

Nordea

Service description

The logo consists of a dark blue square with rounded corners. Inside the square, the word "CORPORATE" is written in white, uppercase letters, and the word "ACCESS" is written in orange, uppercase letters below it.

CORPORATE
ACCESS

Corporate Access Payables –
Appendix User guide & Message flow

Note: Nordea will perform an upgrade 11. June 2017, why parts of the description from chapter 7.1.2 till 7.1.5 will become effective first at the above specified date.

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1 Introduction

This document is a User guide of Nordea's Corporate Access Payables. The purpose of this document is to provide a full in-depth understanding of how Corporate Access Payables may be set-up and which possibilities the service may offer companies for integrating its account payables.

This document is primarily targeting both technical (along with Corporate Access Payables MIG's) as well as financial personnel, but it is also aimed for those who will implement messages and install the Corporate Access Payables service at the Company.

For further information concerning the business functionality of Corporate Access Payables service in each country, requirements and how to get started, please contact your local Cash Management Advisor within your Nordea Bank.

This Appendix *User guide & Message flow* description may be subject to changes.

2 Agreement(s)

For information about Nordea's Corporate Access agreement set-up, including Corporate Netbank, please see main document "*Service description Corporate Access Payables*", chapter 3.

3 Integration options for Corporate Access Payables

Nordea's Signer ID, which is created and agreed with Nordea under Corporate Access File Transfer Schedule, forms the basis for how the companies wish to integrate their payment and cancellation process flow towards the Corporate Access Payables service. The Signer ID offers the Company the possibility to design the set-up in a way that fits the groups' structure, allowing either full control of the whole integration or with a partly de-centralized set-up, but still with full control via Corporate Netbank of each participating Company payment processes.

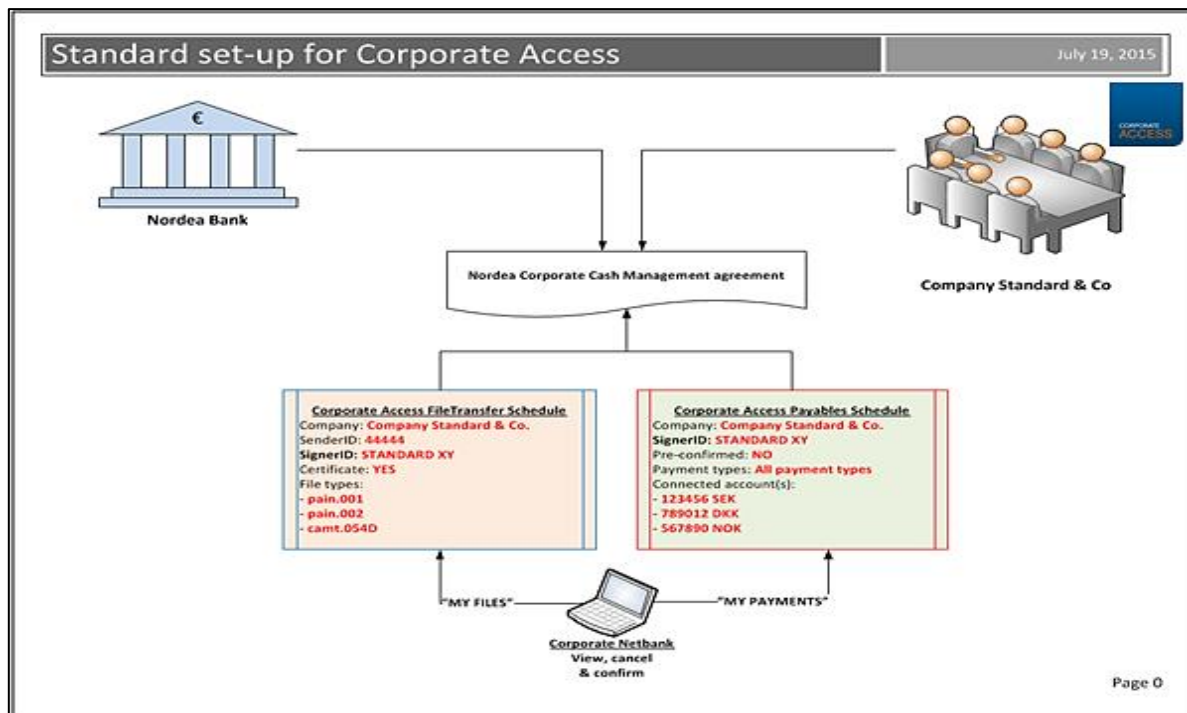
The Company or groups Treasury decides which messages or payment types/groups that shall apply for the Signer ID as well as which accounts to be connected. In addition the Company agrees with Nordea if the sent payment orders shall be considered pre-confirmed /authorised (mandatory for cancellation messages) or if manual confirmation via Corporate Netbank shall apply. In the latter case the Company appoints each user within Corporate Netbank, whom shall have authorisation rights to view, cancel or confirm payments.

Under the Corporate Access Payables Schedule the Company agrees with Nordea about the following parameters and how they should apply:

- Which Signer ID to be connected
 - **Note:** One or more possible to connect
- If all payment order Messages under chosen Signer ID shall be considered pre-confirmed by the Company, i.e. Nordea will process the payments without further actions from the Company
 - **Note:** Cancellation messages must be Pre-confirmed
- If manual confirmation via Corporate Netbank shall apply for all (or parts of) payment order Messages under chosen Signer ID
- Which payment types (groups) that apply under chosen Signer ID
- Which accounts that are to be connected under each chosen Signer ID
- If Status report Messages shall be provided by Nordea or not
 - **Note:** Status reports and Response Of Investigation mandatory for cancellation Messages
- If debit advice report Messages shall be provided by Nordea or not

3.1 Standard integration

With the standard integration the Company signs both the Corporate Access File Transfer Schedule, which provides the Signer ID and Sender ID (for connectivity purposes) as well as the Corporate Access Payables Schedule, which is part of the integration set-up.



(Please enlarge figure to see full details)

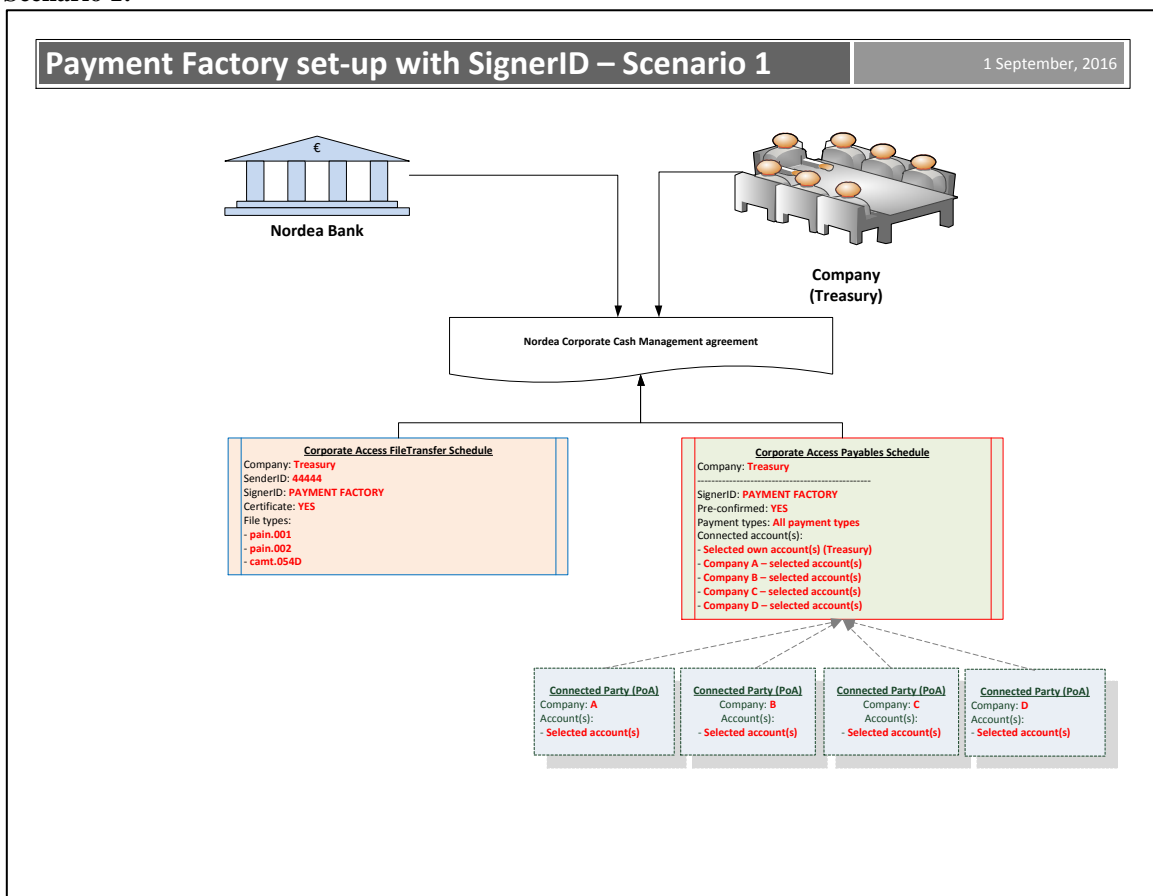
In the above example the Company has chosen to connect all payment types (groups) to its Signer ID and to use manual confirmation via Corporate Netbank. In addition the Company has chosen to receive both status report and debit advice report Messages provided by Nordea.

3.2 Payment Factory (Shared Service Centre)

A treasury department within a Company may easily integrate a Payment Factory or Shared Service Centre model towards Corporate Access Payables. For this purpose a number of different options are possible for the Company by the usage of Nordea’s Signer ID, options which are dependent on the Company’s internal set-up of its payment process flow and degree of centralisation for each participating Company or unit within the Company.

In the below scenario (1), the Company’s group treasury department are creating the payment orders on behalf of each participating subsidiary, Company or unit being part of the Corporate Access Payables Schedule, i.e. via Power of Attorney from participating Company. Group treasury department are in full control of the payment flow and liquidity of each participating Company through the use of Corporate Netbank.

Scenario 1:

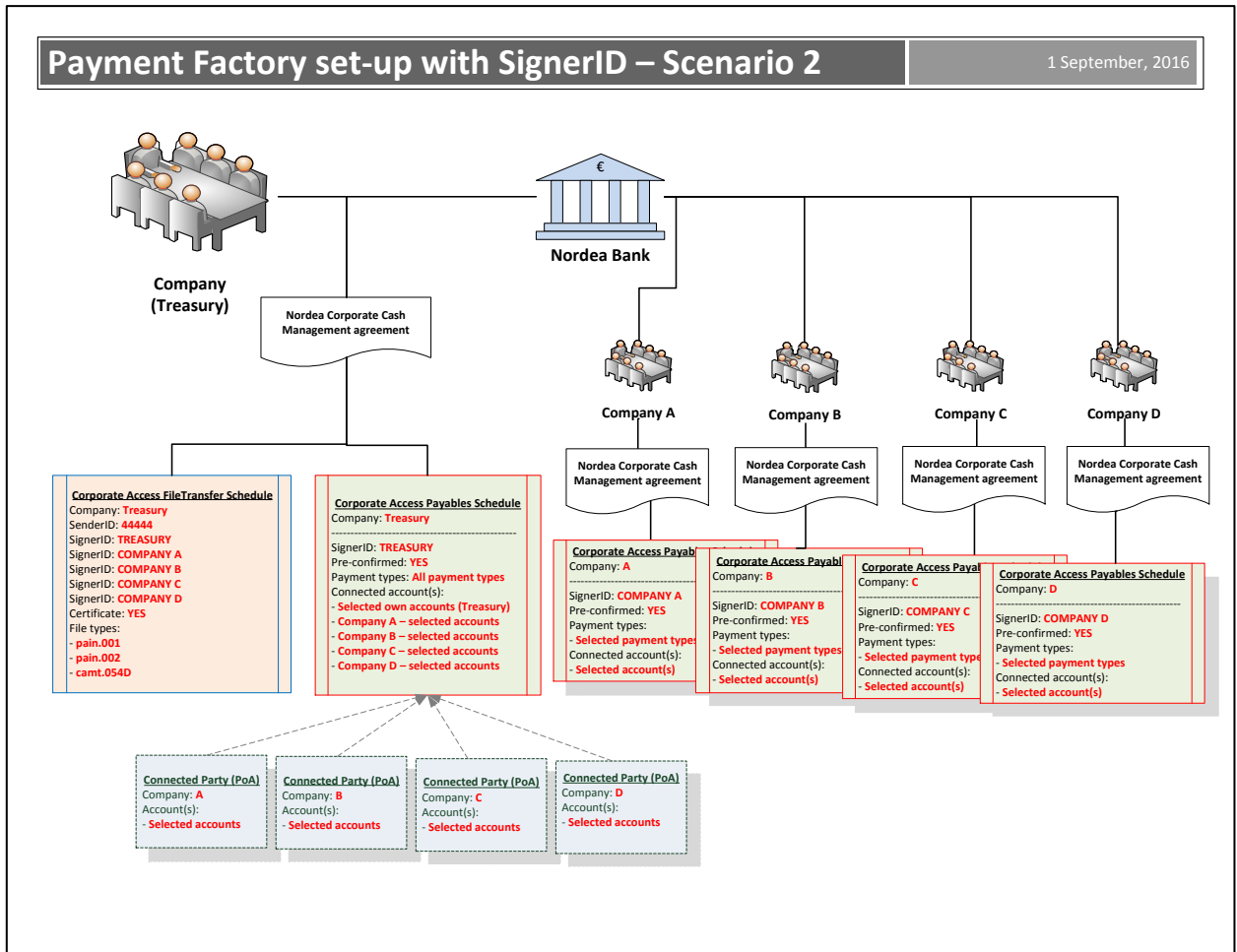


(Please enlarge figure to see full details)

The next scenario (2) shows a structure based on the Company group’s needs or need by each individual participating Company of handling its own payment processes. In this case the Payment Factory or Shared Service Centre may be integrated in such a way that Company’s group treasury have access to each participating Company’s accounts through its own Signer ID, whilst each single Company within the group in addition have signed their own Corporate Access Payables agreement, with their own Signer ID (deriving from the Company’s group treasury Corporate Access File Transfer agreement) for the very same accounts. By use of this set-up both group treasury and each participating Company may tailor Corporate Access Payables services according to its own needs, without interfering any of the other participating companies.

