

## Epassi service description for Service Providers

<b>Epassi</b>	Epassi Finland Oy and its group company Epassi Clearing Oy together and/or separately, depending on the context;
<b>Employer</b>	refers to an organization or a company which enables the purchase of the Service provider's services to its Employees using the Payment instrument by deploying the Service;
<b>Employee</b>	refers to the Employer's Employee who uses the Epassi Payment instruments as a consumer;
<b>Service Provider</b>	(in other words, you) has entered into an agreement with Epassi as a seller of various services that provides services paid for by Payment Instruments;
<b>Epassi Service</b>	Epassi's technical system for maintaining payment services. Epassi offers different user groups different ways to use the Epassi service;
<b>Online service</b>	the Epassi Online service, which is at the same time a management tool for the parties (Employer, Service Provider, and Employees) ( <a href="http://www.services.epassi.fi">www.services.epassi.fi</a> );
<b>Mobile App</b>	refers to the mobile app, developed and owned Epassi, for the monitoring, paying and use development of the Employee's employee benefits and general payments as well as for the other use of Epassi Wallet services;
<b>Payment Instrument</b>	is a personal instrument or procedure, or a combination of both, that can be used for payment orders;
<b>Epassi Payment Instrument</b>	is a payment and/or payment processing service operations provided by Epassi Clearing and/or its Partner or jointly by them which are offered to the Employees and consumers.;
<b>Epassi Wallet</b>	mobile payment and/or payment intermediation services provided to Employees and/or consumers by Epassi Clearing and/or its affiliates;
<b>Payment Instrument for Employee benefits</b>	a targeted Payment Instrument for either tax-free or tax-subsidised employee benefits or other employee benefits for Customer's Employees, the use of which is limited to pre-determined uses; and
<b>General Payment Instrument</b>	refers to a payment instrument that is used by consumers when using the Epassi Wallet services for payment orders, which the Service providers accept..
<b>Epassi Marketplace</b>	is a platform provided by Epassi through which a merchant can market and sell their own services online.

Epassi provides Employees with a targeted payment instrument that can only be used to make payments for the services of a Service Provider that has a contract with Epassi to receive payments. The Epassi service includes the following payment intermediation services in the merchant network formed by Epassi's contracted service providers. In addition, the Service Providers will be provided with the Epassi account described below.

## Employee and fringe benefits payments

### Epassi Lunch

Epassi Lunch is an Epassi Payment Instrument for the lunch benefit provided by the Employer that can be used with the mobile app, a payment terminal, a text message (SMS), and pay by calling. The Payment Instrument can be used to pay for a meal with all food benefit models in accordance with the tax authority's decision on fringe benefits. A meal is one (1) daily lunch, dinner, and supper. Epassi Lunch is for meal payment only and cannot be used to pay for alcohol or tobacco products, services, or goods. With the lunch benefit, ready-made portions can be sold and the beneficiary can, for example, build a meal package from the products of the grocery store. The meal package may consist of a dinner portion from the service counter or a ready-made portion that is freshly packed.

- The **open payment method** works in all the locales of Epassi's merchant network.
- **Contract catering** refers to an arrangement in which Epassi Payment Instrument can pay for meals at the contract price in the employer's contract restaurants.
- The **hybrid model** is a combination of open payment method and contract catering, where a usage limit of only contract restaurants and an open payment method can be assigned to a specific group of personnel. The hybrid model can also be used in such a way that all personnel have access to a combination of both dining benefits.

### Epassi Sport and Culture

The sports and cultural benefits provided by the Employer can be paid through Epassi network of affiliated service providers using Epassi's various payment methods. Sports and cultural benefits are personal and may not be used to pay for services other than those used by the beneficiary. However, the beneficiary can pay, for example, the entire tennis court fee with a sports benefit. The benefit can be used to pay various participation, membership, or court fees (e.g. for sports clubs) that entitle to use the provided sports services.

The sport benefit cannot be used to pay for non-personalised serial tickets, goods, or wellness services (e.g. massage).

### Epassi Commuting

Employee commuting ticket benefits offered by Employers can be paid through Epassi' network of affiliated service providers using Epassi's various payment methods. Epassi Commuting benefit can be used for value- and time-based downloads of personal travel cards, as well as one-time trips if the service provider can ensure that the trip is used by the beneficiary (e.g. via a personal application).

