

REINERSCT[®]

Operating Manual

tanJack[®]

photo QR

ENGLISH SUPPORT



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1 / Foreword

Dear customer,

Thank you for choosing the tan**Jack**[®] **photo QR EN** TAN generator from REINER SCT.

The tan**Jack**[®] **photo QR EN** is a TAN generator for online banking. It support fast, convenient data transfer by reading out a QR or colour matrix code as well as manual input on the TAN generator keypad.

The highlights at a glance

- TAN generator for chipTAN QR & Sm@rt-TAN photo (colour matrix) & manual procedure
- Very fast detection of the QR and colour matrix codes
- Excellent and ergonomic design
- Important data are shown extra-large in the colour display
- For smart phone, tablet, notebook or desktop
- Up to 5 years operating time with one set of batteries
- Proven, free online support by REINER SCT

The device was developed in Germany and manufactured with the greatest care to give you reliable support for many years.

Please read this manual carefully before using the tan**Jack**[®] **photo QR EN**.

We wish you success with your new device, your

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Germany

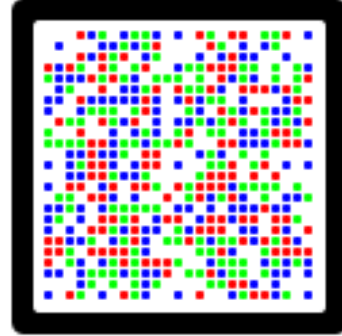
www.reiner-sct.com

2 / System requirements

- Access to the online banking of your bank
- Your bank must support the chipTAN QR or Sm@rt-TAN photo process (colour matrix)



QR code



Colour matrix code

3 / Device description

3.1 Overview

The tan**Jack**[®] **photo QR EN** is the new reference for securing your transactions. The TAN generator evaluates the displayed QR or colour matrix code and generates the TAN for your online banking. The respective chipTAN process on which this is based has been proven a million times over.

The tan**Jack**[®] **photo QR EN** has a TFT colour display for optimum representation of the transaction data, a high-quality rubber keypad and a camera.

3.2 Commissioning the chip card reader

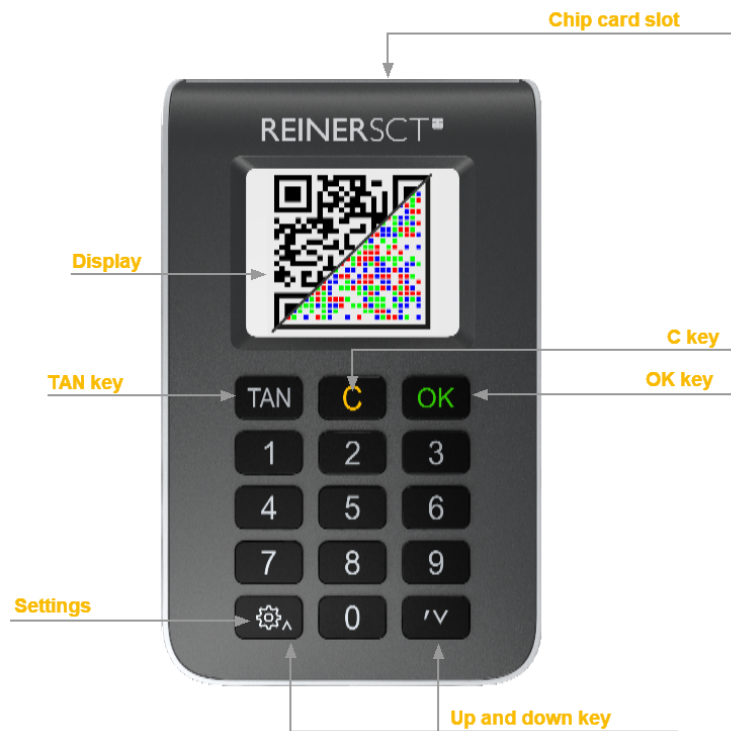
Unpacking

The package contains:

- tan**Jack**[®] **photo QR EN**
- Brief instructions inside the packaging

Device overview

Front

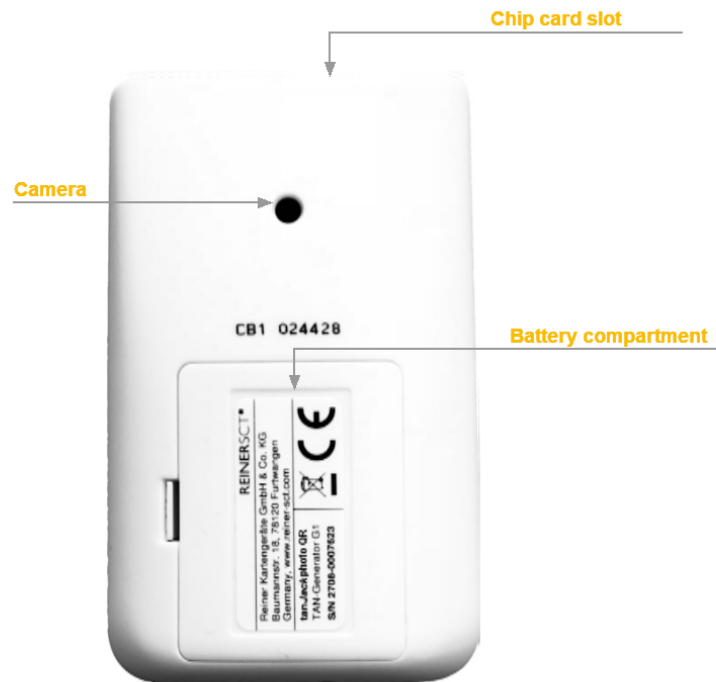


Description of the operating elements

| Tastenbezeichnung | Beschriftung | Funktion |
|-------------------|--------------|--|
| TAN key | TAN | Key for manual TAN generation |
| C key | C | Delete single characters or back in the menu |
| Settings | ⚙️ | Open the device menu |
| OK key | OK | Confirm your entry/selection |
| Arrow keys | ⬆️ ⬇️ | Navigate through the menu |

You can abort the current functions and start again from the beginning by pulling out and reinserting the chip card.

Rear



Handling the device



To switch on the device, insert your bank card into the card slot with the chip facing downwards. The tanJack® photo QR EN switches on automatically and is ready to take a photo of the code of your

online banking application. After 15 seconds of inactivity, a message appears, telling you to withdraw the card or switch the device back on with the OK key. After further 15 seconds, the device switches off and the tanJack® photo QR EN is in standby mode. When you have finished generating the TAN, you can switch off the device by withdrawing the card. This saves power and prolongs the life of the batteries.

Changing the batteries

Use your finger nails or a blunt object such as a plastic card to open the battery compartment and open the lid by pressing the sides and pulling the tab at the same time.

Three standard AAA 1.5 V alkaline batteries are used.




Please pay attention to the correct battery polarity when changing the batteries.

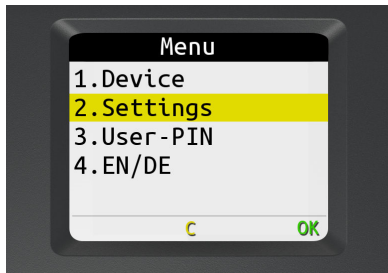


4 / Function description

4.1 Device menu

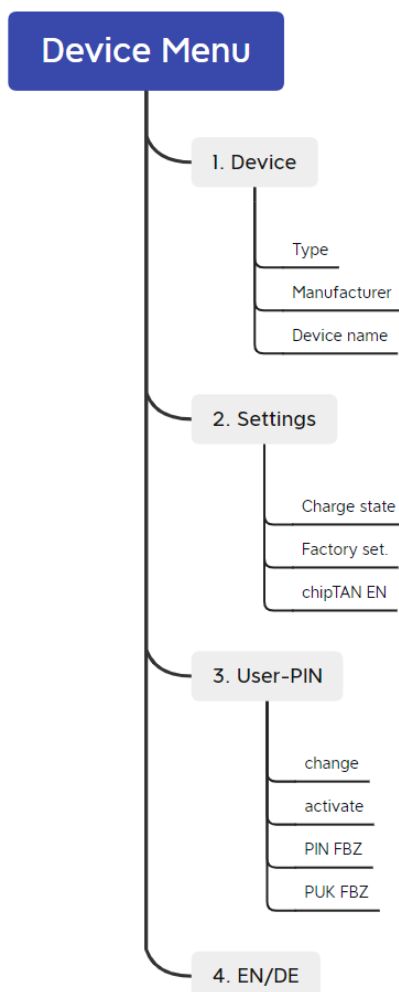
You can make various settings and start applications in the device menu. Please proceed as follows.

