

# Outbank Helpdesk

Portal > Knowledgebase > Known issues > Deutsche Bank: PSD2 changes

---

## Deutsche Bank: PSD2 changes

Krisztina - 2019-07-29 - in Known issues

In September, the new European Commission Payment Services Directive PSD2 will enter into force. Please also read the following blog post:

<https://medium.com/outbank-international/current-problems-in-outbank-payment-services-directive-psd2-european-union-2addec0802b0>

### **What does it mean for Deutsche Bank customers?**

The EU PSD2 requires: Transfers from checking account / giro account may not longer be released via iTAN.

As part of this, the iTAN list will be abandoned. Deutsche Bank recommends its customers to change to another TAN procedure right now: photoTAN or mobileTAN

(<https://www.deutsche-bank.de/pk/lp/psd2.html>).

### **How can I continue to use Outbank with my Deutsche Bank account?**

If you already use one of the mentioned TAN procedures (photoTAN or mobileTAN), you do not need to change anything right now. You can continue to use Outbank as usual.

If you have used iTAN until today, you will need to change your TAN method now.

1. Log in to Deutsche Bank's online banking and note the information about PSD2.
2. Activate one of the two TAN methods: photoTAN or mTAN.

**Notes on photoTAN:** If you want to use photoTAN on your iOS or Android device, you will need a second device or an additional reader. You can order the latter here (order form only available in German):

[https://www.deutsche-bank.de/content/dam/deutschebank/de/shared/pdf/ze-antrag-phototan-lesegeraet\\_pgk.pdf](https://www.deutsche-bank.de/content/dam/deutschebank/de/shared/pdf/ze-antrag-phototan-lesegeraet_pgk.pdf)

**Notes on mTAN:** According to Deutsche Bank, the costs for the TAN are currently 0.09 EUR / SMS.