

## ERP and TMS vendor newsletter from Nordea

### In this issue

You will find information about:

- a new date in January for our webinar about CAAR (Corporate Access Account Reporting) services
- plans for replacing local netbanks for SMEs in 2020
- Nordea's PSP solution which is now available in all four countries
- new features and services in Finland, Norway and Sweden

We hope you find the information useful and please feel free to share it with colleagues within your organization.

Wishing you a Merry Christmas and a Happy New Year and looking forward to continue the good collaboration in a new decade after the festivities,

Daniel Lindström, Terje Tømmerek, Mikael Kepp  
and the entire TxB Solutions team

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New date for webinar about CAAR services

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## NORDIC NEWS

# New date for our webinar about the CAAR services after New Year

As more and more of the Corporate Access Account Reporting (CAAR) services are being released we would like to invite you for a webinar, where we can give more insights to the services and MIGs which could be relevant for you when implementing the services in your systems. Although the webinar will be held after New Year, we encourage you to already now reserve the date and time in your calendars.

Credit Notifications (camt.054C) for Finland, Norway and Sweden have been released and the same goes for the extended Account Statements (camt.053 ext) for Norway and Sweden.

Pilots are ongoing, and the plan is to launch the message types and make them available for customers after New Year.

As we now have standard Account Statements available in all four countries, and since Credit Notifications as well as extended Account Statements will become available for accounts in some countries after New Year, we are holding a webinar to provide you with relevant information about the message types and updates on the future roll-out plan for the remaining services/countries.

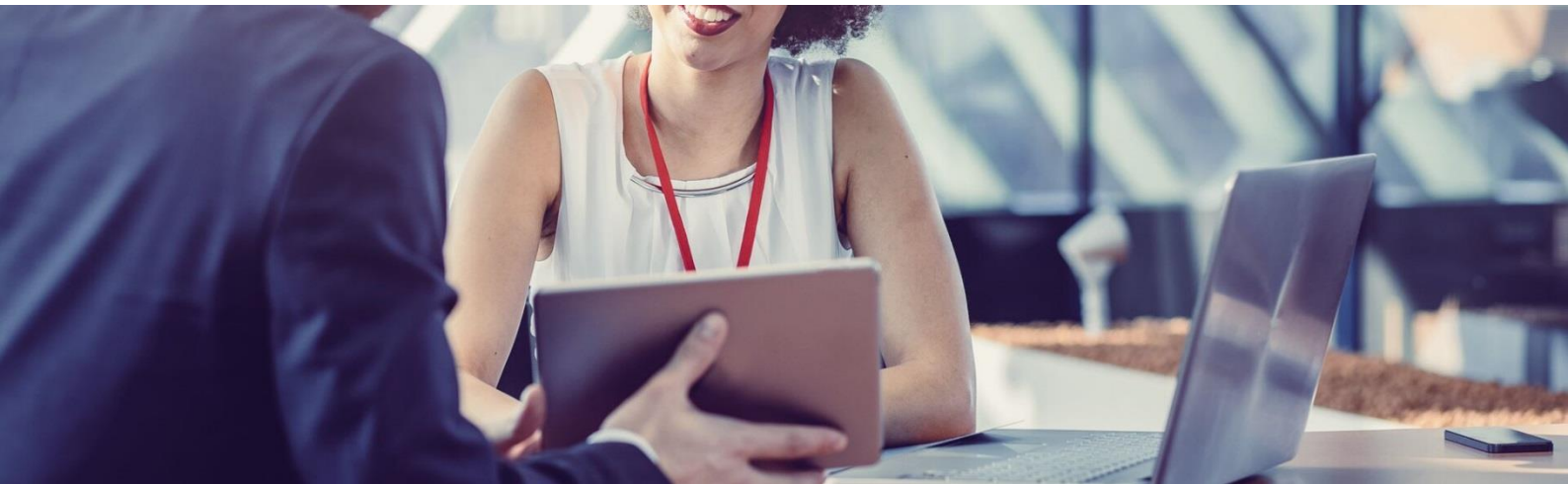
The webinar will be held **23 January 2020 at 9.00 CET**. Please reserve the time already now, so you don't forget during the Christmas break.

