Start the Sparkasse app by tapping the app icon and then entering your password.

On the homepage, tap the bank transfer ("Überweisen") icon. You then have three options for entering transfer details.

Select a recipient under templates ("Vorlagen") or enter the data into the transfer form.

Tip: If you have previously transferred money to or received money from the recipient, the recipient details will automatically appear.

Then tap send ("Senden"). Now switch to the S-pushTAN app (step 5).

Using the photo option: Tap the "photo" icon. Photograph your invoice. The data is transferred to the transfer template. It is vital that you check the data. Continue with steps 4 and 5.

Using a QR code: Tap the "GiroCode" icon. Scan the QR code. The data displays automatically in the transfer template. Continue with steps 4 and 5.

Your transfer details are now displayed. Tap send ("Senden").

Now switch to the S-push TAN app.

Check the transfer details against the original documents, e.g. invoice. Then tap on approve transfer ("Auftrag freigeben"). Done.

Your transfer has been sent.

You can also enter the transfer as follows:

The following instructions apply to the iOS operating system. The procedure may vary slightly for other mobile phone operating systems.