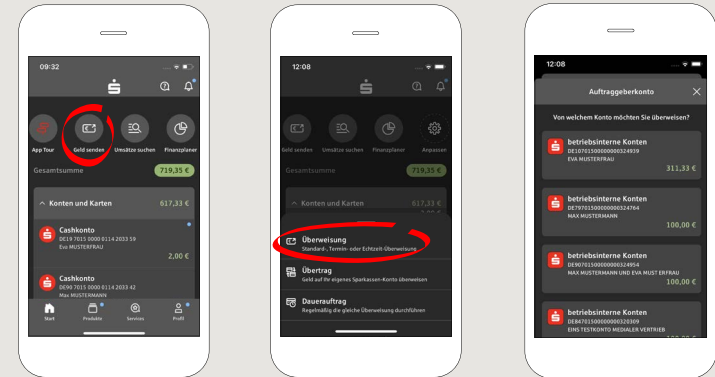The following instructions apply to the iOS operating system. The procedure may vary slightly for other mobile phone operating systems.

1 Start the Sparkasse app by tapping the **app icon** and then entering your password.

2 On the homepage, tap the **„Geld senden"** icon. After tapping on **„Überweisung"**, choose the account you want to transfer the money from.
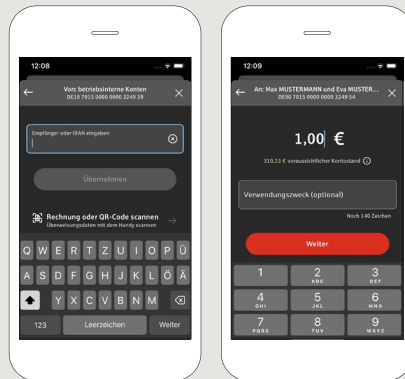

3 Enter the recipient.

Tip: If you have previously transferred money to or received money from the recipient, the recipient details will automatically appear.

Then tap on **„Übernehmen"**.

In the next step, enter the amount and reference. Confirm the data by clicking on **„Weiter"**.

You can also enter the transfer as follows:

3.1 **Using the photo option:** Tap on „Rechnung oder QR-Code scannen". Camera access is necessary. In the next step, please scan your invoice by following the next steps given in the app. The data is transfered tot he transfer template. It is vital that you check the data. Continue with steps 4 and 5.

3.2 **Using a QR-Code:** Tap on „Rechnung oder QR-Code scannen". Camera access is necessary. Please scan the QR-Code on your invoice. The data displays automatically in the transfer template. Continue with steps 4 and 5.

The following instructions apply to the iOS operating system. The procedure may vary slightly for other mobile phone operating systems.

4 Select the date of transfer: As soon as possible
(→ **„Nächstmöglich"**), on a certain date
(→ **„Zu einem späteren Termin"**) or in real time
(→ **„Als Echtzeit-Überweisung"**). Please confirm
by tapping on **„Überweisung prüfen".**
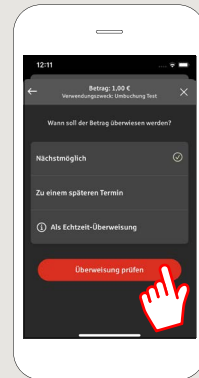
5 Your transfer details are now
displayed. Tap on **„Weiter"**. Now
switch to the **S-push TAN app.**
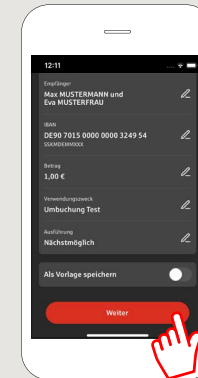
6 Check the transfer details against the
original documents, e.g. invoice.

Then tap on „Auftrag freigeben". Done.

Your transfer has been sent.