



procountor^{a+}

Electronic financial management
for your company

account⁺or finago



Benefits for companies

Eight reasons to choose electronic financial management

1 All financial data in one place

Saved data available at all times for everyone who needs it. Financial reports are kept organized and are easy to locate and share in an electronic financial management solution. Less time spent searching for and sharing data.

2 Joint use

You can deepen your collaboration with your accounting office by having both parties use the same software, allowing them to access the same information. You do not have to deliver receipts and invoices on paper any more. By using the software, accounting offices can improve the services they offer to entrepreneurs.

3 Freedom of use

You can take care of your routine financial tasks anytime, anywhere without having to wait to get back to the office.

4 Saving time

Electronic financial management reduces overlapping tasks. Data is saved in the system only once. No more data checking, copying or transfer. You can concentrate on your core competencies as an entrepreneur.

5 Continuous development

The software is continuously developed to make it meet current legislative requirements, official specifications, and the overall digitalization of financial management.

6 Cost-efficiency

Electronic financial management is a very cost-efficient solution for managing a company's finances. Expensive software installations or servers are not needed. Users are charged based on how much they use the software, and getting started with the solution is easy.

7 Service reliability

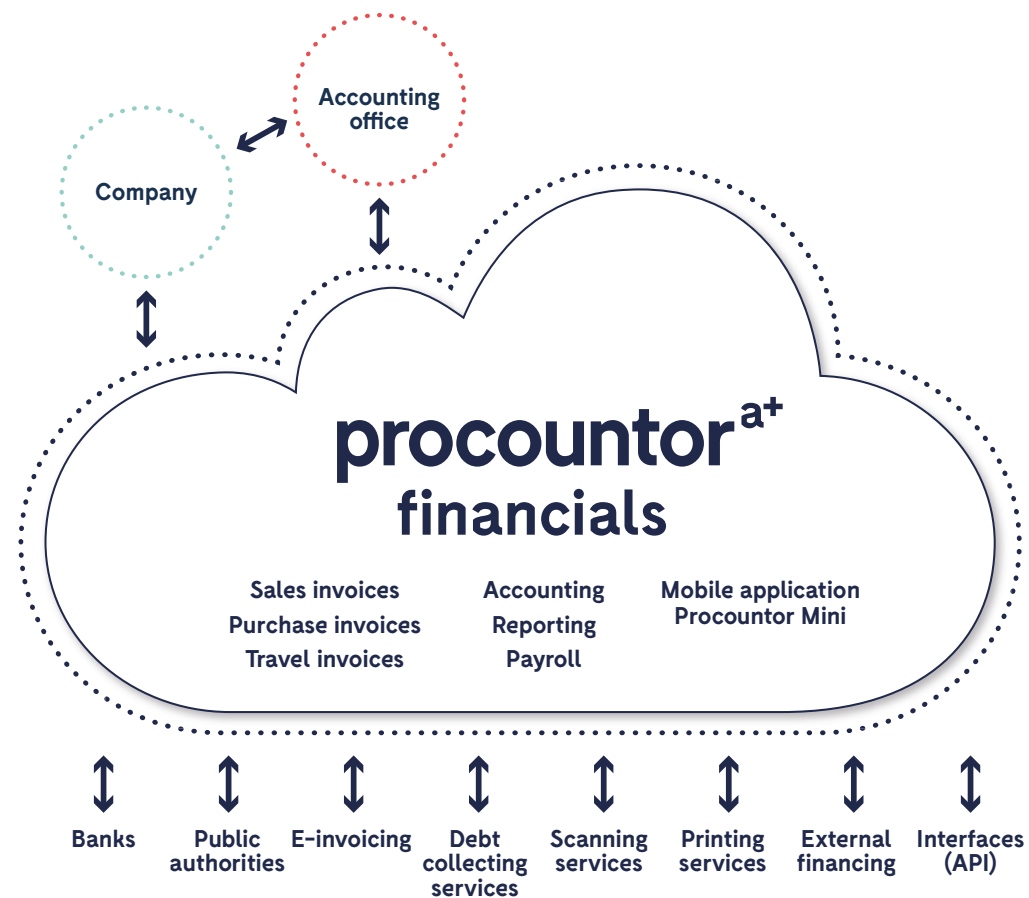
Finago administers the software and backs up all the data. This alone saves a lot of time and trouble. The software is updated regularly and the updates require no work from the user.

