Espos Settlement

Vendor user guide — getting started in the Backoffice

May 2026 · Espos Norge AS

Welcome as a vendor at the event.

You should have received Backoffice credentials from the event organiser — if not, please contact them to get your login. In the Backoffice you set up your own products, prices and buttons so that the till is ready for the event, and you can follow sales in real time during the event. This guide is a complete walkthrough that takes you through every step.

What is Espos Settlement, and why is it new in 2026?

A bit of background before you get started

Following the FIS Nordic World Ski Championships in Trondheim 2025, the Norwegian Financial Supervisory Authority (Finanstilsynet) issued a clarification that affects every event where external operators (exhibitors, food trucks, vendors) sell through the organiser's tills: **the organiser cannot, without a licence, receive turnover on behalf of others and pass it on.** That is a payment service — and requires authorisation from Finanstilsynet.

This is where **Espos Settlement** comes in. Espos Norge AS is licensed as a payment institution, and can lawfully receive the turnover into a client account and distribute the settlement to all parties — vendor, organiser and suppliers — in accordance with the agreement.

For you as a vendor, this means two things:

- **Security:** Your turnover sits in a separate client account from the moment the sale goes through the till. The client account is kept separate from the operating funds of both the organiser and Espos — and is therefore protected should anything unforeseen happen to either of us.
- **Direct settlement:** The money is paid directly from the client account to your company's bank account after the event. You do not depend on the organiser transferring anything to you.

Legal basis: Espos' authorisation as a payment institution follows from the Norwegian Financial Institutions Act (finansforetaksloven) § 2-10 first paragraph. The use of client accounts for customer funds is regulated in the same act and in the regulation on financial institutions.

1. Log in for the first time

How to get started

Once the organiser has created your user, you will receive an email with three things:**URL** for the Backoffice, **username** (your email address) and a **password.** Log in with these credentials.

Missing the email or can't log in?

Contact the event organiser first — they create your user and can resend the email or generate a new password. Espos support helps with technical problems (contact details on the last page).

2. Vendor and locations

How you are structured in the Backoffice

Your legal entity is a **vendor** . The vendor holds the name, registration number, bank account and agreed fees. Under the vendor sit one or more **locations** — points of sale such as trailers, stalls or stands. Locations are used to keep the turnover cleanly separated in reports, and to give each location its own button layout.

Example: Pølsegutta AS with three stalls

VENDOR (LEGAL ENTITY)

Pølsegutta AS

Name, registration number, bank account and fees — registered by the organiser

LOCATION	LOCATION	LOCATION
Stall 1	**Stall 2**	**Stall 3**
Norwegian sausages	Danish sausages	Dutch sausages
Own button layout	*Own button layout*	*Own button layout*

Each stall has its own button layout — and turnover is split by stall in the reports

On the next page we walk through which details you should verify before going further.

3. Check and verify your vendor information

The first thing you should do after logging in

In the side menu you'll find `Espos Settlement → Settlement settings` . There you see your vendor with all the settings that govern the settlement. Click `Edit` to adjust what you have access to.

☐	Vendor	Internal	Bank account	Organisation no.	Settlement emails	Fixed fee	Percentage fee	Fee descriptions	Edit
☐	**Pølsegutta AS**	✕	1234.56.78938	950456985	Polsegutta@gmail.com	kr 10 000,00	20 %	Fixed fee - plass leie Prosent feee provisjon til festival. Alt i hennhodl til avtale.	Edit

You only see your own vendor in this overview

What the different fields mean:

Vendor (name) — read-only
If the name doesn't match, notify the organiser.

Organisation no. — editable
Check that it matches your official registration number.

Bank account — editable
The account the settlement will go to. Must be a **Norwegian bank account** belonging to your company.

Settlement emails — editable
This is where the settlement report is sent. Use an address that's actually monitored — typically accounting.

Fixed fee, Percentage fee and Fee descriptions — read-only
The agreed fees. If these don't match the agreement, raise it with the organiser before 8 PM the day before settlement.

