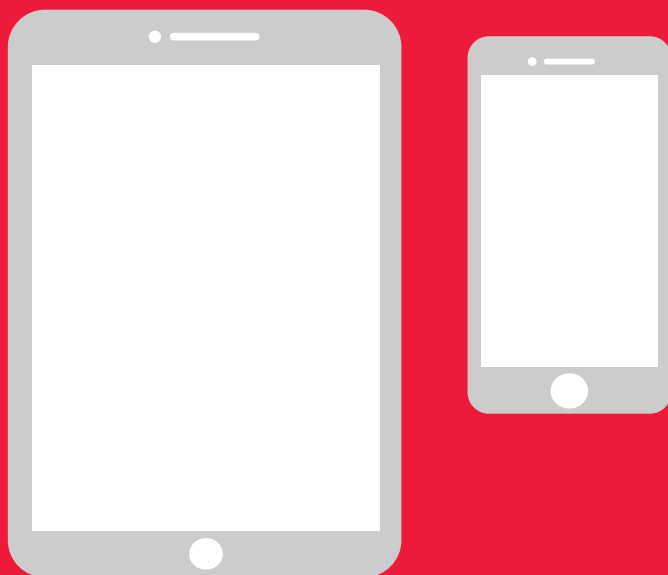


Get started with digital payments



Easy manual for Android



Länsstyrelserna

Why a manual?

As many people are now having to self-isolate, with limited opportunities to move around in the community and meet other people, the need to be able to pay with smartphones or tablets has increased. However, for those who are new to these devices and who do not have someone on hand that is able to help out, it can be difficult to get started. The County Administrative Board has therefore put together a simple manual for mobile phones and tablets, both for Android and iPhone, which can hopefully be of help.

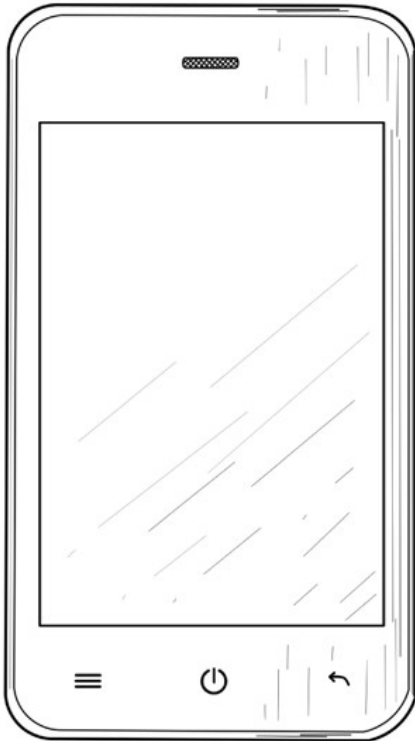
The manual can also provide support for relatives and staff within healthcare and nursing.

The manual is based on Android mobiles in general. The principle is the same for different brands, but the way things are displayed on the screen may differ slightly.

Contents

Why a manual?	2
1. Create an account, a so-called Google account	3
2. Download a banking app and Mobile BankID	13
3. Download and pay with Swish	26
4. Security information from the police	37

1. Create an account, a so-called Google account



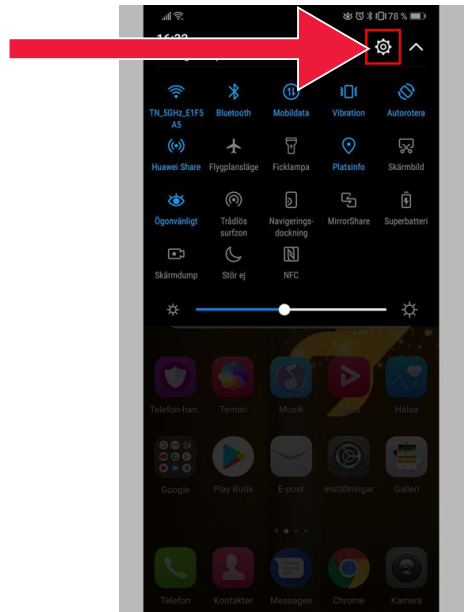
A Google account is needed to download applications ("apps") such as Internet banking, BankID and Swish via the Google Play Store service available on your mobile.

