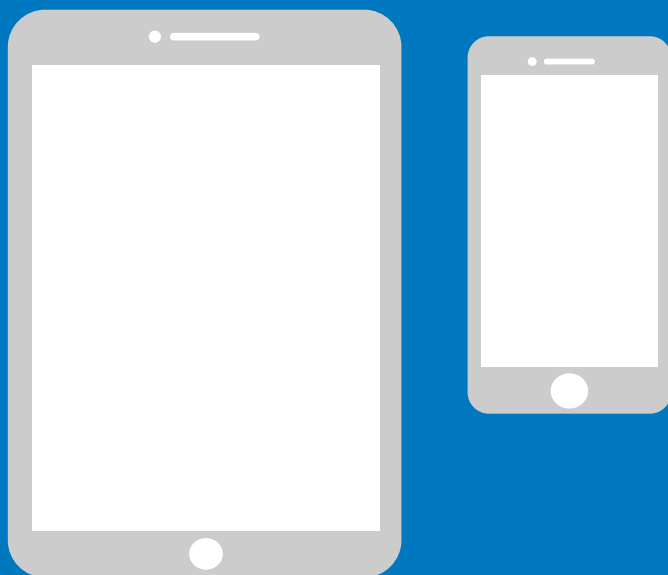


# Get started with digital payments



Easy manual for iPhone



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.

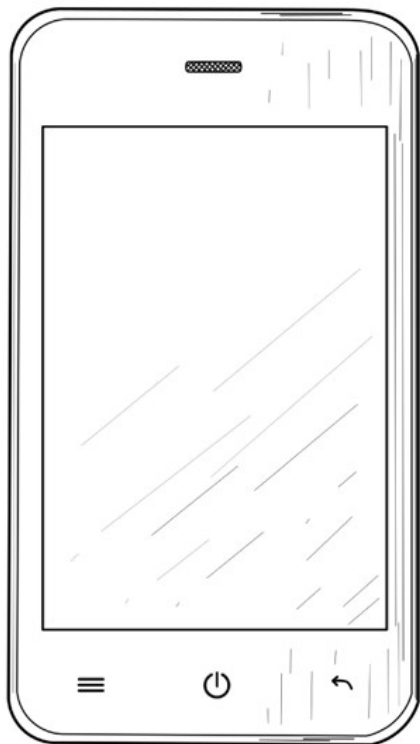
The manual can also provide support for relatives and staff within healthcare and nursing.

The instructions are based on the iPhone mobile phone brand. The same principle applies to other brands, but the information may differ slightly.

## Contents

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1. Create an account, a so-called Apple ID	3
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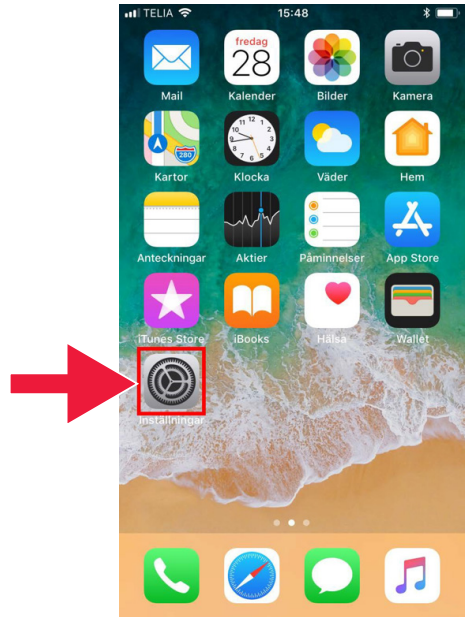
# 1. Create an account, a so- called Apple ID



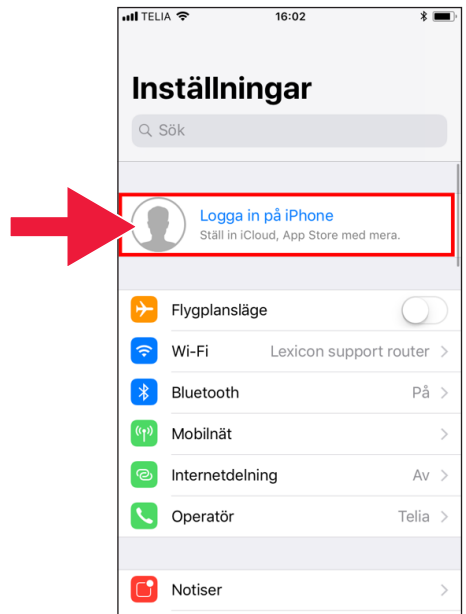
An Apple ID is needed to download applications ("apps") such as Internet banking, BankID and Swish via the App Store service available on your mobile phone.

1. Create an account, a so-called Apple ID

1. Tap "Settings"  
to access settings.

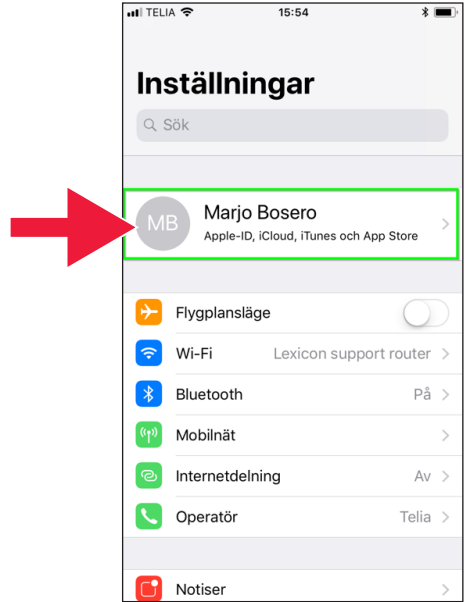


2. Tap "Sign in to iPhone".



1. Create an account, a so-called Apple ID

If an account is displayed at the top, you don't need to create a new one, but can go straight to Part 2 on page 13.



