



Version 08.2017

Corporate Online Bank Quick Guide

Login

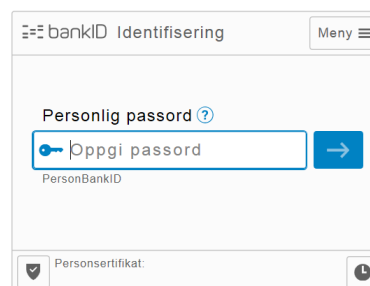
Go to the bank's website. Click the Corporate tab and click the Login button at the top right



In the tab at the top, you choose whether you want to log in with a standard BankID (get a one-time code from your code device or mobile) or BankID for mobile.

Enter the one-time code from your device/mobile.

Enter your personal password



BankID must also be used when approving online banking payments.

Other tips/information

- Access to services and accounts in the online bank will depend on the access rights of the user who is logged in, and what agreements have been signed with the bank.
- The administrator in the business sets up users and grants access to accounts and services.
- You can easily change the language in the blue menu bar at the top. You can choose between the two versions of Norwegian (bokmål and nynorsk) and English.
- If you want to contact the bank, you simply click the customer service button when you are logged in to the online bank.
- If you have access to several online bank agreements, you can easily switch between them. This is done to the left in the blue menu bar at the top.
- Personalisation and settings in the online bank are explained on page 11 of this quick guide.
- It is also a good idea to familiarise yourself with the processing times for payments on page 7.



Corporate Online Bank user support

Visit the bank's website for contact information.

Remember that you can also chat to customer services when you are logged in to the online bank.

Search in Customer Service on the bank's website if you need help with anything. Contact the bank if you still can't find what you are looking for.

Important menu

Main menu	Submenu	Menu level 3 and description
Overview	My overview	Recent events and an overview of your accounts with balances
	Cash flow	How your balance changes over time
	Customers	Gives you an overview of your total customer portfolio. Other submenus: Loans, Messages from the bank, Signed documents and Invoice list
	Accounts	Account overview with balance and interest information. Other submenus: Account name (define the name yourself), Account groups (groups of accounts) and Interest (interest rate changes and history).
	Group account/Cash Pool*	Displayed if the business has a group accounting system (Cash Pool)
	Shares *	Gives you direct access to the share service
	Fund*	Overview of the business' savings in funds
Payment	Pay	Single payments in Norway. Other menus: International (single international payments), Transfer (internal transfer), Load (to load a card) and Rejected (payments not completed)
	Approve	An overview of payments that are awaiting approval. Other submenus: eFaktura (eFaktura invoices for approval)
	Due date	Oversikt over godkjente betalinger til forfall. Undermeny for faste betalinger
	Transactions	Display account transactions up to 17 months back in time. Other submenus: Processed (processed payments), Incoming payments (without CID), From abroad (incoming payments from abroad), Vouchers (vouchers/mail/account statements sent by the bank), Archive (voucher search) and Annual statements.
	Group payment	Registration of payroll lists. Other submenus: Payment lists and Loading lists (prepaid cards)
	Suppliers	Domestic/Foreign menus. Used to register and maintain Norwegian and foreign suppliers
	Exchange rates	Exchange rates overview
	Files	Retrieve files
Send files		
File archive		
Bank reconciliation		
File configuration File configuration without Java (beta)		
Sigill		
Invoicing	Invoicing*	A service for sending electronic invoices
	Debt collection*	Access to debt collection service (Conecto AS)
Insurance		Shows the business' insurance policies with SpareBank 1
Admin	Users	Administer and set up new users of the online bank
	Event log	See what users have done in the online bank
Order	Order forms	Here you can order services and products and sign with BankID.
Settings at the top in the blue bar	Account settings	Select the standard account for the type of payment
	User interface	Sort order for columns, and other personalisation
	Mobile banking password	Set the password for logging in to the Corporate Mobile Bank
	Contact information	Your contact information

Overview - "My Overview"

This is the first screen you see when you log in to the Corporate Online Bank.

