

## OP Online Payment

### Overview

OP Bank, also known as OP Financial Group, is one of the largest financial companies in Finland, offering banking services. Annually, it handles millions of transactions and serves millions of customers through its extensive branch network and digital platforms.

Shoppers can use OP Online Payment to pay for any products or online services.

This guide requires familiarity with [Accepting payments](#).

### Availability

OP Online Payment is used by Finland customers and merchants for online and payments that are made in their local EUR currency.

### Requirements

To use OP Online Payment, shoppers must have an account to one of the banks below.



### Benefits

As a merchant, you can:

#### Increase your conversion rates:

- **Simplified Payment Processing:** By integrating with OP Bank through the Verifone gateway API, merchants can streamline their payment processing operations. You can manage various payment methods, such as credit cards, debit cards, and wallet payments, all through a single gateway, reducing complexity and administrative burden.
- **Access to a Wider Customer Base:** With OP Bank's extensive customer network, merchants can tap into a larger customer base, reaching millions of potential customers who are already using OP Bank's services. This can lead to increased sales and business growth.
- **Diversify your checkout payment methods** and let the shoppers use their preferred ones

#### Gain competition advantage:

- Win more customers over your competition by adding the shopper's preferred payment methods

### Workflow

Verifone processes B2C payments with OP Online Payment via OP Bank acquirer and provides Hosted Checkout, API, Pay By Link, Portal for Payment Actions (sale, cancel, refund), transactions reporting.

If you are already using Verifone's Hosted Checkout, once you activate OP Online Payment as a payment method, this will be displayed in your shopping cart. When your shoppers choose to pay with OP Online Payment, they are redirected to their chosen bank to authorize the payment from their bank account. Then, Verifone returns the transaction response/confirmation to you (merchant). After the payment confirmation, Verifone redirects the shopper automatically back to your shop.

## Activate OP Online Payment

1. To use OP Online Payment as a payment method, you need to submit a request for activation.
2. A Verifone admin will help you with your new settings in Verifone Central.
3. You need to provide the Verifone admin with the following details:
  - o Your OP merchant ID
  - o Merchant URL
  - o Merchant Logo URL (if you do not have a logo to be used during the onboarding process, you can use the Verifone logo which can be found at [Verifone logo.zip](#))
  - o Business email address
  - o Finnish business ID/Y-tunnus
  - o TOL2008
4. The Verifone admin will set your processing gateway.
5. You will then receive the onboarding email notifications that inform you about the creation of your account and the setting of a username and password so that you can access Verifone Central.

Regardless of your integration flow (eCommerce or in-store), you need to perform the activation steps above to use OP Online Payment as a payment method.

## Integrate OP Online Payment as a payment method

You can accept payments through OP Online Payment via:

1. [Checkout](#) (Hosted Payments Page - HPP)
2. [Pay by Link](#)
3. [Verifone's eComm API](#)

## Payment actions

You can perform the following [payment actions](#) using OP Online Payment, either via Verifone Central or via the Verifone eComm API.

- [Payment actions via Verifone Central](#)
- [Payment actions via eComm API](#)

To manage the transactions via Verifone eComm API, use <https://verifone.cloud/api-catalog/verifone-ecommerce-api#operation/readTransaction>.

## Reporting

You can see and export [transaction reports](#) and [settlement reports](#) for the OP Online Payment method right from your [Verifone Central](#) account.