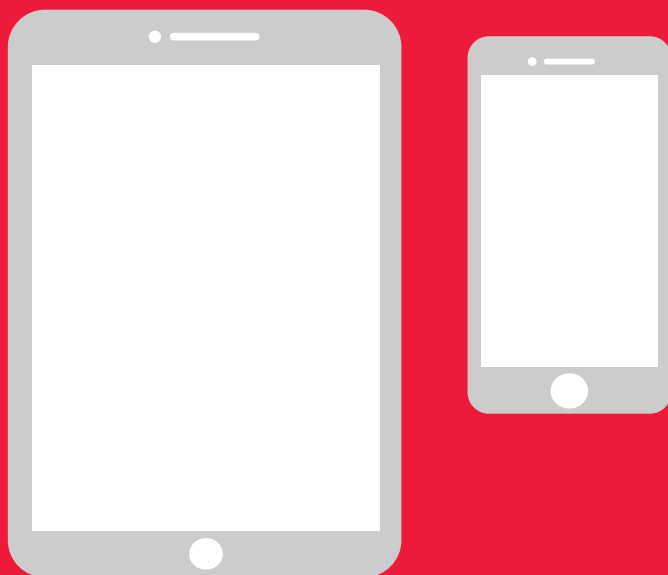# Get started with digital payments

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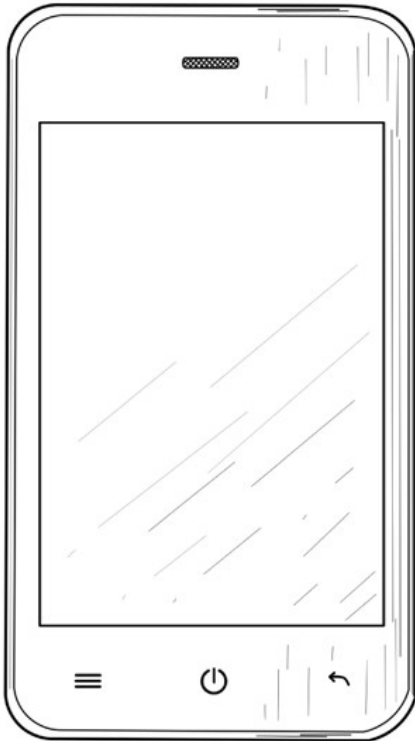
The manual can also provide support for relatives and staff within healthcare and nursing.

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

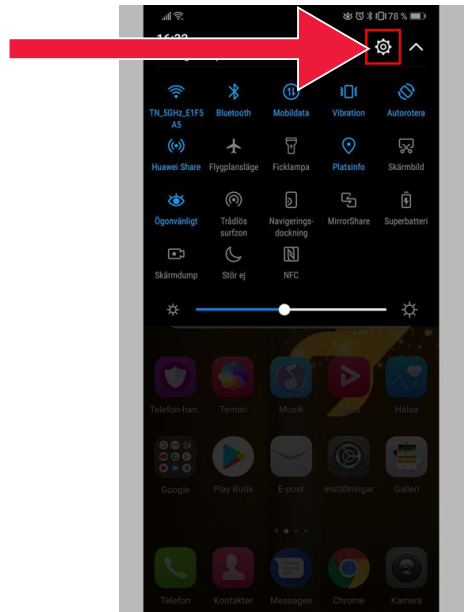# 1. Create an account, a so-called Google account

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. Swipe your finger from the top of the screen to display the Settings menu.
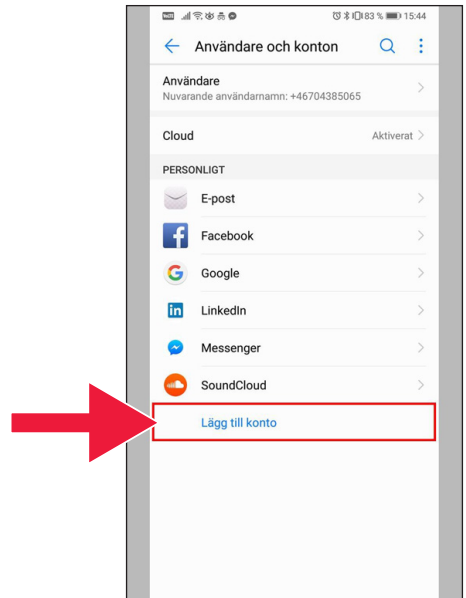
2. Tap "Settings" to access your phone's settings.

