Corporate Banking

The photoTAN Reader

Your key to the new photoTAN method

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Your key to the new photoTAN method

Congratulations – You've decided to use photoTAN, the highly secure and comfortable Corporate Banking portal authorisation method. You have therefore acquired this reader, which allows you access to the new TAN method without requiring the use of a smartphone.

The reader is used to generate TANs and thereby replaces the previous conventional PIN used for transaction authorisation. Prior to each transaction you will see a photoTAN image (a square image with multi-coloured dots) displayed in your Corporate Banking portal. Simply scan the image with this reader and the valid data for the transaction including the TAN will be displayed on the screen!

In addition, the photoTAN method has enabled an expansion of the cash management app functions. Companies have been able to use this app on a mobile device anywhere in the world to obtain an overview of their transactions and account balances. Now, photoTAN also allows for the authorisation of payment transactions in accordance with EBICS standards.

This flyer summarises all the important information concerning photoTAN.

Your reader – an overview

Screen **Button A** (on/off)

Camera **Battery compartment**

COMMERZBANK

9001A 4312 003A

CE EUROPEAN PATENT
NO. 1969880
MADE IN CHINA

Button B
(Context menu on
left-hand side)

Button C
(Context menu on
right-hand side)

Protective battery film
(Remove before switching on
device for the first time.)

First steps –
a quick tutorial

Step 1:
Remove protective battery film
The delivery of your photoTAN reader includes the three AAA batteries required. Prior to switching on the reader for the first time, please remove the protective film marked with an arrow (see page 4) from the battery compartment in the direction of the arrow. Opening the battery compartment is not necessary to complete this step.

Step 2:
Switch device on
Press and hold Button A (on/off switch) for at least two seconds. The device will switch on and automatically display a menu prompting you to select a language (either German or English).

Step 3:
Select language settings
Use Button B to select either German or English. Your selection will be marked by an arrow. Then confirm your entry by pressing OK twice (Button C). After completion of the language selection, your device will automatically display an activation dialogue.

Step 4:
Activate device
Refer to the activation letter we sent you when you registered to use the photoTAN method and follow the instructions in this letter.

The reader will assist you by displaying tips on the screen and will automatically switch to the camera mode at certain stages of the process.
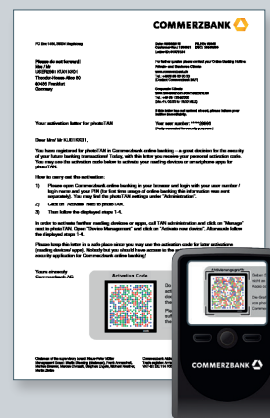

Note: While in the camera mode, focus your reader on the photoTAN image from a distance of approximately 10 to 20 centimetres. The device will automatically scan the image as soon as it has captured the image.

User guide

Functions
Button A: Press and hold the button for at least two seconds in order to switch the device on or off (depending on its current state). In any event, the device switches off automatically after a certain period of time.
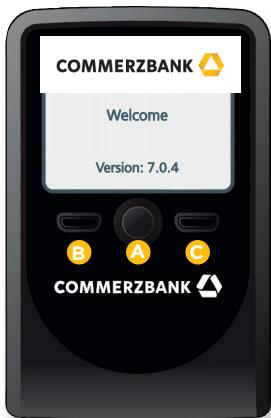
Buttons B and C: Depending on what you are doing with the device, these buttons execute different commands. The action being performed is shown above the button on the screen of the device.

A camera is located on the back side of the device to use for scanning photoTAN images. The image taken by the camera will be displayed on the screen of your device.

You will find factory-installed batteries in the battery compartment. Prior to switching on the device for the first time, please remove the protective film marked with an arrow from the battery compartment in the direction of the arrow. It is not necessary to open the battery compartment to complete this step.

Activation
Depending on the activation status of the device (already activated/not yet activated), the device will, upon switching on, display an activation dialogue (device not yet activated) or proceed directly to TAN reader mode (device already activated).

Activation dialogue

TAN reader mode

Before you can use the photoTAN reader to author-ise transactions in the Commerzbank Corporate Banking portal, you must first activate it for access in the Corporate Banking portal. The reader will assist you by displaying tips on the screen and will guide you step-by-step through the activation dialogue. For more information, please read the section entitled "First steps – a quick tutorial" (page 5).

Note:
The reader can store the activation details of up to 8 different user numbers for one person. Based on the TAN graphic to be read, the device will automatically recognise which user number a TAN should be generated for. The sharing of a reader by more than one person is not permitted.

TAN reader mode

Following successful activation, the device will automatically enter TAN reader mode each time it is switched on. The built-in camera will attempt to read a photoTAN image in order to generate the corresponding transaction information and a TAN. The image captured by the camera is then displayed on the screen of the device.

