

CORPORATE BANKING

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



Handelsbanken

Quick, simple and secure digital banking with Handelsbanken

Handelsbanken provides you with a range of options for banking and managing your accounts digitally, including Corporate Online Banking for flexible online banking, and the Corporate Banking app, which gives you easy access to your corporate accounts.

Corporate Online Banking

A summary of steps to get Corporate Online Banking

2

Registration and getting started

3

Ways of logging in to Corporate Online Banking

6-9

Corporate Banking app

Overview of the Handelsbanken Corporate Banking app

10

How to set up your app

10

Further assistance

Handelsbanken Customer Connect

12

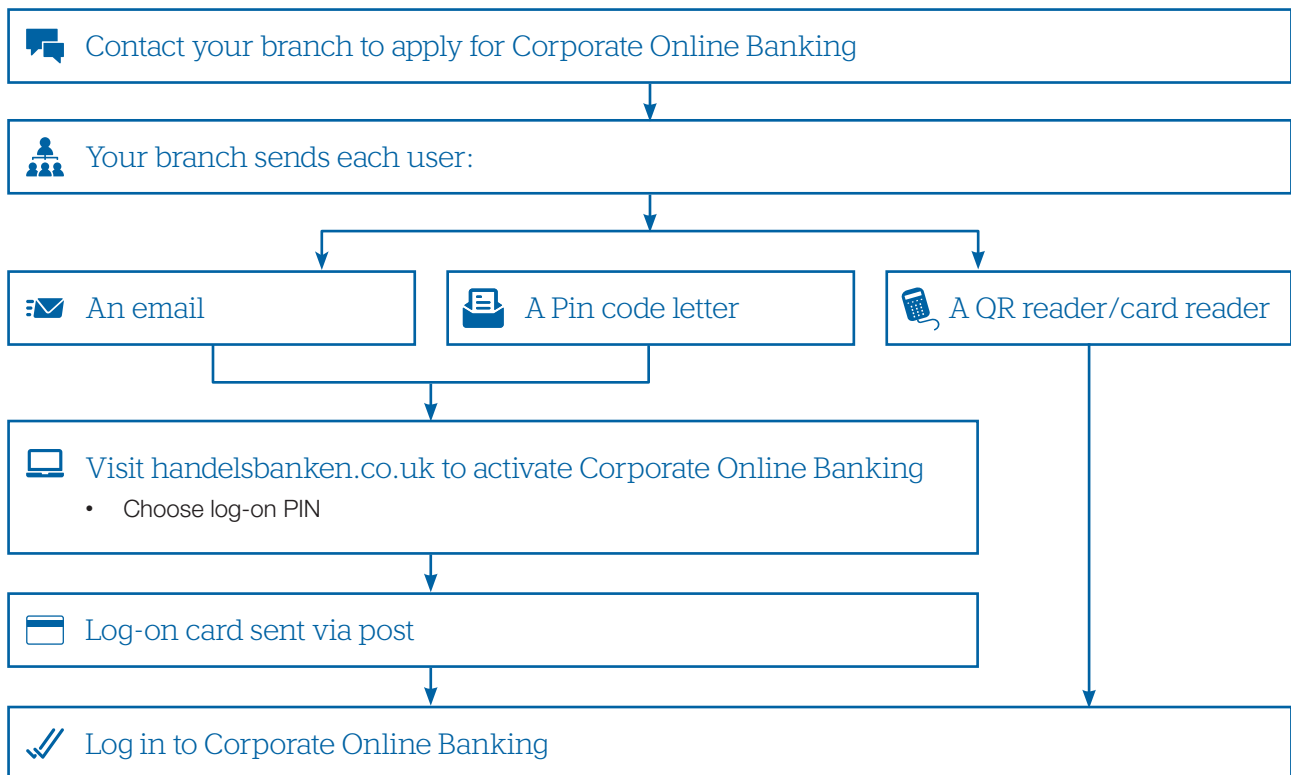
Corporate Online Banking

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
- Export account transaction data
- Make transfers between your accounts
- Make UK and international payments
- Import payment files
- Set up and manage payment templates
- Manage standing orders and direct debits

A summary of the steps to get Corporate Online Banking



Please refer to pages 3-8 for a detailed guide

Registration and getting started

Follow these instructions to register and activate your online banking.

1. Contact your branch to apply for Corporate Online Banking

Your branch will provide each user with the items they need to receive their log-on card:

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



Each user should ensure they have both the email and Pin code letter before proceeding to the next step, to order their log-on card. Contact your branch if you do not receive the email.

2. Follow instructions in the email to choose your PIN and initiate the order of your log-on card, to activate your Corporate Online Banking.

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

Go to the 'Activate your online banking' page at handelsbanken.co.uk and choose 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 number 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:
 - The 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



Once selected, you are unable to change your log-on card PIN. Ensure you remember your PIN as it cannot be reset.

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.

Handelsbanken Contact us

Choose your PIN code for your log-on card

1 2 3 4
Log-on card number Authentication **Choose your PIN code** PIN confirmation

Your PIN code

Your PIN code will be used every time you log on to your online banking. When choosing your PIN code ensure it consists of six digits (0-9) and avoid the following:

- Using your date of birth
- Using simple sequences e.g. 123456

When you have entered your chosen PIN number in both boxes, click Confirm.

