

Payment services

Get started with cards and digital payments

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Bank cards

A bank card is provided by the bank where you open an account.

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

With a bank card that has a contactless function, small purchases can be approved by “blipping”, which means holding the card against the top of the payment terminal.



Various types of cards

Bank cards and debit cards:

The money is deducted directly from the account.

Payment cards and credit cards:

The money is paid at a later time. 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 credit provider if you have any comments about your purchase.

Compare different cards at: www.konsumentens.se

Remember that

- The card will be blocked automatically if you enter the wrong PIN code three consecutive times.
- Block the card and contact your bank if your card breaks, or if you lose the card or it is retained by an ATM.
- Protect your PIN code and never share personal information or PIN codes with anyone.

Paying by card in a payment terminal

- Insert the card with the chip facing upwards
- Check the amount
- Enter your 4-digit code
- Press the green button to accept
- Take your card
- Take your receipt

Done ✓



Need cash?

You can withdraw money both
in a store and from an ATM



Withdrawing and depositing money at a Bankomat

- You can both withdraw and deposit money at certain Bankomats.
- It is possible to choose between several languages.
- You can change your code yourself in Bankomat's ATMs.

Find out more here in several languages about what to do:



Bankomat.en

Online banking and BankID



Online banking

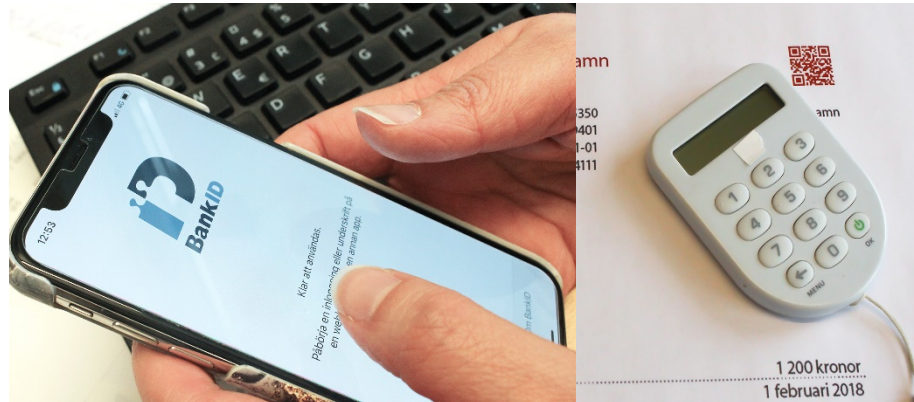
With online banking you can:

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

Online banking login

To log into the online bank, you can use:

- Safety box
- Mobile BankID
- Bank ID on card
- Bank ID on file



What is BankID?

