

# Instructions for the Process of Granting Power of Attorney in Arion's Online banking

Customers can grant other individuals access to their finances through their Online Bank. Both parties, the one granting the authorization and the authorized person, must be at least 18 years old and financially competent. The authorization process is carried out via the Online Bank and the customer must sign an authorization document using an electronic ID (i. rafræn skilríki) or the Auðkenni app. Therefore, customers must have electronic identification to grant authorization in the Online Bank.

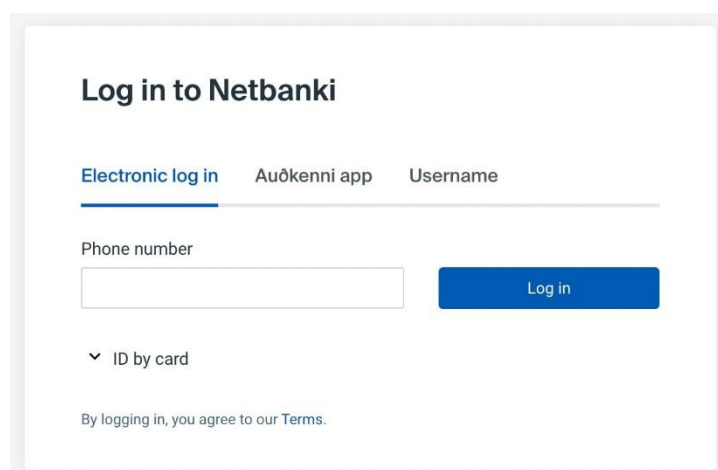
- **Information about electronic IDs:** Customers can acquire an electronic ID by visiting a branch with valid identification such as a passport and a SIM card supporting electronic IDs. More information about electronic IDs can be found [here](#).
- **Information about the Auðkenni app:** Note that anyone who is at least 18 years old, has a smart device with NFC support, and a valid Icelandic passport can download the Auðkenni App. The app is available in the App Store and Google Play.

**If a customer has neither an electronic ID nor the Auðkenni app** and wishes to grant authorization, they will need to sign an authorization form with a pen in the presence of witnesses. Customers can complete this process by visiting a branch. If they are unable to visit a branch (e.g., living abroad), they must contact Customer Service at 444-7000 for further assistance and guidance.

## Granting Power of Attorney in Arion's Online banking

### 1. Log in to Online bank via electronic log in or Auðkenni app

Customers need to log in via arionbanki.is.

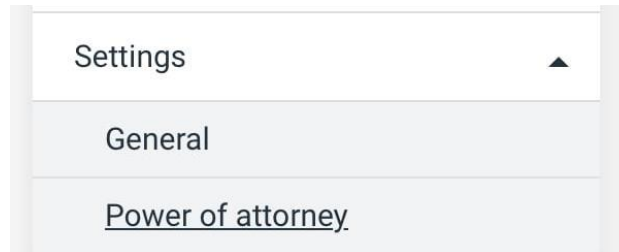


The screenshot shows the 'Log in to Netbanki' page. At the top, there are three tabs: 'Electronic log in' (which is selected and underlined), 'Auðkenni app', and 'Username'. Below the tabs, there is a 'Phone number' label followed by a text input field. To the right of the input field is a blue 'Log in' button. Below the input field, there is a link that says 'ID by card' with a downward arrow icon. At the bottom of the form, there is a small text line: 'By logging in, you agree to our Terms.'



## 2. Navigate to the Power of Attorney section

On the left pane of the Online Bank various services appear. Select Settings > Power of Attorney.



## 3. View existing authorizations

After clicking "Power of attorney," an overview of existing authorizations is shown. You can click on the name of an authorized individual to view or modify their access. To grant new authorization, click the blue button labeled "Add shared access".

### Authorized shared access

Here you can add, withdraw or change shared access to accounts or other services. The signature process is digital and you must be logged into Arion Online Banking with electronic ID to start the process.

#### Shared access authorized by you

Name	ID number	Access
Gervimaður Jón Jónsson	0101302559	Accounts

Add shared access

## 4. Choose person to share access with

Enter the ID number (i. kennitala) of the individual to whom you wish to grant access.

### Authorized shared access



#### Choose person to share access with

Here you can share access and confirm it with electronic ID. Access is managed in the next step, after the person sharing access has been named below.

ID number\*

Continue



## 5. Set access for accounts and services

On this screen, you can specify the access level for the person you wish to grant access to.

- **For account authorizations**, three levels are available: view-only access, view and transfer access and full access to the account. Descriptions of each access level can be found in the Online Bank.
- **For other services**, the view-only access is available.
  - Keep in mind that by granting access to a specific section, everything under that section will become visible in the authorized person's Online Bank. This means that by granting access to credit cards, the authorized person will be able to view all of your credit cards in their Online Bank. It is not possible to grant access to individual credit cards, loans, electronic documents, or specific unpaid invoices.

Click the blue *Continue* button to proceed to the signing step.

