

Identification principles for identity service broker

Provider of identity service broker

OP-Services Ltd is in charge of providing the identity service broker. Contact information:

OP-Services Ltd
Gebhardinaukio 1
P.O. Box 909
FI-00101 Helsinki
Telephone +358 (0)10 252 010

OP Financial Group consists of OP Cooperative, its existing and future subsidiaries (such as OP Corporate Bank plc, OP-Services Ltd and OP Process Services Ltd), its Group companies (such as OP Insurance Ltd), entities and foundations and their subsidiaries, OP Cooperative's member cooperative banks and their subsidiaries, OVY Insurance Ltd, OP Bank Group Pension Foundation, OP Bank Group Pension Fund and other existing and future companies, entities and foundations, over which at least one of the aforementioned organisations alone or together exercises control.

OP Financial Group member cooperative banks (hereinafter OP cooperative bank) manage customer service related to the identity provider service. OP cooperative banks' contact information can be found at www.op.fi.

OP-Services Ltd is entered in the Trade Register maintained by the Finnish Patent and Registration Office.

Offered identity service broker and the terms and conditions applicable to them

OP Identity Service Broker

- General terms and conditions of OP Identity Service Broker (op.fi)

TUPAS authentication service

- Terms of use of Tupas authentication service

The OP Identity Service Broker enables a company or entity providing electronic transaction services (hereinafter eService) to verify the identity of its customers using authentication credentials provided by the Identity Service Broker. The Identity Service Broker forwards the order for identification made by the customer to the provider of the authentication credential that identifies the customer. The Identity Service Broker transmits the customer's identification to the eService.

The conformity of the Identity Service Broker will be ensured through regular conformity assessments made by conformity assessment bodies.

Legal acts and restrictions applied to them

The Identity Service Broker is primarily used for electronic identification and electronic signatures on eServices. The Identity Service Broker is in charge of only transmitting customer identification and is not responsible for the validity or content of the legal act between the customer and the eService. The eService and the customer may agree on the use of the identification service as part of the electronic signature in the legal act between the customer and the service provider. The eService must ensure other matters required by electronic signatures.

In terms of data security and level, the Identity Service Broker conforms to the High level of assurance under the eIDAS regulation (EU 910/2014); it is no certificate.

The Identity Service Broker may not be used for a service that is provided by a party subject to international sanctions or where a party exercising control is subject to such sanctions. Nor is it allowed to

use the Identity Service Broker for purposes that are against law or good practice or otherwise against the corporate social responsibility requirements issued by OP.

A Customer identified through the Identity Service Broker may not be transferred as an identified person to a new service provider or, e.g., to another service unless specifically agreed thereon between OP and the eService.

Restrictions governing authentication credentials provided by the Identity Service Broker are available for reading in the identification principles for each authentication credential.

The TUPAS authentication service description can be found in the following publications issued by the Federation of Finnish Financial Services:

- The Certification Principles of the Banks' TUPAS Certification Service
- The Banks' TUPAS Certification Service for Service Providers
- Net Banking Link – Service Description and Service Provider's Guidelines

Charges for services

The service provider has the right to charge fees for the Identity Service Broker, based on the list of service charges and fees, or fees otherwise agreed with the eService.

The list of service charges and fees valid from time to time is available on the service provider's website (op.fi).

Data protection principles

The data protection principles applied to the OP Identity Service Broker are available at op.fi/henkilotietojen-kasittely.

Partners

OP Financial Group is in charge of eService authentication and provision.

For the TUPAS Certification Service, it is possible to make an identification order using personal user identifiers for OP eServices.

The following strong electronic authentication credentials can be used to make an order for identification with the OP Identity Service Broker:

- User identifiers for OP eServices

Regulators

OP Financial Group is supervised by the Finnish Financial Supervisory Authority (www.finanssivalvonta.fi). The Financial Supervisory Authority's address is Snellmaninkatu 6, P.O. Box 109, FI-00101 Helsinki.

The Finnish Communications Regulatory Authority (FICORA) supervises OP Financial Group in respect of electronic authentication service and the use of electronic signature. FICORA's address is Itämerenkatu 3 A, P.O. Box 313, FI-00181 Helsinki.