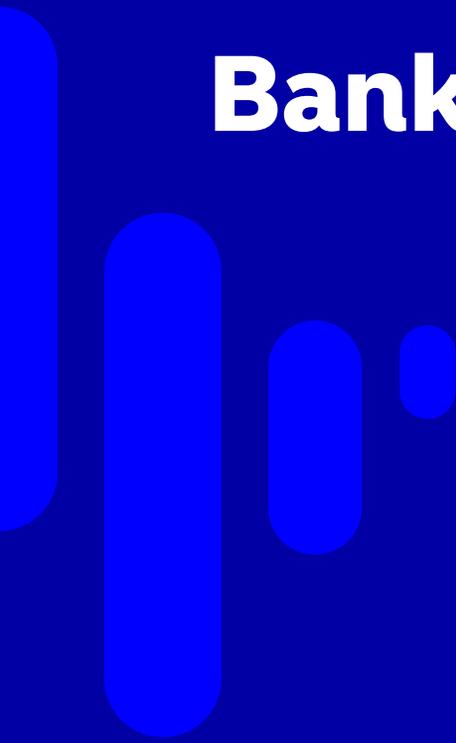


Nordea

# Banking from home

A guide by Nordea



# Bank securely from home

In the past, people had to visit their bank in person to pay their bills, transfer money from their accounts and use other banking services. Today, you can bank from the comfort of your home at your own pace without having to physically visit the bank.

Banking from home is secure because it prevents other people from seeing your account details, online banking credentials and other personal details.



**Secure**



**From the comfort of  
your home**



**At your own pace**

**We are just a phone call away.**

You can find our contact details on page 20 of this guide.

Pay bills



Check that a payment you're expecting, such as your pension or salary, has arrived in your account



Check your account balance



**Here are some of the banking needs you can take care of securely from home**

You will find more information about all of these in this guide.

Block your card temporarily or permanently



View cash withdrawals you have made using your card



View purchases you have made with your card



# Security

is the most important thing in banking

Our Nordea Netbank, Nordea Mobile app and Nordea access codes allow you to bank securely at your own pace. Here are also some tips that help you use these services securely



- 1. Stop and check if the contact is genuine.** Scammers often pretend to be someone you trust, such as a family member, an acquaintance or an authority. They may also create a sense of urgency to pressure you into acting quickly. Stop for a moment and think whether the contact or link is genuine or whether something seems too good to be true.
- 2. Keep your Nordea access codes to yourself.** Remember that you should never give your online banking credentials or card details to anyone else, not even your family members. Your bank or the authorities will never ask you for your online banking credentials.
- 3. Always check what you're asked to confirm.** Don't confirm any transactions until you've checked that the details shown in the Nordea ID app or Nordea ID device match the transaction you're making.
- 4. Be careful when clicking links.** Scammers create convincing fake websites that look like the real websites of banks or the authorities. Make sure you visit a legitimate website by typing the entire website address in your browser's address field or use the service provider's official mobile app. Never log in to any banking service or public online service by clicking links you have received in an email or text message, or via search engines.
- 5. Share our tips with your family and friends.** Make sure your loved ones also know how to stay safe online. For more information about different types of scams and how to avoid them, visit [nordea.fi/security](https://nordea.fi/security).

# Verifying your identity

– only you have access to your accounts and money



Security is the most important thing in banking. Every time you bank from home, we will first ask you to verify your identity. We do this to make sure that only you have access to your accounts and money.

It's basically the same thing as being asked to present your passport or ID but since we are not verifying your identity in person, there are new ways to confirm it's really you.

We will ask you to verify your identity using your **Nordea access codes**. These consist of two parts:

1. your Nordea user ID and
2. a means of identification which is either the Nordea ID app or the Nordea ID device.

If you don't yet have Nordea access codes, contact us to book a meeting in branch to obtain them.

