

Corporate Netbank User Guide Cash Management Services



Introduction

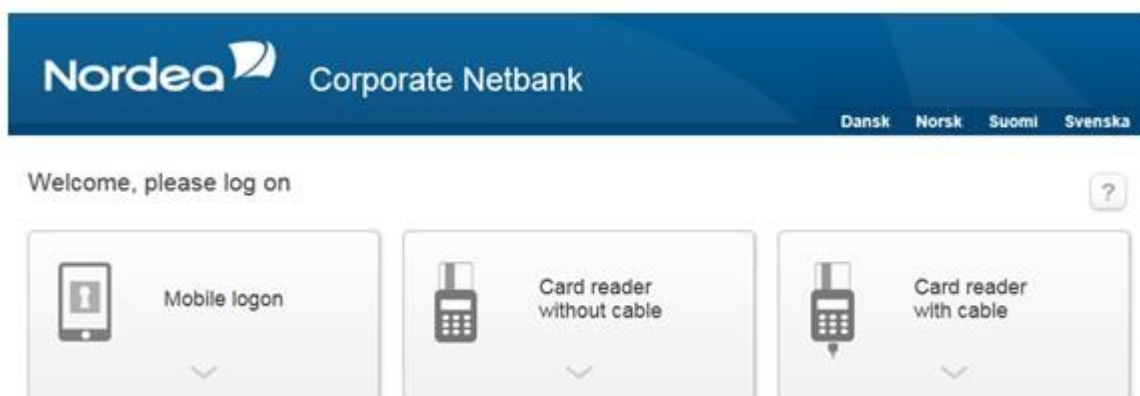
This guide is designed to give you an overview of the most commonly used cash management functionalities in Corporate Netbank and to provide you with advice on how to use the application.

How to log on to Corporate Netbank

To access Corporate Netbank, please go to www.nordea.com. Click Log in at the top right corner of the page and select Corporate Netbank from the dropdown list.

If you do not wish to use the system in English, select your preferred language at the top right corner.

You can log on to Corporate Netbank by using your Nordea Codes app, Nordea eID card and card reader or e-legitimation card and card reader (only for Swedish citizens).



Logging on with Card reader without cable

Before you logon for the first time with Card reader without cable, you need a card reader, a logon card and a PIN code, which will be provided by Nordea. No specific security software is required when logging on via Nordea eID without a cable.

Logging on with Card reader with cable

Before you logon for the first time with Card reader with cable, you need to install a driver for the card reader and the security software on your PC. In addition, you will need a card reader, a logon card and a PIN code, which will be provided by Nordea.







The security software and a driver for the card reader are downloaded from the Corporate Netbank logon page.

Logging on with Mobile logon

To start using mobile logon you need to be logged on to Corporate Netbank with your card reader. In My profile you will find information on how to take the Nordea Codes app into use. After taking it into use, you will need your Logon ID to access the channel.

Icons and abbreviations

The following icons are used in Corporate Netbank

-  Access to the help texts in the service
-  Personalisation of the relevant functionality
-  Print
-  Sort
-  Expand field
-  Collapse field

Settings

Personalise your front page

The first time you log on to Corporate Netbank, standard modules are presented in their default settings. However, you can personalise your front page via the “My front page” in My profile. Here you can choose which modules and tabs you would like to display on the front page, and in which order you would like to see the modules. Remember to save your preferences before you leave My profile.

My front page

Payments ▲ ▼

- Make payments
- Payments search
- Payment templates
- Beneficiary register

Accounts ▲ ▼

- Account list
- Account search

Files ▲ ▼

- Transfer files
- Uploaded files
- Transmission history

User administration ▲ ▼

Other services ▲ ▼

- e-Markets



[Save My front page](#)



Personalise each module

In the upper right hand corner of the modules you will find the very flexible Settings tool which you can use for personalisation and making adjustments to the module to support your processes in an even more efficient way.

