



Access control online banking

444 7000 9:00 - 16:00 virka daga

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Access control in Arion Bank Online Banking

Introduction to the service.....	2
How to access the service in Arion Bank Online Banking	2
Create a new online banking user.....	3
Username and password information.....	6
View a list of registered online banking users	7
Overview and changes for user access controls.....	7
User access overview.....	9
Claim system in online banking	10
Approval process in online banking.....	11
Products in online banking.....	12
Power of attorney and purchasing debit card.....	14
Overdraft – application in online banking – NEW	14
Creditcard solutions in online banking – NEW	15
Credit card limit changed within total limit	15
Reset password - NEW	15
Help	16



Introduction to the service

Master users at companies and organizations can easily keep track of all employee access to bank accounts through 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.

Each time access permissions are changed, or a new user is added, a notification is sent by e-mail to a selected supervisor. With Access control, the company's managing director (guarantor) is informed of all changes that are made for users. It is possible to create a list of online banking access and employees' authorizations for a 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.

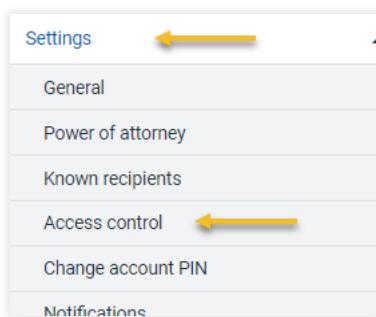
The company's board selects a master access user who is authorized to create or make changes to online access. The user that the company has chosen must have a transfer authorization to the company's accounts, as the master access user authorizations are extensive.

A simple and convenient user interface where the following functions are available:

- ▶ 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

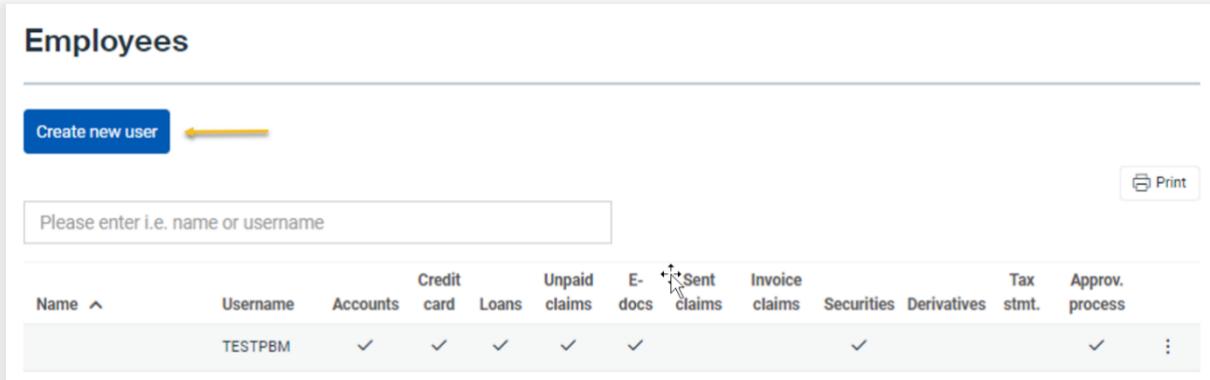
Once a Master Access Control contract has been signed and the service has been activated the master user then logs into the online bank at arionbanki.is, choose **Settings** and **Access Control** on the left bar.





