

*Internetbanken Corporate*

*Online business for corporate customers*

**User guide in English**

(Valid from 11 March 2010)

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## **Changing your PIN code (Ändra PIN-kod)**

Applicable only if you use a SmartSec smart card and card reader.

When you switch on your card reader for the first time, you will be asked to change the pre-set PIN code for your SmartSec card to a PIN code of your choice. This only has to be done once.

1. Switch on the card reader with the SmartSec card inserted. The text ANGE PIN or ANGE GAMMAL appears in the display.
2. Enter the pre-set PIN code, which you received from PlusGiro in a separate letter. Press the KLAR button to continue.
3. ANGE NY PIN or ANGE NY then appears in the display. Enter a PIN code of your own choice. Press the KLAR button to continue.
4. UPPREPA NY then appears in the display. Repeat the PIN code you selected. Press the KLAR button.

If everything is in order, NY PIN KLAR or NY PIN OK appears in the display. Your new PIN code was accepted and is now ready to be used. NB! Be careful to remember this PIN code since there will be no one but yourself with access to it.

If FEL or FEL PINKOD appears in the display, please start again from step 2, making sure that you enter the pre-set PIN code when prompted by ANGE PIN or ANGE GAMMAL.

## **Log on (Logga in)**

Please go to [www.plusgirot.com](http://www.plusgirot.com) and click on Internetbanken Corporate in the Log on-box. Depending on what security solution you use, please refer to either of the following log-on instructions for Nordea e-kod or SmartSec card and card reader.

### **Log on with Nordea e-kod**

Click on the tab *e-kod*.

1. Type in your user ID in the field "Användar-id" on the screen.
2. Turn on the card reader by inserting your card (or press "OK" if the card is already inserted), face up with the chip turned downwards.
3. The card reader displays *Välj funktion*. Press the "LOGIN" button.
4. Enter the challenge code ("Kontrollkod") given in the log in-box and press "OK".
5. The card reader displays *KortPIN*. Enter your card PIN and press "OK".
6. The card reader displays a nine-digit response code. Enter the response code in the field "Svarskod" in the log in-box.
7. Click on "Logga in".

### **Log on with SmartSec card and card reader**

Click on the tab *SmartSec*.

1. Enter your civic registration No., corporate registration No. or user ID in the field *Användar-id*.
2. Switch on the card reader with the SmartSec-card inserted. The text VÄLJ FUNKTION or FUNKTION is prompted in the display.
3. Press the button CERTIFIERA or CERT. The text LOG IN is prompted.
4. On the card reader, enter the four-digit log-on code that is challenged on the screen. Press KLAR.
5. The text PIN-KOD is prompted in the display of the card reader. Enter your PIN code for your SmartSec-card and press KLAR.
6. A six-digit certificate number is presented in the display. Enter the certificate number in the field *Certifikat* on the screen.
7. Click on *Logga in*.

### **Log on with e-legitimation**

The Swedish eID solution e-legitimation on card (card reader + cord). You use the card reader with your MasterCard, Visa card from Nordea or a log-in card.

1. Make sure that the card reader is connected to the PC with the special cord for e-ID.
2. Insert your card into the card reader and click on *Logga in*.
3. Enter your PIN-code on the card reader.

## **Making payments (Betala) – domestic payments within Sweden (Inrikes)**

### **Account deposit**

Click on *Inrikesbet* in the left-hand menu.

1. Choose type of payment in the field *Betaltyp*:
  - *PlusGiro* – to another PlusGiro account.
  - *Bankgiro* – to a Bankgiro number
  - *Lön* or *Pension* – a salary or pension payment

An additional price will be charged for payment types *Bankgiro* and *Lön/Pension*, please see price list for Internetbanken Corporate.

2. Enter the beneficiary account number in the field *Mottagarkonto*.
3. Enter the amount in the field *Belopp* (SEK or EUR).
4. Enter the required booking date in the field *Datum* (YYMMDD).
5. If the beneficiary account requires an OCR reference number, enter it in the field *Referensnummer/Meddelande*. The OCR reference number can be found at the bottom left of the inpayment form (marked with a C or CK), and is numeric only. Please see help function (*Hjälp*) for further information. NB! The OCR reference number, if there is one, is mandatory for the payment.

If there is no OCR reference number, it is possible to attach a free text message in the field *Referensnummer/Meddelande*. The message field is alpha-numeric and limited to 220 characters.

6. Optional notes for personal usage could be entered in the field *Anteckningar*. The field is limited to 35 characters and will not be forwarded to the beneficiary.
7. To add the beneficiary payment information to your personal recipients' list, *Mottagarlista*, check the box *Lägg till mottagarlista*.
8. To add further payments, repeat steps 1 to 7. When all payments have been registered, click on *Lägg till betalningsorder*. This will add the payments to the payment order which will appear at the bottom of the page.

### ***Domestic cheque (Utbetalningskort)***

Choose domestic cheque, *utbetalningskort*, if the beneficiary lacks an account or if it is unknown.

