

# Payment services

Getting started with card and digital payments

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## The County Administrative Board - a unifying force

Sweden is divided into 21 counties and each county has a county administrative board and a governor. The county administrative board is the government's representative in the county, tasked with both implementing national policy while taking into account regional conditions and criteria. The county administrative board is thus an important link between the county's municipalities and their inhabitants, on the one hand, and the government, parliament and central authorities, on the other.

Title: Payment services - Getting started with card and digital payments

Publisher: Örebro County Administrative Board

Publication number: 2019:5

Illustrations: Susanne Lindeborg, Örebro County Administrative Board

Printed by: 2020, Stibo Complete

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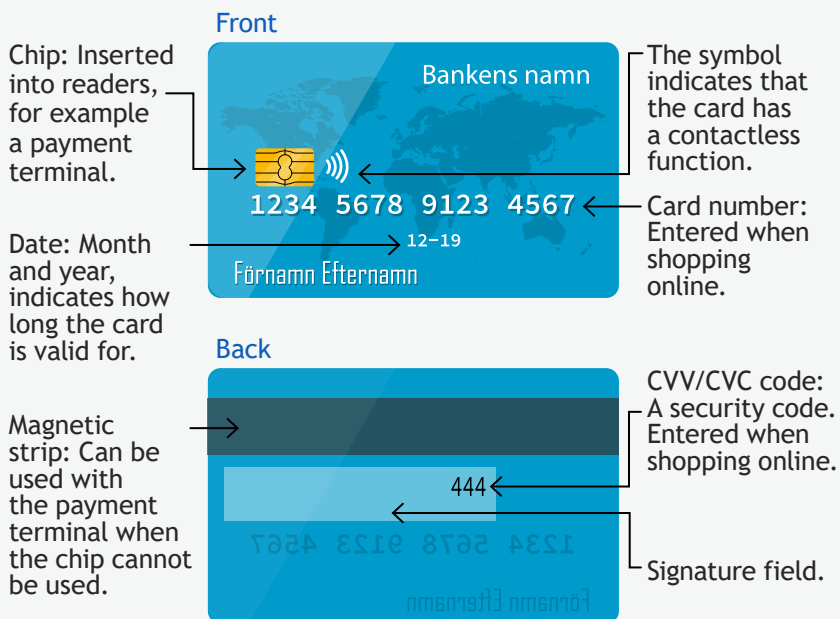
# Bank cards

A bank card is provided by the bank where you open an account. Bank cards are also called debit cards. A PIN is required to use the card. The PIN, which consists of four digits, is provided by the bank.

With a bank card, you can pay for items here in Sweden and abroad, shop both in stores and online, and withdraw and deposit cash at ATMs or in certain stores.

## This is a bank card

Bank cards can look slightly different but they always contain this information



## Various types of cards

**Bank cards and debit cards:** The money is deducted directly from the account.

**Debit cards and credit cards:** The money is paid at a later date. They are subject to the Swedish Consumer Credit Act. This means that when you shop on credit, you can contact both the seller and the lender if you have any comments about your purchase.

Learn more at [konsumenternas.se](https://www.konsumenternas.se)

## Remember to

Block the card and contact your bank if your card breaks, if you lose it, or if it is retained by an ATM. Protect your PIN and never share personal information or PINs with anyone.

## Paying by card with a payment terminal

1. Insert the card with the chip facing up
2. Check the amount
3. Enter your PIN
4. Press the green button to accept
5. Take your card
6. Take your receipt
7. Done!



## Withdrawing and depositing money at an ATM

You can both withdraw and deposit money at certain ATMs. It is possible to choose from several languages. If you need to change your PIN, you can do so yourself at an ATM. Note that the card will be automatically blocked if you enter the wrong PIN three times during the same attempt. This applies to both withdrawals from ATMs and other payments.

## With online banking you can:

- Find your account number
- Check your account summary
- Pay bills by giro
- Transfer money to other bank accounts
- Manage different services, such as BankID and Swish.

To log in to the online bank, you can use the security box, mobile BankID or BankID on a card and in a file.



### What is BankID?

BankID is an electronic ID document that you use when you identify yourself online with authorities and banks, for example. At present, it is the most common electronic ID document in Sweden that is comparable with other ID documents, such as passports and driving licences.



### Security tips!

Never give out your personal information by phone or email. Make sure you log out after logging in to your online bank or other internet sites.



# Bills

A bill (invoice) can take different forms. Here is an example.

