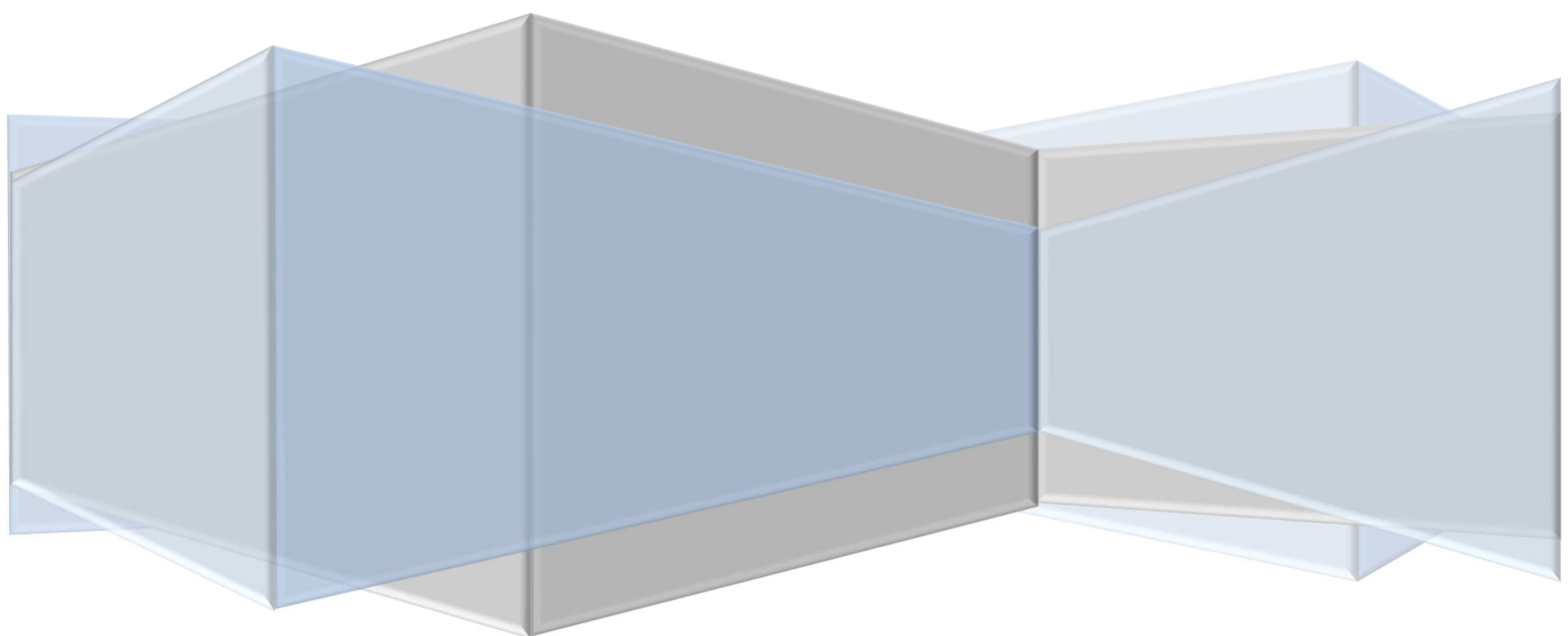


# E-invoice

## Service Description

November 2018



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## General description

Nordea's e-invoice service allows customers to conveniently forward e-invoices to their own customers. Nordea delivers e-invoices to all the companies, entities and personal customers who receive e-invoices and have concluded an agreement on it with their service provider.

Nordea's e-invoice service can be used in two different ways. For sending and receiving e-invoices through **file transfer**, the customer needs external software and a channel for sending and receiving the invoices. The channel can be file transfer in Netbank or Web Services. The **e-invoice service in Netbank** is suitable for sending and receiving individual e-invoices and is intended for companies that do not use external software for any other payments either.

