

Adeegyada lacag bixinta

Billaw kaar- iyo dijitaal lacag ku bixin



Länsstyrelsen
Örebro län

Guddiga gobalku – awood laysu ururiyay

Swiidan waxay u qeybsantahay 21 gobal, gobal kastana wuxuu leeyahay guddi gobal iyo guddoomiye maamul gobaleed. Guddiga gobalku wuxuu gobalka wakiil uga yahay xukuumadda, wuxuuna meel marinayaa siyaasadda qaranka, isla mar ahaantaasna wuxuu tixgelin siinayaa xaaladaha iyo duruufaha goballada la xiriira. Micnaha guddiga gobalku waa isku xire muhiim ah oo dhan ahaan u dhexeeya degmooyinka gobalka iyo muwaadiniintooda, dhan ahaanna xukuumadda, baarlamaanka iyo hey'adaha dhexe ee dowladda.

Cinwaan: Adeegyada lacag bixinta -billaw kaar- iyo dijitaal lacag ku bixin

Soo saare: Länsstyrelsen i Örebro län

Nambarka faafinta: 2019:5

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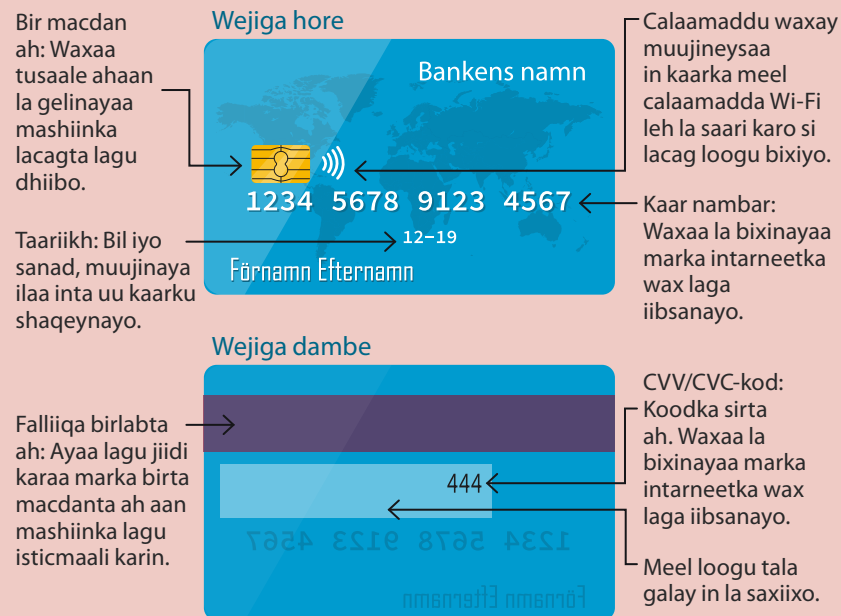
Kaar bangi

Kaar bangi waxaa ku siinaya bangiga aad akoonka ka furatid. Kaar bangi waxaa sidoo kale loogu yeeraa kaar dallacaad. Si kaarka loo isticmaalo waxaa loo baahanyahay kood-nambar. Koodka oo ka kooban afar nambar waxaa ku siinaya bangiga.

Kaarka bangiga waxaad lacag ku bixin kartaa halkan Swiidhan gudeheeda iyo dibaddaba, waxaad uga adeegan kartaa dukaamanka iyo intarneetka labadaba, waxaadna kaash ugala bixi kartaa, kuna shubi kartaa Bankomat ama qaar dukaamanka ka mid ah.

Kani waa kaar bangi

Kaararka bangigu in yar ayey kala duwanaan karaan laakiin waxay mar walba ka koobanyihiin isla macluumaadkan



Noocyo kala duduwan oo kaarar ah

Kaar bangi iyo kaar dallacasho

Lacagta toos ayaa akoonka looga jaranayaa.

Kaar lacag bixin iyo kaar amaaheed

Gadaal dambe ayaa lacagta laga bixinayaa. Soo hoos gelayaa xeerarka macaamiisha.

Wax dheeraad akhriso [konsumenternas.se](https://www.konsumenternas.se)

Maskaxda ku hay

Xir kaarka lana xiriir bangigaaga haddii uu jabo kaarku, uu kaa lumo ama uu mashiin kaa liqo. Ilaasho koodkaaga, abidkaana macluumaadka shakhsiga ah ama koodadka ha iska siinnin qof.

