

Service description E-invoice service

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1. Description of the e-invoice service

1.1 E-invoice service

The e-invoice service is a service for the transmission of e-invoices, attachments and other Finvoice messages intended for companies and organisations. Through the E-invoice service, the invoicing data can be transferred from the sales ledger of the invoicing party to the purchase ledger and accounting of the receiver of the invoice, or to the web bank. The material used in the service shall be in the Finvoice format.

The invoicing party shall transfer all its sales invoices to Danske Bank using a banking software programme, or the corporate web bank District.

If the e-invoice address of the receiver of the invoice has been submitted by another bank than Danske Bank or by an operator, Danske Bank shall forward them so that they are available to the receiver of the invoice.

Instead of transferring the Finvoice-messages itself, the invoicing party may authorise a company offering invoicing services, an e-invoicing operator or an accounting company to send them on its behalf.

The receiver of the invoices shall retrieve the e-invoices from Danske Bank.

1.2 E-invoice to the Consumer service

A consumer e-invoice is an invoice that consumers receive in their online bank.

The implementation of the service requires that the invoicing party sends a SenderInfo-message and an ability by the invoicing party to treat ReceiverInfo-messages retrieved from Danske Bank. The invoicing company shall send its e-invoices to Danske Bank, either itself or through an operator. The same transfer batch may contain e-invoices to corporate and to consumer customers.

Danske Bank will transmit also e-invoices intended for consumer customers of other banks to the banks to which the invoicing party has sent a SenderInfo-message. The receiver of the invoice may view the e-invoice in the web bank, if the receiver of the invoice has made an agreement with Danske Bank on the service in question.

The receiver of the invoice may choose to receive an e-invoice as a non-approved payment or as an approved payment in the invoices that are falling due for payment in the web bank.

The receiver of the invoice may view the more detailed specifying data of the invoice via a link to invoice specifications. If the invoicing party does not offer a separate service for the visualisation of the invoice, the visualisation application of the Bank will create a picture of the invoice. The data of the invoice specification may also be placed in the server of the invoicing party. The address of the server will be sent by the invoicing party with the invoice material.

In Danske Bank, the invoicing party may also offer a service to transfer to the invoice specification data in the invoicing party's server straight from the payment transaction. In such cases the Bank will be informed of the address of the server in connection with the conclusion of the agreement on the service on e-invoice to the consumer, in order to enable the creation of a link to the web bank.

The receiver of the invoice shall check the invoice and approve it for payment. The receiver of the invoice may also agree on a practice allowing the payment to be debited automatically from its account on due date.

The paid invoices can be viewed in the account transactions in the web bank. The incoming e-invoices will be stored in the web bank for a period of 24 months.

1.2.1 ReceiverProposal-message (RP-message)

The invoicer may use a ReceiverProposal-message in order to obtain the customer's e-invoice address before the first invoice or in change situations. In this case, the Invoicer creates a ReceiverProposal for the Customer, who then approves it in their online bank. After this approval the Invoicer gets the Customer's e-invoice address via ReceiverInfo message.

A change situation refers to any situation which requires that a specific SenderInfo and its linked ReceiverInfos are moved over to another SenderInfo.

The ReceiverProposal is intended only for switching to e-invoicing or for related changes.

The requirements for using the service are as follows:

- The Invoicer has agreed with the Bank for sending e-invoices
- The Invoicer has agreed with the customer to switch to e-invoicing
- The Invoicer has sent a Version 2.0 or newer SenderInfo message
- The Invoicer is obligated to inform customers about the change and transfer.
- The service uses messages that are compliant with the notification service guidelines published by the Finance Finland The notification service guidelines can be found on the website www.finanssiala.fi> Finvoice

1.3 Direct payment service

A prerequisite for the implementation of the Direct payment service is that the Invoicing Party uses version 2.0 of the Finvoice E-invoice Description, or a newer version of same. The service is intended mainly for the invoicing of individual customers who do not have web bank at their use.