3. Tap on the text: "Don't have an Apple ID or forgot it?".



1. Create an account, a so-called Apple ID

4. Tap  
"Create Apple ID".



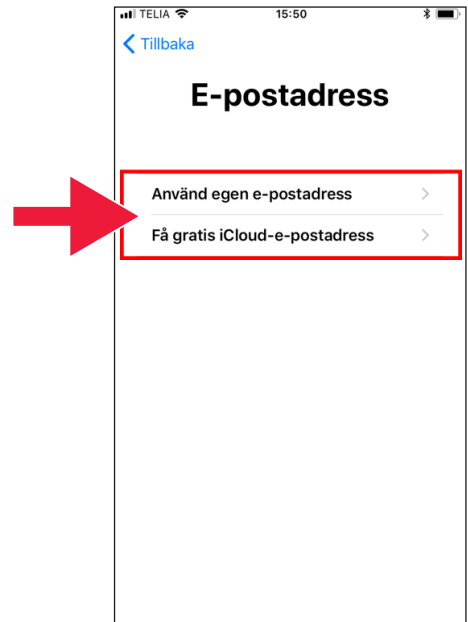
5. Enter your date of birth.  
Tap "Next" when done.



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

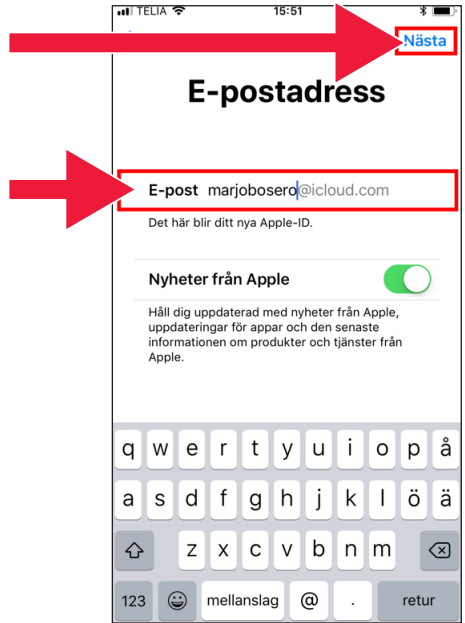


7. Select an existing email address or create an iCloud email address (recommended).

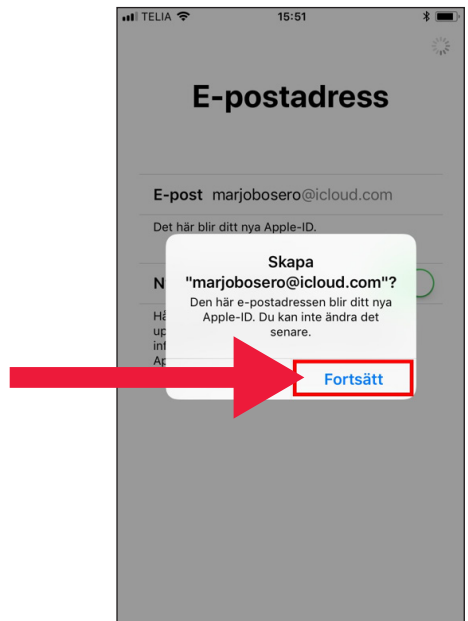


1. Create an account, a so-called Apple ID

8. Enter the preferred email address. Tap "Next".



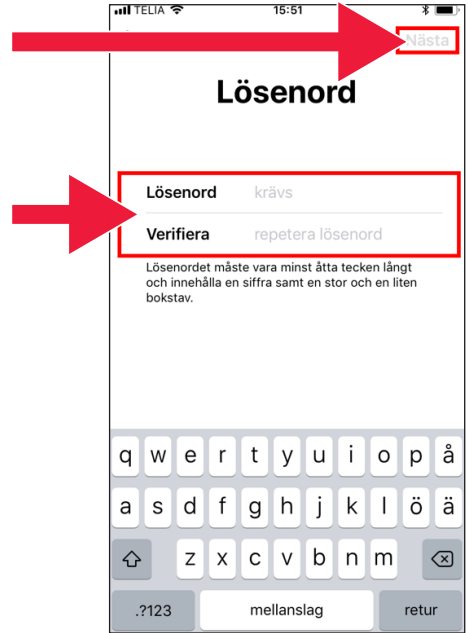
9. This email address will be your Apple ID. Tap "Continue".



