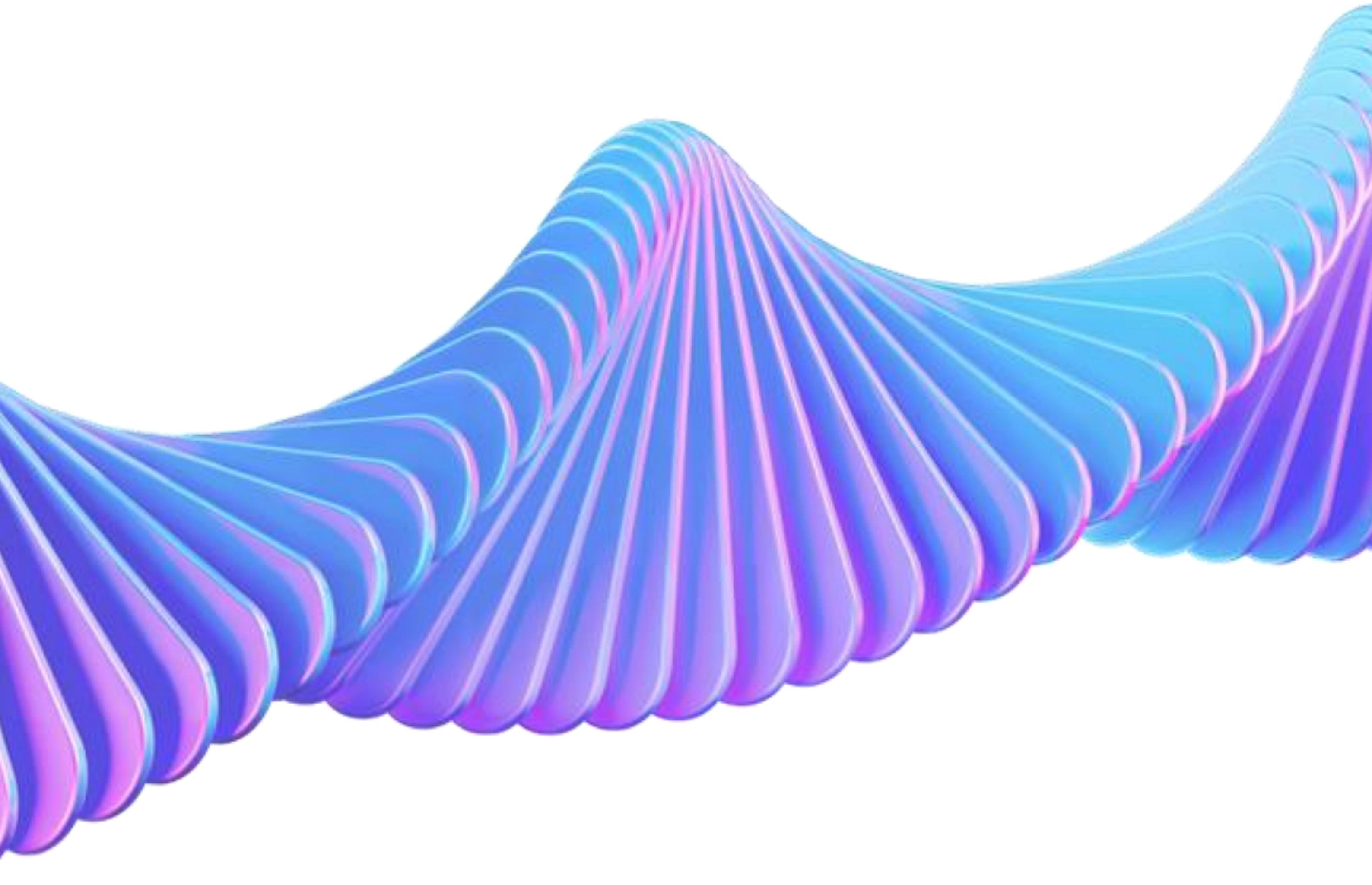
Service Description

Finago Apix



Content

1 INTRODUCTION

Finago Apix acts as a messaging operator that enables the smooth and secure transmission of electronic business messages between senders and recipients.