3. Tap "Users
   and accounts".



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

5. Select "Google".

6. "Create account".

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



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

9. Create an email address for your Google account.



10. Enter a new password. It must contain at least 8 characters.
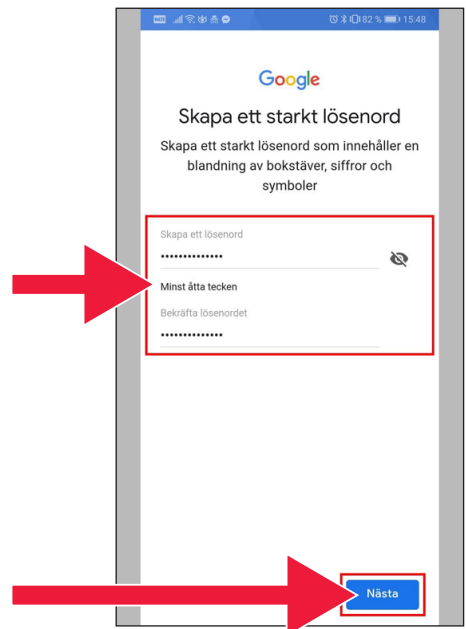
11. Read through the text.



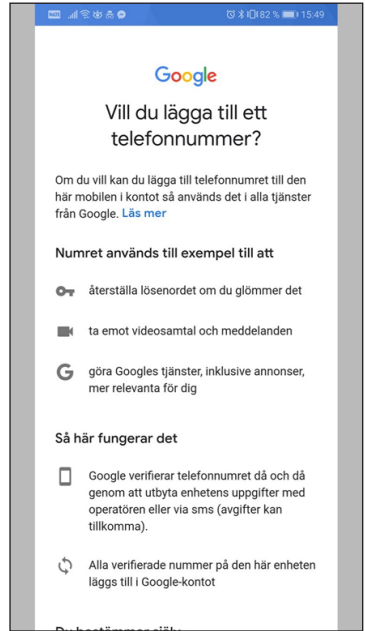12. Tick both boxes and
    accept the Terms
    and Conditions.
    Tap "Create account".

13. Tap "Confirm" to proceed.
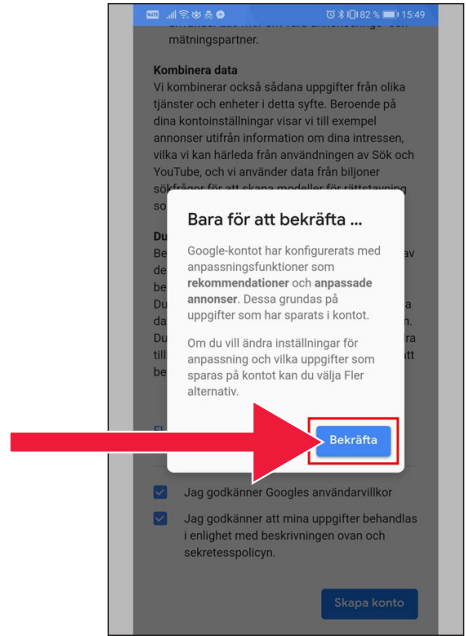
14. New Google apps will appear under the password field.

    The first icon is Google Play Store.

15. Tap "Play Store".

Image of Google Play Store.

