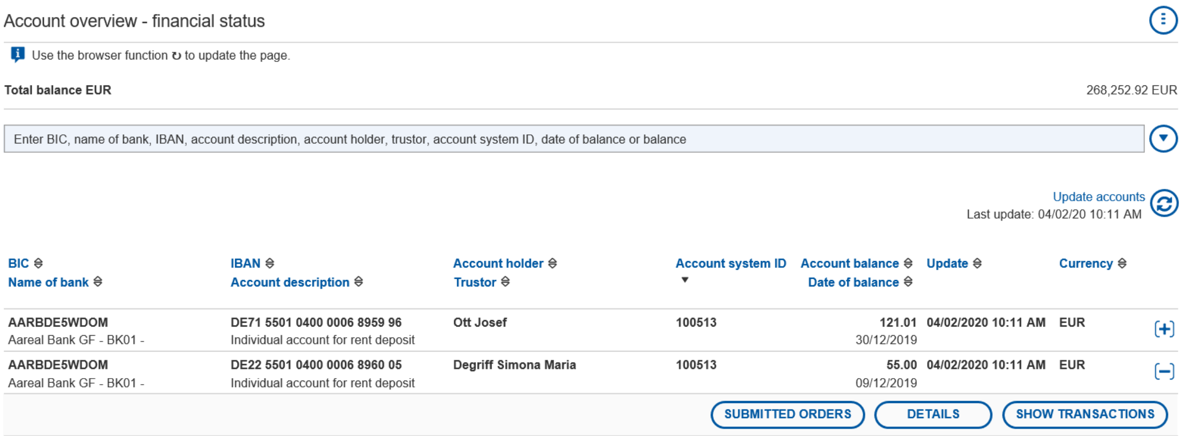


Figure 27: Possible actions in financial status window

The default setting is for a filter to be applied to show the previous day. The quick and advanced filters provide further filtering options, e.g. to display failed batches in the last seven days or all batches for the last three months. Clicking on one of the entries displayed in the batch overview initially only shows the failed payment orders. This selection can be expanded by using the quick filter.

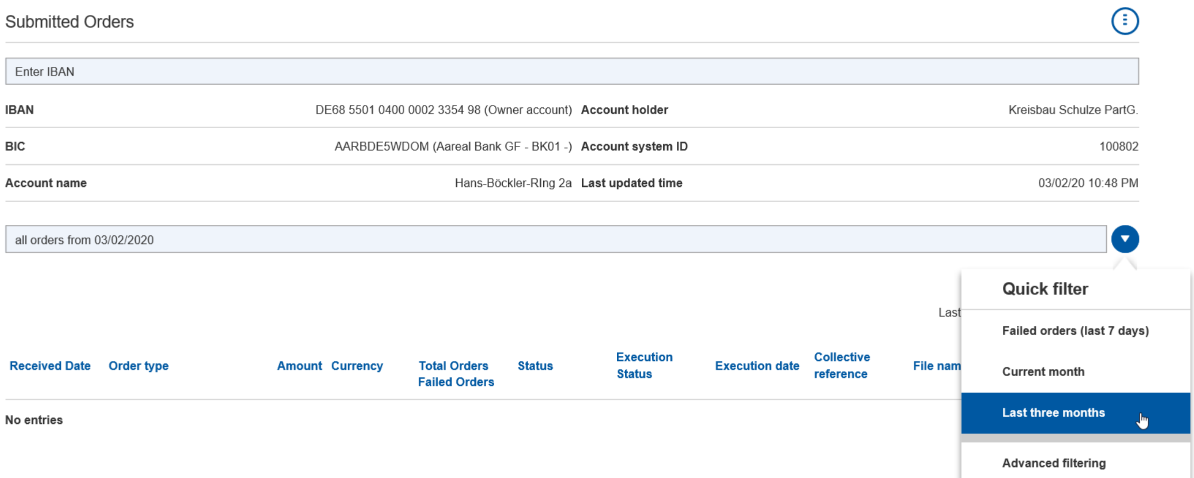


Figure 28: Batch overview of submitted orders

***Tip**: A brief overview of the submitted orders for a given account can also be displayed on the dashboard in the form of a widget. A separate "submitted orders with feedback" widget can be created for every account you want.*

5.2. Entering and releasing payments

On the Aareal Portal, payments are entered and released in accordance with the principle of dual control. Depending on the signature authorisation stored for you at your bank, you can either sign and release payments on your own or you need a second signature before the payment order is executed.

The latter procedure increases the security of payment transactions as errors can be recognised before the payments are executed and misuse becomes more difficult.

The Aareal Portal supports the following signature classes:

Class	Designation	Explanation
E	Single signature	Payment orders may be signed and released independently. Second signatures are not necessary.
A	First signature	Payment orders may be released together with another person who has signature class A, B or E.
B	Second signature	Payment orders may be released together with another person who has signature class A or E.
T	Transport signature	Banking-related signatures may not be provided, but payment orders may be created and transferred to the bank.

Table 1: Electronic signature classes

To provide a signature or transfer a payment order to the bank, the signatory needs sufficient authorisation

- for the *drawing type* in question
- in a suitable *authorisation class* and
- with a *release limit* that is at least as high the payment amount.

Signature classes and release limits may apply to the following drawing types:

- Express transfer
- Transfer
- Instant transfer
- Core and B2B direct debit
- Foreign payment

In addition, a retrieval authorisation for account statements may be issued.

You can view your authorisations on the Aareal Portal. Read chapter 6.2.1 for further details.

5.2.1. Recipient check / Verification of Payee (VoP)

In order to increase security in payment transactions, a recipient check is mandatory for classic SEPA transfers and instant transfers, known as Verification of Payee (VoP). This verification does not apply to direct debits and international payments.

Signature folder:

An extended view is available in the signature folder. For payment files that have been submitted to the distributed electronic signature (VEU) via the Opt-in procedure (transfer with recipient check), the respective overall result of the recipient check is displayed for each payment file. The colour coding of the tick or exclamation mark already gives you an indication of the result:

Symbol	Recipient check	Explanation
	Complete Match	The IBAN stated matches the name of the payee.
	Partial Match	The IBAN stated almost matches the name of the payee.
	No Match	The IBAN stated does not match the name of the payee.
	Pending	Recipient check is in progress. To update the verification status, please use ‘Retrieve order information’.
	Check not possible	The provided recipient name does not match the account holder’s name registered with the beneficiary bank.

Table 2: Pictograms and description for recipient check

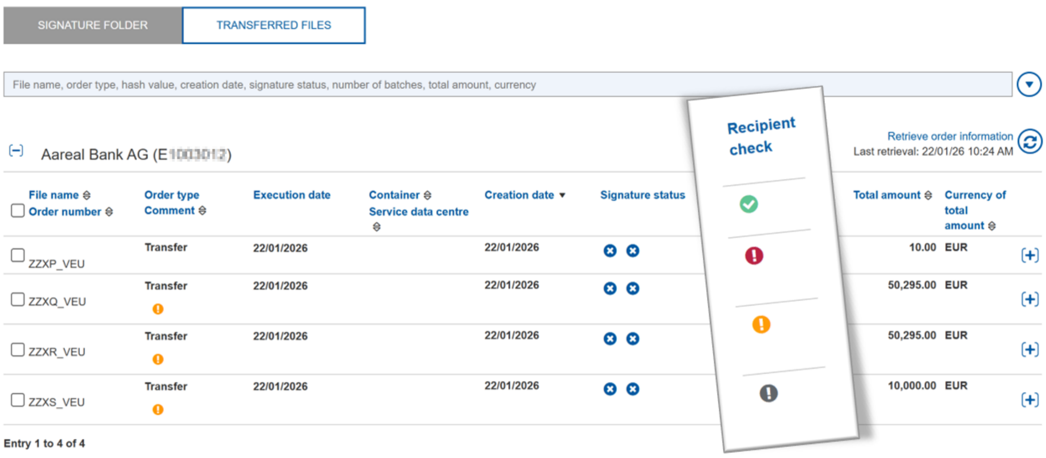


Figure 29: Recipient check in the signature folder

Creating/submitting payment files:

The recipient check results for payment files are only displayed once you have placed the order in the signature folder/distributed electronic signature (VEU) by selecting **SUBMIT**, regardless of whether you

- create a file in order management or
- upload an order file to the signature folder.

When you select **SUBMIT**, a dialogue box opens. There you can decide whether or not a recipient check should be performed for the order.

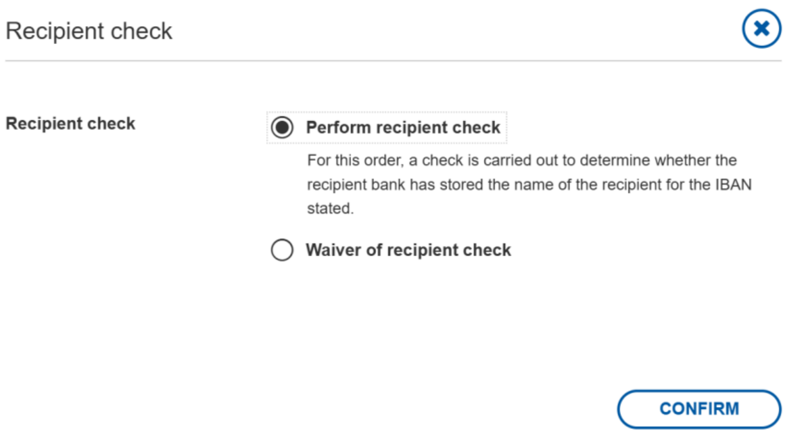


Figure 30: Recipient check - Opt-In & Opt-Out

Please note: For individual orders, the recipient check is always mandatory. The Aareal Portal automatically sets such orders with recipient check activated. Therefore, you will not receive a separate query in these cases.

View recipient check results:

Before releasing the relevant file, you can view and take note of the detailed results of the recipient check (especially for collectors).

You can do this either by clicking on the relevant line or by clicking on **DETAILS** (via the **[+] symbol**).

Then select the **OVERVIEW** button.

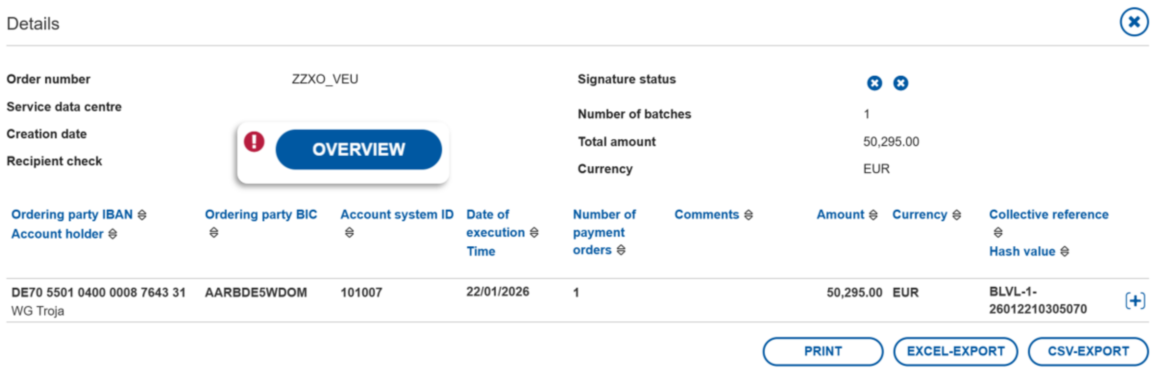


Figure 31: View recipient check results

The **DETAILS** button takes you to the detailed view of the recipient check result:

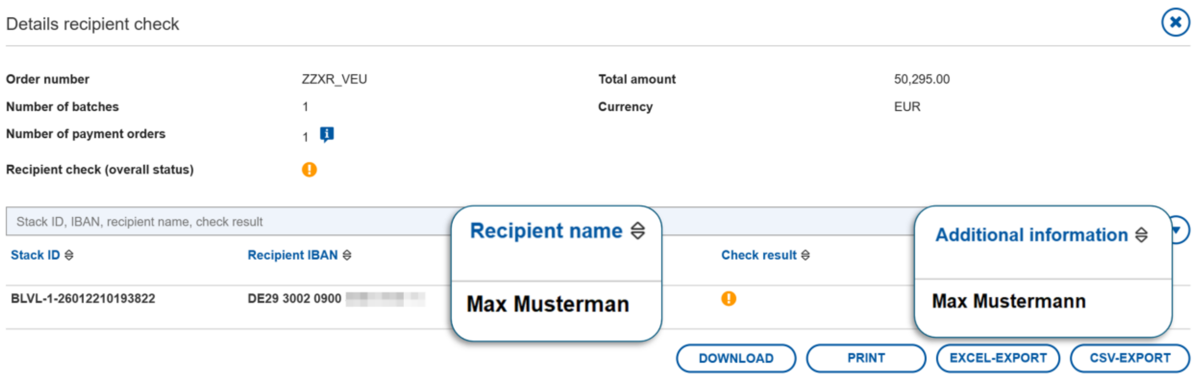


Figure 32: Details of recipient check

In the example above, you can see that the surname of the recipient originally entered in the payment order, Max Mustermann, is missing an ‘n’. This resulted in a ‘Partial match’ result. The correct recipient’s name was reported back by the recipient bank in the ‘Additional information’ column.

This allows you to check the individual items in your payment order and take further action if necessary. You can use the **PRINT**, **EXCEL REPORT** or **CSV EXPORT** buttons to save the results if you want to make further changes in the master data system (e.g. adjust the recipient names).

You can download the status report (pain.002) in XML format using the **DOWNLOAD** button.

After checking, please close the windows and continue with the familiar release process.

Please note: The aggregated view of the results will be displayed to you at the latest when you initiate a signature. You must take note of the summarized result.

5.2.2. Sign payment files with recipient check result

When you select the **SIGN** button via the **[+] symbol** for the payment file, you will receive an aggregated overview of the respective orders and their results.

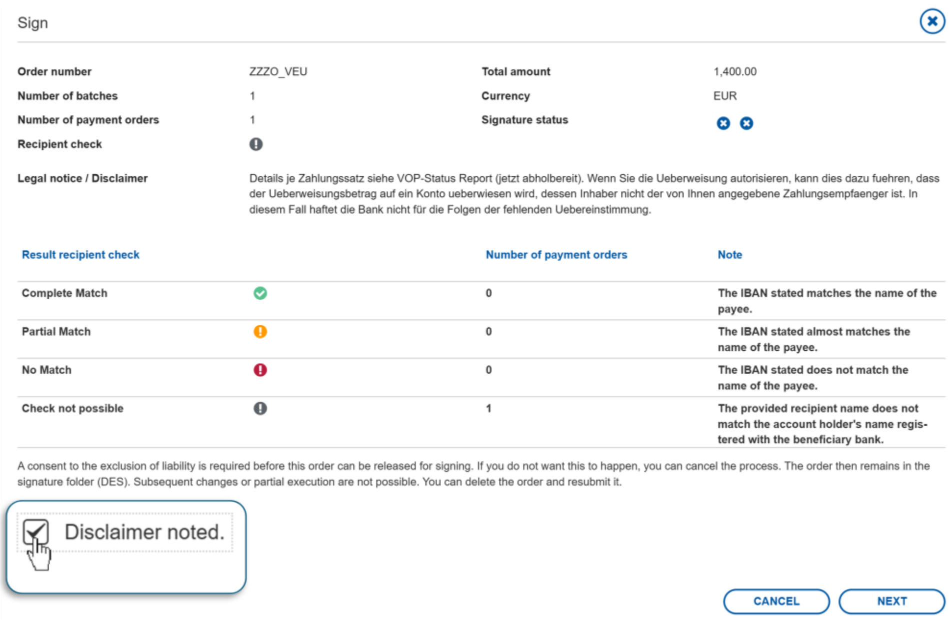


Figure 33: Sign payment file

Please note: If the recipient check does not show exclusively green results (full match), you must acknowledge the disclaimer before release.

Payment files with recipient check (Opt-in) can be selected and approved via mass approval, even if the result differs from 'Full match'. To do this, use the checkboxes for multiple selection and start the approval process by clicking the **SIGN** button.

Before release, please check the details of the recipient check results for the respective payment file. During the release process, you also have the option of viewing the aggregated results for the respective file by clicking on the **OVERVIEW** button.

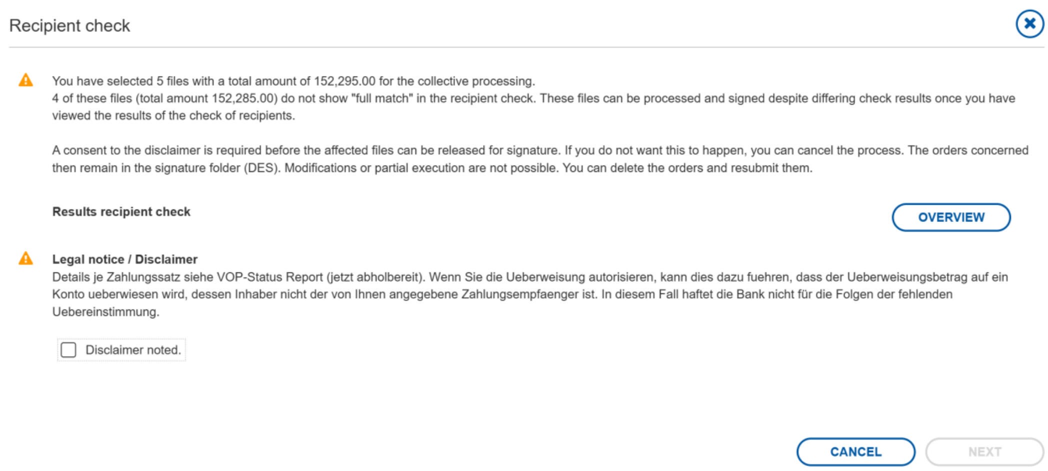


Figure 34: Sign multiple payment files

Payment order process

First of all, enter a new payment order, such as a transfer or direct debit. Regular payments with the same content or to the same recipient can be stored on the Portal as a template, which you can use to quickly create a new payment order when you need it. Chapter 5.2.3 guides you through the specifics.

When you **SAVE** the payment order, it appears on the order management page. The order management page shows all orders for which no file has been created yet. Payment orders can be edited, deleted or newly created here at any time. Order management is therefore a work area for payment orders that have already been entered but are not yet ready to be signed. Chapter 5.2.4 will introduce you to the order management functions.

Note: *If you submit a transfer order (classic SEPA transfer or instant transfer) using the 'Perform recipient check function, you must also transfer it to the signature folder/distributed electronic signature using the* **SUBMIT** *button. Once the recipient check result is available, you can view it and then sign or reject the order. For more information on recipient check, please refer to sections 5.2.1 and 5.2.3..*

If you want to submit an order for signing, you have to **CREATE** a file with the corresponding button and send it to your bank. The file is saved to the signature folder and can be signed by any user with sufficient authorisation.

Note*: Once a payment order is in the signature folder, its content can no longer be edited. The only thing that can be changed is the execution or due date. Furthermore, you can remove signatures that have already been provided – whether they are your own or someone else's.*

The signature folder is the area where payment orders are stored for signing. Here you can **SUBMIT** and **SIGN** them to the bank for execution. In the signature folder section, the Aareal Portal transparently compiles several signature folders for you:

- A *local signature folder* contains all payment orders for which a file has been created. Orders can be signed, but they are still located on the Aareal Portal, not on the bank server. If you use other software products besides the Aareal Portal to access your accounts via *EBICS*, the payment orders from the local signature folder will not be visible there. Transfers to the bank server are made using the **SUBMIT** button.
- A *VEU signature folder* for every bank account you have set up on the Aareal Portal. Files in VEU signature folders are saved on the server of the respective bank. That means you can also access them with other software products.

When you first log onto the Aareal Portal, you therefore automatically use two signature folders: your local signature folder on the Aareal Portal and the VEU signature folder.

The **SUBMIT** function is available to carry over a payment order from the local to the VEU signature folder. Signatures that have already been provided are carried over as well.

Once a payment order is fully signed and the execution or due date is reached, your bank will execute the order.

All details concerning the signature folder can be found in chapter 5.2.5.

At some points of the payment process, you have the option to carry out several steps at the same time:

- From the input screen, a payment order can be saved directly to the order management page. However, the order can also be signed or created as a file, in which case it is transferred directly to the signature folder.
- A payment order on the order management page can be turned into a file and signed in a single step. If the final signature required for a payment order is provided and the order has not yet been transferred, the transfer is effected automatically.

The next chapters will familiarise you with the details of the individual operations. Please read them carefully as they explain the core functions of the Portal.

5.2.3. Creating payments

This chapter teaches you how to enter payment orders. Convenient functions such as *Templates*, reference variables and mandates will make your daily work with payment orders easier.

You can enter the following payment types on the Aareal Portal:

- SEPA (instant) transfers in euros within the German and European payment area
- SEPA core and B2B direct debits
- Foreign payments

All three payment types can be created as one-time orders to be executed immediately, one-time payments to be posted on a particular date in the future or *recurring payment orders*.

SEPA transfers can furthermore be executed as express transfers.

Sub-chapters 5.2.3.1, 5.2.3.2 and 5.2.3.3 will guide you through the entry process for transfers, direct debits and foreign payments.

Chapter 5.2.3.4 provides further information on recurring payment orders. In chapter 5.2.3.5, you will learn more about *collective orders*, which you can use to execute a larger number of related payment orders in a consistent manner.

Finally, chapter 5.2.3.6 explains how to create and edit payment templates as well as how to use them for new payment orders.

5.2.3.1. Creating (instant) transfers and express transfers

SEPA transfers and express transfers are entered in the **BANKING** module via the menu item **PAYMENTS ▶ TRANSFER**.

You will see an input screen similar to the one shown in Figure 35.

If you want to use a **template** for the payment order, you can select the correct one via the magnifying glass to the right of the **Use template** input field. Read chapter 5.2.3.6 to learn more about the use of templates.

Immediately below this field, you have the option to designate the transfer as an **express transfer or instant transfer**. To do so, check the box and fill in the rest of the form as usual.

***Note**: The fields **Alternative name of ordering party**, **Alternative recipient name** and **End-to-end ID** are not available in the case of express transfers.*

Fill in the remaining input fields. To order a transfer, you need to enter at least an ordering party from your address book, the name and IBAN of the recipient and the amount to be transferred. All other fields are not mandatory.

Some fields, such as ordering party and recipient, offer a search function via the magnifying glass so that you can take over the bank details from your address book.

***Tip**: If you enter a minimum of two characters in the IBAN field, you will be offered matching account numbers from your address book and only need to select the correct one.*

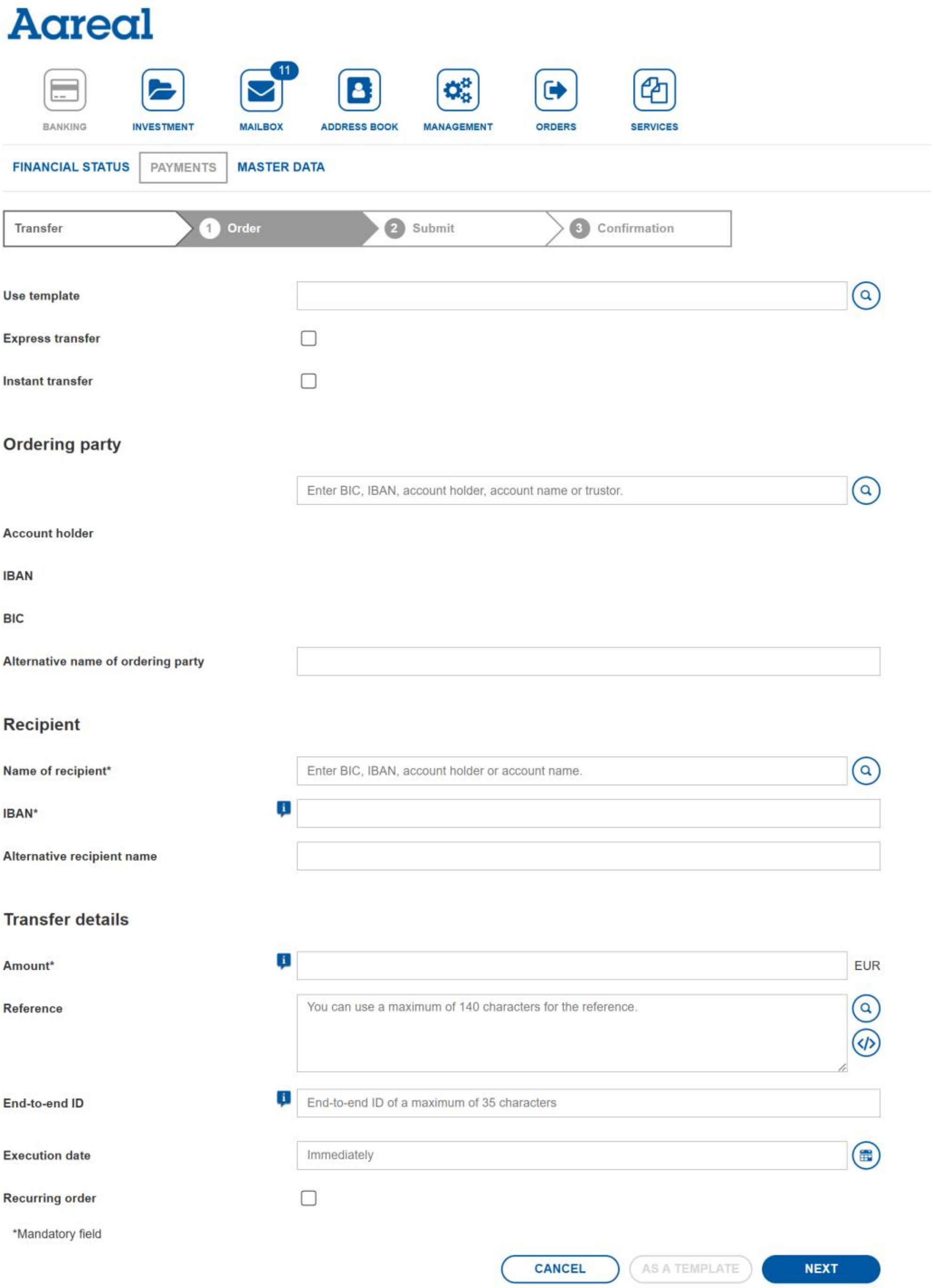


Figure 35: Entering a transfer

Please note: To use instant transfer, you must have signed the supplementary agreement: 'Instant Payments' to the account system agreement. Otherwise, the following message will appear:

Figure 36: Additional agreement for instant transfers missing

Frequently used references can be stored on the Aareal Portal. When you enter payments, you can then select the reference rather than having to re-renter it every time. Chapter 5.5.3 explains what possibilities references offer you and how you can create and manage them.