As in the activation procedure, focus the reader on a TAN image until the image fits completely within the boundaries marked on the screen. Hold the reader around 10 to 20 centimetres away from the image. Try to hold the device parallel to the image being scanned.
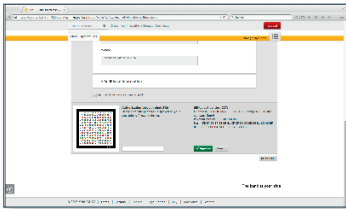

As soon as the image is recognized by the reader, your transaction data to be checked (for a wire transfer, for example) as well as the TAN to be entered in your Corporate Banking portal required for authorisation will be automatically displayed on the device screen.
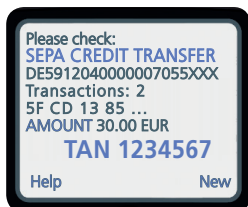
Settings/service menu

You can store a number of settings in your reader. In order to do so, switch your device off and then press and hold Button A and Button B simultaneously for at least two seconds. You can use the service menu to change the language settings on the device or to remove activations stored on the device. The software version installed on the reader can also be discerned using the service menu.
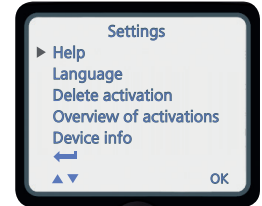
Deleting activations/ resetting the device

You can delete individual activations from your device. To do so, select Button B in the service menu (Delete). The dialogue shown to the right of this text will then be displayed on the screen.

Select the photoTAN ID to be deleted. Confirm your selection thereafter by pressing OK (Button C). Alternatively, you can select the option "Delete all". This will reset the device to its original state (factory settings). Use of the "Delete all" button requires further confirmation, which you must provide by pressing OK again.

Note:
Resetting the device to its factory settings will result in a loss of all activations and language selection settings. If there are no activations stored on the device, a reset to factory settings will be the only reset option available.

Language selection
You can choose at any time whether to have messages on the device screen displayed in German or in English. In the service menu, choose the "Language" option (Button C).

In the dialogue which then appears, you can use Button B to switch between the languages German and English. The selection made will be marked with an arrow.

Confirm your entry by pressing OK twice (Button C).

After the language selection is complete, the device will automatically return to activation mode or directly to TAN reader mode.

Usage and guarantee terms

Proper handling and storage
The photoTAN reader may only be used for the Commerzbank Corporate Banking portal. It serves the exclusive purpose of capturing the photoTAN images provided by Commerzbank.

Avoid using the device in dusty, dirty, or wet conditions and do not store it in such conditions. Also, do not store the device in excessively hot (+50 degrees Celsius) or cold (–10 degrees Celsius) conditions, as this could lead to battery damage, a warped casing, or damage to the electronic compo- nents. Ensure that the reader is not subjected to any forceful blows or other impact.

Activation
If activated, the reader may not be provided to third parties. You can use the service menu to discern whether any activations are stored on the device.

Care
Your device does not contain any components that require maintenance. Please use a dry microfiber cloth to remove any smudges on the exterior of your device.

Returns
If you discover that the reader has any technical defects, please send it back together with the return slip (enclosed in the original package).

We will replace your defective device with a new one.

Further usage-related information can be found at www.corporates.commerzbank.com/phototan

Disclaimer
Commerzbank accepts no liability whatsoever for any damage arising from improper usage of the photoTAN reader.

Technical instructions

Charge level
Every time it is switched on, the photoTAN reader checks whether the batteries are sufficiently charged. If the batteries are low on power, a message will be displayed on the screen indicating this. After acknowledging the message, you will only be able to use the device for a short period of time. **Note:** Please make sure to replace the batteries soon after receiving this message so that you remain capable of taking action at all times and can utilize your Corporate Banking portal without any restrictions.

Battery replacement
Your reader holds three AAA 1.5-volt batteries. Open the battery cover on the back side of the device using a small Phillips-head screwdriver. Remove the old batteries and insert the new ones. Please ensure the correct polarity (+/−), which is printed on the battery compartment and on the batteries. We recommend that you insert batteries of the same type and make that are fully charged in order to prevent premature battery discharge.

Automatic data storage during battery replacement
Your device will retain all data (activations and language selection) when you remove the batteries. Hence, there is no need to repeat the activation process following battery replacement. In the event that you dispose of the device or provide it to a third party, please ensure that all activations stored on the device are removed beforehand.

Automatic power-off function
In order to conserve battery power, the reader will switch off automatically when unused for a certain period of time.

Safety and disposal

Safety
The device and its accessories may contain small parts. Thus, it is important to keep it out of the reach of small children. Never expose the device or its batteries to an open flame.

Correct disposal
The symbol (crossed-out wheelie bin) printed on the device and the corresponding documents and packaging indicate that the reader and its batteries may not be placed in the standard waste disposal system at the end of the device's useful life. Instead, bring the reader to a collection point for electronic devices that will then ensure the proper recycling of the device.

The device and its batteries can be harmful to human health and the environment if not disposed of properly. Please help in protecting natural resources and promoting the sustainable recycling of material resources.

At your service

Still have questions concerning your new reader?
Don't hesitate to contact us.

More information is available at
www.corporates.commerzbank.com/phototan

For questions regarding the new TAN method,
please call our hotline: **+49 69 136 26360**
(Monday to Friday from 8:00 a.m. to 6:00 p.m.)

Get in touch with your corporate customer
relationship manager or specialist.

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