8 Enhances business

The monitoring of customers and suppliers becomes faster, eliminating the need to retrieve invoicing data from the accounts ledger. This brings data to your fingertips wherever you are.



[Read more about electronic financial management »](#)



Fully electronic financial management

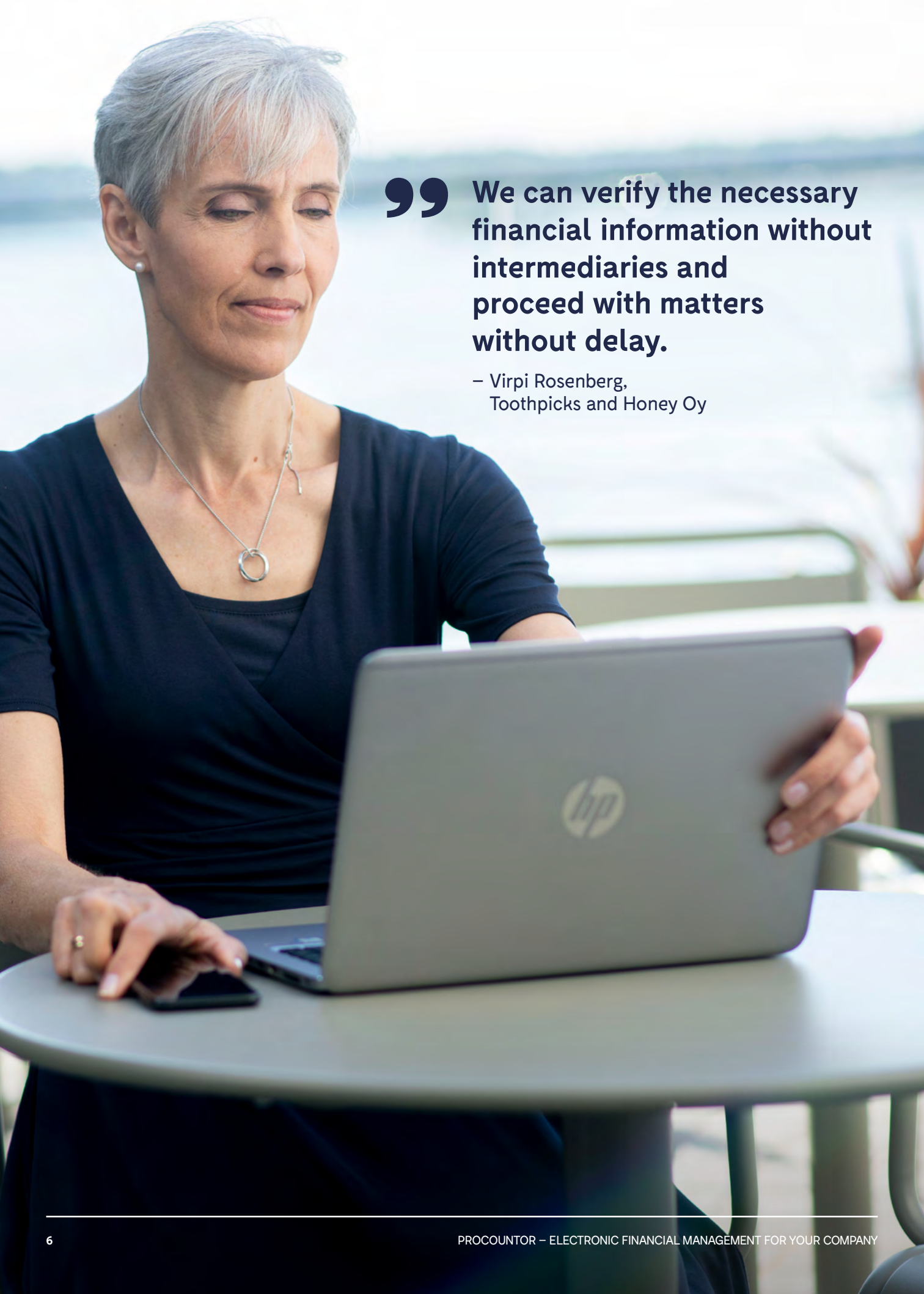
Procountor Financials software enables fully electronic financial management and can be implemented quickly even in the middle of the financial year. The software covers functions such as the accounts ledger, financial reporting and electronic archiving. The same contract gives you comprehensive electronic access to other services.

