



# Guide to everyday banking services

How to use banking services without a computer or smartphone



# Guide to everyday banking services

---

With the aid of this guide, you can do your banking independently without a computer or smartphone.

## CONTENTS

1. How to view your account transactions .....	3
1.1 Paper bank statement once a month .....	3
1.2 OP Account SMS with the bank statement .....	3
2. How to pay bills .....	5
2.1 Payment envelope.....	6
2.2 Direct payment .....	8
2.3 A reliable friend or family member takes care of your bills.....	9
3. How to use a payment card .....	10
3.1 Activating the card.....	10
3.2 Paying for purchases .....	10
3.3 Withdrawing cash with a payment card.....	11
4. How to protect against scams – remember these instructions.....	13
5. Concise banking glossary.....	14
6. Notes .....	15
7. How to get help with banking services by phone.....	16



Please remember that the bank or police will never ask you to share passwords or card details. If someone from the bank or the police approaches you with an urgent matter, this may be a scam. If you are uncertain about a contact attempt, you can always check with your bank before you get back to the matter. You can get help by calling our Customer Service at **0100 0500**.

The service is open on weekdays from 8 to 16. Call price: local/mobile network rate. Call rates also apply to queueing.

# 1. How to view your account transactions

There are several ways to view your account transactions. If using a computer or smartphone seems challenging, the paper bank statement sent to your home once a month will show a summary of your account transactions. You can also get the OP Account SMS in addition to the paper bank statement, with which you will receive an SMS notification to your mobile phone after something happens in your account.



## 1.1 Paper bank statement

Monitor the balance and transactions of your account with the paper bank statement. We will send the bank statement by post to your home address once a month if there are any transactions in the account. The bank statement shows your transactions in the previous month.

Please note that if you activate your online banking user identifiers to use the MyKanta service, for example, you will no longer receive the paper bank statement automatically at your home address. However, you can order a paper bank statement subject to a charge by calling our Customer Service.



## 1.2 OP Account SMS with the bank statement

OP Account SMS is a service that sends an SMS to your mobile phone containing information about your account's transactions. You will receive a message when money is transferred to your account, when a payment is made from your account, or when you use a payment card. The messages will be sent up to date, every day between 8 and 22. If you wish, you can also choose to have your account's latest balance in the message. Alternatively, you can order a summary message sent to you once a day.

The use of OP Account SMS does not affect the paper bank statement. When you order OP Account SMS as a supplement to the paper bank statement, you will be up to date with your account transactions. You will receive a notification on your mobile phone when a direct payment or a bill you sent in a payment envelope is paid, for example.

The service will be charged according to the price list.

## Examples of messages in the OP Account SMS service

### 1 Payment to your account

Income  
Ilmarinen Pension Insurance Co. paid €1200,00 to account \*\*\*1234  
Account balance €1445,80  
Tue 1 Oct 2024 at 08.00

### 2 Payment from your account

Payment  
Paid €28,45 to payee Elisa Oyj, from account \*\*\*1234  
Account balance €1417,35  
Wed 2 Oct 2024 at 12.19

### 3 You use a payment card

Card payment (Debit)  
You paid €67,30 to payee K-Market Tiltuntori Kausala, from account \*\*\*1234  
Account balance €1350,05  
Wed 2 Oct 2024 at 17.26

---

## How to start using OP Account SMS

1. Call our Customer Service at **0100 0500** (local/mobile network rate, call rates also apply to queueing) or visit a branch. Say that you wish to use the OP Account SMS service. You can also ask more about the OP Account SMS service.
2. If the service is deployed, OP will check that your phone number is correct to ensure that the SMSes will be sent to the right number.
3. You can also order SMSes to show your latest account balance.

---

## How to monitor account transactions with OP Account SMS

1. When using OP Account SMS, you will receive an SMS immediately after something happens in your account.
2. If you have authorised a closely associated person to manage payments in your account, you will also receive an SMS on such transactions.
3. Do not reply to the SMSes from OP Account SMS. If you have any questions about them, please contact our Customer Service.

It is safe to use OP Account SMS. The messages sent by the service are phrased so that they do not reveal the customer's identity or contain any links to websites.

**Tip!** Delete old SMSes on your phone every now and then so that you can receive new messages. If your phone's memory is full, new messages cannot get through.