1. Create an account, a so-called Google account

1. Swipe your finger from the top of the screen to display the Settings menu.

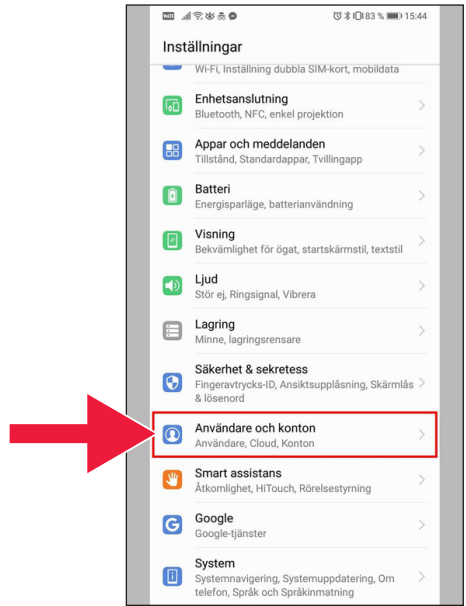


2. Tap "Settings" to access your phone's settings.

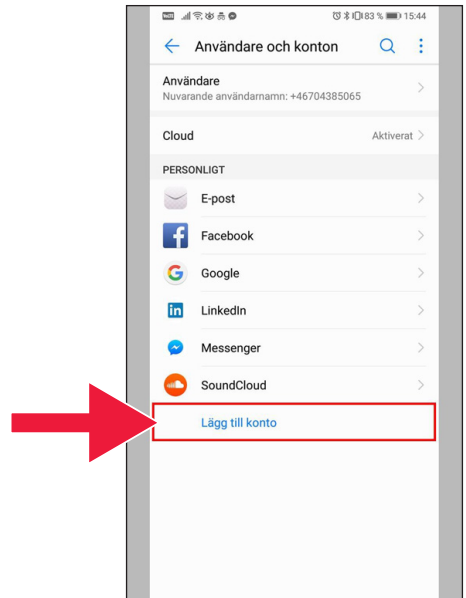


1. Create an account, a so-called Google account

3. Tap "Users and accounts".

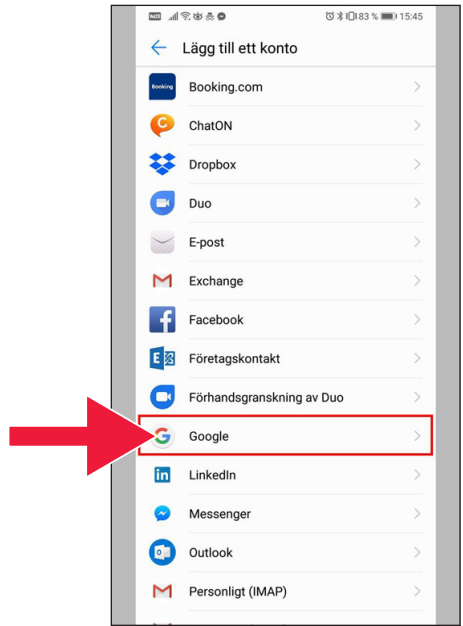


4. Tap on the text: "Add account".

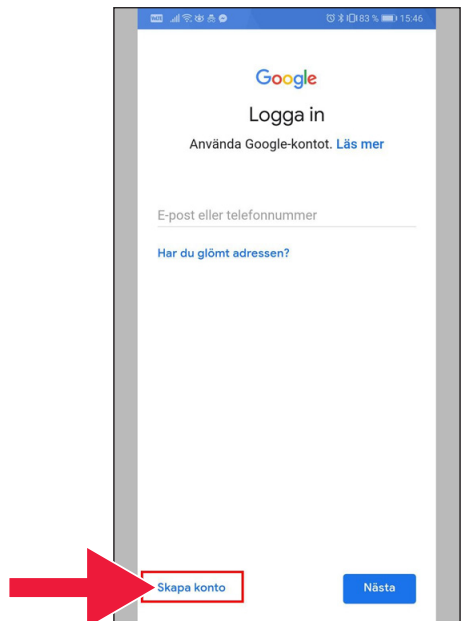


1. Create an account, a so-called Google account

5. Select "Google".



6. "Create account".



1. Create an account, a so-called Google account

7. Enter your first and last name. Then tap "Next".

The screenshot shows the 'Skapa ett Google-konto' (Create a Google account) screen. The title is 'Skapa ett Google-konto' with the subtitle 'Ange ditt namn' (Enter your name). There are two input fields: 'Förnamn' (First name) containing 'Margo' and 'Efternamn' (Last name) containing 'Bosero'. A red box highlights both fields. A red arrow points from the left towards the 'Förnamn' field. Another red arrow points from the left towards the 'Nästa' (Next) button, which is also highlighted with a red box. Below the form is a keyboard with 'Boston', 'Bosero', and 'Bogsera' suggested. The status bar at the top shows 83% battery and 15:46.

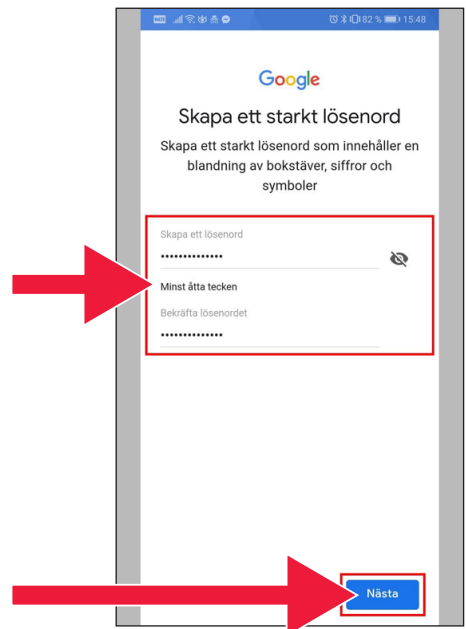
8. Enter your date of birth and gender. When done, tap "Next".

The screenshot shows the 'Grundläggande information' (Basic information) screen. The title is 'Grundläggande information' with the subtitle 'Ange din födelsedag och ditt kön' (Enter your date of birth and gender). There are two input sections: a date picker showing '1972', 'februari', and '18', and a gender dropdown menu showing 'Man'. A red box highlights both sections. A red arrow points from the left towards the date picker. The 'Nästa' (Next) button is highlighted with a red box at the bottom right. The status bar at the top shows 83% battery and 15:47.

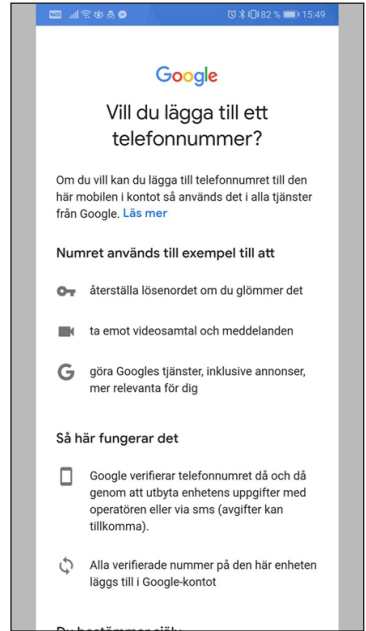
9. Create an email address for your Google account.



