

ALLEKIRJOITUS.FI Service Terms and Conditions

Effective date: 14.01.2026

1 Version information

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2 Definitions

Allekirjoitus.fi Service	A cloud-based business service designed for the electronic signing of PDF documents. The Service allows businesses to securely request and manage electronic signatures from employees, Subscribers, and partners (the “Service”)
Service Terms	Present document which describes terms of Allekirjoitus.fi Service.
SK	SK ID Solutions AS
Advanced Electronic Signature (AES)	An electronic signature created using the main Finnish and other Nordic-Baltic high-assurance electronic identification methods meeting the requirements for an advanced electronic signature under the eIDAS regulation.
Simple Electronic Signature (SES)	An electronic signature that relies on lower assurance identification methods, such as a one-time password (OTP) delivered via SMS or email, or a drawn signature (InkSign). This is an optional feature available only within the Enterprise Tier.
Signature Request (SR)	The basic billing unit for the Service. One SR is charged per signatory when a document is sent for signing, regardless of whether the signatory completes or declines the signing process. For example, a document sent to four signatories consumes four Signature Requests.
Signatory	The person requested to sign the document.

Basic Tier	The standardized service configuration providing limited functionality via the web user interface, primarily serving smaller Subscribers, and priced via tiered packages defined in the Price List.
Enterprise Tier	The integrated service configuration, supporting API access, customization (e.g., custom branding, online forms, login with organizational credentials via SSO, etc), flexible authentication, and priced via a fixed base fee plus separate transactional charges.
PAdES	PDF Advanced Electronic Signatures; the industry-standard technical format for the final signed document, which incorporates the signature, sealing, timestamp and audit trail information for offline verification (e.g., via Adobe Reader).

3 General

3.1 When using Allekirjoitus.fi Service, the General Terms of Subscriber Agreement apply, except as otherwise provided in these Service Terms.

4 Document Requirements

4.1 The Subscriber must provide all documents for signing in PDF-A format to ensure long-term archival compatibility.

4.2 Documents must not be password-protected or otherwise restricted.

4.3 Maximum file size: 100 MB per document.

5 Signing Process

5.1 Signing Workflow

- The sender uploads a PDF and defines required signatories (name, email, mobile number).
- The Service sends signing requests, typically by email.
- The signer authenticates (via strong or light authentication, depending on configuration), reviews the document, and confirms intent to sign.

5.2 Finalization

- The final signed document is delivered in the PAdES format.
- The document is automatically sealed with an AATL-compatible certificate, and an XML audit trail detailing the signing event is attached.

5.3 **Document Retrieval.** Upon completion, the signer receives a download link via email, protected by a one-time password (OTP) sent via SMS to the signatory's mobile phone.

5.4 **Verification.** The integrity and validity of the signed PAdES document can be verified by opening it in Adobe Reader software without requiring an external service connection.

6 Modification Restrictions and Retention

6.1 **Modification Restrictions.** After dispatch, no additional signers may be added and the validity period cannot be changed.

6.2 **Retention:**

- Signed documents are stored temporarily, with a default retention period of 90 days from request completion.
- The Subscriber must transfer all signed documents to their own long-term storage systems before the retention period expires.

7 Personal Data Processing

7.1 **Roles:**

- The Subscriber is the data controller responsible for the legal basis and content of all personal data processed via the Service.
- SK is the data processor and SK's subcontractors are the sub-processors, processing data only according to the Subscriber's instructions.

7.2 **Processed Personal Data.** The Service processes the following personal data to enable electronic signatures and maintain audit logs:

- Signer's given name(s) and surname;
- Email address;
- Mobile phone number;
- Personal identity code / HETU (stored in XML metadata);
- IP addresses;
- Authentication data.

7.3 **HETU Notice**

- The signer's HETU is stored in plain text in the XML metadata section of the PAdES file and is not displayed on the visible document pages. The Subscriber is responsible for implementing strict access controls to prevent unauthorized access to signed documents.

7.4 **Subscriber is responsible for:**

- **Processing personal data lawfully.** Ensuring that all data - including personal data and intermediary data - are processed in accordance with applicable laws, official regulations, and instructions.
- **Obtaining required rights and consents.** Ensuring that all rights, permissions, and consents required for the processing of data in connection with the Service have been obtained, regardless of whether the data are processed by the Customer or by SK on the Customer's behalf.
- **Authorising SK as the processor.** Authorising SK, as the Subscriber's subcontractor, to process the data necessary for providing the Service in accordance with the Subscriber's instructions and granting SK consent to such processing.

