

How to use

Nordea's Mobile bank

2022-11



Why should I use Nordea's digital services?

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 whenever and wherever you are securely.

With Nordea's mobile bank, you can see an overview of your finances, view insights into your spending, create budgets, pay bills and more. To get started, download Nordea's mobile bank app from your app store. If you are already a customer, you can log in using your credentials. If you are not a customer, select "become a customer" to join Nordea and use our digital services.

Nordea ID is a separate app that allows you to securely identify yourself digitally. It is used to log in and approve transfers and transactions within Nordea's digital services and for third party services.

In this guide, we will go through how to use different areas of the Mobile bank.

Let's get started!



What can you do in the Mobile bank?

- Pay bills
- Create transfers to yourself and others
- View balance and transactions
- View your cards pin codes
- Block cards
- Create budgets



What can you do with Nordea ID?

- Identify yourself and log in securely to Nordea's digital services and third parties.
- Sign electronically
- Confirm online payments and 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 the mobile bank and your other banking services securely.

1 Never give out personal codes or account details. Do not approve any transactions or payments you do not recognise.

2 Fraudsters and scammers may trick you into giving them your banking details. Nordea will never contact you by phone, text message, social media or email to ask for your banking details.

3 If you suspect you have been the victim of fraud, call Nordea’s Customer Service and block your cards immediately.

How to block your card

You can block your card temporarily or permanently in Nordea Mobile. To block your card, go to the “PIN and Security” settings under your card details in the app. 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 call us at the numbers below:

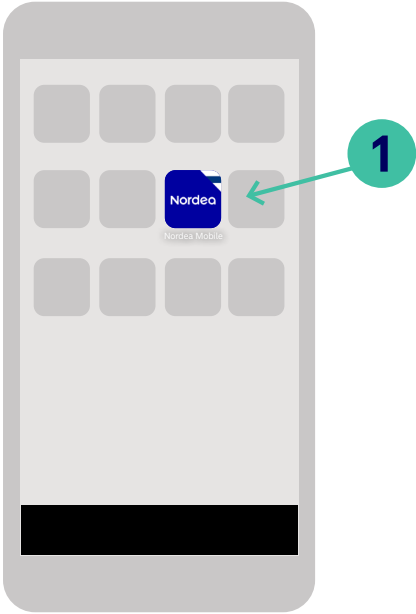
- You can call us through the mobile bank or on 0200 70 000



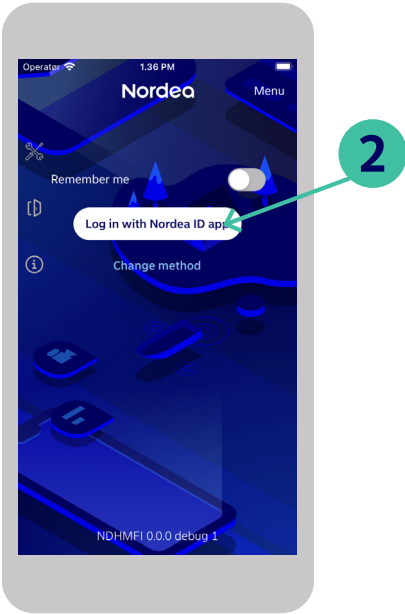
Remember!

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

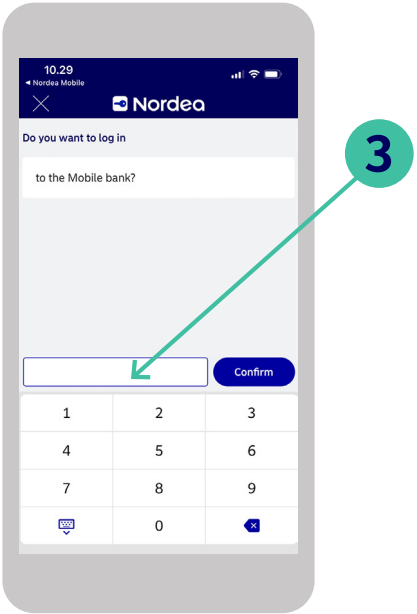
Log in to the mobile bank with Nordea ID