With the use of Corporate Netbank, group treasury may still have full control of the group’s liquidity at the same time as each Company will manage their own accounts.

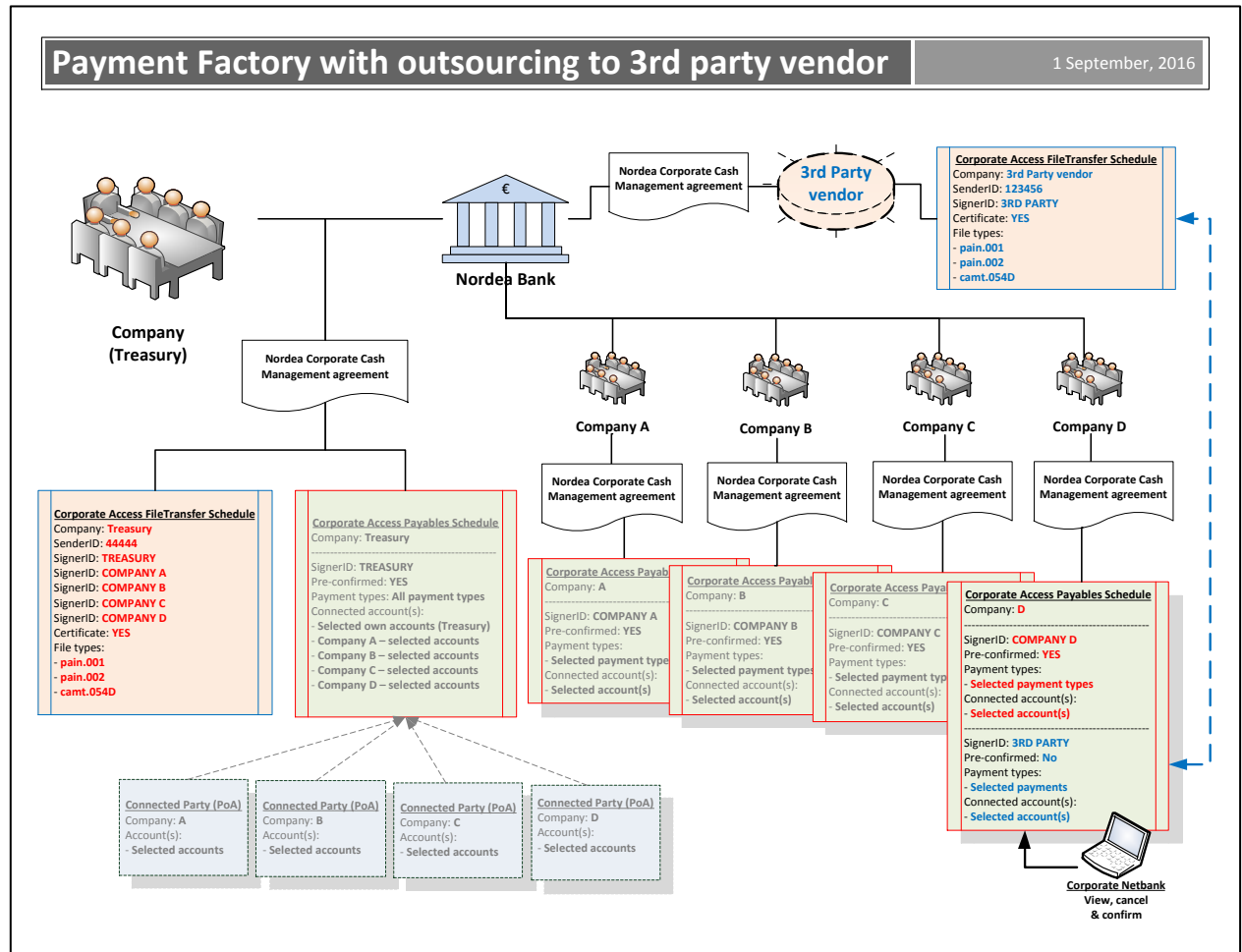
Scenario 2:



(Please enlarge figure to see full details)

In case one or more companies have out-sourced parts of its payment processes and by that have a need for connecting a Service Provider to the Payment Factory or Shared Service Centre set-up, this can easily be integrated without interfering with the Company’s or group treasury’s payment process flow (see scenario 3 below). For this purpose the Company may still have full control over the out-sourced payment flow through the use of Corporate Netbank, for either viewing, or if chosen, manual confirmation options.

Scenario 3:



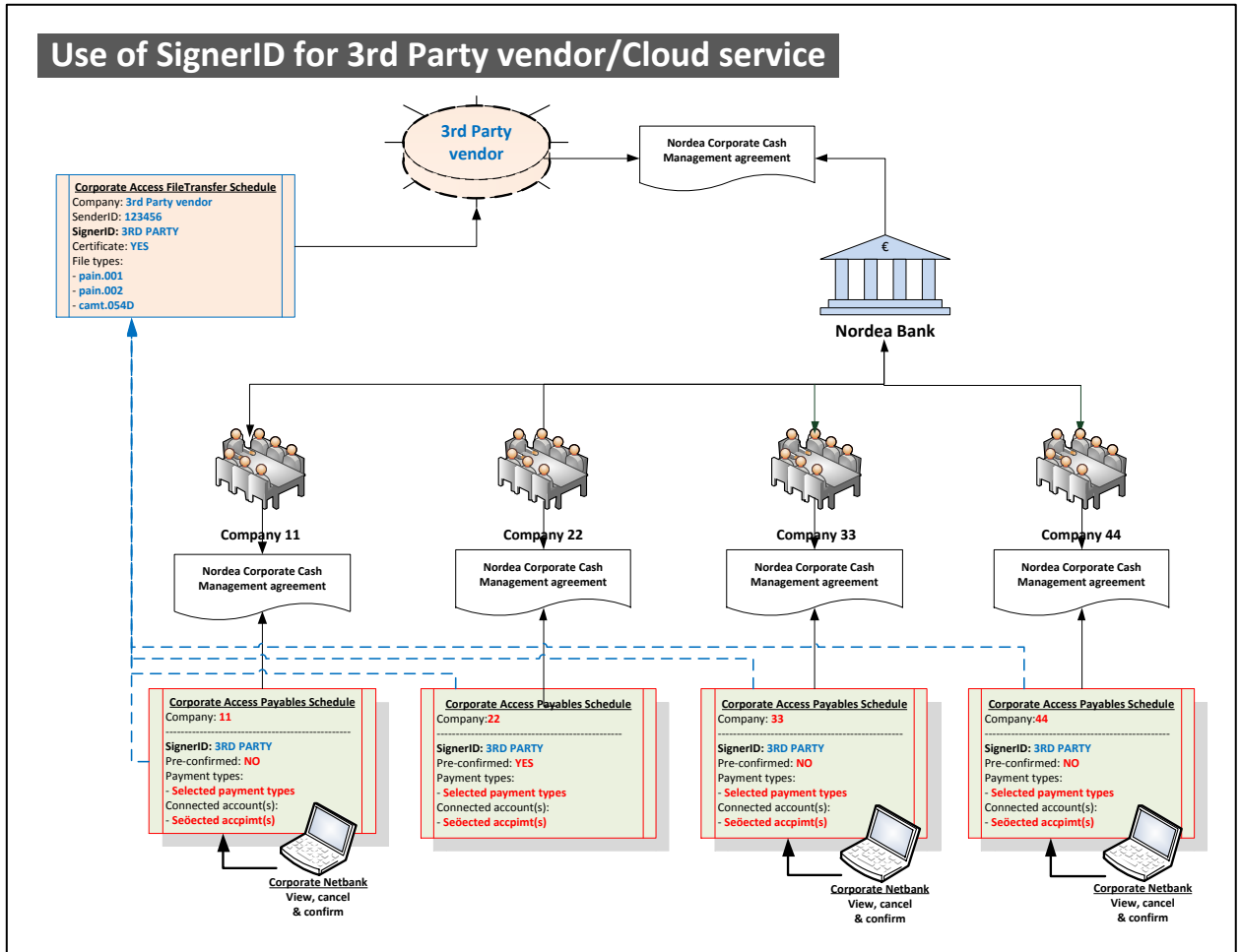
(Please enlarge figure to see full details)

3.3 Use of 3rd Party vendor or Cloud Services Providers

Companies may easily utilize Corporate Access Payables even if the entire payment process is being out-sourced to a 3rd party, either wholly or just partly.

For this option the Company utilizes the Signer ID as provided by Nordea to the 3rd Party Vendor, which the Company connects to its own Corporate Access Payables Schedule together with specifying which payment types, Message types and accounts to be connected.

This option still allows the Company to define exactly how the payment process shall apply, e.g. if pre-confirmed/authorised files/transactions shall apply or if manual confirmation through Corporate Netbank is the preferred option.



(Please enlarge figure to see full details)

4 Communication

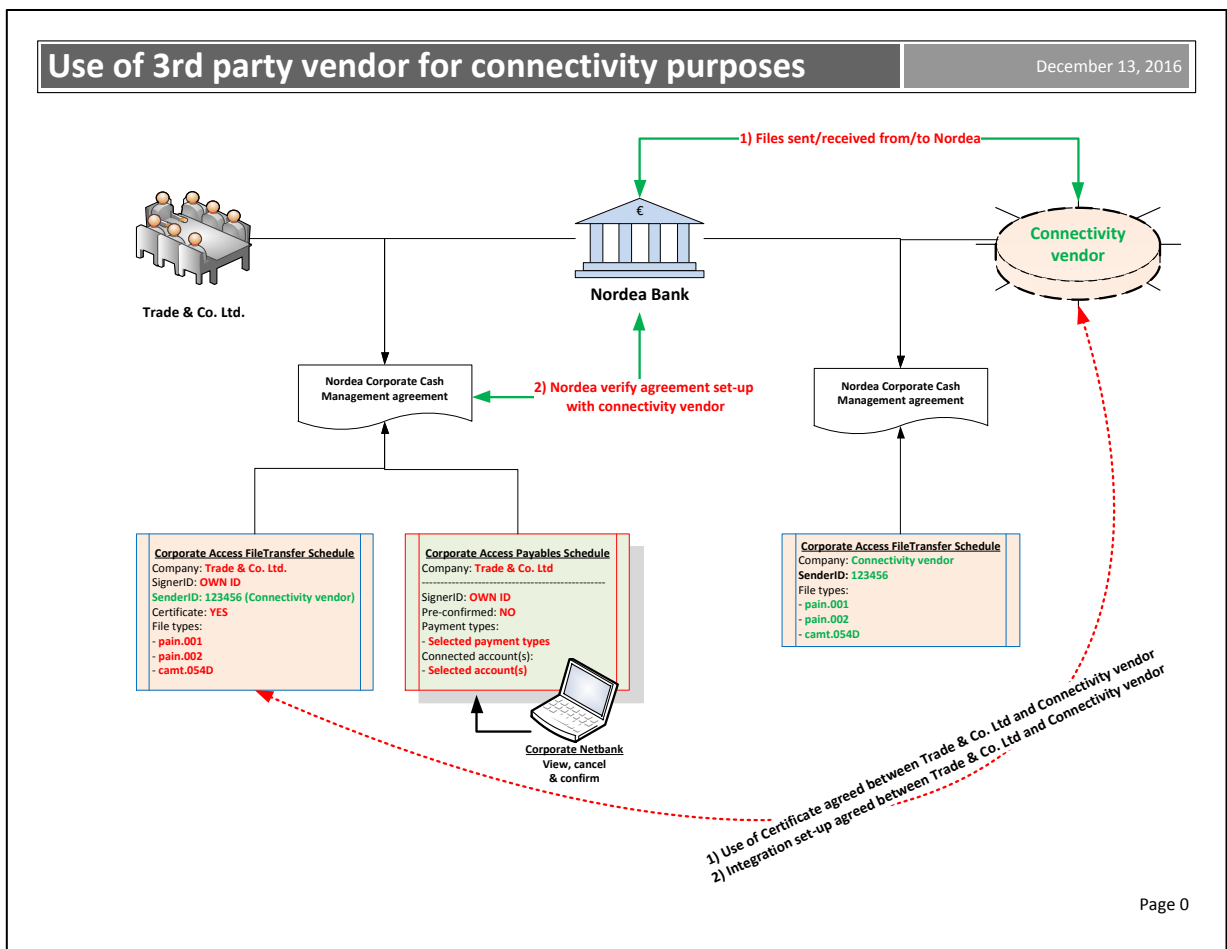
Company may by choice of communication channel, i.e. host-to-host connectivity, automate and fully integrate its payment flow between Corporate Access Payables and Company's supplier ledgers. By combining pre-confirmed/authorised payment orders with its Signer ID and connected certificate, provided by Nordea, to ensure full security, even further straight through processing may be achieved, without any manual steps by the company.