It gives you key information, an account overview and shortcuts to the most commonly used online bank functions.

The top menu shows the number of incoming payments, payments due and payments for approval (and any eFaktura invoices for approval). Rejected payments, outgoing payments and vouchers are also displayed. You can go directly to the relevant menu by clicking the links.

At the bottom of the screen is an overview of the accounts to which you have access, with the available balance and current balance. You can sort on all the columns in the overview. If you have more than 20 accounts, you will have access to your own search fields.

Kontoer

KONTOEIER	NAVN	KONTONUMMER	BOKFØRT SALDO	DISPONIBEL SALDO
Tarm repro ASA	HELLIKSEN EIENDOMMENE	4200 01 86044	0,09	0,09 NOK
Tele rep. Norge AS	XKKSHVDDs	4200 06 19307	57 400,72	8 057 400,72 NOK
Tele rep. Norge AS	HELSPRT	4200 33 46573	0,03	0,03 NOK

If you go to the details of an account, by clicking either the account name or the blue arrow, you gain access to the most used account services in the online bank.

You have shortcuts to:

- Recent transactions in the account
- Domestic payments screen
- Transfer screen
- Due date
- Account statement
- Cash flow

In the screen, you can also edit the name of the account, and you can get account details such as IBAN and SWIFT, and interest. The IBAN number and the bank's SWIFT address must be stated if you are receiving a payment from an account abroad.

If you have any suggestions for improvements, you can send us feedback at the bottom of this page.

Overview

Cash Flow:

Here you have two graphic presentations of cash flow or balance. You can also easily compare two periods of time. The outgoing and incoming figures are displayed day by day at the bottom. You can choose to see one, several or all accounts. The result can be printed or exported to Excel.

Customers:

Here you have access to the following submenus.

Overview:

The business' total customer's portfolio is shown here. The screen provides an overview of totals, Norwegian accounts, currency accounts, guarantees, letters of credit and foreign exchange contracts. To get the complete overview you need to have access to all accounts in the agreement.

Loans:

Here you can see an overview of your loans and leases with SpareBank 1's financing companies. You can see the agreement and balance, and, by clicking the agreement, you will bring up information on the loan amount, date the loan was taken out, interest rate, security on the loan, etc. You can also find information on the next instalment here.

Messages from the bank: This screen shows messages from the bank

Signed documents: An overview of agreements with the bank that are signed with a BankID (digital signature)

Invoice List: Displays itemised invoices for the corporate online bank (what the business has been charged for).

Accounts:

Here you have access to 4 submenus:

Overview: shows the accounts to which you have read access. All columns have sorting options.

Account name: allows you to change the names of accounts.

Account groups: * See the tip box at the bottom of the page.

Interest: shows the change in interest and capitalised interest within a selected period of time.

Shares

The share service allows you to buy and sell shares, see previous transactions, portfolios, prices, indices, etc. A separate agreement is required. Contact the bank for more information.

Fund

This menu is displayed if the customer has a fund savings portfolio. The administrator grants access. When you enter 'Fund', you see an overview of total fund holdings, i.e. the total cost price, total market value and unrealised yield.



Names and account groups:

If you have several accounts, we recommend that you name and group them.

You can filter on the account groups you set up in other screens in the online bank, which makes it easier to see which accounts you are working with. You can choose which account groups to show or hide and you can create/change/

remove groups as required. Only the accounts from the selected account group will be displayed in the 'From account' list. If you have not chosen an account group, all the accounts will be displayed. You find account groups under the Accounts menu. You can also access the account name menu here, where you can change the names of your accounts.

Payment

Pay:

This menu has several submenus:

Domestic:

How to register a domestic payment. You can also use ? for more information.

