

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 payment directly from e-Boks. Payment can be made using the supported national and international debit and credit cards, just as there is support for payment directly from the customer's bank account. The support for payment methods is country dependent.

To the end user, the **e-Boks Payment** solution is a trusted payment method and one that supports the most common methods for invoice payment in the market. The end user will see the benefits of a one-location payment process as the mail with the invoice appears in the user's e-Boks and from where the payment can be done. There will also be less of a hassle in connection with repeatedly having to pay one-off invoices, or invoices that are paid at irregular intervals. The end user can sign up for the recurring payment service and hereby avoid possible late payments that may result in penalty fees.

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 changes the invoice status in e-Boks to paid when the payment process is completed.

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.

The payment process can be done by sender alone, or, if needed, sender may collaborate with a distributor. The key prerequisite to run the payment process is a properly configured XML document. This document must be found as an attachment to the invoice. The XML document contains the specifics about the payment, such as payer name, amount, etc. Add to that the option to sign up for the future and recurring payment service.

Sender benefits

- The volume of invoices paid invoices will likely increase as the payment becomes a one-location process. Invoices are sent to e-Boks, read and paid directly from that same location.
- Sender will experience that more invoices are paid on time because end users receive notifications regarding unpaid invoices. This will lower the cost of handling overdue payments.
- With a growing number of end users signing up for recurring invoice payment, the sender will have assurance of pending payment obligations.
- Sender determines which payment methods to make available to the end user.

End user benefits

- Payment of invoices directly from e-Boks web or mobile application.
- e-Boks notification service for upcoming payments.
- Reduce risk of late payments and avoid late payment fees.
- Choose among standard invoice payment methods.

e-Boks Denmark

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Features

- Direct payment of invoices in e-Boks
End user will receive invoices from any sender who has signed up to use the **e-Boks Payment** solution as the payment vehicle.
- Recurring payment
End user can sign up for automatic and continuous payment of invoices from sender. The invoices may arrive and be paid when there has been an exchange of goods or services between sender and end user. Or, the invoices can be paid at certain intervals, such as for insurance policies, house rent, etc., every month or quarterly, etc.
- Receive notifications
The **e-Boks Payment** solution features a notification service that will send reminders to end user regarding unpaid invoices. The notifications have the positive effect that end users pay the invoice in due 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.

Process

The kick-off of the payment process using the **e-Boks Payment** solution, requires a number of mandatory agreements that must be in place before the actual invoice processing.

When all the agreements are in place, the registration process for paying invoices in e-Boks can be kicked off.

Sender or distributor must create an XML attachment to the invoice with all pertinent payment data.

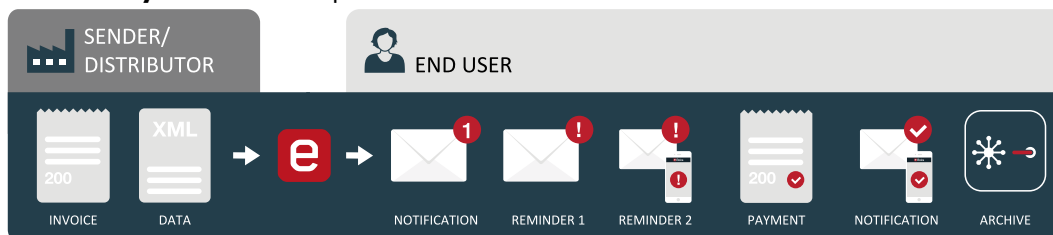
The invoice is then delivered to end user's e-Boks. At this point in time, end user can see the payment options made available by sender or distributor, and can initiate the payment of the invoice directly from e-Boks.

The notification service makes sure that end user will receive reminders regarding any unpaid invoices well ahead of the due date. The process flow and notification service appear from the below figure.

Notifications (reminders) to end users

1. e-Boks sends a notification to the end user informing about a new invoice for payment.
2. If the invoice is not paid within a certain time period, e-Boks sends a reminder to the end user.
3. 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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