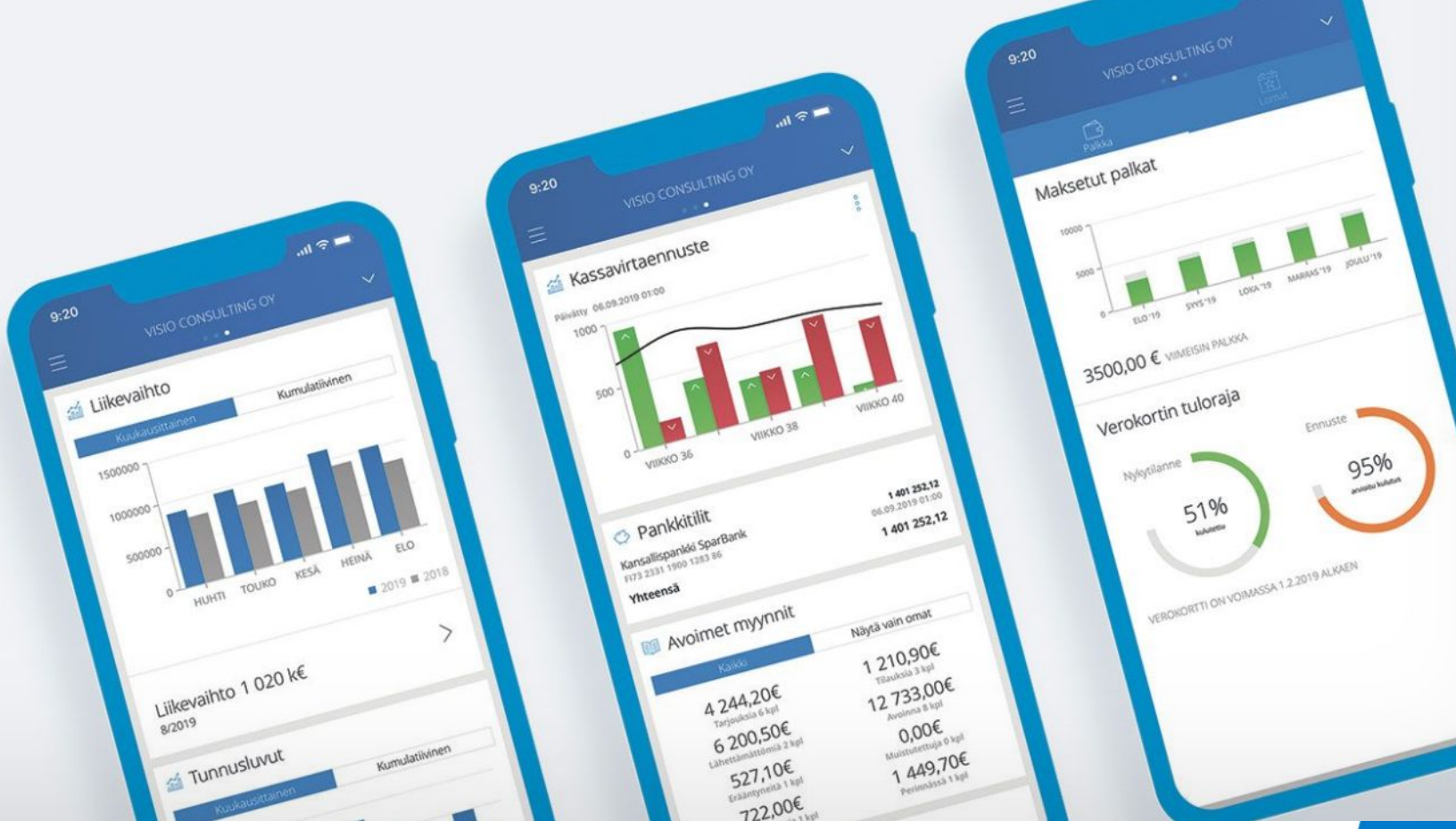

Netvisor Service Technology and Information Security Statement

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VISMA

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Introduction

Netvisor is a financial management system produced using the Software as a Service (SaaS) model. Visma Solutions Oy owns the service and is responsible for providing the service.
Visma Solutions Oy is part of the Visma Group and therefore Netvisor, like other Visma services, complies with Visma's general information security and data protection regulations.

This document describes the technical implementation of the Netvisor service.
In addition, the document describes how information security and data protection has been implemented in Netvisor. There is also a section at the end of the document that reviews and answers the most common questions related to Netvisor service's technology.
The document also contains several links to sites that provide additional information, both on Netvisor's own support pages and on other Visma sites.

The latest version of this document can be found at https://netvisor.fi/tietoturva and on the Netvisor website https://netvisor.fi/ from the link at the bottom of the page "Information Security Statement.

1. Technical implementation of the Netvisor service

Netvisor is an online service that is used on an Internet browser. Our goal is to be available 24/7, excluding any maintenance windows that require downtime, of which we will inform in advance at Visma Solutions Community Important releases-page. The availability rate for previous years and the number of unexpected downtimes are:

Year	# of downtimes	24/7 availability
2020	1	99,98 %
2019	5	99,89 %
2018	0	100 %
2017	3	99,78 %

Visma Solutions Oy uses subcontractors to provide the Netvisor service. The data centre and continuity services of the Netvisor service are mostly provided by our technology partner Elisa Oyj. Elisa Oyj's data centres are located in Finland and are certified with the ISO27001 certificate. Part of the Netvisor service is produced in the AWS cloud service (Amazon Web Services), in European availability areas. In addition, we use a few other subcontractors to provide the Netvisor service, and all of our subcontractors are documented in the Visma Solutions privacy statement.

1.1. Netvisor architecture

The Netvisor service has been technically implemented as a cloud service since the beginning of the service's history. The service has been implemented mainly with Microsoft technologies and using current industry standards and recommended practices.

The service architecture of Netvisor is built to be scalable, i.e. the service utilises several application servers and database servers and the traffic to these is distributed through the

load balancer. Netvisor's production environment uses multi-layer protection and all servers connected to the service are behind firewalls.

1.2. Logging in to Netvisor

Netvisor's user account is personal and the user is responsible for the actions taken in the service with his/her own user account. Logging in to the Netvisor service is always done with strong 2FA authentication. The available login methods are:

- Netvisor ID
- Open ID authentication with personal bank IDs or mobile certificate
- Signicat authentication with an Estonian ID card or Swedish or Norwegian BankID

Using the Netvisor service is not possible with a username-password combination alone.
It is possible to access individual parts of the service via a direct link, through which a one-time identification code is sent to the user via SMS when accessing the service.
However, this allows you to perform only predefined actions in the service (such as checking invoices).

1.3. Integrations

Netvisor service is connected to multiple third-party services, to provide users with automation and advanced features. Some of the connections are built into Netvisor, and their traffic, performance, and security are monitored by Netvisor. Examples of such connections are:

- Web Service connections to the largest Finnish banks
- Connections to public services, e.g. Incomes Register
- Connections to printing and scanning services and e-invoicing operator

In addition to built-in integrations, Netvisor provides integration partners a Web Service software interface, which allows third-party software to be connected to the system. Finished integrations can be found at the Netvisor Marketplace. All integration partners are validated by Netvisor, interface traffic is monitored and secure, and authentication is multi-layered. Netvisor also offers great tools for limiting integration traffic.

2. Netvisor information security

Netvisor's information security is based on the Visma Group's own security program, which is mandatory for all Visma products. Netvisor's security is divided into technical and administrative information security.

2.1. Technical information security

Netvisor's product development team is responsible for technical information security in co-operation with its technology partners. Netvisor's technical information security is built in layers and information security has been built-in by using good industry practices in the implementation of the service. Secure data transfer between users and the Netvisor service complies with, e.g. the following principles:

- Encrypted data in transit
- The network infrastructure of the server environment is built based on good industry practices and in accordance with information security standards

Netvisor's network traffic and server environment are monitored by Elisa's SOC (Security Operations Center) using SIEM (Security information and event management), i.e. utilising a security information and event management system.

The software used in the server environments (operating system, antivirus software, other software required to provide the service) is regularly updated and any security vulnerabilities in these software are responded to immediately. At the application level, the Netvisor service is developed in accordance with the security principles above, taking into account, among other things, OWASP top 10 threats.

2.2. Administrative information security

Netvisor's administrative information security is based on the Visma Group's own information security program, which is mandatory for all Visma products. Visma's information security program includes continuous security indicators, internal security audits and regular audits of administrative processes. A separate Security Maturity Index for each Visma product consists of these components and it provides a real-time view of the security level of each Visma product. Visma's information security program is ISO27001

certified. More information about Visma's information security program can be found from the Visma Trust Centre.

In addition to Visma's own information security program, we co-operate with third parties regarding the information security audit of the service, and on a case-by-case basis, separate audits can also be performed in co-operation with our customers, as described in Netvisor's terms and conditions.

Visma Solutions' administrative information security is based on the Visma Group's information security regulations, and complies with the Visma information security program. All Visma employees are required to conduct regular Group security and data protection training. Non-disclosure agreements have been concluded with all Visma employees and partners.

Visma has a group level Responsible Disclosure program through which anyone can confidentially pass information to Visma about a potential vulnerability in any Visma product or service.

3. Maintenance and monitoring of the service

Netvisor is maintained by Netvisor's product development unit, which has several teams. The service infrastructure is managed by a dedicated team, which takes care of the availability of the Netvisor service, the security of the service infrastructure and scalability. Netvisor's product development teams are responsible for developing and updating the functionalities of the Netvisor service.

3.1. Service monitoring

Netvisor is monitored by the team responsible for the service infrastructure together with the technology partner Elisa Oyj. In addition to monitoring, the team is also responsible for troubleshooting and automating the monitoring and troubleshooting process.

3.2. Service performance

The performance visible to the Netvisor service user is based on many different factors, e.g. the speed of the user's own Internet connection, the performance of the customer's own hardware, and the performance of the server environment of the Netvisor service. If you experience problems using the service, we recommend that you first check the functionality of your own Internet connection and hardware.

As a general rule, all Netvisor page loads take less than 0.8 seconds on average. However, for individual functions, the system may be slower if there is an exceptional amount of data to be loaded on the page compared to the average amount of data for companies, or if there is simultaneous exceptional use in the business environment (e.g. heavy integration data activity or UI robot load). If a basic operation slows down significantly, the customer should contact Customer Service to resolve the root cause of the problem. This can be, for example, scheduling integrations outside office hours.

3.3. Updates to Netvisor-service

Netvisor is a SaaS service that can be used with an Internet browser, so customers need not worry about updating the software to a new version. The new features of the Netvisor

service become available to customers automatically, and there are no separate costs for upgrades. Netvisor updates are backwards compatible and are performed without service interruptions at least once a week. A preparedness for daily urgent data security or bug fix updates exists. Published updates and fixes will be announced in the weekly release notes.

3.4. Backups and restoring of data

Netvisor's databases are backed up by our technology partner Elisa to two different locations, one of which is physically located in a different location than the databases themselves. Data is backed up to the primary backup system once an hour and to the secondary backup system once a day. If the customer database is lost or corrupted, five minutes to one hour of data will be lost, depending on the time of the disruption. If the primary backup system fails due to a failure, the possible return time is the previous night.

In the event of data loss or corruption, the loss of data is a minimum of five minutes and a maximum of 24 hours, depending on the following factors:

- when the error occurred
- how much time has elapsed before the problem is detected.

Restoring to a specific point in time also depends on when the situation has occurred and how much time has elapsed to detect the problem. If there is a need to restore the data to a time other than the previous backed up situation, the possibility of restoration must always be assessed on a case-by-case basis.

4. Privacy

In all its operations, Visma complies with applicable legislation and local recommendations. Visma's Data Protection Officer (DPO) Christiane Helgar operates in Norway and the Data Protection Authority of all Visma units is the Norwegian Data Protection Supervisor, in accordance with the GDPR's one-stop shop principle.

The Visma Group's Privacy Statement can be found at https://www.visma.com/privacy/. Information on how Visma prepared for the entry into force of the GDPR before May 2018 and the measures that have been taken in this regard for the entire Group have also been compiled under the same page.