If you want to check
or change the settings
of your Google account later
you can access it via the
URL: accounts.google.com
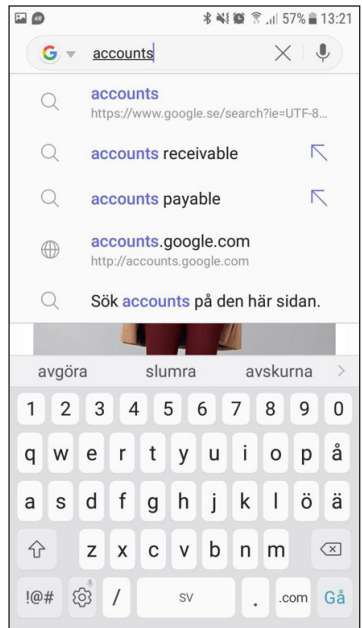
# 2. Download a banking app and Mobile BankID

**We will cover two things**

# A. How to download and install a banking app

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. Enter the name of your bank and search.
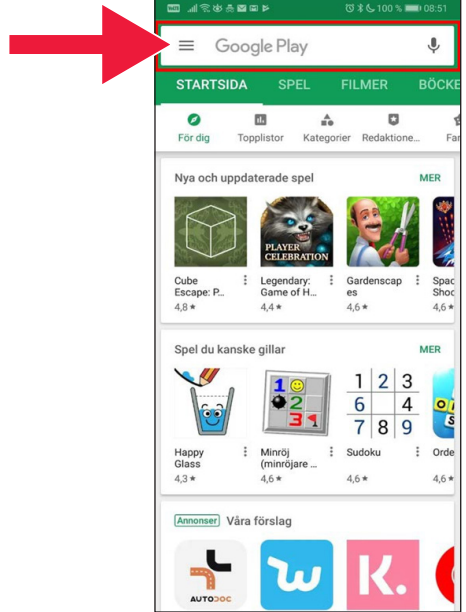
3. Example: I choose Mobile Bank by tapping that line.
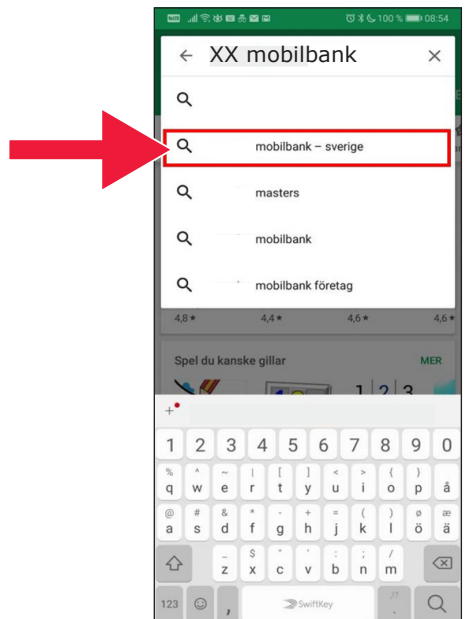
4. Tap "Install".
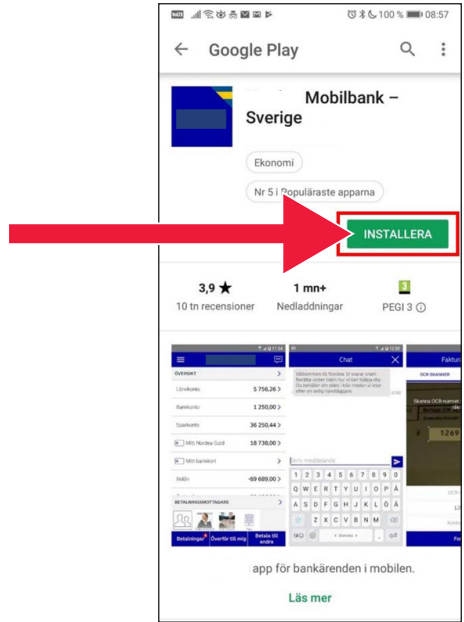


5. Tap "Open".

6. The app is configured.

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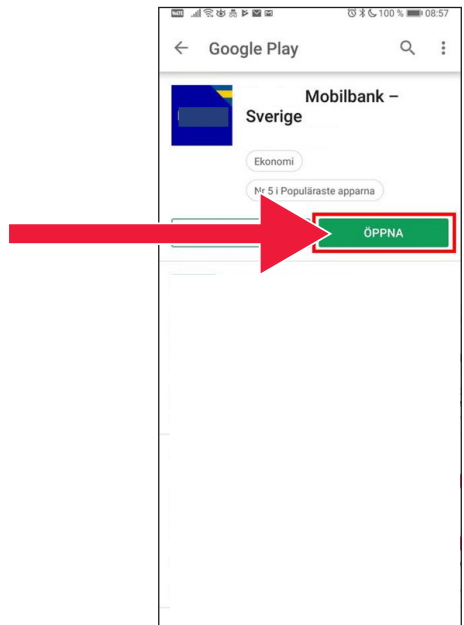
7. Choose to log in with an e-code (card reader) or personal code.

