

October 15, 2015

Dear valued customer,

## Use of the remote payment service at Metro-tukku requires advance registration of your payment card.

Wihuri Oy Aarnio's Metro-tukku uses a remote payment solution provided by *Verifone Finland Oy* (previously Point), which is the same as the *Verified by Visa* data security service used by banks for online payments.

The possibility of human errors has been minimized in the system. For example, card numbers or payment sums are never entered into the system manually.

**Use of the remote payment service at Metro-tukku requires that you register your payment card in advance.** You can register one or more payment cards in the system based on your preference. All the cards must be issued to the same company/person. **Each individual delivery may only be paid with a single card.** The payment of a delivery with several cards is not possible in the system. If you wish to register several payment cards in the system, inform the Metro-pikatukku store using the remote payment service of the preferred charging order of your cards where necessary.

### Things to consider during the registration of payment cards:

- Please ensure that you have enabled the online payment option for the card. Many payment cards offer the option to activate the online payment option in your online bank, but in some cases, you will need to contact the bank that issued the card.
- If, during the registration of a card, *Verifone* (Point) asks you to verify the registration using your online banking ID, the verification must be completed using a **personal** online banking ID for the bank in question instead of a company ID. The card holder's name is included on the card, and the verification can only be completed using their personal online banking ID.

If you do not have a personal online banking ID, please contact the issuer of the card, and let them know that you need an online banking ID for registering a payment card.

- Depending on the card, you may need a fixed code or password from your bank for the registration. The verification method of each payment card type is specified by the banks. With some card types, the verification cannot be completed even with a personal online banking ID.

If you encounter a problem, please contact the bank that issued your card for further information on what is needed to register your card information in the *Verified by Visa* service.

- If you are using a Mac device, the page at <https://bs.wihuri.com/zmaksuform>, which is used for the registration of card information, cannot be accessed with the Safari browser. In this case, we recommend that you use a **Chrome** or **Mozilla** based browser.
- If your payment card information is changed in the future, we ask that you register the new information in the system as described here.
- Expired payment cards will be removed from the system automatically.

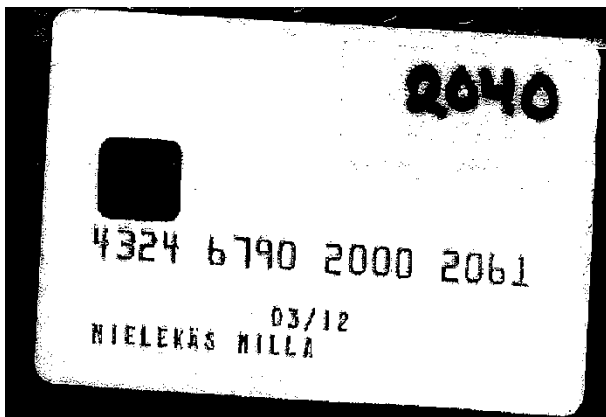
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## Instructions for entering your payment card information:

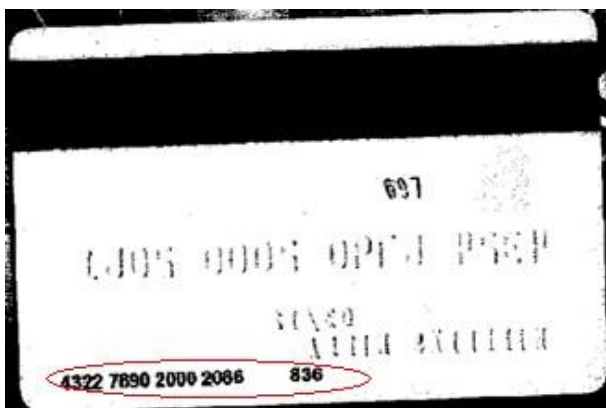
- Access the page at <https://bs.wihuri.com/zmaksuform> with your browser.
- Enter the official name of your company, your VAT number without the hyphen (if your business ID is 0765432-1, the VAT number is FI07654321), and your email address and accept the agreement on the use of the remote payment service by checking the acceptance checkbox. Click on "continue" to proceed to the Verifone page.
- Select the type of your payment card by clicking on an icon.
- Enter the number of your payment card, the validity, and the security code (CVC) and click the button to register your card.
- Next you will return to the Wihuri starting page, where you will be notified of the successful registration of your card.
- If the registration fails, check your information, and try again, or contact the bank that issued the card to check the card settings/ID.
- If you wish, you can register another card or close the page.