Nordea also offers the possibility for companies to integrate Corporate Access Payables files/Messages through manual up- and down-load via Nordea's Corporate Netbank File Transfer. For this option the use of envelope with connected certificate is optional to use, which in case not used, requires that all payment order Message(s) are manually confirmed via Corporate Netbank. This manual option is also offered by Nordea as a back-up channel for companies using host-to-host connectivity.

4.1 Use of providers for connectivity

In those cases a Company utilizes a provider for the connectivity part, this can be enabled towards Nordea’s Corporate Access Payables service. A pre-requisite for this set-up is that the provider has a Corporate Access File Transfer agreement with Nordea, in which the used Sender ID is specified and agreed with Nordea.

The Company creates and signs/authorises the payment order Message by use of the Signer ID and provides the file content to its chosen connectivity provider, who passes the Message further on to Nordea for processing. In return Nordea sends, by use of providers Sender ID, all relevant status report or debit advice report Messages to the connectivity provider for further processing by the Company.



(Please enlarge figure to see full details)

For further explanation of distribution options, incl. use of envelope and its adoption of certificates within Corporate Access File Transfer, please see “Service description Corporate Access File Transfer” at: nordea.com/corporateaccess

5 Payment types & payment hotel functionality

Offered payment types (groups) within Corporate Access Payables are for all countries structured into main categories or groups, such as:

1. Supplier payments
2. Salary and/or Pension payments (domestic)
3. Intercompany payments (domestic & international)

Within the group “Supplier” payments the following specific payment types are included:

- **Denmark** (domestic):
 - Standard credit transfer
 - Same day credit transfer
 - Transfer form
 - Easy account payment
- **Norway** (domestic):
 - Payment with and without advice
 - Payment with KID (OCR)
 - Money order
- **Sweden** (domestic):
 - Credit transfer (a.k.a. “payment to account”)
 - Giro payment to PlusGiro or Bankgiro
 - Money order
- **International payments** (all countries):
 - Cross-border payment, incl. SEPA CT
 - Cross-border Express payment
 - International cheque

Each payment type (group) forms its own “batch” (i.e. Payment level) within the payment order Message, to which the Company can assign different authorisation rights via Corporate Netbank, if services view, cancel or confirm are chosen.

Note 1: Payment type Intercompany payments may in the payment order Message be included under the payment group (“batch”) Supplier payments in accordance with XML ISO20022 standard set-up, why user rights in Corporate Netbank needs to be adjusted accordingly if the Company chose to mix these payment types within the payment order Message.

Note 2: In coming releases Corporate Access Payables will introduce Commercial and Financial Same-Day-Value payments as well as Request for Transfers (RfTs) for payment instructions to transfer funds from companies accounts held in other banks.

For more information about pre-requisites and usage of specific payment types, please see each *Country Appendix*.

5.1 Payment hotel

Transactions are available for viewing and cancellation (if service chosen) up till execution day. In case manual confirmation via Corporate Netbank used, and sent payment orders Messages are not confirmed in due time by the Company, the requested execution date for each Payment level (“batch”) will be “rolled”¹ by Nordea till next possible banking date, see also chapter 7.1 for further information. After execution by Nordea the payment order or single transaction cannot be deleted anymore. Corporate Access Payables also provide Payment hotel functionality. Transactions with a

¹ For information about payment types not accepted after cut-off time or with past execution day, please see *Country Appendix*.

future payment date, can be sent with a maximum of 360 days in advance. In addition Corporate Access Payables accepts execution date up till 15 calendar days in the past and will, when applicable¹, execute the payments on the next possible banking day.

6 Corporate Access Payables integration and its Message flow

Nordea offers different options for how companies may integrate Corporate Access Payables into its supplier ledger and/or ERP system. For this purpose Nordea offers different set-ups:

- Fully integrated, without manual actions, which enables companies to fully integrate all sent Messages by Nordea, such as all Status reports, Debit Notifications and, if used, Response Of Investigation Messages
- Manual integrated, where the Company mainly uses Nordea's Corporate Netbank as interface for its payment processes which includes payment or cancellation statuses and executed or cancelled payments by Nordea
- For both of the above integration options, Corporate Access Payables offers a wide range of additional optional services which may be combined in many different ways, all dependent on Company needs to support its payment process flow

For further information about service options offered by Nordea, please see main document “*Service description Corporate Access Payables*” chapter 7.

In the below chapters the Message process flow for each single step of the process, including both payment orders as well as cancellation requests, will be described including additional services which Nordea offers for its Corporate Access Payables service.

6.1 Payment order or cancellation request Message

The payment or cancellation process flow within Corporate Access Payables is initiated by the Company creating a payment order or cancellation request Message in accordance with Nordea's Message Implementation Guides, which can be found at: nordea.com/corporateaccess

Nordea receives the payment order or cancellation request Message from the Company and identifies the sender and verifies the sender's authorisation to upload the file type in question. Dependent on option chosen by the Company, i.e. if the payment order Message(s) are considered pre-confirmed/authorised (**Note:** Not applicable for cancellation requests) by the Company or if manual confirmation required via Corporate Netbank, will determine how the payment order Messages will be further processed by Nordea. For further information about service “Confirm” via Corporate Netbank, please see chapter 8.2.

Available options for integrating payment orders or cancellation requests towards Corporate Access Payables are explained below:

Service/Option/Message: <i>pain.001.001.03</i>		Corporate Access Payables – Payment orders			
	Corporate Netbank ¹	Manual confirmation	Host-to-Host	Manual confirmation	
File-based payment order	Yes - Mandatory	Yes - Optional	Yes – Mandatory	Yes - Optional	
Payment order <u>incl. signed envelope</u>	Yes - Optional	Yes - Optional	Yes – Mandatory	Yes - Optional	
Payment order <u>without signed envelope</u>	Yes - Optional	Yes - Mandatory	Not available	<i>Not applicable</i>	
Payment order <u>without envelope</u>	Yes - Optional	Yes - Mandatory	Not available	<i>Not applicable</i>	
Pre-confirmed/authorised payment orders	Yes - Optional	Yes - Optional	Yes - Optional	Yes - Optional	
Service/Option/Message: <i>camt.055.001.01</i>		Corporate Access Payables – Cancellation requests			
Cancellation on file	Yes – Optional	Not available	Yes - Optional	Not available	
Cancellation request <u>incl. signed envelope</u>	Yes - Mandatory	Not available	Yes – Mandatory	Not available	
<u>Cancellation request without signed envelope</u>	Not available	Not available	Not available	Not available	
Cancellation request <u>without envelope</u>	Not available	Not available	Not available	Not available	
Pre-confirmed/authorised cancellation requests	Yes - Mandatory	Not available	Yes - Mandatory	Not available	

The payment order Message process is mandatory whenever integrating Corporate Access Payables service.

Note: Once Nordea has received a payment order Message, the payer can either delete the payment order or a single transaction via Corporate Netbank or use file-based cancellation, i.e. Message camt.055.001.01. After a payment has been executed, it can no longer be deleted.

6.2 Message description

The Messages used by the service comply with the payment message structures of the ISO 20022 process and Common Global Implementation (CGI), which are available at: http://www.swift.com/corporates/cgi/resource_centre

Users must also observe Nordea’s instructions on the data content of the Messages.

The payment order Messages (pain.001.001.03) support batch processing, why payment instructions must be given in a Payment Information batch bundled by debit account, debit currency and due date. One Payment Information level must include all transactions on Credit Transfer Transaction Information level to be debited to the same account on the same date. Supplier, Salary, Pension, Cheque and Intercompany transactions must be bundled into their own Payment Information level batch, with the exception of Intercompany transactions which may (according to ISO XML2002 structure) be part of a Supplier Payment Information level batch .

Note: Each Payment Information level (i.e. “batch”) within the payment order Message, must be confirmed via Corporate Netbank, if manual confirmation chosen. It is therefore necessary that companies avoid using single payment order structure in its payment order Message, i.e. one Credit Transaction per Payment Information level (“batch”), since this will require that every single Credit Transaction must be confirmed before Nordea can process the payments. In addition Nordea may reply with up to four (4) status Messages (pain.002.001.03) per payment order Message which can result in “lost” or cued up file transmissions on both Nordea and file recipient side, which may cause

¹ Corporate Netbank File Transfer

un-wanted or un-foreseen operational disturbances, why it is once again important that companies are bundling as many single transactions as possible within a Payment Information level, before sending it to Nordea for further processing.

For available Messages offered via Corporate Access Payables, please see main document “*Service description Corporate Access Payables*”, chapter 4.

6.3 Message structure

Payment orders are formed into Messages, the structure of which is described in separate scenarios below.

- Each Message must be given a unique ID/reference, i.e. Message Identification which must be unique for min. 90 calendar days and is part of Nordea’s duplicate control. In addition the Signer ID, which is provided by Nordea, must be present and is together with the Message identification indicated on Group level.
- Payment Information level is formed of the payment instruction by due date, debit account, debit account currency and payment type. Nordea’s Corporate Cash Management (CCM) agreement IDs for the debit batches on the Payment Information level must be included in the message but may be different, in which case files of several payers may be included in the same Message. The Payment Information identification must be unique for min. 90 calendar days and is part of Nordea’s duplicate control. **Note:** Please read information about possible consequences of structuring Payment Information level under chapter 6.2
- Transaction Information level includes the information on a single transactions, also referred to as credit transfers, which Nordea will credit beneficiary’s account with Nordea or transmits it to its bank. The Credit Transaction may consist of two different identifications, i.e. Instruction identification which do not need to be unique and will not be part of Nordea’s duplicate control and the End-to-End identification which is mandatory to provide and must be unique for min. 90 calendar days and is part of Nordea’s duplicate control. Both identifications, if present, will be reported back in Status report and Debit Notification Messages.

For further information about duplicate detection by Nordea, please also see chapter 7.1.2 below.

6.4 File Status report flow

Upon reception, Nordea’s system forms a file status report Message. The status report will as the first step of the whole process concern the whole payment order or cancellation request Message (Group level).

The technical validation by Nordea will consist of:

1. Compliance check by **XML schema validation**.
2. Unique identification of the sender of the Message:
 - a. Payment order: **InitiatingParty** (BICOrBEI or Signer ID).
 - b. Cancellation request: **Assigner** (BICOrBEI or Signer ID)
3. Identification of sent Message, must be unique within 90 days :
 - a. Payment order: **MessageIdentification**.
 - b. Cancellation request: **AssignmentIdentification**
4. Identification of Message recipient (i.e. Nordea): **Assignee** (always BIC: NDEASESS)
 - a. Only valid for cancellation request
5. **CreationDateTime**. Valid values are current date up to -7 calendar days
6. **NumberOfTransactions**. No. of individual transactions contained in the Message.
 - a. Only valid for payment orders
7. **ControlSum**. (*If used*) Hash total of all individual amounts included in the Message.
 - a. Only valid for payment orders

If errors are reported back, the Company must locate and correct the error and can if necessary contact Customer Support for help. Then the Company must send the corrected Message to Nordea. Payment order level and credit transactions level can contain the same reference numbers as the originals.