- Select the account from the list in the From account field. (Take the account number from the last registered payment or personal settings)
- **To account** - enter your account number for the beneficiary here. If this account is already registered, the saved information will be retrieved automatically when you start to type.
- The supplier name will come up automatically if the beneficiary is in the supplier register. An automatic search is also made in the OCR register if a payment is made with CID or the beneficiary is not in the supplier register.
- CID/Message - the online bank automatically finds out the payment type. Other payment types are in the dropdown list.
- Enter the amount.
- Register the due date – this can either be typed directly in the field, or selected using the calendar icon.
- Optional fields:
 - **Internal note** – you can enter information on the payment here for your own use (it is not sent with the payment).
 - **Repeat payment** – here you can set up repeat payments – weekly, monthly or fortnightly. You must also select the period of time over which the payments must be repeated. Use the calendar.
- Then click the **Register payment** button.
- •When you have finished the registration, you can approve the payment(s) by clicking
- Approve selected payment.

You can register as many payments as you need. The payments are entered in the order in which they were registered, with the most recent at the top. The total of the registered payments is at the top. You can choose to approve one or more payments. The payments you select are highlighted in green, and the total of the payments is displayed at the bottom of the screen.

When you have approved the payments with a BankID, you will receive confirmation that they are approved, and you can click See overview to get acknowledgement of the approved payments.

Foreign:

When you make an international payment, you use the same procedure as for domestic payments, in principle. However, it is **EXTREMELY IMPORTANT** that you complete the fields correctly. For example, the SWIFT/BIC address for the beneficiary's bank is mandatory. If you don't enter the SWIFT address this will result in extra charges and can lead to the payment being cancelled. Payments to Europe must contain the IBAN account number. The '?' function provides more information on the applicable requirements.



Making an international payment? Contact the bank to receive a separate user guide or get help from our customer services centre

Transfer:

You use this services for transfers between your own accounts (internal transfers). Transfers due on the same day will be carried out immediately. You can register and approve a transfer in one operation if you have the rights to do so, or you can submit it for approval under [Approve](#).

Load:

This menu is used to load Visa corporate cash cards or Visa gift cards, provided the business has an agreement for this.

Rejected:

You can see all the payments that have not been processed here. This could be for several reasons, such as errors in CID or insufficient funds in the account. Click the 'i' button to display details for the payment, and you can make corrections to the payment. [Note that outgoing payments that are sent in a file from the accounting system for which approval is revoked will also appear here.](#)



Important processing times

For domestic payments, the payment order must be sent, registered and approved before the following times in order to be processed:

Mondag - Friday: 00.00, 08.45, 10.10, 11.40, 14.00 and 15.00
(Payments made at the weekend will be processed on Sunday night at 00:00)

Payments that are approved before 14:00 are transmitted to the other bank on the same day (this normally also applies to approval before 15:00 but this cannot be guaranteed).

NB:

Account adjustment between accounts in your own bank with due dates on the same day will be carried out immediately, i.e. as soon as you have approved the payment under 'Registered outgoing payments'.

Foreign: payments must be registered and approved before 14:00 for processing on the same day (the latest time for weekends is 14:00 on Friday). It is not normally possible to stop or edit orders that are sent with the current day's date through Corporate Online Bank. If such a situation arises, you must contact the bank.

Payment

Approve:

Here you will find payments that are pending approval, i.e. outgoing payments that are directly registered and transferred by file. They can be approved, changed or deleted. If an outgoing payment requires double approval (i.e. two users must approve the same payment), the status after one user has approved will be 'Partly approved'. When the payment has been fully approved, the status will be 'Processing' while it is moved to the payments due register. Remember that you can also register and approve payments in mobile banking.

Due date:

This menu has 2 submenus:

Approved:

Here you will find payments awaiting the due date in the payments due register. These have been approved and will be moved for payment on the due date (provided there are sufficient funds). It is possible to cancel an approval, delete/edit the payment up until the due date. It is also possible to prioritise payments that are due on the same day. See also [Important processing times](#) on page 7 for more information.

Standing orders:


This function can be used to create standing orders, e.g. for payments that need to be made monthly. Standing orders are saved in the bank and submitted for approval in good time before becoming due. Select New standing order to create a standing order. If you have repeat payments that you want approved immediately, we recommend that you set them up directly in the 'Domestic' payments screen.

