

Consumer invoicing in Norway

These instructions explain what consumer invoicing in Norway is, what you need before activating it, what happens when you activate it, and what to keep in mind when sending invoices to private individuals.

What consumer invoicing covers

Consumer invoicing lets your company send invoices to private individuals in Norway through Maventa. It covers:

- eFaktura to the consumer's netbank and to Vipps
- Email and print, used when an invoice cannot be delivered electronically

Consumer invoicing must be active before you can activate AvtaleGiro (direct debit). See *AvtaleGiro is set up separately* below.

No separate agreement is needed

Consumer invoicing is not a separate agreement. When you accepted the Maventa or Visma Terms of Service, you authorised Visma to issue and authenticate invoices on your behalf, including towards your banks and your consumer customers.

You do not need an agreement with your own bank or with Mastercard Payment Services (MPS) for eFaktura. Maventa holds cooperation agreements with the parties involved, and one activation gives you access to all banks.

Before you activate

- Your company is registered in Norway and has a Norwegian organisation number.
- Your company has a Norwegian Maventa account.
- The person activating is an admin user of that account.

Nothing needs to be signed, by you or by anyone else in your company.

What happens when you activate

Activation is processed in the background and is usually complete within moments. If consumer invoicing is not shown as active within an hour, contact your software provider or Maventa support.

Once active, you can reach consumers in all banks straight away.

Maventa records who activated consumer invoicing and when.

If you already send eFaktura through another provider

Your existing setup is not affected. Maventa does not overwrite, replace or terminate it, and you do not need to close it before activating. You can keep it, or close it whenever it suits you. Each invoice reaches the consumer through whichever provider you send it to.

Running two providers at the same time? Because Maventa does not touch your arrangements with other providers, take care not to send the same invoice through both. Otherwise the consumer receives it twice.

How your invoices are sent

eFaktura invoices are submitted to MPS under Maventa's own agreement. Your organisation number is sent with every invoice as the organisation number of the invoice issuer, so each invoice is shown as coming from your company. Consumers see no difference: the invoice content, the sender name in the netbank and the payment details are the ones you send.

Reaching consumers electronically

A consumer receives eFaktura from you once they have said yes to electronic invoices from all senders, using "Ja takk til alle" (Yes to All) in their netbank or in Vipps. You do not need to ask each consumer for a separate approval.

Maventa finds the consumer in the Ja takk til alle registry using the details on your invoice. The more of these you include, the more likely the consumer is found:

- Personal ID number (fødselsnummer), or
- Date of birth, phone number and email address
- Name, postal code and city, if some of the above are missing

If the consumer cannot be reached electronically, the invoice can be sent by email, or printed and sent by post.

Personal ID numbers on invoices

You can send personal ID numbers (fødselsnummer) to Maventa so that the consumer can be found in the Ja takk til alle registry. Do not show personal ID numbers or other sensitive personal data on the invoice itself, and do not use them as the eFaktura reference. This follows the Norwegian Personal Data Regulations §10-2.

Things Maventa takes care of

- **Invoice archive.** eFaktura invoices must be stored in an approved invoice archive. Maventa stores sent invoices in a compliant archive for 24 months, so you do not need a separate archive for this.
- **Messages to consumers.** Maventa may use email and SMS to let consumers know about invoices sent to them.

Price

Consumer invoicing is charged according to the current price list, or any other written agreement you have with Visma.

AvtaleGiro is set up separately

AvtaleGiro lets consumers pay your invoices automatically by direct debit. To use it:

1. Activate consumer invoicing first.
2. Make a direct debit agreement with your bank for the bank account you want to collect payments to. Give your bank the customer ID **229221**. This identifies Visma and lets Maventa send deduction files and fetch your direct debit mandates on your behalf. The direct debit agreement stays between you and your bank.
3. Activate AvtaleGiro in Maventa. You need the bank account number, the length of your KID, and the position of the mandate reference in the KID.

If your direct debit mandates are currently held by another provider, a person with signatory rights in your company signs a takeover through Visma Sign, so that Maventa can fetch the existing mandates. This applies to AvtaleGiro only.

Turning consumer invoicing off

You can turn consumer invoicing off at any time. After that, invoices to private individuals in Norway can no longer be sent through Maventa. Arrangements you have with other providers are not affected.

Questions

Contact your software provider or Maventa support.