How digital payments work

Contents

Länsstyrelsen Västernorrland

What are digital payment services?

These could be services you use when you:

- Shop online, which is called e-commerce

- Use your bank's online services

- Transfer money via Swish, for example, on your mobile phone

- Verify your identity with BankID
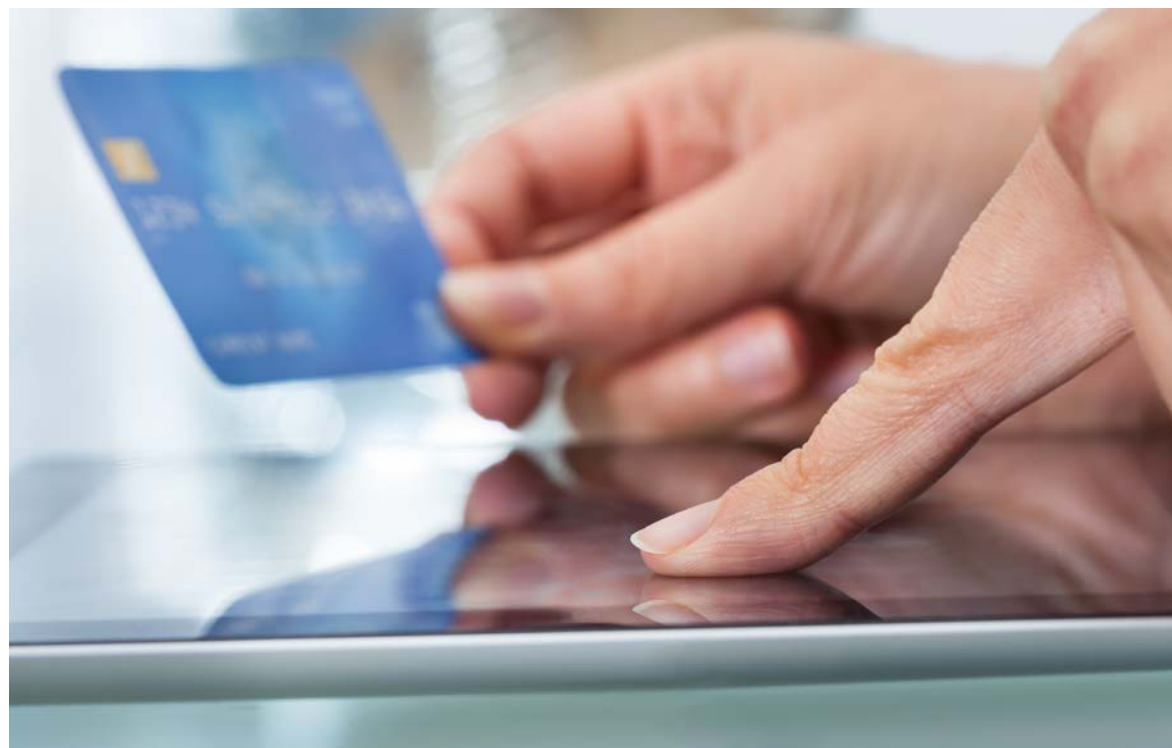
Card payments

It is common in Sweden to pay
for purchases with a debit or credit card.

- The card is verified in stores through data communication with the bank, which is called authorization.

- You approve the payment with a PIN code. Occasionally you may sign a receipt instead.

- The salesperson/store may not charge an additional fee for paying with a card.

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e-Commerce

E-commerce refers to electronic (digital) commerce and is when a company or consumer sells, buys or exchanges a product online. The payment can be made in several ways:

- debit or credit card

- cash on delivery invoice

- direct transfer to bank

- PayPal

- Swish

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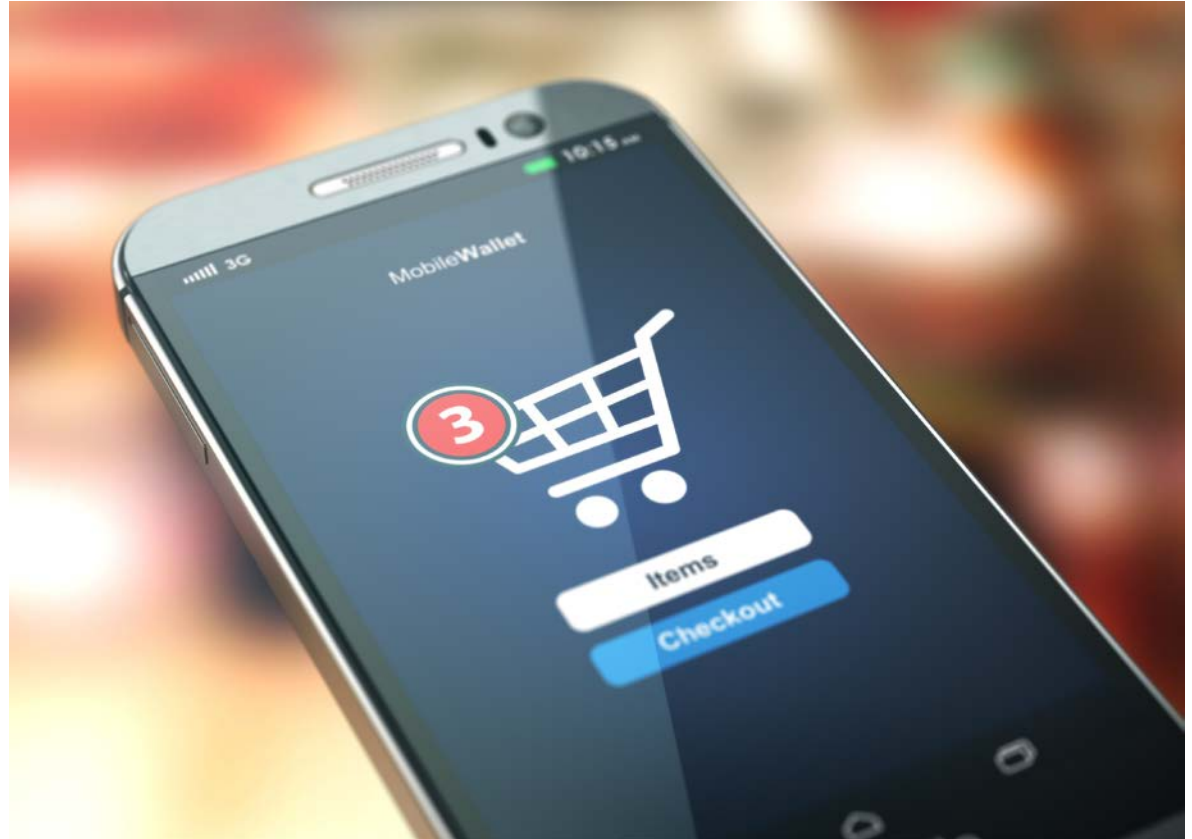
Your bank on the internet

To take care of banking tasks online, you must
have a Swedish bank account with one of the banks
in the list at right. You can then use your bank's online
services to do banking tasks on your computer and in your
mobile phone.
Here are some examples of online banking services:

• Access information about your accounts and loans.

• Make transfers to your own or others' accounts,
  even to other banks and abroad.

• Pay bills using bankgiro, plusgiro and e-giro.

• Trade securities and buy and
  sell funds.

- Danske Bank
- Forex Bank
- Handelsbanken
- ICA Banken
- Länsförsäkringar
- Nordea
- SEB
- Skandia
- Sparbanken Syd
- Swedbank
- Ålandsbanken

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Learn to handle your digital payment services with your mobile phone

The services function quite similarly, but differ somewhat depending on whether you have an iPhone (Apple) or an Android (Huawei, Sony, Samsung etc.).

Read more and make your choice on the next page.

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What type of mobile phone do you have?

Apple iPhone

 Operating system:

 iOS

 Account type: Apple

 ID

 Store: App Store

Choose

Samsung, Sony, Huawei, LG etc.

 Operating system: Android

 Account type: Google

 account

 Store: Google Play/Play Store

Choose

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iOS – install Apple ID account

If you do not already have an Apple ID, you should start by getting one. This is an account that you will need to access different digital services and to download various applications (apps) from the App Store.

The banking applications you need to handle payments are:

- BankID via your bank's online services
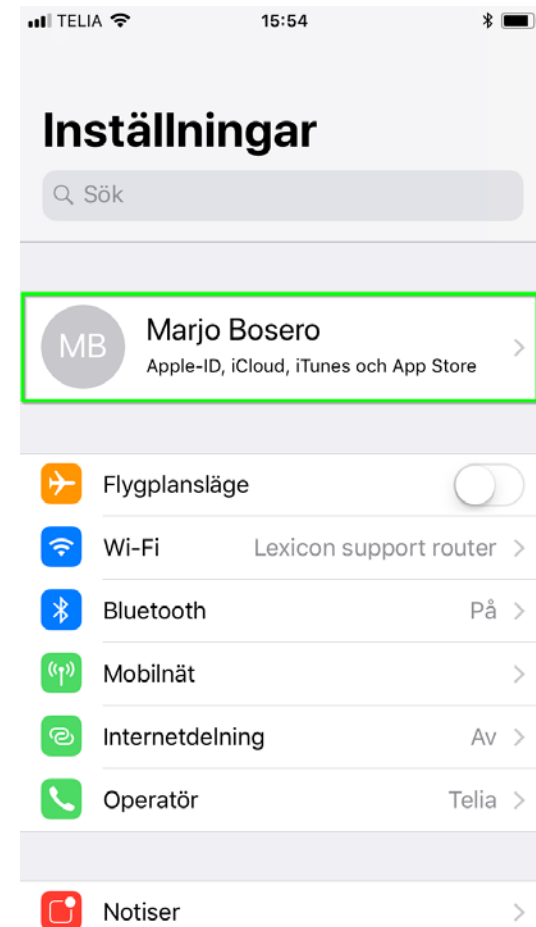
- Mobile BankID

- Swish

Länsstyrelsen Västernorrland

1
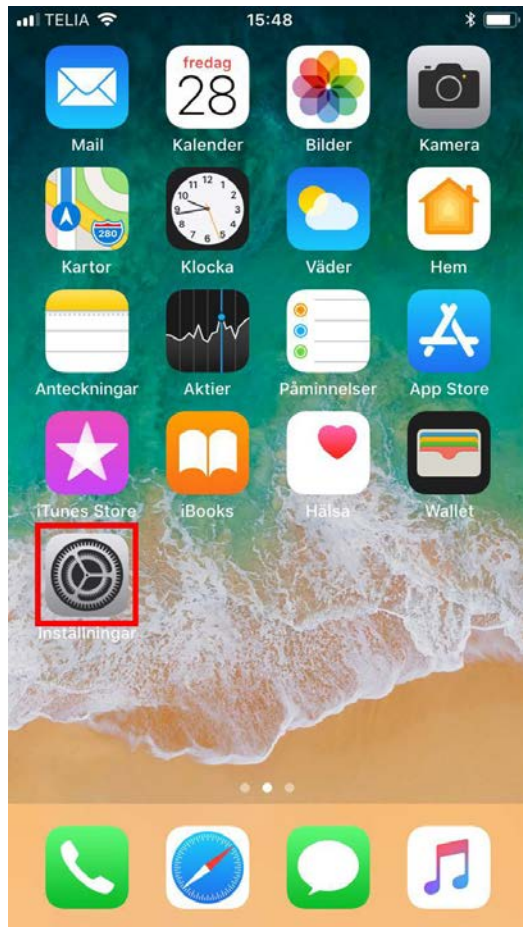
Tap the wheel to access Settings.

