

## Easy online payment directly from e-Boks

The e-Boks Payment solution offers easy and secure online payment of invoices and an option to sign up for future and recurring payments directly from e-Boks.

The e-Boks Payment solution is just as safe as the existing banking methods performed through internet banking services. e-Boks processes the invoices in collaboration with existing payment service providers (PSP), and, upon payment, changes the invoice status to paid.

To the end-user this is not just a trusted payment method. It is also a way to reduce the hassle of repeatedly having to pay one-off invoices, or invoices that are paid at irregular intervals.

The e-Boks Payment solution moreover features a notification service that will remind the end-user of unpaid invoices and hereby possibly avoid late payment fees.

Sender initiates the payment flow by adding an XML file to the invoice. This file contains the specifics about the payment in addition to a setup that enables the end-user to sign up for future and recurring payments.

## Sender benefits

- The digital payment becomes a one location process. Invoices are sent to e-Boks and will be paid in e-Boks.
- End-users receive notifications of unpaid invoices and are maybe more likely to pay on time.
- When more end-users sign up for recurring invoice payment, sender will experience a reduction in the cost of handling overdue payments.

## End-user benefits

- Payment of invoices directly from e-Boks.
- e-Boks notification service for upcoming payments.
- Reduce risk of late payments and avoid a charge for late payment.
- Payment of invoices using online payment service providers (PSP).
- Payment of invoices via an e-Boks app.

### e-Boks Denmark

Dampfærgevej 28, 1F  
DK-2100 Copenhagen Ø  
Phone +45 7021 2400

### e-Boks Norway

Haavard Martinsens vei 54  
NO-0978 Oslo  
Phone +47 22 89 85 00

### e-Boks Sweden

Engelbrektsgatan 9-11  
SE-114 32 Stockholm  
Phone +46 8 120 66 192

## Features

- Direct payment of invoices in e-Boks**  
 End-user may receive invoices from any sender who has signed up to use the e-Boks Payment solution as the payment vehicle.
- Payments at recurring intervals**  
 End-user can sign up for the payment of invoices that are paid at recurring intervals, such as every month, every 3 months, or on an annual basis.
- Receive notifications**  
 The e-Boks Payment solution features a notification service that will send reminders to end-user regarding unpaid invoices. The notifications may have the positive effect that end-users pay the invoice in time. They will hereby avoid receiving overdue payment notifications and paying a penalty fee for late payment.
- Payment status**  
 End-user can view the status of paid invoices from e-Boks and verify that the status is set to paid. Notice that if sender marks an invoice for payment in e-Boks, but end-user decides to pay the invoice outside e-Boks, the status will not change, and the end-user may still receive notifications to pay the invoice. In such cases, the end-user can deactivate the notification service.

## Process

When sender has implemented the e-Boks Payment solution, the registration process for paying invoices in e-Boks can be kicked off.

Sender must create an XML file that states the payment features and data for the end-user to complete the payment and sign up for any future payments to happen automatically.

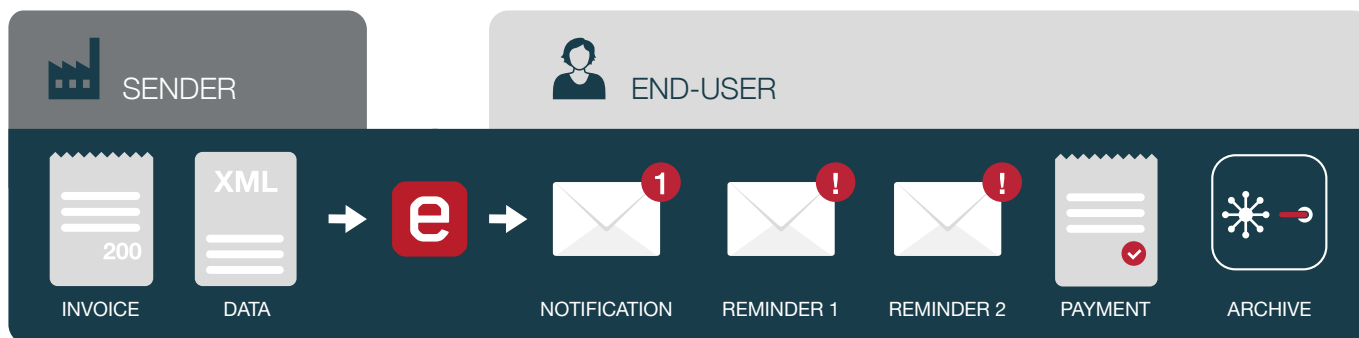
The invoice is then delivered to end-user's mailbox and at this point in time, end-user can see the payment options made available by sender and can initiate the payment of the invoice from e-Boks.

When sender has configured the notification for the invoice, the end-user will receive notifications (reminders) regarding the unpaid invoices well ahead of the due date. The process flow and notifications appear from the below figure.

### Notifications (reminders) to end-user

- e-Boks sends a notification to the end-user informing about a new invoice for payment.
- In the event that the invoice is not paid within a certain time period, e-Boks sends a reminder to the end-user.
- If the invoice is still not paid, e-Boks sends a second, and last, reminder the day before the invoice is due for payment.

e-Boks Payment solution process overview



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