Unless you have selected a different execution date, today's date will be used.

To create a **recurring order**, check the corresponding box at the bottom of the page. New input fields will appear for the payment frequency and for the start and end dates of the payments.
Further information on *recurring orders* can be found in chapter 5.2.3.4.

When you click on **NEXT**, the data you entered is displayed once more. If you want to make changes, the **BACK** button will take you back to the input screen. If the entered data is correct, click on **SAVE.** The payment has now been created and is saved under order management.

Besides the **SAVE** function, you also have the option to create the payment and directly generate a file that can be sent to the bank. The **CREATE** button thus allows you to perform two operations with just one click of the mouse.
If you have created a new *EBICS* file, the payment order is saved directly to the signature folder rather than under order management. However, the file has not yet been transferred to the bank server.

If you have an EBICS authorisation to release payments, the **SUBMIT** button will be displayed. By clicking on this button, you create an order file and save it to the signature folder. In addition, the order file is furnished with your signature.

You have the following options here:

- **Perform recipient check:** The order file is placed in the distributed electronic signature/signature folder without a signature. Please check the results of the recipient check in the signature folder before signing the order.

- **Waiver recipient check:** The order file is directly provided with your signature and placed in the distributed electronic signature/signature folder. If you have a class E signature authorisation, the payment is then fully signed. In this case, it is simultaneously transferred to the bank computer and executed.

5.2.3.2. Creating SEPA core and B2B direct debits

Direct debits are entered in the **BANKING** module under the menu item **PAYMENTS ▶ DIRECT DEBIT**.

The input screen for creating direct debits largely has the same structure as the screen for transfers shown in Figure 35.

In addition to the data you enter when ordering a transfer, direct debits require a *creditor ID* and a SEPA direct debit mandate from the payer. To make the whole process easier, you can save both on the Aareal Portal in advance. Further information on entering and managing mandates is available in chapter 5.5.2.

Note*: You can request a creditor ID or creditor's identification number from Deutsche Bundesbank free of charge.*

Direct debits can be entered as core direct debits or B2B direct debits. The entry process is identical for both direct debit types, with the same data being needed. The difference between these types of money transfer lies primarily in the areas of banking and liability law.

Note*: Please note that B2B direct debits may only be executed between commercial business partners and that there are stricter requirements for the stored SEPA direct debit mandates when ordering B2B direct debits.*

Once you have selected an ordering party, the Aareal Portal determines the creditor IDs stored for the ordering party in the address book. If only one creditor ID is found, it is entered in the corresponding field automatically.
However, it is also possible to save more than one creditor ID per ordering party. If this is the case, you see a magnifying glass next to the input field for the creditor ID, which you can use to select the correct ID. A selection dialog like the one in Figure 37 appears.

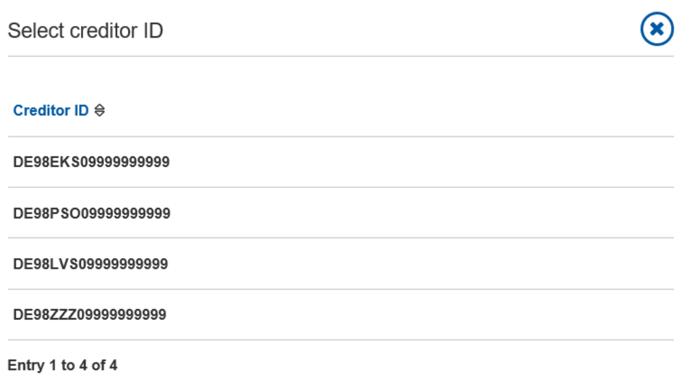


Figure 37: Dialog for the selection of a creditor ID if several IDs are stored

In any case, you always have the option of entering creditor IDs that have not yet been saved manually. Before saving the entry, the Portal checks whether the entered creditor ID is syntactically correct to ensure that there are no typing errors.

Please continue by entering the mandate reference for this direct debit and selecting the direct debit type. Finally, you need to enter the date of the payer's signature.

The remaining entry process for direct debits is the same as the process for entering transfers described in chapter 5.2.3.1.

5.2.3.3. Foreign payments

Foreign payments are entered in the **BANKING** module under the menu item **PAYMENTS ▶ FOREIGN PAYMENT**.

The input screen for foreign payments follows the structure of the input screen for SEPA transfers shown in Figure 35.

It is not possible to use *transfer templates* when making foreign payments.

Above the recipient you find a new section for the name and address of the recipient bank. If the desired recipient of the payment is stored in your address book, you can select the recipient with the help of the magnifying glass next to the recipient section. The BIC or bank code, among other information, is then added automatically.

If this is not the case, please enter the BIC or bank code in the corresponding field. If the Aareal Portal is able to determine the bank in question, the name of the bank is filled in automatically. Otherwise please fill in the **Name of bank**, **Address**, **Town/city** and **Country** fields for the recipient bank by hand.

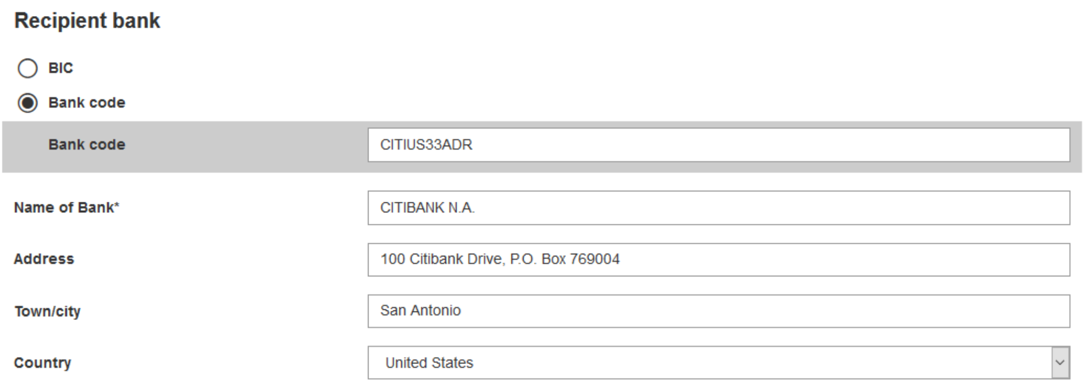


Figure 38: The recipient bank section for foreign payments

In contrast to payments within the eurozone, payments to a foreign account mean that the amount to be transferred must be converted to the correct currency. You can define how this conversion takes place as follows:

- Choose **Amount in order currency** to guarantee the recipient a defined target amount. On the right, select the currency of the account to which you are transferring the money. This is usually the currency stated on the invoice.

  With this option, you can ensure that a certain amount in foreign currency reaches the recipient (e.g. USD 100.00). The current exchange rate is determined and the corresponding amount is deducted from your account. This could be EUR 92.00 or EUR 88.50, for example.

- Choose **EUR amount in order currency** to transfer a fixed amount in euros to a foreign account. The foreign exchange risk is then borne by the recipient.

  For example, you can define that you want to transfer EUR 100.00 and choose USD for a target account in the United States. Depending on the current exchange rate, the recipient may receive USD 112.00 or USD 117.48, for example.

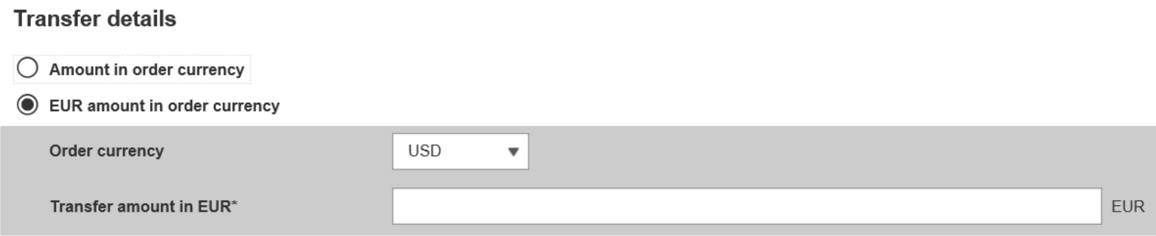


Figure 39: Selecting the transfer amount in the order currency or in euros

Once you have entered all the data for the foreign payment on this page, go to the top of the page and click on the **Payment type** tab. The data you have entered will be retained, and you can return to the page at any time by clicking on the **Foreign payment** tab.

Choose your desired **payment type** as well as **other instructions** for the recipient bank and specify to whom or to whose account to charge the fees for the foreign payment.

If you have any questions about foreign payments, please contact your bank.

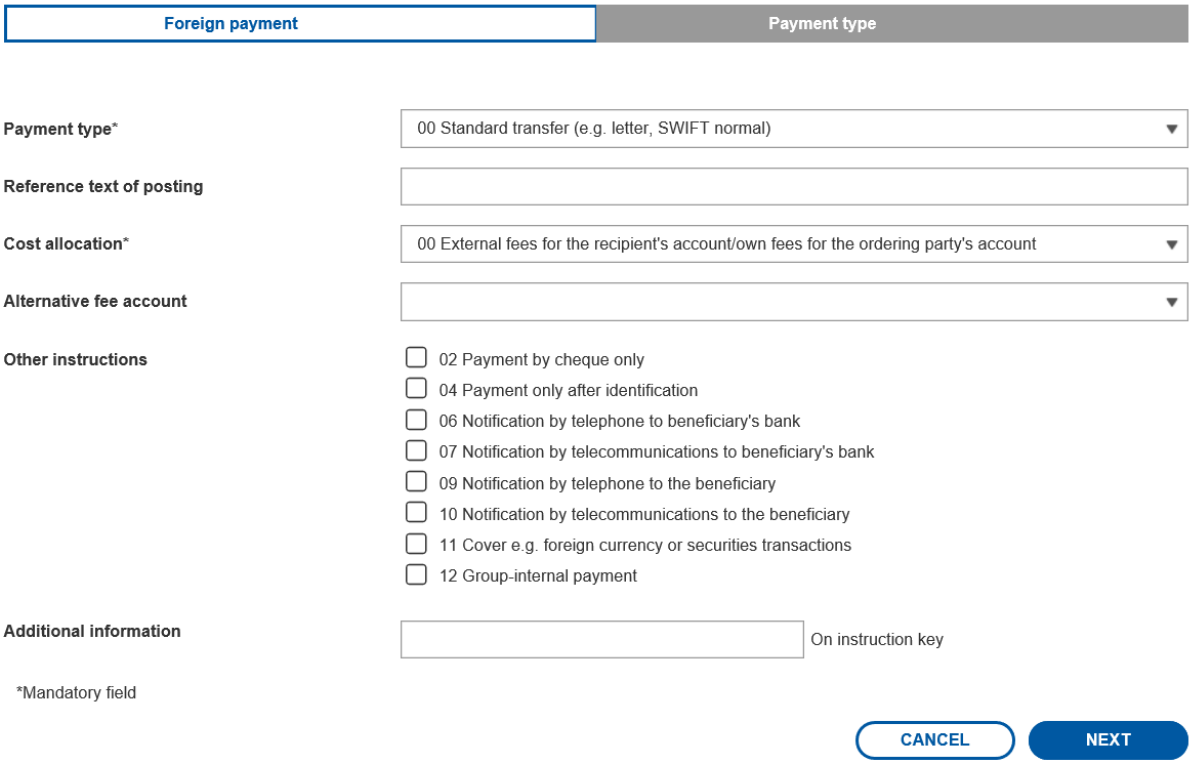


Figure 40: Further payment type options for foreign transfers

Note*: Please note that payments to or from another country, payments by or to non-residents as well as cash investments abroad are, in part, subject to a reporting duty. You can find further information on this at www.bundesbank.de.*

If you have further questions about the reporting duty as per the German Foreign Trade and Payments Regulation (Außenwirtschaftsverordnung, AWV), please get in touch with the contact person at your bank or with Deutsche Bundesbank.

5.2.3.4. Recurring payment orders

When you create a transfer, express transfer, direct debit or foreign payment as a *recurring payment order*, this payment order is saved under order management. In the **Date/Frequency** column, you see the frequency of the payment order. This tells you that it is a recurring payment order.

In the case of one-off payment orders, the **Frequency** field is blank.

Ordering party Ordering party IBAN	Ordering party BIC Name of bank	Name Recipient IBAN	Reference	Payment type	Date Frequency	Amount	Currency	
Spar- und Bauverein Tassel DE37 5501 0400 0002 3354 74	AARBDE5WDOM AAREAL BANK AG	Kreisbau Schulze PartG. DE68 5501 0400 0002 3354 98	Miete Parkweg 4a <AM> <AJ>	Transfer	20/02/2020 Monthly	675.00	EUR	[+]
Mustermann Max DE74 1005 0000 0005 5511 96	BELADEBEXXX BERLINER SPARKASSE - LANDESBANK BERLIN AG	Kreisbau Schulze PartG. DE68 5501 0400 0002 3354 98	Rueckzahlung Darlehen Birkenweg 15	Transfer	04/02/2020 Weekly	200.00	EUR	[+]

Figure 41: Recurring payment orders displayed on the order management page

If you used the **CREATE** or **SUBMIT** function rather than the **SAVE** function when you entered the payment order, an *order file* will be generated in addition to the recurring payment order and presented in the signature folder for recipient check or signature. If you have a class E authorisation, the payment order is forwarded directly to the bank for execution.

The payment order on the order management page serves as a reminder of when the next execution is due. The date above the frequency is the next due date. Open further options for the order via the **[+]** button and then click on **CREATE** or **SUBMIT**. This generates a new order file, which appears in the signature folder.

***Note**: The Aareal Portal does not generate a new order file automatically! However, you can also display a widget on the dashboard to remind you when your orders are due. Clicking on the applicable button in the widget displays a general overview of individual and collective orders on the order management page.*

If the due date has passed without a new order file being created, the Portal indicates this with a small exclamation mark icon next to the Date/Frequency field.

5.2.3.5. Entering payments to several recipients as a collective order

The Aareal Portal offers a special function that allows you to create and sign *collective orders*. You can use it to make transfers to a group of recipients or collect direct debits from a group of payers in a simple and well-organised manner. The individual payment orders are shown together in a collective order and can also be processed consistently.

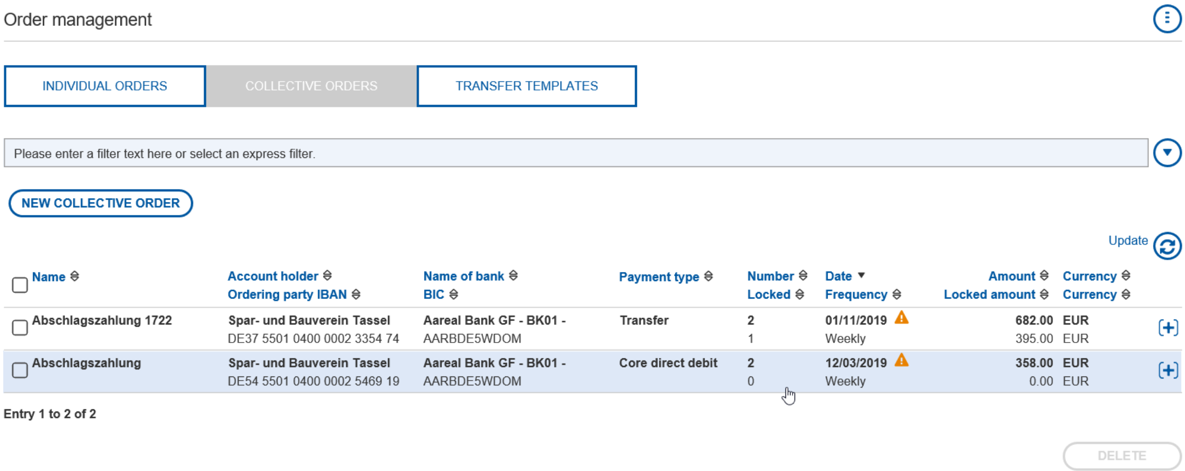


Figure 42: Collective orders displayed on the order management page

To set up a new collective order, go to **BANKING ▶ PAYMENTS ▶ ORDER MANAGEMENT**.

In the upper part of the screen, choose the **COLLECTIVE ORDERS** tab and then click on **NEW COLLECTIVE ORDER**.

You will see an input screen like the one shown in Figure 43.

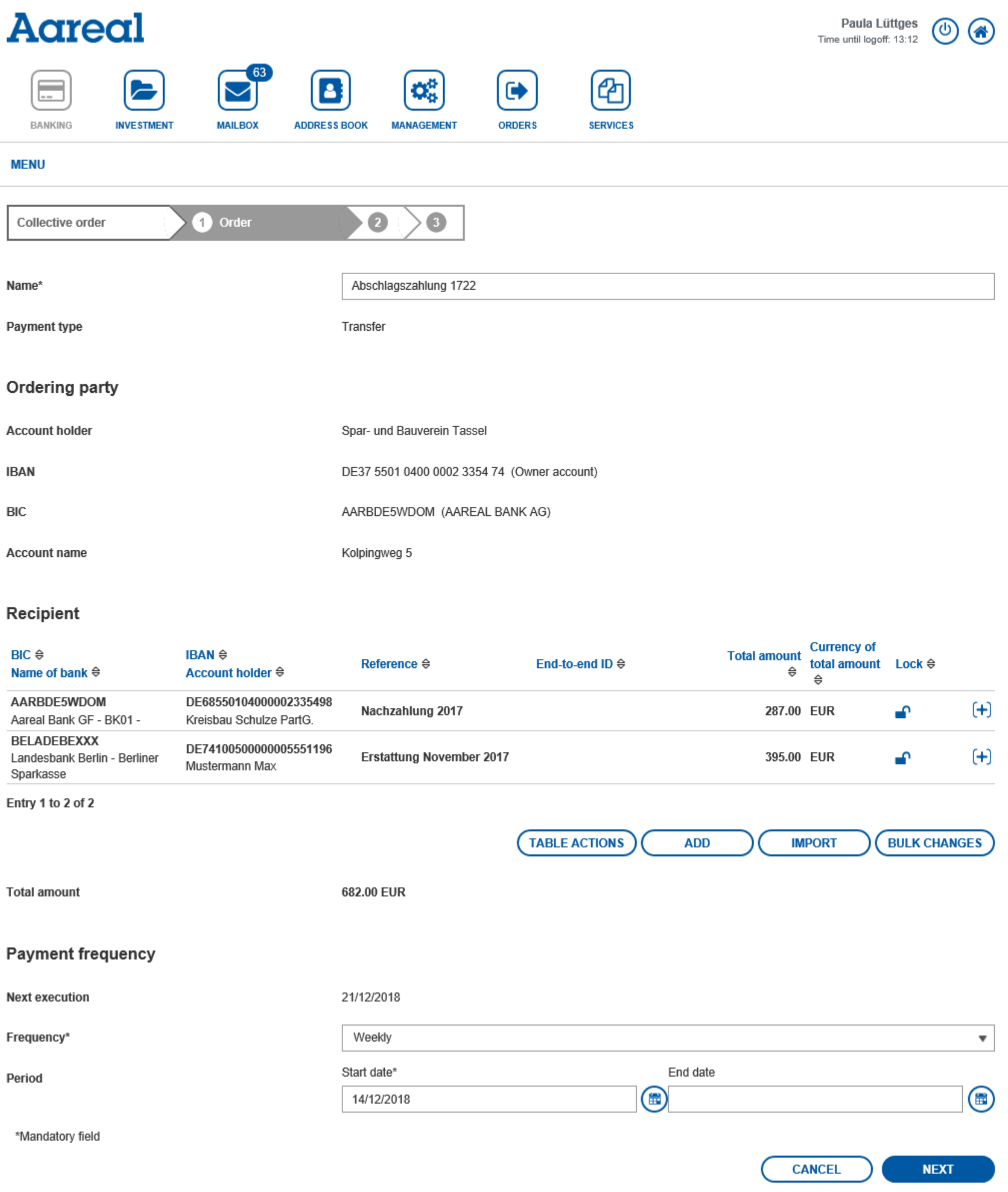


Figure 43: Creating a new collective order

First of all, enter a **name** for the collective order.

Under **payment type**, you can choose from **transfer**, **express transfer**, **core direct debit** and **B2B direct debit**. It is unfortunately not possible to carry out foreign payments as a collective order.

In the field for the **ordering party**, select an account of your own from which you want to make the payments or on which you want to receive the direct debits.

Now you have the opportunity to enter recipients. To do so, click on **ADD** and you will see a dialog like the one in Figure 44.

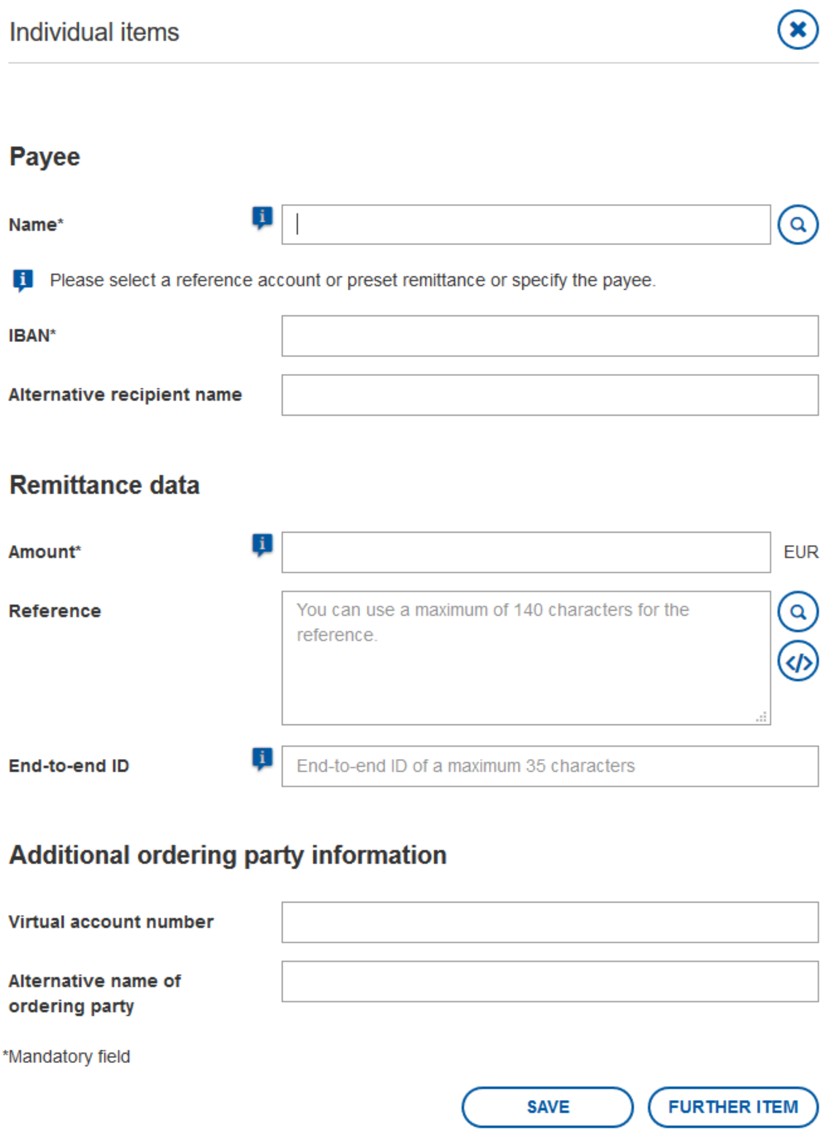


Figure 44: Entering a new recipient in the collective order for a transfer

Enter all the data for the transfer or direct debit as described in chapters 5.2.3.1 and 5.2.3.2 and then click on **FURTHER ITEM** to directly enter another payment order. You can add as many items to your collective order as you want.

When you have finished entering everything, click on **SAVE**. All the recipients you have entered will be displayed in the table. Finally, you can specify a payment frequency in the bottom part of the dialog.

As an alternative to entering recipients manually, you can also use the **IMPORT** function, which allows you to take over a list of recipients from another type of banking software.

You can either select the required XML import file via the import dialog or drag and drop it into the import window.

If you want to exclude individual recipients from the execution of a collective order, you can **LOCK** them. To do this, click on the lock symbol next to the recipient or on the corresponding button in the table row. When a collective *order file* is created, only recipients with an open lock are taken over.

***NB**: If any items are blocked in a collective order, the number of such orders and amount are shown separately beneath the total number of items and total amount. The total amount and the blocked amount are also displayed in a similar way in the entry dialog and the detailed view of a collective order.*

If you want to make changes to all recipients or a specific group of recipients, the **BULK CHANGES** function offers you selective editing options. For example, you are able to change amounts by a certain figure or percentage. The group of recipients to be affected by the adjustment can be specified with the help of criteria.