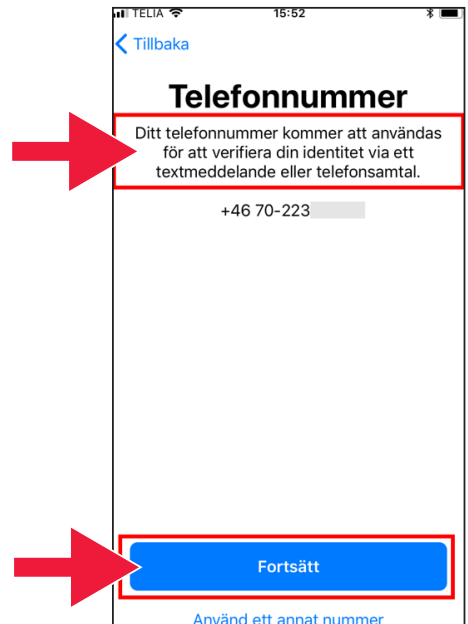


1. Create an account, a so-called Apple ID

10. Enter a password twice.  
Tap "Next" when done.

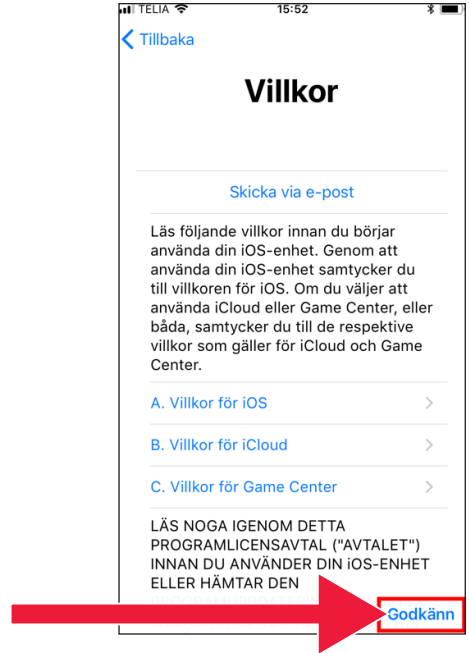


11. Enter your mobile number. Then tap "Continue".

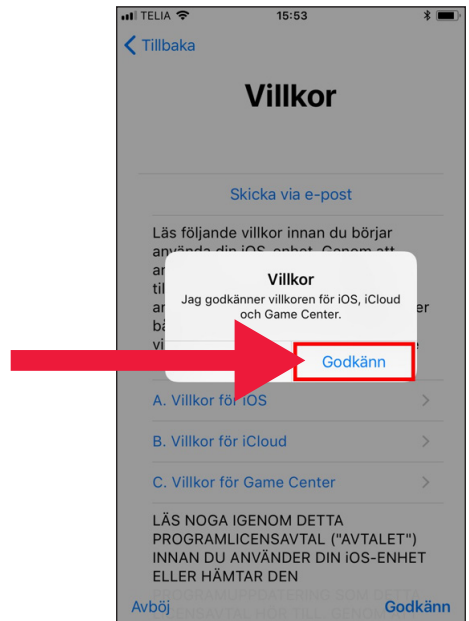


1. Create an account, a so-called Apple ID

12. Scroll through the Terms and Conditions. Tap "Accept".



13. Accept the Terms and Conditions again.



1. Create an account, a so-called Apple ID

14. You will now be signed in.

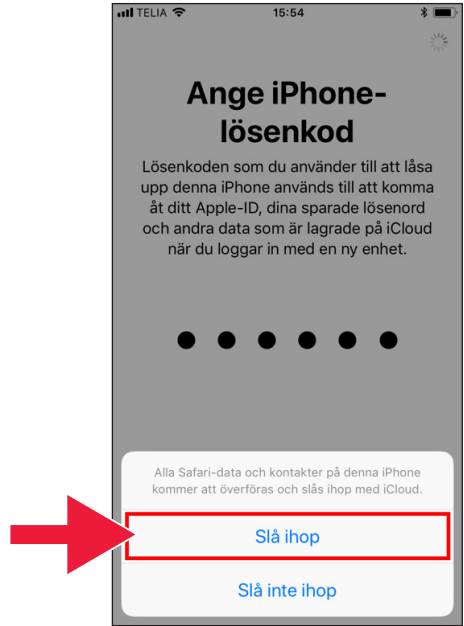


15. Enter the password for your mobile phone.

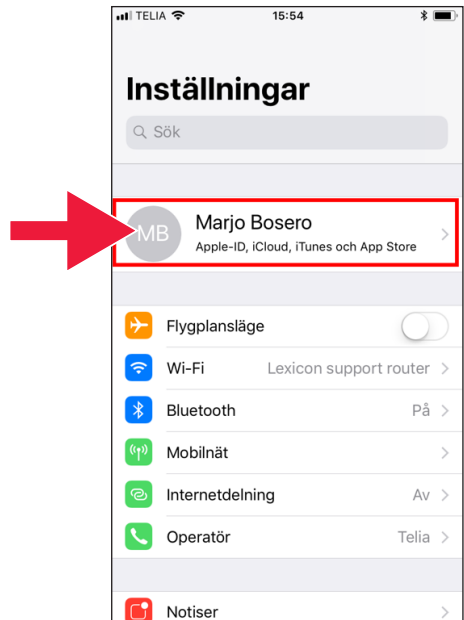


1. Create an account, a so-called Apple ID

16. "Merge" contacts and websites with the Apple ID account to secure these in case you lose or change your mobile phone.



17. The installation of Apple ID is now complete. The account is shown in Settings.



## 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:

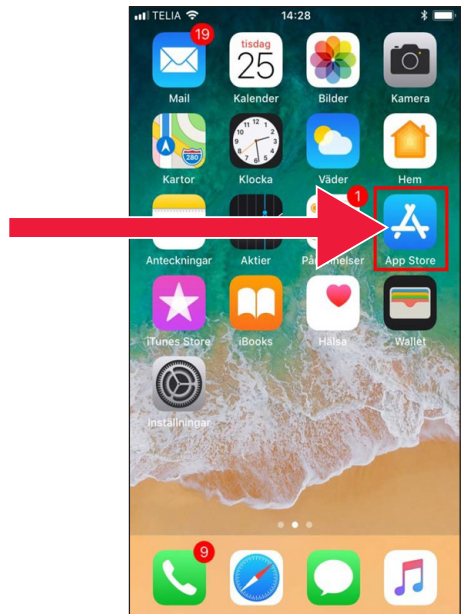
- Danske Bank
- Handelsbanken
- ICA Banken
- Länsförsäkringar Bank
- Nordea
- SEB
- Skandiabanken
- Sparbanken Syd
- Swedbank
- Ålandsbanken

You can find the banking apps for these banks on the App Store. On the next couple of pages we will tell you how to download a banking app.

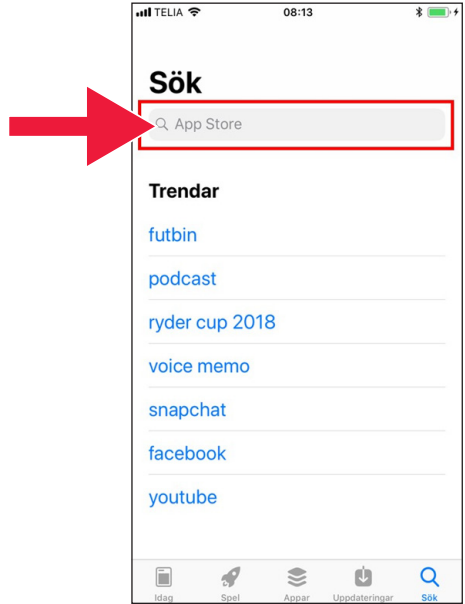


## Below is a step-by-step guide to how to download and install a banking app on your mobile

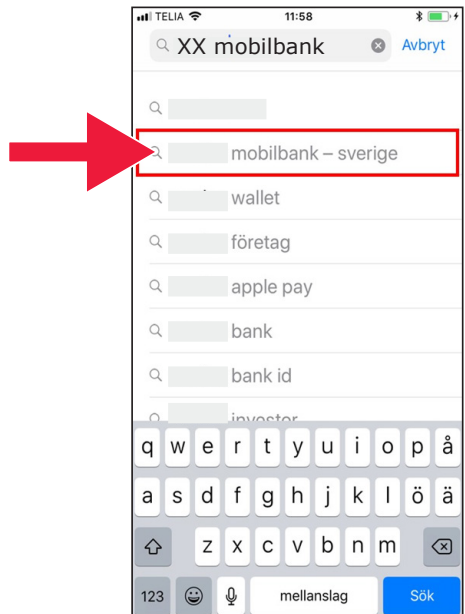
1. Tap the "A" icon with the text "App Store".



