

ACCESS CONTROL ONLINE BANKING



Access control in Arion Bank Online Banking

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Introduction to the service

Master users at companies and organizations can easily keep track of all employee access to bank accounts in Access control in Arion Online Banking. The user interface is simple and easy to use. Employee access can be created, viewed and managed in real time which improves security and transparency.

Notification is sent by e-mail to a selected supervisor each time access permissions are changed, or a new user is added.

With Access control, the company's managing director (guarantor) is informed of all changes that is made for users. It is possible to create a list of online banking access and employees' authorizations for company's accounts.

To set up access to online banking the application form needs to be signed by a person/persons holding the company's power of attorney.

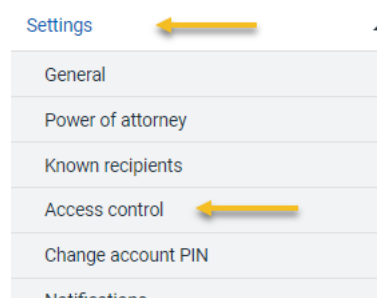
The board of a company selects a master access user who is authorized to create or changes online access. The user that the company has chosen must have a transfer authorization to the company's accounts, as the master access user authorizations are extensive.

Simple and convenient user interface where it is possible to perform the following functions:

- Create new online banking access.
- Change current online banking access.
- Delete online banking access.
- Change user rights to accounts and services in online banking
- Create accounts and order company cards

How to access the service in Arion Bank Online Banking

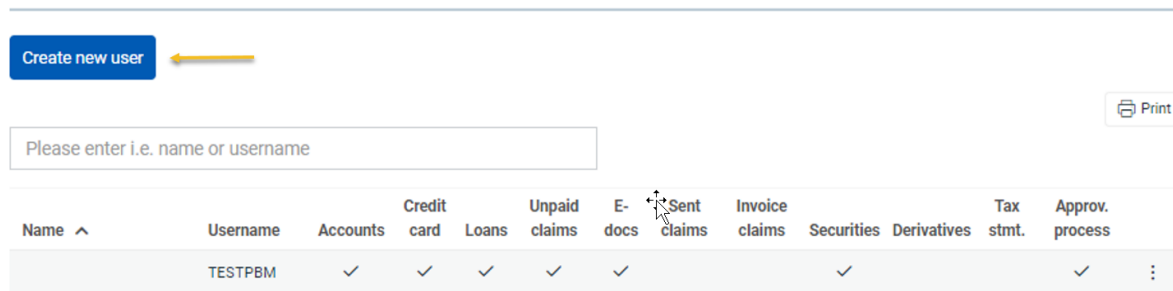
Once a Master Access Control contract has been signed and the service has been activated the master user then logs into the online bank at arionbanki.is, choose **Settings** and **Access Control** on the left bar.



Create a new online banking user

To create a new online banking access for a user, select “**Create new user**”.

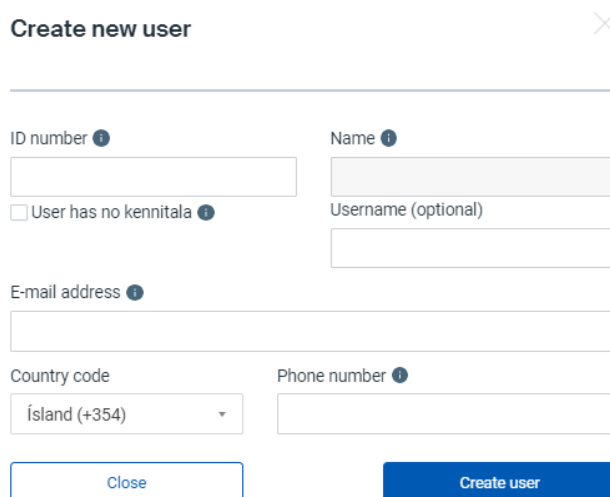
Employees



The screenshot shows the 'Employees' page. At the top left, there is a blue button labeled 'Create new user' with a yellow arrow pointing to it. Below this is a search bar with the placeholder text 'Please enter i.e. name or username'. To the right of the search bar is a 'Print' button. Below the search bar is a table of employees. The table has columns for Name, Username, Accounts, Credit card, Loans, Unpaid claims, E-docs, Sent claims, Invoice claims, Securities, Derivatives, Tax stmt., and Approv. process. The first row shows a user with Username 'TESTPBM' and checkmarks in the Accounts, Credit card, Loans, Unpaid claims, E-docs, and Approv. process columns.

