



Identification principles for identification means

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Identification means provider

OP Cooperative is in charge of providing the identification means on behalf of OP Financial Group. Contact information of OP Cooperative:

OP Cooperative (0242522-1)
 Gebhardinaukio 1
 P.O. BOX 909
 FI-00101 Helsinki
 Telephone +358 10 252 010

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 Financial Group member cooperative banks (hereinafter OP cooperative bank) manage customer service related to the identification service. 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 identification means and the terms and conditions applicable to them

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

- General Terms and Conditions for OP credentials and OP eServices (www.op.fi/terms-and-conditions)
- OP trust network agreement

An Online service user identifier enables its holder to identify themselves electronically to services provided by companies and entities (hereinafter eService) that approve the identification with an OP cooperative bank's Online service user identifiers.

In the Finnish Trust Network, the identity service broker forwards an order for identification made by the customer to the provider of Online service user identifiers, which identifies the customer and provides identification information (name and personal identity code) to the identity service broker. The identity service broker transmits the customer's identification to the eService.

The conformity of the Online service user identifiers will be ensured through regular conformity assessments made by conformity assessment bodies as according to the Act on Strong Electronic Identification and Electronic Trust Services.

Legal acts and restrictions applied to them

Online service user identifiers can be used to identify customers on OP eServices and on other electronic services that support OP's business (hereinafter OP's electronic service), and for strong electronic identification of customers on other eServices.

Online service user identifiers may not be used to identify oneself to an eService that is provided by a party subject to sanctions or where a party exercising control is subject to 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, United Nations, European Union, United States of America and 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 Online service user identifiers for purposes that are against law or good practice or otherwise against the corporate responsibility requirements issued by OP.

The customer may securely enter their identifiers on OP's electronic services and services approved by OP, which are listed on OP's website at www.op.fi.

In terms of data security and level, Online service user identifiers conform to the substantial level of assurance under the eIDAS regulation (EU 910/2014); they are not certificates.

The use of Online service user identifiers on OP eServices and OP's other electronic services is equivalent to a customer's signature, and the customer is responsible for all orders and agreements they make on OP eServices and OP's electronic services using their 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 a strongly identified person to a new service provider or to another service unless specifically agreed thereon between the identification means provider and the identity service broker. From the perspective of the Identification Act, a weakly identified customer may be transferred to another service provider only if this service is provided as part of a portal.

On the basis of the Online service user identifier, chained identifiers (a strong electronic identification means under the Identification Act, a strong electronic identification means other than that specified in the Identification Act or linking an identity to the identification means created earlier) may not be created for the customer unless information on creating the chained identifier has been agreed with OP and the information is forwarded to OP as agreed.

A chained identifier, which is not a strong electronic identification means under the Identification Act, may not be used or utilised on services other than the provider of eService that created the identifier.

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 identification means referred to in the Act on Strong Electronic Identification and Electronic Trust Services.

OP Identity Provider Service's service description is available at www.op.fi/tietoa-luottamusverkoston-jasenille (in Finnish).

Verifying applicant identity for the first time

Granting Online service user identifiers is based on an OP eServices Agreement or an OP Online Banking 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. An alien's passport and a refugee travel document are not accepted as documents verifying the applicant's identity when granting Online service user identifiers.

Applicant identity may also be verified with the following:

- An identity card issued by the Police of Finland after 1 March 1999 even if the identity card is not a travel document (an identity card for a minor or a foreigner and a temporary identity card)

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

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

Handing over Online service user identifiers

Online service 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 on 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 if their Online service user identifiers have got lost or fallen into the possession or hands of an unauthorised party. This will also apply if the customer suspects that their 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 or hands of an unauthorised party.

The customer can file a report

- at OP cooperative bank branches in person during their opening hours
- by calling OP's customer service at 0100 0500 or OP Deactivation Service at 0100 0555 (24/7) outside of opening hours. Call rates: local/mobile network rate.

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

Data protection principles

The data protection principles applied to the OP Identity Provider Service are available at www.op.fi/dataprotection. 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. The most important partners of OP Financial Group are Accenture and Tata Consultancy Services (TCS).

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, FI-00520 Helsinki, P.O. Box 320, FI-00059 TRAFICOM.