

FAQ

Questions and answers about NetPosti

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1. What is NetPosti? Will all mail soon go online?

NetPosti is a free online transaction service provided by Posti to all Finnish citizens aged 15 years or older. In practice, NetPosti is an alternative to a physical mailbox and file archive. A letter that used to be delivered to your mailbox in paper format can now be sent electronically to NetPosti.

Although the service currently boasts more than 3,000 active sender companies and other organizations and provides access to over 1,000 official forms, this does not mean that all mail will go online. On the other hand, the more organizations and authorities decide to send their letters electronically via NetPosti, the more often consumers can receive electronic mail instead of physical mail. Nevertheless, all mail will not be sent over the web. For example, postcards, invitations and direct marketing ads will continue to be delivered as paper letters and postcards to your mailbox.

2. How does NetPosti work?

NetPosti provides an alternative way of receiving and archiving bills and other letters securely using just one electronic service. This means that electronic letters will replace paper letters. The majority of companies and authorities have outsourced the printing, enveloping and mailing of their letters to various printing service providers, so the letters are already in electronic format. Consequently, letters sent to NetPosti are not scanned. Everything takes place automatically within the information system all the way from the sender to NetPosti, so the privacy of correspondence is not threatened at any stage.

An electronic letter is delivered to NetPosti if the name and address in the letter correspond to a name and address submitted to NetPosti. A letter may also be delivered on the basis of information revealed by a personal identity number, which is used for sending electronic payslips, for example.

NetPosti is not an email service and is not intended to replace it.

3. How much does it cost to use NetPosti?

The service is free of charge for consumers.

4. Why should I become a NetPosti user?

Receiving, storing, archiving and destroying messages delivered to your home address is becoming a real challenge. An increasing number of Finns spend part of the year at a holiday home or abroad or travel a lot. Students often move to a new flat, city and even country. People are living much more mobile lives. Mail can, of course, be redirected to another address for the duration of a holiday, for example, but archiving is a challenge if you need to access your file archive on holiday or during a business trip. NetPosti offers an electronic archive for just this purpose.

Currently the electronic online services of banks, credit institutions, insurance companies and numerous state and local authorities all have their own web addresses. Many Finns need nearly all of these services, but they all look different and work in a different way, and the service providers are all focused on their own special area. Each service also requires a separate username and password for logging in.

By registering with NetPosti, consumers can receive their electronic bills and other types of letters conveniently in one place - just like they receive traditional letters and other mail items in their own mailbox. NetPosti is fast, secure, ecological and independent of time and place and offers free archiving for six years.

5. How can I start using NetPosti and how soon can I access the service?

You can register with the service using your online bank user ID, a Posti username or a chip ID card issued by the Population Register Centre. The service is available at www.posti.fi/english/netposti/ and can be accessed immediately. You can start receiving electronic letters in your NetPosti mailbox within about two days after registration.

6. If I already use an online bank to pay my bills, why do I need NetPosti?

In addition to bills, you can receive other types of letters via NetPosti. Why not receive prefilled tax forms, electronic air tickets or travel reservations from a travel agency in your NetPosti mailbox in the future?

Surveys show that Finns would like to receive receipts, bank statements, bills and payslips, for example, in electronic format. Another popular letter type is property-related messages, such as fund reports and other investment materials, warranty certificates and insurance documents.

A third major purpose of use would be receiving and archiving prescriptions, notices of a dentist's appointment, laboratory results and other health-related messages, as well as messages associated with taxes, building permits, daycare decisions, the confirmation of a student's admission to an institution and other decisions made by the authorities.

NetPosti is suited for receiving all of the abovementioned mail items, and is thus an electronic counterpart to a physical mailbox and file archive.

Letters sent to NetPosti will be kept safe in the service archive for six years free of charge. NetPosti is also useful if you are a direct debit customer. When the payment is made automatically, you will only receive an electronic itemisation of the bill in NetPosti. You can archive the letter and utilise the information required by the tax authorities, for instance.

When you receive an electronic bill in NetPosti, you can conveniently transfer the reference number to your online bank for easy payment, with no fear of making a typing error. Even if you change banks or are a customer of more than one bank, this will not affect your personal NetPosti archive.

7. How do I know that bills or other letters have been sent to my NetPosti mailbox when I no longer receive paper bills?

You will receive an email notification of a letter sent to your NetPosti mailbox. This is why you need to provide an email address during registration, so that you can always be informed of an electronic letter that has arrived for you in NetPosti.

8. How can I get companies and other organisations to send all my mail via NetPosti?

NetPosti is a content-independent electronic transaction service through which companies and other organizations can send various types of letters. Eight of Finland's largest employers already send their employees' payslips to NetPosti, a nationwide rental housing company submits its rental payment forms to the service, and advices of arrival for parcels delivered by Posti and invoices of a credit card company are also sent to NetPosti.