Payments

Make payment
Payment search
Payment template
Beneficiary register

 DK
 FI
 NO
 SE
RFT
All

Confirm

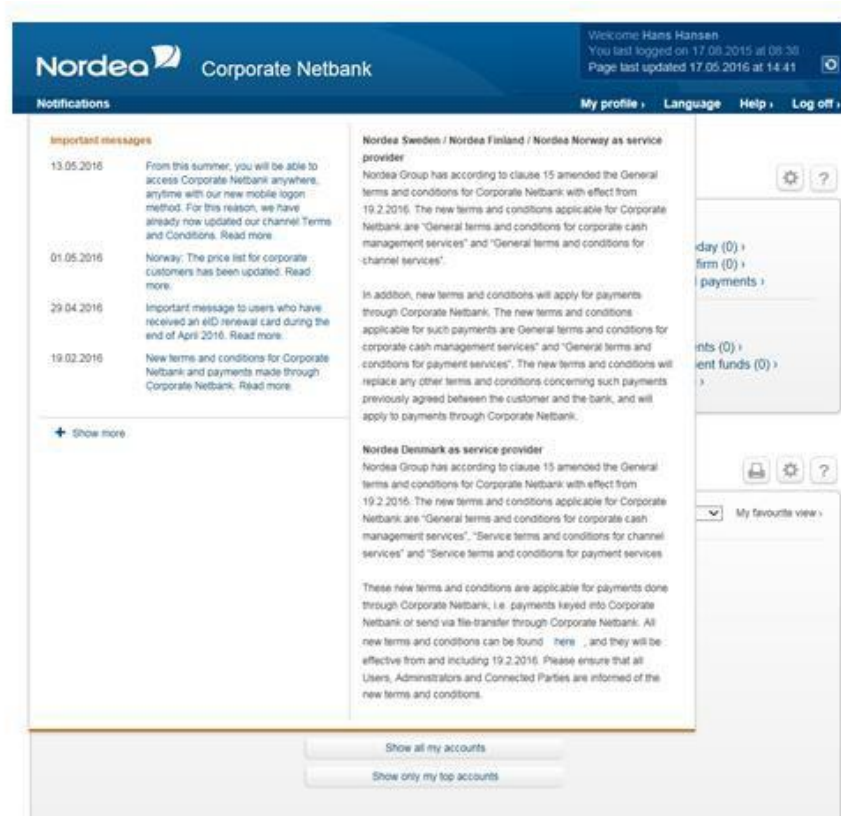
Payments I keyed in today (0) >

All payments I can confirm (0) >

Key in

Notifications

Information about technical upgrades, news and disturbances is always accessible via the bar “Notifications” in the top menu. The number of new messages will be visible in front of the Notification field.



Important information about technical disturbance will be highlighted in red and will already be expanded in the Notification bar. The headline will show in red until the problem is solved. If you click on a headline, more information is presented on the screen.





My profile

In My profile you find your user details that your administrator has registered in Corporate Netbank Administration. You can see your name, address, mobile phone number and e-mail address. The address is where Nordea will send new cards for your card and card reader. In My profile you can take a new device into use if you want to use the Nordea Codes app. You can see a list of your devices, and manage them individually by editing the name, locking or deleting.