## 2. How to pay bills

You can pay bills with your Current Account in many ways without a computer, smartphone or needing to visit a bank.



### 1. Payment envelope

Send your bill by post, and OP will transfer the payment from your account. The service is subject to a charge.

---



### 2. Direct payment

OP pays the bills you have authorised from your account automatically and on time. OP does not charge for direct payments.

---

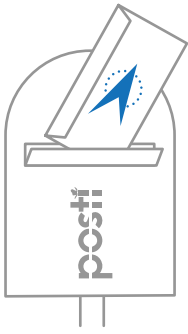


### 3. A reliable friend or family member takes care of your payments

If a reliable friend or family member uses a computer to use OP's banking services, you can give them permission to access your account for the purpose of paying bills.

**Tip!** If you and your partner share an account, please check that you can both use it independently without the other's approval. This type of account is called an OR account. You will also keep your access right to the OR account in the event of your partner's death. However, we recommend that income like your pay and pension is transferred to a personal account.

## 2.1 Payment envelope



It is easy to pay bills with a payment envelope. Send us your paper bills in a payment envelope by post, and we will use your account to pay the bills. You do not need a separate agreement to use a payment envelope. You simply need a Current Account at OP and an access right to the account you wish to use to pay the bills.

We will charge your account for the use of a payment envelope in accordance with the list of charges and fees. It is cheaper to use the payment envelope than to visit the Customer Service to pay bills.

You can get payment envelopes and credit transfer forms by ordering them from our Customer Service at **0100 0500** (local/mobile network rate, call rates also apply to queuing).

### How to fill in the information of bills paid with a payment envelope

1. Take out the paper bills you wish to pay, blank credit transfer forms and OP's payment envelope. The easiest way is to fill in the missing details directly to the paper bill.
2. Add the missing details of the payment to each paper bill or credit transfer form to be paid by following our step-by-step photo instructions.

Write the **payee's name**.

Write the **payee's account number in the IBAN format**.

**Note!** You should only add the message if the bill doesn't have a reference number.

Always write the **reference number** given by the payee.

If you want a receipt subject to a charge, add a **circled letter K** in the top right corner.

Write the **payer's name**.

Add a **signature and the name in print/block letters**.


Write the **payable sum in euros and cents**, for example, 99.45.

Write the **OP current account number in the IBAN format**. **Note!** The payer of the bill must either own the account in question, or they must have an access right to the account.

Enter the **due date**. If the Due date section is empty or contains a date that is already in the past, the bank will pay the bill within five business days. If you wish to change the due date, cross out the given due date and write down a new due date to replace it.

If it is a recurring payment, add the first due date to the Due date section and write **Recurring** under it. Also write down below how often the payment should recur, and when it should end. For example: Recurring until 20 June 2024, once a month.

Saajan tilinumero Mottagarens kontonummer	IBAN	F122 1234 1234 1234 12		(K)
Saaja Mottagare		Eero Esimerkki	Viesti Meddelande	
Maksajan nimi ja osoite avertarens namn och adress		Maija Mallikas Mallitie 5 A 01234 Mallila		
Allekirjoitus Underskrift		Maija Mallikas Maija Mallikas	Vitenumero Ref. nr	123 12345 123
Tilillä nro Från konto nr		F133 1234 1234 1234 12	Eräpäivä Förfallodag	20.6.2024
			Euro	99.45

3. If you change the pre-filled details on the paper bill, cross out the old information and write the new details clearly in the space left. Do not make any other markings or highlights.
4. Write all numbers as clearly as possible. For example:  

5. Check that you have filled in all the necessary information in each paper bill or credit transfer form to be paid. Add your signature and name in print/block letters to each credit transfer form. Bills that have been filled in incompletely or incorrectly will be returned to you unpaid.

Please note that the bill handler does not know you or your handwriting, so write the details as clearly and accurately as possible.

---

### How to send bills in a payment envelope to OP

1. Cut off the bottom part – in other words, the bank's part – of the paper bills filled in and to be paid. The top part of the bill is the payer's part – keep it safely at home.
2. After filling in and checking all the bottom parts of bills and credit transfer forms, put them into one OP payment envelope. Please note that you must not put any other items such as receipts or cash into the payment envelope.
3. Make sure that the address is correct on the payment envelope, and that the postage has been fully paid.
4. Take the payment envelope to a Posti letterbox well in advance. The bank should receive the envelope no later than five banking days before the desired payment date.