# 3 things you'll need to get started

Before you can start banking from home, make sure that you have:

1.

An internet connection



2.

A computer, tablet or smartphone



3.

To verify your identity, you'll need:

- Nordea user ID
- the **Nordea ID app** installed on your tablet or smartphone
- or a **Nordea ID device** you have ordered from us



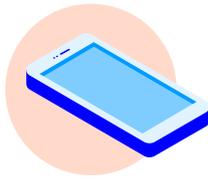
# How do you prefer to bank from home?

Once you have the means to verify your identity online, meaning that you have:

- a Nordea user ID and
- the **Nordea ID app** installed on your tablet or smartphone or the **Nordea ID device** ordered from us

you'll be able to do your banking securely from home.

**With your identity verified, you can do your banking through these channels**



In the **Nordea Mobile app**  
using a smartphone or tablet



In **Nordea Netbank** using  
a computer or tablet



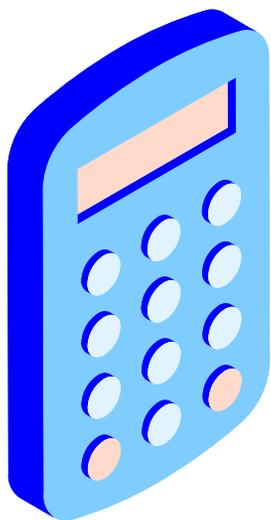
By using our  
**phone service**



**Tip: Discover all the services that are available in Nordea Mobile and Netbank and get most of your banking done in no time. Read more at [nordea.fi/try-yourself](https://nordea.fi/try-yourself).**

# Nordea ID app and Nordea ID device

– your key to digital banking



- The **Nordea ID app** is an app that you need to download on your mobile device and that you use for verifying your identity when you log in to Nordea Mobile or Nordea Netbank.
- The **Nordea ID device** is a physical device that you can use for verifying your identity online if you are unable to use the Nordea ID app. With the Nordea ID device you can only log in to Nordea Netbank, not to Nordea Mobile.
- With the Nordea ID app and Nordea ID device, **you can log in to our digital services, confirm your online shopping and verify your identity in public online services** (such as MyKanta and MyTax).
- If you lose your smartphone or tablet on which you have installed the Nordea ID app or if you lose your Nordea ID device, call us or the blocking service to disable your Nordea access codes.

See page 20 of this guide for contact details and opening hours.

# E-identification

– strong electronic identification

**When you have also activated strong electronic identification, or e-identification, you can use your Nordea access codes to log in to public online services, such as:**



**KELA's**  
services



**MyKanta** to view your  
recipes, for example



**Health care services**  
to book appointments



**MyTax** to submit your  
tax return, for example



**The police** online  
services to apply for a  
passport, for example

If you have not yet activated strong electronic identification, or e-identification, you can do this by making an appointment to visit your nearest Nordea branch. Call us to book a meeting in your nearest branch. You will need to bring a valid passport or ID card with you to the meeting.

# How to install the Nordea ID and Nordea Mobile apps

and start using them



**Nordea Mobile is our mobile banking app that you install on your smart device,** allowing you to bank on the go. Download the Nordea Mobile app to your smartphone or tablet from an app store (App Store or Google Play depending on your device). Search for “Nordea Mobile – Finland” in the app store to find the app.

To use Nordea Mobile, you will also need the Nordea ID app.



**Nordea ID is a secure app you can install on your smart device** and use for verifying your identity online.

1. Download the app to your smartphone or tablet from an app store (App Store or Google Play depending on your device).
2. Search for “Nordea ID” in the app store to find the app.
3. You can install the Nordea ID app on more than one device and use it wherever you are.



