

GiroVision Internet

Reduce paper flow and get better control over the company's payments – directly from a PC



Company services – with first rate security in all transactions

GiroVision is the answer for those who wish to use PlusGiro's company services directly from their own computers. With GiroVision Internet all these services are within easy reach for your company.

No additional software is needed to use GiroVision Internet. However it may be necessary to install new security software depending on your choice of security solution. It is easy to get started. There may be multiple users at your company and no one needs to be tied to a particular computer, depending on your choice of security solution. The menu tree can also easily be adapted to the needs and authorisation of each user.



You will be able to make payments to recipients in Sweden and abroad as well as payments from an account abroad, including last-minute payments, when necessary. You will have access to account information and liquidity forecasts, and you can make bank transfers to quickly arrange coverage for various payments. You can also choose to have eAccount information sent directly via Internet to your computer, thereby replacing paper-based account statements.

If you use other company services in PlusGiro's selection, such as Invoice Payment Service or GiroDirekt, you will be able to follow up on payments and make rectifications if necessary. You can also use PlusGiro Group Account via GiroVision. If you have other business with Nordea, such as accounts, loans and/or mutual funds you can access information about these via GiroVision.

If you are apprehensive about making transactions via the Internet, we can assure you that: GiroVision has a very high level of security, including an enhanced login, individual authorisations and amount limits, as well as strong encryption techniques that provide the best available protection against any unauthorised alteration of messages.

GiroVision offers you a secure Internet path to PlusGiro, which is constantly being developed to provide our customers with new and useful functions.

Open to many users simultaneously

GiroVision Internet allows many users within a company or a Group to use the services simultaneously.

Individualised authorisation

Different people can be assigned unique user names and separate authorisations that can be tied to specified amount limits. Thanks to the separate authorisations assigned, it is quick and simple to trace payments, and to see which user authorised a certain payment and when this was done.

Payee and remitter registries

All the information you may need, regarding suppliers for instance, can easily be collected in a payee register containing both the name of the recipient and payment information. In the same way you can also store the information you desire in a remitter register. This way you do not have to enter the same information repeatedly, which simplifies your routine accounting work. Whenever you need to make a payment the stored information is easily retrieved to save you valuable time.

Payments from an account with a foreign bank

Besides making cross-border payments from Sweden, GiroVision also enables you to order payments from an account with a foreign bank. Your account balances in the foreign bank are displayed directly on your screen.

Create a foundation for business decisions

GiroVision provides you immediate access to liquidity forecasts, account specifications and other economic information, which you can easily import into Microsoft Excel on your computer. This way it is easy to produce graphical presentations of the material and to compile statistics.

Send payment instructions quick and simple in a list/file format

You also have the possibility to transfer Excel files, and other PlusGiro-approved file formats, with payment instructions via GiroVision.

High security level

GiroVision has a very high level of security. All communication is encrypted, and every user is given access to the system via a unique user name to which is tied to separate authorisations. To further improve the security, two persons may jointly execute electronic signatures, if your company's security regulations require this.



A selection from GiroVision's range of services – make your choice!

PlusGiro Group Account

If you use a Group Account you receive aggregated information about transactions within a group of companies, public bodies or other organisations.

Liquidity Forecast

Provides an overall picture of the company's flow of payments within PlusGiro, as well as a compilation of payment orders that have been pre-recorded but not yet booked.

Domestic/Cross-border Invoice Payment Service

If you use the Invoice Payment Service via GiroVision you will continuously receive information regarding submitted payment instructions. GiroVision exhibits the total payment amount for each payment date, as well as detailed information about each assignment. You will also have the possibility to alter or cancel submitted payment instructions.

Domestic payments

You register and order the execution of payments to other accounts in PlusGiro or Nordea, and have them executed the same day or at a later date of your choice. You can also make bank giro payments, deposits into accounts (including salary and pension payments) in Swedish banks, internal payments, i.e. transactions between different companies within PlusGiro Group Account or Group Currency Account and transfers between own PlusGiro or Nordea accounts. Of course you can also pay taxes and fees, and make Euro currency payments to accounts in PlusGiro or Nordea.

Cross-border payments

You can register and order payments to any foreign account. If account information is lacking, payment is made by cheque. Deposits into accounts are always preferred, and ideally the payee's IBAN or BIC code should be specified.

Express payments

You can make last-minute payments to other PlusGiro accounts with same-day registration. The payments are signed individually and immediately become visible to both the payer and the payee, if they are connected to the service "Express information".

Express Bank account deposit

You can also make last-minute transfers to accounts in Swedish banks and have those booked on the same day on the PlusGiro account. Amounts are booked on the payee's account the same day.

Payments from a file

You can easily create your own list of payment instructions in an Excel file and send it to PlusGiro via

GiroVision. These instructions can later on be changed, signed or cancelled via GiroVision. The same goes for other PlusGiro-approved file formats, i.e. Invoice Payment Service, GiroDirekt and Outpayment Service.

