



Sending, Receiving and Archiving Electronic Invoices

Service Description
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Basics

Definitions

SIX Paynet AG

SIX Paynet AG, hereinafter "Paynet", provides all services relating to electronic invoices described in this document.

SIX Paynet System

SIX Paynet System, hereinafter "Paynet System", refers to Paynet's technical infrastructure with which the contracting parties can supply electronic invoices for receipt in online banking (via eBill) or by companies (via eInvoicing).

SIX Infrastructure

SIX Infrastructure, hereinafter "Infrastructure", refers to the technical infrastructure of Swisskey (SIX) with which contractual partners such as Paynet are connected to online banking systems and can supply eBill for receipt in online banking.

Electronic Invoices

Generic term for all types of VAT-compliant electronic invoices. These are a special subgroup of e-documents as they are subject to legal requirements. Electronic invoices fall into one of the following categories:

- **eBill** for receipt in online banking via the Paynet System via Infrastructure
- **eInvoicing Workflow** for receipt by companies with a workflow solution
- **eInvoicing EDI** for receipt by companies with automated processing

Delegation

Transfer of competence to another party. Swiss law requires written delegation (signature or verification delegation) when third parties are involved in the creation or verification of electronic invoices. It must be clear to all parties involved who has delegated which function to whom.

Master Data

This defines the configuration of the contractual partner in the Paynet System and influence processing.

Main Contact

The contractual partner must define in the agreements an authorized main contact person and their deputies (hereinafter jointly the "main contact person"). The main contact person is authorized to arrange for changes to the configuration and scope of services at Paynet on behalf of the contracting party, to register new contact persons, to set up new users and assign rights (roles) to them. Only the main contact person or another contact person registered by the main contact person may be used by Paynet as a contact if Paynet has to contact the contractual partner.

Communication Channels

The Paynet System supports the following communication channels:

- *Uploading via the Paynet Customer Portal (Paynet Upload)*

Uploading PDF files via the customer portal allows invoices to be delivered for sending via eBill and eInvoicing Workflow. The electronic data is read from the PDF files delivered and transferred to the Paynet System together with the PDF. Paynet Upload is recommended as the starter package for the delivery of low invoice volumes in particular.

- *Web Services*

Web Services allows the participant to connect internal systems directly to the Paynet System. The supported Web Services are described in the "Paynet Document Web Services" documentation, which is available to customers on our homepage under Downloads.

- *File Transfers*

The following file transfer protocols are supported:

- sFTP
- FTPs
- AS2

The necessary procedure is documented in the "Guidelines for invoice issuers", which is issued to customers.

Means of Identification

Both user ID/password and certificates are available for identification to the Paynet System. With these means of identification, both systems and employees or agents of the customer can identify themselves to the Paynet system. Customers can decide for themselves which method they want to use and bears full responsibility for the means used to identify themselves. The means of identification for a customer are provided as follows:

- Means of identification for customer's systems: to the main contact person
- Impersonal users of the customer: to the main contact person
- Personal users of the customer: directly to this user

The main contact person is responsible for ensuring that the means of identification received is used correctly internally. The main contact person is also authorized to register additional users to Paynet.



Services for Invoice Issuers

Sending Invoices to Online Banking Customers via eBill

The eBill service enables an invoice issuer to send electronic invoices to online banking customers at all affiliated Swiss financial institutions. Online banking customers can use their online banking to check the invoices stored centrally in Infrastructure and pay them with a simple click of the mouse. When an invoice recipient retrieves an invoice, a summary of the most important invoice details and the invoice are presented in PDF format. To submit an invoice, the invoice issuer must send the information required for payment and the invoice in PDF format electronically via the supported communication channels to the Paynet System. The latter checks the submitted data and verifies the VAT-compliant signature. The Paynet System then recognizes the instruction for forwarding to Infrastructure on the basis of the participant number of the invoice recipient and delivers the invoice there. The invoices are securely stored by Infrastructure and are available to the invoice recipient around the clock for viewing via the online banking platform of their principal bank. The Paynet System prepares the invoice for archiving for the invoice issuer and transfers it to the Paynet Archive Service selected by the invoice issuer.

