



# **OMAPAJA INVOICING SYSTEM *USER GUIDE***

**omapaja.FI**

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# 1. Logging in

You can log in Omapaja's invoicing system at <https://laskutus.omapaja.fi>. You can also log in via the Omapaja website <https://omapaja.fi/> via the Login button in the upper right corner.

If you have forgotten your password, go to "Forgot password?" And you can send a password reset link to your email.

## Login

Enter your email address and password to access invoicing system.

Email address

Password

**Login**

[Forgot Password?](#)  
If you haven't registered yet, you can register here.

# 2. Filling your profile

When you log in the invoicing system for the first time, first fill in your profile. You can access your profile from the left-hand menu and choosing "My profile".

Fill in your personal information, tax card, YEL insurance information, salary settings and notification settings. Notice! If you haven't saved your tax card before the salary payment date, we will have to charge a withholding tax of 60%.

When you have filled in your information, you will have access to save invoices, cash sales, expenses and travel allowances in the system.

Later, you can change your new address or bank account number, for example. You can also change your salary payment method or save a new tax card. You can also change your username and password in the personal information section.

The screenshot shows the Omapaja user interface. At the top, there is a navigation bar with the Omapaja logo, a dashboard icon, and a user profile icon labeled "Hello, Tero". Below the navigation bar, there is a sidebar menu with options like "Dashboard", "MY PROFILE", "Personal informat...", "Tax cards", "YEL-insurance", "Settings", and "Expert profile". The main content area is titled "My Profile" and contains a "Personal information" section with fields for "User id" (133), "Username/email" (testi12@omapaja.fi), and "Firstname" (Tero). There is also a "My Account Info" button. A yellow callout box provides instructions on how to edit personal information.

## 2.1. Personal information

Fill in the social security number, telephone number, postal address, bank account number for salary payment, as well as your profession and industry.

### Personal information

User id 133

Username/email testil2@omapaja.fi

Firstname Tero

Lastname Testaaja

Social security number

Marketing Name Testaaja Tero / Omapaja Oy  
Appears on invoice as invoice sender. "Lastname Firstname" as default.

Telephone

Address

Postcode/postoffice

Bank Account

Profession   
Appears in the payslip as a professional title

Business Idea  ▼  
Needed for statistics and insurances

## 2.2. Tax cards

Download your tax card in the Tax cards section. The tax card must be intended for wage income and must be valid. Omapaja will be notified of new tax cards and will process them before your salary payment.

If necessary, you can apply for a new tax card from the Tax Administration's MyTax service. When you apply for a tax card, you must declare your gross salary income in MyTax under "Income not subject to pension and unemployment insurance contributions".

In the Tax card information section, you can see your tax card information saved by Omapaja.

### My tax card information

#### Downloaded tax cards

List of tax card files you have downloaded.  
*You don't have any files*

**Upload your tax card. Allowed file formats are jpg, jpeg, png and pdf.**

[Choose File](#)

[Upload](#)

#### % Tax card information

A list of tax card information saved according to your tax cards. Page 1 of 1, showing 0 record(s) out of 0 total

Period of validity	Basic rate	Additional rate	Annual income limit	Notes	Status
<i>No tax card logs</i>					

< previous   next >

## 2.3. YEL-insurance

Choose the option that suits your situation in the YEL insurance section.

- If your income exceeds the YEL limit and you want to take out YEL insurance through Omapaja, select "I want to take out YEL insurance through Omapaja" and then complete the YEL proxy.
- If you already have YEL insurance, select "I have YEL insurance"
- If you estimate that your income is below the YEL limit or your entrepreneurship lasts less than 4 months, select "I do not need YEL insurance because my income is below the YEL limit or my work as an entrepreneur lasts less than 4 months"
- If you are on old-age pension, select "I do not need YEL insurance, because I'm on old-age pension"
- If you are under 18 years of age, select "I do not need YEL insurance, because I'm under 18 years old"

### My insurances

#### 📅 YEL-insurance

Choose the option that suits your situation

- I want to take the YEL insurance through Omapaja.
- I have YEL insurance.
- I do not need YEL insurance because my income is below 8 063,57 € per year or my work as an entrepreneur lasts less than 4 months.
- I do not need YEL insurance because I'm on old-age pension.
- I do not need YEL insurance because I'm under 18 years old.

