

Aareal Account



Pushing the limits of electronic banking

Your electronic banking package: the efficient choice in any system

Aareal Account offers the traditional range of corporate banking services, with fast and smooth communications facilitating both payment instructions and the receipt of electronic account information. It is also a gateway to Aareal Bank's value-added services: special functions are designed for account maintenance and payment processes and virtual account numbers provide an option for streamlining processes.

SECURITY is our top priority

You can access your accounts online via the Aareal Portal, which is operated on Aareal Bank's servers. In this highly secure environment, data is protected at all times and systems updates do not require any user interaction.

Data is protected at all times. When payment instructions are generated, they are submitted to this secure banking environment using an automated process, with payment frequencies that can be defined at will. The only systems component you need on-site is an imageTAN Reader® that scans graphic signals and transforms these into key codes.

To release payments via the Aareal Portal, you can use a distributed electronic signature process, maintaining the principle of dual control and using the Aareal Sign mobile app if you wish. The Aareal Portal also incorporates accounts held with other banks.

Whatever management software package you use, Aareal Account is the convenient way to process your payments. Besides entry screens for individual instructions and a database of beneficiaries for recurring payments, the Aareal Portal includes a management tool for SEPA direct debit mandates and a mailbox for electronic account statements and other messages. Multiple similar payments can be bundled into collective payment orders, which in turn makes them easier to process.

Systems requirements

In most cases, a normal business computer with internet access is all you need to use Aareal Account.

SEPA transfers and direct debits generated in your existing accounting system can be submitted to Aareal Bank for processing. In addition to displaying account movements in the Aareal Portal, Aareal Account provides this data using standard formats – either as a structured MT940 message or in the SEPA camt.53 format – allowing for direct downstream processing in the management software.

Aareal Account provides virtual account numbers to allow individual posted items to be identified and assigned easily. To use this function, we recommend adapting the management software – this can be done by an internal IT administrator or by the software vendor. Some suppliers of commonly used management systems already offer preconfigured interfaces for this purpose.

Product environment

Aareal Account leverages Aareal Bank Group's full experience with the premium BK01* product. The solution is focused on the Aareal Portal, the online banking platform that works with any management software.

The Aareal Account tenant deposit management is an additional software module that combines the user-friendly, process-driven management of tenant deposits with the Aareal Account payments solution.

* The described BK01 solution is a product by First Financial Software GmbH, a joint venture of Aareal Bank and Aareon. Aareal Bank AG is an exclusive BK01 account system partner. Prerequisite for the use of BK01 is an account with Aareal Bank AG.

Convenient management of accounts and payments

Depending on the business model being used, Aareal Account configures a suitable accounts system – either applying the structure for “own assets” (potentially comprising property, tenant deposit and investment accounts) or for “third-party assets/residential management”. The latter consists of current accounts and reserve accounts (segregated for each owners’ association) as well as the property manager’s account.

Access permissions are administered in the accounts system and transferred to each individual account. Aareal Account provides the option of assigning any number of virtual account numbers to each real account. These allow payment receipts and direct debit postings to be assigned directly to a particular transaction and business partner.

Your benefits with Aareal Account

Communication benefits



- ✓ Electronic release of payments quickly and easily, even when different accounts are involved
- ✓ Mailbox for receiving account statements and other electronic documents
- ✓ Connectivity for other banks
- ✓ Aareal Account is currently available in German and English

Account management benefits



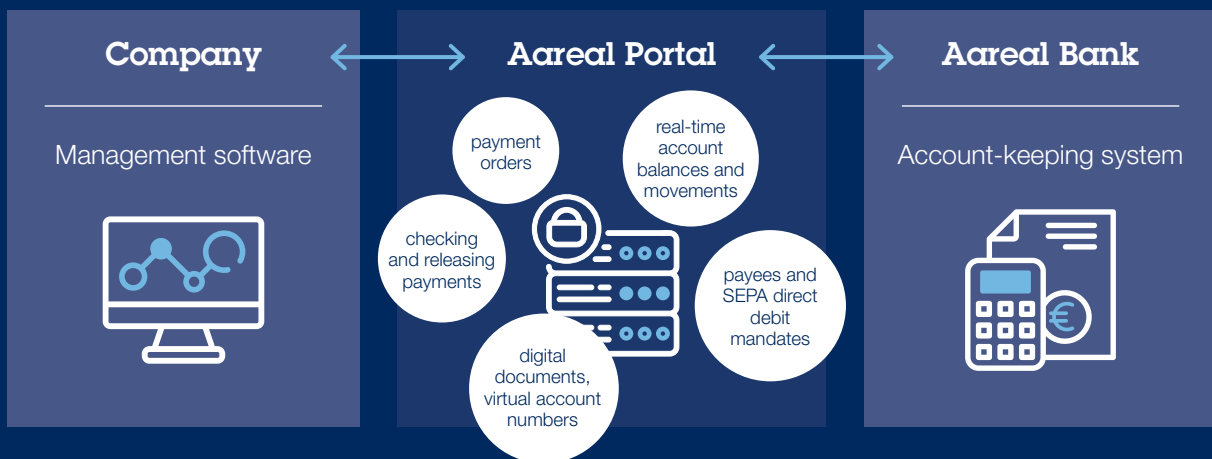
- ✓ Full flexibility in designing the accounts system, supporting open third-party accounts and/or trust accounts, depending on the management model
- ✓ Each management assignment has its own account (whether as a property manager or for an owners’ association), managed using an accounts system
- ✓ Permissions and authorisations are managed at the account system level and are automatically inherited by all subordinated accounts (exceptions possible)
- ✓ Convenient option for creating users and assigning permissions on the bank’s server, with all changes implemented immediately

Accounting benefits



- ✓ Standardised formats for direct integration with management software
- ✓ Automated submission of payments/provision of account information through an interface between the management software and Aareal Bank
- ✓ Virtual account numbers to identify and assign account movements clearly

Aareal Account at a glance



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Aareal

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