2
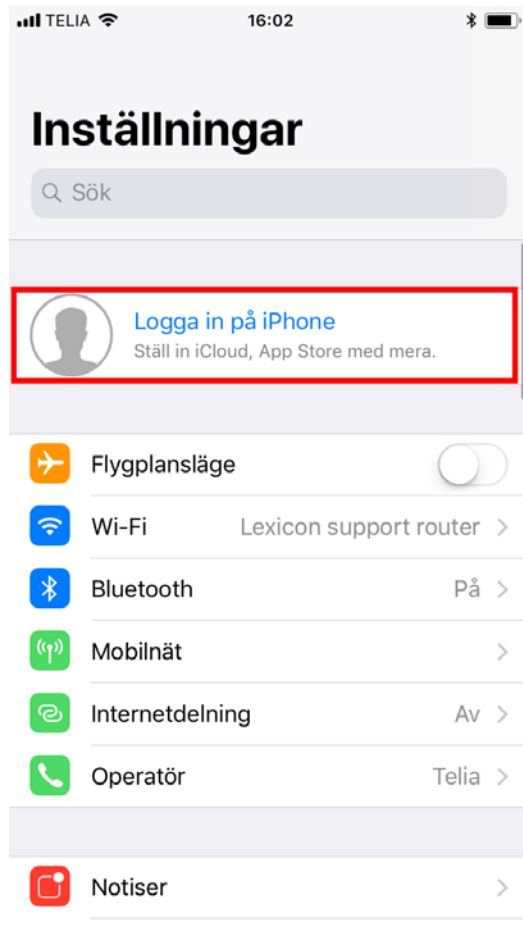
Tap "Log in on iPhone".

!

If you already see your name (your account) at the top, then you do not need to create a new account.

3

Tap the text:
"Do you not have an Apple ID,
or have you forgotten it?"

4

Tap "Create Apple ID".
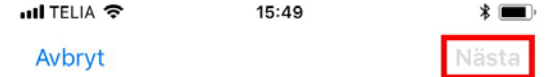
5

Set your birthday.
Tap "Next" when you are done.

Namn

| Förnamn | Marjo |
| Efternamn | Bosero |

6
Enter your first and surname.
Tap "Next".

E-postadress

Använd egen e-postadress >
Få gratis iCloud-e-postadress >

7
Choose an existing email address or create an iCloud email address (recommended).

E-postadress

E-post marjobosero@icloud.com
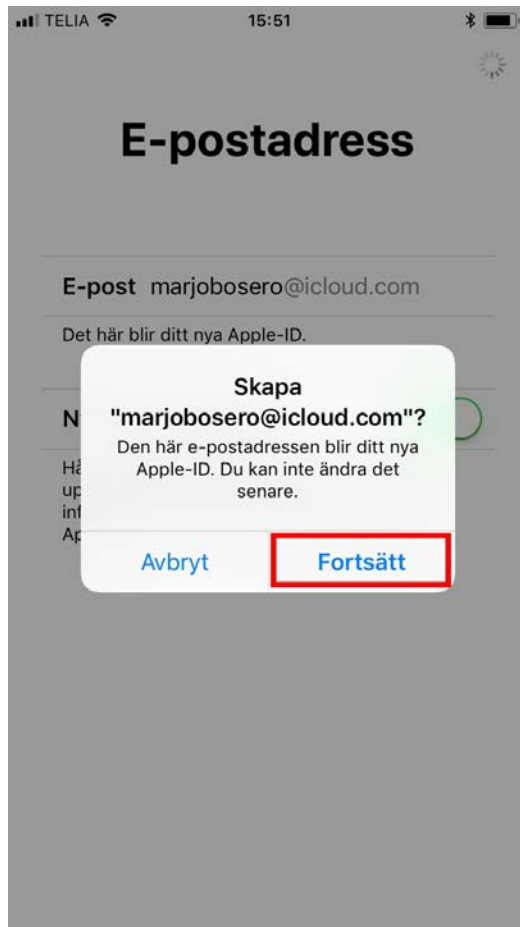Det här blir ditt nya Apple-ID.

Nyheter från Apple

Håll dig uppdaterad med nyheter från Apple, uppdateringar för appar och den senaste informationen om produkter och tjänster från Apple.
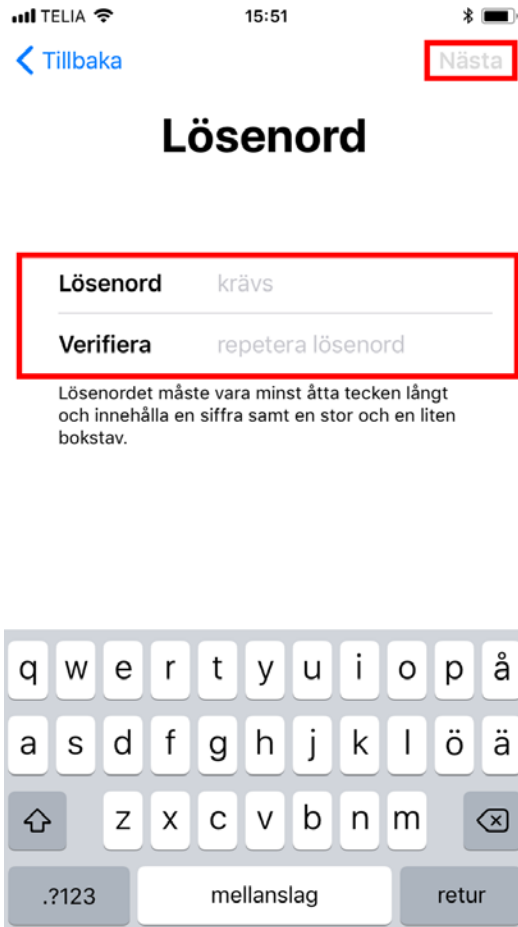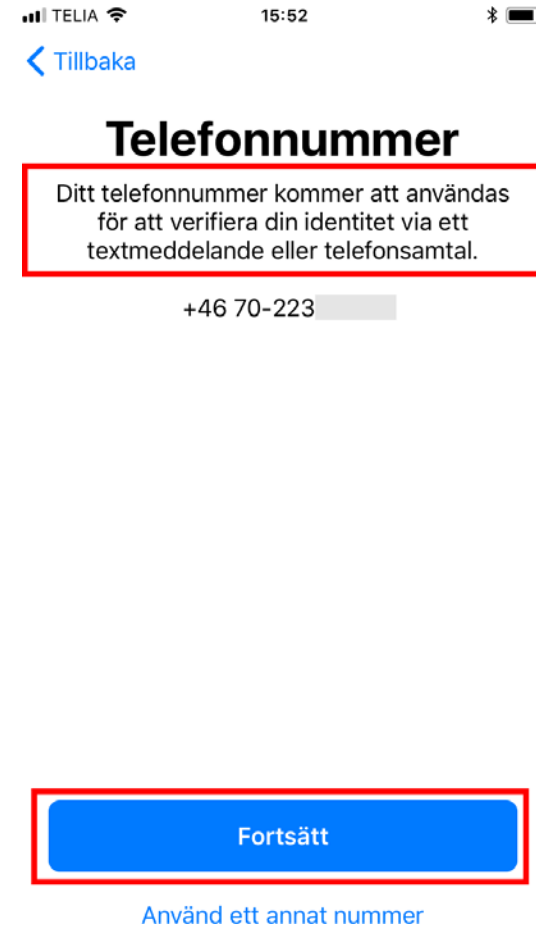
8
Enter the desired email address.
Tap "Next".

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9

This email address will be your Apple ID. Tap "Continue".

10

Enter your password twice. Tap "Next" when you are done.

11

Enter your mobile phone number.
Then tap "Continue".

Länsstyrelsen Västernorrland

12 Browse through the terms and conditions.
Tap "Approve".

13 Approve the terms and conditions one more time.
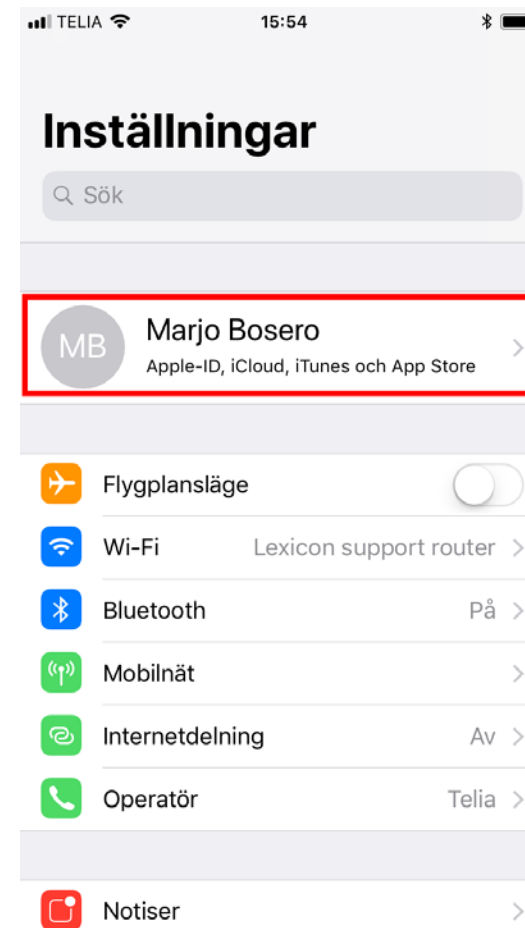
14 You are now logged in.

15 Enter your mobile phone password.

16 "Merge" your contacts and websites with your Apple ID account.

17 The installation of your Apple ID is now complete. The account is shown in Settings.

# Android – install Google account

If you do not already have a Google account, you should start by getting one. This is an account that you will need to access different digital services and to download various applications (apps) from Google Play.
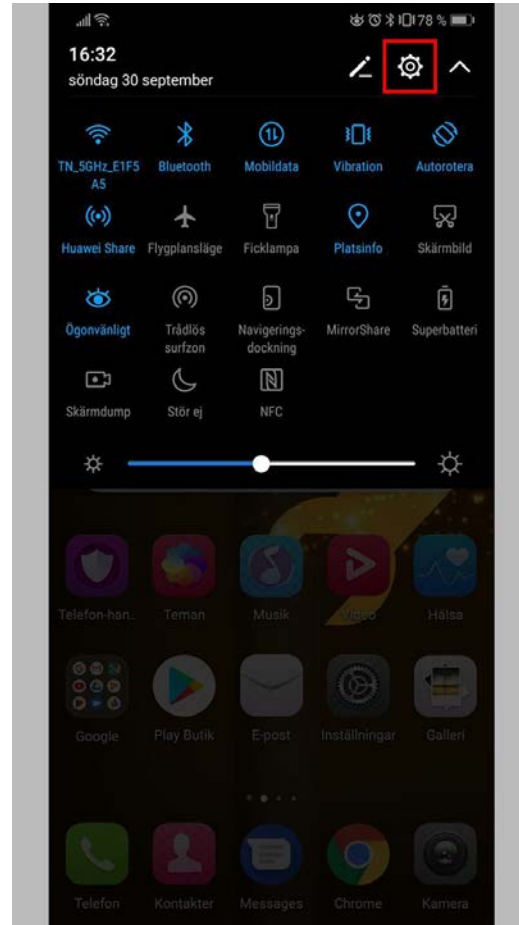
The banking applications you need to handle payments are:

- BankID via your bank's online services

- Mobile BankID
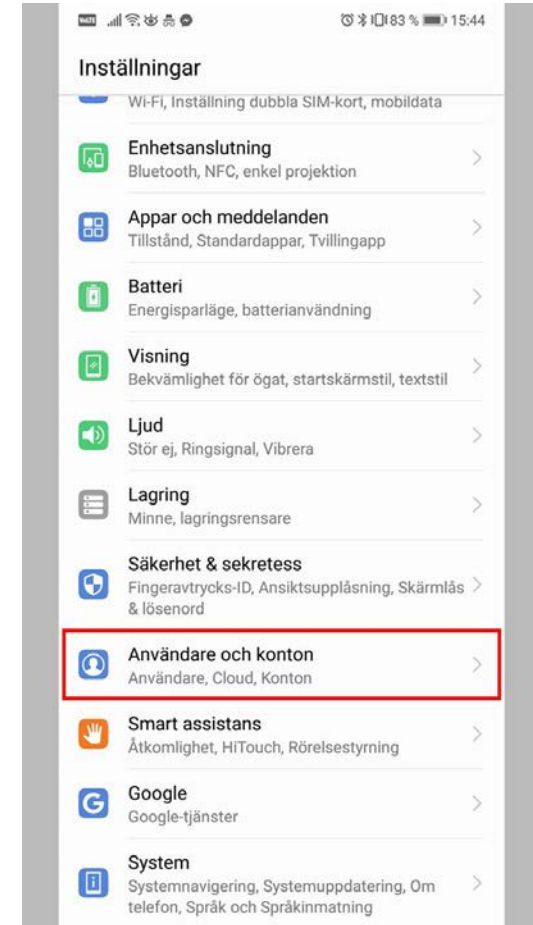
- Swish

Länsstyrelsen Västernorrland

1
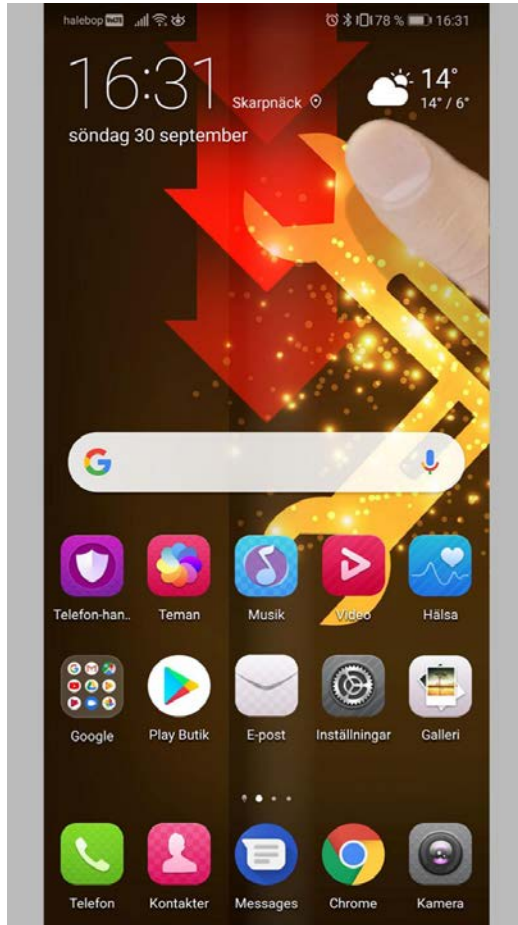
To bring down the menu, drag your finger downward from the top edge of the screen.
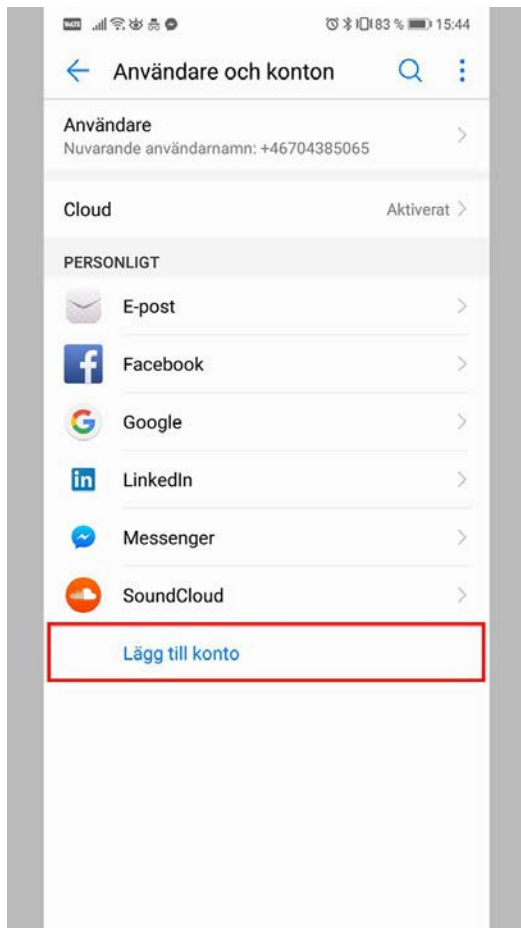
2

Tap the wheel icon at the top right to access your phone settings.

3

Tap "User and accounts".

4

Tap the text:
"Add an account".
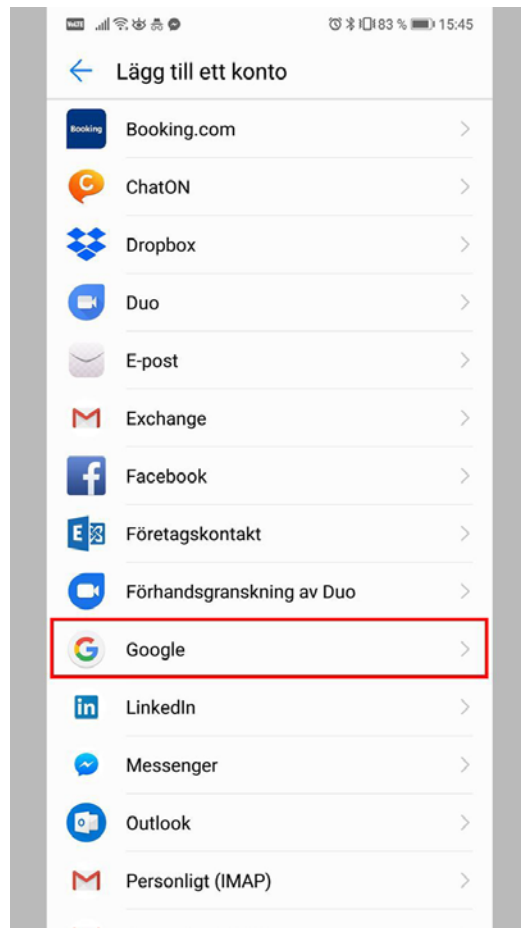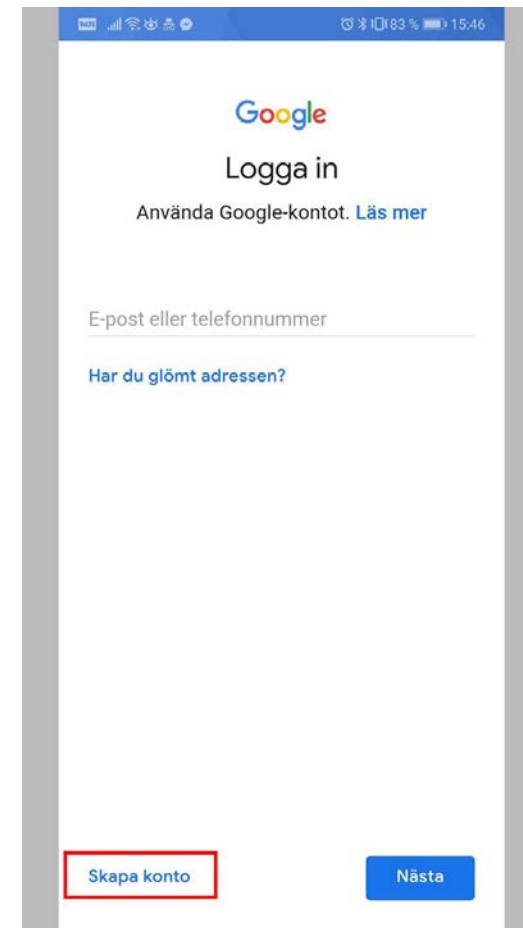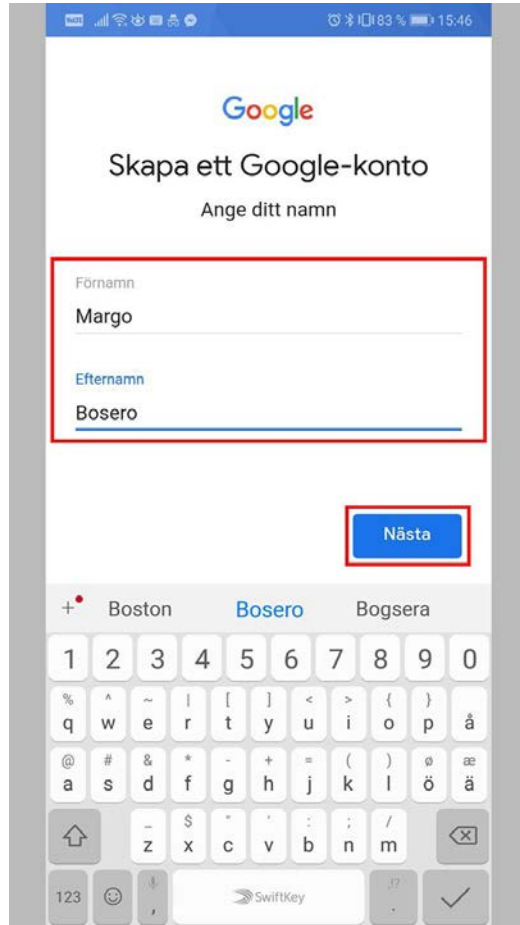
5

Choose "Google".

6

Choose "Create account".

7 Enter your first and surname.
Tap "Next".
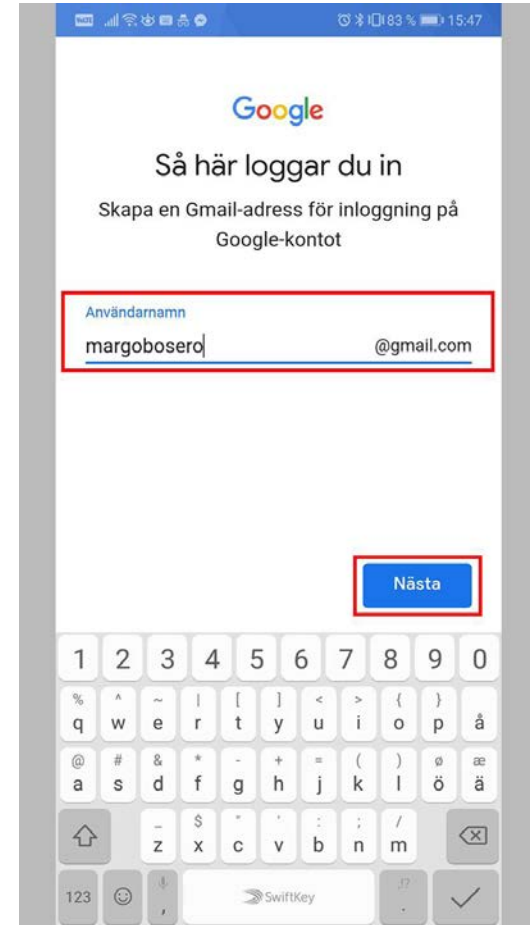
8 Enter your birthday and gender. Tap "Next".