 **Company name** 

Bill number 15350 First name Last name  
OCR number 11100067349401 Street address  
Billing date 01/01/2019 Postcode City  
Customer number 341134111

*Here it says how you can pay the bill.  
To pay a bill digitally, you always need  
to enter the giro or account number  
and the reference or OCR number.*

**Total to pay** SEK 1,200  
**To be received by** 1 February 2018

If you are using a payment method other than the payment slip, it is important that you enter your OCR

Company name Telephone 020-222 222 Company reg. no. 1000100011  
116 00 Stockholm Plusgiro 94 90 01-1 VAT reg. number 3334445  
Company.se Bank giro 5572-4949 Registered for corporation tax

**Bank giro** **PAYMENT/GIRO SLIP**

This slip allows you to pay at any bank branch or via  **To be completed by the bank** **OCR**

Bank giro Personal account  
Private giro Current account  
Savings bank giro

Payment sender Bill number 65305350  
First name Last name Customer number 341134111  
Street address Due date 01/02/2019  
Postcode City

To bank giro no. Payee  
5572-4949 Company name

**PLEASE DO NOT MAKE ANY CHANGES CORRESPONDENCE CANNOT BE SENT VIA THE SLIP AS IT IS READ MECHANICALLY**

OCR/REFERENCE	Kronor	Öre	
11100067349401 #	1 200	00 7 >	5572959#41#

# Paying bills with your mobile

Different banks' mobile apps can look slightly different, but to pay a bill you always need the same information. Here is an example of what it can look like when paying a bill by bank giro on your mobile.

Start by logging in to your bank. To log in with a mobile BankID, you need to enter your personal identity number and your security code (6 digits). The next steps are as follows:

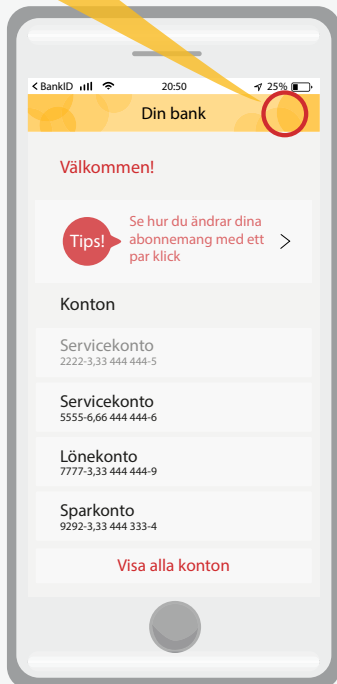
## Step-by-step

- Go to menu
- Click Pay and transfer
- Select the account from which to deduct the money
- Select or add the recipient
- Enter the amount
- Enter the date (if you don't enter anything, the money will be drawn directly)
- Enter the OCR. If the OCR number is missing, enter the bill number as reference
- Click Add
- Click Accept and wait while the BankID opens
- Enter your code (6 digits)
- Click on Confirm
- Go to Done to make other transactions or to Log out.

Symbol for menu



The windows open or expand when you make your selections.





## Different functions when making a payment

Betala och överföra

1 e-faktura

Ny betalning/överföring

Från  
Ditt bankkonto

Till  
Företagsnamn

Belopp  
260 kr

Snarast

OCR  
11100067349401

Lägg till

Bills that you have received digitally you only need to sign and accept.

If the bill has a QR code, you can import the bill's details. Click on the camera symbol and photograph the code. The bottom line of the bill can also be read using the camera function.



Symbol for calendar. Click to download the date.

Paying an existing bank giro or plus giro, transferring to your own or other parties' accounts.

Välj mottagare

sök

Ny mottagare

Bg/Pg

Mina Konton

Övriga Konton

Lägg till ny mottagare

1. Typ av mottagare

Lägg till ny mottagare

Bankgiro

Plusgiro

Bankkonto

Personkonto

Lägg till ny mottagare

Bankgiro

2. 5572-4949

3. Hämta mottagarnamn

Lägg till ny mottagare

4. Mottagarens namn  
Företagsnamn AB

5. Godkänn mottagaren

## Add a new recipient

1. Select recipient type
2. Enter the bank giro number found on the bill
3. Click Retrieve recipient name
4. Check that the name is correct
5. Accept the recipient.

# Paying with mobile apps

You can make payments via mobile apps. There are several options, such as Swish, Seqr, Samsung Pay and Apple Pay. Swish, which is owned by seven banks, is currently the most widely used mobile app. The apps allow you to transfer money between private individuals and companies. The money is deducted directly from the account. It's worth knowing that every bank determines its own fees. You can receive money without a smartphone.

# Payment services in stores

In some stores you can, for a fee, pay bills over the counter, withdraw, deposit and transfer money.

# Online payment services

There are different ways to pay online besides via your bank. PayPal, Mastercard and Klarna are some examples of payment services.



# Transferring money to other countries

The Swedish Consumer Agency has a service, Money from Sweden, which you can use to compare how much it costs to send money with different companies. You can also see how long it takes. The Swedish Consumer Agency is a government authority.



## Prepaid bank cards -an alternative for tourists and asylum seekers

Prepaid bank cards can be used to shop in stores that accept card payments and online. They can be bought at food retailers or kiosks. Charges and regulations vary between the various cards available on the market.

### Would you like to know more about banking services?

Visit [konsumenternas.se/ny-i-sverige](https://konsumenternas.se/ny-i-sverige)

### Are you looking for information in other languages?

Visit [hallakonsument.se/pengar-och-ekonomi/livssituationer/ny-i-sverige/](https://hallakonsument.se/pengar-och-ekonomi/livssituationer/ny-i-sverige/)

### Would you like to know more about Sweden?

Visit [informationsverige.se](https://informationsverige.se)



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DALARNAS LÄN