The implementation of the service requires that the Invoicing Party sends a SenderInfo-message stating that the modes of invoicing it offers are e-invoice and direct payment. The invoicing party shall retrieve the ReceiverInfo-message from the Bank. The messages to the Invoicing Party shall contain the address data of the customer and a notice of the use of direct payment. The invoicing company transfers its direct payment material to the Bank, either itself or through an operator. The same transfer batch may contain e-invoices as well as direct payments.

The Bank transmits direct payments concerning consumer customers of other banks to the banks to whom the invoicing party has sent a SenderInfo-message.

In a direct payment service, the Invoicing Party sends the original invoice to the customer and in addition an electronic copy of the invoice in Finvoice format to the Bank. The invoice shall contain a notice stating that the invoice has been sent to the Direct Payment Service for treatment. It is recommended for the Invoicing Party to use in the original invoice the account transaction model for direct payments construed by the Finance Finland.

The payer's bank shall execute the payment on behalf of the customer automatically on due date and in abidance with the order given by the customer, in accordance with the particulars in the copy of the invoice. The receiver of the invoice may view the more detailed specifying particulars of the invoice via the link for invoice specification, in case the receiver of the invoice uses web bank services.

1.4 Additional services

The Printing of e-invoices-service

The service regarding printing of e-invoices is automatically at the disposal of the invoicing party when the invoicing party has concluded an agreement on the transmission of e-invoices. The invoices to be printed shall be sent to the e-invoice address of the printing service, which is:

- 003718062728810P, intermediator: DABAFIHH

The invoices shall be sent to the printing service no later than 7 p.m. Any material to be sent after this hour will be treated on the following banking day.

The invoices will be printed in black and white without the company logo. The invoice shall be sent to the receiver of the invoice as an Economy class letter.

Direct Payment print

Direct payment printing service can be used to send paper invoices to the private customers. The service is available through the file solution or District.

The direct payment printing service will be initiated as follows:

- File users should send a separate print file apart from the Direct Payment file using a unique e- invoice address to send a print of the Direct Payment to the debtor which is 'SUORAPRINT', intermediator DABAFIHH
- District users should check the checkbox at the bottom of the Direct Payment Collection screen next to the text saying 'Send invoice details to payer via mail'

Direct Payment prints will appear as separate 'collections' in the List of collections in District with the Collection type text 'Direct Payment print'.

File users should follow separate mapping guidelines which are published on our web page There are a number of points to pay attention to before creating the Direct Payment XML file for print.

If the size of the XML file exceeds 500 kb or 1000 invoice lines it will be rejected with a standard FinvoiceAck.

The invoice will be printed in black and white format in size A4 without the sender's logo. Print is available only in Finnish. There's a giro slip on the first page of the print with the text SUORAMAKSU and with the information that the invoice will be debited automatically on the due date. The invoices are sent as Economy class letter.

The Appendices to e-invoices service in District

The use of the service on appendices to e-invoices requires use of the corporate web bank District, as well as an agreement on the service on appendices to e-invoices. An appendix can be attached to an invoice in connection with the create of an e-invoice. Neither the number of appendices nor the format of the material is limited, but the maximum size of one appendix is 5mb.

A prerequisite for the transmission of an e-invoice with an attached appendix is that the receiver of the invoice is able to receive invoices in electronic format.

A link shall be attached to an e-invoice containing appendices. By clicking on the link, the receiver of the invoice receives the appendices for handling. The service enables viewing of the appendices, printing them or saving them to the receiver's own computer. The appendices shall be stored in the service for a duration of 60 days after the due date.

E-invoice attachment service

E-invoice attachments can be used to further specify the information in the e-invoices sent between companies. Attachments are sent in a separate Finvoice attachment message. They can be used to transfer information that is necessary for verifying the invoice but impossible to include in the invoice message itself. They can be, for example, receipts, consignment notes or work descriptions. The attachments may not be used to promote products or services.

E-invoice attachment service requires Finvoice version 2.0 or newer. The attachment are delivered according to Finvoice implementation guidelines published by the Finance Finland.

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.

Duplicate of an e-invoice

Through the service a duplicate of a transmitted or retrieved e-invoice can be created to be retrieved by a third party. The use of the service requires an agreement with the party retrieving the duplicate of the invoice and with the company of whose invoices the duplicates shall be being created.

