

Online Bank Transfers Finland a safe and secure payment method

Finland is home to over 3 million online shoppers, spending an average of over 2,000 euros annually. The e-commerce market in Finland is around 8.5 billion euros (2017). The 8.5-billion-euro market can be divided into roughly three sectors: the travel sector which comprises as much as 47% (4 billion euros) of the market, physical goods 33% (2.8 billion euros) and services 20% (1.7 billion euros).

Online bank transfers is a popular method for online payments in Finland. As many as 45% of the customers prefer to pay with this method when they are shopping online. Worldline connects directly to the six largest banks in Finland to offer this payment option.

Online bank transfers offer real-time notification of payment authorization and possibility of immediate shipping of goods, with no risk of fraud.

S-Pankki

Säästöpankki

OP-Pohjola

Aktia

Danske Bank

Nordea



Features

- Payment method type: [Internet Bank Payment \(IBP\)](#)
- Solution type: [Full Service](#)^{Premium}
- Presentment/Settlement currency: €
- Supported Integration: [Payment Page](#), [Web Service API](#)
- Recurring Payments: No
- Chargebacks: No
- Refunds: Yes
- Payment Confirmation: [Instant](#)

How it works



Customer selects online bank transfer at the check-out page and is redirected to online banking.

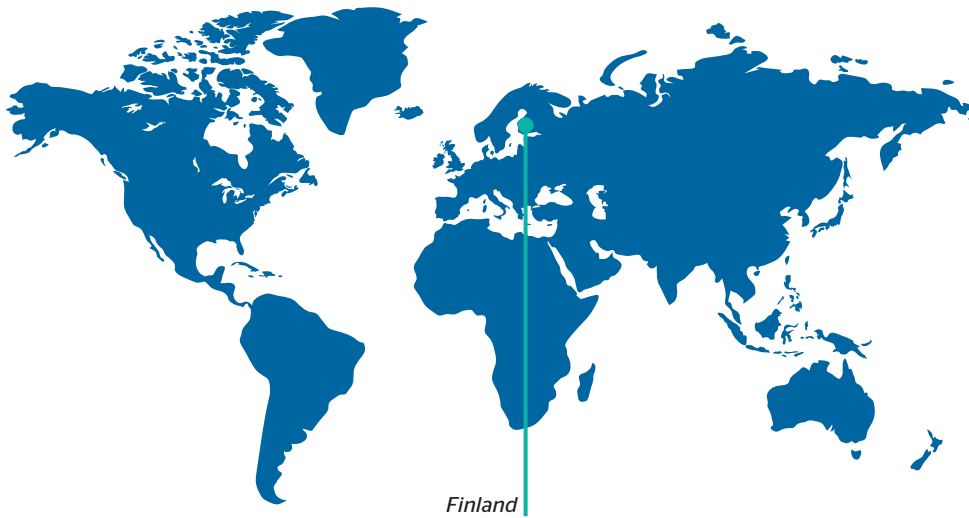


Customer logs-in to online banking and reviews prefilled payment details.



Payment is authorized and customer gets notification that the payment is complete.

Geographic coverage



Merchant Advantages

- Provides a real-time online payment method convenient to customers with no risk and low risk of returns for the merchant
- Offer a local trusted payment solution that supports all major banks in Finland, and helps increase sales
- Once a payment has been initiated, it cannot be reversed by the bank
- Customers are automatically enrolled and do not need to register. They simply select the bank, login to the trusted banking environment and approve the payment

Customer Advantages

- Clients of the bank are automatically enrolled and do not need to register
- High trust as customers are directed to their online bank account
- Convenient, reliable, and secure transaction process
- No credit or debit card needed

For further information
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