9 Create an email address for your Google account.

Länsstyrelsen Västernorrland

10
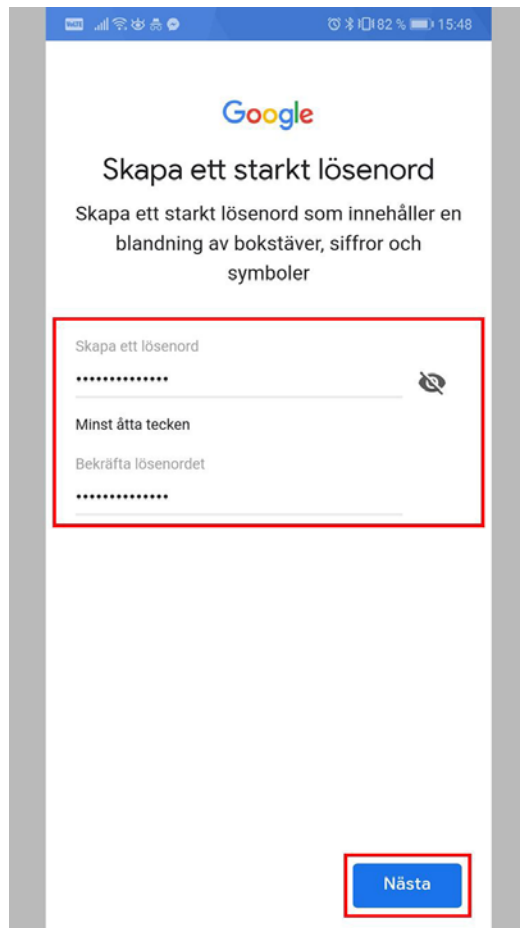
Enter a new password. The password should have at least 8 characters.

11
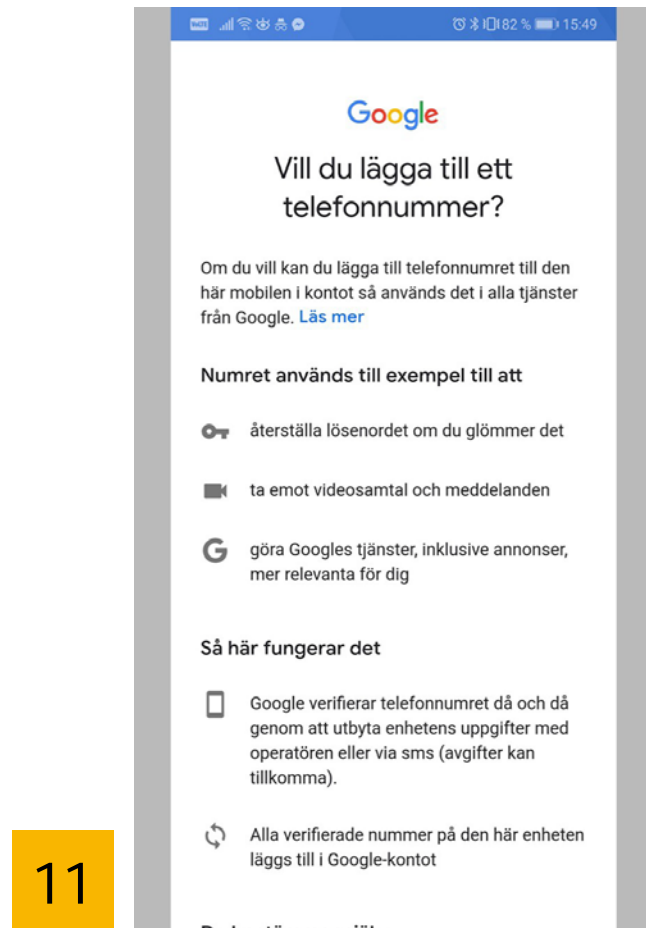
Read through the text.

12
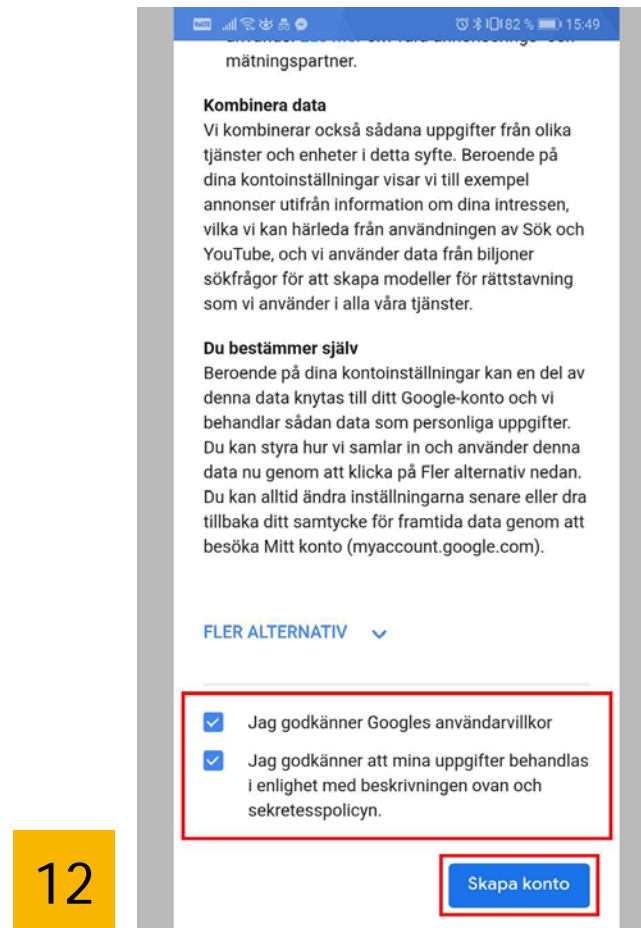
Mark both boxes and approve the terms and conditions. Tap "Create account".
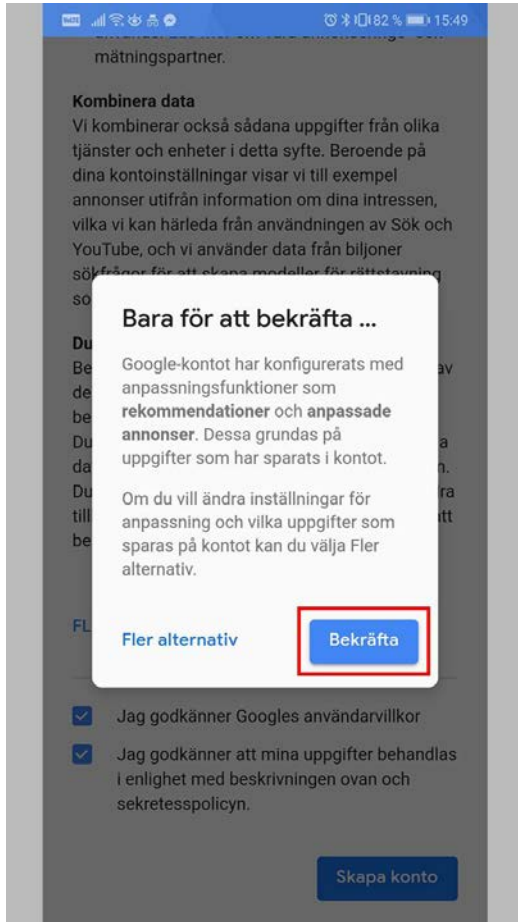
13 Tap "Confirm" to continue.
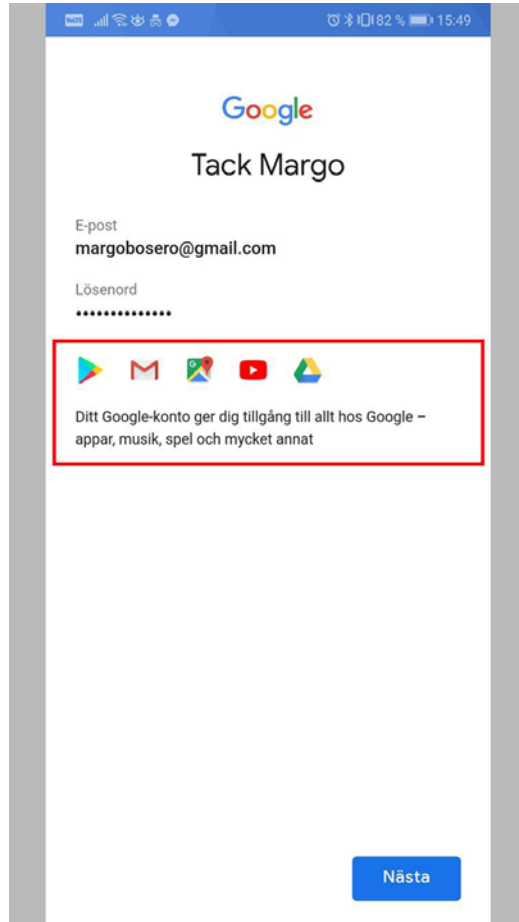
14 New Google Apps are shown under the password field. The first icon is the Google Play store.

BankID

BankID is a Swedish e-identification.
It functions as personal identification and a digital signature online, and is thus the equivalent of your
ID card or driving license.

There are three kinds of BankID:

- BankID on file via your bank's online services

- BankID on card with security token

- Mobile BankID is an app that you download to your phone via the App Store or Google Play

BankID is used not only for banking, but also to identify yourself with various agencies.

You also need **Mobile BankID** if you want to use mobile payment services like Swish.

Read more about how to install mobile BankID on page 44.

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Keep this in mind when you use your BankID

- Protect your login information and codes. BankID is as important as a physical identification document.

- Always check which service you are logging in to – it should say at the top of the BankID app.

- Also carefully check what you are signing for in your BankID app.

- Never log someone else in with your BankID.

Download your bank's app to your mobile phone

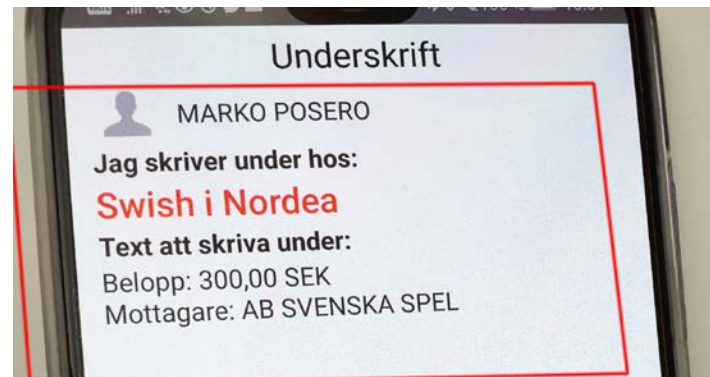**These banks issue a BankID and have mobile apps:**

- Danske Bank
- Forex Bank
- Handelsbanken
- ICA Banken
- Länsförsäkringar
- Nordea
- SEB
- Skandia
- Sparbanken Syd
- Swedbank
- Ålandsbanken

Here, you will need a security token. If you do not already have one, get one from your bank. Search for your bank app in the App Store **or** Google Play. Download and install the app using your Apple ID or Google account.

In our example, we use the Nordea bank app. The process may vary between different banks, but largely follows the same structure.