When you click on the **BULK CHANGES** button, the following dialog appears:

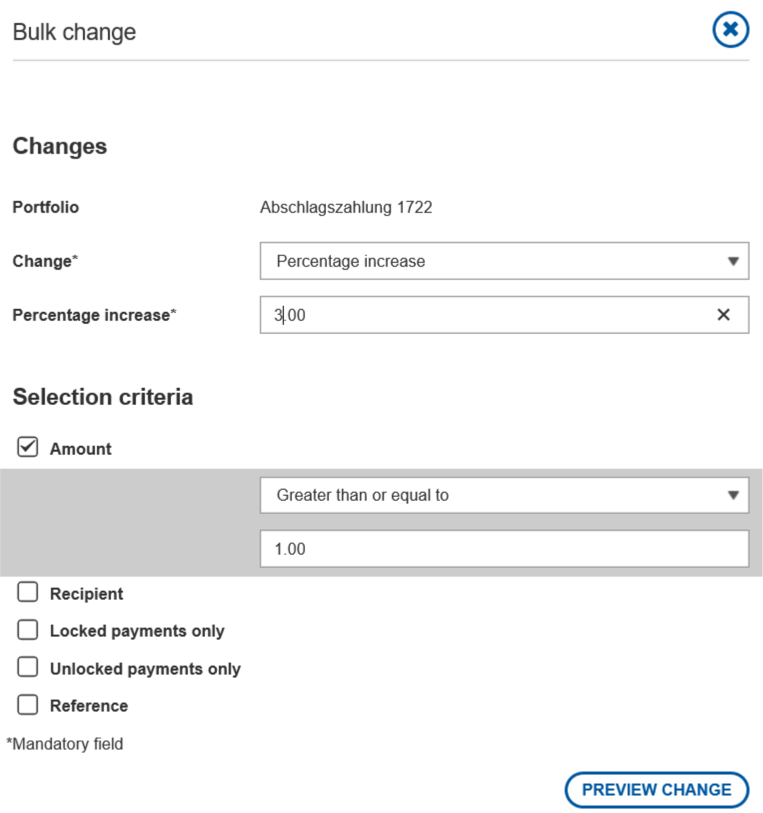
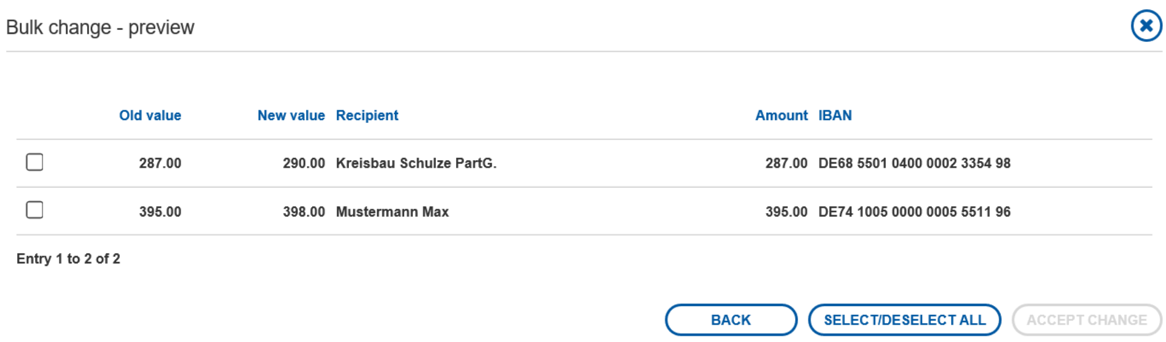


Figure 45: Bulk changes to a collective order's group of recipients

After you have made your entries and clicked on **PREVIEW CHANGE**, another dialog appears listing all recipients affected by the change as well as the old and new values. Here you can select once again which recipients shall be included in the changes. Click on **ACCEPT CHANGE** to save the changes.



	Old value	New value	Recipient	Amount	IBAN
☐	287.00	290.00	Kreisbau Schulze PartG.	287.00	DE68 5501 0400 0002 3354 98
☐	395.00	398.00	Mustermann Max	395.00	DE74 1005 0000 0005 5511 96

Figure 46: Checking and selecting the changes

Return to the input screen for the collective order and fill in the mandatory fields **Frequency** and **Start date**.

You can now choose whether you want to **SAVE** the collective order under order management or directly create an order file in the signature folder by clicking the **NEXT** button. In the latter case, you will once again see all the details of your collective order listed in a dialog. If you have a signature authorisation, you can **SUBMIT** the collective order directly.

5.2.3.6. Working with transfer templates

transfer templates allow you to save ready-made payment orders on the Aareal Portal. If you want to make a corresponding payment later on, you can create it and send it off quickly with just a few clicks of the mouse.

If you only want to save ready-made references rather than entire transfer templates, please read chapter 5.5.3.

***Note**: Transfer templates can only be set up for SEPA transfers and express transfers at present.*

To set up a new transfer template, follow the steps for entering a transfer as described in chapter 5.2.3.1. At the end of the entry page, instead of using the **NEXT** button, click on **AS A TEMPLATE**. In the next step, enter a meaningful name for your new template and click on **SAVE**. Your template is now set up.

To view or change the newly created template, go to the order management page. At the top, there is a **TRANSFER TEMPLATES** button next to the buttons for **INDIVIDUAL ORDERS** and **COLLECTIVE ORDERS**.

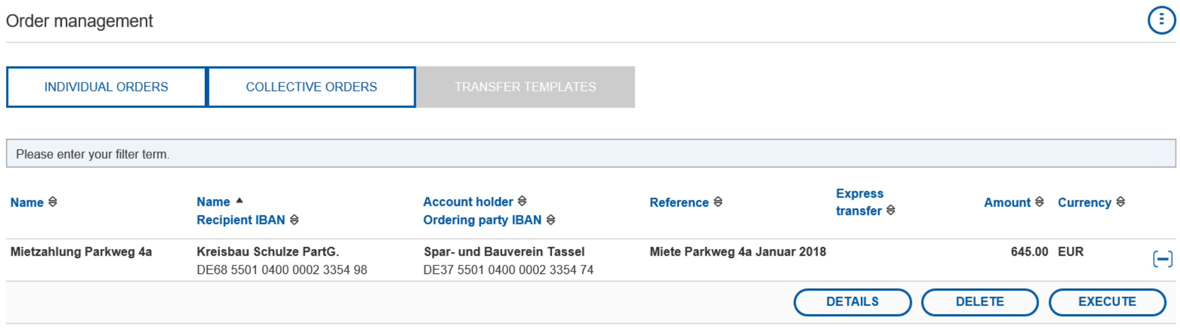


Figure 47: Overview of saved transfer templates

Here you see all the transfer templates you have saved on the Aareal Portal. Click on **DETAILS** to make changes to the template or **DELETE** to remove it permanently.

To create a payment order from one of the templates, use the **EXECUTE** button. You are taken to the page for entering a transfer and will see that the relevant fields have already been filled in.

Alternatively, you can also use a template if you are already in the process of entering a transfer. In the upper part of the entry page for a new transfer, you see the field **Use template.** Click on the magnifying glass to the right of the input field and select the template you need.

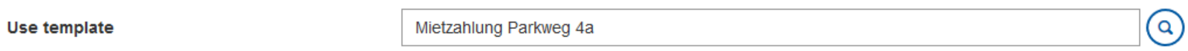


Figure 48: Selecting and using a template for a transfer

5.2.4. Editing payment orders on the order management page

The order management page lists all entered transfers and direct debits for which you have not created an *order file* yet. You can edit or delete these payment orders on the order management page at any time.

In addition, the page gives you access to the *collective orders* you have set up on the Aareal Portal (see chapter 5.2.3.5) and your saved *transfer templates* (see chapter 5.2.3.6).

As a rule, all orders and templates you enter on the Aareal Portal are visible to you as well as all your colleagues. The prerequisite is that the person in question has a class E, A, B or T *EBICS* authorisation for the relevant *drawing type*.

You can find the order management page in the **BANKING** module via the menu item **PAYMENTS ▶ ORDER MANAGEMENT**.

From the order management page, you can perform several actions to further edit the payment orders you have set up. To edit an individual payment order, please click on the **[+]** icon at the end of the relevant row.

The actions **DELETE**, **CREATE** and **SIGN** can also be performed for several payment orders at once.

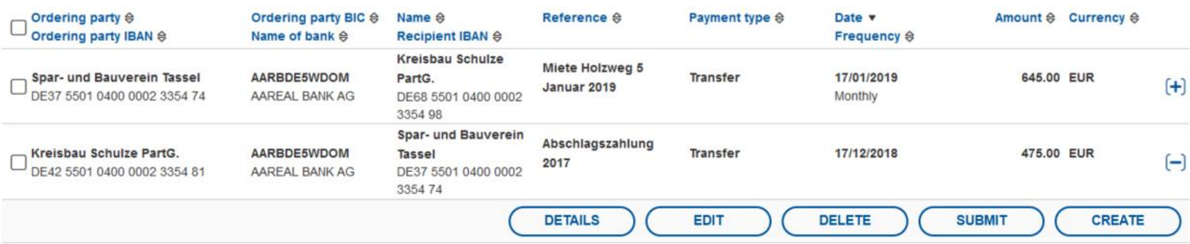


Figure 49: Editing payment orders on the order management page

- **DETAILS** – Take another look at the payment order you have set up.
- **EDIT** – Correct your payment order or add missing information.
- **DELETE** – Delete one or more payment orders.
- **SUBMIT** – Create an order file for the selected payment order(s) **and** simultaneously add your signature, if you do not perform a recipient check.
- **CREATE** – Create an order file for one or more payment orders. The orders concerned are saved to the signature folder.

***Note**: The two actions **CREATE** and **SUBMIT** are only available after you have set up and initialised your EBICS participant with your key medium. Please read chapter 6.2.3 to learn how to do this. In addition, you need a class E, A, B or T EBICS authorisation to create orders and a class E, A or B EBICS authorisation to sign orders for the relevant drawing type. If this is not the case, the two buttons are disabled.*

***Note:** When you create a new recurring payment order or change the recipient IBAN, a note will be displayed after you have saved the order. If you create or sign the related order file, this note will disappear and will not be displayed with the follow-up order. Instead, you will find a corresponding icon in the signature folder. Please also read the following chapter 5.2.3..*

5.2.5. Releasing payment orders in the signature folder

In the signature folder, you see all the payment orders that are ready to be signed and for which you are authorised to sign. They can be signed by you and/or other users of the Aareal Portal – depending on the authorisation – and transferred to the bank for execution.

You can reach the signature folder via the direct link on the *dashboard* or via the menu item **PAYMENTS** ▶ **SIGNATURE FOLDER** in the **BANKING** module.

Figure 50: Grouping in the signature folder

Payment orders ready for signing are grouped together in individual blocks for every bank for which you have set up accounts on the Aareal Portal. For easier orientation, you can show or hide these blocks using the **[+]** and **[-]** buttons.

Whenever you log onto the Aareal Portal, the current signature file data is retrieved in the background. In the event of a large volume of data, this process can take some time. If the signature folder is accessed during this period, a yellow triangle is displayed to warn you that the signature folder is still being loaded.

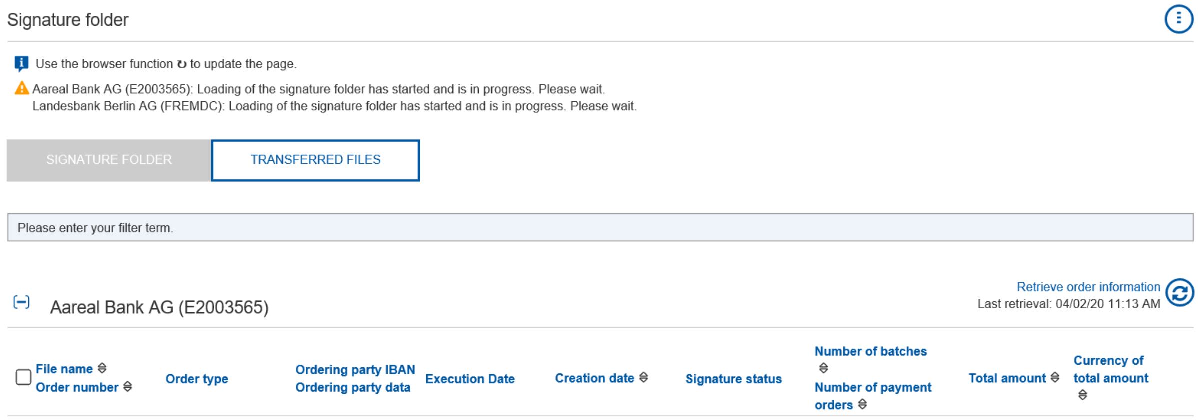


Figure 51: Warning that loading of the signature folder is still in progress

You can view the current status of processing by pressing F5 or clicking on the refresh button to update your browser page. Alternatively, you can proceed to another part of the Aareal Portal and return to the signature folder later on. The warning with the yellow triangle disappears when the signature folder has been loaded in full.

The **RETRIEVE ORDER INFORMATION** function is available on the right hand side to retrieve data manually from the signature folder. This shows the date and time of the last retrieval. A retrieval processing still in progress in the background must first be completed. If the function is clicked on before the background retrieval has been completed, the same warning as in Figure 52 is displayed.

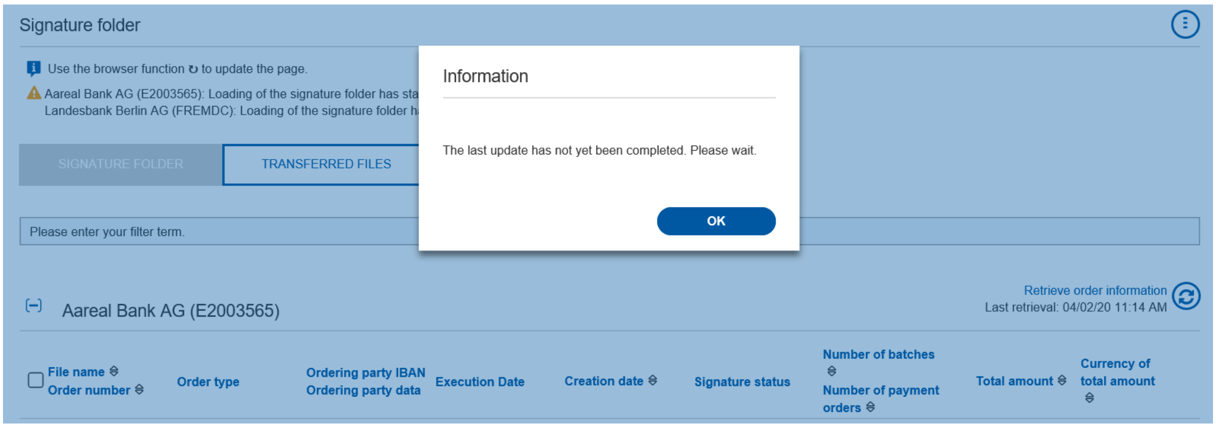


Figure 52: Warning that the last update has not yet been completed

Order files that are still being processed in the background are shown in grey in the signature file. After the order information is retrieved again, processing may be completed, meaning that the files concerned are no longer displayed. Newly added files may be displayed instead.

To minimise waiting periods, the signature file is not updated whenever it is retrieved but only when you log in or manually update the folder. Files already loaded and shown in the table can be processed even if further files are being retrieved in the background.

A further warning likewise accompanied by a yellow triangle is displayed if a large number of new files have been placed in the VEU via data exchange. In this case, the signature folder is processed in two steps. The VEU files are retrieved in the first step and the order details in the second step.

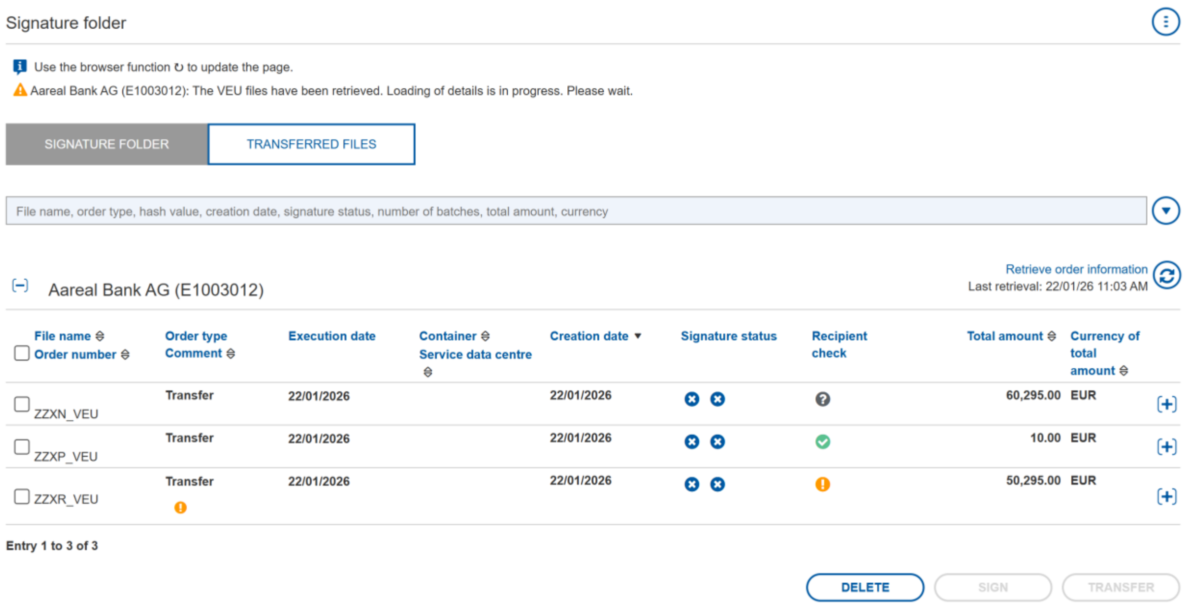


Figure 53: Display of payment orders in the signature folder

An order file is saved to the signature folder where it is available to all users of the Aareal Portal who have a class E, A or B signature authorisation for the drawing type in question. As soon as the order file has been fully signed, it is forwarded to the bank server for execution. The entire release process for a payment is described at the beginning of chapter 5.2.

When you configure your *bank parameters* (see chapter 6.2.1), you can choose whether the signature folder shall also contain orders from the *VEU* folder. If this option is enabled, order files from the Aareal Portal's signature folder and from the VEU folder of the respective bank or banks are displayed here together.

To tell whether a payment order is located in the signature folder of the Aareal Portal or the VEU folder of a bank, you only have to look at the file name. If the file name ends in "_VEU", the payment order is located in the VEU folder of the respective bank server. To see the full file name, move your cursor over the file and the full name will be displayed as a mouseover.

Orders from the local signature folder can be transferred to the VEU folder using the **SUBMIT** button. A transfer in the other direction is not possible.

As soon as all required signatures have been provided, the payment order is executed automatically. You will now find the payment order in the overview of transferred payment files as explained in chapter 5.2.6.

The following signatures are necessary to release a payment order (see Table 1: Electronic signature classes):

Either

- **one** signature with *authorisation class* E *or*
- **two** signatures with authorisation class A *or*
- **one** signature with authorisation class A and **another** signature with authorisation class B.

The authorisation class must be available for the drawing type of the payment, i.e. a class A signature for direct debits cannot be used for transfers, for example.
And finally, the *release limit* of the signatory must be sufficiently high to provide the signature.

The Aareal Portal checks these requirements for you. Payment orders for which you do not have the required authorisations are not displayed to you.

Sometimes you may see order files, but the **SIGN** button is disabled: In these cases, you are authorised to sign, but a signature is not possible for another reason. Perhaps you have already signed the order and a second signature is required. This signature must then be provided by another person. Or the execution date can no longer be achieved.

The **Signature status** column tells you which signatures have already been provided. You can see further details by moving your mouse over the icons.

In special cases, the column for the signature status contains notes in the form of yellow or red exclamation mark icons.

A yellow exclamation mark denotes that the payment cannot be executed by the specified date but will still be accepted by the bank.

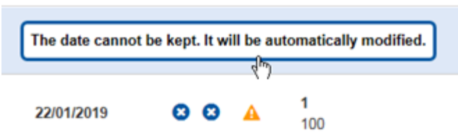


Figure 54: An exceeded execution date

Red exclamation marks indicate overdue payments. The payment can no longer be executed by the specified date, and you have to correct the date before the file can be signed.

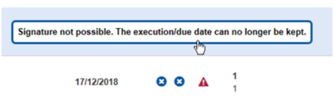


Figure 55: Signature not possible

Fully signed payment orders are no longer displayed in the signature folder. They are transferred to the bank and executed. After being executed, they appear in the account transactions.

NB: In addition to the creation date, it is also possible to display the execution date and due date. A checkbox is available in the action menu for displaying these via the MODIFY TABLE function. A column showing the number of batches and orders can also be displayed or concealed in the same way.

New and changed recurring orders are denoted by a yellow warning icon in the signature folder. The same applies likewise for modifications of collective orders. The icon will be displayed in the batch overview next to the new or modified order.

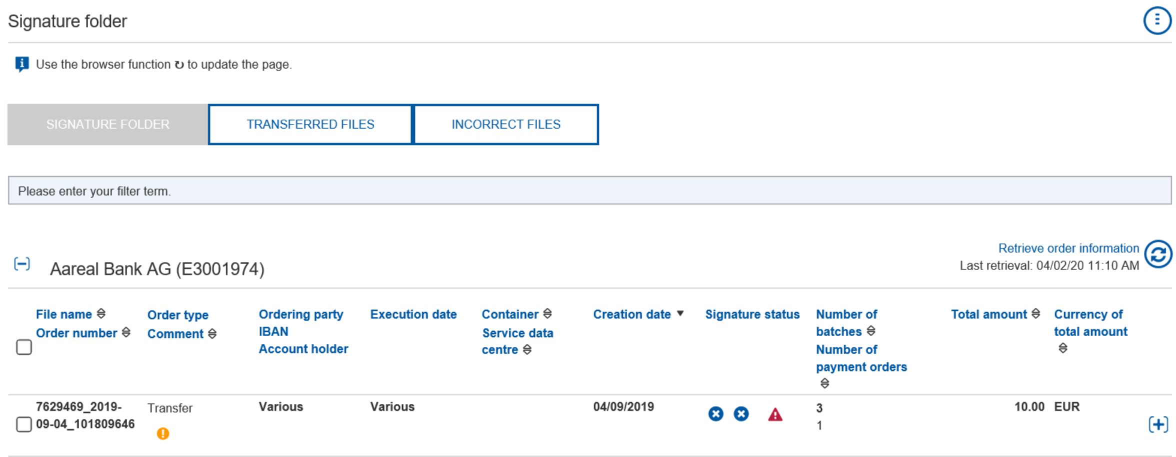


Figure 56: Marking new or changed recurring orders in the signature folder

After you expand the entry by clicking on the **[+]** icon, the following actions are available to edit the payment order:

Payment batch

If the *order file* is for a *collective order*, you can display the individual payment orders with this button. A maximum of 100 payments can be displayed per collective order. Further information on collective orders is available in chapter 5.2.3.5.

Delete

This action deletes the payment order from the signature folder. For orders in the VEU folder, cancellation is requested. This action is processed asynchronously.

Delete signature

This button is only enabled if a signature has already been provided. You can use the button to cancel a first signature. First signatures are also removed if you change the execution date. This action is processed asynchronously.

Sign

This button allows you to sign one or more payment orders with your class E, A or B signature.

If you are providing a class E or a second signature and all required signatures are therefore present, the order disappears from the signature folder. If this has not happened already, the order will be transferred to the bank and executed there. You can now view the payment order in the overview of transferred files as described in chapter 5.2.6. This action is processed asynchronously.

SUBMIT

With this button, you transfer a payment order from the signature folder of the Aareal Portal to the VEU folder. From now on, the order is saved on the bank server. This means you can now also see the payment orders in the signature folder of other software with which you have set up *EBICS* access to your account.
You can recognise payment orders in the VEU folder from the ending "_VEU". This action is processed asynchronously. Please note the submission for recipient check in Section *5.2.1.*.

DOWNLOAD FILE

Use this button to transfer payment orders to another manufacturer's software. SEPA payment orders are made available for download as a *XML* file. Foreign payments can be downloaded as a *DTAZV* file.

CHANGE DATE

This button can be used to change the execution date for transfers or the due date for direct debits. If the payment order has already been signed, the signature will be removed once you change the date. The order must therefore be signed again.

To be able to use this function, you need a class E, A or B authorisation with a sufficiently high limit. If you change the execution date of a collective transfer or the due date of a collective direct debit, the next date that can be achieved in line with the frequency will be preset on the order management page.

It is not possible to change the execution date of express transfers. The function is also not available for payment orders to third-party banks that have already been transferred to the VEU folder. This action is processed asynchronously.

UPLOAD ORDER FILE

Payment orders can also be created outside the Aareal Portal, e.g. using the finance software established at your company. The **UPLOAD ORDER FILE** function allows you to manage and sign these payment orders on the Aareal Portal and forward them for payment.

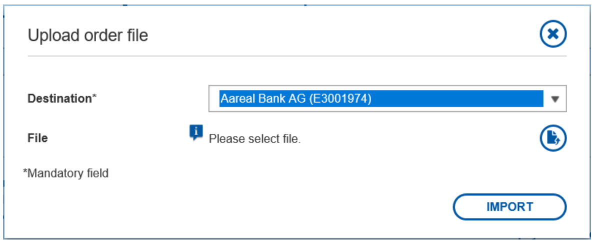


Figure 57: Dialog for uploading payment orders created outside the Aareal Portal

You can find this function in the actions menu on the right-hand side of the screen above the table.

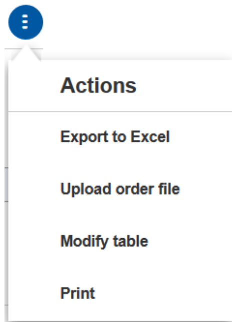


Figure 58: Uploading order files

It is possible to upload EBICS-compatible files in *XML* or DTAZV format.

Dateiname	Auftragsart	Container Service-RZ	Erstellungsdatum	Unterschriftsstatus	Anzahl Stapel	Gesamtbetrag	Währung
1102351_2017-08-24_114312061	Basis-Lastschrift		24.08.2017		1	230,00	EUR
1102351_2017-07-11_164931640	Auslandszahlung		11.07.2017		1	250,00	GBP
ZZZZ_VEU	Überweisung		11.07.2017		1	20,00	EUR

Eintrag 1 bis 3 von 3

LÖSCHEN UNTERSCHREIBEN ÜBERTRAGEN

Figure 59: Selecting and editing several orders in the signature folder

Furthermore, you are able to apply the **DELETE**, **SIGN** and **TRANSFER** functions to several payment orders at once. The corresponding buttons can be found at the bottom of the signature folder.

5.2.6. Viewing transferred payment files

Fully signed and transferred files for accounts at Aareal Bank can be tracked in the **SIGNATURE FOLDER** under the tab **TRANSFERRED FILES**. Provided that you hold the corresponding EBICS authorisation, the individual payment batches for these files can be viewed, exported or printed.