1. Enter the name of the beneficiary in the field *Mottagarnamn*.
2. Enter the address of the beneficiary in the field *Adress*.
3. Enter the postcode of the beneficiary in the field *Postnummer*.
4. Enter the amount in the field *Belopp*.
5. Enter the required booking date (YYMMDD) in the field *Önskat betaldatum*.
6. A free text message to the beneficiary may be entered in the field *Meddelande*. The message field is alpha-numeric and limited to 220 characters.
7. Optional notes for personal usage could be entered in the field *Anteckningar*. The field is limited to 35 characters and will not be forwarded to the beneficiary.
8. To add the beneficiary payment information to your personal recipients' list, *Mottagarlista*, check the box *Lägg till mottagarlista*.
9. Click on *Lägg till betalningsorder* to add the payment to the payment order which will appear at the bottom of the page.

## Signing payments

Depending on what security solution you use, choose one of the following descriptions and sign your payments with Nordea e-kod, SmartSec-card and card reader or Swedish e-ID.

### Signing with Nordea e-kod

1. Turn on the card reader by inserting your card (or press “OK” if the card is already inserted), face up with the chip turned downwards.
2. The card reader displays “Välj funktion”. Press the “SIGN” button.
3. Enter the challenge code (“Kontrollkod”) given above.
4. The card reader displays “KortPIN”. Enter your card PIN and press “OK”.
5. The card reader displays a nine-digit response code. Enter the response code in the field “Signera med svars kod:” above.
6. Click on “Skicka”.

### Signing with SmartSec card and card reader

1. When the payments have been registered and added to the payment order, click on *Signera* to sign them.
2. Switch on the card reader with the SmartSec card inserted. VÄLJ FUNKTION is prompted in the display. Press twice on CERTIFIERA or CERT. The text KOND or KONTONR is prompted in the display.
3. On the screen, the text *Din signeringskod (kond)* is presented followed by an eight-digit signing code. Enter this code on the card reader and press KLAR.
4. The text ÅR MÅN is prompted in the display. Enter present year and month (YYMM, also presented on the screen, e g 1005 for May 2010) and press KLAR.
5. The text BELOPP is prompted in the display. Enter the amount presented on the screen and press KLAR.
6. The text PIN-KOD is prompted in the display. Enter your PIN code for the SmartSec card and press KLAR.
7. A six-digit certificate number is presented in the display. Enter the certificate number in the field *Certifikat* on the screen.
8. Click on *Skicka* to send the payments to PlusGiro. A confirmation from PlusGiro of the receipt of the payments is presented (*Betalningsuppdraget mottaget*). After this, the payments could be found and monitored on the page *Bevakning* where they may be amended (*Ändra*) or deleted (*Ta bort*) until they are executed and booked.

### Signing with Swedish e-ID

1. Make sure that the card reader is connected to the PC with the special cord for e-ID.
2. Click on “Fortsätt”.
3. Choose e-ID and click on “Jag skriver under”.
4. Enter your PIN-code on the card reader.

## **Cross border payments (Utrikes)**

### **Bank account deposit**

Click on *Utlandsbet* in the left-hand menu to make a cross border payment. Choose bank account deposit (*Kontoinsättning*) which is set as default page, or click on *Checkbetalning* at the top of the page to make an international cheque.

1. Enter the account number of the beneficiary in the field *Bankkonto/IBAN*.
2. Enter the beneficiary's name in the field *Mottagarnamn* (limited to 35 characters)
3. Enter the beneficiary's address in the field *Mottagaradress*.
4. Enter the required booking date (YYMMDD) in the field *Önskat betaldatum*.
5. Enter the BIC code in the field *BIC-kod (SWIFT)*. A link to the 300 most frequently used BIC codes can be found to the right of the field.
6. Enter the bank code in the field *Bankkod*. Click on the link below the field to find out to which countries a bank code is mandatory.
7. Enter the name of the beneficiary's bank in the field *Bankens namn*.
8. Enter the address of the beneficiary's bank in the field *Bankens adress*.
9. Enter the amount in the field *Belopp*.
10. Enter the currency code in the field *Valutakod*.
11. Enter the country code, e g DE for Germany, in the field *Landkod*.
12. Enter the tax reporting code in the field *Betalkod* to specify the purpose of the payment.
13. Select payment urgency by choosing *Normal* or *Express* in the field *Förmedlingshastighet*.
14. Select whether you choose to bear only the payment initiating charges (*Jag betalar endast egna kostnader*) or all charges associated with the payment (*Jag betalar samtliga kostnader*).
15. A free text message to the beneficiary may be entered in the field *Meddelande*. The message field is alpha-numeric and is limited to 140 characters.
16. Click on *Lägg till betalningsorder* to add the payment to the payment order which will appear at the bottom of the page.

To register further payments, repeat steps 1 to 16.

### ***International cheque (Checkbetalning)***

Choose international cheque, *checkbetalning*, if the beneficiary lacks an account or if it is unknown.