Through Finago Apix, it is possible to send and receive e-invoices, email invoices and paper invoices. The service also supports scanning and printing of invoices and other business documents, as well as the delivery of payslips. In addition, Finago Apix enables the exchange of messages related to order and supply chain processes, supporting seamless communication between trading partners.

Finago Apix offers a range of value-added services that support invoicing and related financial processes, helping organizations improve efficiency and automate workflows.

2 FEATURES

This section describes the core modules, functionalities and features of the service.

2.1 MESSAGE TRANSMISSION – SENDING

The message transmission service enables delivery of documents in electronic format to business and consumer recipients. Documents are primarily aimed at being delivered electronically to the recipient. If electronic delivery is not possible, documents are sent physically as letters.

The service supports the transmission of various types of documents. Once a document is sent to the service and positive feedback is received regarding the transmission, Finago Apix ensures delivery to the recipient within the appropriate timeframe depending on the delivery method.

Finago Apix may create profiles for the customer to facilitate message transmission with third-party services and systems, providing sufficient information to these parties to initiate message exchanges. These services include maintaining directories such as the electronic invoicing address registry maintained by the Finnish Information Society Development Centre (Tieke), sender registers for digital mailboxes, or the address registry of the Peppol network.

2.1.1 SENDING INVOICES

The invoice transmission service allows sending invoices in electronic and physical formats to both business and consumer recipients. Invoices are primarily aimed at being delivered electronically to recipients whenever possible.

Automatic Routing

Automatic routing is a service provided by Finago Apix that finds the fastest, most cost-effective and secure route for invoices. Invoices are always transmitted primarily as electronic invoices. The service utilizes automatic routing for outgoing invoices, aiming to find the recipient’s electronic invoice address from public and Finago Apix’s own registries.

This routing leverages the service maintained by the Finnish Information Society Development Centre (Tieke) and various other sources to gather information on recipient electronic invoice addresses across different countries.

Automatic routing collects information about recipients who have indicated they use digital mailbox applications, online banking or other services for receiving invoices. This information is automatically available to the customer.

Automatic Routing to Physical Mail in Case of Errors

All sent invoice network addresses are confirmed to be functional before dispatch. If an address is found to be non-functional or cannot be verified, the invoice is automatically sent by physical letter. If an electronically sent invoice is returned by the recipient due to reasons such as an inactive electronic address, the invoice is automatically resent to the recipient by physical letter. In such cases the mailing costs are covered by Finago Apix.

Network Invoice Image

Alongside the network invoice, the original invoice image is always provided. Typically, this image is generated as a PDF file by the invoicing software. In cases where invoice image generation in PDF format from the invoicing software is not possible, Finago Apix produces the image using its own service on a standard template. Custom invoice implementation is tailored individually with each customer.

Attachments Included with the Network Invoice

Invoices can include attachments. Finago Apix's service does not restrict the format or size of attached files. However, limitations on the format or size of the attachments may apply based on the recipient's service or channel.

Invoice Data Validation

All invoice data submitted to the service is validated according to the standards of the Finance Finland (FFI), the European e-invoicing standard or Peppol Network standards. Any deficiencies or errors are reported upon submission.

Dublicate Verification

The service includes a feature that checks invoice numbers of invoices sent during the past week and prevents sending invoices with the same number more than once.

Delivery Time for Network Invoice

Invoices delivered as electronic invoices are immediately transferred to the next party in the transmission chain. The transmission chain and its participants depend on the service used by the recipient. Depending on the transmission chain, delivery time ranges from 15 minutes to 2 business days.

Copy of the Invoice

Using an additional feature in the service, copies of received invoices can be sent to a specified email address along with their original transmission

Invoice by Physical Mail

The service allows invoices to be sent by physical mail to recipients. Invoices sent by physical mail are printed, enveloped and posted according to the sender's country of origin.