---

### How to monitor bills paid with a payment envelope

1. After your bills have been paid, you can see them on your bank statement. The bank statement serves as a receipt for a completed payment. You will also receive an SMS for all account transactions if you are using the OP Account SMS service.
2. We will take a service charge from your account for the use of a payment envelope in accordance with the list of charges and fees. It is cheaper to use the payment envelope than to visit the Customer Service to pay bills.

Please note that you cannot use the payment envelope service to pay death estate bills before the estate inventory has been completed.



## 2.2 Direct payment

Authorise OP to pay the bills you have chosen as direct payments. Direct payment is an easy and safe way to pay bills without errors and on time when they are due. OP does not charge for direct payments.

You can use direct payment to pay bills by most payees. Recurring payments are especially easy to take care of with direct payment. Regular payments include rents or maintenance charges, phone bills, electricity bills, water bills, waste management charges and taxes.

### How to start using direct payment

1. Take out all the paper bills you wish to pay as direct payments in future. The bills contain the information required to agree direct payments.
2. Call our Customer Service at **0100 0500** (local/mobile network rate, call rates also apply to queueing). Let us know that you wish to start paying your bills with the direct payment method. During the call, you will learn which bills you can pay with this method.
3. OP will inform the payee of the adoption of direct payment with the agreed bills.
4. Please note that you must pay the last paper bill the payee has sent as before. The direct payment will enter into force as of the next bill.

---

### How to monitor direct payments

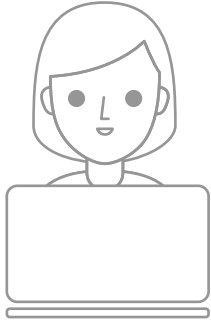
- You will always be notified of the bills which will be paid with the direct payment method in future before the due date. The payee will send a notification in writing to your home.
- The direct payment will be automatically debited from your account on its due date.
- After your bills have been paid, you can see them on your bank statement. The bank statement serves as a receipt for completed payments. You will also receive an SMS for all account transactions if you are using the OP Account SMS service.

---

### How to make changes to a direct payment or cancel a payment

- If you wish to change the due date or the amount of your bill, contact the payee well in advance before the due date.
- If you wish to cancel a previously agreed direct payment as the payment method of a specific bill, please call our Customer Service at **0100 0500** (local/mobile network rate, call rates also apply to queueing).





## 2.3 A reliable friend or family member takes care of your bills

If a reliable friend or family member uses a computer to use banking services, you can give them permission to access your account for the purpose of paying bills.

A friend or family member who has extensive access rights can use your account to pay your bills and manage other financial matters on your behalf.

### How to authorise your friend or family member to do your banking

1. Before your friend or family member can take care of banking services on your behalf, you must authorise them for it. You can do the authorisation in person at your account-holding branch or another OP cooperative bank. Be prepared to prove your identity.
2. When authorising, you need to know the personal identity code and name of your friend or family member who will be authorised to use services on your behalf. If they are not a customer of OP, they need to accompany you to the branch.
3. Please note that access rights are account-specific and do not grant authorisation for managing other matters.
4. You can also order a separate payment card for the friend or family member with which they can manage your daily finances.

Please do not give anyone your personal payment card or user ID, even to your family member. You can cancel the authorised access rights at any time by sending a notification to OP.

Always remember to take a valid ID document with you when visiting a bank. A passport or identity card are the best ID documents, as they are suitable for all banking services. With a driving licence, you can use limited banking services.

#### **Did you know that everyone should prepare a continuing power of attorney?**

Representation based on a continuing power of attorney enables you to prepare yourself for temporary or permanent incapacity caused by an illness, for example. The continuing power of attorney specifies the matters to which the power of attorney applies and designates the person the principal wishes to authorise as their representative.

## 3. How to use a payment card

With a payment card, you can do your shopping smoothly and safely, and you always have the exact amount in your wallet. You can also withdraw and deposit cash without visiting a bank.

If you do not yet have a payment card, please contact your OP cooperative bank to get a card. This service is subject to a charge according to the list of charges and fees.