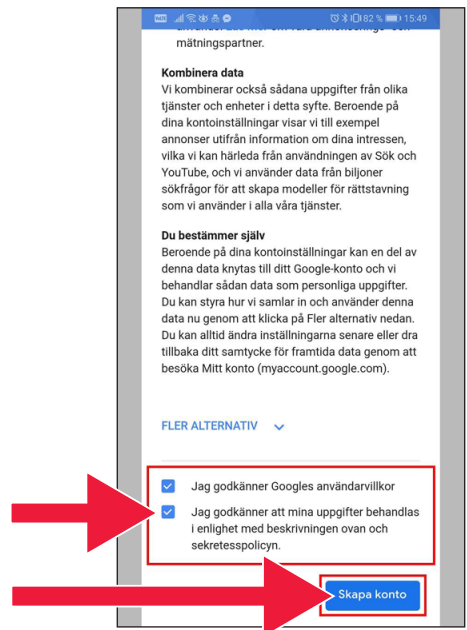
10. Enter a new password.
It must contain at least 8 characters.



11. Read through the text.

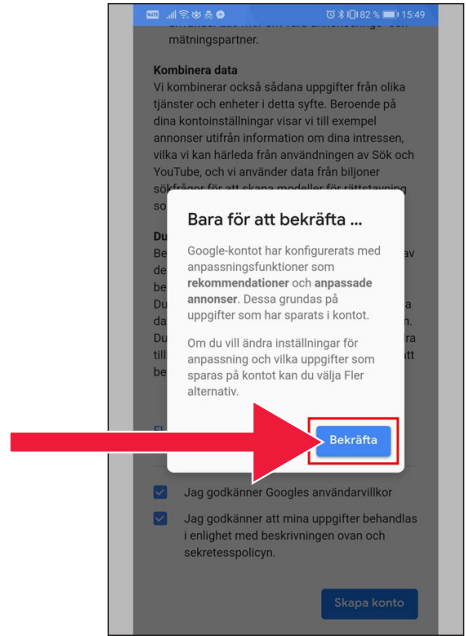


12. Tick both boxes and accept the Terms and Conditions. Tap "Create account".



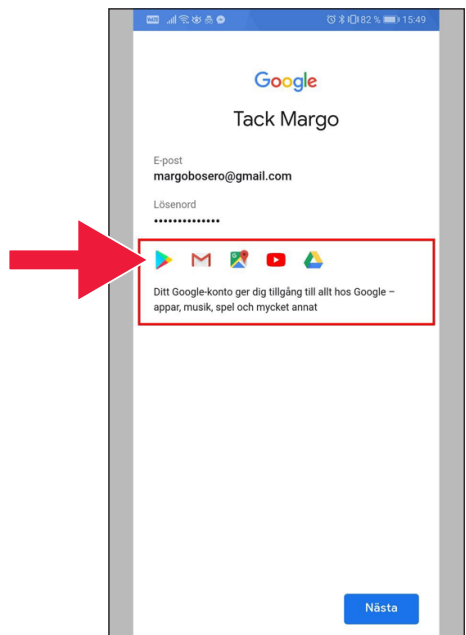
1. Create an account, a so-called Google account

13. Tap "Confirm" to proceed.



14. New Google apps will appear under the password field.

The first icon is Google Play Store.



1. Create an account, a so-called Google account

15. Tap "Play Store".

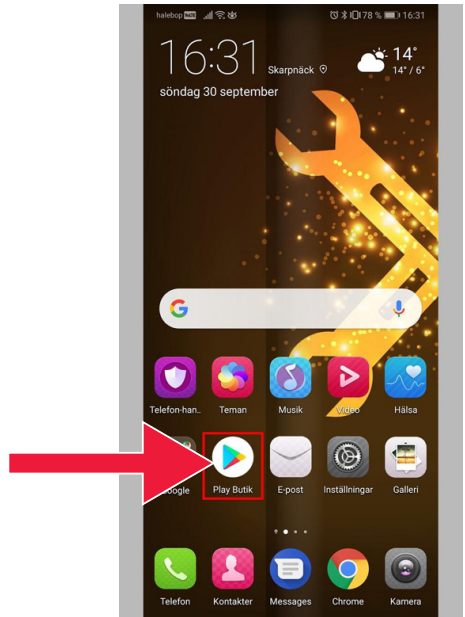
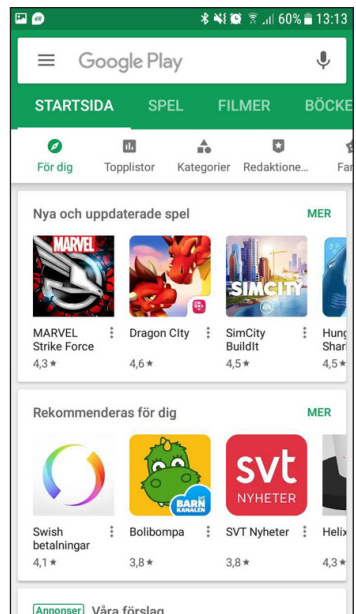
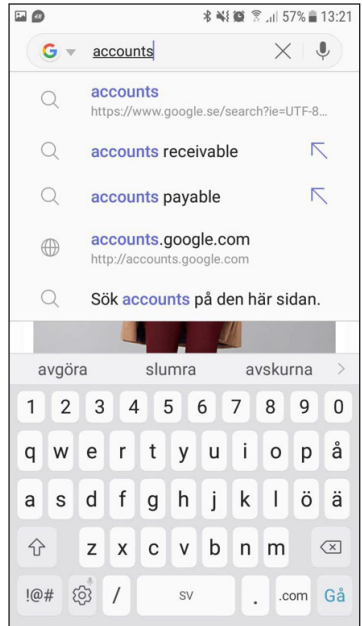


Image of Google Play Store.