Save

## 2.4. Settings

In the settings, select your salary and notification settings.

In the salary settings, you can select the desired salary payment method. You can choose to withdraw your salary once or twice a month and choose certain paydays on a monthly basis. You can also choose to withdraw your salary as soon as your invoice is paid. You can also choose to manually create salary requests yourself in the system.

### My salary settings

#### 📅 Method of payment

Choose the salary payment method for you

Method of payment

Select payroll method

Select payroll method

Once a month

Twice a month

As soon as invoice is paid

I create salary requests manually

Save

In the notification settings, you can choose whether you want a notification in your email when your customer has paid an invoice or when a new paycheck is created for you. You can also choose whether you want to receive job offers from Omapaja's partners. If you want to receive notifications about job offers, also choose from which region and industry you want to receive them.

My notification settings

**Notifications**

Select the situations you want the notification to be emailed to you.

Do you want to receive notification to your email when invoice is paid?

Yes  
 No

Do you want to receive notification to your email when a new paycheck is created?

Yes  
 No

Do you want to receive job offers from Omapaja's partners?

Yes  
 No

**Save**

## 2.5. Expert profile

In "My Profile" you can also complete your Expert profile. After you have completed your Expert profile, you can preview it and publish it on the Omapaja Osaajia site. Omapaja Osaajia's address is <https://osaajia.omapaja.fi>.

Omapaja Osaajia is a website where Omapaja light entrepreneurs can publish their own profile and receive job offers from their clients. You can also share your profile on social media to gain more visibility for your business.

My Expert Information

**You have not published your Omapaja Expert profile yet. Complete your profile here and publish it on the Omapaja Osaajia site!**

**Expert Information** Preview

**Basic Informations (Mandatories)**

Show my info in the Osaajia-pages  Do you want your profile to be visible in Omapaja experts pages?

Profession title  Short description of your profession (max char 50)

Territories

Business categories

Self Introduction

If you want to add a link to the text, put "https://" or "http://" in front of the address.

### 3. Creating new invoice

Go to "Invoices" in the left-hand menu and click "Create new invoice".

On the invoice form, you can either add a new customer or choose an existing customer from the menu.

Create new invoice Status: Draft

**Customer details**

Customer

Company / Private Person

If you create a new customer, choose whether it is a company or a private person, and fill in the customer's contact information and invoicing addresses. We recommend to send invoices in electronic form, either by e-mail or as e-invoice, because electronic invoices reach their recipient much faster than mailed invoices.

Choose the invoice language (Finnish/English), invoice date and payment term. Choosing a delivery date is optional. Type a possible client reference and notes for the invoice.

**Invoice details**

Language

Date

Payment Term  days

Due Date

Delivery Date

Currency

Client Reference   
Max 20 characters

Notes   
Max 500 characters

Add the title and possible description of your product/service on the invoice product rows. Add amount, unit price, information on whether the unit price includes VAT, and tax rate. If needed, add more invoice product rows by clicking "Add product row". If you have saved any frequently used products and services, you can add them on an invoice product row by clicking "Add product from list".

**Invoice Product rows**

Product/service	Description	Amount	Unit price	incl. tax	Tax Rate	Tax Free	Taxes	Total	Remove
Cleaning	March 2021	45	30	No	24 %	1350,00 €	324,00 €	1674,00 €	
<b>Totals</b>						1350,00 €	324,00 €	1674,00 €	

+ Add product row ≡ Add product from list

If you charge travel allowances on your customer, you can add them on the invoice by clicking "Save and add travel allowance".

You will get to add an attachment on the invoice, once you have saved the invoice.

You can see the invoice preview by clicking "Save and preview".

When the invoice is ready to be sent, click "Save and send to accountant".

The screenshot shows three buttons at the top: "Save and add travel allowance" (dark blue), "Save and continue" (dark blue), and "Save and send to accountant" (yellow). Below these is an "Attachment" section with a yellow warning box that reads: "Please save invoice first to upload attachment! The attachment is sent to the customer with the invoice."

You will get to see the status of your invoices in the invoices main menu. The invoice status is updated as paid as soon as the customer's payment has been logged in the system.

