Privacy statement - Visma Solutions Oy

This Privacy Statement describes processing of personal data in Visma Solutions Oy (later Visma Solutions). The Privacy Statement helps you understand what personal data we collect and why we collect it, and how we handle, protect, store, export, and delete your personal data.

Personal data is any information relating to an identified or identifiable natural person, such as an email address, street address, phone number, etc. Data processing in our products is documented in high-level in this document, but in more detail in the product-specific privacy statements.

What personal data do we process?

The type of personal data that Visma Solutions processes about you may be:

- Basic personal information such as name, address, telephone number, email and demographic information
- User and web traffic information such as login ID, username, and IP address
- Financial information such as invoice-related information
- Content you have uploaded or provided such as photos, comments, preferences, articles and videos
- Statistics that show how the users use our software and consume content we offer
- Information provided through job applications

For the purposes mentioned in the section “Why we process personal data”, Visma Solutions does not process sensitive personal data about you.

How is personal data collected?

In general, Visma Solutions collects personal data directly from you or other persons linked to our Customer (your employer, company, municipality, school etc). If the Customer purchases Visma Solutions products or services via a partner company, we may collect information about you from the partner company (eg. accounting office).

Visma Solutions will also use cookies and other tracking technologies when you use our applications/services, in order to optimize your experience of Visma Solutions and our products. We also utilize analytics tools to analyze the usage data from our websites and services and we may process personal data on these platforms.

In some cases, we may also collect information about you from other sources. These sources may be third-party data aggregators, marketing partners, public sources or third-party social networks.

Why do we process personal data?

This Privacy Statement applies when Visma Solutions processes your personal data for various purposes when you interact with us, such as:

Sales and delivery

- Facilitate customer orders, agreements, payments
- Offer services directly to you, such as e-learning, webinars, reports, etc.
- Provide requested offers on products and services to Customers
- Create and facilitate accounts for users of our services

Support and improve

- Improve and develop the quality, functionality and user experience of our products, services and Visma Sites
- Offer customer support of our products and services
- Operate user communities to educate and enable interaction between users and Visma

Security and monitoring

- Detect, mitigate and prevent security threats and abuse, and perform maintenance and debugging
- Monitor our products, services and Visma sites for performance and security

Marketing

- Manage and send marketing preferences and content
- Organize virtual or physical events to our customers and partners
- Create interest profiles in order to promote relevant products and services (profiling)

Recruiting

- Manage recruitment processes and process job applications
- Evaluate submitted documentation, conduct interviews and call references

Information regarding how personal data is processed in one of our many services is outlined in the respective data processing agreement for that service. Visma Solutions does in such cases act as a data processor and processes the data on behalf of and according to instructions given by the Customer. For more information regarding this, please contact customer support for that specific service or read more from the product-specific websites:

- Accode
- FabricAI
- Fivaldi
- Maventa ePayslip
- Netvisor
- Netvisor KYC
- Severa
- Valueframe
- Visma Sign
- Fikuro
- Visma Nova
- Verkkolaskut.fi

- Digitalbooker
- Passeli Merit

What is the legal basis for processing your personal data?

We process data based on several legal grounds.

Agreement with you
We process your personal data on the basis of a legal binding contract with you. This will typically be when you apply for a job in Visma Solutions. Processing your personal data such as CV, application and references is necessary for handling jobseekers' requests before a contract is entered into.

Your consent
Visma Solutions might process your personal data based on consent. You will always be able to withdraw your consent, after you have given the consent.

Legitimate interest
Visma Solutions has a legitimate interest when we process your data for security, support and improvement purposes, or when you act as customer contact/lead for our existing and potential customers, hereunder in customer support. Your personal data is processed from a business perspective in a manner that we believe does not conflict with your privacy rights or freedoms.