Services Included

- Processing of invoice data delivered in a Paynet standard format
- Data volume per invoice in PDF format (Standard: 300 kB)
- Preparation of brief invoice information (XHTML) in Infrastructure's standard layout
- VAT-compliant signature of the invoice in PDF format
- Transfer of the invoice to Infrastructure
- Preparation of invoice data for electronic archiving
- Interface to all affiliated Swiss banks via infrastructure
- Entry of the invoice in the invoice overview of the invoice recipient
- Notification of the invoice issuer if data cannot be processed (email or XML message via Web Services)

- Storage and presentation of the brief invoice information (XHTML) and the signed invoice in PDF format during the following presentation periods in online banking:
 - Closed invoices up to 90 days after due date
 - Open invoices up to 180 days after invoice date
- After the presentation periods come to an end, the invoices are handed over to the agreed Paynet Archive Service for long-term archiving and deleted from Infrastructure
- Notification of the invoicing party for data that cannot be processed (email or EDI message)
- Invoices remain stored in the Paynet System for 45 days after the invoice date, regardless of their status. They are then transferred to the agreed Paynet Archive Service for long-term archiving and deleted in the Paynet System.

Sending via eInvoicing Workflow to Companies

The eInvoicing Workflow service enables an invoice issuer to send its customers electronic invoices using a workflow solution. Customers can use the information contained in the electronic auxiliary data to determine who is responsible and send them the invoice via Workflow for verification and approval. The delivery to the recipient includes the signed invoice in PDF format as well as auxiliary data (from the header and footer data of the invoice) which the recipient needs to trigger the Workflow (e.g. order reference). To process an invoice via eInvoicing Workflow, the invoice issuer sends the data including the invoice PDF unsigned to the Paynet System. This validates the invoice data and determines within the Paynet System which data format the invoice recipient wants to receive the invoice in. The Paynet System then converts the electronic auxiliary data into the recipient's desired data format. The PDF invoice is signed VAT-compliant and sent to the invoice recipient together with the electronic auxiliary data. Paynet stores the eInvoicing Workflow in the Paynet System for up to 45 days after the invoice date so that it is available online to the invoice issuer for reconciliation and controls. The Paynet System then prepares the eInvoicing workflow for archiving and transfers it to the Paynet Archive Service selected by the invoice issuer.

Services Included

- Processing of invoice data delivered in a Paynet standard format
- Data volume per invoice in PDF format (Standard: 300 kB)
- Conversion of the auxiliary data into the target format of the invoice recipient
- VAT-compliant signature of the invoice (PDF)
- Preparation of invoice data for electronic archiving
- Transmission of the signed invoice (PDF) with the auxiliary data to the invoice recipient
- Entry of the invoice in the invoice overview of the invoice recipient

Sending via eInvoicing EDI to Companies

The eInvoicing EDI service enables an invoice issuer to provide its business customers with electronic invoices, which they can book and pay in their ERP systems without manual intervention. The eInvoicing EDI invoice can include detailed reference information on each invoice item so that it can be automatically matched up with purchase orders. The eInvoicing EDI invoice contains the header and footer data as well as all invoice items in structured form. Using eInvoicing EDI, various references and additional information can be transferred for each invoice item, which can be used by the invoice recipient to automate control and posting processes. To process an invoice via eInvoicing EDI, the invoice issuer sends the unsigned data of the invoice to be issued to the Paynet System. The Paynet System validates the invoice data and determines within the Paynet System which data format the invoice recipient wants to receive the invoice in. It then converts the invoice data into the recipient's desired data format and also creates a PDF invoice to visualize the invoice content. Both documents are signed VAT-compliant and sent to the invoice recipient. Paynet stores the invoice in the Paynet System for up to 45 days after the invoice date so that it is available to the invoice issuer online for reconciliation and controls. The Paynet System then prepares the invoice for archiving and transfers it to the Paynet Archive Service selected by the invoice issuer.