The screenshot shows the "Invoices" main menu. At the top, there is a "Create new invoice" button and an "Info" button. Below is a search bar "Find from time range" with a "Find!" button. A notification states: "Invoices are checked and sent on weekdays from 8 am to 4 pm." Below the notification is a link: "What does the status of the invoice mean?". A filter bar shows "All" selected, along with "Drafts", "Returned", "Waiting", "Sent", and "Paid". The main area displays a table of invoices with the following data:

Id	Number	Customer	Date	Due Date	Status	Total Sum No Tax	With tax	Salary / expense	Actions
#86	236	Testi asiakas Oy	31.8.2020	14.9.2020	Paid	200,00 €	248,00 €	200,00 €	View   Copy
#87	237	Testi asiakas Oy	31.8.2020	14.9.2020	Paid	589,18 €	730,58 €	589,18 €	View   Copy
#12		Testi asiakas Oy	13.1.2019	27.1.2019	Paid	422,00 €	523,28 €	422,00 €	View   Copy
<b>Total</b>						<b>1 211,18 €</b>	<b>1 501,86 €</b>	<b>1 211,18 €</b>	

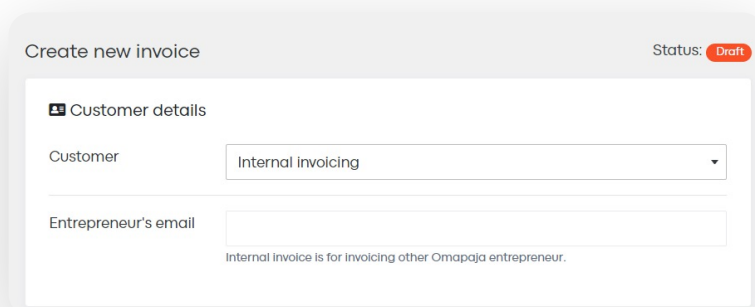
Page 1 of 1, showing 3 record(s) out of 3 total



## 4. Creating an internal invoice

If you have worked together with another Omapaja entrepreneur and the other one has invoiced the customer, you can invoice your own part from the other entrepreneur with an internal invoice.

Go to "Invoices" in the left-hand menu and click "Create new invoice".



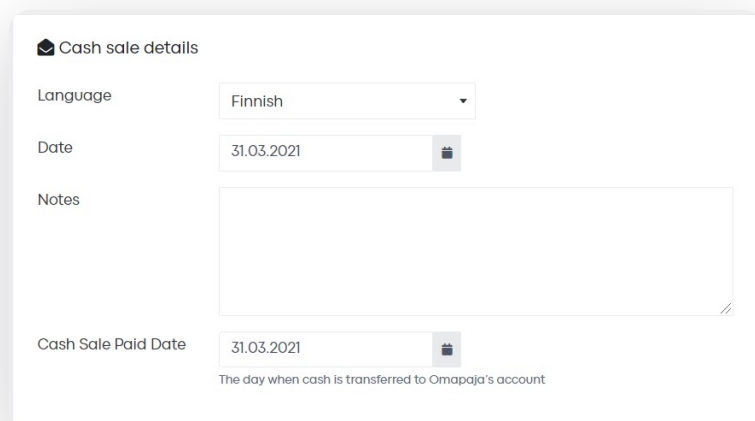
Choose "Internal invoicing" from the customer field and type the e-mail address of the other Omapaja entrepreneur. The e-mail address must be the same address the other entrepreneur has used to log in the invoicing system.

Fill in the invoice information and send it to the accountant. After the invoice has been checked by the accountant, it is sent to the other entrepreneur for approval.

## 5. Saving cash sales

Go to "Cash sales" in the left-hand menu and click "Create new cash sale".

On the cash sales form, you can either add a new customer or choose an existing customer from the menu. If you create a new customer, choose whether it is a company or a private person, and fill in the customer's contact information.

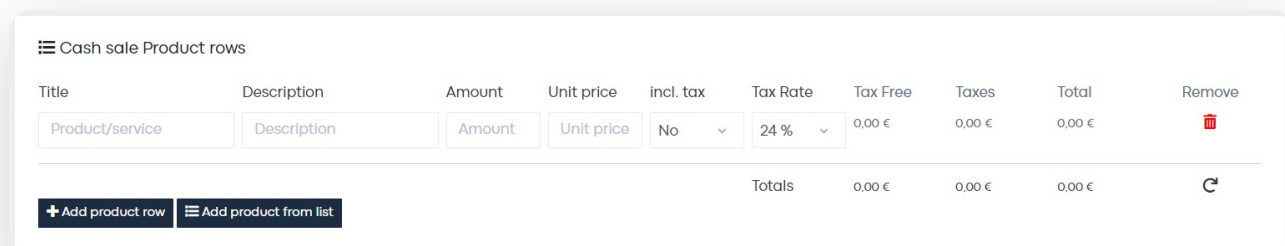


Choose the cash sale language (Finnish/English) and date of cash sale.