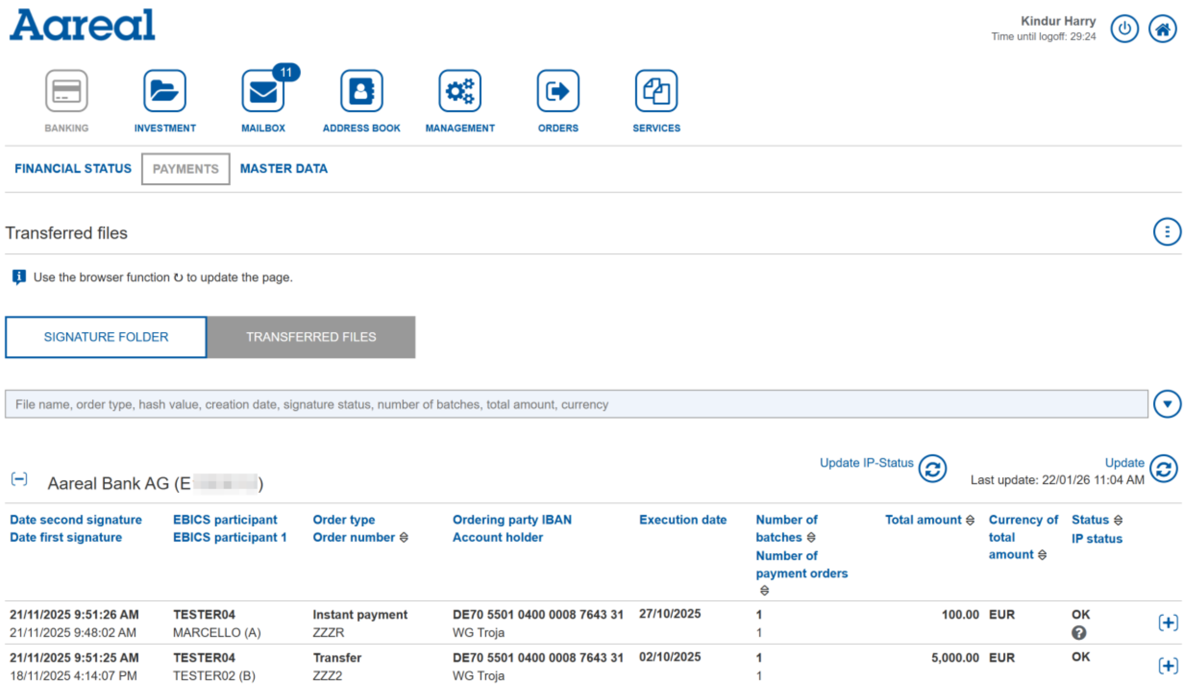


Figure 60: Overview of transferred payment files

Check the status of instant transfer

You can also view the status of instant transfers in the signature folder under **TRANSFERRED FILES**.

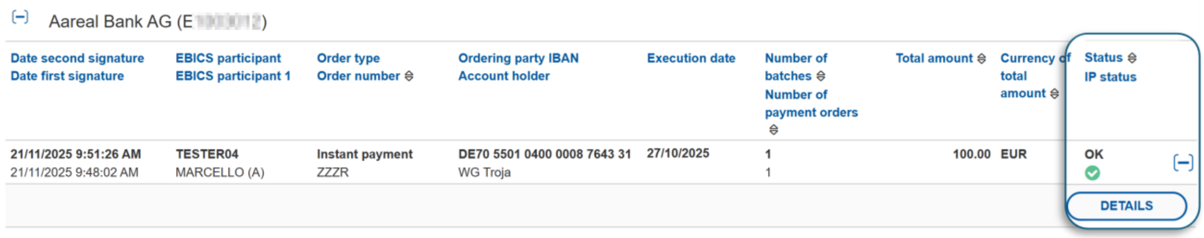


Figure 61: IP status

Under certain circumstances, the status of an instant transfer (‘IP status’) may not yet be available. You can view the current status by clicking on the information icon. You can also update the status manually using the Update IP status function.

5.3. Display and management of investments

The **INVESTMENTS** module is available to all clients on the Aareal Portal. It can be accessed by clicking on the symbol at the top of the page. Every holder of EBICS authorisation is able to view overnight deposit, time deposit and notice deposit accounts grouped by the applicable counter account.

Staggered credit interest or a credit balance fee are not displayed directly in the interest rate column but via a link which takes you to an overview of the staggered interest rates.

If payments have already been scheduled for a given account, a link entitled "present" is shown in the deferred payments column. This can be used to display the individual payments in a pop-up window.

Account transactions and information can be updated by clicking on **UPDATE INVESTMENT ACCOUNTS.** The response is the same as for the **UPDATE ACCOUNTS** button in the financial status (see chapter 5.1.1).

Clicking on a line entry or the **DETAILS** button displays additional account details. If notice has already been given for an investment account, the details can be viewed in the notice tab within the account details.

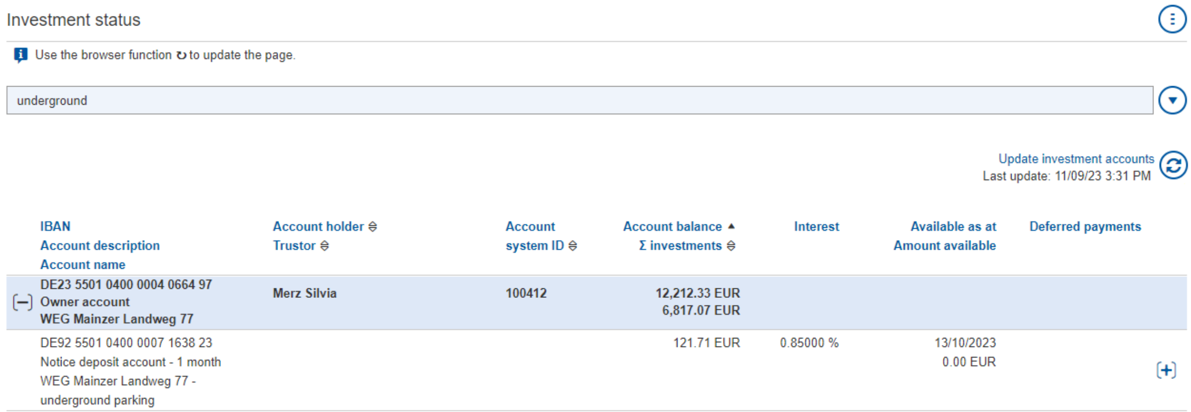


Figure 62: Investment status on the Aareal Portal

Selecting **DEPOSIT** or **WITHDRAWAL** in the menu displays a view of all accounts for which data can be entered. In this way, it is possible to enter a payment for several accounts at the same time. If you want to enter a deposit or withdrawal for an individual account, this can also be done by clicking on the corresponding button in the investment status.

Deposits and withdrawals can only be entered for time deposit accounts and notice deposit accounts. A withdrawal is only possible if notice has been given and the amount of the withdrawal must not exceed the available amount

An amount and reference can be entered for each account displayed. It should be noted that the execution date is always stated for withdrawals from notice deposit accounts and that overnight deposit accounts are always paid out without any ability to defer payment to a future date.

You can then track the processing status in the **ORDERS** module. This will show you whether your order is being processed or has been deferred, delayed or already processed. If an order cannot be processed, this is also displayed. You can also see this in Figure 63.

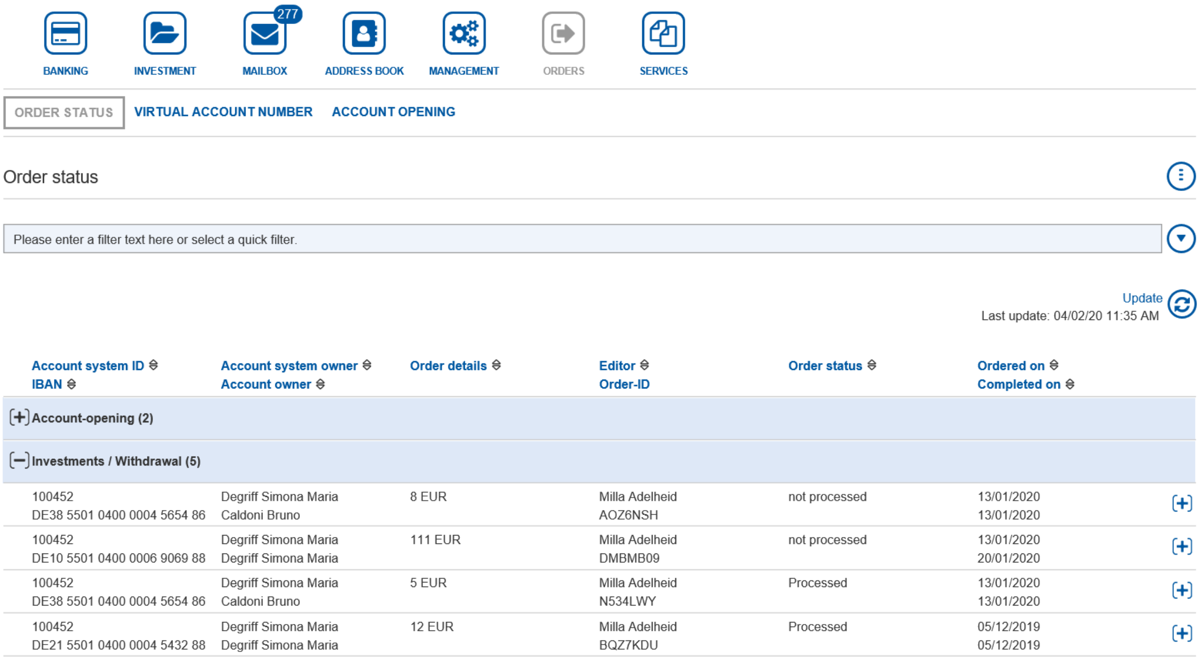


Figure 63: Order status on the Aareal Portal

5.4. Keeping track of messages and events via the mailbox

Your mailbox displays account statements for the accounts you have set up on the Aareal Portal. In addition, this is also where you receive messages and contract information from your bank and important system notifications from the Portal. Account statements and messages can be viewed in the Aareal Portal for a maximum period of 24 months and will then be deleted.

You can configure the mailbox to inform you of new documents and notifications by e-mail. so that you can be sure that you always have the latest information at your disposal.

***Note**: The Aareal Portal sends a maximum of one e-mail per hour when new notifications arrive in your mailbox.*

You reach the mailbox by clicking on the **MAILBOX** module or the direct link in the mailbox *widget* on the *dashboard*.

When you first call up the mailbox, you see a screen similar to the one shown in Figure 64. Five folders have already been set up for you:

- **Aareal Account statements**
  This folder contains statements for the accounts you have with Aareal Bank. It is already fully configured.

- **Aareal Communications**
  In the “Aareal Notifications” directory, Aareal Bank provides you with various electronic notifications, such as information letters, requests for data updates within the framework of the KYC procedure or information on contract changes.

Aareal Bank will inform you separately before the respective document types are provided electronically.

- **Aareal Contract information**
  This folder will be used to store confirmation letters in PDF format, provided that electronic delivery via the Aareal Portal has been arranged in the Account System Agreement. At present, these documents are still delivered in paper form.

- **Aareal certificates**
  This directory contains electronic tax certificates and balance notifications as PDF documents.

- **Aareal contract documents**
  Any contract documents that have been sent to you are placed in duplicate in this directory, one with the suffix "Bank" and the other with the suffix "Client". You must print out and sign the documents with the suffix "Bank" and return them by mail to Aareal Bank. The other documents are for your own files.

- **Notifications**
  This is where you see important notifications from the Portal. For example, you will be notified here of any failed attempts to retrieve account statements.

- **IP Haben-Avis (IP Credit Advice)**
  In this mailbox, advice information about incoming Instant Payments can be accessed via the **AVISE UPDATE** button. Information regarding incoming SEPA Instant Payments are also available in the account statements on the same day. The additional provision of the credit advice for SEPA Instant Payments is a voluntary service by Aareal Bank.

  Note: Only users with an initialised EBICS participant have access to that information. Credit advice for SEPA Instant Payments is available in the mailbox for 7 calendar days.

- **Deleted**
  When you delete documents or notifications, they are moved to this folder. Like with a recycle bin, you can access the information here once more or delete it permanently.

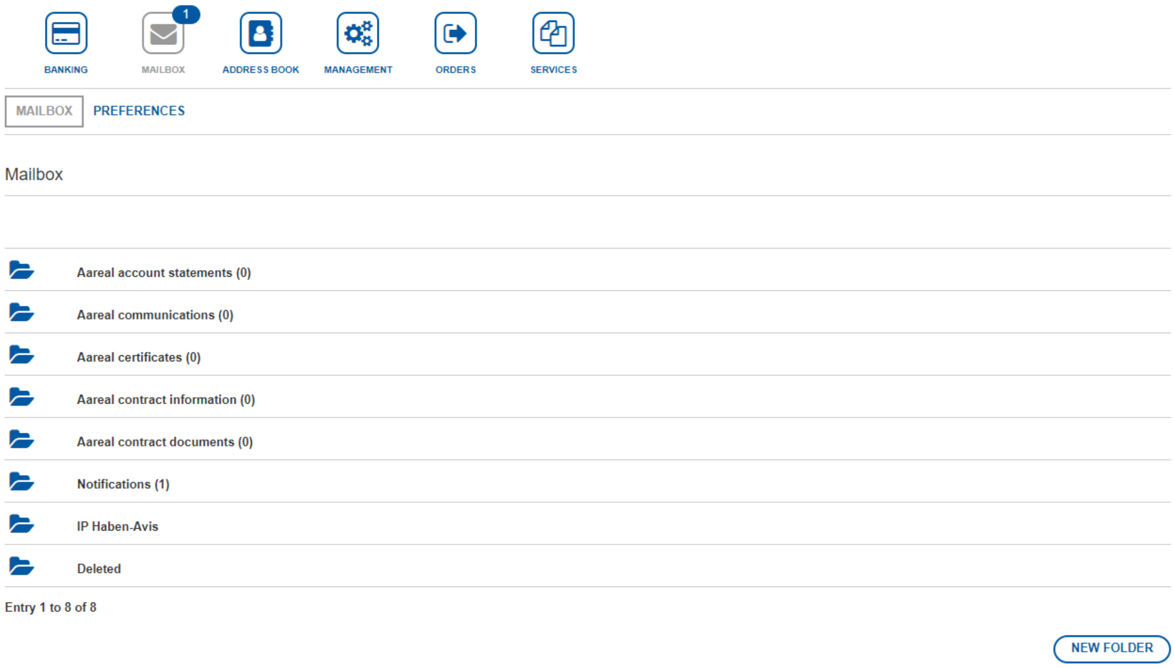


Figure 64: The mailbox on the Aareal Portal

You can tell whether you have any unread messages from the navigation bar: The notification sign at the top right of the mailbox icon indicates the number of unread messages.

A number in round brackets behind the name of a mailbox folder shows you how many unread messages there are in the folder in question.

To switch to one of the displayed folders, all you have to do is click on it. The view changes to a table with the statements or messages contained in the folder.

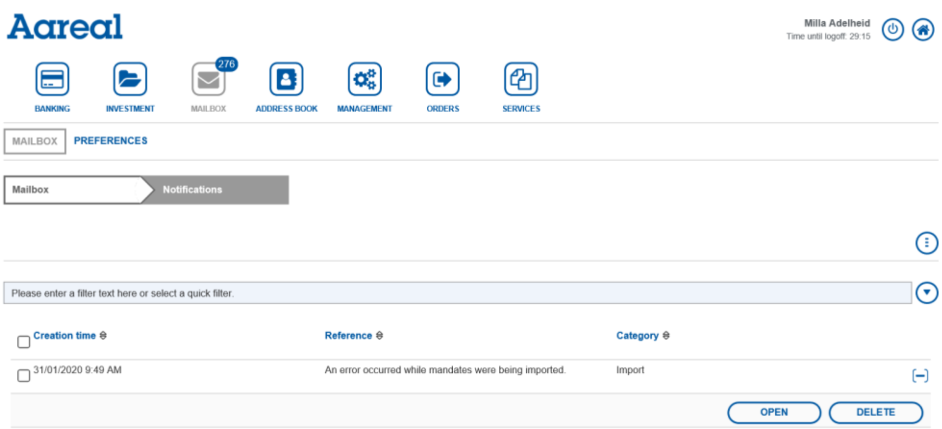


Figure 65: Notifications in the mailbox

Here you can see the individual entries, download them via the **DOWNLOAD** button or move them to the **Deleted** folder via the **DELETE** button.
You can also download several statements at once, in which case they will be provided to you as a ZIP file.

The delete and download options are available either for individual or multiple entries. After you have clicked on an entry and/or downloaded the content, it is marked as read and no longer appears in bold.

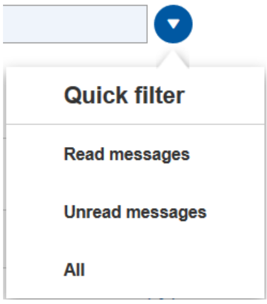


Figure 66: Quick filter for unread messages

In addition to the filtering and export functions that are available throughout the Portal, the mailbox offers you two special quick filters: You can have only **unread messages** or only **read messages** displayed and thus reduce the amount of visible information.

The path bar in the upper part of the page is a helpful point of reference that allows you to keep track of the mailbox folder you are currently viewing.

Figure 67: Navigation within the mailbox

To return to the overview page with all folders, click on the mailbox button in the path bar. Alternatively, you can also use the icon for the **MAILBOX** module in the navigation bar.

***Note**: Account statements and system notifications are only displayed for accounts for which you have sufficient authorisation.*

5.4.1. Adding new folders for account information from third-party banks

You can also retrieve and save account information from *third-party banks* on the Aareal Portal. Proceed as follows in order to do this:

1. First of all, create a new folder in the mailbox in which you want to receive the account information in the future.
2. Then configure the *retrieval* of account information with the *Retrieval manager*.

To create a new folder, click on the **NEW FOLDER** button below the overview of your mailbox folders. Now enter a name for your new folder. The name may consist of up to 20 characters.

In the retrieval manager, configure a new retrieval to receive account information in the new folder you just created. Read chapter 6.3 to find out how to do this.

Account information from third-party banks can be moved between your newly created folders. You thus have the option to create different folders into which you can sort the account information.

To move account information to another folder, open the folder in question and select **MOVE** below the account information. You can also select several pieces of account information and then click on **MOVE** below the table.

5.4.2. Setting up e-mail notifications for new messages

If you wish, you can configure the mailbox on the Aareal Portal so that you are notified of new messages in your mailbox via e-mail.

To do this, open the **MAILBOX** module and click on **PREFERENCES** in the menu. You see the following configuration options:

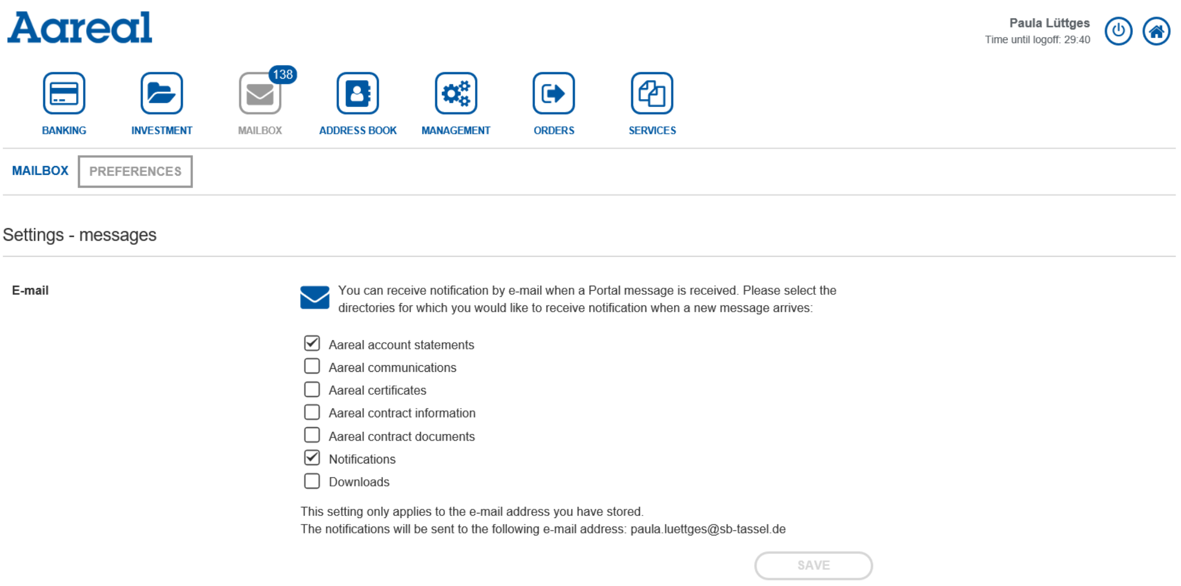


Figure 68: Setting up e-mail notifications

Select the folders for which you would like to receive an e-mail notification when new messages arrive. All default directories as well as the ones that you have created yourself can be selected.
It is not possible to set up notifications for the **Deleted** folder.

As soon as you make a change, the **SAVE** button is enabled. Click on this button to save your changes.

The text directly above the **SAVE** button contains the e-mail address to which new notifications will be sent. This is the address stored under your user master data. To have the address changed, please contact your administrator.

If no e-mail address has been saved for you yet, this will be pointed out here. All settings on this page will then be disabled. Please contact your administrator to have an e-mail address added for your account.

5.5. Managing master data

5.5.1. Adding own addresses and business partners

In the address book, you save and manage all addresses and *creditor IDs* of your own company as well as the addresses and account details of your business partners. The information is then available on the Aareal Portal for you and your colleagues, for example when you fill in new SEPA transfers.

There are two ways of reaching the address book:

- in the **BANKING** module via **MASTER DATA ▶ PARTNER MANAGEMENT** or
- in the **ADDRESS BOOK** module via **PARTNER MANAGEMENT**.

In the upper part of the page, you see two buttons with which you can choose to have your own addresses or the addresses of business partners displayed.

Figure 69: Selecting the address type

In the **OWN ADDRESSES** section, you enter all the addresses of your company, such as those of different subsidiaries, branches, locations, field offices and the like. The accounts and creditor IDs stored here are available as recipient accounts for payments or as the ordering party for direct debits.

The Aareal Portal automatically takes over your own addresses from the bank server at Aareal Bank. These addresses are marked with an **i** icon in the table and can only be partly edited by you on the Aareal Portal.

In the **BUSINESS PARTNER** section, you can find and manage all legal or natural persons from whom you want to collect money by direct debit or to whom you make regular payments.

To add a new own address or a new business partner, choose an address type via the relevant button and then click on **NEW PARTNER**. The dialog depicted in Figure 70 appears.

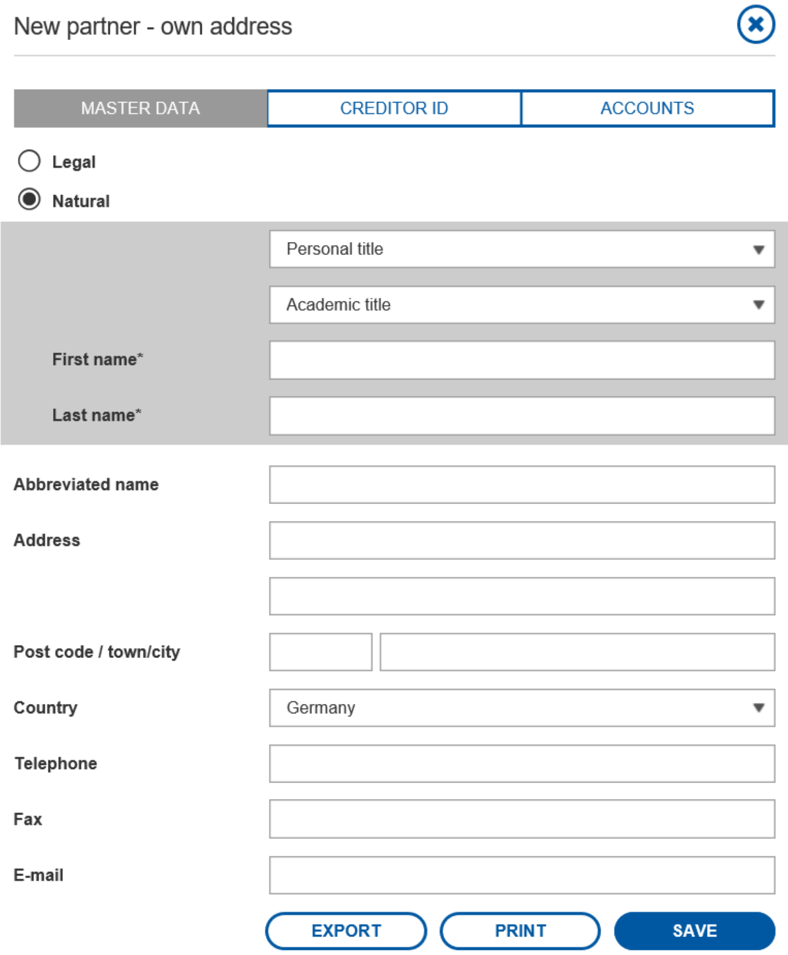


Figure 70: The input dialog for adding an own address

First of all, enter the **MASTER DATA** for your new partner. For a natural person, the mandatory fields are **First name** and **Last name**. For legal persons, it is mandatory to enter the **designation** of the partner, such as the company's name.

The **creditor ID** tab is only available for **OWN ADDRESSES**.
It shows you all active and past creditor IDs for the person in question. A valid creditor ID is the prerequisite for adding mandates and thus ultimately for initiating SEPA direct debits. More information on creditor IDs is available in the glossary and on the Deutsche Bundesbank website.

You can enter new creditor IDs at any time, and it is also possible to store more than one creditor ID per person. If the creditor ID already there is marked as the main ID, the one that you add automatically becomes the second ID.
You can **FINISH** creditor IDs that you do not intend to use anymore as long as they are not still included in an active mandate. They are then archived and displayed in the "finished" section.