## Combination cards and selecting your payment method:

On combination cards, the number of the Credit card can be found on the front of the card and the CVC number (3 digits) above or next to the signature at the back.



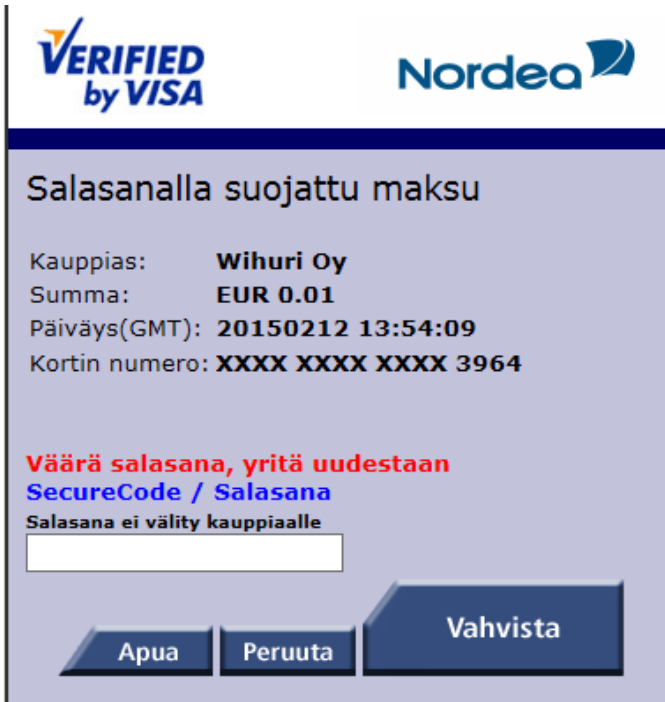
The credit card number of the test card in the enclosed image is 4324679020002061. The CVC number found on the back of the card (image below) is 697.



The debit card number is located at the lower edge of the card on the back, followed by the CVC number. The debit card number of the test card in the enclosed image is 4322789020002066. The CVC number of the debit card is 836.

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If you are unable to verify the transaction with your personal online banking ID, your bank can issue you a password with eight characters. Enclosed here is an example of password-verified registration of a payment card issued by Nordea.



**VERIFIED**  
by VISA

Nordea

Salasanalla suojattu maksu

Kauppias: **Wihuri Oy**  
Summa: **EUR 0.01**  
Päiväys(GMT): **20150212 13:54:09**  
Kortin numero: **XXXX XXXX XXXX 3964**

**Väärä salasana, yritä uudestaan**  
**SecureCode / Salasana**  
Salasana ei välity kauppiaille

Apua Peruuta Vahvista

If you have registered a payment card in the system and want to remove it from remote payment use:

Card removal requests must **always** be emailed to: [asiakaspalvelu@verifone.fi](mailto:asiakaspalvelu@verifone.fi)

**INCLUDE IN THE MESSAGE:**

- The official name of your company and the possible name used for marketing purposes.
- The payment card number formatted like the example number 4920 26xx xxxx 6827.
- Under the Payment Card Industry Data Security Standard (PCI DSS), complete payment card numbers cannot be processed, and thus the first 6 and final 4 digits are sufficient.
- The validity of the card to be removed.
- The VAT number of your company.

Regards, Wihuri Oy Aarnio