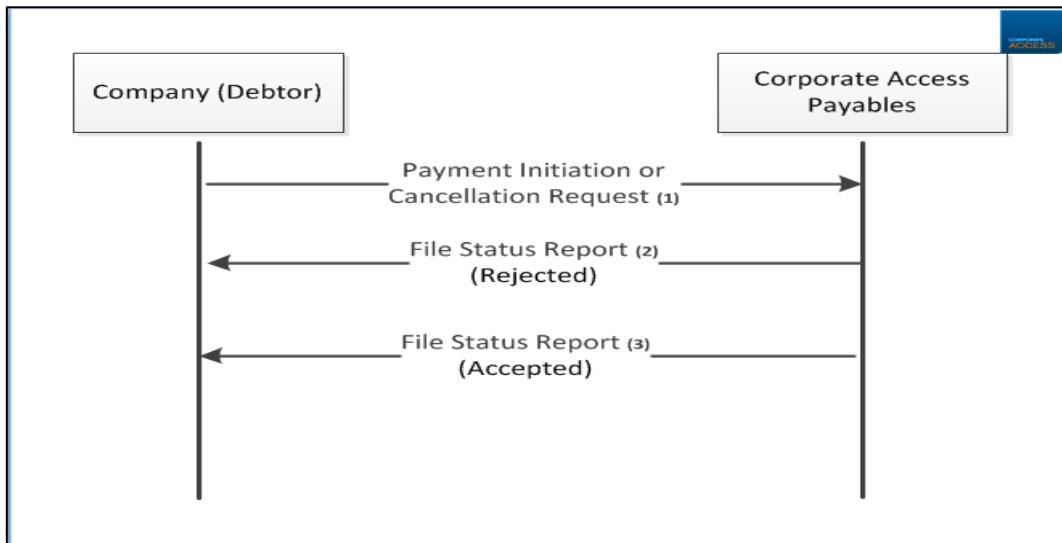
The transmitter of the payment order Messages is obliged to check that a file status report Message has been received for all sent files. If a file status report Message has not been received, the files containing the payment order or cancellation request Messages must be re-transmitted. **Note:** Nordea will normally provide file status report Messages upon file receipt within 30 minutes upon arrival.

Note 1: Invalid pattern/syntax according to the ISO20022 standard for the content of BIC, IBAN, currency code or country code, will cause rejection of the whole payment order or cancellation request Message even if the invalid pattern/syntax is identified for one single transaction

Note 2: Technical validation upon Message/file reception by Nordea, incl. its status report Message pain.002.001.03, applies for all companies irrespectively which integration option chosen by the Company, and is expected to act accordingly if payment order Message rejected by Nordea.

Corporate Access Payables			
Service/Option/Message: <i>pain.002.001.03 & camt.055.001.01</i>	Corporate Netbank ¹	Host-to-host	Additional information
Status report Message: Compliance check	Yes - Mandatory	Yes – Mandatory	May be down-loaded manually

Scenario 1: Technical validation



- (1) The payment order or cancellation request Message has been received by Nordea.
- (2) Syntax and GroupHeader validation made by Nordea and the entire payment order or cancellation request Message is rejected.
 - a) As identification of sender, Nordea will use field <BICOrBEI> with value “NDEASESS”. This will **only** be used for technical validation purposes. For further information of usage for content validation see chapter 7.1
 - b) The Group Status of the file status report Message is **RJCT**.²
- (3) The payment order or cancellation request Message has been accepted technically and transactions are forwarded for further processing.
 - a. The Group Status of the file status report Message is **ACTC**.²

¹ Corporate Netbank File Transfer

² For identification information of the file status report Message, please see “Payment Status Report” MIG specification

7 Additional optional file-based services

Corporate Access Payables offers a wide range of additional services, which may be combined by the Company to fit its payment processes, supplier ledger and/or used ERP system. Whereas some of the additional services are mainly an option to include in the Corporate Access Payables agreement Schedule to enable different Message content from Nordea, whilst others are closely connected to Nordea's Corporate Netbank service, which requires separate Schedules to the main Corporate Cash Management agreement. For further information about agreement set-up please see "*Service description Corporate Access Payables*", chapter 3. Below you will find descriptions of available services to include to the Corporate Access Payables payment order service.

Note: For specific information about file-based Status report services for Cancellation on file, please see chapter 7.3

7.1 File-based options - Status report Message(s)

Nordea offers as an optional service to provide the Company with a status report on file. For this service the following message will be used:

- Customer Payment Status Report – pain.002.001.03

7.1.1 Pre-requisites for usage of Status report on file

In order for the Company to utilize this service, certain pre-requisites must be implemented under the Company's Corporate Access agreement, such as:

1. The Message type (file-type) "*Customer Payment Status Report*" must be added to the Corporate Access FileTransfer Schedule, either within the Company's own FileTransfer Schedule or by the Service/3rd party providers FileTransfer Schedule.
2. The service "*Status report*" must be chosen under the Corporate Access Payables Schedule, if not the Message cannot be delivered by Nordea
Note 1: When this service is chosen, it will be available for all used Signer ID's as used under the Corporate Access Payables Schedule
3. If Nordea's Corporate Netbank FileTransfer used, the Message type must be included under the FileTransfer agreement and relevant "*Users*" must be authorised for up-/down-load purposes.

7.1.2 Usage information for Status reporting on file

A Payment Status Report Message is sent to the Company as soon as possible after receipt of the Message, depending on the option chosen by the Company. This Payment Status Report reflects the status after validation on input day and will contain either accepted, changed or rejected transactions, dependent on option chosen by the Company. Rejected transactions are not booked or processed.

Note 1: If a Message is incomplete or incorrect, Nordea may but is not obliged to inform the Company of the incompleteness or incorrectness and to provide the Company with information concerning the problem. All of the corrections and changes to the Message must always be carried out by the Company. See also Duplicate detection, chapter 7.1.5

Note 2: In case Nordea cannot find Signer ID, Corporate Cash Management agreement or agreed payment types in accordance with the Corporate Access Payables Schedule as provided in the payment order or cancellation request Message, Nordea will irrespectively of what option chosen by the Company send a Status report Message to the Sender of the Message, i.e. to the Sender ID as stated in the Secure Envelope.

Nordea apply the following flows for status report Messages:

- **Flow 1:** Rejected Payment order level
 - If one or more errors found on Payment order level, rejected status report Messages will be delivered at Payment order level and all included Transaction levels, with same status reason codes as stated under Payment order level. If possible Nordea will also include detected erroneous payments on transaction level, in order for companies to correct all errors at the same time.
- **Flow 2:** Rejected transactions at Transaction level.
 - If Payment order level accepted but one or more errors found on Transaction level, only rejected Status report Messages will be delivered at Transaction level.
- **Flow 3:** Accepted and rejected transactions on Transaction level
 - For this option all included transactions within a Payment order level, both accepted and rejected will be reported back on Transaction level
- **Flow 4:** Changes on both Payment order and/or Transaction level
 - In case a Payment order or Transaction have passed execution date or cut-off time Nordea will, if possible ¹, “roll” the execution date till next possible banking date for execution. Changes will only be reported by Nordea if option accepted and rejected status report (flow 3) chosen by Company. If Company have chosen manual confirmation, then changes will only be reported after such confirmation has taken place.

Note: Nordea applies flow 1 & 2 as a standard flow, if no option selected by Company.

For further details of Nordea’s Status report Message flow, see Scenario 2 below.

7.1.3 Nordea use of Status Information codes

Nordea will use the following Status Information codes in its Payment Status Report:

- Group Status (used for both payment order and cancellation request Messages)
 - **ACTC** = The message is accepted and passed technical validation including syntax control. Only used for “compliance” check on file reception from the Company.
 - **RJCT** = The payment order or cancellation request Message is rejected by Nordea. Only used for “compliance” check on file reception from the Company.
- Payment Status Information (only used for payment order Messages)
 - **ACCP** = The entire Payment Information level is accepted and will be passed on to local clearing for further processing.
 - **ACWC** = The entire Payment information level is accepted with change (in terms of execution day) and will be passed on to local clearing for further processing.
 - **PART** = The Payment Information level is accepted, but one or more transactions have not passed Nordea’s validation checks and are rejected.
 - **PDNG** = The entire Payment Information level with all its including Transaction levels awaiting final confirmation by Company
 - **RJCT** = The entire Payment Information level is rejected and will not be processed further by Nordea.
- Transaction Status Information (only used for payment order Messages)
 - **ACCP** = The single transaction is accepted and passed on to local clearing for further processing.
 - **ACWC** = The single transaction is accepted with change (in terms of execution day) and will be passed on by Nordea to local clearing for further processing.
 - **PDNG** = The transaction is pending further processing, i.e. either awaiting final confirmation by Company (see Payment Status Information) or waiting for necessary funds to be received on Debit account.
 - **RJCT** = The transaction is rejected and will not be further processed by Nordea.

¹ For information about payment types not accepted after cut-off time or with past execution day, please see *Country Appendix*.

7.1.4 Overview of Status report flows and use of codes

Status reporting option: Only rejected transactions

The overview below always reflects the status after “content” validation has occurred. When manual confirmation via Corporate Netbank is used, payment type “Salary” or “Pension” for Sweden can also be rejected after confirmation, in cases where the cut-off time has passed.

Manual confirmation (Y/N)	Status Paym. Inf. lvl (“batch”)	Status Trans. Inf. lvl	Paym. Inf. lvl Status	Paym. Inf. lvl error code	Paym. Inf. lvl error txt.	Trans. Inf. lvl Status	Trans. Inf. lvl error code	Trans. Inf. lvl error txt.
Both Yes & No	Accepted	Accepted						
Both Yes & No	Accepted with change	Accepted						
Both Yes & No	Accepted	Accepted with change						
Both Yes & No	Rejected	“Accepted”, i.e. no errors found	RJCT	XXX	XXX Paym. Inf. lvl error text	RJCT	XXX	XXX Paym. Inf. lvl error text
Both Yes & No	Rejected	Rejected (same error)	RJCT	XXX	XXX Trans. Inf. lvl error text	RJCT	XXX	XXX Trans. Inf. lvl error text
Both Yes & No	Rejected on Trans. Lvl	Rejected (different errors)	RJCT	NARR	CAP All credit transactions rejected for different reasons	RJCT	XXX	XXX Trans. Inf. lvl error text
Both Yes & No	Accepted	Rejected	PART			RJCT	XXX	XXX Trans. Inf. lvl text

Status reporting option: Accepted and rejected transactions

The overview below reflects the status after “content” validation has occurred and before manual confirmation has been performed in Corporate Netbank. For companies using the “pre-confirmed” options, the rows with Manual confirmation = “No” are applicable.

Manual confirmation (Y/N)	Status Paym. Inf. lvl (“batch”)	Status Trans. Inf. lvl	Paym. Inf. lvl Status	Paym. Inf. lvl code	Paym. Inf. lvl txt.	Trans. Inf. lvl Status	Trans. Inf. lvl code	Trans. Inf. lvl txt.
No	Accepted	Accepted	ACCP			ACCP		
Yes	Accepted	Accepted	PDNG	DS0A	ISO Data Sign Requested	PDNG	DS0A	ISO Data Sign Requested
No	Accepted with change	Accepted	ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed	ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed
Yes	Accepted with change	Accepted	PDNG	DS0A	ISO Data Sign Requested	PDNG	DS0A	ISO Data Sign Requested
No	Accepted	Accepted with change	ACCP			ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed
Yes	Accepted	Accepted with change	PDNG	DS0A	ISO Data Sign Requested	PDNG	DS0A	ISO Data Sign Requested
Both Yes & No	Rejected	“Accepted”, i.e. no errors found	RJCT	XXX	XXX Paym. Inf. lvl error text	RJCT	XXX	XXX Paym. Inf. lvl error text
Both Yes & No	Rejected	Rejected (same error)	RJCT	XXX	XXX Trans. Inf. lvl error text	RJCT	XXX	XXX Trans. Inf. lvl error text

Manual confirmation (Y/N)	Status Paym. Inf. lvl ("batch")	Status Trans. Inf. lvl	Paym. Inf. lvl Status	Paym. Inf. lvl code	Paym. Inf. lvl txt.	Trans. Inf. lvl Status	Trans. Inf. lvl code	Trans. Inf. lvl txt.
Both Yes & No	Rejected on Trans. Lvl	Rejected (different errors)	RJCT	NARR	CAP All credit transactions rejected for different reasons	RJCT	XXX	XXX Trans. Inf. lvl error text
No	Accepted	Accepted, Accepted with change & Rejected	PART			RJCT	XXX	XXX Trans. Inf. lvl text
						ACCP		
						ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed
Yes	Accepted	Accepted, Accepted with change & Rejected	PART			RJCT	XXX	XXX Trans. Inf. lvl text
						PDNG	DS0A	ISO Data Sign Requested

Status report option “Accepted ” used: After manual confirmation by Company

If the manual confirmation option is used, the overview below shows how the status reporting flow process may occur after such confirmation. **Note** that for this scenario too, “Salary” or “Pension” for Sweden could be rejected, after confirmation, in cases when cut-off time has passed.

