Introduction

Thank you very much for choosing a KOBIL chipcard Terminal.

The TAN Optimus Comfort was developed in compliance with national and international standards and permits secure online banking on the Internet wherever chipcard-based transaction numbers (TAN) according to the “ZKA chipTAN” or the “Sm@rtTAN plus” procedure are generated (ZKA TAN generator). In addition, you can use the device to read out your GeldKarte cash card. In order to enhance the user friendliness and to lower the risk of input errors, TAN Optimus Comfort relies on an optical data transmission. Where needed, the reader may also be operated using the manual procedure. For more details on the chipTAN or Sm@rtTAN procedure, please ask your financial institute. This manual is exclusively intended to guide you through the device functions of your TAN Optimus Comfort.

Please be sure to study this manual carefully – particularly the safety instructions – before using the TAN generator to issue TANs.

Übersicht

<table>
<thead>
<tr>
<th>Button</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>F-button</td>
<td>Press to start the TAN generation using optical support</td>
</tr>
<tr>
<td>TAN-button</td>
<td>Press to start the TAN generation via manual input</td>
</tr>
<tr>
<td>Confirm button (OK)</td>
<td>Press to confirm your entries</td>
</tr>
<tr>
<td>Correct / cancel button</td>
<td>Press to delete your last entry or to abort the process</td>
</tr>
<tr>
<td>€ / comma button</td>
<td>Press to view the current credit balance on your cash card or the decimal places when manually entering “amount” or “number”</td>
</tr>
<tr>
<td>MENU button</td>
<td>Press to view the functions menu of the reader in order to change the language or to display information on the device version</td>
</tr>
</tbody>
</table>
Start-up

Please pull the battery safety strip out of the device in order to take it into operation. The device becomes immediately operational.

Inserting the Chip

Please insert the chipcard with the gold-plated contact facing up and forward into your TAN Optimus Comfort. The display will read:

Press the F button or the TAN button to generate chipcard-based TANs for your online banking (see the relevant sections below). Which procedure you may use (optical support or manual input) depends on the financial institute that issued the card and possibly your online banking settings.

Press the MENU button to select a different language or to display information on the device version. Press the € button to read out the credit balance (Guthaben) on your GeldKarte cash card chip:

After a period of about 30 seconds without user input, the device will automatically shut down. You can turn it back on by removing and reinserting the chipcard.

Synchronising the TAN Generator

During your initial use of your chipcard for online banking purposes, you will normally be required to synchronise the TAN generator once. To this end, your banking application will ask you for the so-called TAN counter (ATC). This query refers to the number of TANs generated with your chipcard so far. Press the TAN button for at least three seconds until the following screen is displayed.

Press the TAN button again to display the ATC together with the TAN. Enter both values in the respective boxes of the input mask of your online banking application in order to synchronise the TAN generator:
Generating TANs via the Optical Interface

In order to start the TAN generation using the support of the optical interface, please insert the chipcard, and press the F button. If you encounter an error in the subsequent process flow, please check to “Error Codes” section for instructions.

The display will read:

![Display 1](image1)

Hold the device up to the blinking fields on your computer screen. Position the up-facing arrow tips on the device flush against the down-facing arrow tips on the screen.

You may possibly have to change the size of the blinking field using the “+” and “-” buttons until the tips of the arrow markings point at each other:

![Display 2](image2)

The device screen will now show the message “Searching start” or “Transmission.” Keep holding the device up to the computer screen as calmly as possible until the message

![Display 3](image3)

is displayed. Check whether the transaction data displayed on the screen matches your own transaction data. If the transaction data is not correct please press the yellow Cancel button (C) to abort the process.

If the transaction data does match your order data, please confirm them by pressing the green OK button. This will cause the device to display the transaction number (TAN):

![Display 4](image4)

Depending on the type of transaction data you entered, the screened figure may represent either a “Logon TAN,” a "TAN" or a “Payment TAN.” Please enter the respective TAN into your online banking application to authorise the transaction.

Note:
Possible transmission problems between computer monitor and reader can normally be remedied via a higher brightness setting of your computer screen. Bright lateral light sources may also cause transmission problems. In this case, shield the computer screen from the incoming light. If the optical transmission fails even after repeated attempts, please use the TAN generation via manual input (see next section).
Generating TANs via Manual Input

Please insert the chipcard, and press the TAN button. If you encounter an error in the subsequent process flow, please check to “Error Codes” section for instructions.

Your bank will transmit the start code and the selected transaction data to your computer screen. The required transaction data vary depending on the respective transaction type, e.g. “Data,” “Beneficiary account” or “Amount.”

Use the device keys to enter the start code and the transaction data transmitted by the bank:

Depending on the type of transaction data you entered, the screened figure may represent either a “Logon TAN,” a “TAN” or a “Payment TAN.” Please enter the respective TAN into your online banking application to authorise the transaction.

Replacing the Battery

Whenever the device screen displays the message please replace the batteries. To do so, please use a screw driver to remove the cover of the battery compartment in the back of the device, and replace the spent batteries with two new batteries of the “CR2025” type. Be sure to watch for correct alignment of the battery poles using the polarity diagram inside the battery compartment.