---

### 3.1 Activating the card

1. For security reasons, you will receive the card and its PIN in separate envelopes by post, directly at your home.
  2. Memorise your PIN and destroy the printed sheet of the PIN.
  3. You will receive your card by post after a few days of the date of arrival of the PIN. However, if you have agreed that the card will be sent to your own OP cooperative bank branch, you will get an SMS to inform you that you can collect it.
  4. When you use the card for the first time to pay for something, you will need the PIN. You can then use the card's contactless payment feature instead of typing in your PIN every time you pay with the card. Please note that for security reasons, payment readers will ask for the PIN at regular intervals, even when using contactless pay.
- 

### 3.2 Paying for purchases

When using a payment card, you do not need to worry about withdrawing cash or carrying large sums of cash on you. When making purchases of over 50 euros, the payment reader will always ask you to type in your PIN.

#### Payment at stores using contactless payment

1. You can recognise contactless-enabled payment readers from the symbol representing radio waves.
2. See the price shown by the payment reader.
3. Hold the card close to the reader.
4. Follow the payment reader's instructions and enter your PIN if required.
5. Wait until the payment reader indicates that the payment has been completed.
6. Remove your card.



## Paying in a shop by inserting the card into the payment reader

1. See the price shown by the payment reader.
2. Insert the card, chip first, into the payment reader.
3. Follow the instructions shown in the payment reader.
4. Type in the PIN of your card.
5. Wait until the payment reader indicates that the payment has been completed.
6. Remove your card.



**Did you forget your PIN?** Don't worry – we're all human!

You can order a PIN you have forgotten by calling our Customer Service at **0100 0500** (local/mobile network rate, call rates also apply to queueing). OP will charge you a service fee for resending the PIN.

## 3.3 Withdrawing cash with a payment card

You can withdraw cash with a payment card at both store checkouts and an ATM.

### Withdrawing cash at store checkouts

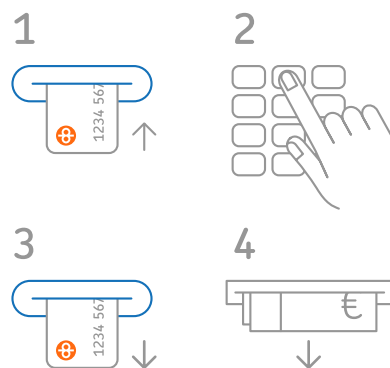
1. Make sure that the merchant is offering the Buy and Withdraw service.
2. You can withdraw cash at least in the following stores:  
R-kioski stores, Tokmanni stores and K-stores.
3. You can withdraw cash when paying for purchases.
4. Accept the withdrawal transaction by typing the card's PIN.
5. Each retailer has determined the maximum amount you can withdraw at the store's checkout.



## Withdrawing cash at ATMs

The ATM will provide step-by-step instructions on withdrawing cash.

1. Insert the payment card in the ATM.
2. Type in the PIN of your card.
3. Select the sum to be withdrawn or enter the sum.
4. Remove your card and take the cash.



Please note that if you make a withdrawal with your credit card, you will be charged a service fee.

## Withdrawing cash at a bank

You can also withdraw cash from the nearest OP cooperative bank branch that offers cashier services. OP has Finland's largest service network. Please note that withdrawals of over 3,000 euros must be ordered in advance either by calling our Customer Service or by visiting a bank branch during its opening hours.

You will see card transactions afterwards in your bank statement. You will also receive an SMS for all card transactions if you are using the OP Account SMS service.

### Did you know that your bank may ask for the source of funds or purpose of use?

This question may arise in connection with a withdrawal, deposit or credit transfer because the bank is required by law to find out what the funds are used for, and what their source is. The bank can thus ensure that it is not a case of money laundering or other misuse. We know that most of our customers are honest and use their funds legally. When we ask as many customers as we can for clarification, we are also more likely to find the exceptions.

### Do you have a computer and a network connection?

You can find more instructions and tips on how to use banking services on our website at **op.fi/older-people**.

You can always ask for help in taking care of your banking and using online services at your OP cooperative bank. You can book an appointment for personal guidance by calling our Customer Service at **0100 0500** (local/mobile network rate, call rates also apply to queueing). If you wish, you can bring your smartphone, tablet or laptop with you.