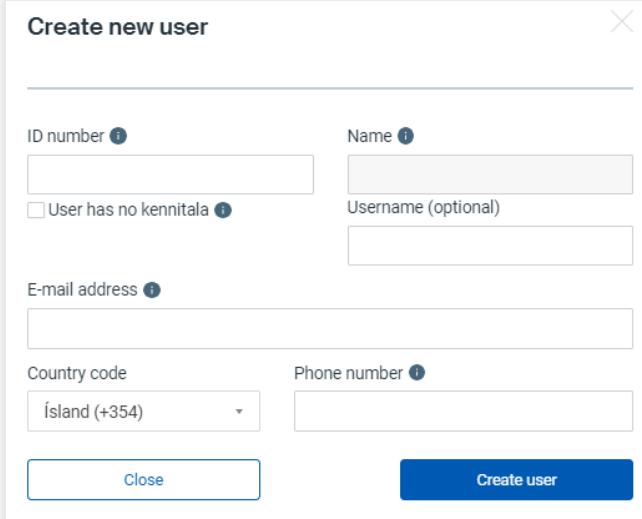
Create a new online banking user

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



The screenshot shows a table of employees. The columns are: Name, Username, Accounts, Credit card, Loans, Unpaid claims, E-docs, Sent claims, Invoice claims, Securities, Derivatives, Tax stmt., and Approv. process. A row for 'TESTPBM' is shown with checkmarks in most columns. The 'E-docs' column has a cursor icon pointing to it. A yellow arrow points to the 'Create new user' button in the top left corner of the table header.

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



The dialog box has fields for ID number, Name, Username (optional), E-mail address, Country code (set to Ísland (+354)), and Phone number. It also has 'Close' and 'Create user' buttons.

- ▶ It is a good idea to keep a similar structure for all usernames. 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 exists an error will appear.
- ▶ *If a username needs to be changed, the master user must create a new user.*
- ▶ *It is not possible to use specific Icelandic letters in the username.*
- ▶ If the user does not have an Icelandic ID-number (kennitala), check “User has no kennitala”, then you must fill in the 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 the box ID number. Then you must fill in the email address and phone number of the employee to which you want to send the username and password.
- ▶ Finally select **Create user**.



A user is created with no user rights. When the user has been created you must select the appropriate user rights for the user. You need to click on **the three dots** on the far right of the page and select **Edit**.

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		✓	✓	✓	✓	✓			✓			✓
YTA087		✓			✓			✓				✓
YTA0AUT0		✓	✓		✓	✓			✓			✓

[Edit](#) [Delete](#)

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	E-mail address
TESTPBM	

[User with confirmation](#)

[Accounts](#) [User rights](#) [ApprovalProcess](#)

Account number	Owner	View	Full access	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"/>	
0372-38-710833	Tilraunakennitala Arion banka	<input type="checkbox"/>	<input type="checkbox"/>	

[Update](#)



Next you must choose the **User rights** for the user, e.g. access to Claim service or unpaid bills. You can choose **full access** or **choose one or more**. Select **Update** to activate the access settings.