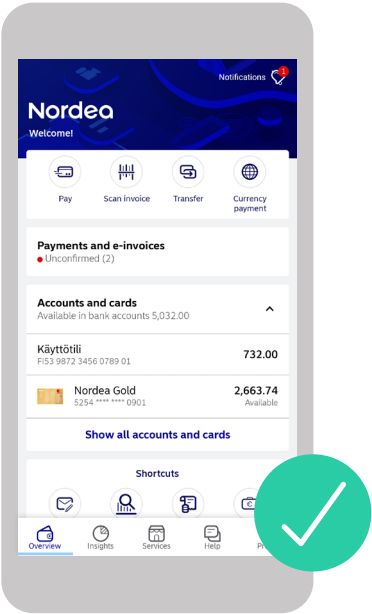
1. Open the mobile bank and enter your user ID.



2. Select Log in with the Nordea ID app.

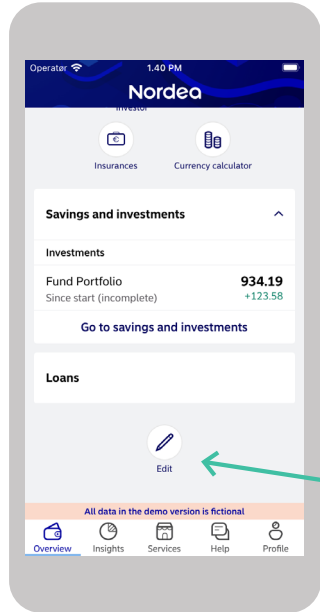


3. Enter the pin code for the Nordea ID app.



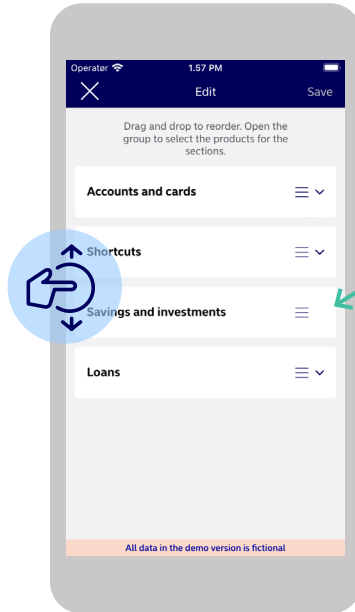
4. Now you can use the mobile bank.

Editing the Overview tab

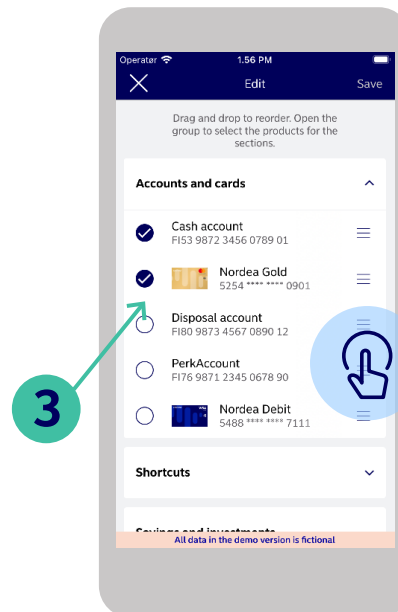


Log in to the mobile bank

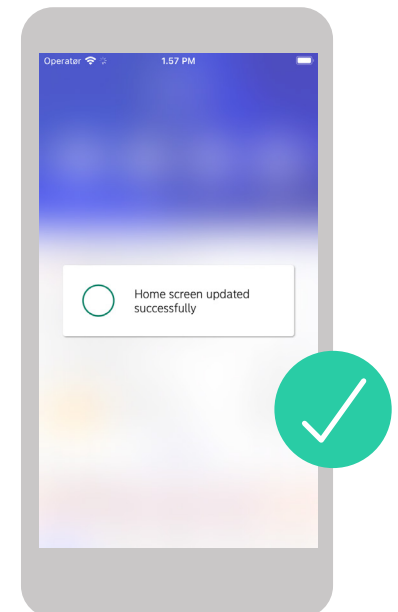
1. Scroll down on the Overview tab and select "Edit"



2. You can change the order of the product categories on the Overview tab by dragging and dropping them.



3. Select the sub-products you wish to display by tapping the arrow next to the product.
4. You can then select which sub-products you want to be shown by checking/unchecking the tick boxes.

