

SERVICE DESCRIPTION AND SPECIAL TERMS AND CONDITIONS

Any definitions and terms used in this service description and special terms and conditions that are not defined herein have the same meaning and implications as the definitions and terms provided in the general terms and conditions for Senders ("General T&C").

1 COMMUNICATION SERVICE

1.1 Description of the Communication Service

A description of the Communication Service is available in the General T&C.

1.2 Technical installation and test environment

Technical documentation and instructions for the Communication Service are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

1.3 Special T&C for the Communication Service

For the Communication Service to be able to transfer E-Correspondences to the User, the User's contact and identification information are required as part of the transfer of E-Correspondences, and the Communication Service obtains such information from the Sender or from a third party contracted by the Sender to integrate with the Communication Service.

2 MATCHING SERVICE

2.1 Description of the Matching service

The "Matching Service" enables Senders to, within the scope of the Communication Service, verify whether a specific recipient is a User in advance and can thus receive Content in their digital mailbox.

2.2 Technical installation and test environment

Technical documentation and instructions for the Matching Service are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

2.3 Special T&C for the Matching Service

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Kivra applies a notice period of twenty (20) days for Users who wish to terminate their digital mailbox or reject a specific Sender. During the first ten (10) days of the notice period the User's digital mailbox will be available to receive Content from the Sender, but the User will not be visible in the Matching Service during the notice period.

The Sender may only process the results from the Matching Service for the purpose of sending correspondences to the relevant Users in Kivra. All other use of the results is prohibited, unless otherwise expressly agreed in writing between the Parties.

Prices and payment terms for the Matching Service are stated in a separate agreement with Kivra or a reseller. Using the Matching Service is currently free of charge, but Kivra reserves the right to charge for this service in the future.

3 PAYABLE E-CORRESPONDENCES

3.1 Description of Payable E-Correspondences

"Payable E-Correspondences" enables Senders to send invoices and other E-Correspondences that Users can pay through Kivra via different payment services, as well as receive information about the payment.

3.2 Technical installation and test environment

a. General

Technical documentation and instructions for Payable E-Correspondences are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

The Sender must contact Kivra to be able to use Swish and Automatic Payments, regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

b. Swish

The Sender can choose to make E-Correspondences sent via the Communication Service payable using Swish. Swish is a service that is provided by Getswish AB. To be able to use Swish in Kivra, the Sender must:

- a. sign an agreement with its bank for using this service, and
- b. inform the bank that Kivra is a technical supplier for Swish.

c. Automatic Payments

The Sender can choose to make E-Correspondences sent via the Communication Service payable via direct debit ("Automatic Payments"). Through Automatic Payments, Kivra allows Users to set up a direct debit mandate via Trustly Group AB (the "Service Bureau") to pay repeated E-Correspondences from the Sender.

3.3 Special T&C for Payable E-Correspondences

a. General

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The Sender can choose to make E-Correspondences sent via the Communication Service payable in Kivra via various payment services. Some payment services are solely for Users and only require the User to accept the terms and conditions of the payment service provider. Other payment services also target Senders and Special T&C may apply depending on the payment service/s selected by the Sender.

The Sender may also choose to receive payment status and other information related to the payable E-Correspondences that the Sender sends via the Communication Service. Kivra shall send the information to the Sender or to a third party designated by the Sender. The Sender is responsible for providing Kivra with a functioning web address to which the information shall be sent. Kivra will attempt to send the information for a certain period of time as specified in the developer documentation. If the information cannot be delivered within this time, it will no longer be available to the Sender. Kivra does not guarantee that information will always be available and is not liable for damages resulting from Kivra receiving incorrect information from the User, the User's bank, or other third parties. Kivra reserves the right to immediately terminate the Sender's ability to receive status updates if Kivra deems that the sharing has a negative impact on Kivra or Kivra's systems.

b. Swish

Kivra will receive payment requests from Users on behalf of the Sender and share them with Getswish AB to enable payments, and also receive confirmation and the status of the payment from Getswish AB.

Kivra is not liable for any damages caused by Kivra receiving incorrect information from the Sender or the User. Furthermore, Kivra is not liable for any damages caused by the Sender's or the User's bank, or for damages caused by the User's interrupted or missed payments, or refund demands from the User.

Prices and payment terms for Swish are stated in a separate agreement with Kivra or a reseller.

c. Automatic Payments

To use Automatic Payment, the Sender must enter into an agreement with the Service Bureau regarding the use of the service.