### Authorized shared access



### Set access for accounts and services

Gervimaður Noregur kt. 010130-2129

Here you choose the type of access to the accounts and services for which you want to share access. You can choose three different types of access which are explained in more detail at the bottom of the page. The access level "full authorization" grants a person full authorization to access accounts and services.

View	View and transfer	Full authorization
User can only view balance and transactions on selected account or services in Online Banking or the app.	User can view balance and transactions on selected account or services in Online Banking or the app. And transfer funds from selected accounts.	User can perform actions in Online Banking and branches. This includes permission to make withdrawals, take out an additional debit card, view account balance and spend money in the accounts.

#### Accounts

Account number	Name	View	View and transfer	Full authorization
0370-18-123456	Vöxtur verðtryggður 90	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-26-123456	Almennur veltureikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-26-123456	Almennur veltureikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-26-123456	Almennur veltureikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-22-123456	Vöxtur 30 dagar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-38-123456	Gjaldeyrisveltareikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-22-123456	Íbúðasparnaður	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-22-123456	Ferðaspjóður	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Other

Service	Actions	Select all <input type="checkbox"/>
Credit cards	No access	<input type="checkbox"/>
Electronic documents	No access	<input type="checkbox"/>
Loans	No access	<input type="checkbox"/>
Tax statements	No access	<input type="checkbox"/>
Unpaid bills	No access	<input type="checkbox"/>

[Cancel](#) [Continue](#)



## 6. Sign the authorization document

After specifying the access, an authorization document is generated for you to sign. We encourage you to review the document carefully to ensure the specified access is correct. If you are satisfied, click “Sign” to receive a signing request on your phone. Use an electronic ID or the Auðkenni app to complete the signing process.

### Authorized shared access



### It's now time to sign

Below you can find all the documents which need to be signed electronically. It is important to read everything carefully before signing. All signed documents will be accessible under digital documents in Online Banking.

 Proxy in online banking

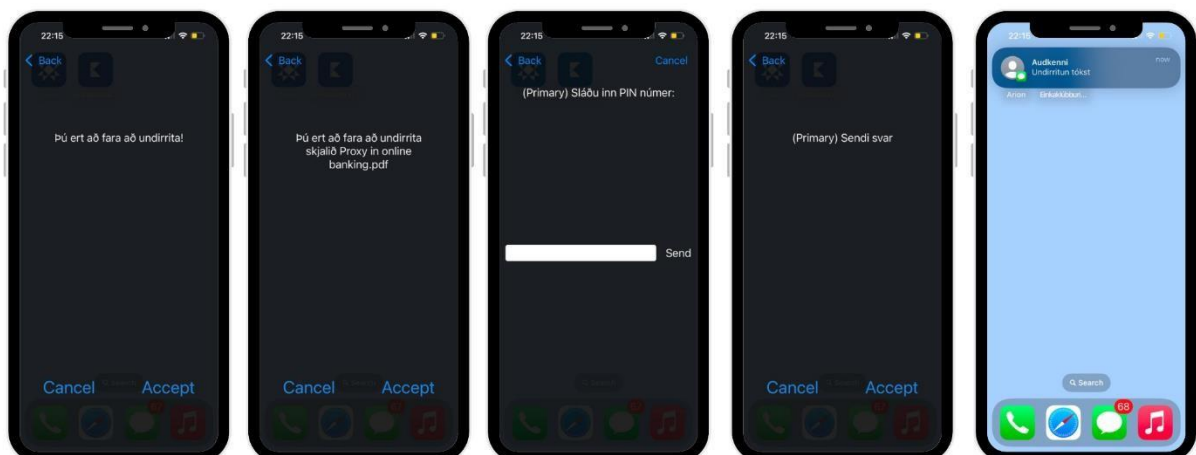
[Cancel](#) [Edit](#) [Sign](#)



#### Electronic signature

The documents are signed with electronic ID in your mobile phone.

### Electronic Signature via Phone



## 7. Shared access successfully registered

Once the document is signed, the individual's authorized shared access in the Online Bank is updated accordingly. The signed document is available under Electronic Documents in both the Online Bank and the Arion app.

### Authorized shared access

Here you can add, withdraw or change shared access to accounts or other services. The signature process is digital and you must be logged into Arion Online Banking with electronic ID to start the process.

#### Shared access authorized by you

Name	ID number	Access
Gervimaður Jón Jónsson	0101302559	Accounts

Add shared access



#### Shared access

Shared access has been updated for following users: Gervimaður Jón Jónsson

## 8. Modify Authorization

If you wish to make changes to an existing authorization, return to **3. View existing authorizations**. There, you can click on the name of the authorized person to modify their current authorization.

When making changes, you need to sign a new authorization document.

**Note:** Once the new authorization has been signed, it replaces the previous one and becomes the valid authorization.

## Revoking Authorization in the Online Bank

### 1. View existing authorizations

Navigate to Settings > Power of Attorney to see the list of existing authorizations. Click the name of the authorized individual you want to revoke their access.