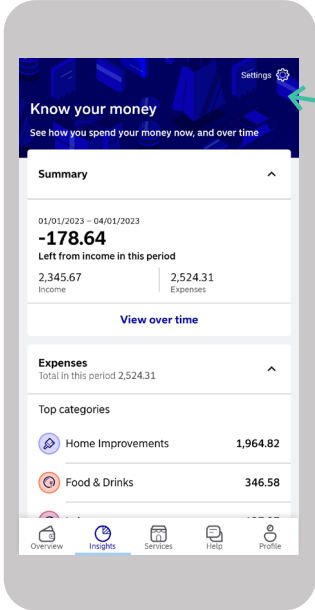


5. Once you've applied the changes you want, tap "Save". You're all set!



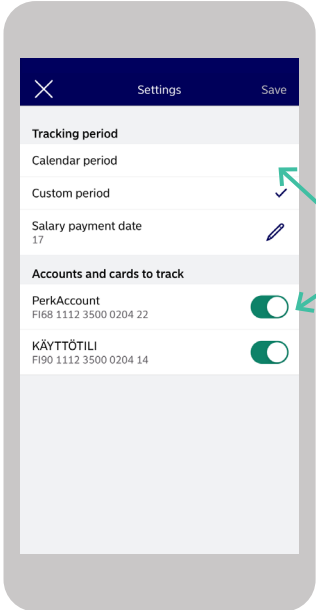
Personalise your insights tab

The insights tab categorises your spending to give you a better overview of your finances.

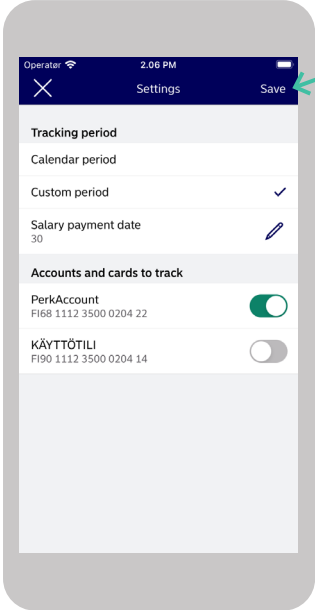


Log in to the mobile bank

- 1. Go to the Insights tab and tap on setting in the top right corner.

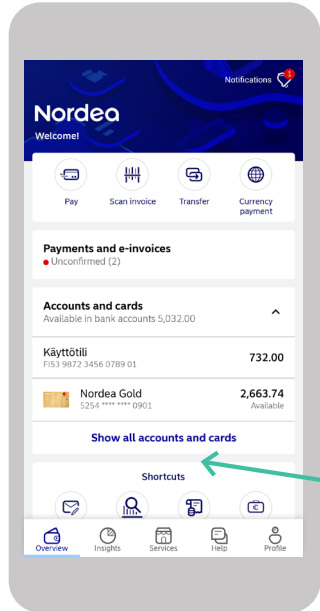


- 2. You can now edit the tracking period on the Insights tab and the tracked accounts and cards.



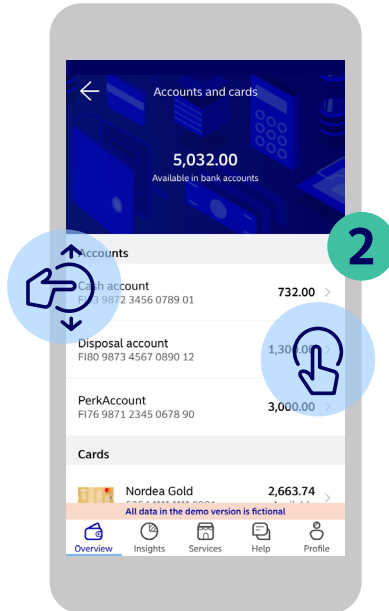
- 3. Once you've applied the changes you want, tap "Save". You're all set!