Insert your banking card. To open the device menu, press the -key. The following appears in the display.



You can navigate through the menu with the arrow keys. Press the **OK key** to go to the respective sub-menu. Press the **C key** to exit the sub-menu. You can also select the appropriate numbers of the menu with the keyboard to take you directly to the respective sub-menu.

The device menu of the tanJack® photo QR EN has the following structure.



1. Reader

Type: This shows you the type of TAN generator. This may be necessary when setting up your bank account.

Manufacturer: Displays the manufacturer's name

Reader name: Displays the product name

2. Settings

Battery: Shows you the battery status.

Factory setting: This resets the reader to the factory setting. In this way, you can remove any indirect indications of your bank institute in conformance with GDPR regulations when you sell or pass on a used tanJack® photo QR EN to a third party.

chipTAN EN: Activates the English language of the chipTAN system in the TAN generator.



Important! If the language of your banking portal is English, chipTAN EN must be activated here!

3. User PIN

You can manage and activate the user pin for the TAN generation in this menu. Further information can be found in the chapter [TAN generation with user PIN](#)¹².

4. EN/DE

Use this menu item to switch the display language between German and English

4.2 TAN generation

You can generate a TAN in different ways with the tanJack® photo QR EN.



Please check which TAN procedure your bank supports. Consult your bank if necessary.

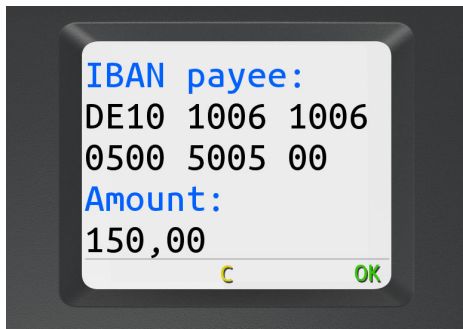
4.2.1 TAN generation with QR or colour matrix code

The tanJack® photo QR EN supports the chipTAN QR procedure and the Sm@rt-TAN photo procedure.

To photograph a QR or colour matrix code, insert the chip card into the chip card slot with the chip facing downwards. The TAN generator switches on and is ready to take a photo of the QR or colour matrix code.



Hold the switched-on device in front of the display where the QR code or colour matrix code is shown in your online banking application. When the tanJack® photo QR EN recognises the QR or colour matrix code, the TAN generation starts automatically. The following appears in the TAN generator display, for example:



Press the OK key

Check that the values shown in the display match the data of your transaction and confirm respectively by pressing the **OK key** until you are shown the payment TAN.



Notes on the QR or colour matrix code

The tanJack® photo QR EN can only read specially coded QR or colour matrix codes. Other QR or colour matrix codes are ignored by the reader and are not read out.



If the data of your transaction do not match the tanJack photo QR EN display, cancel the transaction by withdrawing the card and inform your bank.

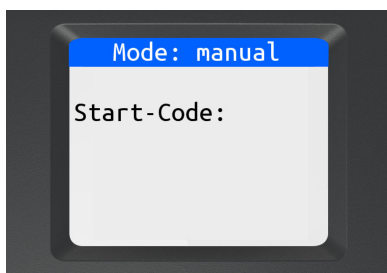


For technical reasons, you will have to hold the tanJack® photo QR EN much closer to the monitor to photograph the colour matrix code (Sm@rt-TAN photo) than is the case for the QR code (chipTAN QR procedure).

4.2.2 Manual TAN generation

Using the manual TAN generation, you can generate TANs by entering the transaction data manually. For this, you need a start code which is provided by your online banking application.

