

Instructions on using secure e-mail for customers and partner's

Dear partner,

OP Financial Group uses a separate e-mail security system in its confidential communications. The system avoids the transmission of confidential messages in plain texts in open networks.

The use of a security system does not require any action from the recipient in addition to the use of normal email and browser.

When you receive a secure e-mail, you will receive a notification message to your email. Click on the link in the notification message to open the actual message with a secure browser link.

To attain added security when sending a secure message, a mobile security-based authentication can also be used. In this case, as the recipient you will need a four-digit PIN-code to open the actual message. The code will automatically be sent as a text message to the recipient's mobile phone when you have clicked on the link in the notification message you received via email. The sender's email address is displayed as the sender of the text messages.

If the PIN-code does not arrive in reasonable time, the PIN-code can be re-ordered by clicking on "Order PIN-code". If the mobile phone number is incorrect or the authentication failed, inform the sender of the message with the "Send message" function.

You can retrieve a PIN-code secured message from any workstation (for example, a home computer or mobile phone), but you can only open an ordinary secure message from the workstation for which it was first opened unless you protect it with a password when logging out of the system.

Once you have logged out, clear the browser cache, especially if you have used the server on a public computer.

1 Sending a secured email to OP Group

You can send messages and attachments to OP Financial Group's email address with a secure e-mail system.

Open a browser protected e-mail connection: https://securemail.op.fi

It is only possible to send the message to the following e-mail addresses:

firstname.surname@op.fi

Author OP Financial Group Mailing address P.O. Box 909 00013 OP Street address Gebhardinaukio 1 HELSINKI Telephone

Email/Internet firstname.lastname@op.fi op.fi



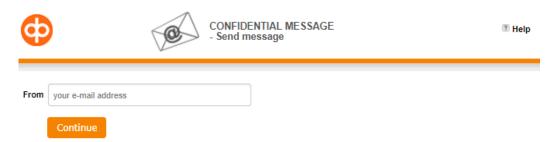
OP-Public 18.5.2020

firstname.surname@pohjola.fi (-.com, -.ee, -.lt, -.lv)

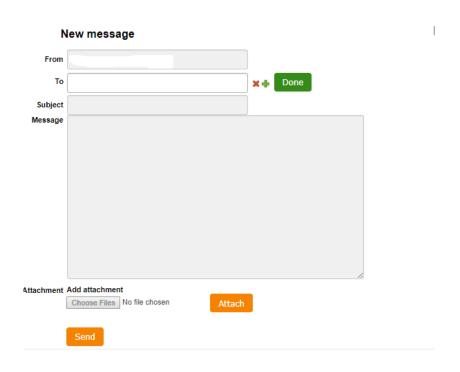
firstname.surname@a-vakuutus.fi

firstname.surname@suomi-yhtio.fi

First, provide your e-mail address:



Once you have clicked the Continue button, add the recipient's / recipients' email address. Recipients are separated by commas. Once you have finished, click the 'Done'-button. You will be able to edit the recipient information by clicking Edit next to the field. Add your message topic to the Subject field and your message in the Message field.



2 Receiving a secured e-mail from OP Group

When you have been sent a secure email, you will receive a notification message via e-mail containing a link to a secure server (= the message itself):



Luottamuksellinen / Confidential / Konfidentiell

Aihe / Subject / Ämne Luottohakemuksen liitteet

https://securemail.op.fi/message.cgi?gYPirIPPi-D9WRb6iupxKS1-rVK1CvcVe_j1TF98H57fhUhACzNAx99gra32aUtDtxSJ9nbfQN207XQTVuQ8IQ

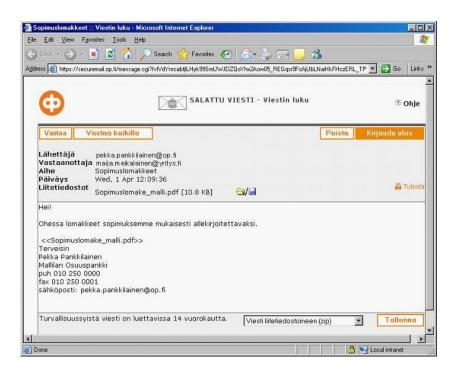
Olemme lähettäneet teille luottamuksellisen viestin, joka on tallennettu suojatulle palvelimelle <u>securemail.op.fi</u>. Viestin avaaminen tapahtuu yläpuolella olevasta linkistä. Yhteys on suojattu SSL-/TLS salauksella. Turvallisuussyistä voitte lukea viestin vain yhdestä tietokoneesta korkeintaan 14 päivän ajan. Tallentakaa ja/tai tulostakaa viestin sisältö ja hävittäkää tämä ilmoitusviesti.

We have sent you a confidential message which is stored on to the secured web server securemail.op.fi. Message can be opened from the link above. Connection is protected with SSL/TLS encryption. Due to security reasons, you may only read the message from a single computer during 14 days. Please save and/or print the message contents and delete this notification message.