This service description applies to the Finvoice forwarding service model, under which the customer must conclude an agreement on sending and/or receiving e-invoices with Nordea. In the Finvoice forwarding service, Nordea and other banks forward e-invoices to one another through the banking network. In addition, Nordea and the operators forward e-invoices to one another within the frameworks of cooperation agreements.

The service is intended for customers domiciled in Finland. If a customer's domicile changes, a notification of this must be made in writing and without delay to the branch that concluded the agreement.

If Nordea expands the service, a separate notification of it will be made on Nordea's website, [www.nordea.fi](http://www.nordea.fi), or by updating this service description.

## Benefits of the e-invoice

- Liquidity management is more efficient as invoices are paid correctly and on time.
- Reach companies and consumers with one agreement.
- The payment data is pre-filled for the payer.
- The 'e-invoice to file transfer' and 'e-invoice from file transfer' services enable integration into financial administration systems. The file transfer offered by Nordea is by far the most reliable distribution channel.
  - The possibility of sending and receiving e-invoice attachments.
  - The possibility of digitalising electronic purchase invoices using the scanning service.
- The e-invoice service in Netbank makes it possible to create, send, receive and pay invoices without the need for any separate software.
- Electronically sent e-invoices are delivered by post in Finland and abroad to recipients who are not yet able to receive e-invoices. You can uniquely identify a paper invoice by adding the company's logo to it.
- E-invoice helps save the environment.
- The service is normally available 24/7.

## Message descriptions

The messages comply with the Finvoice message descriptions maintained by Finance Finland, which are available at [www.finanssiala.fi/finvoice](http://www.finanssiala.fi/finvoice).

The more detailed technical descriptions of Nordea's e-invoice service can be found in the document *E-invoice, Technical Service Description* on Nordea's website.

## E-invoice addresses

In connection with making the agreement on the service, Nordea provides you with an electronic invoice address (separate addresses for sending and receiving invoices, if necessary).

The address for receiving electronic invoices is notified to the invoice sender at the same time as an agreement is made on the delivery of electronic invoices with the sender.

In business-to-business invoicing, the invoice sender and recipient must provide each other with the e-invoice addresses and the intermediary's information, as well as agree on the use of possible attachments. Consumers' reception addresses can be obtained through the notification service.

Invoices to recipients who are unable to receive e-invoices can be sent through Nordea's printing service.

## E-invoice to file transfer

The service enables the complete automation of sales invoice processing. A requirement for using the service is having the IT capabilities to process e-invoice files in separate software.

E-invoice files are formed in the financial administration system and sent to Nordea's file transfer similarly to other payment files.

E-invoice files can be sent via a Web Services connection and the file transfer connections available in the Netbank applications.

The recipient of an e-invoice can be a customer of Nordea, of another bank participating in the Finvoice forwarding service or of an operator that has concluded a cooperation agreement with Nordea. Customers using Nordea's e-invoice to file transfer service can also authorise the material handler to forward e-invoice files through file transfer.

For more information on the telecommunications connection, on the delivery and sending of e-invoice files and on feedback can be found in the document *E-invoice, Technical Service Description*.

## Adoption of the service

Before adopting the service, the reporting entity should find out whether the accounting and financial administration software it uses supports the Finvoice file format.

An agreement concerning the service can be concluded in branch. An e-invoice sending address that uniquely identifies the sending company is formed in connection with concluding the agreement. The functioning of the e-invoice forwarding service should be Nordea

tested before broader adoption of the service. More detailed information on testing can be found in the document *E-invoice, Technical Service Description*.

### **Availability of the service**

The service is available round the clock on every day of the year, excluding maintenance breaks.

You can find out more information on the use of the accounting and financial administration software from your software supplier.

The copying and saving of invoices in an archive in compliance with the Accounting Act is the customer's responsibility.

### **Printing service**

The printing service allows for the automation of the entire sales invoicing process. If a recipient has not adopted the e-invoice yet, the e-invoices will be printed and sent to the recipient by post. An agreement must be made with Nordea on the use of the printing service. You can send e-invoices and their attachments and direct payment invoices to the printing service.