2. Enter the name of your bank and search.

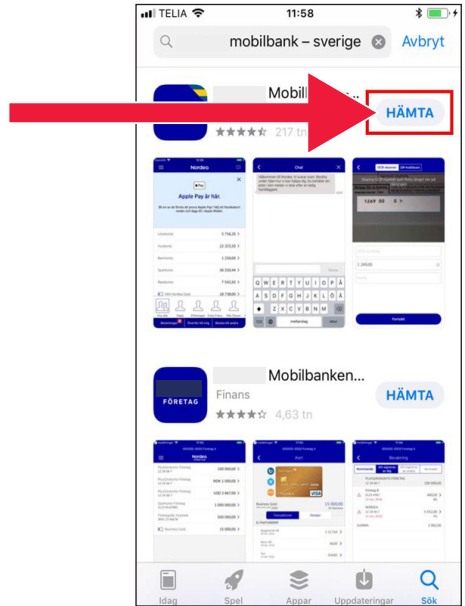


3. Example: I choose Mobile Bank by tapping that line.

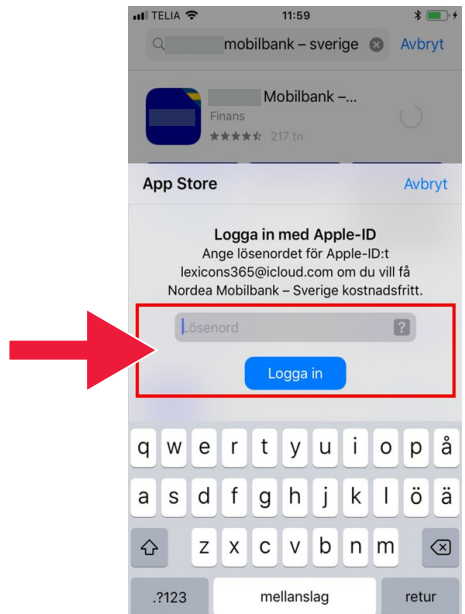




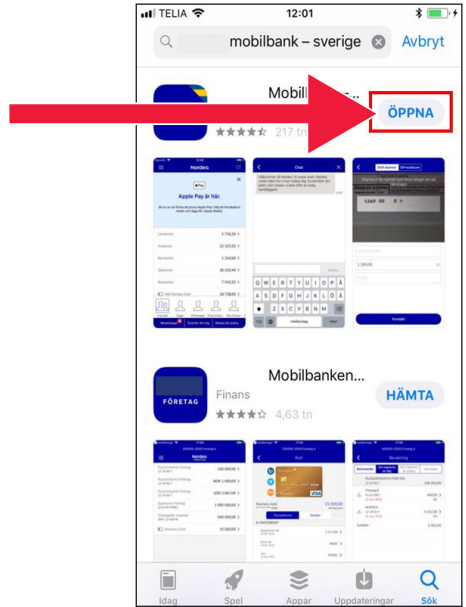
4. Tap "GET".



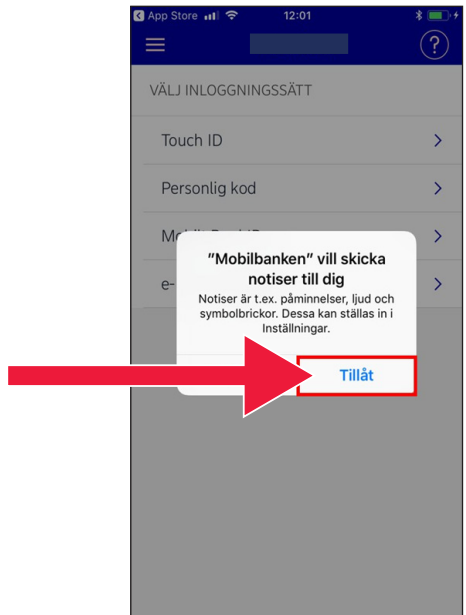
5. Sign in with "Apple ID".



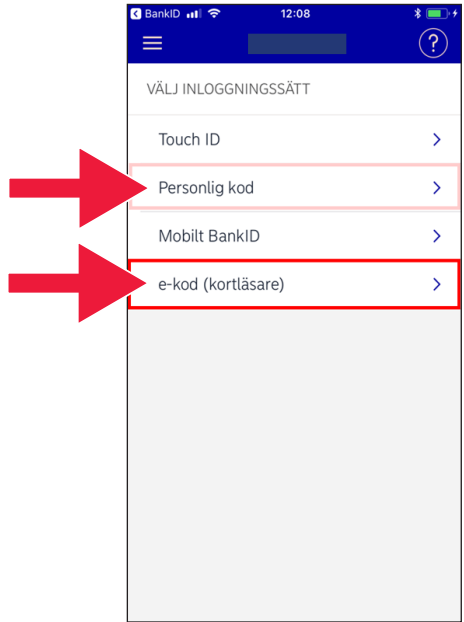
6. Tap "Open".



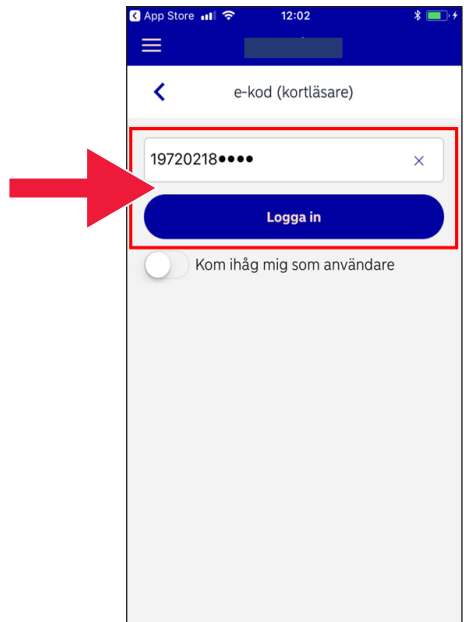
7. Tap "Allow".