To create a TAN manually with the tanJack® photo QR EN, press the **TAN key** with the chip card inserted. "Start-Code:" appears in the display.



Now use the numbers on the keypad shown by your online banking application to enter the start code. Confirm the start code by pressing the **OK key** briefly. Enter your transaction data one after another and confirm them with the **OK key**. Finally, the TAN is displayed which you can then enter in your online banking application.

If you do not press any more keys within about 30 seconds, the device switches off with the message "Transaction ending..." followed by "Please remove the card or restart with OK".

4.2.3 TAN generation with ATC

The ATC (Application Transaction Counter) shows the number of TANs that were already generated. This value is necessary for synchronisation of your chip card with your bank. Your online banking system may prompt you to perform this synchronisation.

ATC display with manual data entry

To have the ATC displayed, press the **TAN key** with the chip card inserted until "**ATC activated!**" appears in the display.



"**Start-Code:**" appears in the display immediately after releasing the TAN key. Then, press the **OK key** or the **TAN key**, then the ATC is also displayed next to the TAN.



The ATC display is deactivated the next time a TAN is generated.

ATC display with QR or colour matrix code

To have the ATC with QR or colour matrix code displayed, press the **OK key** with the chip card inserted until "**ATC activated!**" appears in the display.



The reader is ready to photograph the code after releasing the OK key. After photographing the code, the TAN and the corresponding ATC appear after confirming the transaction data.



4.2.4 TAN generation with User-PIN

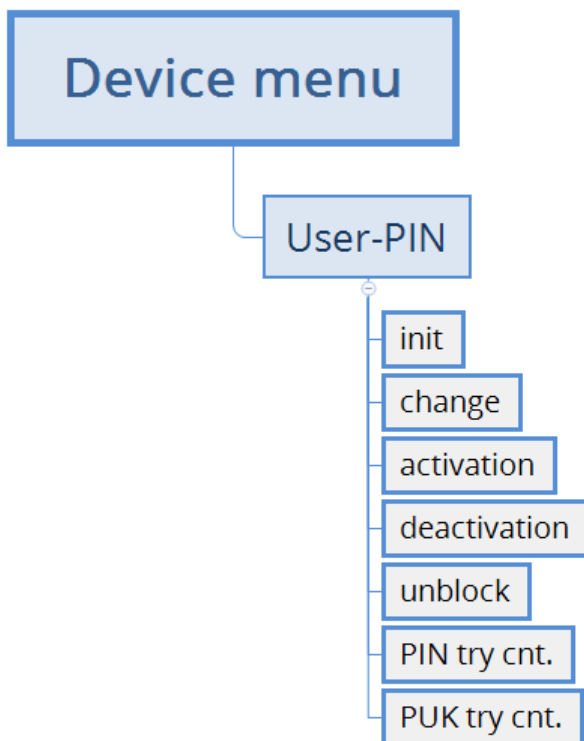
With the tanJack® photo QR EN you can use the **TAN procedure** (standard) and the **TAN procedure with User-PIN** to generate your TANs. If a User-PIN is assigned, you cannot generate a TAN without entering the User-PIN first. The User-PIN therefore offers a security mechanism for your online banking.



Attention: Please use this function only when your bank has expressly confirmed its support of this function. Improper use of the TAN function with PIN can lead to your chip card becoming useless for your current TAN procedure!

Note for credit card users: The PIN and PUK administration functions described below are not available for credit cards with TAN generation function. The User-PIN must always be entered for a TAN generation for credit cards.

The following figure shows you the full menu for the User-PIN. All sub-menus are not always displayed. Only some of the menu items are visible depending on the application.



init: Assigns a User-PIN. See chapter Assigning a User-PIN

change: Changes an already assigned User-PIN.

activate: Activates the TAN procedure with User-PIN.


deactivate: Deactivates the TAN procedure with User-PIN.

unblock: Unlocks the locked bank card by means of the PUK if the wrong User-PIN was entered three times.

PIN try cnt.: Shows the input error counter of the PIN, how many attempts you have left to enter the correct User-PIN.

PUK try cnt.: Shows the input error counter of the PUK, how many attempts you have left to enter the correct PUK.