VÄLJ INLOGGNINGSSÄTT

Fingeravtryck                    >

Personlig kod                    >

Mobilt BankID                    >

e-kod (kortläsare)               >

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.
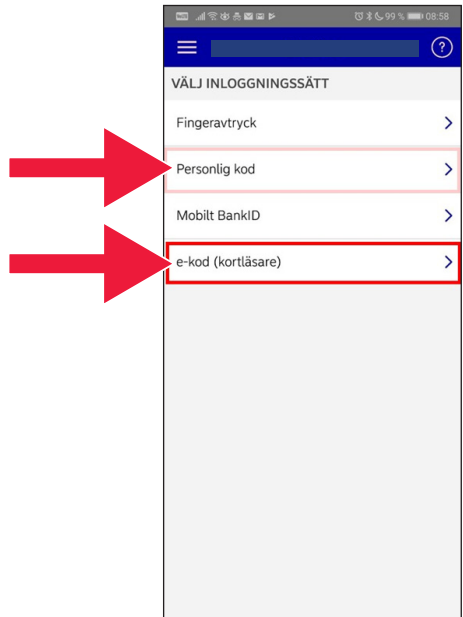
10. You are now logged into your mobile banking app.
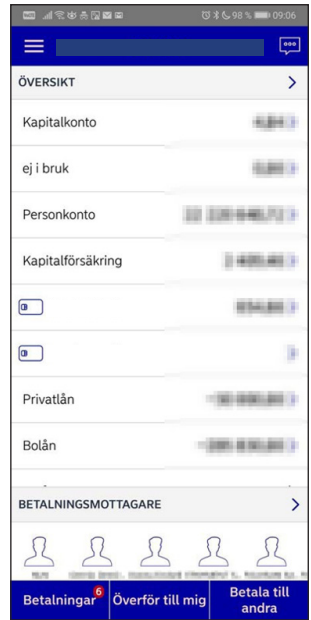
# B.  How to download and install Mobile BankID

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.

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

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

3. Select by tapping
   the line.
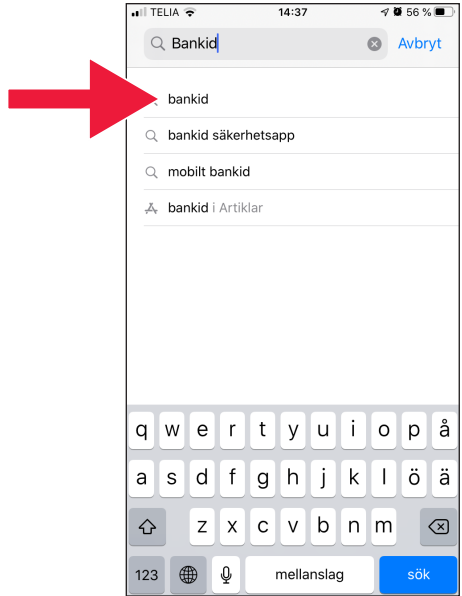
4. Tap "Get" and then
   tap "Open".

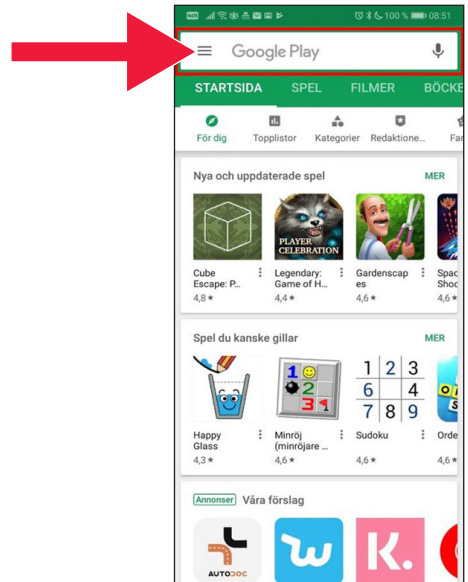5. Log in to your Internet bank and order Mobile BankID. The way the information is displayed in the Internet bank may vary depending on which bank you use. If you encounter problems, please contact your bank. Then tap "Get BankID" on your mobile.