**Tip: We recommend installing the Nordea ID app on two mobile devices, such as on a smartphone and on a tablet. If your mobile device is lost or broken, you will lose the Nordea ID app you have installed on it. We recommend that you prepare for this in advance by activating the Nordea ID app on two mobile devices.**

## How to activate the Nordea ID app for the first time

To activate the Nordea ID app, you need to verify your identity in the app with the credentials you have from another Finnish bank or with a mobile ID. Alternatively, you can order an activation code and a temporary PIN in the app.

1. Download the Nordea ID app to your mobile device from your app store (Google Play for Android devices or App Store for iPhones and iPads).
2. You can activate the app in two different ways:

### Activate the app with your online banking credentials from another Finnish bank or with a mobile ID

1. Open the Nordea ID app you installed on your device and select "I have another bank's credentials" as the activation method.
2. Enter your Nordea user ID. You will be directed to the authentication page where you can select your bank.
3. Once you have verified your identity, the app will ask you to confirm your phone number. We will send your activation code to this number.
4. You can now enter the 10-digit activation code that you received by SMS.
5. Choose a 4–8 digit PIN. You will use this PIN to log in to services and confirm transactions with the Nordea ID app.

### Activate the app without a means of identification

1. Open the Nordea ID app you installed on your device and order the activation code and temporary PIN in the app. Select "I do not have any of these" as the activation method and choose the delivery method.
  2. You will receive the activation code in an SMS to your mobile phone. The temporary PIN will be delivered to you through the channel you chose. Depending on the delivery method, the activation code will be sent immediately or with the delay mentioned in the app. You can enter the activation code in the app as soon as you receive it or wait until you have received both codes.
  3. When you have received the temporary PIN, you can complete the activation of your Nordea ID app. Enter your activation code in the app if you haven't done it yet. Then enter your temporary PIN.
  4. Choose a 4–8 digit PIN. You will use this PIN to log in to services and confirm transactions with the Nordea ID app.
3. Your Nordea ID app is now ready to use.

Did you know that  
**you can also do  
this in Nordea  
Mobile?**



See how much  
money you have  
in your account



See what card transactions  
have been charged from  
your account



See how much cash  
you have withdrawn  
using your card

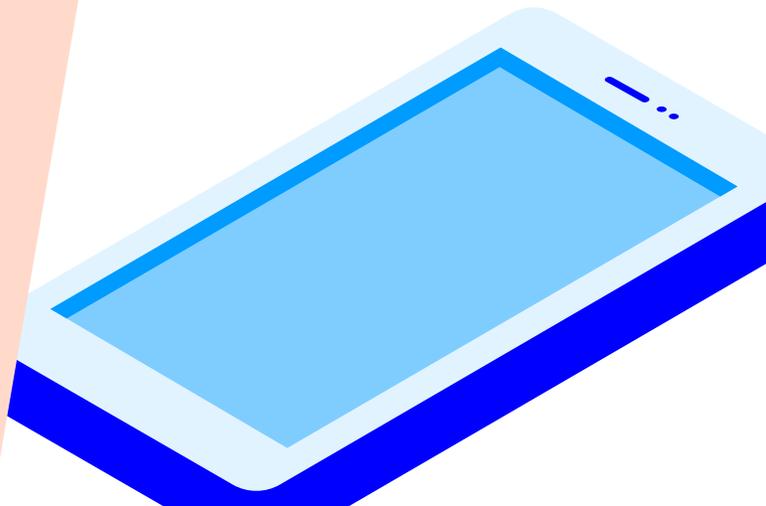


See who has  
transferred money to  
your account

Nordea  
**Mobile**

**Have these things at hand:**

your smartphone or tablet on  
which you have installed the  
**Nordea Mobile app** and the  
**Nordea ID app** for verifying your  
identity



## How do I log in to Nordea Mobile?

1. On your tablet or smartphone, open the **Nordea Mobile app**.
2. Verify your identity by entering your **user ID** on the screen and confirming that you want to log in with the **Nordea ID** app. Follow the instructions on the screen.
3. You are now logged in to Nordea Mobile.

