

## Questions and answers

*/Electronic invoice and UniMail /*

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### **What is the electronic invoice?**

The electronic invoice is a document signed with a valid electronic signature and fully equals the paper invoice. The electronic invoices issued by UniCredit Leasing fully meet the requirements of the Electronic Document and Electronic Signature Act, the Accounting Act and the VAT act. The authenticity of the origin of the invoice and the integrity of the content are guaranteed by using a digital certificate (universal electronic signature) issued by [Bankservice AD](#), which is a licensed certification body. Bankservice AD is a registered Supplier of Certification Services with the [Communications Regulation Commission](#) with decision 1113 dated 25.09.2003.

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### **Is the electronic invoice safe?**

Yes. The electronic invoice is much safer than the traditional methods of sending and receiving of accounting documents. The system uses state-of-the-art technologies such as digital signing and user identification. The electronic invoices are digitally signed and have a fully legitimate status not only according our legislation, but also according the European Directive for the electronic signature - [1999/93/EC](#). They are transported to the mailboxes of the clients through maximum security channels without exiting out in the Internet and they can only be accessed by users authorized for this specific purpose.

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### **Is it necessary for the receivers of the invoices to have an electronic signature?**

No. The receivers of the electronic invoices may have access to the invoices they were sent, to examine them, to print them and to keep them locally without the need to have an electronic signature.

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### **Why do I need to use the UniMail service if I can receive my invoices by e-mail?**

The Internet e-mail environment is fully unprotected and sending electronic documents in terms of security equals sending your invoices without envelope, as a postcard.

If you receive your invoices by classic e-mail, you are being exposed to the following risks:

There is no complete guarantee that your e-mail will be delivered to the recipient;

The attached information is extremely susceptible to potential virus attacks – for example a virus may send a copy of your financial document to everyone in your contact list;

UniMail eliminates all these risks, since the communication is only between UniCredit Leasing and the clients – without going out in the Internet. The reviewing, printing and keeping locally may be performed after the respective authorized access to UniMail.

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### **Do I need to keep hard copies of the electronic invoices?**

No. The electronic invoice is a valid electronic document and one of its biggest advantages is exactly the use of „paperless“ means of transportation and keeping. If you wish, you can always print your electronic invoice.

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### **Should I use the electronic invoice or the invoice received by courier for my accounting?**

The decision is up to you. The information contained in the invoices is completely identical. Информацията във фактурите е напълно идентична. Here is the expert opinion of our consultants from PricewaterhouseCoopers - [PricewaterhouseCoopers](#) regarding:

#### **„Issuing an electronic invoice and a paper invoice:**

There is no registered case in the tax legislation when a single invoice is issued on two different carriers (i.e., an electronic invoice issued together with a paper one). According to art. 42, paragraph 3 of the Accounting Act, after the information from the invoice is recorded onto a technical carrier, the paper carrier may be destroyed. With view of the above said and provided that both invoices contain the same information, there should not be a problem regarding which invoice to be considered as the original,,

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### **How to keep the electronic invoices for the legally required term?**

You could download the invoices locally at any given time. The only thing you require is a system for the local keeping of the invoices on own carriers (electronic carriers). We recommend that the local keeping should be on at least two independent carriers (for example: hard disc + CD or DVD, hard disc + flash memory, etc). Remember to make regular “Back-ups”!

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### **Can I receive other electronic documents along with the electronic invoices?**

Yes. You can and you would receive along with the electronic invoices all other documents related to our business relations. They may have the status of electronic documents (signed with a universal electronic signature) or not.

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**Something is not right with my electronic invoice.....(the file does not open or opens incorrectly).**

Your Acrobat Reader should not be older than version 6.0. When working with electronic invoices we recommend using versions 7.0 or 8.0.

You can update your Acrobat Reader from here.

<http://www.adobe.com/products/acrobat/readstep2.html>

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**Something is not right with my electronic invoice.....(it reads Validity unknown, Signature Not Verified etc.).**

Complete the configuration setup for your Acrobat Reader.

The instructions for versions 6,7 and 8 can be found here:

[http://unicreditleasing.bg/documents\\_bg.php](http://unicreditleasing.bg/documents_bg.php)

**Please keep to the exact sequence of the actions, as indicated in the instructions!**

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**How many times will I have to perform this configuration setup?**

The setup is performed a single time for each computer or for different users of a single computer.

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**Is the configuration setup for the electronically signed documents valid only for UniCredit Leasing?**

No, with this setup you will be able to validate (verify) any other electronic document signed with an electronic signature issued by the licensed certification body – Bankservice AD, according the conditions of their B-trust service.

**Where can I download the necessary certificates?**

[Обратно](#)

You are welcome to download the 4 certificates necessary for the configurations setup from the site of UniCredit Leasing:

[http://unicreditleasing.bg/documents\\_bg.php](http://unicreditleasing.bg/documents_bg.php)

If you wish you can also download all certificates from the page of B-trust:

[http://www.b-trust.org/?p=duu\\_crl](http://www.b-trust.org/?p=duu_crl)

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[www.unicreditleasing.bg](http://www.unicreditleasing.bg)