Terms and Conditions for Remote Data Transmission

Comparison of the amended provisions

Version 2009	Version 2017
3. Procedural provisions (1) The transmission procedure agreed between the Customer and the Bank shall be governed by the requirements specified in Annex 1a and/or Annex 2a, as well as by the requirements specified in the documentation of the technical interfaces (Annex 1b).	**3. Procedural provisions** (1) The requirements described in Annex 1a, in the technical interface documentation (Annex 1b) and in the data format specification (Annex 3) shall apply to the transmission method agreed upon between the Customer and the Bank. The Customer is obliged to submit credit transfer orders and direct debit collection orders for payments in euros within the European Economic Area in the ISO 20022 format only, pursuant to chapter 2 of Annex 3. Direct debit collection orders for payments generated at a POS (point of sale) with the aid of a payment card that lead to a direct debit from a domestic payment account (Section 3 para 13 ZaDiG) have to be submitted in the ISO 20022 format.
4. Duties of conduct and care in dealing with the identification media that are required for the authorisation of orders	**4. Duties of conduct and care in dealing with the identification media that are required for the authorisation of orders** The Customer instructs the Bank to save the personal key of the Participant/User in a technical environment that is protected against unauthorised access. The Bank is also entitled to instruct a reliable service provider to do this. The password required to authorise the personal key will replaced by a TAN using the photoTAN procedure. The storage of the electronic key in a technical environment provided by the Bank (or by a service provider authorised by the Bank) (see No. 2.2.1 (5) of Annex 1a to the Terms and Conditions for Remote Data Transmission) is permitted.
Annex 1a: EBICS interface **_____**	**Annex 1a: EBICS interface** **_____**
1.2 Authentication signature	**1.2 Authentication signature** The authentication signature may also be rendered using the photoTAN procedure in the technical environment of the Bank or that of an authorised service provider. They carry out the necessary verification for the Customer.
2.2.1 First initialisation of the	**2.2.1 First initialisation of the**

Subscriber keys	**Subscriber keys** The photoTAN may be used by the Participant instead of a password if the security medium of the Subscriber is saved by the Bank in a technical environment that is protected against unauthorised access.
	2.2.2 Migration from FTAM to EBICS If the Subscriber has already received a valid banking key that has been activated by the credit institution under a previously existing access to remote data transmission for FTAM, the banking keys may be retained in the course of a separately agreed migration from FTAM to EBICS, provided that they correspond at least to Version A004 and retention has been agreed to with the credit institution. In this event, the public keys for authentication and encryption will be transmitted to the credit institution via the order types intended for this purpose. These messages must be signed with the key for the bank-technical ESs. The separate transmission of a signed initialisation letter may be omitted.
3. Transmitting orders to the Bank	**3. ~~Transmitting~~ Placing orders ~~to~~ with the Bank** The authorisation of orders may also be granted by entering the photoTAN shown on the mobile or a reading device and the electronic signature will be subsequently generated in the secure technical environment.
3.1 Transmitting orders by means of a distributed electronic signature (DES)	**3.1 ~~Transmitting~~ Placing orders by means of ~~a~~ the distributed electronic signature (~~DES~~VEU)** In the case of a distributed electronic signature, the approval and thus the authorisation by means of the second banking signature may take place by using the photoTAN or by authorising an order using the app provided by the Bank.
Annex 2. Data transmission during format changes If the Bank is not unable to execute a customer order for a credit transfer placed on a paperless basis in the format "SEPA Credit Transfer" because the beneficiary's credit institution designated by the Customer	**Annex 2. Not currently in use**

does not yet provide this format, the Bank will execute the credit transfer in a format supported by the beneficiary's credit institution.

The following lists shall only be applicable if the "Translation Rules MX pacs. 008.001.01 to MT 103" of June 2007 are used.

1. When changing the format, the following data elements cannot be transmitted:

- Different beneficiary (Payment Information » Credit Transfer Transaction Information » Ultimate Creditor)
- Different remitter (Payment Information » Ultimate Debtor and Payment Information » Credit Transfer Transaction Information » Ultimate Debtor)
- Identification of the beneficiary (Payment Information » Credit Transfer Transaction Information » Creditor » Identification)
- Identification of the remitter (Payment Information » Debtor» Identification)

2. When changing the format, the following data elements can only be transmitted in part:

- Address of the beneficiary [the first 66 of the 140 originally possible characters will be transmitted] (Payment Information » Credit Transfer Transaction Information » Creditor » Postal Address)
- Address of the remitter [the first 66 of the 140 originally possible characters will be transmitted] (Payment Information » Debtor » Postal Address)
- Name of the beneficiary [the first 66 of the 70 originally possible characters will be transmitted] (Payment Information » Credit Transfer Transaction Information » Creditor» Name)
- Name of the remitter [the first 66 of the 70 originally possible characters will be transmitted] (Payment Information » Debtor » Name)
- Reason for payment [customer reference and reason for payment

will be transmitted together whereby a total of 13 characters must not be exceeded. The customer reference (End to End Identification) is placed first and must always be entered fully.] (Payment Information » Credit Transfer Transaction Information » Remittance Information	
	Annex 3. Data format specification The specification is published on the website http://www.ebics.de