### In Nordea Mobile, you can do this and much more

- View all your accounts and cards by selecting **Show all accounts and cards**.
- See the details of your accounts, including your account number and balance.
- View your account transactions, including your incoming and outgoing payments, by tapping on the relevant account.
- See the details of an incoming payment and its payer by tapping the relevant transaction.
- Transfer money between your accounts and pay bills.
- View the purchases you have made with your card.
- See your card's settings and adjust them, and block your card either temporarily or permanently.
- View your account statements by going to the **Profile** tab and selecting **Documents** and **Archive**.

## How do I log out of Nordea Mobile?

To log out of Nordea Mobile, go to the **Profile** tab and tap **Log out** in the top right corner. You have now been securely logged out.

Did you know that  
**you can also do  
this in Nordea  
Netbank?**



See how much  
money you have  
in your account



See what card transactions  
have been charged from  
your account



See how much cash  
you have withdrawn  
using your card



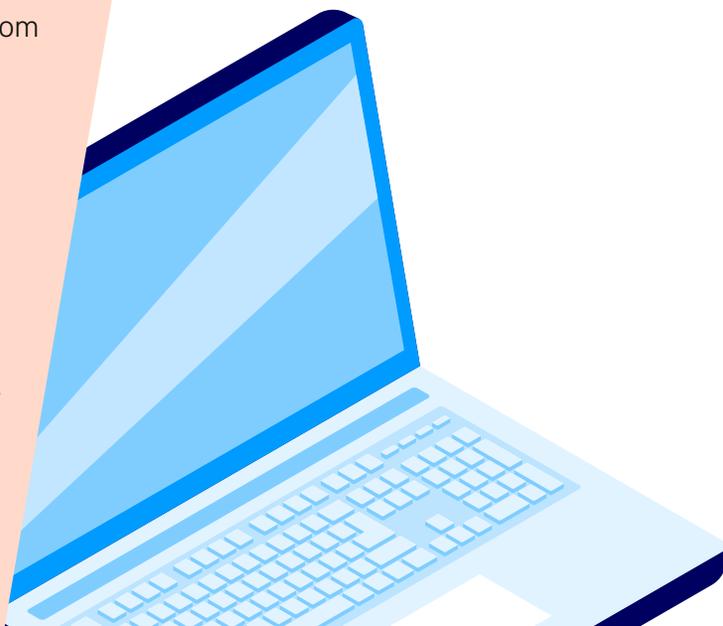
See who has  
transferred money  
to your account

Nordea  
**Netbank**

**Have these things at hand:**

your computer or tablet

your means of identification  
(either the Nordea ID app on  
your smartphone or tablet or  
the Nordea ID device)



## How do I log in to Nordea Netbank?

1. Open your internet browser on your computer or tablet and write **www.nordea.fi** in the address bar. Open the Log in menu at the top of the page and select **Log in to Nordea Netbank**.
2. Verify your identity by entering your **user ID** on the screen and confirming that you want to log in with the **Nordea ID app** or **Nordea ID device**. To confirm your login, follow the instructions on your screen.
3. You are now logged in to Nordea Netbank and can see it on your computer or in your tablet.

### In Nordea Netbank, you can do this and much more

- See the details of your accounts, including your account number and balance.
- View your account transactions, including your incoming and outgoing payments, by selecting the relevant account.
- See the details of an incoming payment and its payer by selecting the relevant transaction.
- Transfer money between your accounts and pay bills.
- View the purchases you have made with your card.
- See your card's settings and adjust them, and block your card either temporarily or permanently.

### How to find your account statements

- You will find your account statements by first selecting your name in the upper right corner. Then select **Documents** and **Archive**.
- We will store your account statements for six years.
- To print out a **statement**, open the relevant statement and print it.