Nordea or its subcontractor will print the invoices and deliver them in an envelope by post. Invoices will be delivered to recipients as second class mail in accordance with the terms and conditions of postal services.

With the exception of extraordinary circumstances, Nordea does not place geographical restrictions on where e-invoices can be delivered.

The technical definitions of the printing service can be found in the document *E-invoice, Technical Service Description*.

### **Printing with a logo**

To make an invoice uniquely identifiable, it is possible to add the company's logo to the invoice in the printing service. The logo will be visible in the envelope's window. The size of the printed logo depends on whether it includes the sender's address details or not.

An agreement must be made with Nordea on printing with a logo. The logo is delivered to the bank in an electronic format and its time of adoption is agreed on separately.

Otherwise, the printing service instructions are to be followed in regard to printing with a logo. The technical specifications of printing with a logo can be found in the *document E-invoice, Technical Service Description*.

### **E-invoice from file transfer**

The service enables the complete automation of purchase invoice processing. A requirement for using the service is having the IT capabilities to process e-invoice files in separate software.

E-invoice files can be retrieved via a Web Services connection and the file transfer connections available in the Netbank applications.

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Customers using Nordea's e-invoice from file transfer service can also authorise the material handler to forward e-invoice files through file transfer. E-invoice files can be received from customers of Nordea, of another bank participating in the Finvoice forwarding service or of an operator that has concluded a cooperation agreement with Nordea.

For more information on the telecommunications connection, on the delivery and sending of e-invoice files and on feedback can be found in the document *E-invoice, Technical Service Description*.

### **Adoption of the service**

Before adopting the service, the reporting entity should find out whether the accounting and financial administration software it uses supports the Finvoice file format.

An agreement concerning the service can be concluded in branch. An e-invoice reception address and the intermediary information (NDEAFIHH), which uniquely identify the receiving company, are formed when the agreement is signed. This information should be delivered to the invoicer.

### **Availability of the service**

The service is available round the clock on every day of the year, excluding maintenance breaks.

You can find out more information on the use of the accounting and financial administration software from the software supplier.

It is recommended that incoming e-invoices from file transfer are retrieved once a day. Unretrieved and retrieved e-invoices are stored in file transfer for 60 days.

The copying and saving of invoices in an archive in compliance with the Accounting Act is the customer's responsibility.

### **Scanning service**

The scanning service allows for the digitalisation of paper purchase invoices to e-invoices, which can be retrieved from file transfer. The service is intended for companies and the use of the service must be agreed on with Nordea.

The recipient of the invoice will be assigned a separate invoicing address (postal address and email), of which the recipient will inform those invoicers that cannot send e-invoices. The invoicers can use the invoicing address for sending invoices via email or paper invoices by post. The scanning service recognises invoices in Finnish, Swedish and English.

After the scanning of the invoice and the review of the details, the files are uploaded to be retrieved from the file transfer the same way as e-invoices.

The technical specifications of the scanning service can be found in the document *E-invoice, Technical Service Description*.

## E-invoice attachment

Finvoice attachments provide further details to the information in Finvoice invoices, and the attachments are forwarded in a separate Finvoice attachment message. Receipts for accounting or other information needed for checking an invoice that cannot be forwarded in an invoice message can be sent as an attachment. Such information includes, for example, consignment notes or job specifications.

In the Finvoice forwarding service, attachments may not be used for advertising products or services.

The processing of the invoice and attachment message is interlinked with the unique identifiers. The same attachment message can be used only once. An invoice message contains a reference to the attachment message and vice versa.

The e-invoice and the attachment message are consecutively sent as separate files and file types.

## Benefits of the e-invoice attachment

- The e-invoice and its attachment enable all invoicing files to be processed electronically.
- An attachment may contain essential payment details that cannot be included in the invoice message, such as a consignment note or a job description.
- Attachments can be sent to companies of all sizes without time-consuming manual processes.
- The attachment service enables automatic processing of incoming e-invoice attachments in the system of recycling purchase invoices.
- Nordea's e-invoice to file transfer and e-invoice from file transfer agreements also cover the use of e-invoice attachments.

