

Short description of services offered to business customers in Sampo Internet Bank

Field of activity	Services	Description
Entry to Sampo Internet Bank	Agreements	In order to use Sampo Internet Bank it is necessary to conclude a Teleservices agreement which specifies accounts, access rights and limits.
	Security elements	Security elements are always personal, i.e. they are meant exclusively for the user and any third persons must not use them.
		Security elements issued by Sampo Pank are: PIN calculator or one-time code card. In the summer of 2008, Sampo Pank stopped issuing reusable code cards. Reusable code cards issued earlier can be used in compliance with the restrictions established by the Estonian Banking Association.
		Beside the above security elements issued by the Bank it is also possible to enter the Internet Bank by means of ID-card or Mobile-ID.
Accounts	Account balance	On the view "Account balance" the following information is displayed: account balance, credit limit, available, bookings, debts and blockings.
	Account statement	It is possible to order an account statement for the recent 25 months. The account statement is currency-based. Sampo Internet Bank "memorizes" the currency which was chosen last and offers this currency to you by default the next time you order a statement.
		It is also possible to subscribe for periodical account statements, e.g. daily, weekly, monthly statements.
		In addition to short and detailed account statements displayed on the screen, account statements can be saved in various formats: as a PDF-file, a CSV-file and a Telehansa format in the form of TXT-file.
		It is also possible to subscribe for filtered statements: e.g. receipt of card payments, incoming payments or international payments.
	History of orders	It is possible to order a history of Estonian payment orders, international payment orders, currency exchange orders and securities transaction orders. A history of orders can be ordered for the recent 13 months.
		Orders the execution date of which is a future date, can be viewed under "Future payments". Future payments are displayed for the next 6 months.
Incoming payments	On the view "Incoming payments" it is possible to view incoming EUR payments (SEPA payments) and declare incoming international payments.	
	Sampo Internet Bank does not offer the functionality of prior notification of incoming international payments, because, as a rule, one hour after the notification of an international payment has reached the Bank, the amount of the payment will be transferred to the beneficiary's account.	
Summary statement	Summary statement is a concise view of finances: accounts, investments and liabilities.	

	Express notification	Express notification enables to receive information about the movements in the account by SMS. Conditions under which SMS-messages are sent can be determined, amended or terminated only via Sampo Internet Bank.
Cards	Overview	The view "Overview" gives a detailed outline of bank cards: card number; card holder; type of card; validity period; limits.
	Card applications, Changing of limits	Both debit and credit card applications, and applications for changing card limits can be submitted via Sampo Internet Bank.
	Confirmation on the receipt of the card	Bank cards sent by mail are not activated. The cards can be activated in Sampo Pank's branches/outlets, as well as in Sampo Internet Bank.
	Closing of cards	On the view "Closing of cards" it is possible to submit applications for closing debit or credit cards.
Estonian payments	New payment	On the view "New payment" it is possible to initiate an EEK payment or saving of it in the list of "Unconfirmed payments". In order to complete a payment order form it is possible to use the data of a defined payment saved earlier.
		If the person submitting the payment order to the bank has no sufficient rights or limits for the execution of the order, the payment order will be saved in the list "Unconfirmed payments".
		To submit an Estonian payment order in foreign currency, it is necessary to complete an international payment order form.
	Defined payments	The view "Defined payments" gives an overview of all defined payments. It is also possible to amend, add or delete the data or to initiate a new payment. Defined payments are always related to an account. It means that all persons who are entitled to use a particular account are also entitled to use defined payments.
	Payments history	The view "Payments history" enables to order the history of payment orders submitted to the bank over the recent 13 months.
		In addition to the executed payment orders the "Payments history" also contains the payment orders cancelled by the bank. It is possible to initiate a new payment order, using the data of a payment order submitted to the bank earlier or to save it as a defined payment. A payment order submitted to the bank earlier can also be saved as a PDF-file.
Future payments	Payment orders the execution date of which is a future date, can be viewed on the view "Future payments". Payment orders to be executed in the future can be submitted maximum 6 months in advance.	
International payments	New payment	On the view "New Payment" it is possible to initiate a new international payment order, incl. an Estonian payment in foreign currency. Detailed information about international payments is available on Sampo Pank's website under "Accounts" – "Settlements".
		To facilitate entering of the details of the beneficiary's bank, while completing the international payment form, it is possible to use the search of SWIFT/BIC code.