Follow the instructions for your respective mobile phone:

iOS > App Store

Android > Google Play
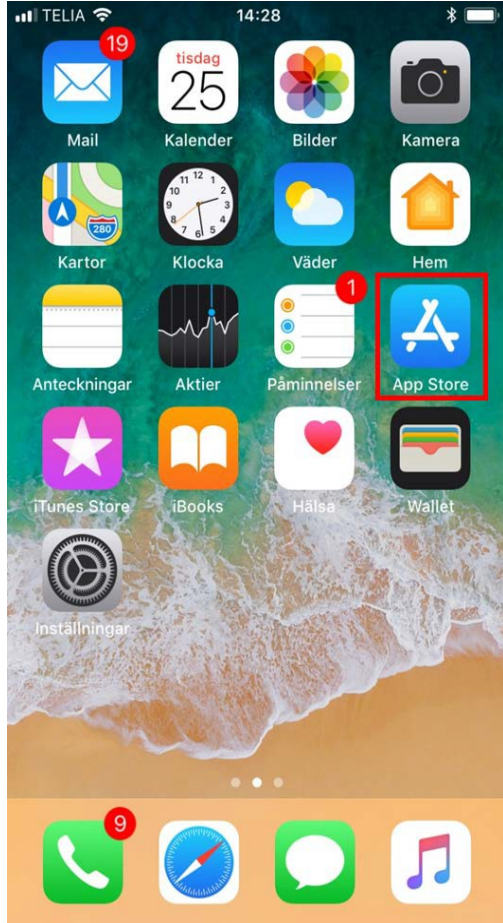
1 Tap the icon for App Store.
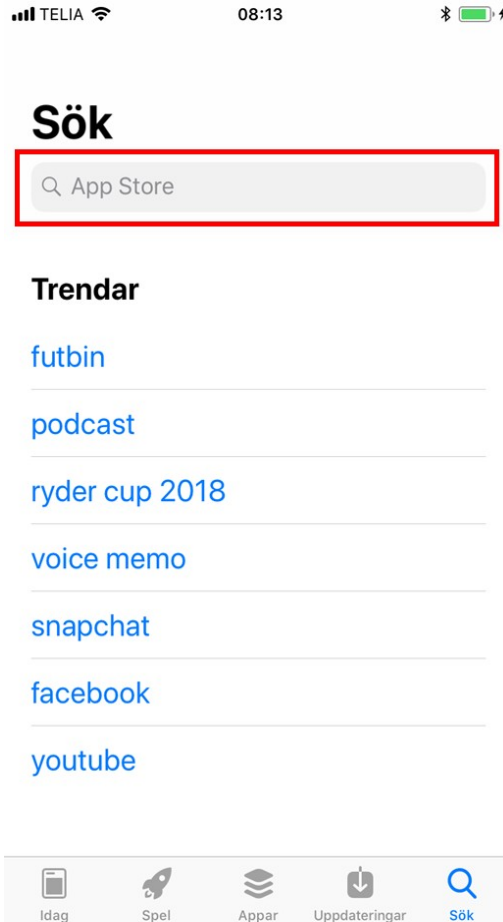
2 Enter the name of your bank and search.

3 Choose Nordea mobile bank (in this example)

Länsstyrelsen Västernorrland
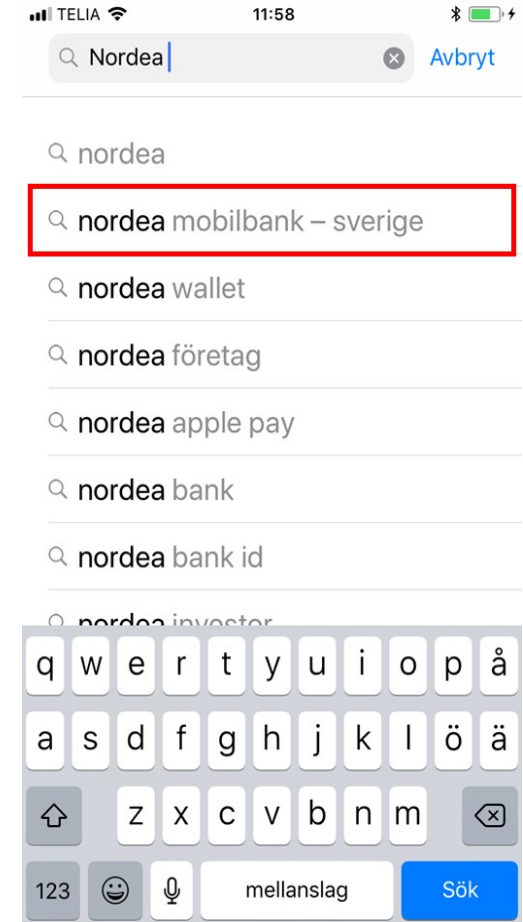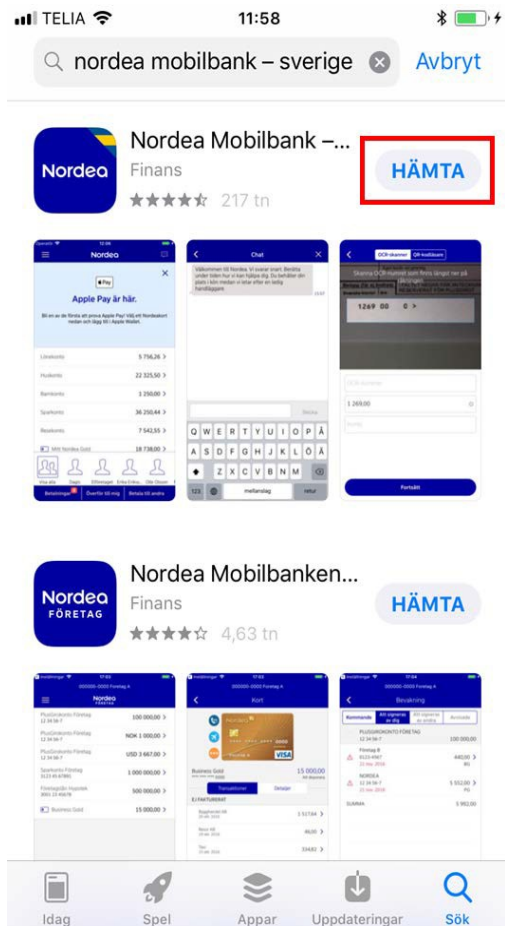
4 Tap "DOWNLOAD".

5 Log in with "Apple ID".
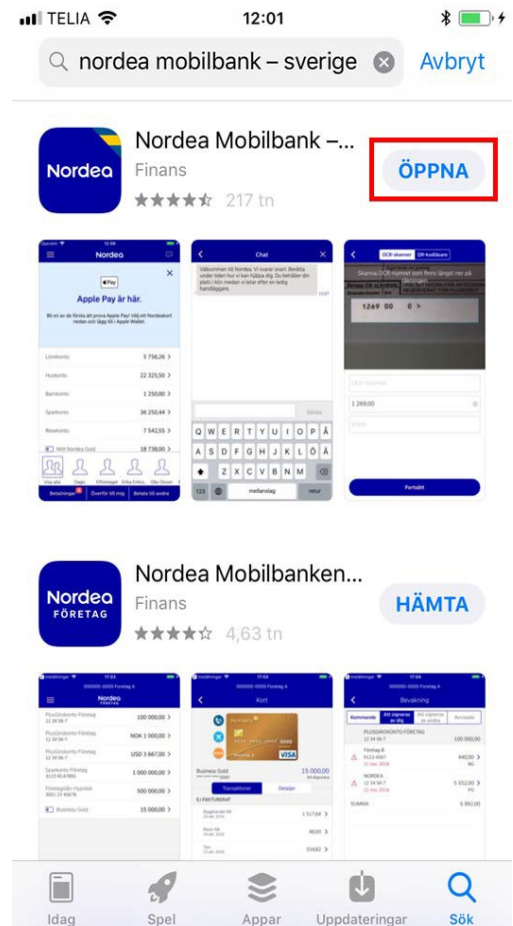
6 Tap "Open".
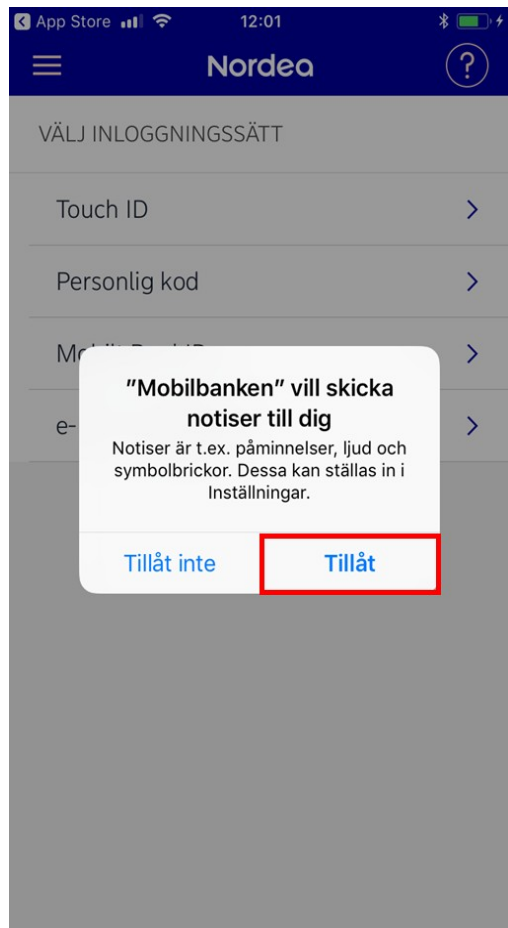
7

Tap "Allow".

8

Choose Personal code or e-code (card reader) as a login method.

9

Enter your personal identity number and tap "Log in".

10

Start the security token by inserting the bankcard. You get the security token from your bank.