Any material containing duplicates will be created once a day. The duplicates may be retrieved from the Bank in the format of material transfers.

2. Agreements

2.1 Agreement on the e-invoice service

The use of the e-invoice service requires:

- an agreement on material transfer services or on the corporate web bank District
- that the invoicing party or the company which the invoicing party has authorised agrees with the Bank on the service on the transmission of e-invoices. The receiver of the invoice or the company which the receiver of the invoice has authorised shall agree with the Bank on the use of the service on the retrieval of e-invoices.
- separate agreement on sending attachments

In order to be able to transmit and retrieve the material, a banking software programme or the corporate web bank District, is necessary. The agreement may be concluded either by calling telephone number +358 100 2580 (Inf) or in the nearest corporate branch of Danske Bank. In connection with the conclusion of the agreement also the e-invoicing address shall be agreed upon. The address is the account number of the company in its IBAN format, the OVT ID of the company, or any other identifier agreed upon. The identification code of the intermediary is DABAFIHH.

The transmitter of the invoice is responsible for having concluded an agreement with the receiver on the transmission of e-invoices.

On the conclusion of the agreement on the service on e-invoices in Danske Bank, the customer commits itself to comply with the general terms and conditions on the Finvoice forwarding service, which have been drawn up by the Finance Finland. The terms and conditions can be retrieved from the address www.finanssiala.fi > Finvoice.

2.2 Agreement on e-invoices to the consumer

The implementation of the service on e-invoices to the consumer requires an agreement:

- on the material transfer service or on the corporate web bank District
- on the use of the service on the transmission of e-invoices

If the invoicing party offers a transfer to the data on invoice specifications straight from the payment transaction the Bank shall, in connection with the conclusion of the agreement, be given the address to the server of the invoicing party in order for a link to the web bank to be created. The description of the service for the creation of a link to the web bank can be retrieved from the address www.finanssiala.fi > Finvoice.

The receiver of the invoice shall agree in the web bank on the transfer to e-invoicing.

3. Treatment

3.1 Creation of material

The Invoicing Party creates the e-invoice file in accordance with the description in the messages. The file/transmission batch will be transmitted to Danske Bank using a banking software programme or through the corporate web bank District. The e-invoice will comprise of a transfer frame (SOAP) and one e-invoice. The transfer frame will contain the data of the sender and the receiver as well as of the mediating parties. The Bank shall route the e-invoice to the receiver based on the data in the SOAP frame.

If the receiver of an e-invoice is unable to treat electronic invoices, an e-invoice can be transmitted to the receiver by mail through Danske Bank's printing service by giving as the receiving address for the e-invoice the e-invoice address of the Danske Bank printing service 003718062728810P and the intermediary code DABAFIHH.

3.2 Transmission of material to the Bank

The invoicing party shall send the file which has been created of the e-invoices in the form of a file transfer through a banking software programme or through the corporate web bank District, using an agreed mode of communication and the consumer specific codes which the Bank has given. A transmission can contain one or several invoices.

When material is transmitted and retrieved using a banking software programme, the following service codes shall be used:

- Transmission of invoices, service code FILL
- Retrieval of error responses, service code FIVN
- Retrieval of invoices, service code FILN
- Senderinfo, service code FISL
- Receiverinfo, service code FIRN
- Receiver proposal, service code FIPL
- E-invoice attachment, service code FINVOATT
- Retrieval of attachment, service code FIATFI

Danske Bank is entitled to amend and specify the operating instructions concerning its services. Additional information concerning the transmission and treatment of material can be retrieved at the address www.danskebank.fi/aineistosiirtopalvelu.