View your balance & transactions




Log in to the mobile bank

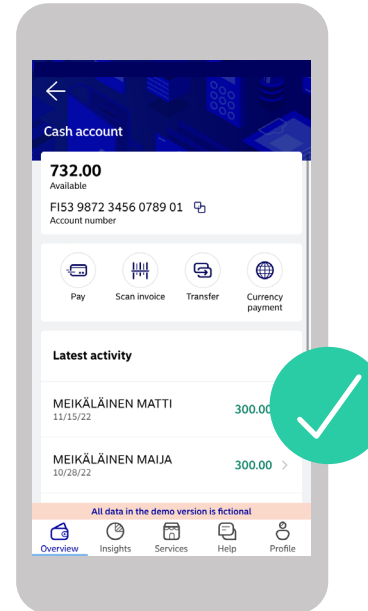
1. On the overview tab, tap "Show all" below accounts and cards.



2. On this page, you will see your balance for all accounts and cards.

 You can easily scroll to find your accounts, by swiping up or down.

3. **To view your transactions:** Select the account you wish to see the transactions for. You will then see the most recent transactions and balance.



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

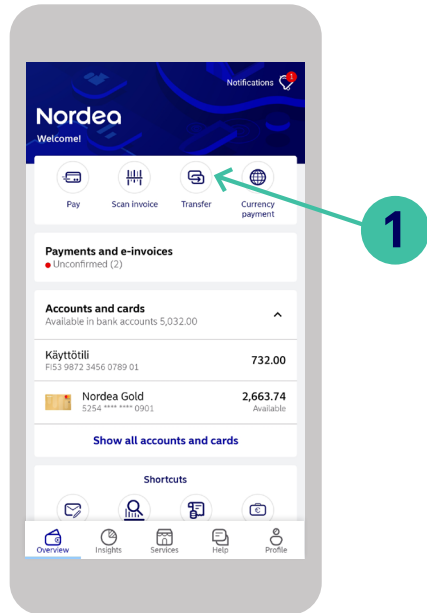


Tip!

Deposits to the account are green amounts while withdrawals or purchases are black amounts with a minus sign in front.