The number of senders is expected to rise considerably in the future. You can, of course, influence the decisions of companies not yet registered with NetPosti. For example, you can give feedback to a company that sends you bills, saying that you would like to receive the bills and other letters in your NetPosti mailbox.

In early 2009, there were more than 3,000 sender companies and other organizations in NetPosti, and users had access to more than 1,000 official forms.

9. How could I receive my payslip, for example, via NetPosti?

If you would like to receive your payslip via NetPosti, you should contact the payroll staff of your employer. The company is probably using the services of a printing service provider for printing its payslips. It can make an agreement on the use of the NetPosti service with the printing service provider.

10. What if I want to go through archived letters later on?

The electronic archive of NetPosti will grow as authorities and companies digitize their services. NetPosti allows consumers to archive their electronic letters for six years free of charge. You can always find those old electricity bills in no time, sorted by date, for example, in their own folder. If you wish, you may of course print out an electronic letter.

NetPosti is a content-independent and bank-independent service. Even if you change banks or are a customer of more than one bank, this will not affect your personal NetPosti archive.

You can store the following information, for example, in your personal archive:

Monitoring electricity consumption for building management purposes
Insurance terms and conditions
Pay history (payslips)
Fund reports of various banks and/or investment firms (and even if you change banks, these will remain in your NetPosti archive)

11. Is NetPosti safe? Will my mailbox be flooded with spam? Or with mass mail?

Letters sent to NetPosti are read over an encrypted SSL connection, which is just as safe as using your online bank. Your personal information and the contents of letters can only be accessed by you as the user.

Everything takes place automatically within the information system all the way from the sender to NetPosti, so the privacy of correspondence is not threatened at any stage. All material sent to NetPosti is managed in compliance with postal, letter and banking secrecy, the guidelines of the Data Protection Ombudsman and Itella Group's Information Security Policy. We use standardised data transmission methods and encrypted connections.

The information systems have limited access (firewall, usernames, etc.) limited and controlled access rights (maintenance, operators, etc.) up-to-date and physically protected software and hardware.

The use of NetPosti requires that both the sender and recipient be registered with the service, and there is no need to worry about spam. Letters sent to NetPosti are addressed personally to the recipient, so there are no mass mailings either in NetPosti.

12. How many senders are there in NetPosti, and how many recipients?

Now, there were more than 3,000 sender companies in NetPosti, and users had access to over 1,000 official public-sector forms. There are more than 170,000 users in June 2009. In 2008, over 2,1 million electronic letters were delivered through the service.

13. Will an electronic letter reach me faster than a paper letter?

An electronic letter arrives in your NetPosti mailbox one or two days before the corresponding paper letter could reach you.

14. What forms are available in NetPosti and how can I use them?

NetPosti gives you a convenient access to more than 1,000 official forms under the "Forms" section. The forms are maintained by the organizations in charge and are always up to date. All of these forms are in electronic format, and about 100 forms can also be filled in and submitted electronically, meaning that there is no need to mail a letter or visit an office. Forms can be searched by search word or the name of an authority.

Examples of forms are: All tax forms, e.g. an application for a change in withholding tax rate, tax credit for domestic costs, deductions for commuting to and from work, deductions for work performed at home, etc. All forms of the Social Insurance Institution of Finland (Kela) All police forms, e.g. a form for reporting an offence Forms of the Finnish Communications Regulatory Authority, e.g. a form for changing your television fee information Forms of the Register Office, e.g. a motor boat registration form and a name change application.

15. How does the use of NetPosti help save the environment?

Every letter that is only sent to NetPosti cuts carbon emissions by 40% since an electronic letter does not need to be printed out, inserted into an envelope or delivered physically to a mailbox. This enables us to save both paper and fuel. (Source: Natural Interest).

16. Why is Itella offering the NetPosti service?

NetPosti is the only Finnish online service to collect and store information related to everyday transactions in one personal, secure, free-of-charge and content-independent location.

The bulk of all services and communication are already electronic or are becoming electronic. NetPosti is a natural continuation of Itella's aim of operating as a reliable, content-independent service provider that conveys messages and provides a channel for reaching everyone in Finland.

As an impartial operator, Itella is able to offer consumers direct links to banks and authorities. Itella Corporation serves Finnish consumers under the Posti brand and corporate customers under the Itella brand. To find out more about Itella Group, please visit:

<http://www.itella.fi/group/english/media/frequentlyaskedquestions/>

17. Where can I get more information about NetPosti?

For more information about the service, please go to www.posti.fi/english/netposti or send an email message to asiakaspalvelu@posti.fi or call +358 200 7100 (local call charge/mobile charge) Mon-Fri 8 am-8 pm, Sat 9 am-2 pm.