On the last tab, **ACCOUNTS**, you see all the accounts that have been entered for this person. If you are entering a business partner, you can use the **ADD** button to store a new account for the business partner. This account will then be offered as an option for payments.

You can also add a new account to your own addresses. Save the own address you have entered so far or add any missing content and then follow the instructions in chapter 6.2.2 for setting up manual accounts. When you set up the account, select the person you just entered as the account holder. The newly created account will then be displayed in the account section of the own address for the respective person.

The following requirements must be met to be able to delete a partner:

- The partner must not be specified as the holder or trustor of an account.
- The partner must not be the ordering party of an active mandate.
- The partner must not be the account system holder of an active account system

If all these requirements are met, you can remove partners from the Aareal Portal by deleting all entries individually or by checking the boxes and then clicking on **DELETE**. After you have pressed the **DELETE** button, a confirmation prompt will appear:

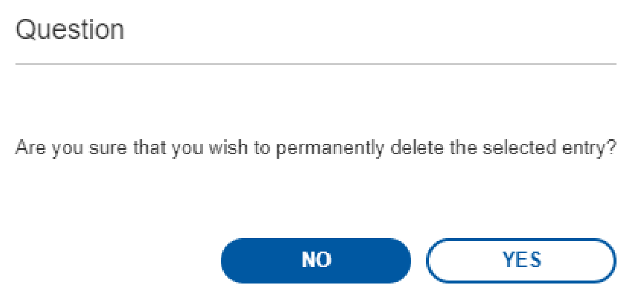


Figure 71: Confirmation prompt appearing after pressing the DELETE button

If you click on **NO**, the partner will remain unchanged.
If you click on **YES**, the partner will be deleted from the address book.

***Note**: In case an own address has been deleted, the partner will no longer be displayed in the address book and the address book selection in the payment transactions menu (via the magnifier icon).*

***Note**: If a new account is connected and a partner who was deleted in the Aareal Portal is specified as the holder or trustor of this account, this partner (the own address) will return to the status "active" in the Aareal Portal. Partner data will be automatically updated again and the partner will be displayed in the address book and in the address book selection in the payment transactions menu. No new partner will be generated.*

5.5.2. Managing direct debit mandates

To collect SEPA direct debits, you need a mandate from the payer.

The Aareal Portal helps you manage the mandates that your business partners have granted. Please note that entering mandates on the Aareal Portal is not a substitute for obtaining legally binding SEPA mandates from your business partners. The Aareal Portal merely supports you with the management of these mandates. However, you can use the mandate forms available on the Aareal Portal to obtain your partners' signatures.

The mandate management page can be reached via the module **ADDRESS BOOK ▶ MANDATES**.

In the upper part of the page, you see two buttons with which you can choose to have active or finished mandates displayed.

Mandates can generally have one of three statuses:

- **Created**: Mandates with this status have already been created on the Aareal Portal but cannot be used for direct debits yet. For example, this status is suitable for mandates that you already want to enter on the Portal but for which you do not yet have a signature from your business partner.
- **Active**: These mandates can be used when entering direct debits on the Aareal Portal.
- **Finished**: Mandates with the status "finished" are no longer available for direct debits. If a direct debit mandate has been revoked or if you no longer intend to use it for other reasons, you can set it to finished. The mandate will then appear in the **FINISHED MANDATES** section and remain visible there for at least 14 months for reasons of traceability.

When you call up the page, the **ACTIVE MANDATES** section is shown. Here you see an overview of your created and active mandates:

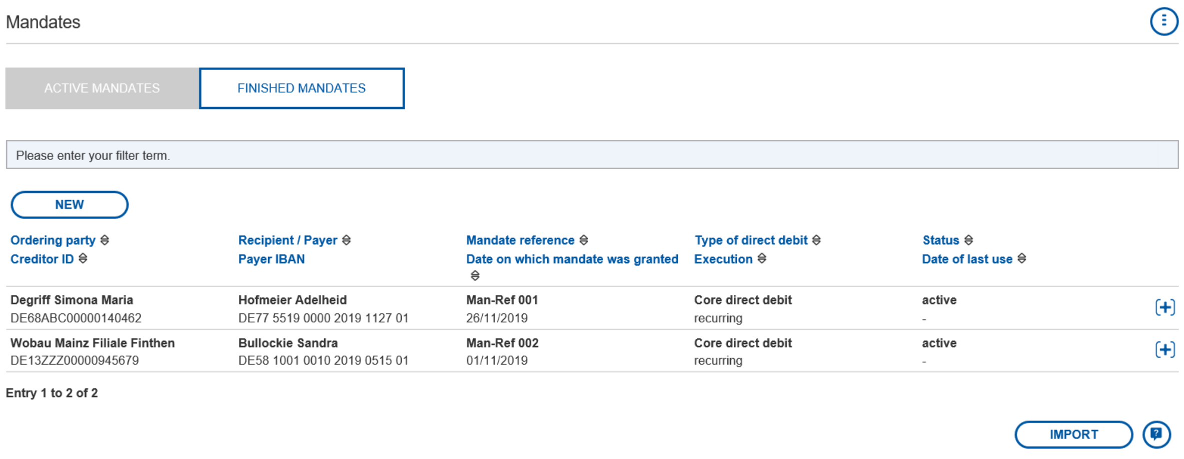


Figure 72: Overview of created, active and finished mandates

To create a new mandate, click on the **NEW** button. The "Add mandate" input dialog appears as depicted in Figure 73.

First of all, select an **ordering party** for the mandate. If more than one *creditor ID* is stored for the ordering party, you see a drop-down menu from which you can select the **creditor ID** you need.

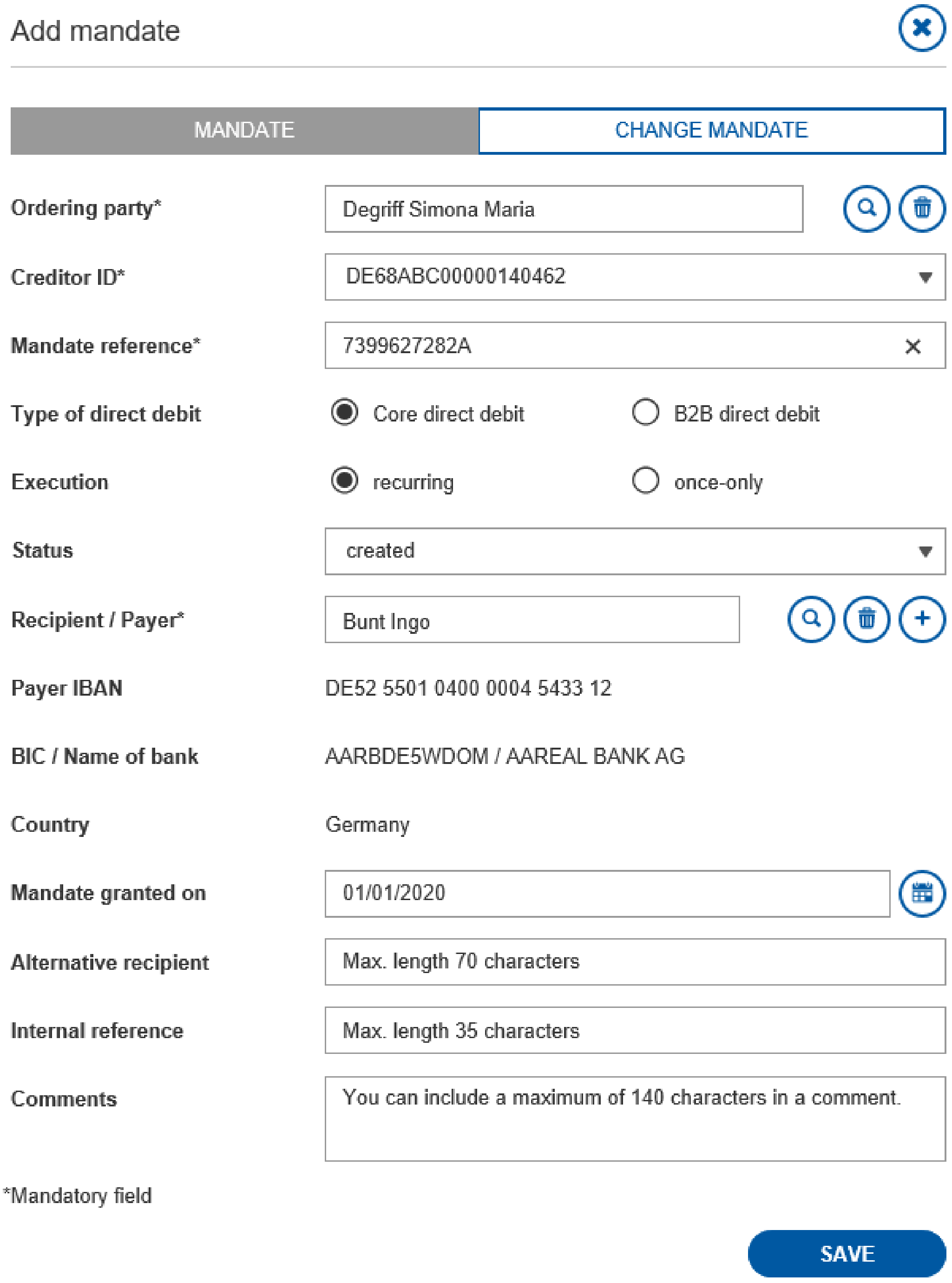


Figure 73: Creating or changing a mandate

If the ordering party has not yet been set up on the Aareal Portal, or if no creditor ID is stored for the selected ordering party, close the dialog for now. You first have to create a new own address as described in chapter 5.5.1 and then you can return to this dialog.

Now enter a **mandate reference** that clearly identifies this mandate. You can choose the reference freely. The Aareal Portal checks that the reference is not already being used for another mandate.

Now enter the remaining data.

To create a mandate with the status **active**, you also have to enter the date on which the mandate was granted. If no signature has been provided yet, enter the mandate with the status **created** and leave the date field blank.

Finally, click on **SAVE** to set up the mandate. It will now be displayed in the overview.

To look at the details of a mandate or make changes to it, simply click on the mandate concerned. A dialog like the one in Figure 73 appears.

Mandates with the status **created** or **active** can be changed. Material changes to the mandate can be tracked in the **CHANGE MANDATE** section.

If a mandate has been revoked by your business partner, or if you want it to be permanently unavailable for other reasons, you can set it to finished. To do so, click the [+] icon next to the mandate in question and then **FINISH**.

In addition, the Aareal Portal will automatically set the mandates to finished in the following cases:

- When mandates marked as once-only have been used
- When recurring mandates have not been used for at least 36 months

***Note**: Mandates that are used in direct debits on the order management page cannot be set to finished. Transfer the related direct debits to the signature folder or cancel them and then set the mandate to finished.*

The **PRINT MANDATE** function is available for every created or active mandate. You will be provided with a pre-filled form in PDF format that you can download and use to obtain signatures from your business partners and to document them in a legally binding form.

You can export mandates in CSV or *XML* format, for example to process them further with other software. The corresponding menu options can be found in the actions menu under **EXPORT TO CSV** or **EXPORT TO XML.**

The **IMPORT** button allows you to re-import mandates to the Aareal Portal in CSV format. For example, you can use this function to take over mandates from another type of banking software.

5.5.3. Predefined references

If you have payments that are executed regularly, you can save predefined references on the Aareal Portal and use them whenever necessary. Your references thus have a standard structure, making it easier to find similar payments with the help of the filter function.

For example, you could define a consistent format for monthly rental payments:

"Rental payment for contract no. 1749302, mand. no. 329382"

Updating time specifications through variables in references

You can benefit from even greater convenience by using variables in your references. These are also referred to as VWZ variables.

Variables are used to express dates and time periods, such as the previous month or the current quarter. They are analysed and added into the reference when an *order file* is created. You can thus keep your time specifications up to date without having to edit them every time.

Returning to the example above, variables could be added to the reference as follows:

> *"Rental payment <FM> for contract no. 1749302, mand. no. 329382"*

If the payment were to be executed in May 2017, the following reference would appear on the account statement:

> *"Rental payment 06.17 for contract no. 1749302, mand. no. 329382"*

Variables are always surrounded by angle brackets (< >) to set them off against the rest of the reference.

***Note**: The use of angle brackets in references is only permitted for variables.*

The following variables are available:

Variable	Meaning	Example value
PD	Previous day	22
AT	Current day	23
FD	Following day	24
PCW	Previous calendar week	7
CCW	Current calendar week	8
FCW	Following calendar week	9
PM	Previous month	01.17
CM	Current month	02.17
FM	Following month	03.17
prev. yr	Previous year	2016

CY	Current year	2017
FY	Following year	2018
PQ	Previous quarter	Q4
CQ	Current quarter	Q1
FQ	Following quarter	Q2

Table 3: List of VWZ variables in references

***Note**: Previous day, current day and following day refer to banking days.*

Setting up and managing references

You can reach the reference management module via **BANKING** and then **MASTER DATA ▶ REFERENCES**.

New references are added with the help of the **NEW** button.

Enter a **name** so that you will be able to identify the created reference in the future. The name is only visible to you and will not appear in the payment order.

Under **Reference**, the usual 140 characters are available. The following characters are permitted:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
' : ? , - (+ .) /

as well as spaces

This button provides you with an overview of available variables. You can add them via the pop-up window or by hand.

In addition, the usual functions are available to **CHANGE** or **DELETE** references.

5.6. List of authorised signatures

When you enter into an additional contract, you can inspect the current drawing authorities, authority to represent and electronic authorisation via **MASTER DATA ▶ LIST OF AUTHORISED SIGNATURES** in the **BANKING** module for all account systems and accounts that have been activated for this purpose under the contractual arrangements.

All authorised persons are displayed in a separate block for each account system. For easier orientation, you can show or hide these blocks using the **[+]** and **[-]** buttons.

If there are any alternative or special authorities for individual accounts, the individual account authorities can be viewed by clicking on "KS with modifications" or "Accounts" in the "Authorisation level" column

Please note that drawing authorities and electronic authorisations can only be displayed for Aareal Bank accounts and not for accounts held with external banks.

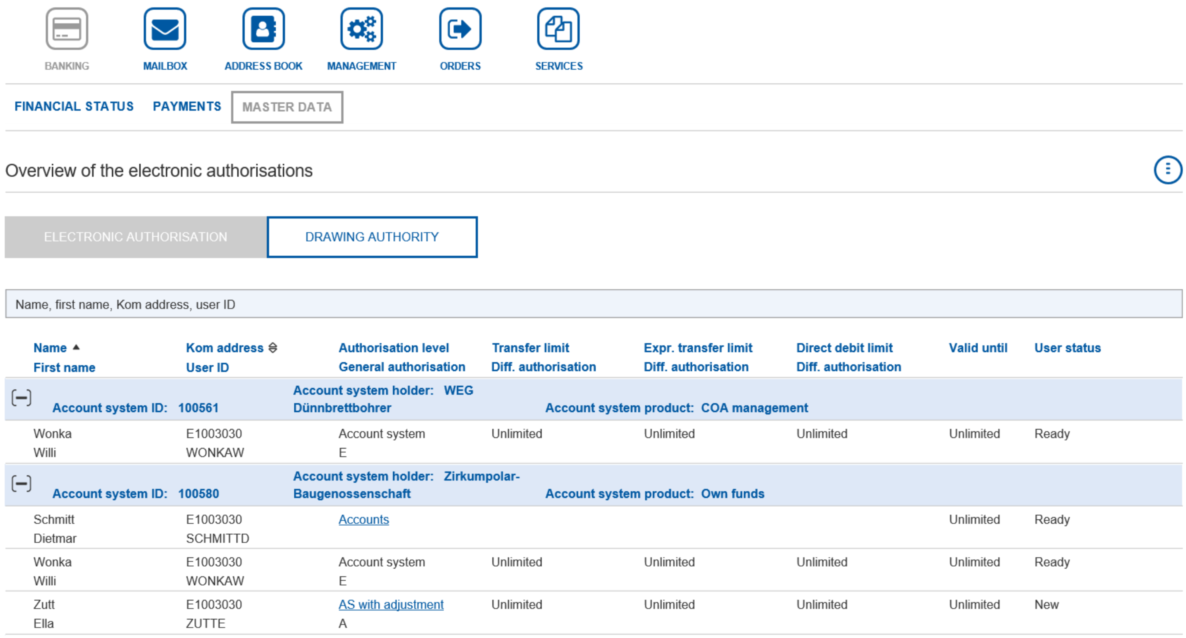


Figure 74: Overview of electronic authorisations

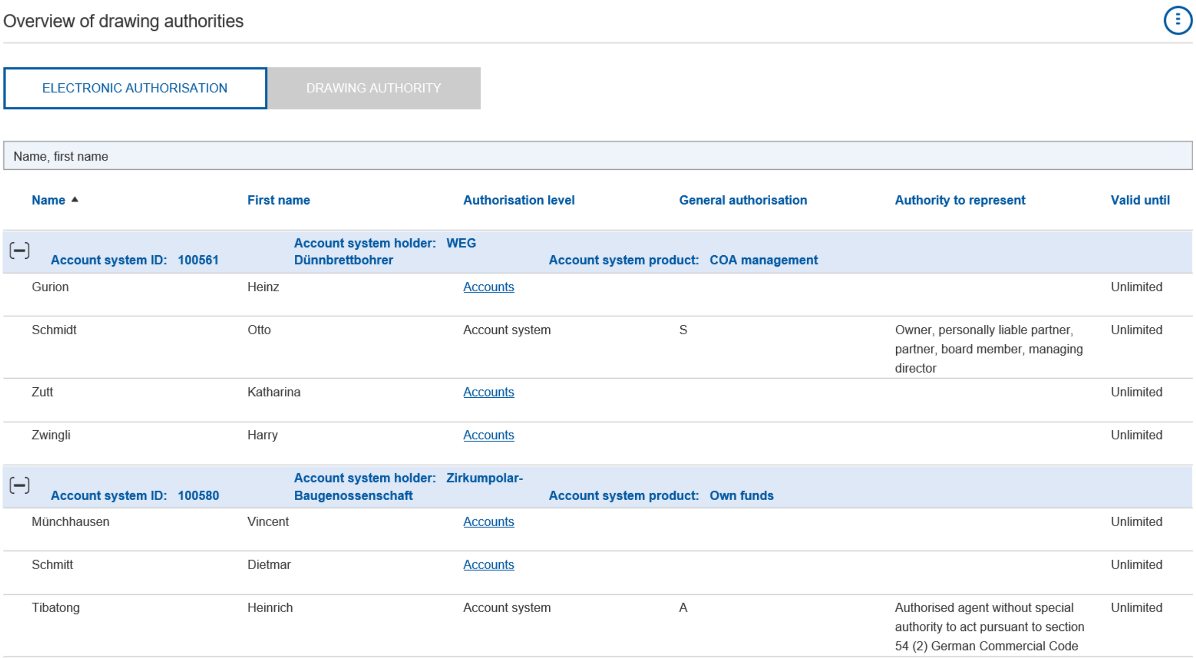


Figure 75: Overview of drawing authorities

Your client account manager will activate the "List of authorised signatures" function at Aareal Bank in the **BANKING** module so that you can use this function.

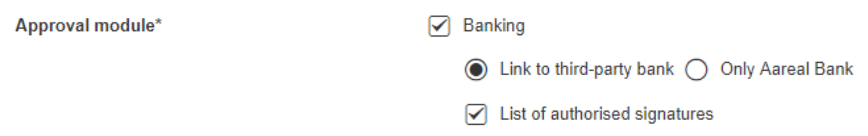


Figure 76: Approval of list of authorised signatures for a client

Beyond this, no particular role allocation is necessary for this function to be accessed. The reading rights are inherited, meaning that each user can view and access the new function provided that the "Activate all client modules" option has been selected.

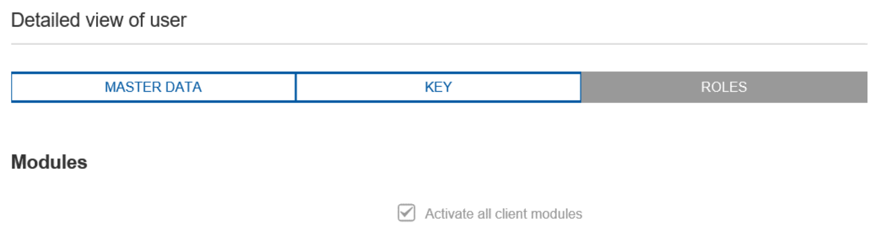


Figure 77: "Activate all client modules" option for a user

If you do not want this, your client administrator must assign a new role excluding this function to the users who are not permitted to access the list of authorised signatures.

This is currently solely a display function. In the future, it will be possible to edit drawing authorities and electronic authorisations via this function.

6. Adjusting settings and viewing logs

This chapter introduces you to functions on the Aareal Portal that are used less frequently and therefore only play a minor role in your daily work. In particular, this includes important functions for configuring the Aareal Portal and gaining an insight into the logging of errors and performed actions.

6.1. Changing your password

The current password that you use to log onto the Portal can be changed at any time.

To do so, open the Management module and then the menu item "Profile". You are automatically taken to the dialog to change your password:

MANAGEMENT ▶ PROFILE ▶ CHANGE PASSWORD

In the next dialog, please enter you current password followed by your new password. An indicator gives you a sense of the complexity and thus the security of your new password.

***Note**: In the interests of greater security, please choose a password that you use solely for the Aareal Bank's Portal.*

If you have forgotten your current password, please contact your administrator, who will provide you with new, temporary logon details that you can use to create a new password.

6.2. Configuring your EBICS access

This section provides information on configuring your *EBICS* access. You will learn how to set up *third-party banks* on the Aareal Portal and how to initialise your key medium.

6.2.1. Configuring and maintaining bank parameters

Before you can manage third-party bank accounts on the Aareal Portal or create and sign payment orders, you need fully configured *bank parameters*.

Please contact an administrator at your company to find out which steps you need to take yourself. Some of the settings described in this chapter may be made for you by your administrator.

Open the bank parameter Portal page via **MANAGEMENT ▶ EBICS ▶ BANK PARAMETERS**.

You see a tabular overview of all bank parameters that have already been configured; at least Aareal Bank is defined as a setting from the beginning.

If you have the necessary rights to create new bank parameters, you will see a **NEW** button at the top left. Click on it to open the dialog shown in Figure 78:

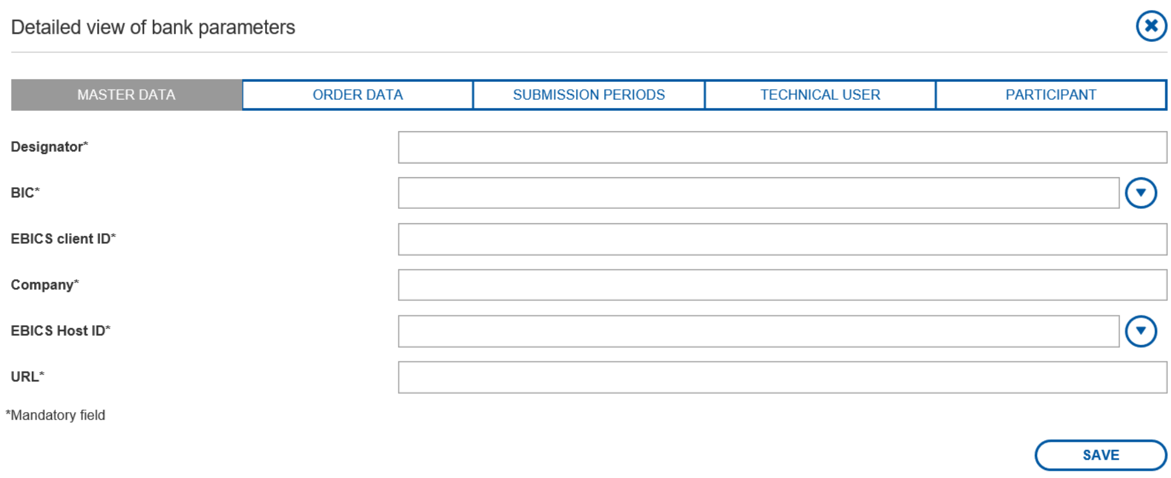


Figure 78: Dialog for adding a new bank parameter; master data tab

Please fill in all the fields. You will receive the necessary data from your advisor at the bank you wish to set up.

Then click on the **ORDER DATA** button. Here you can adjust settings relating to the *retrieval* of logs, account information and the *VEU* folder on the bank server.

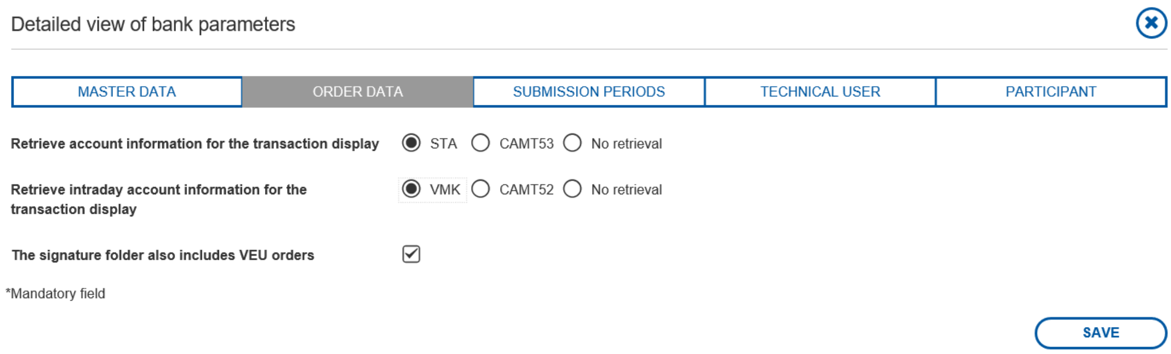


Figure 79: Dialog for adding a new bank parameter; order data tab

The two settings **Retrieve account information for the transaction display** and **Retrieve intraday account information for the transaction display** allow you to specify whether and in what format the account information shall be retrieved.

