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Banking Connection User Instructions

Oma Savings Bank

samlink
A Kyndryl Company

Table of contents

1 BANKING CONNECTION 2
1.1 CUSTOMER AUTHENTICATION 2
1.2 SERVICE HOURS 2
1.3 THE CUSTOMER'S RESPONSIBILITIES AND OBLIGATIONS 3
1.4 CONNECTIONS 3
1.5 5 INSTRUCTIONS FOR APPLICATION 3
2 ACCOUNT STATEMENT SERVICE 3
2.1 RESPONSIBILITIES 4
2.2 SCHEDULE 4
3 OUTGOING PAYMENTS 4
3.1 PAYMENT DATE 4
3.2 SCHEDULE 5
3.3 BALANCE 5
3.4 CANCELLATION OF PAYMENTS 5
3.5 PAYMENTS OF TAXES AND LOANS 5
3.6 EXPRESS GIROS IN XML FORMAT 6
4 INCOMING REFERENCE PAYMENTS (FORMER ELECTRONIC TRANSACTION LIST) 6
4.1 REFERENCE NUMBER 6
4.2 GIRO FORM 7
4.3 REFUNDS TO THE PAYEE'S ACCOUNT 7
4.4 PRINTOUTS 7
4.5 SCHEDULE 7
5 E-INVOICE, FINVOICE FORWARDING SERVICE 7
5.1 E-INVOICING ADDRESS 8
5.2 2 INTRODUCING THE SERVICE 8
5.3 SCHEDULE 8
5.4 PRINTOUTS 9
5.5 THE PAYEE'S RESPONSIBILITY 9
5.6 6 THE PAYER'S RESPONSIBILITY 9
6 E-INVOICE SERVICE FOR CONSUMERS 10
6.1 AGREEMENT WITH THE BANK 10
6.2 2 SENDING PAYEE NOTIFICATIONS 10
6.3 RECEIPT OF E-INVOICE ADDRESS NOTIFICATIONS 11
6.4 TRANSMISSION OF E-INVOICES 11
6.5 LINK TO THE PAYEE'S DISPLAY SERVICE 12

1 BANKING CONNECTION

Banking Connection is a service package based on a Web Service connection. It allows the customer to pay invoices and wages and collect receivables using either credit transfers with reference numbers or e-invoices in Finvoice format. The customers can use the service with their own equipment or with the service centre equipment. The Web Service can also be used to collect account statements from the bank and to enquire about the account balances and transactions. E-invoices in Finvoice format can also be uploaded and downloaded as material transfers. Up-to-date foreign currency rates are also available.

Use of the Banking Connection services is based on the WebServices channel.

Samlink Ltd provides the Banking Connection services to the customers of Oma Savings Bank. The customers shall agree on the use of the service with their bank.

1.1 CUSTOMER AUTHENTICATION

Web Service channel

The customers are authenticated using their WebServices IDs and the associated certificates. The one-off password required for obtaining the certificate is given to the customer in two parts. The customers receive the first part from their bank by email when signing the agreement for use of the Web Services connection. The other part is sent to the customers in a letter. The email contains the WebService access agreement's cache targeting information, which can be used to match the incoming letter with the agreement. The one-off password is used to confirm the collection of the certificate in the WebServices channel.

The customer uses the certificate, or rather the private and public keys, for signing materials and their transmission, while the bank uses it for authenticating the customer. The signature allows the bank to verify that the material was approved with a signature by a party authorised to use the certificate concerned and the corresponding service. At the same time, it is verified that the material has not been modified after it was signed.

The certificate remains valid for two years, after which it must be renewed.

The bank cancels the certificate if the customer suspects unauthorised use of the private key or wants to have the certificate cancelled for other reasons. After cancellation, a new certificate can be ordered from the bank when required. The customer is responsible for making the cancellation request, as well as for ordering the new certificate which usually requires renewal of the agreement at the bank.

Termination of the agreement closes the certificate, and it cannot be re-activated.

1.2 SERVICE HOURS

Banking Connection is available 24 hours a day, 7 days a week.