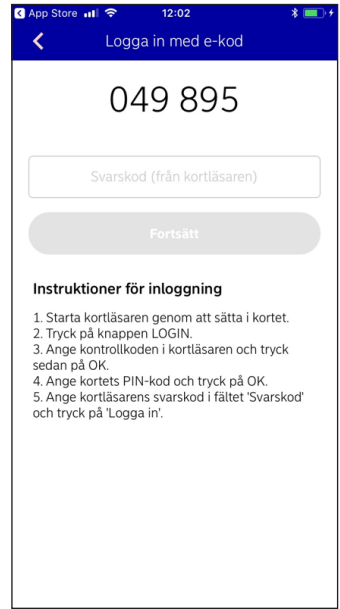
8. Choose to sign in with an e-code (card reader) or personal code.



9. If you selected e-code, enter your personal identity number and tap "Log in".



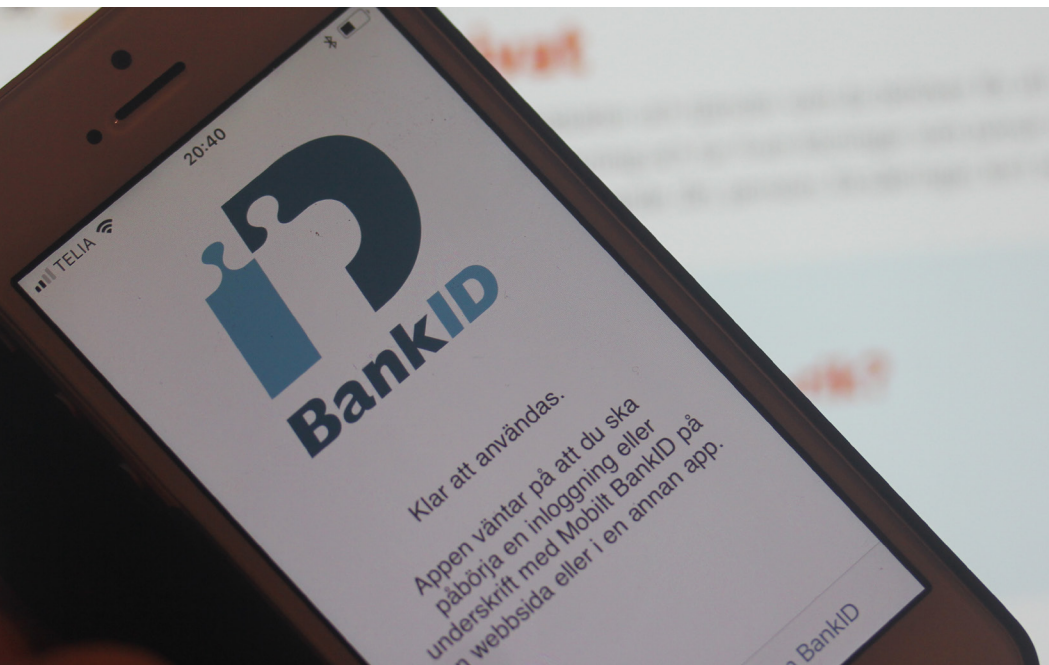
10. Start the card reader by inserting the bank card. Then follow the instructions to log in.



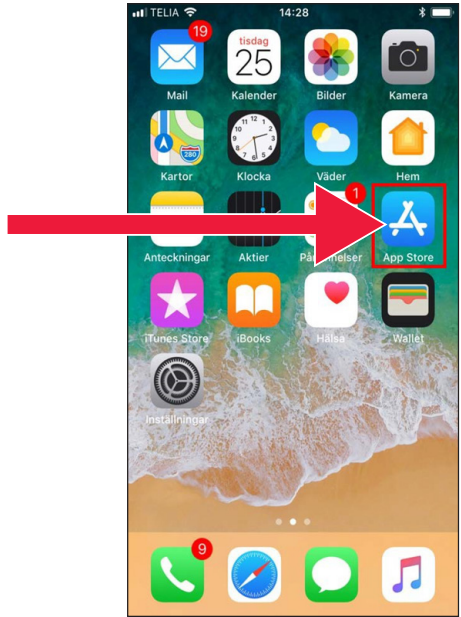
## B. How to download and install Mobile BankID

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.

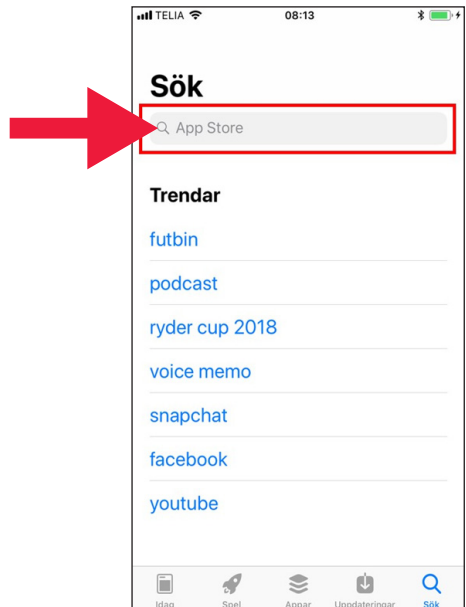
If you do not yet have access to online banking, you must visit your bank branch to get started. The manual can be helpful once you are back home.