1. Create an account, a so-called Google account

If you want to check
or change the settings
of your Google account later
you can access it via the
URL: accounts.google.com



2. Download a banking app and Mobile BankID



We will cover two things

- | | |
|--|----|
| A. How to download and install a banking app | 14 |
| B. How to download and install Mobile BankID | 21 |

A. How to download and install a banking app

Banks that have mobile banking apps and issue BankID:

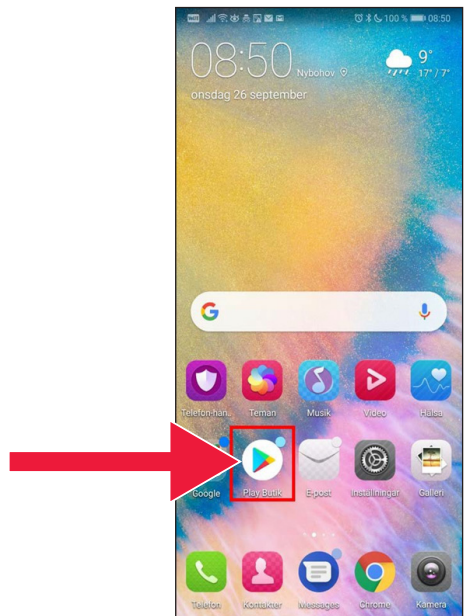
- Danske Bank
- Handelsbanken
- ICA Banken
- Länsförsäkringar Bank
- Nordea
- SEB
- Skandiabanken
- Sparbanken Syd
- Swedbank
- Ålandsbanken

You can find the banking apps for these banks on Google Play Store. On the next page we will tell you how to download a banking app.



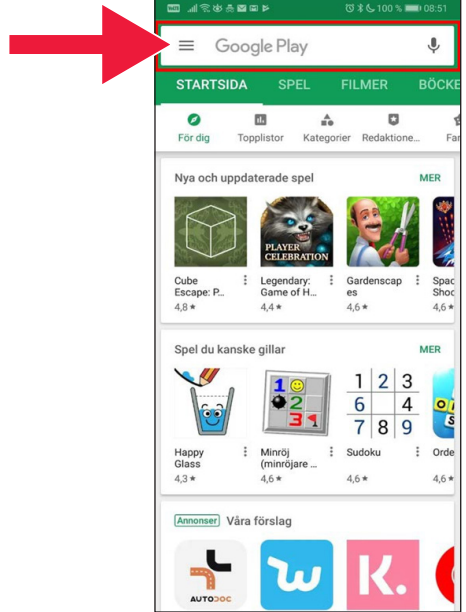
Below is a step-by-step guide to how to download and install a banking app on your mobile

1. Tap the triangular icon with the text "Play Store".

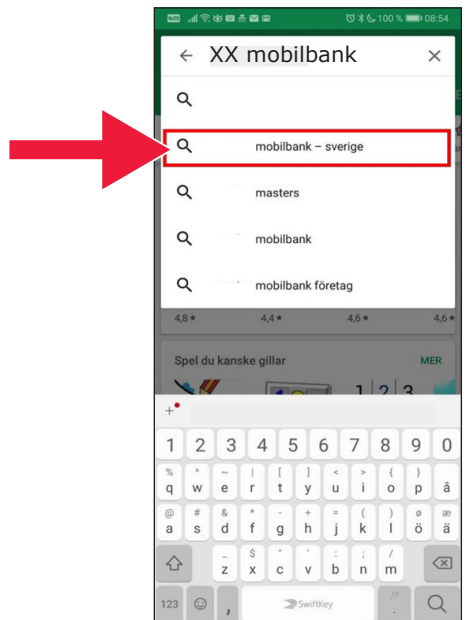


2. Download a banking app and Mobile BankID

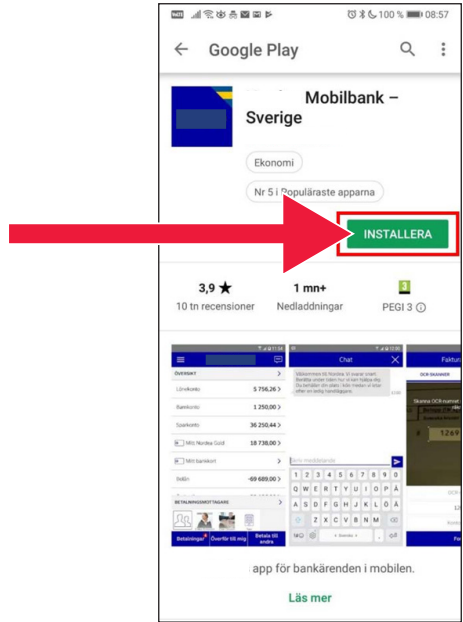
2. Enter the name of your bank and search.



3. Example: I choose Mobile Bank by tapping that line.



4. Tap "Install".



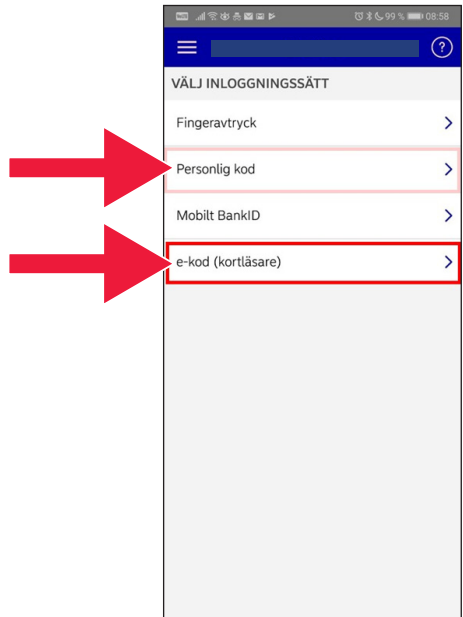
5. Tap "Open".



6. The app is configured.



7. Choose to log in with an e-code (card reader) or personal code.



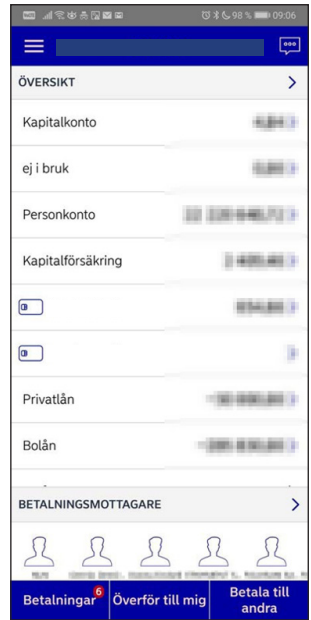
8. Enter your personal identity number. Tap "Log in".