Name ^	Username	Accounts	Credit card	Loans	Unpaid claims	E-docs	Sent claims	Invoice claims	Securities	Derivatives	Tax stmt.	Approv. process
	TESTPBM	✓	✓	✓	✓	✓			✓			✓

Here you must fill in the blanks for the new user:



The screenshot shows the 'Create new user' form. It has a title bar with 'Create new user' and a close button. The form contains the following fields:

- ID number (with an information icon) and a checkbox for 'User has no kennitala' (with an information icon).
- Name (with an information icon) and Username (optional).
- E-mail address (with an information icon).
- Country code (dropdown menu showing 'Ísland (+354)') and Phone number (with an information icon).

At the bottom, there are two buttons: 'Close' and 'Create user'.

- It is a good idea to have usernames with similar structures. For example, if the name of the company is yyy ehf, then the username would be yyy1 and the next employee would be yyy2 and so on. If the user already exist then there will appear an error.
- *If it is necessary to change a username, a master user must create a new one, not possible to change the username.*
- *It is not possible to use specific Icelandic letters in the username.*
- If the user does not have an Icelandic ID-number (kennitala), there is a check box you should select, then you must fill in name, email address and phone number for the user.
- If a company needs to create a system user/B2B user, you need to put the kennitala for the company in to the box ID number. Then you must fill in the email and phone number of the employee which you want to send the username and password to.
- Finally select **Create user**.

When the user has been created then you have to select the user rights for the user that was created. The user is created with no user rights. You need to click on **the three dots** on the far right of the page and select **Edit**.

Employees

Create new user

Please enter i.e. name or username

Print

Name ^	Username	Accounts	Credit card	Loans	Unpaid claims	E-docs	Sent claims	Invoice claims	Securities	Derivatives	Tax stmt.	Approv. process	
	TESTPBM	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	⋮
	YTA087	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	Edit Delete
	YTA0AUTO	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	

Then you can select which accounts and user rights the user should have. You can choose **full access** or select **view or transfer** access for selected accounts. Select **Update**, to update the accounts for the user.

Employee access

User information

Print

Name
Username
ID number

E-mail address
Phone number
ApprovalProcess

TESTPBM

User with confirmation

Accounts User rights ApprovalProcess

Full access

Account number ^	Owner	View	Transfer
0300-21-030000	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
0300-21-032900	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input type="checkbox"/>
0300-22-001004	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
0300-26-032900	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input type="checkbox"/>
0300-36-001370	Tilraunakennitala Arion banka	<input type="checkbox"/>	<input type="checkbox"/>
0372-38-710833	Tilraunakennitala Arion banka	<input type="checkbox"/>	<input type="checkbox"/>

Update

Next you have to choose the **User rights** for the user, for example Claim service, unpaid bills. You can choose **full access** or **choose one or more**. Select **Update** and the user gets the access which was chosen.

