



How to use

Nordea's Mobile bank

2024-07



A step
for step
guide



Why should I use Nordea Mobile?

Digital services are increasing in our modern world. From ordering a takeaway to paying our bills, technology has allowed services to fit easily into our everyday life. With Nordea's digital services, we bring your bank to you securely whenever and wherever you are.

With our mobile banking app Nordea Mobile, you can see an overview of your finances, view insights into your spending, create budgets, pay bills and more. You can get started easily. First you need to download the Nordea Mobile app to your device from your device's app store. If you are already our customer, you can log in using your Nordea access codes. If you are not our customer yet, select 'Become a customer online' to join Nordea and use our digital services.

Nordea ID is a separate app that allows you to securely verify your identity online. It is used to log in and approve transfers and transactions within Nordea's digital services and third party services.

In this guide, we will go through how to use different functions in Nordea Mobile.

Let's start!



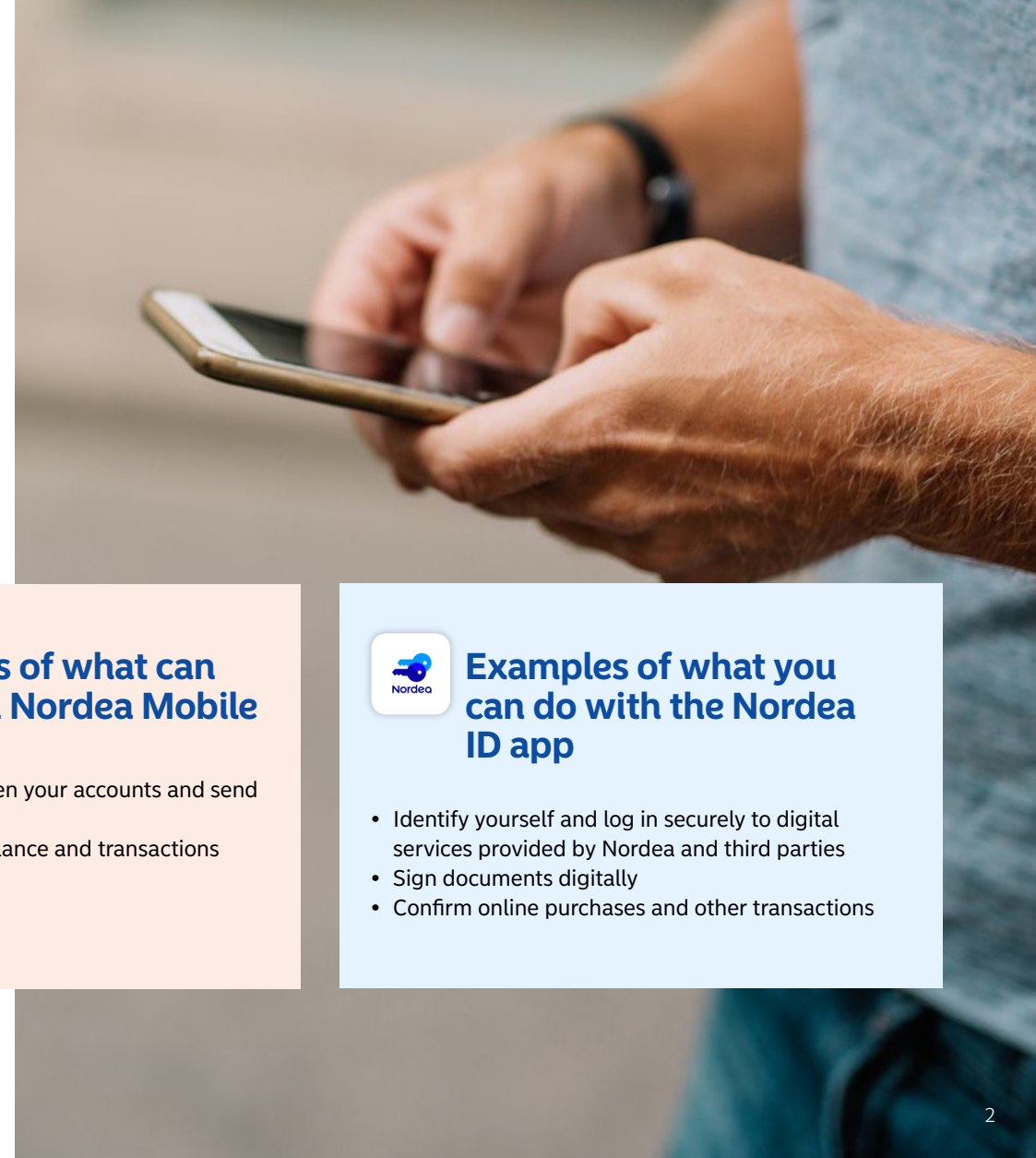
Examples of what can you do in Nordea Mobile

- Pay bills
- Transfer money between your accounts and send money to others
- Check your account balance and transactions
- View your card PIN
- Block your card
- Create budgets



Examples of what you can do with the Nordea ID app

- Identify yourself and log in securely to digital services provided by Nordea and third parties
- Sign documents digitally
- Confirm online purchases and other transactions





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Your security

**It is important to us that you feel safe as a customer.
We want to give you some advice on how to use Nordea
Mobile and your other banking services securely.**

- 1** Never disclose your Nordea access codes or card details to anyone else. Do not approve any transactions or payments you do not recognise.
- 2** Criminals will try to trick you into making payments or disclosing your Nordea access codes or card details. Nordea and other reliable organisations will never ask for your online banking credentials over the phone, in a text message, by email or via social media.
- 3** If you suspect that you have been scammed, block your Nordea access codes or card by calling Nordea Customer Service or the blocking service.