Further Visma Solutions processes data based on legitimate interest if you are signing up for a webinar, downloading reports or other content from our web pages, and using our communities. The legitimate interest is to provide you with correct content, hold webinars, do marketing and administrate your requests. Read more about how Visma Solutions processes your personal data for marketing purposes based on legitimate interest and your rights when we process your personal data for such purposes under the section called "marketing" in this privacy statement.

How is your personal data shared?

Within the Visma Group
Visma Solutions is a part of the Visma Group. As Visma consists of many different subsidiaries, it is important for us that we provide the best possible overall experience for you. In order to maintain an overview and insight, Visma Solutions may share your personal data across companies in the Visma Group.

Outside of the Visma Group
Visma may also share your personal data with external third parties in the following contexts:

ISV partners
In case you utilize third-party software integrated to our products and services and you

contact us with a support request regarding the integration, we can communicate with the ISV partner and can provide them your details in order to progress your support request to be fulfilled.

Accounting office partners

Many of our customers have accounting offices that use the services together with the end-customer. We can share personal information about our Customer's users with their own accounting office to be able to provide our services and support the accounting offices in case of problems.

User communities

If you make a post, comment or similar on user communities or other forums or sites, such information can be read and used by anyone with access to such forums. Visma Solutions is not responsible for any information you submit on such forums or sites.

Business partners and consultants

Visma Solutions may share your personal information with our partners in the event this is legitimate from a business perspective and sharing of the personal data is required in the respective partnerships and projects. All data sharing is performed according to applicable privacy legislation.

Public authorities

The police and other authorities may request access to personal information from Visma Solutions . In these cases, Visma Solutions will only provide the data if there is a court order etc. to do so.

Processors

Visma Solutions uses processors to process personal data. In the next chapter we describe how we use these processors as part of our business.

When do we use processors?

Visma Solutions uses processors to process personal data. These processors are typically vendors of cloud services or other IT hosting services. When using processors, Visma Solutions will enter into a data processing agreement in order to safeguard your privacy rights. If processors are located outside the EU/EEA, we ensure legal grounds for such international transfers on your behalf, hereunder by using the EU Model Clauses.

You are always welcome to request an overview and more detailed information on our processors. For how to contact us , please see the last section of this statement.

For information on sub-processors used to provide you our services, please refer to our product-specific pages in Visma Trust Centre:

- Accode
- FabricAI
- Fivaldi
- Maventa ePayslip

- Netvisor
- Netvisor KYC
- Severa
- Valueframe
- Visma Sign
- Fikuro
- Visma Nova
- Passeli Merit
- Verkkolaskut.fi
- Digitalbooker
- Passeli Yritys

How long is your data stored?

Visma Solutions will only store your personal information as long as required to perform our contractual obligations. When processing your personal data on other legal basis, such as legitimate interest, data is stored as long as necessary to fulfill the purpose of processing.

Hence, your personal data may be subject to different retention policies based on the type of data and the purpose of collecting it. Below are some examples:

When recruiting, Visma Solutions will delete your personal information such as CV, application and other documents when the recruitment process is closed, typically maximum 12 months after application deadline, unless otherwise agreed upon with you.

Another example is contact information stored for marketing purposes, including leads or prospects. Such personal data will be deleted no later than 24 months after the last registered activity.

Regarding the personal information that we process as the data controller regarding the users of our products and services (log data, customer support requests, etc), such personal data will be deleted or anonymized no later than 24 months after the last registered activity (typically after the agreement with our Customer has ended).

Data retention times of our products are stated in the Terms of Service for each product.

For further information regarding deletion, feel free to contact us (see contact information in the last section of this statement)

What are your rights?

You can invoke the following rights in relation to our processing of your personal data:

- **Access.** You have the right to request a copy of personal data we process about you.
- **Rectification.** You also have the right to request Visma Solutions to rectify

inaccurate personal data concerning you. If you have an account for Visma Solutions sites or services , this can usually be done through the appropriate "your account" or "your profile" sections on the applicable site or service.