Services Included

- Processing of invoice data delivered in a Paynet standard format
 - Any conversion of customer references (the Paynet System can also transmit invoices to the invoice recipient on the basis of a customer reference that is unique to the invoice issuer, e.g. policy number, member number, debtor number, etc.)
 - Generation of PDF based on structured invoice data
 - Processing eInvoicing EDI including 100 individual items
- At the end of each month, the number of processed individual items is calculated, compared against the processed invoices and surplus individual items are invoiced. An eInvoicing EDI with many individual

items can thus be offset by an eInvoicing EDI with a few individual items.

- Conversion of invoice data into the target format of the invoice recipient
- VAT-compliant invoice signature (PDF and EDI)
- Preparation of invoice data for electronic archiving
- Transmission of the signed invoice (PDF and EDI) to the invoice recipient
- Entry of the invoice in the invoice overview of the invoice recipient
- Notification of data that cannot be processed (e-mail or EDI message)
- The invoices remain stored in the Paynet System for 45 days after the invoice date, regardless of their status. They are then transferred to the agreed Paynet Archive Service for long-term archiving and deleted in the Paynet System.



Services for Invoice Recipients

Sending via eInvoicing Workflow

Recipients of invoices via eInvoicing Workflow receive them in a structured Paynet standard format. The delivery includes the signed invoice in PDF format and the header and footer data of the invoice. This data can be further processed electronically. The header and footer data of the electronic invoice can be used for the automated pre-entry of the invoice and for the creation of the payment order. The content of the invoice is checked manually by visualizing the invoice PDF.

Services Included

- Verification of the eInvoicing Workflow invoice received
- Provision of invoice data in the agreed Paynet standard format
- Updating the invoice status
- Data volume per invoice in PDF format (Standard: 300 kB)
- Authentication and authorization to download invoices
- The invoice is stored in the Paynet system for up to 45 days after the invoice date, so that it is available to the invoice recipient online for reconciliations and controls. The Paynet System then prepares the invoice for archiving and transfers it to the Paynet Archive Service selected by the invoice issuer. Invoices from invoice recipients which ensure archiving themselves are deleted by Paynet without archiving.

The Paynet System can also transmit electronic invoices with a supplier reference that is unique to the invoice recipient (e.g. accounts payable number). The invoice recipient can thus recognize the invoice issuer on the basis of their own supplier reference in the invoices received. By using this service, the invoice recipient can dispense with having to enter the Paynet participant number of the invoice issuer in their master data. The invoice recipient can set up this service in Paynet.

Receipt via eInvoicing EDI

Recipients of eInvoicing EDI invoices receive electronic invoices in a structured Paynet standard format. The structured invoice data can be further processed in the ERP system of the invoice recipient and automatically compared with the underlying orders. They contain the header and footer data of the invoice and all invoice items in structured form. The eInvoicing EDI invoice can transfer various references and additional information for each invoice item, which can be used by the invoice recipient to automate controlling and booking processes. Besides the structured data, everything is also provided in PDF format. Depending on the organizational processes of the invoice recipient (e.g. workflow), the PDF format can be very helpful for clarifying special cases quickly and easily. The signed PDF format also meets the FTA's requirements as the content of the stored data relevant for tax collection remains unchanged, complete and easy to understand when it is reproduced.

Services Included

- Verification of invoices received
- Provision of the invoices in the agreed Paynet standard format
- Provision in PDF format
- Provision of the invoice, including 100 individual items
At the end of each month, the number of processed individual items is calculated, compared against the processed invoices and surplus individual items are invoiced. An eInvoicing EDI with many individual items can thus be offset by an eInvoicing EDI with a few individual items.
- Updating the invoice status
- Authentication and authorization to download invoices
- The invoices remain stored in the Paynet System for 45 days after the invoice date, regardless of their status. They are then transferred to the agreed Paynet Archive Service for long-term archiving and deleted in the Paynet System. Invoices from invoice recipients which ensure archiving themselves are deleted by Paynet without archiving.