How to block your card

You can block your payment card either temporarily or permanently in Nordea Mobile. To block your card, go to your card details and select Security. If you block your card permanently, you can no longer use it and a new card will be sent to you automatically. You can also reach us by calling us.

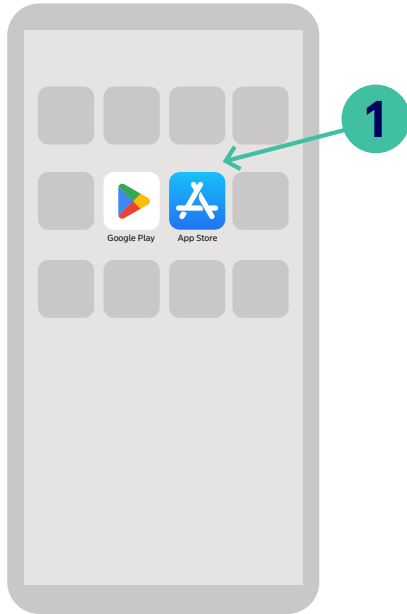
- You can call us from Nordea Mobile or by dialling 0200 70 000. When our Customer Service is closed, call the blocking service on +358 20 333 (local rates apply*). The blocking service is available 24/7.



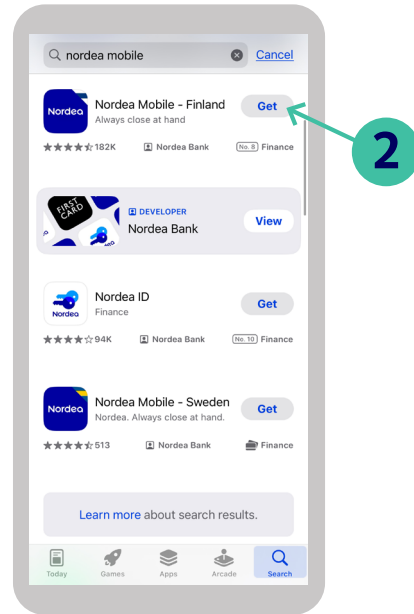
Remember!

**Get into the habit of
checking what you are
approving with the
Nordea ID app.**

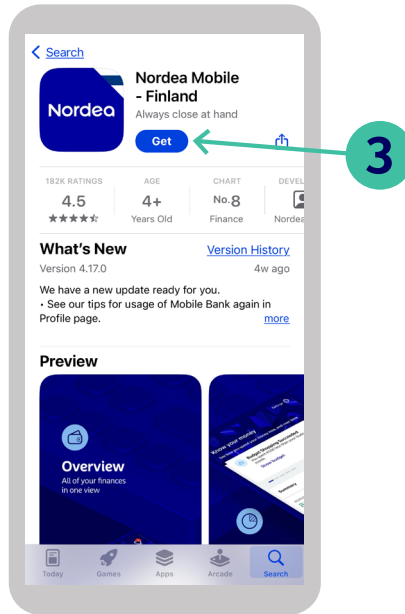
How to install the app on your device



1. Go to your app store



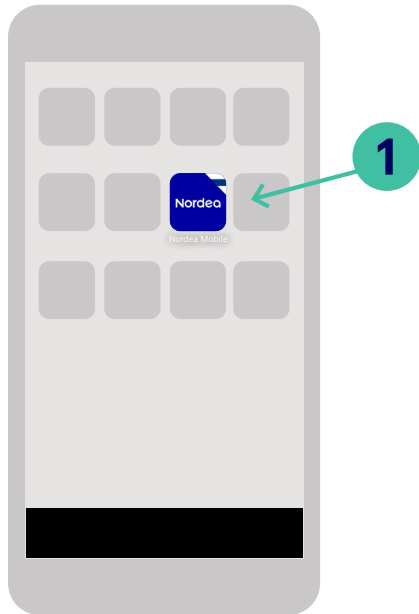
2. Search for Nordea Mobile



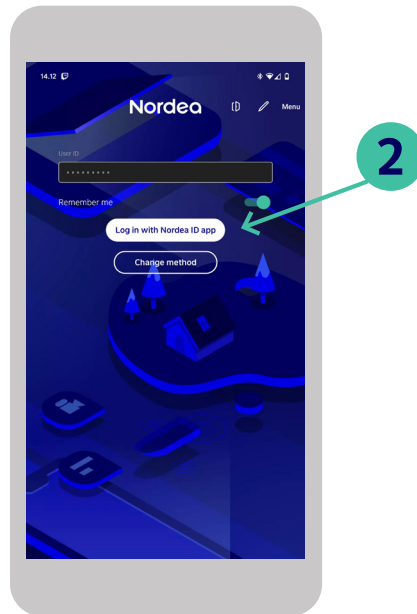
3. Download the app



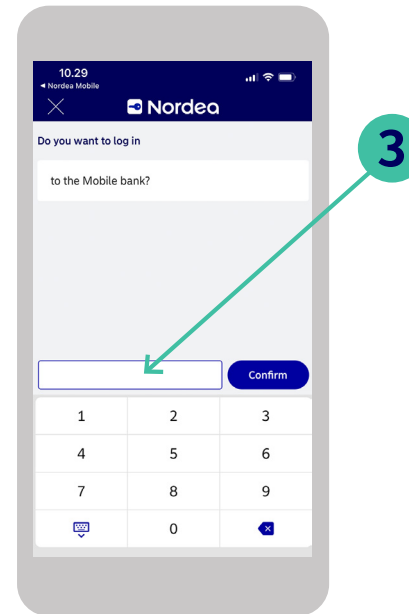
Log in to Nordea Mobile with the Nordea ID app



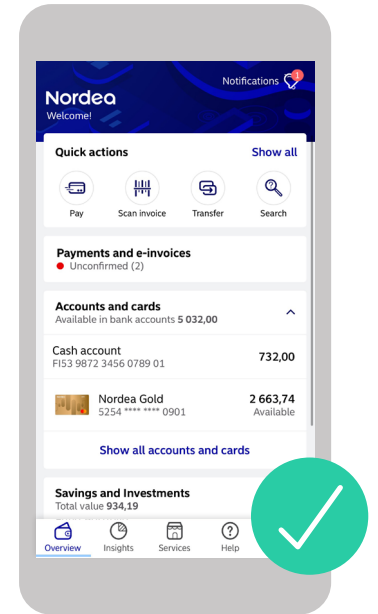
1. Open Nordea Mobile and enter your user ID.