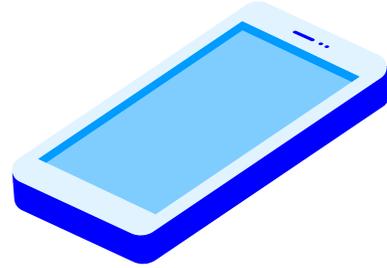
## How do I log out of Nordea Netbank?

To close Nordea Netbank, **select your name in the upper right corner** and then **Log out**. You have now been securely logged out.

# How to pay a bill in **Nordea Mobile**

## Have these things at hand:

- The bill you want to pay
- Your tablet or smartphone on which you have installed the Nordea Mobile app
- The Nordea ID app you have installed on your smartphone or tablet



- 
1. On your tablet or smartphone, open the **Nordea Mobile** app.
  2. Verify your identity by entering your user ID on the screen and confirming that you want to log in with the **Nordea ID** app. To confirm your login, follow the instructions on your screen.
  3. There are two ways to pay bills in Nordea Mobile:
    - If the bill has a bar code, select Scan invoice to make the payment.
    - If the bill does not have a bar code, select Pay to make the payment.
  4. Confirm the payments with the Nordea ID app. Remember to always check the payments you are confirming.
  5. Your bill is now paid!



**Tip:** For more instructions on how to pay bills, visit [nordea.fi/mobilebank](https://nordea.fi/mobilebank)

# How to pay a bill in **Nordea Netbank**



## **Have these things at hand:**

- The bill you want to pay
- Your computer or tablet
- Your means of identification (either the Nordea ID app on your smartphone or tablet or the Nordea ID device)

- 
- 1.** Open your internet browser on your computer or tablet and write **www.nordea.fi** in the address bar. Open the Log in menu at the top of the page and select **Log in to Nordea Netbank**.
  - 2.** Verify your identity by entering your user ID on the screen and confirming that you want to log in with the Nordea ID app or Nordea ID device. To confirm your login, follow the instructions on your screen.
  - 3.** Once you are logged in, select **Payments** and then **New payment**.
  - 4.** Confirm the payments with the Nordea ID app or Nordea ID device. Remember to always check the payments you are confirming.
  - 5.** Your bill is now paid!

## **You can also use these options to pay your bills:**

- Call our Customer Service. You can find our contact details on page 20 of this guide.
- Send your bills by post to our payment service. To order payment service envelopes, go to [nordea.fi/payment-service](http://nordea.fi/payment-service) or call our Customer Service. You don't need to visit a branch to use the payment service. Please note that we will charge a service fee from your account for each bill paid through our payment service.

# Use your card to withdraw cash

– and not just at ATMs



All of us are probably familiar with using our payment cards to withdraw cash at an ATM. But did you know that you can also withdraw money from many shops **when you pay for your purchases with your card?**

## Withdrawing cash from a shop when you purchase something is secure:



The shop checkout is safely indoors



The cashier will make sure no one can see your card PIN



The cashier will see to it that you get your cash



Your receipt will show the amount of cash you withdrew

You can withdraw cash from these shops when you make a card payment that is debited from your account: **K-Market, K-Supermarket, K-Citymarket, R-kioski and Tokmanni.**

The maximum amount you can withdraw is 50 euros from R-kioski and 200 euros from K-food stores and Tokmanni.

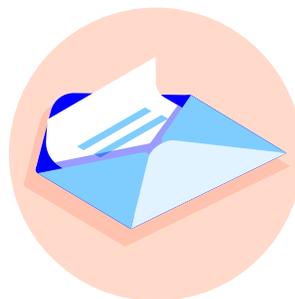
# Someone else

can also manage your affairs for you

You may need to give someone you trust access to your accounts so they can help you pay your bills, for example. To give another person access to your account, call us on 0200 70 000. Both you and your representative will be asked to verify your identities using your online banking credentials. You can also call us to book a meeting in branch.