Express information – debit entries

Debit entries made during the day are displayed in respect of a specific account. This applies to both express payments and ordinary payments immediately after they have been booked. It is also possible to search transactions that are displayed as part of the express information.

Express information – credit entries

Offers the corresponding information and functions as are described above in Express information – debit entries.

Account Search

This is an aid for you to identify accountholders by their PlusGiro account number, or to search information on the basis of company name or corporate registration number. You can also search the recipient's PlusGiro account on the basis of their bank giro number.

Account Reporting

Provides you with information about the current balance of the accounts connected to this service. The information pertains to account balances and transactions performed during the last 13 months. The reporting also includes debit and credit notices dispatched via GiroVision.

Currency exchange rates

You will have quick access to current foreign exchange quotations.

File monitoring

A function that allows you to monitor your file transfers to and from PlusGiro. If you are connected to, for instance, GiroDirekt or Outgoing Payment Service, you are able to supervise the arrival of files. And thereafter, you can examine, amend or cancel, and finally sign the payments.

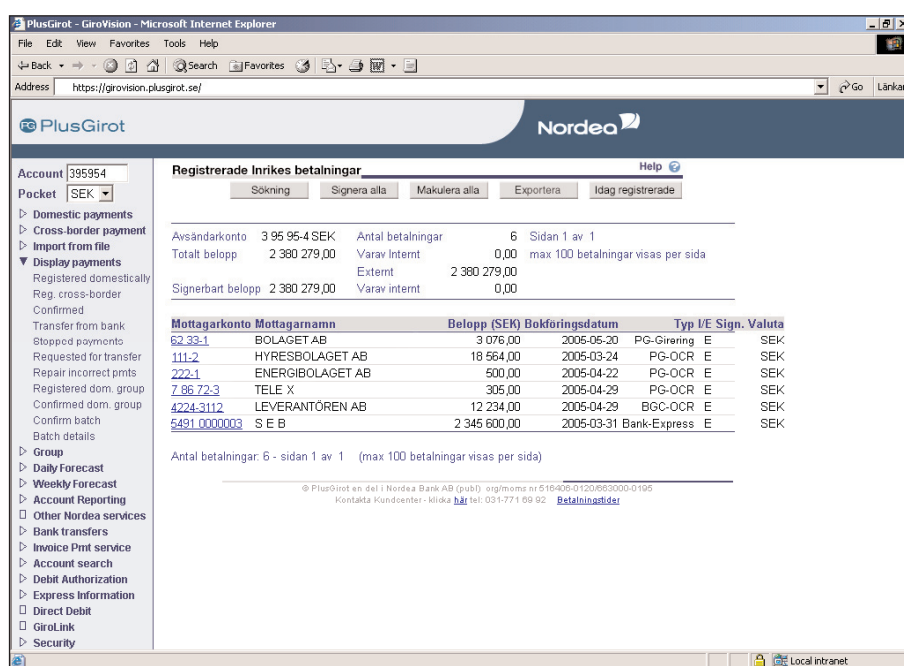
Messages to PlusGiro

If you are connected to the Invoice Payment Service you have the option to arrange and sign a Debit Authorisation.

How much does GiroVision cost?

The price depends on which of the services within GiroVision Internet you wish to use. For more information, please refer to our price list or contact one of our Account Manager or local Nordea branch.

GiroVision Internet is easily accessible and easy to use



What are the computer system requirements?

You can use a PC with any of the following operating systems: Windows 95, 98, ME, NT, 2000 or XP, or Mac OS version 8.1 or higher. You can also use a PDA with the operative system Microsoft Pocket PC and the web browser Pocket Explorer that supports 128-bit SSL encryption, JavaScript and Cookies, or a Sony Ericsson P800 with the web browser Opera.

We recommend that you use either of the following PC web browsers: Internet Explorer 5.01-6.0 or Netscape 6.23. If you use a Macintosh computer we recommend that you use either Internet Explorer 5.0 or later, or Netscape 4.51-4.79. The recommendations above apply if you have chosen our SmartSec security solution. Please note that Nordea's

e-Identification cannot be used with a Macintosh, a PDA or a PC with the operative system Windows 95. The recommended screen resolution is 1024 x 768 pixels. An Internet subscription is also required.

Opening hours

GiroVision Internet is available daily between 07.00 am and 12.00 pm.

Security

GiroVision Internet has a very high level of user security. The security is based on digital signatures and enhanced login. In addition, we use 128-bit encrypted SSL (Security Socket Layer) and PKI (Public Key Infrastructure), which is an asymmetric encryption technique with certificates that employs a public and a private key. Each user is also assigned unique authorisations.

Please contact PlusGiro Customer Service, phone number 0771-350 360.
For more information, go to www.plusgirot.se.