Finland

Letters are delivered either as ECONOMY or PRIORITY mail based on the sender's selected service level. Invoices sent as physical mail from Finland can be sent to any country.

Sweden

In Sweden, invoices sent by physical mail are delivered as ECONOMY mail, and there are no restrictions on sending them to any country.

Norway

In Norway, invoices sent by physical mail are locally delivered within a two-day delivery timeframe, and there are no restrictions on sending them to any country.

Denmark

In Denmark, invoices sent by physical mail are delivered as ECONOMY mail, and there are no restrictions on sending them to any country.

Invoice Layout in Letter

Invoices are delivered to the printing and physical mailing service primarily as an image produced by the invoicing software with a separate cover page added that correctly positions the sender's and recipient's addresses according to local specifications.

Finago Apix may use the cover page for promoting and advertising electronic invoices and covers the costs of the cover page. Alternatively, the cover page can be produced according to the sender's specifications, in which case the sender bears the costs.

Invoices are printed in black and white as duplex letters. Optionally, invoices can also be printed in color and single-sided. Invoices are sent in white windowed envelopes according to local specifications.

Delivery Time for Letter Invoices

The delivery time of letter invoices to the recipient depends on the selected mail class and the service commitment of the local postal provider. By default, invoices are sent as ECONOMY letters, following the schedule defined by the local service provider. If desired, the sender can activate a PRIORITY letter option for faster delivery.

Sending Invoices by Email

The invoice can be delivered to the recipient as an email attachment.

Network Invoicing for Consumers

Through Finago Apix services, it is possible to send electronically formatted invoices to consumers. Consumers can choose to receive invoices in their online banking or supported digital mailbox if desired.

In Finland, the service includes the transmission of sender and receiver information.

In Sweden, it is possible to send invoices to consumers' banks.

In Norway, sending invoices to consumers is not possible at the moment.

Tracking Invoice Traffic

The invoice can be delivered to the recipient as an email attachment.

2.1.2 SENDING PAYSLIPS

The payslip delivery service provides employers with an easy way to send payslips to their employees through a single service, regardless of the delivery channel used. The service includes the delivery of payslips in electronic form to employees online or mobile banks as an ePayslip. In addition, payslips can be delivered to the employee’s electronic mailbox application, by email or by physical letter.

One of the delivery channels for payslips is through banks operating in Finland. The ePayslip service in banks is based on a standard jointly agreed by the Finnish Information Society Development Centre TIEKE, software providers and ePayslip operators. The availability of payslips through the employee’s own bank is enabled by the integration of payroll software, online banking services and a service developed for the storage and presentation of payslip data.

The following banks participate in the cooperation

- Aktia Bank Plc
- Danske Bank A/S, Finland Branch
- Nordea Bank Plc
- Oma Savings Bank Plc
- OP-Pohjola Group member banks
- POP Bank Group member banks
- S-Bank Ltd
- Savings Bank Group member banks
- Ålandsbanken Abp

Finago Apix is responsible for the necessary agreements with the banks, ensuring the smooth operation and compliance of the service. The delivery channel via banks is available only in Finland.

The ePayslip service and its delivery channels cannot be considered an archive for payroll accounting in accordance with the Accounting Act and the Accounting Ordinance.

2.1.2.1 SERVICES FOR EMPLOYERS

The payslip delivery service is intented for companies using payroll software, enabling them to send payslips to their employees via an interface. The ePayslip service includes the presentation of payslips.

The ePayslip does not change the actual payroll process but replaces physical paper payslips partially or entirely with electronic payslips. Finago Apix acts as the ePayslip operator and provides display and browsing services.

In connection with payroll processing, the employer delivers the payslips to Finago Apix's service in accordance with the ePayslip standard (PayslipXML) via an agreed communication channel. Finago Apix is responsible for delivering the payslips to the recipients once the receipt of the data has been confirmed in Finago Apix service. Finago Apix sends an acknowledgment message to the sender of the payslip in the agreed manner.