Flexible distribution of tasks between company and accounting office

The distribution of tasks in different processes can be arranged flexibly. This allows for close co-operation, and both the customer and the accountant have access to real-time financial numbers.

Customer service, free of charge

We offer all our customers free customer service by phone and email. In addition, our customers receive a comprehensive manual and video tutorials.



“ We can verify the necessary financial information without intermediaries and proceed with matters without delay.

– Virpi Rosenberg,
Toothpicks and Honey Oy

Electronic financial management:
Procountor Financials

Content of product packages

FUNCTIONS	FIRST	LIGHT	BASIC	PLUS	MAX	PREMIUM	UNLIMITED
Sales invoicing: basic functions	✓	✓	✓	✓	✓	✓	✓
Group invoice	–	–	✓	✓	✓	✓	✓
Item invoicing	–	–	–	✓	✓	✓	✓
Invoice circulation	–	–	–	–	–	✓	✓
Purchase processing, verifiers + approvers	1+1	1 + 1	2 + 1	3 + 2	6+4	9 + 9	9 + 9
Cost accounting dimensions (number)	1	1	2	4	5	6	6
Payslip	✓	✓	✓	✓	✓	✓	✓
Travel and expense invoices	✓	✓	✓	✓	✓	✓	✓
Accounting and reporting	✓	✓	✓	✓	✓	✓	✓
Monthly receipts	3	10	40	200	500	1000	Unlimited
Salary calculation, number of persons	0	1	4	20	50	100	100
Number of users	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

 [Procountor Financials Prices »](#)

procountor solo^{a+}

– invoicing and accounting for small companies

Procountor Solo is a versatile software package designed for small companies. It includes everything that is necessary but nothing that you don't need.

Solo can be used for both invoicing and accounting. Solo is invoicing software, an online bank and a receipt application. The software solution is suitable for use by sole traders, self-employed persons and small limited companies when cash accounting is used.

Helping the entrepreneur manage cash flows

Getting the money on the account is what matters to the entrepreneur. Allocating accounts receivables to the correct invoices and allocating payments made from the account may sometimes be tricky in accounting. In Solo, sales are always allocated to the correct sales invoices using bank reference codes, and purchases are allocated to the correct purchase invoices. For the rest of the transactions, you

only need to allocate the correct receipt that has been photographed to the application. Automated and efficient!

The accountant takes care of the accounts using Procountor, and the entrepreneur does their part in Solo. The entrepreneur enters all the income and expenses correctly thanks to the assisted functionalities, and the accountant gets everything they need in the accounting software.

With Procountor Solo, you can

- create and send sales invoices
- receive purchase invoices as electronic invoices
- enter invoices received by mail or email for payment
- take pictures of purchase receipts paid with the company card

 [Read more about Procountor Solo »](#)

SOLO-FUNCTIONS	
Sales invoices	✓
Receipt and payment of purchase invoices	✓
Describing and processing receipts	✓
Account transactions	✓
Sending and receiving e-invoices	✓
Customer and product / service registers	✓
Electronic accounting material	✓