Visma Solutions has its own privacy website https://privacy.vismasolutions.com/, under which information on all Visma Solutions products is compiled (incl.Netvisor). Below this site is, e.g. an up-to-date list of subcontractors used to provide the Netvisor service. The same page also explains how Visma Solutions handles personal data in the role of both data controller and personal data handler in relation to our products and services. The email address of the Visma Solutions Data Protection Officer is privacy.solutions@visma.com.

Attached to Netvisor's customer agreement is a data protection attachment, which acts as a Data Protection Agreement (DPA). This attachment to the agreement defines the responsibilities under the GDPR for both the service provider and the customer, and describes how, e.g. the use of subcontractors has been implemented. The latest Netvisor service agreement and terms of use can be found at: https://netvisor.fi/yhteystiedot/netvisor-kayttoehdot/.

5. Frequently Asked Questions

Question: How to log in to Netvisor in practice, are passwords secure?
Reply: You do not log in to Netvisor with a username and password. Instead, you always log in with a strong 2FA authentication.

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Question: Can SSO or Azure AD implementations be used to log in to Netvisor?
Reply: No. The login methods used are described in section 1.2 of this document.

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Question: When the use of the Netvisor service is allowed from any address and from any terminal, how is security ensured?
Reply: The use of the Netvisor service is secure because the service is always logged in through strong authentication and the connection to the service always uses encrypted data transfer. If the customer organisation has a special need to restrict access to the Netvisor service only from certain IP addresses, this functionality can be activated in the customer's environment through Netvisor's Customer Service.

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Question: Can a Netvisor customer planning to change to a different service receive the data stored in the service as a 'database dump'?
Reply: It is not possible to get the whole database. Netvisor's material copy service can be used to download materials that the company must keep for the period specified by law.

* * *

Question: Does the Netvisor service perform automated data security scanning with some tools? Can the customer company itself perform such a scan to the Netvisor service with an automated tool?
Reply: The Netvisor service, like other Visma services, is regularly scanned with many data security scanners by the Visma Product Security team. Any findings of these will be rectified as a matter of priority by Netvisor's product development team. However, due to the nature of the service (a common cloud service), we are currently unable to allow our client companies to perform their own data security scans for the Netvisor service. If you have a special need to have a separate data security audit on Netvisor, please contact Netvisor Customer Service.

* * *

Question: How are liability issues and liability defined in a situation where the availability or performance of the Netvisor service has decreased?
Reply: The Netvisor service does not have general SLA promises or compensation based on them. Compensation matters are dealt with on a case-by-case basis and in accordance with Netvisor's general terms and conditions.

* * *

Question: How can a Netvisor customer track service events? How can log data be accessed if a customer needs to analyse an event?
Reply: Some events are logged so that customers can see the events and who they are made by directly on the Netvisor service. In addition to the information displayed on Netvisor, logs of service events are generated that are only available to Netvisor's infrastructure management team. This information can be used in situations where the investigation has been ordered by an authority. The information has been disclosed, for example, on the basis of a tax audit or a criminal investigation. Requests are submitted to the product development team through Netvisor's customer service.

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6. Additional information

More information about Visma and Netvisor information data security and privacy can be found at the following links:

Visma Trust Centre:
https://www.visma.com/trust-centre/

Visma Privacy Statement:
https://www.visma.com/privacy/

Visma Solutions privacy website:
https://privacy.vismasolutions.com/

Netvisor Terms and Conditions:
https://netvisor.fi/yhteystiedot/netvisor-kayttoehdot/

Netvisor release notes in Visma Community:
https://community.visma.com/t5/Netvisor-uutiset/bg-p/fi_sl_Netvisor_Uutiset/label-name/julkaisutiedotteet

Netvisor important news in Visma Community:
https://community.visma.com/t5/Tarkeat-tiedotteet/bg-p/fi_sl_tarkeat_tiedotteet

Netvisorin support website:
https://support.netvisor.fi/

Netvisor contact information:
https://netvisor.fi/yhteystiedot/

Email address of the Visma Solutions Data Protection Manager:
privacy.solutions@visma.com


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