The Sender is the payee and the user, according to the <u>User manual for Direct debit</u> ("**Rules for Direct debit**"). In Automatic Payments, the Sender must:

- a. notify the Users before a payment is debited by sending a payable E-Correspondence to the User in Kivra,
- b. accept legitimate refund demands from Users,
- c. respond to questions and/or complaints from Users regarding the content in the payable E-Correspondence.

The Sender must not use the direct debit mandate set up via Automatic Payments to debit Users outside of the Automatic Payments service.

On behalf of the Sender and in accordance with the Rules for Direct debit, Kivra will:

- a. receive mandate withdrawals from Users and share these with the Service Bureau,
- b. receive and approve cancellations of payment requests from Users and share these with the Service Bureau, and
- c. in collaboration with the Service Bureau, answer questions and/or complaints from Users regarding the services provided by Kivra on behalf of the Sender.

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When a payment is processed, Kivra stores information about the User's payment status for forty-five (45) days from the payment date ("**Retrieval Period for Automatic Payment**"). The Sender, or a third party designated by the Sender, is responsible for retrieving the payment status within the Retrieval Period for Automatic Payment and acknowledges that the information will no longer be available for retrieval thereafter.

Kivra is not liable for any damages caused by Kivra receiving incorrect information from the Sender or the User. Furthermore, Kivra is not liable for any damages caused by the Sender's or the User's bank, nor for damages caused by the User's cancelled or missed payments, or demands for repayment from the User.

Kivra reserves the right to immediately terminate the Automatic Payments service if:

- a. the collaboration with the Service Bureau is terminated, or
- b. the Service Bureau classifies the Sender as high risk according to the Money Laundering and Terrorist Financing (Prevention) Act (2017:630).

When Automatic Payments are canceled Kivra must ensure that all the Sender's direct debit mandates are withdrawn via the Service Bureau.

Prices and payment terms for Automatic Payments are stated in a separate agreement with Kivra or a reseller.

4 INVITES

4.1 Description of Invites

"Invites" enables Senders to use the Communication Service for other types of E-Correspondences than those stipulated in the General T&C.

4.2 Technical installation and test environment

See section 1.2 above about the Communication Service.

4.3 Special T&C for Invites

For the Communication Service to be able to transfer E-Correspondences to the User, the User's contact and identification information are required as part of the transfer of E-Correspondences, and the Communication Service obtains such information from the Sender or from a third party contracted by the Sender to integrate with the Communication Service.

Section 3.3 of the General T&C states that a Sender is only permitted to send Content to a User with whom they have a professional relationship, unless otherwise agreed with Kivra. As part of Invites, the following exceptions to this are permitted:

- Senders are permitted to send invite.gift and invite.voucher in their own name or on behalf
 of their client, provided that the Sender or its client has a professional relationship with the
 User in accordance with the General T&C. The Content must be a certificate or means of
 proof (such as a gift card, certificate of vaccination etc), or a personal invite to something
 similar.
- Market research companies ("MRC") are permitted to send invite.research in their own name or on behalf of their client, to a wider group of Users, provided that the research initiative is of general public benefit. The MRC must be stated as the Sender in Kivra and is liable vis-à-vis Kivra in accordance with the General T&C. The Content must state clearly

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whether it is being sent on behalf of a MRC or another party. The Content must be a survey or a personal invitation to navigate to an external website to respond to a survey. The service is not intended to be used as a tool for panel recruitment. This means that for surveys distributed via Kivra, it is not permitted to ask the User if the User wishes to become a member of a panel, either directly in the survey or in connection with the completion of the survey.

Senders are permitted to send invite.sign in their own name or on behalf of their client, provided that the Sender or its client has a professional relationship with the User in accordance with the General T&C. The Content must be a personal invite to sign a document, such as an agreement, contract or similar. As a consequence of this, Senders are permitted to send E-Correspondences with content type letter.signed in their own name or on behalf of their client.

In order to use Invites, the Sender must contact Kivra and receive a specific approval for the intended usage of the Communication Service. Kivra reserves the right to include further terms and limitations to such approvals.

5 SENDER PORTAL

5.1 Description of the Sender Portal

The "Sender Portal" enables Senders to access features such as viewing statistics for sent Content, managing access rights, editing in Campaigns, publishing a Sender Home and so on. New features are continuously introduced.