Employee access

User information

Print

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

Accounts **User rights** ApprovalProcess

(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"/>

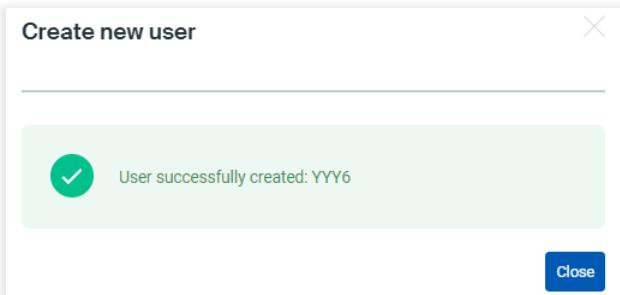
Full access

Update



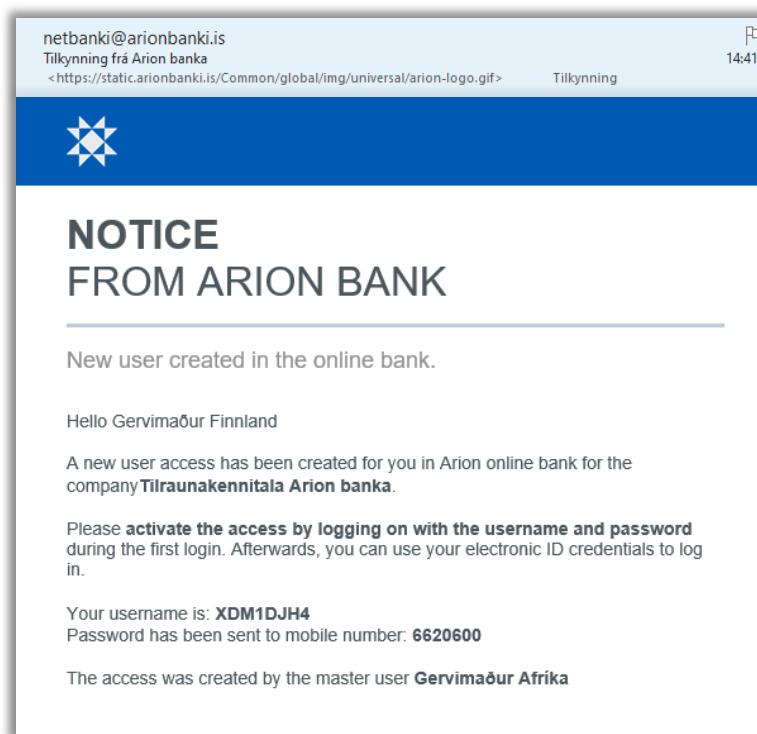
Username and password information

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



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:



The new user must activate the access by logging on with the username and password during the first login. When a new online banking user logs into the online bank at arionbanki.is, for the first time, they 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**. The user's name is on the left-hand side and their username in the column next to it.

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 current access is displayed with the option to review and change the employee's permissions. You can search for a user in the text field above the user list.

The screenshot shows a table titled 'Employees' with columns for Name, Username, and various access rights like Credit card, Loans, and Tax stmt. Each user row has a 'More' button (three dots) on the right, which opens a dropdown menu with 'Edit' and 'Delete' options. A yellow arrow points to the 'Edit' option for the user 'YTA087'.

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

Overview and changes for user access controls

To add accounts and rights for users, select **Edit** (see screenshot above) to see which user rights the user has and connect the accounts or service that the user should gain access to.

The screenshot shows the 'Employee access' page for the user 'TESTPBM'. It includes sections for 'User information' (Name, Username, ID number, E-mail address, Phone number, ApprovalProcess) and 'User rights' (Accounts, User rights, ApprovalProcess). The 'Accounts' tab is selected, showing a list of accounts with columns for Account number, Owner, View, Transfer, and checkboxes for Full access. A yellow arrow points to the 'Accounts' tab. Another yellow arrow points to the 'View' and 'Transfer' checkboxes for the first account. A large yellow arrow points to the 'Update' button at the bottom right.

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"/>
0372-38-710833	Tilraunakennitala Arion banka	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Employee access

User information

[Print](#)

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

(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"/>

Full access Update

- ▶ To remove access to accounts or user rights, uncheck the box 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 to the registered guarantor about the changes made.

Announcement from Arion Bank

netbanki@arionbanki.is Reply | Reply All | Forward

Translated from Icelandic Show Original Turn on automatic translation

Jan. 10, 08.

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 0301-13-139000 (Savings Bank Account)
InspectionRights account 0301-13-13900 (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@arionbanki.is Reply | Reply All | Forward

Translated from Icelandic Show Original Turn on automatic translation

Jan. 10, 08.

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.

User access History

i Further instructions on the use of the service can be found in the [user manual](#). 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 or send us an email to arionbanki@arionbanki.is.

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.