> **Important: getting the bank account right is your responsibility**
> Espos verifies that the account number is valid, but not who it belongs to. If you change account just before the event, update the Backoffice immediately.

4. Create your products

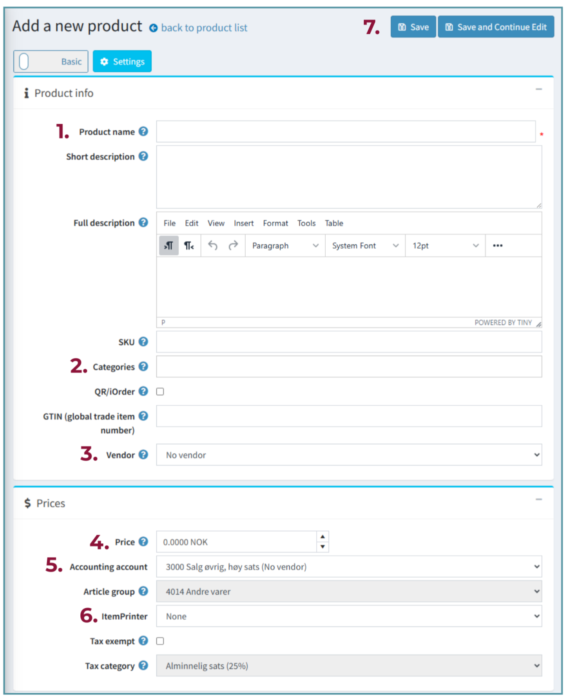
First you build the product catalogue

Products are managed under `Catalog → Products`. They must be created before they can be sold. You are responsible for ensuring the products are correctly registered — in particular that the **correct VAT rate** is set.

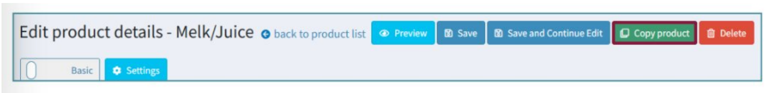
> **VAT rate cannot be changed retroactively**
> A sale completed with the wrong VAT rate cannot be corrected afterwards. Double-check the VAT account (Accounting account) on every product before sales start.

How to fill in the form:

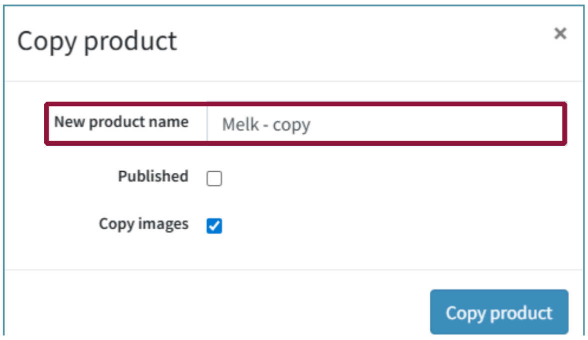
1. **Product name** — shown on the receipt
2. **Categories** — which category the product belongs to
3. **Vendor** — select your vendor
4. **Price** — price *incl. VAT*
5. **Accounting account** — VAT account. Article group is set automatically.
6. **ItemPrinter** — only if the product should print a kitchen ticket (typically food)
7. Finish with `Save`



> **Tip: Use "Copy product" to move quickly**
> Once you've created one product, open it again and use the Copy product button in the top bar to duplicate it. The new product keeps all settings (price, VAT account, category) — just change the name and the price if needed. This is the fastest way to build a full menu.



