Activation of services which require authentication

Creation of direct connections with banks (free of charge for the users of Merit Aktiva)

Swedbank: Activation begins in the Internet Bank where a board member signs the Gateway agreement. From the menu, select Everyday Banking -> Digital Banking -> Swedbank Gateway. Select the operator channel package Merit Aktiva/Merit Palk. The services that have to be included in the agreement involve the import of payments into the Internet Bank and regular account statement.

When the agreement with the bank has been signed, the direct connection has to be activated in Merit Aktiva. From the menu, select Payments -> Banks -> Swedbank -> enter the Gateway agreement number -> and click "Create a direct connection with the bank". The account statement arrives in the program with quick notification service every few minutes. Service fees are brought to Merit Aktiva the next morning.

LHV: Activation begins in the programme Merit Aktiva. From the menu, select Payments -> Banks -> LHV -> "Create a direct connection with the bank". The programme sends a notification to the bank -> after some time, the bank emails the LHV Connect agreement, which has to be signed by a board member and returned to the bank. Within some days, the bank notifies the user of activating the service. Account statement requests are sent to the bank every two minutes.

SEB: The direct connection with SEB Pank is free of charge for the users of Aktiva, provided that they have signed a business client agreement of any kind with SEB Pank. If the company has not joined the business client plan, the direct connection costs 5 euros per month. The fee is charged by the bank, not Merit Tarkvara. To activate the direct connection, the Gatway service agreement has to be concluded in the SEB Internet Bank.

When the agreement with the bank has been signed, the direct connection has to be activated in Merit Aktiva. From the menu, select Payments -> Banks -> SEB -> enter the Gateway agreement number -> and click "Create a direct connection with the bank". Account statements for the previous day reach the programme once a day, at night time.

Link to SEB Baltic Gateway instructions:

https://www.merit.ee/juhend/muud/SEB_Baltic_Gateway_instructions_to_Operator_users.pdf

Coop pank: To activate the direct connection, you need to sign a Coop Gateway agreement in Coop Pank's internet bank and make an activation note in Merit Aktiva's menu Payments -> Banks -> Coop -> "Create a direct connection with the bank". The account statement request is made from the bank every few minutes.

In Merit Aktiva, a direct connection can be activated by a board member, using ID card or Mobile-ID, by checking the line "Create a direct connection with the bank".

Sending and receiving e-invoices

To activate the service of e-invoices, the user has to decide which e-invoice operator's service they are going to use – Telema or Omniva (Finbite) – and the respective connection in Merit Aktiva has to be activated. From the menu, select Settings -> Company data -> Settings of e-invoices and other integrations -> Operator of e-invoices Telema / Operator of e-invoices Omniva.

Note that all activations can also be done by a user whose rights are restricted, using an ID card or Mobile-ID for authentication.

Sending a VAT return from Merit Aktiva directly to e-Tax Board

VAT returns can be submitted to the Tax and Customs Board directly from Merit Aktiva, using a machine-to-machine interface. To be able to submit a tax return via the machine-to-machine interface, follow the procedure:

1.   On the Estonian Tax and Customs Board (ETCB) website, an authorisation has to be given to Swedbank, the provider of the secure server (machine-to-machine interface) service for Merit Aktiva. From the menu of the ETCB website, select Settings -> Access permissions -> Access permissions of representatives. An access permission has to be granted to Swedbank AS, reg. code 10060701, and the service "Send data through system-to-system interface" has to be selected.

2.   The user of Merit Aktiva who files a VAT return to the Tax and Customs Board has to have an authorisation in the e-Tax Board for filing tax returns.

3.   When filing a VAT return for the first time, the person needs to go through the identification process in Aktiva. In the programme, on the VAT return, select Reports -> VAT INF XML. This will automatically open a window where identification can be done (using ID card or Mobile-ID). After identification, the report is automatically sent to the e-Tax Board in an approved form. A person who has been authorised to file VAT returns has to go through the identification process only once.