Transactions:

The main menu has several submenus:

Account transactions

Here you have an overview of all transactions, processed payments, registered incoming payments and incoming payments from abroad. The overview is searchable 17 months back in time (in periods of 92 days at a time). You can choose to view one, several or all accounts. You do this in the grey column to the left. You can search by date and amount, and see single transactions and tasks. To view details, you can click a transaction row.

To print vouchers, you can check the boxes to the left and select  [Last ned valgte bilag](#)

You can also export an entire search to PDF or Excel (csv file), or you can print it. You do this by selecting one of the blue icons on the right.

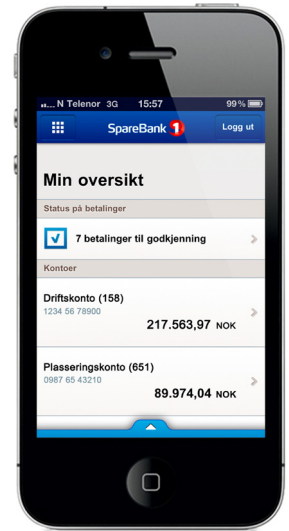
Processed

Provides an overview of all processed payments in Corporate Online Bank. The overview is searchable 17 months back in time. You can choose to see one, several or all accounts. You do this in the grey column to the left. By checking the box for [Show/Hide Extended Search](#), you have the option to search on the beneficiary's name (free text), amount, currency and to account number. To view details, you can click a transaction row. Under details, you can download Norwegian and English vouchers. For more information on vouchers, see the separate tip box at the bottom of the page. Under processed payments, you can also copy a selected payment so that it is added to the payments screen again.

Incoming payments

Provides an overview of all incoming payments to an account. You can search in a period (up to 92 days), from account and amount. Incoming payments can also be labelled as processed and unprocessed if several people at the business check incoming payments. You can search by date and amount, beneficiary, to account and currency. You can also see single transactions and tasks. You can find more information on a task by clicking the task and then

[See order details](#)



Payment

Foreign: Overview of incoming payments from abroad.

Vouchers: The screen shows mail from the bank that is sent to the online bank.

This comprises vouchers in the form of notifications of incoming payments, account statements, etc.

Archive: This is a long-term archive for finding account statements, customer messages, etc. The archive follows the customer relationship with the bank.

Annual statements: This is where you can find annual statements for the business. You must have access to all of the business' accounts.



Vouchers, printouts and export to Excel:

There are several ways of printing vouchers and transactions in Corporate Online Bank.

Under the 'Account transactions', 'Processed' and 'Incoming payments' menus, you can check the boxes to the left and select 'Download selected vouchers' (appears at both the top and bottom of the search).

If you have checked several vouchers, you can choose whether you want to have them together, or one voucher per page. If you want vouchers for the entire search/all transactions, you can use the blue PDF icon to the right.

You can also export an entire search to Excel, and you can print directly from the page. You do this by selecting one of the blue icons on the right. English vouchers are available as an option in most menus.

Group payment:

This menu has 3 submenus:

Payroll lists

You can register and maintain payroll lists here. A payroll list can be used if you do not use file transfer for payment of salary, or in cases in which you have manual payroll runs. The payments that are saved in a payroll list will be labelled Salary in the account statement for the beneficiary. NB: The deadline for approval of payroll files is 14:00. Payroll lists should generally be entered as due on the day before the salary date.

Payment lists

This screen is used to register and maintain payment lists. A payment list is a collection of payments with messages and is used if you have regular beneficiaries to whom you make payments at regular intervals, but the amounts are always different.

Loading lists:

Used to load Visa gift cards, Visa cash cards or personal cash cards if you need to load several cards at the same time.

Suppliers:

You can register and maintain [domestic and foreign](#) suppliers here (separate menu items). There are search functions for all column fields to bring up the desired supplier. Select [New supplier](#) to register a new supplier.