1. Tap the "A" icon with the text "App Store".

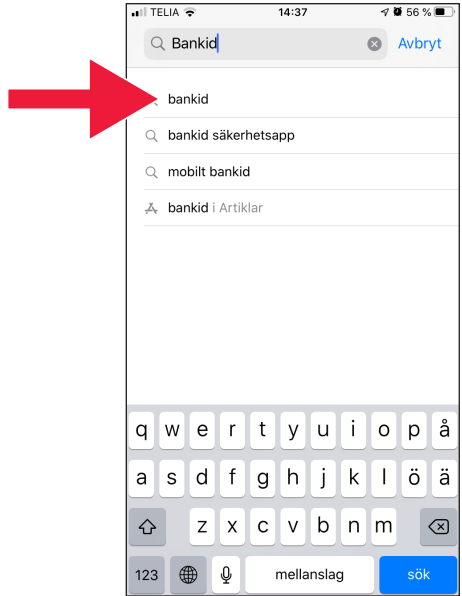


2. Enter "Mobile BankID" in the search box.



## 2. Download a banking app and Mobile BankID

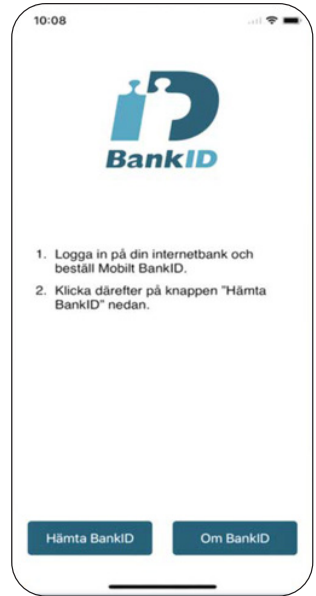
3. Select by tapping the line.



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.





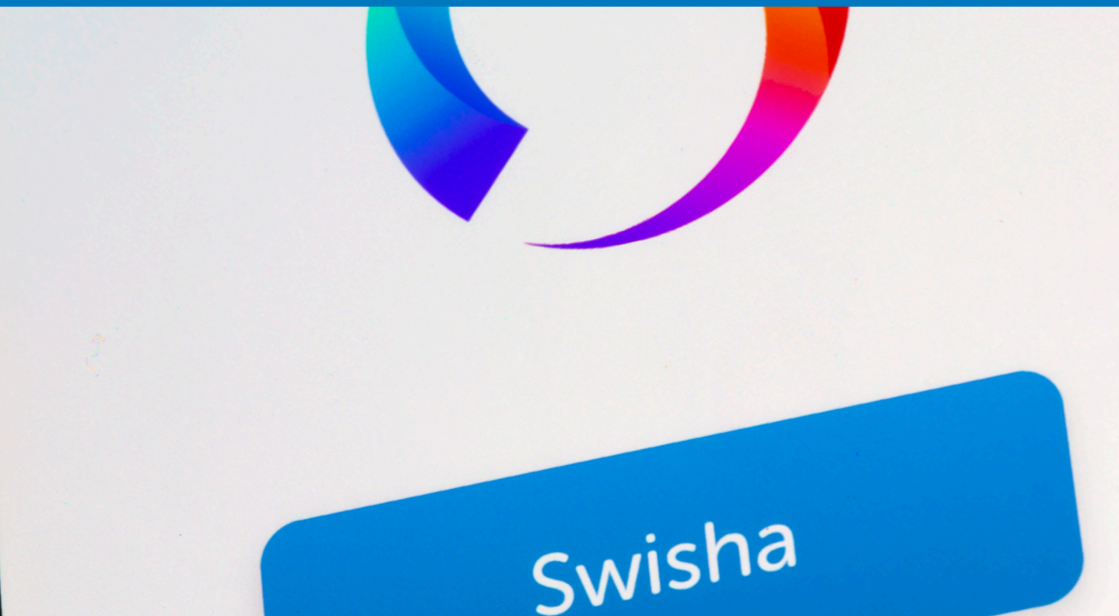
7. Please choose an identification code that has at least 6 digits. This is the code you will use to identify yourself using your BankID.



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



# 3. Download and pay with Swish

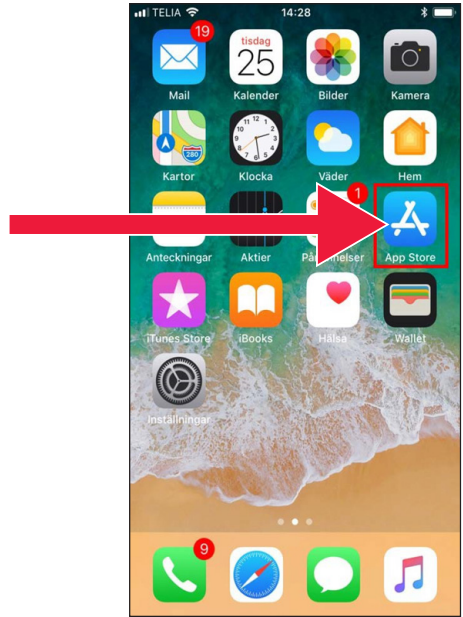


## We will cover

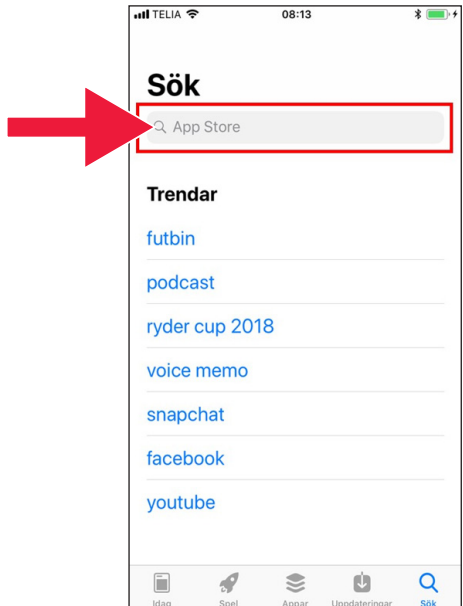
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B. Pay with Swish	29
C. Approve payment	30
D. Pay with Swish - extra features	31
E. Swish - History	33
F. Settings - Favourites, those you often pay via Swish	34

## A. Download the Swish app

1. Tap the "A" icon with the text "App 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".

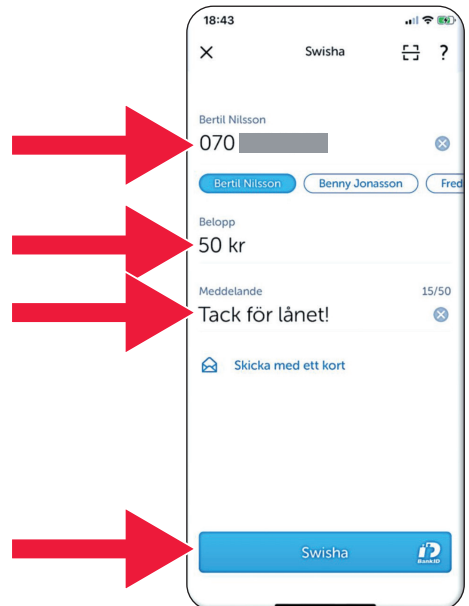


2. Enter a mobile number or tap the plus sign to access your contacts list.

Enter the amount.