Finago Apix separates the received payslip data into individual payslips for delivery and distributes them through the selected delivery channel. The employee receives the payslip through their chosen channel.

The layout of the payslip follows the standard payslip layout of the service. Customer-specific layouts can be implemented as an additional service.

Delivery Time for Payslips

The delivery time of payslips depends on the selected delivery channel as well as the processing and distribution schedules of Finago Apix partners.

Additional Services

As an additional service, a customer using the payslip delivery service may receive a monthly standardized report containing information on the total number of payslip delivered through the service.

2.1.2.2 SERVICES FOR EMPLOYEES

Receiving Payslips as ePayslip

An employee using the ePayslip service can view their payslip as an electronic document in their online banking service or the bank's mobile application. The use of the ePayslip service requires that the employee has a personal agreement with a bank that supports ePayslips.

Payslips available through online banking and mobile banking applications are stored in Finago Apix's display service. The employee logs into their online bank or the bank's mobile application, where a link to the display service ("Apix") is available. Through this link, the employee can access and view their payslips using their personal online banking credentials.

When the employee opens a payslip, the bank establishes a secure connection to the display service, which opens in a separate browser window. The technical implementation may vary between banks, but the solution is based on jointly agreed specifications with the banks.

In the service, the employee can

- View their latest payslip
- Browse and view their previous payslips
- Print any desired payslip
- Save payslips

The service does not notify employees when their ePayslips become available.

Online banking credentials linked to a personal identity number allow access only to payslips associated with that specific identity number. If two individuals share a bank account, each user can view only payslips associated with their own personal identity number.

Security is based on the technologies used in online banking. Users are reliably authenticated, and all transmitted and stored data is appropriately encrypted. All communication between the browser and Finago Apix's service is protected by a secure encrypted connection.

Receiving Payslip in an Electronic Mailbox Application

Payslips can be automatically delivered to the employees through electronic mailbox supported by Finago Apix. Currently supported services include OmaPosti and Kivra. Payslips are delivered to these electronic mailbox applications if the employee has activated the service and indicated their preference to receive payslips through this channel.

A payslip is delivered to the employee's electronic mailbox only if the recipient's identification details match the recipient information provided in the payslip.

The electronic mailbox service provider notifies the employee of the availability of the payslip in accordance with its own service policies.

Receiving Payslips by Email

Payslips can be delivered to the employees by email. The employee receives an email notification of the incoming payslip and a reference to the payslip available in Finago Apix's display service.

Receiving Payslip by Physical Mail

Payslips can be delivered to the employees by physical mail. The delivery address used is the recipient information provided on the payslip.

2.2 MESSAGE TRANSMISSION – RECEIVING

The receiving service allows reception of documents in electronic format from senders. The service supports reception of various types of documents.

Finago Apix, when necessary, establishes profiles on behalf of the customer for third-party services and systems to facilitate message exchange. This includes providing adequate information to these parties for managing message traffic. These services may involve, for instance, the address lists maintained by the Information Society Development Centre (Tieke) for the e-invoice forum, sender registries for digital mailboxes, or the address registry of the Peppol network.

2.2.1 RECEIVING INVOICES

Usage Address

Upon service activation, a usage address is established for the customer to support electronic message exchange. This address can be used as part of the customer's regular postal address. The usage address enables automatic redirection of materials arriving by mail to electronic channels. During service setup, a dedicated email address is also reserved for the customer to receive invoices delivered via email.

Scanning Service

The scanning service scans and converts invoices received by physical mail and email into electronic invoices.

The scanning service address is the customer's usage address, which, when provided to suppliers, activates the service. The service also includes a dedicated email address for the customer, where attached structured emails are directed for interpretation by the scanning service.

Invoices received by the scanning service are scanned upon arrival, and basic information is interpreted from them. The invoice details and image are then delivered to the service, where all other electronic invoices also arrive.