Accounts

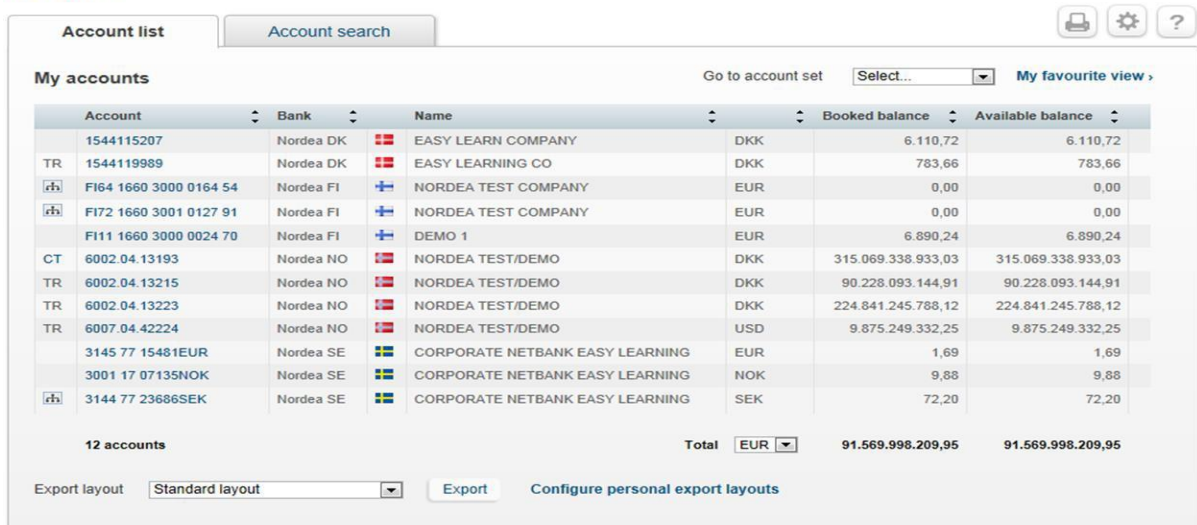
Abbreviations and icons

- TA = Top account in local group account
- SA = Summary account
- SL = Summary level
- TR = Sub-account = transaction account which is part of a group account
- MA = Master account (only in the Norwegian and Swedish group accounts)
- CT = Currency top account (only in the Norwegian and Swedish group accounts)
- CS = Currency summary account (only in the Norwegian and Swedish group accounts)
- CSV = Comma Separate Value
- SWIFT = Society for Worldwide Interbank Financial Telecommunication




-  Group account
-  Global cash pool
-  SWIFT account
-  More information or Multiple account credit facility

Accounts enable you to view all your accounts in Nordea in real time. The service comprises accounts in the Nordic and Baltic countries and in Nordea's international units in New York, Singapore, London and Frankfurt. Other banks' SWIFT accounts can also be viewed.

Accounts



The screenshot shows the 'My accounts' section of the Nordea interface. It features a table with columns for Account, Bank, Name, Booked balance, and Available balance. The table lists 12 accounts with various currencies and balances. At the bottom, there is a 'Total' row showing a sum of 91,569,998,209.95 in EUR. The interface also includes search and export options.

Account	Bank	Name	Booked balance	Available balance
1544115207	Nordea DK	EASY LEARN COMPANY	6,110.72	6,110.72
TR 1544119989	Nordea DK	EASY LEARNING CO	783.66	783.66
 F164 1660 3000 0164 54	Nordea FI	NORDEA TEST COMPANY	0.00	0.00
 F172 1660 3001 0127 91	Nordea FI	NORDEA TEST COMPANY	0.00	0.00
F111 1660 3000 0024 70	Nordea FI	DEMO 1	6,890.24	6,890.24
CT 6002.04.13193	Nordea NO	NORDEA TEST/DEMO	315,069,338,933.03	315,069,338,933.03
TR 6002.04.13215	Nordea NO	NORDEA TEST/DEMO	90,228,093,144.91	90,228,093,144.91
TR 6002.04.13223	Nordea NO	NORDEA TEST/DEMO	224,841,245,788.12	224,841,245,788.12
TR 6007.04.42224	Nordea NO	NORDEA TEST/DEMO	9,875,249,332.25	9,875,249,332.25
3145 77 15481EUR	Nordea SE	CORPORATE NETBANK EASY LEARNING	1.69	1.69
3001 17 07135NOK	Nordea SE	CORPORATE NETBANK EASY LEARNING	9.88	9.88
 3144 77 23686SEK	Nordea SE	CORPORATE NETBANK EASY LEARNING	72.20	72.20
12 accounts			Total	91,569,998,209.95


SWIFT accounts are only updated when new information has been received from the banks. It is different how often other banks send these messages. For SWIFT accounts an exclamation mark (!) is displayed after the balance.

Viewing accounts and balances – Overview

You are able to view balances and transactions for selected accounts and account sets for any given period. You can search for transactions up to 15 months back in time. You can also see account interest and limits, and future payments.

In accounts, your options for personalisation are to create your own account sets and choose the default account set and account, select the data view, and choose which data to be shown by default and the currency for total amounts.

If you add transaction accounts (TR), top account (TA, MA), summary level (SL) and summary account (SA) to the same account set then the balance of the transaction account will be included twice or more in the total balance.