### Authorized shared access

Here you can add, withdraw or change shared access to accounts or other services. The signature process is digital and you must be logged into Arion Online Banking with electronic ID to start the process.

#### Shared access authorized by you

Name	ID number	Access
Gervimaður Jón Jónsson	0101302559	Accounts

Add shared access



## 2. Revoke access

To revoke access, deselect all the checkboxes that are already selected.  
Click the blue *Continue* button to proceed to the signing step.

### Authorized shared access



### Set access for accounts and services

Gervimaður Noregur kt. 010130-2129

Here you choose the type of access to the accounts and services for which you want to share access. You can choose three different types of access which are explained in more detail at the bottom of the page. The access level "full authorization" grants a person full authorization to access accounts and services.

#### View

User can only view balance and transactions on selected account or services in Online Banking or the app.

#### View and transfer

User can view balance and transactions on selected account or services in Online Banking or the app. And transfer funds from selected accounts.

#### Full authorization

User can perform actions in Online Banking and branches. This includes permission to make withdrawals, take out an additional debit card, view account balance and spend money in the accounts.

### Accounts

Account number	Name	View	View and transfer	Full authorization
0370-18-123456	Vöxtur verðtryggður 90	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-26-123456	Almennur veltureikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-26-123456	Almennur veltureikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-26-123456	Almennur veltureikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-22-123456	Vöxtur 30 dagar	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
0370-38-123456	Gjaldeyrisveltareikningur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-22-123456	Íbúðaspamaður	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0370-22-123456	Ferðasjóður	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Other

Service	Actions	Select all
Credit cards	No access	<input type="checkbox"/>
Electronic documents	No access	<input type="checkbox"/>
Loans	No access	<input type="checkbox"/>
Tax statements	No access	<input type="checkbox"/>
Unpaid bills	No access	<input type="checkbox"/>

[Cancel](#) [Continue](#)



### 3. Sign the revocation document

A revocation form is generated for you to sign. We encourage you to review the document to ensure accuracy,, If you are satisfied, click “Sign” to receive the signing request on your phone. Use an electronic ID or the Auðkenni app to complete the signing process.

#### Authorized shared access



#### It's now time to sign

Below you can find all the documents which need to be signed electronically. It is important to read everything carefully before signing. All signed documents will be accessible under digital documents in Online Banking.

 Revocation of proxy in online banking

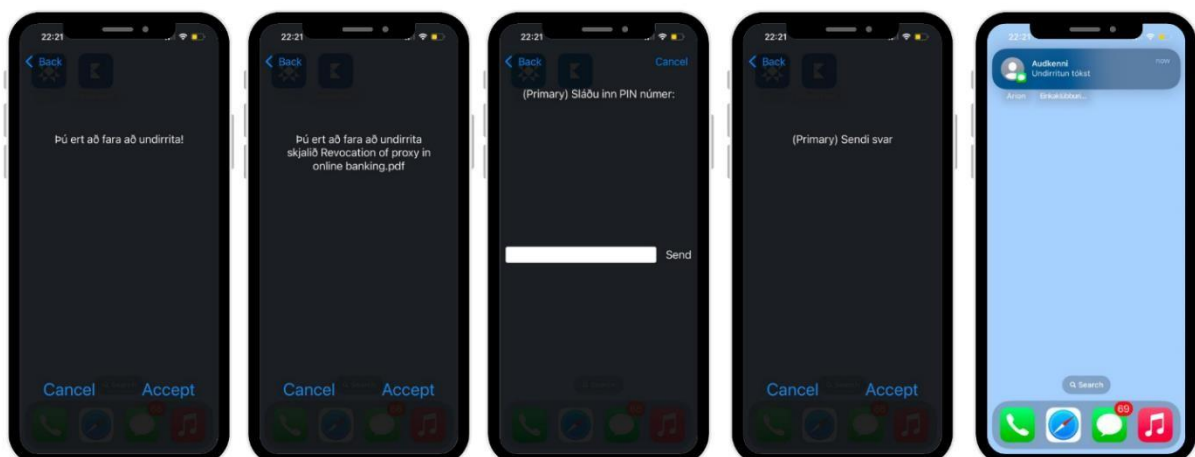
[Cancel](#) [Edit](#) [Sign](#)



#### Electronic signature

The documents are signed with electronic ID in your mobile phone.

#### Electronic Signature via Phone





## 4. Revocation successful

Once the document is signed, the individual's former authorized shared access is updated accordingly. The signed revocation document is available under Electronic Documents in the Online Bank and the Arion app.

## Authorized shared access

Here you can add, withdraw or change shared access to accounts or other services. The signature process is digital and you must be logged into Arion Online Banking with electronic ID to start the process.

### Shared access authorized by you

Name	ID number	Access
You have not shared access with other users		

Add shared access



#### Shared access

Shared access has been updated for following users: Gervimaður Jón Jónsson