Samlink Ltd reserves the right to have service interruptions due to maintenance, modifications or other incidental occurrences beyond the control of Samlink Ltd. The interruptions are usually of short duration, and Samlink strives to inform customers of them in advance as far as possible.

The customer can send and collect materials at the desired times, but the service-specific timetables shown below apply to different services.

Balance and transaction queries

The services provide real-time information and are available 24 hours a day, 7 days a week.

Exchange rates

The exchange rates are updated several times a day.

1.3 THE CUSTOMER'S RESPONSIBILITIES AND OBLIGATIONS

The customer is responsible for the correctness of submitted information. The customer is liable for any damage or loss caused by its employees or third parties it uses. The customer is also liable for any damages or loss caused by use of the services contrary to the agreement or instructions.

1.4 CONNECTIONS

The addresses for the Web Services connection are available at Samlink's website https://www.samlink.fi/software-services under the Web Services descriptions.

1.5 5 INSTRUCTIONS FOR APPLICATION

Separate instructions have been produced for applying the Banking Connection services. They are available at https://www.samlink.fi/software-services.

2 ACCOUNT STATEMENT SERVICE

The account statement service refers to a service where the party with a legal obligation to keep books receives the itemised transaction details as an electronic account statement.

The account statement service is based on statement no. 1114/1990 by the Finnish Accounting Standards Board, stating that the account statement contains sufficient details of transactions. These sufficient identification details are made up of the archiving code of the transaction, names of the payer and payee as well as the message details associated with the transaction.

In addition to the electronic account statement, the customer can also obtain on-line account statements or printed account statements from the bank.

The electronic account statement can be downloaded from the WebServices channel on the basis of an agreement concluded with the bank. The electronic account statements can be either in the Finnish KTO format or in XML format.

The payers can agree with their banks on having the payments itemised in the account statement or in a separate list of payments in XML format (camt 054 message).

2.1 RESPONSIBILITIES

The bank is responsible for compiling the account statement material, for delivering the printed account statement and for making the electronic account statement available to the customer. The bank archives its own voucher material and other accounting material so that a copy of the original receipts and/or account statements sent to the customer is available for the customer's accounting and auditing purposes.

The customer is responsible for processing and storing the vouchers and other reports related to payments. The customers with a legal obligation to keep books are also responsible for processing the account statement material and other accounting material related to payments supplied by the bank in their accounts in compliance with good accounting practices. Accounting material includes the account statements and all payment receipts supplied by the bank in addition to the account statements, as well as purchase and sales invoices and other reports related to payments and receivables. The accounting material must be stored in compliance with the regulations governing accounting practices.

The customer is responsible for downloading, printing out an archiving the electronic account statements. The customer must organise its banking business, invoice processing and accounting in such a manner that the internal control system prevents any errors.

2.2 SCHEDULE

Electronic account statements can be obtained daily, weekly, twice a month or once a month. The account statement will be supplied for those banking days on which transactions have taken place. The electronic account statement is always generated on banking days. The account statement can be downloaded on the following day.

Account statements waiting for downloading are kept in Samlink Ltd's equipment for 40 banking days. Downloaded material is kept so that it can be downloaded again on the following banking day.

3 OUTGOING PAYMENTS

The outgoing payments service is an XML-based service with which companies can pay their invoices. In the service, the payer sends the payment details in XML format machine code to the bank that will then remit the payments to the payees' accounts. The payer forms the payment file in its accounts payable or enters the payments one by one in the Banking Connection programme. The payment material is sent for processing by the bank using the Banking Connection program and the WebServices channel.

The payment material may contain both SEPA credit transfers and foreign payments in different currencies. SEPA credit transfers are always euro-denominated. The payer's and payee's account numbers are both entered in IBAN format. The payer is always responsible for the correctness of submitted information. The payment material is based on ISO 20022.

SEPA credit transfers can be wages or other recurring remittances. In such a case, the payment material is specified using a SALA Category Purpose code.

3.1 PAYMENT DATE

The payment specifies in the payment material the payment date for the entire batch of invoices. Payments can only be made on banking days. If the specified payment date is not a banking day (if

it is a Saturday, for example), the payment will be made on the following banking day. The payer shall bear any consequences of late payment.