PROCOUNTOR-FUNCTIONS	
Accounting	✓
Payroll	✓
Notifications	✓
Reportage	✓



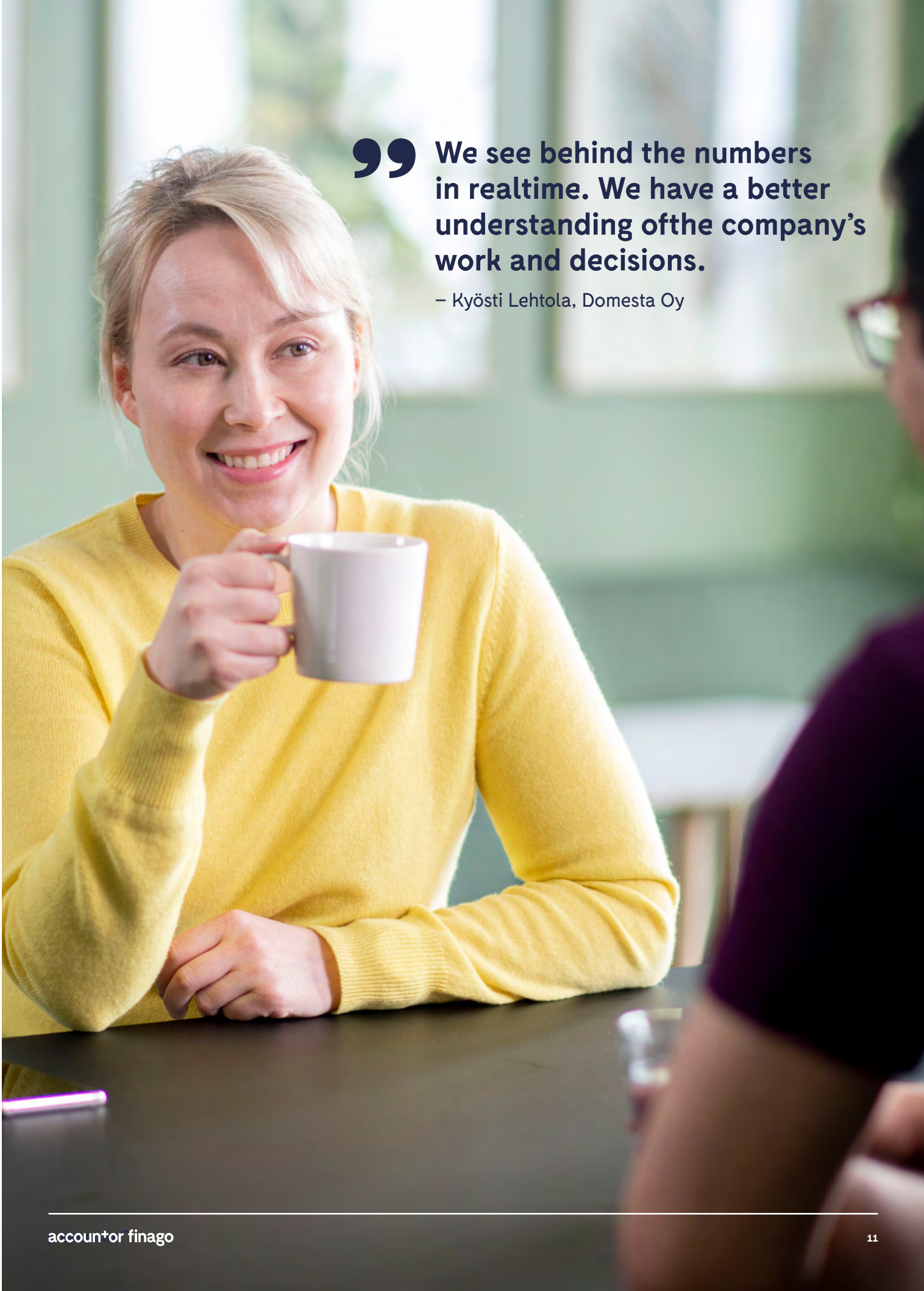
Start-up packages for companies

Finago's start-up packages make it easy for companies to adopt electronic financial management in an efficient and convenient manner.