5.2 Technical installation and test environment

The Sender must contact Kivra to be able to use the Sender Portal, regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller.

The Sender applies for access to its Sender Portal account and decides which people in its organisation are to be given access rights. Access is individual and account authentication is currently offered via e-mail or OTP (one-time password). This may be expanded to include more options or changed to other alternatives in the future.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

5.3 Special T&C for the Sender Portal

Every person who is given access to the Sender Portal will be given administrator rights to the account. The Sender is responsible for ensuring that representative(s) who are given administrator rights to the Sender Portal are authorised by the Sender to use the Sender Portal and to grant access to others.

Prices and payment terms for the Sender Portal are stated in a separate agreement with Kivra or a reseller. Using the Sender Portal is currently free of charge, but Kivra reserves the right to charge for this service in the future.

6 SENDER HOME

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6.1 Description of the Sender Home

The "Sender Home" enables the brand to be visible in a User's digital mailbox. The Sender can display an image and contact details in the Sender home and also lead traffic onwards via different links.

6.2 Technical installation and test environment

The Sender must have an active account in the Sender Portal in order to use the Sender Home, which is described above in section 5.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

6.3 Special T&C for the Sender Home

Prices and payment terms for the Sender Home are stated in a separate agreement with Kivra or a reseller. Using the Sender Home is currently free of charge, but Kivra reserves the right to charge for this service in the future.

7 CAMPAIGNS

7.1 Description of Campaigns

"Campaigns" enables campaigns to be shown along with Content. The campaign is always shown together with a piece of Content, but it is not part of the Content and is not linked to it either.

7.2 Technical installation and test environment

An introduction to Campaigns is available on Kivra's website https://kivra.se/en/business/for-developers/.

The Sender must have an active account in the Sender Portal and must contact Kivra in order to use Campaigns, see section 5 above (regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller).

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

7.3 Special T&C for Campaigns

The Sender can use the space in Campaigns for commercial messages. Campaigns can be segmented based on certain content types, identifiers (personal identity number or corporate registration number), tags, time periods or types of Users. Kivra will match the stated parameters with Kivra's database of Users and only show the campaign to the Users selected.

If a campaign is segmented by personal data, Kivra will process such personal data on behalf of the Sender as its data processor. Processing of personal data is regulated by a separate data processing agreement between the Sender and Kivra, which is appended to the General T&C.

Prices and payment terms for Campaigns are stated in a separate agreement with Kivra or a reseller.

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8 SSO

8.1 Description of SSO

"SSO (Single Sign On)" enables a User who is logged in to their digital mailbox to have access to the Sender's private environment without needing to authenticate themselves again.

8.2 Technical installation and test environment

The Sender must contact Kivra to be able to use SSO, regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

8.3 Special T&C for SSO

The Sender understands that Kivra solely forwards the User's log-in and thus takes no responsibility for the User's actions in the Sender's own environments.

Kivra identifies Users through BankID, which is certified under the Swedish e-ID quality mark at trust level three, and inspected and approved in accordance with the EU framework for e-identification, the eIDAS Regulation, with trust level "substantial". Kivra only guarantees that identification is performed in accordance with the instructions provided by BankID.

The Sender understands that Kivra's ability to offer SSO and the terms for its usage are dependent on the regulation of third parties who provide e-identification services, and the Parties therefore agree that the T&C for SSO may change.

When SSO is provided, Kivra and the Sender are considered to be separate data controllers and must be individually and separately liable for lawful handling of personal data in accordance with the provisions of the GDPR and any applicable data protection laws. Both Parties agree to process personal data within their respective control, in full compliance with their obligations under such data protection legislation. Each Party is responsible for implementing appropriate technical and organisational measures to ensure, and be able to demonstrate, that processing is performed in accordance with the GDPR.

Prices and the terms of payment for SSO are stated in a separate agreement with Kivra or a reseller.

9 FORMS

9.1 Description of Forms

"Forms" enables the Sender, or a third party designated by the Sender, to enclose a questionnaire in an E-Correspondence within the scope of the Communication Service.

9.2 Technical installation and test environment

Technical documentation and instructions for Forms are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

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The Sender has access to Forms by virtue of having access to the Communication Service, and the Sender therefore does not need to contact Kivra.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

9.3 Special T&C for Forms

To be able to use Forms the Sender, or a third party designated by the Sender, needs to have defined a questionnaire, i.e. i) the questions that will be in the questionnaire; ii) how the responses to each question are to be formatted; and iii) the length of the response time for the User ("Response Time for Forms"). The Sender, or a third party designated by the Sender, can choose any number of days for the Response Time for Forms up to a maximum of ninety (90) days. Kivra stores the User's responses for a maximum of thirty (30) days after the User has submitted its final answers ("Retrieval Period for Forms").