3.2 SCHEDULE

Payment materials can be sent 24 hours a day, 7 days a week. Only one transmission can be made using the same batch number. The transmitted materials are processed in the bank's systems in several runs during the day. The following time schedules apply to material transmissions:

- Payment batches can be sent to the bank120 days before the payment date.
- Payments sent by 5:30 p.m. on the payment date can be paid on the same day.

When paying wages or making other recurring remittances (SALA material), it should be taken into account that the material is processed as credit transfers. The due date is specified in the material, and the balance is debited from the payer's account on that date. The payees' accounts are credited on the next banking day. Hence, when paying wages, the material should be formed so that a banking day is specified as the date for debiting the account, and the date must be chosen bearing in mind that the wages are actually only paid on the following banking day.

Itemisations of the outgoing payments materials are provided in electronic account statements if the payers have so agreed with their banks. However, no itemisation is available for SALA material. Each foreign payment is itemised in the payer's account statement.

Error feedback in XML format is sent to the sender of rejected payment material. Error feedback waiting for downloading is kept in Samlink Ltd's equipment for 40 banking days. Downloaded material is kept so that it can be downloaded again on the following banking day.

3.3 BALANCE

The sum total of the payment batch is debited from the payer's account. On the payment date, the account must have sufficient balance for the entire payment batch. When required, the system attempts to debit the account several times during the day. If the payer's account does not have the required balance during the last debiting attempt of the specified payment day, all batches with insufficient balance are rejected.

3.4 CANCELLATION OF PAYMENTS

If the payer wishes to cancel a payment batch, the payer must contact Samlink Ltd's Payments Clearing info@samlink.fi. The cancellation request must always be made in writing.

If the payment batch has not yet progressed to the payment stage at Samlink Ltd, it can be cancelled. Individual payments included in a payment batch cannot be cancelled, only the entire batch.

3.5 PAYMENTS OF TAXES AND LOANS

According to the instructions issued by the Finnish Tax Administration, the message shown in the payment form must always be used when making voluntary payments of taxes. The reference number must always be used when paying other taxes.

Loans can be repaid in machine code except when the loan is taken out using a bill of exchange or in foreign currency.

3.6 EXPRESS GIROS IN XML FORMAT

The payer can send express giros in XML format. Express giros are executed in the national POPS system between banks operating in Finland.

Express giros may include a message on one or two lines.

XML-format express giros can be sent from 8:00 a.m. to 2:55 p.m. on banking days. Express giros executed outside the processing hours are rejected.

XML-format express giros are not processed immediately, only at the beginning of each hour. This is why the time express giros take to reach the recipient varies.

Remittances to other banking groups are forwarded after debiting the account, and the payee's bank records the remittance in the payee's account in line with its own practices.

4 INCOMING REFERENCE PAYMENTS (FORMER ELECTRONIC TRANSACTION LIST)

The incoming reference payments service is based on the use of reference numbers in invoicing. The reference number system was created to make the processing of receivables easier for the payee. The invoicing company receives the details of arrived payments in machine code from its bank. Direct update of the accounts receivable using this information is convenient and speeds up the process of controlling receivables.

The payer also benefits from the use of a reference number as it allows the payment to be quickly and securely processed by the payee.

When the customer uses e-invoices, these payments are also included in incoming reference payments.

The incoming reference payments material can be downloaded from the WebServices channel.

4.1 REFERENCE NUMBER

The payee (i.e. the invoicing party) gives its invoices unique reference numbers. The national reference code may have a maximum of 20 digits. International reference codes may have a maximum of 24 characters (including the letters RF + two-digit control number + a reference code with a maximum of 20 characters).

The last digit of the reference number is always a control digit. The reference code must be printed in the field provided for it in the giro form and also in the invoice.

The reference number can also be included in a barcode. In addition to the reference number, the bar code also contains the payee's account number along with the amount and due date of the invoice.

The payee can freely generate the reference number in its invoicing application using, for example, the customer number and invoice number.

The payee can use reference numbers even if it does not use programs for invoicing or accounts receivable. In such a case, the reference number is merely a set of digits used for control purposes.