If you want the signature folder to display not only the payment orders on the Aareal Portal but also the orders in the VEU folder, i.e. the payment orders stored on the bank server, check the box **The signature folder also includes VEU orders**. Otherwise payment orders in the VEU folder will be hidden.

Then click on the **SUBMISSION PERIODS** button.

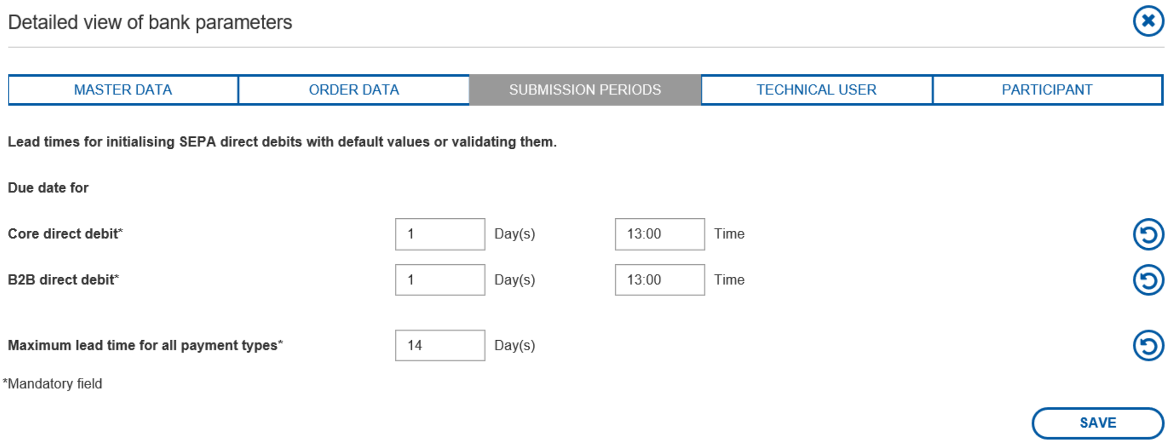


Figure 80: Dialog for adding a new bank parameter; submission periods tab

Here you can specify the submission periods and lead times for direct debits. Specify – independently for **core direct debits** and **B2B direct debits**, if required – by when a signed direct debit must be available to the bank in order to be executed in time for the desired target date.

In the example in Figure 80, a direct debit must be received by the bank by 1:00 p.m. at the latest in order to be executed on the same day.

The days of the submission periods refer to TARGET2 days.

In the field for the **maximum lead time**, you specify up to how many days before execution a payment order can be submitted to the bank. The days specified here refer to calendar days.

Please ask your bank's advisor about binding submission periods and lead times.

Then click on the **PARTICIPANT** button.

On this last tab, you can enter the *EBICS participant* received from your bank. It is possible that this step has already been carried out for you by the administrator at your company.

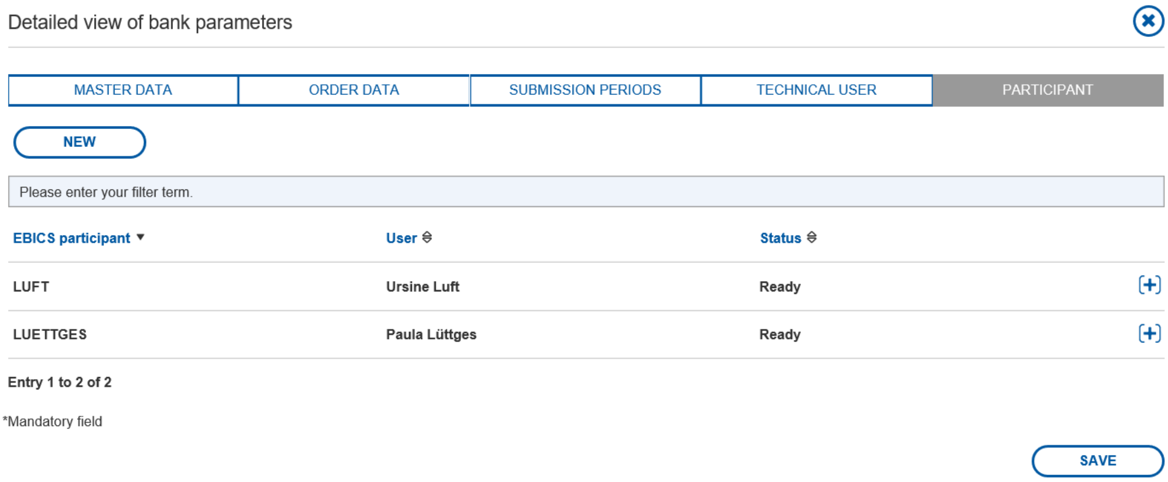


Figure 81: Dialog for adding a new bank parameter; participant tab

If the table does not contain any entries like in Figure 81, the configuration of the *EBICS participant* still has to be carried out. You can carry out this step now or with the help of the initialisation assistant in chapter 6.2.3

Click the **NEW** button at the top left of the page. In the following dialog, click on the **[+]** icon of the relevant bank account and select **ALLOCATE PARTICIPANT**:

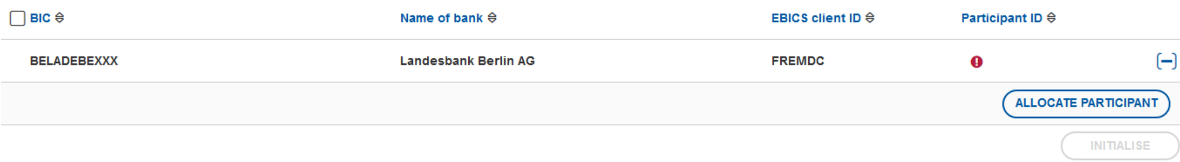


Figure 82: Selecting the bank account to set up an EBICS participant

In the dialog that now appears, please enter the EBICS *participant ID* that your bank has given you and confirm your entry with **SAVE**.

You will see that your EBICS participant has been taken over. You now have the option of initialising the participant using your key medium. With this step, you generate the keys that will be used in future for communication between you, the Aareal Portal and the bank server. You can carry out this step immediately or later with the help of the initialisation assistant.

As soon as the EBICS participant has been successfully initialised, you will be offered the following options as shown in Figure 83:

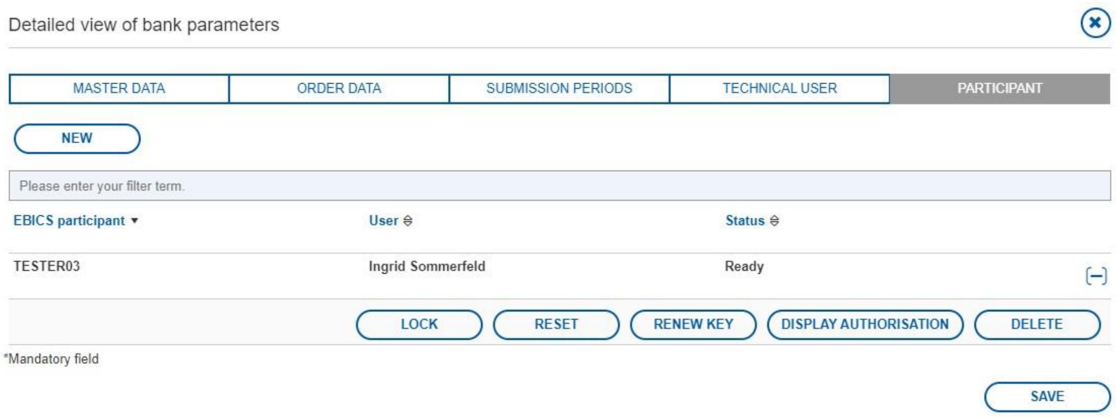


Figure 83: Dialog for adding a new bank parameter; participant tab

Click the **LOCK** button to lock your EBICS participant. You will no longer be able to sign any payment orders. To unlock the EBICS participant again, please contact your bank advisor.

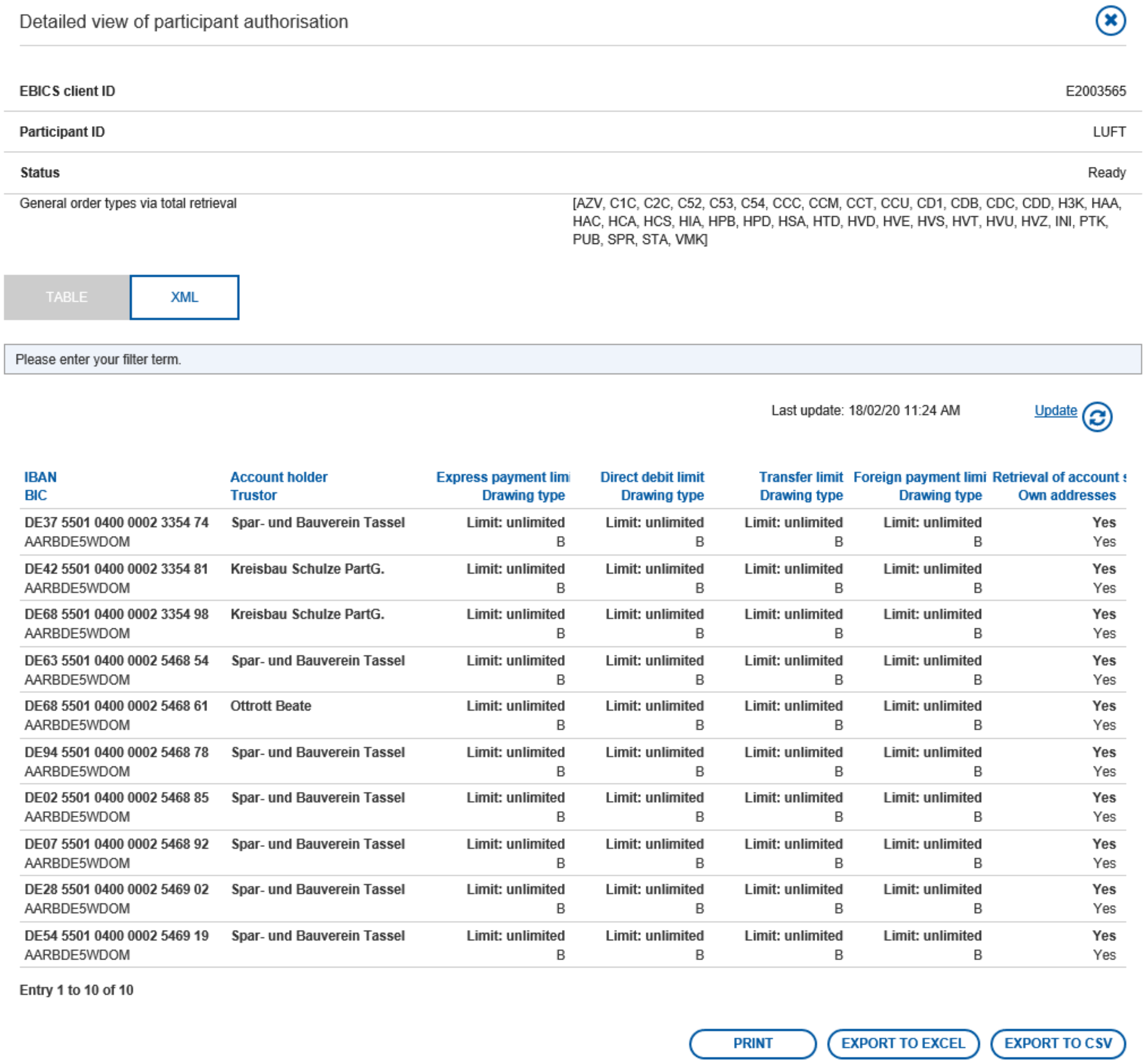
Click the **RESET** button to delete the generated keys. This resets the EBICS participant to the state before initialisation.

You can use the **RENEW KEY** function to replace the keys created during the initialisation process with new ones.

If you want to see which authorisations are stored for your EBICS participant, click on **DISPLAY AUTHORISATION**. Your signature classes for the individual *drawing type*s are displayed. Further explanations on signature classes can be found in chapter 5.2, in particular in Table 1: Electronic signature classes.

The **DELETE** button deletes the EBICS participant. You can then enter a new participant that you want to use in the future.

Finally, click on **SAVE** to create the bank parameter.



Detailed view of participant authorisation

EBICS client ID	E2003565
Participant ID	LUFT
Status	Ready
General order types via total retrieval	[AZV, C1C, C2C, C52, C53, C54, CCC, CCM, CCT, CCU, CD1, CDB, CDC, CDD, H3K, HAA, HAC, HCA, HCS, HIA, HPB, HPD, HSA, HTD, HVD, HVE, HVS, HVT, HVU, HVZ, INI, PTK, PUB, SPR, STA, VMK]

TABLE XML

Please enter your filter term.

Last update: 18/02/20 11:24 AM Update

IBAN BIC	Account holder Trustor	Express payment limi Drawing type	Direct debit limit Drawing type	Transfer limit Drawing type	Foreign payment limi Drawing type	Retrieval of account s Own addresses
DE37 5501 0400 0002 3354 74 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE42 5501 0400 0002 3354 81 AARBDE5WDOM	Kreisbau Schulze PartG.	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE68 5501 0400 0002 3354 98 AARBDE5WDOM	Kreisbau Schulze PartG.	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE63 5501 0400 0002 5468 54 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE68 5501 0400 0002 5468 61 AARBDE5WDOM	Ottrott Beate	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE94 5501 0400 0002 5468 78 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE02 5501 0400 0002 5468 85 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE07 5501 0400 0002 5468 92 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE28 5501 0400 0002 5469 02 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes
DE54 5501 0400 0002 5469 19 AARBDE5WDOM	Spar- und Bauverein Tassel	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Limit: unlimited B	Yes Yes

Entry 1 to 10 of 10

PRINT EXPORT TO EXCEL EXPORT TO CSV

Figure 84: Displaying the authorisations of an EBICS participant

6.2.2. Setting up additional accounts on the Aareal Portal

The Aareal Portal offers you the possibility to manage not only the accounts you have with Aareal Bank but also *EBICS*-compatible accounts at other banks. This means you always have a comprehensive overview of your financial status and can conveniently make payments from the Aareal Portal.

Your accounts held with Aareal Bank are automatically transferred to the Aareal Portal for you. To set up third-party bank accounts on the Aareal Portal, open the **BANKING** module and then click on **MASTER DATA ▶ ACCOUNTS**.

Before you can set up an account, the technical connection parameters of the bank in question must be created on the Aareal Portal. It is possible that an administrator at your company will do this for you.
Before you continue with this chapter, please check whether the appropriate *bank*

parameters have been created and, if not, create them yourself or ask your administrator to do so. Further information on bank parameters can be found in chapter 6.2.1.

***Note**:* Some details in the bank parameters are input fields that can be changed at any time, while other details cannot be edited at all. Changes in these places require you to reinitialise the users and therefore delete and newly create the bank parameter.

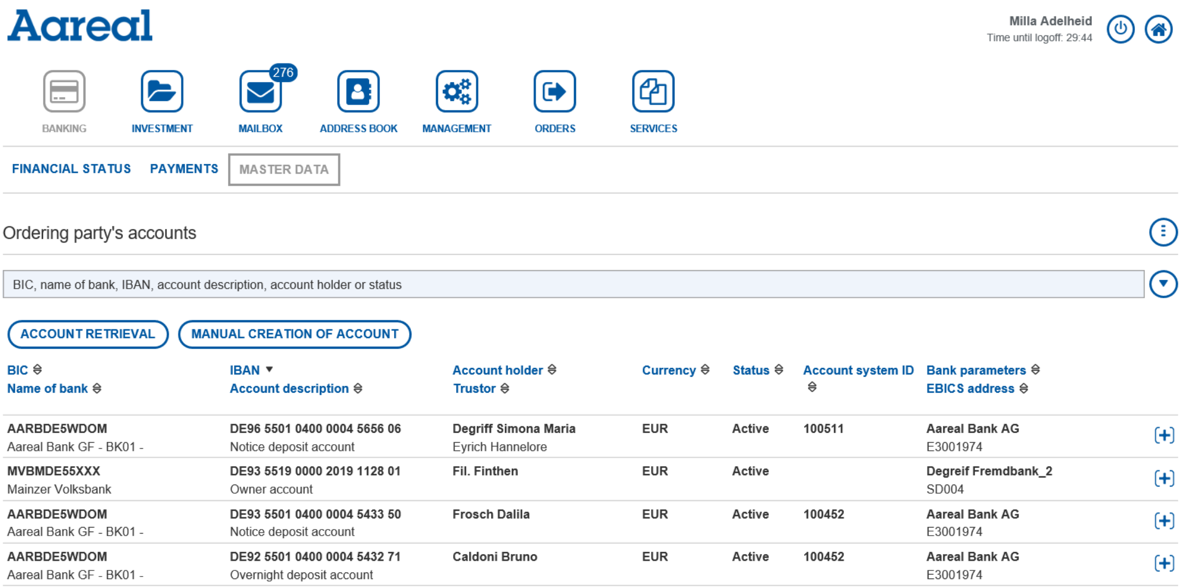


Figure 85: Account retrieval and manual creation of an ordering party's accounts

You have two options for displaying new accounts on the Aareal Portal:

Adding accounts with the account retrieval function

With the help of the automated account *retrieval* function, you request that the servers of the banks defined in the bank parameters supply you with all the accounts that are known for you. You therefore do not have to enter the individual accounts manually but can select them conveniently from a list of results.

Automatic account retrieval is possible if

- the relevant bank has enabled automatic account retrieval and
- you have the EBICS order type HKD.

In the upper left part of the page, you find the **ACCOUNT RETRIEVAL** button. This button is enabled if you have defined at least one bank parameter for which both prerequisites are met. Click on this button.

Two dialogs will inform you that the account retrieval has commenced. Once the retrieval has been completed, click the **ACCOUNT RETRIEVAL RESULTS LIST** button.

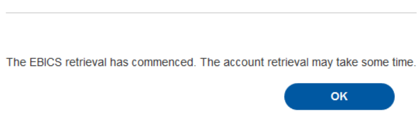


Figure 86: Notification that the EBICS retrieval has commenced

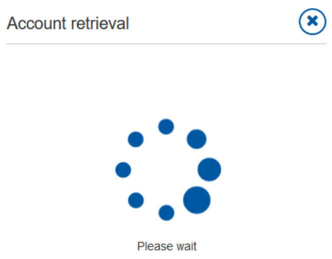


Figure 87: Animation during the account retrieval process

Once the account retrieval has been completed successfully, you can display the retrieval results as a list. To do this, click the **ACCOUNT RETRIEVAL RESULTS LIST** button:

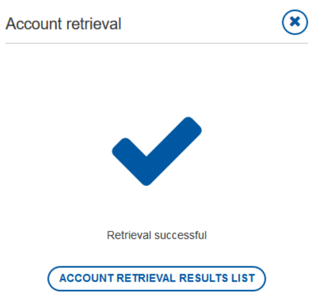


Figure 88: Calling up the results list after a successful account retrieval

The dialog shown in Figure 89 lists all accounts that were found during the account retrieval and that are not yet integrated in the Aareal Portal.

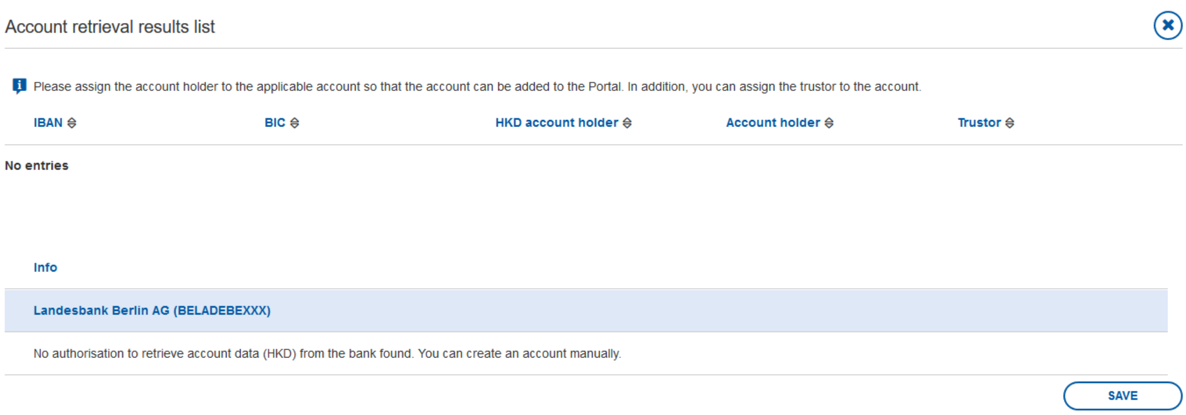


Figure 89: Results list of the account retrieval

Assign an ordering party to the individual accounts – as well as a trustor, if applicable – and click on **SAVE**.

Creating accounts manually

Apart from the possibility of carrying out an automatic account retrieval, you always have the option to create an account manually.

After clicking on the **MANUAL CREATION OF ACCOUNT** button, you see the following dialog:

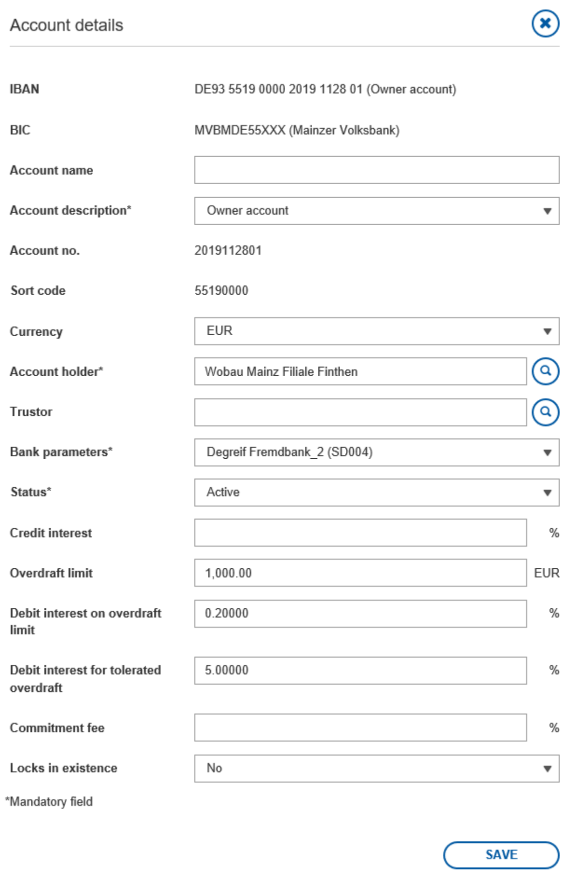


Figure 90: Manual creation of a third-party bank account

Please fill in at least the mandatory fields marked with *.

An **account name** can be freely assigned in the account details, but must be unique. Account information taken from the Aareal EBICS platform may already contain account name details. To be able to see an assigned account name in the overview of the account master data and in the financial status, you must first select the **ACCOUNT NAME** field in the actions menu **MODIFY TABLE.** By default, the field is not visible.
When entering payments, the desired ordering party or recipient account can also be called up using the stored account name.

In the event that you select an **account description** that serves as a financial investment account, you are offered the option of defining a **COUNTER ACCOUNT.** Please contact your bank advisor if you have any further questions about counter accounts.

Finally, click on **SAVE** to create the account on the Aareal Portal.

You now see the created account in the "Ordering party's accounts" table. In addition, this account is now available throughout the Aareal Portal, e.g. in the financial status, for transfers and direct debits or in the overview of all accounts of the ordering party (see chapter 5.5.1).

If an account is no longer needed, you can **DELETE** it here. Please note that the account may no longer be actively used at the time of deletion. For example, there may be no *order file*s or payment orders for this account in the signature folder. Likewise, no more active mandates may be saved for this account. The Aareal Portal will check this for you and draw your attention to it, if necessary.

Once the account has been deleted, it will no longer be available on the Aareal Portal. However, it will continue to be displayed (status "Terminated") in the list of ordering party's accounts for reasons of traceability.

6.2.3. Initialising your key medium

Every time you create payment orders for your bank, for example, and confirm them with the key medium, these orders are encrypted and signed in the background. This ensures that your bank only accepts orders from you and that they are not falsified during transmission.

You received your key medium from Aareal Bank and registered it to your user account by logging on. In order for signing and encryption to work, keys must now be generated with your key medium and exchanged with your bank.

This chapter will guide you through this process. To complete the process successfully, you need:

- A configured *bank parameters* for each bank to which you want to send payment orders. If you still have to perform this step, please read chapter 6.2.1.
- Access to a printer

Open the module **MANAGEMENT ▶ EBICS ▶ INITIALISATION ASSISTANT**.

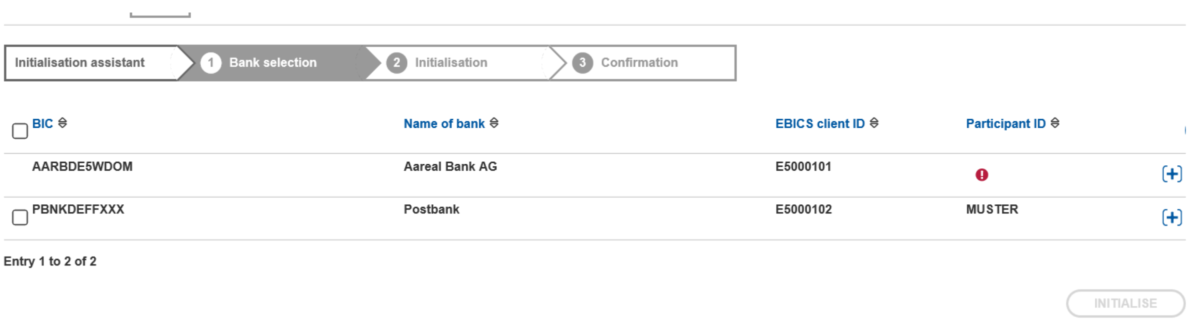


Figure 91: Step 1 of the initialisation assistant: selecting the banks

To start with, your configured bank parameters are listed in a table. If you have not yet stored your *EBICS participant ID* for a bank parameter, you can do this now. Bank parameters without a participant ID are marked with a small red exclamation mark.