Employee access

Print

User information

Name		E-mail address
Username	TESTPBM	Phone number
ID number		ApprovalProcess

User with confirmation

Accounts
User rights
ApprovalProcess

Full access

(660612-9980)

Access	Description	Active
Creditcards	Check balance and transactions on credit cards	<input checked="" type="checkbox"/>
Loans	Check bonds (loans, debts, guarantees and pledges)	<input checked="" type="checkbox"/>
Unpaid bills	Check and pay unpaid bills	<input checked="" type="checkbox"/>
Securities	Check balance and transactions on securities portfolios	<input checked="" type="checkbox"/>
Electronic Documents	Check electronic documents	<input checked="" type="checkbox"/>
Claims	Set up, register or cancel bill	<input type="checkbox"/>
Tax statement	Check tax overview and send data to tax authorities	<input type="checkbox"/>
Derivatives	Check FX and derivatives contracts	<input type="checkbox"/>
Issued claims	Check issued bills	<input type="checkbox"/>

Update

Username and password information

Once the user has been created, confirmation will appear on the screen.

Create new user ×

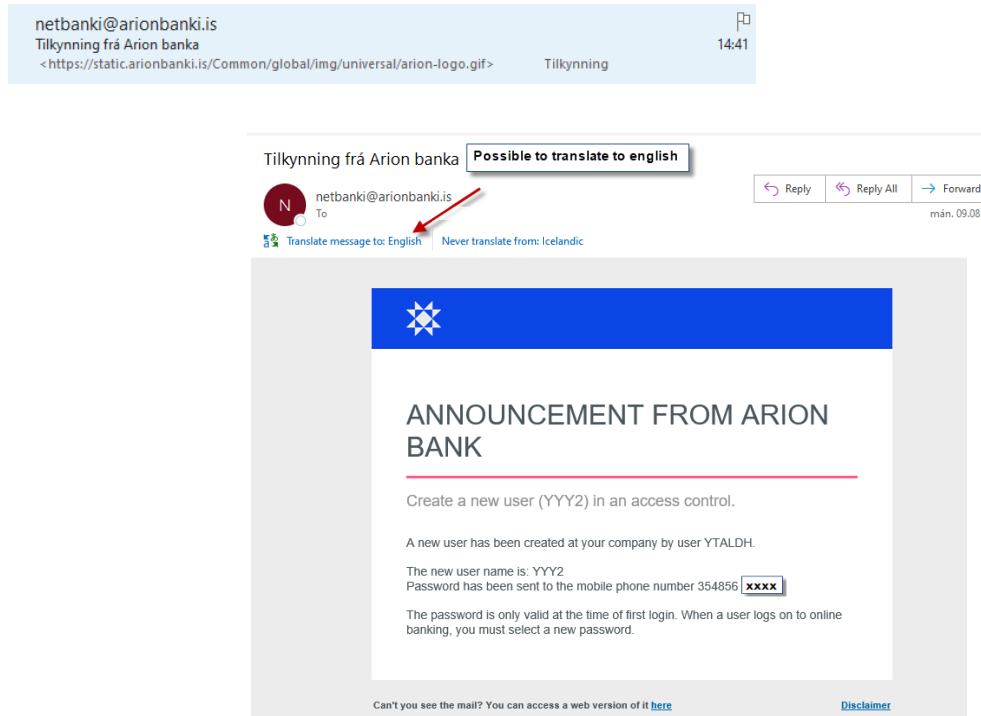
✓

User successfully created: YYY6

Close

When a new user has been created the online bank system sends notification of the user's creation to both the user's e-mail address entered by the master user and to the guarantor. **The password is sent in an SMS to the newly created user.**

The announcement looks like this in the e-mail:



When a new online banking user logs into the online bank at arionbanki.is, for the first time, he must **create a new password**. When the user has completed the log in, the new username will appear in the summary in the Access control.

View a list of registered online banking users

The master user will have an overview of the company's registered online banking users in the online bank under **Access control**.

To find out more about which permissions and access each user has, click on **the three points** on the far right of the page and select **Edit**. An overview of the employee's previously registered access is then displayed. There it is possible to review and change the employee's permissions. It is possible to look for a user in the box below.

Employees

[Create new user](#) Print

Please enter i.e. name or username

Name ^	Username	Accounts	Credit card	Loans	Unpaid claims	E-docs	Sent claims	Invoice claims	Securities	Derivatives	Tax stmt.	Approv. process	
	TESTPBM	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	⋮
	YTA087	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	Edit Delete
	YTA0AUTO	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	

Overview and changes for user access controls

To add accounts and rights for users, select **Edit** and you can see which user rights the user has and connect the accounts or service that the user should have access to.