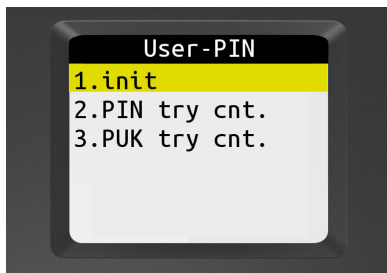
Using the User-PIN menu

Press the -key and select the **User-PIN** menu by long pressing on key 3 on the keypad of your device.



For security reasons, the "User-PIN" menu item does not open until the OK key of key 3 of the keypad has been pressed for 3 seconds.

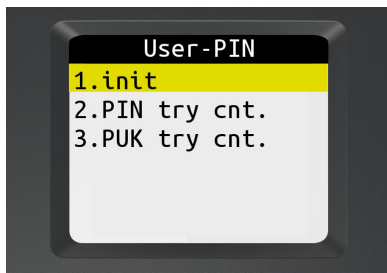
After pressing the OK key for 3 seconds, the following display appears:



Assigning and activating a User-PIN

You are already in the User-PIN menu.

Select **item 1 init**.



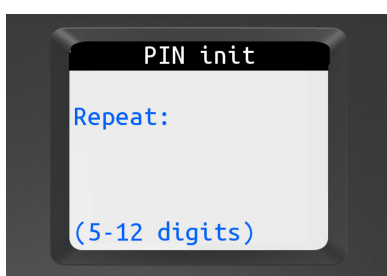
This dialogue enables you to assign a User-PIN for your card.

Note: If this dialogue does not appear, a User-PIN has already been assigned for this bank card.



Then assign your personal **User-PIN** with a length of **at least 5 and maximum 12 digits**. Confirm your inputs with the OK key.

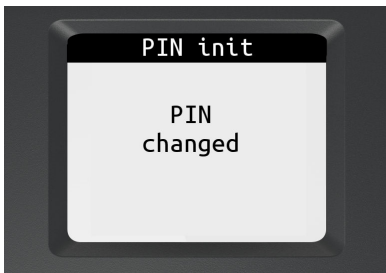
Repeat your User-PIN and confirm the repetition with the OK key.



A message that you have changed the PIN successfully now appears. Your User-PIN was activated and must be entered before a TAN generation in future.



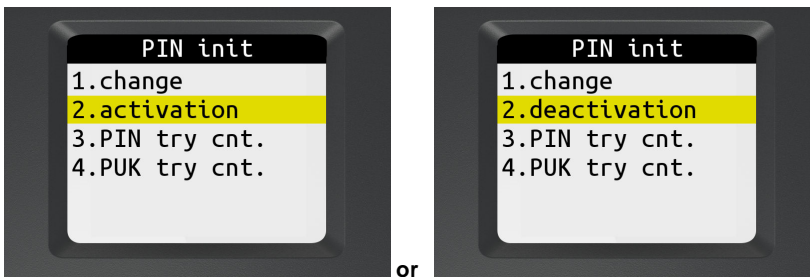
Please remember the entered User-PIN well. If you forget it and do not have the PUK, the card can no longer be used for your online banking.



Activating/deactivating PIN protection with User-PIN

With this function, you can activate and deactivate the PIN protection for an assigned User-PIN, i.e. the User-PIN of your card is prompted or not before a TAN generation.

You are in the settings in the **User-PIN menu**.



Select **item 2 deactivate** or **item 2 activate**.

You must always enter your already assigned User-PIN to activate or deactivate the PIN protection.

The PIN protection is then activated or deactivated.

Withdraw the card from the reader to end the procedure.

Unlocking locked User-PIN with PUK

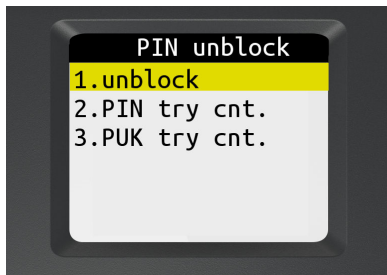
If you enter the wrong User-PIN three times, it will be locked. It can only be unlocked with the PUK (Personal Unblocking Key). Your bank card must support the PUK function for this. If this is the case, you have probably received the PUK together with your card PIN in a letter from your bank.

