

User guide Handelsbanken's card reader



Information about the card reader

You have received this card reader so that you can log on to Handelsbanken's online banking services. You can use the card reader with or without a cable.

This guide describes how to get started with the card reader.

To follow the instructions in the guide you need (except a computer):

- the card reader
- the cable
- the log-on card
- the PIN number for your log-on card




The card reader with cable

- This is quick and easy if you use the same computer
- You use your BankID to identify yourself

Bank transactions

Before you use the card reader you will need to install a security program and driver on your computer. This is easy to do if you follow the guide at www.handelsbanken.se/cardreader.

Connect the card reader to your computer


The large connector is inserted into a USB port on your computer. This symbol  is usually shown on the USB port.



The small connector is inserted into the card reader


Log on to online banking

Make sure the cable is connected to the card reader and the computer.

1. Insert the log-on card into the card reader.
2. Go to www.handelsbanken.se. Select **Log on** and **Service** in the drop down menu.
3. Select the log-on method by clicking on "Card reader with cable".
4. Select your BankID and then click on Authenticate.
5. "Card PIN" will be shown on the screen of the card reader. Enter your PIN in the card reader and press 

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

Sign/authorise banking transactions

1. Click on **Sign** when making payments/transactions in the online banking services.
2. "Card PIN" will be shown on the screen of the card reader. Enter your PIN in the card reader and press 

Your transaction has now been signed and sent to Handelsbanken.

BankID on the Internet

BankID is a personal, electronic identification document which you can use to identify yourself and sign documents electronically online. For example you can send in your tax return, make selections in the PPM pension plan and manage your contact with the national insurance office.

Identify yourself electronically using the BankID

1. Make sure the cable is connected to the card reader and the computer
2. Insert your log-on card containing the BankID into the card reader
3. Go to the website of the company or authority in question
4. Follow the instructions there to see how to identify yourself electronically



Note:

The first time you use the card reader with a cable, you will need to install some programs. Follow the guide at www.handelsbanken.se/cardreader.




The card reader without cable

- This is convenient if you use different computers, when travelling for example.
- Secure online shopping using a card.

Bank transactions





You don't need to download a program on your computer.

Log on to online banking

1. Go to www.handelsbanken.se and select **Log on** and **Service** in the drop down menu
2. Select the log-on method by clicking on "Card reader without cable"
3. Write your civic registration number in the field for "Civic registration number"
4. Start the card reader by inserting your log-on card
5. "Select function" will be shown on the card reader screen. Press 
6. A control code (Challenge) is displayed on the log-on page. Enter this in the card reader and press 
7. "Card pin" is shown on the screen of the card reader. Enter your PIN and press 
8. A response code will be shown in the window of the card reader. Enter this in the log-on page in the Response code field and click on **Log on**.

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

Sign/authorise banking transactions

1. Start the card reader by pressing 
2. "Select function" will be shown on the card reader screen. Press 
3. A control code (Challenge) is shown in the online services. Enter this in the card reader and press 
4. "Card pin" will be shown on the screen of the card reader. Enter the PIN for your card and press 
5. A response code is shown on the card reader screen. In the online banking services, enter this in the Response code field and click on **Sign**.

Your transaction has now been signed and sent to Handelsbanken.

Secure online shopping using a debit or credit card

Handelsbanken is implementing Visa's and MasterCard's technology for secure online card payments. This means that you will be able to confirm your identity whenever you shop at participating online stores offering MasterCard®.SecureCode™ or Verified by Visa.



You will need:

- your MasterCard or Visa card
- the PIN for the card
- the card reader (used without the cable)



When you pay with your card at a participating store which is linked to this system, a window from Handelsbanken will automatically appear. Follow the instructions in order to register and complete your purchase.

Once you have registered the following screen will appear whenever you make purchases at a participating online store:

Verified by
VISA
Handelsbanken

Säkrare internetköp med kortläsaren

Kortinnehavare: PERSSON LARS
 Butik: ONLINESTORE AB
 Datum: 2009-07-01
 Belopp: SEK 1 500.00
 Kortnummer: XXXX XXXX XXXX 1234

Handelsbankens Kontrollkod: **123456**
 Kortläsarens Svarskod:

1. Sätt in ditt Visa-kort i kortläsaren. Tryck
2. Ange Handelsbankens Kontrollkod i kortläsaren. Tryck
3. Ange kortets PIN-kod i kortläsaren. Tryck
4. Ange kortläsarens Svarskod i fältet ovan. Klicka på Ok nedan.

[Läs mer om säkrare internetköp](#)

Please note that:

All your cards issued by Handelsbanken are included in the registration. You must therefore have your card reader available when shopping online.

FAQ

Can I borrow someone else's card reader?

The card reader is not personal so you can borrow any card reader that comes from Handelsbanken. It is your log-on card that is personal.

What should I do if I lose my card reader?

The card reader contains no personal information or passwords, so losing it is not a security risk. If you need a new card reader, contact your branch of Customer support at 0771-59 60 60.

What happens if I lose my log-on card?

Your log-on card contains your electronic identity. If you lose the card, you should immediately report its loss: in Sweden to 020-41 12 12, and from outside Sweden +46 (0)8 411 21 22.

Convenient ways to do your banking transactions

• Online banking

You use a card reader and your personal card to log on to Handelsbanken's online banking. The card is sent to your home address.

- Connected by cable – quicker to authorise banking transactions
- Without a cable – when you are using a different computer than normal

When connected by cable, you can also use the BankID which is built into the card to identify yourself with many companies and public authorities. You can use the card reader without a cable to confirm MasterCard and Visa online card payments.

• Telephone banking

Handelsbanken Direkt Private 0771-77 88 99 offers you personal service or self-service, 24 hours a day, 7 days a week.

Handelsbanken Direkt Corporate 0771-23 40 00 is open 24 hours a day, 7 days a week.

When you call Handelsbanken Direkt you need a personal telephone code. If you don't have a telephone code you can choose one in the online banking services under "Phone and mobile services". You can also change your code if you wish. If you have a company you can sign an agreement for the phone service at your branch before selecting the code.

• Mobile

Handelsbanken Mobile Service gives you access to some of our most common personal banking services in your mobile phone.

It is necessary to download the application to your mobile or i-pad in order to use our Mobile Service.

You are always welcome to contact us. We're available to answer your questions 24 hours a day, 7 days a week.

Private customers:

E-mail kundsupporten.privat@handelsbanken.se or call us on 0771-59 60 60

Corporate customers:

E-mail kundsupporten.foretag@handelsbanken.se or call us on 0771-23 40 00.

You can also read more at www.handelsbanken.se/cardreader