2. Select 'Log in with Nordea ID app'.



3. Enter your PIN for the Nordea ID app.



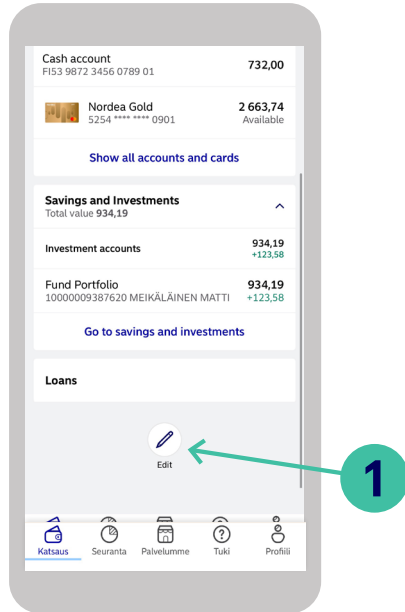
4. Start using Nordea Mobile.



Tip!

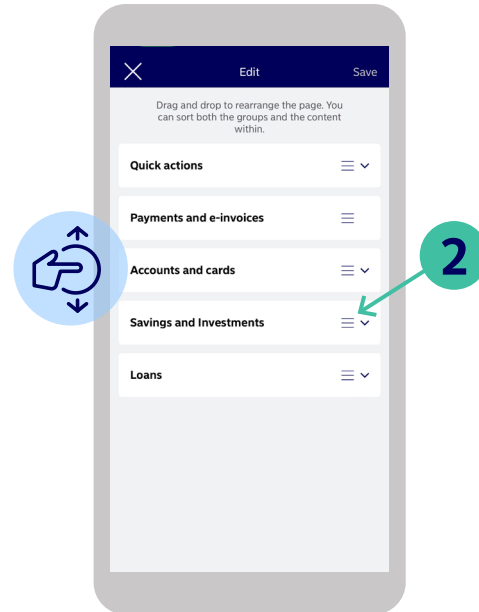
Activate notifications for Nordea Mobile to receive information about your banking.

Overview tab – see all your banking services at a glance

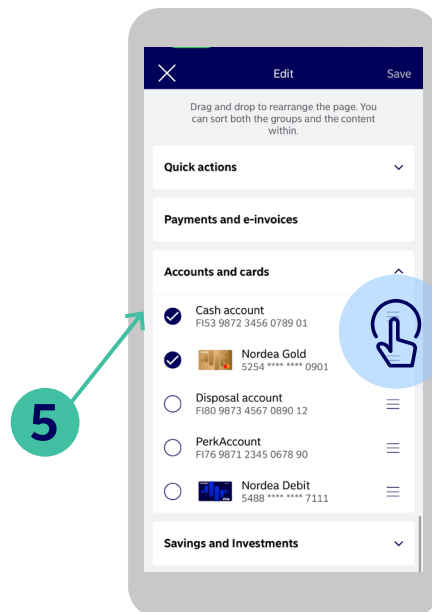


Log in to Nordea Mobile

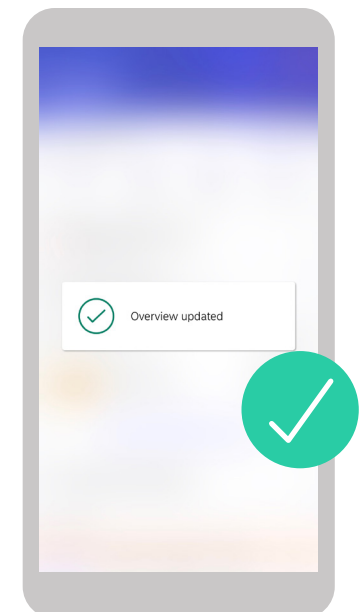
1. Scroll down on the Overview tab and select Edit.



2. You can change the order of the product categories on the Overview tab by dragging and dropping them.
3. You can also select which quick actions you want to see.



4. If you want to change the products you see on the Overview tab, start by tapping the arrow next to the product category.
5. You can then select the products you want to see by checking/unchecking the tick boxes.