Accounts marked as group accounts  show the total balance of all transaction accounts in the group account structure. The balances of individual accounts in the group account structure are also shown.

By choosing the summary account you can get a quick overview of all accounts underlying that **summary** account. It is an easy way to see how the group account hierarchy is structured.

Your administrator can rename the accounts to suit your purposes.

Transaction list

The transaction list shows the transactions for a selected period together with the transaction details. You can search for value dates, booking dates, incoming/outgoing transactions and the number of completed transactions up to 15 months back in time. If you choose value dates, you can also search 90 days ahead in time. SWIFT accounts will show the received SWIFT statement under Daily balances.

Exporting data


Balance and transaction information can be exported to your own systems as an Excel file. You can export data from several of the screens by clicking the Export button. All information on a viewed screen can be exported or you can configure a personal export layout. The saving format for standard layouts is CSV (Comma Separate Value).


Payments

Abbreviations and icons

RfT = Request for Transfer

SC = Send as currency

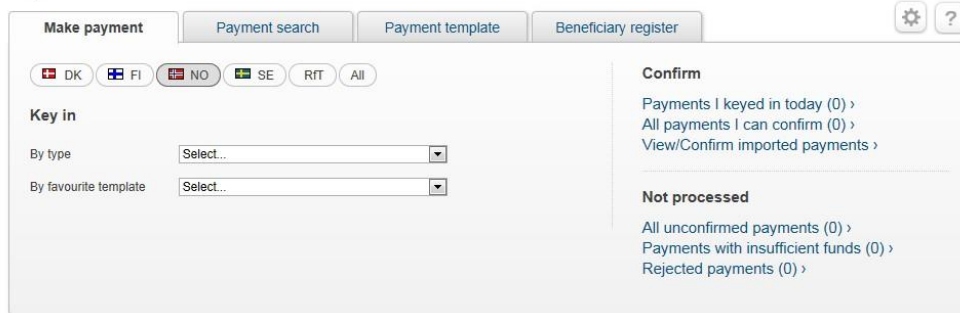
 Locked payment template

 Favourite payment template

All payments are created through one flexible tool. All payment types you are authorised to execute, will be available in tabs, one for each country, one for Request for Transfer (RfT) payments and one tab with all payment types. It is also possible to save favourite payment templates to the front page to speed up the payment process.

You can search for historic payments in the payment list 15 months back in time and for future payments 360 days ahead.

Payments



In Payments, your options for personalisation are to define a default country tab and default payment type, select how to show payment types and hide less frequently used payment types from the front page. In foreign payments you can activate the “send as currency” field which uses an equivalent amount in other currency than the debit currency (i.e. sweeping money from an account)

Payment templates

If you need to make the same payments more than once, we recommend that you to use the Payment templates function to create pre-filled-in payment forms. Using a template speeds up the payment process and reduces errors.

There are different types of payment templates: personal templates, company templates and locked company templates. The template types that your company wishes to use are activated by selecting them in the Corporate Netbank agreement.

The pre-filled-in information in a payment template can be edited before executing the new payment and the original template will remain unchanged.

Create templates

You can save a template when making a payment or you can create a template by clicking the Payment templates tab in the Payment module.

Favourite templates

You can save a favourite template to the front page when making a payment or you can save it by clicking the Add to favourites -button in the template list

Beneficiary register

In the Beneficiary register you can save, view, copy and manage information on the company’s beneficiaries (e.g. suppliers) and use the saved beneficiary information when making payments. You can also save the beneficiary information when making a payment.

You can choose to search for specific beneficiaries or press Show all beneficiaries to see the entire list of beneficiaries.

Verification of payments

For security reasons and due to possible fraudulent payments you will in some very few cases be required to verify the beneficiary’s account number when the payment is keyed in. The payment can be verified immediately during the key-in process or afterwards but payments requiring verification cannot be confirmed before they have been verified.

If there is more than one payment that requires verification, you must verify them one by one. However, if some of the payments are to the same beneficiary account, you only need to verify

one payment, and then the rest of the payments to this account will normally not require further verification.

The payments requiring verification will be shown in a separate table which is displayed above the 'Payment list'. Payments that require verification are also shown in the 'Payment list' and they are marked with the text "Verification required" on yellow background beneath the date.