Preliminary agenda for the CAAR webinar:

- Some highlights from the MIGs, Service Descriptions and other supportive documentation
- CAAR specific information
- Status of the launch of extended Account Statement
- Future high-level plans

Kindly note that invitation with more details will be sent when we get closer.

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## NORDIC NEWS

# Replacement of local netbanks in 2020

Nordea Business will soon replace the existing local Netbank solutions in Sweden and Finland. And the new digital banking solution for small and mid-sized corporate customers - Nordea Business – will replace the existing local Netbank solutions in all Nordic countries in 2020.

Nordea Business will soon cover the needed functionalities in the existing local Netbanks for enabling a decommissioning of these Netbank solutions in Sweden and Finland.

As previously informed, Nordea Business supports XML files via File Import. To ease the payment process customers are able to import a pain.001 file, and thus our customers need XML support from their ERP Vendors for being able to utilise the new solution.

This is very important especially for our Swedish Netbank customers due to new file format.

For Finland Nordea Business will support the same local file types as are supported by Classic Netbank today.

### Plans for Sweden and Finland:

The major part of existing Internetbanken Företag customers are already using the new solution in Sweden.

- Internetbanken Företag in Sweden will be closed during the first half of the year 2020.

Corporate Classic customers will be moved into the new solution by the end of March 2020.

- Classic Netbank in Finland will be closed during the first half of the year 2020.



## NORDIC NEWS

# Nordea Connect – now available in all four Nordic countries

We're happy to announce that Nordea Connect has been launched in Denmark and Norway and is now available in all Nordic countries.

It is a One-stop-shop for Nordic e-commerce and can help your customers improve their online sales processes.

Nordea Connect is a flexible Online Payments Platform offering all relevant payment methods in the Nordics and globally, ranging from cards to mobile payments - in one simple integration.

We've built Nordea Connect to be both feature-rich and data-driven, and merchants can customize everything from the checkout process to the look & feel of the checkout experience.

### Key features:

**Trusted business partner;** Nordea is fully utilising its market position, vast payment experience, relations and partnerships to create a service that perfectly ties together our traditional cash management services with our digital payment services.

**Flexibility & white labelling:** Our fully flexible solution enables you as a partner take control over the whole checkout and payment process on behalf of your merchants. Choose the payment methods, branding and customize the look & feel however you want, you and your client are on the driver's seat.

**Nordic reach & mobile payments:** Nordea Connect is consolidating all the relevant payment methods in the Nordics, including Mobile Payments like Swish, Vipps, MobilePay, Apple Pay, Samsung Pay and Siirto - into one simple integration.

**Admin & Reporting:** Whatever internal reporting and reconciliation processes there are, we provide enterprise-level features to process and utilize online payments and transaction data efficiently.

To find out more about Nordea Connect please visit: [www.nordeaconnect.com](http://www.nordeaconnect.com)

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## LOCAL NEWS: FINLAND

# Fully automated payment-refunds with Nordea Siirto API (24/7/365)

Received Siirto-payments can be automatically refunded back to the original payer, without asking for their IBAN or phone number.

With Nordea Siirto API merchant can receive real-time Siirto-payments from their Finnish customers. There could be situations where the merchant needs to refund the received Siirto-payment back to the original payer – need to make a full refund, a partial refund, or a multi-partial refund.

Through the Nordea Siirto API the refunding of a Siirto-payment can be fully automated 24/7/365. The only piece of information that is needed to start the refund process - is the archiving reference of the original received Siirto-payment - information that the merchant already has on their own bank account statement.

Merchants do not need to contact the original payer and request the payer to provide an IBAN-number or a phone number.

The real-time refund can be initiated up to one year from the original payment, in one or in multiple partial-payments up to the sum of the original amount.

Read more about the features in Nordea Siirto API:

- <https://www.nordea.fi/en/business/our-services/accounts-payments/siirto-for-corporate.html>

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## LOCAL NEWS: NORWAY

# Increase quality of payments with KAR

In addition to the current KAR (common bank sector Customer and Address Register) WebService solution Nordea now offers a KAR H2H solution in Norway, where customers can verify if beneficiary accounts are valid and active as well as verify the correct account holder - before sending the payments instructions to the bank.