11
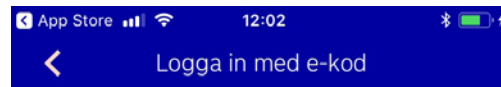
Follow the instructions to log in.
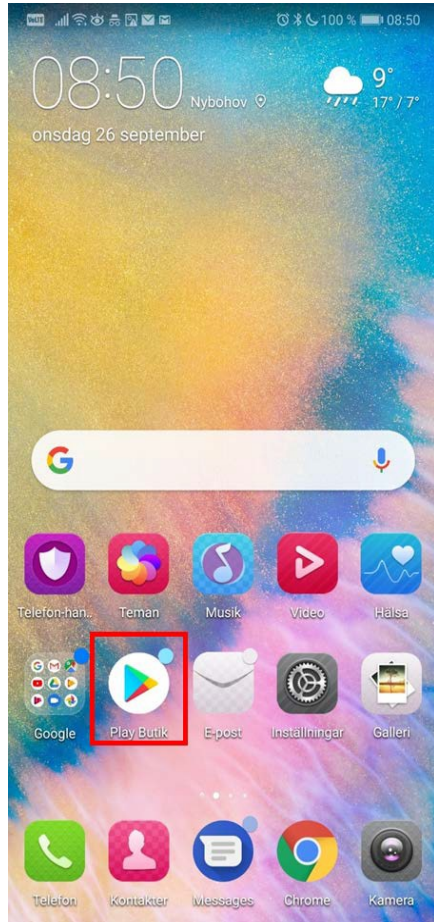
1 Tap the icon with the text "Play Store".
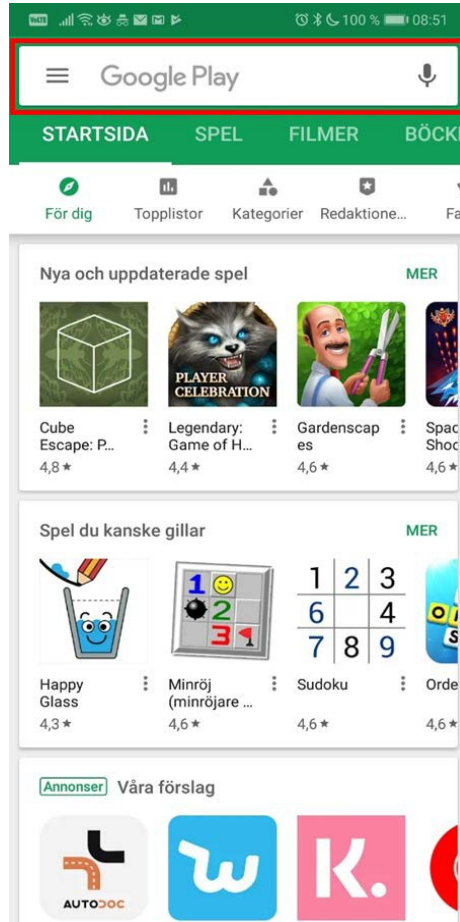
2 Enter the name of your bank and search.
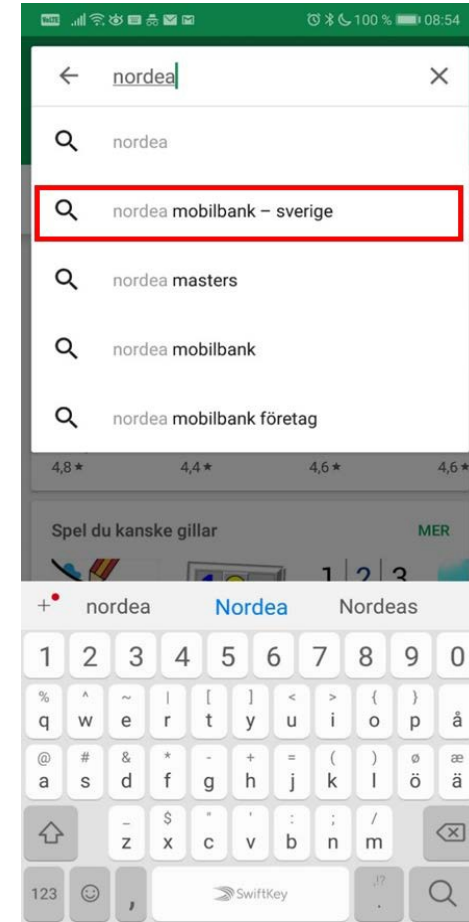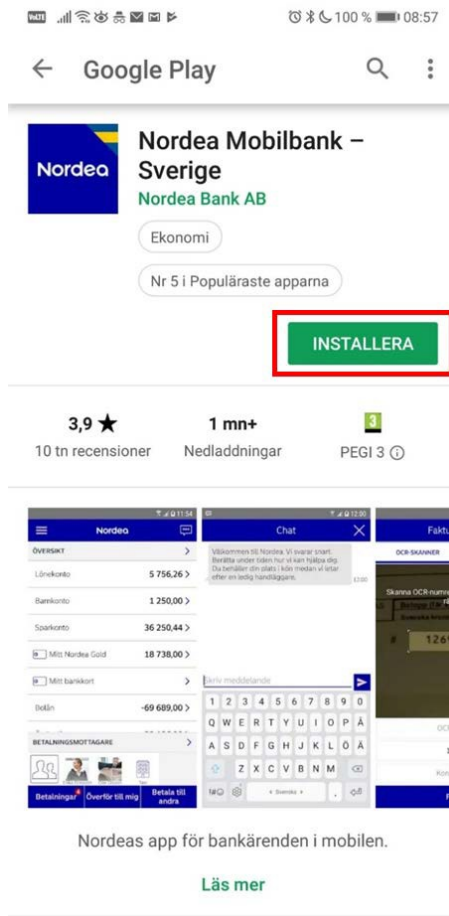
3 Choose Nordea mobile bank (in this example)

4

Tap "INSTALL".

5

Tap "OPEN"

6

The app is configured.

Länsstyrelsen Västernorrland
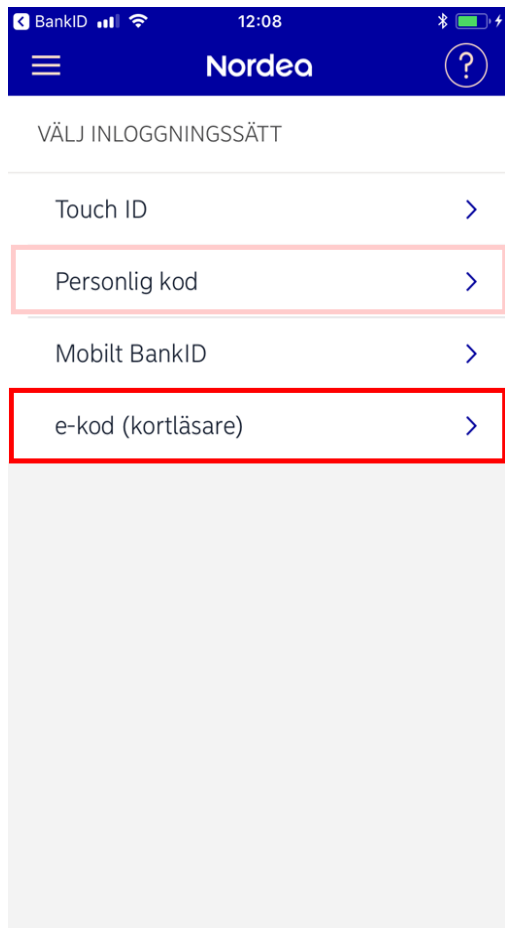
7
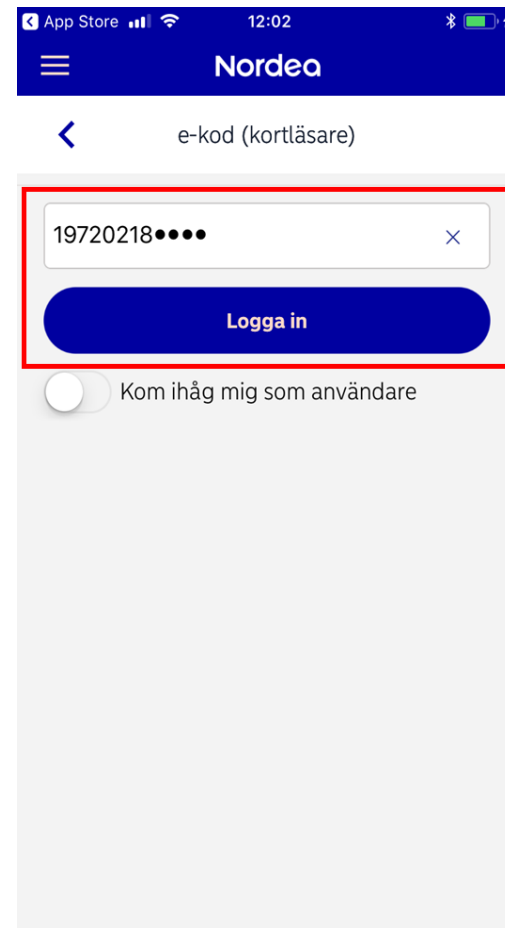
Choose Personal code or e-code (card reader) as a login method.

8

Enter your personal identity number and tap "Log in".

9
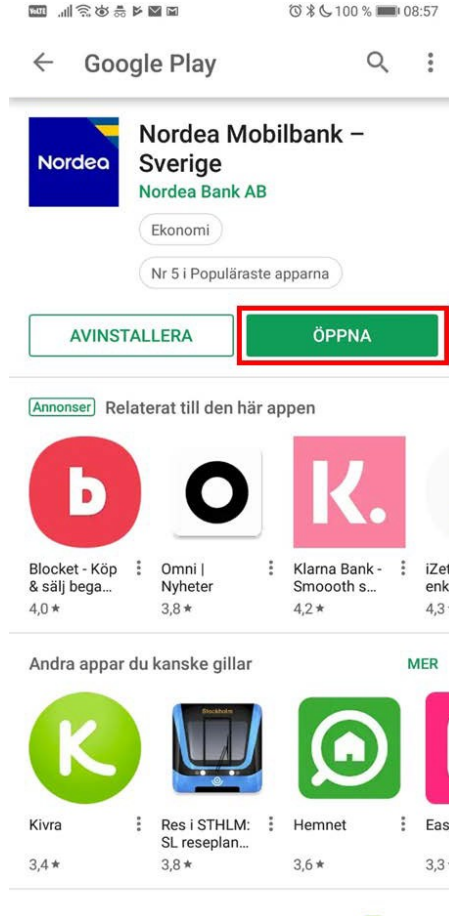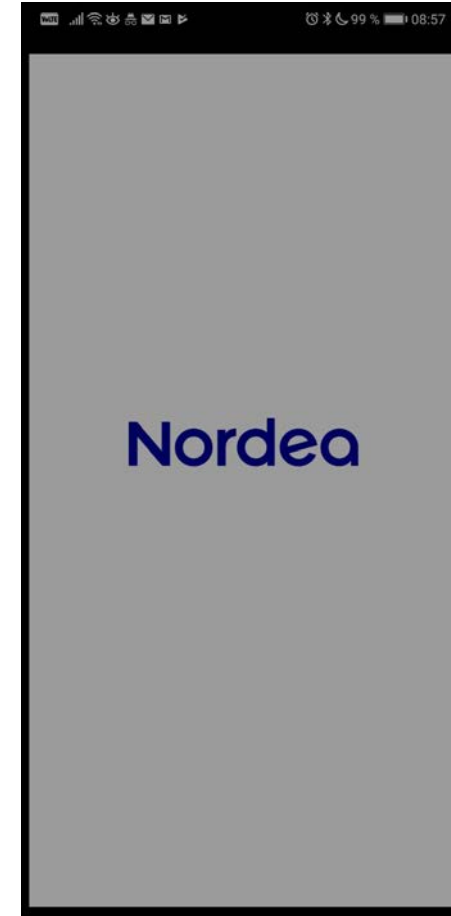
Start the security token by inserting the bankcard. You get the security token from your bank. Then follow the instructions to log in.
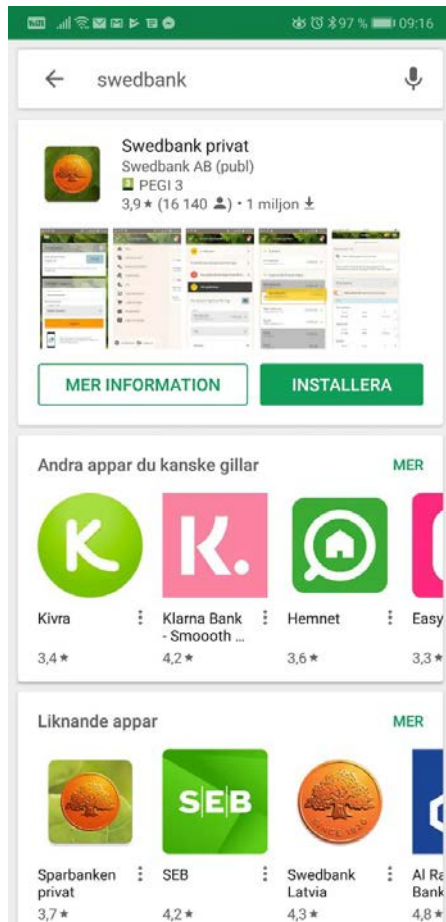
Example of app from Swedbank.
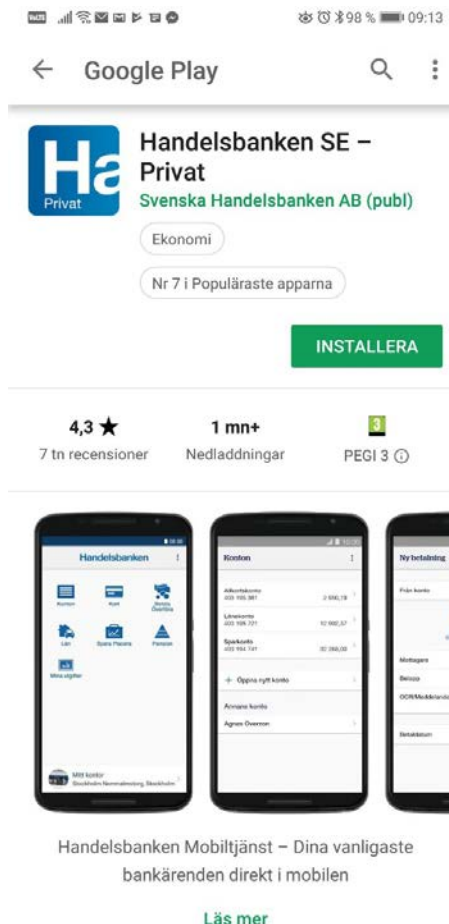
Example of app from Handelsbanken.
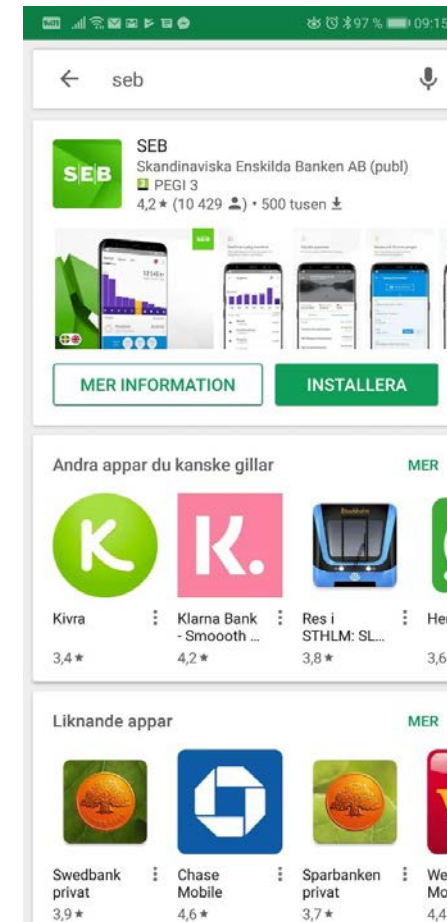
Example of app from SEB.

