



Corporate online banking:

Access rights

Type of access authorisation	Short description of the authorisation	Last updated: 28 April 2020
Action log	The user can search a log of past payment, salary and collection actions he/she initiated. A user with the authority to monitor payments can also search payment actions undertaken by other users within the company.	
Bank guarantees	User has read access to the company's bank guarantees.	
Bank accounts	User has read access to certain or all of the company's bank accounts.	
End-of-day balance	User has read access to the company's key assets and liabilities with Landsbankinn. The balance shows the position at the end of the last banking day. <i>More</i>	
International payments - write	User has the authority to make international payments. <i>More</i>	
International payments - read	The user can view international payments carried out by him-/herself, even in lieu of current authority to make international payments. <i>More</i>	
International payments - admin	User can view both own international payments and those made by others, even in lieu of current authority to make international payments. This type of access is suited to, e.g., accounting staff. <i>More</i>	
Organisation services	User has read and write access to Landsbankinn's residents' association services.	
Claim collection	User has read and write access to all the company's collection services and has access to invoice reports and invoice search. User can create claims, change claims, print invoices, send reminders, defer due dates for payment, cancel claims or escalate claims for further collection. Note that the user does not have access to the claims of connected companies. To view those claims, log in to the online bank of the connected company or use so-called proxy collection in B2B. <i>More</i>	
Debenture for collection	User has read access to debentures for collection.	
Domestic payments - write	User has the right to make domestic payments. <i>More</i>	
Domestic payments - read	User can view own domestic payments even in lieu of current payment authority. <i>More</i>	
Domestic payments, admin	User can view both own domestic payments and those made by others, even in lieu of current payment authority. This type of access is suited to, e.g., accounting staff. <i>More</i>	
Credit cards	User has read access to certain or all of the company's credit cards.	
Receivables financing	User has read access to receivables financing statement. <i>More</i>	
Wages, not itemised	User can pay wages but only sees the total of all salary payments and the total number of employees. User is not authorised to view individual terms of employment in the payment process. The user cannot search for old pay slips or send electronic pay slips. <i>More</i>	
Wages, itemised	User can pay wages and view individual terms of employment in the payment process. The user can search for old pay slips and send electronic pay slips. <i>More</i>	



Netting service	User has read and write access to the company's netting service. The netting service automatically transfers amounts between company accounts and/or between connected companies, provided the conditions set by the user have been met. More
Unpaid invoices	User has read access to the company's unpaid invoices (claims), as well as those of connected companies, if any. This access does not confer payment authorisation; for that, <i>Domestic payments - write</i> is needed. More
Electronic documents	User has read access to electronic documents received by the company. This access does not allow the user to send pay slips; for that, <i>Wages, itemised</i> is needed. More
Cash pool	User has read and write access to the cash pool where the total returns on all bank accounts is combined in one consolidated account. User can provide for debit and credit to connected companies and adjust terms. More
Messages	User has read access to messages published to online banking by Landsbankinn, both on the main page and in the Messages page where older messages are shown.
Create bank account	User can create all major types of bank accounts. Access managers cannot control these rights. Only directors of the board, managing directors and authorised signatories are empowered to create a bank account.
Access control	User can control own access authorisations and those of other users to the company's online bank.
Read right to access authorisations	User has read access to own access authorisations and those of other users to the company's online bank.
On-line accounting connection (B2B)	User can connect to online banking directly through B2B from the company's accounting system without logging on to online banking especially. B2B is an add-on to corporate online banking that enables data sharing between the Bank and a company's accounting system. More
Loans	User has read access to the company's loan portfolio and connected companies, as the case may be. The overview includes both long and short-term loans, business contracts, revolving credit facilities, mortgages and payment history.
Transaction summary	User has read access to the annual transaction summary (previously annual statement) which includes important information about key aggregates in the company's banking history the previous year. This same access authorisation grants read access to monthly summaries which show the newest data for each month, if the company subscribes to such summaries. More
STP payments (B2B)	User can carry out B2B payments that do not require special approval through online banking, so-called straight-through processing (STP). Bank approval is integrated earlier in the process, in the company's accounting system / payment system where the payment is approved and signed with an electronic certificate. More
VAT payments	User can submit VAT returns electronically but not pay VAT. This requires the added authorisation <i>Domestic payments - write</i> . More