Type any additional information that

you might want to be visible on the cash receipt. Mark the date you have transferred the cash sale to Omapaja account.

Add the title and possible description of your product/service on the cash sale product rows. Add amount, unit price, information on whether the unit price includes VAT, and tax rate. If needed, add more product rows by clicking "Add product row". If you have saved any frequently used products and services, you can add them on an invoice product row by clicking "Add product from list".



Title	Description	Amount	Unit price	incl. tax	Tax Rate	Tax Free	Taxes	Total	Remove
Product/service	Description	Amount	Unit price	No	24 %	0,00 €	0,00 €	0,00 €	
Totals						0,00 €	0,00 €	0,00 €	

If you charge travel allowances on your customer, you can add them on the cash sale form by clicking "Save and add travel allowance".

You will get to add a pdf attachment on the cash sale, once you have saved the cash sale.

You can see the cash sale preview by clicking "Save and preview". You can also print a pdf receipt for the customer in the cash sale preview.

When the cash sale is ready, click "Save and send to accountant".

You can monitor the status of cash sales in the main menu of cash sales.

Cash sales Create new cash sale Info

Find from time range  to  Find!

Cash sales are processed on weekdays from 8 am to 4 pm on the basis of payments made to Omapaja's account.

What does the status of the cash sale mean?

All Drafts Returned Waiting Accepted Paid

Page 1 of 1, showing 4 record(s) out of 4 total

Id	Customer	Date	Status	Tax free	With tax	Salary / expense	Actions
#89	Testi asiakas Oy	2.9.2020	Paid	500,00 €	620,00 €	500,00 €	View
#85	Testi asiakas Oy	1.9.2020	Paid	286,17 €	354,85 €	286,17 €	View
#88	Testi asiakas Oy	1.9.2020	Paid	500,00 €	620,00 €	500,00 €	View
#13	Testi asiakas Oy	13.1.2019	Paid	200,00 €	248,00 €	200,00 €	View
Total				1 486,17 €	1 842,85 €	1 486,17 €	

Cash sales should be paid to the Omapaja account with the following payment information:

Recipient: Omapaja Oy

Bank account number: FI2212223000211429

Message: Cash sale, your name, cash sale number in the system (Id)

Sum: Sum of cash sale including VAT



## 6. Saving expenses

If you have had expenses due to the work, you can be reimbursed for them. Go to “Expenses” in the left-hand menu and click “Create new expense”.

Mark the expense form with the date and place of purchase, description of the product or service you purchased, type of expense and price. Add rows if needed. You can save several expenses on the same form. However, be aware that you must have enough saldo to withdraw the entire expense in order to be reimbursed for the whole amount.

Save the data on the expense form, after which you will get to attach receipts. You must have a receipt or invoice, stating what, when and at which price and tax rate has been purchased, from the seller for each expense. If you attach an invoice on the expense form, you must also attach a receipt of payment (e.g. a screenshot of account transaction). You can only be reimbursed for expenses you have already paid.

### Create new expense

Status: Draft

#### Expense details \* = Mandatory information

**Bought Date\***

**Place Of Purchase\***

**Notes\***  
Explain how the expense relates to your work

**Description rows\***  
Add at least one row  
Separate the different VAT rates on their own rows

Item	Select account	Sum (incl. taxes)	24 %	
<b>+ Add row</b>				
<b>Update totals</b>				
Tax free		0,00 €		
Sum total		0,00 €		

**Save and continue**



The system calculates according to the start and date times whether you can be granted full or half daily allowance or food allowance for the trip. You can choose the desired allowances in the menu and, if you wish, change the allowance sum downwards.

Domestic daily and food allowances

Full Day Allowances	0 ▾ days	€	Allowance	42
Part Day Allowances	0 ▾ days	€	Allowance	19
Food Allowances	0 ▾ pcs	€	Allowance	10,5

In "Total Allowances" you can see a summary of the travel allowance form information.