Employee access

User information Print

Name		E-mail address	
Username	TESTPBM	Phone number	
ID number		ApprovalProcess	User with confirmation

Accounts | User rights | ApprovalProcess

Account number ^	Owner	View	Transfer	Full access
0300-21-030000	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
0300-21-032900	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0300-22-001004	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
0300-26-032900	Tilraunakennitala Arion banka	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0300-36-001370	Tilraunakennitala Arion banka	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0372-38-710833	Tilraunakennitala Arion banka	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Update](#)

Employee access

User information Print

Name		E-mail address	
Username	TESTPBM	Phone number	
ID number		ApprovalProcess	User with confirmation

Accounts **User rights** ApprovalProcess

Full access

(660612-9980)

Access	Description	Active
Creditcards	Check balance and transactions on credit cards	<input checked="" type="checkbox"/>
Loans	Check bonds (loans, debts, guarantees and pledges)	<input checked="" type="checkbox"/>
Unpaid bills	Check and pay unpaid bills	<input checked="" type="checkbox"/>
Securities	Check balance and transactions on securities portfolios	<input checked="" type="checkbox"/>
Electronic Documents	Check electronic documents	<input checked="" type="checkbox"/>
Claims	Set up, register or cancel bill	<input type="checkbox"/>
Tax statement	Check tax overview and send data to tax authorities	<input type="checkbox"/>
Derivatives	Check FX and derivatives contracts	<input type="checkbox"/>
Issued claims	Check issued bills	<input type="checkbox"/>

- To remove access to accounts or user rights, uncheck and click **Update**
- To remove access to individual accounts, **uncheck both View and Transfer** and click **Update** to remove the account from the user's online bank
- If the user is only supposed to have **viewing access** to account(s), **uncheck Transfer** and click **Update**
- When the user's access controls are changed, information is sent by e-mail about the changes made to the registered guarantor.

Announcement from Arion Bank

netbanki@arionbank.is

Translated from Icelandic Show Original Turn on automatic translation

ANNOUNCEMENT FROM ARION BANK

User XFYUJ5ZA's rights were changed to Arion Bank's online banking

The organizer YTA changed the following rights of user XFYUJ5ZA

Transfer rights taken from account 0301-13-000013 (Savings Account)
 Inspection rights placed on account 0301-13-000013 (Savings Bank Account)
 Transfer Rights taken from account 0301-13-113800 (Savings Bank Account)
 InspectionRights account 0301-13-113800 (Savings Bank Account)
 TransferRights taken from account 0301-13-400003 (Savings Account)
 Inspection rights set to account 0301-13-400003 (Savings Account)

Can't you see the mail? You can access a web version of it [here](#) [Disclaimer](#)

Announcement from Arion Bank

netbanki@arionbank.is

Translated from Icelandic Show Original Turn on automatic translation

ANNOUNCEMENT FROM ARION BANK

User XFYUJ5ZA's rights were changed to Arion Bank's online banking

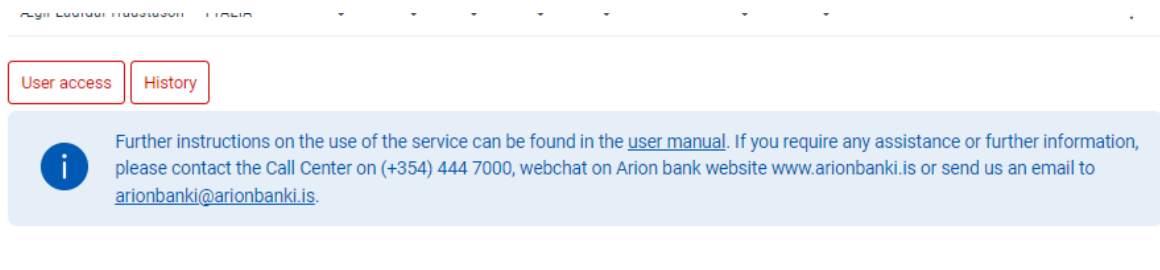
The organizer YTA changed the following rights of user XFYUJ5ZA