## Using e-invoice attachments

The invoicer and the invoice recipient must always agree on the use of attachments in advance.

Attachments are sent separately from the e-invoice, but as a message related to it; the invoice and attachment messages always form a message pair. For every invoice message, a maximum of one attachment message can be sent, with each attachment message containing 1–10 attachments. The attachment message and the attachment(s) it contains can be attached to only one invoice.

Nordea performs checks on sent files (incl. virus scan on attachments) before forwarding them. If an error is detected in the contents of an invoice or attachment message, Nordea will create a feedback message for the sender. If an attachment message contains even one attachment with an error, the entire message will be rejected, including the invoice message linked to it. Similarly, if an invoice message contains an error that causes it to be rejected, the attachment message linked to it will also be rejected.

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## **E-invoice in Netbank**

The service enables small numbers of e-invoices to be sent and received easily.

A program and invoice template for creating e-invoices can be found in Netbank, so no separate invoicing software is needed. The program calculates e.g. the amount of VAT to be invoiced. The information of a completed e-invoice can be checked from the invoice summary.

## **Adoption of the service**

You can open the service in Netbank or at a Nordea branch.

## **Sending e-invoices in Netbank**

E-invoices created are shown on a list from which the invoicer can check their status. If you send invoices to the same buyer or for the same product more than once, it is easy to select an earlier e-invoice from the list and use it as a template for a new e-invoice.

E-invoices are sent to the recipient after confirmation. E-invoices are confirmed in the same way as payments. The copying and saving of invoices in an archive in compliance with the Accounting Act is the customer's responsibility.

## **Receiving e-invoices in Netbank**

E-invoices are received in Netbank, which creates a payment prompt for them.

For an e-invoice to be paid, it must be accepted and confirmed.

The payment prompt includes a link through which you can access the invoice details. You can enter accounting notes on the e-invoice, save it on your computer or print it on paper.

Received e-invoices are viewable for 15 months in Corporate Netbank and 18 months in Corporate Classic Netbank. The copying and saving of invoices in an archive in compliance with the Accounting Act is the customer's responsibility.

Received e-invoices can also be approved in Corporate Mobile Bank.

## **Delivery of e-invoices by mail**

An e-invoice can be delivered to the recipient on paper if the invoicer selects the delivery method 'by letter'.

Nordea or its subcontractor will print the invoices and deliver them in an envelope by post. Invoices will be delivered to recipients as second class mail in accordance with the terms and conditions of postal services.

With the exception of extraordinary circumstances, Nordea does not place geographical restrictions on where e-invoices can be delivered.



## E-invoice for consumers

With Nordea's e-invoice to file transfer service, you can also send e-invoices and direct payments to consumers. The service includes the notification service's messages and, with the printing service, you can reach consumers who do not use Netbank for paying their bills.

Nordea delivers e-invoices and direct payments sent to file transfer directly to its customers and forwards e-invoices and direct payments addressed to customers of other banks to the recipients' banks.

A requirement for using the service is that you have the capability to send and receive notification service messages and have signed an e-invoice to file transfer agreement (including the notification service) with Nordea. All messages related to a consumer's e-invoice can be sent and retrieved through one distributor bank.

When invoicing consumers, you must provide them with contact information in case of complaints and make sure that there is adequate customer support for processing any complaints.

The Consumer Ombudsman recommends that e-invoices and direct payments be sent to consumers at least two weeks before their due date. Invoicers are responsible for delivering e-invoices to customers in good time before the due date.

## Notification service

The service allows banks to receive information on the invoicer's capability to send e-invoices and direct payments to personal customers. The banks will enter the information on the capability to send e-invoices in their online banking platforms. Nordea does not show any information about the capability to send e-invoices in its Netbank. Direct payments are intended for branch customers who do not use Netbank for paying their bills.

The notification service consists of invoicer notifications, reception notifications and receiver proposals.

