Aareal Portal

The Aareal Portal – safe and secure, easy to use and full of useful functions

Aareal *Portal*

The Aareal Portal gives you a real-time overview of all your accounts at Aareal Bank, and since the Portal communicates with your bank accounts using the EBICS banking communication standard, you can link in other banks too. The payment files generated in your management system are sent to the Bank using the Aareal data exchange system, and are displayed in the Aareal Portal for you to check and release.

Your account statements in the Aareal Portal will be received in electronic form. When making transfers via the Aareal Portal, you can store appropriate templates for more frequent recipients, plus you can manage your SEPA direct debits from the Portal in exactly the same way, and store SEPA mandates too. Payments of the same kind can be consolidated into collective orders, and every single one is subject to specific processing rules that you can specify and amend across the board for all the payments contained in an order.
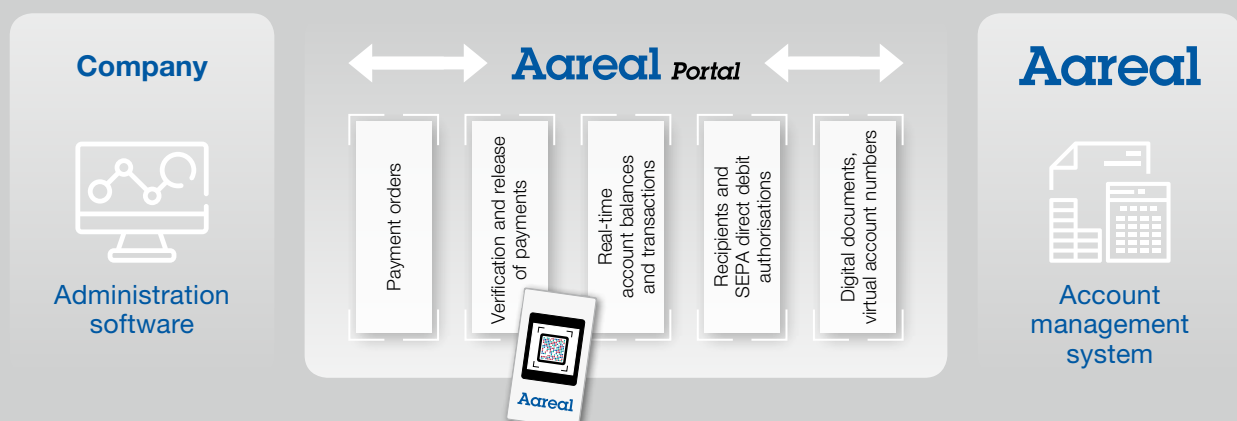
Lastly, different account access permissions, read-only privileges and payment authorisations etc. can be easily allocated to different people in the Aareal Portal. You can also grant read-only privileges for certain accounts to third parties not involved in the payments themselves, such as to auditors, perhaps, or to management advisory boards in the case of condominium management.

System requirements for the Aareal Portal

The Aareal Portal is an Internet application that can be accessed via the URL https://portal.aareal.com. You don't need to install any special software on your computer. We recommend:

- Internet browser capable of executing add-ons:
  > Internet Explorer
  > Mozilla Firefox
  > Google Chrome
- Internet connection, SSL required
- Screen resolution: The desktop view is based on a standard resolution of a width of 1,280 pixels. A small view is available for mobile devices (smart phones, tablets) but may not support all of the functions of the desktop view.
- Authentication medium for each user: imageTAN-Reader® (supplied by Aareal Bank)

The Aareal Portal at a glance

Company

Administration software

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Payment orders

Verification and release of payments

Real-time account balances and transactions

Recipients and SEPA direct debit authorisations

Digital documents, virtual account numbers

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Account management system

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Configuring the Aareal Portal for the first time

Administrator

1. Logging in to 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) as well as the imageTAN-Reader for secure authentication. After you have logged in to the Aareal Portal for the first time, you need to change your initial password. Then you can activate the imageTAN-Reader. For this purpose, Aareal Bank needs a signed release letter from you, which is generated automatically on completion of the necessary steps in the Portal. Once this letter has been checked, your imageTAN-Reader will be activated.

2. Creating users
The **Administration** module takes you directly to the **user** menu option. Here you can create all other required users and, if necessary, assign them roles or restrict account access individually. The role „Account access for third parties" is already preconfigured and can be used in combination with an account restriction to assign read-only privileges for a specific account to the management advisory board of a condominium owners' association, for example

3. Configuring bank parameters
Via the **Administration** module and the **EBICS | Bank Parameters** menu option, you can link the users you have created with the EBICS subscriber of Aareal Bank already stored in the Portal in order to simplify the EBICS initialisation process for participation in payment transactions. Alternatively, users themselves can subsequently assign their Aareal Portal account for processing Aareal Bank payment transactions.

4. Initialisation wizard
If you have power of disposal for accounts at Aareal Bank, you can start the initialisation process via the **Administration** module and the **EBICS | Initialisation Wizard** menu option. Otherwise, you can skip this step. After successful initialisation, Aareal Bank will need the signed initialisation letter created by the Portal in order to authorise you for communication with the Bank.

User

1. Logging in and activating the imageTAN-Reader
Your administrator will provide you with the necessary access data (URL, client ID, user ID and initial password) as well as the imageTAN-Reader for secure authentication. After logging in for the first time, you need to change your initial password. Then you can activate the imageTAN-Reader. Your client administrator may need you to sign a release letter, which is generated automatically on completion of the necessary steps in the Portal. A signed letter will only be required if your administrator has chosen this option for the release process (e.g. because he or she is unable to verify your identity on site).

2. Initialisation wizard
If you have power of disposal for accounts at Aareal Bank, you can start the initialisation process via the **Administration** module and the **EBICS | Initialisation Wizard** menu option. Otherwise, you can skip this step. After successful initialisation, Aareal Bank will need the signed initialisation letter created by the Portal in order to authorise you for communication with the Bank.

3. Maintaining further inventory data
To reduce the administrative effort, for example in the case of recurring payments, you can save frequently used recipients, references and **SEPA** direct debit authorisations as retrievable templates. You can find this function in the **Banking** module under the **Master Data** menu option.

The Aareal Portal also allows you to set up additional banks via the **EBICS | Bank Parameters** menu option and then call up and save the accounts managed at those banks. Please note: The integration of other banks is an additional functionality that is subject to a charge and requires a contractual arrangement with Aareal Bank.

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