Please ensure that the batteries do not get in touch with metal objects nor with each other as doing so might short-circuit and thus damage them, shortening battery life.
Error Codes

Whenever an error occurs, the device screen will display the message “Error xx.” In the event of an error, please check the table below to find the respective error code, and follow the instructions to remedy the error:

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>An error occurred during the communication with the chip. Please check to make sure that you are using the proper card and that it is correctly placed in the reader. If the error occurs repeatedly, please see your bank for advice.</td>
</tr>
<tr>
<td>1,5</td>
<td>The present combination of card and reader is not suitable for the generation of TANs.</td>
</tr>
<tr>
<td>2,3,4,7, 12,15, 17,18,19</td>
<td>An error occurred during the TAN generation. Please try again. If the error occurs at least three times in a row, either the card or the reader is defective. In this case, please see your bank.</td>
</tr>
<tr>
<td>9</td>
<td>Generating TANs without PIN entry is currently not possible with this card. This might be caused by having entered the wrong PIN during the previous TAN generating session using your PIN. In order to generate your next TAN, please select the process requiring PIN entry.</td>
</tr>
<tr>
<td>10</td>
<td>An undocumented error has occurred. Please see your bank.</td>
</tr>
<tr>
<td>11, 14, 16</td>
<td>Your PIN for generating TANs or your PUK is blocked. Please see your bank.</td>
</tr>
<tr>
<td>13</td>
<td>The PIN has already been set. Please use the PIN set for this card. If you cannot remember the set PIN, please see your bank.</td>
</tr>
<tr>
<td>20</td>
<td>An error occurred during the TAN generation. Please try again.</td>
</tr>
<tr>
<td>21</td>
<td>The entered / transmitted start code is invalid. Please try again.</td>
</tr>
<tr>
<td>22</td>
<td>Card error during data backup. Please try again.</td>
</tr>
<tr>
<td>23</td>
<td>The TAN-generating mode without PIN entry is blocked. Please set your PIN before you proceed to generate new TANs.</td>
</tr>
<tr>
<td>25</td>
<td>The data transmitted via the optical interface contain errors. If the error occurs repeatedly, please see your bank for advice.</td>
</tr>
<tr>
<td>26</td>
<td>Your card does not have a PUK. This means the PIN cannot be unblocked. Please see your bank.</td>
</tr>
</tbody>
</table>
Important Safety Instructions

- This device and its accessories may include small parts. Please keep these out of the reach of children.
- Do not insert foreign objects into the card slot. Do not incinerate the device under any circumstance.
- Note for epileptics:
  In some cases (about 1 person in 4000), flashing lights or patterns when viewing TV or computer screen images or when playing video games are known to have caused epileptic symptoms. Persons belonging in this group may experience a seizure when using computers. Even individuals with no prior history of epilepsy or epileptic seizures may be affected. If you or any of your family members have experienced symptoms (seizures or blackouts) associated with epilepsy when exposed to flash lights, please use the manual data input mode for your online banking business.

In order to minimise the risk of epileptic symptoms, please follow these instructions:

- Stay as far away from the computer screen as possible.
- Do not stare for extended periods of time at the animated image.
- Always work in well-lit environments.

Exclusion of Liability

KOBIL Systems accepts no liability of any sort for damages caused by improper handling of its products. Improper handling includes, while not being limited to, the use of excessive pressure when operating the TAN generator or the failure to hold it steadily or to properly align it for the optic sensor readout.

Proper Care of the Device

Your TAN Optimus Comfort was developed with great diligence and should be treated with care. The recommended care instructions below will help you ensure an uninterrupted operation of your KOBIL TAN Optimus Comfort:

- Do not operate or store the device in a dusty or unclean environment. Moving parts and electronic components might be damaged.
- Do not keep the device in a hot environment. High temperature can shorten the service life of electronic devices, damage batteries and deform or melt certain plastics.
- Do not keep the device in a cold environment. When the device temperature is brought back up to normal, moisture might condense in the device interior, and damage the electronic circuits.
- Do not attempt to open the device in any other way than described in the instructions.
- Do not drop the device; do not expose it to shocks or hard impacts; and do not shake it. Rough handling of the device would damage the electronic circuits and delicate mechanical parts.
- Do not use caustic chemicals, cleaning solvents or heavy-duty cleaners to clean the device.
- Do not paint the device. Congealing paint might cause moving parts to bond, thus impeding the proper operation of the device.
- Use a soft, clean, and dry cloth to clean the device display and housing.
- If the device fails to function properly, please return it to your bank or to the authorised dealer who sold it to you.

Disclaimer of Electronic Devices

The above glyph on a given product or its wrapper advises you that it must not be discarded via the domestic waste disposal. Instead, take it to a collection point for electronic devices, which will ensure that the product is properly recycled. By properly disposing of the product and of the batteries included you help to avoid potential environmental and health hazards that could be caused by the improper disposal of this product. The recycling of materials helps to preserve natural resources. Moreover, the end user is legally required to return spent batteries. Spent batteries can be returned free of charge to their place of purchase or to a collection point for electronic devices, either of which will forward them to recycling facilities. For detailed information on the recycling of this product, please turn to a waste management centre near you or to the municipal waste facilities in your home town.

Declaration of Conformity

KOBIL Systems GmbH hereby declares that the TAN Optimus Comfort device complies with the basic requirements and other relevant provisions of the 2004/108/EC directive. The CE symbol confirms that the device meets European Union standards.

Ismet Kayun
Managing Director of KOBIL Systems