### Invoicer notification

Invoicers notify their readiness to provide consumers with the e-invoice service by sending an invoicer notification. After that consumers can order e-invoices and these orders are delivered with reception notifications, from which invoicers obtain the consumers' e-invoice addresses and update them in their own customer registers. The technical descriptions of the notification service can be found in the descriptions maintained by Finance Finland, which are available at [www.finanssiala.fi/finvoice](http://www.finanssiala.fi/finvoice).

You can send invoicer notifications through Nordea to all the banks participating in the Finvoice forwarding service. Similarly, you can also retrieve all reception notifications sent by other banks from Nordea's file transfer service. For instance, if you wish to offer an e-invoice to the customers of four (4) different banks, you must send four (4) different invoicer notifications through Nordea's file transfer, one to each bank.

It is the invoicer's responsibility to attend to the archiving of invoicer notifications for potential updates or deletion in the future.

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## Reception notification

Consumers must order e-invoices and direct payments through their own bank. Orders are forwarded with reception notifications that include a reception address and the service type (e-invoice or direct payment) to be retrieved from file transfer. All the reception notifications delivered by the banks can be retrieved from Nordea's file transfer.

The invoice sender should note that the address information concerning e-invoicing of consumers can only be stored and used for e-invoicing purposes. The use and disclosure of address information is limited in the agreement.

## Receiver proposal

The receiver proposal (RP-message) can be used in two different cases:

1. To get the customer's e-invoice address already before the first invoice.
2. During changes to move customers from one invoicing subject to another.

The process is the same in both cases, the only difference is that in the first case the RP-message must contain the customer's social security number and in the second case the customer's e-invoice address.

The RP-message is shown in the customer's netbank for approval. If the customer doesn't react within 30 days the RP-message is removed automatically.

It is not possible to use the RP-message for direct payment customers.

## E-invoice link

E-invoice link is an additional service offered to invoicers and used with consumer e-invoicing. By using the 'E-invoice link' additional service, an invoicer can offer consumers a link in Netbank to an image of the invoice, an attachment or other additional information related to the invoice.

The invoicer can decide whether it wishes to maintain the e-invoice link document archive or whether it will procure the service from a third party.

An e-invoice link document must be made available in the document presentment service at the same time as the e-invoice is delivered to Nordea. The document must be viewable for at least 24 months from the delivery of the e-invoice. Banks' online banking services are generally available 24/7, which means the e-invoice link document must also be viewable at all times.

If the invoicer uses a personal identity number database, it is possible to ensure that e-invoice link documents can only be accessed by persons authorised to do so.

If changes to the service are implemented by the invoicer or the bank, such changes must be agreed between the invoicer and the bank in order to secure the service offered to consumers. Invoicers should prepare to manage any service breaks resulting from changes to the document presentment service they are using, and to inform consumers of such breaks.

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## Security

E-invoice links are formed in Netbank, where Nordea's customers are reliably identified. In Netbank, data communications between the customer and the bank are encrypted, so any third parties cannot see or change the data.

The information contained by the e-invoice links is protected with an identifier, so it is also impossible for a Netbank user to change the information without it being detected by the document presentment service.

Information on the customer received through the service may not be used for any other purposes than operations in compliance with the agreement.

## Agreement between the invoicer and Nordea

Before e-invoice links can be used, an agreement must be concluded between the invoicer and Nordea and the invoicer must use the e-invoice to file transfer service.

The agreement between the invoicer and Nordea must be made at a Nordea branch. When concluding the agreement, Nordea will check the document presentment service supplier's agreement, making sure that it is valid.

In addition to the invoicer, the document presentment service supplier must also conclude an agreement with Nordea. The latter agreement will specify the URL address of the document presentment service to which the Netbank user viewing the e-invoice will be directed.

## Adoption and testing of the service

A requirement for adopting the service is that the creation of links is tested before the invoicer sends any e-invoices with links to any banks. More detailed information on testing can be found in the document *E-invoice, Technical Service Description*.