6. Once you've applied the changes you want, tap Save. You're all set!



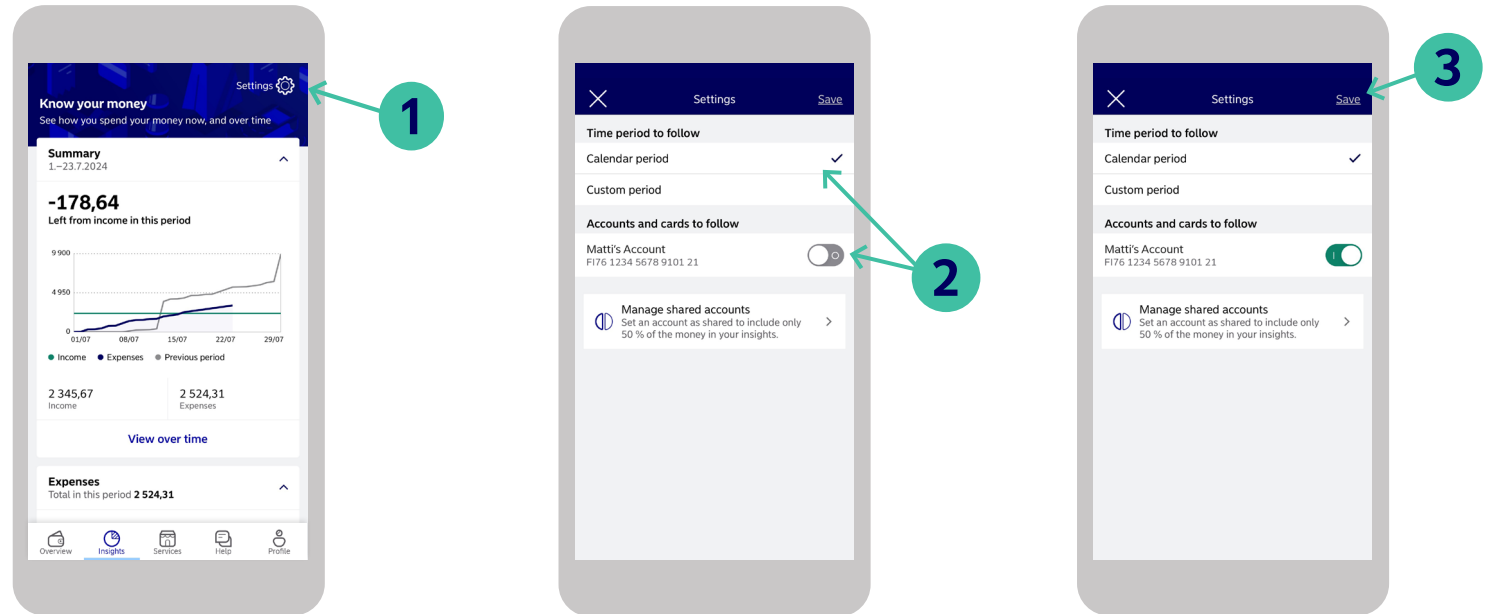
Tip!

Edit the Overview tab and make it just the right home screen for you.



Edit the Insights tab

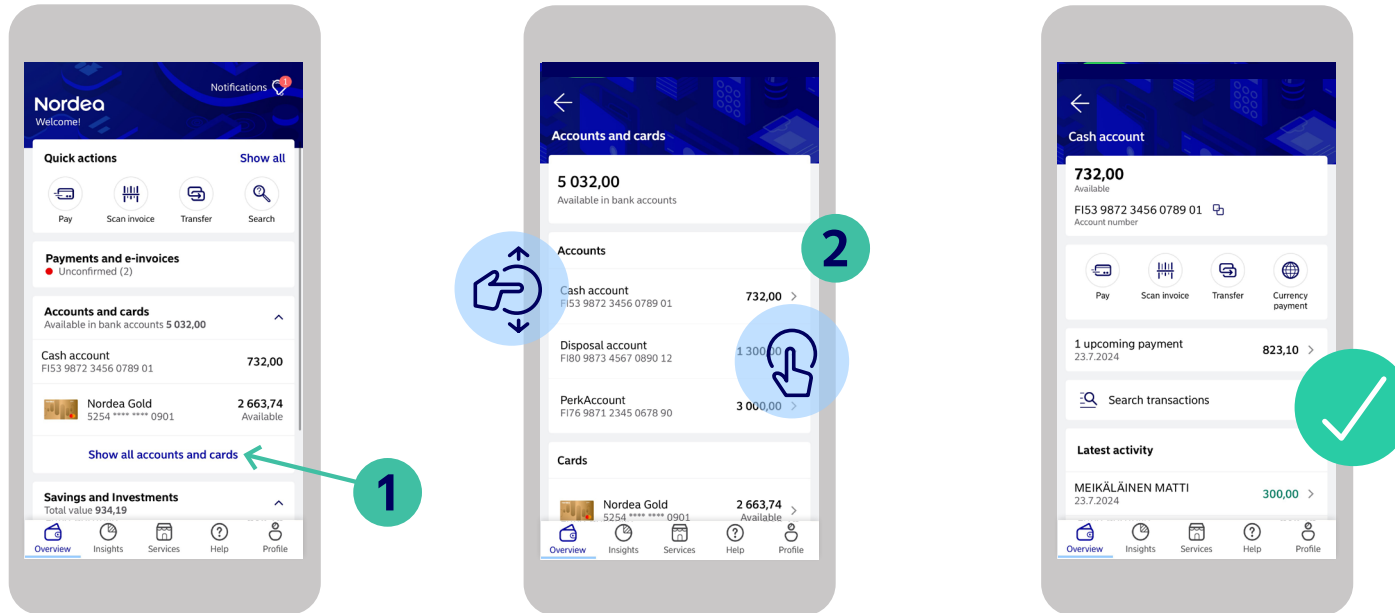
The insights tab categorises your spending to give you a better overview of your finances. Lets see how you can personalise the insights tab for your needs.



Log in to Nordea mobile bank

1. Go to the Insights tab and tap Settings in the top right corner.
2. You can now edit the time period on the Insights tab and select the accounts and cards you want to follow.
3. Once you've applied the changes you want, tap Save. You're all set!


Check your account balance and transactions




Log in to Nordea mobile bank

1. On the Overview tab, tap 'Show all accounts and cards'.

2. On this page, you will see the balances of all your accounts and cards.

 You can easily view your accounts by scrolling up or down.