Kaar lacagta ugu dhiib mashiin lacag lagu bixiyo

1. Kaarka geli iyadoo ay birtu hoos xigto
2. Lacagta hubi inta ay tahay
3. Koodkaaga geli
4. Batoonka cagaaran riix si aad u oggolaatid
5. Kaarkaaga qaado
6. Rasiidkaaga qaado
7. Wey dhamaatay!



Lacag waad kala bixi kartaa, waadna ku shubi kartaa Bankomat

Lacag waad kala bixi kartaa, waadna ku shubi kartaa Bankomat-yada qaarkood. Waxaa jirta fursad lagu kala dooran karo luqado fara badan. Haddii aad u baahantahid in aad koodkaaga beddelatid waxaad taas ku sameyn kara Bankomat-yada ootomaatigga ah. Fiiro gaar ah u lahay in kaarka si ootomaatik ah loo xirayo haddii aad kood qaldan gelisid seddax jeer oo isku xigxigta. Taasi wey khuseysaa mashiinnada iyo marka si kale lacag loo bixinayo intaba.

Bangiga intarneetka waxaad ka heli kartaa:

- Nambarka akoonkaaga
- Koontarool ku samey lacagaha galay iyo kuwa ka baxay akoonkaaga
- Faatuurooyinka ayaad giro-ga ku dhiibi kartaa
- Akooman kale ayaad lacag uga diri kartaa
- Adeegyo kale duwan ayaad ka maareyn kartaa, tusaale ahaan BankID iyo Swish.

Si aad u gashid bangiga intarneetka waxaad isticmaali kartaa doosaha ammaanka, BankID-ga taleefanka gacanta ama BankID kaar ah iyo mid fayl ah.



Waa maxay BankID?

BankID waa aqoonsi elekteroonig ah oo aad isticmaali kartid marka hey'ad dowladeed ama bangi aad intarneetka isugu sheegeysid qofka aad tihiid. Waqtiga hadda ah waa aqoonsiga elekteroonigga ah ee Swiidhan ugu badan ee la barbar dhigi karo aqoonsiyada kale sida baasaboar iyo leysin gaari.

Baaqyo xagga ammaanka la xiriira!

Abidkaa taleefan ama e-mail ha ku dhiibin macluumaadka shakhsiga ah. Si suga uga bax, ka dib marka aad gashid bangigaaga intarneetka ama bog kale oo intarneet.



Faatuuro

Faatuuro waxay u ekaan kartaa siyaabo kala duduwan. Waa kanaa hal tusaale.



Magaca shirkadda

Nambarka faatuurada 15350
Nambarrada OCR-ta 11100067349401
Taariikhda faatuurada 2019-01-01
Nambarka macaamiisha 341134111



Magaca hore Magaca dambe
Cinwaanka waddada
Nambarka boostada Xaafadda

Halkan ayey ku qorantahay sida aad faatuuro ku bixin kartid.

Si aad faatuuro si dijitaal ah ugu bixisid waxaad mar walba u baahantahay in aad qortid giro-ga ama koontonambarka iyo nambarka aqoonsiga tixraaca ama OCR-ka.

Lacagta aan noo soo shubeysid

1 200 oo koron
1 Febraayo 2018

Haddii aad adeegsanaysid si kale oo lacag loo bixiyo oo aan ahayn rasiidka lacagta lagu bixiyo waa muhiim in aad qortid OCR-kaaga

Magaca shirkadda AB
116 00 Stockholm
Företaget.se

Taleefan 020-222 222
Plusgiro 94 90 01-1
Bankgiro 5572-4949

Nambarrada aqoonsiga ee shirkadda 1000100011
Nambarrada canshuurta dadban 3334445
Oggolaashada F-skatt-ka

Bankgiro-ga

WARQADDA WARGELINTA LACAG BIXINTA

Warqaddan wargelinta waxaad lacag kula bixin kartaa dhammaan akoonnada bangiga adigoo adeegsanaya

Bangiga ayaa buuxinaya **OCR**

Bankgiro
Privatgiro
Akoonka keydka

Akoon qof ahaaneed
Akoonka caadiga ah

Nambarka faatuurada 65305350
Nambarrada macaamiisha 341134111
Taariikhda ay faatuurada dhaceysto 2019-02-01