The Copy product button sits in the top bar when you edit a product



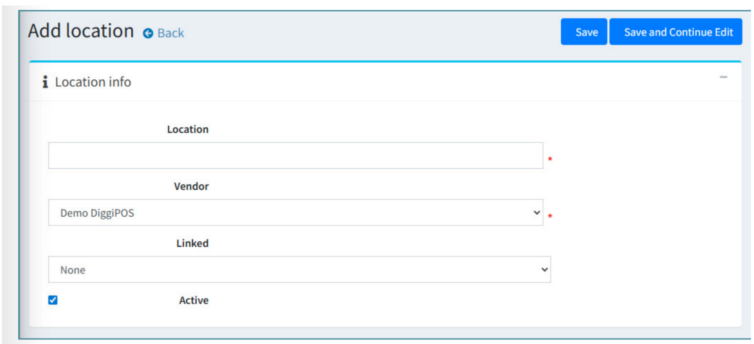
Give the new product a name and click Copy product

5. Create your locations

Even if you only have one point of sale

Once your products are created, you need **at least one location** to be able to build the button layout for the SmartTerminal. Locations are managed under `Catalog → Locations`.

1. Click `Add new` in the top right.
2. Give the location a name (e.g. *Stall 1, Main stage trailer*).
3. Check that `Active` is ticked, and save with `Save`.



The Add location form in the Backoffice

> **Selling the same items from several stalls? Still use multiple locations.**
> It's still worth creating one location per point of sale — even if all of them sell exactly the same. That way you can follow sales by stall in the reports and see which one performs best.

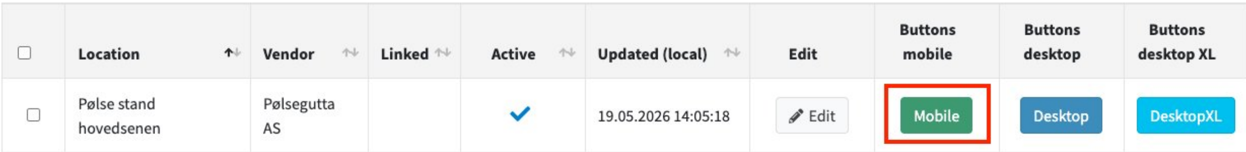
Tip: The Linked feature — avoid rebuilding the button layout

If several locations sell exactly the same products, use the Linked field to point e.g. Stall 2 at Stall 1. Stall 2 will then use the same button layout automatically — but the turnover is still reported separately per stall.

To edit a location: click `Edit` in the list. You can also *copy* an existing location if you want to start from a template.

How to open the button layout

Once the location is saved, go back to the location list. In the Buttons mobile column, click the green Mobile button on your location — that's where you build the till screen that's shown on the SmartTerminal.



	Location	Vendor	Linked	Active	Updated (local)	Edit	Buttons mobile	Buttons desktop	Buttons desktop XL
☐	Pølse stand hovedsenen	Pølsegutta AS		✓	19.05.2026 14:05:18	Edit	Mobile	Desktop	DesktopXL

Click the Mobile button on your location to open the button layout

6. Button layout on the SmartTerminal

How to build the till screen

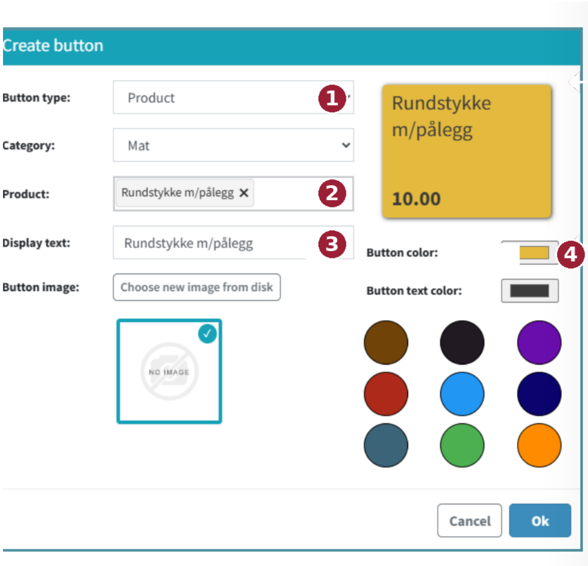
The button layout is built **per location** — if you're setting up several stalls, switch location using the location selector in the top right. The SmartTerminal shows 15 buttons on the home screen, but you can scroll for more. Buttons are either *product buttons* (add the product to the basket) or *category buttons* (open a folder).