4.2 GIRO FORM

The form used in the reference number system is called a giro form. The payee prints out the invoice and giro form, either on the same sheet of paper or on separate sheets.

The payee's account numbers are printed in the form in IBAN format.

4.3 REFUNDS TO THE PAYEE'S ACCOUNT

Payments received with a reference number are refunded to the payee's account daily as compilation entries.

4.4 PRINTOUTS

The bank creates a list of incoming reference payments for the payee. The list shows the payments sorted by the payee's bank accounts and entry dates in an ascending order of reference numbers. The payee updates this information in its sales ledger where the payer and the invoice are identified by the reference number in the invoice. The file may include payments to several payees and accounts, for example in a situation where the payees use the same accounting firm or the like.

4.5 SCHEDULE

The list of incoming reference payments is generated for the payee at the agreed intervals, on offloading days. If the agreed offloading day is not a banking day, the list is created on the preceding banking day.

The printout frequency, or the offloading day, can be set on "every day" or on periodic dates, of which there may be a maximum of three, for example Mondays, Thursdays and the last day of the month.

The list of incoming reference payments can be downloaded using the Web Service connection on the day following the offloading day. The incoming reference payments must be downloaded using the offloading date. When, for example, the offloading day is a Friday and the customer downloads the file on the following Monday, the download must be made using the Friday date. The files can also be downloaded using a general procedure where the customer receives all files not yet downloaded in one lot.

Material waiting for downloading is kept in Samlink Ltd's equipment for 40 banking days. Downloaded material is kept so that it can be downloaded again on the following banking day.

5 E-INVOICE, FINVOICE FORWARDING SERVICE

The intercorporate e-invoice service is based on agreements between the payee and the bank and between the payer and the bank on the forwarding of e-invoices. The e-invoice service is based on the descriptions of the Finvoice forwarding service provided by the Finance Finland.

The payee sends an online invoice to the recipient's e-invoicing address through its bank. The bank sets the received online invoice ready for retrieval according to the recipient's agreement.

The parties to the e-invoice forwarding process are the payee, the payer and the banks of these two parties. The e-invoice material can also be uploaded to or downloaded from the bank by the

operator, accounting firm or invoice material manager of the parties. The invoice material manager and the bank agree on the use of the WebServices channel to be used for forwarding the material. The invoice material manager does not have to have an e-invoice agreement.

E-invoice materials are uploaded and downloaded using the WebServices channel.

5.1 E-INVOICING ADDRESS

The payee and the payer agree on their own e-invoicing addresses with their banks. The company's EDI ID is primarily used as its e-invoicing address.
An IBAN account number can also be used as the e-invoicing address. The e-invoicing address can also be an artificial IBAN number that does not refer to the company's account number.

The e-invoicing address also includes the payee's/payer's forwarder ID, i.e. the BIC of the forwarding bank. Example of the e-invoicing address:

OVT	003712345678000 01
BIC	ITELFIHH
or	
IBAN	FI1940191010000011012
BIC	ITELFIHH

5.2 2 INTRODUCING THE SERVICE

To start using the e-invoicing service, the payee has to do the following:

- Check that the company's e-invoicing program produces e-invoices compliant with the Finvoice forwarding service and that the used banking connection software is capable of sending e-invoices to the bank. Check also that the software provider has tested the service for functionality.
- Conclude an e-invoicing agreement with the bank
- Ask the customers for their e-invoicing addresses and update them in the invoicing software.

To start using the e-invoicing service, the payer has to do the following:

- Check that the company's banking connection software is capable of downloading e-invoices compliant with the Finvoice forwarding service and that the accounts payable is capable of processing them (check also that the software provider has tested the service for functionality). Otherwise you have to download the e-invoice archiving program from the website of the Finance Finland
- Conclude an e-invoicing agreement with the bank
- Send your e-invoicing address to the payees.