9. Start the card reader by inserting the bank card. Then follow the instructions to log in.



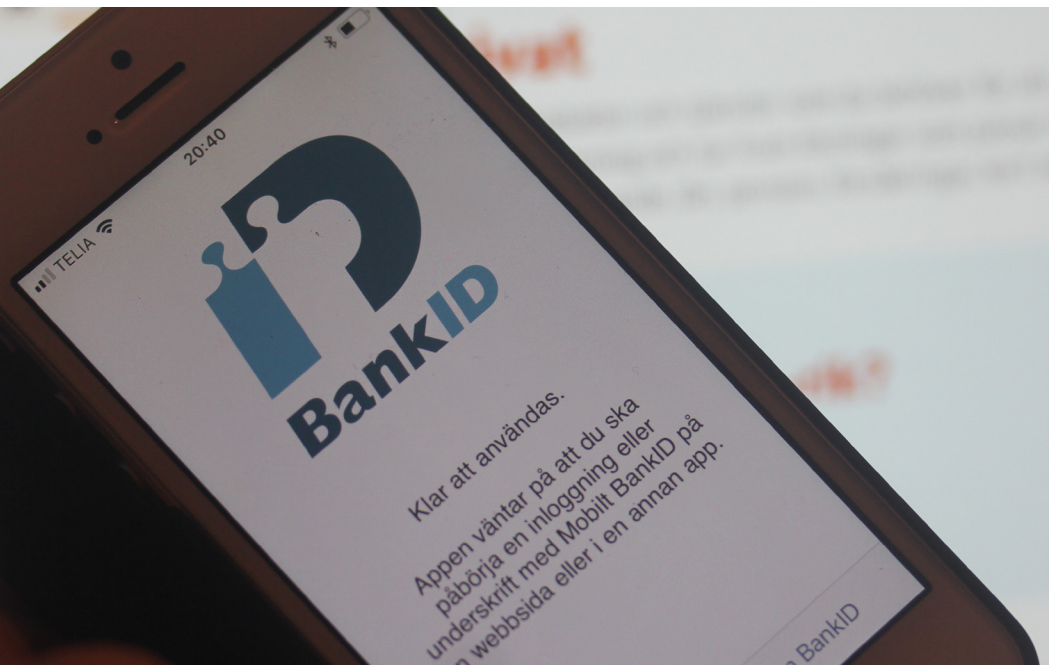
10. You are now logged into your mobile banking app.



B. How to download and install Mobile BankID

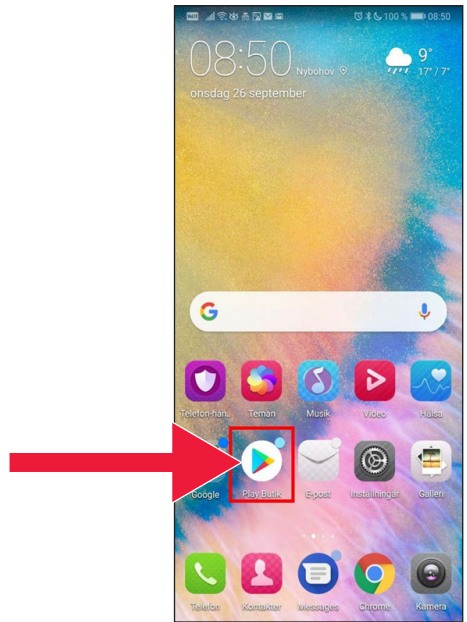
In order to pay with your mobile phone, you need a digital ID, known as e-identification. There are currently three approved electronic identification schemes: BankID from the banks, AB Svenska Pass and Freja eID+. The method used most often for payments is Mobile BankID, which you order via your bank on the Internet.

If you do not yet have access to online banking, you must visit your bank branch to get started. The manual can be helpful once you are back home.

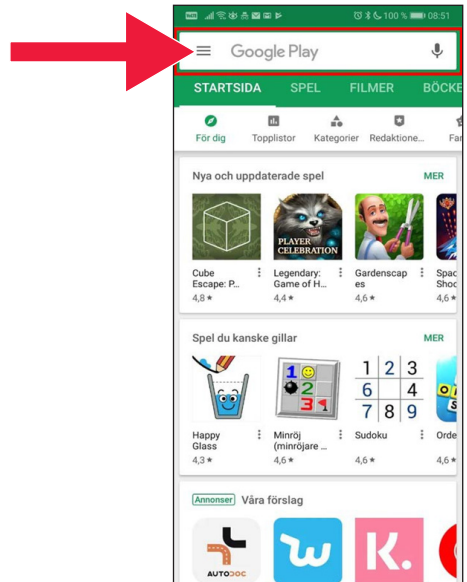


2. Download a banking app and Mobile BankID

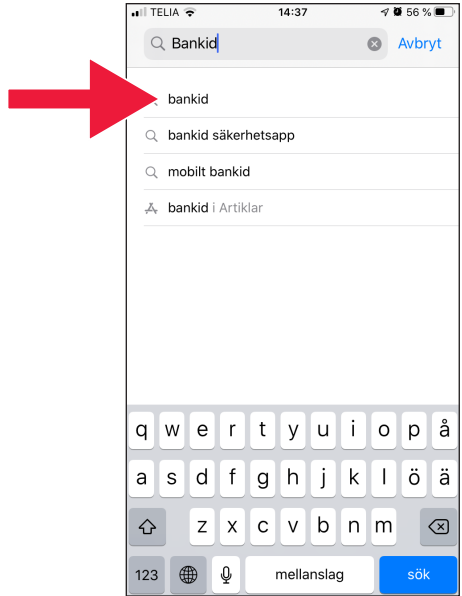
1. Tap the triangular icon with the text "Play Store".



