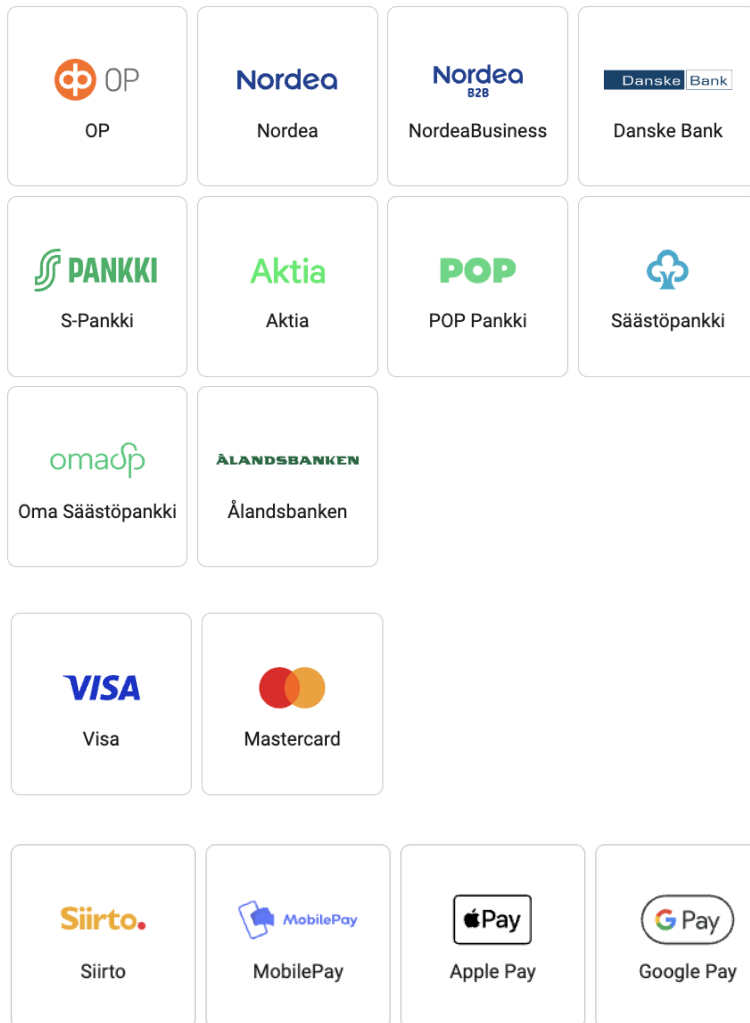


LIVETO'S PAYMENT METHODS



The most common online, card and mobile payment methods

- Online payments for finnish net banks: **Nordea, Osuuspankki, Danske Bank, Aktia, Säästöpankki, Oma Säästöpankki, Ålandsbanken, POP Pankki and S-Pankki.**
- Card payments: **Visa and Mastercard**
- Mobile payments: **MobilePay, Siirto, Apple Pay and Google Pay**



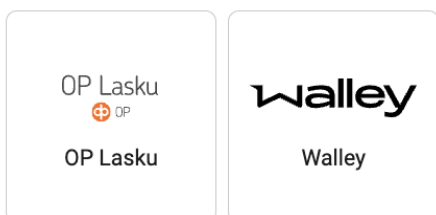
Invoice for the consumer

- **OP Lasku**

- OP Lasku (Invoice) is a flexible, reliable and secure payment method.
- To use the payment method, you must be over 20 years old, have the ability to pay, and have a Finnish online bank credentials.
- Suitable for financing online purchases up to 5,000 euros.
- OP Lasku (Invoice) offers 45 days interest-free payment period and the option to pay in installments. An account management fee of 2,95€ is added to the invoice. When paying in installments the annual interest is 19.50%. If the consumer pays the minimum amount of the invoice, it automatically switches to installments.
- OP Lasku (Invoice) has FAQ on their website (in Finnish).

- **Walley**

- With Walley you can pay orders up to 5000,00 €. To use the service you're asked to provide your personal identification number and to verify your identity using your online bank credentials and logging in to MyWalley. Once this is completed, Walley immediately grants or denies the credit request.
- General terms of Walley invoice, running account credit and installment payments can be found [here](#).



Invoice for the Business

- **Procountor Invoice**

- With the Procountor Invoice payment method, you can order an invoice for a company or association that has a Business ID.
- Typically, the payment term for a business invoice is 7 days.
- An invoicing fee may be added to the total amount of the order. You can see the amount of the invoicing fee in the store's payment method menu, under this specific payment option.
- **Note:** This payment method is only available in stores where the seller has chosen to enable it. If the method is available in the store, you will find its button in the store's payment method menu.



Employment benefits

- **Smartum**

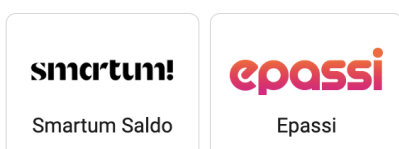
- Smartum is Finnish provider of employment benefits. We offer the possibility to pay for products using Smartum sports and culture benefits. Online payments are enabled through Smartum Pay, a digital service where the employer-provided benefit is loaded onto the employee's personal Smartum Pay account. Smartum Pay replaces paper vouchers, which cannot be used for online purchases. The seller is responsible for informing customers about the availability of the Smartum Pay payment method.
- To pay using an employment-related sports or culture benefit, choose the relevant payment method from the payment menu at the end of the order process. You will then be directed to a new tab to log in to the selected service and confirm your payment.
- The order must be paid in full using the selected payment method; partial payment is not possible.
- A payment method fee may be added to the final order total. You can view the fee amount in the store's payment method menu under this payment option.
- **Note:** This payment method is only available in stores where the seller has enabled it. If the method is available in the store, you will find its button in the store's payment method menu.
- If you have any questions about using Smartum Pay, please contact Liveto's customer support or email asiakaspalvelu@smartum.fi.

- **Epassi**

- We offer the possibility to pay for products using ePassi employee benefits. Payment is enabled via the ePassi button in the event store. The seller is responsible for informing customers about the availability of the ePassi payment method.
- To pay using an employment-related sports or culture benefit, choose the relevant payment method from the payment menu at the end of the order

process. You will then be directed to a new tab to log in to the selected service and confirm your payment.

- The order must be paid in full using the selected payment method; partial payment is not possible.
- A payment method fee may be added to the final order total. You can view the fee amount in the store's payment method menu under this payment option.
- **Note:** This payment method is only available in stores where the seller has enabled it. If the method is available in the store, you will find its button in the store's payment method menu.
- If you have any questions about using ePassi, please contact Liveto's customer support or ePassi.



International card payment method

- **Stripe**

- The *Stripe* payment service allows you to pay using international debit and credit cards.
- To pay with an international debit or credit card, select *Stripe* as the payment method at the end of the order process. You will then be directed to a Liveto page where you can enter your card details.
- **Note:** This payment method is only available in stores where the seller has enabled it. If the method is available in the store, you will find its button in the store's payment method menu.