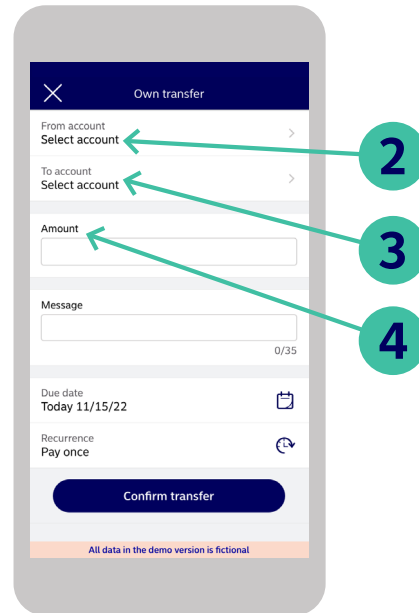


Make a transfer between your accounts

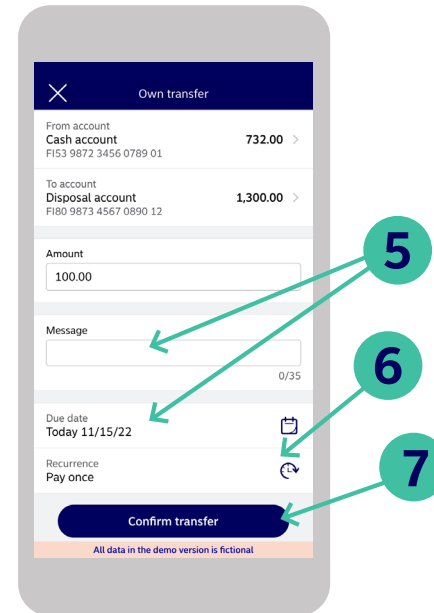


Log in to the mobile bank

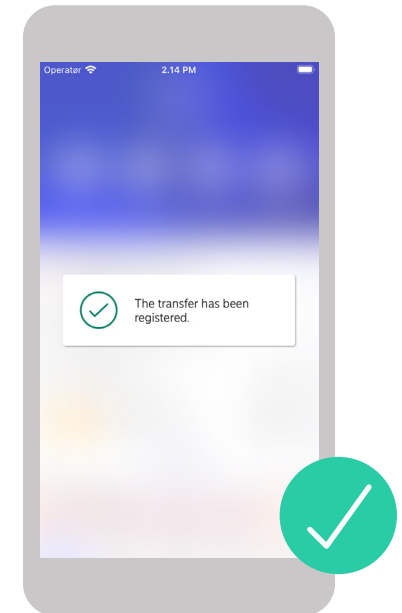
1. Click the "Transfer" widget.



2. Choose the account you want transfer money from, by clicking on "From account".
3. Choose the account you want to transfer money to, by clicking on "To account".
4. Enter the amount you wish to transfer.



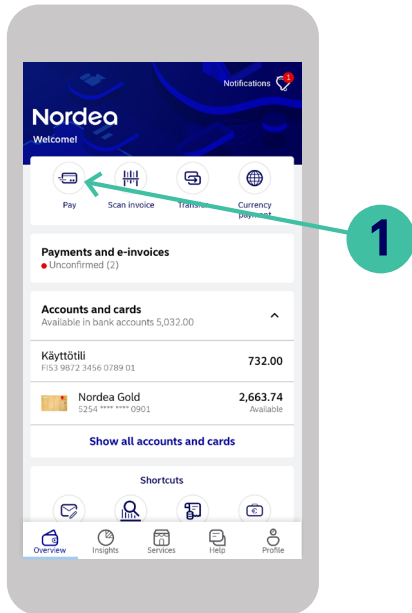
5. You can add a message (optional) and the due date you wish the money to be transferred on.
6. You can create a regular payment by selecting 'recurrence'.
7. If the information you entered is correct, click "Confirm Transfer".



8. Once the transfer is complete, you will receive the message "The transfer is registered".

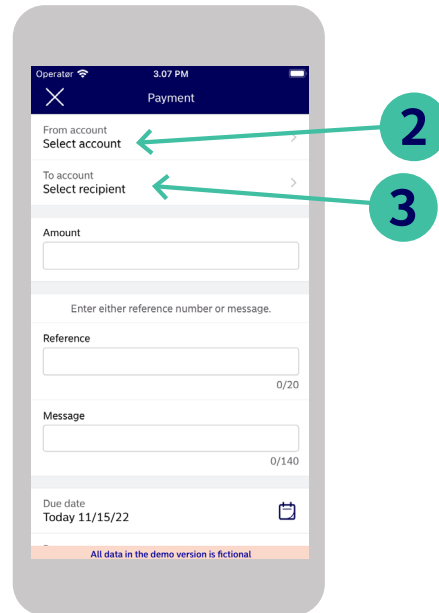
How to create a payment (1 of 2)

Below you can see how to create a payment so that you can pay your bills and transfer money.