2. Enter "Mobile BankID" in the search box.



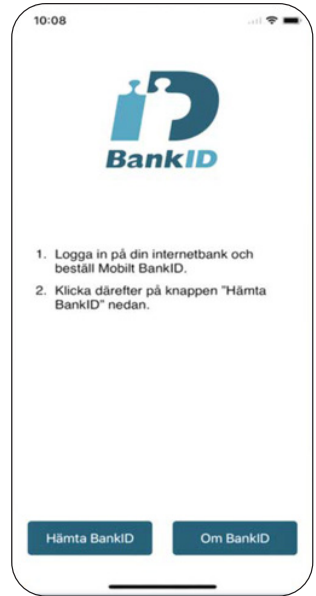
3. Select by tapping the line.



4. Tap "Get" and then tap "Open".



5. Log in to your Internet bank and order Mobile BankID. The way the information is displayed in the Internet bank may vary depending on which bank you use. If you encounter problems, please contact your bank. Then tap "Get BankID" on your mobile.



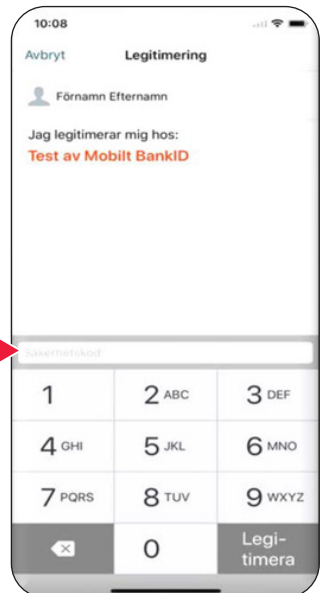
6. Enter your personal identity number and the activation code you receive via text message from your Internet bank.



7. Please choose an identification code that has at least 6 digits. This is the code you will use to identify yourself using your BankID.



8. Test Mobile BankID by entering your code. Then tap "Identify".



3. Download and pay with Swish

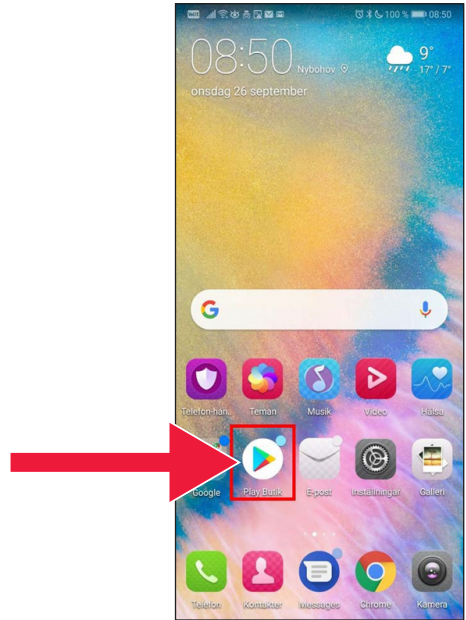


We will cover

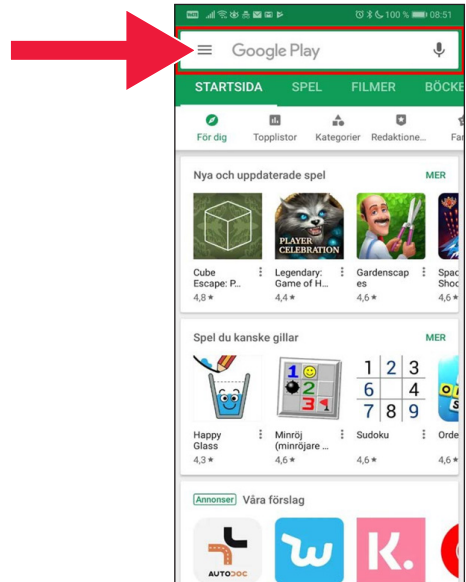
A. Download the Swish app	27
B. Pay with Swish	29
C. Approve payment	30
D. Pay with Swish - extra features	31
E. Swish - History	33
F. Settings - Favourites, those you often pay via Swish	34

A. Download the Swish app

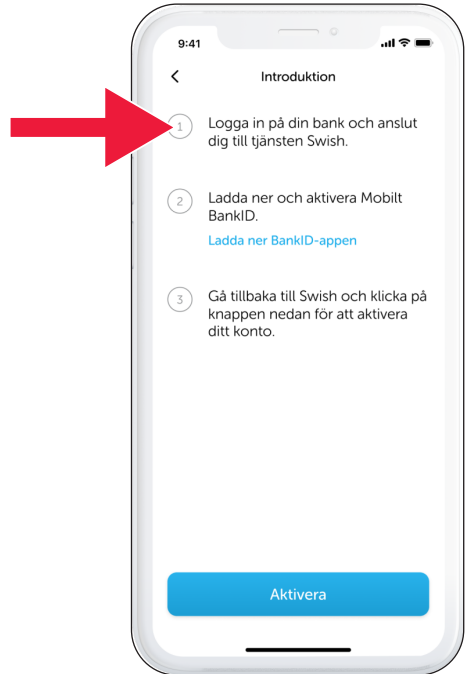
1. Tap the triangular icon with the text "Play Store".



2. Type Swish in the search box, tap search when it appears and download the Swish app as instructed.



3. You must connect a mobile number to Swish. When you open the Swish app for the first time, you will receive instructions on what to do. The first step is to log in to your Internet bank. The way the information is displayed in the Internet bank may vary depending on which bank you use. If you encounter problems, please contact your bank.



B. Pay with Swish

1. Open the Swish app and tap "Swish".

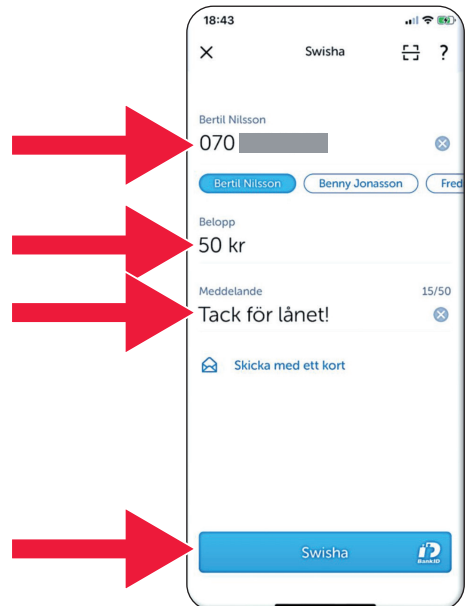


2. Enter a mobile number or tap the plus sign to access your contacts list.

Enter the amount.