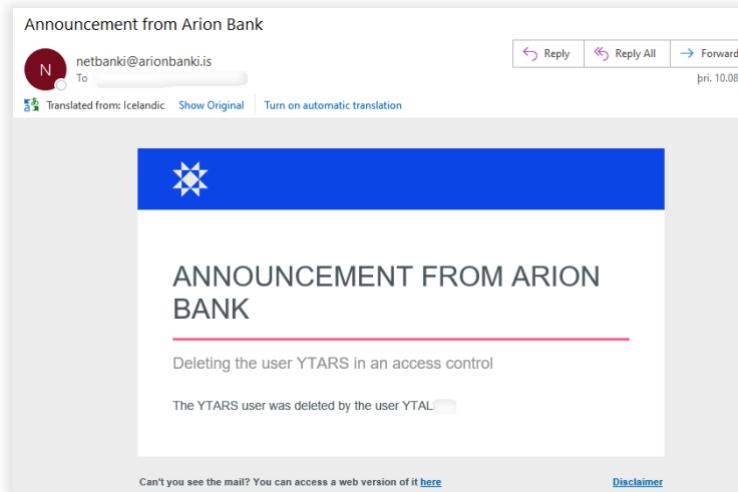
***Note** that once a user has been deleted, the master user no longer has access to the user's batch payment history.

Employees

[Create new user](#) [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		✓	✓	✓	✓	✓			✓		✓	⋮
YTA087		✓			✓			✓			✓	⋮
YTA0AUTO		✓	✓		✓	✓			✓		⋮	<div>Edit Delete</div>
XFY3I57F		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⋮
YTA0IK1		✓	✓	✓	✓	✓	✓	✓	✓			⋮



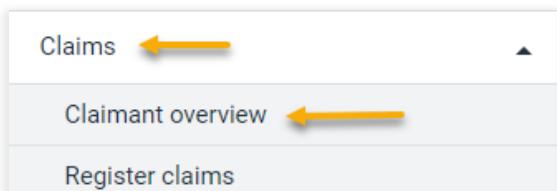
Claim system in online banking

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 corporate@arionbanki.is

The 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**:

- ▶ **User without approval** (notandi án samþykktar): Online user who can create and pay a previously approved payment by another user
- ▶ **User with approval** (notanda með samþykkt): Online user who can create and pay a previously approved payment by another user and also register and accept a payment/batch by another user

The screenshot shows the Arion Bank Access Control interface. The top navigation bar has a logo and the text 'Arion Bank' and 'Access Control'. Below the navigation, the 'Employees' page is displayed with a 'Create new user' button and an 'ApprovalProcess' button. A yellow arrow points from the 'ApprovalProcess' button to the 'ApprovalProcess' sub-page. The 'ApprovalProcess' sub-page has a search bar and a table with two rows. The table columns are 'Notandi', 'Kennitala', 'Nafn', 'Notandi án samþykktar', and 'Notandi með samþykkt'. The first row for 'AFRYTA' has a checked checkbox in the 'Notandi án samþykktar' column and an unchecked checkbox in the 'Notandi með samþykkt' column. The second row for 'AFYBZ9JN' has an unchecked checkbox in the 'Notandi án samþykktar' column and a checked checkbox in the 'Notandi með samþykkt' column. Yellow arrows point to the checked checkboxes in both rows.

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

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

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 (selected)
User can create and pay accepted payments
User can create, approve and pay payments from other user

Print

User with confirmation

Update Back

Products in online banking

The master user can create products in the Online bank by choosing **Products** on the left side of the Online bank.

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

Products

Savings accounts Credit cards Current accounts Currency accounts

Grænn vöxtur
Fyrir þá sem vilja leggja sitt af mörkum til umhverfisvænni framtíðar.

Vextir: 7,65%
Binditími: Engin binding

Stofna

Nánar



Products

[Savings accounts](#)[Credit cards](#)[Current accounts](#)[Currency accounts](#)

Platinum business travel card with saga points

Ferðatryggingar:

Vildarpunktar: **12 punktar**

Árgjald: **31.900 kr.**

[Stofna](#)[Nánar](#)

Platinum business card with saga points



Ferðatryggingar:

Vildarpunktar: **8 punktar**

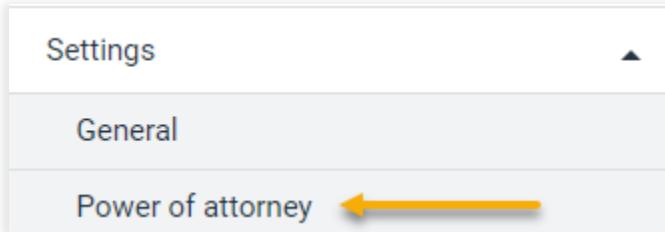
Árgjald: **24.700 kr.**

[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.