Manual confirmation (Y/N)	Status Paym. Inf. lvl ("batch")	Status Trans. Inf. lvl	Paym. Inf. lvl Status	Paym. Inf. lvl code	Paym. Inf. lvl txt.	Trans. Inf. lvl Status	Trans. Inf. lvl code	Trans. Inf. lvl txt.
Yes	Accepted	Accepted	ACCP			ACCP		
Yes	Accepted with change	Accepted	ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed	ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed
Yes	Accepted	Accepted with change	ACCP			ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed
Yes	Accepted	Accepted, Accepted with change & Rejected	PART			RJCT (only for Salary & Pension transactions)	XXX	XXX Trans. Inf. lvl text
						ACWC	DT06	ISO Execution Date has been modified in order for transaction to be processed
						ACCP		

7.1.5 Duplicate Detection

It is the Company' responsibility not to send duplicates. Nordea will endeavour its best effort to detect such duplicates by performing a duplicate check on all payment order and cancellations request Messages that are received, but Nordea will not under any circumstances be liable for processing such duplicates if not detected by Nordea. References are stored in different places in the payment order and cancellation request Message, as shown below.

Payment order Message:

Level	Element	Tag	Mandatory/Optional
Message	Message Identification	MsgId	Mandatory
Payment	Payment Information Identification	PmtInfId	Mandatory
Transaction	EndToEnd Identification	EndToEnd Id	Mandatory

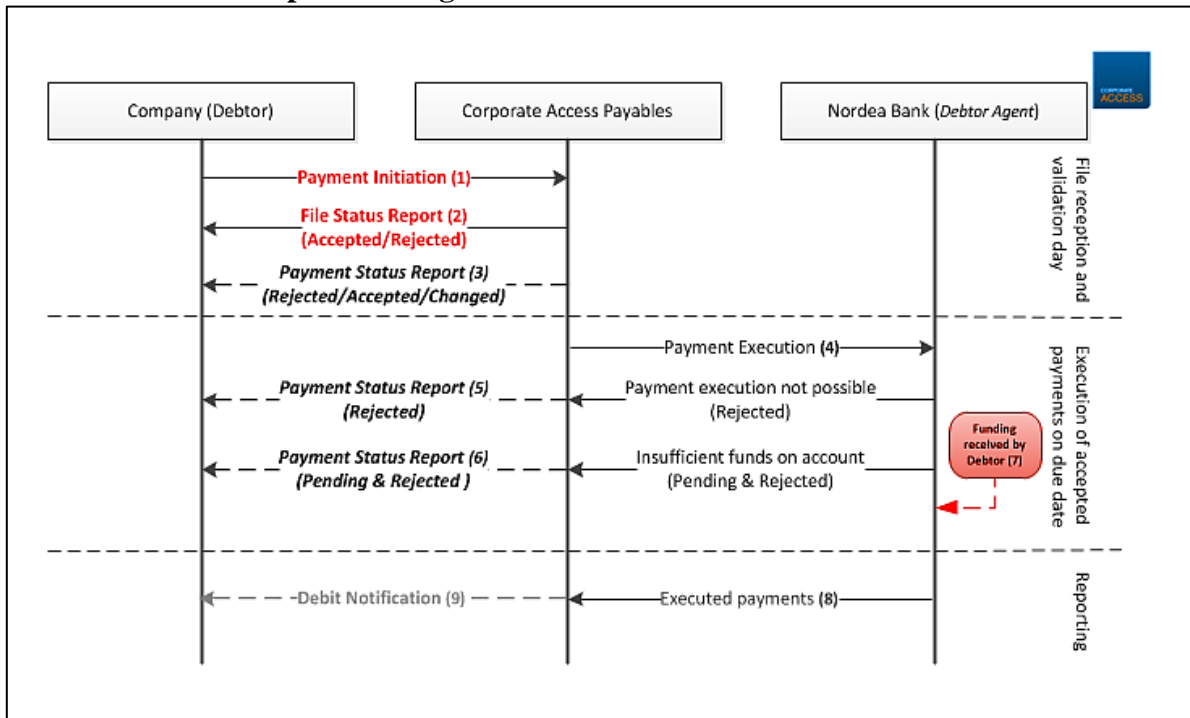
Cancellation request:

Level	Element	Tag	Mandatory/Optional
Message	Assignment Identification	Assgnmt Id	Mandatory

Any of the above mandatory references must be unique within a 90 calendar day period and will be stored by Nordea for duplicate control. If two or more Payment levels and/or Transactions are received in a payment order Message with the same application reference, the last arrived Payment level(s) or Transaction(s) may be rejected if detected by Nordea.

Transactions, rejected due to duplicate references in a payment order Message, are reported to the Company in a status report Message.

Scenario 2: Status report Message flow



(Explanation: Red/bold text = Mandatory flow; Black/bold text and dotted line = Optional service part of this description)

- (1) The payment order Message has been received by Nordea.
- (2) Syntax and GroupHeader validation made by Nordea (see Scenario 1 chapter 6.4)
- (3) Content validation made by Nordea on receipt of payment order Message. As identification of sender, Nordea will use code **BANK** with value “NDEAPROD”. This will always be used for content validation purposes.¹ The Group Status of the feedback Message is **<blank>**
 - a) For **flow 1** (see above) if one or more errors found on Payment order level, rejections will occur on Payment order level and all included Transaction levels, with same status reason codes as stated under Payment order level. The Payment Information Status is always **RJCT** (rejected)¹ If possible Nordea will include erroneous payments on Transaction level,
 - b) For **flow 2** (see above) when Payment order level accepted and errors found on all transactions, the Payment and Transaction Information Status is always **RJCT** (rejected)¹
 - c) In case only parts of the transactions within a Payment order level is rejected then the Payment Information Status is always **PART** (partially)¹ and Transaction Information Status is always **RJCT** (rejected)
 - d) For **flow 3 & 4** when Payment order level accepted, changed or awaiting final confirmation the Payment Information Status is either **ACCP** (accepted), **ACWC** (accepted with change) or **PDNG** (awaiting final confirmation) and will include all Transaction levels with same reason code as stated under Payment order level.
 - e) In case only parts of the transactions within a Payment order level is accepted, rejected, changed or awaiting final confirmation then the Payment Information Status is either **PART** (partially accepted and rejected) or **ACCP** (accepted) and Transaction Information Status is either **ACCP** (accepted), **RJCT** (rejected), **ACWC** (accepted with change) or **PDNG** (awaiting final confirmation)
- (4) On payment due date the transactions are executed by Nordea
- (5) Rejections occurring on payment day by local clearing (ex. creditor account closed)
 - a) The Group and Payment Information Status of the status report Message is **<blank>**
 - b) The Transaction Information Status of the status report Message is always **RJCT** (rejected)
- (6) Rejections or pending (i.e. action expected by Company) occurring on execution date by local clearing due to insufficient funds
 - a) The Group and Payment Information Status of the status report Message is **<blank>**
 - b) The Transaction Information Status is either **PDNG** (pending) or **RJCT** (rejected) if no sufficient funds received by the Company
- (7) Funds received by the Company, which enables Nordea to execute the transaction(s)
- (8) Information about executed transaction(s) received.
- (9) A debit advice report Message provided by Nordea, if service chosen by Company

¹ For information on the feedback Message, please see “Payment Status Report” MIG specification

7.2 File-based options - Debit advice reporting Message(s)

Nordea offers as an optional service to provide the Company with a debit advice report on file. For this service the following message will be used:

- Bank to Customer Debit Notification - camt.054.001.02

7.2.1 Pre-requisites for usage of Debit advice reporting on file

In order for the Company to utilize this service, certain pre-requisites must be implemented under the Company's Corporate Access agreement, such as:

1. The Message type (file-type) "*Bank to Customer Debit Notification*" must be added to the Corporate Access FileTransfer Schedule, either within the Company's own FileTransfer Schedule or by the Service/3rd party providers FileTransfer Schedule.
2. The service "*Debit advice reporting*" must be chosen under the Corporate Access Payables Schedule, if not the Messages cannot be delivered by Nordea
Note 1: When this service is chosen, it will be available for all used Signer ID's as used under the Corporate Access Payables Schedule
3. If Nordea's Corporate Netbank FileTransfer used, the Message type must be included under the FileTransfer agreement and relevant "*Users*" must be authorised for up-/down-load purposes.

7.2.2 Usage information for Debit advice reporting on file service

The report will consist of executed payments per account, date & payment type – dependent on Nordea's booking principals and how the Company structure its payment order Message(s) in relation to Signer ID, debit account and payment types as agreed under Corporate Access Payables Schedule. The report will include all relevant information provided by the Company and by local or SWIFT clearing, such as **Payment Information, Transaction Information** (End-to-End) **references** to support automatic reconciliation by the Company. In addition it will for cross-border/cross-currency payments include exchange rates, amount value in foreign currency, creditor agent information, etc.

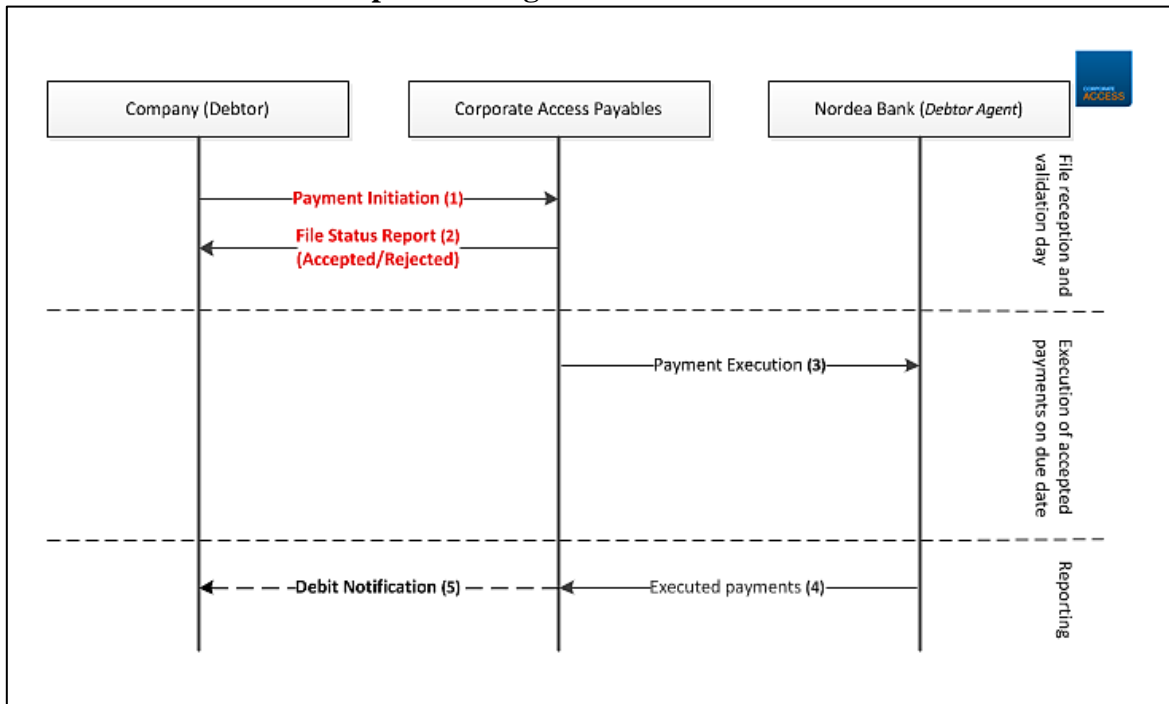
Nordea will structure the Debit Notification report as received by local clearing and in accordance with the following parameters, as set by the Company in the payment order Message, i.e.:

- Used Sender ID
- Used Corporate Cash Management (CCM) agreement (i.e. Debtor Id)
- Used Signer ID including:
 - All relevant debit account(s) will be included into the same Debit Notification, if used
 - All payment types as used in the payment order Message
 - Same execution date for all included transactions in the payment order Message

If all values correspond to booking information from local clearing, an "Entry" will be created. In case local clearing have "splitted" the executed payments when booked, Nordea will create a new "Entry" with included relevant transactions.

Note: Companies will receive from Nordea one Debit Notification Message per booking day, irrespectively of number of "batches" booked by Nordea on the Company's account during the payment day.

Scenario 3: Debit advice report Message flow



(**Explanation:** Red/bold text = Mandatory flow; Black/bold text and dotted line = Optional service part of this description)

- (1) The payment order Message has been received by Nordea.
- (2) Syntax and GroupHeader validation made by Nordea (see Scenario 1 chapter 6.4)
- (3) On payment due date the transactions are executed by Nordea
- (4) Information about executed transaction(s) received
- (5) A debit advice report Message provided by Nordea and sent to the Company for reconciliation its supplier ERP system.