3. How to view your transactions

 Select the account whose transactions you want to see. You will see the most recent transactions and the current balance.

4. Here you can see an overview of the selected account. To view all your transactions, scroll down and Click on "Show All"

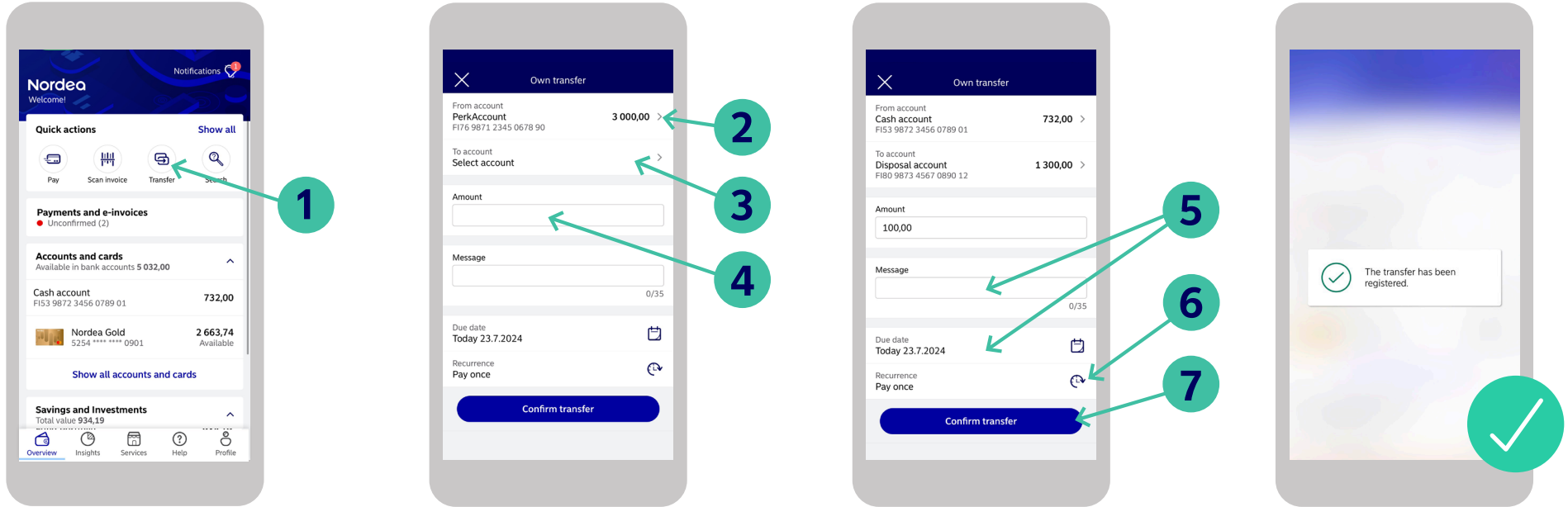


Tip!

Any incoming transactions are shown in green and any withdrawals and other outgoing transactions are shown in black. There is also a minus sign in front of the withdrawals and other outgoing transactions.



Transfer money between your accounts

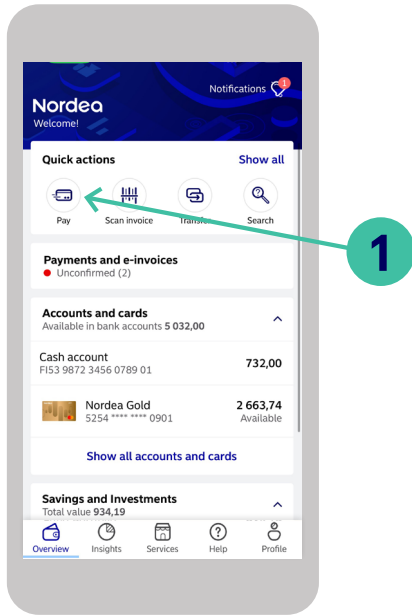


Log in to Nordea mobile bank

1. Select the Transfer icon.
2. Choose the account you want to transfer money from by tapping 'From account'.
3. Choose the account you want to transfer money to by tapping 'To account'.
4. Enter the amount that you want to transfer.
5. You can add a message (optional) and the due date you wish the money to be transferred on.
6. You can create a regular payment by selecting Recurrence.
7. If the information you entered is correct, tap 'Confirm transfer'.
8. Once the transfer is complete, you will receive the message 'The transfer has been completed'.

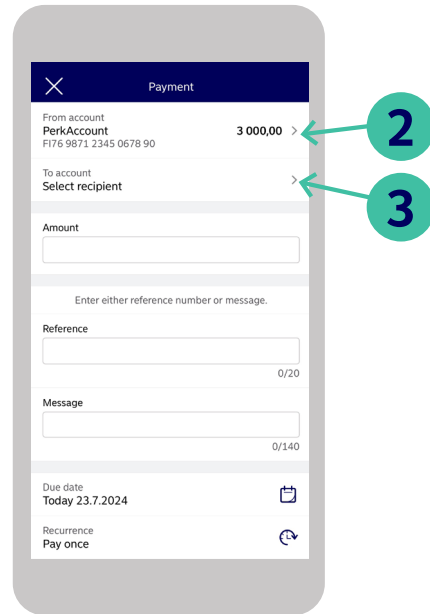
Create a payment (1 of 2)

Next we will describe how you can pay bills and send money to others.