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
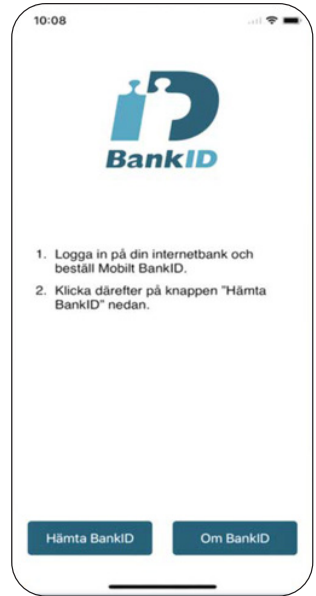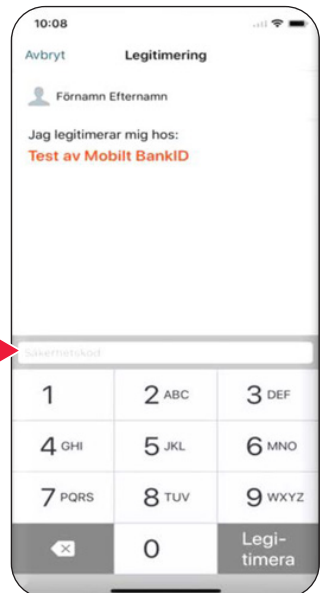   has at least 6 digits. This
   is the code you will use
   to identify yourself using
   your BankID.

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

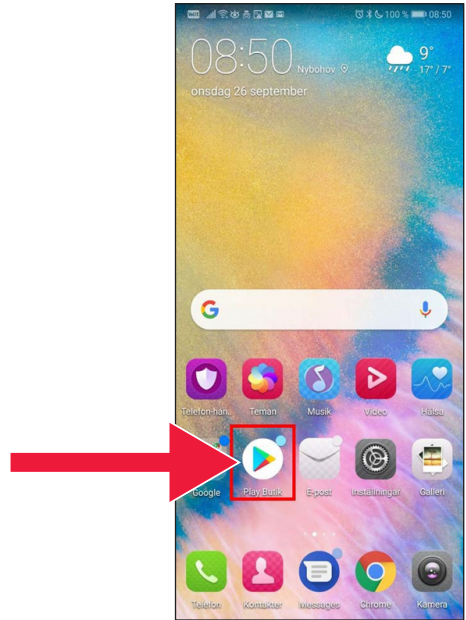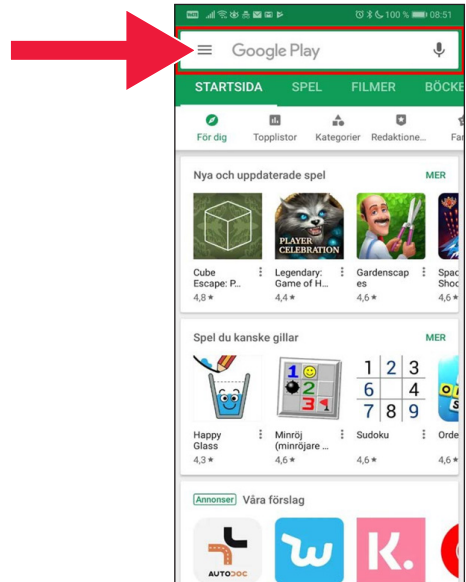# 3. Download and pay with Swish



