

Aareal Portal



The Aareal Portal – secure, user-friendly and full of useful features

The Aareal Portal is Aareal Bank's online banking solution, providing you with electronic account statements and a real-time overview of all your Aareal Bank accounts. You can use the portal to send payment files created by your management system to the Bank via the Aareal Data Exchange process, and then check and release the payments in the portal.

The portal also offers templates for recurring transfers to the same beneficiaries, saving you time and effort, and features a tool for managing SEPA direct debits and storing SEPA mandates. With the portal, you can bundle similar payments into collective payment orders, with the ability to stipulate processing rules for each order or change the rules for all payments in an order in one go.

Granting account access, read-only access and payment authority, etc., to different individuals is simple – and read-only access for certain accounts can also be granted to third parties not directly involved in the payment process, such as external auditors or (in the realm of residential management) advisory boards.

Aareal Portal system requirements

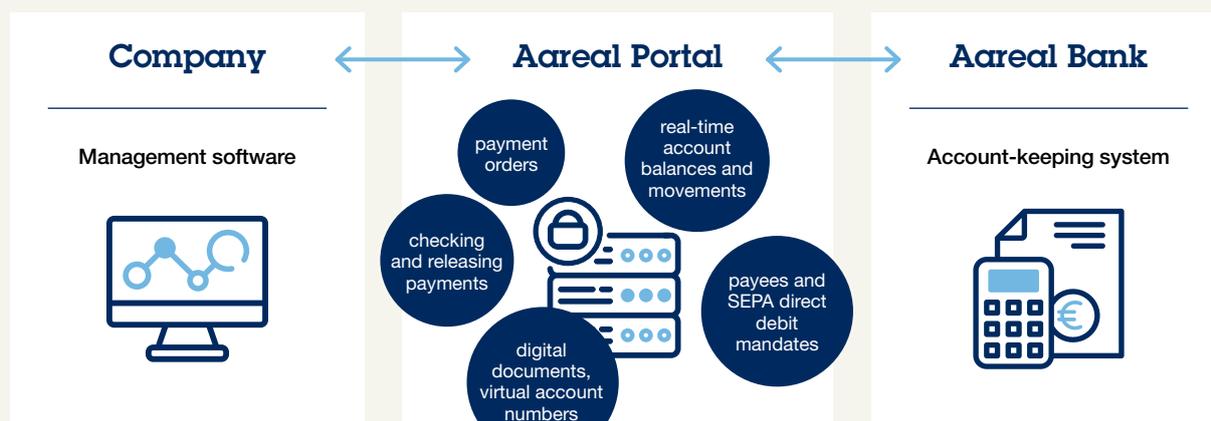
The Aareal Portal is an online application that does not require any specific software on your computer. It is available at <https://portal.aareal.com> – we recommend:

- ✓ **Internet browsers with add-ons:**
 - > Microsoft Edge Chromium
 - > Mozilla Firefox
 - > Google Chrome
- ✓ **An encrypted internet connection (HTTPS, TLS 1.2 or higher) is required.**
- ✓ **Screen resolution:**

The desktop view is based on the common 1,280 pixel (width) display resolution standard. The Aareal Portal also offers a "small view" for users accessing it via their mobile devices (smartphones, tablets). Please note that some desktop features may not be supported in this view.
- ✓ **Authentication medium for each user:**

imageTAN-Reader® (included in the delivery package from Aareal Bank)

The Aareal Portal at a glance



How to set up the Aareal Portal:

Administrator



1. Logging into the portal and activating the imageTAN reader

Aareal Bank will provide you with the necessary access data (URL, client ID, user ID and initial password) and the imageTAN reader for secure authentication. You will be required to change the initial password after you have logged in for the first time. You can then activate the imageTAN reader. To do so, Aareal Bank will need your signed activation letter, which is generated automatically after the required steps have been completed in the portal. Your account will be activated after the verification process has been completed.



2. Adding users

To add users and assign specific roles or limit individual account access (if necessary), go to the “**User**” menu item within the “**Administration**” module. The predefined role “Account view for third parties” can be used to grant read-only access to homeowner association advisory boards for a specific account in combination with restricted account access.



3. Setting up bank parameters

Go to the “**EBICS | Bank parameters**” menu item within the “**Administration**” module to link the users you have added to the Aareal Bank EBICS client registered in the portal, simplifying EBICS initialisation to participate in payments services. Alternatively, users can connect their own profiles to the Aareal Bank payments services at a later point in time.



4. Using the initiation assistant

If you are authorised to execute transactions with Aareal Bank, you can activate your user profile to allow communications with Aareal Bank via the “**EBICS | Initiation assistant**” menu item within the “**Administration**” module. (Skip this step if not applicable.) Following successful initiation, Aareal Bank will need a signed copy of the initiation letter generated by the portal to activate your user profile for banking communications.

User



1. Logging into the portal and activating the imageTAN reader

Your administrator will provide you with the necessary access data (URL, client ID, user ID and initial password) and the imageTAN reader for secure authentication. You will be required to change the initial password after you have logged in for the first time. You can then activate the imageTAN reader. Your client administrator may need your signed activation letter, which is generated automatically after the required steps have been completed in the portal, provided your administrator has chosen this option for the release process (e.g. because an in situ authentication is not possible).



2. Using the initiation assistant

If you are authorised to execute transactions with Aareal Bank, you can activate your user profile to allow communications with Aareal Bank via the “**EBICS | Initiation assistant**” menu item within the “**Administration**” module. (Skip this step if not applicable.) Following successful initiation, Aareal Bank will need a signed copy of the initiation letter generated by the portal to activate your user profile for banking communications.



3. Maintaining additional inventory data

To save time and effort, for recurring payments, for example, you can save templates for recurring beneficiari es, remittance information and **SEPA** direct debit mandates via the “**Master data**” menu item within the “**Banking**” module.

You can also add further banks, and access and save accounts held with these banks, via the Aareal Portal (“**EBICS | Bank parameters**” menu item). Please note: this integration of third-party bank accounts is a fee-based add-on feature and requires additional contractual arrangements with Aareal Bank.

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Aareal

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