Total Allowances  Update

Allowance type		Totals
Full day allowance	0 ✕ 42 €	0,00 €
Part day allowance	0 ✕ 19 €	0,00 €
Food allowance	0 ✕ 10,50 €	0,00 €
Km allowances	0 km ✕ 0,43 €	0 €
<b>Total</b>		<b>0,00 €</b>

You can also type additional information on the travel allowance form.

You can save the travel allowance and continue formatting. When the travel allowance form is ready, click "Save and send to accountant".

Notes

Notes

Save and continue  Save and send to accountant



## 8. Withdrawing salary and allowances

If you have chosen the option of salary payment as soon as the customer has paid their invoice, you do not need to withdraw the salary. You also do not need to withdraw the salary if you have chosen a fixed monthly salary payment day.

If you have chosen the option of manual salary requests, you can withdraw salary as soon as your customer has paid their invoice or you have accumulated other sales. You can withdraw salary in "Salaries" -> "Withdraw salary".

In "Saldo" you can see the amount of money you have inside. You can check which sales the saldo includes by clicking the link "Where does saldo come from?".

You can choose the desired amount of salary as well as expenses and travel allowances. Insurance fees and Omapaja service fee are deducted according to the sums you withdraw. Also choose salary payment date and, finally, send the salary request. Salary requests should be sent no later than the previous bank day before the salary payment date by 3 pm.

Saldo: 5 025,80 € Where does saldo come from?

Type	Amount	Salary request
Gross salary	4945,15 € <span>Raise all »</span>	1100 €
Health insurance fee 1.53 %		- 16,83 €
Expenses	100,00 € (incl. tax) 80,65 € (excl. tax)	100,00 €
<span>Select expenses ▼</span>		
<small>Please select rows of expenses you want to raise from table below.</small>		
<input checked="" type="checkbox"/>	<small>Id</small>	<small>Date</small>
<input checked="" type="checkbox"/>	#156	5.10.2020
	<small>Place Of Purchase</small>	<small>Tax free</small>
	Prisma	80,65 €
	<small>With tax</small>	100,00 €
	<small>Total all</small>	80,65 €
		100,00 €
Travel allowances	0,00 €	0,00 €
<small>No open travel allowances</small>		
Service fee sum	6 %	- 70,84 €
Instant payment	20 €	<input type="checkbox"/>
<small>No instant payment selected</small>		
<small>Select instant payment if you want your salary transferred to your account today. Selecting an instant payment adds a separate fee of 20 euros. Instant payment is possible on weekdays before 3pm and if your salary request is more than 100 €.</small>		
		- 0 €
Payday		01.04.2021

Send salary request

It is also possible to withdraw your salary as an instant payment, in which case the salary will appear in your account on the same day. In the salary request view, select instant payment. A separate instant payment fee of 20 euros will be charged for the instant payment. Instant payment is possible on weekdays before 3 pm and when you have a saldo more than 100 euros.

You will receive a paycheck for each of your salary requests. You can view all your paychecks in "All salaries".

Salaries Withdraw salary Info

Find from time range  to  Find!

Salaries are being processed on weekdays from 8 am to 3 pm

What does the status of the salary mean?

All Draft Waiting In Process Paid

Page 1 of 1, showing 4 record(s) out of 4 total

Id	Total	Gross Salary	Expenses Sum	Travel allowances sum	Pay Day	Salary Period	State	Created/modified	Actions
#40	100,00 €	100,00 €	-	-	26.3.2021	03/2021	Paid	25.3.2021 10:30/25.3.2021 10:30	View
#41	1 000,00 €	1 000,00 €	-	-	26.3.2021	03/2021	Paid	25.3.2021 13:31/25.3.2021 13:32	View

## 9. Customers

In "Customers", you can see the data of all customers you have saved. You can also modify the customer's contact information or invoicing addresses and add a default payment term and default tax rate on a customer. Thus you don't need to change them every time you make an invoice. In the customer's data, you can also see all the invoices saved for the customer.

