

**ESPOO  
ESBO**

# **MyFinance**

Instructions for use





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## Supported browsers

Fully supported browsers include the two latest main versions of the following browsers:

Internet Explorer

Firefox

Chrome

Partially supported browsers include:

Safari

Opera

MyFinance service is intended for residents of Espoo and Kauniainen. Your municipality of residence will be checked upon logging in to the service. If your municipality of residence is Espoo, you can access the 'Good to know' and 'My questions' sections of the service.

If you are from Kauniainen and would like to access the service, please contact City of Espoo Financial and Debt Counselling at the City of Espoo.



You can authenticate yourself for MyFinance service using either your online banking credentials or the Mobile Certificate (**not** with a certificate card).

### Select identification method



#### Mobile certificate

Identify yourself using a mobile phone that has a SIM card equipped with mobile certificate.



#### Bank identification

Identify yourself with the identifiers granted by your bank.



#### Certificate card

Identify yourself with a personal ID card containing a chip granted by the police. You also need card reader-equipment and software.

### Good to know



Some e-services require electronic identification. Identification is carried out using the Citizen's online authentication and payment service.

Citizen's online authentication and payment service is a secure way for identification to various e-services and payments to authorities.

Depending on the e-service, possible methods of identification are personal bank identifiers, electronic ID cards and mobile identification services. Methods available to you are presented on this page.



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## Signing in with your online banking credentials

### 1. Select your bank


1 Select the bank — 2 Identify yourself — 3 Continue using the service

#### Select the bank

You will be transferred to the online service of the bank, where the actual identification will take place.  
Online banking codes connected to a business or an association cannot be used for identification.

 OP Bank Group	 Nordea	Handelsbanken
 ÅLANDSBANKEN	 LocalTapiola	S-Pankki
 Aktia Aktia	 POP Pankki	 Säästöpankki

### 2. Authenticate yourself

 Osuuspankin Tupas-tunnistautuminen På svenska

1 Tunnistautuminen 2 Avainluvun kysyminen 3 Hyväksyminen 4 Kuittaus

Anna käyttäjätunnuksesi ja salasanasi alla oleviin kenttiin ja paina Jatka-painiketta.

OP-verkkopalvelu käyttää SSL-suojattuja yhteyksiä ja sen käyttö on täysin turvallista. OP-verkkopalvelun saat käyttöösi tekemällä Osuuspankin verkkopalvelusopimuksen osuuspankissasi.

Käyttäjätunnus

Salasana

Tunnistaudu Mobiilivarmenteella >

### 3. Access the service



## Signing in with the Mobile Certificate

### 1. Enter your phone number

1 Select identification method — 2 Identify through mobile phone — 3 Continue using the service

Type your telephone number

1. Type your telephone number.  
2. If your telephone subscription has an anti-jam function, type in the anti-jam code.  
3. Click the Send button.

An identification request will be sent to your mobile phone. The actual identification will take place through your mobile phone.

Telephone number:

(e.g. [04012345678](#))

Anti-jam code:

### 3. Access the service

### 2. Mobile phone authentication

Please note! Mobile authentication works on Elisa, Sonera and DNA mobile subscriptions for which the Mobile Certificate service has been activated.



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## First sign in to MyFinance service

When signing in to the service for the first time, you will see the 'My information' page. Here you can enter information on accessibility, specify your information channel and view the data file description. You can proceed to MyFinance service by accepting the terms of use and saving your information.

Service language: english

Pekka Tihula | Own information | Log out

ESPOO ESBO

### MYGUIDE

Welcome Pekka Tihula

#### Contact information

Telephone number \*

E-mail \*

#### Select the method of notification

I want to be notified received messages in MyGuide

Text message

E-mail

#### Permission to view information

[Privacy policy can be read here](#)

Do you give professionals permission to view information that is necessary for your case in patient and customer information systems?

No

Yes

#### Accept the Terms of Use

[Terms of use can be read here](#)

Accepting the Terms of Use is a requirement for using the service.