## We will cover

# A. Download the Swish app

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.
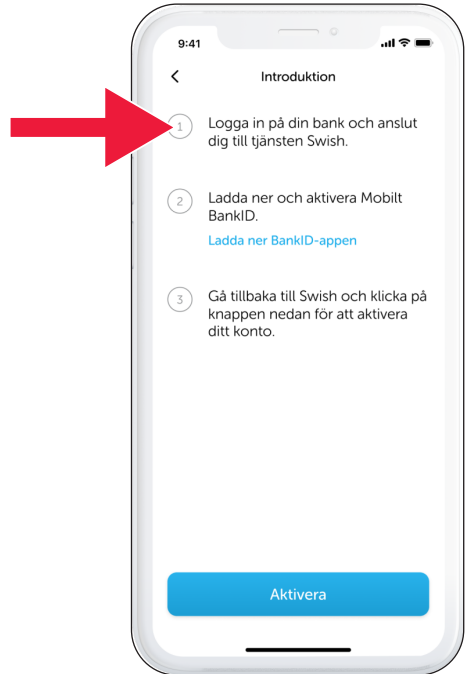
# B.   Pay with Swish

1. Open the Swish app
   and tap "Swish".
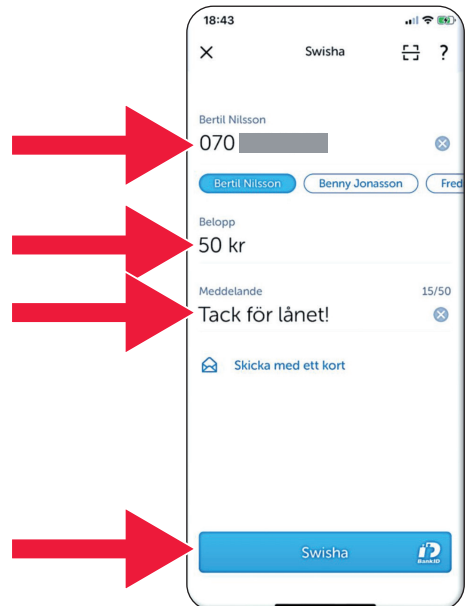
2. Enter a mobile number
   or tap the plus sign to
   access your contacts list.

   Enter the amount.
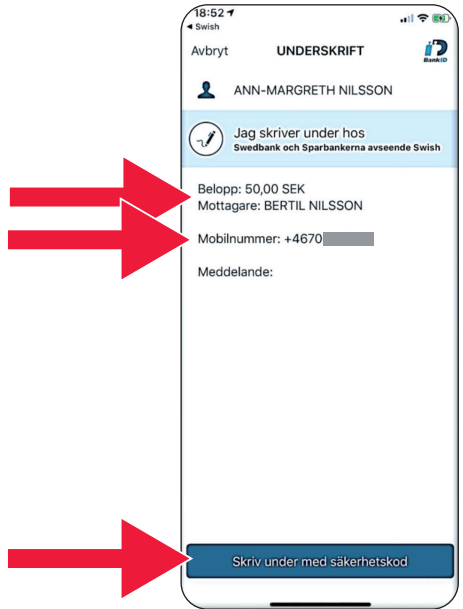
   Add a message
   (optional).