5.3 SCHEDULE

The payee can send e-invoices via the Web Services channel 24 hours a day, 7 days a week. The e-invoices are forwarded to the payers or to the payers' banks on the morning following the transmission day, after which they can be downloaded by the payer in line with the schedule set by the payer's bank. E-invoices are made available for downloading by the payers twice a day.
The payer can download received e-invoices via the Web Services channel 24 hours a day, 7 days a week. Material waiting for downloading is kept in Samlink Ltd's equipment for 65 banking

days. Downloaded material is kept so that it can be downloaded again on the following banking day.

5.4 PRINTOUTS

The payee is provided with feedback for incorrect invoices. The following reasons render the e-invoice invalid:

- The e-invoice material is not compatible with the Finvoice forwarding service, in which case Samlink Ltd's reception rejects the entire material and it is not processed by the bank at all
- The payer's e-invoicing address is incorrect which means that the invoice cannot be delivered to its intended recipient and a notification of this is included in the feedback for incorrect invoices.

The payee is not notified of the payer's possible failure to download the received invoice.

5.5 THE PAYEE'S RESPONSIBILITY

The payee is responsible for ensuring that the e-invoice material is free of errors. The bank does not check the content of the forwarded e-invoice. The payee cannot alter the e-invoice material after the bank has processed it and forwarded the invoices to the payers' banks or made them available for downloading by the payers.

The payee shall keep the e-invoicing material in compliance with accounting regulations.

The payee is responsible for ensuring that it only sends e-invoices to payers who have given their e-invoicing addresses to the payee. The payee must not divulge the e-invoicing addresses it has received to any parties external to the service.

If the payee is using an operator or other subcontractor for forwarding e-invoices, the payee is responsible for the actions of these third parties.

The payee must be prepared to re-send the invoices to their recipients in case they have been unable to receive the invoice on the first instance. The payee must also have a back-up system in place for sending invoices in any problem situations.

5.6 6 THE PAYER'S RESPONSIBILITY

The payer is responsible for ensuring that it downloads the e-invoices arrived for it via the bank's WebServices channel. The payer shall keep the arrived e-invoicing material in compliance with accounting regulations.
If the payer is using an operator or other subcontractor for forwarding e-invoices, the payer is responsible for the actions of these third parties.

The payer shall agree with the payee on any corrective measures regarding the contents of e-invoices.

The payer must have a back-up system in place for processing the payee's invoices sent in written form or in other ways in case e-invoices cannot be forwarded.

6 E-INVOICE SERVICE FOR CONSUMERS

E-invoice is an e-invoice sent to consumers. The payee sends the e-invoicing material to its bank from where the e-invoices are transferred to the payer's online banking service on the basis of the e-invoice address. The payer sees the proposed payment on his/her account and approves it for payment. The actual invoice is opened in the browser by clicking on the link provided. E-invoice is based on the descriptions of the Finvoice forwarding service provided by the Finance Finland.

6.1 AGREEMENT WITH THE BANK

The payee agrees on e-invoicing with its bank. The payee receives an e-invoicing address from the bank, and the material is sent for processing by the bank using that address. The e-invoicing address consists of the actual address and the forwarder ID. The forwarder IDs is ITELFIHH for Oma Savings Bank, The payee's e-invoicing address can be either an IBAN format address made up of the payee's account number or the payee's EDI ID. The payee agrees on the e-invoices sent to companies and to consumers with the same agreement. Both the e-invoices sent to companies and to consumers can be sent in the same lot of material for processing by Samlink Ltd.

The payee can use an invoice material manager for forwarding e-invoices. In that case, the payee's e-invoicing agreement is linked with the material manager agreement by the bank.

6.2 2 SENDING PAYEE NOTIFICATIONS

In order to inform the consumers of the fact that the payee is using the e-invoicing service and in order to allow them to provide the payee with their own e-invoice addresses, the payee must send its own details via the bank to all banks providing the e-invoicing service to their own customers. The payee notification is called SENDERINFO. A description of the payee notification is available on the website of the Finance Finland at http://www.finanssiala.fi/finvoice/

The payee notification is generated in the payee's system in case the software producer has produced that service for the payee. The payee notification can also be produced by the material manager. The payee notification can also be generated on the website of the Finance Finland at http://www.finanssiala.fi/finvoice/The payee notification is sent on a bank-specific basis for each billing subject. The bank does not duplicate the notification messages. The payee notifications are sent using the payee's e-invoicing address.