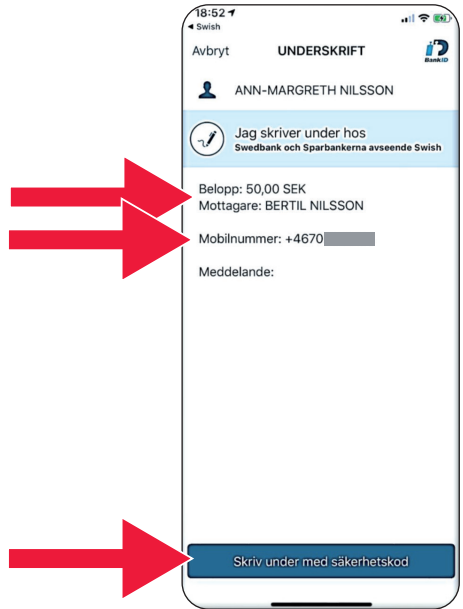
Add a message (optional).

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.

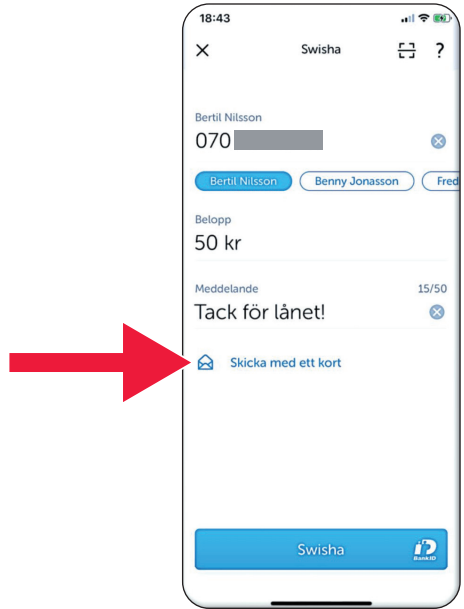


2. The tick and shooting stars show that payment was successful.

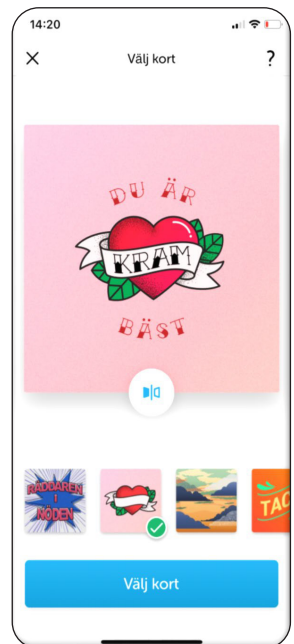


## D. Pay with Swish - extra features

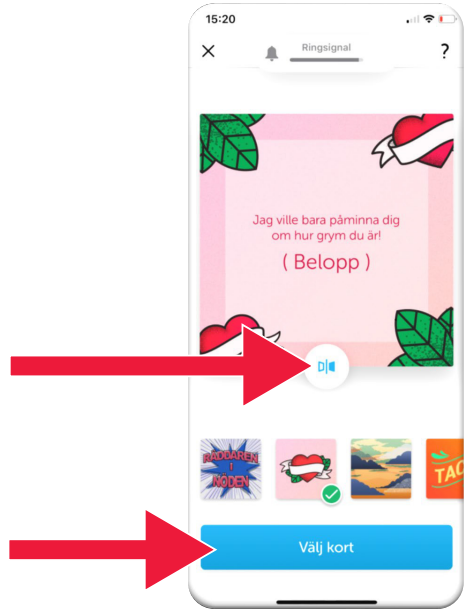
1. Tap "Send with a card".



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



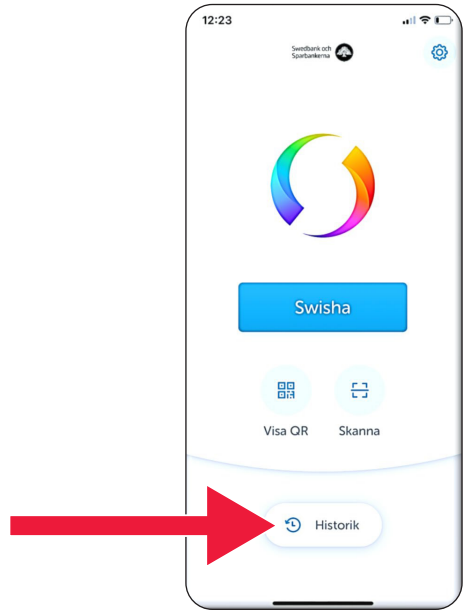
3. Tap the icon. The back of the card is shown.  
Tap "Select card".