The Paynet System can also transmit electronic invoices to the invoice recipient with a supplier reference that is unique to the invoice recipient (e.g. accounts payable number). The invoice recipient can thus recognize the invoice issuer on the basis of their own supplier reference in the invoices received. By using this service, the invoice recipient can dispense with having to enter the Paynet participant number of the invoice issuer in their master data.



Other Services

Additional Portal Users

Every agreement for invoice issuers and invoice recipients includes a user for the Paynet customer portal. If several people need to have access, they can all use the same user or create additional users. Additional users are subject to a fee. Additional user administration must always be carried out via the main contact person.

Interconnect eInvoicing

Paynet is connected to various other networks in Switzerland and abroad. Through its Interconnect partners, Paynet enables participating invoice issuers and invoice recipients for the eInvoicing Workflow and eInvoicing EDI services to receive and send invoices in an international context or to customers with existing interfaces to other providers. The Paynet System converts the corresponding electronic invoice into the format agreed with the partner network, signs it VAT-compliant and sends it to the partner network or the Interconnect partners.

Affixing Foreign Signatures

The invoicing parties participating in eInvoicing Workflow and eInvoicing EDI can affix foreign signatures. Paynet has an agreement with the specialist company TrustWeaver AB (now Sovos TrustWeaver) for this purpose. The affixed signature meets the requirements of the respective country. Invoice issuers from abroad must ensure compliance with the legal requirements applicable to them.

Conversion of Flat Files

If the invoice issuer cannot transmit the invoice data in a Paynet standard format, the invoice data can also be transmitted to the Paynet System in the invoice issuer's specific formats (e.g. flat files). This data is converted by the system into a Paynet standard format and delivered

to the invoice issuer. This service saves the invoice issuer from having to develop a Paynet interface and enables the system to deliver the data quickly, easily and cost-effectively in its own format. Flat file conversion development is carried out with a Paynet project manager and subject to a maintenance fee.

Paynet Customer Portal

The customer portal enables direct access to the invoice data in the Paynet System. The functional scope of the customer portal is geared towards control tasks. Users can view an overview of their saved invoices at any time, call them up in PDF format and check the current status of the invoices. With the help of selection criteria, data to be checked can be searched for in a targeted manner and displayed clearly by means of extensive sorting options. This additional service provides the user with an easy-to-use "window" for invoice processing. The user can authenticate himself on the customer portal with digital certificates (more at www.six-group.com/paynet) or with user name and password. Using simple queries, reconciliation with one's own bookkeeping can be carried out and safeguarded. For larger invoice volumes, selected users can also be provided with a monthly reconciliation journal as a CSV file, which allows for reconciliation with a spreadsheet or other evaluation options.

Transferring Supplementary Documents

The Paynet System also allows invoice issuers and invoice recipients to send and receive supplementary documents. This function is not yet available as standard and requires a special regulation with Paynet. The data volume of the supplementary documents is the basis for the billing for this additional service. If you are interested, please contact Paynet for customized advice.

Paynet Archive Services

Electronic invoices must be archived. Paynet offers various optional Archive Services for the different requirements of its customers.

Document Download

Document Download is only available for invoice issuers. Document Download enables the invoice issuer to automatically supplement their own archive system with the documents from electronic invoice processing. To do this, the invoice issuer's archive solution must have an interface for importing electronic documents from the

Paynet System. The processed invoices are packed into signed document containers and made available to the invoice issuer for automatic download.

Receipt of the document container must be confirmed to Paynet by the invoice issuer with an electronic acknowledgment of receipt. By confirming receipt, the data and documents in the Paynet System are marked for deletion and deleted from the Paynet System during the storage period defined according to invoice type (presentation period).

Paynet Online Archive

With the Paynet Online Archive, Paynet takes on the secure long-term archiving for the customer. With this service, the documents are deleted in the Paynet System during the storage period defined according to invoice type (presentation period) after transfer to the Paynet Online Archive.

The customer can authorize any user of the customer portals to view the Paynet Online Archive. Activation and authorization of the users must be instructed by the main contact person. The documents are stored in the Paynet Online Archive until they are released for deletion by the customer. The customer is responsible for compliance with the statutory deadlines in any case. The volume is billed on a monthly basis. Half of the increase in data in the invoicing month and the volume of the previous month are billed.