Retention Time of Paper Invoices in Finland

The original paper versions of invoices processed in the scanning service are destroyed one (1) month after digitization. Other non-invoice items sent to the scanning service are also destroyed. Payment reminders are delivered to recipients as scanned copies from the service.

Retention Time of Paper Invoices in Sweden

The original paper versions of invoices processed in the scanning service are retained for eight (8) years.

Receiving Invoice as Network Invoice

Through the service, it is possible to receive network invoices from senders who use a service provider connected to the interconnection network in Finland, Sweden, Norway, Denmark and Estonia, or who use the Peppol network, which operates internationally.

Image of the Invoice in Network Invoice

Network invoices always include the original image produced by the sender. In cases where the sender has not provided an image, the service generates an image based on the invoice details using a standard template.

Network Invoice Attachments

It is possible to receive attachments along with network invoices.

Invoice Data Validation

All received invoice data in the service is validated according to the standards of the Finance Finland (FFI), the European e-invoicing standard or PEPPOL network standards. Feedback is provided to the sender for any deficiencies or errors, and the data is rejected back to the sender if necessary.

Copy of the Invoice

As an additional feature in the service, copies of received invoices can be sent to a specified email address.

Tracking Invoice Traffic

Details of incoming invoices are recorded in the tracking system.

3 PEPPOL MESSAGES

Peppol (Pan-European Public Procurement Online) is an international network and standard for electronic business communication. It enables the exchange of documents, such as invoices and procurement messages between companies and public sector organizations in a structured and interoperable format.

Peppol Address and Registration

An organization operating in the Peppol network is assigned a unique Peppol address, which serves as its identifier for electronic message exchange. The address and its related capabilities, i.e, which document types the organization is able to receive, are published in the Peppol registry. The registry ensures that messages are automatically routed to the correct recipient.

Electronic Peppol Invoices

Finago Apix delivers invoices via the Peppol network. Supported message types include

- Invoice
- Credit Note

Electronic Peppol Procurement Messages

Finago Apix delivers procurement messages related to ordering and delivery processes via the Peppol network. Supported message types include

- Order
- Order Response
- Dispatch Advice
- Product Catalogue

Order and delivery messages are not converted or transformed into other file formats. They must already be in a Peppol-compliant format at the time of sending.

Electronic procurement messages are not delivered through alternative channels such as email or printing services. They are delivered exclusively via the Peppol network.

Finago Hankintaportaali for Peppol Procurement Messages

Processing of procurement messages is enabled directly in a web browser through the portal. The solution is designed especially for suppliers who need an easy and lightweight way to manage the order process without their own enterprise resource planning (ERP) system.

Through the portal, users can receive and review procurement messages, such as purchase orders, and perform related actions. Users can create and send order confirmations, dispatch advice and invoices directly to the Peppol network.

The portal supports only procurement messages that comply with Peppol network standards and approved message formats, ensuring interoperability, reliability and regulatory compliance across all parties involved.

4 EDI BUSINESS MESSAGES

The EDI connection (Electronic Data Interchange, EDIFACT) is a partner- and message-type-specific communication that includes format conversions as well as message traffic management and monitoring. It enables both inter-organizational integration and internal connections between different systems.

The connections are delivered as part of an implementation project carried out in collaboration with the customer, the customer’s software provider, the business partner and the partner’s service provider.

When EDI data arrives in the Finago Apix service through the customer interface, its structure and content are validated. After validation, the data is converted to meet partner- or system-specific requirements and forwarded in a controlled and monitored manner according to the connection-specific specifications.

Format Conversions

The service supports the transformation of structured, machine-processable data from one presentation format to another. Format conversion specifications are defined during the implementation project.

Message Delivery Time

Messages received by the service are processed within two (2) hours and without undue delay forwarded to the next party. The total delivery time depends on the transfer method and services used, typically ranging from 15 minutes to 24 hours.

5 TRANSACTION VOLUME REPORTING

As an additional service, customers can receive a monthly standard report on their message volumes.

