

## Terms and conditions of The Payment Transfer Service Checkout

Checkout is a payment method that is safe for you. We have a licence for payment institutions, granted by the Finnish Financial Supervisory Authority. The service is maintained by Checkout Finland Oy (business ID 2196606-6), which is part of OP Financial Group.

The payment transfer service Checkout will transfer your payment to the merchant. If you see Checkout Finland Oy on your bank statement or credit card bill, we have transferred your payment.

Webshops market the products and services and deliver the products to customers. The webshop ensures statutory obligations related to purchases and other obligations that it has determined. If you want to file a complaint or return a product, you should directly contact the webshop where you ordered the product.

### Bank Payments

The payment buttons of all Finnish banks are at your disposal. You can pay with the payment buttons of Aktia, Danske Bank, Handelsbanken, Nordea, Oma Säästöpankki, OP cooperative bank, POP Pankki, Savings Bank, S-pankki and Ålandsbanken. The payee shown on your bank statement is Checkout Finland Oy, we transfer your payment to the online retailer. From the webshop you will be directed to your bank, where you can safely make the payment.

When using the Payment Initiation Service, you agree to the following terms: [Terms and conditions of the Payment Initiation Service](#).

### Credit card payments

You can pay in a webshop with the following cards: Visa, Visa Debit, Visa Electron, Mastercard, Debit Mastercard and American Express. The Verified by Visa, Mastercard SecureCode and American Express SafeKey authentication services are available for use in webshops. Checkout is the payee on your credit card bill and it will transfer the customer's card payment directly to the merchant. You pay safely with your card with an encrypted payment form, and no payment card data is stored in the systems of the webshop.

### Mobile payment methods

The mobile payment methods Pivo, MobilePay and Siirto are services that work on apps. You can use them to pay for online purchases as a credit transfer from your account or as a card payment from your card by accepting the payment on the app in question. On Pivo it is also possible to make Siirto payments, in which case you can accept the payment on any app that supports Siirto. Apple Pay is a service for Apple devices that allows purchases to be paid for with a payment card linked to the device.

#### Pivo

Terms of use are found on the [Pivo website](#).

#### MobilePay

Terms of use are found on the [MobilePay website](#).

#### Siirto payments

Terms and conditions for Siirto payments:

[OP's general terms and conditions for euro payments](#)

[Nordea's terms of use for the Siirto service](#)

#### Apple Pay

Terms of use are found on the [Apple website](#).

## Payments by bill and instalment

Payments by bill and instalment via Checkout are offered by OP, Collector, Jousto and AfterPay. Collector also offers payments by bill and instalment to corporate customers.

Please read the more detailed terms and conditions specific to the finance company that you will see as you accept the payment. When you accept the payment, you also accept the finance company's terms and conditions.

Collector

Collector's [terms and conditions for corporate invoices](#)

Collector [product description](#)

Read more: [Collector.fi](#)

Jousto

Jousto [product description](#)

Read more: [Jousto.com](#)

OP Lasku

OP Lasku [terms and conditions for consumers](#)

OP Lasku [product description for merchants](#)

Read more: [Op.fi](#)

AfterPay

Read more: [AfterPay.fi](#)