7.3 File-based options – Cancellation on file

Nordea also offers the possibility for companies, using Corporate Access, to include cancellation request on file for previously sent in payment instructions by the Company. As a result of such cancellation request on file Nordea will provide a “resolution” message on file, which will consist of either confirmation or rejection of the cancellation request Message.

For this service the following messages will be used for the entire process:

- Customer Payment Cancellation Request - camt.055.001.01
- Customer Payment Status Report - pain.002.001.03
- Resolution Of Investigation - camt.029.001.03

7.3.1 Pre-requisites for usage of Cancellation on file

In order for the Company to utilize this service, certain pre-requisites must be implemented under the Company’s Corporate Access agreement, such as:

1. The Message type (file-type) ”*Corporate Access Cancellation & Response Of Investigation*” must be added to the Corporate Access FileTransfer Schedule, either within the Company’s own FileTransfer Schedule or by the Service/3rd party providers FileTransfer Schedule
 - a. **Note 1:** When choosing this Message type all relevant Message types (see above) will be part of this service process flow, including the additional Message types camt.029.001.03 and pain.002.001.03, why it is not possible to omit any of these Messages, i.e. it will always be provided by Nordea

- b. **Note 2:** For Cancellation on file the Message camt.055.001.01 must use Secure Envelope including Nordea certificate which applies for all used channels and communication methods, if not used the Message will be rejected.
2. The service “*Cancellation on file*” must be chosen under the Corporate Access Payables Schedule, if not the received Messages will be rejected by Nordea
 - a. **Note 1:** When this service is chosen, it will be available for all used Signer ID’s as used under the Corporate Access Payables Schedule
 - b. **Note 2:** No confirmation, i.e. via Nordea’s Corporate Netbank, is required or possible. All received Messages (camt.055.001.01) from Company will automatically be processed and, if possible, executed.
3. If Nordea’s Corporate Netbank FileTransfer used, relevant Message types must be included under the FileTransfer agreement and relevant “*Users*” must be authorised for up-/down-load purposes.
 - a. **Note:** Manual cancellation via Corporate Netbank will function as described under chapter 8.3 and can be used simultaneously with the file-based service “*Cancellation on file*”.

7.3.2 Usage information for Cancellation on file service

Since usage of parties and other identifications including the entire process flow somewhat differs from the payment order process, Nordea will below provide the most significant business rules for implementing Cancellation request (camt.055.001.01) into the Corporate Access Payables offering. It will also provide information, including when Nordea accepts or rejects such a request by the Company, i.e. when Nordea provide pain.002.001.03 and/or camt.029.001.03 and which codes Nordea may use for any such report message

- Parties and Identification usage in camt.055.001.01
 - “Assignment”= Refers to the investigation case as sent by “Assigner” (Sender)
 - **Note:** This value is similar to “Message Id” in pain.001.001.03
 - “Assigner” = The sender of the cancellation request
 - **Note:** This value is similar to “Initiating Party” in pain.001.001.03
 - “Assignee” = The recipient of the cancellation request (Nordea)
 - Fixed value “NDEASESS” to be used **Note:** No similar value in pain.001
 - “Creator” = The party that requested the cancellation (Debtor)
 - Value to be used with code “BANK”. **Note:** This value is similar to “Debtor Id” in pain.001.001.03
- Parties and Identification usage in camt.029.001.03
 - “Assignment” =Refers to the resolution of the investigation case as sent to the “Assignee” (Recipient)
 - **Note:** In case pain.002.001.03 used for rejection then “Message Id” will be used.
 - “Assigner” = The sender of the resolution message (Nordea)
 - Fixed value “NDEASESS” to be used. **Note:** In case pain.002.001.03 used for rejection then code “BANK” under “InitiatingParty” will be used.
 - “Assignee” = The recipient of the resolution message (Recipient/Signer ID)
 - Value to be reported with code “CUST”. **Note:** In case pain.002.001.03 used for rejection then code “CUST” under “InitiatingParty” will be used.
 - “Creator” = The party that will ultimately receive the resolution message (Debtor)
 - Value to be reported with code “BANK”. **Note:** In case pain.002.001.03 used for rejection this value is not used.

7.3.3 General rules for cancellation on file service

Some general rules for usage of Cancellation on file will apply whenever the Company uses this service, such as:

- Cancellation of a whole pain.001.001.03 Message is not allowed. Only Payment and/or Transaction level cancellations accepted
- Rejection of a whole Message (camt.055.001.01) will always occur in a pain.002.001.03 Message
- Nordea will not return date & time of when original pain.001.001.03 was created
- Nordea will introduce “Creator” as a part of the message. Under this field the Company must provide its Corporate Cash Management (CCM) agreement number with Nordea.
- The Company must indicate the Payment and/or Credit Transaction level(s) to be cancelled. One cancellation request Message can contain several Original Payment Information and Cancellation blocks.
- Original Payment level Identification from the original pain.001.001.03 as assigned by the original sending party, is mandatory. In case this information cannot be matched with original pain.001.001.03 received by Nordea, then Nordea will return a camt.029.001.03 rejecting the whole Original Payment Information and Cancellation block. Transactions to be cancelled within one Original Payment Information And Cancellation block can only be cancellation from the same Debtor. Creator Identification (CCM agreement) can only be stated once per Message.
- In case the cancellation request from the Company is on Payment level Nordea will search through the specific Original Payment Information level
 - In case all transactions can be cancelled, Nordea will cancel all transactions and reply in camt.029.001.03 on Original Payment Information level.
 - In case only part of the transactions can be cancelled, then Nordea will cancel the transactions possible to cancel, and reply back with status for respective transaction.
 - In case no transactions can be cancelled, Nordea will reply on Original Payment Information level. In addition Nordea may report transaction level if Company has sent transaction levels, or if reasons for rejection differ between transactions.

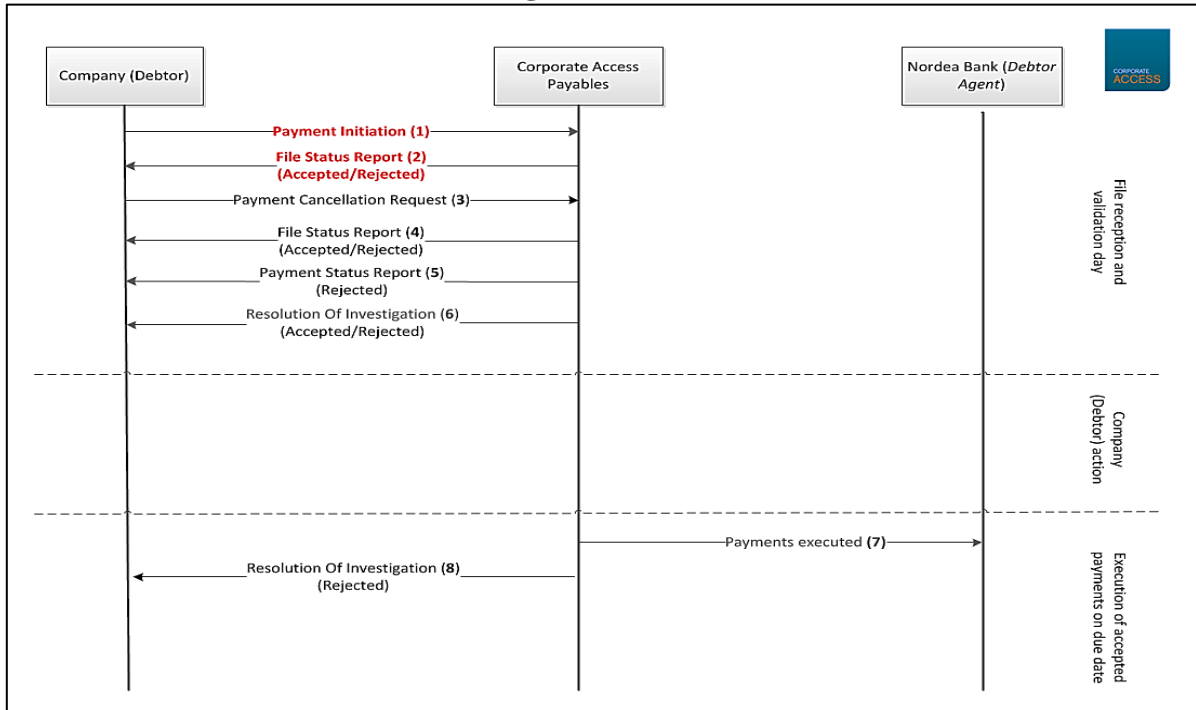
Nordea will use the following Status Information codes in its Resolution of investigation report for cancellation request messages:

- Group Status
 - **CNCL** = The message is cancelled as per Request.
 - **PECR** = Part of the message is cancelled as per request, but there are payment information levels or transactions that could not be cancelled.
 - **RJCR** = The whole cancellation request Message is rejected by Nordea because it could not be cancelled.
- Payment Status Information
 - **ACCR** = The entire Payment Information level has been cancelled as per request.
 - **PACR** = Part of the Payment Information level is cancelled as per request, but there are transactions that could not be cancelled.
 - **RJCR** = No part of the Payment Information level could be cancelled, so the cancellation request has been rejected.
- Transaction Status Information
 - **ACCR** = The transaction has been cancelled as per request.
 - **RJCR** = The transaction could not be cancelled, so the cancellation request has been rejected.

Nordea will for status reason code solely use status reason code “AGNT” and in case additional information will be provided by PS Core, then the first 3 positions will consist of code “CAP” followed by explanation text.

Please also see process flow description below for the cancellation request Message flow.

Scenario 4: Cancellation on file Message flow



(**Explanation:** Red/bold text = Mandatory flow; Black/bold text and dotted line = Optional service part of this description)

- (1). The payment order Message has been received by Nordea.
- (2). Syntax and GroupHeader validation made by Nordea (see Scenario 1 chapter 6.4)
- (3). The Company sends a camt.055.001.01 with request for cancellation of Original Payment Information block or single Transaction(s)
- (4). Compliance check is performed by Nordea, where Sender ID, Signer ID (Assigner) and file type are checked in accordance with the Company's agreement with Nordea. In addition syntax check are performed where after a Status report Message (pain.002.001.03) is sent to Company (Accepted or rejected). "Original Message Name Id" in pain.002.001.03 will be "camt.055.001.01".
- (5). In case fundamental errors are found by Nordea, such as not found "Signer ID", "Creator agreement Id" or service "Cancellation on file" not chosen, Nordea will reject the entire Message with a pain.002.001.03 with information about reason for rejection.
 - a. **Note:** In case no "Original Payment Information id" present, Nordea will also then reject with pain.002.001.03. "Original Message Name Id" in pain.002.001.03 will be "camt.055.001.01", since this would be regarded as an attempt to cancel a whole message, which is not supported by Nordea.
- (6). Next process step by Nordea may contain several scenarios:
 - a. In case Original Payment Information or Transaction(s) are not released by Nordea, they are duly cancelled and Nordea will create and send a Resolution Of Investigation (camt.029.001.03) to the Company informing about the successful cancellation, using code **ACCR** (AcceptedCancellationRequest) on either Original Payment Information level or on Transaction level if Transaction cancellation requested.
 - b. If only parts of the cancellation request can be performed by Nordea, then Nordea will in camt.029.001.03 report PECC (Partially Executed Cancellation) on file level and/or **PACR** (Partially Accepted Cancellation Request) on Original Payment Information level if Transaction cancellation requested. On Transaction level either **ACCR** (AcceptedCancellationRequest) or **RJCR** (RejectedCancellationRequest) will be reported.
- (7). Previously sent payment instructions by the Company in pain.001.001.03 executed by Nordea on payment day.
- (8). In case payments are executed by Nordea, cancellation is no longer possible and Nordea reports rejections in camt.029.001.03 using code **RJCR** (RejectedCancellationRequest). For additional information see p. 6.

8 Additional optional services available via Corporate Netbank

For those companies that prefer to manually integrate Nordea's Corporate Access Payables offerings, i.e. using Nordea's Corporate Netbank services for parts or wholly for its payment processes, Nordea offers several services that may support the Company's needs and can be combined as required.

For these manual integration options the following services via Corporate Netbank are available:

- View single transactions or batches within the sent payment order Message
- View status of single transactions or batches incl. executed transactions
- View successfully cancelled single transactions or batches within a sent cancellation request
- Confirm all sent batches within a sent payment order Message
- Cancel single transactions not yet executed

The Company may authorise users within the Company with different authorisation rights for each chosen service and also chose if one or more user authorisations apply for certain actions, such as confirm and/or cancel.