START-UP PACKAGES	QUICK	POWER	SUPER
Opening the Procountor environment	✓	✓	✓
Bank connections	✓	✓	✓
Sending e-invoices	✓	✓	✓
Reception of e-invoices and scanned invoices	✓	✓	✓
TRAININGS INCLUDED			
Video tutorials	✓	✓	✓
Online instruction manual	✓	✓	✓
Set-up	–	3 h	3 h
Accounting	–	–	3 h
Sales	–	–	1.5 h
Purchases	–	–	1.5 h

“ We see behind the numbers in realtime. We have a better understanding ofthe company’s work and decisions.

– Kyösti Lehtola, Domesta Oy





Procountor API

Procountor API equips Procountor with comprehensive data transfer tools. The interface makes transferring data between software applications even smoother than before.

Procountor API (application programming interface) is an interface that allows third party software to communicate with Procountor and utilize data in real time. The Procountor API interface can be used for creating additional value by building integrations between Procountor and both commercial software and internal systems.

Set-up

Implementation requires that an integration has been built from the other software or system for Procountor API. It is the customer's responsibility to build an interface for sending and receiving requests into the system that is integrated into Procountor. Procountor API is available for all Procountor Financial Management environments. *

API consulting packages

We offer expert services as additional services to support the implementation of Procountor API. Integration-related consultation is not part of our free-of-charge customer service.

Finago Network partner search

In the Finago Network partner search, you will find software and services that have been part of an integration with at least one of Finago's software solutions.

Learn more: finago.com/network

 [Read more about Procountor API »](#)

* API is not available in Procountor Solo.

Mobile range

Procountor's mobile range has been designed to make the life of an entrepreneur easier. Urgent financial management tasks can be implemented in the middle of everyday life with the smart phone regardless of location.

With Procountor mobile app, you can create a travel invoice already during your trip. The app also allows you to create individual expense invoices and easily approve and check invoices anywhere and at any time. Procountor mobile app is available for all users of Procountor Financials.

Download the handy Procountor application to your phone, and enter the fast lane of financial management. The Procountor application is available for Android and iPhone phones.

Create travel invoices easily

Creating travel invoices with Procountor mobile app is easy. You can create a travel invoice gradually during your trip, and it is nice to come home when the travel invoice is ready for the approval circulation.

The application automatically calculates the daily allowances for foreign and domestic travel and converts purchases made in other currencies into the accounting currency. Procountor mobile app calculates daily allowances and kilometer allowances based on the locations and times entered by the person who is making the travel invoice.

Daily expense invoices immediately to accounting

With Procountor mobile app, you can also create just an expense invoice, instead of a travel invoice. This means that Procountor app makes it possible to transfer the company's daily expenses to accounting at the moment when the product or the service is purchased.

Check and approve invoices quickly and easily

With Procountor mobile app, checking and approving invoices is quick and easy. When an invoice that needs checking arrives in Procountor, you will receive a notification of it on your phone. Instead of separate login credentials, you can access the application with your own Procountor user ID and password.