Mobile BankID

With Mobile BankID, you can easily identify yourself and provide electronic signatures to various banks, agencies and organisations.

You get a Mobile BankID with **your BankID app**, which you download via your bank's online services. It works the same way no matter which mobile phone you have.

Install Mobile BankID

1
Log in to your bank's online services and request Mobile BankID. Then tap "Get BankID".
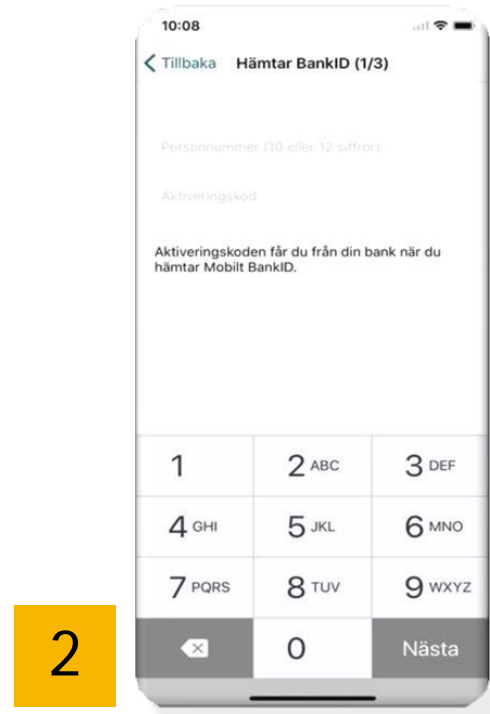
2
Enter your personal identity number and activation code, which you have received from your bank online.
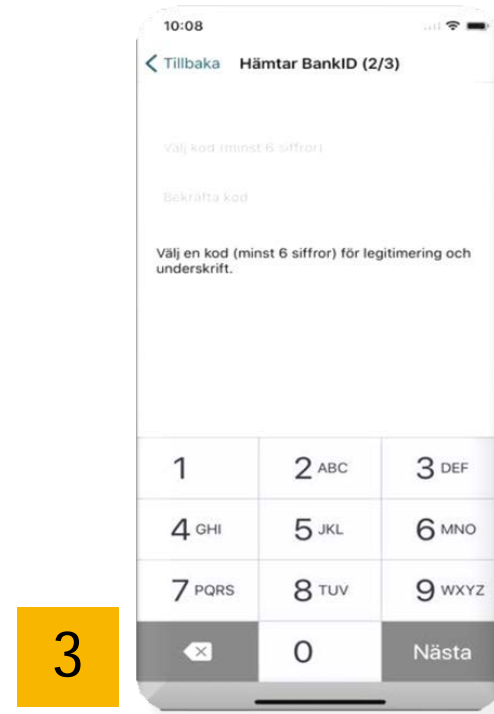
3
Choose an identification code with at least 6 numbers. You will use this code every time you identify yourself using BankID.

4
Test your Mobile BankID.
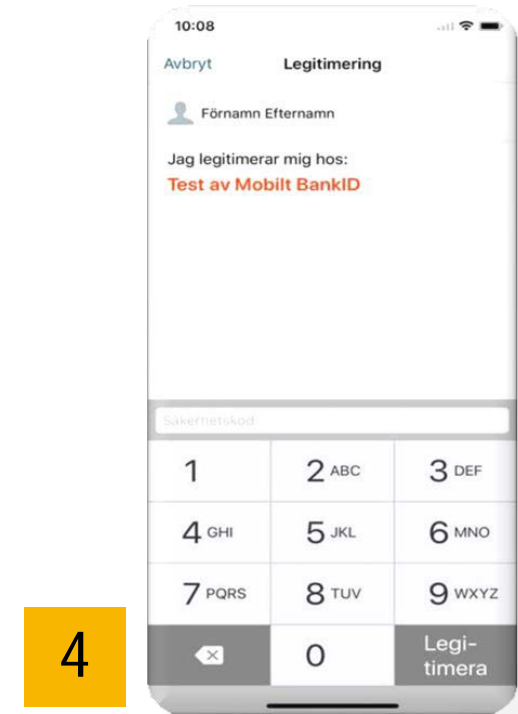
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Swish

With the Swish mobile app, you can both send and receive money. You sign for your payments using your BankID.

Swish is free for individuals, while companies must pay a fee. Swish currently has over 6 million users in Sweden.

When you use Swish, you can track your payments in the app and on your connected bank account.

Google Play

Länsstyrelsen Västernorrland
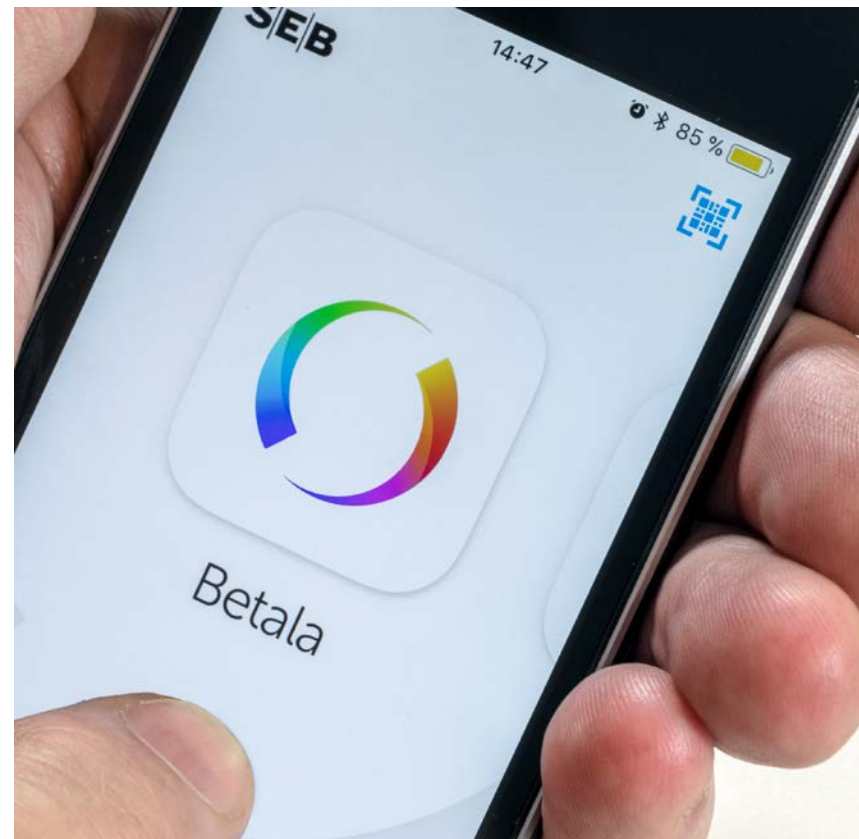
Install Swish

To use Swish, you must have a bank account with one of these banks:

- Danske Bank
- Handelsbanken
- ICA Banken
- Länsförsäkringar Bank
- Nordea
- SEB
- Skandiabanken
- Sparbankerna
- Swedbank

You need:

- Computer with internet connection
- Mobile phone (smartphone)
- Bank with online services
- Account at App Store or Google Play
- BankID

Here's what to do:

1. Log in to your bank
2. Connect to Swish by entering your phone number
3. Enter the one-time code you receive via text message
4. Go back to Swish to activate the account

TIPS: You may choose to watch the instructional video on the next page or continue to follow the instructions on the page after that.

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Video – install and activate Swish with different banks

Nordea
nordea.se

Instructional video
https://youtu.be/IQyh3bNpupY
Activation (Log in to bank)
https://www.nordea.se/privat/kundservice/kom-igang-med-swish.html
Swish activation via mobile bank
https://www.nordea.se/privat/produkter/mobilbank-internetbank/swish.html

Swedbank
swedbank.se

Instructional video
https://youtu.be/ec_7qA1-3hc
Activate here (Download Swish. Log in to bank) https://www.swedbank.se/privat/digitala-tjanster/swish/

SEB
seb.se

Instructional video
https://youtu.be/xoxuPJZr7y8
Activate here (Log in to bank to connect to Swish)
https://seb.se/privat/digitala-tjanster/swish

Handelsbanken
handelsbanken.se

Instructional video
https://youtu.be/UhBSpDK5JoY
Activate here (get Swish)
http://www.handelsbanken.se/swish