I accept

I do not accept



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## MyFinance service

MyFinance service consist of the 'Good to know' and 'My questions' sections. You can navigate to each section by clicking on it.





1. In the 'Frequently asked questions' section, you can view the most common questions and answers.

The screenshot shows the MyFinance service interface. At the top, there is a language selector set to 'english' and user information for 'Pekka Tihula' with links for 'Own information' and 'Log out'. The main header features the ESPOO ESBO logo and the text 'MYGUIDE'. Below the header, there is a navigation menu with 'MyFinance' selected, and sub-items for 'Frequently asked questions', 'Own questions', and 'Information on my household'. The main content area is divided into several sections:

- Financial and debt counselling**
  - [Miten asiakkaaksi pääsee?](#)
  - [Mitä apua talous- ja velkaneuvonnasta voi saada?](#)
- Debt arrangement methods**
  - [Kauanko velkajärjestelyn saamiseen menee aikaa? Kuka voi saada velkajärjestelyn tuomioistuimessa?](#)
  - [Mistä saisin lainan, jolla voisin maksaa kaikki velkani pois?](#)
  - [Miten ehdotan maksusuunnitelmaa?](#)
  - [Miten velkoja voidaan järjestellä?](#)
  - [Olen velkajärjestelyssä, kannattaako lisätöiden tekeminen?](#)
  - [Paljonko tuomioistuimen myöntämässä velkajärjestelyssä pitää maksaa velkoja?](#)
  - [Voiko tuomioistuin myöntää velkajärjestelyn, jos olen työtön?](#)
- Debt collection, debt recovery and eviction**
  - [En halua työnantajan tietävän veloistani. Voinko maksaa velat supraan ulosottoon?](#)
  - [Kuinka kauan maksuhäiriömerkintä pysyy voimassa?](#)
  - [Minulla on vuokria maksamatta, joudunko kodittomaksi?](#)
  - [Minut on todettu varattomaksi - mitä se tarkoittaa?](#)
  - [Mitä omaisuutta saa ulosmitata?](#)
  - [Olen tulossa velkaneuvontaan, päätyvätkö palkan ulosotto?](#)
  - [Paljonko ulosotto voi olla?](#)
  - [Sain haastehakemuksen maksamattomasta velasta. Pitäkö minun tehdä jotain?](#)
  - [Voinko saada helpotusta ulosottoon?](#)
- Preparing for a meeting at financial and debt counselling**
  - [Miten valmistaudun tapaamiseen?](#)
- Did you know? Debt summary**
  - Debt recovery does not prevent debt arrangement.
  - Social credit or a guarantee from the Guarantee Foundation can be granted even if there is a problem with your credit rating.
  - A court can grant access to debt arrangement even if the applicant is completely insolvent.
  - Unemployment does not prevent access to debt arrangement if the possibilities for gaining employment are poor.
  - Fees under public law expire in five years, rendering the debt ineligible for collection. These fees can include taxes, day care and hospital fees, and insurance premiums. Other debts can primarily be collected through recovery for 15 years.
  - Insolvency discovered through recovery proceedings will cause a payment default entry in your credit record. A record of insolvency does not remove a liability, as debt collection can continue for the receivable's entire period of validity.





2. In the 'My questions' section, you can submit questions to Financial and Debt Counselling and browse your existing questions.

The screenshot shows the 'MYGUIDE' interface for submitting a question. At the top, there is a 'Service language' dropdown set to 'english' and user information for 'Pekka Tihula' with links for 'Own information' and 'Log out'. The main header features the Espoo ESBO logo and the 'MYGUIDE' title. A left sidebar contains a 'MyFinance' section with a list of options: 'Frequently asked questions', 'Own questions', and 'Information on my household'. The main content area has a 'Title' text input field, a larger 'Question' text area, and an 'Add file' button. At the bottom, there are three buttons: 'Talleta-EN', 'Send', and 'Cancel'.

Once you have submitted a question, you will receive a message upon successful delivery. You will also receive a message when your question is answered.