**You can give someone else access to your account by calling or visiting us**



**Prepare for the future by drafting a continuing power of attorney**

You can draft a continuing power of attorney for when you might need someone else to manage your banking for you in the future. It won't become effective until the Finnish Digital and Population Data Services Agency has confirmed the authorisation due to an illness or for some other reason.

# Nordea Customer Service

## 0200 70 000

**We are here to help.  
We provide service in English  
from 8.00 to 18.00 on weekdays.**

Calls are charged at normal mobile call or local call rates. We do not charge any extra fees for your call. Please see our website at **[nordea.fi/special-opening-hours](https://nordea.fi/special-opening-hours)** for any special opening hours of our Customer Service.

### **If you lose your card or Nordea access codes or they fall into the wrong hands:**

- Call us immediately on **0200 70 000**.  
You can block both your card and access codes in the same call.
- When our Customer Service is closed, call the **blocking service on 020 333 (local rates apply)**. The blocking service is available 24/7.
- You can also block your card in Nordea Mobile and Netbank. If you can't find your card, you can block it temporarily or permanently. To do this in Nordea Mobile or Netbank, log in, select the relevant card and then Security.



# Two ways to call Nordea Customer Service

## Call from the Nordea Mobile app with your identity already verified

1. Log in to Nordea Mobile and select Call now on the Help tab.
2. At the start of the call, you will be asked to select the reason for your call. Select the reason that applies.
3. One of our advisers will now answer your call.

## Call 0200 70 000 and identify yourself during the call

1. Before you call us, make sure you have your Nordea user ID and the **Nordea ID app** or **Nordea ID device** at hand.
2. Dial the number 0200 70 000.
3. At the start of the call, you will be asked to select the reason for your call. Select the reason that applies.
4. Next, you will be asked to identify yourself with your Nordea access codes.
  - Enter your Nordea user ID on your phone and press # (the hash key).
  - Listen to the instructions and verify your identity using either your **Nordea ID app** or **Nordea ID device**.
  - If you don't have a Nordea user ID, just press # (the hash key) on your phone.
  - One of our advisers will now answer your call.

## A small glossary of digital banking terms

### **E-identification**

E-identification is a service that enables you to access online services that require strong electronic identification, such as public online services. To activate e-identification, you need to book an appointment in branch where we will verify your identity in person from a valid passport or ID card.

### **User ID**

A series of digits which you are asked to enter first when you log in to Nordea Netbank or Nordea Mobile or when you call our Customer Service. Your user ID is intended for your personal use only and you should never reveal it to anybody else.

### **Nordea Mobile**

Our secure mobile banking app which you will install on your smartphone or tablet.

### **Nordea ID device**

A device that is part of Nordea access codes and that you can use to verify your identity online. You can order a Nordea ID device from us if you don't own a smartphone or tablet or for some other reason are unable to use the Nordea ID app, which is the means of identification we primarily recommend.

### **Nordea ID app**

Our authentication app which you can download to your smartphone or tablet and use to verify your identity.

### **Nordea access codes**

Nordea access codes consist of two parts: your Nordea user ID and your means of identification (either the Nordea ID app or Nordea ID device). With Nordea access codes, you can verify your identity when you use our digital services or call us.

### **PIN**

A numeric code you enter as requested. For example, you will have one PIN for logging in to Nordea Netbank or Nordea Mobile and another for your card to withdraw cash at an ATM or make a payment at a payment terminal. Your PIN is unique to you and you should never reveal it to anybody else.

### **Nordea Netbank**

Our secure online banking service. You log in to Nordea Netbank at the address [www.nordea.fi](http://www.nordea.fi).

### **Nordea Customer Service**

A full-service branch which you can contact by calling 0200 70 000 for service in English. You can call us for assistance with your banking and we can solve your needs over the phone.

For more information about how to bank securely from home, visit:

**[nordea.fi/digital-advice](https://nordea.fi/digital-advice)**



**Get clear instructions**



**Learn new things**



**Get useful tips**

# Nordea