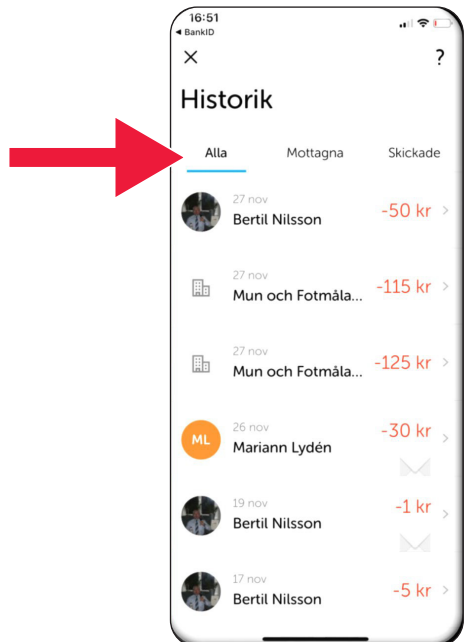


## E. Swish - History

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

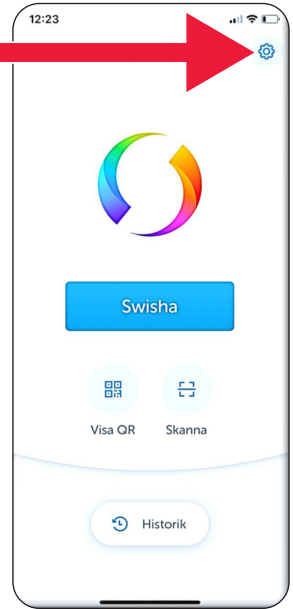


2. Under "All" you can see all incoming and outgoing Swish payments. You can also tap "Received" or "Sent".

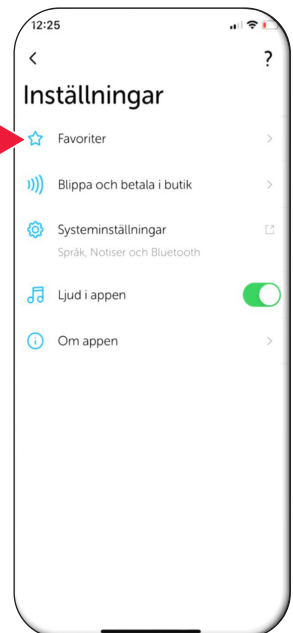


## F. Settings - Favourites, those you often pay via Swish

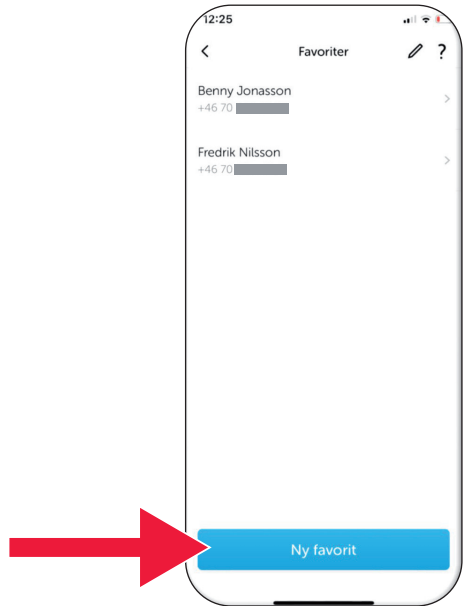
1. Tap the Settings symbol.



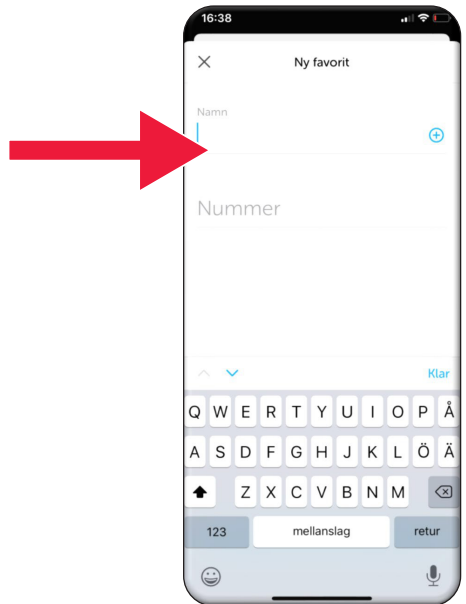
2. Tap "Favourites".



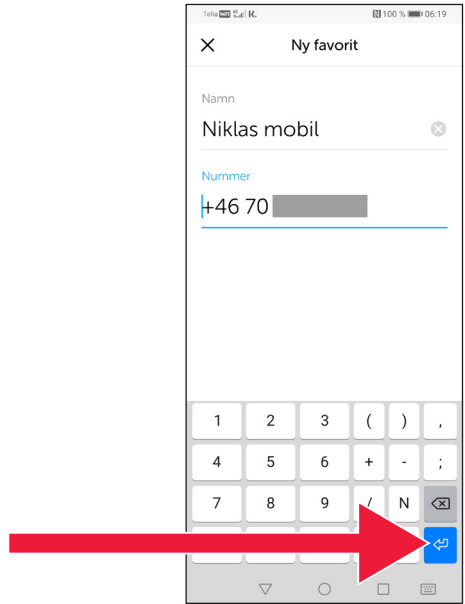
3. Tap "New favourite".



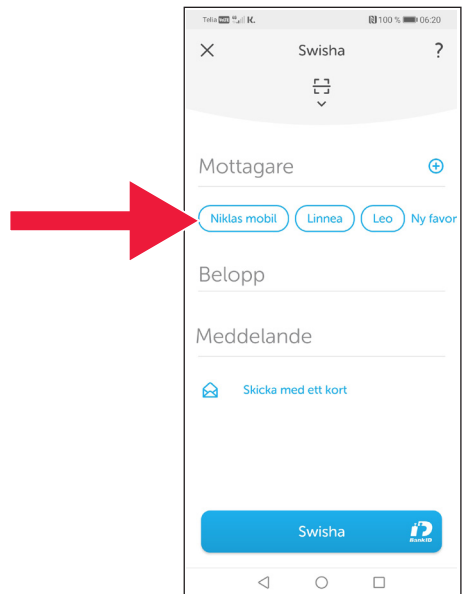
4. Enter the name and phone number or tap the plus sign to access your contacts.



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:

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[valentina.soderberg@lansstyrelsen.se](mailto:valentina.soderberg@lansstyrelsen.se)

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

### Read more on our website:

[www.lansstyrelsen.se/dalarna/natur-och-landsbygd/  
stod-for-landsbygdsutveckling/grundlaggande-betaltjanster.html](http://www.lansstyrelsen.se/dalarna/natur-och-landsbygd/stod-for-landsbygdsutveckling/grundlaggande-betaltjanster.html)

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Länsstyrelserna

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