Benefits and functionalities of the service

BENEFITS

By applying FINA's e-account, you can make your business more efficient:

- Significantly reduces the costs of processing and invoice delivery

- Faster billing

- Deliver invoices instantly, without losing them on the way to recipients

- You can automatically prepare payment orders for purchased goods and services due to direct connection with PBZCOM@NET internet banking service

- Payment control at all times

- Introduce a complete automation of invoicing process due to the ability to link the company's accounting systems with e-Invoice system

- Definitely reduce costs associated with correction of mistakes that are possible due to manual activity in the process of sending and receiving invoices

- Attachments like orders, contracts, delivery notes, memos, advertising materials can be attached to your invoices

- Easy access to payment information for invoice receivers

- You can quickly search all outgoing and incoming invoices

- Secure e-Archives of invoices and their attachments

The service works as follows:

- The sender completes the invoice, signs it electronically and sends it to the system

- The system receives the invoice, checks (the electronic signature and rights), sorts and forwards it to the recipient

- The system simultaneously sends a notice to the sender that the invoice has been received and to the recipient that the invoice arrived

- The recipient takes over the invoice and liquidates it (accepts it and pays or refuses its payment)

If the recipient of the invoice is the user of a bank which has a contractual relationship with FINA, payment order is forwarded to the Bank where it readily waits for its payment by the user. Upon the user's payment of the invoice, a notice of invoice payment is automatically sent to the sender of the invoice and thus the entire cycle that ends with the payment is completed.

FUNCTIONALITIES OF THE SERVICE

- Verification of registered recipients: e-Invoices can only be exchanged by registered users.

- Creation of e-Invoices.

- Graphic personalisation of invoices: You can put the logo of the company - sender in the e-Invoice.

- Control over the right to work on the service: e-Invoice may only be approved and signed by the user who has the right for that purpose, or who is registered in the system for performing such actions.

- Signature on e-Invoices: All e-Invoices are signed by advanced electronic signature or electronic signature, which guarantees the authenticity and credibility of the sender and protects the integrity or completeness of data stated on the invoice.

- Adding attachments: With e-Invoice you can attach various electronic documents such as accompanying letters, enclosures, forms, contracts and other documents that may be attached to invoices in a written form.

- e-Invoice delivery.

- e-Invoice reception.

- e-Invoice acceptance or rejection.

- Payment notification sending.

- e-Invoice search: sent and received invoices.

- Automatic creation of payment orders.

- Connection with PBZCOM@NET internet banking: The service allows linking of e-Invoice with payment orders for users within PBZCOM@NET internet banking.

- Receiving payment notifications: After payment has been made, the Bank automatically sends a return notification regarding the payment to the e-Invoice system.

- Receiving notifications on errors.

- Receiving notifications on safe delivery.

- Receiving e-mail notifications on received invoices

LEGAL PROVISIONS

In addition to compliance with European regulations and EU standards (Council Directive 2010/45/EU; Council Directive 2014/55/EU; CEN Workshop), the service is developed in accordance with Croatian legislation:

- Act and Ordinance on VAT;

- Electronic Signature Act;

- Electronic Documents Act;

- Electronic Commerce Act;

- Electronic Business Development Strategy in the Republic of Croatia and the Accounting Act.

SECURITY

The security of the service is guaranteed since the service is based on PKI technology, in accordance with the x.509v3 standard, which guarantees high level of security and user authentication, electronic signatures and time stamp verification.