

Information on the identification service provider

The services using strong electronic identification, i.e. an identification means issuance service and an identification broker service, are provided by Nordea Bank Abp ('Nordea'), Satamaradankatu 5, FI-00020 NORDEA, Business ID 2858394-9.

These identification principles are applied to the strong electronic identification services provided by Nordea in Finland.

Services provided and the terms and conditions applied to them

Nordea provides identification means and identification broker services and is registered as a service provider in the Register of Identification Service Providers maintained by the Finnish Transport and Communications Agency (Traficom).

The compliance of the services with the regulatory requirements is ensured with regular assessments of the services. The data security and level of the identification means provided by Nordea comply with the "substantial" assurance level defined in Regulation (EU) No 910/2014 on electronic identification and trust services for electronic transactions in the internal market ('eIDAS Regulation').

Identification means

Nordea offers its customers a code app functioning on mobile devices as well as a separate code calculator as identification means complying with the Finnish Act on Strong Electronic Identification and Electronic Trust Services (617/2009) (hereinafter the 'Identification Act') and a separate code calculator. Customers can choose between two different types of code calculators: an ordinary code calculator and a talking code calculator for the visually impaired.

With an identification means provided by Nordea, customers can identify themselves for the electronic services of the companies or organisations that accept identification with an identification means provided by Nordea.

The trust network includes a number of identification broker services that forward an identification order given by a customer identifying themselves to Nordea, which identifies the customer and provides the identification broker service with the customer's identification data, i.e. their name and personal identity number. The identification broker service forwards the identification data to the e-Service. The identification data can also be used to form an electronic signature if the customer identifying themselves and the e-Service provider so agree.

The identification means is surrendered to the customer after their initial identification on the basis of an agreement concluded between Nordea and the customer.

An identification means provided by Nordea is subject to the currently valid general terms and conditions governing services used with access codes and the prices stated in Nordea's tariff or prices otherwise agreed on between the bank and the customer.

The identification means are for the customer's personal use only and should never be given to anyone else.

An identification means can be cancelled through Nordea Customer Service, tel +358 200 70 000, Mon–Fri 8.00–18.00 in English (or +358 200 3000, in Finnish, available 24/7), or in the card blocking service (+358 20 333, available 24/7). Additionally, an identification means can be blocked at the bank's branches during their opening hours.

The identifiers issued by the bank for its corporate customers are not considered identification means as referred to in the Identification Act. Similarly, if a customer is identified with a corporate customer's identification means, this is not considered 'strong electronic identification' as referred to in the Identification Act.

Nordea identification broker service

Companies providing electronic services can identify their customers with the Nordea identification broker service. The Nordea identification broker service forwards an identification order given by a customer to an identification means provider, which identifies the customer and provides Nordea with the identification data. Nordea forwards the identification data to the e-Service utilising the identification.

The Nordea identification broker service forwards identification events made with the identification means of the following identification service providers:

- Aktia Bank plc
- Danske Bank A/S, Finnish branch
- Elisa Corporation
- DNA Oyj
- Nordea Bank Abp
- Oma Säästöpankki Oyj
- OP-Palvelut Oy
- Bonum Pankki Oyj
- POP Pankki Group
- Svenska Handelsbanken AB, Finland Branch
- Savings Bank Group
- Telia Finland Oyj
- Ålandsbanken Abp

Nordea's currently valid terms and conditions governing the Nordea identification broker service and the prices subject to Nordea's tariff or prices otherwise agreed on between the bank and the customers are applied to the Nordea identification broker service.

Initial identification while applying for an identification means

An applicant for an identification means is usually initially identified in person in connection with the issuing of the means or using a strong electronic identifier provided by another identification means issuer.

The issuing of a strong electronic identification means requires that the person has a personal identity number registered in the Finnish Population Register.

When the applicant is identified in person, Nordea identifies them from one of the identity documents listed below. The document must be valid and undamaged. It must be possible to identify the holder of the document reliably from the photo on the document.

Acceptable identity documents are the following:

One of the following documents issued by a Finnish authority:

- Passport, diplomatic passport (not an alien's passport)
- ID card (issued after 1 March 1999)

Passport issued by another member state of the European Economic Area (EEA), Switzerland or San Marino

- Passport
- Identity card if

- o it is a travelling document and
- o it contains a photograph and
- o it is valid for a fixed period (e.g. for five years after the issue date) and
- o it carries security features, such as a chip or a hologram.

