

Identification principles for identity service broker

Valid as of 1 January 2023

Provider of identity service broker

OP Cooperative is in charge of providing the identity service broker. Contact information of OP Cooperative:

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OP Financial Group consists of OP Cooperative, its existing and future subsidiaries, its Group companies, entities and foundations and their subsidiaries, OP Cooperative's member cooperative banks and their subsidiaries, 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 Corporate Bank and OP Financial Group member cooperative banks (hereinafter OP cooperative bank) manage customer service related to the identification service. OP Corporate Bank and OP cooperative banks' contact information can be found at op.fi.

OP Cooperative is listed in the Trade Register maintained by the Finnish Patent and Registration Office.

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

OP Identity Service Broker

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

The OP Identity Service Broker enables a company or entity providing electronic transaction services (hereinafter eService) to verify the identity of its customers using identification means provided by the Identity Service Broker. The Identity Service Broker forwards the identification order made by the customer to the identification means provider 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 substantial level of assurance under the eIDAS regulation (EU 910/2014); it is not a 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. International sanctions refer to sanctions, financial sanctions, export or import bans, trade embargoes or other restrictions imposed, administered, approved or executed by the Finnish government, the United

Nations, the European Union, the United States of America and the United Kingdom or their competent authorities or governing bodies, or to administrative asset freezing measures imposed by the Finnish National Bureau of Investigation. Nor is it allowed to use the Identity Service Broker for purposes that are against law or good practice or otherwise against the corporate 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 to another service unless the identification means provider allows it.

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

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 on 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/dataprotection.

Partners

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

A customer can make an identification order for the OP Identity Service Broker with OP eServices user identifiers and with all the other strong electronic identification means provided by banks operating in Finland. The banks that provide strong electronic identification means in Finland are:

- OP
- Aktia Bank Plc
- Danske Bank A/S, Finnish Branch
- Nordea Bank Plc
- Oma Savings Bank Plc
- POP Bank Group
- S-Bank Ltd
- Svenska Handelsbanken AB, Branch Operation in Finland
- Savings banks
- Bank of Åland Plc

In addition to online bank user identifiers, you can make an identification order with mobile certificates. Mobile certificate providers include:

- DNA Ltd
- Elisa Corporation
- Telia Finland Plc

Regulators

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

The Finnish Transport and Communications Agency Traficom supervises OP Financial Group in respect of the electronic identity provider service and the use of electronic signature. Traficom's address is Kumpulantie 9, P.O. Box 00059, FI-00059 TRAFICOM.