

Frequently asked questions (FAQ)

Corporate eGateway

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1 Purpose of this document

The purpose of this document is to give new users of the Corporate eGateway service answers to the most frequently asked questions (FAQ) concerning this service. For more detailed answers we recommend our customers to always read each available separate document, which will give you a full and complete description of the service.

Please note, that Nordea will continuously update this document, therefore no version number or version history is included. To ensure that you are using the latest version of this document please see date in the header.

The terms "Corporate eGateway", "Nordea", "Nordea Group", "Nordea Banks" and other definitions used in this document are defined in the document *Glossary for Corporate eGateway*, which can be found on Nordea's homepage: www.nordea.com/eGateway

2 Payments

2.1 How should the PAYMUL file be delivered to Corporate eGateway? In one or more files?

All payments from different accounts in different countries can be sent in one file to Corporate eGateway. However, Nordea recommends one payment file per country i.e. one payment file for Denmark containing different kinds of local payment types.

2.2 Which payments are implemented in Corporate eGateway?

Currently selected local payment types are implemented as specified below. Please refer to the paragraph in this document called “Future” for further developments within this area.

PAYMUL

Sweden	=	LB (Leverantörsbetalningar) (Bankgirot)
	=	Girodirekt (PlusGiro)
	=	International payments
Norway	=	Norwegian domestic payments
	=	International payments
Denmark	=	Unitel EDI
	=	International payments
Finland	=	LMP (Laskujen maksupalvelu)
	=	International payments
Baltic countries	=	Domestic payments
	=	International payments
Germany	=	Domestic ACH payments
	=	International payments
Great Britain	=	Domestic ACH payments
	=	International payments
Poland	=	Polish domestic payments
	=	International payments

DIRDEB

Sweden	=	Autogiro Företag
	=	Autogiro Privat
Norway	=	Avtalegiro
Denmark	=	Betalingservice Basis
	=	Betalingservice Total
	=	Leverandörsservice
Finland	=	Direkt debitering
Poland	=	Direct debit (K.I.R. SA)

2.3 At which hour at the latest can I send a PAYMUL if I want it to be booked today?

Check the *Cut-Off-times list* in separate document for specific information.

2.4 How are "sum-postings" handled in Corporate eGateway?

You can choose to have all debit advice transactions shown as a sum posting in the FINSTA and receive all detailed transactions in a separate transaction file (DEBMUL). This is available for all Nordic and Baltic countries. Another option offered through Corporate eGateway is that the service removes all debit sum-postings from the FINSTA and have all the detailed debit advice transactions displayed in the FINSTA. This is applicable for all implemented countries.

3 Credit advice

3.1 How is credit advice (CREMUL) delivered? In one or more files?

Credit advice is delivered per account and service used in each country; however, the credit advice (CREMUL) for all Nordea Bank accounts is delivered in the same format. The only exception to this is credit advices from Bankgirot in Sweden. You may choose to receive the CREMUL information once per day or whenever the information is available from Bankgirot.

Corporate eGateway produces CREMUL as soon as any credit information/ file is received by Corporate eGateway. The system waits a few minutes to establish whether any additional files will arrive and then starts the conversion process.

3.2 How are incoming international payments advised?

Incoming international payments are delivered in CREMUL for the Baltic countries (optional), Finland, Norway and Sweden. These transactions will always be reported whenever the CREMUL services are chosen. For all other countries incoming international payments are advised on the account statement (FINSTA).

3.3 Which kinds of credit advices are covered within credit advice (CREMUL)?

All kinds of local credit advices are included in Corporate eGateway, as specified below.

CREMUL

Baltics	=	Reference payments
	=	Non-reference payments
	=	International payments
	=	Internal Cash pool transactions (Note: Not Zero-balancing transactions)
Denmark	=	Fællesindbetalingskort adviseringer (FIK)
	=	Bankoverførsel adviseringer (new term)
	=	Direct debit transactions (PBS)
Finland	=	KTL service (including direct debit transactions)
	=	Solo Tito (non-reference payments)
	=	International payments
	=	Internal Cash pool transactions
	=	Returned items
Norway	=	KID payments (including direct debit transactions from Avtalegiro)
	=	Payments with incorrect KID
	=	Incoming Autogiro payments
	=	Electronic payments
	=	Manual payments
	=	Bank internal incoming payments
	=	International payments
	=	Internal Cash pool transactions
Poland	=	Direct debit transactions (K.I.R. SA)
Sweden	=	LM (Bankgirot)
	=	OCR (Bankgirot)
	=	Autogiro (Företag and Privat) (Bankgirot)
	=	GI+ (Bankgirot)
	=	Non-cashed or returned money orders (Bankgirot)
	=	IS (PlusGiro)
	=	TIPS (PlusGiro)
	=	CR1 (PlusGiro)
	=	DokTolk – both in IS & TIPS format (PlusGiro)
	=	International payments
	=	Internal cash pool transactions
	=	Non-cashed or returned money orders (PlusGiro)

3.4 How are reference payments advised?

Each outgoing reference payment from all Nordea Bank accounts is either matched into the FINSTA, and is specified with your own unique payment reference, or sent in a separate DEBMUL Message (only applicable for the Nordic and Baltic countries).