   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.
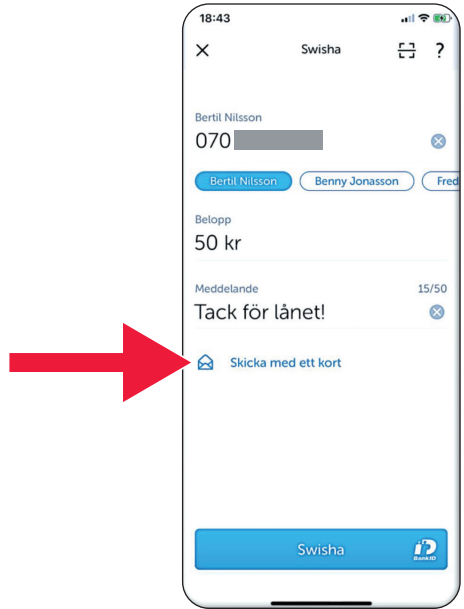
2. The tick and shooting stars show that payment was successful.
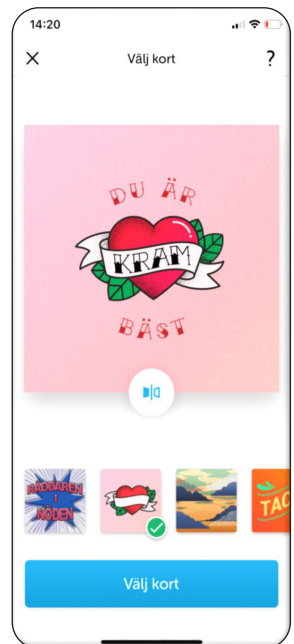
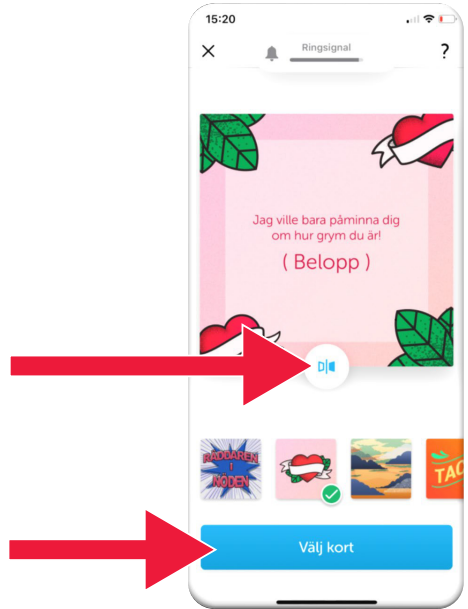# D.    Pay with Swish - extra features

1. Tap "Send with a card".

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

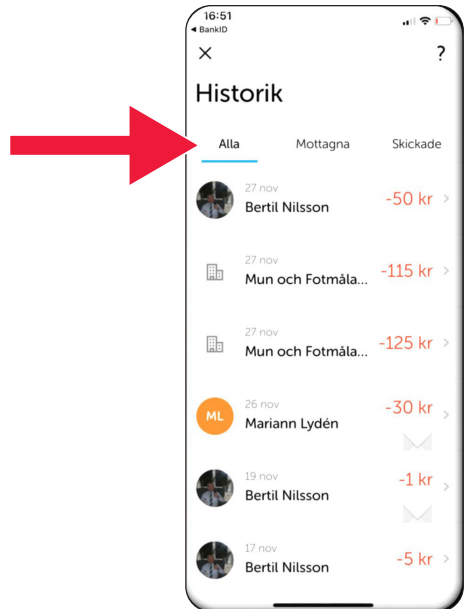3. Tap the icon. The back of the card is shown.

   Tap "Select card".

# E.   Swish - History

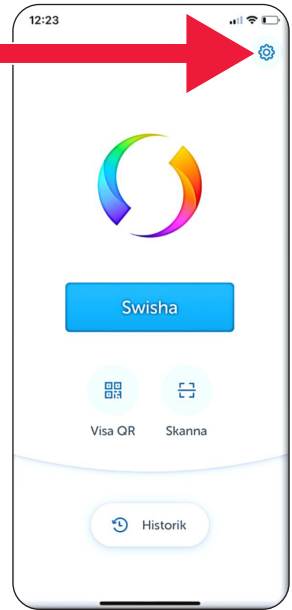1. Tap "History" to see your received and sent Swish payments.