6 INVOICE LIFECYCLE SERVICES

Finago Apix's partner network offers various invoice lifecycle services that can be integrated into the messaging service. Available lifecycle services include payment monitoring, reminder and collection services, financing, and various analytical services.

7 INTEGRATIONS, CONNECTIONS AND INTERFACES

Finago Apix services are accessed through a customer interface, which can either be integrated into the software the customer already uses or implemented as a separate project in collaboration with the customer.

The customer interface defines the data transfer protocol to be used, the active parties involved in data transfer, message formats, and points of responsibility exchange.

The service offers open API interfaces that enable automatic data transfers between systems. Additionally, the service supports SFTP connections (Secure File Transfer Protocol).

8 SUPPORT SERVICES AND CUSTOMER SUPPORT

Customer service contact information: Finago Apix Customer Service

9 SERVICE LANGUAGE

Finago Apix services and the available customer support are offered in Finnish, English and Swedish.

10 SECURITY AND DATA PROTECTION

The connection between the customer and Finago Apix is encrypted according to common standards based on the data transfer channel. The encryption methods for each data transfer channel are

- SFTP SSH-secured connection (AES encryption)
- REST API TLS-secured interface
- AS2 TLS-secured message transfer
- PEPPOL network TLS-secured connection

Finago Apix operates in accordance with the ISO 27001 information security certification. Read more about data protection here.

11 UPDATES AND AVAILABILITY

Finago Apix services are available around the clock, every day of the year (24/7/365), except during scheduled maintenance windows announced in advance. Maintenance times are communicated on the Finago Apix website.

Finago Apix may perform software updates, changes or maintenance activities to ensure the proper functioning of the service. Updates are primarily carried out in the background so that service usage is not disrupted.

12 RESTRICTIONS

Finago Apix retains customer materials transmitted through the service from the time of transmission as follows

- Invoice data for a minimum of three (3) months
- Payslips for a minimum of eighteen (18) months
- Invoice processing data for a minimum of six (6) months

The customer acknowledges that they are independently responsible for complying with accounting obligations and for retaining and archiving their own materials in accordance with legal obligations.

Finago Apix reserves the right to delete the customer's materials once the contract has terminated by either party, or in cases where the customer has not used the service for the past eighteen (18) months (e.g. no messages have been sent or received during that period).

13 RETURNING DATA WHEN CONTRACT ENDS

After the customer's contract for the software service has ended, customer-owned data can be returned to the customer.

12.1 DATA FORMAT AND DELIVERY CHANNEL

Data adheres to commonly used formats for electronic documents, such as e-invoice formats like Finvoice, TEAPPSXML, Svefaktura or Peppol BIS, as well as PayslipXML for payslips and the EDIFACT standard for EDI messages. The data is in a structured, machine-readable format that supports compatibility between different systems.

At the customer's request, we can deliver portable data as a file package via a secure file transfer service. Whenever possible, the materials are provided in a structured format, typically as XML files. Additionally, PDF attachments may be included in the file package.

12.2 DATA CATEGORIES

In general, most data provided by the customer or generated through the customer's use of the software service is available for export, such as sales and purchase invoices and their attachments, payslips and EDI messages.

Some of the data in the software service is not customer-owned data, but involves, for example, data protected by supplier’s intellectual property rights, supplier trade secrets, or data that could impact security or service integrity. This type of data is not exported to the customer.

This data includes, for example, any proprietary algorithms and source code (incl. message format customizations and the code for image generation), system monitoring logs, supplier’s integrations and automations, and other proprietary operational data that is not part of the customer’s records.

12.3 TO BE NOTED ABOUT SWITCHING SERVICE PROVIDER

Switching to a software service provided by another supplier may require a certain amount of time and setup effort before full operation.

Customer responsibility is to ensure that all necessary information and notifications are delivered to the appropriate parties well in advance of the contract’s termination.

To prevent disruptions, customers may consider a period of running the previous software service in parallel with the new service, especially for critical operations.