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

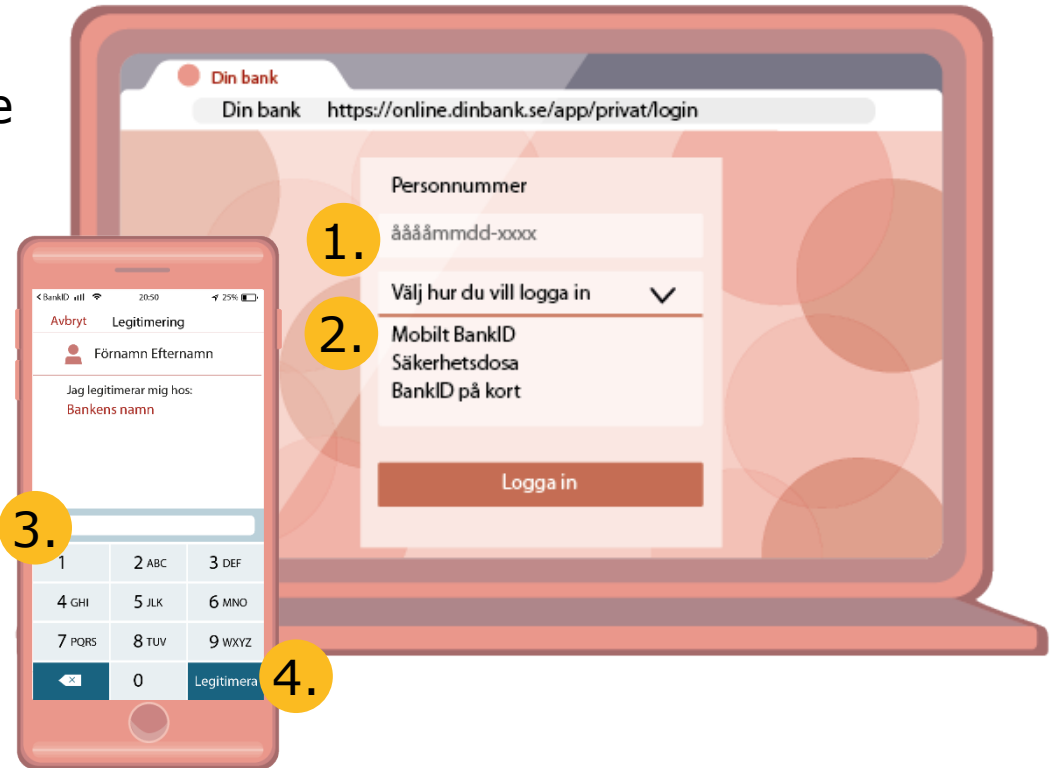


Log in with mobile BankID

1. Enter your social security number in the first field
2. Select login with Mobile BankID

Open BankID on your mobile phone

3. *Enter your security code*
4. *Then press "Identify"*



Security tips!

- ✓ Never disclose your personal information by phone or email.
- ✓ Make sure that you log out after logging into your online bank or other Internet sites.



Pay bills

Bills



Företagsnamn



Fakturanummer 15350
OCR-nummer 11100067349401
Fakturadatum 2019-01-01
Kundnummer 341134111

Förnamn Efternamn
Gatuadress
Postnummer Ort

Summa att betala 1 200 kronor
Oss tillhanda 1 februari 2018

Om du använder annat sätt att betala än med
inbetalningskortet är det viktigt att du uppger ditt OCR

Företagsnamn AB Telefon 020-222 222 Organisationnummer 1000100011
116 00 Stockholm Plusgiro 94 90 01-1 Momsreg.nummer 3334445
Företaget.se Bankgiro 5572-4949 Godkänd för F-skatt

Bankgirot	INBETALNING/GIRERING	AVI
Med denna avi kan du betala på alla bankkontor eller via	ifylls av banken	OCR
Bankgiro Personkonto Privatgiro Balanskonto Sparbanksgiro	Fakturanummer 65305350 Kundnummer 341134111 Förfalldatum 2019-02-01	
Betalningsanvändare Förnamn Efternamn Gatuadress Postnummer Postort	Till bankgironr. 5572-4949 Betalningsmottagare Företagsnamn AB	

VAR GOD GÖR INGA ÄNDRINGAR MEDDELANDEN KAN INTELÄMNAS PÅ AVIN DEN AVLÄSES MASKINELLT

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

Bill

Bankgirot		INBETALNING/GIRERING		AVI
Med denna avi kan du betala på alla bankkontor eller via		ifylls av banken	OCR	
1. Bankgiro	Personkonto			
Privatgiro	Balanskonto			
Sparbanksgiro				
Betalningsanvändare		Fakturanummer	65305350	
Förnamn Efternamn		Kundnummer	341134111	
Gatuadress		Förfalldatum	2019-02-01	
Postnummer Postort		Till bankgironr.	Betalningsmottagare	
		5572-4949	Företagsnamn AB	
VAR GOD GÖR INGA ÄNDRINGAR MEDDELANDEN KAN INTE LÄMNAS PÅ AVIN DEN AVLÄSES MASKINELLT				

OCR/REFERENS

11100067349401 #

Kronor Öre

1 200 00 7>

5572959#41#

- | | | |
|---|----------------------------|-----------------------|
| 1. Payment procedure,
BankGiro or PlusGiro | 3. Due date | 6. Amount |
| 2. Billing number | 4. BankGiro number | 7. Recipient's number |
| | 5. OCR or reference number | |

Paying bills with your mobile phone

Log in with mobile BankID
or security box Herin lîsteya

- Go to menu
- Click on Pay and transfer
- Select the account from which the money is to be deducted
- Select or add the recipient
- Enter the transaction amount
- Enter the date (if you do not enter anything, the money will be drawn directly)
- Enter the OCR number (if the OCR is missing, enter the invoice number as a reference)
- Click on Add

