



Service Description

Apix Lähetä-service for B2C invoicing

(FINLAND)

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1 Apix service environment

All Apix services are available 365/24/7 excluding the predefined service windows. These service windows are on every month's third Sunday between 0:00 and 4:00 EET. If the Sunday is a holiday the service break is during the previous or next Sunday.

1.1 Customer service

Apix customer support is available by email at: servicedesk@apix.fi or by phone +358 9 4289 1324 during normal office hours.

The response and solution times for service requests and incidents during the customer support service times are as follows::

| Class | Description | Reaction time | Temporary solution | Permanent solution |
|-----------------|---|---------------|--------------------|--------------------|
| Critical | Situation preventing the usage of the service | 30 minutes | 6 hours | 3 working days |
| Normal | Checking the operation of processing, User support etc. | 2 hours | | 3 working days |
| Other | Reporting, other non time-critical customer support | 8 hours | | |

2 Apix Lähetä

Apix Lähetä is a service for sending documents in a electronic form to business and consumer recipients. The service sends the documents primarily as electronic transmissions, but if the sending is not possible as electronic transmission the document is sent as a letter.

The service can be used to send several types of documents.

When sending the documents to the service they are validated and checked for correctness and after that the service returns the sender the status of the sending.

After the service has sent an positive feedback Apix takes the responsibility of delivering the documents to the recipient through the delivery channel and associated time schedules.

Apix will, in case it is needed for sending documents to receivers, establish profiles in third party services or systems and will provide these parties enough information to enable the document exchange.

2.1 Features – Sending of B2C invoices

Apix Lähetä: B2C invoices is service for sending invoices to consumers either as electronic transactions through netbanks (e-lasku and suoramaksu) and to Netposti or as letters.

The service automates the process of recipient activation and maintains a database of the delivery method for invoices chosen by the recipient.

2.1.1 Agreements to setup the service at bank network

Due the nature of sending invoices to bank controlled systems, a proxy, which acts as delivery point to the bank network needs to be established. Apix takes care of this, but certain agreements need to be established with the proxy.

Currently Apix is using Nordea Pankki Suomi Oyj and Danske Bank Oyj as proxies.

Apix provides to the invoice sender (which needs to be a registered company and have a valid Finnish business id (y-tunnus)) paper forms specific for the proxy:

- Agreement of e-laskupalvelu
- Customer background information

The invoice issuer has to fill these forms, sign them and deliver them to Apix and include, as attachments, the extract from the trade register and proof of signer's identity.

The setup will be processed within 2-3 weeks by the proxy.

2.1.2 Bank messages

The service will take care of all the required messages sent to and received from netbanks. These messages include (but are not limited to):

- Sender Information (SI-message)
- Receiver Information (RI-message)
- Receiver Proposal (RP-message)

2.1.3 Activation code 'APIXID'

All invoice recipients are automatically allocated, by Apix, a six letter code (Example: HJFASD) which is used by the recipient to identify himself at the netbank when requesting to receive the e-lasku or suoramaksu.

This code is based on the recipient's name and address. If the recipient's name/address changes a new APIXID is generated.

2.1.4 Webservices

The service has an API for checking the current active method of delivery for the consumer for a specific invoice sender. The API also returns the associated APIXID for the consumer.

2.1.5 Routing of invoices

Apix service automatically identifies the consumer based on the name and postal address and checks the delivery method associated to the APIXID/invoice sender combination in this order:

- Delivery to netbank as e-lasku or suoramaksu
- Delivery to Netposti
- Delivery as letter

2.1.6 e-lasku and suoramaksu

The e-lasku and suoramaksu invoices are delivered to the proxy for further sending to recipient's netbank. In case of suoramaksu the default action is to send the mandatory direct debit info as letter to the recipient. The direct debit info can be also be handled by the invoice sender themselves.

2.1.7 Netposti

The invoice is delivered as electronic transmission to the Netposti for the recipient with the original PDF as the invoice image.

2.1.8 Invoice as letter

The service can be used to send invoices to the recipients as letters. The letter is sent according the postal service class defined by the sender. The service class can be controlled by the service management application.

2.1.8.1 Invoice image in letters

The invoice is delivered from Apix service to the printing and mailing operator with the original image (or image generated by Apix service) with a separate cover page containing the sender and receiver postal addresses visible from the envelope window(s). The cost of the cover page is paid by Apix.

All invoices are printed in BW as duplex letters. Apix can use the cover page to promote electronic invoicing.

For B2C invoicing the frontpage includes the APIXID and instructions how to activate the electronic receiving.

2.1.8.2 Transfer time of letters

The delivery of the letter to the recipient is dependable on the selected postal service class. The service adds one day to the total delivery time.

2.1.9 Transfer time for the invoices

The service processes documents within 2 hours of receipt and they are delivered to the next party in the message chain without delay. The total processing time is depended on the used transmission protocol and the delivery channel, but it is typically between 15 min and 24 hours

2.1.10 Control application

The service provides a control application which can be used to check and change the status of netbank receivers, to check/generate APIXID for receivers and to maintain the account information used in the invoices.

In addition for service providers the application allows to track the status of agreement process for new invoice issuers and cancel agreements.