3. If you have been added as a customer of Financial and Debt Counselling, you can also access the 'Information on my finances' section. In this section, you can submit to Financial and Debt Counselling information concerning your finances. Your booked appointments are also displayed on this page.

The screenshot shows the 'MYGUIDE' interface for the MyFinance service. At the top, there is a 'Service language' dropdown set to 'english' and a user profile for 'Pekka Tihula' with links for 'Own information' and 'Log out'. The main header features the Espoo ESBO logo and the 'MYGUIDE' title. A left sidebar contains a 'MyFinance' menu with options: 'Frequently asked questions', 'Own questions', and 'Information on my household' (which is selected). The main content area is divided into two sections: 'Information on my household' and 'Appointment information'. The household information table lists: Name: Pekka Tihula, Creation date: 27.11.2014 11:48, Edit date: 27.11.2014 11:48, and Status: Begin entering information on your household. The appointment information section lists: Place: Itätuleentie 2 B 1.krs, Financial and debt advisor: Aulikki Pentikäinen, and Date of meeting: 12.12.2014 13:00. An 'Edit' button is located at the bottom of the appointment information section.

Information on my household	
Name	Pekka Tihula
Creation date	27.11.2014 11:48
Edit date	27.11.2014 11:48
Status	Begin entering information on your household

Appointment information	
Place	Itätuleentie 2 B 1.krs
Financial and debt advisor	Aulikki Pentikäinen
Read the following instructions for the meeting: Frequently asked questions/Preparing for a meeting at financial and debt counselling	
Date of meeting	12.12.2014 13:00



You can begin entering information by clicking the edit button.

The screenshot shows the 'MYGUIDE' web application interface. At the top, there is a 'Service language' dropdown set to 'english' and user information for 'Pekka Tihula' with links for 'Own information' and 'Log out'. The main header features the ESPOO ESBO logo and the title 'MYGUIDE'. A left sidebar contains a 'MyFinance' section with a list of options: 'Frequently asked questions', 'Own questions', and 'Information on my household' (which is selected). The main content area is divided into two sections. The first section, 'Information on my household', displays a table with the following data: Name: Pekka Tihula, Creation date: 27.11.2014 11:48, Edit date: 27.11.2014 11:48, and Status: Begin entering information on your household. The second section, 'Appointment information', shows: Place: Itätuulentie 2 B 1.krs, Financial and debt advisor: Aulikki Pentikäinen, and Date of meeting: 12.12.2014 13:00. Below the appointment information, there is an 'Edit' button.

Information on my household	
Name	Pekka Tihula
Creation date	27.11.2014 11:48
Edit date	27.11.2014 11:48
Status	Begin entering information on your household

Appointment information	
Place	Itätuulentie 2 B 1.krs
Financial and debt advisor	Aulikki Pentikäinen
Read the following instructions for the meeting: Frequently asked questions/Preparing for a meeting at financial and debt counselling	
Date of meeting	12.12.2014 13:00



The 'Information on my finances' section is a seven-page form. The form is for specifying your personal data, familial relationships, gainful employment, education, assets, earnings and expenses per month and debts.

Service language english ▼ Pekka Tihula | Own information | Log out

**MYGUIDE**

**MyFinance** Information on my household 1/7

- Frequently asked questions
- Own questions
- Information on my household

**Personal information**

First name	<input type="text" value="Peikka"/>
Last name	<input type="text" value="Tihula"/>
Personal identity code	<input type="text" value="123456-7890"/>
Address	<input type="text" value="Metsokatu 47"/>
Postal code	<input type="text" value="02110"/>
Post office	<input type="text" value="Espoo"/>
Telephone number	<input type="text"/>
Home municipality	<input type="text" value="Espoo"/>

You can navigate between pages using the Next and Previous buttons. With the Save button, you can save your information on any page. The information can be edited at any time before submission to Financial and Debt Counselling.



On page 7, you can send the information by clicking the 'Send application' button (step 1/2). Once you have pressed the button, you will receive a confirmation of successful delivery.