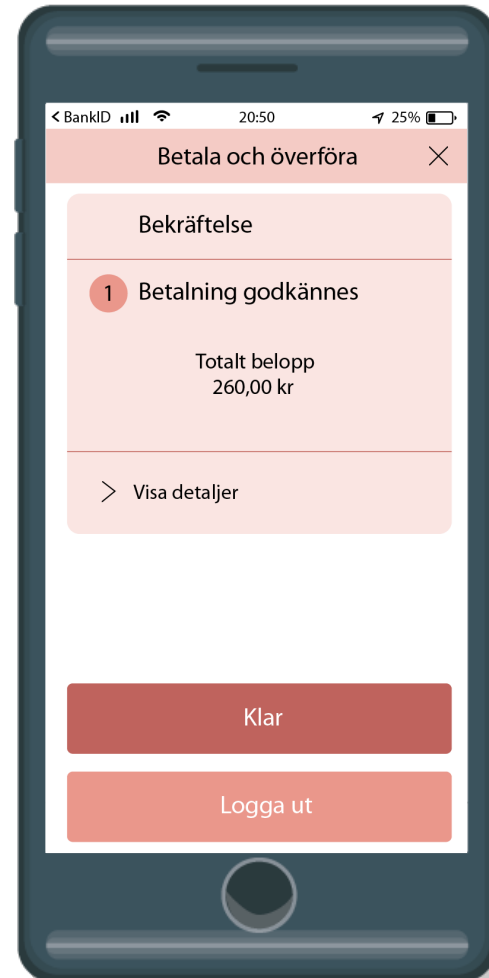


Paying bills with your mobile phone

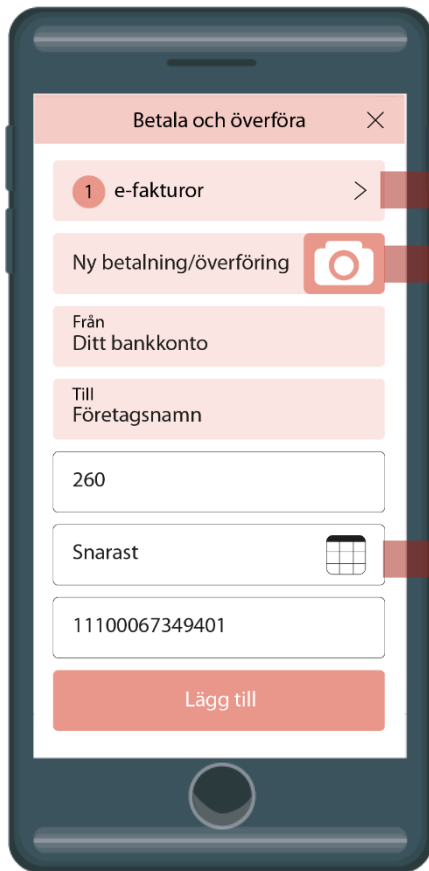
- Click on Approve
- Wait for BankID to open
- Enter your code (6 digits)
- Click on Sign

The bill has now been paid ✓

- Click on Done to continue with other payments or to log out.




Different functions when making a payment



Betala och överföra ×


1 e-fakturor >

Ny betalning/överföring 

Från
Ditt bankkonto

Till
Företagsnamn

260

Snarast 

11100067349401

Lägg till


You only need to sign and approve invoices that you have received digitally.

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



Symbol for calendar. Click to download the date.

Add a new recipient



The image shows a smartphone screen with a mobile application interface for adding a new recipient. The screen displays a series of steps: 1. A header bar with 'Betala och överföra' and a close icon. 2. A pink button labeled 'Lägg till ny mottagare' with a close icon. 3. A pink button labeled 'Bankgiro' with a right arrow. 4. A white text input field containing '5572-4949'. 5. A pink button labeled 'Hämta mottagarnamn'. 6. A pink button labeled 'Mottagarensnamn' with 'Företagsnamn AB' displayed below it. 7. A pink button labeled 'Godkänn mottagaren'. 8. A blue button labeled '11100067349401'. 9. A grey button labeled 'Lägg till'.

- Click on To
- Go to new recipient
- Select recipient type
- Enter the bank giro number that you can find on the invoice
- Click on Retrieve recipient name
- Check that the name is correct
- Approve the recipient