Unpaid invoices taken off
 Derivatives taken off

Can't you see the mail? You can access a web version of it [here](#) [Disclaimer](#)

User access overview

It is possible to have a complete overview of the company's online banking access in one document, accessible at the bottom of the page in Access controls, below the usernames. The document is in PDF format and is updated. You can also have an overview of the change history of users, also in PDF format.



Delete user access

When deleting user access, **click on the three dots** on the far right of the user in the Employee access overview (see image below). Click **Delete**. A comment appears asking if a user should be deleted and the master user needs to confirm.

The username is deleted immediately and the user in question cannot log in to the online bank after access has been deleted.

An e-mail is sent to both the master user and the guarantor that the username has been deleted.

***Note** that once a user has been deleted, the master user no longer has access to the user's batch payment history.

Employees

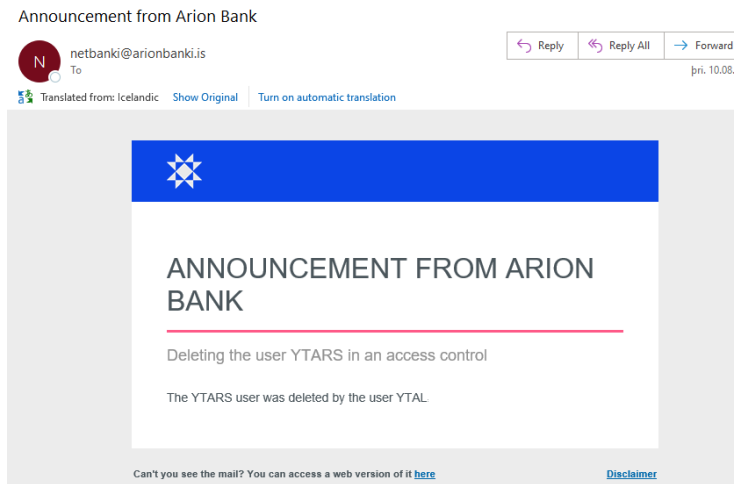
Create new user

Please enter i.e. name or username

Print

Name ^	Username	Accounts	Credit card	Loans	Unpaid claims	E-docs	Sent claims	Invoice claims	Securities	Derivatives	Tax stmt.	Approv. process	
	TESTPBM	✓	✓	✓	✓	✓			✓			✓	⋮
	YTA087	✓			✓			✓				✓	⋮
	YTA0AUTO	✓	✓		✓	✓			✓				⋮
	XFY3157F	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		⋮
	YTA0IK1	✓	✓	✓	✓	✓	✓	✓	✓				⋮

→ Edit Delete



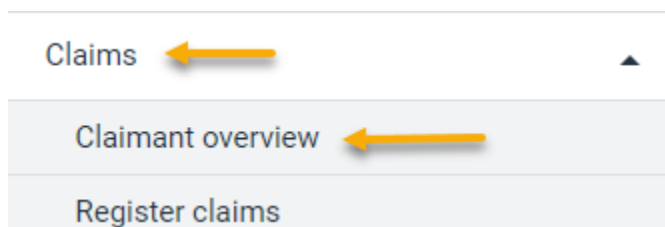
Claim system in online banking

The master user can apply for **claim system** in the online bank on behalf of the company under **Claims** in the online bank.