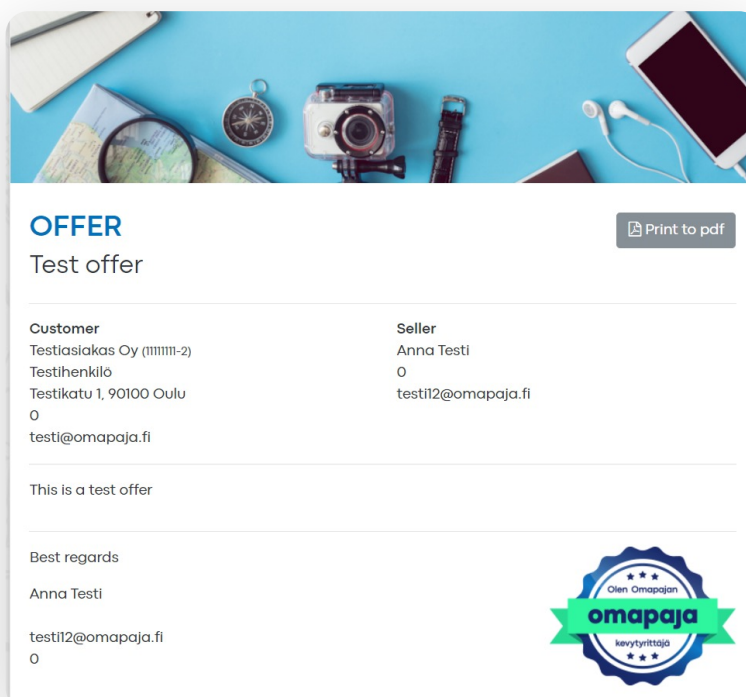
## 10. Products/services

In "Products/services" you can add and modify your standard products and services. This enables you to conveniently add standard products or services on the invoice instead of typing the same information on invoice rows every time.

## 11. Offers

In the offers section, you can make an offer to your customer. Include customer details, offer title and content, optional product lines and the image to the offer. Save the offer.

At the top of the offer, there is a "Preview Offer" button to view the offer. You can send an offer preview link to your customer via email, so the customer can view the offer through a browser. You can also print the offer in PDF format from the preview mode.

A screenshot of an offer preview interface. At the top, there is a blue header with the word "OFFER" in white, a "Print to pdf" button, and a decorative image of travel items like a camera, compass, and smartphone. Below the header, the offer title "Test offer" is displayed. The main content area is divided into two columns: "Customer" and "Seller". The Customer column lists "Testiasiakas Oy (1111111-2)", "Testihenkilö", "Testikatu 1, 90100 Oulu", "0", and "testi@omapaja.fi". The Seller column lists "Anna Testi", "0", and "testi12@omapaja.fi". Below this, the text "This is a test offer" is shown. At the bottom left, it says "Best regards", "Anna Testi", and "testi12@omapaja.fi 0". At the bottom right, there is a circular logo for "Olen Omapajan" with "omapaja" in a green banner and "kertytyttaja" below it.

**OFFER** Print to pdf

Test offer

---


<b>Customer</b> Testiasiakas Oy (1111111-2) Testihenkilö Testikatu 1, 90100 Oulu 0 testi@omapaja.fi	<b>Seller</b> Anna Testi 0 testi12@omapaja.fi
--	--

---

This is a test offer

---

Best regards  
Anna Testi  
testi12@omapaja.fi  
0



## 12. Reports

In "Reports" you can form a saldo report, a sales report and a report for tax return. You can search for a saldo and sales report monthly at desired time periods. A saldo report shows you everything that affects your saldo, i.e. sales, expenses, travel allowances and salaries. A sales report shows you every sales transaction approved by the accountant.

### Reports – Saldo report

Select time range

03-2021

to

03-2021

Go!

#### March, 2021

From previous period	0,00 €
Sales	4 992,75 €
Expenses	- 48,39 €
Travel allowances	- 307,50 €
Gross salary	- 2 200,00 €
<b>Total</b>	<b>2 436,86 €</b>
Deductions of month:	
Service fee	-154,91 €
Instant payment fee	-40,00 €
Health insurances	-33,66 €
YEL payment	-130,56 €
Deductions total	-359,13 €

**Total** **2 436,86 €**

The report for tax return is a report that lists the service and insurance fees withheld by Omapaja and the taxable travel allowances and expenses paid by Omapaja during the selected year. You can use the report to help you complete your own tax return.