Isticmaalaha lacag bixinta

Magaca hore Magaca dambe
Cinwaanka waddada
Nambarka boostada Xaafadda boostada

Nambarka bankgiro-ga ay lacagtu ku socoto. 5572-4949

Cidda lacagta loo dirayo Magaca shirkadda AB

FADLAN WAX ISBEDDELLO AH HA KU SAMEYN FARRIIN WARQADDA OGEYSIINTA LAGUMA GUDBIN KARO MASHIIN AYAA AKHRINAYA

OCR/TIXRAAC 11100067349401 # Koron 1 200 Öre 00 7> 5572959#41#

Taleefan ku bixi qaansheegadka

App-abka taleefannada gacanta ee bangiyada kala duduwan wey kala duwanaa karaan laakin si lacag qaansheegad u bixisid waxaad mar walba u baahantahay isla macluumaadka. Halkan waxaa xiga tusaale ku aaddan sida uu u ekaan karo marka aad faaturo bankgiro ah taleefan gacan ku bixineysid.

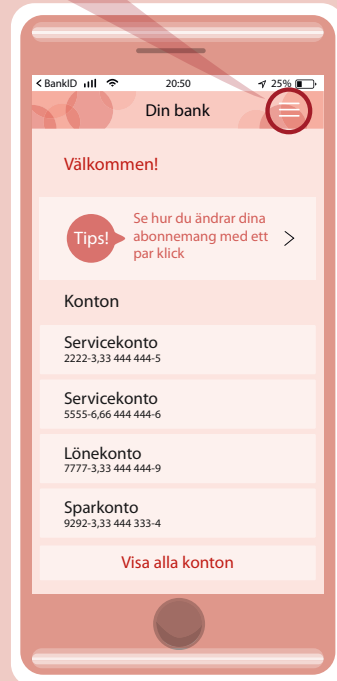
Ka billaw in aad gashid bangigaaga. Si aad BankID-ga taleefanka gacanta ugu gashid waxaad u baahantahay in aad ku qortid nambarradaada aqoonsiga iyo koodka sirta ah (6 nambar). Markaas ka dib waxaa xigaya tallaaban:

Tallaabba tallaab

- Liiska shaashadda tag
- Riix Betala och överföra
- Dooro akoonka lacagta laga jarayo
- Dooro ama ku dar cidda ay lacagtu ku socoto
- Lacagta ku qor
- Taariikhda ku buuxi
- OCR-ka ku qor. Haddii nambar OCR uusan jirin –nambarka faatuurada farriin ahaan ugu qor
- Riix Lägg till
- Riix Godkänn ee sug inta uu BankID-gu ka furmayo
- Koodkaaga geli, (6 nambar)
- Riix Legitimera
- Aad Klar si aad arrimaha kale usii wadatid ama Logga ut.

Calaamadda liiska magacyada

Daaqad ayaa furmeysa ama soo dhaceysa marka aad doorashadaada sameysid.



Hawlo gaar ahaaneed oo kala duduwan marka lacag la bixinayo

Faaturooyinka dijitaal ahaan kuugu yimaada waxaad u baahantahay in aad saxiixdid oo keliya, aadna oggolaatid.

Haddii faaturoadu kood QR leedahay waad ku akhrin kartaa macluumaadka faatuurada. Riix calaamadda kaamirada ee sawir koodka ka qaad. Xitaa sadarka ugu hooseeya faatuurada waa lagu akhrin karaa kaamirada.



Calaamad kalandaariye. Riix si aad taariikh u soo qaadatid.

The screenshot shows the 'Betala och överföra' screen. It has a close button (X) in the top right. Below the title, there's a section '1 e-fakturor' with a right arrow. Then, 'Ny betalning/överföring' with a camera icon. Below that, fields for 'Från Ditt bankkonto', 'Till Företagsnamn', 'Belopp 260 kr', 'Snarast' with a calendar icon, and 'OCR 11100067349401'. At the bottom is a red button 'Lägg till'.

Ku dhiib bangi horbaba kuu qoran- ama plusgiro, lacag u xawil akoonkaaga ama akoonno kale.