Incoming reference payments to all Nordea Bank accounts are advised to you (CREMUL) per account with a separate code (AAE), which makes it easy for you to identify these incoming payment types for automatic reconciliation.

4 Account statement

4.1 How are account statements (FINSTA) delivered? In one or more files?

Account statements are delivered in one file per account. Account statements (FINSTA) for all Nordea Bank accounts are delivered in the same format.

Corporate eGateway processes the FINSTA Message as soon as any information/ file is received, our system waits a few minutes to establish whether any more information/ files will arrive, before converting and sending it to you. If many account statements are received at the same time, Corporate eGateway processes a FINSTA per account but sends all the FINSTAs in one interchange to you.

4.2 Which accounts can be included in FINSTA?

All Nordea accounts may be included in the FINSTA. In addition Corporate eGateway can provide FINSTA for any third party bank accounts and international accounts, provided that the account holding bank can produce a MT940.

5 Security

5.1 How does security work?

Security in Corporate eGateway can be divided into:

- 1) Confidentiality: encryption of data transferred.
- 2) Integrity control: to ensure that data has not been changed or manipulated during transfer
- 3) Authentication: “who are you?” Identification of you/the customer.
- 4) Authorisation: “does your signature correspond with that of the Authorisation Document?”
Are you the customer/ person authorised to effectuate the instruction sent?

5.2 How does Encryption work?

In the worldwide standard AUTACK, only the MAC value is encrypted. Corporate eGateway can also offer CIPHER or CONFID as encryption methods. Also PGP encryption may be used by you towards/from Corporate eGateway.

5.3 How does integrity control work in AUTACK?

Messages Authentication Control (MAC) of the total file from UNH until UNT

- The MAC value encrypted and stored in the AUTACK.
- The information in the PAYMUL/DIRDEB or AUTHOR is not encrypted.

5.4 How does authentication work?

Please refer to the *Security and Communication description* document

5.5 How does authorisation work?

Please refer to the *Security and Communication description* document

5.6 Which Hash-Algorithm is used when using AUTACK?

The SHA1 algorithm is used.

5.7 Which Signature-Algorithm is used in AUTACK?

The RSA algorithm is used.

5.8 Which key length is used in AUTACK?

The key length is 1024.

5.9 Does Corporate eGateway use a public key concept?

Yes.

5.10 Which character set is used?

The UNOC character set, encoded according to ISO 8859-1, is used for all messages.

6 Communication

6.1 Which communication protocol should be used towards Corporate eGateway?

Corporate eGateway offers:

- o X.400 communication (preferably X.435)
- o FTP via TCP/IP
- o FTP via ISDN
- o FTP via VPN
- o SWIFTNet FileAct via SWIFTNet

7 Support/Assistance

7.1 How can I get in touch with Corporate eGateway Service Support?

You can either phone Corporate eGateway Service Support at +46 31 7716975 or e-mail to: eGatewaySupport@nordea.com

7.2 What are the opening hours of the Corporate eGateway Service Support?

Nordea provides Corporate eGateway help desk support on all Nordea banking days between 07.00-18.00 CET Monday to Friday.

7.3 What do I do if we have sent a PAYMUL file but not received a CONTRL message from Nordea within 30 minutes?

Check that there is no internal problem with your EDI System. If no problem is discovered contact the Corporate eGateway Service Support.

7.4 What do I do if there is a CREMUL/BANSTA/FINSTA Message missing?

Check that there is no internal problem with your EDI System. If no problem is discovered and you have not received any message from Nordea contact the Corporate eGateway Service Support for further investigation.

8 General

8.1 What are the opening hours of Corporate eGateway?

Files can be delivered to or sent by Corporate eGateway every day of the year at all hours. However, please note the cut-off times (please refer to the document *Cut-off time list*).

8.2 Which components are necessary in order to implement the service?

A file transfer component and a security component.

8.3 How does Nordea's test system work?

Corporate eGateway has a test system. However, this is not an automatic test system, which means that all tests must be handled manually. Furthermore, Corporate eGateway uses all the local Nordea Banks' test systems (if available) for "external" testing of different services, i.e. different payment types in each country, etc. You must always perform proper and controlled tests before you are allowed to go into production.

8.4 Does Nordea provide any type of test tool for Corporate eGateway?

Yes - Corporate eGateway provides a test tool, "Ambassador Kit". For further information on how to obtain this system, please contact Corporate eGateway Service Support helpdesk or your local cash management adviser.

9 Converter software

9.1 Which EDI server do you recommend?

All EDI converters/ integration brokers can be used for converting to EDIFACT. You can even do the conversion yourself. However, some system vendors have made templates for their converters. This makes implementation towards some ERP systems much easier.

10 Future

10.1 What are the future developments within Corporate eGateway?

- Extended geographical coverage of Corporate eGateway, eg USA
- Implementation of non-Nordea countries in Europe, Asia, Canada, South America and Australia through third party bank
- International incoming payments for Denmark
- New payment types wherever needed
- Customer test system i.e. a customer verification system

11 Further information

11.1 Whom do I contact for further information?

Please, contact your regular contact person or cash management adviser in Nordea for further information.