Click on **[+]** and then on **ASSIGN PARTICIPANT**. Now enter the participant ID that you received from your bank and **SAVE** it.

Select the banks for which you want to carry out the initialisation and click the **INITIALISE** button.

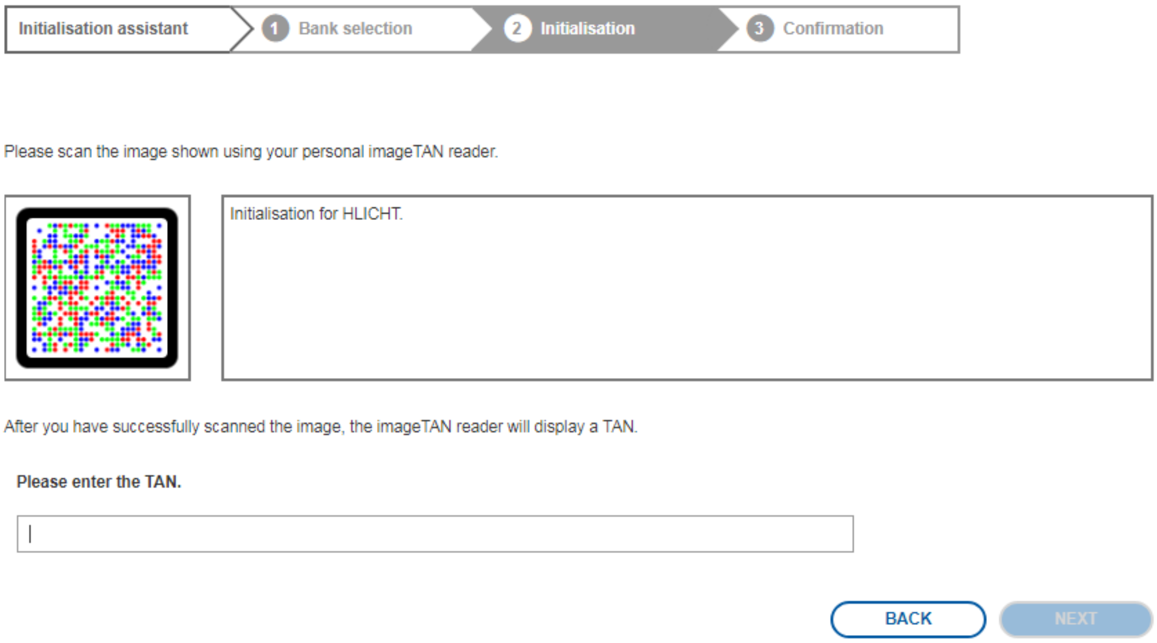


Figure 92: Step 2 of the initialisation assistant: initialisation

Please scan the image with your key medium and enter the TAN that your key medium returns. Click **NEXT** to perform the initialisation in the background.

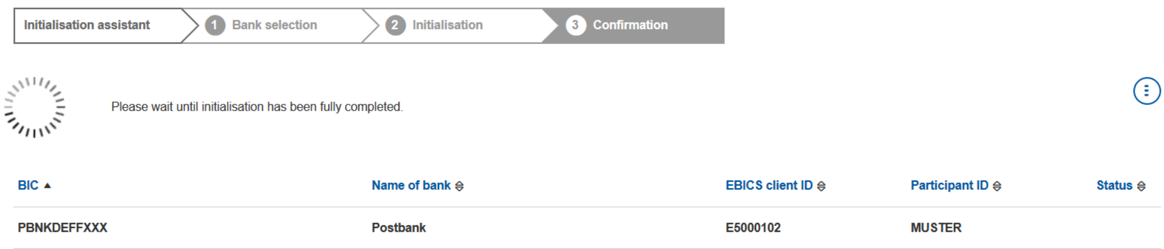


Figure 93: Step 3 of the initialisation assistant: performing the initialisation in the background and confirming its completion

After successful initialisation, you will receive a downloadable initialisation letter for each bank. Please print and sign the letter and then send it to the bank in question.

This concludes the initialisation process for you.

The administrator at the relevant bank will now generate keys. The Aareal Portal will download and save the keys in the background. Once this step has been completed, you can use your key medium to sign payment orders.

6.3. Managing retrievals with the retrieval manager

The *Retrieval manager* helps you retrieve account information, messages from your bank and other information from *third-party banks*. You thus have all the information about your accounts in one central location on the Aareal Portal.

The following section guides you through the various settings to configure a new retrieval. There are two prerequisites for doing this:

- You must already have set up the bank parameter (incl. the *EBICS* participant) for the third-party bank from which you want to retrieve the account information. Please read and follow the instructions in chapter 6.2.1 to configure the corresponding parameter.
- For the download retrieval type, you need a newly created folder in the **MAILBOX** module where the retrieval manager will save the account information. More information on creating mailbox folders can be found in chapter 5.4.1.

To set up a new retrieval, open the **MANAGEMENT** module and click on **RETRIEVAL MANAGER**.

You will see a tabular overview of all account retrievals from third-party banks that have been set up so far. In particular, you see the frequency with which the individual retrievals are executed as well as the time of the next execution:

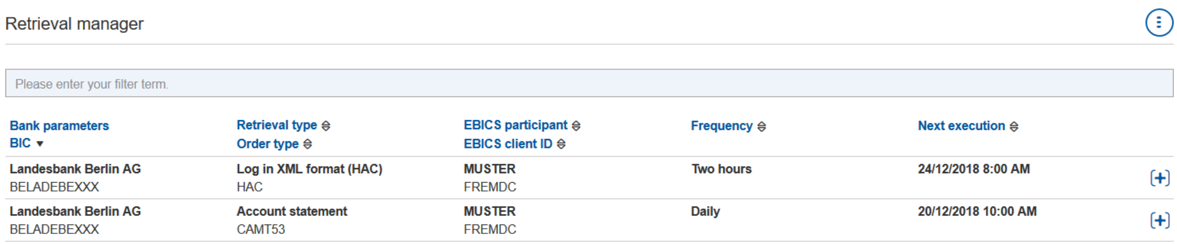


Figure 94: Overview of account information retrievals from third-party banks

To set up a new retrieval, click the **NEW** button. A pop-up appears as shown in Figure 95:

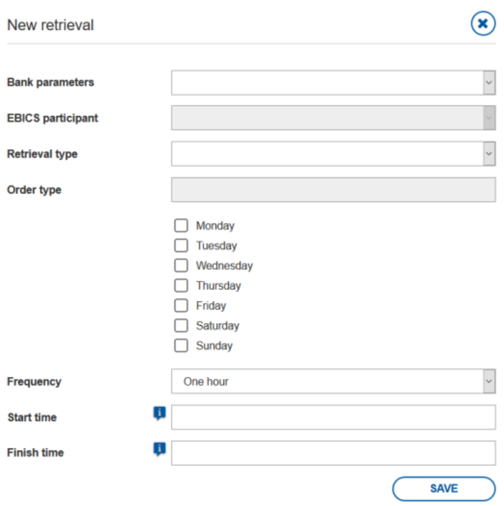


Figure 95: Setting up a new retrieval

Some of the drop-down menus shown contain different options, depending on the selections made in previous drop-down menus. It is therefore a good idea to go through the settings in the correct order from top to bottom.

First select one of the ***bank parameters*** previously set up on the Portal. All configured **EBICS participants** are offered to you for the selected bank parameter. Select a suitable entry here as well.

The following options are available under retrieval type:

Option	Order type	Meaning	Not available if
Account statement	STA or C53 (depending on the bank parameter setting)	Retrieves a transaction file to update the transactions	Aareal Bank AG is selected in the bank parameter
Intraday account statement	VMK or C52 (depending on the bank parameter setting)	Retrieves an intraday transaction file and saves it to the mailbox	Aareal Bank AG is selected in the bank parameter
Download	*Free entry*	Retrieves a freely definable order type in accordance with the EBICS specification	
Log in text format (PTK)	PTK	Retrieves client logs with information on the processing status from the bank server in text format for every order	
Log in XML format (HAC)	HAC	Retrieves client logs with information on the processing status from the bank server in *XML* format for every order	

Table 4: Options for the retrieval type in the retrieval manager

Select a **retrieval type**. The order type is filled in according to Table 4: Options for the retrieval type in the retrieval manager

For the retrieval types **account statement** and **intraday account statement**, the order type that you configured in the bank parameter is applied. If you have deactivated the retrieval of account statements or intraday account statements in the bank parameter, this option is not offered to you. For details, read chapter 6.2.1.

If you select the retrieval type **download**, you can freely enter any order type in accordance with the EBICS specification in the corresponding field. Three alphanumeric characters are available for this purpose.

In addition, two further fields are displayed for the download retrieval type:

- In the selection field **Mailbox folder**, you define the target folder in your mailbox to which you want the downloads to be saved. You can choose all the folders you have created, but not the "Aareal account statements", "Aareal contract information", "Aareal communications", "Notifications" and "Deleted" folders.
- Assign a **file extension** to be added to the downloads. If you save the download from the mailbox to your computer, the file will contain this extension.

The other fields allow you to define during which time period and with which frequency you want the retrievals to be carried out.

The selections made in Figure 96 result in an hourly retrieval from Monday to Friday between 8:00 a.m. and 6:00 p.m.:

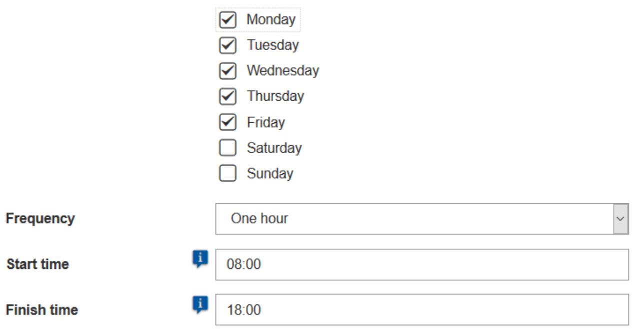


Figure 96: Example of a retrieval

If you do not want the retrieval to be carried out automatically, set the frequency to **manual**. Retrievals now only take place if you start them by hand.

Account statements can only be retrieved **daily** as a matter of principle.

As soon as you have set up the retrieval by clicking on **SAVE**, you see it as an entry in the table. Here you can **CHANGE** or **DELETE** retrieval orders at any time.
In addition, you can immediately **EXECUTE** a retrieval by hand if you wish. In conjunction with setting the retrieval frequency to manual, this option allows you to create retrieval orders and only execute them when required.

6.4. Assigning MT940 and MT942-format account statement data to an account

In the case of imported account statements or intraday account statements (MT940 and MT942) that cannot be assigned automatically to an account number, you can independently assign the account designation used in the account statement by your third-party bank to an account number.

NB: *This function is only available for a few third-party bank connections. The Aareal Portal detects when an account statement needs to be assigned and, using yellow exclamation marks and messages, takes you to the place where you can assign the account statement. Once the assignment has taken place it will be automatically taken into consideration when importing further account statements.*

As soon as the Aareal Portal detects that an assignment must take place prior to the import of account statements, a yellow exclamation mark is displayed next to the **MANAGEMENT** module with the following message:

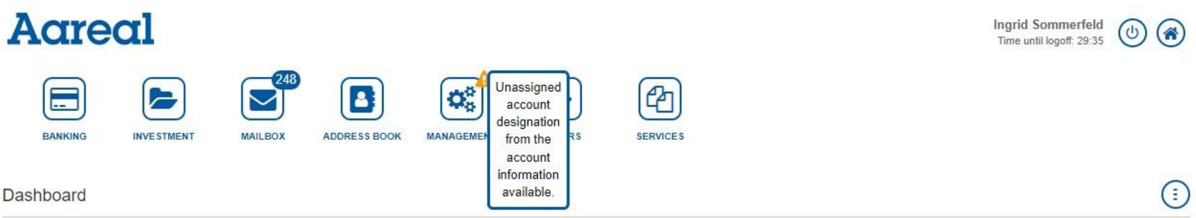


Figure 97: Information in the Management module concerning an unassigned account designation

After clicking on **MANAGEMENT**, select **BANK PARAMETERS** from the **EBICS ▶** tab.

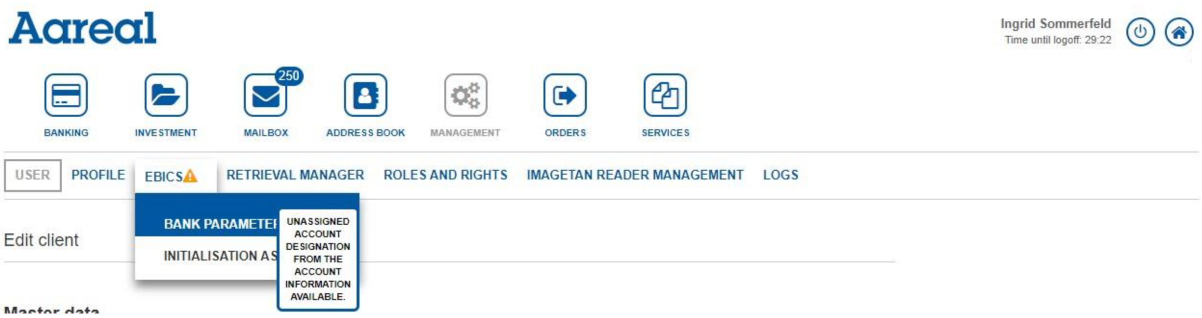


Figure 98: Information in the EBICS tab and Bank Parameters concerning an unassigned account designation

This opens the overview of bank parameters. Now click on the third-party bank next to which the exclamation mark is displayed and click on **EDIT**.

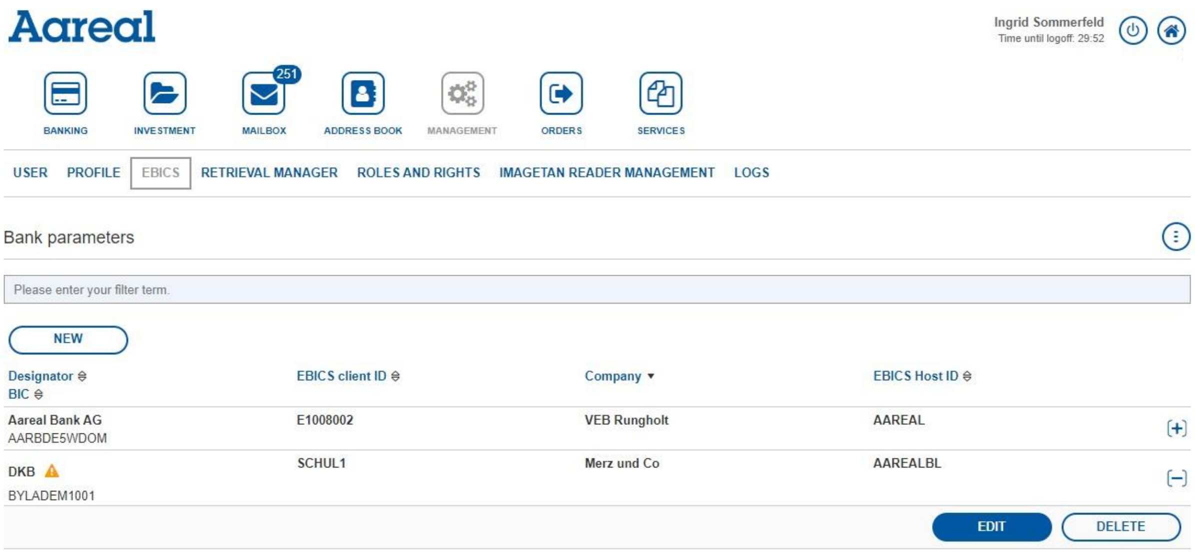


Figure 99: Exclamation mark next to a third-party bank parameter in the list of bank parameters

This opens the detailed view. Now click on the **ORDER DATA** tab and on **CHANGE**.

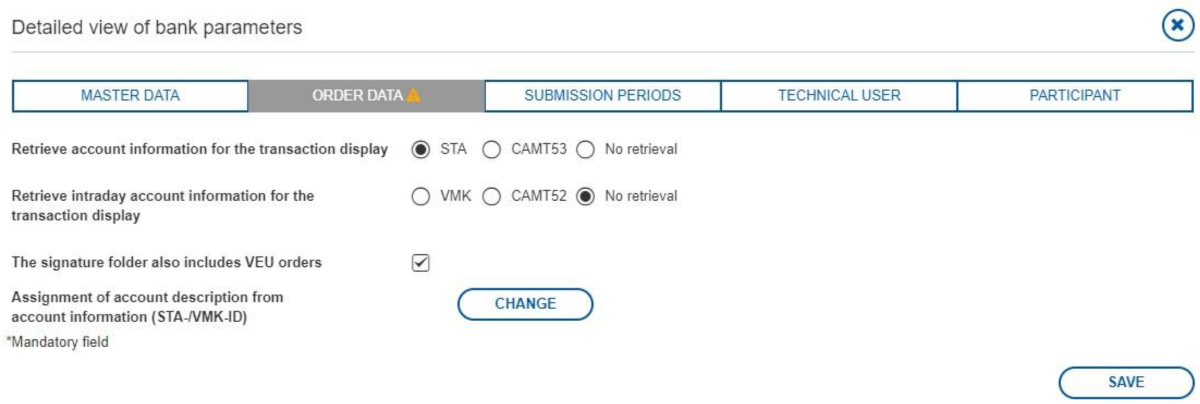


Figure 100: Detailed view of bank parameters - assignment of an account designation from account information

This displays the list of results for the bank parameters, allowing you to enter an account number stored in the Aareal Portal under **IBAN/ACCOUNT NUMBER.** If you don't want to view the information from the account statement in the Aareal Portal, click on **Do not assign**. Complete the process by clicking on **SAVE**.

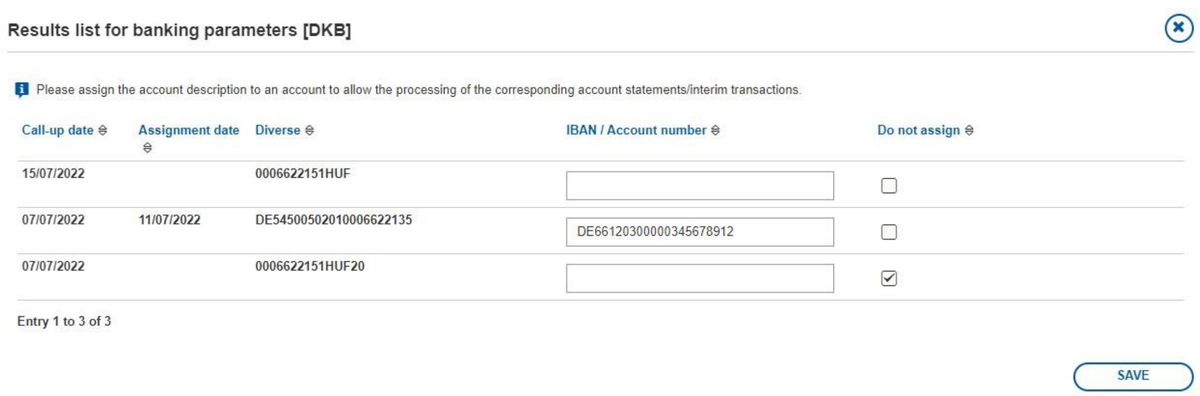


Figure 101: Assignment of an account designation to an account

*NB: If you don't assign the account statement file or activate "**Do not assign**", the Aareal Portal will continue to display the yellow exclamation mark even if no further account statement is retrieved.*

After the account statement has been assigned, account statement files that reach the Aareal Portal from the next day onwards will be automatically assigned and transactions updated. However, past transactions will not be automatically updated. In this case, it is necessary to retrieve the account statement files again in Financial Status by selecting **UPDATE ACCOUNTS ▶ IMPORT FILE**.

6.5. Tracking errors through logs

The Aareal Portal logs important events and actions that you perform. It thus helps you track whether orders have been executed successfully on the bank server.
As in any system, errors can occasionally occur. You can use the logs described in the following chapters to quickly detect errors and, if necessary, correct them together with your bank contact person. Logs can be viewed in the Aareal Portal for a maximum period of 24 months and will then be deleted. The deletion period may be shorter in some cases.

6.5.1. Transmission logs

The *EBICS* transmission logs contain information on the successful or unsuccessful transmission of data to the bank or on the collection of data from the bank. This includes, for example, the *retrieval* of account information, account statements or logs with the retrieval manager or the transfer of payments to the bank server.

You can access the transmission logs via **MANAGEMENT ▶ LOGS ▶ TRANSMISSION LOGS**.

The table shows all recent EBICS requests to the bank server. This includes details such as the order type, the *bank parameters* used, the *participant ID* and the return code of the request. You also have the option of downloading individual transmission logs.

If you have any questions regarding specific EBICS responses, please contact your bank advisor.

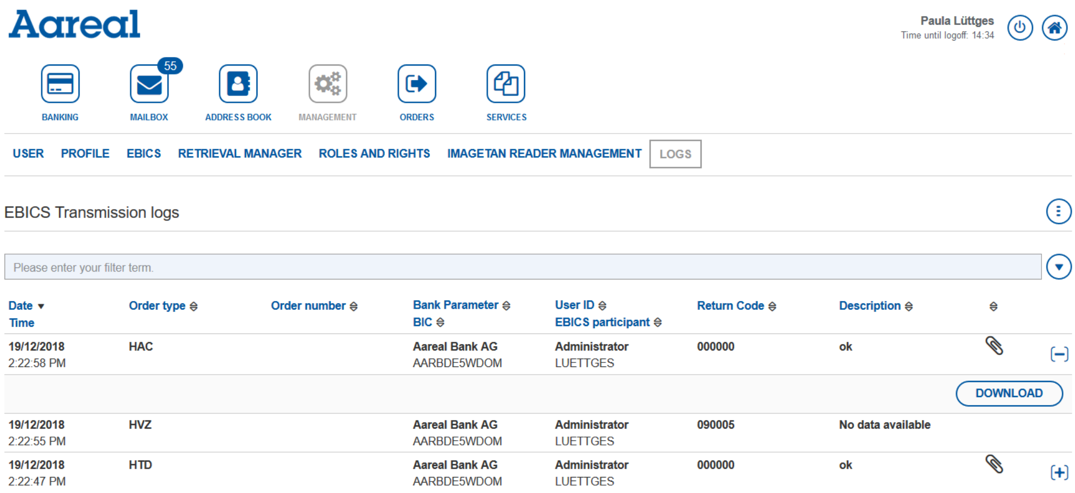


Figure 102: Viewing EBICS transmission logs

6.5.2. Other logs

The other logs section above all provides information on all imports you carry out on the Aareal Portal. This includes imports of payment orders, *collective orders*, mandates and other imports.

You can access the other logs section via **MANAGEMENT ▶ LOGS ▶ OTHER LOGS**.

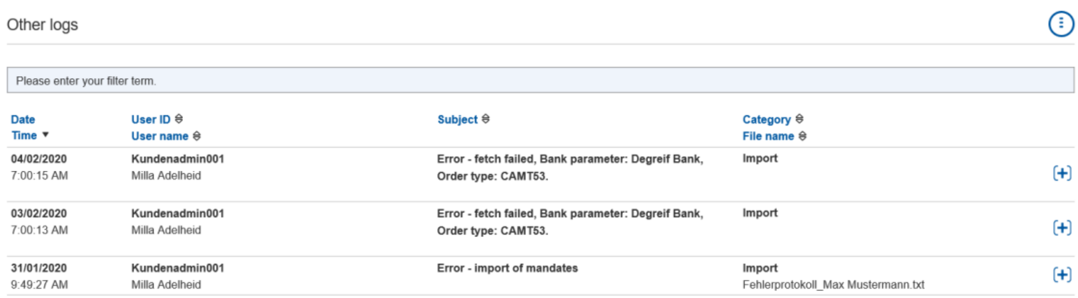


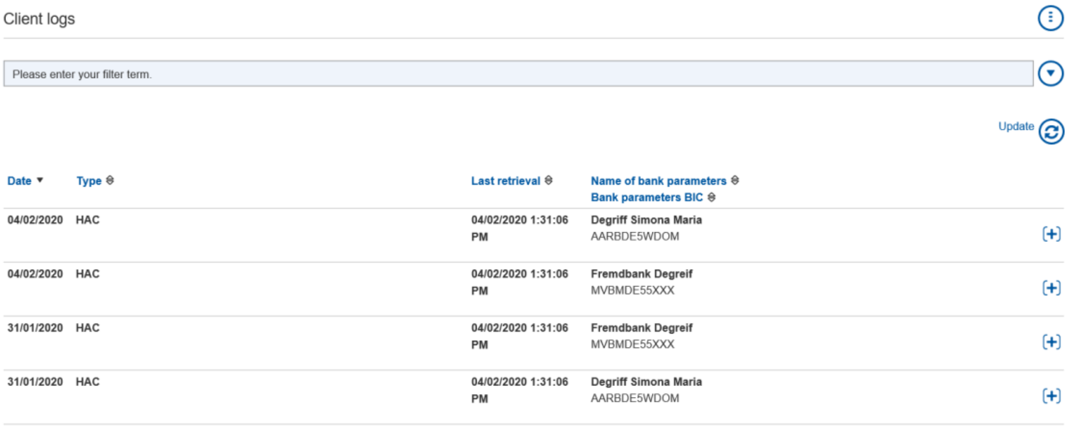
Figure 103: Other logs

6.5.3. Client logs

Logs that are generated on the bank servers when processing *EBICS* orders are stored in the client logs section.

You can find the client logs under **MANAGEMENT ▶ LOGS ▶ CLIENT LOGS**.