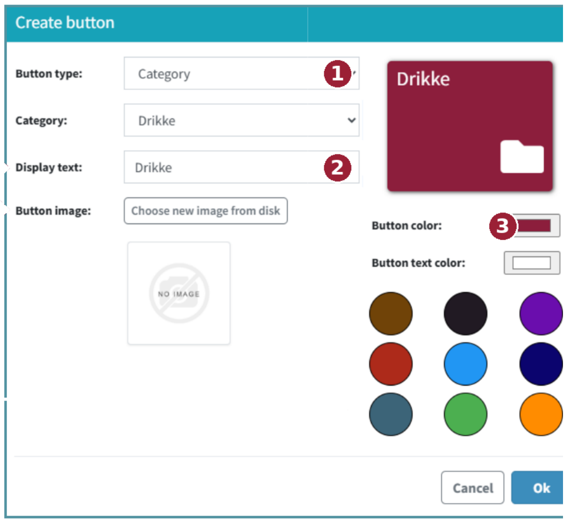
Product button:

1. Select **Button type: Product**
2. Find the product — search or filter by category
3. Set the **Display text** (button text)
4. Choose **Button color** and text colour
5. Save with the floppy disk icon

Category button (folder):

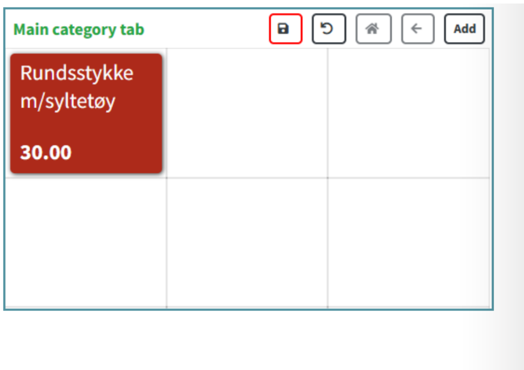
1. Select **Button type: Category**
2. Set the **Display text** (folder name)
3. Choose colours
4. Save, and **double-click** the folder to add buttons inside it





Placement and editing:

- **Move:** press and hold, drag where you want it
- **Resize:** drag the bottom-right corner
- **Delete button:** the "X" in the top right
- **Save:** the floppy disk icon
- **Delete a folder:** empty it first



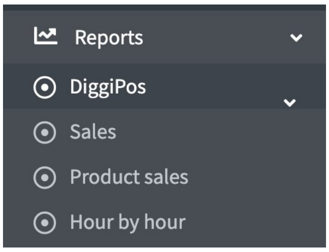
7. Follow your sales — and receive the settlement

During and after the event

During the event: You have full visibility into your own sales in real time via the Backoffice — also from your phone. The dashboard home page shows today's turnover, best sellers, sales per location and hour-by-hour development. You only see your own turnover, not the organiser's totals or other vendors'.

Need a more detailed report? The dashboard gives you the essentials, but sometimes you'll want to dig deeper. Then go to `Reports → DiggiPos` in the side menu, where you'll find:

- **Sales** — all sales with filters by date, location and payment type
- **Product sales** — turnover and quantity per product
- **Hour by hour** — hour-by-hour breakdown across the whole period



The reports can be exported and are useful both during and after the event — for example for your accounting, or to compare against previous years.

After the event: Espos runs the settlement automatically. Typically we make the payout on the **first business day after the event,** but in some cases it may take up to **three business days.** Once the settlement has run, you'll receive a **settlement report by email** to your Settlement email — the money will arrive in your account shortly afterwards, depending on your bank's transfer time. You'll also receive an invoice from the organiser documenting the fees — it serves as an accounting voucher and is already "paid" through the settlement.

Tip: PC for setup, mobile during the event

Now that you've set up products and the till screen — feel free to do it on a PC next time too, it's much faster on a big screen. Following sales during the event itself you can easily do from your phone's browser.

Need support?

Support phone: **+47 406 45 215**
Support email: **post@espos.no**

Questions about the agreement, fees or settlement — contact the organiser first. Technical questions about the Backoffice or the SmartTerminal — contact Espos support.