Payments in the payment list

You can confirm, edit, copy, print details and delete payments in the Payment list by ticking the checkbox next to the payment or choose all payments in the box in the header at the top of the list.

If the status of a payment is keyed in, only the person who has keyed it in can edit or delete it. The user keying in the payment needs to confirm the payment before any other user can do anything to it.

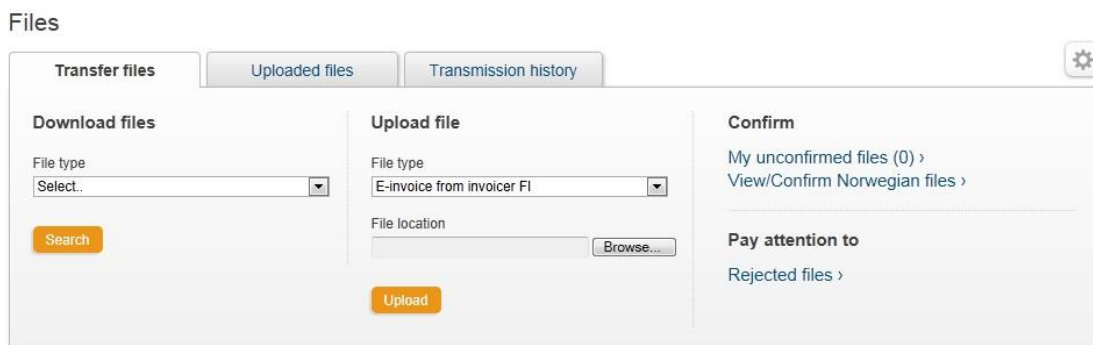
Cut-off times

The cut-off time is the time when the payment instruction must be received by Nordea. The cut-off times for different payments vary. The payment type and the chosen payment urgency affect the date on which the funds will be available to the beneficiary. In general, payments from accounts with Nordea to other Nordea units reach their destination faster than non-Nordea payments.

Cut-off times for the different payment types can be found on the logon page and in the footer on all pages.

Files

The Files module enables you to send multiple payment instructions to the bank via file transfer.



The screenshot shows the 'Files' module interface. At the top, there are three tabs: 'Transfer files', 'Uploaded files', and 'Transmission history'. Below the tabs, the interface is divided into three main sections:

- Download files:** Contains a 'File type' dropdown menu with 'Select..' as the current selection and a 'Search' button.
- Upload file:** Contains a 'File type' dropdown menu with 'E-invoice from invoicer FI' as the current selection, a 'File location' input field with a 'Browse...' button, and an 'Upload' button.
- Confirm:** Contains a 'My unconfirmed files (0)' link with a right-pointing arrow, a 'View/Confirm Norwegian files' link with a right-pointing arrow, a 'Pay attention to' section, and a 'Rejected files' link with a right-pointing arrow.

Download files

In Downloaded files you can view and select all the files you are authorised to download. The downloaded file can be opened or saved to your computer.

To open and edit data record files (.NDA), you have to save the downloaded file and have the settings to view and edit the file.

Upload files

Select the file type you want to send and browse the file location on your computer. After completion of the transmission, you will get the transmission details. You always need to confirm the file(s) you have uploaded, even if you only have a right to key in.

You can use the Uploaded files to view status information on uploaded files. It is possible to search on previous uploaded files to see the status and details of a file.

Norwegian files are only shown via clicking the View/Confirm Norwegian files link from the Files module. It is also here these files are confirmed.

Personalisation

In personalisation, it is possible to choose format for download, such as HTML, text or record layouts. In the text layout you can configure the number of lines per page according to your printer requirements. Numbering of lines can help you to define the right paging.

My unconfirmed files

My unconfirmed files enable you to view, confirm and delete unconfirmed files. You can also view file/payment details.

The files can be confirmed one by one, several at a time or all at once. After the confirmation you will get a receipt of the result. If the file is rejected, you will see a warning above the page.

Confirmation of Telepay NO files has to be done by clicking on the View/Confirm Norwegian files.

Transmission list

This function provides an overview of all the transmissions you have made.

You can see current transmissions and search for older transmissions and see transmissions details.