

Corporate Access

Supports your payment processes and a centralised payment factory

Corporate Access Payables is Nordea's file based mass payment service for those demanding one point of entry for bulk payments in Denmark, Norway and Sweden (Finland and the Baltic countries will be included in the future.) The service provides a uniform file interface, in compliance with international legislation, that covers all relevant types of domestic and cross-border transfers. In addition Corporate Access Payables offers a user interface, Corporate Netbank, to monitor surveillance and control your payment flow.

Incoming and outgoing payments are a vital part of a company's relationship with its customers and suppliers.

With Corporate Access Payables it's possible for your company to take full advantage of the latest developments, both on a domestic and cross-border scale. By choosing Corporate Access Payables, you will gain access to a wide range of domestic and international payment services well adapted to your way of doing business, now as well as in the future. When your company does business with Nordea in several countries, you will benefit from faster and smoother payments through Corporate Access Payables.

Corporate Access long term target picture

- Countries in scope**
 - Sweden, Denmark, Norway
 - Finland & Baltics (TBD) *
- Communication channels to choose from**
 - AS2, FTP/VPN, SFTP, SWIFTNet FileAct
 - Corporate Netbank (manual file upload)
 - Web Services & EBICS (TBD) *
- Payment types (domestic & cross-border)**
 - Supplier payments, salaries, pensions, taxes
 - Same day value and financial payments (TBD) *
- Key functionalities**
 - STP in file transfer
 - Possibility to confirm, cancel and correct in Corporate Netbank
 - Monitoring of out-of-ordinary payments
 - Payment history in Corporate Netbank
 - Carries End-to-End reference and optional information in SEPA credit transfers



* TBD = To be decided

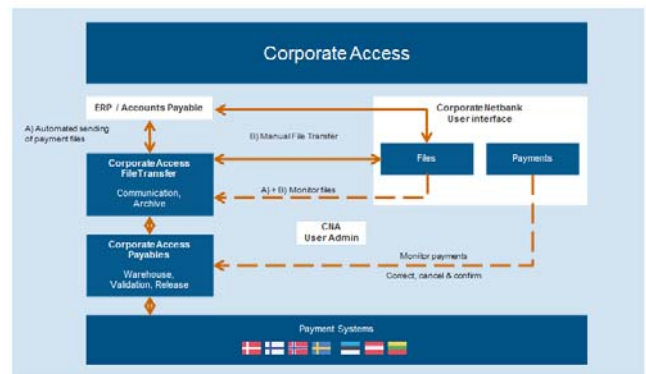
One-point-of entry

Corporate Access Payables offers a one-point-of entry for both domestic and international payment systems in Denmark, Norway and Sweden.

Corporate Access Payables is an all-in-one solution which provides one uniform interface.

It is possible to mix payment instructions to all countries in the same file. Payments may be handled in a way that facilitates straight-through-processing and automatic reconciliation for both the payer and the payee.

Corporate Access solution overview



A) & B) = Optional solution how to transfer payment files

Nordea is at the forefront of electronic banking. Corporate Access Payables in combination with our on-line service Corporate Netbank are tailored for local needs, yet also provide tools for managing accounts in other countries. Via our on-line service, Corporate Netbank, you will have the possibility of monitoring and/or controlling your payment flow by receiving information about each step of the process and/or utilising our correction, cancellation and confirmation services. User and authorisation rights may be set according to your preferences.

For a parent company or a treasury centre in any country Corporate Access Payables can obtain information and manage liquidity both locally and globally - not only in Nordea units, but in other banks as well.

If your company wants to establish a shared service centre or another administrative structure, Corporate Access Payables can supply you with the necessary solutions and support required.