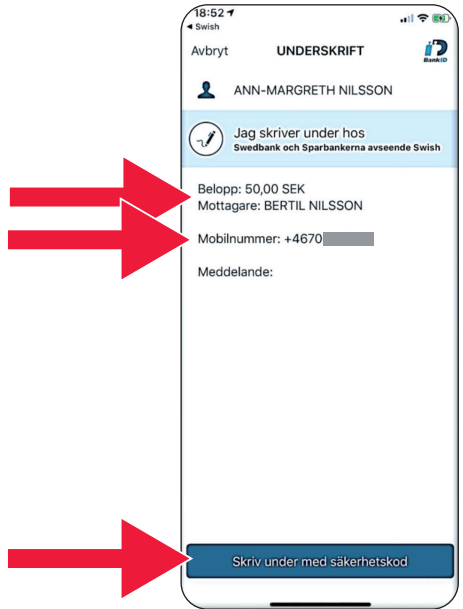
Add a message (optional).

Tap "Swish". This does not mean that the money is sent. In the next step, you can check the recipient.



C. Approve payment

1. Check the information.
Sign using the security code.

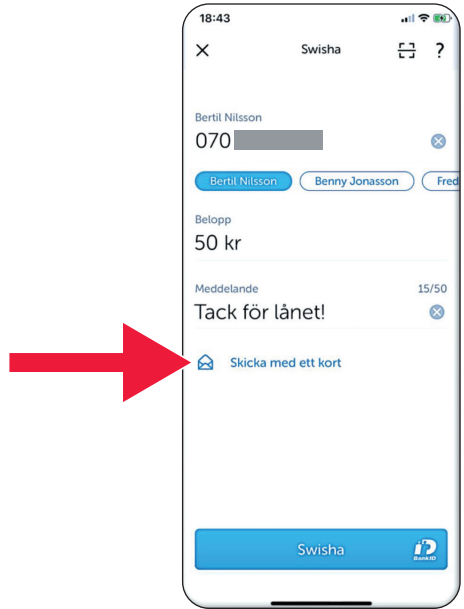


2. The tick and shooting stars show that payment was successful.

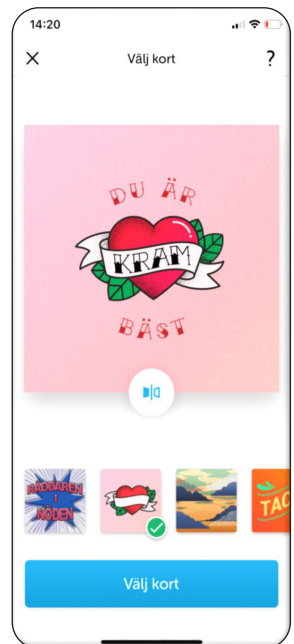


D. Pay with Swish - extra features

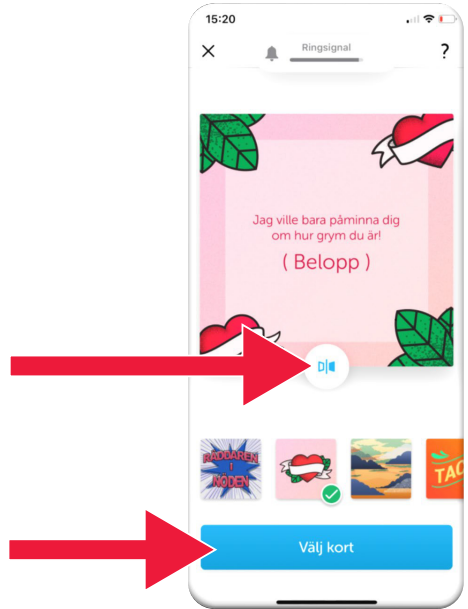
1. Tap "Send with a card".