The scope of necessary testing will also be reviewed when concluding the agreement. If an invoicer has agreed that Nordea will also forward e-invoices to other banks, the invoicer must prepare for testing them with the other banks, too. Nordea will be responsible for testing in its own systems only, and it is the invoicer's responsibility to ensure that testing is carried out with other banks within the agreed timetable.

## Direct payment

Invoicers can also send direct payments through the e-invoice to file transfer service.

The direct payment service is intended for customers who do not use Netbank. Direct payments are best-suited for recurring invoices. In the service, Nordea automatically debits the invoice amount from the payer's account on the due date in accordance with the agreement made with the customer. Direct payments are not offered to corporate customers for paying their invoices.

Offering direct payments requires the e-invoice notification service to be activated and e-invoices under Finvoice version 2.0 or newer.

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Consumers can activate direct payments and change the details of their direct payment orders at Nordea branches or in the personal customers' Customer Service. Nordea will forward direct payment orders with a reception notification.

In accordance with the Finvoice service descriptions, direct payments must consist of an invoice sent to the payer (paper invoice or other notification) and an electronic invoice copy (e-invoice) sent to the bank. Please note that, in Nordea's e-invoice to file transfer service, the invoicer can process both components by utilising the printing service.

An invoicer can cancel an unpaid direct payment sent to Nordea by sending a cancellation invoice concerning it.

Nordea's printing service offers a convenient way of sending direct payments by letter to the payers.

### **Cancellation invoice**

If an invoicer has sent an e-invoice or a direct payment using incorrect details, they can cancel it with a cancellation invoice. The cancellation invoice must be at the recipient's bank no later than three (3) days before the invoice's due date. If the recipient is a customer of a different bank group than the sender, the cancellation invoice must be sent no later than four (4) banking days before the due date.

When there is a due invoice in the bank's database matching a cancellation invoice, the due invoice is deleted and the amount is not debited from the payer's account. If necessary, the invoicer creates a new invoice and sends it as normal to the bank as an e-invoice or to the payer's address as a direct payment.

If the cancellation invoice does not match a due payment in the bank's database, the invoicer will receive a message informing them that the cancellation failed. In that case, the invoicer must agree with the payer on correcting the invoice or on reimbursing the customer.

Cancellation invoices must be sent using the same details as the original e-invoice or direct payment now being cancelled (for more details, see *E-invoice, Technical Service Description*).

### **Active approval**

Invoicers have the opportunity to facilitate the adoption of e-invoices by introducing the active approval feature. The feature is automatically activated if the invoicing notification fulfils certain criteria (see *E-invoice, Technical Service Description*).

If the invoicer notification fulfils the criteria, the consumer does not need to fill in any identification information in the e-invoice order but instead Nordea will do it on the customer's behalf by obtaining the reference number from the paper invoice. The consumer only needs to accept the e-invoice order when paying the paper invoice in Netbank.

The active approval feature reduces the number of mistakes in identification information entered in e-invoice orders, and the threshold for ordering an e-invoice is lower when it can be done in connection with a payment.

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## Testing

It is recommended that the sender and receiver test the functioning of e-invoice forwarding before adopting the service.

You can perform the tests by sending e-invoices to file transfer with test IDs. More detailed information on testing and the descriptions of the test files can be found in the document *E-invoice, Technical Service Description*.

## E-invoice file processing at Nordea

In accordance with the general terms and conditions of the Finvoice forwarding service, an e-invoice sent via file transfer or Netbank will become retrievable or viewable in Netbank on the third banking day at the latest after the invoice was sent.

If the e-invoice recipient uses an intermediary to receive e-invoices, an e-invoice is deemed to have been appropriately delivered once it has been sent via the file transfer service for the intermediary to retrieve.

An invoicer must ensure that the structure of the e-invoice files sent conforms with the message description. Nordea's systems will also check that the structure of e-invoice files is correct. Nordea offers a testing tool to its customers. More detailed information on the tool and testing can be found in the document *E-invoice, Technical Service Description*.