The Sender, or a third party designated by the Sender, is responsible for ensuring that a User's response is retrieved within the Retrieval Period for Forms and acknowledges that the response will not be available for retrieval thereafter.

The Sender acknowledges and accepts that Kivra will not delete questionnaires that have already been transmitted to a User, even if it is later discovered that the Sender, or a third party designated by the Sender, addressed the questionnaire to the wrong Users.

If the Sender wishes to obtain information from, about or related to Users from a third party, such as information about Users' verified bank account details, and Kivra is assigned to retrieve such information from the designated third party, the information will be forwarded to the Sender in its existing state. Kivra cannot verify the accuracy of the information and cannot therefore be liable for damages caused by errors in the information. Furthermore, Kivra is not responsible for errors if the User cannot access verified bank account details due to failures by Kivra's sub-contractors or the banks.

Prices and payment terms for Forms are stated in a separate agreement with Kivra or a reseller.

10 RETAINED

10.1 Description of Retained

"Retained" enables certain types of E-Correspondences that cannot be matched to a User to be stored for a specific period of time instead. If the recipient of the stored E-Correspondence registers to Kivra or reactivates a Sender that has been put on hold during the retained period, the E-Correspondence will be delivered to the User, otherwise the E-Correspondence will be deleted when the period expires.

10.2 Technical installation and test environment

Technical documentation and instructions for Retained are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

The Sender must contact Kivra to be able to use Retained, regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller.

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A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

10.3 Special T&C for Retained

As part of Retained, the Sender can send E-Correspondences via the Communication Service to employees or customers who are not yet Users, or that have put the Sender on hold. Kivra then stores the E-Correspondences on behalf of the Sender to be able to transfer them at a later date when the employee or customer becomes a User or reactivates the Sender.

If the Sender uses Retained, the Sender is responsible for informing employees and customers who are not yet Users of the terms and conditions for activating a digital mailbox and thus being able to receive E-Correspondences via the Communication Service, including but not limited to the employee or customer needing to activate a digital mailbox with Kivra under a separate user agreement between the employee or customer and Kivra.

Unless otherwise agreed between the Parties in the Data Processing Agreement, Kivra will store E-Correspondences until the recipient becomes a User, but for no longer than thirty (30) days.

Prices and payment terms for Retained are stated in a separate agreement with Kivra or a reseller.

11 OUTPUT2PRINT

11.1 Description of Output2Print

"Output2Print" enables E-Correspondences that cannot be matched to a User to be transferred to be printed instead and distributed by physical post.

11.2 Technical installation and test environment

The Sender must contact Kivra to be able to use Output2Print, regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

11.3 Special T&C for Output2Print

To be able to use Output2Print, the Sender needs to provide (i) name and address information for every physical letter to be distributed; and (ii) a return address for letters that potentially cannot be delivered and thus will be returned to the Sender.

Kivra undertakes to deliver E-Correspondences that are to be distributed by physical post to a sub-contractor 48 hours after Kivra receives the E-Correspondences. The sub-contractor has undertaken, in an agreement with Kivra, to print and forward the E-Correspondences for postal distribution no later than the following working day, provided that the sub-contractor receives the delivery from Kivra before 6am. Working days are considered to be Mondays to Fridays, with the exception of public holidays, Midsummer Eve, Christmas Eve and New Year's Eve. The sub-contractor will deliver a receipt to Kivra for each E-Correspondence that has been received and forwarded correctly.

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Kivra is not responsible for the final postal distribution.

Prices and payment terms for Output2Print are stated in a separate agreement with Kivra or a reseller.

12 SIGNATURE SERVICE

12.1 Description of Signature Service

The "Signature Service" enables one or more recipients (signatories) to sign E-Correspondences electronically. The electronic signature is done in accordance with the PAdES standard ("PDF Advanced Electronic Signature") which means that a digitally signed document has a unique identifier and a time stamp and is sealed so that it cannot be changed once it has been signed. Kivra stores the digitally signed document for thirty (30) days from when all signatories have signed ("Retrieval Period for the Signature Service").