The data stored in the Paynet Online Archive (documents, messages, business case reports and transfer protocols) are stored in the Paynet data center. All data stored in the Paynet Online Archive is automatically transferred to Paynet's backup data center and is thus additionally stored at a second location. Once a year, the data is additionally outsourced to a third location.

Customers can transfer some or all of the data in the Paynet Online Archive to themselves at any time (see Archive Data Carrier) and then arrange for the deletion in the Paynet Online Archive.



General

Participation Fee

The participation fee covers general services that do not depend on the use of specific services. These are, for example, the standby times for the Paynet system, support and monitoring. Paynet customer portal users are also included so that participants can view their data in the Paynet System at any time.

Services Included

- One user for the customer portal
- Paynet support availability during office hours
- Provision of the reconciliation journals
- Operation of Paynet Systems 24 hours a day, 7 days a week
- Active monitoring of Paynet Systems and transaction processing
- Monitoring of communication connections
- On-call service for network faults outside office hours

The participation fee is charged as a monthly flat rate or as a transaction surcharge. Paynet selects the best variant for the customer based on the transaction volume.

Consulting/Project Support

The electronic exchange of invoices via the Paynet system provides participants with considerable cost savings and simplifications of their processes in many areas. Our specialists can advise participants on all aspects of electronic invoicing and the Paynet System and enable them to make optimum use of Paynet services. Our specialists support you with the following tasks:

- Project support, planning and coordination
- Analysis of the current system environment on the customer side
- Advice on the choice of connection variants
- Advice during the implementation of the interfaces
- Support during testing and commissioning of the interfaces
- Coordination of pilot phases

- Individual design of registration and deregistration forms
- Special monitoring during the first production phase

Support

Paynet Support is available to participants during the bank working days (Monday to Friday, 8:00 am–12 noon and from 1:00 pm–5:00 pm, excluding national holidays) for questions about Paynet services. Support can be reached on +41 58 399 9577 (normal rate). Support requests can also be submitted 24 hours a day by email to paynet-support@six-group.com Support is available for the following areas:

- Clarifications on transaction processing
- Analysis of misdeliveries and debugging
- Troubleshooting and correction of errors
- Preparation of test invoices
- Configuration and authorization changes
- Queries about the operation of the Paynet customer portal or the Paynet Online Archive

All support requests are billed on the basis of support tickets.

Support Tickets

A support ticket can be opened by phone or email. The subsequent investigations end with the feedback of the results to the customer. The costs are invoiced via the regular invoice in time units of 15 minutes.

Support in the Event of Malfunctions at Paynet

If the reason for the investigation can be traced back to an error at Paynet, no expenses for investigations will be charged.

System Availability

The Paynet system is available 7 days a week, 24 hours a day and 365 days a year. However, guaranteed service time is limited to bank working days between 7:00 am and 7:00 pm. During this time the Paynet System is available without restrictions. In the event of a malfunction within the service period, all necessary measures will be taken immediately to restore normal operation as quickly as possible.

Maintenance Work

The Paynet System requires a level of maintenance work. To carry this out, its operation must be interrupted temporarily. Planned system interruptions always take place outside of service hours. However, it is possible to use an additional maintenance window during the service period. This maintenance window is every Friday from 5:00 am to 7:00 pm

Billing of Services

There are three models for the billing of services:

1. At the end of each month, according to the services provided in the current month
2. Flat rate for a period of 12 months at the beginning of the invoicing period
3. According to individual agreement for an invoicing period of two to three years

For the monthly invoicing model and for smaller volumes, an invoice is not issued until a minimum amount has been reached. If necessary, several months will be billed together. All prices are quoted in Swiss francs (CHF) excluding VAT.

SIX Paynet AG
Hardturmstrasse 201
Postfach
CH-8021 Zurich

T + 41 58 399 9511
paynet-support@six-group.com
www.six-group.com/paynet