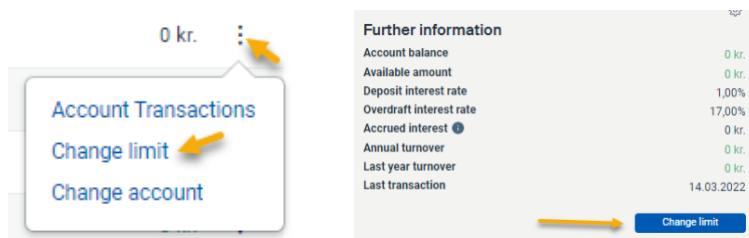


Click on the three dots on the account for which the power of attorney is given and click **create debit card**.

Provide the email addresses and telephone numbers for the board members, **click submit** and the form with the proxy contract is automatically sent for electronic signing.

Overdraft – application in online banking – NEW

A master user can apply for an overdraft in online banking by clicking the three action points next to the account on the front-page overview or the **Change limit** button from the account movement overview:



The master user must enter the amount, validity period and email address to receive a confirmation of the limit approval or rejection.

The master user chooses which parties will sign the application on behalf of the company. For hf. and ehf. companies the key user selects individuals from the company's board and the number of selected board members must be in accordance with the company's articles of incorporation.

For other forms of operation, master users enter the individuals' social security number and contact information and it is important that registrations are in accordance with the company's bylaws.



Creditcard solutions in online banking – NEW

The total credit card limit is available to view, and key users can create cards and change card limits, as long as they fit within the total limit.

The credit card page on the left menu of the online bank has also been updated. A notification is displayed to users if a total credit card limit is not available. If a total credit card limit has been defined, it will be displayed like the below example:

Credit cards

Total credit card limit		
Amount 600.000 kr.	Unpaid total 1.114 kr.	Available 600.000 kr.
Add card	Change	

When the company is applying for the first credit card, the total credit card limit will be defined. The total limit will define the maximum total usage of all company credit cards. Master users can request a creation or change of the total limit of credit cards under "Credit cards" on the left side of the menu in the online bank. Approved applications must then be signed electronically by the person/persons holding the company's power of attorney.

Companies that already have a business credit card do not need to do anything, as their total limit is available and remains unchanged.

Credit card limit changed within total limit

Master users have full and unlimited access to change card limits as long as they fit within the company's total credit card limit. When changing individual card limits, there is no need for an electronic signature, as there is no change in the total credit limit or the terms and conditions.

Reset password - NEW

The master user can reset passwords for users. Click on the three dots next to the user and select **Reset password**.



Employees

[Create new user](#) [ApprovalProcess](#)

[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
YTAADELA		✓	✓	✓	✓	✓		✓	✓			⋮
		✓	✓	✓	✓	✓		✓	✓			⋮
		✓	✓	✓	✓	✓		✓	✓			⋮
		✓	✓	✓	✓	✓		✓	✓			⋮
		✓	✓	✓	✓	✓		✓	✓			⋮

[View/edit](#)
[Reset password](#)
[Delete](#)



A menu will appear where the master user must confirm that they want to reset the password for the chosen user. The user will then receive a new password in an SMS message and will have to change their password at the next login.

Confirmation



Are you sure you wish to perform this action?

[Close window](#)

[Reset password](#)

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 fyrirtaeki@arionbanki.is or talk to an advisor at one of our branches.