Note: In case Nordea cannot find appropriate Signer ID, Corporate Cash Management (CCM) agreement (i.e. Debtor Id), debit account or agreed payment types within the Corporate Access Payables Schedule, as stated by the Company in the payment order Message, Nordea cannot show these rejections via Corporate Netbank and the information will only be reported in Status Report Message (pain.002.001.03) to the sender of the payment order Message.

The below chapters will describe the different flows for each chosen service

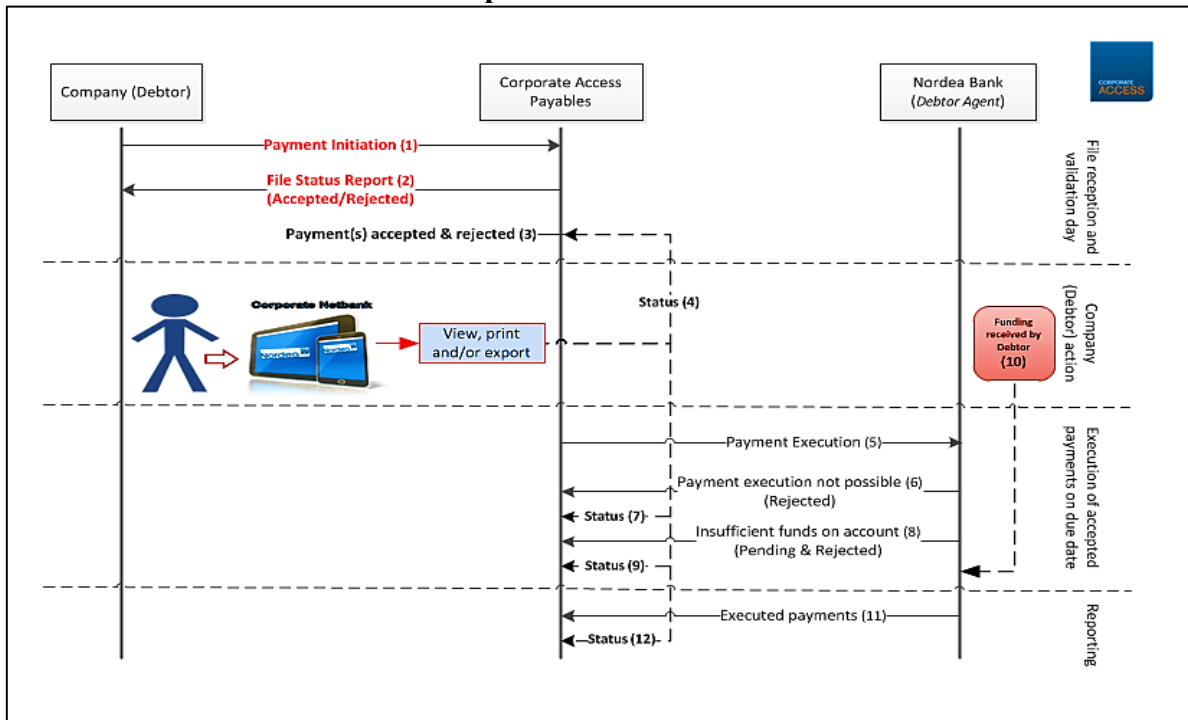
8.1 Service “View” via Nordea's Corporate Netbank

Nordea offers a range of optional services for Corporate Access Payables via its netbank service Corporate Netbank.

The Company may closely view, print or export all single transactions or batches as sent to Corporate Access Payables, included to in real time, view statuses of the transactions/batches during the different process steps by Nordea. This includes to also view, print or export all executed transactions when reported back to the Company.

The Company may authorise one or more users within the Company with different authorisation rights for which accounts that should be possible for the user to view or have access to.

Scenario 4: Service “View” via Corporate Netbank



(**Explanation:** Red/bold text = Mandatory flow; Black/bold text and dotted line = Optional service part of this description)

- (1) The payment order Message has been received by Nordea.
- (2) Syntax and GroupHeader validation made by Nordea (see Scenario 1 chapter 6.4)
- (3) Content validation made by Nordea on receipt of payment order Message. Nordea detects errors in one or more transactions and reject them
 - a) **Note:** In case Nordea “roll” a Payment level (batch) or single transaction, due to execution date too old or cut-off time passed and execution date will be processed by Nordea on next available banking day, this information cannot be shown via Corporate Netbank. This information will only be provided in the Status Report message (pain.002.001.03)
- (4) View, print and/or export statuses of sent in transactions or batches including cancellation requests to Nordea
 - a) **Note:** Only successfully file-based cancelled batches or transactions are shown with text “DELETED”
 - b) Identifications of authorised “Users” for any actions performed by Company’s personnel will be displayed under “User” including date of any such action. This includes actions for confirmation and manual cancellations. In case the Company uses pre-confirmed payment orders or Cancellation on file, relevant Signer ID for each such Message will be used as “User” information
- (5) On payment due date the transactions are executed by Nordea
- (6) Rejections occurring on payment day by local clearing (ex. creditor account closed)
- (7) View, print and/or export statuses of rejected transactions by local Nordea bank
- (8) Rejections or pending (i.e. action expected by Company) occurring on execution date by local clearing due to insufficient funds. Transactions rejected if no sufficient funds received by the Company
- (9) View, print or export pending or rejected transactions due to insufficient funds
- (10) Funds received by the Company which enables Nordea to execute the transaction(s)
- (11) Information about executed transaction(s) received
- (12) View, print and/or export executed and reported transactions by Nordea

8.2 Service “Confirm” via Nordea’s Corporate Netbank

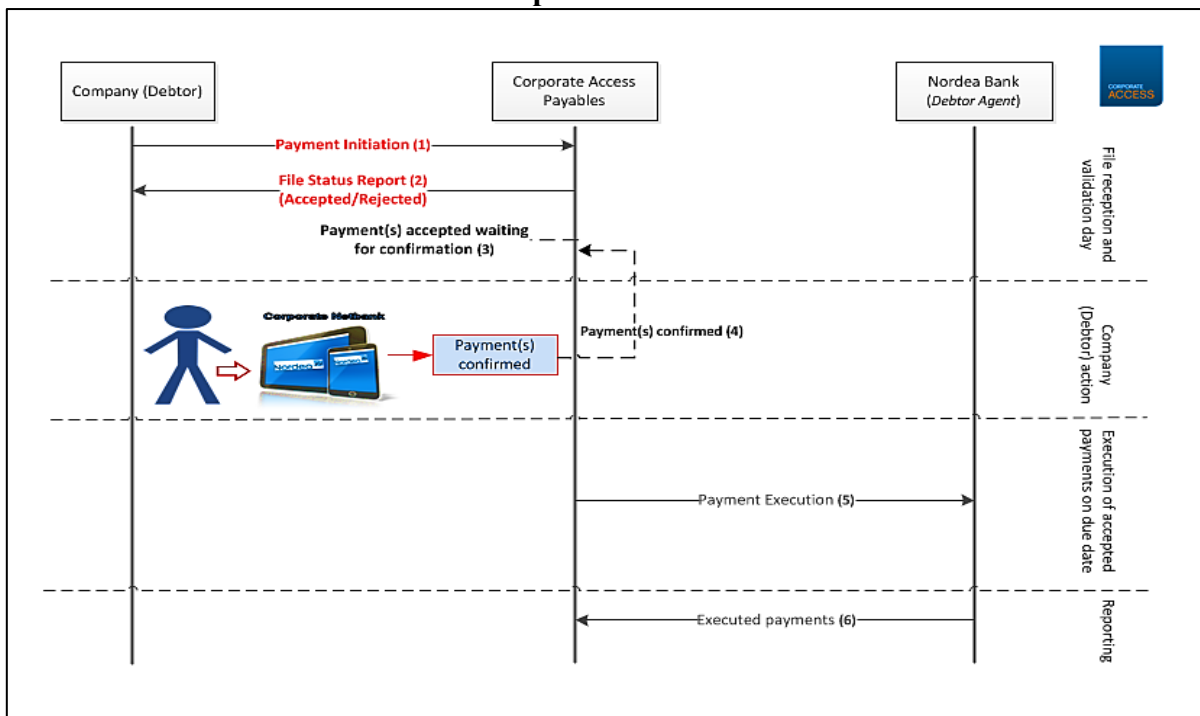
Nordea offers the possibility for the Company to confirm the payment order Message including all transactions, before Nordea may execute the requested payments.

Via Corporate Netbank the users authorised by the Company may confirm the payment order incl. all transactions. Companies may also choose if one or more user authorisation apply when utilizing the confirmation service.

The transactions included in the payment order Message will not be executed by Nordea until the Company has confirmed them via Corporate Netbank.

Note: Confirmation will always apply on Payment order level (batch level). It is therefore recommended that companies avoid using single payment order structure in its payment order Message, i.e. one Credit Transaction per Payment Information level (“batch”), since this will require that every single Credit Transaction must be confirmed before Nordea can process the payments.

Scenario 5: Service “Confirm” via Corporate Netbank



(**Explanation:** Red/bold text = Mandatory flow; Black/bold text and dotted line = Optional service part of this description)

- (1) The payment order Message has been received by Nordea.
- (2) Syntax and GroupHeader validation made by Nordea (see Scenario 1 chapter 6.4)
- (3) Content validation made by Nordea on receipt of payment order Message.
- (4) Payment order Message confirmed by the Company and always on Payment order level (batch level)
- (5) On payment due date the transactions are executed by Nordea
- (6) Information about executed transaction(s) received.

8.3 Service “Cancel” via Nordea’s Corporate Netbank

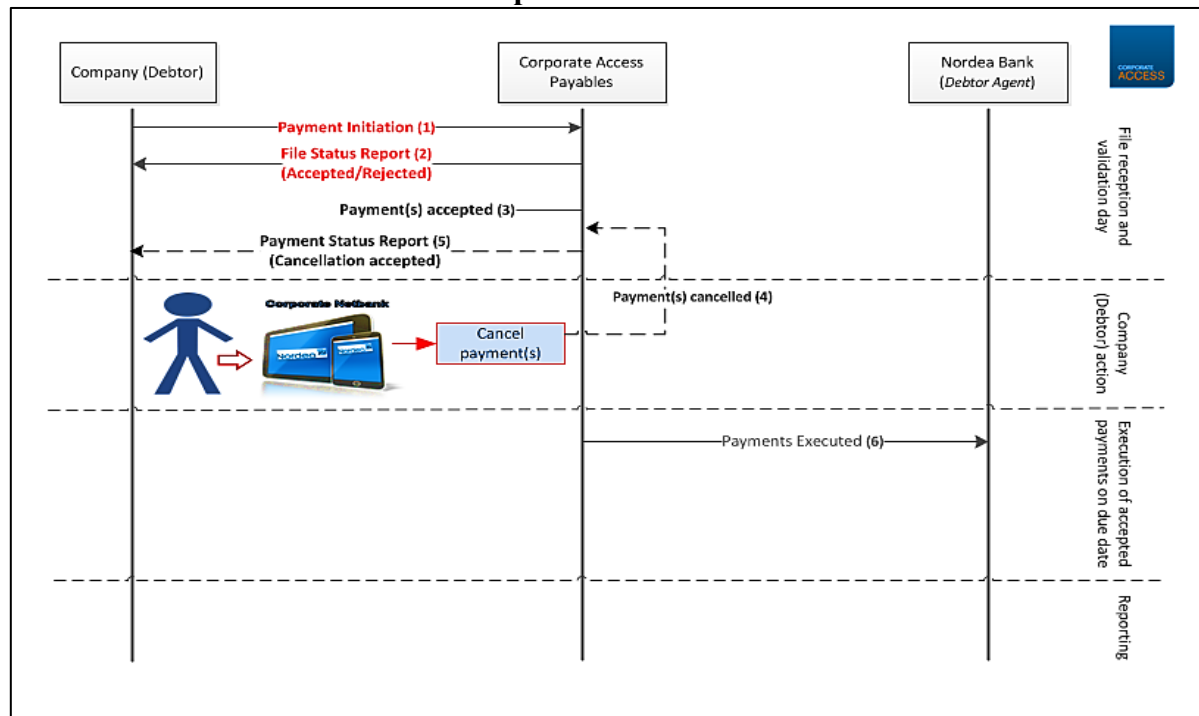
All cancellations must be performed via Cancellation on file (camt.055.001.01) or through Nordea’s Corporate Netbank service.

The Company will supply the information required for a cancellation request and will be advised online whether cancellation is still possible with reference to the cut-off times as specified in each *Country Appendix*.

Companies are for service “Cancel” allowed to perform cancellation requests, see Scenario 6 below. A status report file to the Company will confirm each successful cancelled payment order or single transaction, if option Status reporting chosen (see chapter 7.1). Via Corporate Netbank the users authorised by the Company may cancel the transaction(s) and hereafter confirm the cancelled transaction(s).