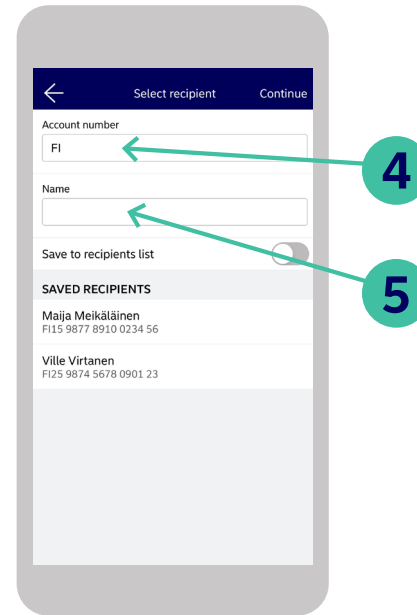
Log in to Nordea mobile bank

1. Select the "Pay" icon.



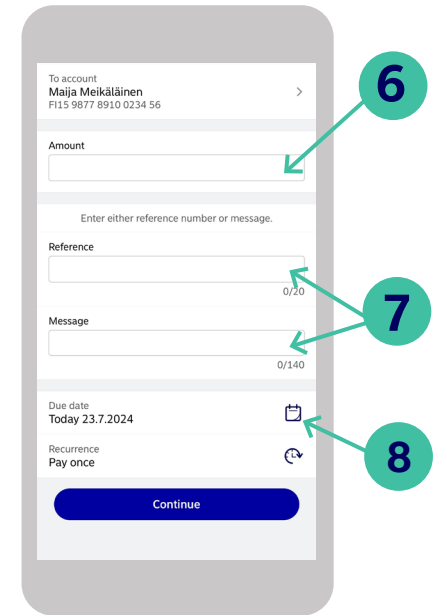
2. Choose the account you want to pay from by tapping 'From account'.

3. Then enter the account you want to pay to by tapping 'To account'.



4. You can either enter the recipient's account number or select a saved recipient.

5. Enter the recipient's name.



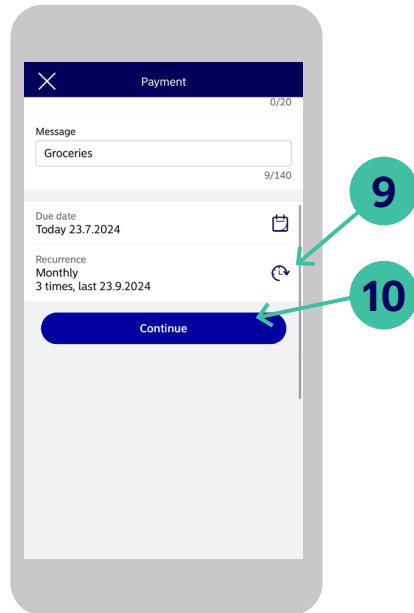
6. Enter the amount.

7. Enter either a reference number or a message.

8. Select the due date.

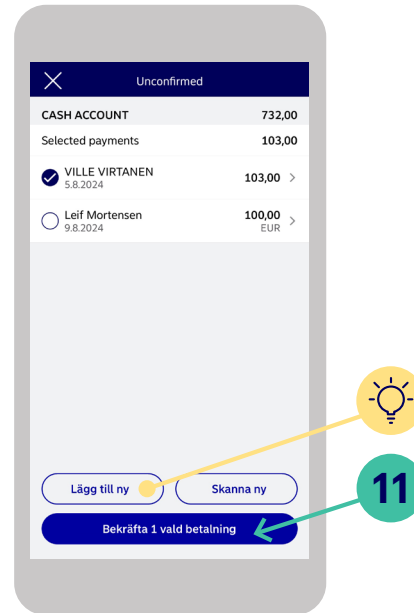


Create a payment (2 of 2)




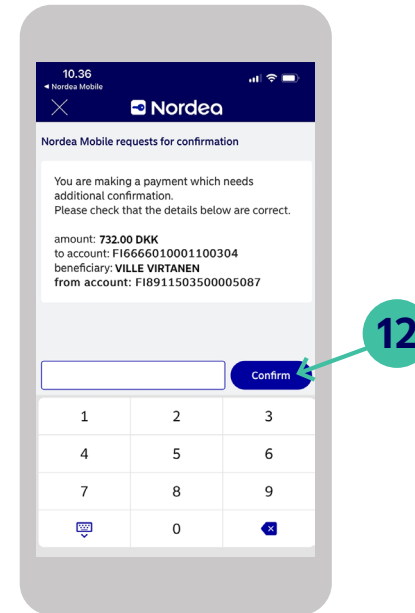
9. If you want to make this a recurring payment, you can do so by tapping recurrence.

10. Check that the information is correct, then select continue.

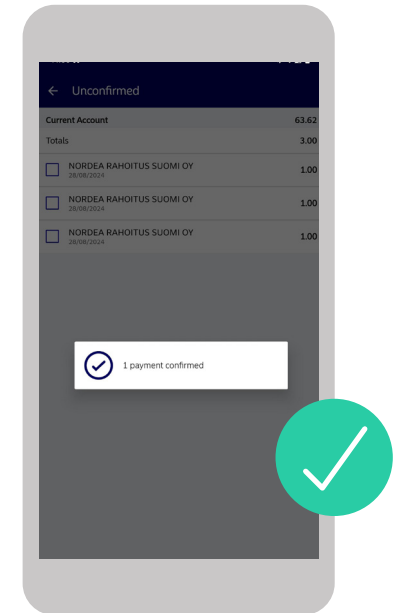


11. Select the payment then "confirm selected payment".

 **TIPS!** If you want to add an additional payment before signing, click on "Add new"

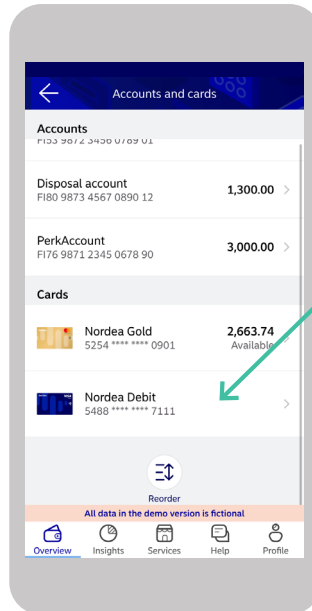
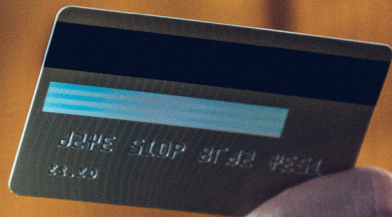