Choose PIN (6 digits)

Confirm PIN (6 digits)

Remember your PIN

Once you have confirmed you PIN code, you will not be able to change it.

Handelsbanken Contact us

Choose your PIN code for your log-on card

1 2 3 4
Log-on card number Authentication Choose your PIN code **PIN confirmation**

You have now confirmed your PIN; you will receive your log-on card shortly.

If you would like to use the log-on card with card reader and cable you will need to download the security software. Go to: handelsbanken.co.uk/downloadssoftware

Your Corporate Online Banking is activated. You will now be sent your log-on card by post. When you receive this, you can log in to Corporate Online Banking and register for the Corporate 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 more assistance, please see the help links on the log in page of the website, or contact Handelsbanken Customer Connect team on: 0800 470 8000 (+44 20 757 88247) 24 hours a day, seven days a week, 365 days a year.

Logging in to Corporate Online Banking

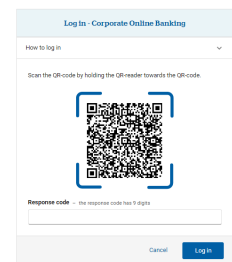


Log in to Corporate Online Banking

Option 1

Log into Corporate Online Banking using your QR reader

1. Go to handelsbanken.co.uk and select '**Corporate 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 Corporate 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 Corporate Online Banking using the Digital ID app

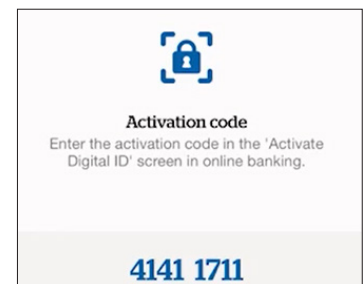
How it works

The Handelsbanken Digital ID app enables you to use your smartphone to log in to Corporate 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 Corporate 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 Corporate 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 Corporate 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.

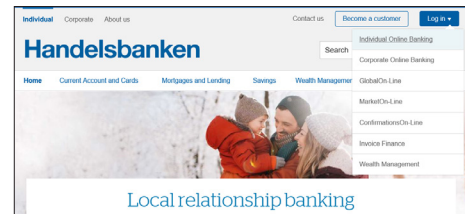
1. Click on '**Execute**' when prompted by the online banking service. Make sure the card reader is connected to the computer and the card is inserted into the card reader.
2. BankID security application window opens with the details of the transaction that you need to sign. Review the details and click 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 Corporate 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 '**Corporate 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**'.



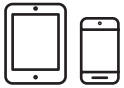
You are now logged in to Handelsbanken's online banking services.

Signing banking transactions

While using our online banking services you may be prompted to sign certain transactions.

1. Click on '**Execute**' to be taken to the Sign page.
2. Insert your log-on card, then if needed, start the card reader by pressing the '**OK**' button.
3. 'Select function' will be shown on the card reader's screen. Press the '**SIGN**' button on the card reader.
4. Enter the last four digits of the recipient's account number into the card reader, and press the '**OK**' button.
N.B. Where you are making batch payments, instead of entering the last four digits of the payee's account number you'll need to enter the number of payments.
5. Enter the payment amount into the card reader, and press the '**OK**' button.
6. A challenge is displayed on the sign page. Enter this number in the card reader and press .
7. '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.
8. 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.

Corporate Banking app



The Handelsbanken Corporate Banking app gives you quick, easy and secure access to your corporate accounts.

With the app you can:

- View account balances and transactions
- Make transfers between accounts*
- Make UK Faster Payments to existing beneficiaries*
- Make international payments to existing beneficiaries
- Authorise payments, transfers and payment files
- View future payments
- View payment history
- Access contact details for your branch

** For your security, the maximum total value of payments and transfers that each user, who must be a Corporate Online Banking authorised signatory, can authorise in the app per day is as follows:*

- £100,000 - jointly with another Corporate Online Banking authorised signatory where the Corporate Online mandate requires two or more users to authorise.
- £50,000 - on their own if the Corporate Online Banking mandate allows a single user to authorise, or if the user has a sole limit.

How to set up your app

1. Contact your branch to register for the app

2. Create the Personal ID and Passcode required to log in to the Corporate Banking app

If you already have an Individual Online Banking Personal ID and Passcode you can use this to log in to the Corporate Banking app.

- Log in to Corporate Online Banking at handelsbanken.co.uk
- Once you are logged in click 'App log-on details' then 'Register/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:

3. Download and activate the app

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



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



Please note that each user must create their own Personal ID and Passcode. Please do not let anyone else in your business know your security details.



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.



Please contact your account manager if you have any questions on the Corporate 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 20 757 88247 from abroad 24 hours a day, seven days a week, who can help you with any aspect of activation or logging in to the app, or any other technical questions you have with Handelsbanken Corporate Online Banking.

Further assistance

Please contact your account manager if you have any questions on Corporate Online Banking or the Corporate 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, 365 days a year.

They can help with:

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

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

Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395. Registered office: 3 Thomas More Square, London, E1W 1WY, UK. Handelsbanken plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 806852. Handelsbanken plc is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).

0728 | 30.104 | 10.2023