Note: Transactions executed by Nordea can no longer be deleted or cancelled.

Scenario 6: Service “Cancel” via Corporate Netbank



(**Explanation:** Red/bold text = Mandatory flow; Black/bold text and dotted line = Optional service part of this description)

- (1) The payment order Message has been received by Nordea.
- (2) Syntax and GroupHeader validation made by Nordea (see Scenario 1 chapter 6.4)
- (3) Content validation made by Nordea on receipt of payment order Message. (see Scenario 2 chapter 7.1)
- (4) Payment Information or Transaction level cancelled by the Company
- (5) Status report Message may, if chosen, be provided by Nordea accepting cancellation (see chapter 7.1)
 - a. The Group Status of the status report Message is **<blank>**
 - b. The Payment Information Status is either **RJCT**¹ (rejected) if cancellation on Payment Information level or **<blank>** if cancellation on Transaction Information level. Status Reason code **CUST** (Cancellation requested by Debtor) if cancellation on Payment Information level.
 - c. If cancellation on Transaction level the Transaction Information Status **RJCT** (rejected) with Status Reason code **CUST** (Cancellation requested by Debtor)
- (6) On payment due date the transactions are executed by Nordea and cancellation no longer possible

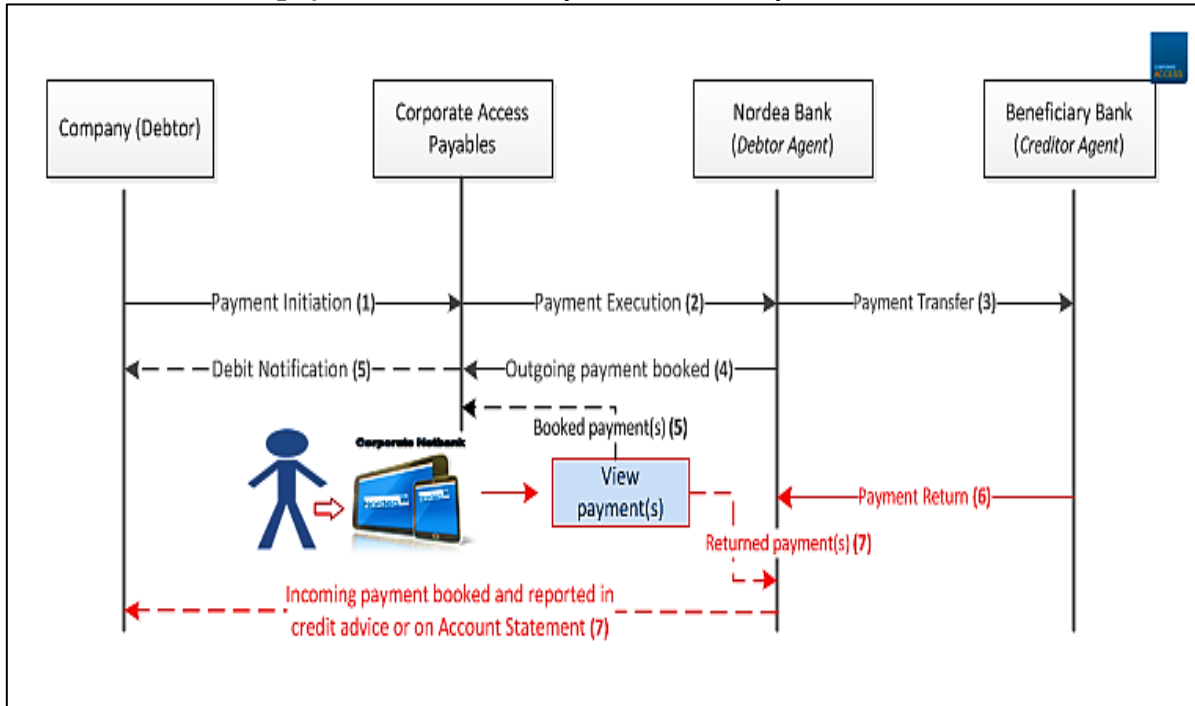
¹ For identification information of the status report Message, please see “Payment Status Report” MIG specification

9 Returned transaction

The Receiving Bank may reject a payment that is accepted and booked by Nordea. This payment will be reported to the Company as an executed payment in the debit advice report (if option chosen).

In the next step the returned payment will be booked to the account and this will be shown as a credit transaction on the account statement and/or in the credit advice report and/or account statement report used by the Company.

Scenario 7: Booked payments returned by the beneficiary's bank



- (1) The payment order Message has been received by Nordea.
- (2) On payment day the transactions are executed by Nordea
- (3) Transaction transferred to creditor bank
- (4) Transaction booked on the Company's debit account
- (5) The Company may either receive a debit advice report from Nordea or view, print or export the transaction via Corporate Netbank
- (6) Creditor bank rejects the transferred amount and returns it to Nordea
- (7) The amount is booked on the Company's account and reported, if reporting service chosen or the Company may view, print or export the returned transaction via Corporate Netbank

10 Nordea Use of XML ISO20022

This chapter will provide a brief introduction to how an XML ISO20022 message is constructed and it also specifies how the Message Implementation Guides (MIGs) are documented. It specifies the notation, terminology and abbreviations used for describing the message structure and usage of components and elements in the messages.

For basic information on the XML ISO20022 ISO20022 messages, please see *General Information*: http://www.iso20022.org/full_catalogue.page

This information should primarily be read by technical persons with a good knowledge about creating and programming different formats for ERP systems.

10.1 Definition of parties

The “*CustomerCreditTransferInitiation*” message is sent by the initiating party to the forwarding agent or debtor’s agent. It is used to request the transfer of funds from the debtor’s account to a creditor. The scenario described identifies potential different parties involved in a payment message, both on the debtor and beneficiary side.

On the initiating level, there are three roles specified: “*InitiatingParty*”, i.e. the one who sends the message, “*Debtor*”, i.e. the owner of the account to be debited, and “*UltimateDebtor*”, i.e. the party bears the debt for goods or services delivered by the beneficiary. These three roles may, in whole or in part, be the same party or different parties. The “*CustomerCreditTransferInitiation*” message may cover all scenarios. At Nordea, the Debtor name is, in accordance with Nordea’s internal records, always forwarded as the debit account holder name. For some countries or for specific payment types, it may not be possible to forward name and address information for Debtor/Ultimate Debtor to Creditor/Ultimate Creditor due to limitations in the local payment infrastructure or SWIFT infrastructure.

On the beneficiary side, two roles may be identified: “*Creditor*”, i.e. the owner of the account for which the payment will be credited, or “*UltimateCreditor*”, i.e. the party that is the actual provider of the goods or services delivered. These two roles may be the same or different parties.

The “*CustomerCreditTransferInitiation*” message may cover all scenarios. If the Creditor differs from the credit account holder, then the Ultimate Creditor must be stated. At Nordea, the Creditor name is always forwarded as the credit account holder. For some countries or for specific payment types, it may not be possible to forward name and address information for Creditor/Ultimate Creditor due to limitations in the local payment infrastructure or SWIFT infrastructure.

For further information about parties and availability by Nordea for usage of Debtor/Ultimate debtor and or Creditor/Ultimate creditor, please see service description for each *Country Appendix* and its chapter 2.4

10.2 Payment types and usage of codes

Payment type information is in Corporate Access Payables structured in the payment order Message by use of, or combined with, different codes and elements, such as “*PaymentMethod*”, “*CategoryPurpose*”, “*ServiceLevel*” and in some countries “*LocalInstrument*”. Below is an overview of available codes and its specific meaning or use.

Codes used in Payment Types ¹

Payment Method <PmtMtd>	Meaning
TRF (Default value)	Credit Transfer, incl. Money Order
CHK	Cheque Payment or Money Order
Category Purpose <CtgyPurp>	
SUPP (Default value)	Supplier Payment ²
SALA	Salary
PENS	Pension
INTC	Intercompany Payment
Service Level <SvcLvl>	
NURG or SEPA (Default value)	Non urgent
SDVA	Same Day Value payment ³
URGP	Urgent ⁴
<LclInstrm> <Cd>	
SDCL	Same Day Clearing ⁵

10.3 The XML ISO20022 message structure

All data transmitted in XML ISO20022 messages are organised in *components* and *elements*. A message component is a collection of related data elements. Both component and element is identified by opening and closing tags. In ISO 20022 the use of short tag names (like <PstlAdr> to represent a postal address) is also part of the syntax.

For example: Company “SUPPLIER NO ASA.”, postal address “Street name 25 A, 121 55 Oslo, Norway” is expressed in ISO 20022 XML with Name element and Postal Address component (containing in this case street name, building number, town name and country code elements) as follows:

```
<Nm>SUPPLIER NO ASA.</Nm>
<PstlAdr>
  <StrtNm>Street name 25 A</StrtNm>
  <PstCd>12155</PstCd>
  <TwnNm>Oslo</TwnNm>
  <Ctry>NO</Ctry>
</PstlAdr>
```

The message format description is contained in an XML schema. An XML schema sets out the permitted structure for an XML document (or message). It defines, amongst other things, which elements are allowed in a document, the order in which they should appear, the format (or data type) of the element, which are mandatory and which are optional.⁶

¹ For information about each specific payment type per country, please see each country Appendix.

² Intercompany transactions may be included under Payment level “SUPP”

³ Can only be used for Intercompany transactions

⁴ Can only be used for international (cross-border) transactions

⁵ Can only be used for “Same day transfer” for Denmark

⁶ ISO 20022 for Dummies, John Wiley & Sons, Ltd 2010. Available: <http://www.iso20022.org/>

10.4 Character set and encoding

The files sent to Nordea must be in UTF-8 format and Nordea will use UTF-8 format for all Messages sent to companies.

If Nordea forwards a cross-border/cross-currency payment to a beneficiary's bank or an intermediary bank via the SWIFT network, the non-permitted SWIFT characters will be replaced by Nordea.

Note: In general such characters as “line breaks”, “-“ and “/” in name, addresses and remittance information fields should be avoided. Nordea will if needed convert these characters to blank spaces, in order to avoid rejections by local or SWIFT clearings.

10.5 Use of BIC and IBAN structures

If incorrect length or usage of fields BIC or IBAN, it will result in a schema validation error and the whole Message will be rejected by Nordea.

- Rules for usage of BIC:
 - **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
 - **Rule(s):** BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, and BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.
- Rules for usage of IBAN:
 - **Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
 - **Rule(s):** IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

11 Nordea rules for Message/Service changes

Nordea continuously upgrades the XML messages used in Corporate Access Payables. This is done due to changes in the ISO 20022 standardisation, legislation requirements in each local country and/or due to new services that are incorporated into Corporate Access Payables service. For information about Nordea's information procedure, please see "Service description – Corporate Access Payables", chapter 10.

11.1 Definition of the changes

Upgrades and/or changes performed by Nordea are divided into two (2) different definitions with corresponding time frames for the production date of needed changes.

Definition	Production date
Major Changes	Three (3) months
Minor Changes	One (1) months

Nordea will inform of any upgrading and/or changes of Corporate Access Payables that require actions to be taken by the Company or has otherwise significance to the Company. Minor Changes (as defined below) must be informed by Nordea one (1) months before production date and Major Changes (as defined below) three (3) months before production date. The Company is responsible for upgrading its software used towards Corporate Access Payables in accordance with such announcement from Nordea.

All amendments or changes of the XML file format, which are considered major changes by Nordea, are stated in the table below. Major changes are defined as changes that require when the Company must open up the segments/elements or attributes within its own enterprise resource planning system in order to be able to handle (process) the Messages received from Nordea or send Messages to Nordea in a required manner.

All amendments or changes of the XML file format, which are considered minor changes, are also stated in the table below. Minor changes are defined as changes where the Company does not need to use or recognise the segments/elements or attributes, when processing the Message in question within the Company's own enterprise resource planning system or other changes that do not require major technical changes made by the Company.

General changes	Effect	Explanation		
New XML syntax version	Major			
New/change of cut-off times	Minor			
New services for Corporate Access Payables	Minor	New services added by Nordea		
Changes in text and/or explanations	Minor			
Changes of qualifiers/attributes	Minor			
Content changes of elements	Minor	e.g. field lengths etc.		
Messages from the Company to Nordea				
Changes of elements/attributes for the Message	Status	From/To	Status	Effect
New and/or removal	-	-	Optional	Minor
New and/or removal	-	-	Required	Major
Change	Optional	To	Required	Major
Change	Required	To	Optional	Minor
Messages from Nordea to the Company				
Changes of elements/attributes for the Message	Status	From/To	Status	Effect
New and/or removal	-	-	Optional	Minor
New	-	-	Required	Minor
Removal	-	-	Required	Major
Change	Optional	To	Required	Minor
Change	Required	To	Optional	Major