International payments	New payment	To facilitate completing of payment orders in EUR and RUB special forms are available in Sampo Internet Bank.
		Upon confirming the payment order, a SWIFT copy can be ordered immediately.
	Defined payments	The view "Defined payments" gives an overview of all defined payments. It is also possible to amend, add or delete the data or to initiate a new payment. Defined payments are always related to an account. It means that all persons who are entitled to use a particular account are also entitled to use defined payments.
	Payments history	The view "Payments history" enables to order the history of payment orders submitted to the bank over the recent 13 months.
		In addition to the executed payment orders the "Payments history" also contains the payment orders cancelled by the bank.
		It is possible to initiate a new payment order, using the data of a payment order submitted to the bank earlier or to save it as a defined payment. A payment order submitted to the bank earlier can also be saved as a PDF-file.
Declaration of payments	On the view "Declaration of payments" it is possible to declare international payments which have to be declared.	
Future payments	Payment orders the execution date of which is a future date, can be viewed on the view "Future payments". Payment orders to be executed in the future can be submitted maximum 6 months in advance.	
Preparation, confirmation and confirmation by several parties of payment orders	Unconfirmed payments	The list of "Unconfirmed payments" gives an overview of all payment orders in various statuses which need to be confirmed: unconfirmed, partly confirmed, defective. Upon clicking on a payment order in the list, a detailed view of the order will be displayed. Payment orders included in the list "Unconfirmed payments" have not been submitted for execution yet and therefore they can be amended or deleted, if needed.
Importing of payments	Importing of files	Files of Estonian payments, international payments and consolidates payment orders (mass payment) can be imported to Sampo Internet Bank. Sampo Internet Bank supports the following file formats used in Estonia: Telehansa and Teleservice formats. Detailed descriptions of these formats are available on Sampo Pank's website.
	Overview of imported files	On the view "Overview of imported files" the following information of the files is displayed: time of importing, name of the file, the number of lines in the file, defective files, total amount, status.

Direct debit	Overview	On the view "Overview" the following information of all valid Direct Debit agreements is displayed: the Originator's name, reference number, payment date, the initial date and the expiry date and the status of the agreement. On the view "Overview" it is possible to initiate amendment, suspension or termination of Direct Debit agreements.
	New Direct Debit instruction	On the view "New Direct Debit" a new Direct Debit Subscriber Agreement can be initiated.
	Incoming claims	On the view "Incoming Direct Debit claims" an overview of received claims is displayed. The following information about the claims of the two previous months and the current month can be viewed: Originator's name, reference number, payment amount, payment date, status and detailed information (validity period of the claim, the amount paid, the result of debiting).
Direct Debit collection	Direct Debit program	The representative of the company who uses Sampo's Direct Debit service can enter the Originator's Direct Debit website via Sampo Internet Bank. This website enables to submit payment orders to the bank, to monitor the results of debiting, to conclude and view Subscriber agreements.
Standing orders	Overview	On the view "Overview" it is possible to view valid standing orders and to amend or terminate them.
	New standing order	On the view "New standing order" a new standing order agreement can be initiated. In addition to periodical standing orders (daily, weekly, monthly), it is also possible to enter a schedule-based standing order agreement, in which different payment frequency and amount can be determined.
Salary payments	New salary payment	On the view "New salary payment" it is possible to initiate a salary payment, in the case of which there are up to 100 salary recipients.
	Defined salary payments	On the view "Defined salary payments", a new salary payment, which contains the data saved earlier, can be initiated. It is also possible to amend or delete the existing salary payment, add a new salary recipient or save a new salary payment.
Currency exchange	New forex deal	On the view "New forex deal", foreign currency purchase or sale orders can be executed.
	Exchange rates	Under "Exchange rates" valid exchange rates are available.
	Currency exchange history	On the view "Currency exchange history" orders submitted to the bank earlier are displayed. The following information about each order can be viewed: date, initial currency, amount and status.
	Interest rates	Valid interest rates are displayed on the view "Interest rates".