7.5 **Personal data processing includes:**

- Personal data processing carried out by the Subscriber in accordance with Service Terms.
- Personal data processing carried out by SK as the Subscriber's sub-processor in accordance with Service Terms.

7.6 **If claims or legal actions are brought against SK due to:**

- the Subscriber's failure to comply with its data processing responsibilities described above, or

- the Subscriber's unlawful use of the Service or data obtained through it,

the Subscriber undertakes to **compensate SK** for all resulting damages and costs. This includes any costs related to responding to claims, such as litigation and legal expenses. SK will notify the Customer in writing of such claims within a reasonable time after becoming aware of them.

8 Service Tiers and Functionality

8.1 The Service is offered under two models:

- Basic Tier**
- Enterprise Tier**

8.2 All differences in functionality, authentication, access, configuration, and billing are defined exclusively in the following table.

Category	Basic Tier	Enterprise Tier
Service Type	Simple, secure, ready-to-use service with fixed functionality.	Flexible, integration-capable service supporting advanced workflows and customization.
Access	Access through standard web portal only.	Access via web portal and through API system integrations.
No of Users	As defined per package in Price List.	Unlimited users.
Login Method	Email + password.	With organizational credentials via SSO and/or Email + password.
User Rights	Basic roles with limited visibility.	Advanced rights including department structures sourced from AD.
Authentication Level	Strong Authentication (AES) only.	AES default; optional SES (SMS OTP, email OTP, drawn signature).
Workflow Options	Single standardized workflow.	Configurable workflows and multi template setup.
API and Integration	Not supported.	Full REST API and Webhook support.

Advanced Features	Not supported.	Online forms, review periods, file conversion, etc.
Branding	Standard branding only.	Custom company branding across all signer-facing touchpoints.
Billing	Fixed Monthly Packages; overages billed per Price List.	Monthly Platform Base Fee + per-transaction fees + SMS charges.

9 Account Management, Authentication and Access

9.1 Account Management

- The Subscriber designates contact persons responsible for determining which individuals are authorised to access and use the Service. The required user information, including the user's name, e-mail address, and mobile telephone number, is provided to support@allekirjoitus.fi.
- SK provides the Service to the Subscriber for use by the Subscriber's designated employees and representatives.

9.2 User Authentication and Access to Basic Tier

- **Login Method:** Basic Tier users can only log in using an email address and password.
- **User Administration:** User access rights are defined by basic roles that typically restrict visibility to the user's own documents. The Subscriber is responsible for communicating necessary user additions, modifications, and deletions to SK via the support support@allekirjoitus.fi.

9.3 User Authentication and Access to Enterprise Tier

- The Enterprise Tier enables additionally customized user identity and rights management through system integration.
- **Single Sign-On (SSO):** SK provides integration with the Subscriber's identity solutions, such as Microsoft Azure AD / Active Directory (AD), enabling users to log in with their organizational credentials.
- **User Provisioning:** When a user logs in via AD/SSO for the first time, the user account is automatically created in the Service. To remove access, the Subscriber's IT support removes the user from the relevant AD group.
- **Advanced User Rights:** The Service supports advanced user rights management, including the configuration of organizational departments that connect users to departments. Department information can be fetched directly from the Subscriber's Active Directory.

10 Service Fees

10.1 **Service Fees:** Subscriber pays fees in accordance with the Price list or as agreed separately in the Subscriber Agreement.

11 Support Channels and Service Levels

11.1 **Contact Persons of the Subscriber. The Subscriber must appoint:**

- Basic Tier: Contractual Contact Person is mandatory, Technical Contact Person is optional.
- Enterprise Subscriber: both Contractual Contact Person and Technical Contact Person are mandatory.

11.2 SK's Support and Communication

- All service requests and incident reports must be sent to support@allekirjoitus.fi.
- Technical support is available Mon–Fri, 09:00–17:00 EET.

11.3 Service Level.

- For the avoidance of doubt, Section 9 of the General Terms of Subscriber Agreement does not apply to the Service. Due to reliance on third-party authentication providers, the Service is provided on **a best-effort basis**. SK will respond to incidents during business hours according to their severity.
- For the avoidance of doubt, the rules in Section 14 of the General Terms of Subscriber Agreement governing outage-related penalties, including the timeframe for submitting claims, applicable rate percentages, and the monthly limitation of liability, are not applicable to this Service.