The screenshot shows the 'Välj mottagare' screen. It has a close button (X) in the top right. Below the title, there's a search bar 'sök' and a red button 'Ny mottagare'. Below that, there are three buttons: 'Bg/Pg', 'Mina Konton', and 'Övriga Konton'.

Ku dar lacag loo dire kale

1. Dooro nooca loo diraha
2. Ku qor nambarka bankgiro-ga aad ka heshid faatuurada
3. Riix Hämta mottagarnamn
4. Hubi in uu magacu sax yahay
5. Oggolaw loo diraha.

A sequence of four screenshots showing the steps to add a new recipient.
 1. 'Lägg till ny mottagare' screen with a close button (X) and a red button '1. Typ av mottagare' with a right arrow.
 2. 'Lägg till ny mottagare' screen with a close button (X) and a list of options: 'Bankgiro', 'Plusgiro', 'Bankkonto', and 'Personkonto'. A red arrow points to 'Bankgiro'.
 3. 'Lägg till ny mottagare' screen with a close button (X) and a field for 'Bankgiro' with a right arrow. Below it is a red button '2. 5572-4949'.
 4. 'Lägg till ny mottagare' screen with a close button (X) and a red button '3. Hämta mottagarnamn'.
 5. 'Lägg till ny mottagare' screen with a close button (X) and a field for 'Mottagarensnamn Företagsnamn AB'.
 6. 'Lägg till ny mottagare' screen with a close button (X) and a red button '5. Godkänn mottagaren'.

Ku dhiib lacagta app-abka taleefanka gacanta

Lacagaha waad ku bixin kartaa app-abka taleefanka gacanta. Waxaa jira waxyaabo badan oo la kala dooran karo sida tusaale ahaan Swish, Seqr, Samsung Pay iyo Apple Pay. Swish oo ay leeyihiin 7 bangi waa app-ka taleefanka gacanta ee loogu adeegsiga badanyahay. App-abka waxaad lacag ugu kala xawili kartaa dad shacab ah iyo shirkado. Lacagta toos ayaa akoonka looga jaranayaa. Wax ay fiicantahay in la ogaado waa in bangi kasta uu isagu lacagihiisa khidmada go'aaminaya. Lacag wey kuu soo dhici kartaa adigoo haysan taleefan gacan oo caqli badan.

Adeegyada lacag bixinta ee dukaamada

Dukaamada qaarkood waxaad, adigoo lacag ka dhiibaya, miiska dushiisa ku bixin kartaa qaansheegadyada, la bixi kartaa, ku shubi kartaa, kuna xawili kartaa lacag.

Adeegyada lacag bixinta ee intarneetka

Waxaa jira siyaabo kala duduwan oo intarneet lacag loogu bixin karo marka laga reebo in bangi la adeegsado. PayPal, Masterpass iyo Klarna waa dhawr tusaale oo adeegyada lacag bixinta ka mid ah.



Lacag u xawil waddamo kale

Konsumentverket wuxuu hayaa adeegga, Money from Sweden, halkaas oo aad isku barbar dhigi kartid inta kharash ah ee ay ku kaceyso in shirkado kala duwan lacag la diro. Waxaad sidoo kale arkaysaa inta waqti ah ee ay qaadaneysa. Konsumentverket waa hey'ad dowladeed.



Kaarar bangi hooray lacagtooda loo bixiyay -wax ay dooran karaan dalxiisayaasha iyo magangelyodoonku

Kaarar bangi oo hooray lacagtiisa loo bixiyay waxaa la isticmaali karaa si looga adeegto dukaaman oggol kaar lacag ku bixinta iyo intarneetka. Waxaa wax looga iibsanaa karaa dukaamanka maalinlaha ah ama doqoshyada. Lacagaha khidmada ah iyo xeerarka wey ku kala duwanyihiin kaararka suuqa yaalla.

Ma dooneysaa in aad wax dheeraad ah ka ogaatid adeegyada bangiyada?

Gal konsumenternas.se/ny-i-sverige

Macluumaad ma raadineysaa luqado fara badan?

Booqo hallakonsument.se/pengar-och-ekonomi/livssituationer/ny-i-sverige/

Ma dooneysaa in aad wax dheeraad ah ka ogaatid Swiidhan?

Booqo informationsverige.se



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