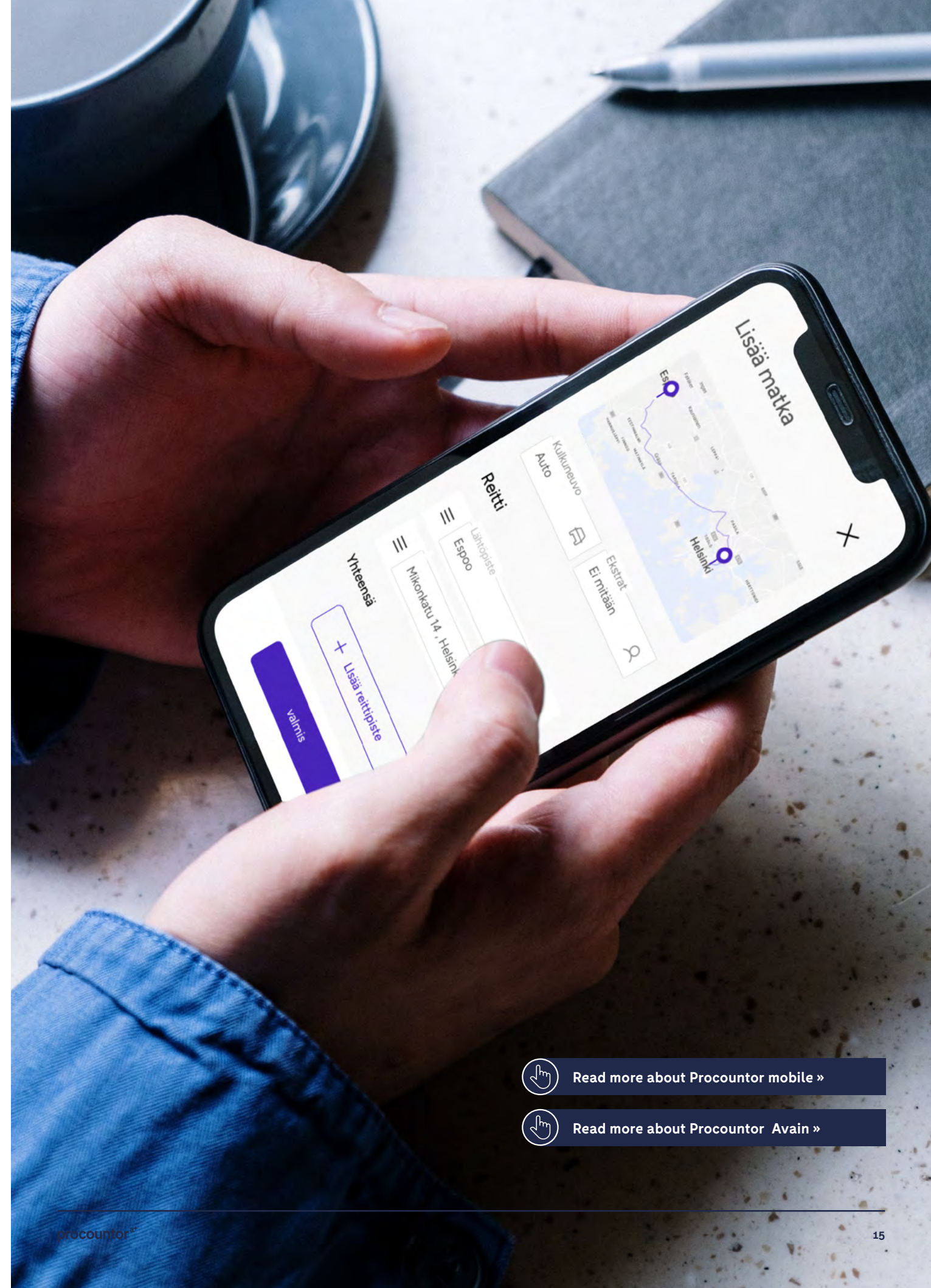
procountor avain^{a+}


A quick and easy way to log in to Procountor


Procountor Avain is an easy and secure way to log in to Procountor. All you need to do is enter your username and personal password, after which you can verify your login to Procountor with one click of a button in the mobile app.

Download from your app store

Procountor mobile and Procountor Avain work on iOS and Android and can be downloaded for free from your app store.



 [Read more about Procountor mobile »](#)

 [Read more about Procountor Avain »](#)



allekirjoitus^{a+}

Easy electronic document signature without a monthly fee – only EUR 1.50 per signature. Allekirjoitus offers an easy and quick way to sign any type of document with a phone, desktop or tablet computer. You will also have secure access to a document archive. The service is suitable for all types of companies.

Versatile signature methods and easily manageable signature experience

With Allekirjoitus, you can send PDF documents and the required attachments to be signed in one batch, e.g. employment contracts, financial statements or any type of document. Allekirjoitus offers a wide range of signature methods – in addition to two-factor authentication with online banking credentials, you can sign documents by e-mail, which makes it easier for signatories based abroad to provide their signature. Signature management is also easy and flexible with reminders, setting the order of signature and real-time monitoring of signatures, for instance.