Choose **Claims** and click on **Claimant overview** and the terms for the claim system will appear

- The master user reads the terms, clicks on **I accept to the terms** and clicks on **Continue**
- Claim ID 001-0370 is established which indicates the setup of the billing
- The text key is automatically set to **07 – Innheimtukrafa** (Claim), which appears in the online banking of payer
- The print rule is automatically set to **No payment slip is printed**
- If there is need to change the configuration of a claim ID or create a new ID, it is possible to send an e-mail to arionbanki@arionbanki.is

Master user can then start to create claims and give other users access to Claim system in the user rights at the employee in question (see page 7).



Approval process in online banking

If a company wants to join the approval process system for Online Banking, a master user must contact Arion Bank to sign the contract. The approval process will then be available in Online Banking in Access control.

The master user can register a user in the approval process in Access Control on the front page, select "ApprovalProcess", or select one user and click on the three dots on the user and select Edit. Then click on ApprovalProcess.

There are **two types of users**:

- Online user who can create and pay an approved payments from another user, **user without approval** (notandi án samþykktar)
- Online user who can register, accept a payment/batch from another, can pay a payment/batch they have created themselves if another similar user has approved, **user with approval** (notanda með samþykkt)

Employees



ApprovalProcess

Please enter i.e. name or username

Notandi ^	Kennitala	Nafn	Notandi án samþykktar	Notandi með samþykkt
AFRYTA	0101302399		<input checked="" type="checkbox"/>	<input type="checkbox"/>
AFYBZ9JN	0210632239		<input type="checkbox"/>	<input checked="" type="checkbox"/>

Select **Update** after selecting the type of user for the approval process.

It is also possible to select one user, edit the user and select **Approval Process**, and select type of user. Click update.

Employee access

User information

Print

Name	TESTPBM	E-mail address	
Username		Phone number	
ID number		ApprovalProcess	User with confirmation

Accounts User rights **ApprovalProcess**

Type of user

User can create, approve and pay payments from other user
User is not registered in the approval process
User can create and pay accepted payments
User can create, approve and pay payments from other user

Update

Back

Products in online banking

It is possible for the master user to create products in the Online bank. Choose **Products** on the left side of the Online bank.

There you can choose Savings accounts, Current accounts or Currency accounts. It is also possible to create a credit card if the company has already at least one credit card open already. Select Credit cards and choose a card.

Products

New

Products

Savings accounts

Credit cards

Current accounts

Currency accounts



Grænn vöxtur

Fyrir þá sem vilja leggja sitt af mörkum til umhverfissvænni framtíðar.

Vextir: 7,65%

Binditími: Engin binding

Stofna

Nánar

I

Products

Savings accounts **Credit cards** Current accounts Currency accounts



Platinum business travel card with saga points

Ferðatryggingar: 

Vildarpunktur: **12 punktar**

Árgjald: **31.900 kr.**

Stofna

Nánar



Platinum business card with saga points

Ferðatryggingar: 

Vildarpunktur: **8 punktar**

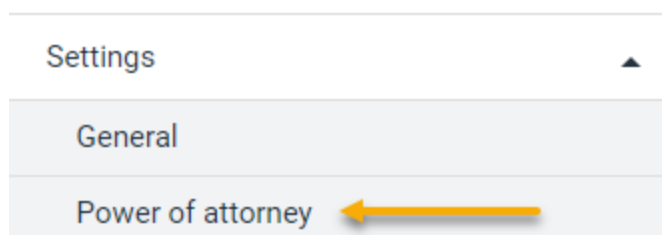
Árgjald: **24.700 kr.**

Stofna

Nánar

Power of attorney and purchasing debit card

Power of attorney can be registered in the company's accounts (ehf/hf companies) under Settings/Power of attorney then a debit card can be ordered.



Click on the three dots on the account which the power of attorney is given and click create debit card.

Fill in the email address and telephone number of the board members, click **submit**. The form with the proxy contract is sent electronically.

Help

At Arion Bank we care about our customers and do our best to provide outstanding service. If you require any assistance or further information, please contact the Call Center on (+354) 444 7000, webchat on Arion Bank website www.arionbanki.is, email us fts@arionbanki.is or talk to an advisor at one of our branches.