12. Confirm the payment on Nordea ID/your authenticator.



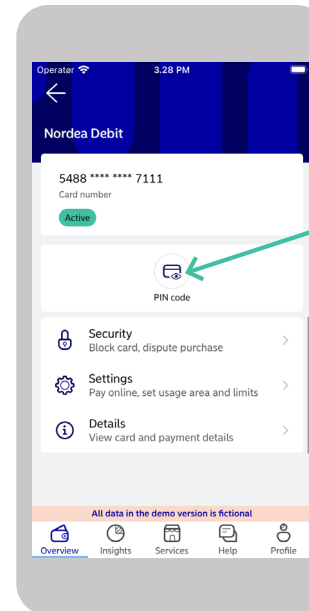
13. The payment has now been approved

View your card PIN

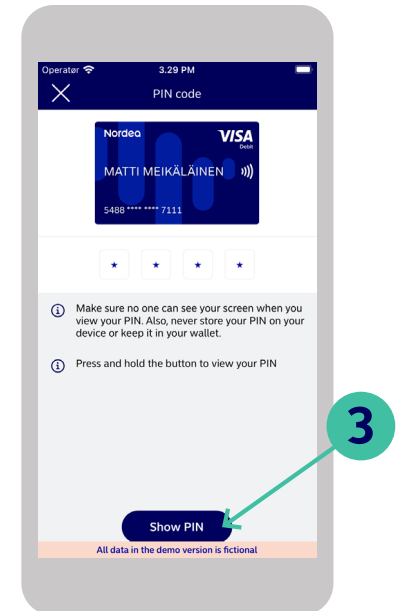


Log in to Nordea Mobile

1. On the Overview tab, tap 'Show all accounts and cards' and select the relevant card.



2. Tap 'PIN code'.



3. Press and hold the button 'Show PIN'. Your PIN will be displayed for as long as you hold the button.



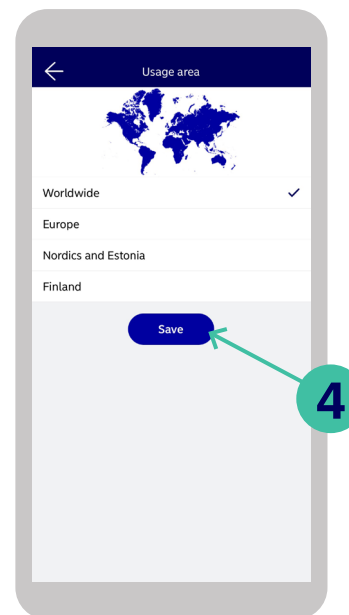
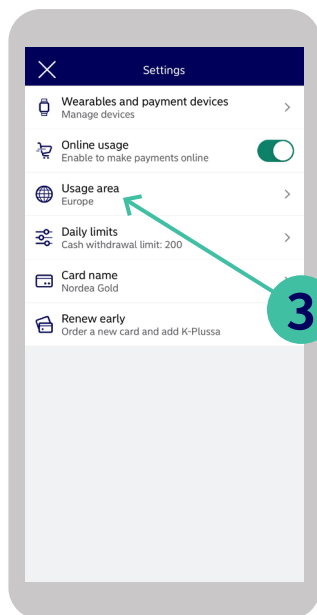
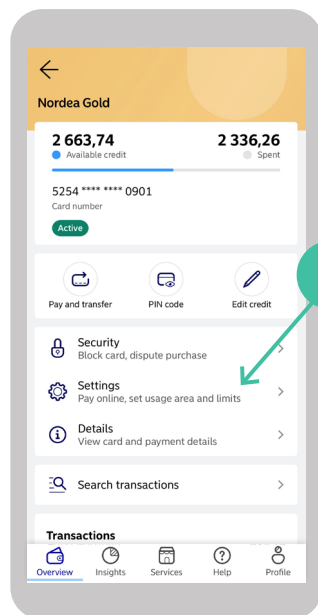
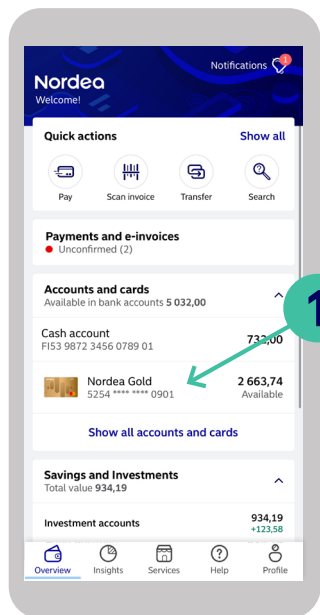
Remember! Never give your card or any information about your card to anyone, including the card number, CVC/CVV and PIN.



Tip!

Select your card's usage area

Determine the geographical area your card can be used in.