The following Finvoice materials are supported by Danske Bank:

InvoiceTypeCode	InvoiceTypeText	Additional information
INVO1	INVOICE	Always a positive total
INVO2	CREDIT INVOICE	Credit Note or Cancellation Invoice. Always a negative total sum
INVO3	INTEREST NOTE	Interest note refers to an invoice that is used to charge interest only. See RowOverduePaymentDetails.
INVO4	INTERNAL INVOICE	
INVO5	COLLECT NOTE	
INVO6	PRO FORMA INVOICE	
INVO7	SELFBILLING	
INVO8	REMINDER INVOICE	

INV09	DIRECT PAYMENT	An electronic copy of a direct payment invoice
TES01	TEST INVOICE	
PRI01	PRICE LIST	
INFO1	INFORMATION	This can be the minimum data of the invoice. Message is written on the rows of the RowFreeText element.
REQ01	REQUEST FOR QUATATION	
QU001	QUOTATION	
ORD01	ORDER	
ORC01	ORDER CONFIRMATION	
DEV01	DELIVERY NOTE	E.g. dispatch note
DEN01	DELIVERY ERROR NOTIFICATION	
SEIO1-09	SECURE INVOICE	Secure Invoice (An invoice that requires special handling. For example, the invoice contains patient information.) The use of a secure invoice must be agreed upon separately with the Service Provider.

3.2.1 Transmission of e-invoice attachments

Finvoice attachments are binary data that is sent separately from but in connection to an e-invoice. The attachment is described using XML-format metadata.

- Each Finvoice invoice message may only be accompanied by one Finvoice attachment message at most
- A Finvoice attachment message can contain 1 to 10 Finvoice attachments
- The maximum size of Finvoice attachment message is 1mb and permitted type for the documents are PDF/A, JPEG and PNG
- Finvoice attachments and Finvoice attachment messages may not be reused: an attachment message and the attachment(s) it contains can only be attached to a single Finvoice invoice

An invoice message and its attachment message are linked by unique identifiers. The invoice message contains a reference to the attachment message, and the attachment message contains a reference to the invoice message.

The structure of a Finvoice attachment message consists of the message's forwarding details and the attachment details. An attachment message does not have a message specific SOAP frame like an e-invoice.

The Invoicer delivers Finvoice attachments to Danske Bank within a Finvoice attachment message. The invoice and attachment messages are sent consecutively as separate message types.

The processing of the invoice and attachment message is interlinked with the unique identifiers. An invoice message contains a reference to the attachment message and vice versa. The same attachment message can be used only once. An attachment message with the same content can be used repeatedly, provided that the material is recreated with new identifiers.

The invoicer must deliver attachments to Danske Bank within an attachment message. The invoice and attachment messages are sent consecutively as separate file types.

The order in which messages (invoice message or attachment message) are sent to Danske Bank does not matter, but they must be delivered to Danske Bank within 12 hours of each other

Danske Bank performs checks such as virus scans to the sent material before accepting it. If issues are found, Danske Bank sends an acknowledgement message (Version 2.0) to the invoicer.

If the attachment message contains one or more incorrect attachments, the whole attachment message and its e-invoice are rejected. Similarly, if the e-invoice contains an error which results in rejection, the linked attachment message is also rejected.

The structure of an attachment message and other more detailed requirements for it can be found in the Finvoice implementation guidelines maintained by Finance Finland.

3.3 Cancellation of an invoice

When necessary, the invoicing party has a possibility to cancel an e-invoice or a direct payment which has been transmitted to a consumer. Using the service the invoicing party can inform the receiver that the original invoice has no foundation as a whole. The invoicing party shall also inform the receiver of the e-invoice or the direct payment of the cancellation of the invoice.

The information in an e-invoice which has been transmitted earlier, or in the copy of an invoice of a direct payment and in an invoice on the cancellation of the direct payment that has been transmitted to the Bank, must be identical.

Identical information is:

- Due date (EpiDateOptionDate)
- Credit account of the invoicing party (EpiAccountID)
- Reference (EpiRemittanceInfoIdentifier)
- Amount in negative format (EpiInstructedAmount)
- Base for the invoice (EpiPaymentInstructionId)
- Receiving address and intermediary code of the receiver of the e- Invoice

The invoicing party shall transmit the cancellation of an e-invoice by using the same e-invoice address and intermediary code that have been used when the e-invoice was transmitted.

The message informing of the cancellation shall be received by the bank of the consumer customer no later than on the banking day pre-ceding the due date. A message on cancellation which has been received later cannot be matched with the payment order. In cases where the receiver of the invoice uses another service provider, the material of the cancellation shall be sent to the Bank no later than four (4) banking days prior to the due date.