### Epassi Wellbeing

Massage, dental, physiotherapy, and other health services provided by the employer can be paid for in the network of affiliated service providers of Epassi Wellbeing. The tax exemption of the services is conditional on either a valid agreement between the Employer and the Service Provider, or that the agreement is concluded between the Employer and the Service Provider with the authorisation of the parties received by Epassi or by a referral provided by the employer. The referral is available for reading in the Epassi account and in the mobile app.

### Epassi ErgoSafe

With Epassi ErgoSafe, you can pay for personnel tools and equipment that are separately agreed upon by the Employer and the Service Provider. The Employer can also provide employees with workstation and/or ergonomic products and lend them to employees, for example, for remote working. The ErgoSafe benefit allows you to sell Work Ergonomics products, such as tables, chairs, and workplace ergonomics, and workwear, such as work shoes, safety

shoes, and other work ergonomics and safety equipment. Epassi's employer-customer determines which services are approved for their personnel with the ErgoSafe benefit.

### **Methods of general payment outside personnel benefits**

General payment methods refer to payment transactions that are not made with balances of personnel and fringe benefits. Moreover, these charges are not subject to the restrictions imposed by the tax authorities.

#### **Personal balance**

The Epassi user can upload value from their own bank account to the Epassi mobile app as a MyMoney balance. The MyMoney balance can be used to pay for any products and services in the Epassi network of contract service providers. The MyMoney balance can be utilised in payments for personnel and fringe benefits where the pre-balance offered by the employer is less than the service or product to be paid. In this case, the difference between the benefit balance and the sales price is added to the payment transaction from the MyMoney balance. In one payment transaction, the payee sees the sales price and the breakdown of the benefit balance and MyMoney in one payment transaction.

#### **Payment with Finnair Plus members' points**

The Epassi user can connect the points of their Finnair Plus membership to the Epassi mobile app. Points can be used to pay for any products and services in the Epassi network of contract service providers. When paying with points, the Epassi mobile app automatically converts the points into euros in the proportion specified by Finnair and Epassi. The payee sees the sales price in euros on the payment receipt, in similar form to MyMoney payments.

#### **Partner Payment Instruments**

The Epassi User may use the third-party (e.g. Alipay, WeChat, Siirto) Payment Instruments approved by Epassi for which Epassi Clearing provides the mobile payment brokerage service. The Payment Instruments are used exclusively for products or services sold in the context of the principal business as indicated by the Service Provider. In partner payment instruments, the service provider must ensure that the services or products listed in the Appendix 5 – Epassi Prohibited Products list are not sold to the partner payment instrument user. The user of the Partner Payment Instrument pays with the partner application and the merchant can check the payment transaction on the Epassi account. For example, the customer uses Alipay's or WeChat's payment application in Chinese and the merchant uses Epassi's service in Finnish. Epassi also opens merchant pages for the merchant in the partner payment instrument, through which the users of the Partner Payment Instrument receive information about the merchant and its services.

#### **Online service**

The Service Provider has two IDs for Epassi account, one for the Service Provider account and one for the site. Through the Epassi online service, the merchant can manage company information, retrieve statistics, edit, add, and delete site. The Service Provider account contains settlement reports that show settlement information (Settlement period sales, Epassi service fee, and amount to be settled). The location IDs are for cashiers so they can check payments and reconcile the checkout at the end of the day. Location IDs cannot be used to edit company information, such as the account number, or to see information about the Merchant's other sites. A merchant can have multiple sites, in which case each site has its own IDs.

#### **Merchant mobile app (Epassi for merchants)**

The Service Provider can download the Epassi Merchant mobile application (Epassi for merchants) from the phone's app store. Through the application, the Service Provider can check the payments made by customers and initiate the transaction by entering the employee's phone number, or by reading the QR code of the Partner Payment Instrument payment solution (Alipay, Wechat & Siirto), after which the merchant can enter the amount and confirm the payment.

#### **Epassi Marketplace**

Epassi Marketplace is a marketing channel and an e-commerce platform for Merchants. Every merchant who has joined Epassi as a service provider can register with Epassi Marketplace and set up their own online store for their company. The Service Provider can do this regardless of whether they already have their own online store. The Service Provider may sell sports, cultural, or wellbeing services or ergonomics products on Marketplace. If employees can pay with Epassi in the Service Provider's own online store, the customer can be directed directly there to make the payment. If it is not possible to pay with Epassi in the Merchant's online store, the Marketplace will also act as the Merchant's online store for Epassi payments.