User-friendly archive

All documents are archived automatically and stored in a secure archive for 10 years, from where they can be easily retrieved at all times regardless of your location.

Built-in data security

We value your peace of mind, which is why data security is an integral part of Allekirjoitus. Each signed document can be tracked and the authenticity of a document can be verified. Allekirjoitus has been developed in cooperation with the Swedish Verified.eu service.

Unlimited number of users

You can add an unlimited number of colleagues or other users to the Allekirjoitus service. It is easy to manage user privileges related to viewing and signing certain documents.

Turn accounts receivables into cashflow

Kassaturva is a financing service for financing accounts receivables that is seamlessly integrated into Procountor. With Kassaturva, you can make sure that you will receive money for accounts receivables immediately, so that you can cover procurements, salaries, taxes and other expenses.

The service allows you to choose when and how much you want to make use of financing, and its only cost is a commission that is collected for the financed accounts receivable. Kassaturva has been implemented together with PURO Finance Oy.

Our other business partners

AREX – Invoice purchases

- The credit risk will be transferred to the financing organization
- Automatic sales ledgers and accounting

SVEA – Invoice purchases & factoring

- The credit risk will be transferred to the financing organization (only for invoice purchases)
- Consumer invoice financing (factoring)

ROPO CAPITAL – Invoice purchases & factoring

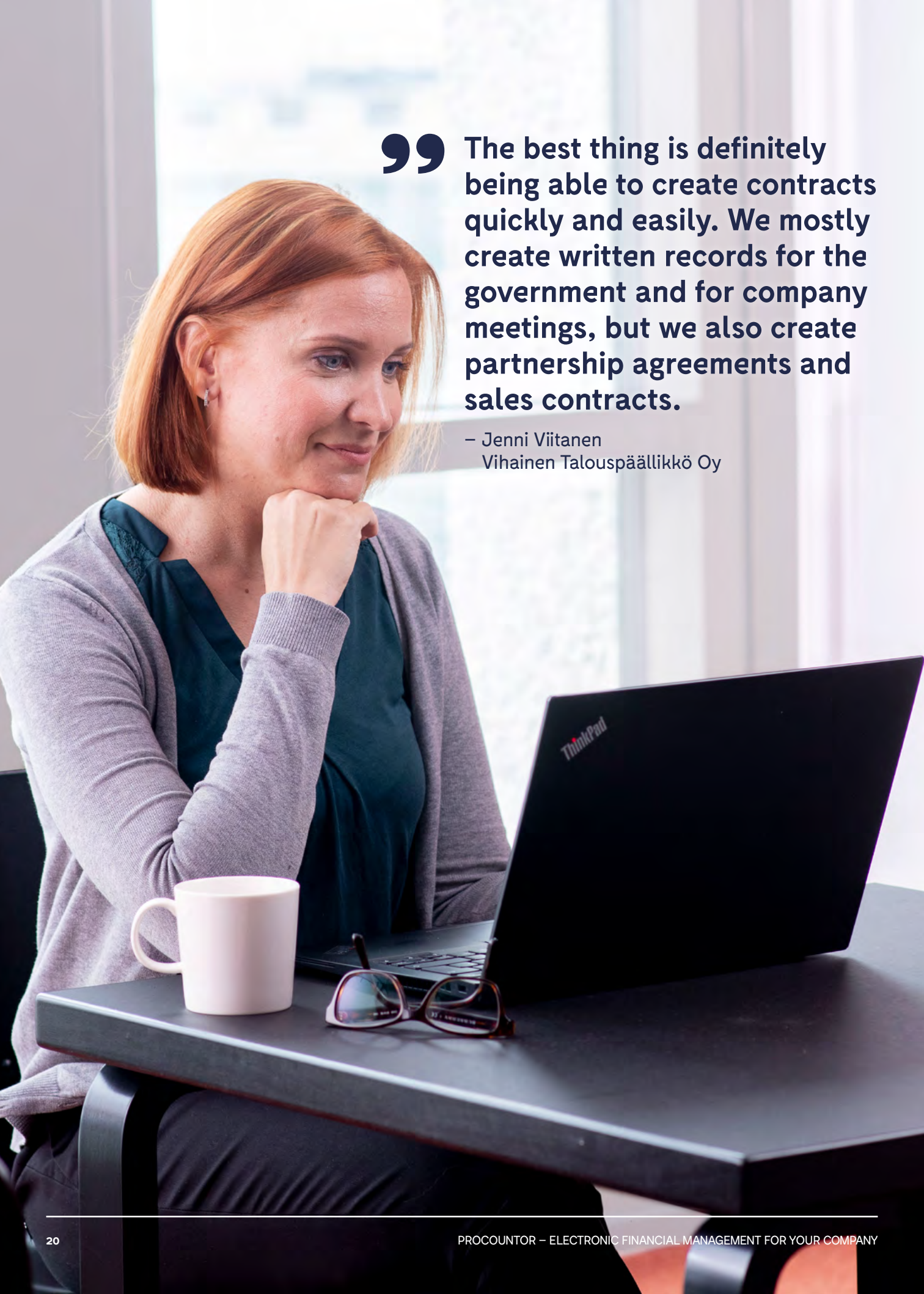
- The credit risk will be transferred to the financing organization (only for invoice purchases)