- **Deletion.** You can request Visma Solutions to delete personal data relating to you.
- **Restriction.** You may ask us to restrict the processing of your personal data
- **Portability.** You may ask us to provide you or others with your personal data in a structured, commonly used and machine-readable format.
- **Object.** On grounds relating to your particular situation, you have the right to object to our processing of your personal data on the basis of legitimate interests or for direct marketing purposes. You also have the right to object to our processing of your personal data for the performance of tasks carried out in the public interests or in the exercise of official authority or based on legitimate interests.

Please note that there may be certain exceptions or limitations to the abovementioned rights which could apply depending on the specific circumstances of your situation. In such cases, we will provide you with detailed information about the applicable exception or limitation and help you exercise your rights to the fullest extent possible, in accordance with applicable laws and regulations.

Please use privacy.solutions@visma.com to file requests as mentioned in this section. We have a right to request additional information from the requestor in order to properly identify the requestor before delivering any information.

Finally, you also have a right to file a complaint to the data protection authorities with regards to our processing of your personal data. More information from the Office of the Data Protection Ombudsman of Finland at https://tietosuoja.fi.

Marketing and profiling

Legitimate interest
When you interact with Visma Solutions e.g. by visiting our web pages, downloading content, attending webinars, and as part of using our services, Visma Solutions will be processing your personal data based on legitimate interest. One of our legitimate interests is the processing of personal data for direct marketing purposes.

Visma Solutions uses your personal data to provide relevant content to you through direct marketing on social media platforms and emails, webpages or in a service, based on your preferences. The personal data processed are aggregated details about you such as IP address, interests (where you have clicked, etc.), username and device. This is done through technologies like cookies and is called profiling. Visma Solutions will also be able to combine this information with information about the customer relationship we may have with your company.

The purpose of the profiling is to deliver customized marketing to you, improve your user

experience with our services / websites and deliver products that our customers are satisfied with. Visma Solutions's services are generally used as tools for work-related purposes, and your behavior in these tools says little about your personal life. No sensitive data is processed. Your personal data is therefore processed from a business perspective in a way that we believe does not conflict with your freedoms and rights as an individual.

Visma Solutions uses email as a tool to communicate marketing, however only if you have consented in accordance with national marketing legislation (if needed). If you have consented, you will always have the possibility to opt out as described below, or when you receive an email containing marketing.

Right to opt-out of marketing communications
You have the right to opt out of receiving marketing communications from Visma Solutions and being subject to profiling. You can do this by either:

- Following the instructions for opt-out in the relevant marketing communication. Every marketing email contains your personalized link to your marketing preferences
- Contacting us via e-mail at privacy.solutions@visma.com (or a separate contact email address informed to you when opting in to our user panel etc)

You will also always have the option to opt into/out of cookies on a particular web page, through our cookie banner.

Please note that even if you opt out from receiving marketing communications, you may still receive administrative communications from Visma Solutions, such as order confirmations and notifications necessary to manage your account or the services provided to Customers.

Changes

We encourage you to review the Statement regularly. If we make significant changes to our Statement that materially alter our privacy practices, we may also notify you by other means, such as sending an email or posting a notice on our website and/or social media pages prior to the changes taking effect.

The Privacy Statement is revised at least yearly. Last updated: 2026-10-27.

How to contact us:

The controller responsible for the processing of your personal data is:

Visma Solutions Oy
Data Protection Manager: Mikko Rosengren, privacy.solutions@visma.com
Head Office: Villimiehenkatu 10, 53100, Lappeenranta, FINLAND
Telephone number: +358 10 778 3730

We value your opinion. If you have any comments or questions about our Privacy Statement, or any privacy concerns, including regarding a possible breach of your privacy, please send them to privacy.solutions@visma.com.

We will handle your requests or complaints confidentially. Our representative will contact you to address your concerns and outline the options regarding how these may be resolved. We aim to ensure that complaints are resolved in a timely and appropriate manner.