2. Under "All" you can see all incoming and outgoing Swish payments. You can also tap "Received" or "Sent".
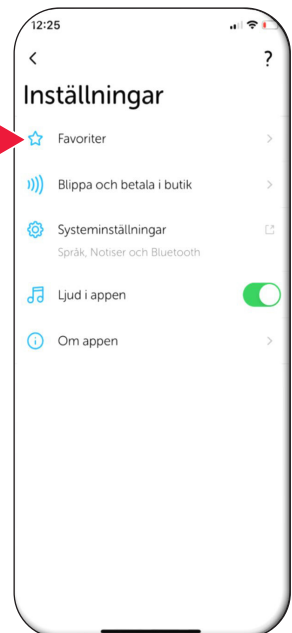
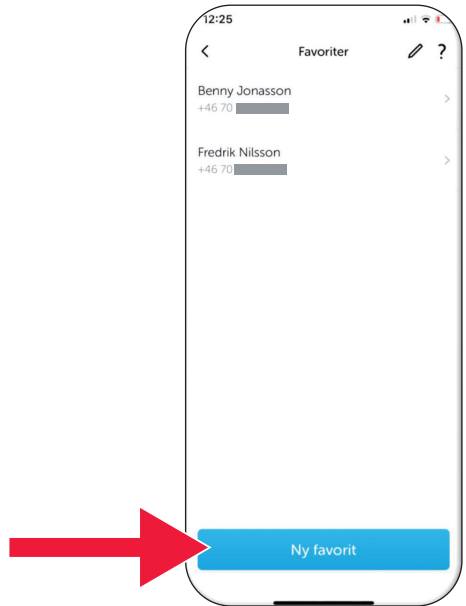## F.   Settings - Favourites, those you often pay via Swish
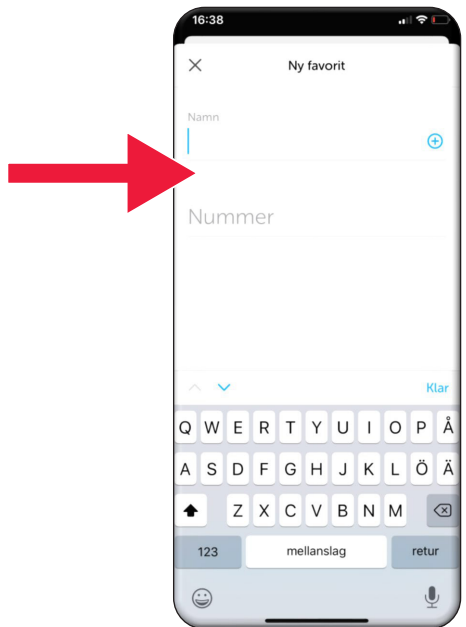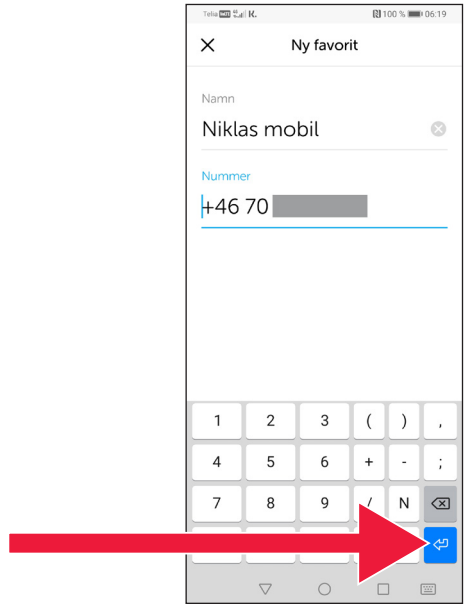
1. Tap the Settings symbol.
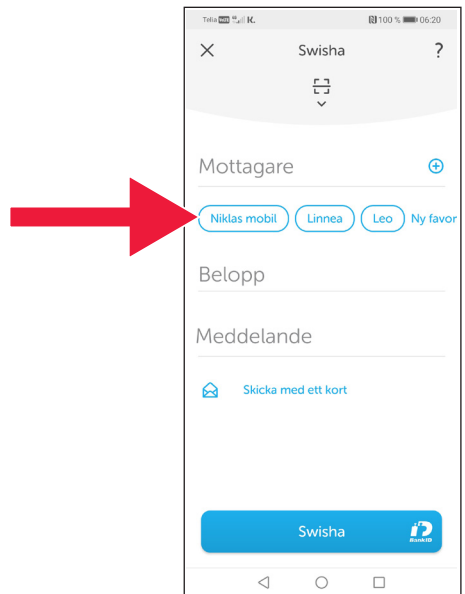
2. Tap "Favourites".

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 Dalarna County Administrative Board:

Valentina Söderberg, Tel. +46 (0)10 225 03 89
valentina.soderberg@lansstyrelsen.se

Wilhelm Kyrk, Tel. +46 (0)10 225 05 27
wilhelm.kyrk@lansstyrelsen.se


**Read more on our website:**
www.lansstyrelsen.se/dalarna/natur-och-landsbygd/stod-for-landsbygdsutveckling/grundlaggande-betaltjanster.html


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