QRED BUSINESS LOAN – business loans without real security

- Loans from €1,000 to €100,000
- Term 1–18 months

	KASSATURVA	AREX	SVEA FACTORING	SVEA INVOICE PURCHASING	ROPO CAPITAL FACTORING	ROPO CAPITAL INVOICE PURCHASING
Financing is flexible based on what is needed	✓	✓	✓	✓	✓	✓
Money from accounts receivables to your account immediately	✓	✓	✓	✓	✓	✓
Accounts receivable used as a security	✓	–	✓	–	✓	–
Accounts receivable's credit risk transferred to financing organization	–	✓	–	✓	–	✓
Consumer invoice financing	–	–	✓	–	–	–
Service integrated into Procountor	✓	✓	✓	✓	✓	✓
Automated accounting no extra work for the accountant	✓	✓	–	–	–	–





” The best thing is definitely being able to create contracts quickly and easily. We mostly create written records for the government and for company meetings, but we also create partnership agreements and sales contracts.

– Jenni Viitanen
Vihainen Talouspäällikkö Oy

sopimuskone^{a+}

Sopimuskone is an easy-to-use contract service which offers you the most important document templates you need to work as an entrepreneur. The contents of the templates have been created and audited by lawyers. You can try out Sopimuskone on our website for free.

Contractual content, ready for use

Sopimuskone includes contractual content that is always legally up-to-date and ready for use in hundreds of documents. By using the service's quick access options, you can create the customized content you need for your document automatically, so document creation is quick and easy. The content in Sopimuskone is also available in English.

Electronic signature

The service offers two options for signing documents: SopimusSign Helppo and SopimusSign Vahva. With SopimusSign Helppo, you can easily sign contracts by drawing your signature with a phone, tablet or computer. When using SopimusSign Vahva, you can use your online bank credentials or a mobile certificate. You can also skip electronic signing when necessary.

Automatic archive

The documents you create using Sopimuskone will be automatically saved into your company account's archive, keeping them saved and updated. Having access to your documents through your phone and other devices means that you can take your documents with you wherever you go. You can also easily define which documents are visible to which people.

Information services

Get trade register extracts, articles of association and credit information affordably when you need them. Information services will help you check matters such as a new customer's credit information before entering into a customer agreement, which lowers your company's credit risk.

Benefits of Sopimuskone

- + With Sopimuskone, you can, for example, create all documents related to employment relationships, saving time and money.
- + The service's electronic signature features let you finish contracts quickly by sending a signing invitation to all participants simultaneously. The signed documents will be automatically saved to your company account's archive for later viewing.
- + You can set reminders about important dates for the documents that have been saved to the archive. This will help you stay up to date on when an employee's trial period is ending or when a fixed-term customer agreement needs to be renewed, for example.

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