Please contact your bank if you are unsure whether your card supports the PUK function.

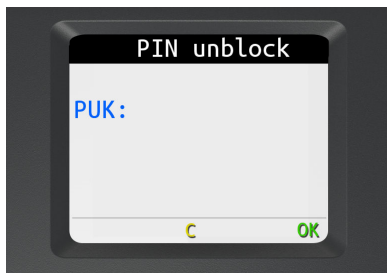
Note: If your card has no PUK function, your bank card can no longer be used for TAN generation. You need a new bank card. Please contact your bank.

Below, it is assumed that your User-PIN is locked and you have a PUK to unlock it. This is how to unlock the User-PIN with your PUK:

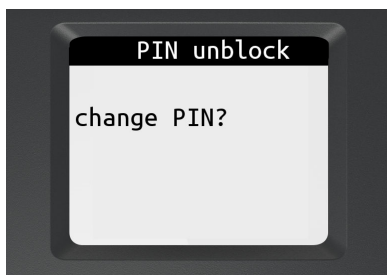
You are in the settings in the **User-PIN menu**.



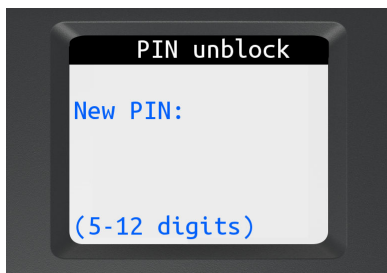
Select **item 1 unlock**.



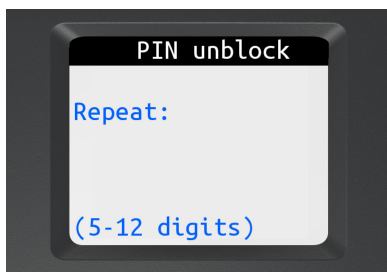
Then enter the PUK from your PUK letter. Confirm your input with the OK key. You will then be prompted to change your PIN.



Press the OK key.



Then, enter a new User-PIN and **remember it well**. Confirm your input with the OK key.



Enter your User-PIN again and confirm the input with the OK key.



The new User-PIN has been set.
Withdraw the card from the reader to end the procedure.

5 / Error Codes

The following error states can occur. The error codes are then shown in the display with “**Error XX**”.



| Error code | Explanation |
|--------------------------|---|
| 2,3,4,7,8,12,15,17,18,19 | An error occurred when generating the TAN, please try again. If this error occurs at least three times in succession, the card or the reader is defective. Please contact your bank in this case. |
| 1,5 | No TAN can be generated with this card and reader combination. |
| 9 | No TANs can be generated with your card at the moment without entering the PIN. The cause could be a PIN input error the last time you generated a TAN with the PIN. Please use the procedure with PIN input for the next TAN generation (see chapter TAN with User PIN ¹²⁾). Then TAN generation is possible again without entering the PIN. |
| 11,14,16 | Your PIN for TAN generation or the PUK is locked. Please contact your bank. |
| 13 | The PIN has already been set. Please use the card with the set value. If you have forgotten the set PIN, please contact your bank. |
| 0 | The PIN has already been set. Please use the card with the set value. If you have forgotten the set PIN, please contact your bank. |
| 10 | An unexplained error has occurred. Contact your bank if the error still persists. |
| 21 | The entered data are invalid, please try again. |
| 22 | Card error in the data security, please try again. |
| 23 | The TAN generation without PIN entry is locked. You must assign a PIN first to continue generating TANs. |
| 25 | Faulty data were transferred via the unidirectional interface. Contact your bank if the error still persists. |
| 27 | The operating system of the bank card is not supported. The card might be old and therefore no longer supported. Tip: If the card is older than 5 years, for example, issuing a new card could solve the problem. |

| Error code | Explanation |
|------------|--|
| 28 | <p>Occasional incompatibilities can occur with some devices in the following bank transactions:</p> <ul style="list-style-type: none">• Automatic follow-up card change (first transaction made with a follow-up card)• Synchronisation for chipTAN QR via the HBCI/FinTS interface by means of QR code <p>Solution: Use the manual chipTAN procedure (chipTAN manual) once for these transactions.</p> <p>This can be changed quite easily in the internet branch (browser banking):</p> <ul style="list-style-type: none">• Next to the chipTAN QR code display, click on: "Use instead: chipTAN manual" and follow the displayed instructions <p>The next transaction, e.g. a transfer, is then displayed again as usual and automatically as a chipTAN QR code.</p> |