### Reports – Report for tax return

? Info

Print to pdf

Select year to report

2021

Go!

#### #130 Anna Testaja – Year 2021

Deductions		Total sum
Service fees		60,00 €
Instant payment fees		20,00 €
Health insurance fees		18,36 €
YEL insurance fees		130,56 €
<b>Total</b>		<b>228,92 €</b>
<b>Taxable payments of travel allowances</b>		
	<b>Unit amounts</b>	<b>Total sum</b>
Food allowance, taxable	0,00	0,00 €
Km allowance, taxable	201,63 km	92,75 €
Full day allowance, taxable	1,00	42,00 €
Part day allowance, taxable	1,00	19,00 €
Abroad day allowance, taxable	0,00	0,00 €
<b>Travel allowances total, taxable</b>		<b>153,75 €</b>
<b>Taxable payments of expenses</b>		
Telephone and internet costs		0,00 €
<b>Taxable payments of expenses, total</b>		<b>0,00 €</b>



## 13. Documents

In "Documents" you can see all files saved in the system.

## 14. Salary Calculator

You can access the salary calculator from the top menu of invoicing system. With the salary calculator, you can calculate how much you will be paid salary or allowances for a certain invoicing amount. Alternatively, you can calculate how much you should invoice to get yourself a certain amount of salary. Please note that the result given by the salary calculator is an estimate.

### Salary Calculator of light-entrepreneur

**I want to calculate**

How much salary will I get from an invoiced sum  
 How much do I have to invoice to get a specific salary

Invoice sum  €

Does the amount include vat?  ▼

VAT rate of the invoice  ▼

---

Your withholding tax percentage  %

---

I have YEL insurance

Expenses and allowances

Expenses (incl. tax)  €

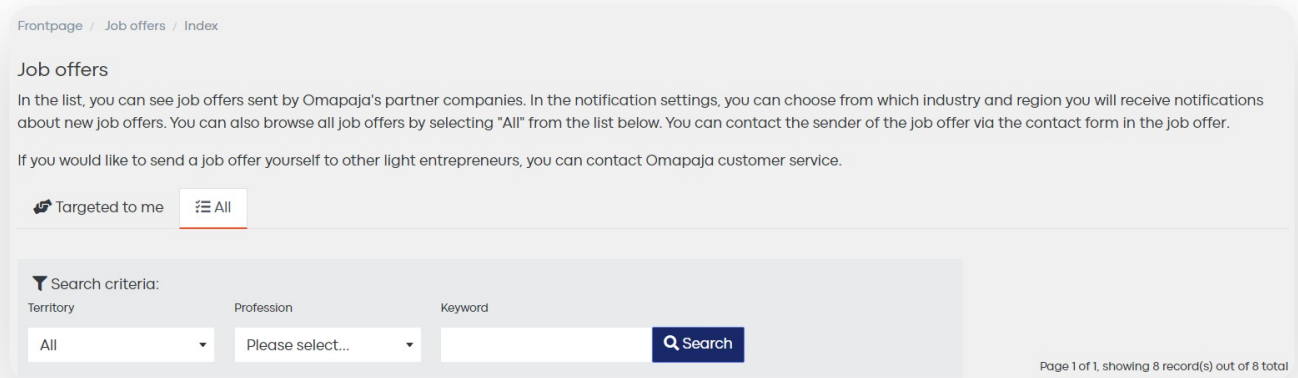
Expenses vat rate  ▼

## 15. Info files

You can access the Info files from the top menu of invoicing system. Instructions for using the invoicing system and operating as a light entrepreneur are stored in the Info files. You will also find an assignment agreement template in the Info files, which you can use to make a contract with your customer. The info files also contain insurance certificates and conditions for light entrepreneurs.

## 16. Job offers

You can access the Job Offers from the top menu of the invoicing system. You will be notified by email if a job offer suitable for you is saved in the invoicing system. Job offers are saved by Omapaja's partner companies and are targeted to Omapaja's light entrepreneurs. You can browse all job offers by going to the "All" section in the "Job Offers" section.



## 17. Messages

In "Messages" you can read messages that Omapaja staff have sent you. You may receive messages if you have submitted incomplete invoices, cash sales, expenses or travel allowances. When there is a message, you will also get a notification in your email.

## 18. Logging out

You can log out of the invoicing system from the menu at the top right.