Exchange rates:

Our average rates between NOK and the selected currency per day are displayed here. If you select 'Month', you see the average rate per month. You can select currency by clicking on the arrows at the top of the table. Your selections will be remembered.

Only the currencies we offer are displayed in the list.

Files - integration with accounting and payroll system

Corporate Online Bank is easily integrated with most financial systems so that you can transfer files to the bank, such as outgoing payments and payroll. You can also retrieve return files such as beneficiary and settlement returns and OCR posting data. Automatic updates of the accounts saves the business both time and money. File transfer usually requires a separate agreement with the bank.

File transfer with SFTP

Do you want to avoid manual steps in the payment process? We work with Visma, Xledger, Daldata, Procountor, etc. on file transfer via SFTP. It is also possible to connect new accounting supplier or systems developed by customers themselves. Contact the bank for more information or see under the Order menu whether you can order what you want directly.

File transfer with file configuration and Java:

Corporate Online Bank uses Java to automatically retrieve or save payment files on your computer. To use file transfer you need to set up interim storage of information which can be retrieved and sent between the accounting/finance system and Corporate Online Bank. Ask for the separate quick guide.

File transfer with file configuration without Java (beta file configuration)

Some web browsers have stopped supporting Java for security reasons. You can continue to send and retrieve files, but this means that you need to find the right folder and file on your PC manually.

Invoicing

Debt collection

Conecto AS is a company in the SpareBank 1 Group that offers the entire value chain linked to the life cycle of a receivable. They can help with debt collection services, portfolio purchases, invoice financing and invoice administration. Contact Conecto for more information or to register.

Invoicing – eFaktura Corporate

With electronic invoice services, a business can easily create, send, receive and pay invoices to and from business customers at all banks in Norway. The solutions in online banking are customised to businesses that do not have sophisticated financial and invoicing systems. For larger businesses we recommend sending and receiving invoices by file, integrated with the business' solution for invoice processing. Contact the bank for more information. The solution meets the requirements of the Elektronisk Handelsformat (EHF) required by the public sector.

Insurance

Here you will find an overview of the organisation's insurance policies linked to SpareBank 1.

Admin

The administration menu is used to grant access to accounts and users. The menu has 2 submenus:

Users

Shows an overview of users in the agreement. Users with administrator rights can: [set up new users](#), [delete users](#), [assign various account rights to themselves and other users](#), and [change user details](#).

There are options for granting rights such as use of file transfer, changing account names, access to funds, access to electronically signed documents, etc. If you are an administrator, you can contact the bank and ask for a separate quick guide.

Event log

This screen shows a log of what actions users of Corporate Online Bank are performing. The log is searchable by name, event type and date. The report can be exported to Excel.

Order

This gives you an overview of products and services your business can order electronically. Agreements are signed with a BankID and will then be available to the business under the 'Signed documents' menu. See the box at the bottom of the page for more information.

Settings

Settings – in the blue bar above the menu

Mobile banking password

Here you can create your login password for Corporate Mobile Bank.

Account settings

Here you can set the default account for domestic payments, international payments and payroll.

User interface

Select sort fields for accounts, the number of lines in screens, default payment type, etc.

Contact information

Displays the contact information we have saved for you as a user of online banking.

Other settings:

Administration and overview of suppliers

You can find the supplier register under the [Payment menu](#), domestic and foreign suppliers. You can also maintain suppliers directly in the payments screen when you pay.

Account groups and account names

You change these under the [Accounts menu](#). See page 5 for more information. Account names can also be changed under My overview

Do you use Corporate Online Bank for several businesses?

If you use Corporate Online Bank for several businesses, you can switch between them in the blue bar at the top left.



Order a new account or other services in the online bank

The 'Order' menu gives you an overview of agreements your business can order electronically. This allows you to quickly start using new services and products. What you need to do: complete the fields

and order the agreement, and the system checks who is allowed to sign for the business. Following an order, a message is sent automatically to the person or persons who will sign by email and text message. When the agreement has been signed, you can start using the product or service as soon as you have been given the go-ahead by the bank.