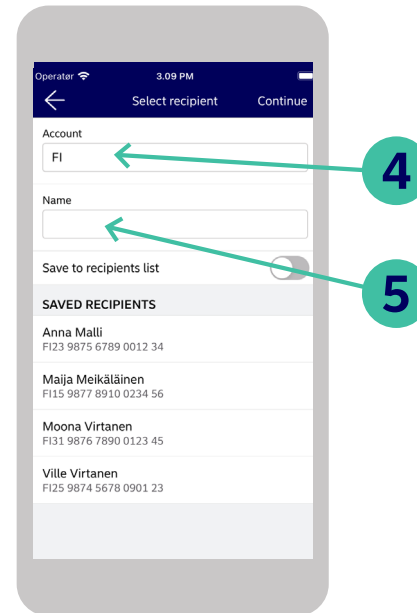


Log in to the mobile bank

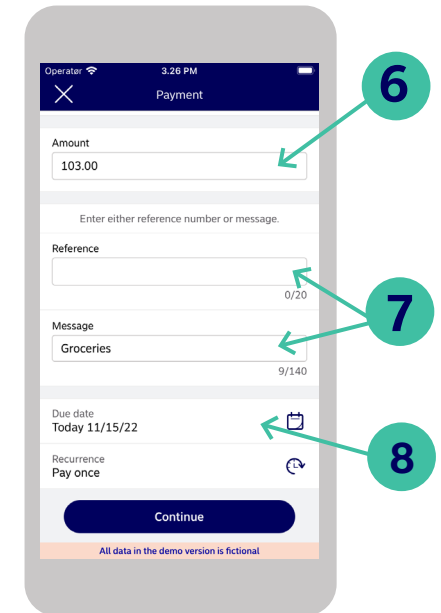
1. Click on the "Pay" widget.



2. Choose which account you want to pay from, by clicking on "From account".
3. Then choose which account you want to pay to by clicking on "To account".



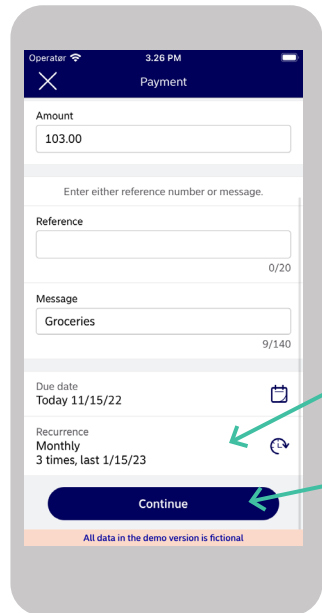
4. Enter the account number for that account you want to pay to, or select a saved recipient
5. Enter the recipient's name



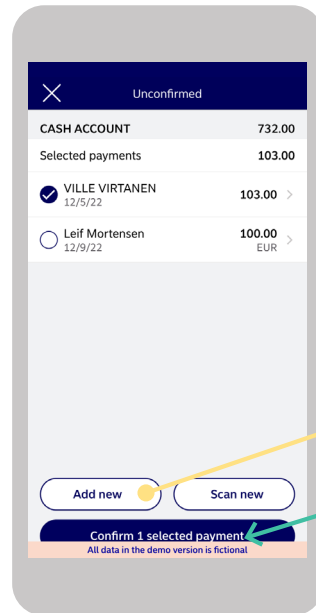
6. Enter the amount.
7. You can enter either a reference number or message.
8. Select the payment date.




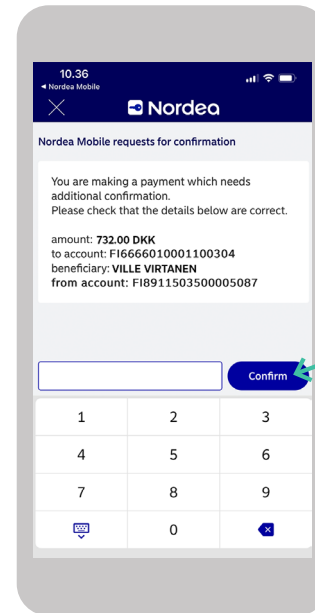
How to create a payment (2 of 2)



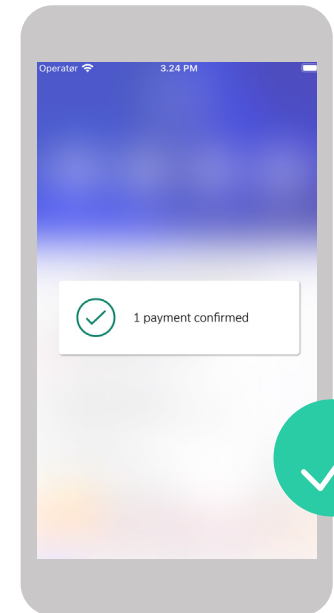
9. If you want to make this a recurring payment, you can do so by tapping recurrence.
10. Check that the information is correct, then select continue.



11. Select the payment then “confirm selected payment”.
-  **TIPS!** If you want to add an additional payment before signing, click on “Add new”

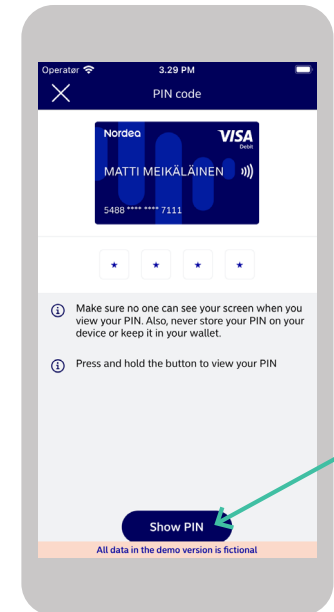
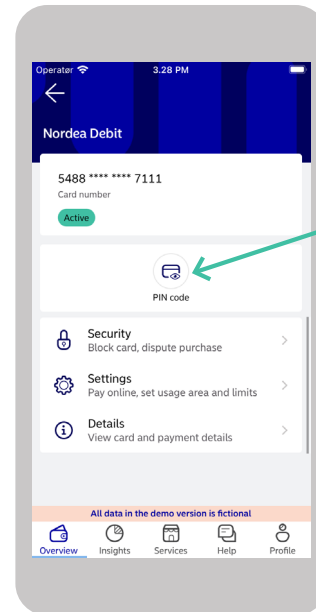
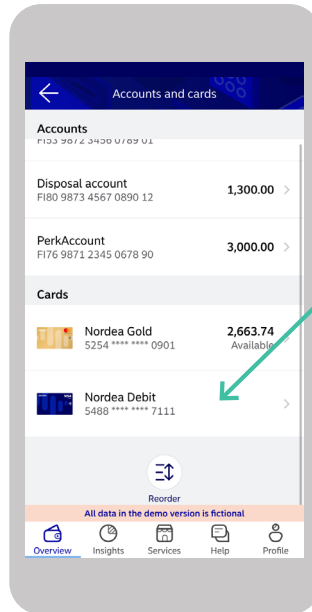


12. Confirm the payment on Nordea ID/your authenticator.



13. The payment has now been approved

How to view your cards pin code



Log in to the mobile bank

1. On the overview tab, tap "Show all" and select the card

2. Then select "PIN code"

3. Tap and hold "Show PIN". Your pin code will then be displayed for as long as you hold the button.

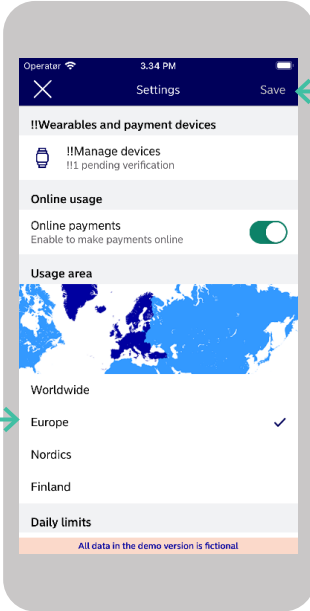
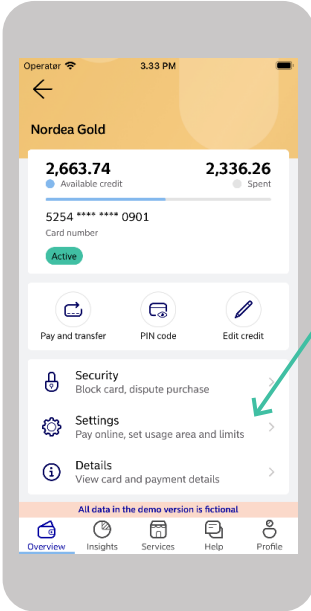
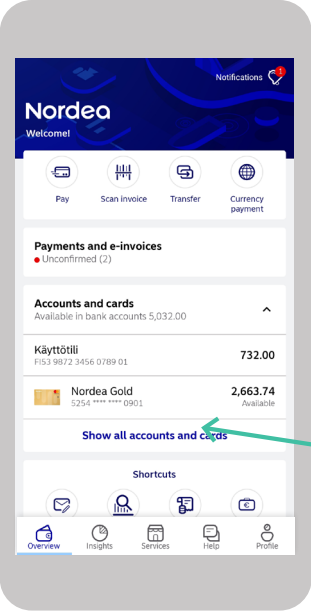


Remember! Never give your card or any information about your card to anyone, e.g. card number, CVC/CVV or PIN code

Choosing the area of use for your card



Determine the geographical area that your card can be used in.



Log in to the mobile bank

1. Select the card you wish to change.

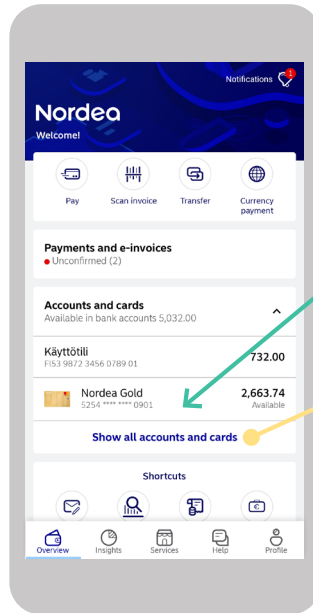
2. Select Settings

3. In settings, you can then choose the usage area

4. Once a selection has been made, select the Save button to save the changes




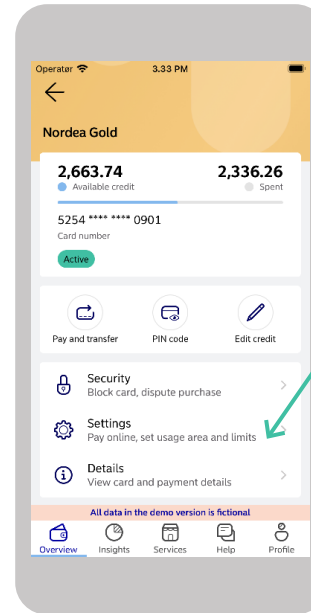
Enable/Disable online payments



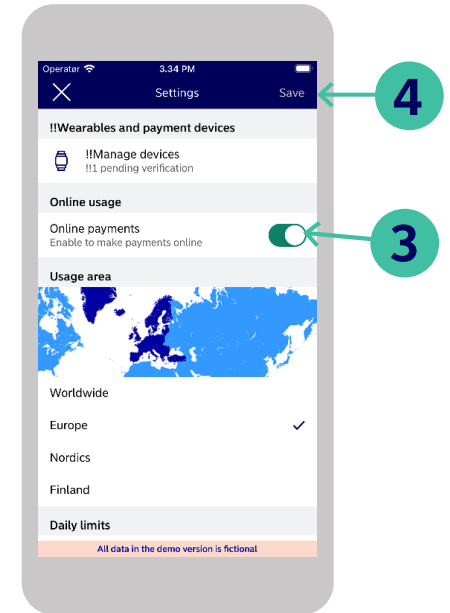
Log in to the mobile bank

1. Click on the card you want to enable/disable online payments

 **TIPS!** If you do not see the card you want to open, click on "Show all".



2. Click on "Settings"



3. Click on the "Online payments" button so that it is highlighted in green.
4. Then select the Save button to save the changes made
5. Online payments are now enabled

Contact us

Get in touch with us on the Help tab.



Chat with us

In the mobile bank, you can use our chat functions to receive help 24/7. You can also see the estimated waiting time.



Call us

You can call us through the mobile app or on **0200 70 000**. We are available **Mon-Fri 8.00-18.00**.



Book a meeting

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



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.

