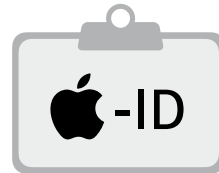


Requirements for using Apple Pay.



An Apple Pay capable device*



An Apple ID.



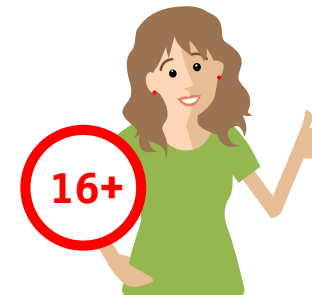
The Sparkasse app (latest version).



A Sparkasse account with a Sparkasse card (debit card), a Sparkasse credit card or a Sparkasse basic card (debit card).



An activation code for online banking (including use of the electronic mailbox and the pushTAN or chipTAN legitimation method).



Users of the Apple ID in Germany must be 16 years or older.

* Apple Pay can be used with an iPhone or any other Apple device supporting Apple Pay.