## 4. How to protect against scams – remember these instructions



- Please remember that all OP's user IDs are personal – Never give your banking user identifiers or PIN codes to other people, not even to your friends and family.
- The bank or authorities never ask for your password or bank card details. Never give your payment card or its PIN to anyone, even a family member. Do not keep your card PIN in your wallet.
- Be cautious if the bank, police or another authority approaches you with something urgent, as it may be a scam.
- If you receive an unexpected call from the bank that urges you to act quickly, be alert. You can hang up and call the bank's Customer Service number **0100 0500** yourself. This way you can make sure that you are really speaking to a customer service representative of the bank.
- Only call the official service number – Never call numbers you have received by SMS.
- If you lose your payment card, cancel it immediately by calling the OP Deactivation Service at **0100 0555** (always available) to prevent possible cases of misuse. We will help you order a new card.
- Make sure that the payment card's security limits and account usage limits match your actual needs. The limits protect your funds in the best way possible. We will help you set the limits.
- If necessary, you can give a reliable friend or family member an access right to your Current Account to make everyday payments easier. You should check and alter the access rights so that they are up to date.
- Do not hesitate to contact your bank if you suspect that someone is misusing your account. We will help you look into the situation.
- If necessary, monitor your account and card transactions in real time with the OP Account SMS service.

---

Here is an example of a scam SMS:

You are making a payment of 850 euros to the account DE12 3456 7890 in our service. Check data and confirm with code 1234. If this is not the case, immediately call 12345678. OP

In this text message scam, the phone number in the message belongs to the scammer, and the intention is to make the recipient call the number. Always call our official service numbers such as **0100 0500**. Do not call the scammer!

## 5. Concise banking glossary

Bank statement	A report in which an account holder can view their account transactions.
OP Account SMS	OP's service that sends you up-to-date SMSes regarding your account transactions to your mobile phone.
Due date	Date on which the payee is expecting a payment. The payment date is not always the same as the due date. For example, if the payer's account has insufficient funds on the due date, but there is enough to pay the bill on the next day. The bank will try to perform the charge on the due date and on the next two banking days.
Banking day	Days on which banks can perform payment transactions. In general, banking days are the same as weekdays from Monday to Friday.
Payment date	Day on which the payment is charged from the payer's account.
Payment envelope service (former payment service)	A service that pays bills from a customer's account that the customer has sent in a payment envelope to the bank. The payer of the bill must either own the account in question, or they must have an access right to the account.
Direct payment	Payment of a bill that is automatically charged from the customer's account on a specific day as agreed. Direct payment works the same way as an e-invoice, but you do not need to use the online bank for it. You can agree on the use of direct payment with OP Customer Service.
E-invoice	An electronic bill that is sent to your online bank for approval. You can order e-invoices if you use the online bank. If you do not use the online bank, you can use a direct payment.
Cash ATM	A banking ATM where you can withdraw cash from an account connected to a bank card. For example, Otto, TalletusOtto and Nosto are ATMs.
Payment card	A debit or credit card with which you can pay for your purchases and withdraw cash.
Bank card (Debit)	Purchases made with the payment card are charged directly from the account.
Credit card (Credit)	Purchases made with a card with credit are added to an invoice that is sent once a month. If you pay the invoice fully on its due date, you do not usually need to pay interest.
Current Account	The account you use for daily transactions such as paying bills.
Account access rights	The right to use a specific account. You can give your reliable friend or family member an access right to your account so that they can pay your bills, for example.
Continuing power of attorney	An authorisation you can make if you are unable to manage your affairs at some point. The authorisation will be recorded in a power of attorney in which you can name, in advance, the persons who will have the right to manage your affairs, and how.
Digital services	Using services electronically on a computer or smartphone, for example.

# 6. Notes



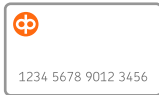
## 7. How to get help with banking services by phone



You can get help by calling our Customer Service.

**OP Customer Service: 0100 0500**

The service is open on weekdays from 8 to 16.



Has your card got lost or been stolen?

**OP Deactivation Service: 0100 0555**

The Deactivation Service is available 24/7.

The call charge is the normal local network rate or the domestic mobile network rate as specified in your mobile network operator's price list. Call rates also apply to queueing.

**Tip!** Add the number of the Deactivation Service to your phone's contacts so that you can find it quickly if necessary.