

## Advanced Sparkassen app features

In addition to basic features such as managing accounts and making payments, the Sparkassen apps also has a number of other features:



### Instant transfers

If you want to transfer money instantly.



### Photo transfer

Simply take a photo of a bill and get the system to log all the relevant data and automatically transfer it to the digital bank transfer form.



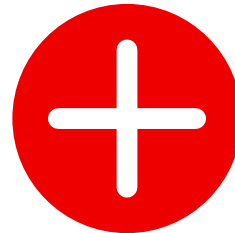
### GiroCode

For quickly and easily paying bills with Girocode. To do so, simply scan the QR code on the bill – and that's it paid!



### Online services

Makes it easy to change your address, or block or apply for a new card if you've lost yours or it's been stolen.



and a lot more ...



### giropay

giropay is a free feature for use with your current account. It allows you to pay securely online, instantly send\* and request money, and to verify your age.



### Multi-banking

Multi-banking allows you to keep track of, access and manage all of your bank accounts in one place – including those from other banks.



### Account alerts

For letting you know when your wage has been paid, a payment has been debited or you have gone overdrawn.



### S-Trust

A safe place for keeping all your important documents.

\* Works in the same way as a standard bank transfer.