The screenshot shows the 'MYGUIDE' web application interface. At the top, there is a navigation bar with 'Service language' set to 'english', the user name 'Pekka Tihula', and links for 'Own information' and 'Log out'. The main header features the ESPOO ESBO logo and the title 'MYGUIDE'. Below the header, a sidebar on the left contains a 'MyFinance' section with a list of links: 'Frequently asked questions', 'Own questions', and 'Information on my household'. The main content area is titled 'Information on my household 7/7' and contains a 'Debt summary' section. This section includes an 'Add debt' button and a table with the following data:

Amount of debt	0,00 €	Instalment per month	0,00 €
<input type="button" value="Previous"/> <input type="button" value="Close"/> <input type="button" value="Save"/>			

Below the table, there is a 'Sending the information' section with a 'Send information' button. A modal dialog box is open in the foreground, titled 'Sending the information', with the text 'Are you sure you wish to send the information?' and two buttons: 'Yes' and 'Cancel'.



## Information on my finances

If the information is in order, confirm the submission by clicking the 'Confirm submission' button (step 2/2).

If you would like to edit your information, click the 'Restore to editing mode' button. Once the information is in order, proceed to page 7 and submit the information by clicking the 'Send application' button. Then confirm the submission of the information.

The screenshot displays the 'MYGUIDE' web application interface. At the top, there is a navigation bar with 'Service language' set to 'english', the user name 'Pekka Tihula', and links for 'Own information' and 'Log out'. The main content area is titled 'Information on my household' and contains the following details:

Name	Pekka Tihula
Creation date	27.11.2014 11:48
Edit date	4.12.2014 10:52
Status	In viewing

Below this, the 'Appointment information' section includes:

Place	Itätuulentie 2 B 1.krs
Financial and debt advisor	Aulikki Pentikäinen
Date of meeting	12.12.2014 13:00

At the bottom of the main content area, there are three buttons: 'Show', 'Restore to editing mode', and 'Confirm submission'. A modal dialog box is open in the foreground, titled 'Confirming the submission', with the text 'Do you wish to confirm the submission of the application?' and two buttons: 'Yes' and 'Cancel'.



After this, the information you saved will be shown in read-only mode and you can no longer edit it. To access the read-only mode, click the 'Show' button. Any possible appendices added by Financial and Debt Counselling are shown on the main page of information concerning your finances.

The screenshot shows the MYGUIDE web application interface. At the top left, there is a 'Service language' dropdown menu set to 'english'. At the top right, the user's name 'Pekka Tihula' is displayed along with links for 'Own information' and 'Log out'. The main header features the Espoo ESBO logo on the left and the 'MYGUIDE' title in the center, flanked by decorative dot patterns. Below the header, a 'MyFinance' sidebar on the left contains a list of menu items: 'Frequently asked questions', 'Own questions', and 'Information on my household'. The main content area is divided into two sections. The first section, 'Information on my household', displays a table with the following data: Name: Pekka Tihula, Creation date: 27.11.2014 11:48, Edit date: 4.12.2014 10:52, and Status: Complete (sent). The second section, 'Appointment information', shows the location as 'Itätuulentie 2 B 1.krs', the advisor as 'Aulikki Pentikäinen', and the meeting date as '12.12.2014 13:00'. A 'Show' button is located at the bottom of the appointment information section.

Information on my household	
Name	Pekka Tihula
Creation date	27.11.2014 11:48
Edit date	4.12.2014 10:52
Status	Complete (sent)

Appointment information	
Place	Itätuulentie 2 B 1.krs
Financial and debt advisor	Aulikki Pentikäinen
Read the following instructions for the meeting: Frequently asked questions/Preparing for a meeting at financial and debt counselling	
Date of meeting	12.12.2014 13:00



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## Logging out

Once you are done using the service, exit by clicking the 'Sign out' link. This function will sign you out of MyFinance and Vetuma services.

Remember to clear your browser's cache after signing out.