Once an e-invoice has been sent to Nordea, it cannot be deleted. An incorrect e-invoice can be corrected by sending a credit note to a corporate or consumer customer or a cancellation invoice to a consumer customer. If the recipient of a credit note is a company that uses Nordea's Corporate Netbank, the credit note must be delivered on paper. When invoicing consumers, credit notes are sent to Nordea's Netbank for personal customers, but it will not create a credit transaction for the original e-invoice.

## Finvoice versions

Nordea supports e-invoices made in accordance with Finvoice versions 1.3–3.0. Nordea supports versions 1.0 and 2.0 of the notification service. Nordea recommends using the latest versions both for the e-invoice and the notification service. Any changes in support for Finvoice versions will be announced separately.

## Regulations concerning e-invoice content

Laws, decrees or official regulations may require that certain information be stated on e-invoices. The requirements can vary depending on the invoicer's sector.

The invoicer is responsible for making sure that its invoices contain the information required at the time by laws, decrees or official regulations.

Nordea's service does not include legal advice on tax or form regulations related to invoicing.

## E-invoice feedback

Invoicers must retrieve the feedback for sent e-invoices so as to ensure that their invoices have been forwarded to the recipients. Feedback is formed only for failed e-invoice messages. If Nordea does not recognise the recipient of an e-invoice on the basis of the e-invoicing address or account number, or if an e-invoice contains other errors, Nordea will reject the e-invoice and create an error feedback message for it. Nordea will also forward error feedback received from other banks and operators. Invoicers must check the reason for rejection and correct the e-invoice's information before resending it or sending an invoice to the recipient by post.

Invoicers must ensure that their software supports the processing of Finvoice feedback messages. A description of how and when feedback can be retrieved can be found in the document *E-invoice, Technical Service Description*.

## Paid invoices

The invoicer receives information on paid e-invoices through the list of incoming reference payments or on the account statement where they are listed as reference transactions.

Nordea will not send a notification on unpaid e-invoices or direct payments to the senders of invoices. If an invoice is not paid, the invoicer must send a payment reminder by post or initiate collection proceedings independently after a certain period.

## Service fees

Nordea charges the fees stated in its currently valid tariff for the service.

## Advice and support

The contact details of E-support for Corporate Customers are available on Nordea's website.

## Terminating the service

The service can be amended or terminated at Nordea's branches.

## Applicable terms and conditions

E-invoices and messages from the e-invoice notification service are forwarded between banks in accordance with the terms and conditions of the Finvoice forwarding service. The terms and conditions can be found at <http://finanssiala.fi>. In addition, the service is subject to terms and conditions applicable to Nordea's services. The terms and conditions of Nordea's e-invoice services are available on Nordea's website.

## Terminology

**E-invoice sending and receiving addresses** identify the senders and recipients of e-invoices. Both of them also have embedded operator information.

**File transfer** refers to the transfer of files using bank connection software or Nordea Netbank's file transfer service as the channel.

**Finvoice** is an invoice message in the XML format, which can be processed automatically in accounting software supporting it. An e-invoice in the Finvoice format can also be opened in a browser and paid in Netbank. Instructions and auxiliary files concerning Finvoice messages and their forwarding have been published and are downloadable on the Finvoice pages of the Finance Finland at <http://www.finanssiala.fi/finvoice/>.

**Invoice forwarding service** is a service agreed upon between Finnish banks under which the banks forward Finvoice messages to one another. Banks process Finvoice messages confidentially and in accordance with the secrecy obligation referred to in the Act on Credit Institutions or corresponding legislation.

**Operator** is the party that forwards e-invoices outside the Finvoice forwarding service.

**Banking day** is any weekday excluding Saturdays, Sundays, holy days, Midsummer Day, Christmas Day, New Year's Day and other days that cannot be considered banking days.

**Bank network** is a network used by Finnish banks for forwarding e-invoices to one another within the framework of the Finvoice forwarding service.

**Intermediary** serves as the invoicer's file manager and forwards e-invoices to Nordea and retrieves incoming e-invoices from Nordea.

**Web Services** is a protocol intended for the forwarding of payment files between companies and banks.