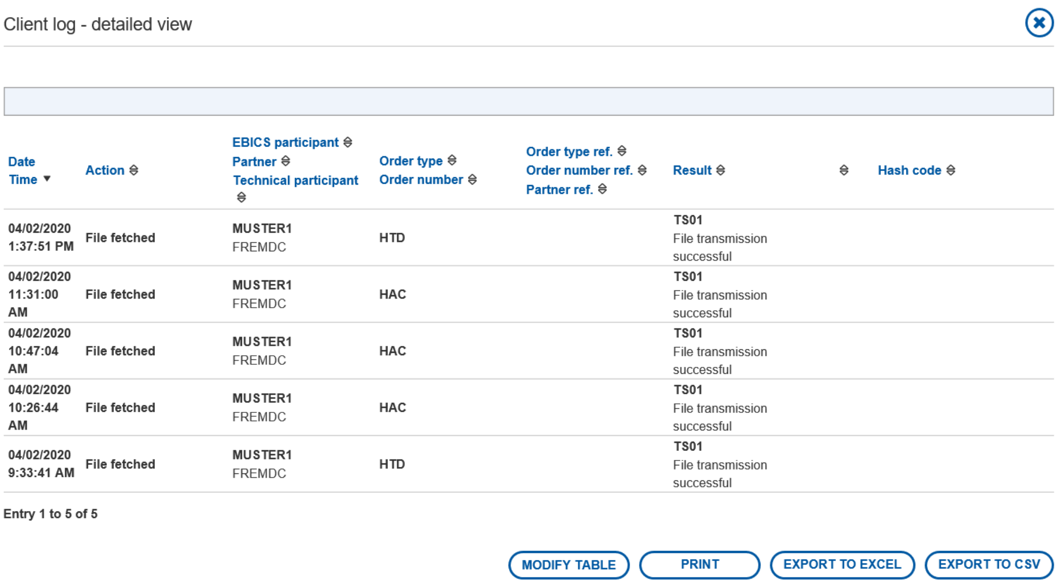
If client logs for a particular bank account are missing, you can set up a corresponding *retrieval* using the *retrieval manager*. Details on the procedure can be found in chapter 6.3.



Date	Type	Last retrieval	Name of bank parameters Bank parameters BIC
04/02/2020	HAC	04/02/2020 1:31:06 PM	Degriff Simona Maria AARBDE5WDOM
04/02/2020	HAC	04/02/2020 1:31:06 PM	Fremdbank Degreif MVBMDE55XXX
31/01/2020	HAC	04/02/2020 1:31:06 PM	Fremdbank Degreif MVBMDE55XXX
31/01/2020	HAC	04/02/2020 1:31:06 PM	Degriff Simona Maria AARBDE5WDOM

Figure 104: Viewing client logs

You can display the client logs downloaded from the bank server in greater detail by clicking on them:



Date Time	Action	EBICS participant Partner Technical participant	Order type Order number	Order type ref. Order number ref. Partner ref.	Result		Hash code
04/02/2020 1:37:51 PM	File fetched	MUSTER1 FREMDC	HTD		TS01 File transmission successful		
04/02/2020 11:31:00 AM	File fetched	MUSTER1 FREMDC	HAC		TS01 File transmission successful		
04/02/2020 10:47:04 AM	File fetched	MUSTER1 FREMDC	HAC		TS01 File transmission successful		
04/02/2020 10:26:44 AM	File fetched	MUSTER1 FREMDC	HAC		TS01 File transmission successful		
04/02/2020 9:33:41 AM	File fetched	MUSTER1 FREMDC	HTD		TS01 File transmission successful		

Figure 105: Detailed view of a client log

Client logs are not only updated via the retrieval manager. An update is also carried out automatically when the **Transferred Files** tab is called up under **BANKING ▶ PAYMENT TRANSACTIONS ▶ SIGNATURE FOLDER**. In this case, the logs are synchronised in the background. During the synchronisation process, you can continue working with the Aareal Portal as usual. If you call up the client logs and the synchronisation has not yet finished, a yellow exclamation mark will appear next to the refresh button.

7. Orders

7.1. Order status

The fold-down list groups the orders that you have already placed by order type - new account and investment / deposit / withdrawal - together with the status. Further details on the order can be viewed by clicking on the plus symbol. The quick filter on the right-hand side allows you to filter the list to display only processed or outstanding orders.

Clicking on the arrow manually updates the order status. "Completed orders" are shown in this list for three months.

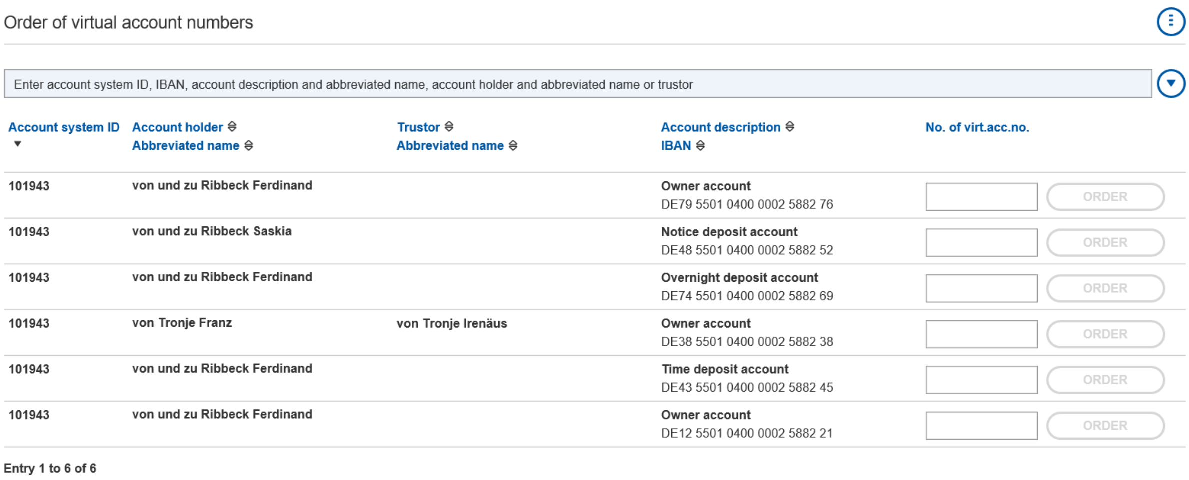
7.2. Virtual account numbers

Virtual account numbers can help you structure large amounts of incoming payments on your Aareal Bank account and allocate them to certain groups of people or functions. In this chapter, you will learn how to order virtual account numbers and use them in the context of transfers and direct debits.

***Note**: The option of ordering virtual account numbers on the Aareal Portal is available exclusively for the accounts you keep with Aareal Bank in Aareal Account.*

To order virtual account numbers, go to the module **ORDERS ▶ VIRTUAL ACCOUNT NUMBER**.

In the table, you see all the accounts that are suitable and activated for ordering virtual account numbers. Enter the desired number of virtual account numbers and click on **ORDER**. If a specific Aareal Bank account is not included in the table, please contact your Aareal Bank advisor to have it activated.



Order of virtual account numbers

Enter account system ID, IBAN, account description and abbreviated name, account holder and abbreviated name or trustor

Account system ID	Account holder Abbreviated name	Trustor Abbreviated name	Account description IBAN	No. of virt.acc.no.	
101943	von und zu Ribbeck Ferdinand		Owner account DE79 5501 0400 0002 5882 76		ORDER
101943	von und zu Ribbeck Saskia		Notice deposit account DE48 5501 0400 0002 5882 52		ORDER
101943	von und zu Ribbeck Ferdinand		Overnight deposit account DE74 5501 0400 0002 5882 69		ORDER
101943	von Tronje Franz	von Tronje Irenäus	Owner account DE38 5501 0400 0002 5882 38		ORDER
101943	von und zu Ribbeck Ferdinand		Time deposit account DE43 5501 0400 0002 5882 45		ORDER
101943	von und zu Ribbeck Ferdinand		Owner account DE12 5501 0400 0002 5882 21		ORDER

Entry 1 to 6 of 6

Figure 106: Ordering virtual account numbers

As soon as you have received the virtual account numbers, you can use them for your accounts with Aareal Bank. When you enter a new order for a new transfer or direct debit, you see a field for the **virtual account number** of the ordering party, as shown in Figure 107.

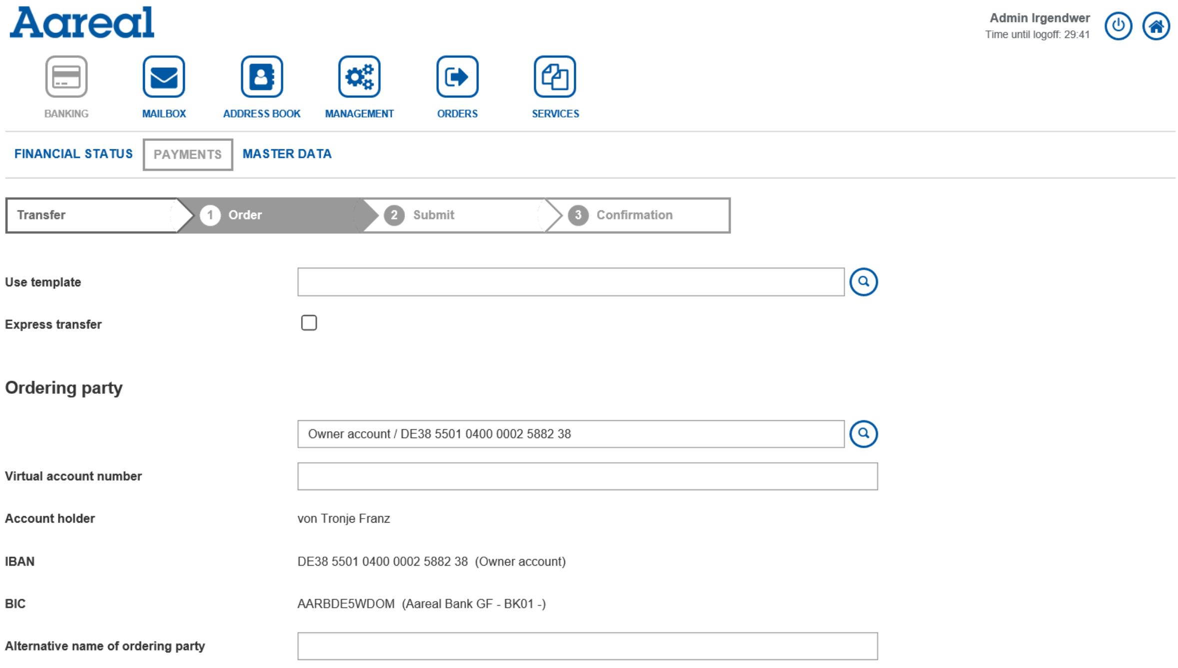


Figure 107: Using a virtual account number for a transfer

It is not possible to use virtual account numbers for foreign payments.

7.3. Account opening

On the Aareal Portal you can electronically open new current accounts for residential owner management via the **ACCOUNT OPENING** function in the **ORDERS** module.

Internal structural data, such as property numbers, can be entered in the "Account reference" field. This data is also shown in the account statement to help you allocate payments.

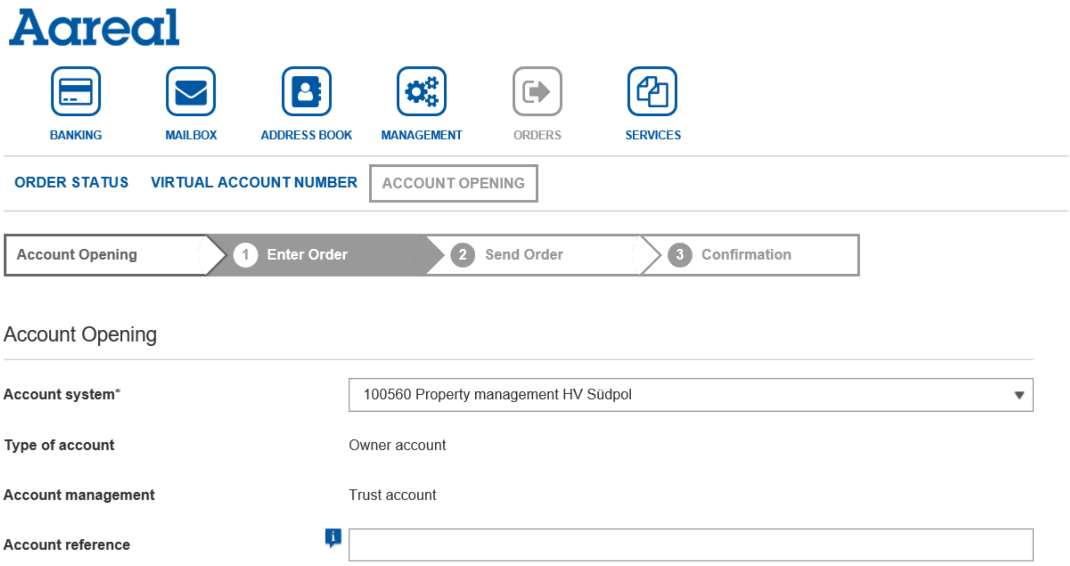


Figure 108: Opening new accounts on the Aareal Portal

After you have selected the account system, you define a COA as the holder of the new account including the number of owners. This can be seen in Figure 109.

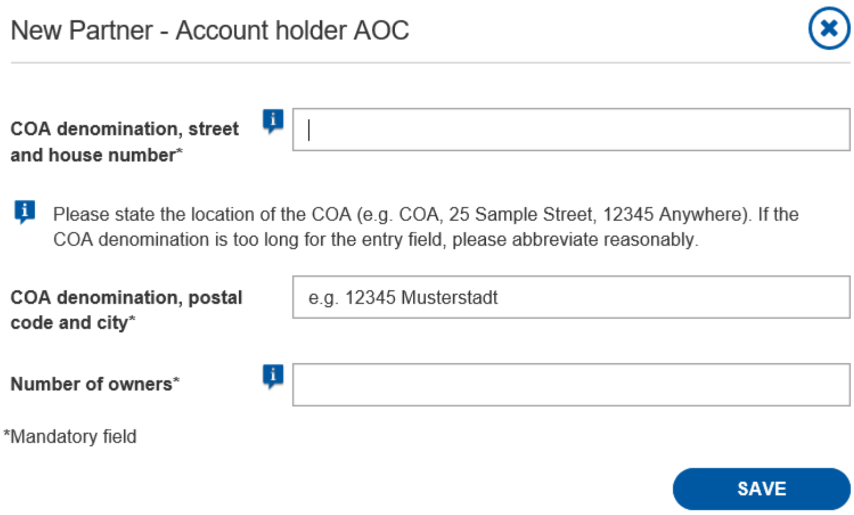


Figure 109: Entering a COA as the account holder

The current status of a newly opened COA account can be viewed in the menu item **ORDER STATUS**.

The documents for the newly opened account can be found in the Aareal contract documents directory of your mailbox.

8. Safety comments

When designing the Aareal Portal, it was important to Aareal Bank to provide you, the client, with a user-friendly, clear and easy-to-use portal for handling your daily banking business. Equally important was the adherence to modern security standards.

The Aareal Portal uses a strong authentication mechanism for logging on and carrying out important transactions: Knowing the username and password for your account is not enough, it is also necessary to have a cryptographic device, i.e. your *imageTAN reader*.

The Aareal Portal creates and manages secure keys for you to protect the transactions with the bank servers. You can revoke these keys at any time or exchange them for new ones if you suspect misuse.

In order to provide you with an all-round secure experience on the Aareal Portal, we ask you to observe and adhere to the following recommendations:

The Aareal Portal can be used with any modern browser and operated via different constellations of open networks. You can increase your own security by observing the following advice when you access the Aareal Portal:

- Only use operating systems that have been released and signed by the manufacturer of your device. For example, the risk of malware increases significantly on mobile devices that have undergone a "jailbreak".
- Only use operating systems and devices that are still provided with current security updates by the manufacturer. Windows XP and many older Android mobile phones, for example, no longer receive security updates.
- Make sure that the browser you are using is up to date.
- If possible, refrain from using the Aareal Portal via unencrypted networks. This includes wireless LANs such as those operated by cafés or other publicly accessible locations. In this case, it is better to use the mobile network if possible.

Aareal Bank will never ask you for your password or for a TAN from your imageTAN reader. Administrators at Aareal Bank or your company can offer you any support you need without knowing your password or a TAN. If someone asks you for your password or a TAN, please notify Aareal Bank immediately.

Attempts to gain access to someone else's accounts through phishing attacks are still widespread. For example, an e-mail is sent to the user which looks very similar to an original e-mail from a trustworthy source, such as an online shop, an insurance company or your bank. However, the link contained in the e-mail does not lead you to the desired website, but to a page that was created by the attacker on the basis of the original website. Once you enter your username and password there in good faith, the attacker knows them.

Strong authentication with the imageTAN reader protects you from such attacks. The attacker would also have to gain access to the imageTAN reader and know its PIN in order to cause damage.

Nevertheless, please make sure that e-mails are authentic and actually come from the respective sender. If an e-mail seems strange to you, especially when it comes to security-relevant functions, trust your feelings. Check the e-mail address of the sender. Is it correct? Does the link in the e-mail lead you to the correct Aareal Bank URL? Check the URL in the e-mail or in the address bar of your browser.
If you are unsure, or if you attribute an e-mail to a phishing attack, your company administrator and Aareal Bank will be available to answer any queries you may have.

In conclusion, the Aareal Portal is a secure portal for banking transactions and uses the latest standards to provide you with maximum security in your day-to-day dealings.

We wish you every success and hope you enjoy using the Aareal Portal!

Your Aareal Bank

9. List of icons used on the Aareal Portal

Buttons:


The logout button is located in the upper right area of the Aareal Portal. You can use it to log off the Aareal Portal.


The home button takes you back to the dashboard.


A direct link takes you from a dashboard widget to the corresponding Portal page.


The actions button lets you edit the dashboard and rearrange widgets. It also gives you access to actions in the currently displayed table, allowing you, for example, to export or make adjustments to the displayed content or print the information.


Some widgets can be configured with this button. It becomes visible to you when you switch to the dashboard's edit mode.


Click this button to remove a widget from the dashboard.


This button allows you to update the displayed data. For example, on the financial status page, you can retrieve the latest account transactions from the bank servers and display them on the page.


The button with the small down arrow is located next to a blue input field for quick searches. You can use it to select quick filters, provided that they are available for the Portal page in question, or to reset the search filter.


The [+] button is used to reveal the actions you can perform for a table entry. The [-] button can be used to hide the actions again.


The close button can be found in the upper right corner of dialogs. Click it to close the dialog without saving your entries.


This button lets you create a new entry from an open input window. For example, you can create a new recipient directly from the dialog for adding a mandate without having to cancel the dialog.


In certain input fields, such as the field for the recipient of a payment, the search function helps you search for the entry you need (in this case in the address book).


The button with the recycle bin icon can be used to reset the entries in the adjacent input field. No entries will be deleted from your stored master data.


The date selection button opens a small calendar from which you can select a date with your mouse. The date is then transferred to the input field next to the button.

This button offers you additional assistance. You find it, for example, next to the button for importing mandates, where it offers you additional information on the format of mandates.

In the entry dialog for payments, the reference variable button opens a help dialog that lets you select and insert the available variables.

Notes:

These two icons can be found in the signature folder as well as on the dashboard in the widget for the signature folder. They show you the status of the first and second signatures. In the example shown, the first signature is present while a second signature needed to execute the payment is still missing.

A small yellow triangle with an exclamation mark draws your attention to situations that require action on your part. For example, a yellow triangle indicates that a payment date can no longer be achieved and that the execution date must be changed.

A small red triangle with an exclamation mark draws your attention to situations in which you are not able to further edit or display content. This may indicate errors or actions that can no longer be performed, for example due to exceeded deadlines.

In some places, errors or incomplete entries are indicated by an exclamation mark in a red circle. If it is only a note that should be heeded, the icon is yellow.

You will find a small i in a blue speech bubble next to some input fields to draw your attention to the fact that supporting information is available. It is displayed as soon as you place the cursor in the input field.

The paper clip indicates that there is an attachment.

A small i points to the fact that a basic note is available. Move the mouse cursor over it to display the note.

These two up and down arrows symbolise a sortable column. You can change the sort order by clicking on the column title.

10. List of figures

11. List of tables

12. Glossary

RETRIEVAL, RETRIEVAL MANAGER

In this document, a retrieval is understood as the collection of information from the bank server and its incorporation into the Aareal Portal according to the *EBICS* protocol. EBICS defines a multitude of retrievable information, including account information, account statements, intraday account statements and bank server logs on the execution of payment orders.

To carry out a retrieval, you can use the retrieval manager described in detail in chapter 6.3.

ORDER FILE

The **CREATE** function allows you to create a new order file from a payment order. You can find this file in the signature folder. As soon as all signatures have been provided, the order file is transferred to the bank for execution.

BANK PARAMETERS

A bank parameter contains all necessary connection parameters to the server of the account-keeping bank and to access your account via *EBICS*. The bank parameters for Aareal Bank are already configured for you. You can create additional bank parameters to integrate accounts with *third-party banks*. Follow the instructions in chapter 6.2.1 to do this.

AUTHORISATION CLASS

Authorisation classes are defined by the *EBICS* protocol and specify in which form a user is authorised to sign payment orders. The authorisation classes E, A, B and T are available. Table 1: Electronic signature classes in chapter 5.2 contains further information on the individual authorisation classes.

DASHBOARD

The dashboard is the home page of the Aareal Portal. It is displayed as soon as you have logged on to the Portal.

Like the dashboard of a vehicle, the Aareal Portal dashboard provides you with all relevant information in one place. This gives you an immediate overview of everything you need to know.

You can adapt the dashboard to your needs: From a list of *widgets*, you choose which information you want to see at which point on the dashboard. Direct links take you quickly to the respective module where you can edit the content.

The dashboard is described in detail in chapter 4.4.

DTAZV

The abbreviation DTAZV refers to the format for data medium exchange in foreign payment transactions. It describes a standardised format for the exchange of foreign payments between banks and customer banking software.

EBICS

The Electronic Banking Internet Communication Standard (EBICS) is a Europe-wide, open standard for processing payment transactions via the Internet. It defines a high level of security and supports the requirements of modern, fast and flexible communication.
For example, EBICS governs the mechanism of the *distributed electronic signature (VEU)* and specifies the transmission protocols and key procedures to be used.

RELEASE LIMIT

The release limit describes the monetary limit up to which you are authorised to sign payment orders and thus release them for execution. This limit can be different for different *authorisation classes*. For example, you can be authorised to release transfers with higher amounts than foreign payments.

Release limits are assigned to you by the account-keeping bank and cannot be changed on the Aareal Portal. Please contact your bank advisor about the specific amount of your release limit.

THIRD-PARTY BANK

Any bank other than Aareal Bank is referred to in this manual as a third-party bank. Accounts at third-party banks can be integrated into the Portal and used for your daily work. Details can be found in chapter 6.2.1.

CREDITOR ID OR CREDITOR IDENTIFIER

To submit SEPA direct debits, each participant needs a creditor identifier that uniquely identifies the participant throughout the SEPA area. Without creditor IDs, you cannot store any mandates on the Aareal Portal and thus not order any direct debits. The creditor ID is issued free of charge by Deutsche Bundesbank.

If you have any further questions, please contact your bank advisor or obtain information from the Deutsche Bundesbank website.

IMAGETAN READER

You need your imageTAN reader to log onto the Aareal Portal and to generate TANs with which you can sign payment orders. With the reader, you have a key medium in your hands that makes misuse much more difficult and clearly identifies you as an authenticated user of the Portal.

The imageTAN reader represents an additional security criterion and enables *strong authentication* as defined by the German Federal Office for Information Security (BSI): Users identify themselves with a knowledge-based feature (user name and password) and with an object in their possession (imageTAN reader).

Strong authentication is often referred to as two-factor authentication and significantly increases protection against unauthorised access to your accounts.

Collective orders

Collective orders allow you to process and sign a large number of related transfers or direct debits in one order.

Further information on collective orders is available in chapter 5.2.3.5.

Strong authentication

See *imageTAN reader*

Participant ID, EBICS participant

The participant ID is the user name with which you log on to the bank server through the Aareal Portal, retrieve your account information and instruct and sign payment orders in accordance with the *EBICS* protocol.

Your participant ID is assigned to you by your bank. You enter and initialise it when you create the *bank parameter* on the Aareal Portal (see chapter 6.2.1). The Aareal Portal will then take care of logging on and communicating with the bank server in the background.

Transfer template

Transfers can be saved on the Aareal Portal as transfer templates. With just one click of the mouse, you can derive a new transfer from a transfer template, edit the data and create a payment order.
Use transfer templates to store frequently executed transfers. This reduces the likelihood of errors when creating payments and provides a quick and convenient way to handle transfers.

Transfer templates are described in detail in chapter 5.2.3.6.

VEU or distributed electronic signature

A distributed electronic signature, also referred to as VEU from the German name "Verteilte Elektronische Unterschrift", is a component of the *EBICS* protocol. It defines the procedure for obtaining signatures according to the principle of dual control and is offered by many banks in Germany.

VEU also refers to the signature folder kept on the bank server in accordance with the EBICS protocol (see chapter 5.2.5). When setting up bank parameters (see chapter 6.2.1), you can decide whether or not you want the VEU folder to be displayed in the Aareal Portal's signature folder.

Virtual account numbers

Virtual account numbers help you clearly allocate incoming payments to a specific use case or transaction.

Virtual account numbers are an exclusive feature that Aareal Bank provides for its customers and are only available to you for Aareal Bank accounts. For further information, please contact your bank advisor.

WIDGET

A widget is an element of the *dashboard* that displays certain information to you. For example, there are widgets to display new messages in the mailbox, the payment orders available for signature, your financial status or current account transactions.

Some widgets allow you to configure what information you want displayed.
Direct links take you quickly from a widget to the corresponding page on the Aareal Portal where you can edit the displayed content.

The functionality of widgets and the dashboard is described in detail in chapter 4.4.

RECURRING PAYMENT ORDER

Transfers, direct debits and foreign payments can be stored on the Aareal Portal as recurring payment orders. You will then see the next execution dates on the order management page. Pending payments can be entered and executed with just a few clicks of the mouse.

Recurring orders are presented to you in chapter 5.2.3.4.

XML

XML or Extensible Markup Language is a widely used language in computer science for the representation of data. It forms the basis for many protocols and offers particular advantages when exchanging information in a software-readable format.

DRAWING TYPE

Drawing type refers to your authorisation for one of the following payment methods: express transfer, transfer, direct debit and foreign payment. Together with the *authorisation class* and *release limit*, it results in your authorisation for signing payment orders on the Aareal Portal.