The recipient's address is:

Bank	Address	BIC-code
Nordea	SENDERINFO	NDEAFIHH
Handelsbanken	SENDERINFO	HANDFIHH
S-Bank	SENDERINFO	SBANFIHH
DNB	SENDERINFO	DNBAFIHX
Aktia	SENDERINFO	HELSFIHH
OP Financial Group	SENDERINFO	OKOYFIHH
ÅAB	SENDERINFO	AABAFI22
Savings Banks	SENDERINFO	ITELFIHH

Oma Savings Banks	SENDERINFO	ITELFIHH
POP Banks	SENDERINFO	POPFFI22
Danske Bank	SENDERINFO	DABAFIHH

The following particulars must be taken into account regarding the payee notification details:

- The billing subject code shown in the payee notification must also be shown in the
- bill
    - The billing subject is entered in the PaymentInstructionIdentifer field of the info message
    - The billing subject is entered in the EpiPaymentInstructionID field of the bill (not a compulsory detail in Finvoice specifications)
- Billing subjects in different language versions (Finnish, Swedish, English)
- Identifying text (SellerInvoiceIdentifierText) as unambiguously as possible. E.g.
- "Reference number of the last invoice", "Customer number". There may be two sets
- of identifying texts.
- Further instructions (SellerInstructionFreeText) should be used to provide
- instructions for entering the identifying text. E.g. "Enter the reference number of the
- last invoice". Provide the further instructions in all billing languages.
- All the payee's account numbers shown in the invoice are entered in the field
- provided (SellerAccountDetails).

Payee notifications are processed daily. The received notifications are entered in the banks' online banking systems for the banking day following the day they were sent.

The notifications sent using other addresses are forwarded to the banks concerned who process them in line with their own schedules.

6.3 RECEIPT OF E-INVOICE ADDRESS NOTIFICATIONS

After the payee has sent its payee notification, the consumer customers can send their own e-invoice addresses to the payee as a receipt notification (RECEIVERINFO). A description of the receipt notification is available on the website of the Finance Finland at http://www.finanssiala.fi/finvoice/ The receipt notification also always includes the details of the payee notification, allowing the payee to allocate the e-invoice addresses to the correct billing subjects.

The consumer customer's name and address, e-invoice address, the bank's forwarder ID, the customer ID and billing language code are forwarded to the payee.

6.4 TRANSMISSION OF E-INVOICES

When the payee has downloaded the e-invoice material from the bank, the customer's billing address in the billing system is replaced by the customer's e-invoice address and the bank's forwarder ID.

E-invoices are processed twice a day. The e-invoices sent to the customers of Oma Savings Bank are visible in the customers' online banking systems at the latest on the banking day following the day they were sent. If the payee sends e-invoices to other banking groups in the same material lot, these bills are forwarded in accordance with the forwarder ID, and the other banking group processes these e-invoices in accordance with its own schedule.

6.5 LINK TO THE PAYEE'S DISPLAY SERVICE

The payee can agree with the bank that e-invoices can be opened from the payee's display service (invoice hotel).

The address of the display service is agreed upon in a separate online itemisation agreement. The bank displays in the payer's online banking service the online itemisation link associated with the e-invoice, and the payer can click on this link to open the e-invoice displayed by the payee. A technical description of the link is available on the website of the Finance Finland at http://www.finanssiala.fi/finvoice/ under the title "Verkkopankkilinkki".

The payee is responsible for ensuring the correctness of the online itemisation address and for displaying the bill details. The payee is responsible for the information content of the einvoice and for its correctness. The payee keeps the e-invoice on display while the actual einvoicing transaction is being processed by the payer. The e-invoice must be available for viewing for at least two months from its due date.

If the payee is using an operator or other subcontractor for displaying e-invoices, the payee is responsible for ensuring that the subcontractor observes this service description.

6.6 RECEIVER PROPOSAL

The e-invoicer can send a receiver proposal message.

Receiver proposals can be sent via the Web service channel. The message description is available on the Finance Finland website at http://www.finanssiala.fi/finvoice/