Deposits	Overview	The view "Overview" gives an outline of concluded deposit agreements, whereas the following information is displayed: type of deposit, expiry date of the agreement, interest rate, interest accrued by the expiry date, currency and deposit amount.
	New deposit	On the view "New deposit", a new time deposit or growth deposit agreement can be initiated. It is also possible to make additional payments to the growth deposit account.
	Interest rates	Under "Interest rates" valid interest rates are displayed.
Securities	Overview	On the view "Overview" an outline of the securities portfolio by accounts and securities is displayed.
	Prices and transactions	On the view "Prices and transactions" securities purchase and sale orders can be initiated. Also, lists of securities are available here.
	Pending transactions	Under "Pending transactions" an overview of pending transactions and relating transactions is displayed.
	Statement	On the view "Statement" it is possible to order a securities account statement and a transactions history.
	Standing subscription	On the view "Standing subscription", an outline of concluded standing subscription agreements can be viewed, whereas the following information is displayed: fund, frequency, schedule, expiry date and status. It is also possible to initiate a new standing subscription agreement.
Loans	Overview	Under "Overview" an outline of valid loan agreements is displayed. Upon clicking on a particular loan agreement it is possible to view detailed information of the loan and the loan amount in the equivalent currency.
Leasing	Overview	The view "Leasing" gives an outline of valid lease agreements. Upon clicking on a particular lease agreement it is possible to view detailed information of the agreement.
Credit card	Overview	The view "Overview" gives an outline of all credit cards, whereas the following information is displayed: card number; transactions made in the current month; an invoice for the previous month; payment date; currency; the total amount used.
		It is also possible to view invoices, change limits and close cards.
	Credit card invoices	Under "Credit card invoices" the invoice for the current month, as well as the invoices for the prior six months are displayed.
	New card	On the view "New card" it is possible to apply for a new credit card or an additional/supplementary card.
Factoring	Statements	The view "Statements" enables to order the following statements: all invoices, factored invoices, overdue invoices, advance payments, reserve payments and refund of non-factored payments. Statements can also be filtered according to the following criteria: the purchaser, the status of invoice and period.
	Agreements and limits	The view "Agreements and limits" gives an overview of factoring agreements. It is possible to view detailed information about and invoices related to a particular agreement.
	New invoice	This view enables to complete the form "New factoring invoice".
	Account statement	The view "Account statement" enables to order a statement of the factoring account.

Guarantees and letters of credit	Overview	This "Overview" gives an outline of the valid guarantee and L/C agreements.
Group	Summary statement	The view "Summary statement" gives an outline of the members of the group, group accounts and funds available in the accounts by currencies.
	Statement by currencies	The "Statement by currencies" gives an overview of the funds available in the accounts of all members of the group in a particular currency.
	Account balance	Under "Account balance" an overview of the balances of the accounts of all members of the group is displayed.
	Account statement	The following types of account statements can be ordered: Statement of group account, turnover of group account by currencies, statement of the account of a group member. It is not only possible to view an account statement in the Internet Bank, but to save it as a CSV-file.
	Limits	The view "Limits" gives an overview of the valid limits. It is also possible to initiate changing of limits and view the history of changing of limits.
	Interest calculator	Interest calculator enables to calculate intra-account interest amounts over the recent three months. The calculator takes the final balances necessary for the calculation of interests from the Bank's database.
E-services	E-partners	The view "E-partners" enables to enter the websites of various e-partners, e.g. Elion; EMT; Eesti Energia; TELE2; If; Inges; Tallinna Vesi; E-Life.
	E-government	The view E-government enables to enter the websites of X-tee and E-maksuamet.
Mailbox	Messages received from the Bank	On the view "Messages received from the Bank" messages and offers received from Sampo Pank are displayed.
	Messages sent to the Bank	The view "Messages sent to the Bank" messages sent to the Bank earlier can be viewed.
	New message	The view "New message" enables to send a free form letter/message or a standard letter to the Bank. The types of standard letters are as follows: cancellation of a payment order; amendment of an international payment order; ordering of a copy of the payment order; a certificate about the existence of an account and account balance; investment deposit application; application for cancellation of instruction for automatic extension of Term Deposit Agreement.
	E-invoices	The view "E-invoices" gives an overview of the invoices received. The received e-invoices can be forwarded for payment, be archived or cancelled. It is also possible to initiate ordering of e-invoices in Sampo Internet Bank. For this purpose, customers are directed to the respective website of Itella AS (www.arved.ee)

Settings	Contact information	The view "Overview" enables to amend the existing contact information.
	Personal settings	Under "Personal settings" it is possible to determine the "by default" profile, your currency preference for total amounts. the "by default" period of the account statement and CSV-file format preferences.
	Account settings	On the view "Account settings" it possible to determine IBANs and other "by default" criteria of accounts.
	Change password	This view enables to change password.