

Authentication credential provider

OP-Services Ltd is in charge of providing the authentication credential. Contact information:

OP-Services Ltd (2241010-7)
Gebhardinaukio 1
P.O. Box 909
00101 Helsinki
Telephone +358 10 252 010

OP Financial Group consists of member banks of OP Cooperative, OP Cooperative, its existing and future group companies (such as OP Corporate Bank plc, OP Insurance Ltd, OP Asset Management Ltd, Pohjola Health Ltd, OP-Services Ltd, OP Customer Services Ltd and OP Life Assurance Company Ltd), OP Kiinteistökeskus real estate companies, 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 authentication credentials and the terms and conditions applicable to them

User identifiers for OP eServices (hereinafter Online service user identifiers)

- General Terms and Conditions for User IDs for OP Cooperative Banks and OP eServices (www.op.fi/ehdot)
- OP circle of trust agreement

An online service user identifier enables its holder to authenticate himself/herself electronically to services provided by companies and entities (hereinafter eService) that approve the authentication with an OP cooperative bank's online service user identifiers.

In the Finnish Trust Network, the Identity Service Broker forwards an order for authentication made by the customer to the provider of Online service user identifiers, which authenticates the customer and provides authentication information (name and personal ID code) to the Identity Service Broker. The Identity Service Broker transmits the customers identification to the eService.

The conformity of the online service user identifiers will be ensured through regular conformity assessments made by conformity assessment bodies.

Legal acts and restrictions applied to them

Online service user identifiers can be used to identify customers on OP eServices and on other OP's electronic services and for strong electronic authentication of customers on other eServices.

Online service user identifiers may not be used to authenticate oneself to an eService that is provided by a party subject to sanctions or where a party exercising control is subject to sanctions. Nor is it allowed to use Online service user identifiers for purposes that are against law or good practice or otherwise against the corporate social responsibility requirements issued by OP.

In terms of data security and level, Online service user identifiers conform to the High level of assurance under the eIDAS regulation (EU 910/2014); they are no certificates.

The use of Online service user identifiers on OP eServices and OP's electronic services is equivalent to a customer's signature and the customer is responsible for all orders and agreements he/she makes on OP eServices and OP's electronic services using his/her personal Online service user identifiers.

An external eService and the customer may together agree on the legal effects of the transactions done and the electronic signature made using Online service user identifiers in the external eService's service.

A Customer identified with Online service user identifiers may not be transferred as an identified person to a new service provider or, e.g., to another service unless specifically agreed thereon between the authentication credential provider and the eService.

On the basis of the online service user identifier, no Chained credentials (a strong electronic authentication credential under the Identification Act, a strong electronic authentication other than that specified in the Identification Act or linking an identity to the authentication credential created earlier) unless information on creating the Chained credential is not forwarded to the provider of the authentication credential.

A Chained credential, which is not a strong electronic authentication credential under the Identification Act, may not be used or utilised on services other than the provider of eService that created the credential.

Online service user identifiers given to corporate and institutional customers as well as personal user identifiers for Corporate eServices and OP service user identifiers do not represent authentication credentials referred to in the Act on Strong Electronic Identification and Electronic Trust Services.

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 Services for Service Providers
- Net Banking Link – Service Description and Service Provider's Guidelines.

Verifying applicant identity for the first time

Granting Online service user identifiers is based on an OP eServices Agreement or an OP online bank agreement.

Online service user identifiers may be handed over to a natural person with a personal identity code entered in the Finnish Population Register. The applicant's identity is verified on the basis of a passport or an identity card accepted as a travel document issued by a relevant authority in a member state of the European Economic Area (EEA), Switzerland or San Marino. Passports and identity cards issued by a relevant authority in states other than those mentioned above will not be accepted as documents verifying the applicant's identity.

Applicant identity may also be verified using

- a driving licence issued by a relevant Finnish authority to a Finnish citizen after 31 October 1990 by 31 December 2018. After this date, the driving licence will not be accepted as an identity verification document when granting Online service user identifiers.
- an identity card issued by the Police of Finland after 1 March 1999 even if the ID card were not a travel document (an identity card for a minor, a foreign identity card and a temporary identity card)
- an alien passport or a refugee travel document issued by a relevant Finnish authority, whose holders' identity could have been verified reliably a driving licence issued abroad and a driving licence exchanged by the Police of Finland for a foreigner are not acceptable identity verification documents.

If the applicant does not have any acceptable identity verification document or his/her identity or the authenticity of his/her document cannot be verified reliably, the police will verify his/her identity.

In case an applicant applies for Online service user identifiers on OP eServices or OP's electronic services, his/her identity will be verified using an electronic credential of at least the same level.

Handing over Online service user identifiers

Online user identifiers are personal. They are handed over to their applicants in person at an OP branch or electronically on OP eServices or OP's electronic services. The service provider may use an agent for the purpose of handing over Online service user identifiers, in which case they will always be handed over to the applicant in person.

Online service user identifiers may not be handed over to another person with a power of attorney, for example.

Charges for services

The service provider has the right to collect charges for the eServices agreement and for services used using Online service user identifiers, as specified in the list of service charges and fees or otherwise agreed with the customer.

The list of service charges and fees valid from time to time is available from the Service Provider's branches.

Deactivating Online service user identifiers

The customer must promptly report to the Service Provider on his/her Online service user identifiers getting lost or falling into the possession or hands of an unauthorised party. This will also apply if the customer suspects that his/her Online service user identifiers have fallen into the possession or hands of an unauthorised party. The report must also be filed if only some of the Online service user identifiers have got lost or have fallen into the possession of an unauthorised party.

The customer can file a report

- at OP cooperative bank branches in person during their opening hours
- by calling telephone service at OP 0100 0500 during weekdays from 8 am until 10 pm and on Saturday from 10 am until 4 pm (local network charge/mobile charge).
- by calling the Deactivation Service number (24/7) indicated by the authentication credential provider on the op.fi service.

With respect to other credentials accepted by the service provider, such a report on lost credentials must be filed in accordance with the terms of use for the credential or certificate in question.

Data protection principles

The data protection principles applied to the OP Identification Service are available at www.op.fi/personal-data-processing.

In addition, personal data processing in the Finnish Trust Network complies with the requirements specified in the Identification Act.

Partners

Verifying customer identity and handing over Online service user identifiers are managed by OP Financial Group and, in exceptional cases, through an agent approved by OP Financial Group.

OP Financial Group also uses external partners in identity verification.

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.