6 / Safety notes

Important safety notes

Please read this information and the detailed operating instructions carefully and fully before using the product.

When passing on the product to third parties, always include this operating manual.
Do not use the product when it is obviously damaged.

Intended use/liability

The tanJack® photo QR EN TAN generator is an electronic device that enables data transfer via QR or colour matrix code.

The tanJack® photo QR EN TAN generator enables TAN generation as a chip card reader.

The device is intended exclusively for use in the home and office environment. Any other use than that described in the operating manual will be considered as improper use.

REINER SCT will accept no liability for abuse or improper use of the product as well as auxiliary devices/accessories.



Avoid damage to health and accidents

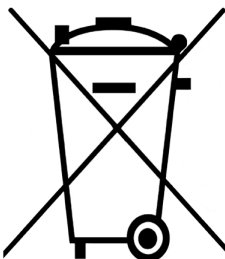
Keep the product, packing and accessory parts away from children and pets to avoid accidents and danger of suffocation. Do not insert foreign objects into the card slot. Never throw the device into a fire.

Do not use the device when what you are currently doing requires your undivided attention.

Avoid product damage and malfunctions

Always keep the product dry and do not expose it to extremely low or extremely high temperatures (hair dryer, heating, long exposure to sunlight, etc.) to avoid corrosion, deformations, malfunctions or destruction.

Use only the auxiliary devices/accessories provided or recommended by REINER SCT. Clean the product only with a soft, dry cloth.

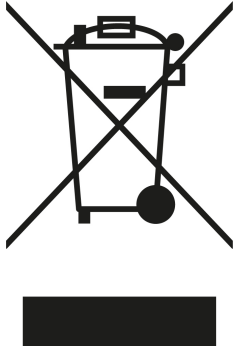


Battery Directive (2006/66/EC & 2013/56/EU) disposal of batteries

This product contains batteries which, even though they last a very long time, must be disposed of at some point. Old batteries may not be thrown in the household waste. Users are legally obliged to take batteries to a suitable collection point where they can be disposed of free of charge.

Information on the disposal of old batteries is available from the responsible city or community authorities. Old batteries can be recycled. The waste bin means:

Batteries and rechargeable batteries may not be thrown in the household waste.



Disposal of the device (WEEE directive)

Dispose of this product at your local collection point or recycling centre at the end of its life.

Simplified EU declaration of conformity



Reiner Kartengeräte GmbH & Co. KG. hereby declares that the tanJack® photo QR EN TAN generator complies with the EU directives, harmonised standards and technical specifications for this device. The full text of the EU declaration of conformity is available under the following internet address:
www.reiner-sct.com/manual

Information on the electrical and electronic equipment law

The device was first marketed after the 15th of August 2018.

7 / Support

Help with malfunctions

In the event of faults which cannot be fixed by restarting your tan**Jack**[®] photo QR EN (see chapter 3), please contact our service department through our website under <http://www.reiner-sct.com/support/support-anfrage.html>.

Service

You have purchased a high-quality product from REINER SCT that is subjected to strict quality control. If problems should nevertheless occur or you have any questions about operation of the device, you can send a support inquiry to our service department at any time under support@reiner-sct.com.

Warranty

REINER SCT grants a warranty of 24 months from handover for material and manufacture of the chip card reader. The buyer is entitled to demand improvement. REINER SCT can deliver replacement devices instead of improvement. Replaced device become the property of REINER SCT. The warranty is voided in case of manipulations of the device by the buyer or unauthorised third parties. Damages due to improper handling, operation and storage as well as force majeure or other external influences are not covered by the warranty.

No warranty is given on batteries.

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