Länsstyrelsen Västernorrland
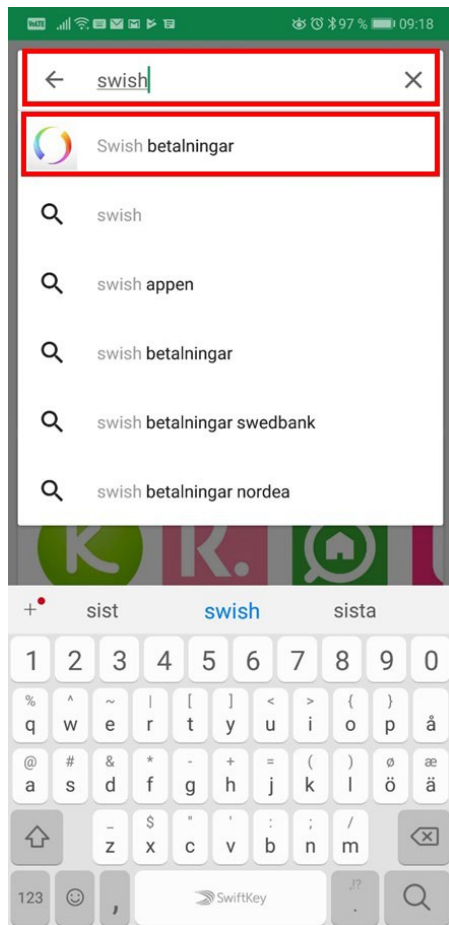
1 Search for Swish in the App Store or Google Play.
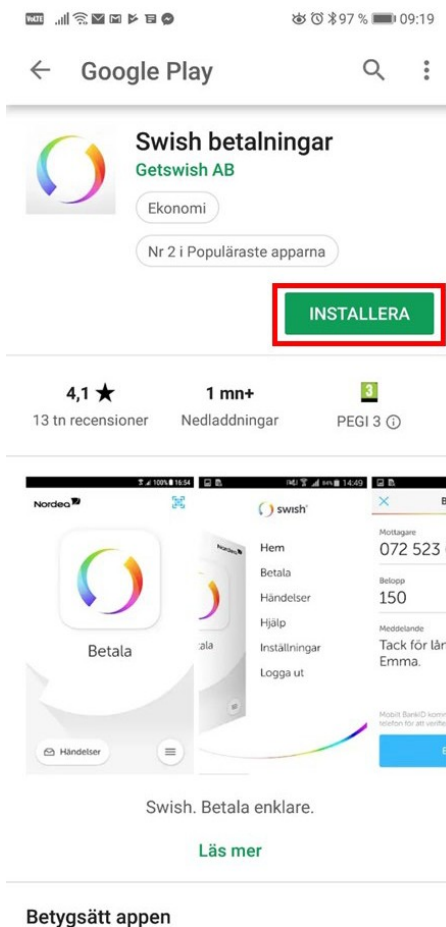
2 Tap Download/install.
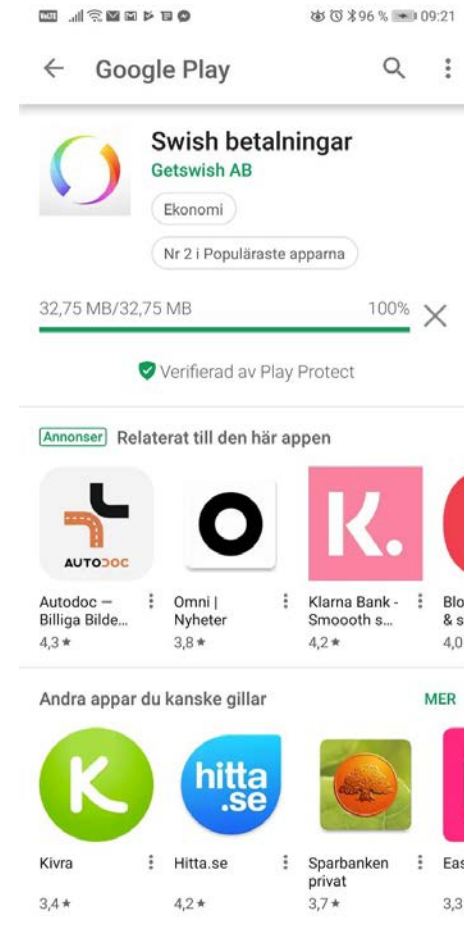
3 Swish is downloaded.
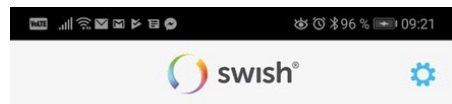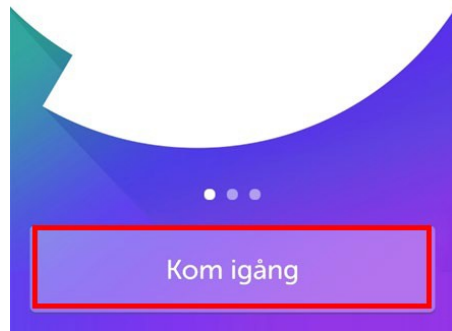
4 Tap the text: "Get started".
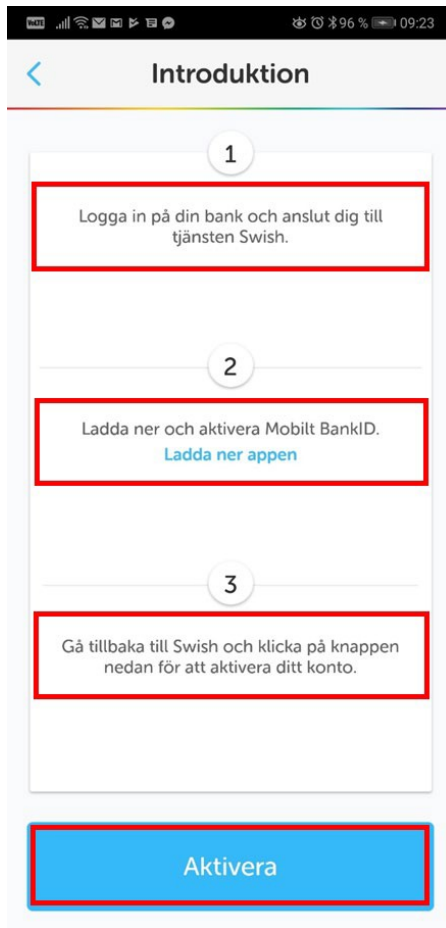
5 Follow the instructions on your mobile phone. If you have already installed Mobile BankID, then skip step 2.

6 Enter your mobile phone number, which will be connected to your Swish account.
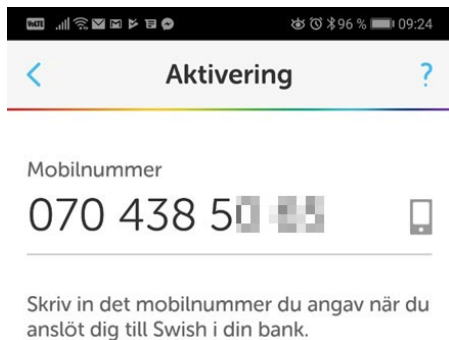
7 Tap "Activate".
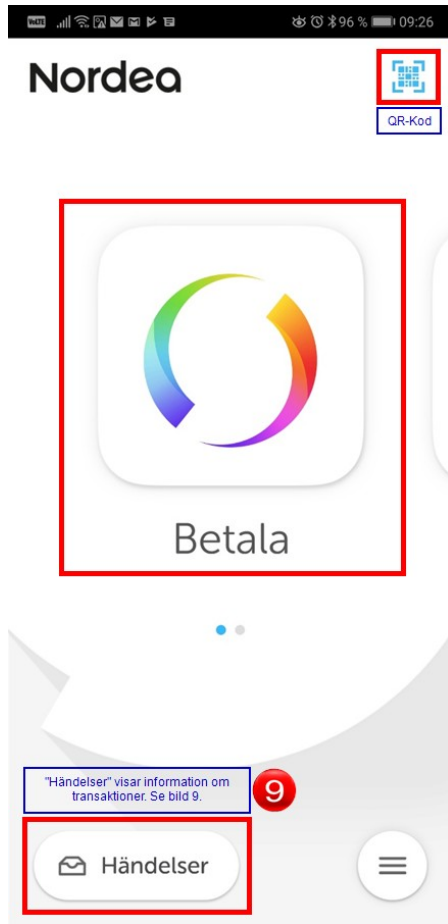
8 Here is what Swish looks like on your mobile phone. The "Pay" button is in the middle and at the bottom, you will find…
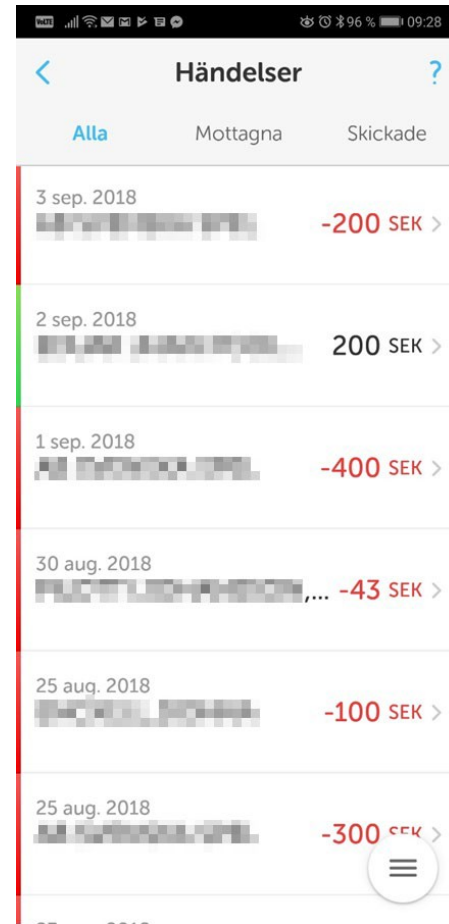
9 …"Events" which show your transactions.

10 Pay: Enter the recipient's mobile phone number. Enter the sum under the amount, a message if you like, and tap "Pay".

11 Then confirm the payment by entering your code in your Mobile BankID (which will open automatically).

12 You will be sent back to the Swish app, where you will see that the payment is complete.

QR codes

With a QR or barcode reader on your phone, you can quickly and easily access information via text, sound, video or image directly on your phone.

You can also use QR codes to pay bills or make a payment via Swish, for example.

1 Go to App Store or Google Play

2 Search for a free app, like QR Reader or Barcode Scanner.

3 Install the app as usual.

4 Start the app. Your mobile phone camera will also be accessed now. Hold the red square over the QR code you want to read.

5 You will now automatically be led to the site to which the QR code is linked, for example a website or video. If the code is linked to an app, you will go directly to the App Store or Google Play.

Google Play

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Swish QR codes

You can easily pay your invoices using Swish QR codes.

1 Open the Swish app, click the QR icon at the top right and choose "scan code". When you focus your mobile phone camera on the QR code on the invoice, all of the information will automatically be filled in.

2 Then approve the payment with your Mobile BankID – paid and done.

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Swish can read QR codes if you let the app access the camera. Tap "Allow".

!

Swish can be used to read a payment code (QR code) which is approved with your BankID.

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Contactless payments

Contactless cards and apps are an alternative to cash and a smart solution for small sums.

The customer simply has to hold the card or mobile phone over the payment terminal
to pay (this is called "blipping").

Newer payment cards have the blip function automatically, but a special app is needed for this to work directly with a mobile phone.

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Cash and the future

In Sweden, we are using less and less cash. Card payments and payment services like Swish are developing rapidly, while fewer banks, restaurants and so on are accepting cash. This development in Sweden is unique and it is important for the digital payment system to be simple and accessible to everyone.

But what happens if there is a crisis and suddenly we can no longer use digital payments? We cannot manage entirely without cash. According to the Swedish Civil Contingencies Agency (MSB), cash is part of our crisis preparedness.

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Here is how you can protect your information

Police guidelines

Never use your security token or BankID because someone has contacted you and asked you to do so. No serious player would ask you for this over the phone. Cases of fraud via fake phone calls are sharply increasing and many people are losing money because they are tricked into giving out their card information and codes, or into logging into their bank.

Keep your BankID security app up to date through the App Store or Google Play. Updates mean you may receive a warning message in the app of suspected fraud, if several simultaneous log-in attempts occur.

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Thank you!

Thank you for reading these instructions. Remember to go back and read them again if anything is unclear. You can also talk to your bank or the Swedish Tax Agency if you have any questions.

Good luck with your digital payment services!

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