2. Select the type of card you want to send.



3. Tap the icon. The back of the card is shown.
Tap "Select card".

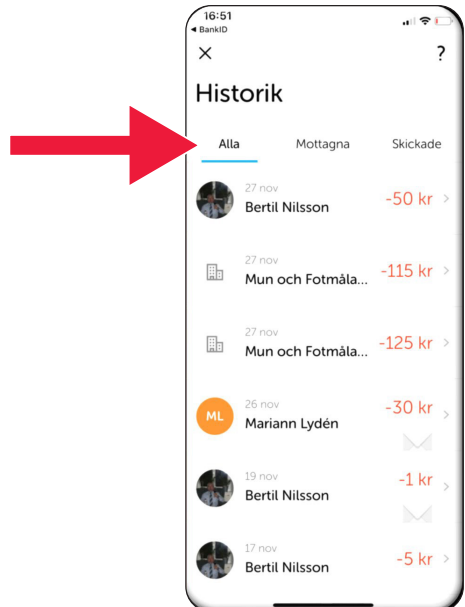


E. Swish - History

1. Tap "History" to see your received and sent Swish payments.

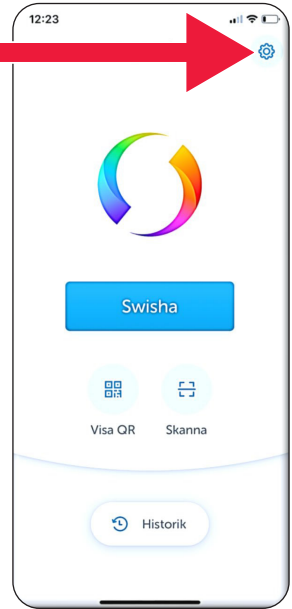


2. Under "Alla" you can see all incoming and outgoing Swish payments. You can also tap "Received" or "Sent".

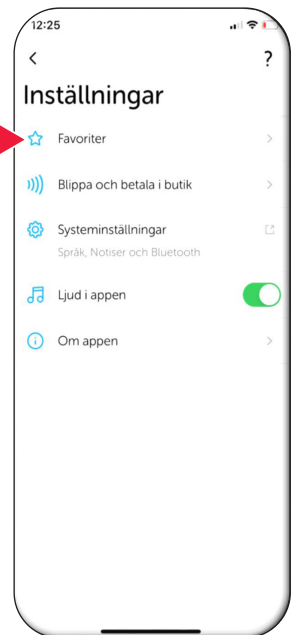


F. Settings - Favourites, those you often pay via Swish

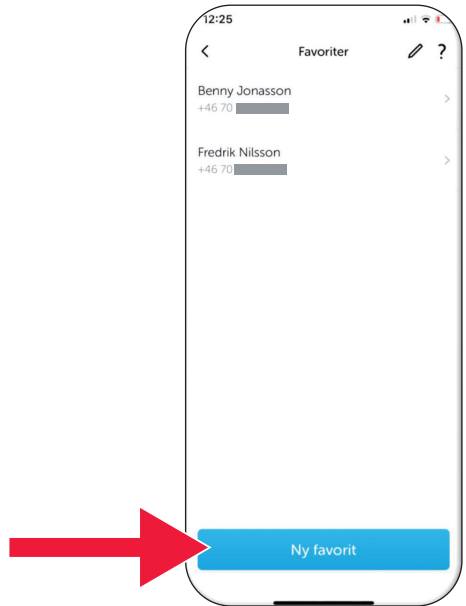
1. Tap the Settings symbol.



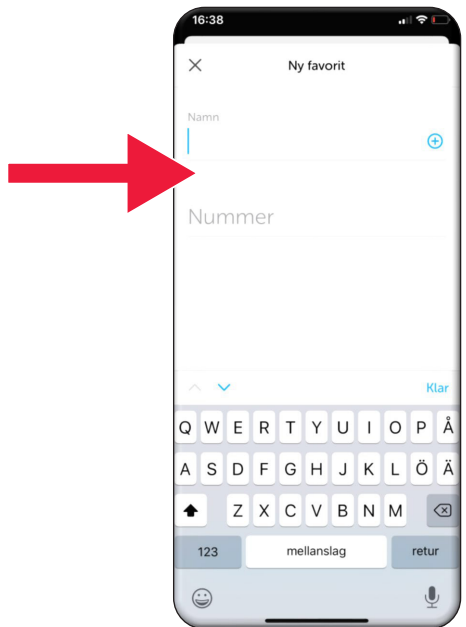
2. Tap "Favourites".



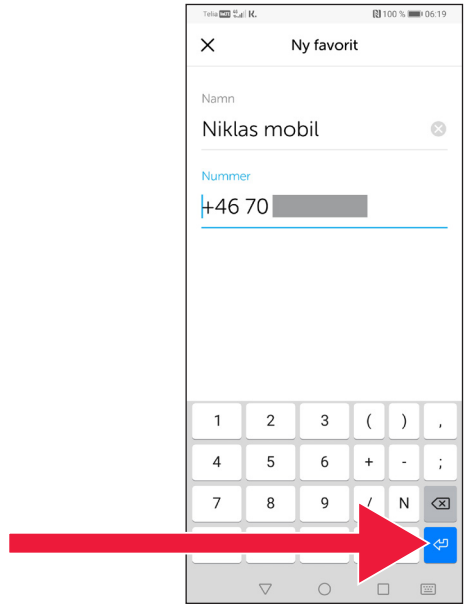
3. Tap "New favourite".



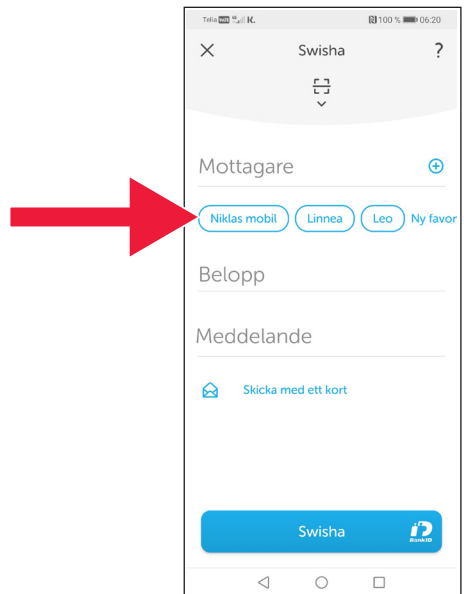
4. Enter the name and phone number or tap the plus sign to access your contacts.



5. Tap the "Enter" arrow.



6. You can find your favourites in the payment view, directly under the text "Recipient".



4. Security information from the police

Important things to consider:

- Never use your card reader or BankID at the request of someone who contacts you.
- No genuine organisation would ever ask you for your BankID by phone. Not the bank, not the police, not the post office.
- No genuine organisation would ever ask for your password via email. Not the bank, not the police, not Microsoft, not Google.
- Fraud via fake phone calls is rising sharply.
- Many people lose their money by being tricked into providing their card details and codes or asked to log into their bank.
- A suspected fraud alert will appear in the user's app in the event of an attempt with several concurrent logins. Please contact your bank immediately.



Contact Skania County Administrative Board:

Catharina Hellström Engström, Tel. +46 (0)10 224 13 72
catharina.hellstrom.engstrom@lansstyrelsen.se

Lisbet Smolka Ringborg, Tel. +46 (0)10 224 16 36
lisbet.smolka-ringborg@lansstyrelsen.se

Read more on our website:

www.lansstyrelsen.se/skane/betaltjanster

Created in cooperation with the County Administrative Boards.
Photo: Most Photos



Länsstyrelserna