Using the Remote Payment Service at Wihuri Metro-tukku

Using the remote payment service at Wihuri Metro-tukku requires that payment card details are stored in advance. One or more payment cards can be stored in the system, but all cards must be in the name of the same company or individual.

One delivery can only be paid with one card. Paying a single delivery with multiple cards is not possible in the system**. If you store multiple cards in the system**, please inform the Metro-tukku location you use about the order in which the cards should be charged.

At Wihuri Metro-tukku, we use a remote payment solution provided by Verifone Finland Oy (formerly Point). This solution is the same as the Verified by Visa security service used by banks for online payments. The system minimizes the possibility of human error. For example, card numbers or payment amounts are no longer entered manually at any stage of the process once the details have been stored during setup.

Before storing payment card details

- **Ensure that the card has online payment functionality enabled**. For many cards, online payments can be activated in your online banking service. If this is not possible, please contact the bank that issued the card.

- **During the storage process,** Verifone may request verification using online banking credentials. **The verification is done using the *personal* online banking credentials of the person named on the card**. Personal online banking credentials are provided by the bank that issued the card.

- **Some cards require a fixed password, which is also provided by the issuing bank**. Banks determine which cards require fixed authentication.

- **In case of problems, contact the card-issuing bank,** which can provide further information on what is required to store card details in the Verified by Visa service.

- When storing card details, please primarily use Google Chrome or Mozilla Firefox browsers.

- **If your payment card details change,** please store the new details in the system. Expired cards are removed from the system automatically.

Instructions for storing payment card details

Go to the following address in your web browser: *https://bs.wihuri.com/zmaksuform*

1. Enter the company's official registered name.

2. Enter the VAT number by adding the country code FI to the business ID and omit the hyphen.
   Example: Business ID 0765432-1 = FI07654321.

3. Enter an email address.

4. Accept the agreement for using the remote payment service by clicking the **Accept** button. Click **Continue** to proceed to Verifone's website.

5. Select the payment card type by clicking the relevant icon.

6. Enter the card number, expiration date, and security code (CVC), and click **Save card**.

7. You will return to the Wihuri Metro-tukku start page, where you will receive confirmation that the card has been saved successfully.

If the saving fails, check the details and try again. If the saving still does not succeed, contact the card-issuing bank to verify settings or credentials.

8. If you wish, enter the details of another payment card in the same way, or close the page.

Combination cards and selecting the payment method

For combination cards, the credit card number is on the front of the card, and the CVC code (3 digits) is located above or next to the signature panel. The debit card number is at the bottom of the back of the card, followed by its CVC code.

If authentication using personal online banking credentials does not succeed, your bank will provide you with an 8-character password. An example of storing a Nordea payment card using password-based authentication is shown.

Removing a card's remote payment functionality

Requests to remove a card must always be made in writing by email to: asiakaspalvelu@verifone.fi

Please include the following information in the message:

• Your company's official registered name and any marketing name.

• The payment card number in masked format, for example: 4920 26xx xxxx 6827. In accordance with PCI-DSS security standards, full card numbers must not be processed. The first 6 and last 4 digits are sufficient for identification.

• The expiration date of the card to be removed.

• Your company's VAT number.