1. Enter the name of the beneficiary in the field *Mottagarnamn*.
2. Enter the address of the beneficiary in the field *Adress*.
3. Enter the beneficiary's post code and city in the field *Postnummer och ort*.
4. Enter the amount in the field *Belopp*.
5. Enter the currency in the field *Valutakod*.
6. Enter the country code, e g DE for Germany, in the field *Landkod*.
7. Enter the tax reporting codes in the field *Betalkod* to specify the purpose of the payment.
8. Enter the required booking date (YYMMDD) in the field *Önskat betaldatum*.
9. A free text message to the beneficiary may be entered in the field *Meddelande*. The message field is alpha-numeric and is limited to 140 characters.
10. Click on *Lägg till betalningsorder* to add the payment to the payment order which will appear at the bottom of the page.

To register further payments, repeat steps 1 to 10.

### ***Signing payments***

Depending on what security solution you use, choose one of the signing descriptions on page 7 and sign your payments with Nordea e-kod, SmartSec-card and card reader or Swedish e-ID.

## **Transfers**

### **Inter-company transfers (Överföring egna konton)**

If you wish to make an inter-company transfer between own accounts, click on *Överföring egna konton* in the left-hand menu.

1. Choose debit account in the drop-down menu, *Välj avsändarkonto*.
2. Enter the beneficiary account number in the field *Mottagarkonto*.
3. Enter the amount in the field *Belopp*.
4. A reference number or message could be entered in the field *Referensnummer/Meddelande*. The field is alpha-numeric and limited to 20 characters.

To sign the transfer, please refer to the signing descriptions on page 7.

### **Transfers to other bank accounts (Överföring andra konton)**

If you wish to make a transfer to an account within Nordea or to a bank account in another Swedish bank, click on *Överföring andra konton* in the left-hand menu.

1. Choose debit account in the drop-down menu, *Välj avsändarkonto*.
2. Enter the beneficiary account number in the field *Mottagarkonto*.
3. Enter the amount in the field *Belopp*. The currency code will automatically be set to the same as for the debit account.
4. Enter the required booking date (YYMMDD) in the field *Önskat betaldatum*.
5. A free text message to the beneficiary may be entered in the field *Meddelande*. The message field is alpha-numeric and limited to 12 characters.
6. Optional notes for personal usage could be entered in the field *Anteckningar*. The field is limited to 35 characters and will not be forwarded to the beneficiary.
7. To add the beneficiary payment information to your personal recipients' list, *Mottagarlista*, check the box *Lägg till mottagarlista*.
8. Click on *Lägg till betalningsorder* to add the payment to the payment order which will appear at the bottom of the page.

To sign the transfer, please refer to the signing descriptions on page 7.

### **Monitoring payments (Bevakning)**

Click on *Bevakning* in the left-hand menu to monitor all registered, not yet booked payments. A list of all registered future payments is displayed.

- To see details of each payment, please click on the transaction link.
- To amend a future payment, please click on the blue arrow in the *Ändra* column.
- To delete a future payment, please click on the blue cross in the *Ta bort* column.

The payments will be removed from the list on the executing date and added to the statement of account, *Kontoutdrag*, the day after booking.

### **Checking your balance and statement of account (Kontoutdrag)**

Click on *Kontoutdrag* in the left-hand menu to view your statement of account. The page displays a list of the latest entries booked on your account.

Transactions may be traced 13 months back in time. Below the statement of account, enter your search criteria as follows:

1. Enter the date from which the search should start in the field *Från datum*, e g 070101 (YYMMDD).
2. Enter the end date for your search in the field *Till datum*, e g 070511 (YYMMDD).
3. If the beneficiary's or payee's account is known, enter the account No. in the field *Mottagar-/avsändarkontonr.* (Optional field.)
4. Enter the searched-for amount in the field *Belopp.* (Optional field.)
5. Enter whether the search should be for a debit entry (*Debet*), credit entry (*Kredit*) or both (*Debet och kredit*) in the field *Debit och/eller kredit.* (Optional field.)
6. Click on *Sök* to start the search.

### **eRedovisning**

eRedovisning comprises supplementary details, images and reports of your PlusGiro account. eRedovisning is accessed via a direct log in-link.

### ***Funds (Fonder)***

Click on *Fonder* in the left-hand menu to view your funds portfolio with Nordea. You may also buy (*Köporder*), sell (*Säljorder*) or replace (*Omplacera*) funds in Nordea using the buttons at the top of the page.

### ***Insurances (Försäkringar)***

Click on *Försäkringar* in the left-hand menu to view your insurances and occupational pensions with Nordea.

### ***Loans (Lån)***

Click on *Lån* in the left-hand menu to view your loans with Nordea. Each loan is a clickable link leading to a page with further information about as well as terms and conditions for each loan respectively. Click on the link *Transaktioner* below the list to view the latest transactions.

### ***Market information (Marknadsinformation)***

To get the latest information about interest rates, exchange rates and other news on the financial market, please click on *Marknadsinfo* in the left-hand menu.

### ***Contact Centre for Corporate Customers***

If you have any questions or need technical support, please mail or call our contact centre for corporate customers at

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- +46 8 771 350 360