Nordea may also issue its strong electronic identification means at its discretion by identifying the applicant with a corresponding strong electronic identification means or a strong electronic identification means of a high assurance level issued pursuant to the Identification Act.

If the identity of an applicant for the identification means cannot be verified reliably, Nordea may request the police to perform the initial identification.

In addition to the above, the identity of an applicant for the identification means can be verified using a procedure previously employed by a public or private party for other purposes than strong electronic identification and which the Finnish Transport and Communications Agency (Traficom) accepts. Nordea informs the applicant of the use of this procedure separately.

Nordea may use a subcontractor with which it enters into an agreement for the implementation of the identification procedure.

Usage restrictions on the identification means

The identification broker service provider may not forward identification events to an eService provider that is, or in which control is exercised by, a party subject to international sanctions.

Identification events performed with an identification means may not be brokered for purposes that are against the law or good practice.

An identified identification means user may not be assigned through the identification broker service or the eService as strongly identified in accordance with the Identification Act to a new eService or another service. From the perspective of the Identification Act, a weakly identified user may be assigned to another eService only in cases where the other service is provided as part of the portal of the original eService (see Traficom's interpretation memo, Reg. No. 658/620/2017).

No new strong electronic identification means subject to the new Identification Act may be created for a holder of an identification means provided by Nordea unless the creation of the identifier has been agreed on with Nordea and Nordea has been informed of the chaining. A chained identifier that is not a strong electronic identification means as referred to in the Identification Act may only be used or utilised in the services of the eService provider that created the identifier.

Data protection principles and data security of the identification means

Nordea complies with the legislation on the processing of personal data while providing identification services. The processing of personal data in Nordea is described in more detail in Nordea's Privacy Policy. Nordea has the right to broker the identification data to the eService provider or to the identification broker service used by the eService in cases where the customer identifies themselves for these services.

Key data concerning the customer, i.e. the customer's name and personal identity number, are customer data saved on the bank's core banking platform and stored in the manner required by the applicable law. Other data related to the identifier are identifier-specific and are created either in the service provider's or the bank's system when the identifier is created.

The identification methods used in Netbank operations and related data systems are used to identify customers. The aforementioned systems and the registers related to them were set up in compliance with the principles concerning general banking systems.

Customers identifying themselves enter their personal user ID into the bank's identification service and confirm their identity with the code app or code calculator. In the code app, customers confirm their identity with a PIN entered into the app. The customer may, if they so wish, replace the PIN of the app by a biometric identifier administered by their mobile device (fingerprint or face ID). On the code calculator, the customer's identity is confirmed by entering a challenge code shown in the identification service into the calculator together with the customer's personal PIN for the calculator. After this, the calculator calculates a one-time response code with which the customer confirms their identification in the identification service.

The identification service compiles a log of all identification activities, and this log is saved within Netbank's logs and stored for a minimum of 10 years.

The SSL encryption protocol is used in data communications between the parties in the identification service, so no third parties can access or modify the data. The service provider's server software must support at least 128-bit SSL encryption. However, the key length used in the connection is determined by the properties of the browser used by the customer. The data in the identifier request and response message are protected with a specifier that ensures their integrity. Nordea may update the technical requirements concerning security by notifying its customers thereof in advance whenever this is necessary to ensure secure banking.

Each party to an identification transaction is responsible for the encryption and security of its own services and for the correctness of the data it stores. An identifying customer is responsible for ensuring that the access codes or other means of authentication provided by Nordea do not fall into the hands of any third parties.

Supervisory authorities

European Central Bank

Sonnemannstrasse 22

D-60314 Frankfurt am Main, Germany

Tel +49 69 1344 0

www.ecb.europa.eu

Finnish Financial Supervisory Authority

Snellmaninkatu 6, PO Box 103, FI-00101 Helsinki

Tel +358 (0)9 183 51

www.finanssivalvonta.fi

The Transport and Communications Agency (Traficom) supervises the strong electronic identification services in Finland.

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The operations of Nordea Bank Abp are also supervised by the Consumer Ombudsman and other Finnish authorities within the bounds of their jurisdiction.