The Sender, or a third party designated by the Sender, is responsible for retrieving the digitally signed document within the Retrieval Period for the Signature Service and acknowledges that the document will no longer be available for retrieval thereafter.

12.2 Technical installation and test environment

Technical documentation and instructions for the Signature Service are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

The Sender must contact Kivra to be able to use the Signature Service, regardless of whether the Communication Service is purchased directly from Kivra or via a Reseller.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

12.3 Special T&C for the Signature Service

Senders can send E-Correspondences via the Signature Service to Users and other signatories who have a valid Mobile BankID.

The Sender is responsible for notifying the signatories that E-Correspondences are available for signing via the Signature Service that can be accessed at https://signatures.kivra.com.

The Sender has the possibility via the API to cancel the signatories' ability to sign and read the E-Correspondence. The Sender is then responsible for notifying the signatories that the possibility to sign has been cancelled.

Kivra undertakes to notify all signatories when the signed E-Correspondence is available in the User's digital mailbox and can be downloaded in the Signature Service. Kivra sends an e-mail reminder to signatories who are not Users to save the signed document.

Prices and payment terms for the Signature Service are stated in a separate agreement with Kivra or a reseller.

13 REGISTERED E-CORRESPONDENCES

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13.1 Description of Registered E-Correspondences

"Registered E-Correspondences" enables the Sender, or a third party designated by the Sender, to use the Communication Service to send E-Correspondences and receive proof of receipt from Users who choose to open these E-Correspondences in Kivra.

13.2 Technical installation and test environment

Technical documentation and instructions for Registered E-Correspondences are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

The Sender has access to Registered E-Correspondences by virtue of having access to the Communication Service, and the Sender therefore does not need to contact Kivra.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

13.3 Special T&C for Registered E-Correspondences

To use Registered E-Correspondences, the Sender, or a third party designated by the Sender, must have defined the storage period for a Registered E-Correspondence. The storage period can be set to any number of days, but for a maximum of thirty (30) days.

Kivra shall ensure that the content of registered E-Correspondences is only displayed to Users who have confirmed receipt by signing with Mobile BankID. When a registered E-Correspondence has been opened by the User, Kivra shall make a proof of receipt available to the Sender. Kivra stores the proof of receipt for a maximum of thirty (30) days from when the User opened the registered E-Correspondence ("Retrieval Period for Registered E-Correspondences").

The Sender, or a third party designated by the Sender, is responsible for retrieving the proof of receipt within the Retrieval Period for Registered E-Correspondences and acknowledges that the proof of receipt will no longer be available for retrieval thereafter.

Kivra is responsible for informing Users that a proof of receipt will be sent to the Sender when the User opens registered E-Correspondences.

The Sender acknowledges and accepts that Kivra is not responsible for ensuring that the Sender complies with any statutory form requirements (Sw. *formkrav*) that specific correspondences must be sent in a certain way when the Sender sends registered E-Correspondences.

Prices and payment terms for Registered E-Correspondences are stated in a separate agreement with Kivra or a reseller.

14 CONTENT RETRIEVAL SERVICE

14.1 Description of Content Retrieval Service

"Content Retrieval Service" enables the Partner to retrieve E-Correspondences and other content, including digital receipts, from Users who choose to share such content with the Partner's services for purposes such as accounting or expense management.

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14.2 Technical installation and test environment

Technical documentation and instructions for Content Retrieval Service are available in the developer documentation at https://developer.kivra.com. An introduction is also available on Kivra's website https://kivra.se/en/business/for-developers/.

A sandbox environment is available for testing implementations. Sandbox supports the same range of APIs as the production environment, but the sandbox environment only contains test data. Information about using Kivra's sandbox is available in the developer documentation at https://developer.kivra.com and on Kivra's website https://kivra.se/en/business/for-developers/.

14.3 Special T&C for Content Retrieval Service

In order for the Partner to retrieve content from a User, the User is required to have activated the integration to the Sender in Kivra.

The Partner is responsible for entering into an agreement with the User regarding the Partner's handling of retrieved content. Content in the form of digital receipts may only be retrieved and shared with the Partner's expense management services.

When Content Retrieval Service is provided, Kivra and the Partner are considered separate data processors for the User and shall be responsible for the lawful processing of personal data in accordance with their respective data processing agreements with the User, as well as the provisions of the GDPR and any applicable data protection laws.

Prices and payment terms for Content Retrieval Service are stated in a separate agreement with Kivra.

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