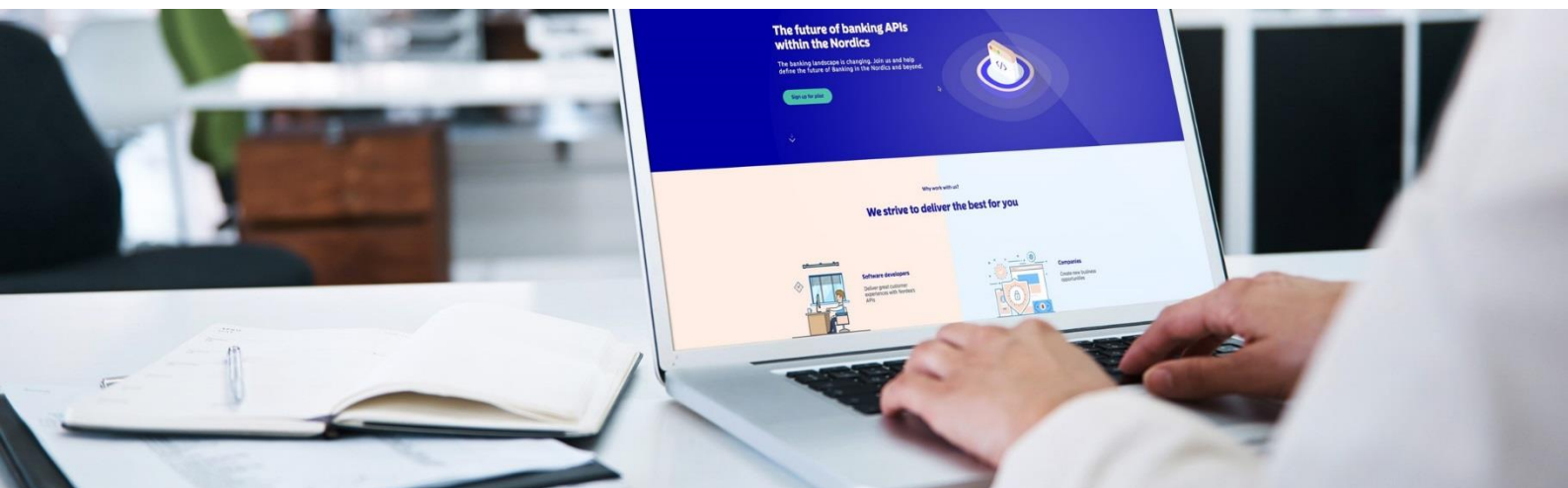
Now that a H2H solution is available, batch queries can be validated providing great benefits for the quality of payments resulting in fewer errors and manual follow-ups!

Customers who fulfil the license requirements of the Norwegian Financial law §1 can utilise both the KAR H2H solution and the WebService solution to verify accounts and account ownerships for corporates and private individuals.

Customers without a license can still utilize the KAR WebService solution to verify accounts and account ownership for corporates.

If you have customer/-s who want to implement the H2H KAR solution or you want to know more about the solution, please contact Terje Tømmerek.

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## LOCAL NEWS: SWEDEN

# Nordea supports Technical Suppliers Certificate for Swish Handel

Nordea supports the use of Technical Suppliers Certificate to ease integration of Swish Handel

With Nordea supporting Technical Supplier's Multi certificate a merchant can more easily integrate Swish Handel as a checkout offer in their checkout solutions through their technical partners. No longer is the Merchant required to handle and manage the certificate themselves, instead they can rely on the Technical Supplier to integrate and also initiate the payment request.

This solution opens up multiple new opportunities where a merchant can easily offer Swish Handel as a payment option in their business.

For International Merchants this opens up an easier way to integrate Swish Handel into their checkout solution without having the need to have a local Swedish Presence to handle the certificate needed.

For merchants with stores it opens up a way (together with Technical Supplier or PSP) to integrate it into their physical stores and into Point-of-Sales solutions.

For more information on Technical Supplier and also how to become one see:

➤ <https://www.getswish.se/technicalsupplier>

For a list of partners and Technical Suppliers see:

➤ <https://www.swish.nu/partners>

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