

Guidelines for digital signatures

Simple. Secure. Digital.



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Guidelines for digital signatures

Get ready now and save time later.

- Have you checked the documents attached to your email?
- Do you have your passport close to hand?
- Have you set aside a free 5–10 minutes?
- Are you somewhere quiet with a stable internet connection?
- Do you have access to a smartphone or a computer with a webcam?


If the answer to all of these is 'yes', then let's get started!

Step 1:

To sign your documents digitally, click on the link in the email to access our partner's platform (Intrum AG).

NEW: Digital signature possible

You now have the option of signing all documents digitally using the so-called "qualified electronic signature." This eliminates the need to print out and send documents physically. You sign and send everything conveniently and easily from your mobile device.

Interested? We'll show you how it works – [INSTRUCTIONS](#) or [DIRECT TO ELECTRONIC SIGNATURE](#) 

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> Step 2:

Here you can find all of your contract documents.

These are the same documents as those attached to your email.



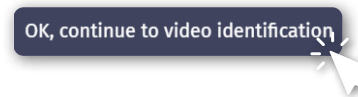
> Step 3:

If the documents are correct, click 'OK' to carry out the video identification and digital signature processes.

Why is video identification needed?

We need to clearly identify you for security reasons before you provide a digital signature, and use video identification to do this.

Please have your passport ready to complete this process.



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> Step 4:

Before starting video identification, you can choose to be identified by smartphone or by computer and webcam.

> Step 5:

From this point onwards, a staff member will accompany you through every step of the video identification and digital signature processes.

Identification

Which device would you like to use?


Smartphone App
Use our free app on your mobile device. Available for iOS and Android.

Computer & Webcam
Use a web browser on your computer. No additional software required.

Install the IDnow app on your smartphone or tablet and let one of our experts guide you through the identification process.



- 1 Install the IDnow app via QR Code.**

Scan the QR code to the right to download our free app for Android or iOS. You will need to enter the following code to start the identification.



or

Install the app 'IDnow Online-Ident' directly via the app store:





- 2 Launch app and start identification**


Open the IDnow app on your smartphone and start the identification process with your Ident-ID.

Your Ident-ID:

Please always provide your Ident-ID for an identification

- 1.**

The app home screen displays the IDnow logo and a prompt: "Bitte geben Sie Ihre Ident-ID ein und starten Sie die Identifizierung." Below this is a text input field and a red "Bestätigen" button.
- 2.**

The registration screen lists requirements: "Folgendes ist erforderlich, um die Identifikation zu starten:" followed by three items: "Ihre Mobilfunknummer" (with a field for the number), "Ihr bereitliegendes Ausweisdokument", and "Ihre Zustimmung". A red "Identifikation starten" button is at the bottom.
- 3.**

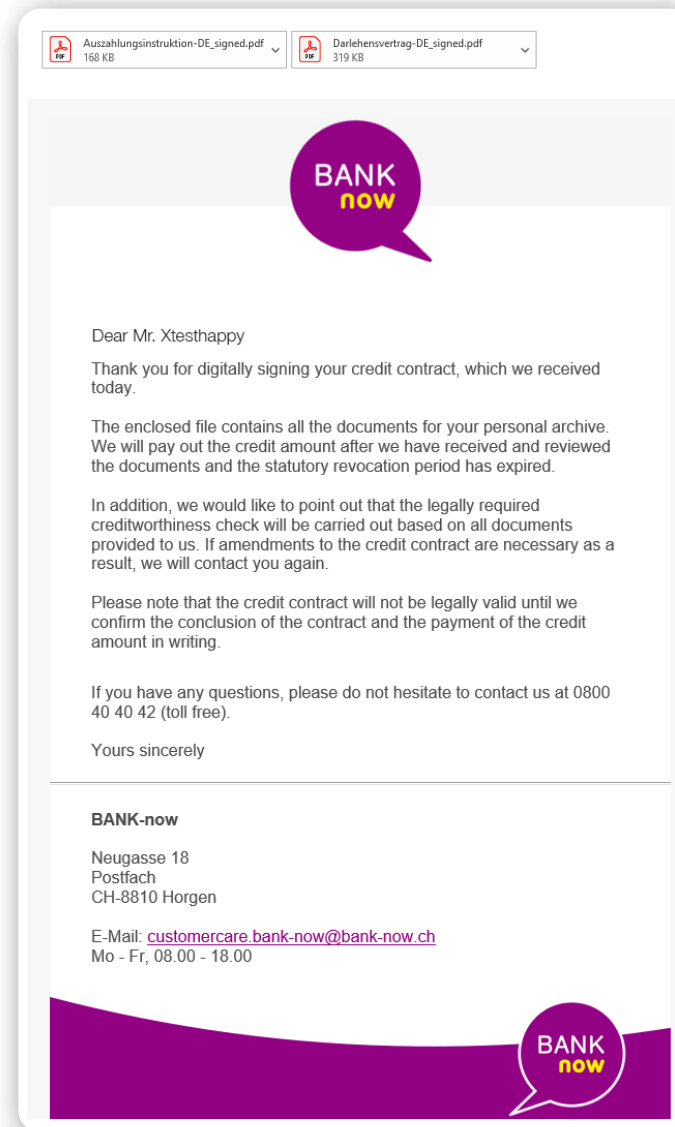
The video identification screen shows a blurred video feed of the user. A red "X" icon is in the top left. At the bottom, there is a red "Identifikation starten" button and a message: "Warten auf verfügbaren Identifikationsexperten. Sie werden mit dem nächsten freien Mitarbeiter verbunden. Bitte stellen Sie die App nicht in den Hintergrund."

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 **Step 6:**

As soon as you have completed all steps, you will receive your digitally signed documents via email.

Please note that your credit agreement only becomes legally binding once BANK-now provides written confirmation that the agreement has been concluded and the loan amount has been disbursed.



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All done!



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