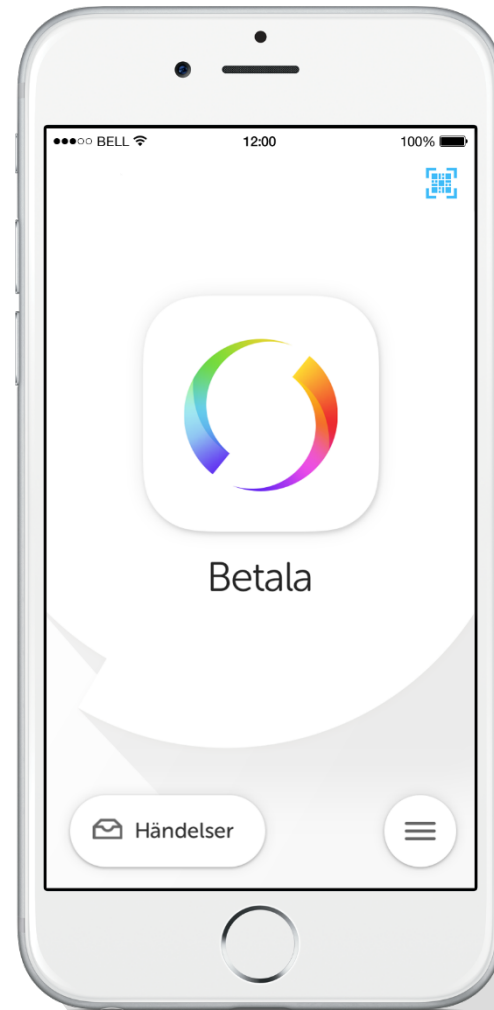
Done ✓

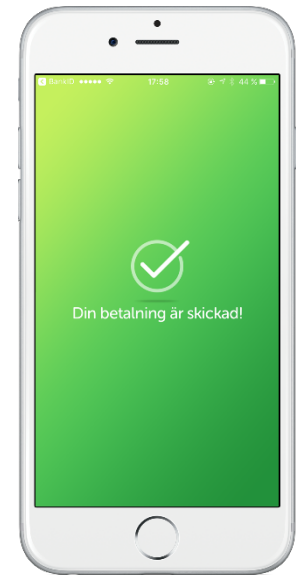
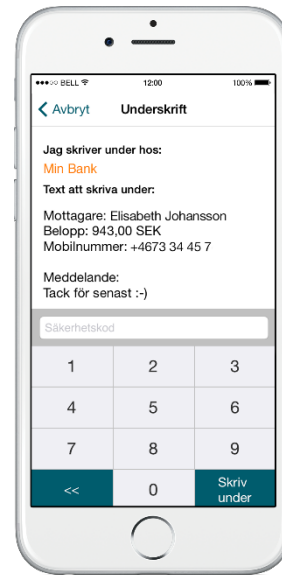
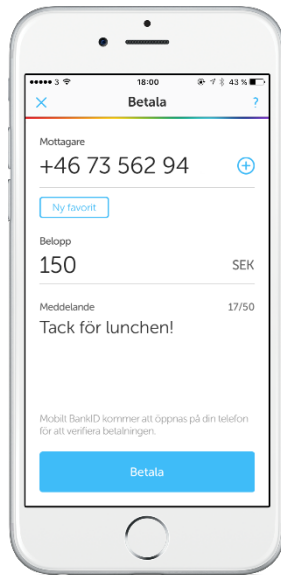
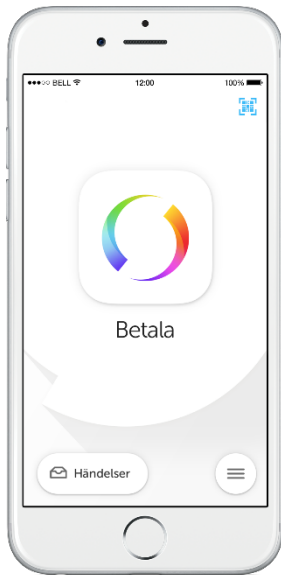


Paying with mobile apps



- Transfer money between private individuals and companies
- The money is deducted directly from the account
- Money can be received without a smartphone
- Each bank determines its own fees.





Payment services in stores

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



Online payment services

There are different payment services to pay via the Internet. Examples are PayPal, Masterpass and Klarna.



Transferring money to other countries



Here, you can compare how much it costs to send money using different companies. You can also see how long it takes.

The service is operated by the Swedish Consumer Agency, which is a government agency.

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 also online.
- They can be bought in grocery stores and newsagents.
- There are different prepaid bank cards to choose from. Fees and rules depend on the card you choose.

Would you like to learn more about banking services?

Go to <https://www.konsumenternas.en/ny-i-sverige>

Are you looking for information in other languages?

<https://www.hallakonsument.en/pengar-och-ekonomi/livssituationer/ny-i-sverige/>

Would you like to know more about Sweden?

Visit informationsverige.en

The examples we have included in the presentation are the most common services, with the most users in Sweden right now.

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Contact details of the person
responsible for the work on basic
payment services in your county: