

INDIVIDUAL BANKING

A guide to our **Individual digital banking services**

Handelsbanken

Quick, simple and secure digital banking with Handelsbanken

Handelsbanken provides you with a range of options for banking and securely managing your accounts digitally.

Individual Online Banking

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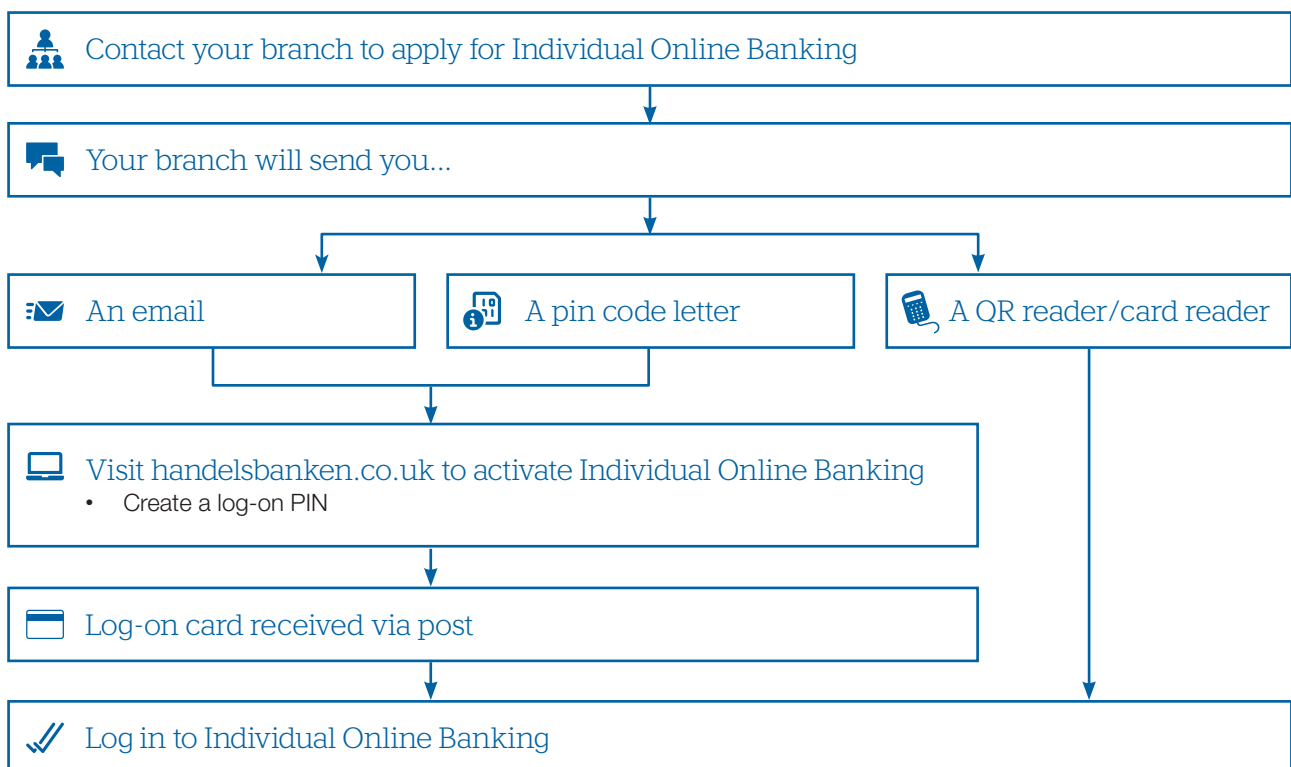
Individual Online Banking

Stay in control of your finances with convenient and secure online access

The Handelsbanken Online Banking service enables you to:

- View your account balances and transactions
- Make transfers between your accounts
- View your cards and card transactions
- Make payments within and outside the UK
- Manage standing orders and Direct Debits
- Use the Secure Mailbox to send messages to your local branch
- View and download online statements; and choose if you want to switch from paper statements to online statements

A summary of the steps to get Individual Online Banking



Registration and getting started

Follow these instructions to register and activate your online banking.

1. Contact your branch to apply for Individual Online Banking

Your branch will provide each account holder with the items they need to order their log-on card:

- An email with the 16 digit log-on card *number* and instructions
- A Pin code letter with a 12 digit 'one-time' passcode



You should ensure you have both the email and one-time passcode before proceeding to the next step, to order your log-on card. Contact your branch if you do not receive the email.

2. Activate your Individual Online Banking by following the email instructions to choose your PIN and initiate the order of your log-on card

The following guidance will help you complete the instructions when you access the handelsbanken.co.uk log-in page:

A. Go to the 'Activate your online banking' page at handelsbanken.co.uk and create your log-on card PIN

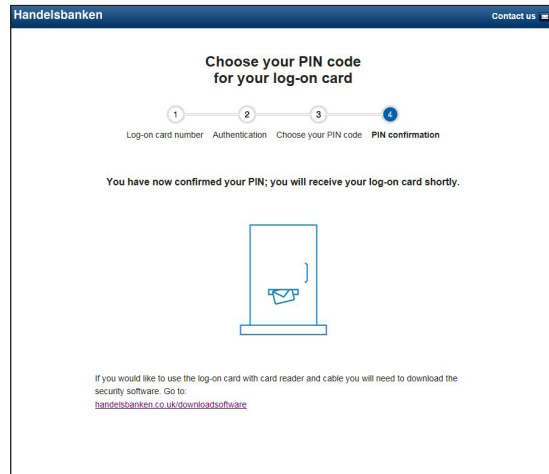
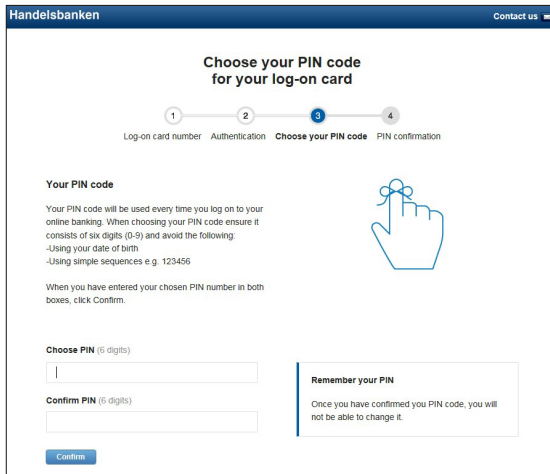
- You will be asked to input the 16 digit log-on card number provided in the welcome email and then click 'Continue'.
- Open the Pin code letter provided by your branch. Enter the 12-digit 'one-time' passcode from the Pin code letter and then click 'Continue'.

- Enter your unique PIN. For your security, you are required to enter your own unique log-on card PIN (only known to you). The following rules and best practice should be followed:
 - Your PIN must be 6 digits (0-9)
 - Avoid using your date of birth or anything else someone could easily guess
 - Avoid using simple sequences, e.g. 123456





Please ensure you remember your PIN, as it cannot be changed.

When you have entered your chosen log-on card PIN in both boxes, click **'Continue'**. Your log-on card will now be sent to you by post.



Your Individual Online Banking is activated. You will now be sent your log-on card by post. When you receive this, you will be able to log in to Individual Online Banking and register for the Individual Banking app and Digital ID.

 We will never ask you for your PIN. If you believe or suspect someone knows your PIN, please inform us immediately.

 For further assistance, please see the help links on the log-in page of the website, or contact Handelsbanken Customer Connect on 0800 470 8000 from the UK or +44 (0) 20 757 88247 from abroad 24 hours a day, seven days a week.

Logging in to Individual Online Banking

Individual Online Banking enables you to easily manage your finances.

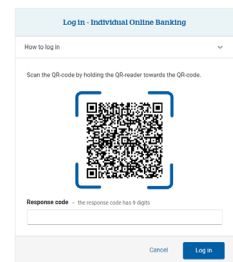


Ways of logging in to Individual Online Banking

Option 1

Log into Individual Online Banking using your QR reader

1. Go to handelsbanken.co.uk and select '**Individual Online Banking**' from the log-in drop down menu.
2. Click on '**QR-reader**'.
3. On the log-in screen, enter your 16 digit log-on card number (printed on your log on card) or your personal ID if you have created one.
4. Start the QR reader by inserting your log-on card.
5. Align the QR code displayed on your laptop or device within the frame of the QR reader and press '**OK**' on the QR reader.
6. Enter your 6-digit log-on card PIN into the QR reader and press '**OK**'.
7. A response code will be displayed on your QR reader. Enter the response code from the QR reader into the log-in screen on your computer and click '**Log in**'.



You are now logged into Handelsbanken's Individual Online Banking.

Signing banking transactions

You may be prompted to sign certain transactions. Follow the steps below to sign your transactions.

1. Insert your log-on card in order to start the QR reader.
2. Press the 'MENU' button on the QR reader and then select 'Sign' from the options displayed.
3. A challenge code will be displayed on the online banking sign page. Enter this code into the QR reader and press the '**OK**' button.
4. Enter the last four digits of the recipient's account number into the QR reader, and press the '**OK**' button.
5. Enter the payment amount into the QR reader, and press the '**OK**' button.
6. 'Enter PIN code' will be displayed on the QR reader's screen. Enter your 6-digit log-on card PIN into the QR reader and press the '**OK**' button.
7. A response code will be displayed on your QR reader. Enter this number on the online banking 'sign' page and click '**Sign**' to complete the transaction.

Option 2

Log in to Individual Online Banking using the Digital ID app

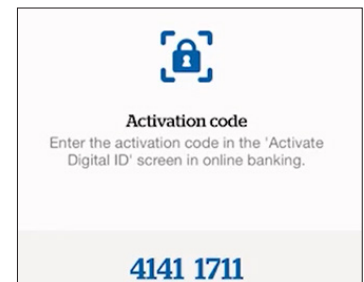
How it works

The Handelsbanken Digital ID app enables you to use your smartphone to log in to Individual Online Banking securely and to 'sign' for transactions. A unique, one time QR code is displayed on screen, and the Digital ID app provides a QR scanner to read the QR code to confirm it's really you logging in to Handelsbanken Individual Online Banking. QR codes are a type of two-dimensional barcode that can only be read by a dedicated QR code reader to provide a secure means of identification.

How to set up the Digital ID app

To use the app you will need to be registered for Corporate Online Banking

1. Download the Handelsbanken Digital ID app on your smart phone from the App Store or Google Play.
2. Log in to Individual Online Banking at handelsbanken.co.uk
3. Once you are logged in, click '**Mobile Banking**' then '**Activate Digital ID**'.
4. Next, open the Handelsbanken Digital ID app and tap '**Activate Digital ID**'
5. The app on your smart phone will display a one-off eight digit activation code. Please type this code within your Online Banking screen that you have open on your desktop and click '**Continue**'.
6. You will now need to create a Personal ID. If you already have a Personal ID, it will be automatically displayed and you can continue to the next stage.
7. To confirm your identity, you will need to 'sign'.
8. A QR code will be displayed on your desktop screen, similar to the example image shown here. Using your smart phone, align the QR code shown on your desk top screen to the frame within the app. The app will let you know when it has scanned.
9. Choose a six digit passcode in your Digital ID app on your smart phone. This will be used every time you use the app. You must keep your passcode confidential and try not to use a number that other people could easily guess. Once you have entered your passcode twice, click '**Confirm**'.



Do not disclose your security credentials relating to your online banking to anyone, no matter who they claim to be. This includes card numbers, response codes from the card reader, your Personal ID, passcodes and log-on PIN.



For more information, and to access videos on getting started, logging in and signing for transactions with the Digital ID app, go to handelsbanken.co.uk/DigitalID.

Option 3

Log in to Individual Online Banking using your card reader with the USB cable

Once you have received your log-on card and card reader, follow this guide to get access to your online services.

Please ensure you have the following:

- The card reader (this will have been posted to you)
- The USB cable (supplied with the card reader)
- Your log-on card (this will have been posted to you)
- Your log-on card PIN number (chosen by you when you ordered your log-on card)




1. Download the software

Before you can use your card reader with the USB cable, you will need to have installed the security software and driver on your computer. Go to the log-in page at handelsbanken.co.uk and click on the link: 'Activate your Online Banking'. Follow the instructions to 'Download and install software for Windows' or 'Download and install software for Mac', depending on your device.

Click on the 'System requirements' link on the log-in page to check compatibility.

2. Connect the card reader to your computer using the USB cable

The large connector is inserted into a USB port on your computer. The USB symbol  is usually shown on the USB port. The small connector is inserted into the base of the card reader.

3. Log in to online banking

- Insert your log-on card to the top of the card reader.
- Go to handelsbanken.co.uk and select your online service from the 'Log-in' drop down menu.
- Click on '**Card reader with cable**'.
- BankID security application window opens. Click on '**Verify my identity**' to proceed.
- '**Card PIN**' will be shown on the card reader's screen. Enter your 6-digit log-on card PIN into the card reader and press '**OK**'.

You are now logged in to Handelsbanken's online banking services.

Signing banking transactions

While using our online banking services you may be prompted to sign certain transactions. Follow these steps to sign your transactions using your card reader with the USB cable.

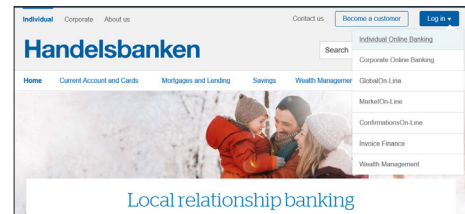
1. Click on '**Execute**' when prompted by the online banking service. Make sure the card reader is connected to the computer and the card is inserted into the card reader.
2. BankID security application window opens with the details of the transaction that you need to sign. Review the details and click on '**Sign**' on the website to execute the transaction.
3. '**Card PIN**' will be shown on the card reader's screen. Enter your 6-digit log-on card PIN into the card reader and press '**OK**'.

Option 4

Log in to Individual Online Banking using your card reader without the USB cable

You do not need to download any software to use your card reader without the USB cable.

1. Go to handelsbanken.co.uk and select **'Individual Online Banking'** from the log-in drop down menu.
2. Click on **'Card reader without cable'**.
3. On the Log-in screen, enter your 16 digit log-on card number (printed on your log-on card) or your personal ID if you have created one.
4. Start the card reader by inserting your log-on card or by pressing the **'OK'** button if the card is already inserted.
5. When **'Select Function'** is displayed on the card reader's screen. Press the **'LOGIN'** button.
6. A challenge (right) is displayed on your computers Log-in page. Enter this number into the card reader and press **'OK'** button. Please note: The challenge is valid for 4 minutes only.
7. **'Card PIN'** will be shown on the card reader's screen. Enter your 6-digit log-on card PIN into the card reader and Press the **'OK'** button.
8. A response code will be displayed on your card reader. Enter this number into the Log-in screen on your computer and click **'Log in'**.



You are now logged in to Handelsbanken's online banking services.

Signing banking transactions

You may be prompted to sign certain transactions. Follow the steps below to sign your transactions.

1. Insert your log-on card, then if needed, start the card reader by pressing the **'OK'** button.
2. **'Select function'** will be shown on the card reader's screen. Press the **'SIGN'** button on the card reader.
3. A challenge code will be displayed on the online banking sign page. Enter this code into the card reader and press the **'OK'** button.
4. Enter the last four digits of the recipient's account number into the card reader, and press the **'OK'** button.
5. Enter the payment amount into the card reader, and press the **'OK'** button.
6. **'Card PIN'** will be displayed on the card reader's screen. Enter your 6-digit log-on card PIN into the card reader and press the **'OK'** button.
7. A response code will be displayed on your card reader. Enter this number on the online banking 'sign' page and click **'Sign'** to complete the transaction.



If you experience any technical difficulties, please call Handelsbanken Customer Connect on 0800 470 8000 from the UK or +44 20 757 88247 from outside the UK. They are available 24 hours a day, seven days a week and can help you with activating or logging in to the app or with any other technical questions.

Individual Banking app



The Handelsbanken Individual Banking app is a secure and easy way to manage your money on the move.

You can safely manage your accounts, check your balances, make payments and more any time that suits you. Keep yourself safe from fraud by approving online card purchases directly through your app and receiving notifications of activity on your cards or accounts. You can also add your cards to Apple Wallet* in seconds.

*Apple, Apple logo, Apple Pay, Apple Wallet are trademarks of Apple Inc., registered in the U.S. and other countries.



Find out more at handelsbanken.co.uk/apple-pay

How to set up your app

To use the app you will need to be registered for Individual Online Banking.

1. Create a Personal ID and Passcode to log in to the Individual Banking app

- Log in to Individual Online Banking at handelsbanken.co.uk
- Once you are logged in click on **'Mobile banking'** then **'Register or change Personal ID'** and choose a Personal ID.
- Click on **'Register/change Passcode'** to choose and confirm your Passcode. Please remember this Passcode as the branch is unable to send you a reminder.
- You will be asked to sign to confirm.

2. Download the app

- Search for **'Handelsbanken UK Individual'** in the App Store or Google Play and download the Handelsbanken Individual Banking app.



- Activate your mobile device the first time you log in by following the on screen instructions and using your card and card reader.



Please note: if you do not use the app for 180 days, it will be deactivated as a security precaution. To reactivate, please follow the steps above.



For more information, visit handelsbanken.co.uk/mobilebanking

Further assistance

Please contact your account manager if you have any questions on Individual Online Banking or the Individual Banking app or if you require assistance.



If you experience any technical difficulties, please call Handelsbanken Customer Connect on **0800 470 8000** from the UK or **+44 (0) 20 757 88247** from outside the UK, 24 hours a day, seven days a week. They can help with:

- Installing the BankID security program
- Logging in to Individual Online Banking and the Individual Banking app
- Using your card and QR reader/card reader
- Technical questions about our digital services
- Setting up and using Digital ID

For troubleshooting tips, you can also visit our website at handelsbanken.co.uk and click on 'Support' and then 'Help with logging in' where you'll find the support you need to help you get online.



handelsbanken.co.uk

Handelsbanken

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