Vi har skickat Er ett konfidentiellt meddelande, som har sparats på den skyddade servern securemail.op.fi. Meddelandet kan öppnas från länken ovan. Förbindelsen är skyddad med SSL-/TLS -kryptering. Av säkerhetsskäl kan Ni läsa meddelandet endast på en dator och inom tiden av 14 dagar. Ni bör spara och/eller skriva ut innehållet i meddelandet, samt radera denna notifikation.

Note! Please do not reply to the e-mail with the Reply function of the email, as the message will be transmitted unencrypted over the Internet. Also, do not send the message forward.

When you click the e-mail link, you will be able to read the message sent to you with a SSL-encryption.

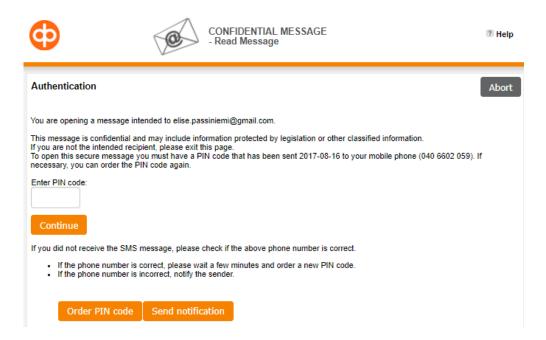


2.1 Opening the message by a PIN-code or password

If a PIN-code secured message is sent to you, the system sends a four-digit PIN as a text message when you have clicked link included in the notification message. Once you have entered the PIN code in the designated field, the message will open. Each



time you open a message, the system asks for the PIN code. Please note the provided PIN-code stays the same, therefore you should keep/memorise/save the PIN-code.



You can read a password-protected message from any workstation. If you have entered the wrong PIN-code the server will point this out. If you have lost or forgotten the PIN-code, you can order a new one by clicking on 'Order PIN code'.

If you have not received the PIN-code, you should check the correct phone number displayed at the top right of the system. If the phone number is incorrect, send the correct phone number to the sender of the message by clicking 'Send Notification'.

3 Saving and deleting a message

To save a received message, click on the menu at the end of the message, and choose the preferred storage option, and then click the Save button. e.g. you will be able to save the message with its atonements as a zip-file by selecting "Message and attachments (zip)". Please note, zip may not work on all workstations.



3.1 Printing a message

To print the received message, click the icon on the bottom right of the page/message:





3.2 Deleting a message

To delete a message, click on the Delete button on the top right corner of the page. If you do not delete the message, it will be automatically deleted 14 days after the message has been opened. An unopened message will be stored for 60 days



4 Answering a message

To reply to a message sent by a secured connection do not respond with the browser's Reply-function. Use the server's response options.

You can answer to

- the sender of the original message
- all recipients of the original message
- selected recipients of the original message by deleting 'the tick' from unnecessary recipients



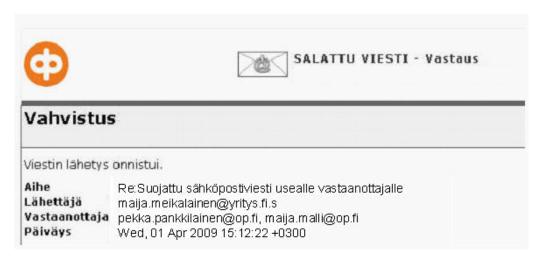
To reply to a message, use on the top left of the screen (pictured below):



Write the message to intended field. You will be able add attachments to your message. NB! The maximum size of attachments is 30MB.

When the message is sent, the system will provide a confirmation.





4.1 Finishing the use of secured message

When no longer handling the message, click on the Logout button on the upper right corner to stop using the encrypted connection.

Delete Logout

If the message was received without a PIN-code encryption, you will be asked how you wish to be identified on your next time you open this message:

Cookie: Your browser stores a cookie that will identify you next time you open that message. The cookie does not require you to identify, however that message can only be accessed from the device and the browser, as it has been opened for the first time.

Password: You can determine a password that will be used to identify you the next time you open the message You will be able to open the message on any device with this password. NB! If you forget your password it cannot be recovered. You must request the sender to resubmit the whole message.



Takaisin



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Vahvista uloskirjautuminen Viestin uudelleenavaaminen edellyttää tunnistautumista. Valitse tunnistautumistapa seuraavista: © Eväste: Selaimeesi tallennetaan eväste, jolla sinut tunnistetaan tätä viestiä avatessasi automaattisesti. Viestin avaaminen on näin mahdollista samalla selaimella. ® Salasana: Määritä itse salasana, joka sinun tulee syöttää viestiä uudelleen avattaessa. Viestin avaaminen on mahdollista myös toisella selaimella. Salasana Salasana Salasana Vahvista salasana Vahvista salasana Vahvista salasana



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After selection and clicking OK, you will receive a confirmation that the session is closed and date when the message will be automatically deleted (from the server).





Help

Logout

Session closed. This message will be automatically deleted from the server 30.08.2017.

You can now close your browser.

NOTICE Remember to clear the browser cache, especially if you are using a public computer.

When logging out clear the browser cache, especially if you were using the server on a public computer.