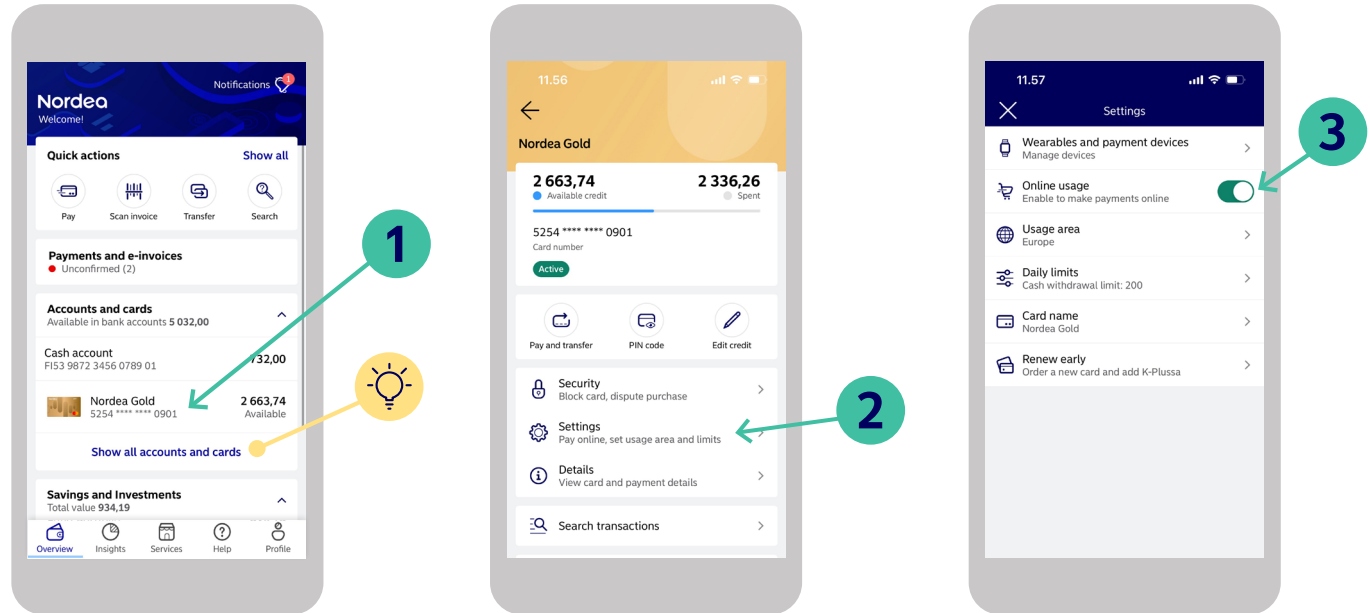


Log in to Nordea Mobile


1. Select the card whose settings you want to change.
2. Select Settings.
3. Select 'Usage area'.
4. Once you've made your selection, save the changes by tapping Save.



Enable/disable online payments



Log in to the Nordea mobile

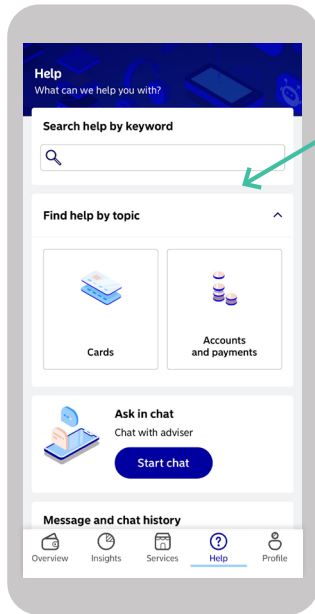
1. Select the card that you want to start using online or that you no longer want to use online.
-  **TIPS!** If you don't see the card you want to select, tap 'Show all accounts and cards'.

2. Select "Settings"

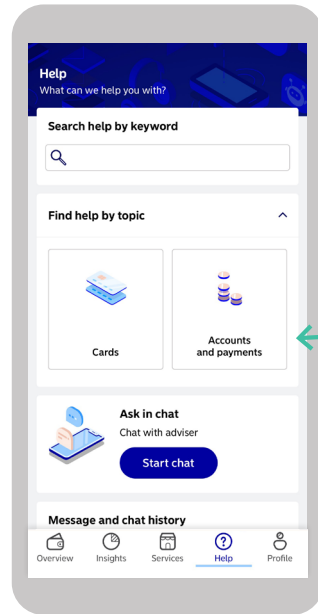
3. Move the slider for 'Online usage' so that it turns green.
4. You have now enabled online payments!

Do you need user support?

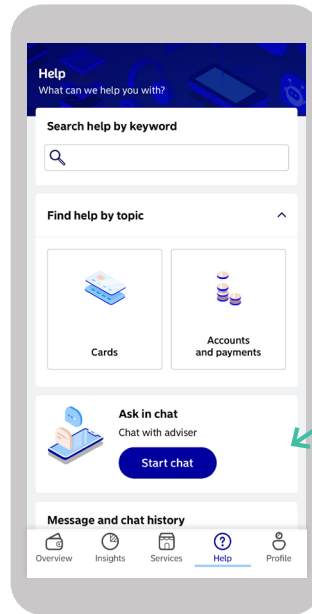
Try the functions under the Help tab



1. Search by keyword



2. Find help by topic



3. Ask in chat



Tip!

You can also access the search through the quick actions on the Overview tab.



Contact us

Contact us from the Help tab.



Chat with us

In Nordea Mobile, you can start a chat to get help 24/7. You can also see the estimated waiting time.



Call us

You can call us from Nordea Mobile or by dialling 0200 70 000. We are open Mon–Fri 8.00–18.00.



Book a meeting with us.

If you need help regarding home loans or investments, you can book a meeting with one of our advisers.



Follow us on social media.

You can follow us on Facebook and Instagram at Nordea Suomi.

Remember

When you contact us via the mobile bank, you are already authenticated and we at Nordea can then be sure that it is you we are talking to.