A request for cancellation cannot be matched if the above requirements are not completed or if the invoice has already been paid, or if the paying customer has changed any of the data of the invoice.

The Bank will send a response message to a request for cancellation which cannot be matched. The response message will bear the code 6 and have a specifying explanatory text. A cancellation bearing the code 6 has different explanations depending on why it has been impossible to match the cancellation.

3.4 Checking of material in the Bank

If the receiver of an invoice cannot be found, an error response will be created which can be retrieved by the invoicing party. The authenticity of the material will be checked in connection with the transmission of same. The Bank will not validate the content of the invoice.

In case an error of form is detected, the transmission batch will be rejected and must be re- transmitted.

If the communication is disconnected before the transmission has ended, please get in touch with the Bank by

calling the Support for software and material transfer services at phone number +358 600 12525 Mon-Fri 8 a.m. - 5 p.m. (1.19 €/min. + Inf/mnf).

3.5 Retrieval of error responses – acknowledgement message

The acknowledgement message can be used to respond to every transmission. The service providers participating in the Finvoice forwarding service will only send an acknowledgement message if the Finvoice message cannot, for some reason, be forwarded or delivered to its receiver. If the Finvoice invoice message includes a separate Finvoice attachment message, only one acknowledgement message is created for the invoice-attachment pair.

The invoicing party shall retrieve the error responses on invoices (FinvoiceAck) using the service code FIVN. Error codes can be found on Finvoice Implementation Guideline on Finance Finland website www.finanssiala.fi/finvoice. Finvoice acknowledgement is created in Danske Bank and is ready for retrieval in the morning following the transmission. An error response created by other banks or by e-invoice operators can be retrieved no later than on the fourth (4) banking day following the transmission day.

For Finvoice containing attachment and attachment message, if there are any error acknowledgment version 2.0 is created and sent to sender.

Errors in the Finvoice messages shall be corrected before the Finvoice messages are re-transmitted. The invoicing party is responsible for the correctness of its material.

Errors in the invoices shall be corrected before the invoices are re-transmitted. The invoicing party is responsible for the correctness of its material.

3.6 Retrieval of incoming invoice material

The receiver of an e-invoice will retrieve its e-invoice material using a banking software programme or through the corporate web bank District. On the retrieval of e-invoices, the service code FILN shall be used.

The invoice material and the error responses can be retrieved from the Bank during a period of two 45 days after their creation.

3.6.1. Retrieval of incoming e-invoice attachments

The receiver of an attachment will retrieve its attachment material using a banking software programme. On the retrieval of e-invoice attachments, the service code FIATFI shall be used.

The attachment material can be retrieved from the Bank during a period of 45 days after their creation.

3.7 Mediation of material

Based on the e-invoice address, Finvoice-messages may be mediated to (= sent to and received by) another bank which is a counterpart in the service or to an e-invoice operator who has concluded an agreement with Danske Bank on the mediation of e-invoices. An accounting company or a service provider can transmit and retrieve Finvoice-messages based on an authorization given by its customer. The customer in question shall conclude an agreement with Danske Bank on the transmission and/or retrieval of e-invoices and shall authorize its accounting company or its service provider to transmit/retrieve its e-invoices and other Finvoice messages.

3.8 Time frames for the transmission and retrieval of material

Material, which has been transmitted for retrieval through Danske Bank, can be retrieved immediately after a successful transmission.

Material, which has been mediated to Danske Bank by an e-invoice operator, can be retrieved immediately after the material has been received.

Material mediated to Danske Bank by other banks can be retrieved 2 banking days after the day of transmission at the latest.

4. Customer support in error situations

Danske Banks customer support will assist the invoicing parties and receivers of invoices on telephone number +358 600 12525 Mon - Fri (1.19€/min + Inf/nmf).

5. Description of Finvoice messages and instructions on the application of the service concerning messages

The description of messages and the instructions on the application of them are maintained in a centralized format on the address www.finanssiala.fi > Finvoice.